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Digital Rupee and the Future of Money in India

The financial world is rapidly evolving with the advancement of digital technology. One of the most significant innovations in recent years is the introduction of Central Bank Digital Currency (CBDC). In India, the Reserve Bank of India (RBI) has introduced the Digital Rupee, also known as e₹, which represents the digital form of India's official currency. This initiative marks an important step toward building a modern, efficient, and secure financial system.

Understanding Central Bank Digital Currency

A Central Bank Digital Currency (CBDC) is the digital form of a country's official currency issued and regulated by the central bank. Unlike crypto currencies, which are decentralized and not controlled by any authority, CBDCs are fully backed by the government and maintain the same value as physical currency.

The Digital Rupee is designed to function just like paper currency but in electronic form. It can be stored in digital wallets and used for transactions such as payments, transfers, and purchases. This innovation aims to enhance the efficiency of the payment system while ensuring security and transparency in financial transactions.

Why India Introduced the Digital Rupee

India has experienced tremendous growth in digital payments over the past decade. Platforms such as Unified Payments Interface (UPI) have transformed how people transfer money and make payments. However, the introduction of a digital currency provides additional benefits beyond existing digital payment systems.

One of the main reasons for launching the Digital Rupee is to reduce the cost associated with printing, transporting, and managing physical currency. Handling cash involves significant operational costs for banks and the government. By introducing a digital form of currency, these costs can be reduced substantially.

Another important objective is to increase financial inclusion. Many people in rural and remote areas still lack access to formal banking services. Digital currency can help bridge this gap by providing a secure and accessible method of payment.

Advantages of the Digital Rupee

The Digital Rupee offers several advantages for individuals, businesses, and the economy as a whole.

1. Faster and More Efficient Transactions

Digital currency enables instant transfers without the need for intermediaries. Transactions can be completed quickly and securely, improving the efficiency of the financial system.

2. Reduced Dependence on Cash

India still relies heavily on physical cash for daily transactions. The Digital Rupee encourages people to shift toward digital payments, reducing the risks associated with carrying and handling cash.

3. Enhanced Transparency

Digital transactions leave a clear record, which helps reduce illegal financial activities such as tax evasion, corruption, and money laundering. This transparency strengthens the integrity of the financial system.

4. Lower Transaction Costs

Digital currency transactions can reduce operational costs for banks and financial institutions. Businesses may also benefit from lower transaction fees compared to traditional payment methods.

-Mrs. Dhrupal Tripathi

(Assistant Professor, VTCBCSR)

Embedded Finance: A New Financial Concept Transforming Modern Markets

• Introduction

Financial markets are undergoing rapid transformation due to technological innovation and the rise of financial technology (FinTech). One of the most important emerging concepts in this transformation is Embedded Finance. Embedded finance refers to the integration of financial services such as payments, lending, insurance, and investments directly into non-financial platforms like e-commerce websites, mobile apps, and digital marketplaces.

Instead of visiting a traditional bank or financial institution, consumers can access financial services within the platforms they already use. This development is reshaping how financial services are delivered and consumed in the digital economy.

• Meaning of Embedded Finance

Embedded finance can be defined as the integration of financial services into non-financial digital platforms through technology and APIs. These services allow companies outside the banking sector to offer financial products seamlessly within their platforms.

For example, when a customer purchases a product on an online marketplace and selects an installment payment option, the financial service is embedded directly into the shopping platform.

• Key Features of Embedded Finance

1. Integration with Digital Platforms

Financial services are integrated into everyday platforms such as e-commerce websites, ride-sharing apps, or travel platforms. This allows customers to access financial services without leaving the application they are using.

2. Use of APIs and FinTech Technology

Application Programming Interfaces (APIs) enable different systems to communicate with each other, making it possible for non-financial companies to offer banking services within their platforms.

3. Seamless Customer Experience

Embedded finance reduces the need for multiple steps or separate financial transactions, creating a smooth and convenient user experience.

- **Examples of Embedded Finance**

1. Buy Now Pay Later (BNPL) – Customers can buy products and pay later in installments through online shopping platforms.
2. Embedded Payments – Payment systems integrated into apps like ride-sharing or food delivery services.
3. Embedded Insurance – Insurance offered at the time of purchasing products or booking travel.
4. Embedded Lending – Instant loans offered directly within e-commerce or business platforms.

Dr. Nisarg Shah

Assistant Professor

10 Real-Life Examples of how AI is used in Business

10 Examples of AI Being Used to Support Business Needs

If you've ever asked Alexa for a weather update, chatted with a customer service bot or noticed personalized ads that perfectly align with your interests, you've experienced the power of artificial intelligence. While these consumer-facing technologies are familiar, AI's role extends far beyond our homes and personal devices — it's also reshaping the way businesses operate, innovate and compete.

As Paul Daugherty, Chief Technology and Innovation Officer at Accenture, notes in a [Salesforce](#) article, “The playing field is poised to become a lot more competitive, and businesses that don't deploy AI and data to help them innovate in everything they do will be at a disadvantage.”

So, how do businesses use artificial intelligence? Here are ten real-world examples of how they are leveraging AI to support their objectives and gain a competitive edge.

1. AI for Customer Relationship Management (CRM)

AI is transforming customer relationship management by helping businesses foster stronger customer connections. AI-driven customer relationship management (CRM) tools provide actionable insights, predict customer preferences and streamline communication, enabling companies to deliver personalized and proactive support.

- **Personalized marketing campaigns:** AI-powered platforms like [Salesforce Einstein](#) analyze customer data to deliver highly personalized marketing content that boosts engagement and conversion rates.
- **Predictive customer support:** [Zendesk's AI tools](#) analyze support tickets to route queries efficiently and predict customer needs, reducing resolution time.
- **Chatbots and virtual assistants:** Platforms like [boost.ai](#) use AI to provide 24/7 support, enhance user experiences and reduce the burden on human agents.

2. AI for Employee Upskilling

AI is revolutionizing professional development by identifying skills gaps and creating tailored learning experiences. This technology enables businesses to upskill their workforce, prepare for future challenges and foster continuous growth.

- **Skill assessment and recommendations:** Platforms like Disco provide tailored learning recommendations based on employee career goals and industry needs.
- **AI for reskilling:** IBM's SkillsBuild program uses AI to recommend courses and certifications for employees transitioning to tech-driven roles.
- **Real-time training:** AI platforms like Docebo use machine learning to adapt training materials in real time, enhancing learning outcomes.

3. AI for Efficient Processes

AI enables businesses to improve operational efficiency by automating routine tasks, optimizing resource allocation and reducing waste. These tools are instrumental in cutting costs and improving the bottom line.

- **Supply chain optimization:** Tools like Blue Yonder leverage AI to predict demand, optimize inventory and improve supply chain efficiency.
- **Document processing automation:** UiPath's AI-driven bots automate repetitive tasks like data entry and invoice processing, improving productivity.
- **Energy management:** Schneider Electric uses AI-powered EcoStruxure solutions to optimize energy usage and monitor equipment health in real time. These tools help businesses improve energy efficiency by analyzing patterns and automating processes like heating, cooling and lighting based on usage trends.

4. AI for Market Research

AI empowers businesses to gain deeper insights into markets, customer behavior and industry trends. By analyzing massive datasets, companies can make more informed decisions and stay ahead of the competition.

- **Trend analysis:** Tools like Crayon use AI to monitor competitors and detect emerging market trends.

- **Sentiment analysis:** Quid uses AI to analyze social media conversations and identify customer sentiment about brands and products.
- **Consumer behavior insights:** Nielsen's AI-driven solutions help companies understand purchasing patterns and predict future behavior.

5. AI for Increased Productivity

AI enhances workplace productivity by automating time-consuming tasks and supporting employees in making more informed decisions. These tools allow teams to focus on high-value, strategic activities.

- **Virtual meeting assistants:** AI tools like Otter.ai transcribe meetings, summarize key points and assign tasks.
- **AI-powered email management:** Google's Smart Compose uses AI to help employees write emails faster and more accurately.

Task automation: Trello's Butler automates project management workflows, enabling teams to focus on strategic work.

6. AI for Creativity

AI is unlocking new creative possibilities across industries, from automating routine design tasks to generating fresh ideas. This technology helps professionals innovate and produce high-quality work more efficiently.

- **Generative design:** Autodesk uses AI to generate innovative product designs based on specific constraints and goals.
- **Content creation:** Jasper AI generates marketing copy and blog content, reducing creative workload for businesses.
- **Video editing:** Runway leverages AI for automated video editing, enhancing productivity in media industries.

7. AI for Security

AI plays a crucial role in safeguarding businesses by detecting cyber threats, identifying vulnerabilities and responding to attacks in real time. These systems provide robust protection in an increasingly digital world.

- **Network security monitoring:** Darktrace uses AI to analyze network traffic and detect cyber threats before they escalate.
- **Fraud detection:** Mastercard leverages AI to monitor transactions for anomalies, protecting businesses and customers from fraudulent activities.
- **Endpoint protection:** CrowdStrike's AI solutions prevent and mitigate endpoint attacks.

8. AI for Personalization

AI enables businesses to create hyper-personalized experiences, fostering customer loyalty and engagement. By analyzing user data, companies can offer tailored products, services and recommendations.

- **Dynamic content delivery:** Netflix uses AI to analyze viewing habits and recommend personalized content to keep viewers engaged.
- **Tailored e-commerce experiences:** Personalization, through its integration with platforms such as Shopify, enhances e-commerce experiences by offering AI-driven product recommendations tailored to individual user preferences.
- **Custom pricing models:** Amazon leverages AI to adjust pricing dynamically based on factors like demand, competitor pricing and user behavior.

9. AI for Decision-Making and Strategy

AI empowers leaders to make smarter decisions by uncovering insights from data, running simulations and providing real-time support for strategic planning.

- **Predictive analytics:** IBM Watson Discovery provides businesses with actionable insights by analyzing large datasets to predict future trends and outcomes.
- **Scenario planning:** Microsoft Azure Machine Learning helps companies run simulations to anticipate challenges and optimize strategies.
- **Real-time decision support:** SAP AI Core integrates AI-driven analytics into enterprise systems, allowing businesses to respond quickly to changing market conditions.

10. AI for Talent Acquisition and Management

AI is transforming how businesses attract, hire and retain talent. From identifying top candidates to improving workplace inclusivity excellence, AI ensures that businesses stay competitive in the race for talent.

- **Candidate screening:** Tools like HireVue use AI to analyze resumes and assess video interviews, helping recruiters identify the best candidates quickly.
- **Employee retention analysis:** LinkedIn Talent Insights leverages AI to predict employee attrition and suggest strategies to boost retention.

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<https://onlinedegrees.sandiego.edu/artificial-intelligence-business/>