

**Dr Manmohan Singh Bengaluru City University**  
**Department of Studies and Research in Commerce**  
**In Association with**  
**Association of Chartered Certified Accountants (ACCA)**  
**Organizes**  
**Two Days International Conference**  
**on**  
**“ Human - Centric Commerce in the Age of Intelligent Automation: Ethics, Trust and Value Creation in the Phygital Economy ”**



Mode: Hybrid

Date: 8<sup>th</sup> and 9<sup>th</sup> July  
2026

Venue:  
Jnana Jyothi Auditorium  
Dr. MSBCU

## ABOUT DR. MANMOHAN SINGH BENGALURU CITY UNIVERSITY

Dr. Manmohan Singh Bengaluru City University (Dr. MSBCU), established in 2017, is a State Public Affiliating University rooted in the historic 160-year-old Central College. Located in Bengaluru, India's technology and knowledge hub, the University blends tradition with innovation. Dr. MSBCU offers progressive, inclusive, and skill-oriented higher education promoting inquiry and research. The University encourages interdisciplinary learning and meaningful community engagement. It actively promotes dialogue on technology, commerce, and society with a focus on ethical and human-centered digital transformation. BCU nurtures socially conscious, analytically skilled, and globally competent graduates for national and societal development. Through conferences, collaborations, and industry partnerships, the University continues to shape responsible innovation in a rapidly evolving global economy.

## ABOUT DEPARTMENT OF STUDIES AND RESEARCH IN COMMERCE

The Department of Studies and Research in Commerce at Dr. Manmohan Singh University is committed to fostering excellence in commerce education, research, and professional practice. Established with a vision to be a centre of academic distinction and impactful scholarship, the department integrates rigorous theoretical foundations with relevant industry perspectives to develop future-ready leaders in business, finance, accounting, and management. The Department is guided by core values of integrity, inclusivity, innovation, and impact. It strives to nurture socially responsible professionals who contribute meaningfully to businesses, communities, and the global economy.

## ABOUT ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

Association of Chartered Certified Accountants (ACCA), founded in 1904 and headquartered in London, is a globally recognized professional accounting body operating in over 180 countries. It offers internationally respected qualifications in accounting, finance, auditing, taxation, and business management while promoting ethics, professional excellence, innovation, sustainability, and global employability through collaborations with universities and industries worldwide.

## ABOUT CONFERENCE

The global economy is rapidly transforming through AI, automation, blockchain, data analytics, and platform-based business models, creating a dynamic phygital economy. While these technologies improve efficiency and scale, they also raise concerns regarding ethics, transparency, accountability, trust, and sustainable value creation. Commerce must therefore remain human-centric, focusing on ethical governance, societal well-being, and inclusive growth. In collaboration with Association of Chartered Certified Accountants (ACCA), this International Conference brings together academicians, industry leaders, policymakers, and innovators to discuss responsible and trust-driven commerce. The conference provides a global platform for dialogue, research exchange, and collaboration on AI, fintech, blockchain, ESG, and digital transformation shaping the future economy.

# SUB THEMES

## Track 1: Artificial Intelligence and Business Transformation

- AI-driven business models and digital transformation
- Machine learning applications in commerce
- Predictive analytics and business intelligence
- AI-enabled decision-making systems
- Human-AI collaboration in organizations
- Intelligent automation in supply chain and operations
- Generative AI in marketing and branding
- AI-powered customer relationship management

## Track 3: Phygital Economy and Customer Experience

- Omnichannel retail and integrated commerce
- Phygital customer journey and engagement
- Smart stores and experiential retailing
- AR/VR applications in commerce
- E-commerce and offline retail convergence
- Contactless technologies and smart shopping
- Customer experience innovation in digital environments
- Consumer behaviour in phygital ecosystems

## Track 2: Ethics, Governance and Trust in Intelligent Commerce

- Ethical implications of artificial intelligence
- Algorithmic bias, fairness, and accountability
- Data privacy and consumer protection
- Transparency in automated decision-making
- Responsible AI and governance frameworks
- Cybersecurity and digital trust
- Consumer trust in AI-driven platforms
- Legal and regulatory challenges in AI adoption

## Track 4: Human-Centric Innovation and Value Creation

- Human-centered design and innovation
- Design thinking in digital business
- Co-creation and collaborative innovation
- Customer-centric strategies and personalization
- Sustainable value creation models
- Innovation ecosystems and digital entrepreneurship
- Human values in technology-driven business
- Inclusive innovation and digital empowerment

## Submission Guidelines

- Paper Length:**

Minimum 6 pages and maximum 10 pages

- Font & Spacing:**

- o Font: Times New Roman

- o Size: 12 pt (text), 14 pt (headings)

- o Line Spacing: 1.25

- o Margins: 1 inch on all sides

- Plagiarism:**

- o Similarity index should be below 15% (excluding references).

- o AI content limit <15%

- File Format:**

Submit in MS Word format (.doc/.docx).

- Originality:**

Submissions must be original and not under consideration elsewhere.

## Publication Opportunities

- Scopus- Indexed Publication**

Selected high-quality papers will be considered for publication in Scopus-indexed journals. Additional publication charges will apply.

- Peer Reviewed Journal Publications**

All accepted papers are eligible for publication in high-impact, peer-reviewed journals with minimal publication charges.

- Conference Proceedings**

All accepted abstracts will be published in the Conference Proceedings with an ISBN number.

★ Best paper award for each track

★ OOD facilities will be provided

## Submission Details

Google form for Registration & abstract submission:

<https://forms.gle/2tozvHqPPACxdMXJ9>



Scan QR Code for registration form

## Important Dates

1	Abstract Submission	15 Jun 2026
2	Early Bird Registration	15 Jun 2026
3	Full Paper Submission	20 Jun 2026
4	Notification of Acceptance	25 Jun 2026
5	Last Date for Registration	2 Jul 2026
6	Conference Dates	8-9 July 2026

## Payment Details

Account name: Chairman Department of Commerce

Bank Name: Bank of Baroda

Branch Name: Bangalore Main Branch

Account number: 05190100017058

IFSC Code: BARBOBANGAL (Fifth Digit

## Registration Fee Structure/Per Author

Category	Indian Participants(₹)	Early Bird	International participants (\$)	Early Bird (\$)
Faculty / Academicians	1500	1000	30	25
Research Scholar	1000	750	20	15
Industry Delegates	3000	2500	50	30
Students	750	500	15	10

## Chief Patrons



**Prof. Ramesh. B**

Hon'ble Vice Chancellor

Dr. Manmohan Singh Bengaluru City University



**Prabhanshu Mittal**

Head of Education Partner  
Relationships – India, ACCA

## Patrons



**Sri. Naveen Joseph. A,  
KAS**

Registrar (Administration)  
Dr. Manmohan Singh Bengaluru City  
University



**Dr. Ramesh Kudenahatti**

Registrar (Evaluation)  
Dr. Manmohan Singh Bengaluru City  
University



**Smt. Vijayalakshmi MV**

Finance Officer  
Dr. Manmohan Singh Bengaluru City  
University (BCU)



**Althea Lee**

Education Partner Relationships Lead  
(South), ACCA

## Organising Secretaries



**Prof. Jalaja K R**  
Chairperson

Department of Studies and Research in Commerce,  
Dr. Manmohan Singh Bengaluru City University



**E John Vincent**

Senior Business Relationship Manager  
(South), ACCA



**Suvash Singh**

Business Relationship Manager  
(South), ACCA

## Steering Committee

- Prof. Nirmala M, Dean, Faculty of Commerce and Management
- Dr. Bhavani H, President, BCUTCCM
- Dr. C. Nagaraj, Secretary, BCUTCCM
- Prof H R Padmanabha, Treasurer, BCUTCCM
- Dr. Parvathi, Principal, VET First Grade College
- Dr. Satisha H K, Associate Professor, RC College
- Dr. Bhargavi, Director, Seshadripuram College
- Dr. Prashanth, Princiapl, SRN Adarsha College

## Advisory Board

- Prof. K . Eresi - Rt Professor, Department of Commerce, Bangalore University
- Prof. B C Sanjeevaiah - Rt Professor, Department of Commerce, Bangalore University
- Prof. Ramesh - Dean, International Programmes and Partnership
- Dr. CMA Abhijeet S Jain - Former Chairman of ICMAI , Bengaluru Chapter
- Syndicate Members of Dr. MSBCU
- Members of Academic council Dr. MSBCU

## Organizing Committee

**Dr. Nagesh N**  
Faculty,  
DOSRC, DR.MSBCU

**Dr. Deeksha S**  
Faculty,  
DOSRC, DR.MSBCU

**Dr. Mary Josephine M**  
Faculty,  
DOSRC, DR.MSBCU

**Ms. Chandana M**  
Faculty,  
DOSRC, DR.MSBCU

**Mrs. Pragathi K**  
Faculty,  
DOSRC, DR.MSBCU

**Mrs. Pravalika Paul**  
Faculty,  
DOSRC, DR.MSBCU

**Mrs Vijayamala S**  
Faculty,  
DOSRC, DR.MSBCU

## Organizing Convenors

**Ms. Suman Kumari C Mali**  
Research Scholar  
DOSRC, Dr. MSBCU

**Mrs. Chetana H S**  
Research Scholar  
DOSRC, Dr. MSBCU

**Mrs Divya R**  
Research Scholar  
DOSRC, Dr. MSBCU

**Mr Venkatesh G B**  
Research Scholar  
DOSRC, Dr. MSBCU

**Mrs Sreelakshmi Sreekumar**  
Research Scholar  
DOSRC, Dr. MSBCU

**Mrs Sangeetha G**  
Research Scholar  
DOSRC, Dr. MSBCU

**Mr Ashoka G**  
Research Scholar  
DOSRC, Dr. MSBCU

## Conference Coordinators

**Dr. Nagesh N**  
Faculty,  
DOSRC, DR.MSBCU  
Mobile no: 8867065042

**Dr. Deeksha S**  
Faculty,  
DOSRC, DR.MSBCU  
Mobile no: 9538366264

**Ms. Suman Kumari C Mali**  
Research Scholar  
DOSRC, Dr. MSBCU  
Mobile no: 9741365086

**Dr. Mary Josephine M**  
Faculty,  
DOSRC, DR.MSBCU  
Mobile no: 9739860409