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COLLEGE OF EXCELLENCE  
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PG & RESEARCH DEPARTMENT OF COMMERCE

# PULSE

LOYOLA COMMERCE ASSOCIATION'S  
BUSINESS NEWSLETTERS





# POSITIVITY OF PANDEMIC

Dr. A. Marcus, Head – Department of Commerce

The Department of Commerce is elated to bring its third issue of the E-Newsletter 'PULSE' and I congratulate the Loyola Commerce Association (LCA) for taking this initiative under the guidance of Dr. N. Maria Joseph, LCA President and the Office Bearers of LCA.

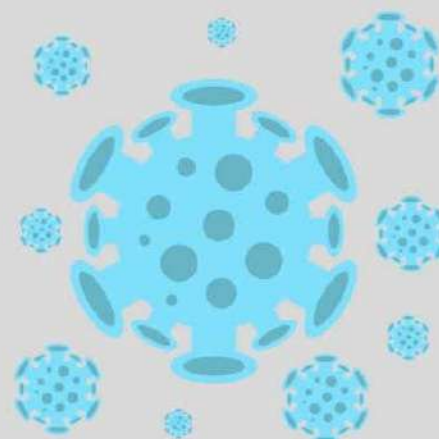
For the past three years, the world was in panic due to the prevalence of pandemic that made the sustenance of everyone's survival in the crossroad. Even the fittest found hard of their existence and the entire industry ought to revisit its strategy to face the unforeseen circumstance.



While history recorded the death of 75 – 200 million due to 1918 Spanish Flu, the current pandemic called as 'COVID 19' removed more than 6.25 million lives from the world, in the past three years.

The scientists around the world have debated 'where in the world the pandemic started', however, it is sure that, there is some lesson of positivity to be understood in the turbulent time. While hundreds of negatives are there to be listed against the corona virus disease, still there is a positive side which must be taken into consideration

1. Worldwide, the knowledge of medicine is shared to show that the human is same, despite the distance, language, culture, and creed.
2. World leaders approached the situation with compassion, to support their people and also extend the helping hands to other countries - financially or otherwise.
3. Family relation is revisited during the time of shut down and make them to relate, though by compulsion and understand their feelings.



# Stay Positive

4. Health conscious is strengthened among the people and each one educated others through social media platforms and provide empathetic support.

5. Non-Governmental Organisations (NGO) pooled their resources to save people from the psychological fear through counselling and medical aid.

6. Pandemic has made the people to stay connected with friends and share their needs, to ensure that, no one is alone in this universe.

7. People were taught to reframe their expectations to ensure that things become normal and there is always a 'silver line' in everyone's life.

8. Along with being health conscious, people learned to keep themselves clean, and hygienic through sanitization and social distancing, which stand as the best medicine.

9. Awareness about day-to-day news and updating themselves about current information have become good practices that have made them get socially strong.

10. Sentiments and religions are given prime focus which makes people understand the power of God and respect other sentiments.

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13. Sentiments and religions are given prime focus which makes people to understand the power of God and respect other sentiments.

14. The need for taking care of nature is one of the precious education learnt during this time, and now people understood that nature should not be disturbed.

15. In the business front, enterprises realized the new avenues of reaching the people and provide their essentials, despite of sleek logistics, available.



Every question has got its own answer and every challenge provides an inbuilt opportunity. It is true that the world was panic initially and was confused to face the challenges posed by the Covid. However, over the time, the entire world order came together to beat the odd and confirmed its people to ensure that, pandemic is a small pebble that stands before goal to reach, which could always be kept under the feet, as the humanism has to walk miles together.



# A PARADIGM SHIFT OH! THE RISE OF “O” BRANDS

Vivilia F

“Oh” brands, whose names ends with letter “O”, have recently begun to exist. Such brands have suddenly proliferated and are seen in many different categories. Zomato, Dunzo, Zepto, Jio, and even Meesho all contain the letter "O," which is pronounced "Oh" and is used to convey emotions like surprise, desire, or a reaction to physical stimuli. It serves as an interjection and is a fair observation “Oh” was initially used in 13th century, and it was later defined as a noun in 1936. Its origins and history indicate that it is originated from the Middle English word ‘Oh’. Onomatopoeia, a figure of speech, is the process of coming up with a term that phonetically mimics, resembles, or alludes to the sound it depicts. Although the word "onomatopoeia" in English refers to the copying of a sound, the Greek word "onomatopoeia" actually means "making or creating names". It is interesting to note that, nowadays, it's the 'O' (Oh) brands that are creating waves in the marketplace.



Let's take a look at Zomato, a multinational Indian restaurant aggregator and food delivery service that offers information on restaurants, menus, and customer reviews in addition to food delivery alternatives from partner restaurants in a few cities. It is a public limited corporation with almost 12,000 crores in revenue from the previous year. Its revenue this year has risen to more than 14,000 crores. Zomato claims to be India's largest food delivery, dining, and restaurant discovery service. Zomato focuses on leveraging the trends in the market and uniquely connecting them to the brand. So, from sitcoms and sporting events to any other trend in the market, Zomato's marketing team has created content that creates a buzz for all the right reasons.

Another 'O' brand is Dunzo, an Indian company that offers major cities grocery and essential delivery services as well as produce, meat, pet supplies, pharmaceuticals, and products from paan shops. In just 19 minutes, according to Dunzo Daily, you can receive the greatest and freshest fruits and veggies. No minimum order is required. The first three deliveries are free. The company conducts a multi-media campaign proclaiming the demise of refrigerators because you don't need one if you can get the freshest fruits, vegetables, and other items delivered in just 19 minutes. Dunzo is an active 'O' brand. Zepto is the next "O" brand family member to be examined.

What is it doing? Zepto, a start-up instant grocery company created by two youngsters and named after the minuscule unit of time, reached a valuation of \$900 million in just nine months after launching 10-minute deliveries in India's quickly expanding quick commerce market. Zepto can fulfil orders more swiftly and effectively, thanks to the dark store. A variety of distribution options are offered by micro and cold warehouses, which also physically deliver groceries closer to a particular market group. This way, Zepto has more control over the market spread and Distribution. io is a pioneer brand in the "O" category. a subsidiary of Reliance Industries, Jio is an Indian telecom firm with a 2020–21 revenue of over 190,000 crores.



Jio is a Hindi word that also means "to live well" and can also indicate "a benediction from an elder". It centred on offering India the capacity to benefit from the digital revolution to unite everyone by providing the highest quality of connectivity at the most competitive price. Reliance

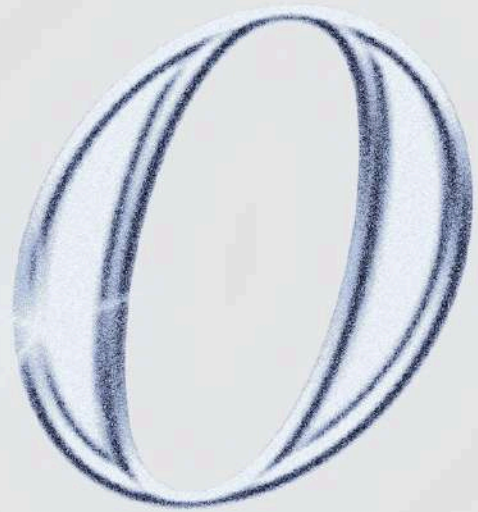
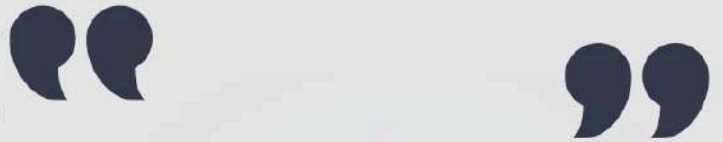
has been the centre of attention for the last few years due to its innovative ad campaigns. These campaigns ran across all mass mediums and swayed our interest toward Jio's meteoric rise and cutthroat prices. Reliance Jio has made the greatest impact on bringing about the digital revolution in India. Let's travel to the air from the ground. The 'O' family also includes Indigo, the industry leader in airlines.

The company that owns Indigo is Interglobe Aviation Ltd. With a 54% domestic market share, in terms of fleet size and the number of passengers transported, it is also the biggest individual Asian low-cost carrier. Low prices, on-time arrival, and a trouble-free experience are the three success pillars

that Indigo places a great value on. Unlike other airlines, it does not offer a business class on its aircraft, yet due to its outstanding on-time performance, many business travelers still favor Indigo.

It is interesting to note that, in the recent past, many brands, many successful growing brands have got

their names ending in 'O'. Oh! Oh! The 'O' brands are really rocking!



# BRANDS



# TUG OF WAR : POLITICAL MONOPOLY CAPITALISM AND DEMOCRATIC DEVELOPMENT OF INDIA

RAKSHANA SHANNIKHA.B

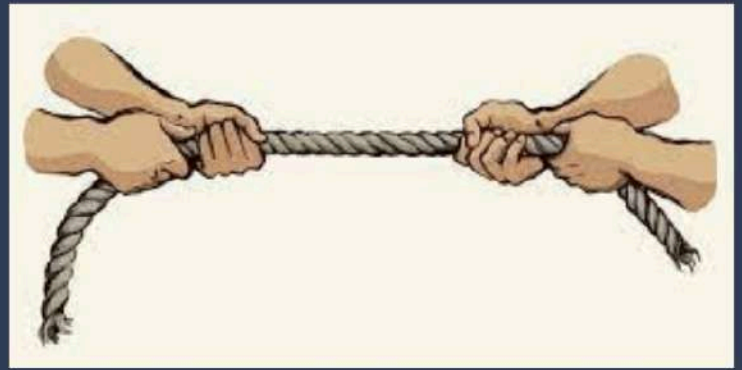


Every individual Indian has a yearning towards a developed India. There has been an urge for all the Indian citizens to rename India from “developing country” to a “developed country”. An Indian exemplar also known as a missile man of India Dr. APJ ABDUL KALAM has quoted “ a developed India by 2020, or even earlier, is not a dream. It need not be a mere vision in the minds of many Indians. It is a mission we can all take up - and succeed”. The ideology behind this elucidation entails every individual Indian to take up a mission of contributing to the development of India which paves way for a tag “developed India”. A battling between political monopoly capitalism and democratic development of India always exists. An economy like India which is neither socialist or capitalist economy considered as a mixed economy has a slight switch over to Monopoly capitalism wherein private companies lay hold of political influences and charge them up as a monopolistic giant in india. **These monopolistic organizations** dominate

the competitor organizations and abuse their power to increase prices to customers. The major pockmark of politically influenced monopolistic organizations in India has biased information about the influenced political party, drastic depletion in economic growth, price-fixing, low quality products, lack of incentive for innovation and cost-push inflation. Reliance Industries Ltd. (RIL), owned by Mukesh Ambani, is an Indian company. In every industry where RIL is present, including telecom, energy, petrochemicals, and retail Ambani enjoys a near-monopoly or at the very least the greatest power to influence markets and policy. Many business professionals think Ambani influenced the regulatory structure in his favor by using his political influence. A prime example is Reliance Jio's remarkable debut into the telecom industry. By permitting Jio to provide around 200 days of free promotional services the Telecom Regulatory Authority of India (TRAI) violated. Jio was in violation of TRAI's directive that promotional offers cannot go beyond the 90-day upper limit, prompting the COAI (Cellular Operators of India Association) to request that the government step in.



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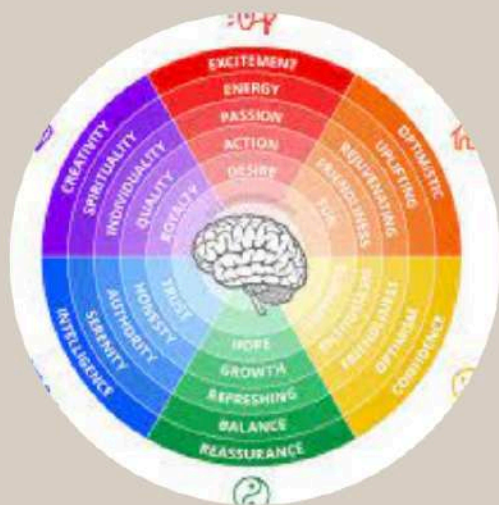


The group is also eyeing to grab a slice of Asian country Railways throughout privatization. Mukesh Ambani has been graded as the richest person in India for the thirteenth consecutive year by Forbes Magazine. As per Forbes India made List 2020, his internet value stands at \$88.7 billion, creating him the fourth-richest man within the world. Within the high ten richest list, he's the sole bourgeois from the BRICS countries. A recent find from Forbes displays Adani Group chairman Gautam Adani overtaking Microsoft co-founder Bill Gates to be the 4th richest person in the world late on Wednesday, according to Forbes Real-Time Billionaires list. With a net worth of \$116.3 billion, Adani was at the 4th position, while Gates, with a net worth of \$105 for the year 2022. The key to Mukesh Ambani's or Adhani's soaring wealth isn't innovation but monopoly and policies that suit their businesses. If the government changes the rules of the game in every sector and puts a serious question mark on the basic focus of regulatory laws, then it's not difficult to pick winners and losers. One can guess the winners, but the real losers are certainly the Indian public and the Indian economy at large, whose fate is being decided by a handful of billionaires. The only way to legally break a legal monopoly is to pressure the government to change the law and remove restrictions in a market through a process called deregulation or to initiate a government organized industry in that domain.



# NEUROMARKETING AND COLOR PSYCHOLOGY - A WIN-WIN STRATEGY

JOANARC.R



NEUROMARKETING is a marketing strategy that connects to the subconscious and emotional aspect of the customer and it also focuses on a long-lasting relationship with the customer and the product. The most important aspect of neuromarketing is to evaluate the consumer's cognitive and emotional response to different marketing techniques. NEUROPRICING (Kai-Markus Muller, 2015)I have effectively done a good job in predicting the behavior of the population and it will pave way for a better assessment of evaluating the origin of specific regions and other factors. We often see item prices at the end of .99 instead of even numbers to trick the next generation of smart customers and the highly competitive consumer market. The neuromarketing technique is the newest and updated tool used by marketing researchers to study and understand consumer behavior patterns. Neuromarketing uses cutting-edge techniques in brain scanning to understand the differences behind the psychological decision-making process of the customer. With Neuromarketing, one can positively single out the element of an advertisement that creates an effect of a pleasant feel in the minds and memories of the customer

COLOR PSYCHOLOGY is the study of how colors affect observations and behaviour. In marketing and branding, color psychology is aimed on how colors affect the consumers' impressions of a brand and whether they influence consumers to consider specific brands or to make them purchase it. "Color is 85% of why you purchased a specific product", says Neil Patel (2020) II a digital marketing expert. Many studies have proved that colors do influence the customers during their shopping. The main aim is to find out how a brand can be popularised by choosing the right color for that particular product as their marketing strategy. Not all colors are used everywhere. There is a reason why a particular color is used in a store's logo, product, packaging, wall painting there is a specific purpose for each color. Each color is associated with the impact on the emotions of the customer. Colors influence perception regarding passage of time. Under a red-light object seem heavier and longer and time seems to pass slowly. On the other side, under a blue light objects seem lighter and smaller and time seems to pass very quickly. Casinos take advantage from this strategy- by using red lighting to excite their customers and make their feeling that they are not wasting more time in casinos.

## HOW BRANDS ADOPTED THIS STRATEGY?

For Example, MC DONALDS, logo has striking RED background on the walls of their restaurant and even Ronald McDonalds himself. Red is claimed to be an appetising color because it varies from its ability to increase our heart rate and increases the craving to eat. The color YELLOW is associated with happiness and is the most visible color in daylight.





It succeeded on its color psychology strategy because it seemed to be appealing to everyone right from children who associate bright colors with toys and also who are in a hurry to find something quick and easy to eat. Now, it's worth is \$178.9 billion and it is the world's 6th most valuable brand.

BLUE is known for royalty and trust which also makes people relaxed and calm, confident and sense of security, so it is used by many financial institutions like PayPal, Visa and Bank of America. Blue color helps people become calm. This color is popular among with financial companies. Social media companies like Twitter and Facebook will also include blue color in their branding. Blue is the color of clearness and communication. These prominent examples show that there is a definite future scope of Neuromarketing and Color psychology for the upcoming brands.



## SO WHAT ABOUT THE FUTURE Neuromarketing and Color Psychology?



The Global Neuromarketing Market is expected to grow at a CAGR of 8.9% during the period of forecasting and it is beneficial in studying consumer perceptions. As per the Global Neuromarketing Market Trend & Growth forecast (2022-27), North America is one of the most significant regions in the global neuromarketing market, owing to the growing number of US-based market vendors and high investment in neuromarketing. So, North America is expected to hold the Largest Market Share in upcoming years by following the Strategies of Neuromarketing and Color Psychology.

It is found that the Color of the Year 2022 for business is PANTONE 173938 Very Peri, which is the trend end forecasted, The company is best known for its Pantone Matching System (PMS). As described by Pantone, it's a new Pantone color whose courageous presence encourages personal inventiveness and creativity. This includes art, films, fashion, popular travel spots, new technologies and lifestyles, and even upcoming sporting events





# Money & Women

Naveen Raju



"Money is like water if you are thirsty. It will help you. But without any financial knowledge. Money is like a mirage (water on the road). It will go soon

2023 is coming, and financial knowledge is one of the most important lessons, every woman should learn for our country's economic growth. But unfortunately, 80 percent of women in India struggle without financial literacy and around 62 percent of Indian women do not own any bank account or have limited access to banking services. Won't stop spending: lack of financial knowledge leads to spending so much money without knowing the number. For example "Money related issues can damage marriage," if a family man saves money and his spouse spends too much. It makes financial trouble. It is one of the leading causes of divorce. There is always some reason behind spending money. It is the couple who live in a city too close to the mall land Influence on marketing and advertisement. This might make women plenty of free time, to spend too much. Money only impresses lazy girls. Warren Buffett once said about spending "If you buy things you don't need, soon you will have to sell things you need".

"A financially independent woman doesn't help you spend your money. She always help you to make more money"

In every Indian family, women are responsible for the day-to-day expenses of their family. In the case of the family, both men and women spend money too much. it is like testing the depth of the

river with both legs. So, financial knowledge is very much important today, especially for women. So, Never depend on son your partner's income. Make investments to create your independent sources of income. Thus, it is helpful for them to know how to make the best use of money. But what is the real investment? A clear understanding of real investment is primary. There were two women. One invested in her. Another one invested in The woman who invested in home appliances, can't generate money from that. because it needs maintenance. The other women who invested are is their al investment. Because

she can generate money. Covid-19 taught us many things. Many people got unemployed. And it was then that many people realized the importance of savings and investments. Indian government provided more benefits for women. That is if the property is registered in the name of a woman, most Indian state assesses lower stamp duty. If you take the interest rate on house loans, women do not have to spend as much as males because numerous banks provide house loans at reduced interest

rates to women And tax benefits. So don't wait for the right time to invest. The right time fo investing Is right now. How soon you start your investing, soon you make higher return by investing.





# RECESSION-AN OFFSIDE FOR REVIVING ECONOMY

JEBIN NICKSTEVE ROGER S



In the field of the world economy, Countries had total possession and improved their attack to score the utmost percentage of their economic growth and the countries were scoring their goals frequently. Unprecedentedly in the Early 2020s, a strong defender entered the field to stop the goal-scoring and had a huge impact on the field. The defender was none other than Covid-19 and the defender stopped the countries from scoring. Countries started to struggle on the field and lost possession. After a long struggle, the countries started to regain possession and began their attack slowly to score the goal. At this juncture, one more defender has entered the field to stop the attack and the name of the defender is the "Recession". This defender has started to trouble the attack slowly at present. The trouble started with the Russia-Ukraine Crisis which has a huge impact on crude oil prices and import-export activities. European Countries imposed sanctions on Russia and Russia in turn stopped the supply of gas to European Countries which harmed the economic growth of both Western European countries and Russia. The next trouble is the appreciation of the US dollar. When the US dollar is strengthening more and more, the value of other countries started to decline. While a strong dollar is a good add-on for Americans flying abroad, it becomes a troublemaker for other countries. Countries that are importing from the US have to pay more and it becomes expensive for the countries to import essential goods from the United States and the countries are struggling to find the alternative for import and it forces them to import goods from the United States.

An increase in interest rates to control inflation is another feather in the cap of recession. Central Banks of G7 countries are increasing the interest rates by certain basis points to control inflation. The inflation percentage of the United Kingdom has been the worst among the G7 Economies. Restrictions imposed by China to control Covid 19 affect the world economy and lead to recession. The "Zero Covid Policy" implemented by China affects the production of raw materials and has a ripple effect on the production of consumer goods in other countries due to a reduction in the supply of raw materials. Due to less production of consumer goods, it becomes difficult for companies to cope with consumer needs. Wall Street has entered into a bear market due to an increase in tax rates by Federal Reserve and it indicates that defender recession will have a huge impact on the field of economy. At present, recession and pandemic have joined together and forced the reviving economy to be in the offside position. The coaching staff of the economy i.e; the governments and the central bank has to plan some strategies to avoid this offside trap. Reports state that the Central and SouthEast Asian countries have a good strategy to avoid the offside trap to some extent and let's hope that European Countries and the United States will soon join the Asian Countries to overcome the defender "Recession" and will score goals like before.





# LOGISTICS & TRANSPORTATION IN INDIA

-AMAL RAJ P

Logistics is a process of transferring goods from point of origin to point of consumption for the purpose of satisfying requirement of either an individual or an organization. Logistics at present is making the transfer of good more effective and efficient

In India, logistics began in the 1950s and there are numerous issues focused on this area as of now. Because of nationalization and globalization, the importance of logistics is growing gradually. For industries, logistics helps optimize existing production and distribution based on the same resource through management techniques for promoting the efficiency and competitiveness of enterprises.

One of the key elements in a logistics chain is transportation system, which works as a bridge among separate activities. Transportation occupies one –third of the amount in the logistic costs. The transportation system also influences performance of logistics system hugely



Transportation in India comprises of land, air, rail and marine. Land transportation however is dominant since supporting infrastructures for other means of transportation is weak. India has one of the world's largest networks however despite having one of the world's largest rail networks, India's share of cargo transported by rail has declined steadily from over 85 percent in the 1950s to around 30 percent at present





# LOGISTICS & TRANSPORTATION IN INDIA

## Overview of Logistics & Transportation in India

Transportation is a key element in logistics. It is important to have adequate capacity and transport infrastructure and services should be reliable. This contributes towards the ability to compete in the field of international trade and attract foreign direct investment. Adequate policies is important to encourage competitive pricing and coordination among alternative modes to provide an integrated transport system that assures the mobility of goods at maximum efficiency and minimum cost.



Despite being a large country with a landmass of 3.29 million square km, the Indian infrastructure comprising roads, railways, seaports and airports is considered very poor as compared to other developed and developing countries. The poor infrastructure and inefficient transport services result in inefficient movement of freight and delays resulting in enormous amount of time, and therefore money. Ranked 54th among 59 countries in an overall infrastructure development ratings the reason has been inefficient and unreliable transport and logistics systems. The exports are less competitive when there is no effective and reliable logistics system in place. The poor infrastructure and transportation performance in India is due to some underlying institutional problems. Unaccountability and confusion among various government agencies is the reason for inefficient logistics system in India.



India being a very large country area wise and population requires a very extensive infrastructure. Underinvestment in major infrastructures like railways, road, ports, airports, tele communications and electricity generation has led to economic deficit. The infrastructure finance gap is massive, reaching several hundred billion dollars over the coming years. Mobilizing this level of financing will not be easy, but it is achievable. India has a high savings rate and could finance much of its investment needs domestically.



# LOGISTICS & TRANSPORTATION IN INDIA

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India has much to accomplish from a social and economic perspective, from reducing poverty to bringing sanitation and reliable power to hundreds of millions of people. Much need to be done to make investment in India's infrastructure an attractive proposition for investors. Many issues, from corruption to bureaucratic barriers, stand in the way of the country's growth potential.

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## INTERRELATIONSHIP BETWEEN TRANSPORTATION AND LOGISTICS

If transportation is well developed logistics can bring a lot of advantages. This is because good transportation system in logistics activities means better logistics efficiency which leads to efficient logistics, reduce operation cost and helps in promoting service quality. More effort and participation is necessary from public and private sectors for improvement of transportation system. Logistics when operated properly can increase competitiveness as a whole, i.e. the government and enterprise.

## IN CONCLUSION

Transportation and Logistics are inseparable. The development of one results in the other. Logistics contributes to the wealth of the country. India, being a large country, both by land and population, it should also concentrate on creating job opportunities to its citizens. Logistics through transportation creates a huge number of job opportunities and that results in the overall development of the country. Logistics is not today but tomorrow. It is everything that contributes major share in the GDP of the country. Improvement of the transportation system in India results in the development of Logistics system in the country and that results in the overall development of the country.



# MOONLIGHTING MILLENNIAL ON 'FIRE'

AARIFA KHAN



The industry focus on the recent uptrend in Moonlighting has brought out a differing discussion on its morality and ethical standing. Whilst many industrialists frown on the act and deem it unethical and contract voidable, some managements are liberal up to the point of conflict of interest in respect to the organisation.

A Kotak Securities' study stated at least 60% of their 400 employees surveyed, said they themselves had or knew someone who had engaged in moonlighting. Moonlighting refers to when an employee of an organisation works, either for another employer or for their own enterprise, after work hours or simultaneously. The word takes direct root from an individual who works at night after office hours on their individual profit-making activities. The biggest contributors to the Moonlighting Curve are digital content creators, digitalizing teams, influencers, and other self-employed freelance venturers.

The FIRE (Financial Independence, Retire Early) movement stands congruent with Robert Kiyosaki's popular book, Rich Dad, Poor Dad's proposition of making money work for the individual through investing or by freelancing and running a business. The goal of the movement is to strategize amassing wealth with calculation for inflation and an annual withdrawal rate of 3 to 4% of their investment, to achieve financial freedom and to retire from the punishing and gruelling work schedules earlier in life. This would give the individual a leveraged position, while being employed in passion projects.

The advent of hybrid work model has also created a space and time for individuals to explore beyond their 9-5 schedules. The increase in non-traditional earning avenues, online or otherwise, has boosted the Gig economy which is majorly powered by moonlighters. Incidentally, the post-covid Great Resignation and Silent Resignation is also fuelled by the rampant adoption of the FIRE movement amongst the Millennial and Gen-Z workforce.

Although the movement empathises with the employees, moonlighting as a means to FIRE is paradoxical when the employee is unproductive in either of the jobs and affects the quality of work of the primary employer. It stands against the provisions of the Factories Act of 1948 which limits working hours to a 48-hour workweek with mandatory intervals for rest and leave. The Act u/s 60 goes on to forbid dual employment as well.

Majority of the employer sentiment considers it unfair to their institution and felt betrayed, especially the IT sector employers: Wipro sacked 300 employees. Some moonlighters are involved in activities which are of sary evil?conflicting interests to their employers. According to an article from the Economic Times, MNCs, IT firms and start-ups are seeking legal help from law firms and Income tax department with redrafting contract terms and checking individuals' income records to curb moonlighters. On the other side of the table, companies like Fintech, CRED and Swiggy are open to the idea of side hustles and second jobs.

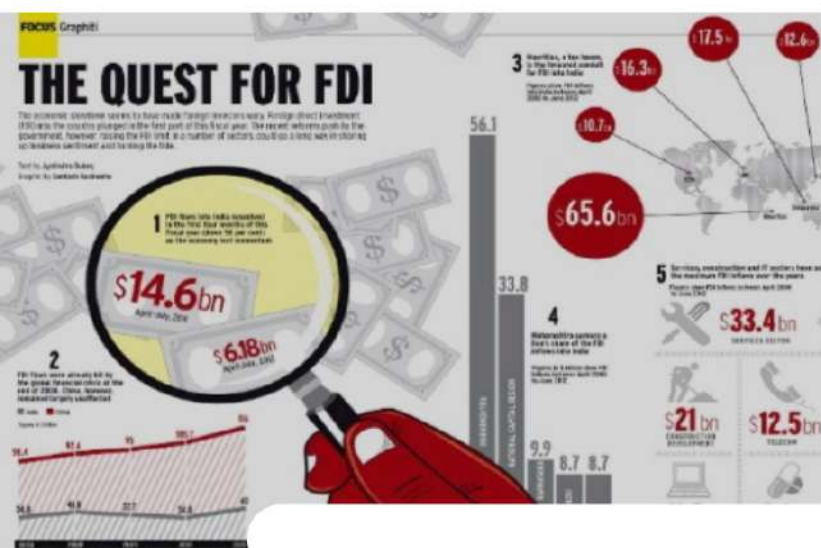
Additionally, the generational gap comes to play when the top management of Baby Boomers and Gen X-ers who ran their households with single incomes decide for Gen Y-ers and Z-ers who can barely cover their expenses with dual incomes. The rising fears of recession, swelling inflation and overall low job security has pushed individuals to create their personal brands through moonlighting activities. Hence begs the question if it is a necessary evil?



# EXORCIZING PHANTOM FDI

-HARISHINI J

A systematic approach to identify the ultimate investors



A large and growing proportion of global investment flows is channeled through conduit jurisdictions and offshore financial centers, making it difficult to track the real origin and ownership of FDI. Foreign direct investment statistics are key indicators of international production and of countries participation in the global economy. FDI statistics have been criticized as boundaries between “real” and financial investment have become increasingly secured.



One of the most contentious issue is the outsized role of financial centers as the middleman between investors. The trick is to attract quality FDI that links foreign investors into the local host country economy. Quality FDI may be characterized as contributing to the creation of decent end value added jobs, enhancing the skill base of host economies, facilitating transfer of technology, knowledge and know how, boosting competitiveness of domestic firms and enabling their access to markets as well as operating in a socially and environmentally responsible manner.



To achieve this potential host countries the FDI must reach its ultimate investors in the world wide supply chain network the following are some of the systematic way through which the FBI can reach its ultimate investors

### 1. Contribute to this setup of invest promotion Agencies IPA

A successful IPO could target suitable foreign investors and could then become the link between them and the domestic economy. On the one side, it should act as a one-step shop for the requirement such investors demand from the host country. On the other side, it should act as a catalyzer to the host domestic economy prompting it to provide the top notch infrastructure and the ready access to skilled workers, technicians, engineers and managers that may be required to attract such investors.



### 2. Set up a vendor development program

To support the matchmaking process between foreign customer and local supplier. To strengthen the capacity of domestic economy, such program may offer financing opportunities to indigenous suppliers for required investment on the basis of purchase contract from foreign buyers.

### 3. The establishment of export processing zone (EPZ) a

In a way that they spread head into the domestic economy of the respective developing country. A secondary industrial zone could be set up for local suppliers, be it as a geographical site adjacent to EPZ or beat as a legal status allowing for easy foreign domestic linkages

### 4. Improve the functioning of financial markets worldwide

To enable developing countries harness their FDI. For instance, better financial market institutions even in FDI source countries help overcoming deficit financial markets in host countries, thus increasing FDI flows to developing countries

### 5. Fund and promote scientific research on efficient policies for the development of less developed countries

Countries should provide their universities and research institutions with sufficient fund to allow for research in the interest of developing countries the interested countries should continuously provide thought provoking impulses and survey comic literature for innovative studies and new evidence.

To be sure, these are the sum of the systematic approach that can be used by FDI to reach its ultimate investors. This approaches may involve the support of the countries and also the willingness of the investors.

**FDA is a responsibility for Indians and an opportunity for the world. My definition of every eye for the people of India is “First Develop India “.**



# 5G - A GAME CHANGER IN THE INDIAN ECONOMY

5G SHALL REVOLUTIONIZE THE ECONOMY IN THE UPCOMING YEARS

-VIJAYADHARSHEEN T

**Why India is expected to benefit greatly from 5G**

By enabling the development of several innovative, disruptive new technologies, the introduction of 5G-enabled technologies is anticipated to alter the telco and other industries. The launch of the fifth generation of cellular technology on October 1 was welcomed as a turning point that will hasten India's digital transformation by information technology (IT) services businesses, who have been testing 5G solutions for some time.

At the India Mobile Congress in New Delhi, Prime Minister Narendra Modi introduced 5G telephony to the nation. Tech companies and telecoms praised it as a significant advancement. One of the most powerful companies in the field of developing technologies, Tech Mahindra, thinks that 5G would result in a quantum jump in network technology.



## MAJOR MERITS OF 5G

**5** G differs from the earlier “G’s” in three major ways: enhanced capacity, massive connectivity, and signal speed, or low latency. Let’s dive into what exactly those mean.

### 1. ENHANCED CAPACITY

As we all consume more and more data via our phones, the capacity of our cellular networks needs to expand to carry all that data. ” As we move to 5G, the twin goals of increased speed and increased density require a huge increase in network capacity – expanding those virtual “pipes.” That means more cellular antennas and a much denser optical fiber infrastructure to connect those antennas to where the information is processed -- most likely a data center.



## 2. MASSIVE CONNECTIVITY

**5** G connectivity involves so much more than your phone – it will also connect the emerging Internet of Things, which is everything from your smart fridge to self-driving cars, and even robotic equipment on the factory floor. 5G utilizes new protocols for data transmission and massive multiple-input, multiple-output (MIMO) antennas, which can connect to significantly more devices than existing antennas. These network advances enable 5G networks to be efficient as possible.

## 3. LOW LATENCY

When you type a query into a search engine, you expect the results right away. That requires a network with low latency – the third key characteristic of 5G. Latency is simply the round-trip time between two systems – in this case, your smart phone and the search engine servers. The lower the latency, the faster you get the results from your search.



## Sectors to be benefitted:

**T**he majority of IT businesses already work with telecom providers to develop innovative solutions. These programmes will become more popular in the future days. The expected boost that 5G rollout would give startup ecosystems is the most significant factor. The new network will be helpful to entrepreneurs in the fintech, regtech, edtech, healthtech, proptech, e-commerce, robotics, and data analytics fields because all of these businesses rely heavily on technology.

Let's take a quick look at a few industries that will profit the most from the introduction of 5G



## M

### anufacturing:

Due to the domino effect of 5G devices and 5G apps, even the retail industry will experience growth. Additionally, the repair and resale sectors will grow as more products are sold.



## H

### eavy industries:

Massive automation should also be present in factories, resulting in gains in productivity, efficiency, and control.

## H

### ealthcare

The reach of diagnostic services may also be expanded with the aid of remote health monitoring. The smoother operation of video calls will greatly increase telemedicine.



## E

### ducation:

5G connectivity may make it even simpler to access top-notch courses from anywhere.



## Lifestyle:

5G will make it easier for AR/VR gadgets to access the much-discussed metaverse. Speeds for downloading and data sharing will rise, as was previously announced.



With the 5G network, the "Digital India" initiative will reach its full potential. The number of internet users in India surpassed 830 million in 2021, increasing by more than 530 million in the six years since 2015, according to the Economic Survey of India. According to the poll, India's average monthly internet data consumption jumped from 1.24 GB in 2018 to 14.1 GB in June 2021. In the upcoming years, this will gain more momentum. India already offers people the most data for the least amount of money. The introduction of 5G will give this an even bigger boost. A game-changing 5G network could help India advance to a higher level in the years to come.



## Jobs

The introduction of 5G technology will create new job opportunities in sectors such as network operations and maintenance. The web3, metaverse, and online gaming sectors are predicted to grow rapidly.





# HYPERTARGETING:

## WALKING A FINE LINE BETWEEN SERVING CUSTOMER AND STALKING

- S. AJITH KUMAR

### HYPERTARGETING OVERVIEW

Hypertargeting is a marketing strategy that allows marketers to reach customers and deliver extremely customized messages. Hypertargeting begins with identifying and understanding who the target audience precisely. Focusing on particular attributes, such as age, gender and location and attributes that may include hobbies, interests, beliefs and sentiments is an essential factor while talking about hyper-targeting.

### Smartphone - A Spy?

Smartphones and other digital equipment have become fundamental extensions of our lives. Whatever you do at work, at play, socializing, shopping - your phone, tablet, laptop, or desktop is almost always a part of the action. These devices go where you go, entertain you, connect you with friends, take you browsing and shopping, feed you news and information, and listen in on even your most intimate voice, text, and e-mail conversations. They know where you live, with whom you interact, what you search for, what you buy, and what you do for fun and more and more. These devices are sharing all that personal information with marketers, who in turn use it to create hypertargeted brand messages and promotions.



### New Era of Advertising

Mobiles and apps usage has soared, and as cookie-blocking technologies have improved, marketers have sought new ways to track consumers as they move about digitally. As a result, companies have now developed sophisticated new ways to extract intimate insights about consumers. For example, a string of high-tech mobile advertising service start-ups - with intriguing names such as Drawbridge, Flurry etc.



# HYPERTARGETING:

The mobile advertising companies use different methods to track consumers. Drawbridge creates partnerships with online publishers and advertising exchanges to track online activity. Every time a user visits a Web site or uses a mobile app, the partners send a notification to Drawbridge. In contrast, Flurry works with publishers to embed its software directly into their apps-so far, its software can be found in 350,000 apps on more than 1.2 billion devices. The companies then apply statistical modeling to analyze the mountain of data they collect, assign identifiers to individual users, and ferret out user characteristics and behavior patterns.



## Target: Information Collection

By tracking individual digital activity, the services can link several different devices-a smartphone, home computer, work computer, and tablet-to the same person, even if the devices themselves aren't connected. Every person's data profile is unique, kind of like a fingerprint. So Drawbridge, Flurry, and the other services can use the profiles to identify individuals no matter what device they are using. Based on your unique pattern of browsing and carousing, one of the data services may well have identified your unique digital fingerprint. Not surprisingly, when you're signed into Google,

Facebook, or Amazon, those companies can track your activities on their sites across devices. But companies like Drawbridge, once they've figured you out, they can follow you across all activities and devices even if you aren't logged in.

## Serving Customers or Stalking?

Some information seems far too sensitive for use in hypertargeting. For example, targeting based on health, financial, or personal activity profiles could cause consumer embarrassment, discomfort, or damage.





# HYPERTARGETING:

For instance, imagine having a taboo ad pop upon your work computer while your boss is looking over your shoulder, or while you are making a presentation to colleagues or consider that someone targeting customized ads based on your travel plans also knows when your home will likely be unattended. And who's to protect the privacy of children and other vulnerable groups and shield them from the advances of overzealous marketers? Although most consumers are willing to share some personal information if it means getting better service or deals. Many consumers worry that marketers might go too far.

Thus, with today's super-sophisticated behavioral targeting tools, marketers walk a fine line between serving consumers and stalking them. Most marketers want to do the right thing with hyper targeting-focusing on the right customers with personalized offers that meet their exacting needs. They want to build trusted relationships with customers by serving them, not harming them. But responsible hypertargeting calls for proactively guarding the rights and sensitivities of those being targeted. Marketers who Cross the line risk the wrath of advocates, legislators, and consumers themselves.





# Business Thoughts



Elon Musk

*If you're trying to create a company, it's like baking a cake. You have to have all the ingredients in the right proportion.*



Henry Ford

*A business that makes nothing but money is a poor business.*



Jeff Bezos

*If you're competitor-focused, you have to wait until there is a competitor doing something. Being customer-focused allows you to be more pioneering.*



Gautam Adani

*Every economic opinion is associated with a set of assumptions.*



Ratan Tata

*If a founder has passion and innovation, he needs to be supported. I am more intuitive than a numbers person, and I recognise that not all investments are going to be positive. Some may fail, and some may have problems for other reasons. That is life.*



# BIZ BITES

1. The following brands are owned by which automobile company?  
(Citroen, Maserati, Jeep, Dodge, Fiat, and Alfa Romeo)

- A) BMW
- B) Stellantis
- C) Volkswagen
- D) GM motores

**ANSWER:** B) Stellantis

2. Full form of EBITA ?

- A) Earnings before interest, tax, and document
- B) Warnings of business in inter- taxation and amortization
- C) Earnings of business an international and treated amount
- D) Earnings before interest, taxes, and amortization

**ANSWER:** D) Earnings before interest, taxes, and amortization

3. Wealthiest woman in india ?

- A) Savitri Jindal
- B) Roshni Nadar
- C) Falguni Nayar
- D) Vineeta Singh

**ANSWER:** B) Roshni Nadar

4. What business does Adani Wilmar indulge in ?

- A) Edible oil
- B) Green energy
- C) Wealth production
- D) Gas and natural gas

**ANSWER:** A) Edible oil



5) who is the renowned entrepreneur who backed Elon musk in buying out twitter?

- A) Jeff Bezos
- B) Larry Ellison
- C) Sergey Brin
- D) Brain Chesky

**ANSWER:** B) Larry Ellison

6) Most indebted country in the world?

- A) The USA
- B) Republic of congo
- C) Uganda
- D) Bolivia

**ANSWER:** A) the USA

7) who was another co-founder of apple alongside steve jobs and steve wozniak?


- A) Tim cook
- B) Ronald Wayne
- C) Vincent Richard
- D) Eric paul

**ANSWER:** B) Ronald Wayne

8) which company has returned a 20% average annual return for more than 60 years to stakeholders?

- A) Tata steel
- B) Berkshire Hathaway
- C) Microsoft
- D) Tencent

**ANSWER:** B) Berkshire Hathaway



9) Which Non-American company has reached a total market capitalization above \$2 trillion?

- A) TSMC
- B) Unilever
- C) Saudi Aramco
- D) Alibaba

**ANSWER:** C) saudi aramco

10) which is the most valuable private company in the world when considering market capitalization?

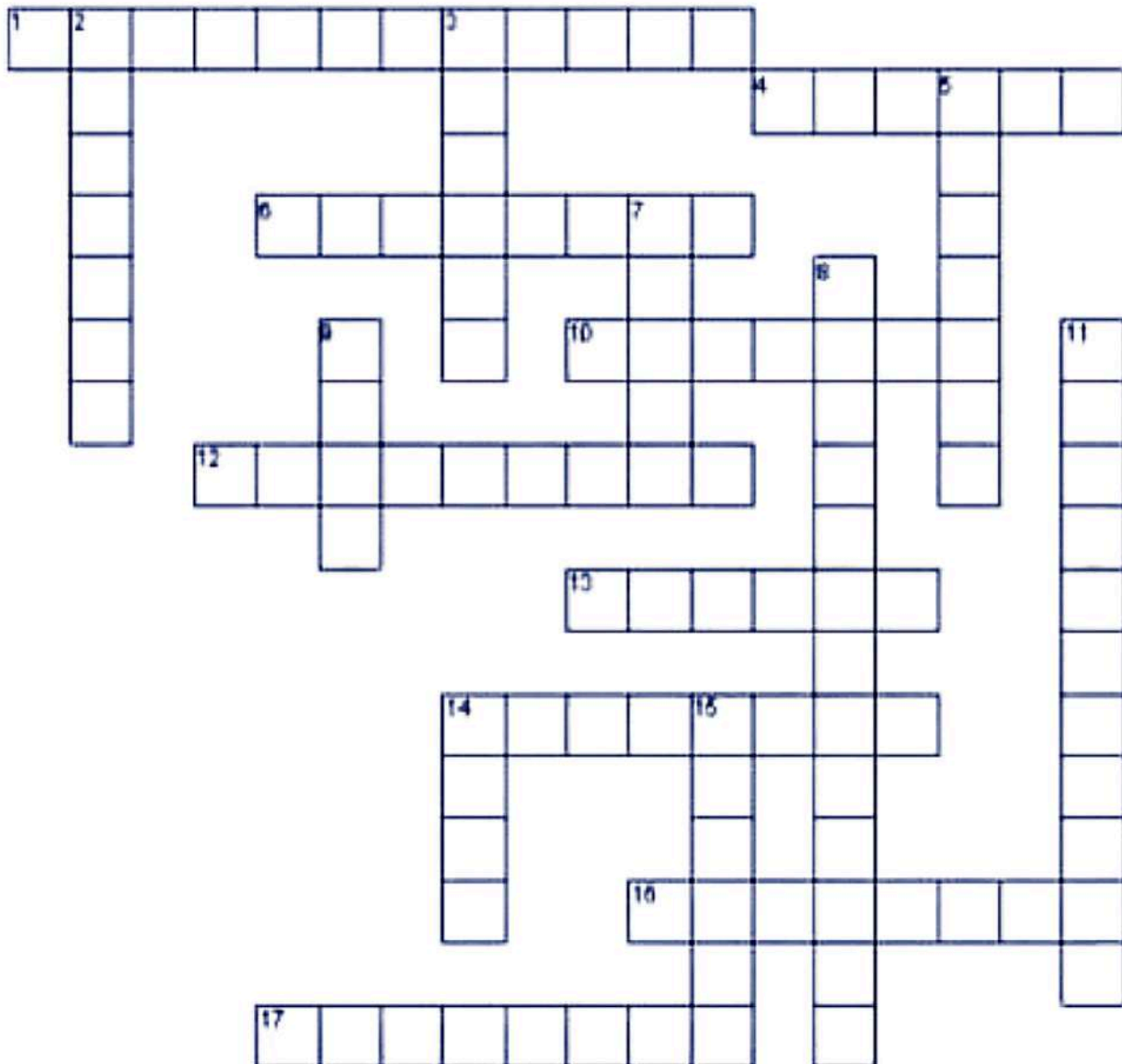
- A) Zoho
- B) Bytedance
- C) Instacart
- D)byjus

**ANSWER:** B) Bytedance



# COMMERCE CROSSWORD

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## Crossword

### **Across:**

1. Rate an efficiency of work
4. Ask the bank to advance money
6. Money paid for a loan
10. Wealth of person or business
12. Promise to repair or replace
13. Amalgamation of two companies
14. Legal agreement
16. Total sales of a company
17. Share of profits paid to shareholders

### **Down:**

2. Proof of payment
  3. Put money into a company or business
  5. Money paid to the owner of the copyright or patent
  7. Part of the capital of a company
  8. Where shares are bought and sold
  9. Money lent
  11. Amount of money spent
  14. Neither check nor credit card
  15. Money returned
-

# Answers



1. Productivity



2. Receipt



3. Invest



4. Borrow



5. Royalty



6. Interest



7. Share



8. Stock Exchange



9. Loan



10. Capital



11. Expenditure



12. Guarantee



13. Merger



14. Contract



15. Refund



16. Turnover



17. Dividend



# Chronology

**ODD SEMESTER**

**2022 - 2023**



**Time has a wonderful way of showing us  
what really matters**



1

## Fresher's Day

18.08.22

## Teacher's Day

05.09.22

2



3

## LCA Inauguration

06.09.22

## PTA Meeting

28.09.22

4



5

## Ovations overall

30.09.22

## 2nd PG Educational tour

02.10..22

6







7

**3rd UG  
Educational tour**  
30.10..22

**2nd PG  
Rural Camp**  
12.10.22



8

**2nd UG  
pichavaram**  
06.09.22



9

**Commerce Research  
& library room  
inauguration**  
21.10..22



10

**Awareness lecture by the  
income tax department**  
03.11.22



11

**Inauguration of the  
finance lab**  
03.12.22



12

# MEET THE TEAM

## PATRON



**Dr. A. Marcus**  
Head of the Department

## CHIEF EDITOR



**Dr. N. Maria Joseph**  
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**Joanarc R**



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**Aarifa Khan**



**Vijayadharsheen T**



**Ajith Kumar S**



**Arockia Praveen J**





*The History of Commerce is that of  
the communication of the people*

*- Baron de Montesquieu*