

# COMMERCIO

PG DEPARTMENT OF COMMERCE AND RESEARCH

VIMALA COLLEGE (AUTONOMOUS), THRISSUR

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## FROM THE EDITOR'S DESK

Dear Readers,

Welcome to the new edition of *Commercio*, a Newsletter issued by the PG Department of Commerce and Research. This newsletter itself is an institution that prepares its contributors to engage in whatever is going on around them, which affects their lives. It provides an opportunity for students to learn how to express themselves with confidence as their expression has given rightful exposure. To a certain extent, this newsletter helps us, the teachers, to discharge the responsibility to propel our students into the realm of imagination. While reading the newsletter, we expect that the spark inside you will burn which would result in refining the prospects of future.

I hope that you, the readers, enjoy reading it as much as we enjoyed working on it.

Dr. Preema Rose Nichlavose  
CHIEF EDITOR



# THIS ISSUE

Titles	page no.
➤ Impact of COVID-19 on e-commerce	3
➤ The future of e-commerce	4
➤ 5 Best investment options for India	5
➤ Top 3 e-commerce companies	6
➤ Interesting facts	7
➤ Quiz	8
➤ Evolution of logos	9
➤ Journey of women entrepreneur in India during Covid-19	10
➤ E-commerce software features	12



# IMPACT OF COVID-19 ON E-COMMERCE



The worldwide spread of the COVID-19 pandemic has disrupted how people buy products and services and how they perceive e-commerce. The standardized lockdown rules across India and the growing hesitation among consumers to go outside and shop for essential goods have tilted the nation towards e-commerce. Consumers have switched from shops, supermarkets, and shopping malls to online portals for the purchase of products, ranging from basic commodities to branded goods.

Since the norms of social distancing have been initiated for almost the entirety of 2020, the scope of online purchases and online businesses is expected to surge. Many people embracing the concepts of online retail and surge in FTUs (First Time Users) on e-commerce sites are visible.

# THE FUTURE OF ECOMMERCE

MEET THE GROWTH WINNERS



**31%**

The fastest growing category in eCommerce is health and personal care



**8%**

US eCommerce is estimated to grow by 8% in 2017

**34%**

Instagram eCommerce is taking over with top retail brands attracting 34% of Instagram's active users



**24%**

Malaysian eCommerce sales are expected to grow at a rate of 23.7%

# 5 BEST INVESTMENT OPTIONS FOR INDIANS

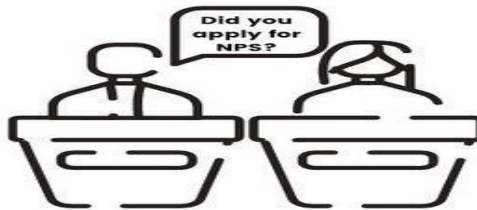


## PUBLIC PROVIDENT FUND

**Investments that provides for Retirement benefit**

Most secure and reliable form of investing. With a tenure period of 15 years, it builds concentrated savings and provides over 9% interest per annum (Interest rates vary).

You also get a tax deduction u/s 80C up to a limit of Rs.1,50,000.



## MUTUAL FUND INVESTING

**Let the Professionals take care of your Investment responsibility.**

They are an Equity and debt investment asset managed by professional investors whilst providing service to the investor.

The returns generated are purely based on market conditions and asset allocation. Mutual fund investments are to those investors who do not possess the required expertise to invest on their own.



## DIRECT EQUITY

**Business ownership by purchasing Equity**

An investment made into the equity of the company to gain ownership of shares.

An investor to invest in shares becomes the shareholder of a company he/she wishes to invest in.



## NATIONAL PENSION SCHEME

**Invest in your work days to provide for your Retirement.**

It is a savings and pension and an investment scheme in one basket. The amount is invested in various equity, bonds, and other assets.

NPS is government-backed assets, allowing an investor to purchase various market-linked equity & debt securities.



## RBI BONDS

**Bonds issued by RBI, the most secure and reliable form of Investment.**

Also known as RBI Floating Rate Savings Bonds is one of the safest forms of investing in the RBI authorized bonds.

These bonds will provide an annual interest income at 7.15% on a semi-annual basis (June & December).



# TOP 3 ECOMMERCE COMPANIES

The Amazon logo, featuring the word "amazon.com" in a black sans-serif font with a small orange curved arrow underneath the "a".

**AMAZON** is an American electronic commerce and cloud computing company with headquarters in Seattle Washington.

The Flipkart logo, with the word "Flipkart" in a blue, stylized font.

**FLIPKART** is an Indian ecommerce success story putting up fierce competition against the international heavyweights.



**MYNTRA** is a pure-play e-commerce site launched out in India in 2007, which has since gone to become one of the premier fashions, home and lifestyle.

## INTERESTING FACTS

- I. More than 67% of people love to buy through their mobile instead of their laptop, and other systems: everyone knows how to operate a mobile phone and use many applications.
- II. In early 2015, smartphone purchases accounted for 60% of all mobile sales.
- III. The largest number of online shopping in the world are from Asia and part and South Korea.
- IV. Clothing and accessories sales are the fastest growing sector in e-commerce.
- V. 33% of all mobile transactions made worldwide are from the United States.
- VI. Ecommerce is the fastest growing business - everyone knows it because it helps customers save their time and effort.
- VII. More and more shoppers prefer to see the product online rather than go to the store and see the product physically.
- VIII. 68% of Canadians and Britons buy the product online outside their country of origin.
- IX. 95% of Twitter users visit retail websites compared to other internet users - this means that all e-commerce businesses are concentrating and generating more followers on Twitter.

# Quiz time

**1•Mass communication with customers or potential customers, usually through paid public media is known as**

- (a) Publicity
- (b) Sales Promotion
- (c) Advertising
- (d) Public Relations

**2•The segmentation of markets based on the gender of the customer is a type of**

- (a) Geographic Segmentation
- (b) Demographic Segmentation
- (c) Psychographic Segmentation
- (d) Socio-cultural Segmentation

**3•Electrical goods such as TVs, videos, stereo systems, etc. used for home entertainment are known as**

- (a) White Goods
- (b) Green Goods
- (c) Red Goods
- (d) Brown Goods

**4•What is CRM?**

- (a) Consumer Relations Marketing
- (b) Customer Relationship Management
- (c) Customer Returns Manager
- (d) Critical Relation Manager

**5•What does “Branding” mean in digital marketing**

- (a) Market segmentation
- (b) Your target market
- (c) Personal identity and image
- (d) Putting your logo on products

## ANSWERS

1.c      3.d    5.c

2.b      4.b



# EVOLUTION OF LOGOS

## RED



## ORANGE



## GREEN



## YELLOW



## BLUE



# JOURNEY OF WOMEN ENTREPRENEURS IN INDIA DURING COVID-19

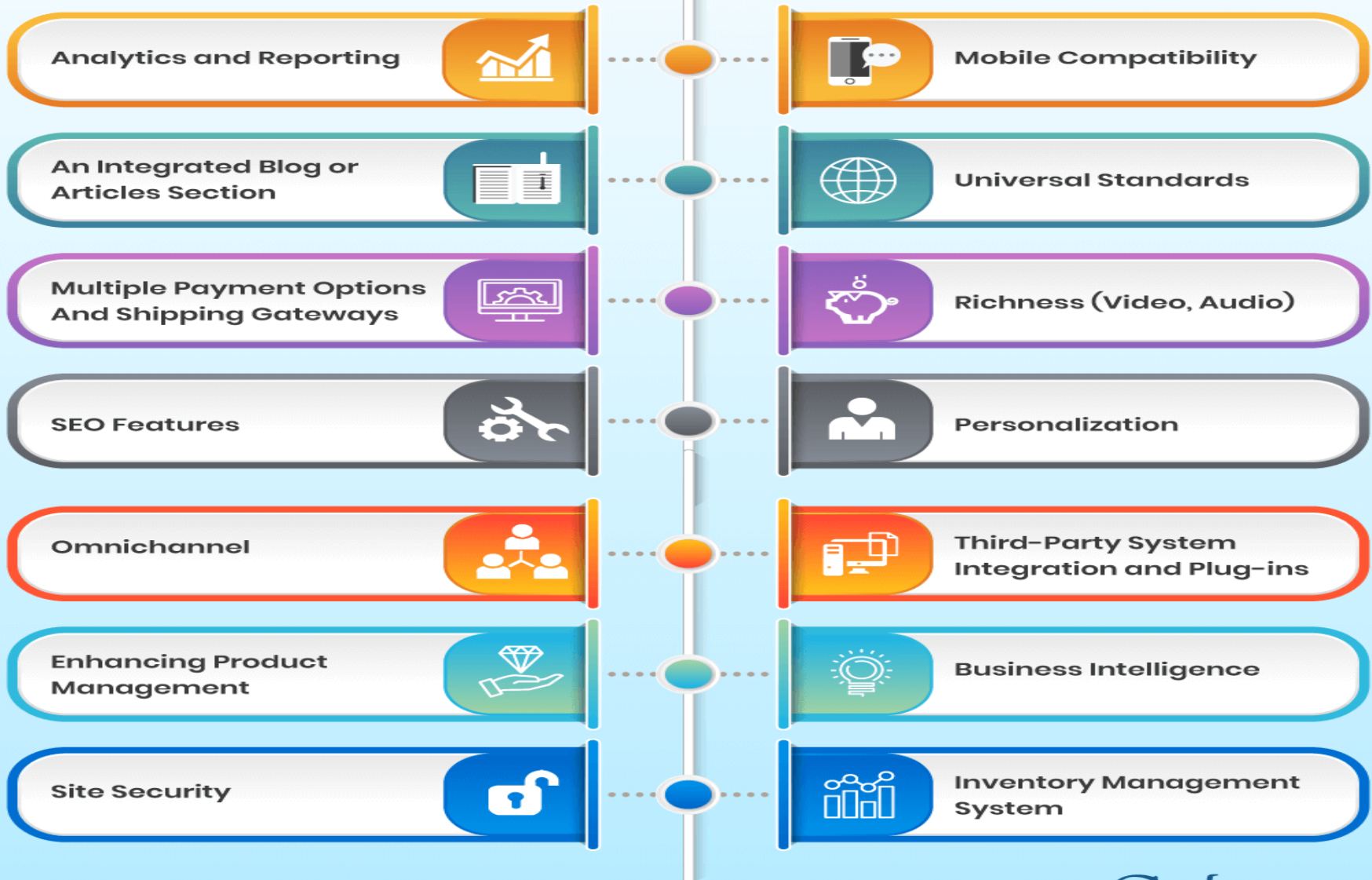


India too has witnessed the negative impact of COVID-19, with the unemployment rate in February 2021 standing at 6.9 percent. The second wave of COVID-19 has resulted in catalyzed job loss and unemployment, both in the metropolitan and rural areas, with semi-urban and rural areas experiencing a far more intense after effect of the pandemic than it did during the first wave. A report by Bain and Company reveals that almost 73 percent of women-run enterprises in India were negatively impacted by COVID-19; while the revenue of almost 20 percent of women entrepreneurs dwindled to zero. Muted customer demand, disrupted supply chains, and a lack of financial resources has resulted in more and more women-led enterprises shutting down. Our recent report under the UdyamStree campaign had 57 percent of women entrepreneurs cite a deterioration in their business since April 2020, resulting in loss of avenues of income. Furthermore, businesses reliant on offline modes of production and delivery models, have experienced far greater losses than those that conform to digital channels.

More and more women in rural India are now embracing digital tools to both sustain and start new ventures. The internet adoption rate in rural India has grown by 13 percent to 299 million users over the past year. The IAMAI Kantar ICUBE 2020 report suggests that by 2025, the number of internet users in rural India will exceed the number in urban India. Leveraging the availability of affordable smartphones and cheap internet data packs, women entrepreneurs in rural India have, despite socio-cultural odds, embraced digital solutions to successfully sustain their business enterprises. The post-COVID-19 era has seen a swift acceleration in the adoption and transformation of previous physically interactive models, to digitally accessible ones. In the face of adversity, women swiftly discovered that their survival hinged on quick adoption of the digital model, which they went on to embrace through upskilling ventures made available to them by various stakeholders in the ecosystem. In 2018, Mastercard partnered with Mann Deshi Foundation to set up a Rural Women Chamber of Commerce in Maharashtra, to increase services for women-led businesses and strengthen sales networks among them. With the onset of the pandemic, the chamber has gone on to educate women to both digitally market products and conduct digital financial transactions.

Driven by the hunger to sustain their families and succeed, women entrepreneurs have had no choice but to adopt and adapt to digital business models in the face of the pandemic. Upskilling and innovation have become the tools of both survival and success, for MSMEs and women entrepreneurs in the country. While many women have succeeded in doing this, a large number have also witnessed the complete loss of avenues of income. For women entrepreneurs to successfully override the negative impact of COVID-19, it is imperative that stakeholders come together to accelerate their inclusion into the digital economy through sector-specific interventions, targeted mentorship models, and extension of avenues of opportunities, through an expansion of incubation and accelerator models. Equipped with the resilience of spirit and adaptability, the constraints of the COVID-19 era have revealed that active support across the ecosystem is all women need to succeed as entrepreneurs.

# eCommerce Software Features





# THANK YOU

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