

CURRICULUM VITAE

S. SUBAITHANI

D/O Sheik ahammed.M

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OBJECTIVE

To contribute to academic excellence through effective teaching and research, aiming to support institutional goals while continually advancing in my career and becoming a valuable asset to the institution.

EDUCATIONAL QUALIFICTION

Programme	College/School	University	Year of passing	Percentage	Grade
Ph.D.(Full time)	Nallamuthu Gounder Mahalingam College	Bharathiyar University Coimbatore	2026	-	-
M.Phil.	Nallamuthu Gounder Mahalingam College	Bharathiyar University Coimbatore	2022	65%	-
M.com	Nallamuthu Gounder Mahalingam College	Bharathiyar University Coimbatore	2020	85%	First class with Distinction
B.com	Nallamuthu Gounder Mahalingam College	Bharathiyar University Coimbatore	2018	76%	First class with Distinction
HSC	AMHSS Pollachi	Tamil Nadu State Board	2015	96%	-
SSLC	AMHSS Pollachi	Tamil Nadu State Board	2013	90%	-

EXPERIENCE

Teaching Experience

- Position - Full-time faculty
- Institution – PG & Research Department of commerce (Aided), NGM College
- Period – 1 year (June 2025 – till now)

Taught courses in commerce including Cost Accounting, Commercial Law, and Financial Markets, Industrial law to undergraduate and postgraduate students. Conducted in-depth case studies, facilitating practical learning and application of theoretical concepts. Actively participated in the Board of Studies, contributing to curriculum development and academic strategies. Engaged in delivering lectures, conducting assessments, and providing student support. Collaborated with faculty to enhance course content and academic programs.

Research Experience

- Position – Full-time researcher
- Institution - PG & Research Department of commerce (Aided), NGM College
- Period – Four years (2021-2025)

Conducted comprehensive research on customer awareness, perception, and satisfaction regarding digital payment systems within the marketing domain. Authored and co-authored papers published in various journals, including UGC CARE-listed and peer-reviewed publications, as well as conference proceedings. Presented research findings at several national and international conferences and seminars, contributing to the academic discourse. Mentored two undergraduate internship projects and two undergraduate research projects, fostering students' academic and professional development.

DETAILS OF PUBLICATION

JOURNALS

1. **A Tech driven study of digital currency among working professionals**, published in International Journal of cultural Studies and Social Sciences, Vol 22 (1), 62 – 66. ISSN: 2347-4777, January 2025 (UGC care list).
2. **Customer Awareness and Usage towards Digital payment system in Pollachi Taluk**, published in International Journal of Applied and Scientific Research, Vol 3 (3), 177 – 186. ISSN: 3025-7670, March 2025

3. **A Study on Payment service usage, preferred Gateways and Customer satisfaction on Digital payments** published in International Journal of Applied and Scientific Research, Vol 3 (3), 187 – 196. ISSN: 3025 – 7670, March 2025
4. **Evaluating AI Tools usage and its effect on Youth Academic Achievement: A Primary Study**, Published in International Journal of Innovative Research in Technology, Vol 12 (8), pp- 1535 - 1544, ISSN: 2349-6002 (JAN 2026)
5. **Financial stress, Household expenditure patterns and their impact on budgeting and financial stability in the context of raising cost of living**, published in Journal of Advance and Future Research JAAFR, Vol 4 (1), pp- 459 – 467, ISSN: 2984-889X (JAN 2026)
6. **Savings and Investment Patterns of Salaried Individuals in Relation to Socio-Economic Factors**, published in International Journal of Applied and Scientific Research, Vol 4 (1), pp – 41 -52, ISSN – E: 3025 – 7670 (JAN 2026)
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).

CHAPTER IN EDITED VOLUME

1. Role of MSME's in sustainable development, Vol.1, ISBN: 978-93-94004-75-7, 2023
2. Impact of New Education policy, Vol.2, ISBN: 978-93-94004-26-9, 2023
3. Factors influencing women entrepreneurs with special reference to Pollachi Taluk, Vol.1, ISBN: 978-93-5780-553-7, 2023
4. Effectiveness of ICT tools in education Vol.1, ISBN: 978-93-95422-15-8, 2022
5. MOOCS: Problems and Challenges in higher education, Vol.2, ISBN: 978-93-94522-16-5, 2022
6. Roles and issues in the development of village and cottage industry Vol.1 ISBN :978-93-94004-84-9, 2022

7. Factors influencing women entrepreneurs in Pollachi area, Vol.1, ISBN: 978-93-94004-22-1, 2022
8. Women empowerment, entrepreneurship and capacity development, ISBN: 978-93-5813-243-4, 2022
9. Fostering women entrepreneurship in rural India through financial inclusion, ISBN: 978-93-5811-136-1, 2023
10. ICT tools in teaching and learning process, ISBN: 978-93-94004-27-1-6, 2023
11. The impact of skill development on women empowerment, ISBN: 978-93-5813-2434, 2023
12. Challenges and opportunities of NEP in higher educational institution, ISBN: 978-93-94004-25-2, 2023
13. Skill Development and rural youth empowerment ISBN: 978-93-5980-4682, 2023
14. Impact of blended learning, ISBN: 978-93-94004-17-7, 2023
15. A theoretical analysis of National Education Policy, 2020, ISBN: 978-93-94004-18-4, 2023
16. Impact of Demonetization on digital transaction in Indian economy, Vol.1, ISBN: 978-93-94004-31-3, 2024
17. Impact of G20 in Indian Economy, ISBN: 978-93-90956-57-9, 2024
18. Promoting the adoption of digital payment in rural areas, ISBN: 978-93-613-729-2, 2024
19. Impact of digital transformation in education sector, ISBN: 978-93-340-6291-1, 2024
20. A conceptual study on how digital inclusion reshaping rural India, ISBN: 978-81-968562-4-3, 2024
21. Viksit Bharat 2047: Empowering rural education with AI and Technology, ISBN: 978-93-94004-64-1, 2025
22. Women and Reproductive health in Coimbatore district, Tamil Nadu: An economic analysis ISBN: 978-93-341-3826-9, 2025
23. Women empowerment through skill development program, ISBN: 978-93-5980-468-2, 2025
24. Fostering Student Entrepreneurship Perspectives Challenges and solution
25. Integrating AI and IOT Technologies In Smart Cities For Sustainable Urban Growth ,ISBN 978-93-6126-546-4

26. Impact of Artificial Intelligence on employment: A Five – Year Sectoral analysis, ISBN 978-81-991002-9-9
27. Technology – Driven sustainability: The role of AI,ML and Big Data in Environmental Prediction
28. Artificial Intelligence and India’s Economic Growth: Policies, Sectoral Adoption, and Outcomes, ISBN 978-93-94004-62-7
29. Digital Financial Inclusion and Key Adoption Barriers among Low-income Users, ISBN 978-93-5593-943-2
30. Transforming Indian Education through AI: Learner centric pedagogy and teacher empowerment, ISBN 978-93-94004-30-6
31. India's Economic Resilience in an era of Global trade conflicts- A theoretical perspective, ISBN 978-93-6163-730-8.
32. Post GST Revenue transformation in Tamilnadu - A trend and structural analysis, ISBN 978-93-94004-35-1.
33. Driving Retail Efficiency through AI: Awareness, Perception and Adoption, ISBN 978-93-5987-439-5
34. Sustainable Business Practices among Entrepreneurs: A Study on Adoption and Perception, ISBN 978-81-687901-7-9

WORKSHOP ATTENDED

1. Participated in one day workshop on “Aspire to become Entrepreneur” organized by PG and Research department of commerce, NGM College, Pollachi on 20th September 2018.
2. One day Professional training program for teaching faculty on “Writing research document using LaTeX” organized by Department of mathematics, NGM College, Pollachi on 21st October 2022.
3. Five days national level virtual faculty development programme on “Enhancing Research paper and Case study writing for Top-tier publications” organized by KS Rangasamy College of Technology, Tiruchengode on 21st May to 25th May 2024.
4. Five days International level online faculty development programme on “Embracing sustainability as opportunity” organized by Tamilnadu Teachers

Education University and Dr.M.G.R. Educational & Research Institute on 3rd June to 7th June 2024.

5. One day workshop on “AI & Google tools in education” organized by Dynamic Minds Group on 1st September 2024.
6. One day webinar on “Parametric & Non-parametric test in Research Methodology” conducted by Kamalam college of Arts & Science and EDUPASS Academy on 28th November 2024.
7. National webinar on “Financial wisdom tools for prosperity” organized by Ganga Global Institute of Management studies with Association of Mutual Funds in India (AMFI) on 29th July 2024.
8. Five days online National level faculty program on “Understanding Effective Teaching Pedagogy” conducted by Nagarjuna degree college on 7th to 12th August 2024.
9. National webinar on “Wealth creation through Financial Planning” organized by RKA Law college with Association of Mutual Funds in India (AMFI) on 25th July 2024.
10. National webinar on “Essential Research skills & software applications for researcher” organized by Vaishnavi college of Arts & Science and EDUPASS Academy on 31st August 2024.
11. Participated in 5-day online FDP on “Empowering educators- Addressing Contemporary Issues in education” organized by Nagarjuna Degree college from 9th to 13th June 2025.
12. Participated in 5-day online FDP on “Recent trends in Emerging Technologies in Research” organized by GH Rasoni College of Arts, Commerce and Science Wagholi, Pune, from 10th to 14th June 2025.
13. Participated in IP awareness/Training program on July 02, 2025, under National Intellectual Property Awareness Mission organized by Intellectual Property Office in Association with Ministry of commerce and Industry.
14. Participated in Professional skill development programme titled “Interdisciplinary excellence: Integrating Tech, ethics and creativity” Vision of the NEP 2020” organized by SRM institute of Science & Technology, Chennai held on 27th June to 3rd July 2025.

15. Participated in one-week faculty development programme on Capacity Building in Higher education institutions (HEIS): The challenges and Opportunities organized by Don Bosco Institute of Technology, New Delhi, from 14th to 18th July 2025.
16. Participated in Five-day National level online faculty programme on “Outcome based learning in HEIS for quality-based education” organized by Dhaanish Ahamed Insitute of Technology from 18th July to 22nd July 2025.
17. Participated in faculty development programme on “Generative AI for teaching”, organized by Sri Devaraj Urs Institute of Management on 29th July, 2025.
18. Participated in UGC Sponsered short term course on 7 days workshop on “Entrepreneurship, Innovation and Sustainability”, from July 30th to August 05th 2025.
19. Participated in 5-day International online FDP on “Digital Pedagogy: Teaching in the age of technology” organized by S.A College of Arts and Science, Chennai, from 25th to 29th August 2025.
20. Participated in 5-day International online FDP on “Viksit Bharat @2047: An outlook on realizing the vision” organized by V.O. Chidambaram college, Thoothukudi, from 22th to 26th September 2025.
21. Attended two days national webinar on “AI in Education: Innovation, Adaption & Resilience” organized by MQI College of management - MCM on 2nd and 3rd September 2025.
22. Participated in 3s-day online FDP on “The Tantrayukti of Innovation (IKS): A Strategic framework for Industry 5.0 and the SDGs” organized by St. Joseph’s College, Tiruchirapalli from 1st to 3rd October 2025.
23. Completed NPTEL-AICTE Faculty Development Programme on “Research for Marketing Decisions” (8-week duration, Aug–Oct 2025).
24. Completed NPTEL-AICTE Faculty Development Programme on “Marketing Management - II” (8-week duration, Feb–Apr 2026).

BOOK

1. Authored and published the book *The Workplace Nexus: Dynamics of Employee Motivation, Satisfaction and Performance among Service and Support Employees*, published by **Ariviyam Publication**, June 2026. **ISBN: 978-81-687901-1.-7.**

BOOK CHAPTER

1. Published a Book chapter on the title **“Transforming Business with AI and Blockchain: A Secondary perspective Research”** under the Publication of chapter entitled **“Blockchain in business: Transformative trend in commerce”** on June 2025, ISBN: 978-81-986573-5-0.
2. Published a Book chapter on the title **“A study on AI and Blockchain adoption for fraud prevention in digital payment”** under the Publication of chapter entitled **“Blockchain in business: Transformative trend in commerce”** on June 2025, ISBN: 978-81-986573-5-0.
3. Published a Book chapter on the title **“A primary survey on the impact of Next Gen computing in Academic Environment”**, under the publication of chapter entitled **Next Generation Computing Trends and Innovation** on July 2025. ISBN: 978-81-98673-6-7.
4. Published a Book chapter on the title **“Assessing Cognitive Engagement Online: A Study of Formative Assessment Practices”**, under the publication of chapter entitled **Rethinking Digital Classroom: TPACK and Contextualized Pedagogy** on December 2025. ISBN: 978-93-95055-52-9.

PRESENTATION

1. Presented a paper on **“E-Learning in the time of Covid – 19 pandemics: Issues and Challenges”** sponsored by Indian council of social science research (Iccsr) – southern Regional center, Hyderabad organized by the Department of commerce (E-commerce) NGM college Pollachi on 15th and 16th June 2022.
2. Presented a paper on **“Impact of Women entrepreneur with special reference to Pollachi Taluk”** sponsored by Indian council of social science research (Iccsr) – southern Regional center, Hyderabad organized by Sankara College of Science & Commerce on 14th September 2022.
3. Presented a paper on **“MOOCS: Problems and Challenges in higher education”** sponsored by Indian council of social science research (Iccsr) –southern regional center, Hyderabad organized by the Department of commerce (E-commerce) NGM college Pollachi. On 19th October 2022.
4. Presented a paper on **“An overview of block chain technology”** National conference on Revolutionary technologies for global business breakthrough

organized by Avinashilingam Institute for home science held from 10th to 11th January 2023.

5. Presented a paper on **“Factors influencing women entrepreneurs with special reference to Pollachi taluk”** sponsored by Indian council of social science research (Iccsr) –southern regional center, Hyderabad organized by the Department of commerce (E-commerce) NGM college Pollachi. On 19th and 20th January 2023.
6. Presented a paper on **“Fostering women entrepreneurship in rural India through financial inclusion”** sponsored by Indian council of social science research (Iccsr) – southern regional center, Hyderabad organized by the Department of commerce (E-commerce) NGM college Pollachi. On 3rd February 2023
7. Presented a paper on **“Effectiveness of ICT tools in Education”** sponsored by Indian council of social science research (Iccsr) –southern regional center, Hyderabad organized by the Department of commerce, NGM college Pollachi. On 8th and 9th February 2023
8. Presented a paper on **“Impact of blended learning”** sponsored by Indian council of social science research (Iccsr) –southern regional center, Hyderabad organized by the Department of commerce (BPS), NGM college Pollachi. On 3rd March 2023.
9. Presented a paper on **“Women empowerment, entrepreneurship and capacity development”** sponsored by Indian council of social science research (Iccsr) – southern regional center, Hyderabad organized by the Department of commerce (E-commerce), NGM college, Pollachi. On 15th march 2023.
10. Presented a paper on **“Impact of New Education Policy”** sponsored by Indian council of social science research (Iccsr) –southern regional center, Hyderabad organized by the Department of commerce, NGM college, Pollachi. On 16th & 17th March 2023.
11. Presented a paper on **“A Recap of what we have learnt from online education”** sponsored by Indian council of social science research (Iccsr) –southern Regional center, Hyderabad organized by the Department of commerce (E-commerce), NGM college, Pollachi. On 17th April 2023.
12. Presented a paper on **“A theoretical analysis of National Education Policy 2020”** sponsored by Indian council of social science research (Iccsr) –southern regional

center, Hyderabad organized by the Department of commerce, NGM college, Pollachi. On 21st July 2023.

13. Presented a paper on **“Women empowerment through skill development programme”** sponsored by Indian council of social science research (Iccsr) –southern regional center, Hyderabad organized by the Department of commerce with computer application, NGM college, Pollachi. On 2nd August 2023
14. Presented a paper on **“Factors influencing women entrepreneurs with special reference to Pollachi Taluk”** sponsored by Indian council of social science research (Iccsr) –southern regional center, Hyderabad organized by the Department of commerce, NGM college Pollachi. On 16th August 2023.
15. Presented a paper on **“Challenges and opportunities of NEP in higher educational institution”** sponsored by Indian council of social science research (Iccsr) –southern regional center, Hyderabad organized by the Department of commerce, NGM college, Pollachi. On 16th August 2023
16. Presented a paper on **“The history and evolution of digital marketing”** 5th September 2023 at NGP College.
17. Presented a paper on **“Determinants of women entrepreneurs with special reference to Pollachi taluk”** held on 22th September 2023 on KPR College.
18. Presented a paper on **“Role of MSME’s in sustainable development”** sponsored by Indian council of social science research (Iccsr) –southern regional center, Hyderabad organized by the Department of commerce, NGM college, Pollachi. On 06th October 2023.
19. Presented a paper on **“Impact of G20 in Indian economy”** sponsored by Indian council of social science research (Iccsr) –southern regional center, Hyderabad organized by Sakthi Institute of Information and Management Studies. On 6th December 2023.
20. Presented a paper on **“Roles & issues in the development of village & cottage industry”** sponsored by Indian council of social science research (Iccsr) – southern regional center, Hyderabad organized by the Department of commerce, NGM college, Pollachi. On 12th & 13th October 2023.
21. Presented a paper on **“Impact of Demonetization on digital transaction in Indian economy”** sponsored by Indian council of social science research (Iccsr) –southern

regional center, Hyderabad organized by the Department of commerce, NGM college Pollachi, on 24th January 2024

22. Presented a paper on **“Promoting the adoption of Digital payment system in rural areas”** sponsored by Indian council of social science research (Icssr) –southern regional center, Hyderabad organized by the Department of commerce PA, STC College. On 09th February 2024.
23. Presented a paper on **“Impact of digital transformation in education sector”** sponsored by Indian council of social science research (Icssr) –southern Regional center, Hyderabad organized by the Department of commerce (E-commerce), NGM college, Pollachi. On 19th July 2024.
24. Presented a paper on **“A conceptual study on how digital inclusion reshaping rural India”** sponsored by Indian council of social science research (Icssr) –southern regional center, Hyderabad organized by the SRI Ramakrishna College of arts & science. On 26th July 2024.
25. Presented a paper on **“Understanding consumer choices: Preference and satisfaction level among Maruti car buyers”** in a National conference organized by Avinashilingam Institute of Home science. On 24th and 25th October 2024.
26. Presented a paper on **“Viksit Bharat 2047: Empowering rural education with AI and Technology”** sponsored by Indian council of social science research (Icssr) – southern regional center, Hyderabad organized by NGM College, Pollachi. On 24th January 2025.
27. Presented a paper on **“Women and Reproductive health in Coimbatore district, Tamil Nadu: An economic analysis”** sponsored by Indian council of social science research (Icssr) –southern regional center, Hyderabad organized by SRI Ramakrishna College of arts & science. On 3rd February 2025.
28. Presented a paper on **“Fostering Student Entrepreneurship Perspectives Challenges and solution”** two-day national seminar, sponsored by Indian council of social science research (Icssr) –southern regional center, Hyderabad organized by Presidency college, Bangalore. On 27th & 28th February 2025.
29. Presented a paper on **“Fintech Career Evolution Through Education and Transitioning Challenges”**, sponsored by Indian council of social science research

(Icssr) –southern Regional center, Hyderabad organized by Bharathamatha college, Kozhinjampara, Kerala. On 7th march 2025.

30. Presented a paper on “**The impact of AI on job opportunities and challenges in the supply chain sector**” sponsored by Indian council of social science research (Icssr) –southern regional center, Hyderabad organized by PG department of International business, NGMC Pollachi, On 7th march 2025.
31. Presented a paper on “**Promoting financial inclusion for rural women with mobile banking and digital payment**” by Indian council of social science research (Icssr) –southern regional center, Hyderabad organized by Department of commerce PA, NGM College, Pollachi, On 31st January 2025.
32. Presented a paper on “**Integrating AI and IOT Technologies In Smart Cities For Sustainable Urban Growth**” International Conference sponsored by Indian council of World Affairs- New Delhi, organized by SRI Ramakrishna College of arts & science, on August 2025. ISBN 978-93-6126-546-4
33. Presented a paper on “**Impact of Artificial Intelligence on employment: A Five – Year Sectoral analysis**” International Conference organized by SRI Ramakrishna College of arts & science, on September 8th 2025. ISBN 978-81-991002-9-9
34. Presented a paper on “**Technology – Driven sustainability: The role of AI,ML and Big Data in Environmental Prediction**” International Conference on Green Accounting 2.0 organized by Nehru Arts & Science College, on September 17th 2025.
35. Presented a paper on “**Artificial Intelligence and India’s Economic Growth: Policies, Sectoral Adoption, and Outcomes**” ICSSR-SRC sponsored conference on Harnessing Artificial Intelligence, Innovation and Technology: A Pathway to economic transformation and sustainable development in India organized by Nallamuthu Gounder Mahalingam College, on September 19th 2025. ISBN 978-93-94004-62-7
36. Presented a paper on “**Digital Financial Inclusion and Key Adoption Barriers among Low-income Users**” ICSSR-SRC sponsored conference on Bridging the digital divide: Digital Financial Inclusion for Marginalized communities in the era of Amrit Kal Organized by Nallamuthu Gounder Mahalingam College, on January 9th 2026. ISBN 978-93-5593-943-2
37. Presented a paper on “**Transforming Indian Education through AI: Learner centric pedagogy and teacher empowerment**” ICSSR-SRC sponsored conference on Prospects

of Artificial Intelligence (AI) and personalized learning in inclusive education integrated to the National Education Policy (NEP)-2020 organized by Nallamuthu Gounder Mahalingam College, on February 6th 2026. ISBN 978-93-94004-30-6

38. Presented a paper on “**India's Economic Resilience in an era of Global trade conflicts- A theoretical perspective**” on one day national seminar on Global Trade wars and their Impact on India’s Roadmap to Viksit Bharat 2047 organized by Dr. NGP Arts and Science College, on March 03rd 2026. ISBN 978-93-6163-730-8.
39. Presented a paper on “**Post GST Revenue transformation in Tamilnadu - A trend and structural analysis**” on one day national seminar on Leveraging Digital Governance for Inclusive Economic Growth: GST Reforms and Fiscal Federalism in Tamilnadu organized by Nallamuthu Gounder Mahalingam College, on March 13th 2026. ISBN 978-93-94004-35-1.
40. Presented a paper on “**Driving Retail efficiency through AI: Awareness, Perception and Adoption**” ICWA conference on Artificial Intelligence and Digital Dominance: Shaping the future world order organized by Nallamuthu Gounder Mahalingam College, on July 2026. ISBN 978-93-5987-439-5.
41. Presented a paper on “**Sustainable business practices among entrepreneurs: A study on adoption and perception**” ICWA conference *Impact of India-US economic engagement on India’s roadmap to Viksit Bharath 2047* organized by Nehru College, Coimbatore, on 12th August 2026. ISBN 978-81-687901-7-9.

COURSE COMPLETED

1. Completed the NPTEL course on “Research for Marketing Decisions” with **75%** (8-week duration, Aug–Oct 2025).
2. Completed the NPTEL course on “Marketing Management - II” with **91%** (8-week duration, Feb–Apr 2026).

ACHEIVEMENT

- Got **Bronze Medal** in Under Graduate Programme.
- Got **Gold Medal** in Post Graduate Programme.

EXTRACURRICULARS

- Worked in **Organizing Committee** for “One Days National Online Seminar on Women@75 “Inclusive growth and Women Empowerment through Rural Entrepreneurship” sponsored by Indian Council of Social Science Research (ICSSR) – Ministry of Education, Delhi organized by PG & Research Department of Commerce, Nallamuthu Gounder Mahalingam College, Pollachi, Tamil Nadu on 5th April 2023

PERSONAL DETAILS

Date of birth : 30 March 1998

Marital status : Married

Languages known : English, Tamil

Computer proficiency : MS Office, Tally

Declaration

I hereby declare, that the particulars given are true to the best of my knowledge.

Place: Pollachi

Date:

(SUBAITHANI. S)