

**Name** : Dr Kowsalya G  
**Staff ID** : RCAS03372  
**Designation** : Assistant Professor  
**Department** : Commerce  
**Experience** : 8.5 Years  
**Qualification** : M.Com., M.Phil., Ph.D.  
**Specialization** : Marketing & Accounting  
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### ACADEMICS

Degree	Branch	Institution / University	Year of Completion
Ph.D.	Marketing	Nehru Arts and Science College- Bharathiar University	2024
M.Phil.	Marketing	Sri Krishna Arts and Science College- Bharathiar University	2016
M.Com	Commerce	Rathinam College of Arts and Science- Bharathiar University	2014
B. Com	Commerce	RVS College of Arts and Science- Bharathiar University	2012

Diploma / Certification	Specialization	Institution / University / Agency Name	Year of Completion
NPTEL	Design Thinking – A Primer	A Practical Approach course	February 2023
NPTEL	Business Law for Managers	A Practical Approach course	April 2025

### Journal Publications

Dr Kowsalya G A Study on Marketing and Consumer Behavior in Cell Phone Industry, NIU International Journal of Human Rights ISSN: 2394 – 0298 Volume 9(XX), 2022.

Dr Kowsalya G A Study on Customers Awareness and Buying Behaviour towards selected Green Products with Special Reference in Coimbatore city. Shodha Prabha (UGC CARE Journal), ISSN: 0974-8946, Vol. 48, Book No.04: 2023.

Dr Kowsalya G A Study on Problems and Challenges Faced by Urban Working Women in Coimbatore, Journal of the Asiatic Society of Mumbai, ISSN: 0972-0766, Vol. XCVI, No.13, 2023.

Dr Kowsalya G A Study on Customers Gratification towards E-Banking Services with Special Reference on Commercial Bank, Madhya Bharti -Humanities and Social Sciences, UGC Care Group I Journal, ISSN: 0974-0066 Vol-83 No. 24, January – June: 2023.

Dr Kowsalya G A Study on Users Gratification and Growth Prospects of Bitcoin in Digital Era, Education and Society (UGC Care Journal), ISSN: 2278-6864, Vol-47, Issue-2, No.20, April-June: 2023.

Dr Kowsalya G Role of Self-help Groups In Empowering Women and Poverty Reduction, History Research Journal, ISSN : 0976-5425 (P) Volume: 29, Issue: 02, March – April: 2023 UGC CARE Approved Group I, Peer Reviewed, Referred Journal.

Dr Kowsalya G A Comparative Study of Organic and Inorganic Products in Coimbatore City, Kanpur Philosophers ISSN 2348-8301, Volume-X, Issue-I (I), 2023.

Dr Kowsalya G A study on Satisfaction of Small Entrepreneurs with Reference to Cottage Industry- Educational and Administration theory and Practice – ISSN- 2148-2403.

Dr Kowsalya G A Study on Assessing Awareness Levels of Banking Services Among College Students, International Journal of Cultural Studies and Social Sciences Vol-20, Issue-1, No.07, January - June: 2024:: ISSN: 2347-4777 (UGC CARE Journal).

Dr Kowsalya G A Study on The Impact of E-Commerce in Emerging Markets, Humanities and Social Science Studies, ISSN 2319-829X, Vol. 13, Issue 1, No. 19, January – June: 2024

Dr Kowsalya G The Role of Big Data Analytics In Enhancing E Commerce strategies, Arthshastra, Indian Journal of Economics and Research, ISSN 2278-1811 with IF : 6.718, Vol. 14, Issue 01, No.06, January - March : 2025 UGC CARE Journal (Group I), Peer Reviewed.

Dr Kowsalya G The Impact of Artificial Intelligence Enhancing In Digital Marketing, Journal of Commerce and Business Studies, ISSN: 2322-0767, Volume 08, Book No. 03, January-June: 2025.

Dr Kowsalya G Investigates The Cost-Effectiveness, Fuel Savings, And Economic Viability of Cng-Powered Vehicles In Transportation. International Journal Of Applied Ethics ISSN: 2321-2497, Volume :11, No.04, 2025.

Dr Kowsalya G A Study on Factors Influencing Customer Satisfaction in E Commerce with Special Reference to Ajo, Arthshastra, Indian Journal of Economics and Research, Vol 14, Iss.01, No.6, January-March:2025.

Dr Kowsalya G A Study on Customer Satisfaction towards Babo Botanicals Products-Mayas Publication-SSN: 2582-9815, Volume- V Issue- III March-2025.

## **Book Chapters**

Dr Kowsalya G A Study on Problems Faced by Rural Women Entrepreneurs in Coimbatore District. Book Chapter for ICSSR Sponsored One Day National Level Seminar on Challenges and Problems Faced by Women Entrepreneur in Indian Society After Covid-19 Pandemic Volume 1 - ISBN: 978-93-5701-450-2 14th September 2022.

Dr Kowsalya G An Assessment of Decision on Paradigm Shift in Higher Schooling by Using Digital Transformation

Dr Kowsalya G A Study of the Indian Money Market During the Liberalisation Period – Angappa College of Arts and Science, Two days International Conference on Cashless Economy make in India October 5 and 6 2023.

Dr Kowsalya G Sustainable Agriculture in the 21st Century- title on “Artificial Intelligence Use in College: An Overview” ND GLOBAL PUBLICATION HOUSE- ISBN: - 978-81-973379-7-0- June-2024.

Dr Kowsalya G Enhancing Transparency and Efficiency in The Insurance Sector through Blockchain Technology: Innovations and Implications, Shanlax Publications, Vasantha Nagar, Madurai – 625003, Tamil Nadu, India, ISBN: 978-93-6163-112-2 Month & Year: January 2025.

## **Books**

Dr Kowsalya G Advanced Trends in Multidisciplinary Research and Innovation - Weser Books - ISBN: 978-3-96492-593-0. - 2024.

Dr Kowsalya G Cyber Crime and Cyber Law - Shanlax Publication – ISBN 978-93-6163-569-4 January, 2025.

## **Proceedings**

Dr Kowsalya G Proceedings of the Sri Krishna College of Arts and Science Conduct the ICSSR Two Days National Seminar on Role of emotional Intelligence in career decision making of senior secondary school students-20 & 21 December, 2023.

Dr Kowsalya G Proceedings of the Bishop Ambrose College of Indian Council of Social Science Research (ICSSR)- One Day National Level Seminar on “The Impact of Problems Faced by Women Micro Entrepreneur” - 29<sup>th</sup> February, 2024

Dr Kowsalya G Proceedings of the PSG College of Arts and Science - The Role of Artificial Intelligence in Transforming the Banking Sector: Opportunities, Challenges, And Future Trends, December 9<sup>th</sup> 2024.

Dr Kowsalya G Proceedings of the PSG College of Arts and Science - A Study on organic farming as a path way to environmental and economic sustainability in India, ISBN: 978-9-33417-015-3, Published in 2024

### **PRESENTATIONS**

	State Level	National	International
Conference	-	1	1
Seminar	-	1	-

### **PARTICIPATION**

	State Level	National	International
Conference	-	4	5
Seminar	-	5	6
Workshop	-	4	-
FDP/PDP	-	8	4

### **AWARDS, HONORS AND RECOGNITION**

Awards / Honors /Recognition	Agency / Institution	Year of Award
Golden Gurus Award	GRT Jewelers	2025