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Commerce Reimagined: The Future of Trade and Transactions

First Edition

Editor(s):

Dr. Lubna Suraiya

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Commerce Reimagined: The Future of Trade and Transactions

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Preface

In the rapidly shifting terrain of the 21st Century global economy, the interplay between Commerce, Economics and Management Studies has become more intricate, dynamic and interdependent than ever before. As nations strive for economic resilience, businesses push for digital agility and societies seek sustainable models of growth. The need for adaptive and innovative approaches in these disciplines has reached a critical juncture. Against this backdrop, AI is no longer a futuristic concept it is a present reality redefining the essence of decision-making, productivity, and strategic foresight.

Commerce now thrives in expansive digital ecosystems like online platforms, block chain systems, and AI-powered tools like Chabot and recommendation engines have reshaped the commercial landscape. These innovations enable highly personalized consumer experiences, increase operational speed, and remove many logistical barriers to market access.

Economics has evolved from static models of scarcity and allocation to dynamic forecasting and behavioural analytics. Policymakers use predictive AI to anticipate inflation, simulate fiscal impacts, and respond swiftly to supply chain challenges. At a micro level, businesses employ real-time consumer data to adjust pricing and optimize resource use for better returns.

Management Studies are being reshaped by AI integration into strategic, operational, and HR functions. Recruiters utilize AI to evaluate applicants and retention probabilities, while operations teams use smart analytics to increase efficiency and reduce downtime. Decision-makers benefit from dashboards that improve planning and performance in complex market environments. Success now depends not just on intuition and experience, but on the ethical and meaningful use of intelligent technologies. This work invites readers to engage with these topics through case studies, trend analysis, and informed debate. It calls on leaders, thinkers, and learners to shape an intelligent, responsible future that enhances human purpose and empowers societies to thrive across industries and borders.

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About the Editors



Dr. LUBNA SURAIYA, Ph.D., popularly titled as *Navarathina Nayagi* for being **the First Indian Women to do research on Transgender Entrepreneurs and being the Recipient of the Honorary Award of Doctor of Letters in Commerce from International Economics University for SAARC Countries (Republic of Maldives) in 2018**. An author, Inspirational speaker, Gender Inclusion Catalyst, Public Blood Donor, Edu-trainer, Life-Long Learner, Social Reformist, Volunteer, Multi-Award Winner, Independent Researcher and Academician. A remarkable invited energetic Guest Speaker specialized in third gender to create awareness among students in various schools, colleges, universities and academic forums in Tamil Nadu and across Indian states. She combines academic rigor with on-ground insights, especially focused on Tamil Nadu, and has earned recognition within progressive social and research circles whose work critically examines and supports transgender entrepreneurship and inclusion in India.

Her academic profile holds 9 degrees including an MBA, M.Com, DIT, M.Phil, PDGE and PhD. She has a strong academic background and designated as an Assistant Professor in the Department of International Accounting and Finance at renowned institution in SRM Institute of Science and Technology, Chennai.

Having published 26 research articles in the reputed UGC Approved, UGC Care list, Scopus Indexed, Web of Science and with high impact factor International and Indian journals in various sectors like entrepreneurship, marketing, education, human behavior etc. Bagged 18 Best Research Paper and Best Presenter awards, 22 ISBN/ISSN proceedings in various International, National and State Conferences, 4 Patent Publications, 1 Patent grant, authored 1 book on HR, 4 book chapter publications, Life Membership at various professional bodies and being the Chief Editor for Commerce

Reimagined: The Future of Trade and Transactions (Vol 1) indexed in ProQuest. Actively also participated in various Research Colloquiums, workshops, orientations, seminars, webinars, FDP and training sessions. Serving as Editorial Board Member, Assistant Editor and Reviewer for UGC listed Journals from New Delhi, Bareilly, Meerut, Gujarat, Attur and Perambalur.

Her interviews appeared in popular TV Channels and as well as in reputed leading Tamil magazines or newspaper such as The New Chennai Express, Daily Hunt, News 7 Tamil, Vaikarai Seithigal, Namma Ooru Pirabalangal, Sri Krishna TV Erode, AMN Channel Tirunelveli, TN69 Voice Thoothukudi, NTrichy.com Live Telecast, Sathanai Pengal, Dinamani, Vanakkam America, Dinakaran, Dinamani, Dinathanthi, Aval Vikatan and Manava Kathir. Spoke in Kalaiginar TV for a public speaking program “Azhagiya Tamil Magal” Episode I headed by Cine actress Mrs. Rohini Raghuvaran and also in the Public Talk show on Transgender at Jaya TV program “Unnai Arinthal” in Episode 6 hosted by Cine actress Ms. Varalakshmi Sarath Kumar. Regular content write ups on Third Gender to Magalir Kathir, PuthuVaravu, e-magazine Trans News (Tamil Nadu), Maruthani Monthly (Thiruvananthapuram, Kerala) and trichyoutlook.

Her Special Awards are 2 International Awards, 1 State Level Award, 1 Kerala State Award and 15+ Private Institutions or by NGO's. To name a few:

1. Received Sports and Physical Fitness Certificate 2002 from The Dubai Police General Head Quartered by His Highness General Crown Prince of Dubai, U.A.E, Ministry of Defense and Dubai Police and Public Security.
2. Best Achiever Award 2024 from Green Tech Research Foundation, Thailand.
3. Recipient of State Level Life Time Achievement Award as “Manithavalak Kalaimani 2019.
4. Best Social Worker Award for participating in CORONA Awareness Programme in Jan Andolan for COVID Appropriate Behaviours organized by Government of Tamil Nadu, Villupuram Municipality, Government of India Field Outreach Bureau, Puducherry and Bharatheeya Nattuvaidhya Samithy, Tiruvananthapuram.
5. Best Faculty Performance Award 2015 from Kavi Peararasu Vairamuthu.
6. Excellent Social Worker Arignar Anna Award 2019 from Former Hon'ble Minister for School Education, Government of Tamil Nadu Mr. K.A. Sengottayan.

7. Kalaam's Aspiring Teacher Award 2019 from Dr. APJ Abdul Kalaam Foundation, Rameshwaram.
8. The Best Female All Rounder Performer Award 2020 from Shri Aananda Kalpa Foundation, Coimbatore.

As part of social service, donated blood 28 times organized by TNSACS, CAPACS, TN State Blood Transfusion and other private hospitals and registered for Organ Donation, organized various camps like Blood Donation, ECG, Eye Check-up, Dental Check- up and took part in Rally on AIDS Awareness as Rotaract Co-Ordinator.

About the Editors



Dr.P. Kanchana, Ph.D., is Presently an Assistant Professor in SRM Institute of Science and Technology, Faculty of Science & Humanities, SRM University, Vadapalani Campus. She was awarded Ph.D in Commerce from University of Madras in 2016. She has over 20 years of experience in teaching and research and contributed more than 20 papers in various National and International Journals. She has been awarded Dedication, Excellence and CTPD - New Delhi.

Potential Teacher Award in the year 2012 and 2016. She has received Best Speaker Award in both Tamil and English and Best Organizer Award in the year 2010. She has been acting as a member of the Indian Commerce Association.

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