DIGITAL TRANSFORMATION IN COMMERCE AND MANAGEMENT THE ROLE OF AI AND EMERGING TECHNOLOGIES (ICDTCM - 2025)

Editors

Dr.T.SARAVANAN

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KAAMADHENU ARTS AND SCIENCE COLLEGE

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Proceedings of the International Conference on

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38. AI-ENABLED MOBILE TECHNOLOGY FOR HOLISTIC EMPOWERMENT OF RURAL WOMEN IN POLLACHI TALUK: FROM DIGITAL INCLUSION TO ENTREPRENEURSHIP

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ABSTRACT

The rapid advancement of artificial intelligence (AI) and mobile technology has transformed digital entrepreneurship, particularly for rural women. In Pollachi Taluk, AI-powered mobile applications have emerged as a vital tool for empowering women through digital inclusion, financial independence, and business growth. This paper explores the role of AI-driven mobile technology in enabling rural women to access digital markets, enhance financial literacy, and develop sustainable entrepreneurship. The study highlights the impact of AI-powered tools such as smart business assistants, mobile banking, and e-commerce platforms on rural women's livelihoods. Challenges such as digital literacy gaps, affordability, and access to technology are also discussed. The paper concludes that AI-enabled mobile solutions play a crucial role in bridging the digital divide and fostering economic empowerment for rural women in Pollachi Taluk.

Keywords: AI-Powered Mobile Applications, Digital Entrepreneurship, Economic Empowerment.

INTRODUCTION

Digital transformation is reshaping commerce and management through emerging technologies such as artificial intelligence (AI), mobile applications, and digital platforms. In rural areas like Pollachi Taluk, mobile phones are becoming powerful tools for women's empowerment, enabling access to financial services, e-commerce, and digital learning. AI-powered mobile applications enhance these opportunities by offering smart business management, market insights, and automated financial solutions.This paper explores how AI-driven mobile technology facilitates digital entrepreneurship and economic participation among rural women in Pollachi Taluk. It examines the benefits, challenges, and future

implications of AI-enabled mobile applications in driving digital inclusion and financial independence.

ROLE OF MOBILE TECHNOLOGY IN EMPOWERING RURAL WOMEN

Digital Inclusion Through Mobile Phones

Mobile phones have revolutionized communication, financial access, and digital learning in rural areas. Women in Pollachi Taluk increasingly use mobile applications for the following purposes.

E-commerce

Selling handmade crafts, agricultural products, and home-based services online.

Digital Payments

Mobile banking and UPI-based transactions for secure financial independence.

Educational Resources

Accessing skill development courses and entrepreneurial training through AI-powered learning apps.

AI-DRIVEN MOBILE APPLICATIONS AND THEIR IMPACT

AI-powered mobile applications enhance traditional mobile usage by offering:

Business Analytics

AI-driven tools analyze market trends and customer preferences, helping rural women optimize their business strategies.

Virtual Assistants

AI-based assistants guide users in managing finances, inventory, and online sales.

Automated Marketing

AI-powered digital marketing tools assist in social media promotions, personalized advertisements, and customer engagement.

AI-POWERED MOBILE APPLICATIONS IN DIGITAL ENTREPRENEURSHIP

E-Commerce and Online Market Access

Platforms like Amazon ,Meesho, use AI to connect rural women entrepreneurs with customers nationwide. AI-driven recommendations and targeted advertising help these women expand their businesses beyond local markets.

AI-Enabled Financial Inclusion

Mobile banking apps such as Google Pay and Paytm use AI for fraud detection, credit scoring, and financial planning. AI-powered microfinance solutions help rural women access loans, enabling them to invest in small businesses.

Digital Learning and Skill Development

AI-driven learning platforms like Coursera, Udemy, and Skill India provide personalized training in entrepreneurship, financial management, and digital literacy. These platforms empower rural women by bridging knowledge gaps and enhancing business skills.

CHALLENGES IN IMPLEMENTING AI-POWERED MOBILE TECHNOLOGY

Digital Literacy and Awareness Gaps

Many rural women lack formal education and digital literacy, limiting their ability to use AI-enabled mobile applications effectively. Efforts must be made to provide user-friendly interfaces and training programs.

Access to Affordable Technology

Smartphones and mobile internet costs remain a barrier for many rural women. Government and private sector initiatives should focus on subsidizing digital devices and improving internet connectivity in rural areas.

Cybersecurity and Data Privacy Concerns

AI-driven mobile applications collect vast amounts of personal data, raising concerns about security and privacy. Educating rural women about cybersecurity best practices is essential for ensuring safe technology usage.

POLICY RECOMMENDATIONS AND FUTURE STRATEGIES

Government and Private Sector Initiatives

Subsidized Digital Devices

Governments should provide affordable smartphones to rural women.

Digital Literacy Training

NGOs and private firms should conduct AI and mobile technology workshops.

AI-Driven Rural Financial Services

Expanding AI-based microfinance solutions for women entrepreneurs.

SUSTAINABLE AI DEVELOPMENT FOR RURAL EMPOWERMENT

Ethical AI Implementation

Ensuring fairness, transparency, and data privacy in AI-driven mobile solutions.

Localized AI Applications

Developing AI-powered mobile apps in regional languages for better accessibility.

CONCLUSION

AI-powered mobile applications are transforming rural women's lives in Pollachi Taluk by facilitating digital entrepreneurship, financial independence, and skill development. Despite challenges like digital literacy and affordability, AI-driven mobile solutions present immense opportunities for women's empowerment. Future efforts should focus on inclusive AI policies, infrastructure development, and education to bridge the digital divide and promote sustainable growth.By leveraging AI-enabled mobile technology, rural women can unlock new economic opportunities, contributing to a more inclusive digital economy.

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