D.DIVYA, ASSISTANT PROFESSOR, NGM COLLEGE, POLLACHI

RESEARCH PAPERS PUBLISHED IN UGC / PEER REVIEWED JOURNAL

1. Published an article titled *"Influencing Factors of Patients towards Private Multi-Speciality Hospitals in Coimbatore"* in *Indian Journal of Applied Research (IJAR)* (Vol. 7, Issue 6, pp. 541–543, June 2017, IF: 4.894).
2. Published a research article titled *"Awareness, Usage and Challenges Faced by Consumers of Green Personal Care Products in the Coimbatore District"* in *Shodhak – A Journal of Historical Research* (Vol. 53, Issue 2, No. 12, pp. 67–73, May–August 2023).
3. Published a research article titled *"Green Practices among Young Adults in Coimbatore District"* in *Humanities and Social Science Studies* (Vol. 12, Issue 2, No. 7, pp. 172–178, July–December 2023).
4. Published a research article titled *"Dietary Preference of Millet Consumption with Special Reference to Udumalpet Taluk"* in *Madhya Bharti – Humanities and Social Sciences* (Vol. 85, No. 8, pp. 62–73, January–June 2024).
5. Published a research article titled *"Problems and Prospects of Agriculturalists with Special Reference to Pollachi Taluk"* in *Madhya Bharti – Humanities and Social Sciences* (Vol. 85, No. 8, pp. 74–84, January–June 2024).
6. Published a research article titled *"Repurchase Intention of Nestle Products with Special Reference to Udumalpet Taluk (Beverage, Breakfast Cereals, Dairy, Food and Nutrition Products)"* in *Madhya Bharti – Humanities and Social Sciences* (Vol. 85, No. 8, pp. 85–92, January–June 2024).
7. Published a research article titled *"Buying Behaviour of Consumers towards Himalaya Personal Care Products in Pollachi"* in *Madhya Bharti – Humanities and Social Sciences* (Vol. 85, No. 13, pp. 10–17, January–June 2024).
8. Published a research article titled *"Assessing Herbal Supplement Usage: Influence of Socio-Demographic Variables"* in *IPE Journal of Management* (Vol. 14, No. 6, pp. 159–165, July–December 2024).
9. Published a research article titled *"Delivery Performance and Service Quality of Swiggy for Enhancing Customer Retention in Pollachi"* in *Madhya Bharti – Humanities and Social Sciences* (Vol. 86, pp. 111–120, January–June 2025).
10. Published a research article titled *"Impact of Advertisement on Consumer Purchase Behavior of E-Bike in Pollachi"* in *Madhya Bharti – Humanities and Social Sciences* (Vol. 86, pp. 153–161, January–June 2025).

11. Published a research article titled *"Exploring the Impact of Accommodation Attributes on Destination Satisfaction among Domestic Tourists in Tamil Nadu"* in *Asian Journal of Management and Commerce* (Vol. 6, Issue 2, pp. 45–49, July–August 2025).
12. Published a research article titled *"Digital Device Usage and Its Impact on Social, Lifestyle, and Health Outcomes of Young Adults in Coimbatore"* in *International Journal of All Research Education and Scientific Methods (IJARESM)* (Vol. 14, Issue 3, pp. 99–111, March 2026).
13. Published a research article titled *"Empowering Women through Financial Literacy: A Data-Driven Quantitative Approach"* in *International Education & Research Journal (IERJ)* (Vol. 12, Issue 3, pp. 55–62, March 2026).
14. Published a research article titled *"Digital Platform Engagement and Behavioural Attitudes of Young Adults: An Analytical Study"* in *Asian Research Journal of Arts & Social Sciences* (Vol. 24, Issue 4, pp. 77–86, April 2026).
15. Published a research article titled *"Multidimensional Attitudes of Young Adults' Digital Gadget Usage: An Empirical Analysis of Demographic Differentials in Coimbatore"* in *International Journal of Innovative Research in Technology* (Vol. 12, Issue 12, pp. 1442–1446, May 2026).
16. Published a research article titled "Impact of Socio-Demographic and Behavioural Factors on Attitudes of Young Adults towards Digital Device Usage" in the EPRA International Journal of Research and Development (IJRD), Vol. 11, Issue 6, June 2026, ISSN 2455-7838, pp. 228–234 (Peer Reviewed).
17. Published a research article titled "Digital Devices and Well-Being: A Model of Attitudinal Influences on Quality of Life among Young Adults" in the International Journal of Research in Finance and Marketing (IJRFM), Vol. 16, Issue 6, June 2026, ISSN 2231-5985, pp. 1–9 (Peer Reviewed).
18. Published a research article titled "Socio-Demographic Determinants of Digital Attitudes among Young Adults: A Multidimensional Analysis " in the International Journal of Marketing and Technology, Vol. 16 Issue 08, August 2026, ISSN 2249-1058, pp -22-27

PAPERS PRESENTED IN NATIONAL / INTERNATIONAL CONFERENCE / SEMINAR

DETAILS OF CONFERENCE / SEMINAR PAPERS PRESENTED

1. Presented a paper on Microfinance and Financial Inclusion in a UGC Sponsored National seminar on Financial Inclusion -An Impetus to rural development held at Emerald Heights

College for Women Udhagamandalam during 21.3.2012 to 22.3.2012. The paper was published with ISBN: 978-81-910472-8-8, pages 65 – 67.

2. On 29.9.2012 Presented a paper on Technological Development in Banking Sector in a National seminar on Contemporary Issues in Business practices (CIBP) held at Kongu nadu Arts and Science college. The paper was published with ISBN: 978-93-82338-18-5, pages 136 – 140.
3. On 06.09.2013 Presented a paper on Role of RBI in Financial Inclusion in the National Seminar held at Dr.N.G.P Arts and Science College.
4. On 19.1.2017 Presented a paper on Green Marketing in the National seminar held at Jamal Mohamed College.
5. On 15.02.2017 Presented a paper on Demonetization paved way for Digital Payment System in the National Conference held at Sree Saraswathi Thyagaraja College.
6. Presented a paper entitled Role of MSME in Economic Development of India in the two day National Conference held at NGM college during 24th and 25th March 2017.
7. On 24.1.2018 Presented a paper on Corporate Social Responsibility accounting in the National Conference held at Sree Saraswathi Thyagaraja College.
8. On 14.02.2020 Presented a paper on Start Up India- A Glance on Popular Scheme of Government in the National conference held at Sree Saraswathi Thyagaraja College.
9. Presented a paper on Cryptocurrency - its Workings and Challenges in the International Conference on Advanced Research in Banking, Finance and Business – Opportunities and Challenges, organized by the KPR College of Arts, Science and Research, Coimbatore, on 16th and 17th February 2022.
10. Presented a paper titled “Challenges of Women Entrepreneurs During Covid-19 and Post Covid-19” at the Online Two-Day ICSSR-Sponsored National Level Seminar on “Women Empowerment in the Time of COVID-19 Crisis”, organized by the Women Self-Defense Training Centre in collaboration with the Department of Education, Annamalai University, Tamil Nadu, held on 22 and 23 September 2022. The paper was published with ISBN: 978-93-92042-16-4, pages 121–125.
11. Presented a paper titled “Technology Innovation in Insurance Industry” at the Insurance Institute of India Sponsored National Level Seminar on “Insurance in the Face of Global Change – The Future Proof”, organized by Sri Ramakrishna College of Arts and Science, Coimbatore, on 12 October 2022. The paper was published with ISBN: 978-93-5701-776-3.

12. Presented a paper titled “Role of ICT in Organisation and Education” at the ICSSR-Sponsored National Seminar on “Implementation of ICT Skills for the Students for Their Employment in Skill-Based Jobs”, organized by the Department of Commerce (E-Commerce), Nallamuthu Gounder Mahalingam College, Pollachi, on 19 October 2022. The paper was published with ISBN: 978-93-95482-16-5 (Vol. 2), pages 177–182.
13. Presented a paper on Green Product and Green Marketing Strategies in India - An Overview in the International Conference on Contemporary Approaches to Empower Smart Future through digitalization held at SIIMS ,pollachi during 24 & 25th November 2023. The paper was published with ISBN: 978-93-90956-04-3 , pages 133 -139.
14. Presented a paper titled “Blended Learning Environment and Its Models: A Glimpse” at the ICSSR-Sponsored National Seminar on “Blended Mode of Teaching and Learning for Teachers Community”, organized by the Department of Commerce (BPS), Nallamuthu Gounder Mahalingam College, Pollachi, on 30 and 31 January 2023. The paper was published with ISBN: 978-93-94004-07-8, pages 93–97.
15. Presented a paper titled “Impact of Digital Learning in India” at the ICSSR-Sponsored National Seminar on “Impact of Digital Learning in Education Sector – A Pandemic Perspective”, organized by the Department of Commerce, Nallamuthu Gounder Mahalingam College, Pollachi, held on 08 and 09 February 2023. The paper was published with ISBN: 978-93-94004-08-5, pages 73–77.
16. Presented a paper titled “Challenges of Integrating Technology in Education” at the ICSSR-Sponsored National Seminar on “Co-Creation Model of Learning, Teaching Curriculum – Staff and Students as Partners towards NEP 2022”, organized by the Department of Commerce (BPS), Nallamuthu Gounder Mahalingam College, Pollachi, on 03 March 2023. The paper was published with ISBN: 978-93-94004-17-7, pages 197–200.
17. Presented a paper titled “Experiential Learning and Skill Development in NEP 2020” at the ICSSR-Sponsored One-Day National Seminar on “Vision for Vishwa Guru India: Initiatives for Global Leadership by 2047”, organized by the Department of Commerce, Nallamuthu Gounder Mahalingam College, on 21.07.2023. The paper was published with ISBN: 978-93-94004-24-5, pages 202–206.
18. Presented a paper titled “Skill Development Schemes through National Skill Development Corporation (NSDC)” at the ICSSR-Sponsored One-Day National Seminar on “Rural Women Empowerment through Skill Development”, organized by the Department of Commerce (CA), Nallamuthu Gounder Mahalingam College, on 02.08.2023. The paper was published with ISBN: 978-93-5980-468-2, pages 460–466.

19. Presented a paper titled “Women Empowerment in India” at the ICSSR-Sponsored One-Day National Seminar on “Perspective of ICT Tools in Education”, organized by the Department of Commerce (BPS), Nallamuthu Gounder Mahalingam College, on 04.08.2023. The paper was published with ISBN: 978-93-94004-27-6, pages 81–85.
20. Presented a paper titled “A Glimpse on New Education Policy 2020” at the ICSSR-Sponsored One-Day National Seminar on “Impact of New Education Policy among Future Generation”, organized by the Department of Commerce (CA), Nallamuthu Gounder Mahalingam College, on 10.08.2023. The paper was published with ISBN: 978-93-94004-25-2, pages 210–215.
21. Presented a paper titled “Strategies for Sustainable Development in India – An Overview” at the ICSSR-Sponsored One-Day National Seminar on “Sustainable Developments through MSMEs: A Pathway to Self-Reliant India”, organized by the Department of Commerce, Nallamuthu Gounder Mahalingam College, on 06.10.2023. The paper was published with ISBN: 978-93-94004-75-7, pages 78–82.
22. Presented a paper titled “Self-Sustainable Agriculture” at the National Conference on “Envisioning a Self-Reliant Rural India for Sustainable Economic Development”, organized by the PG Department of Commerce with International Business, Nallamuthu Gounder Mahalingam College, Pollachi, on 12.10.2023 and 13.10.2023. The paper was published with ISBN: 978-93-94004-39-9, pages 162–166.
23. Presented a paper titled “Role of Financial System and Economic Development of a Country” at the Two-Day International Conference on “G20 and Indian Management Practices”, organized by SIIMS, Pollachi, on 07.12.2023 and 08.12.2023. The paper was published with ISBN: 978-93-90956-87-6, page 497.
24. Presented a paper titled “Digital Inclusion in Rural Communities with Special Reference to Pollachi Taluk” at the National Conference on “Startup–Fintech Challenges and Opportunities: India’s Economic Development in the 21st Century”, organized by Sree Saraswathi Thyagaraja College, Pollachi, on 09.02.2024. The paper was published with ISBN: 978-93-6163-729-2, pages 101–112.
25. Presented a paper titled “Navigating Digital Transformation: Challenges and Opportunities in the Logistics Industry” at the ICSSR-Sponsored National Conference on “Empowering India Through Digital Transformation: A Sustainable Approach (Vol. 2)”, organized by the Department of E-Commerce, Nallamuthu Gounder Mahalingam College, on 19.07.2024. The paper was published with ISBN: 978-93-340-9096-3, pages 535–543.

26. Presented a paper titled “Sustainable Development Goals for Entrepreneurship Development” at the ICSSR-Sponsored National Conference on “Green Entrepreneurship Research for Startups under the Sustainable Development Goals (SDGs) – An Initiative of SANKALP Scheme of the Ministry of Skill Development & Entrepreneurship”, organized by the PG & Research Department of International Business, Sri Ramakrishna College of Arts and Science, Coimbatore, on 06.09.2024. The paper was published with ISBN: 978-93-6126-266-1, pages 1–11.
27. Presented a paper titled “Artificial Intelligence in Banking: Transforming the Financial Sector” at the International Conference SPARK 2024 on “Journey of AI in Business”, organized by the School of Commerce and Management, Kovai Kalaimagal College of Arts and Science, Coimbatore, on 20.09.2024. The paper was published with ISBN: 978-93-341-1894-0, pages 103–110.
28. Presented a paper titled “Transforming Commerce: Circular Economy Models, Challenges, and Pathways for Adoption in India” at the International Conference – 1st Global Innovation Summit 2024: Science, Technology & Humanities Converge (GISSTHC-24), organized by Sree Saraswathi Thyagaraja College in association with Manipal University College, Malaysia, from 20.11.2024 to 23.11.2024. The paper was published with ISBN: 978-93-94874-59-6, pages 674–680.
29. Presented a paper titled “Vikshit Bharat 2047: A Vision for Sustainable Agricultural Transformation in India” at the ICSSR-Sponsored One-Day National Seminar on “Implementation, Success and Challenges of National Mission for Sustainable Agriculture (NMSA) in India”, organized by the Post Graduate and Research Department of Economics, PSG College of Arts and Science, Coimbatore, on 09.12.2024. The paper was published with ISBN: 978-9-33417-015-3, pages 212–216.
30. Presented a paper titled “Bridging the AI Skills Gap: Strategies for Workforce Development in India” at the ICSSR-Sponsored One-Day National Seminar on “Vision Viksit Bharat 2047: Education 4.0 – Enhancing India’s Workforce for the AI-Powered Future”, organized by the Department of Commerce (BPS), Nallamuthu Gounder Mahalingam College, Pollachi, on 24.01.2025. The paper was published with ISBN: 978-93-94004-64-1, pages 323–329.
31. Presented a paper titled “Green Bonds in India: Catalyzing Sustainable Development Amidst Challenges” at the ICSSR-Sponsored One-Day National Seminar on “Green Finance for a Viksit Bharat”, organized by the School of Commerce, Rathinam College of

Arts and Science, Coimbatore, on 29.01.2025. The paper was published with ISBN: 978-81-984034-0-7, pages 80–86.

32. Presented a paper titled “Empowering Rural Women: Government Initiatives for a Digital Future in Education” at the ICSSR-Sponsored One-Day National Seminar on “Vision Viksit Bharat 2047: Contribution and Initiatives of Digital India for Empowering Rural Women (Vol. 2)”, organized by the Department of B.Com (PA), Nallamuthu Gounder Mahalingam College, Pollachi, on 31.01.2025. The paper was published with ISBN: 978-93-94004-84-1, pages 22–27.
33. Presented paper titled “Sustainable Finance and ESG in India: Trends and Opportunities” at the International Conference on Strategic Financial Reforms for Viksit Bharat @ 2047, held at the School of Commerce, VET Institute of Arts and Science, Erode, on 20.8.2025 with ISBN 978-81-19824-04-5, pages 40–44.
34. Presented a paper entitled “Bridging the Gap: Understanding India’s Skills Challenge in a Changing Economy” at the International Conference on AI for Sustainable Economic Growth, organized by KPR College of Arts and Science, Shri Ram College of Commerce, and Churchill Institute, Australia, held on 12–13 September 2025, published with ISBN 978-81-991789-8-4, pages 777–787.
35. Presented a paper titled “Analyzing the Impact of Digital Transformation on Youth Employees in Coimbatore’s IT MSME” at the ICSSR-SRC One-Day National Level Seminar on “Viksit Bharat 2047: Contribution of MSME towards Youth Employment and Skilling for a Developed India”, organized by the Department of Commerce with E-Commerce, PSG College of Arts & Science, Coimbatore, on 15.09.2025. The paper was published with ISBN: 978-81-991789-6-0, pages 56–64.
36. Presented a paper titled “Assessing Consumer Awareness of Digital Payment Services with Demographic Insights” at the International Conference on Business Beyond Borders: AI-Driven Management & Global Opportunities – Empowering Societal Changes and Sustainable Development in the Digital Era, organized by the School of Commerce and Department of Business Administration in association with Periyar University and Payana Overseas Solutions, on 15 September 2025, published with ISBN 978-93-343895-5-5, pages 68–80.
37. Presented a paper titled “The Transformative Impact of Artificial Intelligence on the Indian Retail Sector: Opportunities, Challenges, and Future Pathways” at the ICSSR-SRC Sponsored One-Day National Seminar on ‘Harnessing Artificial Intelligence, Innovation, and Technology: A Pathway to Economic Transformation and Sustainable Development in

India', organized by the UG Department of Commerce (IB), Nallamuthu Gounder Mahalingam College, Pollachi, on 19 September 2025, published with ISBN 978-93-94004-50-4, pages 408–413.

38. Presented a paper titled "Young Adults in the Digital Era: A Consumer Behaviour Analysis of Digital Addiction and Lifestyle Change" at the Two-Day International Conference on *Green Capitalism Reimagined: Evolving Ecosystems of Commerce and Sustainability (ICGCREECS)*, organized by the Department of B.Com, B.Com CS, B.Com CA and M.Com, Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai, on 7 & 8 January 2026, published with ISBN 978-81-69360-83-8, pages 84–93.
39. Presented a paper titled "Digitalization of the Indian Tax System and Digital Literacy among Young Adults" at the Tamil Nadu Goods and Service Tax Professionals Association & ICP Academy Sponsored National Conference on *Future of Taxation: Empowering the Next Generation of Tax Professionals*, organized by the School of Commerce, Rathinam College of Arts & Science, Coimbatore, on 23 January 2026, published with ISBN 978-93-7525-169-9, pages 19–29.
40. Presented a paper titled "Personalized Digital Marketing and Digital Addiction among Young Adults in Coimbatore" at the National Seminar on *AI and Innovation for Smart India: Transforming Finance and Marketing*, organized by the School of Commerce, Rathinam College of Arts & Science, Coimbatore, in association with the Insurance Institute of India, Mumbai, on 4 February 2026, published with ISBN 978-93-6163-232-7, pages 151–156.
41. Presented a paper titled "From Family Bonds to Digital Bonds: Structural Transitions in Indian Families and Young Adults' Digital Addiction" at the ICSSR-SRC Sponsored National Conference on *Families in Transition: The Sociology of Indian Households in Contemporary Times*, organized by the Department of Management and Department of English, Rathinam College of Arts & Science, Coimbatore, on 5 February 2026, published with ISBN 978-93-92150-24-1, pages 84–89.
42. Presented a paper titled "Human–AI Collaborative Pedagogy and Its Impact on Student Engagement and Socio-Emotional Learning" at the ICSSR-SRC Sponsored National Seminar on *Prospects of Artificial Intelligence (AI) and Personalized Learning in Inclusive Education Integrated to NEP-2020*, organized by the Department of B.Com CA, NGM College, Pollachi, on 6 February 2026, published with ISBN 978-93-94004-29-0, pages 374–378.

43. Presented a paper titled “Digital Immersion and Marketplace Behaviour: Understanding Young Adults in the Era of Digital Commerce” at the ICSSR-SRC Sponsored National Seminar on *Driving Digital Innovation in Commerce: A Vision for VIKSIT BHARAT @2047*, organized by the School of Commerce & Management, Kongunadu Arts and Science College, Coimbatore, on 3 March 2026, published with ISBN 978-93-7829-194-4, pages 76–79.
44. Presented a paper titled “Green Supply Chain Management: A Global and Indian Corporate Perspective” at the AICTE Sponsored Two-Day National Conference on *Climate Action & Green Growth: India’s Path to Sustainable Development*, organized by the PG and Research Department of International Business, Sri Ramakrishna College of Arts & Science, Coimbatore, on 11 & 12 March 2026, published with ISBN 978-81-999655-2-2, pages 173–178.
45. Presented a paper titled “GST 2.0 at the Crossroads: Assessing Its Role in Shaping India’s Manufacturing Sector” at the ICSSR-SRC Sponsored Two-Day National Seminar on *GST Reforms and Impact on MSMEs, Start-Ups and Entrepreneurship*, organized by the Department of Economics, PSG College of Arts & Science, Coimbatore, on 12 & 13 March 2026, published with ISBN 978-81-982385-1-1, pages 11–15.
46. Presented a paper titled “Digital Governance and Tax Compliance: Opportunities and Challenges for Small Taxpayers in India” at the ICSSR-SRC Sponsored National Seminar on *Leveraging Digital Governance for Inclusive Economic Growth: GST Reforms and Fiscal Federalism in Tamil Nadu*, organized by the Department of Commerce – B&I, NGM College, Pollachi, on 13 March 2026, published with ISBN 978-93-94004-72-6, pages 471–477.
47. Presented a paper titled “Digital Transformation in Indian Education: Progress, Divides, and the Road to Inclusion” at the ICWA Sponsored National Conference on *Impact of India-US Economic Engagement on India’s Roadmap to Viksit Bharat 2047*, organized by Nehru Arts and Science College, Coimbatore, on 12 & 13 August 2026, published with ISBN 978-81-687901-7-9, pages 15–20.

BOOK CHAPTER

1. Published a chapter on M-banking in a book titled Recent trends in commerce and management” ISBN - 978-81-956364-8-8. Yuvakshetra publication, April 2022
2. Published a chapter titled Revolutionizing Indian Agri-Supply Chains : Blockchain in Coffee Board and APEDA Initiatives , ISBN - 978-81-986573-5-0 , SJ Publication , July 2025.

3. Published a chapter titled Biometric Authentication In Indian Payment Systems , ISBN :978-93-49882-13-3 , The Wordsswiggle Publication, August 2025.

BOOKS PUBLISHED

Published 2 Book titled “Artificial Intelligence in Logistics and Supply Chain Management : Ethical Implications in Automation Transparency and Sustainability “ in the year 2025.