

NAIPUNNYA INSTITUTE OF MANAGEMENT & INFORMATION TECHNOLOGY
PG DEPARTMENT OF COMMERCE

EL-COMMERCIO

THE PULSE OF COMMERCE



Welcome to the July 2026 Edition



DR. ANITHA MARY ALEX
Editor · Associate Professor, Commerce

Greetings and welcome to the July 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 first-year 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.

Contents at a Glance

Editor's Desk.....	2
Instant Analytics & Machine Learning.....	3
The New Face of Commerce.....	4
Spirituality, Mental Health and Happiness.....	5-7
ONDC Revolution.....	8
Young Entrepreneur.....	9
Kerala Startup Ecosystem.....	10
Business Stories.....	11
Current Business Challenges.....	11-12
Alumni Connect.....	12
Event Chronicle.....	13-14
Commerce Quiz.....	15
Invest Today, Prosper Tomorrow.....	16
Editorial Board.....	17

**Happy Reading! — Editorial Team,
EL-COMMERCIO, July 2026 Edition**

Instant Analytics and Machine Learning: Transforming Sales



ANDRIYA YESUDAS
I B.Com Finance A

In today's competitive business environment, organizations must make quick, data-driven decisions to stay ahead. Instant Analytics and Machine Learning (ML) are revolutionizing sales by providing real-time insights and predicting customer behaviour. Leading companies such as Amazon, Netflix, Flipkart, Salesforce, and Reliance Retail use these technologies to personalize customer experiences, forecast demand, and improve business performance.

How They Transform Sales???

Instant Analytics collects data from POS systems, e-commerce platforms, CRM software, and websites to deliver live dashboards and instant alerts. Managers can monitor sales, customer activity, and inventory in real time, enabling faster responses to changing market conditions.

Machine Learning complements analytics by forecasting sales, identifying high-potential customers, recommending personalized products, and predicting customer churn. These insights help businesses improve conversions, retain customers, and optimize inventory.

Business Benefits

- Faster and more informed decision-making
- Real-time monitoring of sales performance
- Improved demand forecasting and inventory management
- Personalized customer experiences
- Higher sales conversions and customer retention

Organizations using these technologies often report **10–20% higher sales conversions**, **15–30% lower customer churn**, and **improved sales productivity**.

Conclusion

Instant Analytics delivers the speed, while Machine Learning provides the intelligence required for modern sales management. Together, they empower businesses to make smarter decisions, strengthen customer relationships, and achieve sustainable growth in an increasingly digital marketplace.

The New Face of Commerce: Trends Shaping Modern Business

Commerce is evolving rapidly as technology reshapes the way businesses operate and consumers shop. Digital innovation, changing customer expectations, and sustainability are driving a new era of commerce, where adaptability and innovation determine success.

Key Trends Shaping Commerce

E-Commerce Growth: Online platforms have expanded business opportunities by enabling organizations to reach customers worldwide with greater convenience and accessibility.

Artificial Intelligence (AI): AI enhances customer experiences through personalized recommendations, chatbots, demand forecasting, and data-driven decision-making.

Sustainable Commerce: Businesses adopting eco-friendly practices, ethical sourcing, and sustainable production are strengthening brand reputation and building long-term customer trust.

Data Analytics: Customer and market data help organizations understand buying behaviour, improve marketing strategies, and make informed business decisions.

Omnichannel Retailing: Integrating physical stores, websites, and mobile apps creates a seamless shopping experience and strengthens customer engagement across multiple channels.

Conclusion



The future of commerce lies in embracing innovation, technology, and customer-centric strategies. Businesses that adopt digital transformation, sustainability, and data-driven decision-making will be better positioned to achieve long-term growth and remain competitive in the evolving global marketplace.

— Aadhil T.S., I B.Com A

RESEARCH CORNER

Spirituality, Mental Health and Happiness: Exploring the Connection for Enhanced Well-Being



Ms. MINI JOSHY
Assistant Professor, Commerce

Abstract

This study examines how spirituality influences **Human Well-being** through the mediating role of **Mental Health and Happiness**. Primary data were collected from **100 respondents** in Ernakulam District. The findings reveal a strong positive relationship between spirituality and well-being, confirming the importance of psychological and spiritual wellness in improving quality of life.

Key Words: Spirituality, Human well-being, Connectedness, meditation, Religious practices

Introduction

Spirituality extends beyond religion and reflects values, connectedness, purpose, and inner peace. It promotes emotional resilience, improves mental health, and contributes significantly to overall human well-being in today's stressful environment.

Statement of the Problem

Although spirituality is widely recognised as beneficial, its influence on human well-being varies among individuals. This study investigates whether **Mental Health and Happiness** mediate the relationship between spirituality and human well-being.

No.	Research Objectives
1	Identify factors influencing spirituality.
2	Examine the mediating role of Mental Health & Happiness.
3	Analyse the relationship between Spirituality and Human Well-being.

Research Hypothesis	Decision
H₁ : Spirituality has a significant positive relationship with Human Well-being.	Accepted

Literature Review Snapshot

Author	Year	Major Finding
Hardt et al.	2012	Spirituality consists of connectedness, values and beliefs.
Lu & Shih	1997	Mental health mediates happiness.
Ryan	2007	Spirituality improves psychological well-being.
Ghaderi et al.	2018	Spiritual health enhances quality of life.

Research Gap

Previous studies have established a positive relationship between spirituality and psychological well-being (Hardt et al., 2012; Ryan, 2007). However, limited research has examined the mediating role of Mental Health and Happiness in the Indian context.



Research Methodology

Item	Description
Study Area	Ernakulam District
Sample	100 Respondents
Sampling	Convenience Sampling
Instrument	Structured Questionnaire
Analysis	Percentage & Correlation

Descriptive Analysis Factors Influencing Spirituality

Variable	Strongly Agree
Connectedness to God & Nature	66%
Values & Beliefs	62%
Prayer & Religious Practices	52%
Spirituality → Well-being	61%
Mental Health → Well-being	70%

Hypothesis Testing Correlation Analysis

Variables	r-value	Significance	Result
Spirituality ↔ Human Well-being	0.988	Very High Positive	H₁ Accepted

Interpretation

Pearson's Correlation ($r = 0.988$) indicates a **very high positive relationship** between spirituality and human well-being. The findings support the hypothesis that spirituality significantly contributes to well-being through the mediating influence of Mental Health and Happiness.

Major Findings

- ✓ Connectedness to God, nature and community strengthens spirituality.
- ✓ Values and beliefs improve mental health and happiness.
- ✓ Mental Health & Happiness mediate spirituality and well-being.
- ✓ Spirituality positively influences overall Human Well-being.

Practical Suggestions

Recommendations

- Introduce spirituality-based wellness programmes.
- Encourage meditation and value-based education.
- Promote mental health awareness initiatives.
- Extend future studies to larger populations.

Conclusion

The study confirms that spirituality significantly enhances human well-being through the mediating role of Mental Health and Happiness. Promoting spiritual values alongside psychological wellness can help individuals lead healthier, happier, and more meaningful lives.

References

- Daghan, S. (2017). *Nursing students' perceptions of spirituality and spiritual care: An example of Turkey. Journal of Religion and Health.*
- Eskandari, H. (2010). Spiritual well-being and mental health in university students. *Procedia - Social and Behavioral Sciences*, 5, 1477–1481.
- Ghaderi, A., Tabatabaei, S. M., et al. (2018). Explanatory definition of the concept of spiritual health: A qualitative study in Iran.
- Hardt, J., Schultz, S., Xander, C., Becker, G., & Dragan, M. (2012). The spirituality questionnaire: Core dimensions of spirituality.
- Honeycutt, F. (2022, September 18). *Opinion: Meditation—The forgotten key to a healthy life. Technician.*
- Lu, L., & Shih, J. B. (1997). Personality and happiness: Is mental health a mediator? *Personality and Individual Differences*, 22(2), 249–256.
- lth with quality of life, mental health, and burnout: The mediating role of emotional regulation. *Iranian Journal of Psychiatry*, 22–31.

ONDC: Revolutionizing India's Digital Commerce



ABHINAV RENNI

I B.Com C

The Open Network for Digital Commerce (ONDC) is an initiative by the Government of India to create an open and inclusive digital commerce ecosystem. Unlike traditional e-commerce platforms where buyers and sellers must use the same app, ONDC allows different buyer apps, seller apps, logistics providers, and payment services to work together through a common network. Its primary objective is to empower MSMEs, startups, neighbourhood shops, and local businesses by giving them equal opportunities to sell online without depending on a single marketplace.

How Does ONDC Work?

Think of ONDC as UPI for e-commerce.

Just as a customer using Google Pay can transfer money to someone using PhonePe or BHIM, ONDC allows a buyer using one shopping app to purchase products from a seller registered on another ONDC-enabled app.

Real-Time Examples

📦 **Groceries:** Order through an ONDC-enabled app and receive products from a nearby local store, delivered by logistics partners.

🍽️ **Food Delivery:** Discover and order from local restaurants beyond traditional food delivery platforms, helping businesses reduce commissions.

🏪 **Local to National:** A small boutique can showcase and sell its products to customers across India through multiple ONDC buyer apps—without creating its own e-commerce website.

Why is ONDC Important?

- Supports small retailers, startups, and MSMEs.
- Reduces dependence on a few large e-commerce platforms.
- Provides customers with more choices and competitive prices.
- Encourages innovation and fair competition.
- Strengthens India's digital economy by creating an open commerce network.

Did You Know?

- ✚ More than 200 cities in India have seen ONDC transactions.
- ✚ ONDC now supports categories such as food delivery, groceries, fashion, electronics, home décor, books, and mobility services.
- ✚ Leading companies such as Paytm, Mystore, Magic pin, Meesho, Snapdeal, and logistics providers like Ship rocket and Shadow fax are part of the ONDC ecosystem.

ONDC is not another Amazon or Flipkart. It is a digital network that allows different shopping apps and sellers to connect, making online commerce more open, competitive, and accessible for everyone.

KEY TAKEAWAY

STARTUP SPOTLIGHT: YOUNG ENTREPRENEURS

Ritesh Agarwal: A Young Entrepreneur Who Transformed Hospitality

Ritesh Agarwal, the founder and CEO of OYO Hotels & Homes, is one of India's most successful young entrepreneurs. Born in Odisha in 1993, he identified a major gap in the budget hotel industry — affordable hotels often lacked quality and standardization. To solve this problem, he founded OYO Rooms in 2013 at the age of 19. Instead of building hotels, OYO partnered with existing budget hotels, helping them improve their services through technology, branding, and standardized operations. The innovative business model quickly gained popularity and expanded across India and several international markets.

Ritesh's entrepreneurial journey was not without challenges. Limited funding, intense competition, and later the COVID-19 pandemic tested the company's resilience. However, his determination, adaptability, and customer-focused approach enabled OYO to become one of the world's leading hospitality technology companies.

His success story highlights the importance of innovation, calculated risk-taking, and perseverance. It also demonstrates that age is not a barrier to achieving great success. Today, Ritesh Agarwal continues to inspire aspiring entrepreneurs to identify opportunities, embrace challenges, and build businesses that create lasting impact.

References

- OYO Hotels & Homes. (2025). About OYO. oyorooms.com/about
- Thiel Foundation. Thiel Fellowship. thielfellowship.org
- Startup India. Success Stories of Indian Entrepreneurs. startupindia.gov.in

**RICKY BENNY***III Year BBA*

Beyond IT Parks: How Kerala's Startup Ecosystem is Redefining Business



AMAL TS VATTOLY

II Year M.Com

For decades, Kerala's economy relied on tourism, remittances, agriculture, and traditional industries. Today, the state is rapidly emerging as a vibrant **startup and innovation hub**, creating new opportunities for entrepreneurship, employment, and sustainable economic growth.

At the heart of this transformation is the **Kerala Startup Mission (KSUM)**, which has built an inclusive ecosystem supporting innovators from colleges, rural communities, and local enterprises. With **6,500+ registered startups** and **530+ Innovation and Entrepreneurship Development Centres (IEDCs)**, Kerala is nurturing a new generation of entrepreneurs.

Unlike many startup ecosystems, Kerala focuses on solving **real-world challenges**. Startups are developing innovations in **healthcare, agriculture, artificial intelligence, fintech, robotics, climate technology, education, and sustainable tourism**. Solutions such as robotic manhole-cleaning systems, digital healthcare platforms, and clean-energy technologies demonstrate how innovation can create both economic and social value.

This growth is backed by strong government policies, incubation centres, fabrication labs, mentorship programmes, co-working spaces, and funding support. Special emphasis on **women entrepreneurs, rural innovation, and technology-driven enterprises** ensures that development reaches every region of the state.

Beyond creating businesses, startups are generating skilled employment, promoting research-driven entrepreneurship, attracting investment, and encouraging talented youth to build careers within Kerala. Although challenges such as access to large-scale funding and global market expansion remain, continued policy support and industry-academia collaboration can further strengthen the ecosystem.

Conclusion

Kerala's startup revolution is transforming the state's economic landscape. By combining **innovation, technology, sustainability, and inclusive development**, Kerala is positioning itself as one of India's most promising startup destinations and inspiring the next generation of entrepreneurs.

References

- World Economic Forum. (2025). *From Classrooms to Global Impact: How Kerala Built an Inclusive Startup Ecosystem*.
- Government of Kerala. (2026). *Technology Innovation and Entrepreneurship Policy*.
- Invest Kerala. *Investment Opportunities in Kerala – IT and Innovation*.

BUSINESS NEWS ROUNDUP

Monthly Business News Update — July 2026



EDWIN P JOY
III Year B.Com A

From India to the World — Business Stories That Matter

Business Buzz – July 2026

🇮🇳 India

India's private sector growth moderated in July, with the Composite PMI falling to a four-year low due to weaker services activity. However, manufacturing, exports, employment, and export orders remained resilient, reflecting continued business confidence (Reuters, 2026). The revival of the southwest monsoon accelerated crop sowing, supporting agricultural output and food security. Meanwhile, the Reserve Bank of India's measures to strengthen foreign currency inflows supported the rupee, while policymakers continued to monitor inflationary pressures arising from higher global oil prices (Reuters, 2026).

🌐 Global

Artificial Intelligence (AI) remained a major driver of global business transformation, with governments and corporations expanding investments in AI innovation and digital infrastructure. Rising geopolitical tensions in West Asia pushed crude oil prices higher, increasing inflationary pressures and business costs worldwide. Investors also closely monitored interest-rate decisions and global growth prospects as central banks balanced inflation control with economic recovery, making market conditions increasingly volatile (Reuters; World Bank, 2026).

Quote of the Month

"Business success belongs to those who innovate, adapt, and create value in a rapidly changing world."

STUDENT VOICE



SREENANDA BIJU
I B.Com D

Current Business Challenges and Emerging Technologies

As a commerce student, I believe today's business world is changing faster than ever before. Technology has become the driving force behind every industry, creating both exciting opportunities and complex challenges. To succeed, businesses must be ready to innovate, adapt, and continuously learn.

One of the biggest challenges is keeping pace with emerging technologies such as Artificial Intelligence (AI), automation, cloud computing, and data analytics. Instead of fearing technological change, students should focus on developing digital skills and embracing lifelong learning. Another major concern is cybersecurity. As businesses increasingly operate online, protecting customer information and business data has become essential, as cyberattacks can seriously damage a company's reputation and customer trust. Therefore, ethical use of technology and responsible data management should be priorities for every future business professional. Today's consumers seek quality products, personalized services, quick responses, and transparency. Meeting these expectations requires innovation, creativity, effective leadership, and a balance between profitability, sustainability, and social responsibility.

In my opinion, these challenges are opportunities to create smarter and more responsible businesses. As future entrepreneurs, managers, and professionals, we must stay informed about emerging technologies, continuously upgrade our knowledge, develop essential professional skills, and uphold strong ethical values. By combining innovation with responsibility, our generation can build businesses that are competitive, sustainable, and beneficial to society.

DEPARTMENT MILESTONES & ALUMNI NETWORK

ALUMNI CONNECT

Ms. Ann Mariya K Jomon*Batch 2019–2022, B. Com · Current Position: Actuarial Analyst, WNS Global Services*

“Looking back, my journey from Naipunnya to the corporate world has been one of continuous learning, participation, and perseverance. Success is not achieved overnight, and my years at Naipunnya laid a strong foundation by equipping me with the knowledge, confidence, and skills needed to pursue a career in one of today's most sought-after professions. Every opportunity I embraced — both inside and outside the classroom — played a vital role in shaping my personal and professional growth. I am happy to share my journey in the hope that it inspires future graduates to believe in themselves, make the most of campus life, dream bigger, and pursue their aspirations with determination.”

Career Trajectory

I graduated B. Com Finance from Naipunnya in 2022 and completed M.Sc Actuarial Science by 2024. Currently I'm working at WNS Global Services as an Actuarial Analyst, and this is my second company. By 2025 I moved to the UK Life Insurance Modeling Team remotely, handling international client projects. This early global exposure helped me step into one of the most in-demand professions today.

B. Com Finance at Naipunnya gave me strong corporate frameworks and analytical tools. But classroom teamwork, presentations, and department activities built my communication and leadership skills. Those academic experiences gave me the confidence to step into a most demanded profession like Actuarial Science and work in a great corporate field. So trust your department, grab every team activity — they shape you more than marks itself.

MESSAGE TO JUNIORS

EVENT CHRONICLE

Industrial Visit at PDDP*Organised for II-year B. Com A and II-year B. Com B***STUDENTS AT THE PDDP INDUSTRIAL VISIT****Friday Market***Organised by II-year M. Com***FRIDAY MARKET, ORGANISED BY THE II-YEAR M.COM STUDENTS**

Friday Market

Organised by III Year B.com A



QUIZZES, CROSSWORDS & CARTOON CORNER



JULIATH JOSHY

I B.Com B

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

COMMERCE QUIZ CORNER

BANKING & DIGITAL PAYMENTS

- Q: Which banking service allows instant fund transfers 24x7? A: IMPS
 Q: Which organization developed UPI? A: NPCI
 Q: Full form of UPI? A: Unified Payments Interface

ACCOUNTING & AUDITING

- Q: Type of audit mandatory for certain taxpayers? A: Tax Audit
 Q: Original Indian accounting software? A: Tally
 Q: Principle assuming a business continues indefinitely? A: Going Concern

STOCK MARKETS & INVESTMENTS

- Q: Known as the "Oracle of Omaha"? A: Warren Buffett
 Q: Country with the world's largest stock exchange by market cap? A: USA
 Q: What does IPO stand for? A: Initial Public Offering

GLOBAL ECONOMICS

- Q: Coinage of the term "Creative Destruction"? A: Joseph Schumpeter
 Q: The world's primary reserve currency? A: US Dollar
 Q: Publishes the World Economic Outlook? A: IMF

BUSINESS & MANAGEMENT

- Q: Father of Scientific Management? A: Frederick W. Taylor
 Q: Management theory developed by Henri Fayol? A: Administrative Management
 Q: Level of management for strategic planning? A: Top-Level

TAXATION & CORPORATE LAW

- Q: Recommended the introduction of GST? A: Kelkar Committee
 Q: Regulates the Indian securities market? A: SEBI
 Q: Merger of same industry companies? A: Horizontal Merger

MARKETING & LOGISTICS

- Q: Gaining market share with low initial prices? A: Penetration Pricing
 Q: Inventory control technique by value? A: ABC Analysis
 Q: Philosophy for long-term customer relationships? A: Relationship Marketing

ENTREPRENEURSHIP & STARTUPS

- Q: Govt. initiative to promote entrepreneurship? A: Startup India
 Q: Startup valued over US\$1 billion? A: Unicorn
 Q: Portal for MSME registration? A: Udyam Registration

COMMERCE QUIZ CORNER



GOPIKA K R
III Year B.Com A

Invest Today, Prosper Tomorrow

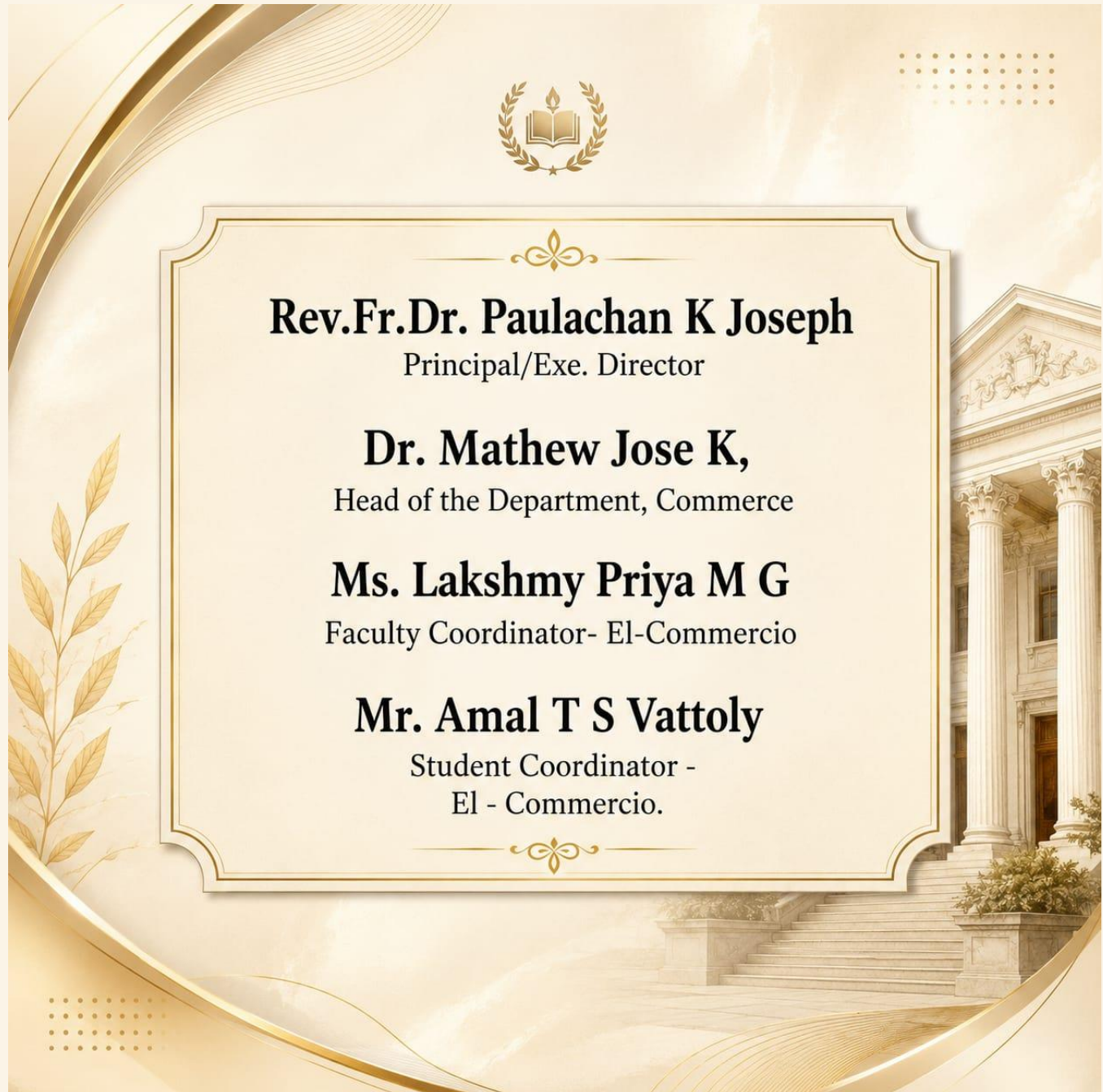
Every step you take today — saving, learning, planning, and investing — plants the seeds for a financially secure and successful future.



THE INVESTMENT JOURNEY — FROM FIRST STEP TO LASTING REWARD

This picture represents the investment journey and shows that building wealth takes time, knowledge, and discipline. The investor starts today and moves forward step by step by learning, planning, staying positive, being patient, and trying again. The river represents market risks and uncertainties, while the watering can symbolize financial knowledge, which helps investments grow. The tree represents a successful investment portfolio, and its fruits symbolize rewards such as wealth creation, financial security, retirement planning, and achieving life goals. Overall, the picture conveys that successful investing comes from starting early, making informed decisions, and staying committed to long-term goals.

With Gratitude to Our Editorial Team



Rev.Fr.Dr. Paulachan K Joseph

Principal/Exe. Director

Dr. Mathew Jose K,

Head of the Department, Commerce

Ms. Lakshmy Priya M G

Faculty Coordinator- El-Commercio

Mr. Amal T S Vattoly

Student Coordinator -
El - Comercio.

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

July 2026 Issue