

NAIPUNNYA INSTITUTE OF MANAGEMENT & INFORMATION TECHNOLOGY  
PG DEPARTMENT OF COMMERCE

# EL-COMMERCIO

**THE PULSE OF COMMERCE**



## EDITORIAL LEADERSHIP &amp; CORE INSIGHTS

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## EDITORIAL LEADERSHIP &amp; CORE INSIGHTS

## FROM THE EDITOR'S DESK

## Welcome to the September 2026 Edition



**Mr. Githin T James**

*Editor • Assistant Professor, Commerce*

**G**reetings and welcome to the *September 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.”***

**— Mr. Githin T James , Editor**

# The Changing Landscape of Commerce: Trends Shaping the Future



**Savio Henrich Seviar**  
*II year BBA*

## Introduction

Commerce is no longer confined to shops, markets and business streets. Today, it exists in the palm of our hands. A customer can discover a product on social media, compare prices online, pay through a QR code and receive the order at the doorstep—all within a few clicks. This transformation reflects how technology and changing consumer behaviour are rewriting the world of commerce.

### 1. Growth of E-Commerce

One of the most significant trends is the growth of e-commerce. Online shopping has made products and services available anytime and almost anywhere. It has also created new opportunities for small businesses and entrepreneurs to reach customers beyond their local markets. However, the convenience of online commerce has also increased competition, forcing businesses to focus more on quality, trust and customer experience.

### 2. Rise of Digital Payments

The rise of digital payments has further transformed everyday business. UPI, mobile banking and digital wallets have made transactions faster and more convenient. In

India, digital payments have become an important part of both urban and small-scale commerce, connecting even traditional businesses with the digital economy.

### 3. Emergence of Social Commerce

Another powerful trend is social commerce. Social media platforms are no longer used only for communication and entertainment; they have become important business and marketing spaces. Brands use short videos, influencers, live content and direct communication to attract customers. A simple social media post can now become the starting point of a complete buying journey.

### 4. Artificial Intelligence in Commerce

Meanwhile, Artificial Intelligence (AI) is emerging as one of the most influential technologies in business. Companies are using AI to understand customer preferences, provide instant support, analyse data, predict demand and personalise recommendations. While AI offers enormous opportunities, it also highlights the importance of responsible use of technology, privacy and ethical decision-making.

### 5. Growth of Quick Commerce

The demand for convenience has also given rise to Quick Commerce (Q-Commerce).

Consumers increasingly expect everyday products to arrive within a very short time. This has encouraged businesses to develop faster delivery systems, smarter inventory management and technology-driven supply chains.

## 6. Sustainable Commerce

At the same time, commerce is becoming more conscious of its impact on the planet. Sustainable commerce focuses on eco-friendly packaging, responsible sourcing, waste reduction and environmentally responsible production. Consumers are increasingly interested not only in what a brand sells, but also in what the brand stands for.

## 7. Omni-Channel Commerce

Another emerging trend is Omni-channel commerce, where online and offline shopping experiences are connected. Customers may discover a product through social media, research it on a website, purchase it through an app and visit a physical store for assistance. The goal is no longer simply to make a sale, but to create a seamless customer experience.

## Conclusion

These developments show that commerce is becoming increasingly digital, personalised, fast and sustainable. For commerce students, understanding these changes is more than an academic exercise—it is preparation for the rapidly evolving business world. The future of commerce will not belong only to those who sell the most, but to those who understand change, embrace innovation and create value for both people and the planet.

Commerce is changing—and we are preparing to be part of that change.

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### Key Takeaways: The Future of Commerce

- Commerce is Going Digital: E-commerce, digital payments, social commerce, AI and quick commerce are transforming how businesses connect with customers.
- Commerce is Becoming Purpose-Driven: The future is shaped not only by convenience and innovation, but also by sustainability, trust and seamless customer experiences.

## A study on “women empowerment through kudumbasree” with special reference to Kanjoor Grama Panchayath



**Dr. Jesney Antony**

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### ABSTRACT

*This study examines the effectiveness of Kudumbasree programmes in promoting the socio-economic empowerment of women in Kanjoor Grama Panchayath, based on data collected from 100 respondents through a structured questionnaire. The findings reveal significant differences in socio-economic changes based on age and educational qualification, while members reported improvements in income, decision-making power, skills, awareness and overall socio-economic status. The study highlights the need to strengthen self-confidence, intellectual rights awareness and empowerment-oriented initiatives within Kudumbasree units.*

**Keywords:** Kudumbasree, Women Empowerment, Socio-Economic Empowerment, Decision-Making, Self-Confidence, Kanjoor Grama Panchayath

### Introduction

Kudumbasree, Kerala's poverty-eradication mission, is a community-based self-help initiative for poor women, linked with Local Self-Government Institutions. Introduced in 1998, it aims to improve living standards through micro-credit, productive enterprises, thrift, income generation and welfare activities. Its mission is to eradicate absolute poverty through community action, self-help and convergence of resources. Kudumbasree follows a family-based approach and promotes women's economic and social empowerment.

### 1.1 Statement of the Problem

Poverty particularly affects women. Poverty-eradication programmes must improve living standards and women's empowerment. This study examines factors influencing women empowerment through Kudumbasree and problems faced by Kudumbasree units in Kanjoor Grama Panchayath.

### 1.2 Objectives of the Study

- Identify factors influencing women empowerment.
- Assess Kudumbasree's effectiveness in socio-economic empowerment of women.

### 1.3 Hypothesis for the Study

H01: No significant difference between age and socio-economic changes by Kudumbasree units. H11: Significant difference. H02: No significant difference between socio-economic changes and educational qualification. H12: Significant difference.

### Data and Methodology

Primary data: 100 respondents from Kanjoor Grama Panchayath; population: 450 Kudumbasree members. Sampling: simple random sampling. Tools: percentage analysis, weighted mean and SPSS.

### Review of Literature

Joseph & George (2020): microfinance using local resources/skills is a major Kudumbasree feature. Shehnaz & Suresh Kumar (2019): examined production, marketing, profitability, government support and empowerment in micro-enterprises.

Joseph et al. (2018): socio-economic empowerment increased through Kudumbasree.

Annie John (2017): improved banking confidence, communication, project planning, entrepreneurship and leadership. Panackal (2017): positive social/family empowerment; access to capital and savings/credit facilities; entrepreneurship and asset creation. Selvi & Pushpa (2017): empowerment medium 55%, high 19%, low 26%; positive impact. Minimol MC & Mukesh KG (2016): SHGs promote social/economic/financial empowerment but require stronger group characteristics/objectives. Lathika KK (2016): many avoided micro-enterprise due to family atmosphere and lack of responsible leadership. Ansa Salim (2015): financial status, employment and financial support improved. Bhagyalakshmi (2015): women face social, political, economic and educational marginalisation. Dhanya John (2015): Kerala's human/gender development linked to health and education achievements. Jagadeewari (2015): improved confidence, self-reliance and economic condition. Jomy Jose (2015): Kudumbasree improved social/economic development and living, health, education and nutrition. Reddy (2014): rural women's empowerment through entrepreneurship. Venugopalan (2014): most respondents were low-income daily wage earners; empowerment achieved only to a limited extent.

### KUDUMBASREE

Launched by Government of Kerala in 1998 under Local Self Governments; slogan: "Reaching out to families through women and reaching out to community through families". It combines thrift/credit, micro-enterprises, income generation and welfare. SHGs generally comprise 10–20 women from similar socio-economic backgrounds; regular savings create group capital, which may be lent to members. The programme focuses on women, economic and social empowerment.

### 3. Objectives of Kudumbasree Programme

- Identify poor families through risk-index surveys with community participation.
- Empower poor women through Community Based Organizations and improved productivity/management.
- Improve income through skills and investment for self-employment.

### DATA ANALYSIS AND INTERPRETATION

**Table 4.21: Factors Influencing Women Empowerment**

| Factor                           | SA | A  | N  | D | SD | Weighted Avg. |
|----------------------------------|----|----|----|---|----|---------------|
| Training                         | 66 | 25 | 7  | 2 | 0  | 4.55          |
| Opportunity for entrepreneurship | 59 | 31 | 6  | 4 | 0  | 2.68          |
| Seminars and classes             | 42 | 28 | 12 | 2 | 0  | 3.47          |
| Financial support from govt.     | 72 | 19 | 8  | 1 | 0  | 4.62          |
| Coordination                     | 44 | 30 | 18 | 6 | 2  | 4.08          |

Source: Primary data. Figure 4.21: Factors provided by Kudumbasree that help women empowerment. Interpretation: Training, financial support and coordination are key factors; seminars/classes contributed to entrepreneurial traits to a lesser extent.

**Table 4.22: Change in Family or Social Relationship after Joining Kudumbasree Unit**

| Change | No. of respondents | Percentage |
|--------|--------------------|------------|
| Yes    | 94                 | 94%        |
| No     | 6                  | 6%         |
| Total  | 100                | 100%       |

Source: Primary data. Figure 4.22. Interpretation: 94% reported changes in family/social relationships; 6% reported no change.

**Table 4.23: Socio-Economic Changes through Kudumbasree**

| Head                           | SA | A  | N  | D  | SD | Weighted Avg. |
|--------------------------------|----|----|----|----|----|---------------|
| Social programmes              | 95 | 4  | 1  | 0  | 0  | 4.94          |
| Public meetings                | 6  | 90 | 4  | 0  | 0  | 4.02          |
| Banking and money transactions | 14 | 19 | 26 | 29 | 12 | 2.94          |
| Family income                  | 2  | 6  | 9  | 21 | 62 | 1.65          |
| Coordinate meetings            | 5  | 90 | 4  | 1  | 0  | 3.99          |
| Communication skills           | 14 | 19 | 26 | 29 | 12 | 2.94          |

Source: Primary data. Figure 4.23. Interpretation: Strong improvement in social-programme participation; about 90% agreed on improved public-meeting participation and meeting coordination. Banking/money-transaction confidence and communication were reported as improved, while family income showed no improvement (weighted average 1.65; 62% strongly disagreed).

**Table 4.24: Kudumbasree Schemes Help Improve Position of Women in Family**

| Response | No. of respondents | Percentage |
|----------|--------------------|------------|
| Yes      | 64                 | 64%        |
| No       | 36                 | 36%        |
| Total    | 100                | 100%       |

Source: Primary data. Figure 4.24. Interpretation: 64% reported improved family position; 36% reported no improvement.

**Table 4.25: Problems**

| Problem                   | SA | A  | N  | D  | SD | Weighted Avg. |
|---------------------------|----|----|----|----|----|---------------|
| Lack of team work         | 54 | 23 | 2  | 12 | 9  | 4.01          |
| Lack of experience        | 20 | 26 | 34 | 18 | 2  | 3.44          |
| Lack of coordination      | 46 | 16 | 8  | 11 | 19 | 3.59          |
| Lack of finance           | 67 | 12 | 6  | 8  | 7  | 4.24          |
| Conflicts between members | 84 | 4  | 3  | 6  | 3  | 4.60          |

Source: Primary data. Figure 4.25: Problems.

#### **HYPOTHESIS: 1**

Ho: No significant difference between age and socio-economic changes. H1: Significant relationship/difference.

#### **ONE WAY ANOVA TEST**

| Source         | Sum of Squares | df | Mean Square | F     | Sig. |
|----------------|----------------|----|-------------|-------|------|
| Between Groups | 5.914          | 2  | 2.957       | 3.346 | .039 |
| Within Groups  | 85.726         | 97 | .884        |       |      |
| Total          | 91.640         | 99 |             |       |      |

Interpretation: Sig. = .039 < .05; H1 accepted. Significant difference exists between age and socio-economic changes.

#### **HYPOTHESIS: 2**

Ho: No significant difference between socio-economic changes and educational qualification.

H1: Significant difference.

#### **ONE WAY ANOVA TEST**

| Source         | Sum of Squares | df | Mean Square | F      | Sig. |
|----------------|----------------|----|-------------|--------|------|
| Between Groups | 27.095         | 2  | 13.547      | 17.370 | .000 |
| Within Groups  | 75.655         | 97 | .780        |        |      |
| Total          | 102.750        | 99 |             |        |      |

Interpretation: Sig. = .000 < .05; H1 accepted. Significant difference exists between socio-economic changes and educational qualification.

#### **Results and Discussion**

Majority are above 45 years, SSLC-qualified and married; most families have two earning members. Many women have 5–10 years' Kudumbasree experience and work on monthly wages. Decision-making in personal/household matters, skills and awareness improved, and members reported improved socio-economic status. Greater attention is needed to self-confidence and knowledge of intellectual rights.

#### **Suggestions**

- Continuous training on new Kudumbasree initiatives.
- Long-duration, low-interest funding for sustainable empowerment/entrepreneurship.
- Strong family support.
- Regular empowerment and awareness programmes.
- Encourage active participation in Gramasabhas.
- Provide a 24×7 helpline for guidance.

#### **Conclusion**

Economic development supports wider development, and collective effort strengthens women's empowerment. Kudumbasree's economic independence improved members' social participation and supported social empowerment. Women's economic advancement contributes to family living standards and children's education, nutrition and health. Overall, the study indicates that Kudumbasree contributes to women's socio-economic empowerment and development.

## From Scroll to Shop: When Every Image Becomes a Storefront



**“In visual commerce, a picture is no longer just something to see—it is something to shop.”-**

**- Deyon Jo Paul, II Year M. Com**

### Introduction - The Rise of Visual Commerce

**I**magine scrolling through social media and seeing a beautifully designed living room, a stylish outfit or an attractive piece of furniture. Instead of searching for the products separately, what if you could simply tap the item in the image, view its details, compare prices and buy it instantly? This is the emerging idea of Visual Commerce—where an image itself becomes a digital storefront.

Traditional e-commerce usually begins with a search: *What do I want to buy?* Visual commerce changes the question to: *What do I see that I want?* With the help of Artificial Intelligence (AI) and visual recognition technology, customers can identify products from photographs, videos and social-media posts and move directly from discovery to purchase.

### See. Identify. Compare. Buy.

The process can be remarkably simple:

See → Identify → Compare → Buy

A customer may come across a saree in an Instagram post, a chair in a home-design video or a pair of shoes in a photograph. AI can recognise the product, suggest similar products, display prices and direct the customer to a seller. The customer no longer needs to remember the product name or search using multiple keywords.

### A New Opportunity for Small Businesses

Visual commerce can be particularly valuable for small businesses and local entrepreneurs. A photograph posted on social media can become more than promotional content—it can function as an interactive product catalogue.

A boutique can post a photograph of a model wearing several products, for example, and customers can explore each item directly. This allows businesses with limited advertising budgets to turn everyday digital content into opportunities for sales.

## Connecting Online and Offline Commerce

The idea can extend beyond social media. Imagine a customer photographing a product in a physical store and instantly receiving information about its price, features, customer reviews and alternative options. The customer could then compare the product with online alternatives before making a decision.

Thus, visual commerce can help bring together the strengths of physical stores and digital platforms, creating a more connected shopping experience.

### From Search to Discovery

The most interesting change is that digital commerce is gradually moving from search-based shopping to discovery-based shopping. Customers do not always know what they want until they see it.

A photograph, short video or social-media post can therefore become the beginning of the entire buying journey. As AI and visual technologies develop further, the boundary between content, marketing and shopping may become increasingly seamless.

### The Future of Digital Commerce

Visual commerce represents a simple but powerful idea: every image can potentially become a storefront. For businesses, it creates new ways to present products; for customers, it reduces the distance between inspiration and purchase.

The next generation of digital commerce may not ask customers to search harder. It may simply allow them to point, tap and shop.

Visual commerce represents a simple but powerful idea: every image can potentially become a storefront. For businesses, it creates new ways to present products; for customers, it reduces the distance between inspiration and purchase.

The next generation of digital commerce may not ask customers to search harder. It may simply allow them to point, tap and shop.

As artificial intelligence, augmented reality and social media continue to develop, visual commerce is likely to become more interactive and personalised. Customers may be able to identify products from photographs, virtually try them before buying, and receive recommendations based on their interests. This can make online shopping more engaging while helping businesses create more direct connections with customers.

**“Don’t search for the product, just show it.”**



## STARTUP SPOTLIGHT · YOUNG ENTREPRENEURS

## STARTUP SPOTLIGHT

## From an MBBS Student to an Education Entrepreneur: The Journey of Dr. Ananthu S



*How a simple idea evolved into an education platform reaching millions of students?*

- Francis Joy, I year B.com A

**E**very successful venture begins with an idea. For Dr. Ananthu S, founder of Xylem Learning, that idea emerged while he was pursuing his MBBS. Inspired by the possibilities of technology in education, he envisioned making quality learning more accessible to students.

The name Xylem was inspired by the biological system familiar to him as a medical student. Just as xylem transports water and nutrients through a plant, his vision was to create a platform that could transport knowledge to students.

### A Small Beginning

Xylem began with a modest holiday crash course conducted from a rented school, with approximately 150 students. Behind this small beginning was considerable financial pressure. Ananthu has publicly recalled carrying around ₹30 lakh in personal debt during the early stages.

Despite the uncertainty, he continued to pursue the idea. The challenge was not merely to start a company, but to prove that the idea could work.

### COVID: A Turning Point

The COVID-19 pandemic brought physical education to a standstill. For Xylem, which had started with classroom-based learning, this created a major challenge.

However, the crisis also became a turning point. Xylem accelerated its move into online education and YouTube, taking its classroom beyond geographical boundaries. The business model evolved from physical classes into a combination of online education, digital content and physical learning centres.

### From 150 Students to Millions

The transformation was significant. By 2023, contemporary reports stated that Xylem was reaching more than three million students through around 30 YouTube channels, with more than 100,000 students enrolled in paid

online programmes and over 30,000 students participating in offline and hybrid programmes across Kerala. Its educational offerings also expanded into areas such as entrance examinations, commerce and Kerala PSC preparation.

### **One classroom had become millions of screens - A Major Milestone**

In 2023, Physics Wallah (PW) entered into a strategic partnership with Xylem. The transaction involved a reported ₹500-crore investment commitment over three years and the acquisition of a 50 per cent stake in Xylem.

Xylem continued to operate as an independent brand, while the partnership created opportunities for technological, financial and geographical expansion.

### **The Lesson Behind the Success**

The real achievement of Ananthu's journey lies not only in the numbers, but in the ability to adapt, persevere and respond to challenges.

**“You don't have to know exactly where your journey will end. You just have to be brave enough to take the first step.”**

An idea became an experiment. The experiment became a small venture. The pandemic forced a change, and that change created a new opportunity.

The journey demonstrates that students do not need to wait for perfect circumstances to begin. A small idea, combined with courage and persistence, can develop into something much larger than originally imagined.

From an MBBS student with an idea to an education entrepreneur reaching millions, Dr. Ananthu S's journey reflects courage, adaptability and belief in an idea.

The journey also reminds us that entrepreneurship is not always a straight path to success. Challenges, failures and unexpected changes can provide valuable lessons and encourage entrepreneurs to rethink their strategies. By staying open to change and focusing on solving real problems, young entrepreneurs can turn difficulties into opportunities. Ananthu's experience therefore inspires students to believe in their ideas, learn from setbacks and take the first step towards creating something meaningful.

## Kerala's Changing Business Landscape: From Remittances to Startups, Ports and Innovation



**P Loshitha**

*1 Year B.Com B*

**K**erala has long been known for its literacy, backwaters and spices, but in recent years the state has been quietly reshaping its business identity. Once described as a consumption-driven economy that depended heavily on money sent home from the Gulf, Kerala is now trying to build a more diverse base of startups, ports, technology parks and small enterprises. This article looks at the main business trends that are shaping the state today.

### 1. The Startup and Technology Push

Kerala has invested in making itself a startup-friendly state. The Kerala Startup Mission supports young entrepreneurs through incubation centres, funding schemes and mentoring, while Technopark in Thiruvananthapuram, Infopark in Kochi and Cyberpark in Kozhikode host IT companies of all sizes. The state's educated youth, good internet access and comparatively lower living costs make it attractive for software, fintech and digital service businesses. The state government also launched a Year of Enterprises drive in 2022–23 to encourage new micro, small and medium enterprises, showing that self-employment is being promoted as an alternative to the traditional search for a salaried job.

### 2. Ports, Logistics and Infrastructure

One of the most important recent developments is the Vizhinjam International Seaport near Thiruvananthapuram. Its natural deep-water location on a major international shipping route gives Kerala a chance to compete for transshipment business that earlier went to ports outside India. Alongside this, Kochi remains a key centre for shipbuilding, shipping and port activity, and projects such as the Kochi Metro and improved highways are strengthening connectivity. Better logistics reduce costs for exporters and make the state more appealing to investors.

### 3. Tourism and Hospitality

Tourism continues to be one of Kerala's strongest sectors. Backwater cruises, Ayurveda wellness, hill stations, beaches and heritage sites bring in both domestic and foreign visitors. Recent years have seen a shift towards experience-based products such as homestays, responsible tourism, caravan tourism and wellness retreats. These models spread income to local families and small operators rather than only large hotels, which also supports local employment.

#### 4. Traditional Industries and Agro-Based Business

Traditional sectors such as spices, coir, cashew, tea, coffee, rubber and coconut products remain central to the state's identity and exports. The trend now is towards value addition, better branding and organic or specialty products. Cooperative and community models, such as Kudumbashree, continue to help women run food processing, catering and small manufacturing units, turning local skills into sustainable businesses.

#### 5. Remittances and Changing Consumption

Money sent by Keralites working abroad has long supported household spending, real estate and small businesses in the state. This has made Kerala a strong market for retail, banking, gold, automobiles and housing. At the same time, economists point out that too much dependence on remittances is a risk, which is one reason the state now stresses local job creation and industrial investment. Growth in online shopping, digital payments and quick delivery services is also changing how consumers in both cities and small towns buy goods.

#### 6. Investment Promotion and Challenges

To attract investment, Kerala organised the Invest Kerala Global Investors Meet in Kochi in February 2025, aiming to bring in industry partners in areas such as logistics, tourism, IT, food processing and manufacturing. Even so, challenges remain. Land availability is limited, many young people still migrate abroad for better opportunities, and businesses often speak about the need for faster approvals. How well the state tackles these issues will decide how far the current trends turn into lasting growth.

#### Conclusion

Kerala's business landscape is in transition. Strong human resources, a growing startup culture, new port infrastructure and a rich tourism and agro base give the state real strengths. For commerce students, these developments offer a useful lesson: a state's economy can change its direction when policy, skills and entrepreneurship work together. Keeping an eye on these trends will help us understand the opportunities that lie ahead in our own state.

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***“Kerala’s business story is no longer only about what the world sends home; it is increasingly about what Kerala builds for the world.”***

## Business News Roundup

### Monthly Business News Update — September 2026



**Abel Sony**  
*II Year M.Com*

### *From India to the World — Business Stories That Matter*

#### **Kerala • India • Global**

**Kerala:** Kerala's business landscape in September 2026 reflected a growing focus on tourism, entrepreneurship and investment. The Kerala Travel Mart 2026 in Kochi brought together tourism businesses and buyers, while the state strengthened district-level support through Startup Facilitation Centres and Investment Promotion Cells. The new NORKA Private Industrial Estate Scheme also seeks to encourage investment by NRIs and returnees, highlighting a shift from remittance-led economic activity towards entrepreneurship, industrial investment and employment generation (Kerala Tourism, 2026; Directorate of Industries & Commerce, 2026a, 2026b, 2026c).

**India:** India's business environment remained supported by strong domestic demand in September. Preliminary PMI data indicated that private-sector business activity reached a three-month high, although export momentum and employment growth remained areas requiring attention. At the same time, GST collections continued to show strong growth, reflecting sustained economic transactions.

## Student Voice



**MARIA TRESA JOBY**  
*III year B. Com A*

### *Degrees or Skills: What Will Matter More in the Future Job Market?*

**A**s students, we often believe that getting a degree is the main step towards building a successful career. But the business world is changing rapidly. Artificial intelligence, automation, digital banking, e-commerce and data analytics are creating new kinds of jobs while changing traditional ones. This makes me wonder: **Will a degree alone be enough for the future job market?**

In my opinion, education should not be limited to passing examinations and earning qualifications. A degree gives us knowledge and a foundation, but skills such as communication, critical thinking, problem-solving, creativity, digital literacy and teamwork help us apply that knowledge in real situations. For commerce students especially, understanding accounting or finance is important, but knowing how to use digital tools, analyse data and make decisions can make that knowledge more useful.

However, I do not think degrees will become unimportant. A good education develops our ability to understand concepts, question information and think independently.

Together, these developments point to the continuing importance of domestic consumption, formalization and digital business activity in India's economic landscape (Reuters, 2026; Times of India, 2026).

**Global:** Globally, the **18th BRICS Summit**, held in New Delhi on 12–13 September 2026 under India's chairship, was a major business and economic event. The summit focused on resilience, innovation, cooperation and sustainability, with discussions covering trade, investment, technology and cooperation among emerging economies. At the same time, higher energy prices and continuing adjustments in global supply chains remained important concerns for businesses worldwide (Government of India, 2026; Press Information Bureau, 2026; S&P Global, 2026).

#### QUOTE OF THE MONTH

*"The business landscape is no longer shaped only by markets; it is increasingly shaped by innovation, connectivity, resilience and the ability to adapt."*

The real challenge is to combine **qualification with capability**. Colleges should therefore provide more opportunities for students to work on real **business** problems, use emerging technologies, conduct research, develop entrepreneurial ideas and interact with industry.

The future may not be a choice between **degrees and skills**. Perhaps it is about having both. A degree can open the door, but continuous learning and the ability to adapt may determine how successfully we move through it.

**What do you think? In the future, will employers value a degree more, practical skills more, or a combination of both?**

**"A degree may open the door to opportunity, but it is our skills, curiosity and willingness to learn that help us move forward."**

**— Student Voice**

## ALUMNI CONNECT

**Dr. Shwetha A. Kumar - B.Com. Finance 2015-18 Batch****TO MY ALMA MATER!**

You are a by-product of your environment. Naipunnya Institute of Management and Information Technology (NIMIT) has given me a handful of moments to cherish and take forward. As a place where I spent my early adulthood, the campus, teaching and non-teaching staff, students, and most importantly, the then head of the institution, Fr. Saji Peter, were a huge influence and played a pivotal role in my academic and personal choices. Looking back, I can assure you that life in NIMIT has made me realise the importance of education and the significance of following your heart, even if it means stepping into the unknown, no matter the battles we might face. Back then, I, being a moderate-performing student, found that every day on campus was either filled with laughter or thought-provoking discussions, which helped me to be cautious in the future years and, while taking classes, being a researcher. The faculties were highly cooperative and supportive enough to expand our potential beyond the textbooks, which even made those days more engaging and memorable. I must say that, the seed of the dream to pursue a Ph.D. was embedded in me during my life at NIMIT, which I then earned years later. NIMIT, I am thankful to you for all the great moments, blessings, and lessons.

**MESSAGE TO JUNIORS**

*You just live once, but live responsibly. Just like any other student, you might be going through tough patches; remember, these days too shall pass. There is a reason you are destined to be at NIMIT; find it, cherish your days, give your best, and leave the rest to the Almighty. I wish you the strength to polish your metal to the core, which I am sure you will, and all the success in your future endeavours. Make yourself proud and live a life which is worth living.*

**Proud Moments, Lasting Legacies**

Heartiest congratulations to **Dr. Shwetha A. Kumar**, proud alumna of the **B.Com. Finance (2015–18 Batch)**, on the successful completion of her **Ph.D. from Amrita Vishwa Vidyapeetham, Kochi Campus**. Your remarkable journey from an undergraduate student to a doctoral scholar is a testament to your dedication, perseverance, and commitment to academic excellence. **The Naipunnya family is proud of your achievement and wishes you continued success and excellence in all your future academic and professional endeavours.**

## EVENT CHRONICLE

## Industrial Visit at Tolins Tyres Pvt. Ltd., Kalady

*Organised for I-Year B. Com A and I-Year B. Com B*



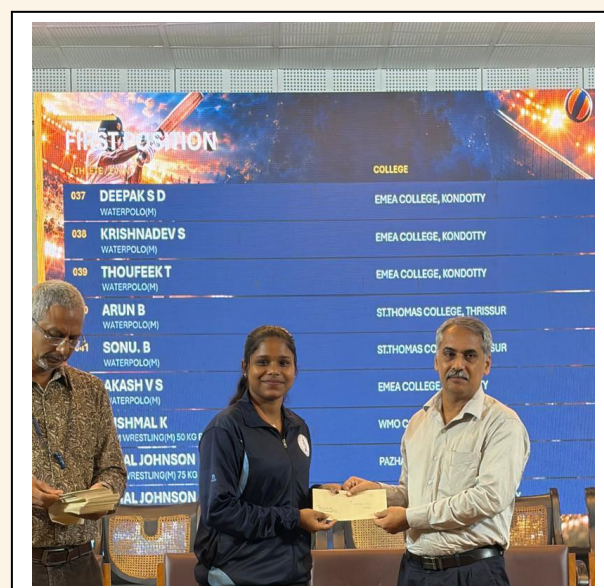
*Students at the Tolins Tyres Pvt. Ltd., Kalady - industrial visit, an insightful day exploring the core of manufacturing, operations, and supply chain management.*

## Meraki – Cine Matica Conducted by III-year B. Com A



## OPPORTUNITIES &amp; CAREER NAVIGATOR

## WALL OF ACHIEVEMENT



## Celebrating Excellence & Achievement

Ms. Rinku Kunhachan Vithayathil is warmly appreciated for receiving the Distinguished Faculty Award 2024–2025 in recognition of her contributions to teaching, research and institutional service. Dr. Remya Cherian is appreciated for her valuable contribution to the Teaching & Research Faculty team and her commitment to academic excellence. Dr. Kripa Suresh is heartily congratulated on earning her Doctorate Degree from Bharathiar University, reflecting her dedication and perseverance in research. Alphiya Jose, I Year M.Com student, is also warmly congratulated for securing the cash award for the Championship at the All India Inter-University Championship under the University of Calicut, bringing pride to the institution through her outstanding achievement.

## QUIZ CORNER

## Commerce &amp; Finance Knowledge Quiz



**Gladwin Yohannan**  
***I B.Com C***

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



## Quick Check

Test Your Knowledge – Accounting & Business Basics

Small steps  
build strong  
foundations  
in learning!

- 1** Which of the following is an example of a current asset?  
A. Building    B. Cash    C. Machinery    D. Goodwill
- 2** What is the main objective of accounting?  
A. To record and communicate financial information  
B. To increase sales automatically  
C. To manufacture products  
D. To advertise products
- 3** True or False: A balance sheet shows the financial position of a business at a particular point in time.  
True                  False
- 4** Which factor of production refers to human effort used in production?  
A. Land                                  B. Labour  
C. Capital                                D. Entrepreneurship
- 5** Which of the following are commonly recognized functions of money? (Select all that apply.)  
A. Medium of exchange              B. Measure of value  
C. Store of value                        D. Production of goods
- 6** Which document is commonly prepared to find out the gross profit or gross loss of a business?  
A. Trading Account                  B. Balance Sheet  
C. Cash Book                          D. Journal
- 7** True or False: A partnership is a form of business organization owned by two or more persons who agree to carry on a business together.  
True                  False
- 8** Which market is mainly concerned with long-term funds?  
A. Money market                      B. Capital market  
C. Local market                        D. Retail market
- 9** What does the term 'capital' generally represent in accounting?  
A. Owner's investment in the business  
B. Total sales only  
C. Only cash in hand  
D. Business expenses
- 10** Which of the following is a direct tax?  
A. GST    B. Income tax    C. Customs duty    D. Excise duty

**Answers**

- 1** B. Cash
- 2** A. To record and communicate financial information
- 3** True
- 4** B. Labour
- 5** A. Medium of exchange;  
B. Measure of value;  
C. Store of value
- 6** A. Trading Account
- 7** True
- 8** B. Capital market
- 9** A. Owner's investment in the business
- 10** B. Income tax



## CARTOON CORNER

## Understanding Consumer Behaviour: The Dual Mind behind Every Purchase

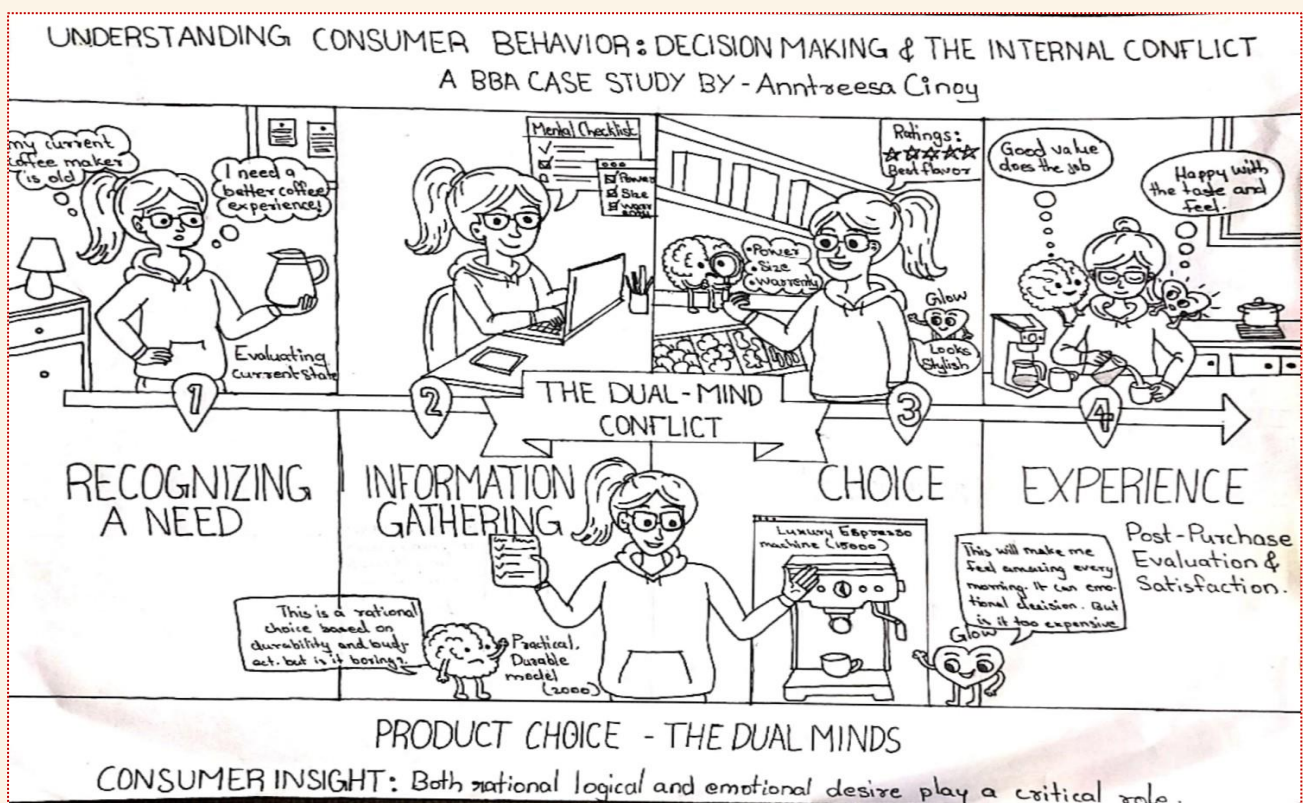


Anntreesa Cinoy

III Year BBA

“Every purchase begins with a need, but the final choice is shaped by both the mind that reasons and the heart that desires.”

### The Consumer Decision Journey



**C**onsumer decision-making begins when a person recognizes a need and starts exploring possible solutions. During information gathering, consumers compare products, prices, features, reviews, and alternatives before making a choice. At this stage, a dual-mind conflict may arise, as both rational thinking and emotional desires influence the final decision. After choosing and using the product, consumers evaluate whether it meets their expectations, leading to satisfaction or dissatisfaction. This post-purchase experience shapes future buying decisions, loyalty, and recommendations.

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**

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