



**PRESIDENCY**  
UNIVERSITY

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# COMMERCE CHRONICLE

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**2025-2026 - Volume II**



**Celebrating Learning, Growth and Achievement**

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## From the Chief Editor's Desk

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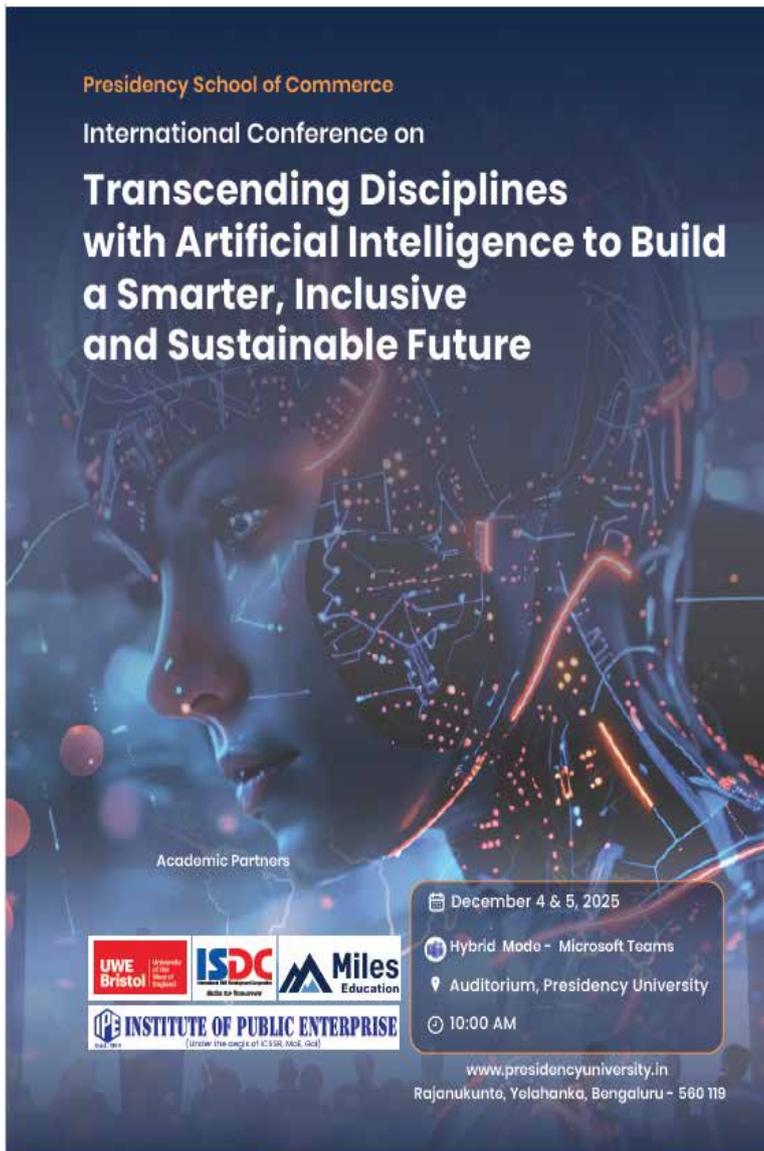


It is with great pleasure that I present this issue, which offers a comprehensive overview of the academic and institutional journey of the Presidency School of Commerce. The content showcases a wide range of student initiatives, school-led programs, and faculty achievements that reflect our commitment to academic excellence, experiential learning, and social responsibility. These initiatives highlight the collaborative spirit of our academic community and our continuous efforts to align education with industry relevance and societal needs. I commend the dedication and enthusiasm of our students and faculty, whose collective efforts have translated ideas into meaningful outcomes, and I trust that this issue will inspire continued innovation and engagement.

### **Dr. Poornima Karthikeyan**

Assistant Professor &  
HOD In-Charge  
Presidency School of Commerce

## International Conference on “Transcending Disciplines with Artificial Intelligence to Build a Smarter, Inclusive, and Sustainable Future”



The Presidency School of Commerce, Presidency University, Bengaluru, successfully organized a two-day International Conference on “Transcending Disciplines with Artificial Intelligence to Build a Smarter, Inclusive, and Sustainable Future” on 4th and 5th December 2025. The conference was conceptualized to explore the transformative potential of Artificial Intelligence (AI) across diverse academic and professional domains, emphasizing its role in fostering interdisciplinary, multidisciplinary, and transdisciplinary collaboration. With rapid advancements in AI reshaping commerce, economics, education, healthcare, governance, and social systems, the conference provided a timely platform for scholars, industry professionals, and policymakers to deliberate on emerging challenges and opportunities.

The conference witnessed enthusiastic participation from academicians, researchers, industry experts, and students across India and abroad, with 118 research paper presentations conducted in both offline and online modes. Structured around multiple technical tracks and thematic sessions, the event facilitated meaningful knowledge exchange, critical discussions, and scholarly engagement. The overarching focus on ethical AI, sustainable development, and inclusive innovation aligned the deliberations with global priorities and Sustainable Development Goals, reinforcing the relevance of AI as a catalyst for responsible and future-ready decision-making in academia and industry.

## Program Overview:

The Presidency School of Commerce, Presidency University, Bengaluru, organized a two-day International Conference on “Transcending Disciplines with Artificial Intelligence to Build a Smarter, Inclusive, and Sustainable Future” on 4th and 5th December 2025 in hybrid mode. Convened by Dr. Krishna Kumar K and coordinated by Dr. Syed Abid Hussain and Dr. Hemant Kumar V, the conference brought together academicians, researchers, and industry professionals to deliberate on interdisciplinary AI applications. The event witnessed 118 research paper presentations, with 66 presenters participating offline on Day 1 and 53 presenters joining online on Day 2, alongside the active involvement of 61 faculty members of the Presidency School of Commerce. With 118 external participants, the conference demonstrated strong academic outreach and engagement. Supported by an approved budget of ₹4,89,250, the event received sponsorship contributions from ISDC in the form of conference kit items and Miles Education, which sponsored e-vouchers for the Best Paper Award. The conference proceedings and outcomes were widely shared through official social media platforms, enhancing institutional visibility and academic impact.

## Event Details:

The international conference focused on exploring the integration of Artificial Intelligence across disciplines to foster innovation, inclusivity, and sustainability. Bringing together perspectives from commerce, economics, technology, healthcare, law, education, and the social sciences, the conference highlighted AI’s growing role in reshaping knowledge systems, decision-making processes, and organizational practices. Emphasis was placed on ethical alignment, regulatory foresight, and human-centric design, with discussions covering applications such as market forecasting, sustainable trade, business optimization, and customer intelligence. The two-day program featured offline paper presentations across six thematic tracks on Day One and online presentations across six tracks on Day Two, concluding with a valedictory session that marked the successful culmination of the conference.

## Key Sub-Themes and Major Tracks

**Technical Session I** – Theme 1 – AI in Commerce, Business, and Economics (Venue: Seminar Hall 1)

**Technical Session II** – Theme 2- AI for Society, Ethics, and Governance (Venue: Seminar Hall 2)

**Technical Session III** – Theme 3 – AI in Education and Learning Systems (Venue: Seminar Hall 3)

**Technical Session IV** – Theme 4 – AI in Science, Health, and Environment (Venue: Seminar Hall 4)

**Technical Session V** – Theme 5 & 7 – Technological Innovations and Foundations in AI; The Future of Work and Human-AI Collaboration (Venue: JF01)

**Technical Session VI** – Theme 6 -Interdisciplinary, Multidisciplinary, and Transdisciplinary AI Applications (Venue: JF04)

**Inauguration:**



The inaugural session of the international conference was held on 4th December 2025 at 10:00 AM at the Auditorium, Presidency University, marking the formal commencement of two days of academic deliberations. The session began with a warm welcome to the dignitaries, delegates, and participants, setting the tone for an intellectually stimulating and collaborative conference. The inaugural address highlighted the vision of the conference—leveraging artificial intelligence to transcend disciplinary boundaries while ensuring inclusivity, ethical responsibility, and sustainability in innovation.



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The session was graced by Shri Vishwanadh Raju, CEO and Co-Founder, PlugScale, as the Chief Guest, whose address emphasized the practical relevance of AI in business transformation and scalable innovation. The Guest of Honour, Dr. Maran Marimuthu, Universiti Teknologi PETRONAS, Malaysia, underscored the global academic and research perspectives of AI integration across disciplines. Their insightful remarks inspired participants to adopt a balanced approach that blends technological advancement with human-centric values. The inauguration concluded with an outline of the conference structure, technical tracks, and expected outcomes, officially launching the paper presentation sessions and scholarly discussions that followed.



## Panel Discussion:

*panel Discussion*

### Role of Artificial Intelligence in Transcending Disciplines

Moderator	Panelists				
 <b>Dr. Prachi Beriwalia</b> Associate Professor PCCO	 <b>Mr. Harsha S</b> Sr. Associate, Research Regional Head - 08332284	 <b>Dr. Mohamed Adil A</b> Managing Director Business Innovation Centre	 <b>Mr. Vishal Datta</b> Founder Chairman Indiatech	 <b>Mr. Kapil R</b> Founder Manga Foundation	

December 4 & 5, 2025

[www.presidencyuniversity.in](http://www.presidencyuniversity.in)

ACADEMIC PARTNERS:

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The conference featured an engaging panel discussion on the “Role of Artificial Intelligence in Transcending Disciplines,” which brought together academic and industry perspectives on the evolving influence of AI across sectors. Moderated by Dr. Prachi Beriwal, the session included distinguished panelists Mr. Dilip Shankar, Mr. Kapil Raghavendra, Mr. Harsha S, and Mr. Vishal Dutta. The discussion highlighted how AI acts as a unifying force across commerce, education, governance, and technology by enabling innovation, informed decision-making, and collaborative problem-solving. Emphasis was placed on ethical AI adoption, skill development, and industry-academia collaboration, making the session a key intellectual highlight of the conference.



The conference featured five parallel technical sessions organized around key thematic areas of Artificial Intelligence and conducted in both offline and online modes, ensuring inclusive participation. Technical Session I on AI in Commerce, Business, and Economics was held at Seminar Hall 1, while Technical Session II focusing on AI for Society, Ethics, and Governance took place at Seminar Hall 2. Technical Session III, centered on AI in Education and Learning Systems, was conducted at Seminar Hall 3, and Technical Session IV on AI in Science, Health, and Environment was organized at Seminar Hall 4. Technical Session V, covering Technological Innovations and Foundations in AI along with The Future of Work and Human-AI Collaboration, was hosted at JF01. Across all sessions, participants actively presented their research papers and engaged in scholarly discussions, reflecting the interdisciplinary scope and academic rigor of the conference.



### Offline Presentations:

The offline technical sessions of the international conference featured insightful paper presentations that reflected the practical, interdisciplinary, and application-oriented dimensions of Artificial Intelligence, in strong alignment with the conference theme. The studies explored AI-driven transformations across retail automation and consumer behaviour analytics, comparing decision patterns in technology-enabled shopping environments, as well as examining consumer purchase intentions toward AI-based virtual influencers versus human influencers. Several papers addressed AI integration in governance, law, taxation, logistics, and supply chain management, highlighting both adoption potential and implementation challenges within Indian institutional contexts. Education-focused research examined AI-driven transformation in higher education, machine learning models for predicting student academic success using educational data mining, and perspectives on building smarter and more inclusive learning ecosystems. Financial and service-sector applications were reflected through studies on AI-powered personal finance advisory solutions for Gen Z, AI-enabled fintech innovations for sustainable investment strategies, and the role of AI in enhancing financial decision-making. Sectoral diversification was further evident in papers on AI-driven tourism transformation and artificial intelligence in drug discovery and personalized medicine, demonstrating AI's expanding influence across commerce, healthcare, and emerging industries. Collectively, the offline presentations fostered rich scholarly interaction and reinforced the conference's objective of showcasing responsible, inclusive, and future-ready AI applications across disciplines.

### Virtual Presentations:

The virtual technical sessions of the international conference showcased a rich and diverse set of research papers that strongly aligned with the conference theme of transcending disciplines through Artificial Intelligence. The presentations examined AI-driven transformations across finance, commerce, education, sustainability, creative arts, human resources, and emerging technologies. Key discussions included the role of AI in exchange-traded funds and high-frequency trading, emphasizing performance analytics, financial forecasting, risk prediction, and behavioral insights for smarter financial systems. Sustainability-oriented research highlighted AI chatbots as virtual sustainability advisors for Gen-Z consumers, reflecting AI's growing role in promoting green consumerism. Several papers focused on AI in education, addressing pedagogical transformation, faculty reskilling and upskilling, student adoption of tools such as ChatGPT, and the integration of AI with ICT to enhance learning outcomes. Creative and interdisciplinary applications were explored through studies on generative AI and visual storytelling in Indian art education, while technology-focused research examined AI and augmented reality in retail through bibliometric analysis. The sessions also critically evaluated AI risks, ethical challenges, and applications in human resource management, particularly within the IT sector. Collectively, these online presentations reinforced the conference's emphasis on ethical, inclusive, and future-oriented AI adoption, demonstrating how AI serves as a unifying force across disciplines and sectors.

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At the conclusion of the technical sessions, outstanding participants from both offline and online modes were recognized with Best Paper Presentation awards in appreciation of their scholarly contribution and research excellence. The awards acknowledged the originality, relevance, and practical significance of the presented papers, encouraging academic rigor and innovation. This recognition served as a motivation for researchers and scholars to pursue high-quality interdisciplinary research and actively contribute to the evolving discourse on Artificial Intelligence across domains.

### Valedictory:



The successful organization of the international conference stands as a significant academic achievement for the Presidency School of Commerce, Presidency University, reflecting its commitment to excellence in research, innovation, and interdisciplinary collaboration. The event showcased the school's academic leadership and organizational capability in hosting a large-scale international forum on a contemporary and globally relevant theme. The collective efforts, dedication, and teamwork of the faculty members played a pivotal role in ensuring the smooth conduct of the conference across both offline and virtual mode. The unwavering support and active involvement of all faculty members are sincerely appreciated, as their contributions were instrumental in making the conference a grand success and a proud milestone for the School of Commerce.

## Literary Corner



### Kannada Rajyotsava

In the golden glow of Karnataka's sky,  
Rises a pride that will never die.  
Red and yellow flutter high and free,  
Songs of the land echo endlessly.  
From Western Ghats to the plains so wide,  
Kannada lives in every stride.  
In tales, in tunes, in art we keep,  
A heritage deep as the ocean's deep.  
The language we cherish, gentle yet strong,  
Guides our hearts like a timeless song.  
Unity, courage, love we share -  
The spirit of Kannada fills the air.  
On this day of joy, with heads held high,  
We salute the land where our dreams fly.  
Let every voice in harmony say:  
"Jai Karnataka Maathe" - Forever we pray.  
May culture bloom and hope arise,  
Like dawn that paints the morning skies.  
With pride and purpose, hand in hand,  
We celebrate our motherland.

**By: Mr. Chandrashekhar C**

Assistant Professor-SOC

### The Post-Degree Anxiety: The Business of Finding Your First Job

Think about the most common question you get asked as a student, especially in your final years. It's not "How are your studies?" or "What are you passionate about?" It's almost always, **"What are you going to do after you graduate?"**

This single question holds a weight of anxiety that every student can relate to. It's the feeling that the four walls of your university are about to disappear, and you're about to be dropped into a vast, uncertain landscape: the job market. This isn't just a personal struggle; it's a massive business challenge that sits at the intersection of education, technology, and the future of work.

### The Great Mismatch: What You Studied vs. What the World Wants

For decades, the path was clear: get a degree, get a job in your field, and climb the corporate ladder. But that model is broken. Many students are now discovering a "great mismatch." They have a degree—in a field they were told was a safe bet—only to find that the jobs they were trained for are now being automated by AI, outsourced to other parts of the world, or simply don't exist in the way they imagined. The skills listed on a job description don't always match the skills they learned in a lecture hall.

This is the business problem of modern education. Universities, often slow to change, are not always keeping pace with the rapid evolution of the workforce. Students are the ones paying the price, both with their tuition fees and their post-graduation anxiety.

### The New Playbook: It's All About Your "Portfolio of Skills"

So, what's the solution? The most successful students are already writing a new playbook. They've realized that a degree is no longer a golden ticket; it's just the starting line. The new currency is a **"portfolio of skills."**

This means:

- **Freelancing and Side Hustles:** A student who starts a small freelancing business on the side gains real-world experience, builds a professional network, and can showcase their skills in a way that a resume never could. This is the new resume.
- **Continuous Learning:** The most sought-after skills—like data analytics, creative AI, or digital marketing—aren't always taught in a traditional curriculum. Students are taking matters into their own hands, using online courses and certifications to fill in the gaps.
- **The Rise of "Soft" Skills:** In a world where AI can handle technical tasks, human skills like critical thinking, empathy, and adaptability are more valuable than ever. The ability to collaborate, communicate, and solve problems creatively is what will make a student stand out.

The companies that are winning this war for talent are the ones that understand this shift. They are prioritizing skill-based hiring over traditional degrees. They're looking for proof of competence and passion, not just a diploma.



### **The Entrepreneurial Mindset: From "What to do" to "What to build"**

This isn't just about a job search; it's about a mindset shift. The most successful students are moving from asking "What job can I get?" to "What problem can I solve?" and "What can I build?" They are becoming creators, not just consumers, of their careers. They are using their creativity and tech-savviness to build their own opportunities in a gig economy that values flexibility and independence.

The post-degree anxiety is real, but it is also a powerful catalyst for innovation. It's pushing a generation of students to rethink their career paths, to become their own chief learning officers, and to build a future that's more resilient, flexible, and on their own terms. And that, in itself, is a fascinating business revolution to watch.

**By: Chirag Gajabi**

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### Hope

I stayed still in the place, seated in the throne of hope, which was nothing but an ordinary chair made just to cope.

I stayed clinging to the chair, facing the wave, which kept trying to bring me down, the tides tearing my bones, as I try not to drown.

I covered up with belief in the word "faith," which was just an ordinary black cloth, trying to mend myself for the "growth." Time passes by, and maybe the tides weren't wrong to try and drown me. Maybe it wasn't a throne of hope but an ordinary chair. Maybe covering up with a belief in the word "faith" was nothing but a black cloth meant for my eyes to unsee the hope.

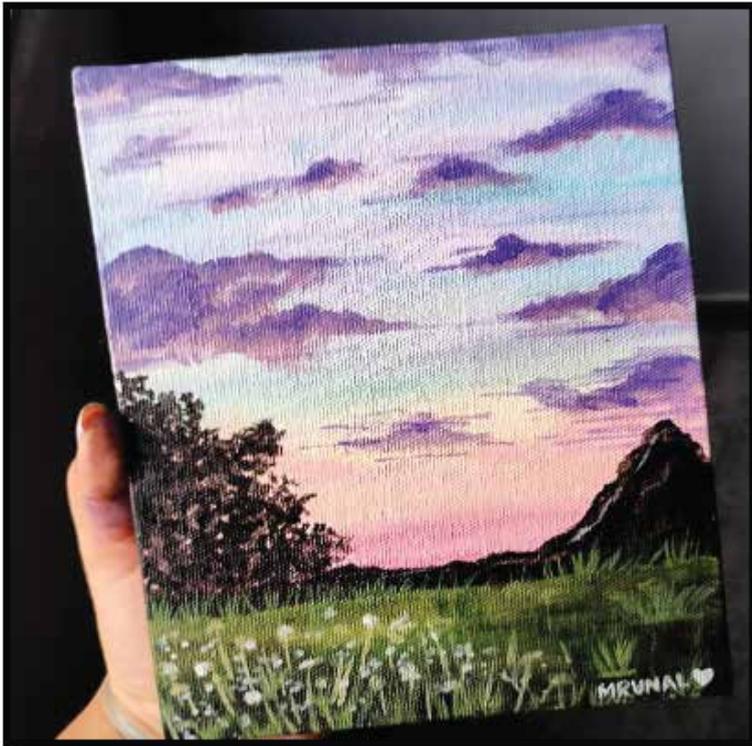
But it was too late. All I was, was just a wraith, clinging on the throne of hope, rejecting the cloth of faith.

**By: K.Nishika**

B.com (business analytics)

20251BCM0093

## The Creative Canvas



**By: Mrunal Mahesh  
Kanadikar**

20231BAV0015



**By: Nila Ramesh**

20231BBA0082



## FACULTY ACHIEVEMENTS

### Dr. Liya Teressa Alex Among Top Two Paper Presenters at Tamil Nadu Land Use 2025 Conference

Dr. Liya Teressa Alex, Assistant Professor, School of Commerce, presented her research paper titled “Enabling Market Access for GI-Tagged Handicrafts through Sustainable Tourism and Heritage Conservation” at Tamil Nadu Land Use 2025 – International Conference, held on 6–7 October 2025 at IIT Madras Research Park, Chennai.

Her paper was selected among the top two under the theme Sustainable Tourism & Heritage Conservation for oral presentation, marking a proud achievement for the School of Commerce and reflecting the institution’s growing research excellence.



# FACULTY PUBLICATIONS



Journal of Scientific & Industrial Research  
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DOI: 10.56042/jisr.v84i9.16394

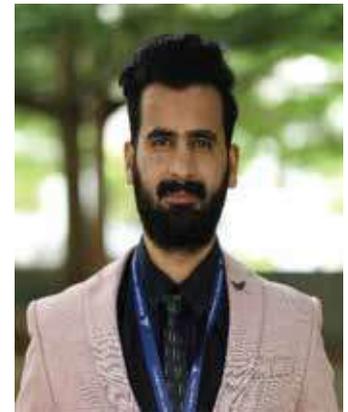


## Exploring the Influence of Digital Life on Women's Social Engagement: The Role of Digital Literacy

Mohsin Showkat<sup>1</sup>, Fatma Mabrouk<sup>2\*</sup>, Razia Nagina<sup>3</sup> & Shubhangi Goutam<sup>4</sup>

<sup>1</sup>School of Commerce, Presidency University, Rajanahunte, Bangalore 560 064, India  
<sup>2</sup>Department of Economics, College of Business Administration, Princess Nourah bint Abdulrahman University, P.O. Box 84428, Riyadh 11671, Saudi Arabia  
<sup>3</sup>Amal School of Business, Lovely Professional University, Phagwara Punjab, 144411 India

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**Dr Mohsin Showkat**



Article

### The ESG Paradox: Risk, Sustainability, and the Smokescreen Effect

Mangreel Kaur Makkar<sup>1,\*</sup>, Rashid Ali Bhat<sup>2</sup>, Moheta Shoaib<sup>3</sup> and Fatma Mabrouk<sup>4</sup>

<sup>1</sup> Agency Institute of Management and Engineering Technical Campus, Mandali, Punjab 14447, India  
<sup>2</sup> School of Business, Lovely Professional University, Phagwara, Punjab 144411, India  
<sup>3</sup> School of Commerce, Presidency University, Rajanahunte, Bangalore 560064, India  
<sup>4</sup> Department of Economics, College of Business Administration, Princess Nourah bint Abdulrahman University, P.O. Box 84428, Riyadh 11671, Saudi Arabia

**Abstract**  
Despite extensive global initiatives, such as the Sustainable Development Goals (SDGs) and the implementation of environmental, social, and governance (ESG) metrics aimed at mitigating climate change, promoting social welfare, and addressing a variety of other causes, progress has been significantly slower than expected, particularly in developing economies. Thus, we attempted to link corporate ESG to sustainable development. It was also investigated whether ESG contributes to a reduction in corporate risk. Using panel data and the Generalized Method of Moments (GMM) technique, we examine the relationship between ESG scores and important financial risk indicators such as systematic risk (beta), stock price volatility, non-systematic risk, and the cost of capital (WACC). The findings show that corporations place a disproportionate emphasis on governance (G) rather than environmental (E) and social (S) characteristics. ESG and G governance were also found to be statistically significant predictors of financial risk. This disparity shows that companies may be using high governance scores to conceal underperformance in environmental and social issues, raising concerns about greenwashing and superficial compliance. As a result, their contributions to SDGs such as affordable and clean energy (SDG 7), climate action (SDG 13), and reduced inequalities (SDG 10) are minimal. The findings highlight the need for a more open, balanced, and integrated ESG approach, one that not only promotes sustainable development but also improves long-term financial resilience.

**Keywords:** ESG; environmental; social; governance; sustainability; risk; SDGs; energy

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MANAGEMENT | RESEARCH ARTICLE OPEN ACCESS

### The backlash effect: how diversity, equity, and inclusion programs influence employee engagement and organizational commitment

Mohsin Showkat<sup>1</sup> and Ali Tuzail Yaqub<sup>2</sup>

<sup>1</sup>School of Commerce, Presidency University, Rajanahunte, Bangalore, India, <sup>2</sup>Department of Business, Al Jozaf university of Science and Technology, Taiz, Yemen

**ABSTRACT**  
This study investigates the impact of Diversity, Equity, and Inclusion (DEI) programs on organizational commitment and employee engagement, exploring both the perceived effectiveness of DEI initiatives and the potential backlash employees may experience. This study aims to highlight the factors that influence employees' attitudes toward DEI programs and their implications for organizational outcomes. This study adopted a quantitative approach, utilizing structural equation modeling to test the hypothesized relationships between variables through the lens of Social Identity Theory. The findings demonstrate a significant positive relationship between the perceived effectiveness of DEI programs and the organizational commitment. In contrast, perceived backlash against DEI programs negatively affects employee engagement and organizational commitment. Additionally, the study finds that employee engagement plays a crucial role in strengthening the connection between DEI program effectiveness and organizational commitment. This study contributes to the theoretical understanding of the psychological processes that shape employee responses to DEI initiatives. This study offers valuable insights for organizations seeking to refine their DEI strategies and cultivate a more engaged and committed workforce.

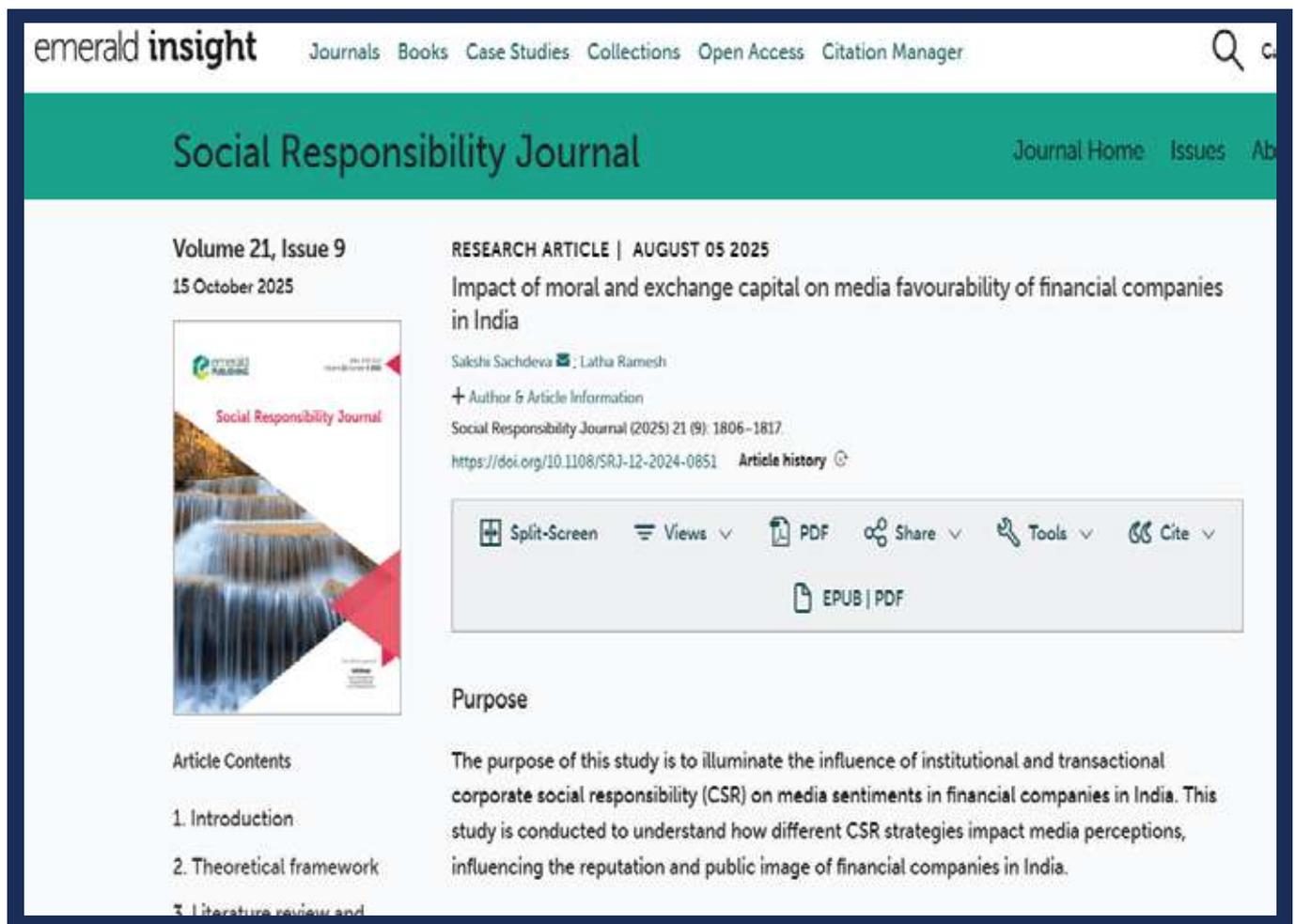
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**KEYWORDS**  
Diversity, equity, inclusion, organizational commitment, employee engagement, backlash, perceived effectiveness

**SUBJECTS**  
Human Resource Management, Employment Relations, Human Resource Development, Organizational Studies, Production, Operations & Information Management, Strategic Management, Management of Technology & Innovation



**Dr. Sakshi Sachdeva**



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## Social Responsibility Journal

Journal Home Issues Ab

Volume 21, Issue 9  
15 October 2025

**RESEARCH ARTICLE | AUGUST 05 2025**  
**Impact of moral and exchange capital on media favourability of financial companies in India**

Sakshi Sachdeva  Latha Ramesh

+ Author & Article Information  
Social Responsibility Journal (2025) 21 (9): 1806–1817  
<https://doi.org/10.1108/SRJ-12-2024-0851> [Article history](#)

Split-Screen Views PDF Share Tools Cite  
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**Purpose**

The purpose of this study is to illuminate the influence of institutional and transactional corporate social responsibility (CSR) on media sentiments in financial companies in India. This study is conducted to understand how different CSR strategies impact media perceptions, influencing the reputation and public image of financial companies in India.

Article Contents

1. Introduction
2. Theoretical framework
3. Literature review and



## Dr. Chaitra Vithal Habbu

Advances in Consumer Research

Home About the Journal Contribute Archives

Advances in Consumer Research  
Issue-6 : 197-192  
Original Article

### Influence of Attrition Rate and Retention Rate on Companies' Financial Outcomes: Evidence from BSE Sensex-indexed information Technologies Companies in India

Nipanthi A<sup>1</sup> Chaitra VH<sup>2</sup>

<sup>1</sup> Research Scholar, Presidency University, Bangalore, Bangalore, India; Principal, STDP First Grade College, Chikmagalur, Ponnampetna, Malavalli, India  
<sup>2</sup> Assistant Professor, Presidency University, Bangalore, India

**Abstract**

The issues of staff leaving and staying are a major concern for knowledge-driven sectors like information technology, where workers' knowledge is a major factor in how well businesses perform financially. This research looks at how the level of attrition and retention impacts the financial performance of moderate-sized Indian IT companies traded on the BSE Sensex between 2020 and 2025. This study used secondary data sources such as annual reports, financial databases, and company disclosures. Descriptive Statistics, Trend Analysis and Correlation Analysis were performed for this study to analyse how the Stability of the Workforce relates to various financial indicators, namely Revenue Growth, Net Profit Margin and Return on Assets. The results of the study supported the hypothesis that higher rates of attrition correlated with poorer profit performance and greater operational inefficiency, while higher levels of retention correlated with greater productivity and optimal asset utilization. Therefore, in order to maintain a firm's financial environment and long-term viability in the Indian IT industry, firms need to develop an effective employee retention and talent management strategy.

Volume 2, Issue-6

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Advances in Consumer Research

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Advances in Consumer Research  
Issue-6 : 119E-120J  
Original Article

### Does Employee Brand Advocacy Influence Organizational Performance? Empirical Evidence from Indian Corporates.

Madhusudan HN<sup>1</sup> Chaitra VH<sup>2</sup>

<sup>1</sup> Research scholar, Presidency University, Bangalore, Bangalore, India; Assistant Professor, JGD in Commerce, Government First Grade College for Women, AC Road, Hassan, Hassan, 573201 Karnataka, India  
<sup>2</sup> Assistant Professor, Presidency University, Bangalore, India

**Abstract**

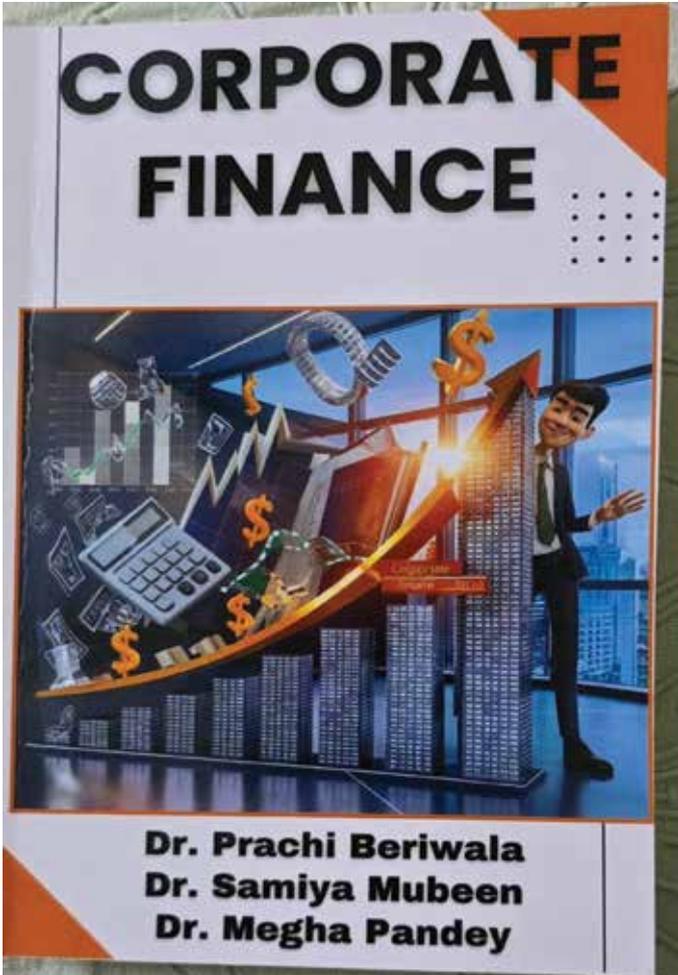
In the paper we study how Employee Brand Advocacy (EBA), or when employees advocate for their organisation by speaking favourably about their organisation on a voluntary basis, can affect organisational performance for Indian corporate companies. The paper draws upon internal branding, organisation behaviour and social identity theories to create and empirically test a model that explains how EBA is related to both non-financial and financial performance. We gathered data from 300 employees working in the manufacturing and services sectors through a cross-sectional survey conducted in India. We used a number of techniques including reliability analysis, exploratory and confirmatory factor analysis, multiple regression analysis and structural equation modeling to test our model and assess the proposed relationships between EBA and organisational performance. Our findings indicate that EBA has a strong positive statistically significant relationship with organisational performance (standardized  $\beta = 0.45, p < 0.001$ ) and this relationship remains significant after controlling for employee tenure, firm size and industry type. Our results also provide strategic implications for organisations' human resources and brand management functions, as it demonstrates the value of developing employee advocates to enhance customer satisfaction, organisational reputation and overall organisational performance.

Volume 2, Issue-6

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Citations



### About the Authors



**Dr. Prachi Beriwal** is a finance scholar, educator, and thought leader with over 21 years of teaching experience in management education. Currently serving as Associate Professor at Presidency University, Bangalore, she holds a Ph.D. in Finance and has authored numerous research papers and book chapters focusing on financial inclusion. She is a recipient of prestigious awards such as the "Best Faculty Award" by the MSME Department, Government of India, and the "Iron Lady Award" for motivational leadership. Dr. Beriwal has published in globally recognized journals and contributed to titles like *Indian Management Case Studies* and *Applied Management Perspectives*. Her research bridges theory and real-world application, making finance accessible, actionable, and socially relevant.

She has authored two books on Accounting. An active speaker and mentor, she regularly addresses forums on financial literacy, entrepreneurship, and economic empowerment. Through her work, Dr. Beriwal champions inclusive finance and empowers readers and students alike to make informed financial decisions.



**Dr. Samiya Mubeen** is an accomplished finance educator, researcher, and academic leader with over 15 years of experience in management education. Holding a Ph.D. in Management from Bangalore University, her doctoral research explored cultural differences and financial failures in M&A—a reflection of her deep interest in global financial strategy. She has authored and co-authored several finance textbooks and academic titles, including *Financial Markets and Services*, *Indian Financial System*, *Security Analysis and Portfolio Management*, and *Financial Management*. Her works are widely adopted in leading universities and business schools across India. Dr. Mubeen has served in leadership roles, including Principal and Associate Professor at renowned institutions, and is actively involved in guiding MBA and PGDM students in research, dissertations, and projects. A recipient of awards such as "Best Academician" and "Young Research Proficiency Award," she brings academic rigor and practical relevance to all her endeavors. Her teaching philosophy combines clarity, engagement, and real-world application—making complex financial topics accessible and actionable for learners at every stage.

## Student Conference Presentation/ Publications

### International Conference on Multi-Disciplinary Research and Innovation (ICRTMRI '25):

Guided by Dr. Umme Jahanara, students of Presidency University School of Commerce, Bengaluru, successfully presented and published their research at the International Conference on “Recent Trends in Multi-Disciplinary Research and Innovation (ICRTMRI '25)”, on 19th September, organized by **A.V.P. College of Arts and Science (Autonomous), Tirupur**, in association with **Britts Imperial University College, United Arab Emirates**. **Ms. Shaik Farhana and Ms. Anjana Sabu** presented their paper titled “Predicting Economic Resilience through Digital Financial Integration and AI-Driven Analysis”, emphasizing the application of digital finance and artificial intelligence in strengthening economic resilience and informed decision-making.



### **International Conference on Green Growth and Sustainability:**

Students of Presidency University School of commerce demonstrated academic excellence by presenting and publishing their research at the International Conference on “Unlocking Green Growth: Sustainability as a Catalyst for Business Innovation in the Technology-Driven Era”, held on October 16, 2025, at **Sri Ramakrishna College of Arts & Science for Women, Coimbatore**, in collaboration with the **Institute of Cost Accountants of India (ICMAI)**. Under the guidance of **Dr. Umme Jahanara, Mr. P. Godwyn John Immanuel and Ms. Manisha Suthar (B.Com)** presented their paper titled “Impact Through Innovation: Integrating Technology, Social Media and Sustainability for Social Good”, highlighting the role of digital innovation in driving sustainable and socially responsible outcomes.



## National Conference on AI for a Sustainable Tomorrow: Innovative Management for People, Planet, and Prosperity

Students participated in the National Conference on AI for a Sustainable Tomorrow: Innovative Management for People, Planet, and Prosperity, held at REVA University on November 6–7, 2025.

### BBA 3rd-year students presented two research papers:

- The Dual Edges of Digital Engagement: Social Media Addiction, Usage & Academic Outcomes – presented by Lekha S and Shweta Pandey
- The Impact of AI on Students’ Academic Development – presented by V. Pooja Meghana and Veena S

The conference provided a valuable academic platform for knowledge exchange and scholarly interaction, enabling students to critically examine the role of artificial intelligence and digital engagement in education and sustainability, and to develop informed perspectives toward building a balanced digital future.



## STUDENT ACHIEVEMENTS

### OUTSTANDING ACHIEVEMENT BY OUR STUDENTS – US CMA SUCCESS

We proudly congratulate our students for their outstanding performance in the **US Certified Management Accountant (CMA)** examinations - a globally recognised professional qualification.

QUALIFIED  
US CMA PART 1 & PART 2



**NANDANA DILEEPKUMAR**  
Roll No: 20221BCH0028  
Programme: B.Com (Hons.)  
Batch: 2025



**HEMAVATHY M**  
Roll No: 20221BCH0004  
Section: BCH (CMA US)  
Batch: 2022

QUALIFIED  
US CMA PART 2



**JANANI B**  
Roll No: 20221BCH0021  
Programme: B.Com (Hons.)  
Batch: 2025



**Rajendra P. Hudda**, a final-year B.Com. student in Corporate Accounting and Taxation, has successfully cleared the **CA Intermediate Examination** on his first attempt, marking a significant academic milestone.



**Mohammed Favaz**, from the first B.Com CA (Foundation) batch, has successfully cleared the **CA Foundation Examination** with commendable marks. His success, against a male pass rate of just 16.26% in May 2025, reflects his hard work, determination, and the guidance provided by the School of Commerce in collaboration with JK Shah.

# PSOC EVENT HIGHLIGHTS

## RESEARCH LECTURE SERIES – PSOC RESEARCH FORUM

The Presidency School of Commerce Research Forum conducted its “Advanced Tools and Frameworks in Academic Research” series, spread across **eight sessions led by different faculty members**. The series offered valuable insights into modern research tools and methodologies, fostering collaborative learning and strengthening research skills across the School.

**PRESIDENCY UNIVERSITY** | Presidency School of Commerce

PSOC Research Forum Organises  
**Research Lecture Series**

**Advanced Tools and Frameworks in Academic Research: A Knowledge Series**

DATE	LECTURER	TITLE
AUG 09, 2025	Dr. B. Upendra Rao Assistant Professor - Senior Scale	AI in Research
AUG 13, 2025	Dr. Sreya R Assistant Professor	Bibliometric Analysis using Biblioshiny
SEP 13, 2025	Dr. Syed Abid Hussain Professor	Research Onion framework
SEP 27, 2025	Dr. Amit Saha Assistant Professor - Senior Scale	Portfolio Construction using Excel
OCT 11, 2025	Dr. Syed Ahmed Wajih Associate Professor	Case Study Analysis
OCT 15, 2025	Dr. A. Jency Priyadarshany Assistant Professor	Qualitative Research using NVIVO
NOV 08, 2025	Dr. Ankita Mulasi Assistant Professor	Ethics in Research
NOV 22, 2025	Dr. Sindhu C Assistant Professor	Research Paper writing and formatting

**Venue:** F Block, Seminar Hall - 1 & 2  
**Time:** 2:30 PM - 4:00 PM

**RESEARCH FORUM COORDINATORS**  
Dr. Shaply Abdul Kareem, Asst. Prof. Senior Scale, PSOC  
Dr. Rajkumar Chavan, Asst. Prof. Senior Scale, PSOC

## **‘Brandify 2025’ – A Showcase of Creativity and Strategic Branding**

The EL Fortuna Marketing Club organised “Brandify”, a creative marketing event for students from Commerce, Law, and Engineering on October 28, 2025.

Through rounds like Product Pitch and Build Your Brand, participants showcased innovative ideas, branding strategies, and presentation skills. The event concluded with enthusiastic participation and valuable feedback from judges, highlighting students’ marketing creativity and strategic thinking.



## “Digi War” – Inter-School Digital Marketing Competition

The Digitopedia of Presidency School of Commerce organised “Digi War”, an inter-school digital marketing competition on October 30, 2025. Students from Commerce and Engineering showcased their creativity and strategic skills across events like Social Media Management, Poster Making, Video Creation, and Best Digital Marketing Team.

Judged by the University Digital Media Team, the competition highlighted innovation, originality, and digital excellence. The valedictory session celebrated participants’ efforts, with prizes awarded to the top performers.



## Workshop on “Mentoring the Gen-Z Learner: Understanding Their Mindset”

The School of Commerce organized a faculty workshop on 29 October 2025. The session was led by Ms. Akila Victoria Martin, educator, counsellor, and founder of ARIAN (AK’s Foundation).

The workshop focused on understanding the mindset and learning preferences of Gen-Z students and highlighted effective mentoring strategies using emotional intelligence and technology-driven approaches. It enabled faculty members to strengthen mentor-mentee relationships and adopt a more learner-centric mentoring model.



## LECTURE- “Paper, Trails & Power Moves”

The Presidency School of Commerce Research Forum conducted a lecture titled “Paper, Trails & Power Moves” on 6 November 2025, delivered by Dr. Saba Inamdar, Assistant Professor & HOD In-Charge, Presidency University.

The session focused on effective research writing, hypothesis building, and the real-world impact of academic research, inspiring students to approach scholarship with clarity and purpose.



## EXPERIENTIAL LEARNING

### In-Flight Industry Exposure

Third-semester Bachelor of Aviation Management students participated in an inflight industry visit as part of experiential learning. The visit enabled students to observe real-time airline operations, including cabin crew responsibilities, passenger service processes, and in-flight safety protocols.

This hands-on exposure helped bridge theoretical knowledge with practical insights, preparing students for professional roles in the aviation industry.



## Industrial Visits

The Presidency School of Commerce, Presidency University, Bengaluru, strengthened experiential learning through two curriculum-integrated industrial visits.

Students visited Akshayakalpa Organic Farm on 30 October 2025, gaining insights into sustainable dairy operations, organic farming, and responsible agribusiness practices. The visit to Karnataka Silk Industries Corporation Limited (KSIC), Mysuru on 24 November 2025 offered exposure to silk manufacturing, heritage branding, and the blend of traditional craftsmanship with modern marketing.

These visits helped students connect classroom learning with real-world industry practices, emphasizing sustainability, innovation, and brand value.



### Investiture Ceremony – Presidency Troopers

The Presidency School of Commerce conducted the **Investiture Ceremony** of “Presidency Troopers”, the Student Discipline Committee, on **5 November 2025**.

The ceremony marked the formal induction of student leaders entrusted with upholding discipline, integrity, and responsibility on campus, celebrating their commitment to leadership and service.



### Career Advancement Session

The Presidency School of Commerce organised a **Placement Training Programme** on **7 November 2025**.

The session, titled “Career Advancement Session – Strategies for Securing Your Dream Job”, was led by Mr. Braj Kishor Gupta, Founder and Chief Mentor of GiantStep. It focused on career planning, interview preparation, and professional growth, guiding students to take confident steps toward their career aspirations.



## Feast & Fellowship 2025

The Presidency School of Commerce marked the end of the semester with Feast & Fellowship 2025; a faculty luncheon held on **11 December 2025**.

The gathering offered faculty members a relaxed space to pause, reflect on the semester’s academic journey, and reconnect beyond classrooms and committees. Informal conversations, shared experiences, and a spirit of camaraderie highlighted the afternoon, reinforcing the strong sense of community within the school.

The event captured the essence of collaboration and collegiality that continues to shape the academic culture of the Presidency School of Commerce.



## Workshop on Outcome-Based Education (OBE)

On 1 December 2025, the School of Commerce conducted a Workshop on Outcome-Based Education (OBE) to enhance academic planning and quality assurance.

Delivered by Dr. Thiruvengadam, Vice Chancellor, the session focused on aligning curriculum objectives with learning outcomes, implementing CO-PO mapping, and integrating teaching, learning, and assessment for improved student performance and continuous quality improvement.



## Workshop on Effective Teaching Pedagogy

On 9 December 2025, the Presidency School of Commerce organised a Workshop on Effective Teaching Pedagogy to enhance faculty teaching practices.

Led by Dr. M. Padmavathi, Associate Dean, the session covered learner-centric strategies, outcome-oriented instruction, and modern assessment methods. Faculty engaged in interactive discussions, sharing best practices to strengthen teaching and foster academic excellence.



## Placement Awareness Session – “Campus Placements: Your Gateway to Career Stability”

Presidency School of Commerce conducted a Placement Awareness Session on 20 January 2026, delivered by **Dr Poornima Karthikeyan, Associate Professor and HOD In-Charge, PSoC.**

The session highlighted the importance of campus placements and career readiness, motivating students to approach recruitment with clarity and confidence. The session was informative and engaging, offering practical insights into campus recruitment.



## Foreign Language Certification Program

Fourteen students from the Presidency School of Commerce have successfully completed foreign language certification courses in German and French, reflecting the University's emphasis on global competence and interdisciplinary learning. This initiative was initiated by the Presidency School of Commerce in collaboration with the Presidency School of Liberal Arts and Sciences, offering students an opportunity to develop multilingual skills alongside their core academic programmes. In recognition of their achievement, the students were felicitated by our Pro-Vice Chancellor, Dr. Vidya Shankar Shetty on 21st January 2026. The certification enhances students' cross-cultural communication abilities and strengthens their readiness for global academic and professional environments.



### Essentials of Business Research Programme

The EL Fortuna Marketing Club conducted the Programme “Essentials of Business Research” on 21 January 2026 at Presidency University to strengthen students’ research skills for final-year projects. The session was led by the resource person Dr. Renee Narmatha, Assistant Professor, Ramaiah University of Applied Sciences, Bengaluru, and focused on research methodologies, problem formulation, ethics, and basic data analysis.

The programme saw participation from 65 final-semester students, with 92% rating it as highly relevant and expressing improved confidence in research design selection.



## Lake Cleaning Drive

The Outreach Program initiated by the School of Commerce (PSOC), in collaboration with the ISR Cell, Presidency University, successfully completed its first phase on 24 January 2026 with the active participation of 81 students, 15 faculty members, and 2 faculty coordinators.

As part of the program, a lake cleaning drive was conducted at Ittagallpura Lake with enthusiastic participation from students and faculty. The activity fostered strong environmental awareness and social responsibility among the participants.

The successful completion of this phase-I reflects the institution's commitment to community engagement and environmental sustainability through collective action



## MoUs & Industry Partnerships

### KosmiQua Ventures LLP

The Presidency School of Commerce signed an **MoU with KosmiQua Ventures LLP** on 3 November 2025. The agreement was signed by **Dr. Krishna Kumar Kadambat**, Dean, Presidency School of Commerce, and **Mr. Abhishek Buddhadev**, Director, KosmiQua Ventures LLP.

The collaboration focuses on internships, live projects, expert-led sessions, and initiatives that enhance industry exposure, innovation, and entrepreneurship.



## BNI Foundation India

On **10 January 2026**, Presidency University signed a **Memorandum of Understanding (MoU)** with **BNI Foundation India** during the BNI Bangalore Leadership Round Table at The Grand Magrath Hotel, Bengaluru. The event brought together over 250 entrepreneurs, fostering networking and collaboration.

The MoU was signed by **Dr. Sameena Noor Ahmed Panali (Registrar)**, **Dr. Padmavathi (Associate Dean)**, and **Dr. Poornima Karthikeyan (HOD, School of Commerce)** for Presidency University, and by **Mr. Sandeep Shah (Director)** and **Mr. Ram Samtani (Area Director, NW)** for BNI Foundation India.

The collaboration will strengthen industry–academia engagement, support entrepreneurship development, provide skill-based learning, and create opportunities for student mentorship, internships, and joint initiatives.



## SDG SPOTLIGHT

Showcasing how the Presidency School of Commerce turns global goals into local action through learning, innovation, and sustainable practices.

### SDG Employability Skills Program

The **Presidency School of Commerce** in collaboration with the **ISR Cell**, organised a **five-day Sustainable Development Goals (SDG) Program delivered by Ampliare Consultancy** from 16th to 19th and on 24th September 2025. The program provided students with a holistic understanding of global sustainability and local community action.

Over five days, over 65 students engaged in interactive sessions that combined theory and practice—ranging from understanding the **17 Global Goals**, developing **digital advocacy strategies**, learning **financial planning and budgeting**, and refining **communication and leadership skills**.

As part of the program students undertook SDG-aligned group projects that translated learning into action. Team Hustlers emerged as winners for their project “Charity Closet – Reusing Clothes for a Sustainable Future,” while all other students received participation certificates at the award ceremony held on 21st January 2026, marking the formal culmination of the program.





### TRASHFORMERS – Creative Sustainability Challenge

As an end-of-semester activity for SOC students, TRASHFORMERS encouraged students to transform discarded materials into functional and decorative creations, combining creativity with sustainability.

The competition celebrated eco-friendly innovation and recognized outstanding efforts:

- 🏆 1st Prize – ₹1,500: Sai Manojna & Ashwin Mp
- 🥈 2nd Prize – ₹1,000: Maniswika Reddy & Kothapalli Lokesh
- 🥉 3rd Prize – ₹750: Vasantha Sai Kumar Reddy V & Pavan Teja Reddy





### Cubicle Decoration Contest

On **11 December**, the Presidency School of Commerce organized a **Cubicle Decoration Contest** for faculty to promote creativity and sustainability. Participants decorated their workspaces using eco-friendly and recycled materials, showcasing innovative, low-waste designs aligned with the UN SDGs.

The contest fostered environmental awareness, collaboration, and a greener, more inspiring workplace.



## PSOC CANDID CLICKS

Unplanned, unposed, and unmistakably us – candid glimpses of life at the Presidency School of Commerce, featuring students, faculty, and staff who make PSOC vibrant.

**Look twice... you might just spot yourself here.**



### Faculty Focus:

Small talks, big impact – nurturing minds during lunch break-  
Dr Saji George.

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### Student Snapshots

A lively break-time discussion capturing moments of connection, collaboration, and shared perspectives among students.



**Mandatory lawn time** – a refreshing pause for connection and bonding on the Presidency University lawn.

## ACADEMIC VOICES OF MANAGEMENT



From a marketing standpoint, the discourse focused on the growing role of artificial intelligence in understanding consumer behavior, personalization, and predictive analytics. The academic perspective highlighted AI's ability to transform customer engagement through data-driven insights, real-time analytics, and intelligent recommendation systems, while also stressing ethical concerns related to data privacy and consumer trust.

### **Dr. Syed Abid Hussain**

Professor



**Strategic management** remains central to organizational success, as it provides direction, coherence, and long-term focus. Effective strategy involves aligning vision, goals, and resources while responding proactively to environmental changes. Sound strategic thinking enables organizations to build competitive advantage, sustain performance, and navigate uncertainty with clarity and purpose.

### **Dr. Geetanjali Yogesh Diwani**

Assistant Professor



International business continues to shape the global economic landscape by enabling cross-border trade, investment, and strategic collaboration among nations and organizations. Understanding international markets requires awareness of cultural diversity, regulatory frameworks, trade policies, and geopolitical dynamics. Effective international business strategies emphasize adaptability, ethical practices, and sustainable global partnerships, enabling firms to compete responsibly while contributing to economic development and global integration.

### **Dr. A. Suhashini**

Assistant Professor - Senior Scale



The finance-focused academic voice examined the application of artificial intelligence in financial forecasting, risk management, investment strategies, and governance systems. Emphasis was placed on AI-enabled transparency, regulatory compliance, and ethical financial decision-making, highlighting how intelligent systems can contribute to sustainable finance and improved institutional accountability.

### **Dr. Prachi Beriwal**

Professor



Understanding consumer behaviour is fundamental to effective marketing and value creation. Consumer decisions are shaped by psychological, social, and cultural factors, making insight-driven marketing essential for building trust and lasting relationships. Strong brands emerge when organizations consistently deliver value, authenticity, and meaningful customer experiences.

### **Dr. Joan Kingsly P.S.**

Assistant Professor - Senior Scale



Management education in the technological era is evolving to meet changing industry and societal needs while retaining its focus on core managerial principles. The integration of digital tools enhances experiential learning, analytical thinking, and practical problem-solving. At the same time, management education emphasizes leadership, ethics, adaptability, and lifelong learning to prepare students as responsible and future-ready professionals in a dynamic global environment.

### **Dr. Mariyappan N.**

Assistant Professor

## ALUMNI VOICES



**Pavan Kulkarni**

Academic year – 2021-24

### **My University Journey: A Path of Growth and Opportunities**

My university journey has been one of the most enriching phases of my life, shaping not only my academic foundation but also my professional mindset and personal growth. From the very beginning, the university offered an amazing atmosphere—one that was welcoming, motivating, and full of positive energy. The environment made learning enjoyable rather than stressful, and that made a huge difference in how I approached my studies.

One of the strongest pillars of this journey has been the professors. They were not just teachers, but mentors who were friendly, approachable, and genuinely invested in student growth. Their openness encouraged questions, discussions, and critical thinking. Instead of limiting learning to textbooks, they connected theory with real-world scenarios, helping us understand how knowledge is applied beyond classrooms.

The culture among students was equally impactful. There was healthy competition that pushed everyone to perform better while still supporting one another. This balance helped me grow academically without feeling pressured or isolated. Collaborating with peers from diverse backgrounds improved my teamwork, communication, and problem-solving skills.

What truly set my university apart was its strong emphasis on practical knowledge. Projects, case studies, presentations, and hands-on learning were always preferred over rote memorization. This approach prepared me for real professional challenges and helped me build confidence in applying concepts practically.

The university also provided an open platform to showcase talent—whether academic, technical, leadership, or creative. Students were encouraged to step forward, take initiative, and explore their potential. These opportunities helped me discover strengths I didn't know I had.

Most importantly, this journey allowed me to grow from zero to an operation's executive mindset. I developed leadership skills, responsibility, discipline, and the ability to manage tasks and people effectively. The university became an amazing place filled with wonderful opportunities that prepared me for the future. Looking back, my university journey was not just about earning a degree—it was about transformation, growth, and becoming ready for the professional world.



### **Disha Shikari**

Academic year – 2021-24

My name is Disha Shikari and a proud alumna of Presidency University 2021-2024. It is an honour to stand here today and share my journey with you. This college gave me more than a degree. It gave me confidence, lifelong friendships, and clarity of purpose. The lessons I learned here continue to guide me in my personal and professional life. From inspiring teachers to unforgettable campus moments, every experience helped shape who I am today. I am proud to be an alumna of this institution and carry its values wherever I go.

## MANAGEMENT TALES



### The Empty Chair that Changed RKW Appliances

When Sandeep Kapoor became the CEO of RKW Appliances, the Indian home appliance company was struggling. Sales were declining, and employee morale was at an all-time low.

One day, during a tense board meeting, Sandeep placed an empty chair at the head of the table and said,

***"This chair represents the customer. Every decision we make must consider what's best for them."***

At first, the directors were puzzled, but Sandeep insisted,

***"Before any decision, one of us must speak from the customer's perspective sitting in this chair."***

The impact was immediate:

- A plan to use cheaper materials was scrapped after realizing it would harm product quality.
- Delivery schedules were revised when they saw the frustration of delayed orders.
- New features were introduced based on what customers truly needed.

'The empty chair' became a fixture in every meeting.

Within months:

- Customer complaints dropped sharply.
- Employee satisfaction rose as they felt heard.
- Sales rebounded as trust in the brand grew.

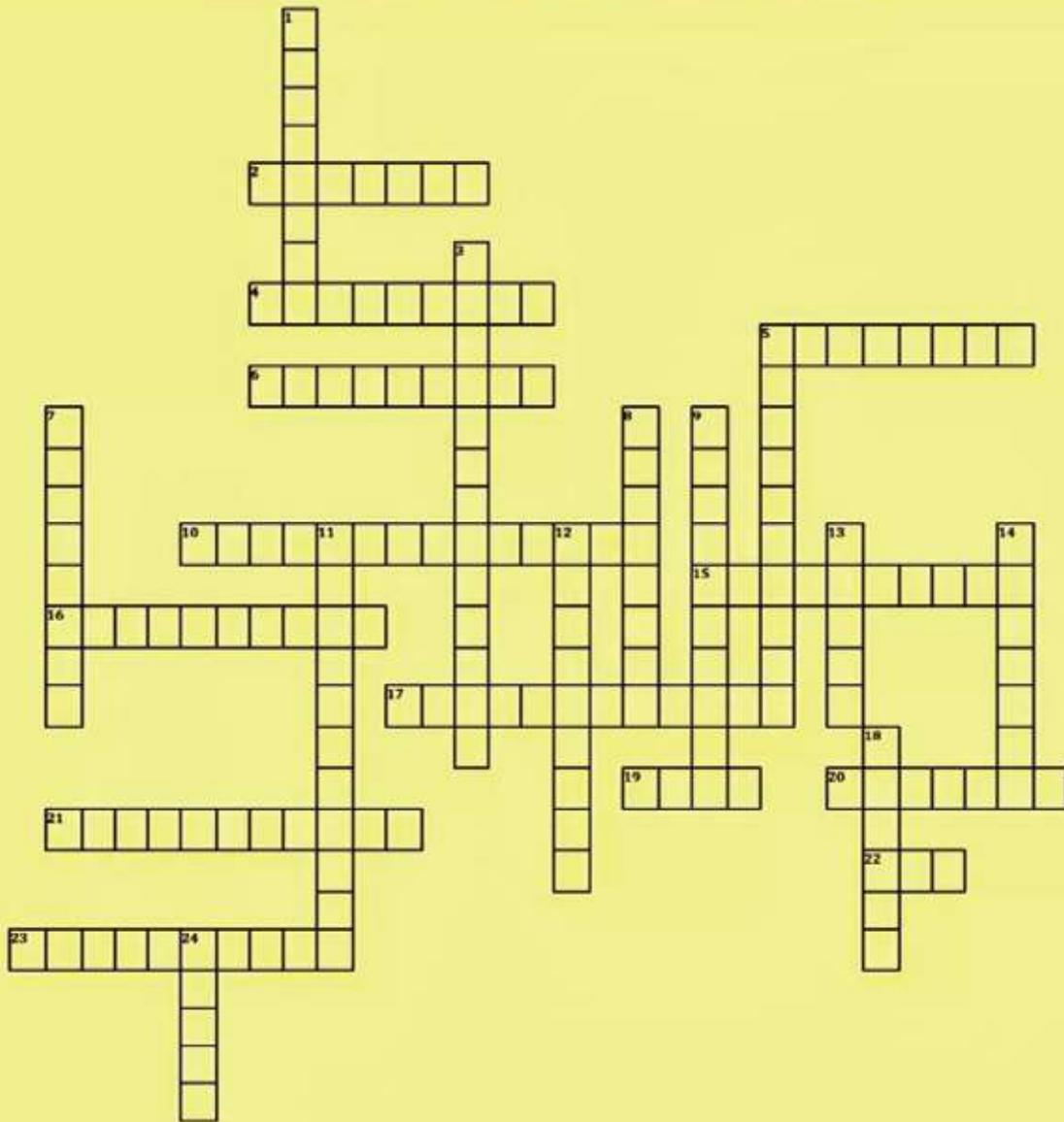
Sandeep never filled the chair.

He always left it empty—as a reminder who mattered most.

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***His lesson: In every decision, give the customer a seat at the table.***

**NATURE AND PURPOSE OF BUSINESS**



**Across**

- 2. This industry engaged in breeding plants and animals for further reproduction
- 4. Manufacturing and Construction industries are example for ..... industry
- 5. It is concerned with conversion of resources into useful goods
- 6. It is useful to store goods safely
- 10. It helps for the proper movement of goods
- 15. Mining is an example for ..... industry
- 16. The occupation in which people work for others is
- 17. Engineering and architectural skills are important for ..... Industry
- 19. It helps to get timely finance for the business
- 20. Extractive & genetic industries are examples for ..... industry
- 21. It is a tool for promoting sale of products
- 22. The return for a professional is
- 23. These are industries which analyses and separates different elements

**Down**

- 1. The sum total of trade and auxiliaries to trade is
- 3. These industries engaged in production of utilities from raw materials
- 5. It is one of the important objective of business
- 7. It is the process of production and sale of goods and services
- 8. Business is an ..... Activity
- 9. It requires specialized knowledge and skill
- 11. It combines various elements into one new product
- 12. It helps to reduce Business risk
- 13. The reward for employee's effort is
- 14. Dealings in goods and services on a ..... basis
- 18. One of the main purpose of business is earning .....
- 24. It refers to sale, exchange or transfer of goods

**ANSWERS**

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2 g e n e t i c

3 f i r m

4 s e c o n d a r y

5 w a r e h o u s e

6 i n d u s t r y

7 b u s i n e s s

8 f a c t o r

9 p r o v i s i o n

10 t r a n s p o r t a t i o n

11 u t i l i t y

12 u n i o n s

13 w e l f a r e

14 i n s u r a n c e

15 e x t r a c t i v e

16 e m p l o y m e n t

17 c o n s t r u c t i o n

18 p r i m a r y

19 b a n k

20 p r i m a r y

21 a d v e r t i s i n g

22 f e e s

23 a n a l y t i c a l

24 t r a d e

**NATURE AND PURPOSE OF BUSINESS**

## COMMERCE MEME



# COMMERCE COMIC

## EVERY COMMERCE STUDENT EVER

Commerce is easy... just numbers and common sense!



First Year Confidence

Debit what comes in, Credit what goes out.



Second Year Reality

Pass journal entries.



Exam Hall Confusion

Exam Hall Confusion.

What comes in?  
What goes out?



Final Year Wisdom

I don't know everything... but I know where to adjust it.



From Confidence → Confusion → Adjustment Entry → Graduation

## EDITORIAL STRUCTURE OF COMMERCE CHRONICLE:



**Dr. M. Padmavathi**

Chief Patron

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**Dr. Saba Inamdar**

Chief Patron

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**Dr. Poornima Karthikeyan**

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**Dr. Prachi Beriwal**

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Member

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**THANK  
YOU**