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ACADEMICS

Degree	Branch	Institution / University	Year of Completion
M.Phil	Commerce	PSG College of Arts and Science	2011
M.Com	Commerce	PSG College of Arts and Science	2010
B.Com	Commerce	PSG College of Arts and Science	2008

RESEARCH AND PUBLICATIONS

Journal Publications

- Girija, P. “*A study on impact of information technology in insurance sector in India*”. *National Journal of Multidisciplinary Research and Development*, Vol 10, Issue 2, 2025, pp. 35–37. ISSN 2664-9896, UGC CARE Listed.
- Jayaraman, S. E., Kumar, B. M., Babu, M., **Girija, P.**, & Kapila, D. “*Social media’s empowering impact on the Internet and society*”. *Migration Letters*, Vol 21, Issue S15, 2024, pp. 1003–1012. ISSN 1741-8984, SCOPUS approved.
- Girija, P. “*Role of information technology in insurance sector*”. *Rabindra Bharati University, Journal of Economics*, Vol 28, Issue 15, 2023, pp. 24–27. ISSN 0975-802X, UGC CARE Listed.
- Girija, P. “*Impact of Ujjwala Yojana scheme and its effect on behavioural changes among rural women in Pollachi Taluk*”. *Humanities and Social Science Studies*, Vol 12, Issue 1, No. 13, 2023, pp. 188–190, ISSN 2319-829X, UGC CARE Listed.

- Girija, P. “A study on public awareness on e-banking with special reference to Coimbatore City”. *History Research Journal*, Vol 29, Issue 4, 2023, pp. 52–55, ISSN 0976-5425, UGC CARE Listed.
- Girija, P. “The role of cryptocurrency in the future of finance”. *Indian Journal of Psychology*, Vol 4, Issue 4, 2023, pp. 156–160, ISSN 0019-5553. UGC CARE Listed.
- Girija, P. “Insurance 4.0”. *Shodha Prabha*, Vol 47, Issue 3, No. 6, 2022, pp. 11–14. ISSN 0974-8946. UGC CARE Listed.
- Girija, P. “A study on customer’s satisfaction towards cellular service providers in Pollachi Taluk”. *Suraj Punj Journal for Multidisciplinary Research*, Vol 9, Issue 5, 2019, pp. 551. ISSN 2394-2886. UGC CARE Listed.
- Kalaivani, R., & **Girija, P.** “A study on consumer attitude towards household durables with special reference to water purifier in Coimbatore”. *Journal of Emerging Technologies and Innovative Research*, Vol 5, Issue 9, 2019, pp. 1069. ISSN 2349-5162. UGC CARE Listed.
- Kalaivani, R., & **Girija, P.** “A study on performance of nonperforming asset in selected banks”. *International Journal of Creative Research Thoughts*, Vol 6, Issue 1, 2018, pp. 1745. ISSN 2320-2882. UGC CARE Listed.
- **Girija, P.**, & Kalaivani, R. “The study on savings habits of rural women with special reference to Pollachi”. *International Journal of Academic Research and Development*, Vol 3, Issue 1, 2018, pp. 50–52. ISSN 2455-4197. UGC CARE Listed.
- Kalaivani, R., & **Girija, P.** “A study on consumer perception and satisfaction towards restaurants with reference to Coimbatore”. *Journal of Emerging Technologies and Innovative Research*, Vol 5, Issue 6, 2018, pp. 421, ISSN 2349-5162. UGC CARE Listed.

Book Chapters

- Girija, P. “Leveraging digital technologies for business innovation in the era of IoT”. In *The Words Wiggle Publication*. August 2025, pp. 27–39. ISBN: 978-93-49882-55-3.
- Girija, P. “The role of technologies in the digitalization of the banking and insurance sectors”, *Mind Reading Publications*. June 2025, pp. 84–90. ISBN: 978-93-92150-84-5.
- Girija, P. “Role of artificial intelligence in business innovation”. In *New Developments and Complications in Business Management and Innovation*, *Jai Shivaasni Publications*. 2025, pp. 165–169. ISBN: 978-93-343-0212-7.

- Girija, P. “Green marketing: Navigating the future of sustainable business practices – Green entrepreneurship startups”. In *Proceedings, Coimbatore Institute of Information Technology*. August 2024, pp. 370–374. ISBN: 978-93-6126-266-1.
- Girija, P. “Emerging trends in digitalization of market”. In *New Frontiers in Business Management*. July 2024, pp. 128–133. ISBN: 978-81-967593-3-9.
- Girija, P. “Digital transformation in entrepreneurship and its impact on organizational culture in Technology for Education and Employment.” *Vivekanandha College of Arts and Sciences for Women*, October 2023, pp. 156–160. ISBN: 978-93-5813-508-4.
- Girija, P “A study on money in the digital age: Analyzing the development of Indian financial systems”. In *Global Trends in Commerce, Management and Information Technology*, August 2023, pp. 53–60. ISBN: 978-93-92649-55-4.

Books

- P. Girija, *Innovation and Digitalization of the Insurance Industry in India: A New Era*, Shanlax Publications, Madurai, Tamil Nadu, India, Edition: I, Vol: I, January 2025. ISBN: 978-93-6163-112-2.
- **P. Girija**, & R.T. Lavanya, *Principles of Auditing*, Mind Reading Publication, 2024. ISBN - 978-93-92151-05-7.
- **P. Girija**, & R.T. Lavanya, *Organisational Behaviour*, First Book Publicizing, 2024. ISBN - 978-93-92150-61-6.
- P. Girija, *Digitalization of the Commodity Trading, Marketing and Agricultural Sector*, Forschung Publications, Chennai, Tamil Nadu, India, Edition: I, Vol: I, December 2023. ISBN: 978-93-91772-80-2.

Proceedings

- Girija, P. “Role of information technology in insurance sector”, *Digitalization in Insurance Industry*, A.V.P College of Arts and Science, Tirupur, August 2025, pp 28-33, ISBN NO: 978-81-989781-8-9.
- Girija, P. “A Study on AI in green consumerism and ethical brand communication in Tamilnadu” *Exploring Social Impact Through Social Science Research and Artificial Intelligence*, Salem Sowdeswari College - Salem, August 2025, pp 221-224, ISBN: 978-81-958413-0-1.

- Girija, P. “*Digitalization of global and Indian commodity trading markets and the agricultural sector. In Proceedings of the New Developments and Prospects in Indian Agriculture, PSG College of Arts and Science, Coimbatore, 2025*, pp. 95–102. ISBN 978-93-341-7996-5.
- Girija, P. “*The rise of on-demand insurance: How mobile apps are changing the game. In The Insurance Industry in India: A Digital Revolution*” Mind Reading Publications, Madurai. February 2025, pp. 106–108, 370. ISBN 978-93-92150-22-7.
- Girija, P. “*The future of data security solutions: Safeguarding business sectors with integrated IoT and AI tools. In India 2.0: Vision for India 2047 – Digital Ecosystem & Harnessing Artificial Intelligence*”, Nallamuthu Gounder Mahalingam College (Autonomous), Coimbatore. 2024, pp. 183–188. ISBN 978-93-94004-31-3.
- Girija, P. “*Pricing cyber insurance policies: Balancing risk and affordability. In New Challenges for Insurance*”. Sri Ramakrishna College of Arts and Science, Coimbatore. July 2024, pp. 36–38, ISBN 978-81-964453-8-6.
- Girija, P. “*Study on digital marketing for rural products in India. In Role of Digitalization Sector in Rural Economy*” Sankara College of Arts and Science, Coimbatore. Sep 2022, pp 42-46, ISBN 978-93-5680-807-2.

PRESENTATIONS

	State Level	National	International
Conference	0	6	1
Seminar	1	7	0

FDP/PDP

State Level	National	International
2	21	0

Events Organized (Seminar/Conference/Workshop)

- Organising Secretary – One-day National Seminar on Innovation and Digitalization of the insurance industry in India: A New Era on 23.12.2024 at Rathinam College of Arts and Science, Coimbatore.

Invited Speaker / Session Chair- Conference / Seminar / Workshop

- Delivered a lecture on ‘Tamilarin Vanikam’ organized by the Department of Tamil, Rathinam College of Arts and Science on 11.04.2025.

AWARDS, HONORS AND RECOGNITION

Awards / Honors /Recognition	Agency / Institution	Year of Award
Excellent Performer Award	Rathinam College of Arts and Science	2023
Best Faculty of the department	Rathinam College of Arts and Science	2024
Sir C V Raman Award	Rathinam College of Arts and Science	2024
Dr. Radha Krishnan Award	Puthiya Paathai Trust, Trichy	2024
Excellence in Education Award	Master Professional Academy	2025
Golden Guru Award	GRT Jewelers	2025
Aasiriyar Manimakuda Viruthu	Tamil Semmozhi Mandram	2025