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Department : Commerce
Experience : 2 Years
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ACADEMICS

Degree	Branch	Institution / University	Year of Completion
PhD	Finance	CBM College	Pursuing
M.Com	Finance	Avinashilingam Institute for Home Science and Higher Education for Women	2023
B.Com PA	Professional Accounting	Avinashilingam Institute for Home Science and Higher Education for Women	2021

Diploma / Certification	Specialization	Institution / University / Agency Name	Year of Completion
HDCA	Computer Applications	CSC Computer Education	2021

RESEARCH AND PUBLICATIONS

GRANTS

Title	Agency	Amount	Year	Status
Critical Thinking and Philosophical	Indian Council for Philosophical Research, New Delhi	30,000	2024	Completed

Journal Publications

Ms. K. Kousika (2023), Multi Criteria Approach to Evaluate the Financial Performance of Information Technology Companies in India, *South Indian Journal of Social Science*, ISSN: 0972-8945, Vol XXI No 5, PP 71- 75.

Ms. K. Kousika (2023), A Study on user Gratification Towards the Android Application with Reference to Coimbatore City, *South Indian Journal of Social Science*, ISSN: 0972-8945, Vol XXI No 5, PP 176- 179.

Ms. K. Kousika (2024), A Study on Customer Awareness and Perception towards Green Bank in Coimbatore, *IPE Journal of Management*, ISSN: 2249-9040, Vol 14 No 18, PP 5-9.

Ms. K. Kousika (2025), Climate Finance and Viksit Bharat: Bridging Indias Sustainable Growth, *International Journal of Commerce and Management*, ISSN: 2455-1627, Vol 11, Issue 4, PP 51-54

Book Chapters

Ms. K. Kousika., Ms. G. Kowsalya., Advances in Artificial Intelligence. (2023). In *Industry 4.0* (pp. 41–50). P.K. Publishers & Distributors. ISBN: 978-81-19428-79-3.

Ms. K. Kousika., Ms. Jayashree., Latest developments in commerce and management. (2024). In *Latest developments in commerce and management* (pp. 37–43). IoT Academy Publisher. ISBN: 978-93-93622-37-2.

Ms. K. Kousika. To Study on Effects of Digital WhatsApp Payment Users with Add-Ons to The WhatsApp Payment System. (2024). In *DIGITALIZATION OF THE BANKING AND FINANCIAL SYSTEM* (pp. 234–240). Rathinam College of Arts and Science. ISBN: 978-93-92150-96-8.

Ms. K. Kousika., Ms. Jolin Rathinapriya. Examining the antecedents of ICT adoption in higher education: an Indian context. (2024). In *Advanced Trends in Multidisciplinary Research and Innovation* (pp. 154–161). Weser Books. ISBN: 978-3-96492-593-0.

Ms. K. Kousika., Ms. Anjutha. Role of Artificial Intelligence in Detecting and Nurturing High-Potential Employees. (2024). In *Multidisciplinary Research in Arts, Science & Commerce (Volume-3)* (pp. 33–34). The Hill Publication. ISBN: 978-81-977851-1-5.

K. Kousika. Recent Trends in E – Commerce. (2024). In *Multidisciplinary Research in Arts, Science & Commerce (Volume-5)* (pp. 31–33). The Hill Publication. ISBN: 978-81-977851-6-0.

Proceedings

Ms. K. Kousika., IMPACT OF MAKING DIGITALIZATION TOWARDS FUNDING SECTOR IN INDIA. (2023). In *Research in Multidisciplinary Subjects (Vol. 7)* (pp. 49–53). The Hill Publication. ISBN: 978-81-964776-8-4.

Ms. K. Kousika., Ms. Siva Sankari., A Sustainable change: The Progress of Innovative paradigms in Managing Education. (2023). In *Technology for Education and Employment*. Vivekanandha Institute of College. ISBN: 978-93-5813-508-4.

Ms. K. Kousika., Dr. G. Kowsalya., Advances in Artificial Intelligence. (2023). In *Industry 4.0* (pp. 41–50). P.K. Publishers & Distributors. ISBN: 978-81-19428-79-3.

Ms. Kousika., Ms Subhashini Vasu., Latest developments in commerce and management. (2024). In *Latest developments in commerce and management* (pp. 37–43). IoT Academy Publisher. ISBN: 978-93-93622-37-2.

Ms. K. Kousika., Ms Sindhuja., To Study on Effects of Digital WhatsApp Payment Users with Add-Ons to The WhatsApp Payment System. (2024). In *DIGITALIZATION OF THE BANKING AND FINANCIAL SYSTEM* (pp. 234–240). Rathinam College of Arts and Science. ISBN: 978-93-92150-96-8.

Ms. K. Kousika., A Step Towards a Resilient Circular Economy in India – Road Map to Sustainable Development. (2024). In *ECONOMIC RESURGENCE India’s Thriving Path to Development* (pp. 180–190). Indu Book Services Pvt. Ltd. ISBN: 978-81-19907-44-1.

PRESENTATIONS

	State Level	National	International
Conference	2	1	-
Seminar	2	2	-

PARTICIPATION

	State Level	National	International
Conference	-	4	1
Seminar	5	4	-
Workshop	8	2	-
FDP/PDP	4	2	1

Events Organized (Seminar/Conference/Workshop)

Organized a Seminar on “Critical Thinking and Philosophical Research” on January 2025.

AWARDS, HONORS AND RECOGNITION

Awards / Honors /Recognition	Agency / Institution	Year of Award
Golden Guru Award	GRT Jewelers	July 2025
NPTEL- Mentor	Swayam	2024