



APOLLO ARTS & SCIENCE COLLEGE

(Approved by Govt. of Tamil Nadu & Affiliated to University of Madras)

NATIONAL CONFERENCE

ON

**EMERGING TRENDS IN
FINANCIAL MANAGEMENT IN BUSINESS**

ORGANIZED BY

**DEPARTMENT OF COMMERCE IN
ACCOUNTING & FINANCE & BANK MANAGEMENT**

DATE: 06th MARCH 2024

PROCEEDINGS

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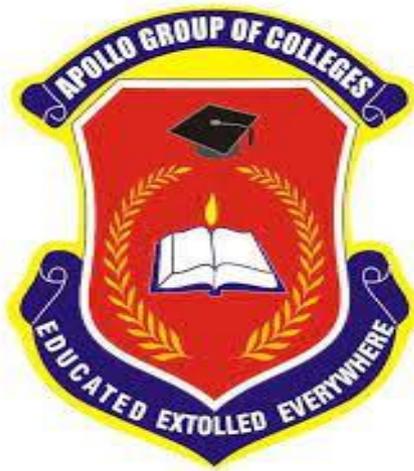
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NCFM-2024

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National Conference
on
EMERGING TRENDS IN
FINANCIAL MANAGEMENT IN BUSINESS
NCFM-2024
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The abstracts in this book were submitted by participants of the National Conference. They were reviewed, evaluated by the editorial board committee and were accepted for Oral Presentations.

Organized by

**Department of Commerce in Accounting Finance &
Bank Management**
Apollo Arts and Science College, Chennai



APOLLO ARTS & SCIENCE COLLEGE

(Approved by the Government of Tamil Nadu and Affiliated to the University of Madras)
Mevalooruppam, Kattagaram, Valarpuram Post, Sriperumbudur (T.K.) Kanchipuram - 602 105.

PRINCIPAL MESSAGE



Warm and Happy greeting to all. I am immensely happy to note that our Department of Commerce in Accounting Finance & Bank Management organizing a National Conference on Emerging Trends in Financial Management in Business scheduled on 6th March 2024.

The Conference aims to bring different ideologies, innovation, and excellence in field of Commerce and Management under one roof. Under the Guidance of Our Management of Apollo Groups, we Continues to march on the way of Success with Confidence.

The Sharp, clear-sighted vision and precise decision-making powers of our Management has benefited our college to say Competitive. I am happy to congratulate the respective Department Head and Faculties for making available yet another platform for the interested students, Faculties under research scholars to learn and discuss about the information during the Conference.

I wish the National Conference a GREAT SUCCESS.

Principal

Apollo Arts and Science College
Poonamallee

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Government First Grade College

MESSAGE FROM KEYNOTE SPEAKER

Dr.S.Muralidhar,

Professor & Head of the Department
Department of Commerce & Management Studies,
Government First Grade College, Kolar-563101.



Congratulations to Apollo Arts and Science College, Chennai for having taken the initiative to organize the One-Day National Conference on “Emerging Trends in Financial Management in Business” under the aegis of Department of Commerce in Accounting, Finance and Bank Management on 6th March 2024. I am very happy to be part of this academic event. I thank the Management, Organizing committee and the Faculty and students of the Institution for having given me an opportunity to be the key-note speaker in the National Conference. My views on the conference theme have been presented in the following paragraphs.

Introduction

Financial management is critical for every organization's success in meeting its goals and objectives. To guarantee that financial resources are used successfully, they must be systematically planned, organized, managed, and monitored. Which encourages an organization towards profitability. Financial management involves two aspects: mobilization of funds and deployment of funds. Both components of financial management have enormous potential, to effect profitability. It is crucial to stay up to date on the latest trends and breakthroughs in financial management as businesses and individuals navigate the ever-changing environment of finance and economics.

Top Financial Management developments are expected to have a significant impact on how people and companies manage their financial resources at present, we will look at the 8 Major Financial Management Trends at present and explore how they will impact the financial environment over the next generation of years.

Analyzing Financial Management Trends

Staying current with financial management trends is critical for both individuals and businesses because it allows them to stay ahead of the curve and adapt to changing economic conditions. By staying up to date on new financial management trends, organizations can identify new chances for growth and make strategic decisions that help them accomplish their financial goals.

Following financial management trends can also help businesses become more profitable, perform better, and maintain a competitive edge in their particular field.

8 Major Financial Management Trends

A successful firm relies heavily on financial management; therefore, financial experts must stay on top of the latest developments in order to remain competitive. There are seven recent trends in financial management to watch in 2023.

1. Technology Integration:

a. Fintech Solutions: Companies such as Square and PayPal offer FinTech solutions that streamline the process of processing payments, obtaining financing, and managing finances for both individuals and businesses.

b. Block chain Technology: Through the use of block chain technology, platforms such as Ripple and Ethereum make it possible to conduct transactions that are both safe and transparent, hence reducing the need for intermediaries in the financial process

c. AI & Machine Learning: The application of artificial intelligence (AI) algorithms by Wealth front and Betterment allows for the automation of investment advice services, the personalization of financial planning, and the optimization of portfolio management techniques

2. Data Analytics:

a. **Predictive Analytics:** Predictive analytics models are utilized by financial institutions for the goal of predicting the Behaviour of customers, identifying fraudulent transactions, and assessing the risk of credit default.

b. **Data Visualization Tools:** The use of data visualization tools allows financial analysts to build interactive dashboards and visualizations with the support of platforms such as Tableau and Power BI. These platforms facilitate improved reporting and decision-making.

c. **Quantitative Trading Strategies:** Quantitative trading methods, which may include algorithmic trading systems and models, are utilized by hedge funds and investment businesses in order to generate alpha and profit on existing market inefficiencies.

3. Sustainable Finance:

a. **Green Bonds:** In order to finance environmentally friendly projects such as renewable energy initiatives, sustainable infrastructure, and conservation efforts, corporations and governments issue green bonds.

b. **ESG (Environment, Social & Governance criteria) Integration:** Asset managers such as Blackrock and Vanguard include environmental, social, and governance (ESG) factors into their investment strategies and employ shareholder activism to interact with corporations on matters pertaining to sustainability.

c. **Impact Investing:** influence investing refers to the practice of investing in businesses that, in addition to generating financial rewards, also have a good influence on society and the environment. Examples of impact investment funds include the Rise Fund provided by Texas Pacific Group and Acumen.

4. Risk Management:

a. **Cyber security Measures:** Taking Cyber security Measures Financial institutions make investments in cyber security technology and protocols in order to secure sensitive customer data and reduce cyber dangers such as data breaches and ransom ware attacks

b. **Climate Risk Assessments:** Assessments of Climate Risk Insurance companies and asset managers perform climate risk assessments in order to examine the potential impact that climate change could have on their investment portfolios and to develop measures to mitigate the risks that are posed by climate change.

c. Supply Chain Resilience: Supply Chain Resilience: In order to reduce the impact of interruptions brought on by emergencies or geopolitical instability, businesses use supply chain resilience strategies such as diversification, supplier risk assessments, and business continuity planning.

5. Regulatory Compliance:

a. Basel III Regulations: Compliance with Basel III Regulations In order to improve financial stability and minimize the probability of systemic risk, banks are required to comply with Basel III regulations, which stipulate more stringent capital requirements, liquidity norms, and risk management principles.

b. GDPR Compliance: Compliance with the General Data Protection Regulation (GDPR) Financial institutions are required to comply with the GDPR by putting in place data protection measures, getting customer consent for the processing of data, and guaranteeing the secure transfer of personal data across international boundaries.

c. Anti-Money Laundering (AML) Measures: In order to avoid actions related to money laundering and terrorist funding, financial institutions and companies that provide financial services use anti-money laundering (AML) measures such as client due diligence, transaction monitoring, and reporting suspicious activity.

6. Remote Work and Digital Transformation:

a. Cloud-Based Collaboration Tools: Companies utilize cloud-based collaboration tools like Microsoft Teams and Slack to facilitate remote communication, project management, and document sharing among dispersed teams.

b. Digital Banking Services: Traditional banks offer digital banking services such as online account opening, mobile check deposits, and virtual financial advisory services to meet the evolving needs of remote customers.

c. Remote Identity Verification: Fintech companies leverage remote identity verification solutions like biometric authentication and digital KYC (Know Your Customer) processes to on board customers securely and comply with regulatory requirements.

7. Alternative Investments:

a. Private Equity Investments: Institutional investors allocate capital to private equity funds like The Carlyle Group and KKR to access potentially higher returns and diversify their portfolios beyond traditional stocks and bonds.

b. Crypto currency Trading: Hedge funds and individual investors engage in crypto currency trading through platforms like Coin base and Binance, speculating on the price movements of digital assets such as Bitcoin and Ethereum.

c. Real Estate Crowd funding: Platforms like Fundraise and Realty Shares enable individual investors to participate in real estate investments through crowd funding, pooling resources to acquire properties and earn rental income or capital appreciation.

8. Financial Inclusion:

a. Mobile Banking: Mobile banking apps like M-Pesa in Kenya and Paytm in India provide access to basic financial services such as savings accounts, money transfers, and bill payments for underserved populations without access to traditional bank branches.

b. Microfinance Institutions: Organizations like Grameen Bank and BRAC offer microloans and financial literacy programs to low-income individuals and entrepreneurs in developing countries, promoting economic empowerment and poverty alleviation.

c. Digital Payments: Digital payment platforms like Alipay and WeChat Pay facilitate peer-to-peer transactions, e-commerce payments, and remittances, expanding financial access and reducing reliance on cash in emerging markets.

These examples illustrate how recent trends and developments in financial management manifest in various industries and contexts, shaping the future of finance and investment practices.

Summary

Rapid changes are occurring in this sector as a direct result of the eight coming trends in financial management that were discussed earlier. If they wish to maintain their competitive edge, financial institutions need to keep up with the rapid speed of change and work together with innovative partners that are willing to adopt global trends in money management. Future-

proofing their business is the only way for financial players to remain relevant and profitable in this fast-changing world. Falling behind is not an option in this environment.

I thank the Organizers for giving me this wonderful opportunity to share some of my thoughts on the conference theme. I wish that the conference would bring out the best of the deliberations and handful of take Aways for all the delegates and participants. I wish all the very best to all the paper presenters and the organizing committee.

Thank You, one and all....

Dr.S.Muralidhar.



MESSAGE FROM KEYNOTE SPEAKER

Dr.T.Srinivasan,
Professor
Department of Commerce
&
Director-Directorate of Distance Education
Annamalai University , Chidambaram



Congratulations to Apollo Arts and Science College, Chennai for having taken the initiate to organize the One-Day National Conference on “Emerging Trends in Financial Management in Business” under the aegis of Department of Commerce in Accounting, Finance and Bank Management on 6th March 2024. I am very happy to be part of this academic event. I thank the Management, Organizing committee and the Faculty and students of the Institution for having given me an opportunity to be the key-note speaker in the National Conference. My views on the conference theme have been presented in the following paragraphs.

Now the “World Is On” with plenty of opportunities and upcoming challenges. Financial Management is nowhere confined to the traditional context as merely an activity of management, it is beyond this. Risk management, synergy benefit and protecting the long-term stability of a company's finances are parts of financial management. As a result of revolution in the field of technology, divergent economic situations and shifting environment of Finance, Financial Management has become a challenging task for any organization’s success in reaching its goals and objectives. To ensure that financial resources are being used effectively, there is a need for proper planning, organization, management and monitoring of financial

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resources. For both Individuals and Businesses, staying ahead on financial management trends is crucial because it enables them to stay on top of the curve and adjust to shifting economic situations. Organizations can find new opportunities for growth and make strategic decisions that aid in the achievement of their financial objectives by keeping abreast of the new trends in Financial Management.

A successful Individual and Business entities rely heavily on financial management; therefore, financial experts must stay on top of the latest developments in order to remain competitive. There are various trends emerging in financial management to watch in recent days.

As businesses continue to grow, there will be a higher demand for financial management services to help manage finances effectively. The value of financial management has substantially increased in the Competitive business environment of today. Companies that manage their finances well turn their efforts into profits since poor financial management can hurt their bottom line and undermine stakeholders' confidence.

The market worth of the business may also be impacted. The significance of financial management increases during recessions because prudent financial choices can assist in sustaining liquidity. Organizations may fail if finances are not managed properly.

Data analytics is becoming further significant in the field of finance as it assists the organizations to improve internal operations and gain insights into their consumers, This makes it possible for leaders to make wise choices and produce greater company results. Data analytics will play an ever more important role as financial institutions continue to digitize.

Financial management professionals will rely on data analytics to make informed financial decisions. They will use data to create financial models and forecasts, analyze market trends, and identify potential risks and opportunities.

Technological revolutions are changing financial management. Financial management will undergo a digital transformation, with more businesses using cloud-based accounting software, automation tools, and other digital solutions to manage their finances. Organizations have improved in many dimensions like presenting its financial activities accurately, effectively and able to take dynamic financial decisions and thereby gaining a competitive edge.

Another progressive trend of financial management is personal finance. The stakeholders are using personal finance apps to manage their finances, track their spending, and invest their

money. The number of people using personal finance apps like Mint, Prism, and Every Dollar increased by nearly 90% during the pandemic.

These apps provide investment opportunities in equities and crypto currency, in addition to helping individuals manage their finances. The ease of utilizing their smart phones to manage their financial matters remotely draws people in.

Block chain technology will be used more and more in financial management for efficient, safe, and transparent financial transactions. This technology has long been linked to crypto currencies, but it is now anticipated to become more integrated with traditional financial systems. By utilizing block chain technology, banks can perform transactions more affordably and securely.

Furthermore, peer-to-peer lending, which is anticipated to reach \$150 billion by 2025, can be made possible by technology. In 2023, as more banks switch to cloud-based banking, block chain is anticipated to be a key component of this shift.

Artificial intelligence (AI) is being used extensively in financial management. After being absorbed into our daily lives, AI is utilized in corporate planning. According to a recent study, there has been a noticeable increase in the usage of predictive planning technologies in corporate planning over the past two years.

Due to its dependability and development, artificial intelligence is a fantastic tool for enhancing financial management.

Financial institutions must keep up with the pace of change and collaborate with creative partners who adopt **global trends in Financial Management** if they want to remain competitive. Falling behind is not an option in this rapidly changing environment, and financial players can only stay relevant and profitable by future-proofing their operations.

I thank the Organizers for giving me this wonderful opportunity to share some of my thoughts on the conference theme. I wish that the conference would bring out the best of the deliberations and handful of take Aways for all the delegates and participants. I wish all the very best to all the paper presenters and the organizing committee.

Thank You, one and all....

Dr.T.Srinivasan.



Bharathidasan University

Tiruchirappalli - 620 024, Tamil Nadu, India
(Accredited with A⁺ Grade by NAAC in the Third Cycle
& 41st Rank among the Indian Universities in NIRF-2023)

MESSAGE FROM KEYNOTE SPEAKER

Dr. J. Gayathri

Professor

Department of Commerce and Financial Studies
Bharathidasan University.



Greetings and Welcome!

It is my great privilege to express a message as the Key Note Speaker to the National Conference on Emerging Trend in Financial Management in Business organized by Apollo Arts & Science College, Chennai.

The Corporate world evolves on the ever-changing financial landscape. The latest trends in the finance domain ranging from digitalization, alternative financing, to sustainable financing compels the need to discuss the challenges and opportunities for them. The evolving workforce, changing customer demand and the age of big data further fueled the dynamics of finance domain.

In this regard the theme of the conference focuses on “Emerging Trend in Financial Management in Business”. This conference would provide a platform to varied stakeholders of business and academicians to discuss the insights, research findings, and best practices related to emerging fields of finance.

I would like to congratulate the Chairman and Vice-Chairman, Principal and Vice-Principal, Apollo Arts & Science College, Conveners, Faculty Coordinators and Student Coordinators of this National Conference for their hard work and commitment in organizing this event.

Wish this event a Grand Success!



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KEY NOTE SPEAKERS



Dr. S. MURALIDHAR

Professor & Head
Department of Commerce
& Management Studies
Govt First Grade College
Kolar
Karnataka



Dr. T. SRINIVASAN

Director
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Dr. S. SUTHAKAR
PRINCIPAL

Mr. P. GANESH
VICE PRINCIPAL

Mrs. RAMYA M.S
HEAD OF THE DEPARTMENT

PROGRAM AGENDA

TIMING	PROGRAM
10.00 am	Tamil Thai Vazhthu
10.05 am	Inauguration by Lightening the Lamp
10.10 am	Welcome Address Dr.Suthakar.S Principal Apollo Arts and Science college
10.20 am	Felicitation of Chief Guest Dr.Suthakar.S Principal Apollo Arts and Science college
10.25 am	Release of Proceedings Principal & Chief Guest
10.30 am	Introduction of Chief Guest –Dr.S.Muralidhar Ms.Ramya.M.S H.O.D -B.COM A&F
10.35 am	Key Note Speaker Address Dr. S. Muralidhar Professor & Head Department of Commerce & Management Studies Govt First Grade College Kolar, Karnataka
11.15 am	Introduction of Chief Guest –Dr.T.Srinivasan Ms.Vidhyasree HOD, BBA
11.20 am	Key Note Speaker Address Dr. T.Srinivasan Director Directorate of Distance Education Annamalai University Chidambaram
12.00 pm	Introduction of Chief Guest –Dr.J.Gayathri Ms.VEENA HOD, BCA
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12.45 pm	Student Paper Presentation
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1.30 pm	Vote of Thanks
1.35 pm	National Anthem

ABOUT APOLLO GROUP OF COLLEGES

Apollo educational group is a prestigious group which made a significant contribution to impart education for our students. Apollo arts & science college is affiliated to the University of Madras and offers 21 courses across of 9 streams, namely Science, Medical, Paramedical, Education, Vocational, IT, Commerce and Banking. The College imparts higher education with integral formation which involves academic excellence and spiritual growth. The college boasts with good infrastructural and has 3300 students guided by more than 120 faculties. Education is extolled everywhere-true to this motto of our college, the students of our group of Institutions have placed in respectable and lucrative jobs in various esteemed establishment.

CONFERENCE OBJECTIVE

The main objective of this conference is to bring the students, Research scholars, Professors, to present their research ideas in Commerce and Management. This conference is an endeavor to bring together the Students, Academicians, Researchers on Commerce and Management in International level to share their professional opinion, knowledge, innovations, and visualization on dealing with digital flow of Business in this modern era.

DEPARTMENT OF B.COM A&F AND B.COM BM

The Departments of Commerce in Accounting & Finance and Bank Management were established in the year 2017. The Department has an exclusive facility which is endowed with excellent infrastructure and a dedicated team of faculty members to train the students to meet the growing needs of the society. The Department follows a multidisciplinary approach to provide the necessary knowledge, skill and training to the Students. The activities of the Department are directed towards the all –round development of the individual keeping in mind the expectations of the recruiters and challenges of the environment.

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-----**KEY NOTE SPEAKERS****Dr.S.Muralidhar,**

Professor & Head of the Department

Department of Commerce & Management Studies,

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STUDENTS OF B.COM ACCOUNTING & FINANCE AND BANK MANAGEMENT	

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71.	A Study On Internet Banking In Today's World <i>Mr.SV Sukumar & S.Jeganatha Boopathi</i>
72.	Enthralling Ventures <i>Ms.Parimala , Ms.Anandavalli</i>
73.	Classification Of Medical Text In Social Media Using Convolution Neural Network <i>Ms. N.Rajeswari</i>
74.	Collision Of Cloud Computing On E-Commerce Businesses <i>Ms. S.Rajeswari</i>

1.AI-Enhanced Inventory Management For Waste Reduction: Leveraging Machine Learning For Optimal Stock Control

Keerthana.M & Kaushick.VS (III B.tech Information Technology)
(Sri Venkateshwara College of Engineering)

Abstract:

The objective of this research is to illustrate how artificial intelligence (AI) will improve inventory and supply chain management. Demand forecasting along with estimation of product life spans processed with the support of machine learning algorithms is the methodology of the research. The major purpose is to decrease the environmental, economical and social impacts of unsold items. This method will compare previous sales data and the current market trends and other factors specific to the product in focus. This process is executed by employing highly powerful machine learning techniques such as Random Forest, Neural Networks and Gradient Boosting majorly. After combining these characteristics, the AI model will produce exact details of product demand and the estimation of product life of things in Warehouses. Furthermore, product lifespan estimations are incorporated using survival analysis approaches such as Cox proportional hazards models and Kaplan-Meier estimators. These models provide a more accurate approach to warehouse management by taking into account the various lifespans of products. In conclusion, this research contributes to the field of sustainable inventory management and actively contributes to waste reduction efforts.

Keywords : Neural Networks, Demand Forecasting, Demand Forecasting

2.Employment Welfare Schemes In The Fast-Moving Consumer Goods (FMCG) Sector SHALINI.G

III-RD BTECH (IT)

Sri Venkatewara College Of Engineering, Pennular, Chennai

Abstract:-

It provides a succinct overview of the study focused on analysing the diverse employment welfare schemes implemented within the Fast-Moving Consumer Goods (FMCG) sector. The research delves into the multifaceted initiatives undertaken by FMCG companies to enhance the well-being of their workforce. HE study employs a comprehensive approach, examining the spectrum of employment welfare programs, including healthcare benefits, financial assistance, and professional development opportunities. It aims to identify the impact of these schemes on employee satisfaction, productivity, and overall organizational success. Furthermore, the abstract highlights the significance of FMCG companies adapting their welfare strategies to address the evolving needs and expectations of the workforce in a dynamic business environment. The research underscores the crucial role of employee welfare in

fostering a positive workplace culture and attracting top talent within the competitive FMCG industry.

KEY WORDS: - Employee well-being the corporate landscape, with implications for HR practitioners, policymakers, and researchers

3.THE EFFECT OF INTERNATIONAL TRADE AGREEMENT IN INDIA

Tharun Kumar.P

B.Tech Computer Science And Business System (2nd yr)
Chennai Institute of Technology (CIT)

ABSTRACT:

International trade agreements play a pivotal role in shaping the global economy, influencing the flow of goods, services, and investments across borders. These agreements, negotiated between nations or regional blocs, establish the rules and frameworks that govern international commerce. From reducing tariffs and trade barriers to establishing common standards and regulations, trade agreements aim to promote economic growth, foster cooperation, and enhance global integration. In this essay, we will delve into the dynamics, impacts, and challenges associated with international trade agreements. Throughout history, the landscape of international trade agreements has evolved significantly. What began as bilateral treaties between individual nations has transformed into complex multilateral agreements involving numerous parties. The General Agreement on Tariffs and Trade (GATT), established in 1947, laid the groundwork for modern international trade agreements by promoting the reduction of tariffs and trade barriers among participating countries.

KEYWORDS : Economy, Nations

4.THE IMPACT ON THE FALL OF INDIA'S FIRST DIGITAL PAYMENT GIANT -PAYTM

M.S.RAMYA B.E. MBA

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Apollo arts and Science College Poonamallee, Chennai.

ABSTRACT:

Paytm was India's first digital wallet service provider. It revolutionized the country's digital payments landscape. But on March 2022, Reserve Bank of India, in exercise of its powers, inter alia, under section 35A of the Banking Regulation Act, 1949, directed Paytm Payments Bank Ltd to stop, with immediate effect, onboarding of new customers. The bank has also been directed to appoint an IT audit firm to conduct a comprehensive System Audit of its IT system. Onboarding of new customers by Paytm Payments Bank Ltd will be subject to specific permission to be granted by RBI after reviewing report of the IT auditors. Paytm Payments Bank has been facing scrutiny from RBI since 2018. From the month of January 31st, The RBI's action could be due to concerns on KYC compliance and IT-related issues. The central bank is concerned about allowing any institution or banking entity to expose depositors' money to such risks. It is learnt that Paytm Payments Bank and its parent OCL also came under RBI scrutiny for purported lack of requisite information barriers within the group, and data access to China-based entities that were indirect shareholders in the payments bank through their stake in the parent company. This Paper deals with reasons behind the Fall of Paytm.

Keywords: Paytm, RBI, Customers, information, Auditors.

5.E ACCOUNTING

Mrs.Vijayalakshmi.E,

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Apollo Arts and Science College,
Email ID: rithikarithik.112@gmail.com

ABSTRACT

E-accounting - a new emerging concept in the field of accounting. In e-accounting, source documents and accounting records exist in digital form instead of on paper. This concept is accepted at international level. It saves a lot of time and energy and saves paper and finally reduces the cost in any type of organization. Day-by- day technology is advanced and new softwares is coming for recording of accounting transactions. Accounting is one of the important functions of every organization; it is also called the mirror image of the business. Traditional accounting is a very time consuming process of accounting and for the result there is a requirement waiting for the finalization of the year or accounting, so traditional accounting is a postmortem process. Compared to modern accounting practices we can get results on one click to computers.

Key Words: Emerging, Digital Form, Traditional accounting, Technology.

6. THE ESSENCE OF MARKETING MANAGEMENT IN BUSINESS

N.KOTEESWARI,

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ABSTRACT:

Marketing is a total system of interacting business activities designed to plan, price, promote and distribute want satisfying products and service to present and potential consumers. Now a day's marketing is consumer oriented because success of marketing depends much on the ability of the firm to find a customer and to fulfil the needs. But now the trends as changed and marketing firms are forced to produce what the customer are willing to buy. At this stage management compares the actual performance with the goals established, keeping in mind the past performance and future needs. It is primarily concerned with stimulating the demand for the products of the business concern. In reality is much wider in its scope and it is the task of regulating the level timing and character of demand in a way which help the organization to achieve their goal. Profit maximization on the one hand and serving the society by satisfying wants of the people on the other hand. Marketing managers are responsible for a variety of activities that together represent the marketing process. As a human wants are unlimited and repetitive in a nature the business activity had to be performed without any end.This Paper imarts Profit is the underlying objective for such continued existence of business.

Keywords: Marketing, Consumer oriented, Profit maximization, Consumer oriented.

7.THE INFLUENCE OF 5G TECHNOLOGY IN BUSINESS

MS.VEENA

Assistant professor, Department of BCA,
Apollo arts and Science College,Chennai-6001005

ABSTRACT:

5G is a game changer for Internet of Things (IoT) applications in industrial and commercial operations, enabling many new use cases, from robotic automation on the factory floor to autonomous guided vehicles (AGVs) to real-time predictive maintenance applications, and faster, more secure network connectivity for businesses. In addition, as more organizations move toward hybrid or complete remote work models in the wake of COVID-19, it underscores the need for more secure and reliable wireless solutions, better connectivity, and faster data transfer speeds — all benefits that 5G delivers. The new networks have higher bandwidth to deliver faster speeds than 4G and Can connect more devices, improving the quality of internet services in crowded areas. Due to increased bandwidth, it is expected the 5G networks will increasingly be used as general internet service providers (ISPs), competing the existing ISPs such as cable internet, and also will make possible new applications in internet-of-things (IOT) and machine-to-machine areas. This Paper deals with the effect of Technology in Business.

Keywords : IoT, 5G,game changer

8.IMPACT ON CRISIS MANAGEMENT IN BUSINESS

Ms. GRENAL .B MBA

(DEPARTMENT OF COMMERCE-ACCOUNTING AND FINANCE)

ASSISTANT PROFESSOR,

APOLLO ARTS AND SCIENCE COLLEGE,CHENNAI

ABSTRACT:

One can never predict when a tragedy may strike. We can plan and try to prevent mishaps but they can still happen. Crisis management in such conditions is one of the most important functions of managers. They must always be able to rebuild their organization after a crisis occurs. A crisis is basically any mishap, tragedy or ill event that carries negative effects. It causes damage to an organization, its members, its business or customers. It can even affect an organization's reputation and legal or financial position. the expression suggests, crisis management is simply the act of handling a crisis effectively. It refers to the response of an organization to an incident that can affect it negatively. Not all crisis situations have common features. Hence, managers have to understand each possible crisis and deal with it differently. This paper will discuss about Crisis Management.

Keywords: Conditions, Expression, Situation.

9.IMPACT OF TECHNOLOGY ON BANKING SECTOR IN INDIA

MRS.NIRMALA

Assistant Professor Department Of B.Com (Bank Management) Apollo Arts And
Science College Poonamalee,Chennai

ABSTRACT

In the world of banking and finance nothing stands still. The biggest change of all is in the scope of the business of banking. Banking in its traditional form is concerned with the acceptance of deposits from the customers, the lending of surplus of deposited money to suitable customers who wish to borrow and transmission of funds. The range of services offered differs from bank to bank depending mainly on the type and size of the bank. Technology has been one of the most important factors for the development of mankind. Information and communication technology is the major advent in the field of technology which is used for access, process, storage and dissemination of information electronically. Banking industry is fast growing with the use of technology in the form of ATMs, on-line banking. Telephone banking, Mobile banking etc., plastic card is one of the banking products that cater to the needs of retail segment has seen its number grow in geometric progression in recent years. This growth has been strongly supported by the development of in the field of technology, without which this could not have been possible of course it will change our lifestyle in coming years.

Key words: Technology in banking, banking in India.

10.FINANCIAL MANAGEMENT STRATEGIES FOR NAVIGATING ECONOMIC UNCERTAINTY: LESSONS FROM THE COVID-19 PANDEMIC

SELVARANI G, M.COM

Assistant Professor, Apollo Arts and Science College, Poonamallee, Chennai.

ABSTRACT:

The COVID-19 pandemic has brought unprecedented challenges to global economies, disrupting businesses and financial markets worldwide. This paper explores how businesses have navigated economic uncertainty during the pandemic and identifies key financial management strategies that have proven effective in building resilience. Drawing on empirical research and real-world case studies, we analyze the impact of the pandemic on businesses across various sectors, highlighting the unique challenges they faced and the strategies they employed to mitigate risks and ensure financial stability. We delve into topics such as cash flow management, cost optimization, and capital allocation strategies adopted by organizations to weather the storm. Additionally, we examine the role of technology and digital transformation in enabling agile financial decision-making and facilitating remote work environments. Furthermore, we discuss the importance of scenario planning, stress testing, and robust risk management frameworks in preparing businesses for future economic uncertainties. By synthesizing lessons learned from the COVID-19 pandemic, this paper aims to provide valuable insights and practical guidance for businesses seeking to enhance their financial resilience and thrive in an unpredictable economic landscape.

Keywords: Risk mitigation, Cost optimization, Financial stability, Remote work environments

11.A STUDY ON IMPORTANT OF SUPPLY CHAIN MANAGEMENT

MRS. JOTHILAKSHMI R
ASSISTANT PROFESSOR - APOLLO ARTS AND SCIENCE COLLEGE

ABSTRACT

A supply chain as opposed to supply chain management, is a set of organizations directly linked by one or more upstream and downstream flows of products, services, finances, or information from a source to a customer. Supply chain management is the management of such a chain. Supply chain management is a cross-functional approach that includes managing the movement of raw materials into an organization, certain aspects of the internal processing of materials into finished goods, and the movement of finished goods out of the organization and toward the end customer. An organizations strive to focus on core competencies and become more flexible, they reduce their ownership of raw materials sources and distribution channels. These functions are increasingly being outsourced to other firms that can perform the activities better or more cost effectively. This Research paper deals with the importance of Supply Chain management in Buisness.

Keywords- Supply, chain, management, organization, efficient.

12.IMPACT OF E-BANKING ON OPERATIONAL PERFORMANCE AND SERVICE QUALITY OF BANKING SECTOR IN INDIA

MR.JOTHI BALAJI E
ASSISTANT PROFESSOR - APOLLO ARTS AND SCIENCE COLLEGE

ABSTRACT:

With the development of information technology, the world has become a global village and it has brought a revolution in the banking industry. The banks appear to be on fast track for IT based products and services. The post-liberalized banking industry in India has been witnessing a discernible shift from the sellers' to the buyers' market. Further the banking sector reforms and introduction of e-banking has made very structural changes in service quality, managerial decisions, operational performance, profitability and productivity of the banks.. Foreign banks are the pioneers in e-banking, private banks introduced it in a big way and public sector banks are in the process of transformation from traditional banking to E-banking. E-banking impinges on operations of banking in a number of different ways. Despite the increasing importance of E-banking services, the research pertaining to e-banking in Indian context has been limited. So, the present study is a modest attempt to ascertain the changes taking place after e-banking, to evaluate the banks performance, and to know about customers' perceptions regarding e-banking.

Keywords: E-banking, Banking sector, Business Management, Applied Management.

13. THE IMPACT OF E-COMMERCE IN DEVELOPING COUNTRIES

POORANI KUMARESAN.

Apollo Arts and Science College, Poonamallee, Chennai.

ABSTRACT:

Electronic Commerce is a process of doing business through computer networks. A person sitting on his chair in front of a computer can access all the facilities of the Internet to buy or sell the products. Unlike traditional commerce that is carried out physically with the effort of a person to go & get products, e-commerce has made it easier for humans to reduce physical work and to save time. E-Commerce, which was started in the early 1990's, has taken a great leap in the world of computers, but the factor that has hindered the growth of e-commerce is security. Security is the challenge facing e-commerce today & there is still a lot of advancement made in the field of security. The main advantage of e-commerce over traditional commerce is that the user can browse online shops, compare prices and order merchandise sitting at home on their PC. For increasing the use of e-commerce in developing countries, B2B e-commerce is implemented for improving access to global markets for firms in developing countries. For a developing country, advancement in the field of e-commerce is essential. The research strategy shows the importance of e-commerce in developing countries for business applications.

Keywords: Traditional to online shopping, global markets, developing markets.

14. A STUDY ON EMPLOYEES' JOB SATISFACTION UNDERTAKEN AT HOTEL AMBICA EMPIRE, CHENNAI.

Ms. S. Pavithra Nageshwari MBA,

Assistant Professor, Department of Commerce,
Apollo Arts and Science College, Ph: 6379815485,
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ABSTRACT

The project topic taken for the research is "A study on employees' job satisfaction undertaken at Hotel Ambica Empire, Chennai". The main objective of the project is to find out the major factors that influence job satisfaction of employees and to know the overall job satisfaction of employees. The research design used in the project is descriptive research. Research work was carried out by structured questionnaires and surveys. The researcher had made use of the census survey method. A sample of 160 respondents was taken for the survey. Data was collected through primary source which was obtained from the well-structured questionnaire and secondary source was obtained from books, journals, and websites. Majority of the employees say that they don't have any counseling programme practiced in the organization and also nearly 38% of the employees agree that the organization is contributing for their progress towards career goals. Tools used in the project are percentage method, weighted average and chi-square method. Based on the findings, suitable suggestions are drawn.

KEY WORDS: Job Satisfaction, career goal, employee satisfaction.

15.ENHANCING CUSTOMER RELATIONSHIP MANAGEMENT IN SWIGGY: A DATA-DRIVEN APPROACH.

SRI VIDYA.N (III B.COM -A/F)

Apollo Arts and Science College,Poonamallee,Chennai

ABSTRACT:

In the highly competitive landscape of food delivery platforms, effective Customer Relationship Management (CRM) is crucial for sustaining customer loyalty and driving growth. This abstract presents a comprehensive framework for enhancing CRM within Swiggy, India's leading online food delivery platform. Leveraging data -driven insights, the proposed approach emphasizes personalized communication, proactive issue resolution, and predictive analytics to optimize customer satisfaction and retention. By integrating cutting-edge technologies and leveraging Swiggy's vast dataset, this framework aims to empower Swiggy in delivering exceptional customer experiences, fostering long-term relationship and staying ahead in the dynamic food delivery industry.

KEYWORDS: Customer Relationship Management, Swiggy, Data-Driven Insights, Personalized Communication, Proactive, Issue Resolution

16.ABSTRACT ON CYBER CRIME AND SECURITY

Gokulakannan.K III-B.com(BM)

Apollo Arts and Science College,Poonamallee,Chennai

ABSTRACT:

As we all know that Cybercrime has been one of the common practices made by the computer expert in this paper I have mentioned some of the impact of the cybercrime. Cybercrime is that activities made by the people for destroying organization network strolling others valuable data, documents, hacking bank account and transferring money to their own and so o n. My paper gives detailed information responding cybercrime, its types, modes of cybercrime and security measures including prevention to deal effectively with cybercrime. Finally I will go for the research on the crime made by the misuse of cybercrime in some of the field and ore skein Financial crimes, Cyber phonography, Online gambling, Intellectual Property, Forgery, Cyber Defamation, Cyber stalking Email spoofing, Email bombing Denial of service attack, Sala mattocks, Virus/worm attacks, Web jacking, Date dadding etc. and abo by to find which type of cybercrime is most practice in the world and finally This Paper will get the main objective of Cybercrime and its effects.

Keywords: Cyber crime, Hacking, Cyber Security, Technology, Computer, Piracy, Software.

17.FINANCIAL MANAGEMENT IN BUSINESS OF MONEY MARKET AND

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CAPITAL MARKET

PRAVEEN KUMAR.M [B.COM ACCOUNTING AND FINANCE III YEAR]

Apollo Arts and Science College,Poonamallee,Chennai

ABSTRACT

Money market and capital market are two essential components of the financial system, each serving distinct purposes in the allocation of funds and the facilitation of economic activity. The money market deals with short-term borrowing and lending. Typically for periods ranging from overnight to one year, through instruments such as treasury bills, commercial paper, and certificates of deposit. Its primary functions include providing liquidity to financial institutions, enabling them to manage short-term cash needs efficiently, and influencing short-term interest rates. In contrast, the capital market focuses on long-term investments, allowing businesses and governments to raise funds for capital expenditures and expansion. It comprises both the primary market, where new securities are issued and sold to investors, and the secondary market, where existing securities are traded among investors. Key instruments in the capital market include stocks, bonds, and derivatives, each offering varying levels of risk and return. Both markets play integral roles in the economy, facilitating the efficient allocation of resources, risk management, and price discovery. Understanding the distinctions between the money market and capital market is crucial for investors, policymakers, and financial institutions to make informed decisions and effectively manage financial resources in pursuit of economic growth and stability.

KEYWORDS: Money market, Capital market

18.FINANCIAL MANAGEMENT STRATEGIES TO IMPROVE BUSINESS PERFORMANCE

HEMALATHA.A B.COM[BM]

Apollo Arts and Science College,Poonamallee,Chennai

ABSTRACT

In the business world, company performance is very important. Business performance is influenced by various factors such as strategy, human resource management, financial management, and business environment. Effective and efficient financial management is essential to ensure business sustainability and growth. The purpose of this study is to discuss appropriate financial management strategies to improve business performance. The methodology used in this study is descriptive analytical method using secondary data obtained from various sources such as academic journals, books, and company financial reports. This study arrives at the conclusion that in an increasingly complex and competitive business era, effective financial management is an important key in improving company performance. The right financial management strategy can help companies estimate and allocate resources effectively, manage risks, and make the right decisions in capitalising on business opportunities.

Keywords: Business Performance, Finance, Management, Strategy

19.A STUDY OF CUSTOMER PREFERENCES IN ONLINE SHOPPING

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Apollo Arts and Science College,Poonamallee,Chennai

ABSTRACT

Now a days the life style of the people is different. People feel uncomfortable and time consuming for going crowded markets. So, E-Shopping is a boon as it saves lot of time. Online shopping is a process whereby consumers directly buy goods, services etc. from a seller without an intermediary service over the Internet. Shoppers can visit web stores from the comfort of their house and shop as by sitting in front of the computer. Online stores are usually available 24 hours a day and many consumers have internet access. Both at work and at home. So it is very convenient for them to shop Online. One of the most enticing factors about online shopping, particularly during holiday season is, it alleviates the need to wait in long lines or search from a store for a particular item. Variety of goods are available in online. So the researcher want to know the preference of the consumers. The sample size of the study is 130 respondents. The sampling technique. Used was convenient sampling. The research is Descriptive in nature. The statistical tools used for analyzing hypothesis is CHI SQUARE test method. From this study the satisfaction level of the customers in online shopping and awareness about the online shopping. The study also collects respondents suggestions about online shopping.

Key Words: Online Shopping

20.A STUDY ON ANALYSIS OF DIGITAL MARKETING

R. Vishwa III B.com(BM)
Apollo Arts and Science College,Poonamallee,Chennai

ABSTRACT

Digital marketing is a form of marketing that leverages the internet and digital technologies, such as computers and mobile devices, to connect with customers. More than running a sponsored Instagram ad to drive sales, it's a set of practices that interacts with customers at every stage of the buying journey. This paper discusses digital marketing as a new method of marketing products using digital technology.

A digital marketing analysis is a process that evaluates a business, audience, and competitors to create a custom digital marketing plan. Digital marketing analytics is the process of translating customer behavior into actionable business data

Keywords: Leverages, Internet

21.E-ACCOUNTING**S . SUBALAKSHMI . III B.COM A&F**

Apollo Arts and Science College,Poonamallee,Chennai

ABSTRACT :

ACCOUNTING plays a crucial role in the running business . Accounting system are responsible for recording , summarizing , analyzing , and evaluating of financial position of the business organizations .

E- ACCOUNTING is the applications of online and internet technologies to the business accounting function . In E- accounting , source documents and accounting records exist in digital form instead of on a paper . It help useful to saves a lot of time and energy and saves paper and finally reduces the cost in any type of organizations . This concept is accepted at international level . Day-by-day technology is advanced and new software are coming for recording of accounting transactions . Accounting is one of the important function of every organization; it is also called as the mirror image of the business . The traditional accounting is very time consuming process of accounting and for the result there is require waiting for the finalization of the year or accounting so the traditional accounting is a postmortem process compare to modern accounting practices we can get result on one click to computers .

KEYWORDS : ACCOUNTING , E-ACCOUNTING , TRADITIONAL ACCOUNTING .**22.HINDUSTAN UNILEVER: A NEXUS OF TRADITION AND INNOVATION IN CONSUMER GOODS****AMUTHESWARAN . III B.COM A&F**

Apollo Arts and Science College,Poonamallee,Chennai

ABSTRACT:

Hindustan Unilever Limited (HUL) stands as a beacon of dynamism within India's consumer goods industry, epitomizing a delicate balance between tradition and innovation. This abstract explores the essence of HUL's journey, navigating through the intricate tapestry of Indian culture while embracing global standards of excellence. Rooted in India's rich heritage, HUL's success story unfolds through its adept understanding of local nuances, consumer preferences, and societal dynamics. The company's commitment to offering products that resonate with the diverse Indian populace has been central to its enduring legacy. From Lux to Surf Excel, HUL's brands have become household names, ingrained in the fabric of Indian daily life. Yet, HUL's corporate ethos extends beyond profit margins, embodying a profound commitment to social responsibility and environmental stewardship. Initiatives like Project Shakti and Swachh Aadat Swachh Bharat underscore HUL's unwavering dedication to community welfare and nation-building.

KEYWORDS: DYNAMISM, INNOVATION

23.A STUDY ON CAPITAL BUDGETING

RAJESHWARI.M-III B.COM (BM)

Apollo Arts and Science College, Poonamallee, Chennai

ABSTRACT

Project financing requires project evaluation via a capital improvement plan and the capital budgeting process. The capital improvement plan is a long-range schedule of proposed and planned acquisitions, additions, replacements, renovations, and deferred maintenance for a specified time period. Often updated annually, such plans include specifics (e.g., cost estimates, funding sources, financing requirements) for each short-term and long-term plan element. (2) Capital budgeting provides quantitative methods to analyze financial returns and allocate resources among competing projects. The private sector capital budgeting model identifies project alternatives, estimates cash flows, selects appropriate financial measures, evaluates and ranks alternatives, and theoretically funds projects with the greatest returns until financial resources are fully allocated. Universities cannot strictly adhere to the private sector capital budgeting model because ranking projects based solely on financial benefits creates problems (e.g., for projects funded by gifts, academic priorities), so they use a modified capital budget model that evaluates economic and financial viability by using the same types of financial measures but prioritizing projects relative to each academic and administrative unit's mission and classifying them by funding percentage and source, with the flexibility to pursue high-priority unfunded projects and fully funded projects. The capital budgeting model is linked to the organization's strategic plan and mission.

Keywords: Project financing

24. IMPACT ON ARTIFICIAL INTELLIGENCE IN INVESTMENT MANAGEMENT

S.SATHYAPRIYA 3 RD B.COM ACCOUNTING AND FINANCE

Apollo Arts and Science College, Poonamallee, Chennai

ABSTRACT

Artificial Intelligence (AI) has revolutionized diverse industries, including investment, asset, and warehouse management. In this analysis, the exploration of the applications and benefits of AI in each domain highlights how it enhances decision-making and optimizes operations efficiently. AI analyzes extensive financial data to make informed investment decisions, create personalized portfolios, and predict market trends in investment management. Asset Management leverages AI's predictive capabilities to monitor asset performance, assess risks, and optimize asset allocation strategies. AI tools can continuously monitor the environment and activities of a warehouse. This study explains AI and its impact on investment, asset, and warehouse management. The impact of AI is undeniable, and creates opportunities for better performance, reduced costs, and enhanced customer satisfaction.

Keywords: Artificial Intelligence, Investment Management, Stock Prices, Market Prices, Investors.

25.OVERVIEW OF THE STOCK EXCHANGE IN INDIA

A.MUTHUMALAI B.COM (ACCOUNTING AND FINANCE)

Apollo Arts and science, college, Poonamallee, chennai

ABSTRACT:

This abstract provides a concise overview of the stock exchange landscape in India. The Indian stock market has witnessed significant growth and transformation over the years, playing a pivotal role in the country's economic development. The two primary stock exchanges, the Bombay Stock Exchange (BSE) and the National Stock Exchange (NSE), serve as key platforms for trading a diverse range of financial instruments. The abstract explores the regulatory framework governing the Indian stock market, highlighting the role of the Securities and Exchange Board of India (SEBI) in maintaining transparency and safeguarding investor interests. Market participants, including investors, brokers, and listed companies, contribute to the dynamism of the stock exchange by engaging in equity and derivative trading. Key market indices, such as the Sensex and Nifty, reflect the overall health of the stock market and influence investor sentiment. The abstract also touches upon the technological advancements that have shaped the stock trading landscape, emphasizing the importance of digital platforms and algorithmic trading. Challenges and opportunities within the Indian stock market are addressed, including issues related to market volatility, corporate governance, and the ongoing efforts to attract foreign investments. In conclusion, this abstract provides a snapshot of the evolving nature of the stock exchange in India, underscoring its integral role in the nation's economic landscape.

KEYWORDS Stock exchange, Financial Instruments

26. UNDERSTANDING THE DYNAMICS OF INSURANCE IN INDIA

S. SAI NIVETHA B.COM (ACCOUNTING & FINANCE)

Apollo Arts and science, college, Poonamallee, chennai

ABSTRACT

In the dynamic landscape of the insurance industry in India, the market has witnessed significant evolution and growth, reflecting the nation's economic development. This abstract provides a comprehensive overview of the key facets shaping the insurance sector in India. The Indian insurance market, marked by its regulatory framework, has experienced transformative changes in recent years. Regulatory initiatives, such as the Insurance Regulatory and Development Authority of India (IRDAI), have played a pivotal role in fostering competition, innovation, and consumer protection. With the advent of technology, Insurtech has emerged as a disruptive force, reshaping traditional business models and enhancing customer experiences. Despite the progress, challenges persist, including underinsurance and the need for improved risk assessment models. The abstract explores the impact of external factors, such as the regulatory environment, economic trends, and technological advancements, on the insurance landscape. Additionally, it delves into the role of digitalization in distribution channels, claims processing, and customer engagement.

Keywords -insurance, economy, competition

27.IMPACT ON USAGE OF AI IN MARKETING

PRIYADHARSHINI.P (III B.COM-A/F)

Apollo Arts and science, college, Poonamallee, chennai.

ABSTRACT:

Artificial Intelligence (AI) has become a cornerstone in modern marketing strategies, revolutionizing the way businesses interact with consumers. This abstract explores the multifaceted, impacts of AI on marketing practices and consumer behavior. Firstly, it examines how AI-powered analytics enhance market segmentation and targeting, enabling personalized and timely communication with consumers. Secondly, it delves into the role of AI in automating routine tasks, freeing up human resources for more creative and strategic endeavors. Thirdly, it discusses the rise of AI-driven content generation and recommendation systems, fostering deeper engagement and brand loyalty. Moreover, it analyzes the ethical consideration and challenges surrounding AI implementation in marketing, including data privacy and algorithmic bias. Lastly, it highlights future trends and opportunities for leveraging. Overall, this abstract underscores the transformative impact of AI on the marketing landscape and underscores the importance of ethical AI deployment to build trust and foster long-term customer relationships.

KEYWORDS: AI, Marketing, Consumer Engagement, Automation.

28.A STUDY ON E- PAYMENT SYSTEMS

S.SANTHOSH (III B.COM-A/F)

Apollo Arts and science, college, Poonamallee, chennai.

ABSTRACT:

The advent of electronic payment (e-payment) systems has revolutionized the way transactions are conducted in the digital age. This abstract explores the evolution, benefits, and challenges of e-payment systems, highlighting their role in enhancing convenience, efficiency, and security in financial transactions. From traditional methods such as credit cards and online banking to innovative solutions like mobile wallets and cryptocurrency, e-payment systems offer diverse options tailored to meet the needs of both consumers and businesses. However, concerns regarding data privacy, cybersecurity, and financial inclusivity persist, underscoring the importance of robust regulatory frameworks and technological advancements to address these challenges. Despite these hurdles, the widespread adoption of e-payment systems continues to reshape the global economy, driving innovation, fostering financial inclusion, and enabling seamless transactions across borders.

KEYWORDS: Digital wallet, mobile payment , contactless transaction

29.IMPACT OF FINANCIAL MANAGEMENT IN SBI

VANITHA . V B.COM [BM]

Apollo Arts and science, college, Poonamallee, chennai.

ABSTRACT:

The Main objective of the study is to analyze the financial position of the company. It is the process of identifying the financial strength and weakness of firm properly establishing relationships between the item of balance sheet and profit and loss accounts. The details regarding the history and finance details data of bank based on annual reports of 2006 – 2011. The various tools used for the study are ratio analysis , fund flow statement and cash flow statement. The bank is following high debt equity and also the bank followed the credit enjoyed from it's suppliers has also nearly one year period of time . On the other hand cash turnover also not sufficient to healthy the business. The study recommends to reducing the depth capital and provides security to creditors and to increase the sales to reduce the loss of bank.

Key Words : Balance sheet , profit and loss, yearly reports , reduce loss

30.NAVIGATING FINANCIAL SEAS: STRATEGIES FOR SUCCESS IN A DYNAMIC MARKET

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ABSTRACT

In today's rapidly evolving financial landscape, individuals and businesses face myriad challenges and opportunities. This book offers insightful perspectives and practical strategies to navigate the complexities of finance with confidence. From understanding the fundamentals of investment to harnessing the power of emerging technologies, each chapter provides actionable insights to help readers thrive in an ever-changing market environment. Through case studies, expert analysis, and real-world examples, "Navigating Financial Seas" equips readers with the knowledge and tools needed to make informed decisions, manage risk effectively, and achieve their financial goals. Whether you're a seasoned investor, an aspiring entrepreneur, or simply curious about the world of finance, this book serves as a valuable guide for success in the modern financial landscape.

Key Words – Financial landscape, individuals

31.DIGITAL TRANSFORMATION IN FINANCIAL MANAGEMENT

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ABSTRACT

Digital transformation in financial management has become the main focus for companies to achieve business success in the digital era. This research then aims to see the effect of digital transformation in financial management on efficiency, risk management, relations with external parties, and financial decision-making. The research method used in this research is qualitative research through library research. The data used in this study comes from the results of previous research and studies. The results of the study show that digital transformation in financial management brings significant benefits, such as increased operational efficiency through the automation of financial processes, real-time access to financial data for faster and more accurate decision-making, and improved relations with external parties through increased accessibility and the quality of financial services. However, challenges such as the security and privacy of financial data, cultural changes, and choosing the right technology solutions must also be addressed with care. To succeed in digital transformation in financial management, companies must adopt a strategic approach, mitigate risks, and engage stakeholders effectively.

Key words : Digital Transformation, Financial Management, Technology, Business

32.A STUDY ON IMPACT OF DIGITAL MARKETING

D.POOJA

III B.COM A&F

Apollo Arts And Science, College, Poonamallee, Chennai.

Abstract:

The word is from analog to digital and marketing is no exception. As technology development is increasing, the use of digital marketing, social media marketing, search engine marketing is also increasing. Internet users are increasing rapidly and digital marketing has profited the most because it mainly depends on the internet. Consumers' buying behaviour is changing and they are more inclined towards digital marketing rather than traditional marketing. The purpose of this review paper is to study the impact of digital marketing and how important it is for both consumers and markets. This paper begins with an introduction of digital marketing and how important it is for both consumers and markets. This paper begins with an introduction of digital marketing and then its highlights the mediums of digital marketing, the difference between traditional and digital marketing and the pros, cons and importance of digital marketing in today's era.

Keywords: Impact of digital marketing

33.ENHANCING PORTFOLIO PERFORMANCE THROUGH ESG INVESTING

M.SATHYA SREE (III B.COM A&F)

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Abstract:

This paper explores the growing importance of Environmental, Social, and Governance (ESG) factors in investment decision-making. It examines the impact of integrating ESG criteria into investment strategies on portfolio performance and risk management. Through a comprehensive review of academic literature and industry reports, this study elucidates the various approaches to ESG integration, including exclusionary screening, best-in-class selection, and thematic investing. It also investigates the potential drivers behind the outperformance of ESG-focused portfolios, such as improved long-term financial returns, reduced exposure to risk, and alignment with investor values and societal trends. Furthermore, the paper discusses the challenges and opportunities associated with ESG investing, including data availability and quality, standardization of metrics, and stakeholder engagement. By synthesizing empirical evidence and practitioner insights, this research contributes to a deeper understanding of the role of ESG factors in shaping investment outcomes and offers practical guidance for investors seeking to incorporate sustainability considerations into their investment strategies.

Keywords : Enhancing portfolio, investment decision.

34.A STUDY ON FINANCIAL SERVICES IN 2024

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ABSTRACT :

The term financial services are a broad range of more specific activities such as banking, investing and insurance. The start of 2024 brings forth many questions as to what we can expect in the year ahead, especially in the financial services industry, where technological advances have skyrocketed and added complexities to an already turbulent landscape. While high interest rates and inflation concerns are carrying over into the new year, financial services trends signal to prepare for major changes in real-time by staying up-to-date on all financial services-related matters, including in banking and capital markets sectors. This coming year, emerging technologies, such as automation and efficiency, are expected to come to the forefront. While the COVID-19 pandemic is mostly behind us, the landscape of work in the financial services industry is still hybrid environment. Therefore, organizations have continued to invest in remote and in-person work, and this is continuing in 2024.

KEY WORDS : Financial Services , Banking , Investing , Insurance , Capital Markets

ISBN :978-81-19821-84-6

35.STRATEGIC FINANCIAL MANAGEMENT AND SUSTAINABILITY

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ABSTRACT :

Lately, traditional financial management approaches are being discarded due to the long-term consequences they hold . Instead, sustainability has been gaining momentum as it encompasses various strategies that aid the firm in reaching its objects while maintaining the interest of stakeholders. This research focuses on the short-and long-term benefits of sustainable financial policies or all major stakeholders in cor6,small and medium enterprise. These benefits include mitigated risks , higher revenue, lower costs of debt, and equity. Also , the findings of this paper empathize on the regulation needed to maintain sustainable financial management strategies and the application of financial technology and business intelligence in sustainability and its impact on performance of the organization

KEY WORDS: Strategic Management, strategic financial management ,sustainability ,Small and Medium Enterprises (SMEs) , Corporate Society Responsibility (CSR)

36.THE TRANSFORMATIVE IMPACT OF DIGITAL MONEY

JANICE.S (II B.Com Accounting & Finance)

Apollo Arts And Science College, Poonamallee Chennai

ABSTRACT :

Digital currency, also referred to as electronic or virtual money, has fundamentally transformed the landscape of financial transactions in contemporary society. Diverging from traditional physical currencies, digital money solely exists in electronic form, accessible through diverse technological platforms. The advent of crypto currencies, exemplified by Bit coin and Ethereum, signifies a substantial shift toward decentralized digital currencies that leverage block chain technology to secure and authenticate transactions Mobile wallets, online banking, and contactless payments have become integral components of the digital money milieu, streamlining day-to-day financial interactions. A noteworthy advantage of digital money lies in its transparency and traceability. Block chain, the foundational technology for many crypto currencies, ensures a secure and publicly accessible ledger for all transactions. This not only heightens security but also mitigates the risks associated with fraud and corruption. Nevertheless, challenges persist, encompassing regulatory uncertainties, cyber security vulnerabilities, and the potential for illicit activities.

Keywords: Exploring crypto currencies, Block chain and Future of financial transactions.

37.THE EVOLUTIONARY DYNAMICS OF FINTECH

P.ANOLIN JEBARANI

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Apollo Arts And Science College, Poonamallee Chennai

ABSTRACT

The abstract explores the rapid evolution of financial technology, known as fintech, over the past decade. It highlights the driving forces behind this evolution, including advances in technology, changing consumer behavior and regulatory reforms. Fintech innovations such as Mobile banking's, peer-to-peer learning platforms, and digital wallets have transformed how individuals and businesses manage their finances, offering convenience and affordability outside of traditional banking infrastructure. Moreover, emerging technologies like Artificial Intelligence(AI),machine learning and blockchain are reshaping the fintech landscape with their disruptive capabilities. Looking forward, Decentralized Finance(DeFi) and Central Bank Digital Currencies(),CBDCs are identified as future trends that will present new opportunities and challenges for stakeholder. The abstract emphasizes the importance of adaptation for businesses and consumers alike to thrive in the ongoing digital finance revolution.

Key Words: Fintech, peer-to-peer learning platforms, Defi, CBDCs, Digital finance revolution

38.BOOSTING PROSPERITY OF MICROFINANCE AND FINANCIAL INCLUSION

M.SWATHI II B.COM A&F

Apollo Arts and Science College,Poonamallee,Chennai.

ABSTRACT:

Micro finance and financial inclusion are important for helping poor people around the world. Microfinance means giving small financial services like loans and savings to people who can't use regular banks. Financial inclusion is about making sure everyone, especially women, rural people and those who don't have bank account, can access financial service with microfinance, people who want to start a business but don't have enough money can get help. This helps them make more money and be less vulnerable when bad things happen. Overall, Microfinance and financial inclusion are crucial for making sure everyone can improve their lives, earn more money, and be more secure.

KEYWORDS: Micro finance ,financial inclusion, poverty alleviation, Empowerment.

39. RBI TRANSFORMATIVE DECISIONS ON UPI

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ABSTRACT

On December 8, 2023, RBI Governor Shaktikanta Das, while disclosing the monetary policy committee's decision, shared that the limits for various categories of UPI transactions have undergone periodic reviews. Earlier, on February 8, 2023, RBI had announced the extension of the UPI merchant payment facility to inbound travelers arriving in India, specifically targeting G-20 countries at selected international airports. The G-20, comprising 19 countries, such as the US and the European Union, was thus included in this expansion. RBI's forward-thinking approach also highlighted the integration of conversational payments utilizing UPI and AI. This innovative method facilitates transactions through chat or messages, paving the way for a seamless and tech-savvy payment experience. Furthermore, the National Corporation of India (NPCI) emphasized the introduction of UPI conversational payments, enabling users to make transactions through voice commands on UPI apps and Internet of Things (IoT) devices.

Keywords: UPI transaction, Global outreach & Conversational payment.

40. THE RISE AND EVOLUTION OF FINTECH POST-COVID

N. Kalaiselvi
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ABSTRACT :

The inception of a new industry reveals how the world is constantly evolving to keep up with the times. Financial Technology, or [fintech](#), disrupts the traditional methods of the financial sector, challenging corporate giants that once dominated the mainstream. This revolutionary movement paved the path for innovations that seemed impossible decades ago, but here we are, bearing witness to many breakthroughs that are making our lives easier. Even before the pandemic, fintech was becoming part of our daily life. It added flexibility to our financial ecosystem that impacted how we budget and bank, shop and dine, trade and invest and pay bills. Without it, we might still be waiting in line for days or weeks to have our financial transactions processed, hampering our efficiency. This paper deals with the growth of business on FinTech after Pandemic.

Key words: Fintech, Pandemic, revolutionary

41. NAVIGATING FINANCIAL MANAGEMENT IN MODERN BUSINESS

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ABSTRACT

In the contemporary business landscape, navigating financial management is essential for ensuring sustainable success amidst dynamic market conditions. The modern business landscape is characterized by rapid technological advancements, globalization, and evolving regulatory frameworks, presenting both challenges and opportunities for financial management. Businesses must adapt to emerging trends and leverage innovative financial technologies to enhance decision-making processes and optimize resource allocation. Globalization has expanded the scope of financial management, requiring businesses to navigate complex international markets, currency fluctuations, and diverse regulatory environments. Furthermore, financial management plays a crucial role in driving innovation and fostering growth within organizations. By aligning financial strategies with business objectives, organizations can efficiently allocate resources to support research and development initiatives, expand market presence, and capitalize on growth opportunities. Overall, navigating financial management in modern business demands a comprehensive understanding of emerging trends and the implementation of strategic and adaptive strategies to drive sustainable growth and success in today's competitive landscape.

keywords: Financial management, sustainable success, Dynamic market condition, Globalization, Regulatory frameworks

42.THE EVOLUTION AND IMPACT OF E-COMMERCE ON GLOBAL BUSINESS

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ABSTRACT

Electronic commerce, commonly known as e-commerce, has revolutionized the business landscape and consumer interactions. It involves the online buying and selling of goods and services, breaking down traditional barriers of time and distance. E-commerce's impact is evident in the way small businesses and entrepreneurs can now compete globally, thanks to online platforms. Consumers benefit from the convenience of browsing, comparing, and purchasing products from their homes, with 24/7 availability reshaping shopping habits. The rise of e-commerce has given rise to innovative business models like dropshipping and subscription services. Advanced technology, secure payment methods, and efficient logistics have addressed security and delivery concerns, building consumer trust in online transactions. E-commerce's influence extends across various industries, including retail, finance, healthcare, and entertainment. Constant evolution driven by technologies such as mobile commerce, artificial intelligence, and augmented reality promises an exciting future where digital transactions seamlessly integrate into everyday life.

KEY POINTS: Global E-Commerce Impact , Innovative Business Evolution

43. THE EVOLUTION AND IMPACT OF DIGITAL MONEY ON MODERN FINANCE

M.SNEHA

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Apollo arts and science college, poonamallee Chennai

ABSTRACT

Digital money, also referred to as electronic or virtual currency, signifies a revolutionary shift in the financial domain. Unlike conventional physical currencies, digital money operates in a decentralized manner, often employing blockchain technology to validate and secure transactions. An exemplar in this realm is cryptocurrencies, such as Bitcoin, utilizing cryptographic techniques for secure and transparent financial exchanges. **Digital money extends beyond cryptocurrencies**, encompassing electronic representations of traditional currencies in digital banking systems and mobile payment platforms. Moreover, the accessibility of digital money has enhanced financial inclusion by extending banking services to populations lacking traditional banking infrastructure. Despite the numerous benefits, concerns persist regarding the security and privacy of digital transactions. Ongoing developments in regulatory frameworks aim to address these challenges, ensuring a secure digital financial ecosystem. With digital money becoming increasingly ingrained in our daily routines, its influence on traditional financial systems, consumer behavior, and global economic dynamics continues to unfold.

Keywords: virtual currency, Bitcoin, Future trends.

44. STRATEGIC INVESTMENT PLANNING AND MANAGEMENT FOR FINANCIAL SUCCESS

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ABSTRACT :

Investment planning and management play vital roles in realizing financial objectives and establishing a secure future. A successful investment plan necessitates a strategic approach to resource allocation, taking into account factors like risk tolerance, financial goals, and time horizon. Diversification, a fundamental principle, involves spreading investments across various asset classes to minimize risk and enhance potential returns. Efficient investment management entails staying informed about market trends, economic indicators, and potential risks. Monitoring and adapting the plan over time enable investors to capitalize on opportunities and navigate challenges. Engaging with financial professionals, like financial advisors or investment managers, offers valuable expertise and personalized guidance. Constructing a robust investment plan involves comprehending the investor's risk appetite, establishing achievable goals, and continually evaluating progress toward financial objectives. In essence, investment planning and management are crucial for wealth-building, goal achievement, and long-term financial security.

Keywords: Strategic approach, Diversification, Asset classes

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45. FOSTERING WOMEN'S ENTERPRENUERIAL DEVELOPMENT FOR ECONOMIC EQUALITY

T. SRI PADMAPRIYA

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ABSTRACT

Fostering women's entrepreneurial development is pivotal for both economic growth and gender parity. Critical to women's entrepreneurial advancement is access to education and training, equipping them with the necessary skills and knowledge to confidently navigate the complexities of business. The challenge of limited access to financial resources is a persistent barrier for women entrepreneurs. Initiatives promoting financial inclusion, such as microfinance programs and government-supported loans, are instrumental in providing the capital essential for their enterprises. Simultaneously, fostering an environment conducive to investing in women-led businesses is vital, recognizing and supporting the potential of female entrepreneurs. Addressing societal norms and stereotypes is equally imperative. Cultivating a shift in attitudes towards women in leadership roles fosters a more inclusive entrepreneurial ecosystem. Breaking down gender-based biases creates an environment where women are not merely accepted but celebrated for their impactful contributions to the business world.

Keywords: Economic growth, Gender equality, Empowerment, societal norms.

46.GOVERNMENT SCHEMES FOR UNEMPLOYMENT IN INDIA

SHANMUGA PRIYA.S B.com (A/F)

Apollo arts and science college poonamallee Chennai

ABSTRACT

The government has implemented schemes to generate employment such as wage-based employment and the promotion of self-employment. In order to counter the rising unemployment scenario in the country which spiraled during the pandemic, the government undertook various initiatives to generate employment and reduce unemployment in the country. This article discusses various measures undertaken by the government to check rising unemployment. The unemployment crisis in India has increased further, particularly during the pandemic period. This has led to recession, slowing growth of the economy, and fewer job creation potential in the market. In order to reduce unemployment and boost job creation, the government launched various welfare programs which were discussed in this paper.

Keywords:- Unemployment, Pandemic

47.IMPACT AND INFLUENCE OF ARTIFICIAL INTELLIGENCE IN THE COMMERCE SECTOR

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ABSTRACT :

The rising trends in technology with the introduction of artificial intelligence (AI) will have a significant impact in various fields, including the commerce sector. There's no doubt that AI is going to play a crucial role in the future with its emerging trend. Many companies are shifting their eyes towards this technology, as it saves them both money and time. This is going to be a game changer in this sector, as it eases the businesses ability to do things. More than easing things out, it works as an assistant to the business in decision-making and prediction. However, this AI introduction is not entirely a positive sign; it comes with several challenges too. One such challenge is the job displacement due to automation, which requires careful workforce planning. The introduction of AI results in the replacement of humans, which is a social concern as it leads to an increase in unemployment. Maintaining data privacy is a crucial consideration; thus, it also faces challenges in striking a balance between personalized customer experiences and respecting their privacy regulations. This paper will discuss the impact, influence, and challenges of the introduction of artificial intelligence in the commerce sector.

Keywords:- Technology, Intelligence

48. EXPLORING THE RESILIENCE OF INSURANCE IN A DYNAMIC WORLD

P.ROKESH KUMAR II-B.COM(Accounting and Finance)
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ABSTRACT:

Risk management in the insurance sector is essential, involving the identification, assessment and mitigation of potential risks to maintain financial stability. Insurers face various challenges, including underwriting, market, operational and credit risk, necessitating robust risk management strategies. Underwriting risk revolves around assessing policyholders and accurately pricing premiums. Operational risk encompasses potential losses from internal processes, system or external events. Insurers employ stringent internal controls, advanced technology and rigorous risk management protocols to mitigate operational risk effectively. Credit risk emerges when policyholders, reinsurers or counterparties fail to meet financial obligations, In Summary, the effective risk management is critical for the stability and longevity of the insurance industry. Insurers continuously refine their risk management strategies to navigate the dynamic landscape, fulfilling financial commitments to policyholders while maintaining a sustainable business model.

Keywords:- Insurance, credit risk

49. SECURITY AND PRIVACY IN DIGITAL TRANSACTIONS

A.DILLI GANESH & M.IRFANULLAH

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ABSTRACT:

Ensuring the safety and security of digital transactions is crucial in today's online landscape. Picture it as putting a sturdy lock on your digital activities to keep your information safe. We use special codes and checks to ensure that only the right people can access sensitive data. Additional security measures, such as fingerprints or facial recognition, act like personal keys, providing an extra layer of protection to verify your identity. This transparency builds trust among users because everyone involved knows that the records are solid and cannot be altered. To enhance security even further, we employ smart technology for continuous monitoring and real-time analysis. This technology ensures that everything runs smoothly and intervenes promptly if it detects anything fishy, contributing to a secure environment for our digital financial interactions. In summary, the combination of strong codes, biometrics, blockchain, and vigilant monitoring creates a fortified space for the secure execution of digital transactions, offering users confidence in the safety of their online financial activities.

Keywords: Digital transactions, Online landscape, Blockchain technology, financial activities.

50. STRATEGIC DYNAMICS OF MODERN MARKETING MANAGEMENT

S.DHIVAKAR

II B.com (Accounting & Finance)

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ABSTRACT

Marketing management is a dynamic and multifaceted field crucial for shaping business success. Its core involves strategically planning, executing, and overseeing activities to create, communicate, deliver, and exchange value with customers. A successful marketing management strategy requires a profound understanding of consumer behavior, market trends, and competition, achieved through extensive market research. Crafting compelling messaging, utilizing diverse channels, and adapting strategies based on performance metrics are key components. Marketing managers must proficiently handle budgets, allocate resources wisely, and gauge return on investment. Collaborating with other departments, such as sales and product development, is vital for aligning marketing efforts with overall business goals. In summary, marketing management involves a dynamic blend of creativity, analytical skills, and strategic thinking, serving as a crucial element for businesses striving for sustainable growth and a competitive edge in today's rapidly changing markets.

Keywords: Digital marketing, Online platforms, Data analytics

51.ROLE OF E-BANKING IN REDUCTION OF OPERATIONAL COST

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ABSTRACT:

With the expansion of Internet usage, E -banking has become one of the most revolutionized components of Today's economic growth. E-banking is a powerful value-added tool to attract new customers and retain the existing ones. With the expansion of Internet usage, E -banking has become one of the most revolutionized components of today's economic growth. E-banking is a powerful value-added tool to attract new customers and retain the existing ones. Besides, it helps in eliminating costly paper handling and teller interactions in the increasingly competitive banking environment. The development of e-banking has become a priority for core advantage. The potential competitive advantage of e-banking lies in the areas of cost reduction and satisfaction of consumer needs. There are an increasing number of the various types of new financial distribution channels due to the innovation of extensive technology and advancement in the telecommunications sector. Banks attempt to gain competitive advantage in today's dynamic environment, which must therefore meld technology into building relationship and marketing activities (Moriarty et al., 1983).

Key words: Electronic banking, Objectives

52.UNDERSTANDING ORGANISATIONAL BEHAVIOUR

V.BHUVANESHWARI

II B.com (Accounting & Finance)

Apollo Arts and Science College, poonamallee Chennai

ABSTRACT

Organizational behavior (OB) is a multidisciplinary field that studies individual and group behavior within organizational settings, drawing from psychology, sociology, anthropology, and management theories. It aims to elucidate the reasons behind workplace behavior and its impact on organizational effectiveness. Key areas of focus include individual behavior, group dynamics, leadership, communication, motivation, decision-making, organizational culture, and change management. Individual behavior is shaped by factors like personality, attitudes, and motivation, while group behavior explores interactions and dynamics within teams. Leadership theories delve into various leadership styles and their effects on organizational culture and employee motivation. Effective communication is essential for information exchange and conflict resolution. Motivation theories explore drivers for employee performance, and decision-making processes analyze how choices are made. Organizational culture encompasses shared values and norms, influencing behavior. Change management examines adaptation to internal and external shifts. In summary, OB provides valuable insights for creating productive and fulfilling workplaces.

Keywords: concepts and implications

53. E – HUMAN RESOURCES MANAGEMENT IN COMPANIES

LAKSHMI PRIYA.S (B.COM A/F 2ND YR)

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ABSTRACT:

Human resource is the greatest asset in management, which is involved in hiring, motivating and Maintaining the workforce. It is only with the maximum number of employees the organization can achieve Its goals. The primary objective of human resource is to recruit, hire and retain the skilled employees. The Task includes preparing a job description, interviewing potential candidates; employment offers and Compensation to workers, etc. are the process in employing a person in an organization. E-human resource is Very much important in today's world where by the information technology for both networking and Supporting activities of HR are performed through electronic way.

Key words: Electronic human resource management, human resource information system, e- recruitment.

54."E-BANKING TRANSFORMATION: NAVIGATING THE DIGITAL FINANCIAL LANDSCAPE"

A.DINESH B.COM (BANKING MANAGEMENT)

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ABSTRACT:

Electronic banking, or e-banking, has emerged as a transformative force in the financial landscape, revolutionizing the way individuals and businesses engage with banking services. This abstract explores the multifaceted dimensions of e-banking, encompassing its technological underpinnings, advantages, challenges, and societal impacts. Enhanced accessibility and convenience empower users to manage their finances with unprecedented ease. Furthermore, the cost-effectiveness of digital transactions benefits both consumers and financial institutions. However, this technological advancement is not without its challenges. Security concerns, such as cyber threats and data breaches, demand robust safeguards to ensure the integrity and confidentiality of sensitive financial information. Beyond the technical aspects, the societal impact of e-banking is profound. It promotes financial inclusion by providing banking services to underserved populations, bridging geographical gaps. Additionally, it fosters a shift in consumer behaviour towards digital financial literacy.

Keywords: e-banking, Financial Inclusion

55.GLOBALISATION AND NATIONAL SECURITY ISSUES FOR THE STATE: IMPLICATIONS FOR NATIONAL ICT POLICIES

SOUNDHARYA II B.COM BM

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ABSTRACT

The national security issues most impacted upon by globalisation are generally found to fall into three categories: the nature of security threats in a globalised world, the effects of the phenomenon of globalisation on the pursuit of national security, and the erosion of the exclusivity of the state as a provider of national security. In this chapter I examine the security risks associated with ICT, and in particular the Internet which is not constrained by territorial boundaries traditionally defining states and their sovereignty. Also, I point out the need for developing and implementing agile security related ICT policies to remain on the national security research agenda of all states.

Keywords: Globalisation, national security, information and communications technologies, national ICT policies, security threats.

56.A STUDY OF IMPACTS IN ACCOUNTANTS' PRACTICE AND ATTITUDES TOWARDS AUTOMATED ACCOUNTING

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Abstract

The technological development in accountants' practice is a major trend that has grown substantially during the last years and is today more prominent than ever. The development has now entered a new phase where automation of accounting processes is perceived as a growing concept that will affect the accounting profession. Speculations have arisen about what effects the implementation of automated accounting may bring into the profession. Automated accounting is the use of software to complete traditional accounting tasks. Many business owners are hesitant to switch over to automated accounting. Usually, this is because it requires changes to process, requires a financial investment, and is new to world.

Key terms: Automation, Automated Accounting, Accounting, Accountant's practice, Accountants, Attitude

57.A STUDY ON THE IMPACT OF LIC

SIRISHA II B.COM BM

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Abstract

The case is about the various changes that happened in the Indian Life Insurance sector after privatisation. Till privatisation, Life Insurance Corporation of India (LIC) was the only company providing life insurance services in India. LIC sold its policies as tax instruments and not as products giving protection against risk. Most of the customers were under-insured with no flexibility or transparency in the services provided. Before the entry of private players insurance penetration and awareness was very low especially in rural By 2006, there were 14 private insurers in India whose market share was increasing every year. Innovative products, smart marketing and aggressive distribution helped the private sector grow within a very short period. Slowly but steadily, awareness about insurance was also increasing in India. The increase in penetration and awareness could be attributed to the stiff competition generated among public and private players. As a result of competition posed by the private insurers, LIC launched many new products, improved their services and increased expenditure on advertising. The case facilitates discussion on the strategies to be adopted by LIC to stay ahead of competition.

Keywords: LIC, Insurance, transparency

**58.PUBLIC SECTOR BANKS IN INDIA: GROWTH OF NPAS AND
RESTRUCTURING ASPECTS**

PARTHIBAN II B.COM BM

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ABSTRACT

The recent restructuring of Public Sector Banks (PSBs) has generated immense interest in the economic world and the various stakeholders which include investors, depositors, borrowers, the staff working in these banks and the top management of the merging entities. Whereas the depositors look for safety of their monies, the borrowers of merging entities look for new loan products at cheaper rates and faster delivery. It is a moral hazard and bad economics for any government to regularly recapitalise PSBs being the major stake holder and having total administrative control of their boards and the top management. However it is made clear by the government that the merger is intended to make PSBs bigger and internationally competitive and to build up their capacity to access capital markets for raising resources. A perspective of growth of NPAs and the resultant impact on the financial deterioration of PSBs over a time horizon can give answers to the need for restructuring of Public Sector Banks as repeat of such actions by the government may again be necessitated in future. The improvement in financial performance parameters of PSBs over next few years will answer if act of restructuring by the Government of India results in internationally Strong 'too big to fail banks'.

Keywords: Restructuring, Merger, NPA, PSBs, PCA, Financial Ratios.

59.A STUDY OF OUTSTANDING PROJECT MANAGEMENT

AJAY S II B.COM BM

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Abstract

Project management is an essential tool which benefits businesses. There are numerous positions relating to it, but is it enough to categorize it as a profession? The introduction will provide some essential definition and remind us what is the project management about. Then, I will develop two opposed point of view on this matter, the first one answering negatively and the second one positively to the question asked above. The outlook will be defined progressively by providing some elements required to be a project management practitioner, while keeping in mind the two current of thoughts.

Keywords : Project, Management

60.ENHANCING FINANCIAL SECURITYIN BANKS

S.JEEVITHA II-B.COM (Accounting and Finance)

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ABSTRACT:

In the contemporary landscape of digital finance, safeguarding against fraudulent activities is imperative for financial institutions. This abstract introduces a robust solution, the Bank Fraud Deduction System (BFDS), designed to fortify the security measures of banking systems. The incorporation of biometric authentication further strengthens the security, providing an additional layer of verification for high-risk transactions. BFDS not only focuses on detecting fraudulent activities but also emphasizes the importance of minimizing false positives. By intelligently analyzing user behavior, transaction history, and contextual information, the system optimizes its deduction decisions, reducing the inconvenience for legitimate users while maintaining a high level of security. Furthermore, the BFDS offers a user-friendly interface for account holders to monitor their transactions, enhancing transparency and trust in the banking system. This abstract highlights the critical role of the Bank Fraud Deduction System in proactively mitigating financial risks, fostering a secure and resilient banking environment in the digital era.

Keywords: Bank fraud, Deduction system, financial system, User friendly interface

61.NAVIGATING THE FUTURE-EMERGING TRENDS IN FINANCIAL MANAGEMENT FOR BUSINESS SUCCESS

B.SELVI

II-B.COM Accounting and Finance

Apollo Arts and Science College,Poonamallee,Chennai .

Abstract:

The future of financial management holds a dynamic landscape shaped by emerging trends crucial for sustaining business success. One notable trend is the integration of advanced technologies, such as artificial intelligence and machine learning, into financial processes. Automation of routine tasks enhances efficiency, minimizes errors, and enables financial professionals to focus on strategic decision-making. Predictive analytics and data-driven insights empower businesses to anticipate market trends, optimize resource allocation, and make informed financial decisions. Flexible financial models and scenario planning enable organizations to respond swiftly to changing economic conditions. Collaboration with fintech partners also opens doors to innovative solutions, fostering a competitive edge. In conclusion, the future of financial management hinges on technological integration, sustainable practices, advanced analytics, and adaptability. Businesses embracing these trends are better positioned to thrive in an ever-evolving economic landscape.

Keywords: Financial Management,Blockchain Technology,Fintech Collaboration.

62.E-COMMERCE:TRENDS AND CHALLENGES

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ABSTRACT:

The rise of e-commerce has transformed the way businesses and consumers interact, making it essential for organizations to understand the dynamics of this rapidly evolving landscape. This abstract provides an overview of the key trends, challenges, and opportunities in the e-commerce domain. The increasing penetration of smartphones E-commerce platforms are leveraging data analytics to offer personalized recommendations and experiences to customers. Social media platforms are becoming key channels for product discovery and purchase, with features like shoppable posts and stories. The rise of smart speakers and virtual assistants is facilitating voice-based shopping experiences. The growing volume of online transactions also increases the risk of cyber threats such as data breaches and fraud. The e-commerce market is highly competitive, with established players and new entrants vying for market share. E-commerce enables businesses to reach customers beyond geographical boundaries, tapping into new markets.

Keynote: Mobile Commerce (M-Commerce), Personalization, Social Commerce, Cybersecurity, Competition, Global Expansion.

63.ENTREPRENEURSHIP EDUCATION AND RESEARCH: EMERGINGTRENDS AND CONCERNS

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ABSTRACT

Entrepreneurship has gained much prominence in both developed nations and developing nations and has thus created higher demand for entrepreneurship education. There is increasing emphasis on education as away to eradicate poverty and entrepreneurship as a catalyst for economic development by many nations around the world. In tandem, entrepreneurship and entrepreneurship education have been the focus of researchers, educators as well as public and private bodies. This paper explores the initiatives in entrepreneurship education in various parts of the world through content analysis of journal articles and websites on the subject in order to identify emerging trends and concerns. It describes efforts at the national and international levels to produce entrepreneurs and enhanced entrepreneurship training in countries such as China, , South Africa, Ireland and Malaysia. In the conclusion, observations of changes in trends are discussed. The paper aims to contribute to the understanding of entrepreneurship education and training and is especially relevant in the area of course design .Field of Research: Entrepreneurship, Education, Training, Teaching

Keywords: Entrepreneurship, Nation, Researchers

64.THE IMPACT ON THE STUDY OF ORGANIZATIONAL BEHAVIOUR

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ABSTRACT :

Organizational behaviour is the academic study of how people interact within groups and its principles are applied primarily in attempts to make businesses operate more effectively. The study of organizational behaviour includes areas of research dedicated to improving job performance, increasing job satisfaction, promoting innovation, and encouraging leadership and is a foundation of corporate human resources. The Hawthorne Effect, which describes the way test subjects' behaviour may change when they know they are being observed, is the best-known study of organizational behaviour. The study of organizational behaviour includes areas of research dedicated to improving job performance, increasing job satisfaction, promoting innovation, and encouraging leadership. Each has its own recommended actions, such as reorganizing groups, modifying compensation structures, or changing methods of performance evaluation Organizational Behaviour Origins. The study of organizational behaviour has its roots in the late 1920s, when the Western Electric Company launched a now-famous series of studies of the behaviour of workers at its Hawthorne Works plant in Cicero, Ill.

Keywords: Improving job performance, increasing job satisfaction, promoting innovation, and Leadership

65.THE IMPACT AND EFFECTIVENESS OF DIGITAL MONEY

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ABSTRACT:

Digital money refers to currency that exists in electronic form, allowing for online transactions and digital exchanges. It operates independently of physical coins or banknotes, relying on cryptographic techniques to secure transactions. Digital money can be centralized, like traditional bank accounts, or decentralized, using technologies such as blockchain. It offers advantages like increased accessibility, faster transactions, and potential for financial inclusion. However, challenges such as security concerns and regulatory issues are important considerations in the evolving landscape of digital money. Digital money offers several advantages over traditional cash transactions, including faster processing times, lower transactions costs, increased convenience, and accessibility. It also opens up opportunities for financial inclusion by providing banking services to populations that lack access to traditional banking infrastructure.

Keywords: Digital money utilization or cryptocurrency or blockchain technology for decentralized transaction

66.EXPLORING BUSINESS ETHICS IN CURRENT ERA

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ABSTRACT:

Business ethics is a form of professional ethics that examines ethical principles and moral or ethical problems that arise in a business environment. It applies to all aspects of business conduct and is relevant to the conduct of individuals and business organizations as a whole .Applied ethics is a field of ethics that deals with ethical questions in many fields such as medical, technical, legal and business ethics. In this paper we will consider the factor of ‘business ethics as an asset for the organization. !or the business point of view each and every organization tries to achieve the main goal, which obviously is to ‘maximize the profit. But while doing so these organizations should also consider their moral, ethical and social obligations. If these obligations are neglected, in the long run it would implicate many devastating results, while fulfilling those could prove to be a very valuable asset in the long run.

Keywords: business ethics

67.THE USAGE OF BLOCK CHAIN TECHNOLOGY IN BUSINESS

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ABSTRACT:

Block chain is a public ledger to which everyone has access but without a central authority having control. It is an enabling technology for individuals and companies to collaborate with trust and transparency. One of the best know applications of blockchains are the cryptographic currencies such as Bitcoin and others, but many other applications are possible. Block chain technology is considered to be the driving force of the next fundamental revolution in information technology. Many implementations of block chain technology are widely available today, each having its particular strength for a specific application domain. This paper provides the participants with insights and practical experience on Block chain technology and applications in practice, as well as theory based exploration of possible business cases.

Keywords: Block chain, Bitcoin, Cryptographic currency, Blockchains applications .

68.UNDERSTANDING SECURITIES ANALYSIS AND PORTFOLIO MANAGEMENT

ANURAG KUMAR SINGH – I B.COM (A&F)

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ABSTRACT:

This research is a comprehensive guide to navigating the complex world of financial markets. It elucidates the principles of securities analysis, focusing on evaluating risks and returns of individual assets. It seamlessly transitions into portfolio management, emphasizing the construction of well-balanced portfolios tailored to specific investment goals. The text incorporates modern portfolio theory, behavioural finance insights, and risk management strategies, offering practical applications through real-world examples. From fundamental analysis to cutting-edge technologies, the research provides a holistic view of securities analysis methods. Whether for novice investors seeking foundational knowledge or seasoned professionals refining their skills, this resource serves as a valuable tool in adapting to the dynamic nature of investment environments and optimizing portfolios in diverse market conditions.

Keywords: Financial Markets, Securities Analysis, Portfolio, Investment

69.THE IMPORTANCE OF DATA PRIVACY IN INTERNET

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ABSTRACT:

Data privacy is the protection of personal data from those who should not have access to internet the ability of individuals to determine who can access their personal information. Data Security: Protecting data from unauthorised access, breaches, and theft. Data Confidentiality: Ensuring that only authorised individuals can access and use the data. Data privacy principles are lawfulness, fairness and transparency. Data privacy focuses on issues related to collecting, storing and retaining data, as well as data transfers within applicable regulations and laws, such as GDPR and HIPAA. Data security is the protection of data against unauthorized access, loss or corruption throughout the data lifecycle. Data privacy law in India August 2023 , the Indian parliament passed the Digital Personal Data Protection (DPDP) act 2023 . The new law is the first cross sectoral law on personal data protection in India and has been enacted after more than half a decade of deliberation.

Keywords: Data privacy, Data security, lawfulness.

70.THE EFFECTS OF ARTIFICIAL INTELLIGENCE AND AUTOMATION

S.THANUJA - I B.COM (A&F)

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ABSTRACT:

Artificial intelligence (Ai) and automation are rapidly transforming various aspects of modern society, including industry, health care, finance, transportation and more Ai refers to the simulation of human intelligence processes by machines, enabling them to perform tasks that typically require human intelligence such as learning, problem-solving, and decision-making. Automation involves the use of technology to perform tasks with minimal human intervention, aiming to streamline processes, increase efficiency, and reduce errors. Together, Ai and automation are revolutionizing the way we work, live, and interact, presenting both opportunities and challenges. This abstract explores the evolution, applications, benefits, ethical considerations, and future implications of Ai and automation in shaping our world.

Key words: artificial intelligence, automation, implementation, overview, explores new, intervention.

71.A STUDY ON INTERNET BANKING IN TODAY'S WORLD

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JEGANATHA BOOPATHI.S - I B.COM (A&F)

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ABSTRACT:

Internet banking, also known as online banking, refers to the electronic platform provided by banks that allows customers to perform various financial transactions and banking activities over the internet. Users can access their accounts, check balances, transfer funds, pay bills, and perform other banking operations through a secure online portal rather than visiting a physical branch. Online Banking Transactions: Includes activities like checking account balances, transferring funds, paying bills, and managing accounts through a bank's website or app. E-commerce Transactions Purchasing goods or services online through platforms like Amazon, eBay, or other online stores, typically involving credit/debit card or digital payment method Internet banking provides users with a convenient and efficient way to handle a wide range of financial tasks, reducing the need for in-person visits to brick-and-mortar bank branches. The term "limit of net banking" generally refers to various restrictions or thresholds imposed on online banking transactions to enhance security and manage risks. Here are some common limits associated with net banking. Banks implement these limits to safeguard customers and the financial system from potential risks and unauthorized transactions. Users can usually find information about these limits in their bank's terms and conditions or by contacting customer support.

Keywords: Internet Banking, Limit of Net Banking, Safeguard customers.

72, Enthralling Ventures

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“The best way to predict future is to create it “

Generally, people have different perspective for things and adverse talent to utilize those skills they take risks.... In business to pertain stability in the market the Ventures must possess and Adequate talent and problem solving ability, and our study comprises of an evaluation in economic activity, Joint Ventures.

About Ventures, their pros and cons, with some examples Prevailing trends in joint ventures, difference between Joint venture and partnership, also a detailed explanation about dynamic crisis faced by joint ventures . Enthralling Ventures, has the most prominent idea for a joint venture .

Keywords

Prevailing trends in joint venture, partnership and JV, Dynamic crisis faced by JV

73. CLASSIFICATION OF MEDICAL TEXT IN SOCIAL MEDIA USING CONVOLUTION NEURAL NETWORK

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Abstract:

Recent advances in technologies, have supplied achievable biomedical and public health applications that use huge records sources. In this paper we propose a system which classify the medical text in the social medical forum. It classify the text based on the two terminology: medical terminology and the user terminology that is the sentence without the medical term. The system consist of data pre-processing and mapping the sentence with medical dictionary then the data is passed as input to the convolution neural network .The CNN network extract the feature from the text then the text is classified according to the feature. This system outperforms in classifying the text.

74. COLLISION OF CLOUD COMPUTING ON E-COMMERCE BUSINESSES

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Abstract:

Cloud computing is the enchantment word which rules whole promoting businesses now-a-days. It's a shelter to the world and an imaginative and developing innovation of IT part. Current promoting has arrived at its present stage subsequent to experiencing a few paces and exceptional unrest throughout the years by persistent pace of changes with the quick developing technology revolution. Cloud computing, utilizes Internet and remote servers to keep up client's information and applications. It gets to consent to the clients just as the organizations individuals to utilize different applications without establishment and access their own documents, information and data at any edge of the world with the assistance of web. There are different sorts of programming application are dealing with the earth of distributed computing administration. Web based business is turning into the significant help of cloud computing. The primary data for this study is collected by using convenient random sampling method with the sample size of 125 specialist providers through a questionnaire. This paper was talked about how E-Commerce business executed by the distributed computing administration. What are all the driving-forces which led to the changes of E-commerce in era of cloud computing, the different types of models like organization model, conveyance models of cloud computing service which are used to attain the target, Traditional E-commerce business models and how these cloud computing and E-commerce models were interconnected were discussed briefly.

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