

1<sup>st</sup> International Conference on  
**STRATEGIES FOR  
BUSINESS SUCCESS IN  
THE MODERN WORLD**

07<sup>th</sup> April 2025

Editor's  
Dr. R. Devasakthi  
Dr. M. Vijay



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Affiliated to Anna University, Chennai)

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**Title:** 1<sup>st</sup> International Conference on Strategies for Business Success  
in the Modern World

**Editor's Name:** Dr. R. Devasakthi  
Dr. M. Vijay

**Published by:** Shanlax Publications,  
Vasantha Nagar, Madurai - 625003,  
Tamil Nadu, India

**Publisher's Address:** 61, 66 T.P.K. Main Road,  
Vasantha Nagar, Madurai - 625003,  
Tamil Nadu, India

**Printer's Details:** Shanlax Press,  
66 T.P.K. Main Road, Vasantha Nagar,  
Madurai - 625003, Tamil Nadu, India

**Edition Details (I,II,III):** I

**ISBN:** 978-93-6163-505-2

**Month & Year:** March, 2025

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**Pages:** 349

**Price:** ₹ 700/-

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## **EMPOWERING WOMEN ENTREPRENEURS THROUGH DIGITAL TRANSFORMATION IN FINANCIAL SERVICES**

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### **Abstract**

**D**igital transformation is revolutionizing financial services, significantly impacting women entrepreneurs by enhancing financial inclusion, access to capital, and business efficiency. This study examines the adoption of digital financial tools among women entrepreneurs, highlighting key enablers and challenges. Findings indicate that 85% utilize digital platforms, with mobile banking, e-commerce, and digital marketing driving business growth. However, barriers such as limited digital skills (45%), funding constraints (55%), and cyber security concerns (40%) hinder progress. A chi-square analysis confirms a strong correlation between digital adoption and business success, emphasizing the role of education, government support, and digital literacy. Despite these challenges, 80% of respondents plan to expand digital adoption, advocating for improved financial access, mentorship, and supportive policies. The study underscores the need for targeted interventions in financial literacy, cyber security, and gender-sensitive financial services to create an inclusive digital economy, fostering sustainable growth for women entrepreneurs in the evolving financial landscape.

**Keywords:** *Digital Transformation, Women Entrepreneurs, Financial Inclusion, Cyber Security, Business Growth*