



St. Joseph's College for Women

**Affiliated to Bharathiar University,
Accredited by NAAC with 'A' Grade (cycle II)**



**Recognised under Section 2(f) and 12(B) of the UGC Act,1956)
Kangeyam Road, Tirupur.**



PROCEEDINGS OF

**INTERNATIONAL CONFERENCE ON ARTIFICIAL
INTELLIGENCE AND AUTOMATION IN COMMERCE
- EMERGING PATHWAYS**

**20th and 21st
January, 2025**

**Department of Commerce and
Department of Commerce with Business Analytics**

(ICAIACEP) Proceedings

All rights are reserved. No part of this publication may be reproduced or transmitted, in any form or by any means, without permission. Any person who does any unauthorized act in relation to this publication may liable to criminal prosecution and civil claims for damages.

Organized & Published by

Department of Commerce

Department of Commerce with Business Analytics

St. Joseph's College for Women

Kangeyam Road, Tirupur - 641604

Tamil Nadu, India.

ISBN: 9 789349 751866



INDEX

S. NO.	TITLE AND AUTHOR	PAGE NO.
1	ARTIFICIAL INTELLIGENCE AND EMERGING TECHNOLOGIES IN E-COMMERCE <i>Dr. S. Kokilavizhi</i>	1
2	A STUDY ON THE IMPACT OF ARTIFICIAL INTELLIGENCE ON CONSUMER BEHAVIOUR TOWARDS ONLINE SHOPPING <i>Dr. B. Bharathi</i>	8
3	A STUDY ON AWARENESS ABOUT ARTIFICIAL INTELLIGENCE AMONG SELECTED STUDENTS <i>Ms. T. K. Vidhyavathi , Dr. S. Valarmathi</i>	16
4	ROLE OF ARTIFICIAL INTELLIGENCE IN BANKING AND FINANCIAL SECTOR <i>Dr.T.Kiruthika</i>	22
5	CURBING COUNTERFEIT PHARMA DRUGS WITH HOLOGRAPHIC LABELS AND SIFT ALGORITHM <i>Dr. E. S. Shamila, Chavi Kant R, Joy Magdalene A, Kavya Prabhaa J, Vigneshwar J</i>	27
6	UTILIZING AI FOR TRANSFORMING MARKETING STRATEGIES AND CONSUMER INSIGHTS. <i>Ms. C. K. Faseela , Dr. T. Kiruthiga</i>	35
7	FINTECH INNOVATIONS AND ESG INTEGRATION: DRIVING SUSTAINABILITY IN DIGITAL PAYMENTS POST-COVID-19. <i>Dr. J. Shrilekha</i>	42
8	AUTOMATION IN FINANCIAL SERVICES <i>Ms. A. R. Priyanka Rani, Dr. T. G. Shejo</i>	54
9	AI IN EMPLOYEE TRAINING AND DEVELOPMENT: CREATING A FUTURE-READY WORKFORCE <i>Ms. Katil Deepa Ashok, Dr. T. Kiruthiga</i>	61
10	ADVANCE GROWTH OF AI AND AUTOMATION IN HUMAN RESOURCES IN WORKFORCE MANAGEMENT <i>Ms. R. Keerthana, Ms. M. Bhuvanewari</i>	67
11	EMERGING TECHNOLOGIES AND AUTOMATION OF FINANCIAL SERVICES – A STUDY ON CUSTOMER PERCEPTION TOWARDS GREEN BANKING INITIATIVES IN THE INDIAN BANKING SECTOR <i>M. Narayanan , Dr. S. Chandrasekaran</i>	74
12	AI IN MARKETING AND CONSUMER INSIGHTS <i>Ms. M. Jayanthi, Dr. M. Sumathi</i>	84

Role of Artificial Intelligence in Banking and Financial Sector

Dr. T. Kiruthika

Assistant Professor, Department of Commerce (E-Commerce),
Nallamuthu Gounder Mahalingam College, Pollachi
E-Mail ID – thangarajkkiruthika@gmail.com

ABSTRACT:

Artificial Intelligence is development of human intellect by machines. This is rapidly evolving and it has quickly built up itself as one of the technical foundations for modern financial business world. It facilitates problem-solving in every business, enable us to save time and also protects our savings, where progressively used in financial sector over the years. It is a key component of Bank and Micro-finance that helps to deliver affordable and dependable financial services and that provides systematic compliance management. AI is currently advancing the finance and banking industries. The objective of research is to study role, uses of AI and also to analyze challenge that AI in those area. The descriptive nature of research uses primary and secondary source of data. Study concluded that there is improvement that leads to significant benefits for bank to reach their regulatory circumstances in order to reduce poverty and advance global economic growth which has creating significant progress in the financial sector.

Keyword: Technology, Poverty, Global Economic Growth, Management.

Introduction

Artificial intelligence (AI) was first used in 1956, it has gained popularity in recent years due to growing data volumes, sophisticated algorithms, and the enhanced processing and storage capabilities. Today, AI technology has advanced tremendously and generated a lot of interest in the financial sector and has entrenched itself into the most demanding and fast-paced sector. It has quickly established itself as one of the technical foundations of the entire modern financial industry. These become more customer-centric-technologically relevant with AI in all financial services.

To enable services like electronic banking, real-time transfer of money, and Ki Score software, micro-finance and banking industries have expanded into IT and telecom. While these developments have made it possible for users to access the majority of banking services anytime – anywhere. The developments indicate that the banking and finance