

Publications and Research Papers Published

1. Financial Performance of State Bank of India and ICICI Bank – a Comparative Study
- International Journal on Customer Relations - ISSN:2320-751
Vol. 1 ISSN - 1 March 2013.
2. Challenges and Winning Strategies for Organised Retailers
International Journal of Advance Research in Computer Science and Management Studies.
ISSN: 2321 - 7782 (Online) ISSN: 2347 - 1778 (Print) Vol. 4, Iss. 1, January 2016.
3. A Study on Awareness of Coconut Cultivators on Value Added Products in Coimbatore District
- International Journal of Advance Research in Computer Science and Management Studies -
ISSN: 2321 - 7782 (Online) ISSN: 2347 - 1778 (Print) -
Vol. 4, March 2016.
4. Factors Influencing Customer Loyalty: A Study on Organised Food & Grocery Outlets
International Journal of Research in Commerce, it & Management Vol. No. 7 (2017), Iss.
No. 09 (September) ISSN 2231-5756.
5. A Study on Farmers Perception Towards Agriculture Finance in Coimbatore District
Research Explorer - International Journal
ISSN : 2250-1940 (Print), 2349 - 1647 (Online) Vol. : VI, Iss. : 20 | July - September 2018.
6. Decomposition of Total Factor Productivity Growth in Selected Indian Food Product
Companies
Online International Interdisciplinary Research Journal, {Bi-Monthly},
ISSN 2249-9598, Vol.-09, Feb 2019 Special Iss. (04)
7. Financial Performance of Selected Indian Food Products Industry During the Post-Reform
Period
IJRAR- International Journal of Research and Analytical Reviews
[VOL. 6 I ISS. 2 I APRIL– JUNE 2019] E ISSN 2348 –1269, PRINT ISSN 2349-5138
8. Factors Affecting Competitiveness Of Organised Retailers In Food And Grocery Retailing
International Journal of Multi Disciplinary Educational Research
ISSN:2277-7881; IMPACT FACTOR :6.514(2021); IC VALUE:5.16; ISI VALUE:2.286
Peer Reviewed and Refereed Journal: VOLUME:10, ISSUE:4(3), April:2021
9. Information Seeking Behaviour of Individual Equity Investors with Special Reference to
Coimbatore District
NIU International Journal of Human Rights – UGC Care Group I
ISSN: 2394-0298, Vo.8(VII) – 2021

10. Impact Of Socio-Economic Profile On Household Borrowing Behaviour
Kanpur Philosophers : International Journal of humanities, Law and Social Sciences UGC Care Approved, Group I, Peer Reviewed and Referred Journal by New Archaeological & Genealogical Society Kanpur India ISSN 2348-8301 Vol. VIII, Issue 5 : 2021
11. “Private Equity – an Emerging Source of Capital”-Southern Economist 15.06.2008
12. “Mobile Banking – 24x7 Convenience.”-HRD Times Journal-November 2008.
13. Trends of Household Savings and Its Impact on Indian Economy
Asia Pacific Journal of Research ISSN: 2347 - 4793(Online) ISSN: 2320 – 5504 (Print)
Vol: 2. Iss. XXXVII March 2016.
14. Factors Influencing Customers Satisfaction Towards Service Rendered by Organised Food & Grocery Outlets Asia Pacific Journal of Research Impact Factor 6.58
ISSN (Print): 2320-5504 ISSN (Online): 2347-4793.Vol: I. Iss. IV August 2017
15. A Study on Factors Influencing the Decision Making of Women Investors with Specific Reference to Coimbatore District - Asia Pacific Journal of Research Impact Factor 6.58
ISSN (Print): 2320-5504 ISSN (Online): 2347-4793, Vol: I. Iss. LV, September 2017
16. A Study on Investors Sectoral Preference Towards. Equity Investment.
SELP Journal of Social Science. Vol. IX, Iss. 35. ISSN : 0975-9999 (P), 2349-1655 (O).
January - March 2018.
17. Service Quality of DTH ServiceProviders
Journal of Information and Computational Science
ISSN: 1548-7741Vol. 9 Iss. 10 – 2019pp.423.430
18. A Study on Customer Satisfaction on DTH Service Providers
Our Heritage - ISSN: 0474-9030 Vol-68-Iss.-1-January-2020pp.4427 to 4441
19. Customer Retention Strategy of Organised Retailers In Food and Grocery Retailing
Kala Sarovar - UGC CARE Group I Journal - ISSN: 0975-4520
20. Risk Perception of Individual Equity Investors
Journal of Fundamental & Comparative ResearchISSN: 2277-7067 - Vol.VII, No.1, 2019-20

21. Financial Planning of Households with Special Reference to Coimbatore District
Kalyan Bharathi –Journal of Indian History & Culture ISSN 0976-0822 - Vol.36, No.6:
2021
22. A Comparative Study of Various DTH Service Providers
South India Journal of Social Sciences
UGC CARE 0972-8945, Vol. XXI, No.16, July-December 2023, Pg.34-42
23. Evaluating Customer Satisfaction With Digital Banking Services in India
South India Journal of Social Sciences UGC CARE 0972-8945, Vol. XXI, No.16, July-
December 2023, Pg.52-58
24. A Study on Customer Attitude and Preference on DTH Service Providers
Rabindra Bharati University Journal of Economics
UGC CARE0975-802X, Vol. XXVII, No.4, 2023, Pg.139-146
25. Exploring the Relationship between Digital Banking Service Quality and Customer Satisfaction
Rabindra Bharati University Journal of Economics
UGC CARE0975-802X, Vol. XXVII, No.4, 2023, Pg.132 to 138
26. VIKSIT BHARAT 2047: EMPOWERING INDIA'S YOUTH THROUGH DIGITAL
INITIATIVES - REVOLUTIONIZING EDUCATION AND EMPLOYMENT
Academic Research Journal of Science and Technology (ARJST), (ISSN: 3048-9644), Peer
Reviewed Multidisciplinary Monthly Scholarly International Journal Vol. 1 No. 07, March
2025, <https://publications.ngmc.ac.in/journal/index.php/arjst/article/view/56/28>
27. "DRIVING GROWTH: A THOROUGH REVIEW OF INDIA'S INITIATIVES TO
EMPOWER WOMEN ENTREPRENEURS", IJRAR - International Journal of Research and
Analytical Reviews (IJRAR), E-ISSN 2348-1269, P- ISSN 2349-5138, Volume.12, Issue 2,
Page No pp.290-298, May 2025, Available at : <http://www.ijrar.org/IJRAR25B3484.pdf>
28. "Empowering Financial Literacy Through Government Schemes: A Path to Financial Inclusion
in India" INTERNATIONAL JOURNAL OF INNOVATIVE RESEARCH IN
TECHNOLOGY(IJIRT), Volume 12 Issue 1,5458-5468, June
2025, <https://ijirt.org/Article?manuscript=181785>
29. Published a paper entitled "*The Role of Financial Literacy in Women's Empowerment: Bridging
the Gender Gap through Knowledge and Inclusion*" in **Humanities and Social Science
Studies journal**, UGC Care Approved, Group I, Peer Reviewed, Bilingual, Biannual, Multi-
disciplinary Referred Journal, ISSN: 2319-829X, Vol. 13, Issue 02, No. 22, July–December
2024.

30. Published a paper entitled “*Empowering Women through Finance: A Factor Analytical Study of Investment Preferences, Loan Utilization, and Financial Attitudes of Working Women*” in **Journal of The Maharaja Sayajirao University of Baroda**, UGC Care Approved, Group I, Multi-disciplinary Referred Journal, ISSN: 0025-0422, Volume No.59, No.4, 2025.
31. Published a paper entitled “*Educational Attainment and Financial Literacy in India: A Statistical Study on Awareness of Interest Rates, Credit Scores, and Investment Risks*” in **Arima Nokku journal**, UGC Care Listed, Peer Reviewed, ISSN: 3049-2688 (Online), Vol. 19, Issue 3, July–September 2025.
32. Published a paper entitled “*Financial Literacy and Behavioural Dynamics of Working Women: A Factor Analytical Study in Pollachi*” in **Arima Nokku journal**, UGC Care Listed, Peer Reviewed, ISSN: 3049-2688 (Online), Vol. 19, Issue 4, October–December 2025.
33. Published a paper entitled “*Bridging the Gap: A Review of Financial Literacy among Women in India and Globally*” in **Journal of Indian School of Political Economy**, UGC Care Approved, Group I, Peer Reviewed, Bilingual, Biannual, Multi-disciplinary Referred Journal, ISSN: 0971-0396, Vol. XXXVII, April–June 2025.
34. Published a paper entitled “*Coping with Emergency Financial Needs: Interlinkages between Total Family Income, Financial Literacy, and Behaviour among Working Women in Semi-Urban India*” in **Journal of Indian School of Political Economy**, UGC Care Approved, Group I, Peer Reviewed, Bilingual, Biannual, Multi-disciplinary Referred Journal, ISSN: 0971-0396, Vol. XXXVII, July–September 2025.

Book Chapters:

1. Performance of Women Entrepreneurs – a Study with Reference to Pollachi Taluk Agasthiar Noolagam, Trichy. ISBN No:978-93-80530-71-0, March 2014
2. A Study on Tourism at Aliyar Responsible Tourism Perspectives for Sustainable Development, Dominant Publishers and Distributors Pvt.Ltd., ISBN No:978-93-84161-98-9 July.2015
3. Determinants of Personal Financial Behaviour of Individuals U2write, Chennai-600034. ISBN:978-81-908718-8-4, March 2016.
4. Co-Creation Model of Learning, Teaching & Curriculum – Staff & Students as Partners towards National Educational Policy 2022 - INTEGRATED TECHNOLOGY IN CURRICULUM – CHALLENGES AND STRATEGIES Shanlax Publications, Madurai. ISBN: 978-93-94004-17-7 261-264
5. Skill Development and vocational Education for Promotion of innovation and Entrepreneurship – A Success story of Women Agripreneur , National Institute for Micro, Small and Medium Enterprises . (ni-msme) 144-148
6. Integration of Information And Communication Technology (ICT) Teaching-Learning Process: Swoc Analysis, ICSSR Sponsored Seminar | 19th Oct.2022 | NGM College Pollachi, Kavya Publications, Bhopal, ISBN: 978-93-95422-15-8 Vol.1 Page 264 – 268
7. Implementation of Academic Bank Of Credit (ABC) And Its Impact On Higher Education Institutions NAAC Sponsored Two Days National SEMINAR on “Innovative Strategies & Practices in Teaching, Learning and Evaluation Process for Arts & Science Colleges towards NEP-2022 (3rd&4th Nov.2022) 158-159
8. "Capacity Building & Youth Empowerment: The Design Thinking Approach For Sustainable Governance" Tamil Nadu State Council for higher Education (TANSICHE), organized by the Department of Commerce (Business Process Services & Professional Accounting), PSG College of Arts & Science ,Coimbatore held on 18th & 19th April ,2023. ISBN 978-93-92032-53-0 422 to 426.
9. Rural Advancement Through Smart Information Technology Strategies National Conference on Innovation & Current Trends in Commerce , Business, Economics & Information Technology, © KG College of Arts and Science, Coimbatore ISBN Number 978-93-601-604-8.

10. ICSSR Sponsored Seminar on “Envisioning a Self-Reliant Rural India for Sustainable Economic Development”, organised by the Department of International Business, NGM College, Pollachi Published on the title “A Study on the Challenges of Small-Scale Farmers in Madathukulam Taluk”, ISBN Volume 2 [978-93-94004-39-9], pp.81-87.
11. ICSSR-SRC Sponsored National Level Seminar organised by Sri Krishna Arts and Science College, Coimbatore on 20.12.2024 “Inhibitions of Trans Entrepreneurs with special reference to Coimbatore District” Published on the title “ Economic Empowerment for Transgender Entrepreneurs: The role of Financial Literacy in Fostering Success” , ISBN: 978-81-970764-7-3, pp.1-6. https://ir.ngmclibrary.in/files/original/3/3126/Dr.D.Padma_-_Sri_Krishna_College_Articles.pdf
12. National Conference on “Revolutionizing Commerce Education: Leveraging Artificial Intelligence for Business Innovation” organised by the Department of Commerce, CA and E-Commerce jointly with Global FTI (Platinum-ACCA) on 04.02.2025, published on the title “ Artificial Intelligent Revolution in Indian Banking: The Role of Chatbots and Virtual Assistants Transforming Indian Banking”, ISBN: 978-81-984398-9-5, pp.27-38.https://ir.ngmclibrary.in/files/original/3/3125/Dr.D.Padma_-_PSGRK.pdf
13. ICSSR-SRC Sponsored National Level Seminar organised by Sri Ramakrishna College of Arts and Science, Coimbatore on 14.02.2025 “Vision Viksit Bharat @ 2047”A Roadmap for Industrial Growth, Economic Prosperity and Inclusive Development”, Published on the Title “Gamified Fintech: Revolutionizing Financial Literacy and Education” ISBN - 978-93-6126-307-1,pp.64-69.
https://ir.ngmclibrary.in/files/original/3/3127/Dr.D.Padma_SNR_College_Article.pdf
14. One Day National Level Seminar Organised by B.Com (BPS), PSG College of Arts and Science, Coimbatore on 06.03.2025 “Empowering India’s Future: Pioneering Sustainable Business, Advancing Innovation and Revolutionizing Industries” Published on the title “ Empowering the Unbanked with Digital Financial Services Through Aadhar Enabled Payment System(AEPS), ISBN: 978-93-48151-47-6, pp.956-960.
https://ir.ngmclibrary.in/files/original/3/3129/PSG_College_-_Dr.D.Padma_Conference_Proceedings_Empowering_India.pdf

15. ICSSR Sponsored Seminar Organised by the Department of M.Com (IB), NGM College, Pollachi on 7.3.2025 “Artificial Intelligence in Logistics and Supply Chain Management Ethical Implications in Automation, Transperancy and Sustainability” Published on the title “The Role of AI in Job Transformation: A Balancing Innovation with Employment” ISBN : 978-93-94004-85-6. pp.217-222.https://ir.ngmclibrary.in/files/original/3/3128/NGM_M.Com_IB_-_Dr.D.Padma_Publications.pdf
16. Edited Book Titled “Artificial Intelligence in Indian Education:A Transformative Force” Chapter Published on the Title “Application of AI and IOT: Revolutionizing Banking Cyber Security For Enhanced Threat Detection and Fraud Prevention”, ISBN : 978-81-966183-1-5) pp.38-58. https://ir.ngmclibrary.in/files/original/3/3124/Dr.D.Padma_-_ACT_Academy_-_Book_Chapter_-_Artificial_Intelligence_in_Indian_Education_A_Transformative_Force.pdf
17. Book Chapter Entitled “Financial Empowerment: The Role of Women in Shaping Contemporary Economic Paradigms” on the topic BRIDGING THE GENDER GAP IN FINANCIAL LITERACY: AN ANALYTICAL STUDY OF BARRIERS, BEHAVIORAL IMPACT, AND INCLUSIVE INTERVENTIONS FOR WOMEN, August 2025, ISBN No: 978-93-6163-492-5, pp.34-42. <https://www.shanlaxpublications.com/financial-empowerment-the-role-of-women-in-shaping-contemporary-economic-paradigms/>
18. Book Chapter Entitled “"Rooted in Heritage: Integrating Education with Indian Knowledge Systems and Community Support" on the topic “RECLAIMING INDIGENOUS PEDAGOGY: INTEGRATING INDIAN KNOWLEDGE SYSTEMS (IKS) INTO CURRICULUM FRAMEWORKS UNDER NEP 2020” September 2025, ISBN: 978-93-95659-89-5, pp.90-94, <https://www.beyondlinepublisher.com/books/9789395659895/13.pdf>