

EMPOWERING SMART INDIA THROUGH AI AND INNOVATION IN FINANCE AND MARKETING

Dr. T. M. HEMALATHA

Dean, School of Commerce
Rathinam College of Arts and Science (Autonomous),
Coimbatore, Tamil Nadu, India.

Dr. A. SARAVANAKUMAR

Assistant Professor and Head, Department of Commerce
Rathinam College of Arts and Science (Autonomous),
Coimbatore, Tamil Nadu, India.

Dr. C. KRISHNAMOORTHY

Assistant Professor, Department of Commerce
Rathinam College of Arts and Science (Autonomous), Coimbatore, Tamil Nadu, India.

Mr. J. JACKSONVIMALAN

Assistant Professor, Department of Commerce
Rathinam College of Arts and Science (Autonomous)
Coimbatore, Tamil Nadu, India.



MIND READING
Publications

Madurai

Title: Empowering Smart India through AI and Innovation in Finance and Marketing

Editor's Name: Dr. T. M. Hemalatha
Dr. A. Saravanakumar
Mr. U. Rahul

Published by: Forschung
303, Uni Homes Phase 2
Malrojapuram, Kandigai
Chennai – 600 127

Edition Details (I,II,III): I

I ISBN: 978-93-92150-79-1

Month & Year: April, 2026

Copyright @ Dr. T. M. Hemalatha
Dr. A. Saravanakumar
Mr. U. Rahul

Pages: 165

Price: ₹ 480/-

Disclaimer: The views, interpretations and conclusions in this book are solely those of the author(s). The author(s) assure that any use of AI tools has been limited only to improving grammar, spelling, and language quality, and not for generating substantive content. The publisher is not responsible for any plagiarism or AI-generated material that may appear in the manuscript. Although plagiarism and AI checks are performed using available tools, varying results across systems prevent absolute accuracy. All ethical and legal responsibilities for the content rest entirely with the author(s).

CONTENTS

S. No	Title	Page No
1.	A Study on Barriers to AI Adoption for Sustainable Accounting Systems in Indian Smes Dr. A. Kannammal, Vidharsana. R & Aravindh. L	1
2.	Social Media and Influencer Marketing Influencer Marketing Trends Dr. S. Devi Kalyani, J. Dannel Solomon & Mohamed Rosan	7
3.	A Study on Awareness Towards Artificial Intelligence (AI) Among College Students in Pollachi Taluk Dr. M. Deepa	11
4.	Social Media and Influencer Marketing Trends Dr. B. Indira Priyadharshini	17
5.	Social Media Influencers as Digital Entrepreneurs Dr. P. Jayanthi	22
6.	A Study on Performance Analysis of Facebook Ads Campaign Through Looker Studio Dashboards Enugonda Arun kumar & Geeta Kesavaraj	26
7.	A Study on Learning and Development Process at Proconnect Supply Chain Solution M. Hemavarthini & Dr. S. Arul Krishnan	32
8.	Assessing Employee Insights on Warehouse Process Improvements and their Influence on Supply Chain Efficiency and Customer Satisfaction Logistics D. Ganesh & Dr. G. Manoj	39
9.	A Study on the Impact of Operational Workflow on Customs Clearance Efficiency and Customer Satisfaction at Uniqline Customs Clearing Ravi Prakash .M & Dr. G. Manoj	46
10.	Assessing Employee Insights on Warehouse Process Improvements and their Influence on Supply Chain Efficiency and Customer Satisfaction Logistics D. Ganesh & Dr. G. Manoj	51
11.	A Study on Sourcing in Recruitment Impactingproconnect Supply Chain Solutions Limited Ms. Nivetha J & Dr. S. Arul Krishnan	64
12.	An Artificial Intelligence Based Study on Reinforcement Learning for Adaptive Financial Forecasting B. Gokul Prasath & Dr. K. Kokila	69
13.	Evaluating the Role of Artificial Intelligence in Enhancing Retention Strategies to Reduce Employee Turnover at G4s Secure Solutions Pvt Ltd, Chennai Kishore Kumar J & Dr. S. Arul Krishnan	73
14.	A Study on the Evaluation of Employee Development and Organisational Productivity with the Industrial Automation Industry R. Rohith & D. Kotteswaran	76

SOCIAL MEDIA INFLUENCERS AS DIGITAL ENTREPRENEURS

Dr. P. Jayanthi

Assistant Professor, PG Department of Commerce – CA,
Nallamuthu Gounder Mahalingam College, Pollachi,
Coimbatore, Tamil Nadu

Abstract

The rapid expansion of social media has transformed influencers into significant digital entrepreneurs who create, manage, and scale online businesses across various sectors. Unlike traditional entrepreneurs, social media influencers leverage personal branding, audience trust, and digital platforms to generate income and build enterprises. This paper aims to analyze the role of social media influencers as digital entrepreneurs using primary data collected from respondents across different age groups, professions, and educational backgrounds. The study examines awareness, business models, opportunities, challenges, and future potential of influencer-driven entrepreneurship. The findings indicate a growing acceptance of influencers as legitimate entrepreneurs, though sustainability and ethical concerns remain key challenges.

Keywords: Social Media-Influencers-Digital Platforms-Entrepreneurs

Introduction

Digitalization has significantly reshaped entrepreneurial activities by enabling individuals to create businesses through online platforms with minimal capital investment. Social media influencers, once considered mere content creators, have evolved into digital entrepreneurs by monetizing their influence through brand collaborations, product launches, consulting services, and digital content monetization. Influencer entrepreneurship is no longer limited to a specific profession or student group; it spans across industries such as fashion, education, health, finance, entertainment, and technology. This study provides a broader perspective by analyzing public perception of influencers as digital entrepreneurs.

Review of Literature

Kaplan and Haenlein (2010) emphasized the transformational role of social media in enabling user-generated content and interactive communication, which laid the foundation for influencer-driven businesses. Their study highlighted how social media platforms act as enablers for personal branding and entrepreneurial engagement. Khamis, Ang, and Welling (2017) examined the phenomenon of self-branding and identified influencers as “micro-celebrities” who strategically monetize online visibility. Their research established a direct link between influencer culture and entrepreneurial activity. Audretsch (2018) discussed digital entrepreneurship as a driver of economic growth, emphasizing innovation, low entry barriers, and scalability. The findings support the idea that influencers function as independent entrepreneurs within digital ecosystems. Freberg et al. (2011) analyzed influencer credibility and concluded that perceived expertise and trustworthiness significantly influence consumer attitudes. This reinforces the entrepreneurial value of influencer branding. Recent studies by the OECD (2020) noted that influencer-led ventures contribute to employment generation and innovation but also face challenges such as regulatory ambiguity and income volatility.

Statement of the Problem

Although influencer-based entrepreneurship is expanding rapidly, there is limited empirical evidence on how the general public perceives influencers as entrepreneurs. Questions remain regarding their credibility, income stability, ethical practices, and long-term sustainability. Abidin (2016) explored influencer practices and found that authenticity and audience trust are key assets that differentiate influencer entrepreneurs from traditional advertisers. The study highlighted how trust-based engagement enhances commercial success. This study attempts to identify the level of awareness of social media influencers as digital entrepreneurs and to examine opportunities and challenges that are associated with digital entrepreneurs.

Objectives of the Study

The following are the objectives of the study:

- To study the level of awareness of social media influencers as digital entrepreneurs
- To analyze popular business models adopted by influencers
- To identify opportunities created by influencer-driven entrepreneurship
- To examine challenges and risks associated with this form of entrepreneurship
- To assess public perception regarding the sustainability of influencer entrepreneurship

Research Methodology

The study is based on primary data. The data is collected through a well structured questionnaire. It contains questions relating to awareness, perception, income sources of influencers, opportunities, challenges and sustainability of influencer entrepreneurship. A sample of 120 respondents has been selected by adopting convenience sampling method. Simple Percentage has been used to analyze the data.

Findings

The findings of the study are divided into four parts namely, awareness, perception, income sources of influencers, opportunities, challenges and sustainability of influencer entrepreneurship are depicted in the following paragraphs.

Awareness of Influencers as Digital Entrepreneurs

Table: 1: Awareness of Influencers as Digital Entrepreneurs

Awareness	Respondents	Percentage (%)
High	70	58.0
Moderate	35	29.0
Low	15	13.0

From the above table, it is found that majority of respondents (58.0%) have high awareness of influencers functioning as digital entrepreneurs.

Perception of Influencers as Entrepreneurs**Table: 2: Perception of Influencers as Entrepreneurs**

Opinion	Respondents	Percentage (%)
Yes	68	57.0
Partly	32	27.0
No	20	16.0

From the above table, it is observed that more than half of the respondents recognize influencers as entrepreneurs.

Major Income Sources of Influencers**Table: 3: Major Income Sources of Influencers**

Source	Respondents	Percentage (%)
Brand Sponsorships	45	38.0
Advertising & Monetization	25	21.0
Own Products/Services	32	27.0
Affiliate Marketing	18	14.0

From the above table, it is indicated that brand sponsorships are perceived as the primary income source for influencers.

Opportunities Created by Influencer Entrepreneurship**Table: 4: Opportunities Created by Influencer Entrepreneurship**

Opportunity	Respondents	Percentage (%)
Self-employment	42	35.0
Low Startup Cost	30	25.0
Global Market Access	28	23.0
Innovation & Creativity	20	17.0

From the above table, it is found that influencer entrepreneurship is widely viewed as a source of self-employment.

Challenges Faced by Influencers**Table: 5: Challenges Faced by Influencers**

Challenges	Respondents	Percentage (%)
High Competition	34	28.0
Income Instability	40	33.0
Platform Dependency	26	22.0
Ethical & Legal Issues	20	17.0

From the table, it is said that income instability is the most significant challenge faced by respondents.

Sustainability of Influencer Entrepreneurship

Table: 5: Sustainability of Influencer Entrepreneurship

Opinion	Respondents	Percentage (%)
Yes	52	43.0
Maybe	38	32.0
No	30	25.0

From the table, it is observed that while many respondents believe influencer entrepreneurship is sustainable, a notable proportion remains uncertain

Suggestions

Based on the findings of the study and the following suggestions are put forth.

- Influencers should diversify income streams to reduce risk.
- Ethical guidelines and transparent disclosures must be strengthened.
- Digital entrepreneurship training should be promoted for all age groups.
- Policymakers should frame regulations supporting influencer-led businesses

Conclusion

Social media influencers have emerged as a new class of digital entrepreneurs, reshaping modern business practices through innovation, personal branding, and platform-based commerce. The analysis of primary data indicates growing public recognition of influencer entrepreneurship, alongside concerns related to sustainability and ethics. With proper regulation, skill development, and strategic planning, social media influencers can establish long-term, sustainable digital enterprises that contribute significantly to the digital economy.

Acknowledgement

This paper has been published using the Seed Money Granted by the Management of NGM College (Autonomous), Pollachi.

References

1. Abidin, C. (2016). Visibility labour: Engaging with influencers' fashion brands and OOTD advertorial campaigns on Instagram. *Media International Australia*, 161(1), 86–100. <https://doi.org/10.1177/1329878X16665177>
2. Audretsch, D. B. (2018). Entrepreneurship, innovation and economic growth. *Journal of Evolutionary Economics*, 28(2), 219–235. <https://doi.org/10.1007/s00191-018-0560-6>
3. Freberg, K., Graham, K., McGaughey, K., & Freberg, L. A. (2011). Who are the social media influencers? A study of public perceptions of personality. *Public Relations Review*, 37(1), 90–92. <https://doi.org/10.1016/j.pubrev.2010.11.001>
4. Kaplan, A. M., & Haenlein, M. (2010). Users of the world, unite! The challenges and opportunities of social media. *Business Horizons*, 53(1), 59–68.
5. <https://doi.org/10.1016/j.bushor.2009.09.003>
6. Khamis, S., Ang, L., & Welling, R. (2017). Self-branding, 'micro-celebrity' and the rise of social media influencers. *Celebrity Studies*, 8(2), 191–208. <https://doi.org/10.1080/19392397.2016.1218292>
7. Organisation for Economic Co-operation and Development. (2020). *The digital transformation of SMEs*. OECD Publishing. <https://doi.org/10.1787/bdb9256a-en>
8. Tuten, T. L., & Solomon, M. R. (2018). *Social media marketing* (3rd ed.). Sage Publications.