



**SRIRAM COLLEGE OF ARTS & SCIENCE,  
PERUMALPATTU, TIRUVALLUR DISTRICT - 602024.**

**A UNIT OF SRIRAM EDUCATIONAL TRUST  
AFFILIATED TO UNIVERSITY OF MADRAS**

**SCHOOL OF COMMERCE & MANAGEMENT  
PROUDLY PRESENTS THE  
NATIONAL LEVEL SEMINAR ON  
"APPLICATION OF ARTIFICIAL INTELLIGENCE IN COMMERCE AND  
MANAGEMENT"**

**DATE- 30TH SEPTEMBER 2026**

**VENUE- MINI AUDITORIUM**

**SRCAS**

## ABOUT THE INSTITUTION

Sriram College of Arts & Science was instituted in the year 1998. It is affiliated to the University of Madras & approved by the AICTE and Government of Tamilnadu. It is located at Perumalpattu near Veppampattu Railway Station. It has successfully served the society for the past 27 years and its service continues with current developments enriching the students and guiding the youngsters to pursue knowledge and higher education.



# ABOUT THE DEPARTMENT

The Department of Commerce was established in the year 1998. The Department was upgraded to a Post-Graduate Department in the year 2004. Today the Department is popular and highly successful because of its highly qualified and dedicated faculty members who are involved in teaching activities.

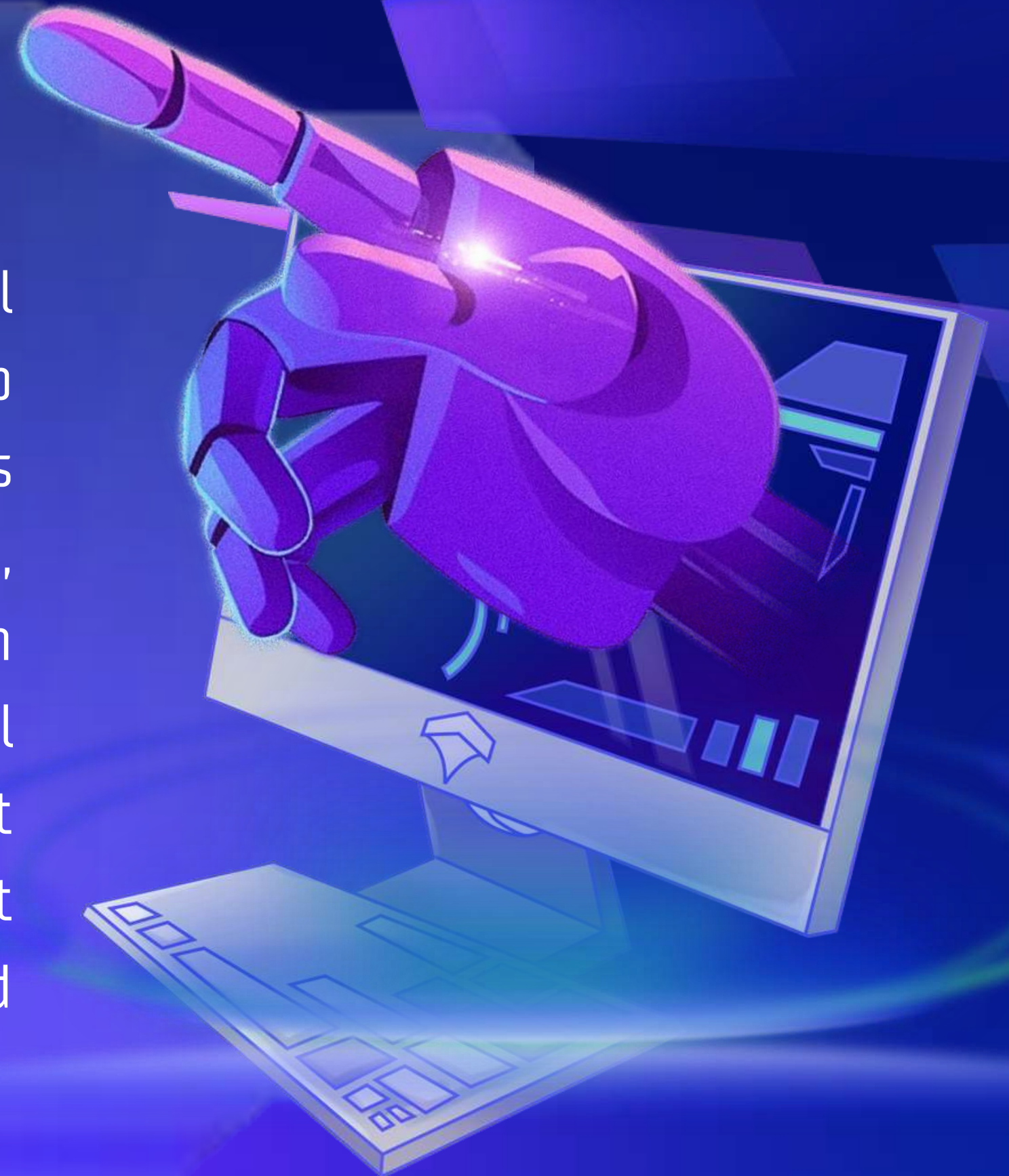
The Department of Commerce offers the course in the following specialisations:-

- B.Com., [General]
- B.Com., [Corporate Secretaryship]
- B.Com., [Accounting & Finance]
- B.Com., [Computer Applications]
- M.Com., [General]

The Department of Management studies was started as a UG Department with four faculty members in July 1998. Intake the student were 30. It was upgraded Department from the academic year 2010 exceeding the number of candidate admit in 70 by the University of Madras. At present the Department has four faculty members all with perusing doctorate degrees and actively involving in various academic and research works related to Business Administration.

## ABOUT THE CONFERENCE

The Conference on "Application of Artificial Intelligence in Commerce and Management" aims to bring together leading academicians, researchers and students to exchange their views, knowledge, experience and insights on the emerging trends in Commerce and management. This conference will provide an opportunity to the academic and Student community to update their knowledge in the latest trends and developments in Commerce and management.



# THANKS TO THE MANAGEMENT

Respected Management,

We sincerely thank our esteemed Management for your constant support, encouragement, and guidance in making the National-Level Seminar a successful and memorable academic event. Your valuable support and encouragement were instrumental in its successful conduct.

Thank you for your continued support and encouragement.



DR. R. NARAYANASAMY,  
CHAIRMAN, SRIRAM EDUCATIONAL TRUST.



THIRU. M.D.G. RAJKUMAR,  
SECRETARY, SRIRAM EDUCATIONAL TRUST.



DR. P. GOVINDARAJULU,  
TRUSTEE, SRIRAM EDUCATIONAL TRUST.



DR. S. SUMATHY,  
TRUSTEE, SRIRAM EDUCATIONAL TRUST.



SMT. KASTHURI PARTHASARATHY,  
TRUSTEE, SRIRAM EDUCATIONAL TRUST.



# THANKS TO THE MANAGEMENT COMMITTEE

We extend our heartfelt gratitude to our Chief Patron for the invaluable guidance, encouragement, and support extended towards the successful conduct of the seminar. We also sincerely thank our esteemed Convenors for their dedicated efforts, excellent coordination, and constant support throughout the event.

Thank you for your valuable contributions in making the seminar a grand success.



DR. D. SARAVANAN,  
PRINCIPAL, SRIRAM COLLEGE OF ARTS AND  
SCIENCE.



MR. P. K. MURUGAN,  
(CHOD B.COM A/F)



DR. MU. ARUMUGAM,  
(CHOD B.COM CS)



DR. S. VATCHALA,  
(CHOD BBA)



DR. N. DEEPA,  
(CHOD B.COM CA)



MS. S. MALINI,  
(CHOD B.COM GENERAL)



# CHIEF GUEST/CHAIRPERSON



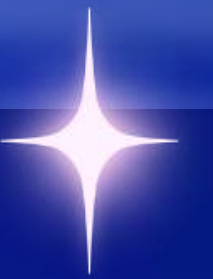
## **Dr. V. DHEENADHAYALAN**

M.Com., DCA., M.Phil., M.F.M., MBA., SLET(Com), SET (Mgt), PGDSBSA., Ph.D.,  
Associate Professor and Head, PG Department of Commerce,  
Sri Subramaniaswamy Govt. Arts College, Tiruttani.



## **DR.V.SARAVANAN VAITHYANATHAN**

M.Com., M.B.A., NET., Ph.D.,  
Professor and Head, Park Global Business School of  
Excellence, Chennai Campus.



# CALL FOR PAPERS

1. Artificial intelligence and the future of commerce and business.
2. E- Commerce and Digital marketing.
3. Emerging trends in finance, banking and investment.
4. Digital first Marketing from Influencers to AI-Driven Branding .
5. Brand Management and rural marketing opportunities in India.
6. Research trends in commerce and Management: data ethics and Impact.
7. AI-Powered Fraud Detection in Banking and Financial Services.
8. Artificial Intelligence in Accounting and Finance: From Automation to Intelligent Decision-Making.
9. AI-Driven Financial Analytics: Transforming Corporate Financial Decisions.

# REGISTRATION

**TOTAL. NO. OF. PARTICIPANTS- 120 (THROUGH LINK) + 20 (THROUGH MAIL) = 140 PARTICIPANTS**

**TOTAL. NO. OF. STUDENT PARTICIPANTS- 64 STUDENTS FROM VARIOUS INSTITUTIONS**

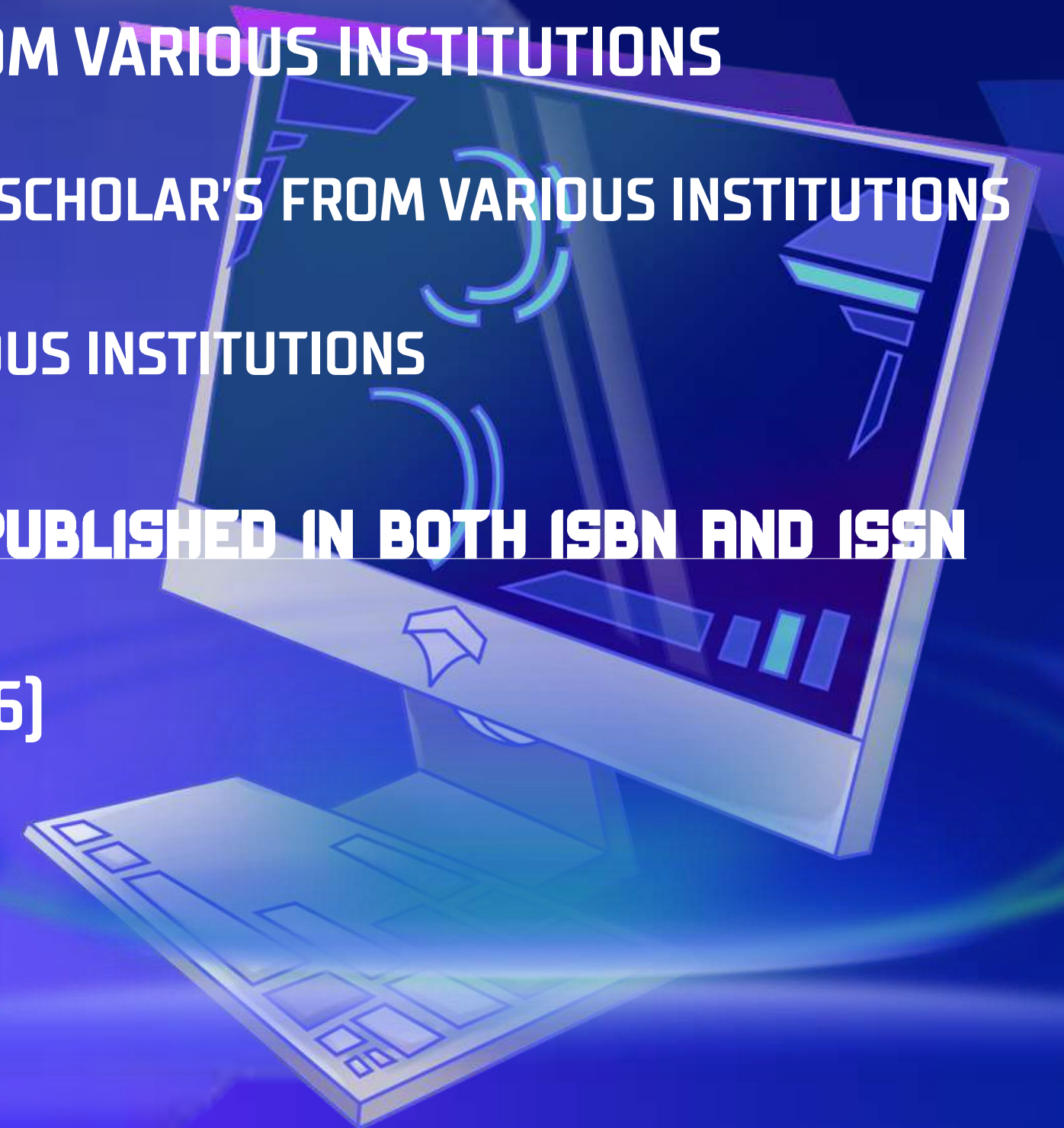
**TOTAL. NO. OF. RESEARCH SCHOLAR PARTICIPANTS- 34 RESEARCH SCHOLAR'S FROM VARIOUS INSTITUTIONS**

**TOTAL. NO. OF. FACULTY PARTICIPANTS- 42 FACULTY'S FROM VARIOUS INSTITUTIONS**

**PEER REVIEWED JOURNAL WITH IMPACT FACTOR WERE PUBLISHED IN BOTH ISBN AND ISSN**

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**ISSN PUBLICATION - 20\* ARTICLES**



# COVER OF SEMINAR PROCEEDINGS - ISBN

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NATIONAL LEVEL SEMINAR ON APPLICATION OF ARTIFICIAL INTELLIGENCE IN COMMERCE AND MANAGEMENT



ORGANIZED BY  
School of Commerce and Management  
Sri Ram College of Arts and Science  
Perumalpattu, Thiruvallur 602024

EDITORS  
DR.MU.ARUMUGAM  
MR.M.SIVAPRAKASH  
MRS.S.PADMAVATHY





# PERFACE

## MESSAGE BY HONOURABLE CHAIRMAN

IT GIVES ME IMMENSE PLEASURE TO WELCOME YOU TO THE "APPLICATION OF ARTIFICIAL INTELLIGENCE IN COMMERCE AND MANAGEMENT" SEMINAR 2026 PROCEEDINGS OF SRIRAM COLLEGE OF ARTS AND SCIENCE, PERUMALPATTU, TIRUVALLUR DISTRICT.

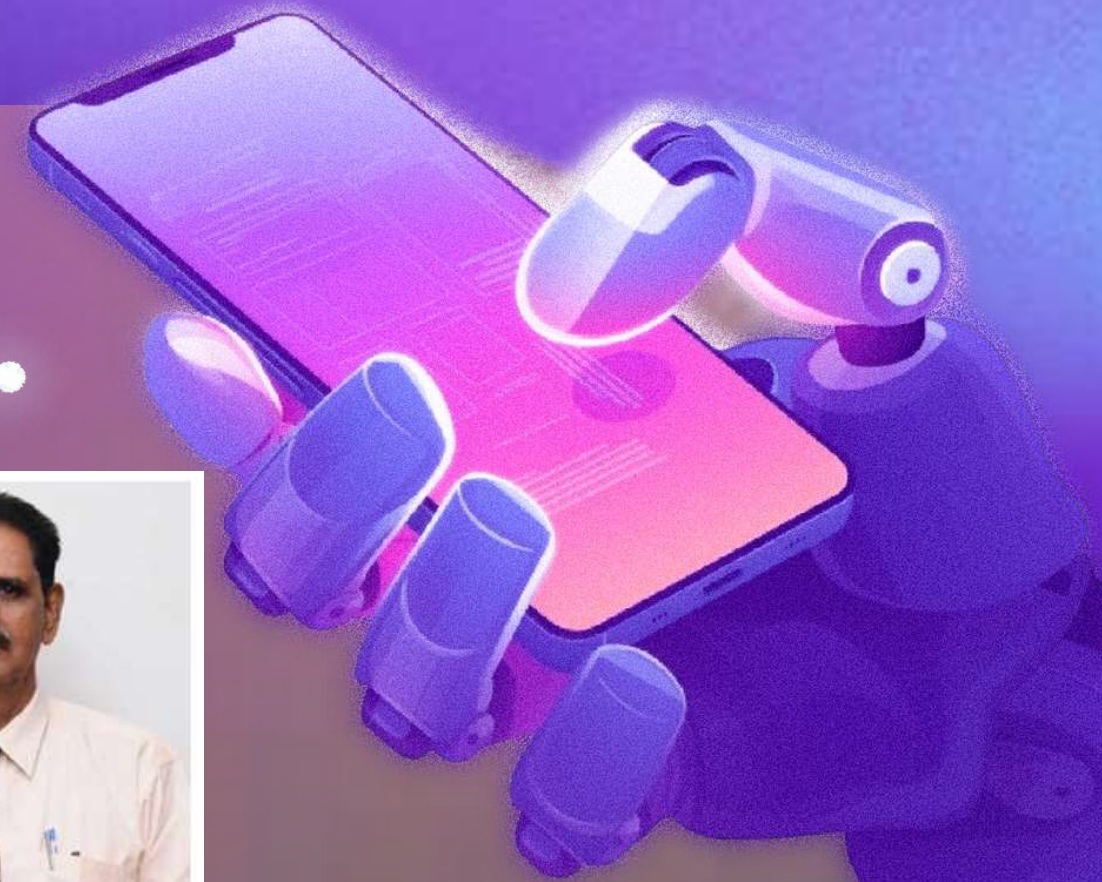
THIS SEMINAR REFLECTS OUR INSTITUTION'S COMMITMENT TO ACADEMIC EXCELLENCE, RESEARCH INNOVATION, AND KNOWLEDGE SHARING IN THE FIELDS OF COMMERCE AND MANAGEMENT. THE proceedings bring together VALUABLE RESEARCH INSIGHTS AND INNOVATIVE IDEAS FROM FACULTY MEMBERS, RESEARCH SCHOLARS, AND STUDENTS.

I SINCERELY APPRECIATE THE EFFORTS OF THE ORGANIZING COMMITTEE, PRESENTERS, AND PARTICIPANTS FOR THEIR VALUABLE CONTRIBUTIONS AND ENTHUSIASTIC INVOLVEMENT. MAY THESE SCHOLARLY CONTRIBUTIONS INSPIRE MEANINGFUL DISCUSSIONS, COLLABORATIONS, AND FURTHER RESEARCH.

WISHING YOU ALL A REWARDING AND SUCCESSFUL ACADEMIC EXPERIENCE.



DR. R. NARAYANASAMY,  
CHAIRMAN - SRIRAM EDUCATIONAL TRUST.





# PERFACE

## MESSAGE BY HONOURABLE SECRETARY

IT IS A PLEASURE TO PRESENT THESE PROCEEDINGS, BRINGING TOGETHER VALUABLE INSIGHTS, INNOVATIVE IDEAS, AND EMERGING RESEARCH IN EDUCATION. THIS SEMINAR REFLECTS OUR COLLECTIVE COMMITMENT TO ADVANCING EDUCATIONAL THOUGHT AND PRACTICE THROUGH COLLABORATION, CREATIVITY, AND KNOWLEDGE SHARING.

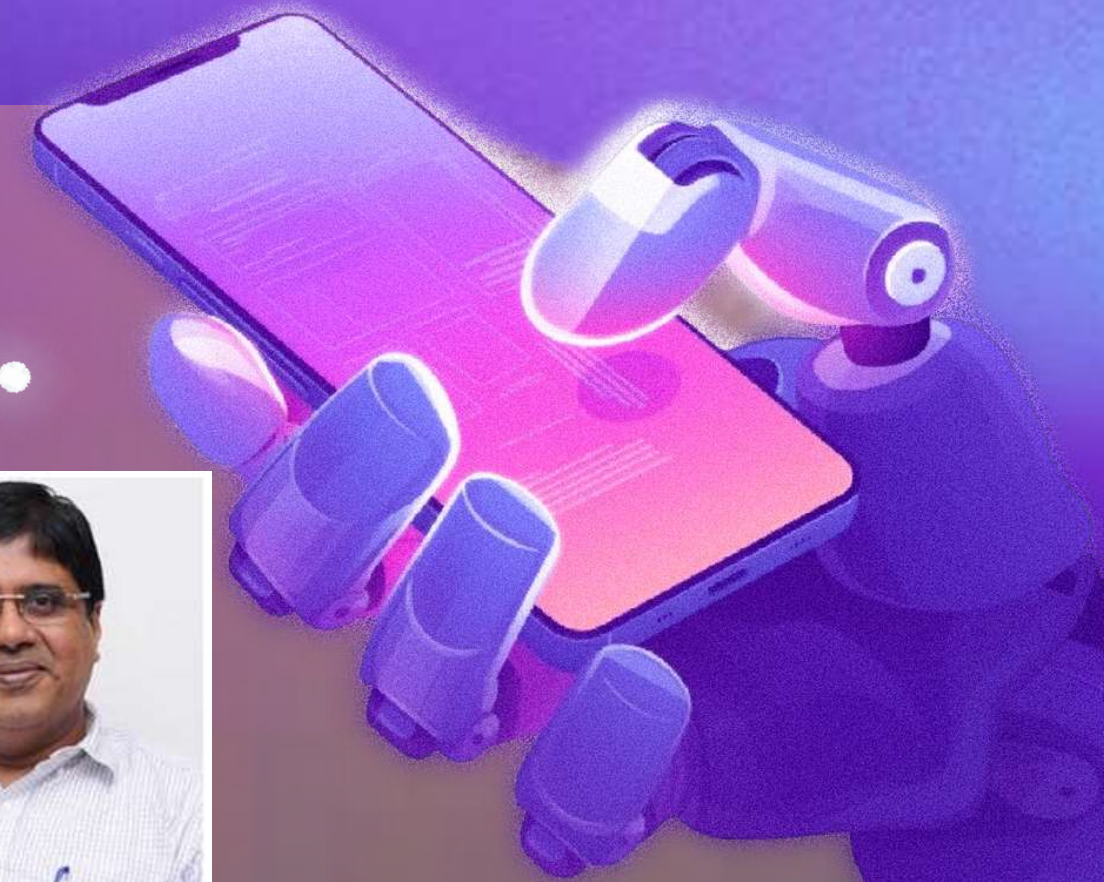
THE CONTRIBUTIONS OF RESEARCHERS, EDUCATORS, AND SCHOLARS HIGHLIGHT CONTEMPORARY CHALLENGES, OPPORTUNITIES, INNOVATIVE approaches, and practical solutions in education. We hope these scholarly WORKS INSPIRE MEANINGFUL DISCUSSIONS, FURTHER RESEARCH, AND NEW COLLABORATIONS.

I SINCERELY THANK ALL THE CONTRIBUTORS, REVIEWERS, ORGANIZING COMMITTEE, AND PARTICIPANTS FOR THEIR VALUABLE EFFORTS AND ENTHUSIASTIC INVOLVEMENT.

MAY THESE PROCEEDINGS INSPIRE US TO EMBRACE INNOVATION AND WORK TOGETHER TOWARDS A BRIGHTER, INCLUSIVE, AND PROGRESSIVE FUTURE FOR EDUCATION.



MR. M.D.G. RAJKUMAR,  
SECRETARY & TRUSTEE – SRIRAM  
EDUCATIONAL TRUST.





# PERFACE

## MESSAGE BY PRINCIPAL

WE ARE DELIGHTED TO COME TOGETHER TO SHARE INSIGHTS, INNOVATIONS, AND GROUNDBREAKING DISCOVERIES IN THE FIELD OF EDUCATION. AS YOU EXPLORE THESE PAGES, WE INVITE YOU TO CELEBRATE THE SPIRIT OF COLLABORATION, UNWAVERING DEDICATION, AND LIMITLESS CREATIVITY THAT UNDERPIN THE REMARKABLE RESEARCH FEATURED IN THIS COLLECTION. THESE PROCEEDINGS STAND AS A TESTAMENT TO OUR SHARED COMMITMENT to excellence and our drive to push the boundaries of knowledge. Let us continue to inspire one another, nurture a culture of LIFELONG LEARNING, AND SPARK INNOVATION THATLEADS US TOWARDA BRIGHTER FUTURE.WE EXTEND OUR HEARTFELT GRATITUDE TO ALL THE CONTRIBUTORS, REVIEWERS, ORGANIZERS, AND PARTICIPANTS WHOSE EFFORTS HAVE MADE THIS SEMINAR A RESOUNDING SUCCESS. HERE'S TO NEW IDEAS, FRESH PERSPECTIVES, AND A JOURNEY OF CONTINUOUS DISCOVERY. WE WISH YOU AN ENRICHING READING EXPERIENCE AND ONGOING SUCCESS IN ALL YOUR FUTURE ENDEAVOURS.



DR. D. SARAVANAN, PRINCIPAL  
SRIRAM COLLEGE OF ARTS AND SCIENCE.





# PERFACE

## MESSAGE BY CONVENOR OF THE SEMINAR

I AM DELIGHTED TO SHARE THAT THE "APPLICATION OF ARTIFICIAL INTELLIGENCE IN COMMERCE AND MANAGEMENT" SEMINAR, HELD ON SEPTEMBER 30TH, 2026, WITNESSED ENTHUSIASTIC PARTICIPATION FROM ACADEMICIANS, SENIOR SCHOLARS, EDUCATORS, AND STUDENTS FROM ACROSS THE COUNTRY. THIS EVENT PROVIDED A DYNAMIC MULTIDISCIPLINARY PLATFORM FOR THE EXCHANGE OF IDEAS AND INSIGHTS ON RECENT DEVELOPMENTS IN COMMERCE AND MANAGEMENT, AND RELATED FIELDS. THE SUCCESS OF THIS SEMINAR IS A TESTAMENT TO THE DEDICATION and collaborative efforts of the entire organizing team. We are especially pleased to acknowledge the valuable contributions of educators and researchers FROM VARIOUS INSTITUTIONS WORKING IN ALLIED DISCIPLINES. THEIR ACTIVE INVOLVEMENT SIGNIFICANTLY ENRICHED THE DISCUSSIONS AND ELEVATED THE INTERNATIONAL RELEVANCE OF THE EVENT. I EXTEND MY SINCERE GRATITUDE TO ALL THOSE WHO PLAYED A ROLE IN MAKING THIS SEMINAR A SUCCESS. WISHING EVERYONE A MEANINGFUL ENGAGEMENT WITH THE SEMINAR PROCEEDINGS AND CONTINUED ACHIEVEMENTS IN YOUR ACADEMIC AND RESEARCH PURSUITS.



MR. P. K. MURUGAN, (CHOD B. COM A/F)  
SRIRAM COLLEGE OF ARTS AND SCIENCE.



# PERFACE

## MESSAGE BY CONVENOR OF THE SEMINAR

AS THE CONVENER OF THIS PRESTIGIOUS SEMINAR ORGANIZED BY SRIRAM COLLEGE OF ARTS AND SCIENCE PERUMALPATTU, TIRUVALLUR DISTRICT, I EXTEND MY HEARTFELT GREETINGS TO ALL PARTICIPANTS, RESEARCH SCHOLARS, AND STUDENTS. IT IS A PRIVILEGE TO WITNESS THE CULMINATION OF UNWAVERING DEDICATION, INNOVATION, AND SCHOLARLY EXCELLENCE IN THE FIELD OF COMMERCE AND MANAGEMENT. TOGETHER, WE HAVE FOSTERED A DYNAMIC PLATFORM WHERE IDEAS INTERSECT, KNOWLEDGE IS EXCHANGED, and innovation thrives. As we examine into the seminar proceedings, let us not only acknowledge the depth and diversity of research showcased but also celebrate the COLLABORATIVE SPIRIT THAT DRIVES OUR COLLECTIVE PURSUIT OF PROGRESS. I EXPRESS MY SINCERE GRATITUDE TO EVERYONE WHO CONTRIBUTED TO THE SUCCESS OF THIS EVENT—THE ORGANIZING COMMITTEE, PRESENTERS, STUDENTS AND RESEARCH SCHOLARS ALIKE. YOUR PASSION AND COMMITMENT HAVE MADE THIS SEMINAR A REMARKABLE MILESTONE. MAY THE INSIGHTS AND KNOWLEDGE CAPTURED WITHIN THESE PAGES INSPIRE FUTURE EXPLORATIONS AND CONTRIBUTE MEANINGFULLY TO THE CONTINUED EVOLUTION OF COMMERCE AND MANAGEMENT.



DR. MU. ARUMUGAM, (HOD B. COM CS)  
SRIRAM COLLEGE OF ARTS AND SCIENCE.





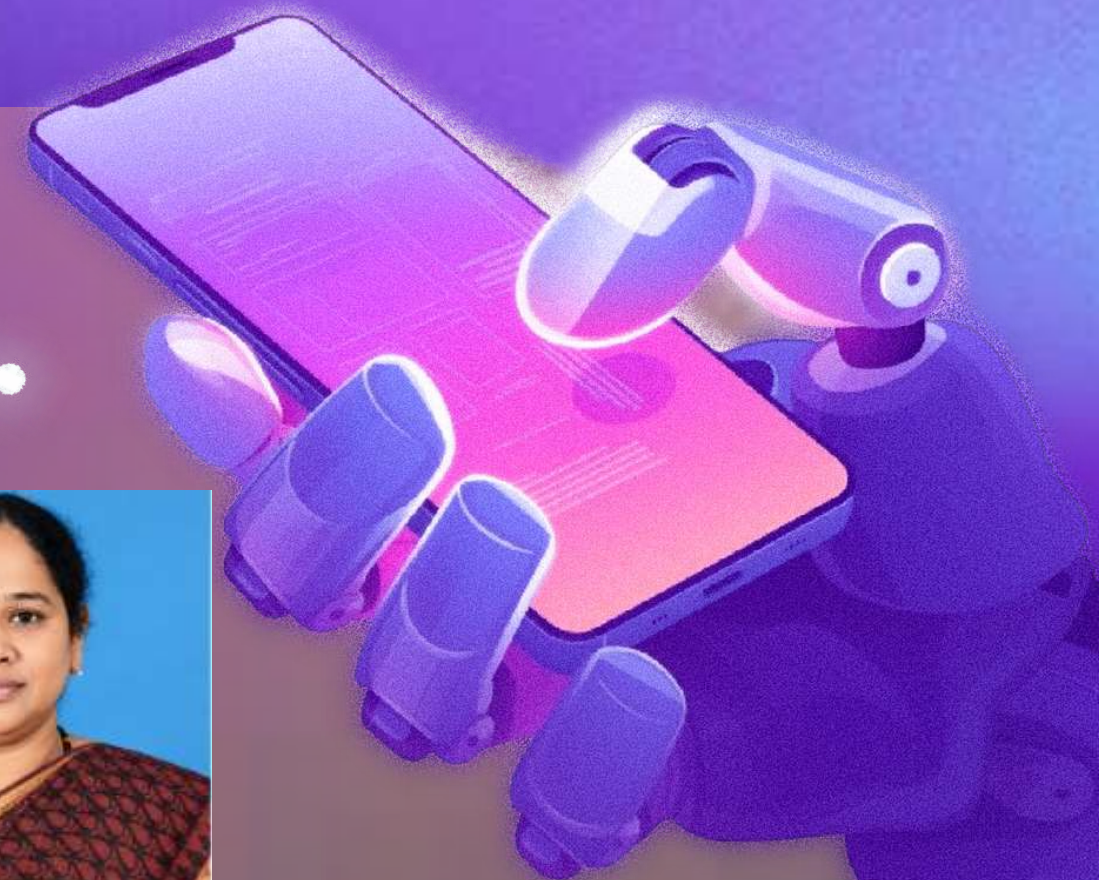
# PERFACE

## MESSAGE BY CONVENOR OF THE SEMINAR

IT GIVES ME IMMENSE PLEASURE TO WELCOME ALL DELEGATES, RESEARCHERS, AND ACADEMICIANS TO THIS NATIONAL CONFERENCE. IN TODAY'S RAPIDLY EVOLVING DIGITAL LANDSCAPE, PLATFORMS LIKE THIS PLAY A VITAL ROLE IN FOSTERING MEANINGFUL DIALOGUE BETWEEN ACADEMIA and industry. This conference brings together diverse perspectives on emerging themes, ENCOURAGING INNOVATIVE THINKING AND COLLABORATIVE RESEARCH. I EXTEND MY HEARTFELT GRATITUDE TO THE ORGANIZING COMMITTEE, FACULTY MEMBERS, AND PARTICIPANTS FOR THEIR DEDICATION AND SUPPORT. I AM CONFIDENT THAT THE DELIBERATIONS HERE WILL GENERATE VALUABLE INSIGHTS AND STRENGTHEN FUTURE RESEARCH DIRECTIONS. I WARMLY WELCOME YOU ALL AND WISH THIS CONFERENCE A RESOUNDING SUCCESS.



DR. S. VATCHALA, (HOD BBA)  
SRIRAM COLLEGE OF ARTS AND SCIENCE.





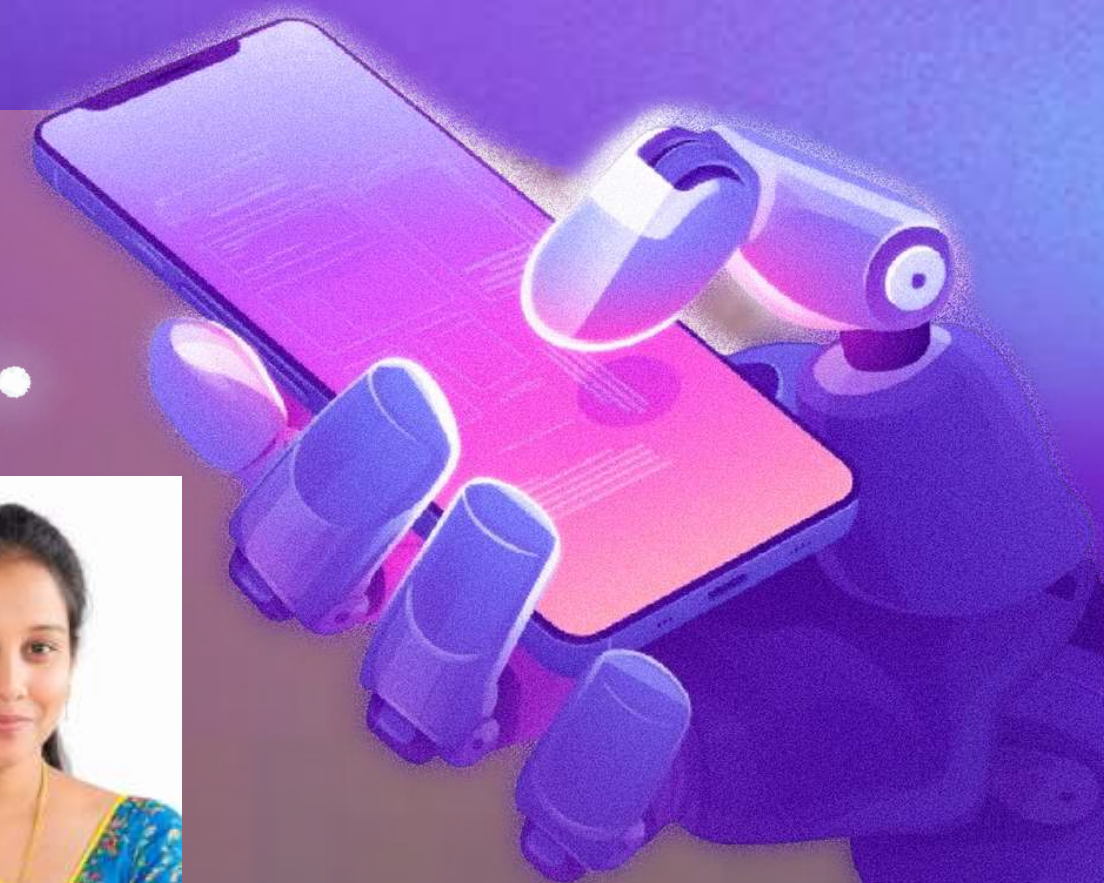
# PERFACE

## MESSAGE BY CONVENOR OF THE SEMINAR

IT IS A PRIVILEGE TO WELCOME DISTINGUISHED DELEGATES, RESOURCE PERSONS, AND PARTICIPANTS TO THE NATIONAL LEVEL SEMINAR ON "APPLICATION OF ARTIFICIAL INTELLIGENCE IN COMMERCE AND MANAGEMENT", HOSTED BY THE SRIRAM COLLEGE OF ARTS AND SCIENCE. THIS SEMINAR PROVIDES A COLLABORATIVE PLATFORM FOR ACADEMICIans, researchers, and students from across the nation to exchange insights, DELIBERATE ON CONTEMPORARY CHALLENGES, AND EXPLORE FUTURE AVENUES IN THE FIELD. I EXTEND MY SINCERE APPRECIATION TO THE INSTITUTIONAL LEADERSHIP, OUR KEYNOTE SPEAKERS, AND THE ORGANIZING COMMITTEE FOR MAKING THIS EVENT POSSIBLE. MY GRATITUDE ALSO GOES TO ALL THE PARTICIPANTS FOR CONTRIBUTING THEIR RESEARCH AND EXPERTISE. I WISH EVERYONE A PRODUCTIVE, ENGAGING, AND ENRICHING ACADEMIC EXPERIENCE.



DR. N. DEEPA, (HOD B. COM CA)  
SRIRAM COLLEGE OF ARTS AND SCIENCE.





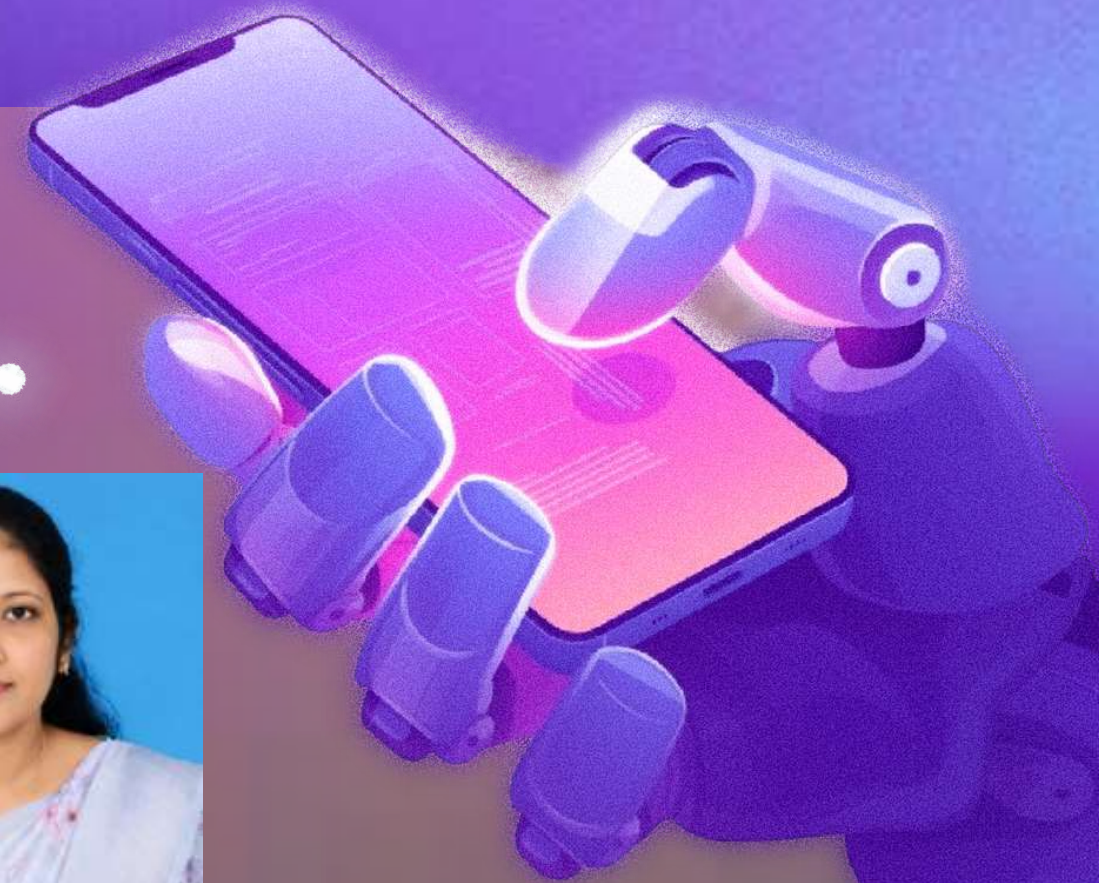
# PERFACE

## MESSAGE BY CONVENOR OF THE SEMINAR

IT IS MY PLEASURE TO WELCOME ALL DELEGATES, RESEARCHERS, AND PARTICIPANTS TO THIS NATIONAL CONFERENCE. THIS EVENT PROVIDES A VALUABLE PLATFORM TO SHARE IDEAS, DISCUSS new perspectives, and promote meaningful academic exchange. I SINCERELY THANK THE ORGANIZING TEAM, FACULTY, AND PARTICIPANTS FOR THEIR SUPPORT AND COOPERATION. I HOPE THE SESSIONS AHEAD PROVE INSIGHTFUL AND INSPIRING FOR EVERYONE. WISHING YOU ALL A PRODUCTIVE AND SUCCESSFUL CONFERENCE.



MS. S. MALINI, (HOD B. COM GENERAL)  
SRIRAM COLLEGE OF ARTS AND SCIENCE.





# PERFACE

## FOREWORD BY THE EDITORS

KNOWLEDGE GROWS WHEN IDEAS ARE SHARED, QUESTIONED, AND EXPLORED. WITH THIS SPIRIT, THE SRIRAM COLLEGE OF ARTS AND SCIENCE IS PLEASED TO BRING FORTH THE PROCEEDINGS OF THE NATIONAL LEVEL SEMINAR ON "APPLICATION OF ARTIFICIAL INTELLIGENCE IN COMMERCE AND MANAGEMENT". THE CONFERENCE HAS BEEN CONCEIVED AS A FORUM FOR MEANINGFUL ACADEMIC INTERACTION AND THE EXCHANGE OF CONTEMPORARY IDEAS AMONG ACADEMICIANS, RESEARCHERS, SCHOLARS, STUDENTS, And professionals. The contributions presented in this volume address various aspects of the conference theme and reflect the diverse perspectives and research interests of the participants. The proceedings ARE A COLLECTION OF SCHOLARLY EFFORTS THAT EMERGED FROM THE DISCUSSIONS AND PRESENTATIONS OF THE CONFERENCE. THEY PROVIDE AN OPPORTUNITY TO PRESERVE THESE ACADEMIC CONTRIBUTIONS AND MAKE THEM ACCESSIBLE FOR FURTHER STUDY AND RESEARCH. I PLACE ON RECORD MY SINCERE APPRECIATION TO ALL THE CONTRIBUTORS, REVIEWERS, SESSION CHAIRS, RESOURCE PERSONS, CONVENORS, AND MEMBERS OF THE ORGANIZING COMMITTEE FOR THEIR COOPERATION AND COMMITMENT. I AM EQUALLY GRATEFUL TO THE MANAGEMENT AND THE PRINCIPAL OF SRIRAM COLLEGE OF ARTS AND SCIENCE FOR THEIR CONTINUED ENCOURAGEMENT AND SUPPORT.



DR. MU. ARUMUGAM, (HOD B. COM CS)  
SRIRAM COLLEGE OF ARTS AND SCIENCE.





# PERFACE

## FOREWORD BY THE EDITORS

IT GIVES ME IMMENSE PLEASURE TO PRESENT THIS CONFERENCE PROCEEDINGS OF THE NATIONAL LEVEL SEMINAR ON "APPLICATION OF ARTIFICIAL INTELLIGENCE IN COMMERCE AND MANAGEMENT", ORGANIZED BY THE SRIRAM COLLEGE OF ARTS AND SCIENCE. THE CONFERENCE PROVIDES A VALUABLE ACADEMIC PLATFORM FOR BRINGING TOGETHER STUDENTS, RESEARCH SCHOLARS, ACADEMICIANS, EDUCATORS, And professionals to exchange ideas, share research findings, and engage in meaningful discussions on contemporary issues. The theme of the conference reflects the growing importance of innovation, technology, research, and interdisciplinary approaches in addressing the challenges and opportunities of the modern world. This volume brings together selected reSEARCH PAPERS AND SCHOLARLY CONTRIBUTIONS PRESENTED DURING THECONFERENCE. EACH CONTRIBUTION REFLECTS THE AUTHORS' ACADEMIC INTEREST, RESEARCH EFFORTS, AND PERSPECTIVES ON VARIOUS DIMENSIONS OF THE CONFERENCE THEME. WE BELIEVE THAT THESE PROCEEDINGS WILL SERVE AS A USEFUL ACADEMIC RESOURCE FOR RESEARCHERS, STUDENTS, TEACHERS, AND PRACTITIONERS INTERESTED IN FURTHER EXPLORING THE SUBJECT. AS THE EDITOR, I SINCERELY APPRECIATE THE EFFORTS OF ALL THE AUTHORS, PAPER PRESENTERS, REVIEWERS, SESSION CHAIRS, CONVENORS, ORGANIZING COMMITTEE MEMBERS, AND PARTICIPANTS WHOSE VALUABLE CONTRIBUTIONS MADE THIS CONFERENCE AND ITS PROCEEDINGS POSSIBLE. I HOPE THAT THE IDEAS, PERSPECTIVES, AND RESEARCH PRESENTED IN THIS VOLUME WILL STIMULATE FURTHER ACADEMIC DISCUSSION, ENCOURAGE NEW RESEARCH INITIATIVES, AND CONTRIBUTE MEANINGFULLY TO THE DEVELOPMENT OF KNOWLEDGE IN THE FIELD. HAPPY READING AND BEST WISHES FOR CONTINUED RESEARCH AND ACADEMIC EXCELLENCE.



MR. M. SIVA PRAKASH, ASSISTANT PROFESSOR, DEPARTMENT OF ECONOMICS SRIRAM COLLEGE OF ARTS AND SCIENCE.





WE EXTEND OUR HEARTFELT GRATITUDE TO ALL THE PARTICIPANTS, STUDENTS, RESEARCH SCHOLARS, FACULTY MEMBERS, AND DELEGATES FROM VARIOUS COLLEGES AND INSTITUTIONS FOR THEIR ENTHUSIASTIC PARTICIPATION AND VALUABLE CONTRIBUTIONS TO THE SEMINAR.

Your presence, active involvement, and exchange of ideas made the event meaningful and successful. We sincerely appreciate your time, support, and cooperation.

THANK YOU FOR BEING A VALUABLE PART OF THIS ACADEMIC GATHERING. WE LOOK FORWARD TO WELCOMING YOU AGAIN IN OUR FUTURE EVENTS!

