

PUBLICATIONS

JOURNAL PUBLICATIONS

1. A Tech Driven Study of Digital Currency among Working Professionals. International Journal of Cultural Studies and Social Sciences, Vol. 22(1), pp. 62–66, January 2025. ISSN: 2347-4777.
2. Customer Awareness and Usage towards Digital Payment System in Pollachi Taluk. International Journal of Applied and Scientific Research, Vol. 3(3), pp. 177–186, March 2025. ISSN: 3025-7670.
3. A Study on Payment Service Usage, Preferred Gateways and Customer Satisfaction on Digital Payments. International Journal of Applied and Scientific Research, Vol. 3(3), pp. 187–196, March 2025. ISSN: 3025-7670.
4. Evaluating AI Tools Usage and its Effect on Youth Academic Achievement: A Primary Study. International Journal of Innovative Research in Technology, Vol. 12(8), pp. 1535–1544, January 2026. ISSN: 2349-6002.
5. Financial Stress, Household Expenditure Patterns and Their Impact on Budgeting and Financial Stability in the Context of Raising Cost of Living. Journal of Advance and Future Research, Vol. 4(1), pp. 459–467, January 2026. ISSN: 2984-889X.
6. Savings and Investment Patterns of Salaried Individuals in Relation to Socio-Economic Factors. International Journal of Applied and Scientific Research, Vol. 4(1), pp. 41–52, January 2026. ISSN: 3025-7670.
7. AI-Driven Marketing Innovation and Changing Customer Behaviour in E-Commerce, Published in International Journal of Multidisciplinary Research, Vol 4 (6), pp- 500 - 509, ISSN: 2583-973X. Impact factor: 5.6 (JUNE 2026)
8. Professional Ethics Development Among Pre-Service Teachers And The Influence Of Teacher Education Training Components published in International Research Journal of Modernization in Engineering Technology and Science, Vol 8 (8), pp – 1489 -1494, ISSN: 2582-5208. Impact Factor: 8.187 (AUGUST 2026).

BOOKS

1. The Workplace Nexus: Dynamics of Employee Motivation, Satisfaction and Performance among Service and Support Employees. Ariviyam Publication, June 2026. ISBN: 978-81-687901-1.

CONFERENCE / SEMINAR PUBLICATIONS

1. E-Learning in the Time of COVID-19 Pandemic: Issues and Challenges. National Seminar, June 2022.
2. Impact of Women Entrepreneurs with Special Reference to Pollachi Taluk. National Seminar, September 2022.
3. MOOCs: Problems and Challenges in Higher Education. National Seminar, October 2022.
4. An Overview of Blockchain Technology. National Conference, January 2023.
5. Factors Influencing Women Entrepreneurs with Special Reference to Pollachi Taluk. National Seminar, January 2023.
6. Fostering Women Entrepreneurship in Rural India through Financial Inclusion. National Seminar, February 2023.
7. Effectiveness of ICT Tools in Education. National Seminar, February 2023.
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9. Women Empowerment, Entrepreneurship and Capacity Development. National Seminar, March 2023.
10. Impact of New Education Policy. National Seminar, March 2023.
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12. A Theoretical Analysis of National Education Policy 2020. National Seminar, July 2023.
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14. Factors Influencing Women Entrepreneurs with Special Reference to Pollachi Taluk. National Seminar, August 2023.
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16. The History and Evolution of Digital Marketing. National Conference, September 2023.
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30. The Impact of AI on Job Opportunities and Challenges in the Supply Chain Sector. National Seminar, March 2025.
31. Promoting Financial Inclusion for Rural Women with Mobile Banking and Digital Payment. National Seminar, January 2025.
32. Integrating AI and IoT Technologies in Smart Cities for Sustainable Urban Growth. International Conference, August 2025. ISBN: 978-93-6126-546-4.
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36. Digital Financial Inclusion and Key Adoption Barriers among Low-Income Users. National Conference, January 2026. ISBN: 978-93-5593-943-2.

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41. Sustainable Business Practices among Entrepreneurs: A Study on Adoption and Perception, ISBN 978-81-687901-7-9

BOOK CHAPTERS

1. Transforming Business with AI and Blockchain: A Secondary Perspective Research. In *Blockchain in Business: Transformative Trend in Commerce*, June 2025. ISBN: 978-81-986573-5-0.
2. A Study on AI and Blockchain Adoption for Fraud Prevention in Digital Payment. In *Blockchain in Business: Transformative Trend in Commerce*, June 2025. ISBN: 978-81-986573-5-0.
3. A Primary Survey on the Impact of Next Gen Computing in Academic Environment. In *Next Generation Computing Trends and Innovation*, July 2025. ISBN: 978-81-98673-6-7.
4. Assessing Cognitive Engagement Online: A Study of Formative Assessment Practices. In *Rethinking Digital Classroom: TPACK and Contextualized Pedagogy*, December 2025. ISBN: 978-93-95055-52-9.