

A hand is shown from the bottom left, reaching upwards. The hand is holding a glowing, interconnected network of nodes and lines, which resembles a complex data structure or a business network. The nodes are connected by thin lines, and the overall structure is illuminated with a warm, orange-red glow. The background is a blurred cityscape with tall buildings, suggesting a global or international context. The text is overlaid on the image in a bold, white, sans-serif font with a blue outline.

**BUSINESS ACUITIES**

**JANUARY 2023**

**INTERNATIONAL BUSINESS**

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## INTERNATIONAL BUSINESS

**Global Economic Conditions:** The overall state of the global economy, including factors like GDP growth rates, inflation, and unemployment, can significantly influence international business activity. Strong economic growth tends to create more opportunities for businesses to expand globally.



**Political and Regulatory Environment:** Political stability, government policies, and regulations can impact international business operations. Changes in trade policies, tariffs, and regulations can affect the cost of doing business and trade relationships between countries.

**Trade Agreements:** Bilateral or multilateral trade agreements play a crucial role in facilitating international business activity. Free trade agreements, such as NAFTA (North American Free Trade Agreement) or

CPTPP (Comprehensive and Progressive Agreement for Trans-Pacific Partnership), can reduce trade barriers and encourage cross-border commerce.



**Exchange Rates:** Fluctuations in exchange rates can affect the competitiveness of businesses operating internationally. A strong local currency can make exports more expensive and imports cheaper, while a weaker currency can have the opposite effect.

**Technological Advancements:** Technological advancements, particularly in communication and transportation, have significantly reduced barriers to international business. E-commerce, digital communication tools, and improved logistics have made it easier for companies to engage in cross-border trade and expand their global reach.



**Consumer Trends:** Understanding consumer preferences and adapting products or services to local markets is crucial for international businesses. Factors such as cultural differences, demographics, and evolving consumer behavior can influence the success of international ventures.

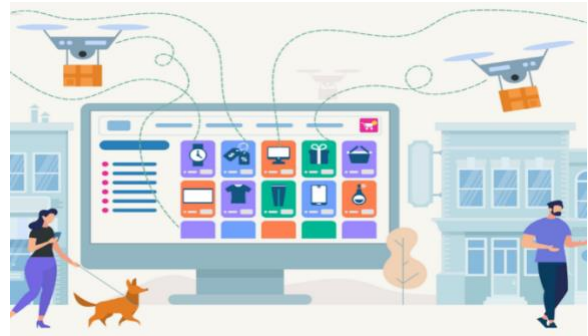
## DOMESTIC BUSINESS DEVELOPMENT



**Economic Conditions:** The overall economic conditions within a country, including factors like GDP growth, inflation, and unemployment rates, can impact domestic business development. A robust economy with stable growth and low unemployment

generally creates a favorable environment for businesses to thrive.

**Government Policies and Regulations:** Government policies and regulations play a crucial role in shaping the business environment. Favorable policies such as tax incentives, streamlined regulations, and support for entrepreneurship can encourage domestic business development. On the other hand, excessive regulations or unfavorable policies can create challenges for businesses.



**Consumer Demand:** The level of consumer demand within a country can drive domestic business development. Factors such as population size, income levels, and consumer preferences influence the demand for goods and services. Understanding and adapting to consumer needs is essential for businesses to succeed domestically.

### **Technological Advancements:**

Technological advancements can significantly impact domestic business development. Embracing new technologies, such as digital platforms, automation, and artificial intelligence, can enhance efficiency, expand market reach, and create innovative business models.



**Infrastructure:** The quality of infrastructure, including transportation networks, communication systems, and energy supply, can influence domestic business development. Well-developed infrastructure facilitates the movement of goods and services, reduces logistical costs, and improves overall business operations.

**Access to Capital:** Availability and accessibility of capital are vital for domestic business development. Access to funding through sources like banks, venture capitalists, or

government programs can enable businesses to invest in expansion, research and development, and other growth initiatives.



**Competition:** The competitive landscape within a domestic market affects business development. Businesses need to understand their competitors, differentiate their offerings, and develop effective marketing and branding strategies to gain a competitive edge.

## **NEW TECHNOLOGY**

### **Artificial Intelligence (AI)**

**Advancements:** AI is likely to continue making strides in various domains, such as natural language processing, computer vision, and machine learning. This could lead to improved AI-powered virtual assistants, autonomous vehicles, and personalized user experiences across different applications.

### **Internet of Things (IoT) Expansion:**

The IoT ecosystem may expand further, with more interconnected devices and systems being integrated into everyday life. This could involve smart home technology, wearables, and smart city initiatives aimed at improving efficiency and convenience.



### **5G and Connectivity Enhancements:**

The rollout of 5G networks could be more widespread, enabling faster and more reliable connectivity. This could pave the way for advancements in areas like telecommunication, autonomous systems, and remote work capabilities.

**Quantum Computing:** Quantum computing research and development might progress, potentially leading to more powerful and practical quantum computers. This could have implications for solving complex problems in fields like cryptography, drug discovery, and optimization.

### **Biotechnology and Healthcare Innovations:**

Advancements in biotechnology and healthcare could emerge, including breakthroughs in gene editing, personalized medicine, and diagnostics. These developments might lead to more precise treatments and improved healthcare outcomes.



### **Renewable Energy Technologies:**

Efforts to combat climate change may drive the development of new renewable energy technologies. This could involve advancements in solar power, wind energy, energy storage solutions, and sustainable transportation.

## **HEALTH AND FINANCE**

### **Health:**

**Continued Focus on Telehealth:** The adoption of telehealth services may continue to increase, providing convenient and accessible healthcare consultations and remote monitoring for patients.



**Advancements in Digital Health Solutions:** The development of wearable devices, health monitoring apps, and personalized health platforms could continue to improve, enabling individuals to track and manage their health more effectively.

**Precision Medicine:** The field of precision medicine, which tailors medical treatment to an individual's genetic makeup, may see further progress. This could include advancements in genetic testing, targeted therapies, and the use of big data analytics to inform treatment decisions.

**Mental Health Awareness and Support:** There has been growing recognition of the importance of mental health. Efforts to raise awareness, reduce stigma, and improve access to mental health services may continue to gain momentum.

## Finance:

**Cryptocurrencies and Blockchain:** The adoption of cryptocurrencies and blockchain technology may continue to expand, with increased acceptance by businesses, governments, and financial institutions. This could lead to further innovation in areas such as decentralized finance (DeFi) and digital payment systems.



**Open Banking and Financial Integration:** Open banking initiatives, which allow third-party providers to access financial data to create new services, may progress. This could result in more integrated financial ecosystems, enhanced data sharing, and improved customer experiences.

**Fintech Innovation:** Financial technology (fintech) companies are likely to continue driving innovation in areas such as mobile banking, peer-to-peer lending, robo-advisory services, and digital wallets. This could provide





**Personalized Learning:** The concept of personalized learning may gain further traction, with an emphasis on tailoring educational experiences to individual students' needs and preferences. Adaptive learning technologies and data analytics may be used to create personalized learning pathways.



**Skill Development and Workforce Readiness:** There may be an increased focus on developing skills that are in high demand in the job market. Educational institutions might collaborate closely with industries to ensure that curricula align with real-

world requirements and promote workforce readiness.

**Lifelong Learning and Microcredentials:** The idea of lifelong learning and the pursuit of continuous education may become more widespread. Microcredentials, such as digital badges or certificates for specific skills or achievements, could gain recognition as a way to demonstrate competencies.

**Increased Emphasis on Well-being and Mental Health:** Given the growing awareness of mental health issues, educational institutions may place a greater emphasis on student well-being. Strategies for promoting mental health, stress management, and emotional support could be integrated into educational programs.