NAIPUNNYA INSTITUTE OF MANAGEMENT & INFORMATION TECHNOLOGY
PG DEPARTMENT OF COMMERCE

EL-COMMERCIO

THE PULSE OF COMMERCE

EDITORIAL LEADERSHIP & CORE INSIGHTS

CONTENTS AT A GLANCE

Inside the August 2026 Edition

01	**Editorial Leadership & Core Insights** *From the Editor's Desk*	*03*
02	**Commerce Insights & Corporate Trends** *The future of e-commerce & digital retail*	*04*
03	**Student / Faculty Research Corner** *Environmental accounting frameworks*	*05 - 06*
04	**Digital Commerce & Emerging Tech** *WhatsApp Commerce*	*07 - 08*
05	**Startup Spotlight** *The Kaivalya Vohra / Zepto story*	*09*
06	**Regional Business Pulse** *Kerala Business Watch*	*10*
07	**Monthly Business News & Student Voice** *Global roundup and financial literacy*	*11 - 12*
08	**Department Milestones & Alumni Network** *Alumni Connect & Wall of Achievements*	*13*
09	**Opportunities & Career Navigator** *Quiz corner, cartoons & Caveat Emptor*	*14 – 16*
10	**The Editorial Board** *Creative engagement hub & credits*	*17*

EDITORIAL LEADERSHIP & CORE INSIGHTS

FROM THE EDITOR'S DESK

Welcome to the August 2026 Edition

DR. REMYA CHERIYAN
Editor · Assistant Professor, Commerce

Greetings and welcome to the *August 2026 Edition of EL-COMMERCIO*. It is with great pleasure that I present this edition, which reflects the enthusiasm, creativity, and academic excellence of our Department of Commerce. This issue brings together a rich collection of articles, business insights, research contributions, entrepreneurial ideas, and departmental highlights, offering readers meaningful perspectives on the ever-evolving world of commerce.

I am especially delighted to acknowledge the outstanding contribution of our students. Their enthusiastic participation, fresh ideas, and creative efforts have added a distinctive charm to this edition. Their willingness to engage in academic and co-curricular activities from the very beginning of their journey is truly commendable and reflects the vibrant learning culture of our department.

This edition also features Alumni Connect, Student Voice, Wall of Achievement, Event Chronicle, and Kerala Business Watch, celebrating the accomplishments of our students and alumni while highlighting significant developments in the business landscape.

I extend my heartfelt appreciation to all the students, faculty members, alumni, and the editorial team whose dedication and collaborative efforts have made this publication possible. I hope this edition encourages curiosity, broadens perspectives, and inspires every reader to continue learning and striving for excellence.

> ***"Wishing You an Enriching Reading Experience."***
> **— Dr. Remya Cheriyan, Editor**

COMMERCE INSIGHTS

The Future of E-Commerce: Changing Shopping Habits and Digital Retail Strategies

DALVIYA TEREZ JOY
I year BBA

Shopping has evolved from a simple ad-to-purchase journey into a flexible, technology-driven experience across mobile apps, websites, social media, and physical stores. Consumers increasingly compare prices, choose value-oriented options, use resale platforms, and rely on AI assistants to review products, compare features, and recommend suitable purchases.

The boundaries between online and offline shopping are becoming blurred. Customers may research products online before visiting a store, try products physically before ordering online, or discover and purchase products directly through platforms such as TikTok and Instagram. AI-powered shopping tools, social commerce, virtual try-ons, and personalized recommendations are making purchasing faster and more convenient.

These changing behaviours are forcing businesses to redesign their strategies. Companies are improving product information so AI tools can easily identify and recommend their products, integrating checkout systems across platforms, connecting real-time inventory, and using personalized offers, loyalty programmes, and Buy Now, Pay Later options. Digital brands are also adopting local micro-warehouses and delivery hubs to provide faster fulfilment.

Emerging trends such as AI-powered shopping, social commerce, resale and trade-in programmes, and experience-focused stores are reshaping customer expectations. Consumers increasingly demand convenience, personalization, affordability, sustainability, and seamless movement between digital and physical channels.

To remain competitive, e-commerce businesses should create AI-ready product information, integrated inventory and checkout systems, shoppable videos, live commerce, virtual experiences, transparent product details, and convenient trade-in services. The ultimate objective is to make purchasing effortless while building long-term customer relationships and loyalty.

KEY PERFORMANCE GOALS

- **Maintain customer lifetime value at least four times acquisition cost.**
- **Achieve a top-three position in AI recommendations.**
- **Fulfil more than 35% of online orders through local micro-hubs.**

Integrating Climate Impact Metrics into Environmental Accounting Frameworks: Challenges and Opportunities

MS. ANJANA K B
M.Com Student, PG Department of Commerce

ABSTRACT

Environmental Accounting Practices (EAP) extends traditional accounting by identifying, measuring and reporting environmental costs, resource use and ecological impacts.

The study focuses on SEEA, sustainable accounting in India, ESG integration and technology.

Highlights challenges such as standardization, data limitations, cost, regulation and expertise, and opportunities through innovation, regulation and capacity building.

Keywords: ***Environmental Accounting · Sustainable Accounting · ESG · SEEA · Sustainability Reporting · Environmental Performance · India***

Introduction

Environmental degradation, climate change and stakeholder expectations have expanded accounting beyond financial reporting to include environmental costs, resource use, pollution and waste. Environmental accounting supports resource efficiency, accountability and sustainable decision-making, but standardized measurement and effective integration remain challenging.

Environmental Accounting: Key Characteristics

Environmental accounting operates at business, national and global levels. It combines physical information on resources and waste with monetary environmental costs and supports the identification, allocation and internalization of environmental costs for reporting, planning and decision-making.

System of Environmental Economic Accounting

SEEA provides an internationally recognized framework for integrating environmental information with economic statistics. Aligned with the System of National Accounts, it covers natural resources, ecosystems, pollution and waste, enabling consistent assessment of the relationship between economic activity and environmental impacts (United Nations, 2012).

Evolution of Sustainable Accounting in India

India has gradually moved from conventional financial reporting towards integrating environmental, social and economic dimensions. The National Voluntary Guidelines (MCA, 2011), international reporting frameworks and growing stakeholder expectations have strengthened sustainability and integrated reporting.

Current Trends in Sustainable Accounting

Adoption Rates and Sectoral Differences. Adoption is stronger in environmentally intensive sectors such as energy, mining and manufacturing, while retail and services show relatively slower

adoption due to differences in environmental exposure and stakeholder pressure.

Use of Technology in Sustainable Accounting. AI, big-data analytics and blockchain can improve environmental data collection, monitoring, transparency, risk identification and sustainability reporting.

Integration of ESG Factors. ESG integration connects environmental and social performance with financial performance, risk, resilience and long-term competitiveness, while integrated reporting combines financial and sustainability information.

Corporate Transparency and Stakeholder Engagement. Sustainability reports and digital communication improve transparency, accountability, stakeholder trust and engagement.

Challenges in Reporting Sustainability Performance

Key challenges include lack of standardized metrics, inconsistent disclosures, measurement difficulties, unreliable data and high implementation costs, particularly for SMEs.

Challenges in Implementation

- ***Regulatory and Compliance Issues.*** Regulatory uncertainty and inconsistent requirements can encourage compliance-oriented rather than strategically integrated reporting.
- ***Data Collection and Reporting Difficulties.*** Organizations face difficulties in collecting reliable environmental data due to limited
- infrastructure, resources and standardized procedures.
- ***Cost Implications for Businesses.*** Technology, monitoring, training and reporting requirements create significant financial burdens, especially for SMEs.
- ***Lack of Awareness and Expertise.*** Shortages of trained professionals and technical knowledge restrict effective measurement, reporting and strategic use of sustainability information.

Opportunities for Strengthening Sustainable Accounting in India

India can strengthen sustainable accounting through standardized frameworks, clearer regulations, digital technologies, stakeholder participation, training and capacity building, particularly for SMEs.

Moving from Compliance to Strategy

The key challenge is moving from compliance-based disclosure to sustainability-driven decision-making. This requires reliable data, affordable technology, clear regulations, trained professionals and strong managerial commitment.

Conclusion

Sustainable accounting expands traditional reporting to incorporate economic, environmental and social performance. Standardized frameworks, regulatory clarity, technology, professional training and stakeholder participation can help Indian organizations improve transparency, resource efficiency and long-term sustainability.

References

- **Bebbington, J., & Larrinaga, C. (2014).** Accounting and sustainable development: An exploration. *Accounting, Organizations and Society*, *39*(6), 395–413. https://doi.org/10.1016/j.aos.2014.01.003
- **Burritt, R. L., & Schaltegger, S. (2010).** Measuring the unmeasurable? An examination of environmental management accounting. *Accounting, Auditing & Accountability Journal*, *23*(7), 829–871. https://doi.org/10.1108/09513571011080144
- **Schaltegger, S., & Burritt, R. (2000).** *Contemporary environmental accounting: Issues, concepts and practice*. Greenleaf Publishing.
- **Stechemesser, K., & Guenther, E. (2012).** Carbon accounting: A systematic literature review. *Journal of Cleaner Production*, *36*, 17–38. https://doi.org/10.1016/j.jclepro.2012.02.021

From "Hello" to "Sold": How WhatsApp Is Rewriting the Rules of Digital Commerce?

When conversations become storefronts, shopping becomes as simple as sending a message.

- ***Alphiya Jose , I Year M. Com***

The way people shop is changing rapidly. Customers no longer have to open a shopping website, search through endless product pages and move between different apps to complete a purchase. WhatsApp Commerce is bringing shopping directly into everyday conversations, allowing businesses and customers to discover products, ask questions, receive recommendations and move towards purchase through a familiar messaging platform.

What makes WhatsApp Commerce particularly powerful is its conversational nature. A customer can message a business, enquire about a product, check availability, compare options, receive personalised assistance and proceed towards payment — all within a connected digital journey. For small businesses, retailers and entrepreneurs, this creates an opportunity to establish a digital storefront without depending entirely on traditional e-commerce websites.

Beyond Messaging: A Digital Storefront

WhatsApp has evolved from being merely a messaging application into an important channel for business-customer interaction. Businesses can use product catalogues, automated responses, business profiles and messaging features to showcase their offerings and communicate directly with customers. Instead of the customer visiting a physical shop, the shop can come to the customer's conversation.

The growing integration of artificial intelligence is adding another dimension to this transformation. AI-powered assistance can help businesses respond to customer queries, provide product information and support more personalised interactions. This is gradually moving digital commerce from a "search and buy" model towards a "chat, discover and buy" model.

Why Customers Are Embracing Chat-Based Shopping

Convenience is at the heart of WhatsApp Commerce. Customers can communicate in a natural and familiar manner rather than navigating complicated menus. They can ask questions such as "Which one is suitable for me?", "Do you have this in another colour?" or

"When can I receive it?" and expect a direct response.

This conversational approach is particularly valuable for products where customers need guidance, trust and personal interaction before purchasing. It combines the convenience of online shopping with some of the personal touch of traditional retail.

A New Opportunity for Small Businesses

WhatsApp Commerce is especially significant for small retailers, home-based businesses and entrepreneurs. A business can display products, communicate with customers and build relationships through a platform that many customers already use every day. This can reduce the barriers associated with establishing a full-fledged online store and help local businesses participate more actively in digital commerce.

For businesses, the conversation itself can also become a source of valuable customer insights. Questions, preferences and interactions can help sellers understand what customers are looking for and improve their products, promotions and communication strategies.

The Future: From Chat to Intelligent Commerce

The future of WhatsApp Commerce is likely to become increasingly intelligent and personalised. With AI, conversational commerce could evolve into a system where customers simply describe what they need and receive relevant suggestions without having to search manually.

THE EMERGING COMMERCE JOURNEY

Message → Discover → Ask → Personalise → Pay → Receive

Thus, WhatsApp Commerce represents more than another way to sell products. It signals a fundamental shift in digital commerce — from websites and shopping carts to conversations and intelligent assistance. In the emerging digital marketplace, the next big shopping destination may not be a website at all — it may simply be the chat window already open on your phone.

> ***"The future of shopping may not begin with a search box — it may begin with a simple 'Hello.'"***

STARTUP SPOTLIGHT

From a College Student to a Start-up Star: The Journey of Kaivalya Vohra

How a young entrepreneur made grocery shopping faster and smarter?

Kaivalya Vohra

At an age when most students were planning their careers, Kaivalya Vohra was thinking about why people had to wait so long for everyday groceries. In 2021, he and his friend Aadit Palicha founded Zepto, addressing the growing demand for fast, convenient, and reliable grocery delivery. Their innovative idea focused on delivering everyday essentials within minutes through a technology-driven platform. To achieve this, Zepto developed strategically located dark stores that enabled efficient inventory management, order processing, and delivery. Starting so young, the founders faced intense competition, operational challenges, and the difficult task of building a dependable delivery network. Their willingness to experiment and adapt helped Zepto grow rapidly and gain significant attention from investors and the business community. Kaivalya's journey shows how young entrepreneurs can recognize changing consumer needs and create innovative business models around them. The key entrepreneurial lesson is that age is not a barrier to innovation; even a simple everyday inconvenience can become a successful business opportunity when transformed into a solution people value.

From a young student with an idea to one of India's most recognized young entrepreneurs, Kaivalya Vohra's journey proves that innovation does not wait for age, experience or a perfect moment. Sometimes, all it needs is the courage to start.

"Big businesses can begin with small problems — if you have the courage to solve them differently."

Aprna S
III Year B.com A

KERALA BUSINESS WATCH

Business Trends in Kerala

From traditional enterprise to technology-driven growth

BASTIN THOMAS
III Year B.Com B

Kerala's business landscape is shifting from traditional sectors towards **technology, innovation, services and sustainability**. The service sector contributed **63.45% of Kerala's GSVA in 2024–25**, reflecting its growing importance.

Kerala's emerging business landscape is being shaped by **IT and digital businesses, startups and MSMEs, tourism and wellness, green energy, logistics and maritime services, food processing, healthcare and MedTech, e-commerce, modern traditional industries, and the circular economy**. Growth in **AI, fintech, software, EVs, renewable energy, Ayurveda, experiential tourism, value-added food products, digital healthcare, online commerce, and sustainable businesses** is creating new opportunities for entrepreneurs, while initiatives such as **Technopark, Infopark, Cyberpark and Vizhinjam International Seaport** are further strengthening Kerala's position as a hub for innovation, trade and sustainable development.

The New Business Mantra

"Kerala's future business is smart + Innovative + Digital + Green."

References

- Kerala State Planning Board. (2026). *Kerala Development Report 2026*.
- Kerala Startup Mission. *Startup Ecosystem in Kerala*. Kerala Startup Mission
- Vizhinjam International Seaport Ltd. *Business & Port Development*. Vizhinjam International Seaport

"Kerala's business landscape continues its steady shift from family-run enterprise towards a technology-enabled, digitally connected economy."

Business News Roundup

Monthly Business News Update — August 2026

HARSHA M S
I Year M.Com

From India to the World — Business Stories That Matter

🇮🇳 India

India's private-sector activity showed a slight recovery in August, with the HSBC Composite PMI rising to 54.6 from 54.3 in July, although manufacturing growth slowed to its weakest level in five years. Services activity and employment remained supportive, indicating continued but cautious business momentum (Reuters, 2026).

India's digital payments continued their strong expansion, with UPI transactions crossing 24 billion for the first time in August, reaching about 24.5 billion transactions worth ₹29.8 lakh crore. This highlights the growing importance of digital payments in India's consumer and business economy (Moneycontrol, 2026).

India's economy remained resilient in August 2026, with **GDP growth reaching 7.8% in Q1 FY2026–27**, supported by consumption, investment and services activity (Reuters, 2026). **GST collections rose 14.8% to nearly ₹2 lakh crore**, reflecting strong domestic economic activity (Economic Times, 2026), while **foreign exchange reserves reached a record $740.8 billion**, strengthening India's external financial position (Reuters, 2026). Foreign investors also increased their participation in Indian equities, with **FPI inflows reaching around $3.1 billion in**

Student Voice

Financial Literacy: A Step Towards Student Independence

ARCHANA P U
III BBA

"Why Every Student Should Understand Money"??

As a student, attending the expert talk on "Financial education for college students" organised *by* Naipunnya Institute of Management and Information Technology in association with IQAC gave me a better understanding of why financial knowledge, financial independence and financial security are important in our lives. Before attending the session, I had only a basic understanding of many financial matters. The class helped me realise that financial education should begin from our student life itself, because the decisions we make about money can have a long-term impact on our future.

One of the main things I understood from the session was the importance of knowing how to use and manage money wisely. We should learn how to prioritise our needs, avoid unnecessary spending, protect our personal and financial details, and make responsible financial decisions. The session also introduced us to digital payments, credit cards and credit scores, education loans, emergency savings, insurance, EPF, NPS and mutual funds. These were practical areas that made the session especially useful for me.

I personally feel that these kinds of financial education programmes are especially relevant for college students. After completing our degree, many of us will move towards higher studies or enter the job market. At that stage, we will have

August, indicating renewed investor confidence (Reuters, 2026). Meanwhile, the RBI maintained a cautious approach to inflation amid emerging price pressures (Indian Express, 2026).

☐ Global

Artificial Intelligence (AI) remained a major force behind global investment and economic growth, with increasing spending on data centres, digital infrastructure and AI technologies. At the same time, global businesses continued to face uncertainty from geopolitical tensions, energy prices, inflation and changing interest-rate expectations (S&P Global, 2026).

Global financial markets remained volatile towards the end of August as renewed geopolitical tensions pushed oil prices higher and increased concerns about inflation and interest rates. Nevertheless, major equity markets ended August with overall gains, supported partly by strong investor interest in AI-related companies and technology (Reuters, 2026).

Global financial markets remained influenced by **inflation, interest-rate expectations and geopolitical tensions** in August 2026. Global equities advanced during the month, with the **MSCI World Index rising about 2.6%**, supported by technology, materials and energy stocks, while government bond markets faced pressure from higher long-term yields (Janus Henderson, 2026). Meanwhile, **gold prices strengthened sharply**, with Goldman Sachs forecasting gold could reach **$4,900 per ounce by the end of 2026**, driven by strong central-bank demand and its role as a hedge against financial and geopolitical risks (Goldman Sachs, 2026).

QUOTE OF THE MONTH

"In a changing business world, the ability to innovate, adapt and embrace technology is the key to sustainable growth."

greater financial responsibilities and will need to make independent decisions regarding our income, savings, spending and future planning. Therefore, learning these things at an early stage can help us become more financially independent, confident and responsible.

As a BBA student, I also feel that financial awareness is highly relevant because we are preparing ourselves for the business and professional world. At the same time, I believe that financial education should not be limited to BBA or commerce students. Every student should have access to this kind of practical financial knowledge, as managing money and protecting personal financial information are essential life skills.

The programme also made me realise that financial security is not something we should think about only after starting a job. It is a habit that can be developed from our student days through proper planning, saving and responsible spending. The knowledge shared during the session encouraged me to be more careful about my financial decisions and to think about my future rather than focusing only on immediate needs.

Overall, the programme was not just another class for me; it was an opportunity to understand the importance of being financially prepared for the future. I strongly believe that more programmes like this should be conducted and that the knowledge should reach every student in our college. Such initiatives can help young people develop responsible financial habits and become financially strong, confident and independent as they move forward in life.

"**Financial security is not something to think about only after starting a job - it is a habit built from our student days.**"

— Archana, III BBA

ALUMNI CONNECT

Ms. Christina Sebastian

Batch 2020–2023, B.Com · Current Position: M.Com Student, H.R College of Commerce and Economics, Mumbai

"Finding the right mentors can bring out the best in your potential, and I was fortunate to find them at Naipunnya. The teachers were always there to support us, not only in academics but also in our personal growth and every new endeavour we wished to pursue. They constantly encouraged us to participate in different activities, helping us gain valuable exposure and build confidence. Whenever I doubted my abilities or wondered if I could complete a task, I could always sit down with my teachers, seek their guidance, and they would give me the encouragement to step out of my comfort zone. Their constant support and belief in me have played a significant role in shaping who I am today."

MESSAGE TO JUNIORS

"Dear Juniors, my journey at Naipunnya has given me a strong foundation, valuable experiences and the confidence to pursue my goals. I encourage each of you to make the most of every opportunity at Naipunnya, stay committed to your studies and believe in your abilities. My achievement is a reflection of both my hard work and the support and guidance I received from my alma mater."

Proud Moments, Lasting Legacies

Ms. Christina Sebastian — 1st Rank, M.Com Banking and Finance, HSNC University, Mumbai

A journey that began with excellence at NIMIT continues to shine at the university level. *From being honoured as the* ***Best Outgoing Student of 2023*** *to securing the* ***University First Rank in M.Com Banking & Finance****, Christina has transformed dedication into distinction.* ***"Your success is not just a personal achievement—it is a proud reflection of the values, excellence and spirit of Naipunnya."***

EVENT CHRONICLE

Industrial Visit at Nitta Gelatin India

Organised for III-Year B.Com A and III-Year B.Com B

Students at the Nitta Gelatin industrial visit, gaining first-hand exposure to manufacturing and plant operations.

WALL OF ACHIEVEMENT

PLACEMENT EXCELLENCE: WHERE TALENT MEETS OPPORTUNITY

The Placement Cell of Naipunnya Institute of Management and Information Technology **has achieved another remarkable milestone by securing placement opportunities for** three PG Department of Commerce students **with** CBIZ**, a leading global professional services firm.**

With a CTC of ₹6 lakhs **for the** Tax Associate **position, this achievement reflects the** dedication of our students, the continuous efforts of the Placement Cell, and Naipunnya's commitment to creating meaningful career pathways for its students**.**

Three Achievers. One Remarkable Milestone. A Proud Moment for Post Graduate Department of Commerce!

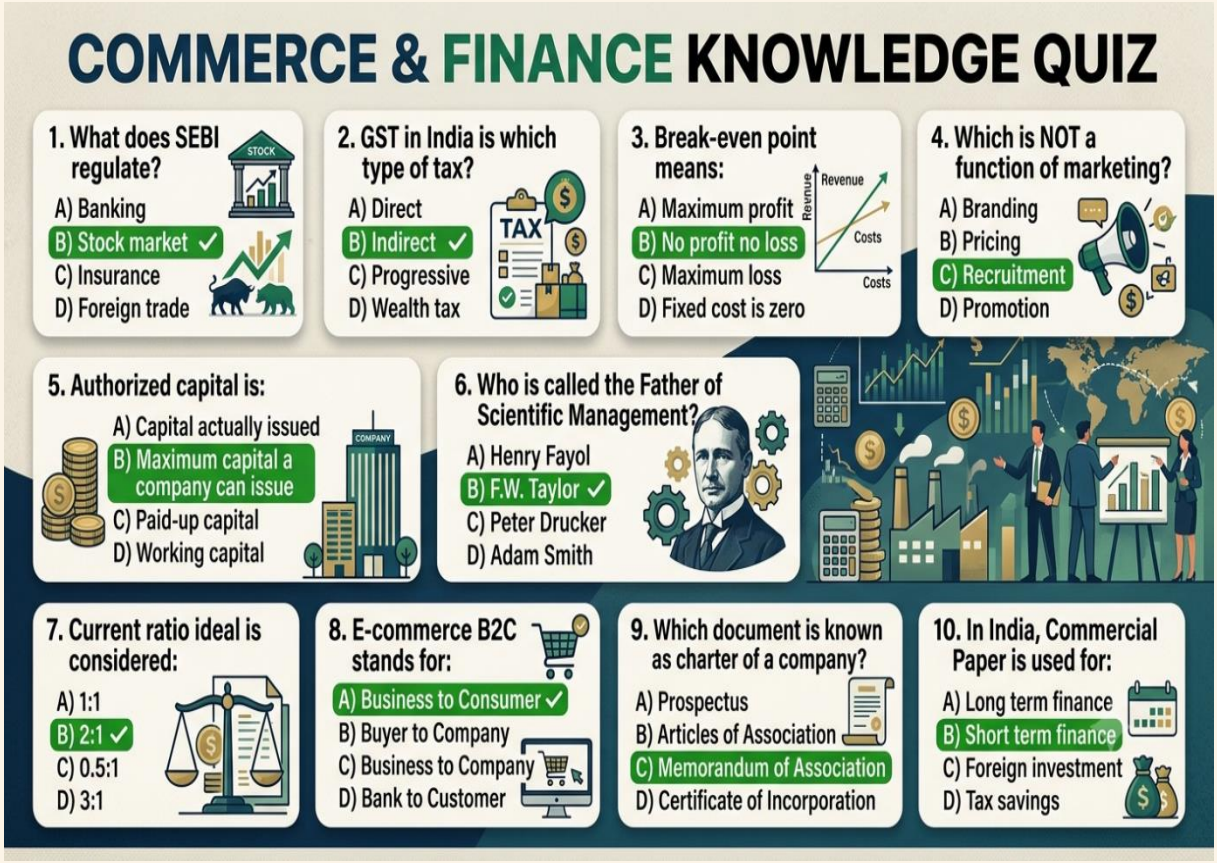
QUIZ CORNER

Commerce & Finance Knowledge Quiz

RAMEESA M R
II B.Com A

Test your knowledge across finance, management, and marketing strategy.

> ***"A little knowledge of finance and management goes a long way — how many did you get right?"***



CARTOON CORNER

Caveat Emptor — the Buyer's Journey from Claim to Caution

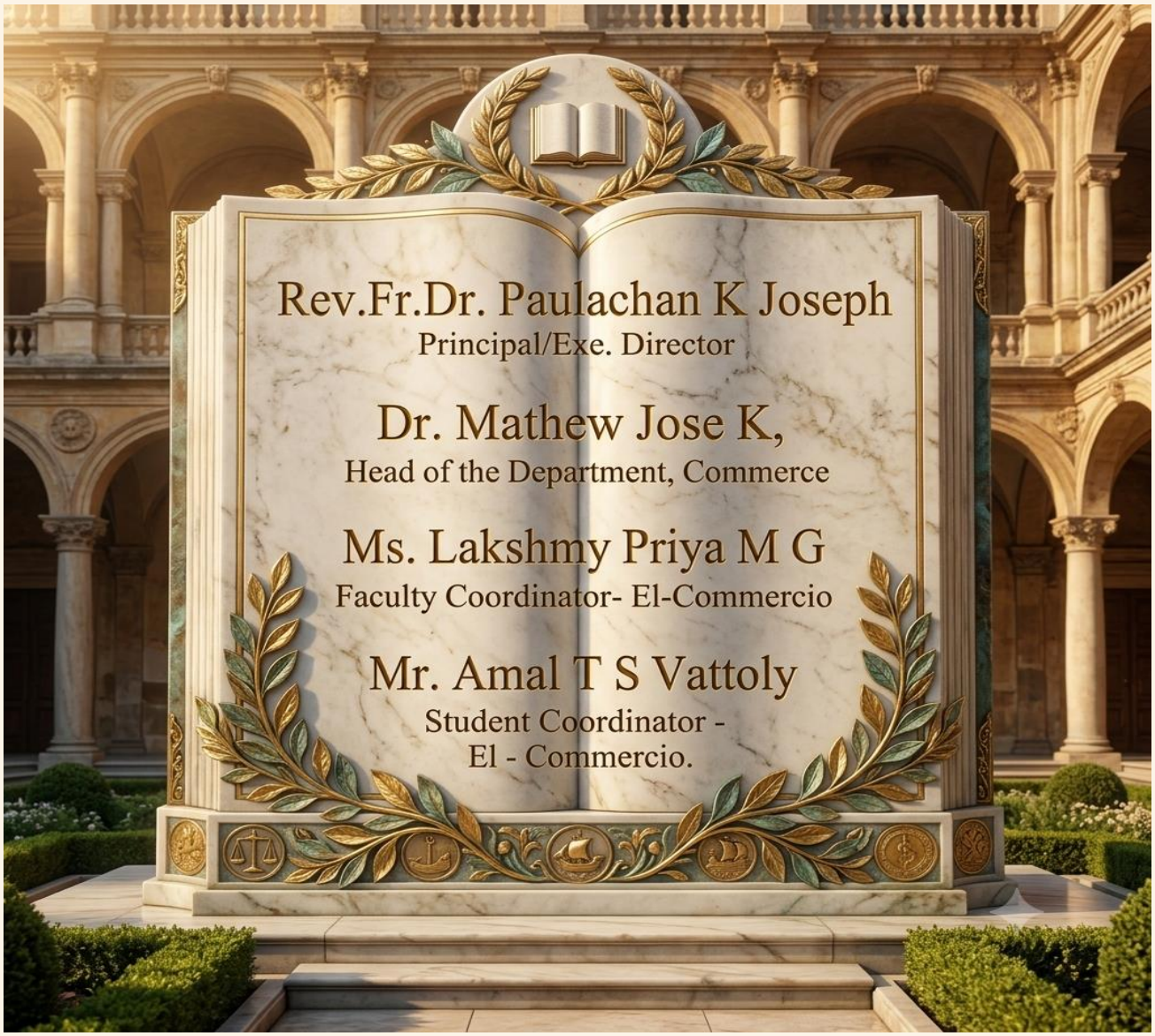
ABEL BIJU
II Year B.Com B

"Every purchase is a choice — look beyond the promise, uncover the truth, and let an informed buyer be a wise buyer."

*This picture represents **Caveat Emptor**, meaning "Let the buyer beware," highlighting the importance of being alert and informed, as attractive promises and appearances may hide defects. The warning signs emphasize the need to **check, ask questions, verify information, inspect products, and understand consumer rights** before purchasing. The scales symbolize consumer protection when sellers fail to deliver what they promise, reminding us that a **wise consumer makes careful, informed, and responsible purchasing decisions**.*

WITH GRATITUDE

Meet Our Editorial Team



EL-COMMERCIO · PG DEPARTMENT OF COMMERCE

Naipunnya Institute of Management and Information Technology (NIMIT)

Pongam, Koratty East, Thrissur District, Kerala

AUGUST 2026 ISSUE