EL - COMMERCIO

THE PULSE OF COMMERCE · WHERE IDEAS MEET OPPORTUNITY

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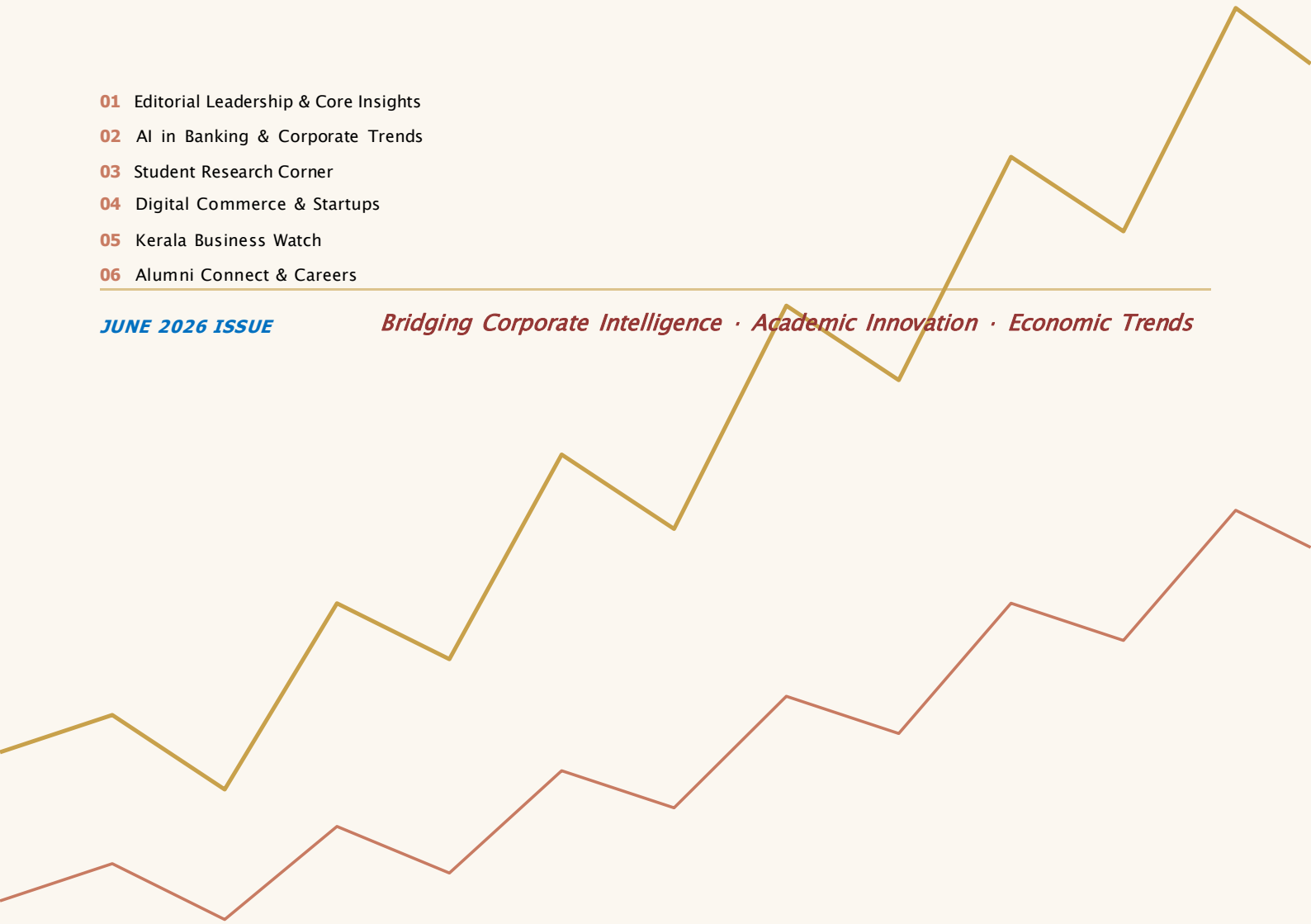
JUNE 2026 ISSUE

Bridging Corporate Intelligence · Academic Innovation · Economic Trends



FROM THE EDITOR'S DESK

Welcome to the June 2026 Edition

DR. MATHEW JOSE K
Editor · HoD, Commerce

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Greetings and welcome to the June 2026 Edition of EL-COMMERCIO. This edition reflects the knowledge, creativity, and achievements of our Commerce community. From business insights, digital commerce updates, and research contributions to career guidance and startup success stories, the magazine offers valuable perspectives on the evolving world of commerce.

We are particularly proud of **Alumni Connect** , where our graduates share their career journeys and experiences, inspiring current students and strengthening our departmental community. Through **Student Voice** , **Wall of Achievement**, **Event Chronicle**, and **Kerala Business Watch**, we celebrate student accomplishments, departmental activities, and important regional business developments.

I sincerely thank all students, faculty members, alumni, and the editorial team for their contributions. May this issue inspire curiosity, learning, and professional growth.

> *"Happy Reading! — Editorial Team, EL- COMMERCIO, June 2026 Edition"*

COMMERCE INSIGHTS & CORPORATE TRENDS

AI in Banking: Revolutionizing Financial Services

How intelligent systems are reshaping trust, speed, and security across the financial sector

Artificial Intelligence (AI) has become a transformative technology in the banking and financial services sector, enabling banks to enhance customer experience, improve operational efficiency, strengthen security, and support data-driven decision-making. Financial institutions increasingly rely on AI to deliver faster, more personalized, and reliable banking services.

One of the most common AI applications is AI-powered chatbots and virtual assistants, such as SIA (State Bank of India) and EVA (HDFC Bank), which provide 24/7 customer support. Using Natural Language Processing (NLP), these systems answer customer queries related to account balances, transactions, loans, and other banking services in a conversational manner.

Banks also use Machine Learning (ML) for fraud detection and risk management. By continuously analyzing transaction patterns, ML algorithms can quickly identify suspicious activities, unauthorized transactions, and phishing attempts, helping reduce fraud and enhance cybersecurity.

AI is widely used in credit scoring and loan underwriting by evaluating customers' financial records, transaction history, repayment behavior, and spending patterns. This enables faster, more accurate lending decisions while lowering operational costs. In addition, predictive analytics helps banks anticipate customer needs and recommend personalized financial products such as loans, insurance, investments, and credit cards.

More recently, banks have adopted Generative AI for intelligent document processing, financial report summarization, customer insight generation, and decision support. Together with NLP, ML, Predictive Analytics, and Robotic Process Automation (RPA), Generative AI is transforming banking into a smarter, faster, more secure, and customer-centric industry.

BENJAMIN BABU
V Semester, B.Com A

RESEARCH CORNER

A Study on Digital Competency among Working Women

ATHULYA C S

III Semester M.Com · PG Department of Commerce

ABSTRACT

This study examines the influence of demographic factors and digital literacy dimensions on the digital competency of working women in Thrissur District. Key variables include age, educational qualification, occupation, digital literacy, IT literacy, media literacy, internet literacy, and digital competency.

Findings indicate that demographic factors significantly influence digital competency, while digital, IT, media, and internet literacy exhibit positive relationships with it. The study highlights the importance of enhancing digital skills to empower women professionally, economically, and socially.

METHODOLOGY & SAMPLING

- **Research Design:** Descriptive and Explanatory Survey
- **Study Area:** Thrissur District, Kerala
- **Sample Size:** 100 Working Women
- **Sampling Technique:** Convenience Sampling
- **Analytical Tools:** SPSS 21.0, Cronbach's Alpha, Chi-Square, Correlation
- **Reliability:** Cronbach's Alpha = 0.952

KEY FINDINGS

60.6	70.6	75.5
X^2 · AGE	X^2 · EDUCATION	X^2 · OCCUPATION

All three demographic factors significantly influence digital competency ($p < 0.05$).

CORRELATION WITH DIGITAL COMPETENCY

Variable	Correlation (r)
IT Literacy	0.671
Internet Literacy	0.644
Digital Literacy	0.601
Media Literacy	0.532

IT literacy emerged as the strongest predictor of digital competency.

RECOMMENDATIONS

- Conduct regular digital skill development programmes
- Enhance workplace-based digital training initiatives
- Promote internet safety and digital awareness campaigns
- Encourage continuous learning in AI and FinTech

DIGITAL COMMERCE UPDATE

AI-Powered Fraud Detection in Banking

SANI JAISON
V Semester, B.Com B

> *AI systems learn continuously from new data, making fraud detection more accurate over time.*
>
> ON MACHINE LEARNING IN BANKING

Artificial Intelligence (AI) is revolutionizing banking by improving fraud detection and enhancing digital security. Unlike traditional systems that rely on fixed rules, AI uses machine learning to analyze transaction data in real time and identify suspicious activities quickly.

Banks use AI to detect unusual transaction patterns, such as unexpected high-value purchases or transactions from unfamiliar locations. This helps prevent fraud, reduce financial losses, and improve customer trust.

In India, the rapid growth of UPI, mobile banking, and digital payments has increased the need for advanced security measures. AI-powered fraud detection enables banks to manage large volumes of transactions while maintaining a secure digital environment.

Beyond fraud prevention, AI is also used for chatbots, credit assessment, personalized financial services, and automated loan processing — helping deliver safer, faster, and more reliable financial services.

STARTUP SPOTLIGHT: YOUNG ENTREPRENEURS

Xylem Learning

From a YouTube channel to a ₹500-crore EdTech powerhouse

Founded in 2019 by Dr. Ananthu S. Kumar, Xylem Learning has grown from a YouTube-based educational initiative into one of Kerala's leading EdTech companies, offering coaching for NEET, JEE, KEAM, PSC, and CUET aspirants. Its remarkable growth attracted a ₹500 crore investment from Physics Wallah in 2023, accelerating its expansion across South India.

The success of Xylem Learning lies in its ability to understand students' needs and deliver high-quality education at an affordable cost. Its strong digital presence enabled the company to reach lakhs of students across geographical boundaries.

By adopting a hybrid model that combines online learning with offline coaching centres, Xylem ensured flexibility, accessibility, and a personalized learning experience.

Xylem Learning demonstrates that identifying a genuine market need, leveraging technology effectively, and consistently delivering value can transform a simple idea into a scalable and successful enterprise — proving that innovation, accessibility, and customer focus are the true drivers of sustainable business growth.

> *Success comes from understanding students' real problems and solving them consistently through innovation, quality, and accessibility.*
>
> DR. ANANTHU S. KUMAR · FOUNDER, XYLEM LEARNING

VINAYAK E S
V Semester, B.Com B

Sources: The Times of India (2023); The Economic Times (2023); NDTV Profit (2023); The Company Check (2023).

KERALA BUSINESS WATCH

Recent Business Trends in Kerala

Regional economic indicators & updates

BHAMA K CHANDRAN
III Semester, B.Com B

EV CHARGING INFRASTRUCTURE IS EXPANDING ACROSS THE STATE

Kerala's business landscape is evolving rapidly, driven by innovation, digital transformation, and a growing entrepreneurial spirit. Traditionally known for tourism, agriculture, and remittances, the state is now emerging as a hub for technology-driven enterprises, sustainable businesses, and startup innovation.

One of the most significant developments is the increasing adoption of **Artificial Intelligence** across industries. Businesses are using AI-powered tools such as chatbots, predictive analytics, and personalized marketing to improve customer experience and operational efficiency.

The **electric vehicle (EV) ecosystem** is also expanding, supported by investments in charging infrastructure, battery services, and maintenance facilities. Meanwhile, the food industry is being transformed by the rise of **cloud kitchens and home-based food businesses**.

Kerala continues to strengthen its position as a leading destination for **wellness and medical tourism.** Ayurveda resorts, wellness retreats, and specialized healthcare centers are attracting both domestic and international visitors.

At the same time, **student and youth entrepreneurship** is flourishing, with young innovators launching ventures in digital marketing, app development, e-commerce, and online tutoring through incubation centres and entrepreneurship programmes.

Another emerging trend is the **creator economy,** where travel vloggers, food bloggers, and digital influencers are transforming their online presence into profitable businesses.

Together, these developments reflect Kerala's transition towards a knowledge-driven, sustainable, and digitally connected economy.

> *The businesses that thrive in Kerala today are those that successfully combine technology, sustainability, and customer-centric innovation.*
>
> KERALA BUSINESS WATCH

WELLNESS & AYURVEDA TOURISM REMAINS A GROWTH PILLAR

TOP FOOD STARTUPS SHAPING INDIA'S CLOUD-KITCHEN BOOM

KERALA INNOVATION FESTIVAL, KOCHI

BUSINESS NEWS ROUNDUP

June 2026, at a Glance

JASMIN JOY
V Semester, B.Com A

The **RBI** kept the repo rate unchanged at **5.25**% during its June 2026 policy meeting, citing global uncertainties and inflationary pressures. *(Mint, 2026)*

India accelerated bilateral trade talks with the United States, with Commerce Minister Piyush Goyal emphasizing stronger exports and foreign investment. *(The Times of India, 2026)*

Apple unveiled **"Siri AI"** at WWDC 2026, introducing deeper AI integration. *(Business Standard, 2026)*

India's private sector growth moderated to a three-month low in June per the latest PMI, though services and manufacturing kept expanding. *(Reuters, 2026)*

STUDENT VOICE

Emerging Tech & the Future of Business

BLESSON C S
III Semester, B.Com A

The business world is changing rapidly with the growth of AI, cloud computing, digital payments, and e-commerce — transforming how companies operate and make decisions.

Companies must continuously update systems and train employees to stay competitive, while cybersecurity remains a key concern for protecting customer data.

AI is increasingly popular in customer service, marketing, and data analysis, though it raises questions about job displacement and new skill needs.

WALL OF ACHIEVEMENT

The declaration of the Post Graduate Department of Commerce as a Research Centre by the University of Calicut marked a significant milestone, reflecting its commitment to excellence in research and higher education.

ALUMNI CONNECT

Mr. Eldho Daison K

Batch 2017–2019, M.Com · Teacher, PGT Business Studies, Army Public School, Bangalore

CAREER TRAJECTORY

The strong academic foundation and practical exposure gained at Naipunnya College culminated in a campus placement as **Senior Officer at ESAF Bank** during his final year. He now proudly serves as a Teacher at Army Public School.

My journey at Naipunnya College was the defining turning point that shaped the educator and leader I am today. The college provided an environment that extended beyond textbooks, encouraging me to excel both academically and personally. Serving as the PG Representative of the Student Council helped me develop strong leadership, organizational, and management skills.

Actively participating in campus events and coordinating college excursions further enhanced my confidence and communication abilities. My academic journey was equally enriching — I presented research papers at national and international seminars, strengthening my analytical thinking.

> *Make the most of every opportunity your college offers. Step beyond the classroom, embrace leadership roles, and never hesitate to challenge yourself.*
>
> MESSAGE TO JUNIORS

EVENT CHRONICLE

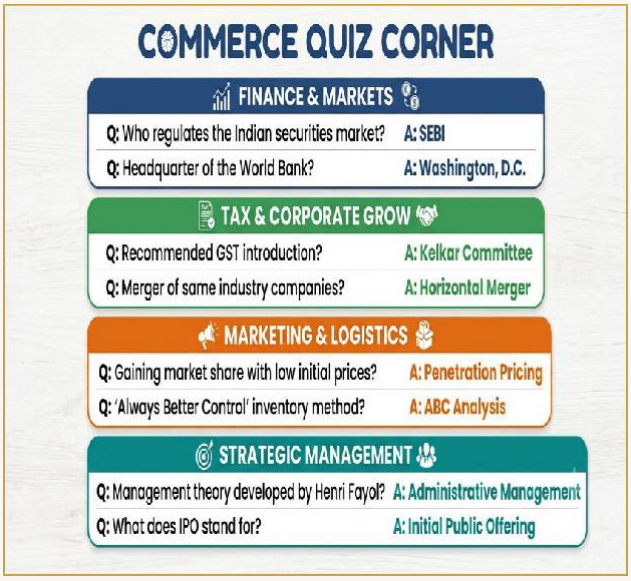
VISIOSTAT 2K26

The PG Department of Commerce organized **VISIOSTAT 2K26** , a Poster Making Competition for Higher Secondary School students as part of the **National Statistics Day** celebrations on 30th June 2026.

PARTICIPANTS AND ORGANIZERS AT VISIOSTAT 2K26, THRISSUR

ABEL BAIJU
III Semester, BBA

Test your knowledge across finance, management, and marketing strategy with this month's Commerce Quiz Corner.



With Gratitude to Our Editorial Team

EL-COMMERCIO · PG Department of Commerce · Naipunnya Institute of Management and Information Technology (NIMIT)
Pongam, Koratty East, Thrissur District, Kerala · June 2026