

**SOUVENIR**  
**OF**  
**13<sup>th</sup> INTERNATIONAL CONFERENCE**  
**ON**

*"Harnessing Trillion Economy Through AI and  
Digital Transformation in Building a Smarter and  
Greener Future for Global Commerce and Developments"*

**Date : 13<sup>th</sup> & 14<sup>th</sup> March, 2025.**

**ORGANIZED BY**  
**DEPARTMENT OF COMMERCE**



**VIVEKANANDHA**  
**COLLEGE OF ARTS AND SCIENCES FOR WOMEN**

Autonomous | An ISO 9001 : 2015 | NAAC 'A+' | 2(f) & 12(B) | Periyar University  
Tiruchengode - 637 205, Namakkal (Dt)., Tamil Nadu.

***HARNESSING TRILLION ECONOMY THROUGH AI AND DIGITAL  
TRANSFORMATION IN BUILDING A SMARTER AND GREENER FUTURE  
FOR GLOBAL COMMERCE AND DEVELOPMENTS***

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PG & Research Department of Commerce, Vivekanandha College of Arts and Sciences for Women [Autonomous], Tiruchengode.

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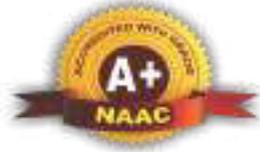


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**Prof. Dr. M. KARUNANITHI**  
B.Pharm., M.S., Ph.D., D.Litt.,  
CHAIRMAN & SECRETARY



The Management, Principal, COE, Director, HODs,  
Faculty Members and Students

*Cordially Invite You to the*

## 13<sup>th</sup> INTERNATIONAL CONFERENCE ON

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**Dhaka International University,**  
Dhaka, Bangladesh.



**Avinashilingam Institute for Home Science &  
Higher Education for Women,**  
Re-Accredited with 'A++' Grade by NAAC, Coimbatore.



**NITTE Institute of Professional Education,**  
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Date

13<sup>th</sup> & 14<sup>th</sup> March, 2025

Venue

VIVEKANANDHA AUDITORIUM

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**ABSTRACT**

The financial industry is undergoing a radical transformation, driven by the disruptive power of Artificial Intelligence (AI). AI is redefining the landscape of payments and finance by enhancing security, streamlining operations, and personalizing customer experiences. Cutting-edge AI-driven fraud detection mechanisms analyze transactions in real-time, detecting anomalies with unparalleled accuracy and minimizing financial crime risks. Advanced machine learning models revolutionize credit scoring and loan approvals by integrating unconventional data sources, making financial services more inclusive and equitable. AI is also at the forefront of investment strategies, where automated trading systems and intelligent robot-advisors process vast datasets to generate precise, data-driven insights for investors. In the digital payment’s ecosystem, AI strengthens transaction security through biometric authentication, predictive analytics, and adaptive fraud prevention, ensuring seamless and secure payment experiences. Beyond security and efficiency, AI-powered chatbots and virtual assistants redefine customer interactions, offering instant financial guidance and automating routine banking tasks. AI’s role in regulatory compliance is equally significant, as it enhances Anti-Money Laundering (AML) and Know Your Customer (KYC) protocols through sophisticated anomaly detection and automated risk assessments. Furthermore, the synergy between AI and blockchain technology is revolutionizing transaction transparency, fostering an ecosystem of trust and efficiency in financial systems. As AI continues to evolve, its transformative potential will drive innovation in risk management, hyper-personalized financial planning, and autonomous decision-making. While challenges such as data privacy and regulatory adaptation persist, AI’s impact on the financial sector is undeniable—reshaping the future of payments and financial services with precision, intelligence, and agility.

**KEY WORDS** : *Artificial Intelligence (AI), Fraud Detection, Machine Learning, Block chain Technology*



**THE ROLE OF SMART CITY INFRASTRUCTURE IN ENHANCING E-COMMERCE LOGISTICS EFFICIENCY**

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**ABSTRACT:**

