



ISSN : 2581-7930(Online), Impact Factor by Cosmos: 7.270  
Publication Impact Factor by I2OR: 5.010

**INTERNATIONAL JOURNAL OF  
ADVANCED RESEARCH IN COMMERCE, MANAGEMENT &  
SOCIAL SCIENCE (IJARCMSS)**

An International Quarterly Multidisciplinary Double Blind Open Access Peer Reviewed Refereed Journal

Volume 09

No. 02(III)

April-June, 2026

*Contents*

1.	Human-AI Collaboration in Product Selection: A Bibliometric Review of Trends in Consumer Decision-Making <i>Abin P Jose, Jibil K John &amp; Dr. Satheeshbabu A T</i>	01-13
2.	Influencer Marketing and Consumer Purchase Intention: The Mediating Role of Credibility <i>Amrutha Anilkumar &amp; Dr. Rema Devi V N</i>	14-22
3.	Consumer Attitude towards Kudumbashree Food Products: A Study among Women in Ernakulam District <i>Anju Maria Baby T., Karthika S. &amp; Dr. Leena Varghese</i>	23-30
4.	Artificial Intelligence in Digital Marketing: A Bibliometric Analysis and Systematic Literature Review using the TCCM Framework <i>Aswathy S. &amp; Dr. Rajeev Kumar A.D.</i>	31-46
5.	Capability Pathways to Financial Well-Being: A Systematic Review Integrating Bibliometric Analysis and TCCM Framework <i>Deepak Mohan &amp; Dr. Priya R</i>	47-60
6.	AI-Based Machine Learning Approach to Analyze Returns and Volatility of Major Foreign Currencies Against the Indian Rupee <i>Gayathri Devi M, Dr. Priya P S &amp; Prof. (Dr.) Biju T</i>	61-68
7.	Artificial Intelligence Adoption in Wellness Tourism Services: A Study of Tourist Perceptions <i>Haripriya N S &amp; Dr. Sajith M</i>	69-74
8.	AI-Driven Transformation in Finance: Assessing Technical Readiness and Skill Gaps among Commerce and Management Students and Graduates <i>Jerin Ninan Jose &amp; Subin K Sunny</i>	75-81
9.	Exploring the Role of FinTech in Enhancing Financial Inclusion among Generation Z in Ernakulam District <i>Dr. Athira V T &amp; Priyanka Binu</i>	82-88
10.	The Influence of Artificial Intelligence Integrated Financial Education on Media Facilitated Financial Socialization among College Students <i>Nimisha Gopi &amp; Prof. (Dr.) Abdul Salam K</i>	89-94
11.	Determinants of AI Adoption in Financial Decision-Making: An Empirical Study among Individual Investors in Kerala <i>Priyamvada J &amp; Dr. Leena Varghese</i>	95-102
12.	Consumer Acceptance of Circular Economy Practices in E-Commerce Platforms <i>Ms. Sikha P S, Ms. Soumya Jose, Ms. Mekhana Wilson &amp; Ms. Anupa Stanly</i>	103-110

13.	AI Driven Banking: Transforming Financial Services through Intelligent Automation and Data Driven Decision Making <i>Sruthy. S</i>	111-118
14.	BioCommerce Intelligence: Leveraging Artificial Intelligence at the Nexus of Zoology and Commercial Science <i>Dr. Sreevidhya P. &amp; Dr. Priya P. S.</i>	119-128
15.	Revolutionizing Grocery Retail Trade: A TCCM Analysis of Artificial Intelligence Applications <i>Sumi J. &amp; Sreelakshmi M.</i>	129-144
16.	LLMs vs. SLMs: Differentiating the Role in Personal Financial Advisory Services <i>Yadhukrishnan G &amp; Dr. Priya R</i>	145-151
17.	Digital Public Infrastructure and the Expansion of Digital Payments in India: Evidence from an ARDL Bounds Testing Approach <i>Yedu T Dharan &amp; Amruthambika P.</i>	152-160
18.	A Study on the Usage of Artificial Intelligence in Education among College Students <i>Shemina Hamsa Palliyalil, Nora Mariam Alex &amp; S Vaishnavi Raj</i>	161-167
19.	Artificial Intelligence in Financial Fraud Detection: Safeguarding the Digital Financial Ecosystem <i>Shraddhanjali Nayak</i>	168-176
20.	Asset Creation and Sustainability under MGNREGA: An Analysis of Infrastructure Durability in Jodhpur District <i>Dr. Zemini Kanwar</i>	177-183
21.	A Theoretical Study on Human Resource Management Practices in Hospitals <i>Smt. Pushpabai. A.Kore</i>	184-188
22.	Performance Appraisal of Indian Public Sector Banks: A Financial Analysis Approach <i>Dr. Shailesh N. Ransariya</i>	189-200
23.	A Comprehensive Statistical Analysis of CRM Influence and Behavioural Traits in FMCG in Bhilwara <i>Dr. Antimbala Prajapat</i>	201-210
24.	A Bibliometric Analysis of Behavioral Finance Research: Investor Psychology, Marketing Cues, and Financial Literacy in Stock Market Investment Decisions <i>Gurpreet Singh &amp; Sukhdev Singh</i>	211-222
25.	Students Perception and Usage of Generative AI in Education: A Study in Selected District of Western Tamil Nadu <i>Dr. K. Giriya &amp; Ms. M. Nithya</i>	223-233
26.	Gender, Education and Changing Marital Expectations among Educated Youth in Rajasthan: A Sociological Study <i>Dr. Anita Jyani &amp; Dr. Jyoti Shukla</i>	234-242

Cont...