



St. Joseph's College of Commerce (Autonomous)

Affiliated to Bengaluru City University

Accredited with A++ Grade by NAAC in 4th Cycle (CGPA of 3.57/4)

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#163, Brigade Road, Bengaluru -560025, Karnataka, India

Progressive Transition in Banking Technology

Conference Proceedings



Agamyā 2023

Editor-In-Chief
Dr. Komal A Dave

Student Editors
Rithik J
Ramsha Taskeen

AGAMYA 2023

Progressive Transition

In Banking Technology

CONFERENCE PROCEEDINGS

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ABOUT AGAMYA

AgamyA, meaning wisdom and knowledge, is a National Seminar organized by the students of the Post Graduate department of St. Joseph's College of Commerce (Autonomous). This seminar aims to bring together and provide a platform for eminent scholars, students and researchers to advocate ways through which cutting edge business practices could pave way for a globalized tomorrow.

CONCEPT NOTE ON AGAMYA

The world shut itself down for the first time after the plague outbreak which occurred 100 years ago. Everyone was affected by the Novel Coronavirus which entered our lives in 2019 and took over the whole world in a very short time. The most affected parties were the businesses. Everything had to be closed down and everyone had to stay at homes and quarantine themselves. After many casualties and many more people affected by the virus and numerous attempts to find a vaccine, the world is slowly returning to normalcy.

The businesses faced a lot of changes during this phase. Everything happening around the world was over the internet, be it education, work, or business-all of it was. All the businesses had to adapt to the new ways of selling themselves over the internet. This students' seminar aims at exchanging thoughts in to the dynamism that the future holds in itself.

Message from the Principal

The Post Graduate Department of St. Joseph's College of Commerce organizes a notable venture every academic year. The Department conducts a national conference that centers around the dynamic changes occurring in business and industry.

This year, the department organized the conference with a focus on the topic, "Progressive Transition in Banking Technology". The students enthusiastically participated in the conference, presenting their findings and studies. The culmination of the students' efforts is encapsulated in this compendium, diligently compiled by the editorial team. This compilation functions not only as a documentation of the scholars work but also contributes to the domain of Commerce and Management.

I would like to convey my sincere congratulations to Dr. Komal A. Dave, the PG HOD, for her exemplary coordination of this conference. It is the collective efforts of the organizing committee and every participant that made Agamy a success.

Rev. Dr. Charles Lasrado, SJ

Message from the Head of Department

It is with a profound sense of honour and privilege that the National Level Conference – Agamyā was hosted. The topic for this year, “Progressive Transition in Banking Technology” was selected to explore and analyze all the nuances of our journey with technological advancements, concentrated in the field of banking. The students undertook their research and presented papers with zeal and passion.

I would like to express my earnest gratitude to our Principal, Dr. Charles Lasrado, SJ, for his guidance, support and encouragement in every turn. I would also like to extend my gratitude to the Registrar, Dr. Subhashini Muthukrishnan, and the Vice Principals, Dr. Veenu Joy and Dr. Ruqsana Anjum for their consistent support and cooperation in organizing this conference.

I take this opportunity to express my deepest sense of gratitude and appreciation to everyone that made this conference a resounding success.

Dr. Komal A. Dave

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A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS INFLUENCER MARKETING ON INSTAGRAM

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ABSTRACT

This Research paper focuses on the study on consumer behaviour towards influencer marketing. The Data is collected through convenience sampling technique from the respondents of age group between 18 to 30. From the study it was clear that most of the consumers are at least following an influencer on Instagram. Findings reveal that most of the consumers buying behavior is influenced by the Influencers, also the level of trust they have on these people have increased to a certain level. As a result consumers purchase decisions are also affected by the Influencers on Instagram.

INTRODUCTION

Today, the internet is one of the most influential media present on a global level and we can perceive it as one of the key contributors to the process of globalization. Business environment has become more competitive and from the global view of point, the entire world is now becoming a potential market. However, no matter the more dynamic environment, internet became a huge opportunities for companies of all sizes, and therefore e-marketing becomes a vital component of 21st century marketing. The range of potential consumers via e-marketing is incomparable with some techniques of the conventional marketing. Advertisers have always used celebrities as the way of increasing the consciousness and perception of a brand, so the same concept has been developed within the e-marketing.

Influencer marketing is being more and more present form of advertising in today's environment and influencers are those who due to their knowledge, skills and character, but not position make an impact on attitudes of certain group. Influencer marketing involves a brand collaborating with an online influencer to market one of its products or services. An Influencer is derived from the word 'Influence' means an effect on people or things, while the word 'Influencer' stands for a person who affects somebody or something. There are many ways and methods the business can adapt to market and promote to sell their product and services, the trending marketing strategy is social media marketing and content marketing where the Influencers are involved and it is known as Influencer Marketing. Influencer Marketing is using the right person who can influence another person to promote a product or service.

Therefore we can conclude that the Influencer marketing is the art and science of engaging people who have influence on the internet (Influencers) to spread the message of a brand

and its target audience in the form of a sponsored content. Thereby, the aim of this work is to analyze how strong is the impact of influencer marketing on consumers behavior.

REVIEW OF LITERATURE

(Thilini Chathurika Gamage, 2023) This study focuses that despite the increasing popularity of influencer marketing, there exists a lack of understanding of how content created by social media influencers stimulates the pre-purchase behaviour of followers. The Finding indicated that the commercial orientation of influencer-created content reduces follower trustworthiness towards them and the perceived credibility of the content. Mediation results demonstrate that the commercial orientation of influencer-created content negatively affects follower willingness to search for more information related to the posted product through trustworthiness and perceived credibility.

(Ryding, 2023) The primary purpose of this study was to examine how consumers interact and engage with Instagram and influencers’ fashion campaigns among the various influencer types. Overall, although Celebrity Influencers have high follower counts, their lack of interaction with their followers means that engagement rates amongst consumers is lower – whilst in comparison, Macro influencers, those with 100k1million followers, cost less to commission, and are much more impactful within the industry due to their higher engagement rates and overall credibility.

(Pawar, 2022) The purpose of this paper was to provide a comprehensive overview of influencer marketing prospects and problems, as well as to determine the relative influence of influencer marketing on consumer purchasing behaviour. According to the findings, credibility of influencers is significantly influenced directly by trustworthiness, information quality, and entertainment value, as well as significantly influenced indirectly by these factors and consumers' intention to make purchases. Additionally, a consumer's desire to make a purchase is directly influenced by the credibility and trustworthiness of an influencer.

(Monika Bansal, 2022) This study focused on the mounting popularity of online social networking platforms has drastically altered the way businesses and consumers interact. Consumers are in quest of relevant information from users on such platforms. Influencers are of special interest to marketers as an influencer-driven product endorsement has the potential of growing viral. Therefore, it becomes imperative to identify what makes an influencer or influencer marketing effort effective.

(Kian Yeik Koay, 2022) This study aims to examine the impact of SMIs’ credibility, as manifested by trustworthiness, attractiveness and expertise, along with the moderating effects of materialism, on followers’ purchase intention. Self-administrated online surveys were used to collect data from Instagram users. The result of the study shows that SMIs’ trustworthiness and expertise are significant predictors of followers’ purchase intention.

(Burmam, 2021) In this article the author explains SMI marketing is a strategy that uses the influence of social media influencers (SMIs) as opinion leaders to influence consumers' brand awareness, brand image, and brand-related behaviour. This study investigates the impact of SMIs' origin of fame on social media users using the concepts of similarity and wishful identification. Non-original SMIs have a more positive effect on social media users' purchase intentions than original SMIs, according to an online experiment with 129 social media users.

(Daniel Belanchea Luis, 2021) In this article the author explains that Followers increasingly rely on influencers for information and innovation. This study examines the congruence among the three inherent contributors to any influencer marketing campaign: the influencer, the consumer (or follower), and the sponsored brand, in order to better understand consumers' behavioral intentions when they encounter product recommendations from fashion influencers on Instagram.

(ye, 2021) This article focuses on that Influencer marketing appears to be a cost- effective and effective marketing tool because it is often not perceived as advertising by consumers and ensures a broad reach to highly engaged audiences. Academic research on influencer marketing has grown rapidly in recent years, providing a deeper understanding of how influencer marketing affects customers. The current article uses bibliometric and thematic content analyses to provide an overview of current influencer marketing research and to identify the leading journals, authors, and organisations.

(Vukmirović, 2020) The purpose of the research presented in this paper is to provide insights into the changes in marketing communication brought on by digital transformation and social media use. This paper presents the results of an empirical research which aim was to examine the attitudes of Generation Y members in Serbia regarding influencer marketing. The contribution of this paper is reflected in the critical analysis of obtained results, thus increasing the corpus of relevant knowledge.

(Francisco J. Martínez-López, 2020) In this article the authors explain about that Influencer marketing actions are mostly carried out on social platforms, e.g., Facebook, Instagram and Twitter. In this research, they focused on four essential factors related to an influencer marketing programme, analysed in two separate experimental studies for theoretical reasons and methodological operability: brand control over the shared message and its commercial orientation; and, the celebrity level of the influencer.

OBJECTIVES OF THE STUDY

- i. To examine and understand the impact of social media influencers on making purchase decisions of customers.
- ii. To evaluate the perspectives and attitude of consumers towards influencer marketing.
- iii. To understand the level of trust of customers, on social media influencer

RESEARCH METHODOLOGY

Research Design

- Research design refers to the overall strategy utilized to carry out the research. It ensures that the research problem is addressed and it also constitutes the blueprint for the collection and analysis of data.
- It is a broad plan that executes the research project. The study has used descriptive research design for this study.

Methods of Data Collection

- **Primary Data:** Data which is collected directly from the main sources like surveys, interviews or experiments. Here, primary data consist of questionnaire which is primary source of collecting information from the people
- **Secondary Data:** Data that is gathered by somebody other than the primary user. Here in this study secondary data has been collected from various journals and articles published by various researchers.
- For conducting this study the data was collected using primary and secondary data

Research Approach

- Survey Method

Research Instruments

- Simple and random questions on Influencer Marketing.
- Questionnaire/survey

Statistical tools

- Pie charts
- Chi-Square test

Respondents

- Randomly selected people from age group of 18 – 30

Sampling

- Sampling is a technique of selecting subset of a population to make statistical inferences from them and calculate the characteristics of the whole population.
- The sample size selected for the study is 120 people. The techniques of sampling unit in this study are convenience sampling.

Convenience Sampling

- Convenience Sampling is also known as grab sampling, accidental sampling, or opportunity sampling is a type of non-probability sampling that involves the sample being drawn from that part of the population that is close to hand.
- It is where we include people who are easy to reach. For example, surveying people from our school, college nearby shops etc.

Research Methodology

- Considering the research objectives, descriptive research design is adopted to have more accuracy and rigorous analysis of research study.
- Questionnaire were designed to measure the knowledge of consumers towards Influencer Marketing.
- This questionnaire includes a total of 20 questions asking demographical details, reason, purpose or benefits etc.

Limitation of the study

- The result of the study is specific to the sample selected and dimensions used.
- They may not be generalized for overall population and is limited in sample size (i.e.120).

- The study concentrates only the youth that is age group 18 to 3

DATA ANALYSIS AND INTERPRETATION

Influencer following

The data pertaining the no of respondents that follow an Influencer in Figure 4.1

Do you follow any influencer, celebrity or any other popular accounts on Instagram?
120 responses

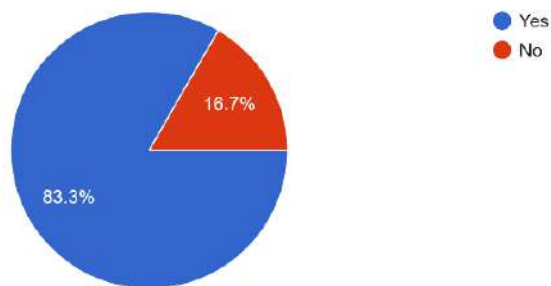


Fig 4.1 Influencer following

Inference

It is inferred from the figure 4.1 that 90% of the respondents are following an influencer, celebrity or any other popular accounts on social media whereas out of 120 respondents only 12 are not following anyone.

Influenced by social media Influencers

The data pertaining the no of respondents who gets influenced by social media influencers regarding the purchase of products is shown in figure 4.2

Do you get influenced by the Instagram Influencers regarding purchase of products?
120 responses

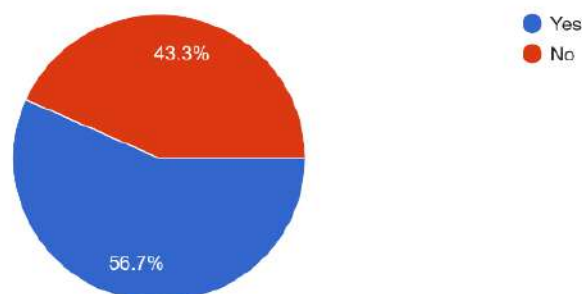


Fig 4.2 Influenced by social media influencers

Inference

It is inferred from the figure 4.2 that 56% of the respondents are getting influenced by social media influencers regarding the purchase of products whereas 43% of respondents says they are not influenced by the influencers regarding purchase decision.

Buying Behaviour

The data pertaining the affect of Influencers on buying behaviour of the respondents are show in the figure 4.3

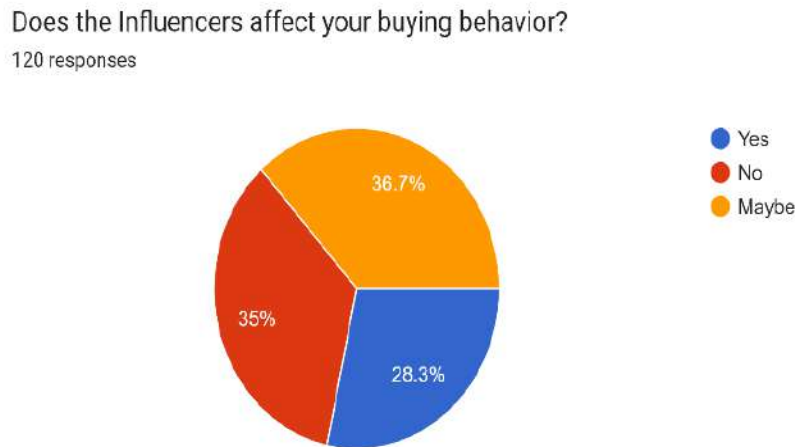


Fig 4.3 Buying behaviour

Inference

It is inferred from the figure 4.3 that 36% of the respondents are not able to say whether influencers has an affect on the shopping behaviour of the customers, 35% believes it didn't made an affect for the same, whereas 28% of respondents believes it has affected the shopping behaviour.

Level of trust

The data pertaining the level of trust respondents have to influencers are presented in the figure 4.4

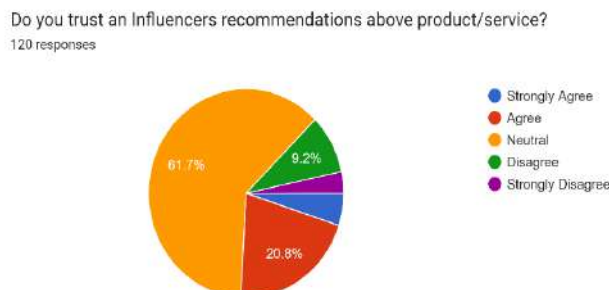


Fig 4.4 Level of trust

Inference

It is inferred from the figure 4.4 that 61% of respondents are not sure whether to trust an influencers recommendation about a product or service and 20% of respondents trust them. And 9% disagree that they don't trust.

Frequency of purchase

The data pertaining the frequency of purchase are represented in the figure 4.5

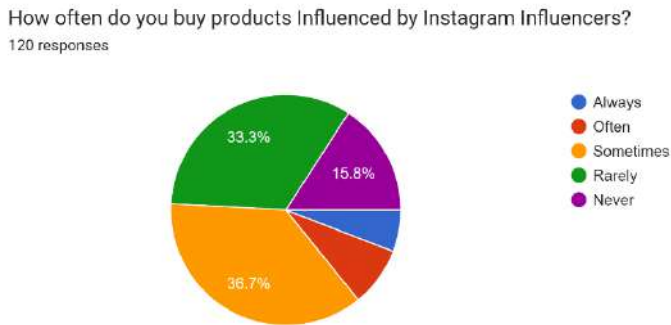


Fig 4.5 Frequency of purchase

Inference

It is inferred from the figure 4.5 36.7% respondents sometimes only buy products influenced by influencers, 33% of respondents rarely buy products.

DATA INTERPRETATION (HYPOTHESIS)

Research Tool: the following research study uses the following research tool.

Chi-Square Test

H0- There is no association between Age of the consumers and buying behaviour of the consumers

H1-There is an association between Age of the consumers and buying behaviour of the consumers

Age * Behaviour Crosstabulation

Count

		behaviour		Total
		No	Yes	
age	Below 18	2	1	3
	18-25	41	57	98
	25-30	5	7	12
	Above 30	4	3	7
Total		52	68	120

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.312 ^a	3	.726
Likelihood Ratio	1.302	3	.729
Linear-by-Linear Association	.112	1	.738
N of Valid Cases	120		

a. 4 cells (50.0%) have expected count less than 5. The minimum expected count is 1.30.

Since the P value is 0.726 which is greater than 0.050, there is sufficient evidence to accept null hypothesis. It is inferred that there is no association between age of the consumer and buying behavior of the consumer.

H0- there is no association between gender of the consumer and trust of consumers towards influencer marketing

H1-there is an association between the gender of the consumer and trust of consumers towards influencer marketing

Gender * Trust Crosstabulation

Count

		Trust					Total
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree	
Gender	Male	3	3	30	8	5	49
	Female	1	8	44	17	1	71
Total		4	11	74	25	6	120

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	8.066 ^a	4	.089
Likelihood Ratio	8.238	4	.083
Linear-by-Linear Association	.152	1	.696
N of Valid Cases	120		

a. 5 cells (50.0%) have expected count less than 5. The minimum expected count is 1.63.

Since the P value is 0.089 which is greater than 0.050, there is sufficient evidence to accept null hypothesis. It is inferred that there is no association between gender of the consumer and trust of consumers towards influencer marketing.

FINDINGS

A majority of the respondents follow at least one Influencer, celebrity or any other popular accounts on Instagram. From the study it was clear that majority of the respondents are influenced by Instagram influencers. The main reason of respondents following an Influencer is for entertainment purpose followed by knowing about new trends in the market and to get information for the same. The respondents are like to share the contents about a product by influencers to their social circles which is above 52% and a 47% doesn't like to share the contents to their social circle. Bloggers and Vloggers are the most influenced influencers type followed by actors, professionals etc.

The most influenced quality of an Influencer is that content quality and Genuity followed by presentation skills. Most of the respondents seek reviews of the influencers before buying a product, when the question of do you make purchase based on online recommendations responses was like agree and not sure and also a question if their favorite online personality recommends a brand will they like to buy it the response was agree and not sure.

Most of the respondents are not sure whether to trust an Influencers. A 20% of the respondents only agree that they trust an Influencer and their recommendation. A 45% of the respondents are not sure that Influencer Marketing is beneficial to them and 41% agree to it. Instagram is the most used platform for consumers since it gives so many opportunities to show off the product photos, videos, stories etc.

CONCLUSIONS

Influencers are people. People like people. People trust people more than they trust brands and more than they trust the marketers. Influencers are real. The best influencers are honest, know and respect their audience, don't lie about products just to make money, and can deliver real value for both brands and the audience of friends and followers they have amassed over the years. Trust is key. Consumers are somewhat getting influenced by the social media influencers. It is used to be that people found out about a product, saw an ad on TV multiple times, and next week they may have gone for shopping and finally bought the product. Now, this process can take minutes that is modern customer journey.

As most of the consumers are aware of Influencer Marketing it is evident that future of Influencer Marketing is ripe with opportunities, but most of the consumers are not sure whether these influencers affect their buying behaviour, also consumers not completely trusting the influencers on their purchase decisions. In the future, influencer marketing

RECOMMENDATIONS

- This study was focused only on the age group between 18-25 and it was observed that these age group people know about Influencer marketing like that it should be known to all the age group of people especially the Gen X that is age group above 40 years.
- From the responses for the reason for following an Influencer Information and Inspiration got very less responses. People sees them only for entertainment purpose that view of point should be changed among the customers.
- Even though 52% of respondents share content about a product by influencers to their social circle a 47% of respondents do not which shows that they are not confident or trusting the influencers that perspective should be changed.

- About trusting an influencer respondents are not sure of it. If a social media influencer violates their ethos they will lose the trust of their followers and will lose their influence.

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APPENDIX

Age and Gender

1. Do you follow any influencer, celebrity or any other popular accounts on Instagram?
Yes/No
2. Do you get influenced by the Instagram influencers regarding purchase of products?
3. Yes/No
4. From the following reasons listed below please indicate the reasons for you to follow influencers / celebrity / popular accounts?
 - To be updated regarding the trend
 - Entertainment

- Inspiration
- Information
- Other

5. what category your influencers are in?

- DIY
- Sports
- Travel
- Lifestyle
- Food
- Fashion
- Other

6. Do you share contents about a product by influencers to your social circles? Yes/ No

7. Does the influencers affects your shopping behaviour? Yes/No

8. Select the social media sites where you follow one/ more influencer

- Instagram
- Youtube
- Twitter
- LinkedIn
- Other

9. How often do you buy products influenced by the Instagram influencers?

- Always
- Often
- Sometimes
- Rarely
- Never

10. Which range of products do you frequently purchase from contents marketed by the influencers?

- Clothing
- Cosmetics
- Electronic appliances
- Food products
- Other

11. Which type of influencers, influence you the most?

- Actors
- Players
- Bloggers and vloggers
- Professionals
- Other

12. Which quality of the influencers will influence you the most?

- Presentation skill

- No of followers
- Content quality
- Genuity
- Interaction rate
- Other

13. In the following question I have listed the kind of post that would interest account holders. Please mark in the box of your preference.

- Product review
- Product tutorial
- Product price
- Discounts
- Other

14. In which form, do you often get price discounts while buying products marketed by the influencers?

- Giveaways
- Discount codes
- Special offers
- Other

15. In the following questions consumers decision towards purchase are listed in the following questions please tick in the appropriate box that suits your mind-set

1. I actively seek out reviews before making purchase decisions
2. I make purchases based on online recommendations
3. If my favourite online personality recommends a brand, I am more likely to try it

- Strongly agree
- Agree
- I am not sure
- Disagree
- Strongly disagree

16. Do you trust an influencer's recommendation about products / service?

- Strongly agree
- Agree
- I am not sure
- Disagree
- Strongly disagree

17. Do you think influencer marketing is beneficial to customers?

- Strongly agree
- Agree
- I am not sure
- Disagree
- Strongly disagree

18. Will you try a new brand / product because influencers recommend it?

- Strongly agree
- Agree

- I am not sure
- Disagree
- Strongly disagree

A STUDY ON MENSTRUAL CUP: UTILITY AND AWARENESS AMONG YOUTH WITH REFERENCE TO BANGALORE CITY

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ABSTRACT

Menstrual cups have been available for decades, but their use is limited by bulky design and the need for multiple sizes. However, some benefits have been reported like improvement in managing health and hygiene during menstruation, better information on the average menstrual fluid discharged by women during menstruation and attainment of more knowledge bridging the lacuna in knowledge about the adaptability and efficacy of menstrual cup as a better alternative to conventional options. The study is aimed towards assessing the adaptability and the effectiveness of menstrual cup by naïve users who have been using sanitary pads/tampons/cloth as conventional menstrual sanitary protection.

INTRODUCTION

Menstrual cup, a revolutionary eco-friendly and sustainable menstrual hygiene product is changing the dynamics of use of sanitary products around the globe. our research suggests using menstrual cups as a fluid collection device rather than an absorbent device. Menstrual cups are undoubtedly an affordable, environmentally responsible alternative to pads or tampons, despite their ongoing struggles to acquire widespread acceptance.

Menstrual cups are a relatively new invention in the field of menstrual hygiene management. It can last up to 10 years and is often constructed of medical-grade silicone, rubber, latex, or elastomer. There are also single-use disposable menstrual cups on the market. Menstrual cups differ from other common items for menstruation in the market on a number of factors, including safety, quality, price, availability, and ease of use. This research underscores the parameters which affect the usage of cups as a fluid collection device and focuses on behavioural psychology of women who have used the product.

The main advantage of a menstrual cup over a tampon is that it is constructed of silicon or rubber and lacks carboxymethylcellulose, which would collect a lot of blood and ultimately serve as a medium for bacterial development. As a result, the cups have been utilised as a successful substitute for tampons. Women who use menstrual cups can have a healthy, clean menstrual cycle. Menstrual cups can be used for 4 to 5 years with only one sterilisation between cycles because they do not absorb blood like tampons and sanitary pads, which would increase the risk of contracting an infection.

In this research, we have carefully examined the factors that influence menstrual cup use and have discovered how frequently and effectively women would choose to use menstrual cups over other products if they were familiar with their proper use and benefits. Therefore, the primary goal was to determine why women did not use menstrual cups despite them having several advantages over other menstrual products.

REVIEW OF LITERATURE

(Hema Divakar R. S., 2019)

The data exists as to whether health care professionals consider and advocate menstrual cups as a safe and feasible alternative to the generally used methods of menstruation management. It is also unknown how girls and women feel about using menstruation cups or what they actually do. We thus undertook a cross-sectional survey to learn more about the knowledge, attitudes, and usage of menstruation cups among health care professionals who work with young girls and women.

(Shwetha Balall, 2017)

Menstrual cups have drawn interest as an alternative to sanitary pads in relatively small-scale research conducted in both high- and low-income nations, especially among schoolgirls. made from High-quality medical grade silicone, which degrades naturally, has the advantage of being reusable and has a 10-year lifespan. The goal of this study was to evaluate and analyse the level of menstrual cup awareness among women in the reproductive age range.

(Diksha Pokhrel, 2019)

Due to traditional beliefs, a lack of understanding and information regarding best sanitary practises, and the restricted availability of adequate and cheap menstrual hygiene products, managing menstrual hygiene can be difficult in low-income settings and among school-aged girls.

feminine hygiene supplies. The vaginal menstruation cup is an alternative to sanitary pads or tampons for managing menstrual hygiene. This study sought to examine the acceptability and practicability of using vaginal menstruation cups among school-aged girls in Thokarpa, Sindupalchowk, Nepal because there is little data on their use.

(Akwası Boakye-Yiadom, 2018)

Several groups of teenage girls between the ages of 10 and 19 go through menarche every year, and many of them are unprepared to handle their periods hygienically. Menstrual hygiene among girls in junior high schools is crucial since most girls in Ghana reach adolescence when they are still in elementary schools. In this study,

premenarchal and postmenarchal teenage pupils at basic schools in the Yendi Municipality of Ghana were analysed for their knowledge, attitudes, and practises about menstrual hygiene management.

(Shreya M. S., 2019)

Menstrual cups have been around for a while, but their use isn't very common in India due to a lack of awareness and the widespread use of sanitary pads. They eliminate solid waste and are environmentally friendly because they can be reused. When it comes to efficiently managing menstrual waste, education, knowledge, and accessibility of eco-friendly measures are urgently needed. Making a green changeover will be simple for everyone once that has been taken care of 28 (7%) of the 400 medical students didn't know what a menstruation cup was! 262 students, or 70.4%, supported using menstruation cups among virgins. Students didn't have a clear understanding of the materials used to make cups, how long they should last after being filled, or how to sterilise them. None of the 372 students used a menstruation cup.

(Ritu Singh, 2022)

A menstrual cup is a silicon-based menstrual hygiene product. Although being secure, environmentally friendly, affordable, and robust, it may not be widely adopted because of higher adoption obstacles. This study was done to evaluate the adaptation and effectiveness of menstruation cups.

OBJECTIVES OF THE STUDY

- 1.To find out women's view of using a menstrual cup, what they know about it, what awareness they have of it, and what characteristics prevent them from purchasing one.
- 2.To identify the challenges in using menstrual cup over sanitary pads.
- 3.To identify the negative and positive opinion of using menstrual cup among the respondents.

METHODOLOGY

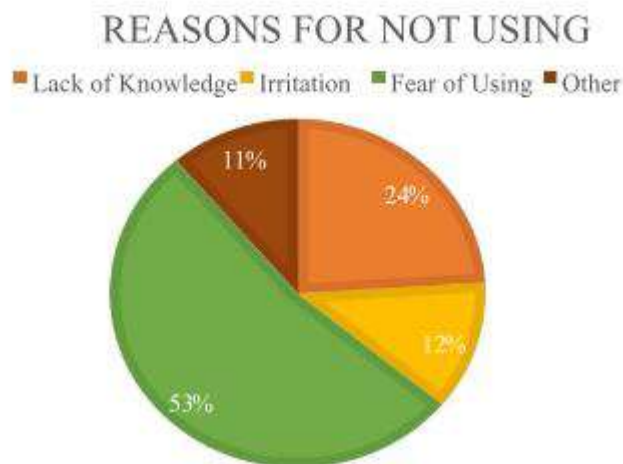
This research study is categorized under a quantitative research method and the results are shown in pie chart format. This approach was used to analyse the subject using in-depth data and to analyse all the objectives of the study. The target audience of our research was the menstruating women within Bangalore city. Since the product is created for women. their opinion and review are important. The questions were simple and direct based on the objectives of the research. The survey was clear and easy to understand to ensure that respondents are able to provide helpful data to meet the objectives of the study.

The population of the study includes 125 responses including friends and family members. The primary data collection was by sending out questionnaires in the google form through snowball sampling. The information on the variables, theories, and their significance in other areas, were collected from research journals insight, social science research network, and websites like google scholar research gate, journal of library. The questionnaires were sent out to the youth between the age group 18-30. The sampling technique was based on the subjective judgment of the researcher rather than random selection. The data collected through the online Google form was found to be more convenient, as to reach out to more people. The questionnaire in Google form was sent through social media communities, such as WhatsApp, Facebook, and Instagram, to friends and then to others.

DATA INTERPRETATION AND ANALYSIS

CHART-1

Chart showing reasons for not using Menstrual cup

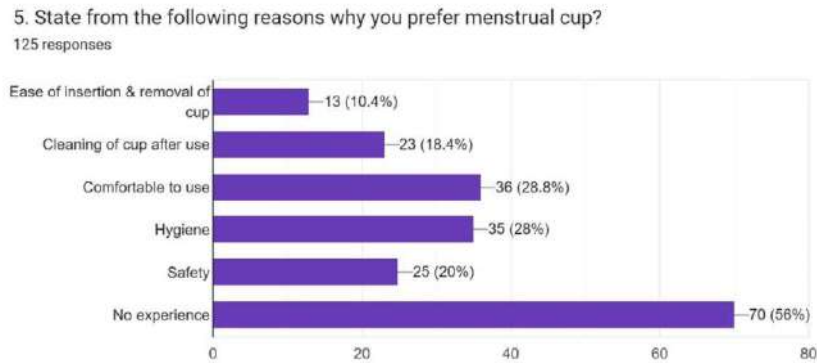


ANALYSIS

One of the objective in this study was to understand the reasons for women not using menstrual cups we found that Fear of using was the highest, followed by lack of knowledge, irritation or discomfort, and Fear of getting uterine prolapse, Leakage, Difficulty, Feeling more comfortable using sanitary pads, Not easily available were major areas of concern for disapproval of menstrual cups.

CHART-2

Chart showing reasons for using a menstrual cup

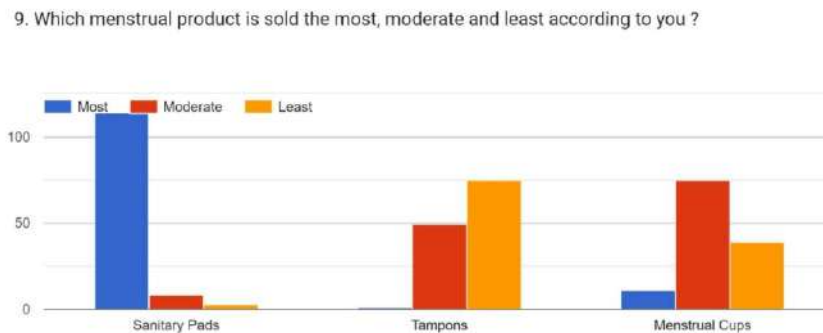


ANALYSIS

From the above findings majority of the women are not having experience of using a menstrual cup (56%). Convenience to use and hygiene are major factors (28%) followed by safety (20%). This shows that women are not preferring to use menstrual cup over other sanitary products.

CHART-3

Chart showing women’s preference on sanitary products



ANALYSIS

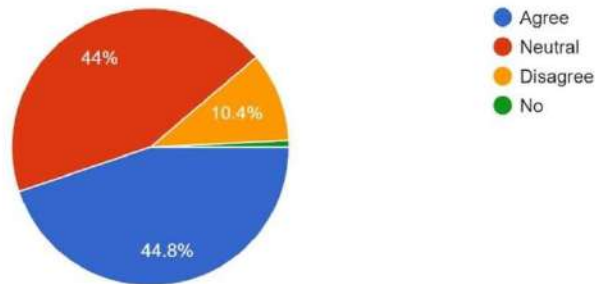
In our survey we wanted to know how women compare different sanitary products. Thus, when we asked women to classify different products with respect to their preference. As the result shows sanitary pads are most preferred followed by menstrual cup and least preference for tampons.

CHART-4

Chart showing awareness about usage of menstrual cup

10. Do you think that adequate awareness is prevailing about usage of menstrual cup

125 responses



ANALYSIS

From the above analysis, most of the women responded that there is adequate awareness is prevailing about the usage of menstrual cup. 45% are fully aware and 44% are partially aware about the complete usage. There is only 10% of women responded that there is lack of awareness.

DATA INTERPRETATION - HYPOTHESIS

H0 – There is no significant relationship between knowledge about menstrual cup and experience on using the cup.

H1 - There is relationship between knowledge about menstrual cup and experience on using the cup.

Count

	Do you experience any problem after using a menstrual cup				Total
	mostly	At times	Not at all	No experience	
Do you know about menstrual cup?					
To an extent	0	0	0	5	5
yes	5	19	28	68	120
Total	5	19	28	73	125

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.710 ^a	3	.295
Likelihood Ratio	5.526	3	.137
Linear-by-Linear Association	2.810	1	.094
N of Valid Cases	125		

a. 5 cells (62.5%) have expected count less than 5. The minimum expected count is .20.

Since the P value is 0.295 which is greater than 0.050, there is sufficient evidence to accept null hypothesis.

It is inferred that there is no association between the knowledge and the experience of using the menstrual cup.

H0 – There is no significant relationship between awareness and advertisement prevailing on menstrual cup.

H1 - There is significant relationship between awareness and advertisement prevailing on menstrual cup.

Count

	Have you seen advertisement on menstrual cup		Total
	sometimes	always	
Are you completely aware of the benefits and attributes of menstrual cup?	25	16	41
To an extend			
yes	45	39	84
Total	70	55	125

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-	.613 ^a	1	.434		

Square Continuity Correction ^b	.349	1	.554		
Likelihood Ratio	.616	1	.432		
Fisher's Exact Test				.450	.278
Linear-by-Linear Association	.608	1	.436		
N of Valid Cases	125				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 18.04.

b. Computed only for a 2x2 table

Since the P value is 0.434 which is greater than 0.050, there is sufficient evidence to accept null hypothesis.

It is inferred that there is no association between the awareness and advertisement prevailing on menstrual cup.

FINDINGS

The study which we conducted shows 114 responses are aware about menstrual cup and the remaining was either not aware or had some knowledge on about menstrual cup. As we can see it shows majority of the response knows about the product, but there is not much advertisements on menstrual cup as out of 125 respondents only 29% responded they have seen advertisements whereas majority responded they have not seen much advertisements. We also found that majority of the women does not have experience of using the product. 22% users responding they do not have any problem, and 15% responded they have faced problems while using. This shows that most women are not preferring to use menstrual cup and majority of women who responded are unused users. Menstrual cup is more environmentally friendly and cost effective than other sanitary products, majority responded positively towards this question.

We found in our study that most of the women responded that there is adequate awareness is prevailing about the usage of menstrual cup. 45% are fully aware and 44% are partially aware about the complete usage. There is only 10% of women responded that there is lack of awareness. Almost all women know about the material used in manufacture of menstrual cup. Only some women responded that they do not know about the material used. At last we found that lack of awareness prevents women from using menstrual cup. 51% of women agreed and 33% of strongly agreed. Only 13% responded that there is no adequate awareness prevailing.

CONCLUSION

All the women in the study used sanitary pads, owing to its popularity and promotion. There was lack of awareness about the cup. So, we conclude the menstrual cup needs more promotion. To boost the adoption rate of menstrual cup, youth should be targeted, who are more open to the idea of environmentally friendly products. The government must conduct awareness programme

and work consistently spreading the message on all socio-economic sectors. In order to make the dream of “pad free country”.

Increasing awareness and easy availability of this product can help in increasing the use. Menstrual cups could be an eco-friendly option in comparison to other menstrual products which have great disposal problems. Adequate sanitation facilities and menstrual hygiene products are just one part of the solution to impeding women's progress in many developing countries. Government agencies can take help of female health workers to increase the awareness and assist the use of this device and thus improving the menstrual hygiene at lower cost which will be of significant importance in developing countries like India.

RECOMMENDATION

- To create more awareness about menstrual cup and the usage among women.
- More advertisements can be shown through different medias.
- By providing workshops and campaigns to young girls to encourage the use of menstrual cup.
- Promoting the use through providing free cups to young girls.

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October 2010 and involved 1,033 women in the menstrual age and 151 gynaecologists from across India. 2011.

A STUDY ON CONSUMER BEHAVIOUR TOWARDS GREEN PRODUCT WITH REFERENCE TO BANGALORE CITY

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ABSTRACT

This study aims to explore the consumer behaviour towards green products in Bangalore city, India. The research will investigate the awareness, perception, and purchase intention of consumers towards environmentally friendly products. The study will use a quantitative research approach and a survey questionnaire to collect data from a sample of consumers in Bangalore. The findings of this study will provide insights into the factors influencing the purchase of green products and help businesses and policymakers to develop effective marketing strategies and policies to promote sustainable consumption.

INTRODUCTION

In recent decades, there has been a growing awareness among various sections of society regarding environmental issues. Consumers are now more educated about the impact of population growth, consumption patterns, and technology on the environment, and are increasingly opting for eco-friendly products. As a result, businesses like Nike, Philips, Panasonic, UV&W, and Organic India are now producing lines of environmentally friendly goods to meet the changing demands of customers. Environmental concerns have been on the agenda for centuries, but modern environmentalism emerged in the 1950s and gained momentum in the 1960s, leading to the establishment of the National Environmental Policy Act in 1969 in the United States. The issue of environmental protection became a permanent feature of national and international policy, with the first Earth Day celebrated in 1970 and the first United Conference on the Human Environment held in Stockholm in 1972. Today, every sector of society is aware of the pressing need to go green and implement environmentally sustainable practices.

Green products combine green concepts in the production, usage and disposal of these products, while allowing the products to meet the same manufacturing regulations. According to a renowned author in the field of green marketing J.A. Ottoman (1998), “Green products are typically durable, nontoxic, made of recycled materials, or minimally packaged. Of course, there are no completely green products, for that all use up energy and resources and create by-products and emissions during their manufacture, transport to warehouses and stores, usage and eventual disposal. So green is relative, describing products with less impact on the environment than their alternatives”. According to Shamdasani et al. (1993) “Green or environmentally friendly products are broadly defined as products that will not pollute earth or deplete natural resources, and can be recycled or conserved” (Mostafa, 2007b). As, the concept of green product is very recent, the literature is still deficient of the commonly accepted definition of green products. In search of the clear definition of green products Durif et al. (2010) conducted a Meta analysis of 35 definitions of green products given by various researchers in the field of green marketing . The meta-analysis of 35 definitions enabled Durif et al. to formulate an integrative definition of green product: “A green product is a product whose design and/or attributes (and/or production and/or strategy) use recycling (renewable/toxic free/biodegradables) resources and which improves environmental impact or reduces environmental toxic damage throughout its entire life cycle.”

Since consumers are major contribution to the heightened environmental problems, any commitment on their part towards the environment can go the long way in extenuating the environment related issues. The awareness regarding environmental issues and interconnections between the lifestyles and environment on the part of consumers and public at large is the precondition of environmental preservation. As compared to few decades ago, our lifestyle has changed significantly to cope up with this fast-paced world. Today, more and more people are caught up in an endless cycle of purchasing, usage and throwing away bearing in mind that consumption of products is just meant for fulfilment of needs and desires and not taking into account its unpleasant affects being posed on the environment. This reflects their little knowledge about the link between consumption choices and the environmental consequences. At the moment in order to attain the objective of sustainable development, green products and green consumption are being strongly recommended.

LITERATURE REVIEW

(Aindrila Biswas, 2015) Over the past few years, developing nations in the East have experienced significant changes in consumption patterns, which have placed a strain on the environment due to the increasing demand for goods. The purpose of this study is to examine the relationship between environmental concerns and consumer behaviour when purchasing green products in India, a large emerging economy in South East Asia. The study analyzes how consumption values affect sustainable consumer behaviour across consumer segments that exhibit different levels of preference for green products.

(Yang, 2017) This study aimed to explore how brand knowledge affects consumers' perceptions and evaluations of cosmetic brands and to identify the importance of different product features when evaluating and choosing brands. A survey was conducted, and 568 responses were collected. The results of the study showed that brand knowledge is positively related to perceived quality, which, in turn, is connected to purchase intention. Perceived quality acts as a link between brand knowledge and purchase intention.

Additionally, the country of origin conditionally moderates the relationships between brand knowledge and perceived quality.

(Agyeman, 2014) In recent years, the demand for green products in India has grown significantly due to increased interest in the environment. Consumers are willing to pay more for environmentally friendly products, and their buying behaviour is constantly changing as better alternatives become available. This study aims to explore the impact of consumers' buying behaviour on the marketing of green products in Kancheepuram District, India. The study investigates the relationship between variables affecting consumers' buying behaviour for green products and identifies the price levels consumers prefer to pay for such products. It also examines the factors that affect consumers' buying behaviour for green products.

(Wong Fui Yeng, 2015) Environmental issues are a pressing concern for governments and societies worldwide, prompting an increase in awareness and action towards sustainability. To capitalize on this trend and contribute to environmental preservation, firms have adopted green marketing as a strategy to gain profit while promoting environmentally friendly products and practices. This paper will explore the concept of green marketing and its sustainability, as well as the tools and marketing mix associated with it

(Arthur Marcon, 2022) The study aims to link the design and consumer behaviour aspects of green product development by providing a comprehensive list of green product attributes based on product life cycle management phases (production, use, and end-of-life) and discussing their effect on consumer behaviour. The study analysed 82 articles and identified 73 individual green product attributes, categorized into 18 attribute groups. The results show that there is a high incidence of environmentally sustainable attributes in the production phase, while in the use phase, environmentally sustainable attributes depend more on consumers' actions to realize their sustainable value.

(Shamsi, 2017) Overall, your study provides valuable insights into the factors that motivate and de-motivate consumer behaviour towards green products. This information could be useful for companies looking to develop and market environmentally sustainable products, as well as for policymakers looking to promote sustainable consumption patterns. On the other hand, unavailability, unawareness, and the cost of installation/usage are deemed de-motivating factors. It is interesting to note that consumers are intended to purchase green products irrespective of their demographics.

(CChih-Cheng Chen, 2018) The study found that environmental attitude, product attitude, social influence, and perceived monetary value positively affected purchase intention, with product attitude having the most substantial impact. Cognitive values, including collective and individual values, significantly and positively affected environmental and product attitudes. However, objective knowledge did not significantly affect environmental attitude, whereas subjective knowledge positively and significantly affected product attitude. The study also revealed that both environmental awareness and government role (extrinsic motivating attributes) significantly and positively affected environmental and product attitudes for sustainable consumption. Furthermore, media exposure exerted a significant positive effect on environmental attitude for reducing, reusing, and recycling emissions.

(Dr. Meghna Sharma, 2016) This paper provides a comprehensive understanding of the variables that influence green buying behaviour and highlights the importance of considering these factors in green marketing strategies. Eco-labels and eco-brands are important variables as they communicate the environmental credentials of a product to

consumers. Environmental advertising helps in creating awareness and generating interest in green products. Environmental awareness has a significant impact on green buying behaviour, as consumers who are more aware of environmental issues are more likely to purchase green products.

(Ihemezie, 2018) Based on a systematic review approach using an analytical framework developed by Gupta et al. (2006) for modelling the impact of business programs on customer lifetime value (CLV), the available evidence-based studies on the use of ‘green’ labels support the claim that the effect of ‘green’ labels on consumer behaviour is varied and dependent on different classes of consumers and for different products in developed and developing economies.

(Hsuan Hong, 2021) The study focuses on consumers who exhibit the same characteristics such as preferences and green awareness level. The reference-dependent preferences theory is incorporated to derive consumers’ decisions on buying the green or less green products under the influence of each subsidy.

OBJECTIVES OF THE RESEARCH

The research aims at analyzing the consumer behavior towards **Green Products** and their usage pattern. The following objectives have been are the prime focus of the study:

- To analyze if the people in reference to Bangalore City are aware about Green Products and find primary reason for buying Green Products
- To find out that if gender as an effect on the purchase decision and behavior towards Green Products
- To find out if people are willing to pay extra for Green Products and the level of satisfaction of using Green Products.
- To analyze the preferred mode of buying Green Products and the frequency at which these products are bought and consumed.

METHODOLOGY:

The particular research is a combination of Analytical and Survey Research. An analytical research paper is an academic piece of writing that is aimed at analyzing different points of view from multiple sources on a particular topic. Analytical research is a type of research methodology that involves the systematic analysis and interpretation of data to draw meaningful conclusions. This type of research is often used in academic and scientific contexts, where researchers seek to understand complex phenomena and relationships by breaking them down into smaller components and examining them in detail. Analytical research can take many forms, such as case studies, experiments, surveys, or observational studies, and can use quantitative or qualitative data. The main goal of analytical research is to identify patterns, trends, or causal relationships in the data, and to use this information to develop theories or hypotheses that can be tested and refined through further research. Analytical research is essential in many fields, including social sciences, healthcare, engineering, and business, as it helps researchers and practitioners make informed decisions and improve practices based on evidence. Survey research is a commonly used method of data collection in social sciences, marketing, and business. It involves asking a group of people a series of questions to gather information about their opinions, attitudes, behaviors, or characteristics. Surveys can be conducted using different formats, such as face-to-face

interviews, telephone interviews, online surveys, or paper-and-pencil questionnaires. Survey research is useful in many contexts, including market research, public opinion polling, program evaluation, and academic research. However, it is important to design surveys carefully to ensure that the questions are clear, unbiased, and relevant to the research objectives, and that the sample is representative of the target population.

The data for research was collected through Google Form with respondents limited to Bangalore City. Source of data was primary since Questionnaire was floated to collect responses. The respondents were asked question that required a familiar understanding about Green Products. A total of 105 responses were collected for the purpose of analyzing the research paper and to test the hypothesis. The data collected from respondents were classified on Gender Demographic.

Chi Square test has been used to test 2 hypotheses, both drawing relationship between gender and the buying behavior.

Independent Variable: Gender (Male, Female)

Dependent Variable: Frequency of the products purchased and the preferred mode of buying the products

HYPOTHESIS TESTING

Hypothesis 1: Gender has a direct influence on the frequency of buying green products

H0: There is no significant relationship between gender and purchasing behaviour of Green Products

H1: There is significant relationship between gender and purchasing behaviour of Green Products

Observed Frequency:

Gender/Frequency	Weekly	Monthly	By-Monthly	Rarely	Total
Male	13	11	10	14	48
Female	5	19	11	22	57
Total	18	30	21	36	105

Expected Frequency:

Gender/Frequency	Weekly	Monthly	By-Monthly	Rarely	Total
Male	8.23	13.71	9.60	16.46	48
Female	9.77	16.29	11.40	19.54	57
Total	18	30	21	36	105

Chi Square Test

Gender/Frequency	Weekly	Monthly	By-	Rarely	Total
------------------	--------	---------	-----	--------	-------

ncy	ly	ly	Month ly	ly	al
Male	2.77	0.54	0.02	0.37	3.69
Female	2.33	0.45	0.01	0.31	3.11
Total	5.10	0.99	0.03	0.68	6.79

Degrees of Freedom= (R-1) (C-1)

= (2-1) (3-1)

= (1*3)

= 3

At 5% Level of Significance the table value is = 7.815

Result: Calculated value of 6.79 is lesser than table value 7.815.

Therefore, accept the Null Hypothesis

Hypothesis 2: Gender has a direct influence on the preferred mode of buying green products

H0: There is no relationship between gender and preferred mode of buying Green Products

H1: There is relationship between gender and preferred mode of buying Green Products

Observed Frequency:

Gender/Preferred Mode of Purchase	Store	Online Aggregators	Brand Website	Authorized Distributors	Total
Male	28	14	3	3	48
Female	32	13	7	5	57
Total	60	27	10	8	105

Expected Frequency:

Gender/Preferred Mode of Purchase	Store	Online Aggregators	Brand Website	Authorized Distributors	Total
Male	27.43	12.34	4.57	3.66	48
Female	32.57	14.66	5.43	4.34	57
Total	60	27	10	8	105

Chi Square Test

Gender/Preferred Mode of Purchase	Store	Online Aggregators	Brand Website	Authorized Distributors	Total
Male	0.01	0.22	0.54	0.12	0.89
Female	0.01	0.19	0.45	0.10	0.75
Total	0.02	0.41	1.00	0.22	1.64

Degrees of Freedom = (R-1) (C-1)

= (2-1) (3-1)

= (1*3)

= 3

At 5% Level of Significance the table value is = 7.815

Result: Calculated value of 1.64 is lesser than table value 7.815.

Therefore, accept the Null Hypothesis

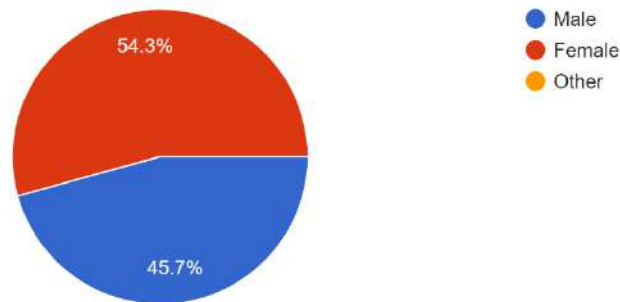
FINDINGS

1. The demographic distribution is divided into 45.7% Male respondents and 54.3% Female respondents.
2. Majority of the respondents fall under the 18-22 Age Group.
3. 52.5% of the respondents feel that Green Products are safe for the environment.
4. Majority of the respondents feel that Green Products are Well Packed and Hygienic
5. 53.3% of the respondents feel that Buying Green Products educates people on the importance of going green
6. Even though consumers are aware about green products, the purchase frequency is “Rarely” amongst the respondents
7. Respondents feel more comfortable buying Green Products in store than any other mode
8. 75.2% of the respondents would recommend Green Products to their friends
9. Environmental Concern is the primary factor motivating majority of the respondents to buy Green Products
10. Product feature is the most influential marketing element to purchase Green Products
11. Majority of the respondents feel that Government should focus more towards promoting Green Products
12. With analysis of Chi Square we can conclude that Gender does not influence the frequency and the preferred mode of buying Green Products.

DISCUSSION AND ANALYSIS

1. Gender

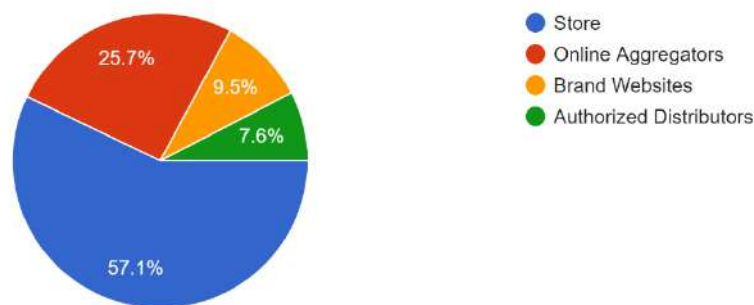
105 responses



Out of total 105 respondents 54.3% (57) were **Female** respondents and the rest 45.7% (48) were **Male** respondents. There was no response recorded in the **Other** for the gender category.

7. Preferred mode of buying Green Products

105 responses



Seeing the product in person: When buying a green product, consumers may want to see and touch the product before purchasing it. Physical stores offer the opportunity to inspect the product in person and make an informed decision based on its quality and features.

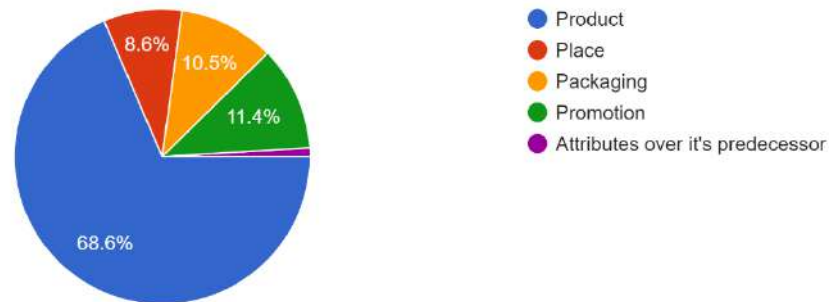
Personalized assistance: Some consumers may have questions or concerns about the green product they are interested in purchasing. Physical stores offer the opportunity to speak with a salesperson who can provide personalized assistance and answer any questions they may have.

Trust and reputation: Consumers may trust physical stores more than online aggregators, brand websites, or authorized distributors when it comes to buying green products. Physical stores often have a reputation for offering high-quality, authentic products, and consumers may feel more confident in their purchase when buying from a physical store.

Convenience and accessibility: Physical stores may be more convenient and accessible for consumers who want to buy green products. Consumers can simply visit a store in their local area and purchase the product they need, without having to wait for delivery or deal with shipping fees.

13. Which Marketing element strongly influences your behavior of buying Green Products?

105 responses



All of the factors listed can play an important role in influencing the purchase decision of buyers, but the relative importance of each factor will depend on the specific product and the target market.

Product attributes over its predecessors can be a key factor, especially if the new product offers significant improvements or features that are highly valued by the target market.

Place (distribution) can also be important, as buyers may be more likely to purchase a product if it is easily available and convenient to purchase.

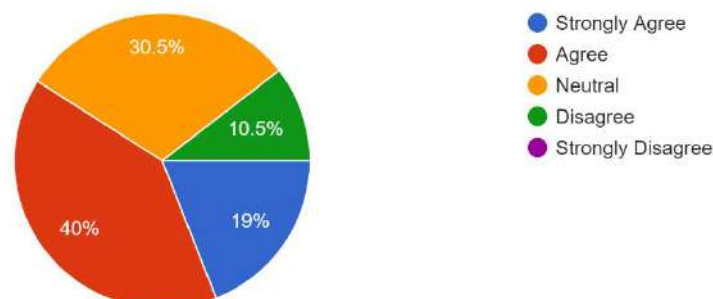
Packaging can influence the attractiveness and perceived quality of a product, as well as its ease of use and storage.

Promotion can be a powerful tool to create awareness and generate interest in a product, especially if it effectively communicates the product's benefits and value proposition.

Overall, a successful marketing strategy will consider all of these factors, as well as others, and tailor the approach to the specific product and target market.

17. Are online platforms more into Green Products and Its Promotion?

105 responses



Online platforms, such as e-commerce websites, social media platforms, and online marketplaces, have increasingly shown interest in promoting green products in recent years. This is partly due to growing consumer awareness and concern about environmental issues, as well as the potential business benefits of promoting sustainable products.

CONCLUSION

Consumers of today are aware of green products. They recognise that using green products can help the environment while also believing that they would improve people's quality of life. But because these products are scarce and expensive, they are not usually using those with the green label. Customers are willing to pay more for green items if they are offered at the same price as conventional goods. The government should therefore adopt policies to encourage the use of green products. The marketing components should be improved, and increasing expenditures in the production facilities will help to lower the cost of production. To promote green products, the government, non-governmental organisations, educational institutions, businesses, and society should take the lead. Therefore, by using green products we can reduce issues related to environment and consumers can lead a better life.

RECOMMENDATION

Businesses and policymakers should conduct awareness campaigns to educate consumers about the benefits of using green products, and the impact of their consumption behaviour on the environment. Green products should be made more affordable and easily available to consumers. Price discounts, incentives, and other promotional offers can encourage consumers to try these products and create a demand for them. The quality and performance of green products must match or exceed that of traditional products to satisfy the needs of consumers. Businesses must prioritize research and development to ensure that green products meet the quality and performance standards expected by consumers.

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APPENDIX

QUESTIONNAIRE

Analysis of Consumer Behaviour Towards Green Products with Reference to Bangalore City

A green product is a sustainable product designed to minimize its environmental impacts during its whole life cycle and even after it's of no use.

We (W John Christopher and Naive Gladwin) are students of the PG department of SJCC, conducting research as part of our academic curriculum. The information collected is purely for academic purposes and shall be kept confidential. **Thank You**

1. Gender
 - Male
 - Female
 - Others
2. Age Group
 - 18-22
 - 23-27
 - 28-32
 - 33+
3. Do you believe that green products are Safe For the Environment?
 - Strongly Agree
 - Agree
 - Neutral
 - Disagree
 - Strongly disagree
4. Do you believe that green products are Well packed and Hygiene?

- Yes
- No
- Maybe

5. Green Products not only support pollution free environment but also educates people on the importance of Going Green?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly disagree

6. How often do you buy Green Products?

- Weekly
- Monthly
- By-Monthly
- Rarely

7. Preferred mode of buying Green Products?

- Store
- Online Aggregators
- Brand Websites
- Authorized Distributors

8. While making a purchase decision, would you consider Green Products over other substitute products?

- Yes
- Maybe
- No

9. Have you ever used Green Products and Would you suggest them to your friends?

- Yes
- No
- Maybe

10. What makes you buy Green Products?

- Product Feature
- Packaging
- Environmental Concerns
- Promotional Campaigns

11. Do you believe Green Products are Over Priced?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

12. Are you willing to pay more for Green Products?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

13. Which Marketing element strongly influences your behavior of buying Green Products?

- Product

- Place
- Packing
- Promotion

14. Does supporting Green Products make you feel special?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

15. Do you think more companies should focus on Green products?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

16. Do you think that Green Products are the next step toward Saving Our Environment?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

17. Are online platforms more into Green Products and Its Promotion?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

18. Do you think Government should consider promoting Green Products over other products in the market?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

A STUDY ON CUSTOMER SATISFACTION TOWARDS COLGATE TOOTHPASTE WITH REFERENCE TO BANGALORE CITY.

Submitted By

Bhumana Hemavathi

22SJCCM003

&

Jampa Dolma

22SJCCM007

ABSTRACT

Customer satisfaction plays a very important role in the growth and success of the company. The organization understand the needs and wants of the customer and must sell the product at an affordable price, which helps create brand loyalty, which in turn results in the long term survival of the business. The organization also faces difficulty in understanding the customer's taste and preferences as they keep changing with the increasing trends and innovations. The main objective of this study is to analyse the satisfaction of the customer towards Colgate toothpaste in Bangalore city. The data has been collected by issuing questionnaires to 100 randomly selected respondents and the secondary data has also been used for the collection of information.

Key Words: *Colgate toothpaste, customer satisfaction.*

INTRODUCTION

Colgate is a global brand that has been providing personal care products to its customers for over 200 years. The company's products include toothpaste, toothbrushes, and mouthwash, which are sold in over 200 countries worldwide. In Bangalore, Colgate has a significant presence in the personal care market, with a large customer base. However, to maintain its position and growth, it is essential for the company to ensure customer satisfaction with its products and services. Therefore, this study aims to identify the factors that influence customer satisfaction with Colgate toothpaste in Bangalore.

Customer satisfaction is the measurement which determines how well the company's products or the services are able to meet the customer's expectations.

Many companies are aiming to increase their customer satisfaction because higher customer satisfaction leads to higher lifetime value and creates a stronger brand reputation for the company. It also helps in increasing the customer's loyalty towards a product which in turn encourages the repeated purchases by the customer and it also helps in new customer's acquisition. This helps the firm to increase their sales revenue and also helps in boosting the brand reputation with reduced marketing expenses.

The customer's satisfaction can be improved by collecting the data from the customers regarding the products or the services which are being provided to them. By collecting the feedback from the customers the company can improvise their products or services according to the tastes and preferences of the customer which helps in retention of customers.

Colgate is an American brand company which was founded by William Colgate in the year 1806 in New York City where initially the company sold soaps and candles. In the year 1873, Colgate launched its first ever commercial toothpaste in the market. In the year 1928, Colgate Company became the Colgate – Palmolive after the company was acquired by Palmolive – Peet Company. The company produces oral hygiene products such as toothpaste, toothbrushes, mouth washes and dental floss. The company has built trust in the market by providing the quality and affordable prices.

REVIEW OF LITERATURE

(Siripipatthanakul & Sixl-Daniell, 2021) This study tells how the Colgate- Palmolive product line manufacturers make an attempt to sell the environmentally friendly way of producing, packaging and selling goods with minimum wastage of resources as consumers are looking for more natural and sustainable goods. The case also focuses on the strategic management branding of Colgate oral care products through corporate social responsibility.

(Virani, 2013) This study shows the relationship between the consumer's personality and brand personality of Colgate toothpaste which has the combined effect on brand loyalty. This research shows that the brand personality of the users of Colgate toothpaste in Karachi are excitement and sophistication which had a positive influence on both the action and affective loyalty of the people towards Colgate Company.

(Jain & Jain, 2012) This case shows how branding an important role plays in the buying behaviour of customers. Branding also protects both the customers and producers from competitors by which the product becomes identical through branding. This case also focuses on how branding influences the preferences of consumers towards the toothpaste in Dehradun city and the factors which influences the brand preferences.

(Vidyakala & Kumar, 2021) This study measures the positive impacts of the four dimensions of the brand equity such as the brand awareness, brand association, perceived quality and brand loyalty of Colgate Palmolive products in Tamil Nadu.

(R et al., 2018) This study says that the customer is called the king where his preferences are given importance. The organization must understand the buying behaviour of the customers. The study both the intrinsic and extrinsic factors affects the buying behaviour of the customers.

(Nagasanthi & T, 2015) The article discusses the importance of customer satisfaction in commercial enterprises, with a focus on toothpaste as a product. It highlights the need for toothpaste to clean and protect teeth, and the various factors that influence customer

purchase decisions. The study aims to identify the level of customer satisfaction and the factors that influence their choice of toothpaste. The research methodology involves a descriptive study of a sample size of 50 customers, using simple percentage and chi-square tests as tools. The article also notes some limitations of the study, such as the negative effects of fluoride and flavoured toothpaste on taste.

(Desai, Waghmode, & Patil, 2022) The first passage discusses how data can help understand patients' oral hygiene habits and knowledge. The second passage talks about a study on toothpaste brand preference among different age groups of consumers. The research methodology involved collecting primary data through questionnaires and secondary data from published sources. The sampling method used was random sampling with a sample size of 200.

(Saranya, 2019) The article discusses the use of secondary data sources such as the internet, books, magazines, and newspapers in research, along with a sample size of 100 for data analysis. Simple percentage and Chi-Square Test were used as statistical tools to establish a relationship between significance levels. The study's limitations include a small sample size, time constraints, and potential unreliability of the data. The review of literature includes definitions and insights from Kotler, Richardson, Verhallen, and Poiesz regarding consumer behaviour, perception, and marketing strategies. The article concludes with information about Colgate-Palmolive's sub-brand, Colgate, and its history of oral hygiene products.

(Kavitha & Vanitha, 2012) The article discusses toothpaste and its purpose, which is to clean teeth and provide fluoride for protection. Companies such as Colgate Palmolive provide dental care products. Customer satisfaction is crucial for businesses, as it leads to loyalty and repeat orders. The study aims to measure customer satisfaction levels and identify factors that influence customers' toothpaste purchases. The scope of the study includes toothpaste benefits, sensitivity issues, and toothpaste for babies and kids. The research methodology involves systematic research through descriptive studies, and the sample size is 50. Tools used in the study include simple percentages and chi-square tests. The article also discusses the review of literature on customer satisfaction.

(Kalyani, 2020) The FMCG sector in India generates a large amount of revenue and employment in the economy. Personal care products occupy almost half of the FMCG sector. The use of natural and herbal products in personal care products has exponentially increased due to inclination for such products. The share of natural personal care products in overall personal products has increased from 32% in March 2017 to 35% in March 2019. In the oral care market in India, herbal and organic oral care products are gaining popularity due to increasing awareness on side effects of fluoride in toothpaste. Colgate-Palmolive and HUL have launched different herbal variants to counter the competition and retain their major market share. This research paper aims to understand the awareness and usage of herbal products and Colgate brand awareness, and its launch of different variants and demand of it in the oral care market in India. The research methodology involves descriptive research using both primary and secondary data. Simple percentage method and pie charts are used for data analysis.

STATEMENT OF THE PROBLEM

Despite Colgate being a leading brand in the toothpaste market, there is a need to study the level of customer satisfaction towards Colgate toothpaste in Bangalore city. The problem statement highlights the need to assess the level of customer satisfaction towards Colgate toothpaste in a specific geographic location, Bangalore city. It also recognizes that Colgate is a well-established brand, but there may be factors affecting customer satisfaction that the company needs to address.

There is a lack of research on customer's satisfaction and loyalty on Colgate toothpaste and all the factors influencing were not considered. This paper focuses on identifying the various factors influencing customer satisfaction and their loyalty towards Colgate toothpaste in Bangalore.

OBJECTIVES OF THE STUDY

1. To assess the level of customer satisfaction towards Colgate toothpaste in Bangalore city.
2. To identify the factors that influence customer satisfaction towards Colgate toothpaste in Bangalore city.
3. To examine the relationship between customer loyalty and customer satisfaction towards Colgate toothpaste in Bangalore city.

RESEARCH METHODOLOGY

- **Primary Data**

The primary data was collected using questionnaires which were sent through Google docs and the data was collected from 100 randomly selected.

Sample size: 100 respondents.

- **Secondary data**

This data is collected from journals, websites, and previous research papers.

The research methodology for this study includes a survey of Colgate's customers in Bangalore city. The survey consists of 13 questions related to customer satisfaction, including customer loyalty and their influencing factors. This survey was conducted using both online and in-person methods and the sampling method used was simple random sampling to avoid bias. This study helps us in analysing the satisfaction of the consumers towards Colgate toothpaste in Bangalore city. The data which was collected for the purpose of research is from both the primary and secondary sources. A literature analysis was also conducted to gain a thorough understanding of the study's issue. The study's findings were also gathered by sending a structured questionnaire via Google Forms to 100 randomly chosen respondents.

DATA ANALYSIS

The data collected from the survey will be analysed using statistical tools such as Chi-square test and ANOVA. The results were presented using tables and pie charts to identify trends and patterns in customer satisfaction with Colgate toothpaste in Bangalore.

ANOVA

Hypothesis

H0 – there is no significant difference in the satisfaction level on Colgate usage among all the age group

H1 – there is significant difference in the satisfaction level on Colgate usage among all the age group

ANOVA

How satisfied are you with Colgate toothpaste?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.399	4	1.850	1.878	.121
Within Groups	93.591	95	.985		
Total	100.990	99			

Interpretation:

Since the P- value is .121 which is greater than .050, there is sufficient evidence to accept null hypothesis. It is inferred that – there is no significant difference in the satisfaction level on Colgate toothpaste usage among all the age group. The level of satisfaction derived on use of Colgate toothpaste has been the same among all the age groups.

Chi-Square Test

Hypothesis

H0 – the factors influencing the preference of Colgate toothpaste is independent of Gender

H1 – the factors influencing the preference of Colgate toothpaste is not independent of Gender

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.724 ^a	3	.293
Likelihood Ratio	3.698	3	.296
Linear-by-Linear Association	2.351	1	.125
N of Valid Cases	100		

Interpretation:

Since the P- value is .293 which is greater than .050, there is sufficient evidence to accept null hypothesis. It is inferred that – there is no significant difference in the factors influencing the preference of Colgate toothpaste with gender. The factors influencing the preference of Colgate toothpaste has been the same irrespective gender.

RESULTS AND FINDINGS

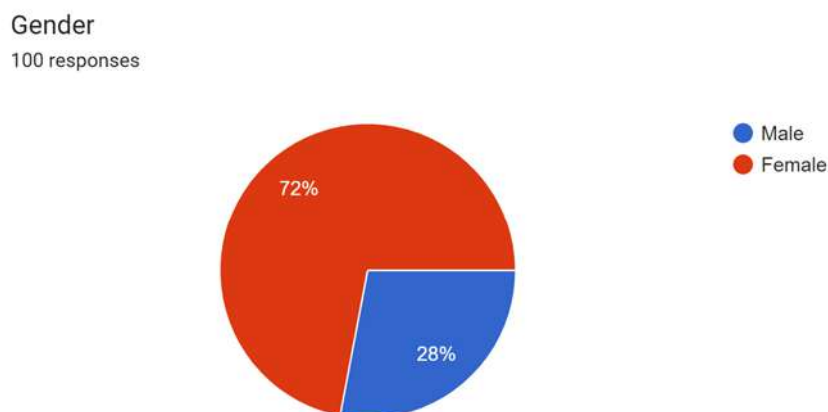
The results of the study revealed that the most critical factors influencing customer satisfaction with Colgate toothpaste in Bangalore were product quality, price, brand image and offers. The majority of customers were satisfied with the product quality of Colgate's toothpaste. However, some customers were dissatisfied with the quality of the product. Customers were satisfied with the price of Colgate's products, but some customers felt that the prices could be reduced. It has been found that the respondents who use Colgate toothpaste for more than 5 years is 66% which shows that the respondents are loyal towards the product. The level of satisfaction derived from the use of Colgate toothpaste has been the same among all age groups and genders. Regardless of gender and age group, the factors influencing the preference for Colgate toothpaste have been the same. The length of the period of use of Colgate toothpaste has been the same, irrespective of gender and age groups. Of the total responses, 38.8% said Colgate toothpaste was of good quality, while 4.1% said it was of poor quality since chemicals were present.

DISCUSSION AND ANALYSIS

This study identifies product quality, price, brand image and offers as the most critical factors influencing customer satisfaction with Colgate toothpaste in Bangalore. To improve customer satisfaction, Colgate can focus on improving its product packaging, ensuring the availability of customer service representatives, and offering competitive prices. By addressing these issues, Colgate can enhance its customer satisfaction and loyalty.

The structured questionnaire has been issued to 100 randomly selected respondents to know about how actually the consumers have been satisfied with the Colgate toothpaste.

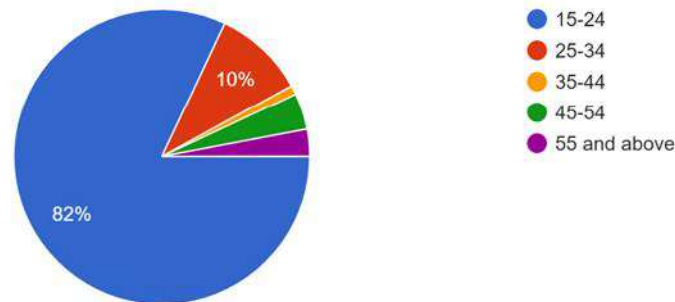
The following chart shows how the customer have satisfied with Colgate toothpaste:



From the above pie- chart, it is observed that out of 100 respondents, 72% of the respondents who use Colgate toothpaste are females and 28% of the respondents are males.

Age

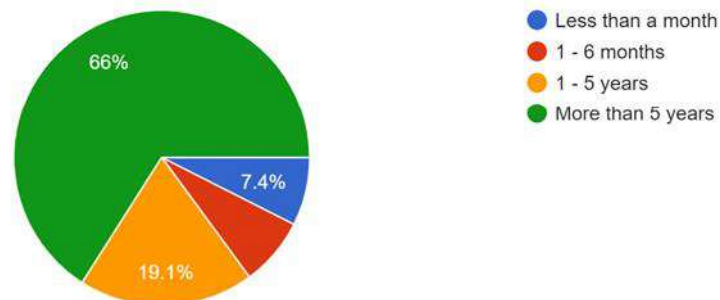
100 responses



The above pie chart shows the various age groups who use Colgate toothpaste, about 82% of the respondents are from the age group 15- 24 years, 10% of the respondents are from 25-34 years, 1 % of the age group from 35- 44, 4% of the respondents from age group 45-54 and 3% of the respondents from the age group 55 and above use the Colgate toothpaste.

If yes, how long have you been using Colgate?

94 responses

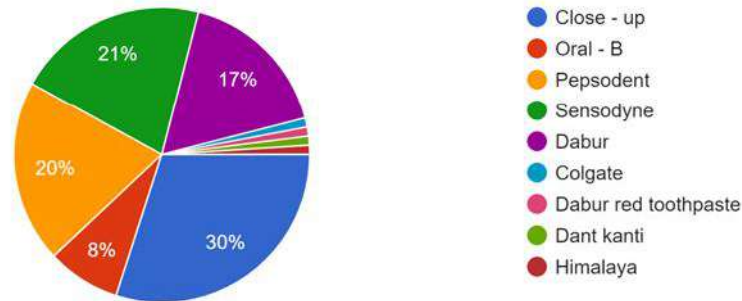


From the above pie chart, it is observed that the respondents who are using Colgate toothpaste for more than 5 years is 66%, 1 to 5 years is 19.1%, 1 to 6 months is 7.4% and the people who have started using for less than a month is 7.4%.

The major competitors of Colgate toothpaste if it is not available to the customers are as follows:

If colgate is out of stock, which of the following brands do you prefer?

100 responses



The above pie chart shows that if Colgate toothpaste is not available then 30% of the respondents use Close – up, 8% of Oral – B, 20% of Pepsodent, 21% of Sensodyne, 17% of Dabur, 1% of Dabur red toothpaste, 1% of Dant kanti, and 1% of Himalaya.

RECOMMENDATIONS

These days’ consumers are very conscious about the ingredients which are used in personal care products like toothpaste. Colgate can use more of natural and organic ingredients in the making of toothpaste. The purchasing behaviour of the customer may also depend on the packaging of the product. Colgate could use more of eco-friendly practices in packaging. Social media can be used as a tool for promoting so that the consumer gets all the information at their fingertips. Through social media, the company can also get feedback which helps in understanding the preference of the customers so that will also help in maintaining the brand loyalty.

CONCLUSION

Colgate is a well-known brand in Bangalore city and has a strong market presence. Customers are generally satisfied with the quality of the products offered by the company. The majority of customers prefer Colgate toothpaste over other brands available in the market. This may be due to the effectiveness of the product in maintaining dental hygiene. The pricing of Colgate toothpaste is perceived as reasonable by most customers. This may be due to the availability of a wide range of products at different price points to cater to the needs of different segments of customers.

Colgate's marketing efforts have been effective in creating brand awareness and influencing customer behaviour. The use of celebrity endorsements and innovative advertising campaigns have helped in building trust and credibility among customers.

Customers have expressed concerns about the environmental impact of Colgate's packaging and manufacturing processes. This may be an area of improvement for the company in the future.

Overall, the study concludes that Colgate has a strong brand reputation and loyal customer base in Bangalore City. However, the company may need to focus on sustainability and environmental concerns to maintain its position in the market.

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APPENDIX

Questionnaire (through Google forms)

1) Name

2) Gender

- Male
- Female

3) Age

- 15-24
- 25-34
- 35-44
- 45-54
- 55 and above

4) Do you use Colgate toothpaste?

- Yes
- No

5) If yes, how long have you been using Colgate?

- Less than a month
- 1 – 6 months
- 1 – 5 years
- More than 5 years

6) If no, why you do not prefer Colgate toothpaste?

7) Why do you prefer Colgate toothpaste?

- Quality
- Price
- Brand image
- Offers

8) If Colgate is out of stock, which of the following brands do you prefer?

- Close – up
- Oral – B
- Pepsodent
- Sensodyne
- Dabur
- Other:

9) Which location you prefer to buy Colgate toothpaste?

- General store
- Medical store
- Super market
- Online

10) How frequently do you change your toothpaste brand?

- Never

- Rarely
- Sometimes
- Often
- Always

11) How satisfied are you with Colgate toothpaste?

- 1
- 2
- 3
- 4
- 5

12) Would you recommend Colgate toothpaste to others?

- Yes
- No
- Maybe

13) which of the following words would you describe Colgate toothpaste?

- Great deal
- Useful
- Good quality
- Reliable
- Unique
- Impractical
- Poor quality
- Overpriced
- Ineffective

**A STUDY ON SOCIAL PRESENCE INFLUENCE ON PURCHASE DECISION
TOWARDS
E-SHOPPING/ONLINE SHOPPING OF DURABLE GOODS**

Submitted By

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ABSTRACT

The aim of the study is to examine the consumer's behavior on the online shopping environment but without considering the influence of their social presence on it. The study is conducted based on more than 100 respondents we got. The survey results that we got are analyzed by using chi square test. From our findings, it has been revealed that the consumers are inclined towards online shopping for durable products. The study has been conducted in a particular geographical area; so this can be considered as a limitation because of the inability to conduct over a larger area for the research study. The world is changing at a rapid rate with the society more inclined towards digital technology. So, from the study we conducted majority of the people focus on online shopping or use digital technology in order to purchase products that are durable in nature.

INTRODUCTION

Internet has enabled enterprises of all sizes to enlarge their market base, increase efficiency, with buying and selling products and grant better customer satisfaction. It helps people to reach and is inclined to have interaction and connect with different individuals in their on-line community. Social networking platform appears to be more and more and successfully influenced consumers buy choice making and later on recognise repeat buy brings customer loyalty. Social media additionally has some affect on each the purchaser and the entrepreneurs and is becoming the most welcomed buying factor. Learning about client behaviour is now not a current activity. It is involved with how consumers make choice to buy a product or a choice to spend their accessible resources like money, effort and time on consumption

associated items. Durable items are a class of products that do now not want to be purchased frequently due to the fact that they are bought for a longer period of time. They're additionally referred to as patron durables or challenging good. These items do now not quickly wear out, or greater specifically, one that yields utility over time alternatively than being completely consumed in one use. Durable items are characterised by using long

durations between successive purchases and in some conditions shopping for long lasting items comes underneath the class of investment. The fundamental intention of the find out about is to recognize on line social presence, buy choice and the relationship between these two whilst purchasing durable goods and it proposes to measure the relationship of social presence and buy decision.

OBJECTIVES OF THE STUDY

The following are the objectives of the research study:

- To check whether the gender of the respondents have any relation with the locality they are living in.
- To analyse and interpret whether the age of the respondents have any association with the usage of their social media activity.
- To analyse the products that the consumers are willing to purchase through online shopping.

HYPOTHESIS OF THE STUDY

In view of the targets listed above, the following hypotheses had been formulated.

H0 : There is no association between gender and locality they are living in during online shopping of durable products

H1 : There is an association between gender and locality they are living in during online shopping of durable products

H0 : There is no association between age of the respondents and the usage of social media activity.

H1 : There is association between age of the respondents and the usage of social media activity.

RESEARCH METHODOLOGY

The lookup methodology utilized for the find out about is described and introduced underneath the following heads.

1. **NATURE OF THE STUDY:** The findings are about analytical in nature. As an analytical study, it analyses the impact of social presence on buy selection towards long lasting intension
2. **SOURCE OF DATA:** Secondary sources of statistics had been used in this study. Primary data were accumulated for the use of structured questionnaires while the secondary records have been gathered from websites, lookup publications and magazines.
3. **POPULATION:** The population from which we collected the data involves of these customers from Bengaluru district who has bought long lasting items over the years.
4. **SAMPLE SIZE:** Sample measurement measures the range of man or woman samples measured observations used in a survey or an experiment. In this study, the pattern region chosen is Bengaluru City. Also the sample dimension bought for learning is more than hundred.

1. *Sampling Technique*: For the motive of information, series pattern had been chosen the usage of handy sampling method.
2. *Method for data collection*: Structured questionnaire is used as the primary device for information series which had been distributed to customers via Google forms. Secondary records had been gathered from websites, research publications and magazines.
3. *Tools for analysis*: Data accumulated have been tabulated to facilitate interpretation. For the cause of analysing the data, easy statistical equipment such as proportion and averages had been used, and for the purpose of trying out the speculation take a look at such as Chi square test had been adopted. Hypothesis testing was performed the usage of SPSS software.

REVIEW OF LITERATURE

1: **Khaled Hassanein and Milena M. Head (2004)**: performed a find out about of manipulating social presence thru the internet interface and its influence on client mind set in the direction of online shopping. This paper sought to inspect interface points that have an impact on the understanding of social presence and to have a look at its impact on extra attitudinal antecedents inside an online shopping environment.

This paper suggests that social presence can be infused into Websites through socially-rich descriptions and pictures. This in turn, can positively affect the perceived usefulness, have confidence and enjoyment of a industrial website, which can end result in extra favourable attitudes closer to that on line store.

2: **Patrick R. Lowenthal (2011)**: define social presence as a complicated assemble initially developed to provide an explanation for the impact a verbal exchange medium can have on how people communicate. Personal perceptions of social presence and variations humans make with how they talk depend greater than the goal characteristics of a conversation medium. Further, lookup has proven that learner's perceptions of social presence are associated to their satisfaction with the course, the instructor, and at instances their learning.

3: **Chih-Hsiung Tu (2002)**: carried out a find out about which examined how on line privacy affects social presence in on line mastering environments and whether or not e-mail, bulletin board, and real-time dialogue have an effect on on-line privacy.

Mixed techniques had been used to look at the relationship between social presence and privacy. The contributors rated laptop mediated communication (CMC) with a

excessive diploma of social presence, however the quantitative correlation between social presence and privateness failed to attain significance. Participants shared personal information on CMC understanding that it was once unstable due to the fact the medium lacked safety in spite of the perceived excessive ranges of social presence. This contradictional phenomenon can be defined as "risk-taking" behaviour. Among three CMC systems, email used to be ranked as the most private and accompanied by using one-to-one real-time discussion, then many-to-many real- time discussion. Bulletin board was once regarded to find the money for the least privacy.

4: **Khaled Hassanein & Milena Head (2005)**: performed a learn about on The Impact of Infusing Social Presence in the Web Interface. This paper investigates the affect of infusing social presence by using the interface throughout industrial web sites promoting a number product types. Their find out about observed that perceived usefulness, have confidence and enjoyment are essential antecedents to online shoppers' attitudes regardless of the kind of product being sought by means of consumers.

5: **Lei Zhu, Izak Benbasat and Zhenhui Jiang (2006)**: investigates the position of presence in collaborative on line buying by way of searching at two kinds of presence that are of particular relevance namely, telepresence and social presence. This find out about published that telepresence is a robust predictor of perceived usefulness of a collaborative on line shopping tool and that social presence is a robust antecedent of buying enjoyment. The greater a collaborative purchasing device can extend consumers’ appreciation of being in a digital store, the more beneficial customers would pick out the device as being; the extra a collaborative shopping tool allows prosperous and heat interplay between purchasing buddies, the greater enjoyment consumers will feel.

6: **Sumanjeet Singh, Binod Kumar Rajak and Minakshi Paliwal (2014)**: outline Impact of Social Media Marketing (SMM) on Consumer Value Consciousness (CVC) and purchase of long lasting merchandise (PDP). This paper printed that SMM has a significant association with PDPs and CVC and CVC mediate the relationship between SMM and PDPs. SM facilitate entrepreneurs and enterprise proprietors to strategically elevate CVC that assist them to use the full possible of the clients in making fantastic choice in the direction of PDPs. The impact of SMM on PDPs will solely be taken full benefit of with the aid of the capability of SM consumer to share their views on precise merchandise and services.

7: **Kem Z.K Zhang, Bing Hu and Sesia J. Zhao (2014)**: carried out a find out about to investigate whether and how on-line social interactions can also affect consumers’ on line impulse purchase results particularly exhibit that on-line social interplay factors, such as assessment quality, source credibility, and observational getting to know show essential influences on perceived usefulness and fine affect. Positive have an effect on similarly influences urge to purchase impulsively evaluate quality has no huge have an impact on on wonderful affect. Instead, evaluation fantastic influences nice affect indirectly via perceived usefulness. In summary, the findings of this lookup help the view that on line social interactions can be essential consumer- generated stimuli that drive consumers’ on-line impulse purchase.

8: **Hassan, Masoodul; Iqbal, Zeeshan; Khanum, Bakhtawar (2018)**: performed a study on the position of have faith and social presence in social commerce buy intention. The findings suggest that social presence drastically influences the individuals’ intention toward social commerce with the mediation of customers’ experience. Furthermore, have faith disposition, integrity of seller, competency of seller, and benevolence of vendor positively form the believe in marketplace.

Moreover, have faith in market at once and considerably influences the individuals’ digital word-of-mouth and buy intention in the direction of social commerce.

Theoretically, these findings make contributions to a higher perception of the impact of social presence and trusting beliefs on individuals’ digital word-of-mouth and buy intention towards social commerce.

9: **Yvonne A. W. de Kort, Wijnand A. IJsselsteijn and Karolien Poels (2007)** : conducted a find out about on Digital Games as Social Presence Technology and developed a self-report measure, the Social Presence in Gaming Questionnaire (SPGQ), primarily based on centre of attention group interviews with each informal and avid game enthusiasts and a social presence scale developed for other social presence gadgets – the Networked Minds Measure of Social Presence. The observed that Social Presence in Gaming Questionnaire can be viewed as a promising measure, having rendered dependable and effortlessly interpretable scales, with nice sensitivity and validity as evidenced with the aid of extra analyses carried out on history variables. The SPGQ affords a useful device for investigating the social use and social richness of digital video games and gaming

technologies (consoles, interplay devices). 10: **Khaled Hassanein & Milena Head (2005)**: carried out a learn about on The Impact of Infusing Social Presence in the Web Interface. This paper investigates the have an effect on of infusing social presence by using the interface throughout industrial web sites promoting a number of product types. Their find out about discovered that perceived usefulness, believe and enjoyment are necessary antecedents to online shoppers' attitudes regardless of the kind of product being sought by means of consumers.

RESEARCH GAP

The literatures reviewed above indicates the social presence, its impact on customers, attitude of the clients closer to social presence, buy mind set of customers, social interaction, have an impact on infusing social presence, on-line privateness and rising e-commerce platforms. But most of the research have been performed ordinarily based totally on the standard have an impact on of social media presence and solely few research targeted on impact of social presence on purchase decision. Also confined educational research have been performed to analyse social presence influence on buy choice on long lasting items via online shopping.

Hence, we attempt to find out about the analyse social presence have an impact on buy choice on long lasting goods.

Consumer conduct refers to finding out about how customers, agencies or organizations select, buy, use and dispose ideas, items and offerings to fulfill their needs and wants. It refers to the movements of the shoppers in the market and the underlying explanations for these actions. Marketers count on that by means of grasping what motives the customers purchase items and services, they will be in a position to decide which merchandise are

wanted in the marketplace, which are out of date and how exceptional to existing the items to the consumers. The shoppers are actors in the market place. The point of view of position concept assumes that shoppers play a range of roles in the market place. Starting from the facts provider, from the person to the payer and to the disposer, consumers play these roles in the choice process.

Consumer behaviour is concerned with:-

Purchase activities: the buy of items or services; how shoppers accumulate products and services, and all the things to do main up to a buy decision, consisting of information search, evaluating items and offerings and charge techniques which includes the buy experience.

Use or consumption activities: Who, where, when and how of the consumption and the utilization experience, together with the symbolic associations and the way that items are distributed inside households or consumption units.

DATA ANALYSIS AND INTERPRETATION

Table 1.1 Data showing the shopped products of respondents through social media

Particulars	Total
Books	37

Household Appliance	62
Consumer electronics	75
Furniture	38
Jewellery	37
Toys	22
Dress	2
None	1
Clothing	1

Based on the data collected, most of the customers prefers to purchase consumer electronics with 66.96%. Followed by consumer electronics, the customers prefer to purchase household appliances with 55.35%. Some of the customers prefer to purchase books and jewellery with 33.03%. Other customers prefer to purchase furniture with 33.92%.

CHI SQUARE TEST

Gender * Area Crosstabulation

Count

		Area					Total
			Area	Rural	Semi	Urban	
Gender	Female	41	0	6	0	5	52
	Gender	0	1	0	0	0	1
	Male	46	0	4	2	7	59
Total		87	1	10	2	12	112

Chi-Square Tests

	Value	df	Asymptotic Significance (2- sided)
Pearson Chi-Square	114.613 ^a	8	.162
Likelihood Ratio	14.784	8	.063

N of Valid Cases	112		
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Since P value is 0.162 which is greater than 0.050 there is sufficient evidence to accept null hypothesis that there is no association between gender and locality towards online shopping.

H0 : There is no association between gender and locality they are living in during online shopping of durable products

H1 : There is an association between gender and locality they are living in during online shopping of durable products

Age * Usage Crosstabulation

Count

		Usage			
		1 to 3	3 to 6	Daily	Only
Age	18-24	2	12	44	2
	25-29	1	6	27	0
	30-50	2	1	3	0
	Above 50	0	0	2	0
Age	Bel	0	0	0	0
	Bel	1	1	7	0
Total		6	20	83	2

Chi-Square Tests

	Value	df	Asymptotic Significance (2- sided)
Pearson Chi-Square	125.513 ^a	20	.128

Likelihood Ratio	21.423	20	.373
No. of Valid Cases	112		

Since P value is 0.128 which is greater than 0.050 there is sufficient evidence to accept null hypothesis that there is no association between gender and locality towards online shopping.

H0 : There is no association between age of the respondents and the usage of social media activity.

H1 : There is association between age of the respondents and the usage of social media activity.

FINDINGS

53.6% % of the respondents were belonging to male category and 46.4% were belonging to female category. 19.6% of the respondents we collected were salary or daily wage employees, 27.7% of the respondents were Self employed, meanwhile the majority of the respondents were students with 48.2%. 14.3% of the respondents belong to rural, 75% from the urban area and 10.7% of the respondents belong to semi urban area. 45.5% of respondents have been using social media for 3-6 years and 25.9% of respondents have been using social media for

6-9 years, 11.6% of the respondents have been using social media for more than 9 years, 11.6% of the respondents have been using social media for 1-3 years. Only 5.4% respondents were new to social media i.e., less than 1 year. Social media platform Instagram came first followed by Facebook and Twitter in second and third rank, fourth rank belong to WhatsApp and fifth rank belong to Whatsapp. 75% of the respondents daily use social media, 17.9% of the respondents use social media 3-4 times in a week. A very few of the respondents use social media when they are needed.

CONCLUSION

Online shopping has become a popular way of purchasing products. The number of people shopping online has significantly increased and the growth trend is expected to continue for a long time.

Convenience

One of the main reasons why people opt for online shopping is because it allows consumers to purchase the products from the comfort of their homes. This is really beneficial for people who have busy schedules, limited mobility as well as people who live in remote areas.

Product reviews

Consumers rely on products reviews before running into conclusion whether to buy the product or not. Positive reviews facilitate the consumers to purchase the product meanwhile

negative reviews can deter them to buy the same.

Delivery

Consumers expect reliable and fast shipping and delivery of their products. The consumers prefer online retailers that offer a variety of shipping options and provide tracking information.

Price

Many online retailers offer lower prices than physical markets which attracts the consumers very much. Along with that, online retailers often offer discounts, promotions and coupons that can further reduce the cost of the products.

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QUESTIONNAIRE (APPENDIX)

1. Name :
2. Age :
 - Below 18
 - 18-24
 - 25-30
 - 30-50
 - Above 50
3. Gender:
 - Male
 - Female
 - Others
4. Education Level:
 - High School / Diploma
 - Bachelor Degree
 - Master Degree
 - MPhil/PhD/ Post doc
5. Occupational Status:
 - Salaried / Daily wage Employee
 - Self Employed
 - Home maker
 - Unemployed / Dependent Student
 - Retired Person
6. Area/locale
 - Rural
 - Urban
 - Semi urban
7. How long you have been using social media?
 - Up to 1 year
 - 1-3 years
 - 3-6 years
 - 6-9 years
 - 9 years and above
8. Based on your usage and preference rank accordingly the below listed social media platforms.

- Facebook
- Instagram
- Twitter
- LinkedIn
- Google +
- Pinterest
- YouTube
- WhatsApp Messenger Blog spot
- Snapchat
- BOTIM
- IMO
- Others if any:

9. How often do you watch or go through the social media?

- Daily
- 3-4 times a week
- 1-2 times a week
- Once in a month
- Only when needed

10. From the list given below select the goods or goods you have shopped through online mode. (You can choose more than 1)

- Books
- Household appliances
- Consumer Electronics Furniture
- Tools
- Sports equipment Jewellery
- Medical equipment Toys

11. It helps me to find new products I haven't found on my own (or heard before).

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

12. Social media positively affects the product image if it follows up the complaints, questions, comments and respond to them.

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

13. I always use information from social media to compare products.

- Strongly agree
- Agree
- Neutral

- Disagree
- Strongly disagree

14. Information from social media page of a product affect purchase decision.

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

15. I seek friend’s opinion on social media before making purchase decision.

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

16. I share my satisfaction or dissatisfaction in social media to inform others about my experience.

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

17. Social media relations help to overcome uncertainties regarding purchase.

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

**A STUDY ON THE EFFECTIVENESS AND SATISFACTION WITH THE
LIBRARY'S E-RESOURCES AT ST. JOSEPH'S COLLEGE OF COMMERCE,
BANGALORE**

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ABSTRACT

This paper examines how usability has been defined in the context of the e resource in the library of St. Joseph's College of Commerce. This research aims to examine the usage of e-resource at St. Joseph's College of Commerce in meeting the needs of both undergraduate and postgraduate students of the college and in providing a quality experience. In light of the foregoing, it is felt that a study of existing e resources in undergraduate and postgraduate college libraries, awareness of e-resources, facilities, services, purpose of usage, advantages of using it, constraints encountered, and user satisfaction level, etc., is required, and suggestions for increasing awareness and enhancing e resource usage are made. It also investigates how learnability interacts with these characteristics. It also examines students' awareness of the e resource and its use in academics. The methodology used for this research study is the survey method. An online survey is conducted and the collected data is analyzed. The study will consider factors such as ease of access, availability of resources, user satisfaction, and overall user experience. The findings of this research will help to shed light on the effectiveness and satisfaction of digital library among student. The population of the study includes 91 users of 60 post graduation and 31 undergraduate in St. Joseph's College of Commerce.

INTRODUCTION

Since its inception in 1972, the St. Joseph's College of Commerce Library has been an essential component of the institution. The Library supports the College's teaching, learning, and research activities by disseminating knowledge and providing modern services to the academic community. It uses housekeeping operations to fully automate its Software Lib Easy.

Since then, the library has made steady progress in terms of its book collection and services offered. It has a growing collection of books, journals, and magazines, as well as electronic resources such as Ebooks, EJournals, Databases, the Library website, the Institutional Repository, and so on.

Electronic resources, also known as online information resources, include bibliographic databases, electronic reference books, full-text search engines, and digital data collections. They include both "born digital" material and material created directly online. For example, e-journals, databases, and print resources that have been scanned and digitized. Electronic resources, e-journals, and online databases are not "owned" by libraries in the same way that print materials are. Electronic resources belong to by the companies that provide them.

Access to electronic resources may be provided for free via the Internet or for a fee. Magazines, encyclopedia's, newspapers, journals, as well as articles published in them are examples of e- resources. These are able to accessed through Internet-connected devices.

Websites, online databases, e-journals, e-books, and physical carriers in all formats, whether free or fee-based, that are required to support research in the subject covered, as well as audio, visual, and/or text files, are examples of electronic resources.

Electronic information sources are valuable research tools that supplement traditional library services' print information sources. E-resources are becoming increasingly important as they are more up to date and can be accessed from anywhere in the world. When conducting R&D activities, such resources add value. Thus, this topic was chosen to investigate the various e-resources and assess their utility and effectiveness in providing information services provided by campus libraries. Univrsity has access to e-resource through following site

- EBSCOhost is a user-friendly online research platform that is used by thousands of institutions and millions of people worldwide. EBSCOhost's quality databases and search features assist researchers of all types in quickly finding the information they require
- ProwessIQ, or Prowess for Interactive Querying, is a powerful web-based application for querying CMIE's database of listed and unlisted company performance. It is simple and straightforward to use. ProwessIQ provides charting tools as well as well-formatted reports on company performance.

A digital database of 35,000 listed and unlisted Indian companies. Capitaline Enterprise provides fundamental and market data on over 35,000 Indian listed and unlisted companies across 313 industries, as well as powerful analytic tools.

- epwrf india time series
- delnet developing library network
- nlist
- Digital Library of India
- Johan brown digital library
- IR@SJCC Digital Library
- BRITISH COUNCIL LIBRARY
- NPTEL library

STATEMENT OF PROBLEM

Show the accessibility, availability and effectiveness of e-resources that facilitate learning in both ug and pg as there appears to be a lack of awareness or underutilization of electronic resources among students. This research is attempting to determine to what extend the students are using electronic resources of the library and how satisfied are them using the e-resources.

RESEARCH GAP

The recent transformations in educational methods have increased the use of e-resources among the students. Most of the previous research papers where on the e-resources of Universities or comparisons between them. Few other colleges have also done research on their digital libraries and no research was conducted on the e-resources of the SJCC library.

NEED AND SCOPE OF STUDY

- To assess students' knowledge of e-resources available in the St. Joseph's College of Commerce library.
- The primary goal of this study is to determine the current status of available e-resources, as well as the level of awareness of e-resources in College libraries, as well as the constraints in the use of e-resources and the level of satisfaction with infrastructure facility of College library users.
- This research provides a framework emphasise the significance of increasing the use of electronic resources in university libraries

LIMITATION OF STUDY

- The study only focuses on the ug and PG student populations. It does not include research scholars, professors, or other departments.
- The population is primarily focused on St. Joseph's College of Commerce and cannot be used to compare other colleges.
- This study was initiated in 2023, and its significance may be obsolete in the future.

LITERATURE REVIEW

E-resources and services are the foundation of the modern library, and user satisfaction is one method for assessing the efficiency and effectiveness of library services. As a result, it is necessary and beneficial to evaluate the library resources and services extracted, as well as user satisfaction, because the success of any library is determined by how well a service meets the demands placed on it by library users. The importance and breadth of electronic resources for general communication, information retrieval, and instructional delivery to support teaching and research activities in tertiary educational institutions is widely acknowledged. The literature also reveals that a number of relevant studies on the use of electronic resources by lecturers, research scholars, and students all over the world have been conducted. E-resources and services are the modern library's backbone, and user satisfaction is one method for assessing the efficiency and effectiveness of library services. As a result, the ultimate goals of libraries as service organisations are standard services. Students, teachers, and scientists from various institutions around the world have conducted a number of studies on the use of e-resources and services

(Chakravarty & Singh, 2005)

E-Resources for Indian Universities: New Initiatives, Academic libraries in India are dealing with shrinking/static budgets and an exponential rise in journal prices. The time has come to find a practical solution to this problem. UGC-INFONET and INDEST- Consortium are two major initiatives that have come to the aid of academic libraries in order for them to meet the needs of academia.

(Dr. Chetan Sharma, Spring 2009)

Use and impact of e-resources at Guru Gobind Singh Indraprastha University (India): A case study Electronic Journal of Academic and Special Librarianship, The current paper investigates the availability of various e-resource databases in the Guru Gobind Singh

Indraprastha University Library. The study also highlights teachers' and researchers' preferences for and importance of online resources.

(Jagboro, 8th November, 2011)

A study of Internet Usage in Nigerian Universities: A case study of Obafemi Awolowo University, The study concludes that providing more access points at the Departmental and Faculty levels would significantly improve the use of the Internet for academic research.

(Sohail, 2017)

Use of Electronic Resources and Services by Faculty Members and Students of Fiji National University. *DESIDOC Journal of Library & Information Technology*, The effectiveness of electronic resources and services in select campuses of Fiji National University Library on the basis of users' satisfaction is evaluated. According to the findings of the study, the majority of FNU library users stay current on developments in electronic resources, services, and their proper application in academic and research settings. The findings revealed a growing interest in e-resources among users, as well as the fact that slow downloading and website blockage is a barrier to proper use of electronic resources.

(Makri, 2011)

Evaluating the Information Behaviour methods: Formative evaluations of two methods for assessing the functionality and usability of electronic information resources. *International Journal of Human-Computer Studies*

(Munugala Srinivasulu, (2022).)

G. User Awareness on Electronic Resources and Services by Faculty and Students of NIFT Ranked Universities of Andhra Pradesh. The researcher chose seven university libraries in Andhra Pradesh for the user survey. 180 well-structured questionnaires were distributed to gather information about the use of electronic resources and services. A total of 161 completed questionnaires were distributed to students and faculty members, which were then analysed, categorised, and tabulated using basic statistical procedures. According to the research, the majority of library users are aware of the most recent trends in electronic resources, services, and the appropriate use of these tools in the domains of education and research.

(Shakeel Ahmad Khan, 2011)

Khan, S. A., Bhatti, R., & Khan, A. A. (2011). Use of ICT by Students: A Survey of Faculty of Education at IUB. *Library Philosophy and Practice*, 1. The study discovered that the available PCs in computer labs are insufficient for meeting the needs of students, and they have difficulty accessing computers. It is suggested that the number of PCs be increased. It was also discovered that education faculty students are unaware of the use of electronic books. It is strongly advised that they be trained in the use of electronic books, journals, and open access databases relevant to their field.

RESEARCH METHODOLOGY

The population of the study includes 91 users of 60 post graduation and 31 undergraduate in ST. Joseph College of Commerce. The primary data collection was by sending out questionnaires in the google form through snowball sampling. The information on the variables, theories, and their significance in other areas, were collected from research

journals published in emerald insight, social science research network, openDOAR and websites like google scholar, DESIDOC journal of library and information technology, shodhganga. General information on the variables, functions, characteristics, and significance, was collected from blogs and Google websites. The data collection employed a non-probability sampling design. The questionnaires were sent out to the student of St. Joseph's college of commerce. The sampling technique was based on the subjective judgment of the researcher rather than random selection. The sample consisted of 91 individuals including both male female and other between the emerging adults of age 18-29 years in St. Joseph's College of Commerce. Snowball sampling was used to collect data for the study. A non-probability sampling technique is snowball sampling or chain-referral sampling, google form was used to collect data were sent to ug and pg student. The data collected through the online Google form was found to be more convenient, as to reach out to more people. The questionnaire in Google form was sent through social media communities, such as WhatsApp, Facebook, and Instagram, to friends and then to others

THE OBJECTIVES OF STUDY

The following are the primary goals of this study:

1. Determine users' awareness and usage of e-resources available at SJCC library.
2. To identify whether the students have received proper orientation for using e-resources.
3. Determine the frequency with which e-resources are used by students.
4. Determine students' satisfaction with the availability and coverage of e-resources.

STATISTICAL TOOLS

The collected data was analysed using IBM -SPSS ver. 25.

CHI SQUARE

BAR graph

PIE chart

DATA ANALYSIS AND INTERPRETATION

It was seen that from a sample of 91 respondents, 40.7% were male, 58.2% were female and 1.1% were prefer not to say

The students were currently pursuing, Under graduation, Post Graduation
65.9% is pursuing post-graduation and 34.1% under-graduation

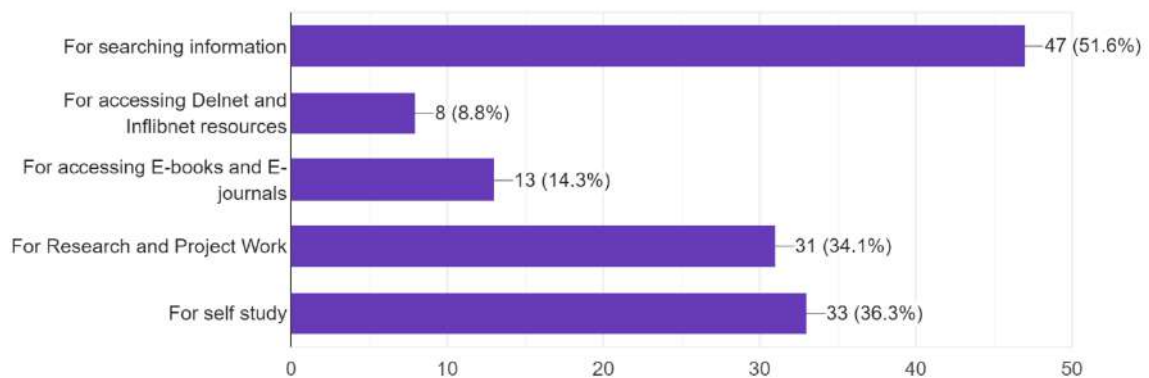
How often do you visit the library for using e-resources	
Post-graduation	60
Often	7
Rarely	24
Sometimes	29
Under-graduation	31
Always	1
Often	2
Rarely	18
Sometimes	10
Grand Total	91

Table 1: show visit to library for using e- resource by pg and ug student

The above table shows that 46.2% students rarely visits the library for accessing e-resources followed by 42.9% ‘sometimes’ visits the library

6.For what purpose do you use the e-resources at SJCC library

91 responses

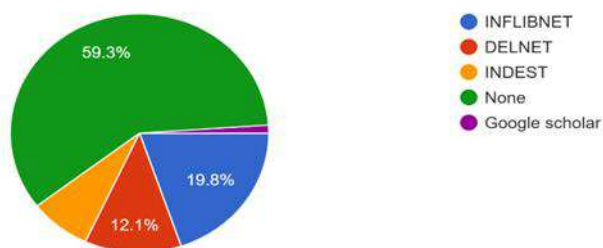


Bar graph 1: show what purpose do you the e-resources at SJCC library

From the data it is shown 51.6 % student use for search information ,followed 36.3% on self-study and 34.1% for research and project work.remaining for accessing DELNET and as as INFLIBNET resource and accessing E book and E journal are 8.8% and 14.3%

16. Which website/database you use the most for information

91 responses



Pie chart 1: which website / database where information most taken

From the data collected above it can be seen inflibnet 19.8% is used search information followed by indest and least is google scholar

How satisfied are you with e-resources available at the SJCC library	
Post-graduation	60
Dissatisfied	3
Highly Dissatisfied	1
Highly Satisfied	1
Neutral	32
Satisfied	23
Under-graduation	31
Dissatisfied	3
Highly Dissatisfied	1
Highly Satisfied	1
Neutral	18
Satisfied	8
Grand Total	91

Table 2: show satisfaction of e-resource available in college among pg and ug student

Based on the above 54.9% of the students are Neutrally satisfied with e-resources available at SJCC library where as 34.1% are satisfied. 2.2% students were Highly Satisfied and Highly Dissatisfied.

DISCUSSION AND ANALYSIS OF FINDING

HYPOTHESIS TESTING

Chi –square test

Hypothesis

H0: There is no significant relationship between the level of awareness and usage of e-resources by the students.

H1: There is significant relationship between the level of awareness and usage of e-resources by the students.

RQ1: Determine users' awareness and usage of e-resources available at SJCC library

USAGE * AWARENESS

		AWARENESS		Total
		NO	YES	
USAGE	Rarely	28	12	40
	Sometimes	18	23	41
	Often	4	5	9
	Always	0	1	1
Total		50	41	91

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	7.302a	3	0.063
Likelihood Ratio	7.8	3	0.05
Linear-by-Linear Association	5.94	1	0.015
N of Valid Cases	91		

a. 4 cells (50.0%) have expected count less than 5. The minimum expected count is .45.

RESULT

Since the P value is 0.063 which is greater than 0.050, there is sufficient evidence to accept null hypothesis

There is no significant relationship between the level of awareness and usage of e-resources by the students

RQ2: Determine students satisfaction on the availability of e-resources.

Hypothesis

H0: There is no significant relationship between the level of satisfaction and program of students in using e-resources

H1: There is significant no relationship between the level of satisfaction and program of students in using e-resources

Currently Pursuing *. Are you satisfied with the E-resource available at SJCC library?

		Are you satisfied with the E-resource available at SJCC library				
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Currently Pursuing	UG	1	3	18	8	1
	PG	1	3	32	23	1
Total		2	6	50	31	2

	Value	df	Asymptotic Significance (2- sided)
Pearson Chi-Square	2.155a	4	0.707
Likelihood Ratio	2.14	4	0.71
Linear-by-Linear Association	1.18	1	0.277
N of Valid Cases	91		

6 cells (60.0%) have expected count less than 5. The minimum expected count is .68

RESULT

Since the P value is 0.707 which is greater than 0.050, there is sufficient evidence to accept null hypothesis and reject alternative hypothesis.

There is no significant relationship between the level of satisfaction and program of students in using e-resources

RQ3: To identify whether the students have received proper orientation for using e-resources.

Hypothesis

H0: There is no significant relationship between the level of usage and orientation received by students in using e-resources

H1: There is significant relationship between the level of usage and orientation received by students in using e-resources

Have you attended any orientation program conducted by the library/college for accessing E-resources		No	Yes	Total
How often do you visit the library for using e-resources	Rarely	27	13	40
	Sometimes	28	13	41
	Often	5	4	9
	Always	1	0	1
Total		61	30	91

- a. 3 cells (37.5%) have expected count less than 5. The minimum expected count is .33.

Chi Square Test

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.062 ^a	3	0.786
Likelihood Ratio	1.345	3	0.718
Linear-by-Linear Association	0.032	1	0.858
N of Valid Cases	91		

RESULT

Since the P value is 0.786 which is greater than 0.050, there is sufficient evidence to accept null hypothesis.

There is no significant relationship between the level of usage and orientation recieved by students in using e-resources

CONCLUSION AND RECOMMENDATIONS

In conclusion the study A study on the effectiveness and satisfaction with the library's e-resources at St. Joseph College of Commerce, Bangalore shows that there is no significant impact on the awareness and usage of e-resources available at SJCC library on the students. The study found that there is no difference in satisfaction between the PG and UG students on the availability of e-resources. And also no significance can be found on the orientation received by the students for accessing e-resources and its uasge by the students even though majority of the students agreed they received no orientation for accessing e-resources.

Based on the findings of the study the following recommendations are suggested:

- An effective orientation program can be conducted by the college library for students in regard to the e-resources available at the library.

- Proper awareness should be provided to students on the different forms of e-resources available at the library as most the students are not accessing them. This will help them in their research and project in a better way.
- The faculties of the college can guide the students in using the e-resources in a productive manner.

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APPENDIX

1. Name

2. Gender

- Male
 - Female
 - Prefer not to say
3. Currently Pursuing
- Under-graduation

- Post-graduation
- 4.How often do you visit the library for using e-resources
 - Rarely
 - Sometimes
 - Often
 - Always
- 5.Easy access to e-resources will earn you an advantage in achieving both academic and professional objectives
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree
- 6.For what purpose do you use the e-resources at SJCC library
 - For searching information
 - For accessing Delnet and Inflibnet resources
 - For accessing E-books and E-journals
 - For Research and Project Work
 - For self-study
- 7.Which device you prefer for reading e-resources
 - Mobile
 - Laptop
 - Tablet
 - Desktop PC
- 8.Which forms of e-resources you prefer to use
 - E-books
 - E-journals
 - Databases
 - CD-RONS/DVDs
 - E-Thesis/Dissertations
- 9.You find the e-resources of the library a valuable resource for your academic and research work
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree
- 10.It is easy to find the information you need through the e-resources at the library
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree
- 11.E-resources at SJCC Library have helped you in saving the time of your work
 - Yes
 - No
- 12.Are you aware about the e-resources available at SJCC Library
 - Yes
 - No

13. Have you attended any orientation program conducted by the library/college for accessing E-resources

- Yes
- No

14. How often you have faced any technical difficulties while using e-resources of the library

- Never
- Rarely
- Sometimes
- Often
- Always

15. SJCC Library possess the required technology for accessing the e-resources such as internet, computers etc.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

16. Which website/database you use the most for information

- INFLIBNET
- DELNET
- INDEST
- Google Scholar
- None

17. How do you rate the navigation of the e-resources library portal

- Very Poor
- Poor
- Good
- Very Good
- Excellent

18. How do you rate the instructions and help features on the college library website

- Very Poor
- Poor
- Good
- Very Good
- Excellent

19. Are you satisfied with the way in which the library e-resources are organized

- Highly Dissatisfied
- Dissatisfied
- Neutral
- Satisfied
- Highly Satisfied

20. How often you need assistance from the library personal while searching information

- Occasionally
- Sometimes
- Often
- Always

21. How satisfied are you with the working hours of SJCC library

- Highly Dissatisfied
- Dissatisfied

- Neutral
 - Satisfied
 - Highly Satisfied
- 22.Are you satisfied with the e-resources of the SJCC library
- Highly Dissatisfied
 - Dissatisfied
 - Neutral
 - Satisfied
 - Highly Satisfied
- 23.Are you satisfied with the services of the library (photocopies, printers, peripheral devices, WIFI etc.)
- Highly Dissatisfied
 - Dissatisfied
 - Neutral
 - Satisfied
 - Highly Satisfied
- 24.Are you satisfied with the library's assistance in gaining access to e-resources?
- Highly Dissatisfied
 - Dissatisfied
 - Neutral
 - Satisfied
 - Highly Satisfied
- 25.Your opinion on the level of training and knowledge of library staffs in regard to handling and maintaining e-resources
- Well Trained
 - Satisfactory
 - Adequately Trained
 - Lack of Adequate Training

A STUDY ON DIGITAL AGE AND CHALLENGES OF DIGITAL BANKING WITH RESPECT TO BANGALORE CITY

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ABSTRACT

The banking sector plays an important role in every economy irrespective of the development status of the countries. In today's era, with the implementation of ICT, the banking sectors has faced tremendous change in the services proved thus improving the quality of customer service delivery and reducing the transaction cost

The reliance on online banking increased under COVID. Digital lending, wealth management, and investing have all benefited from the growth of online banking. Banking is now more widely available, and customers are becoming more eager to use better technologies. But, due to the pressure of digital banking and the increasing demand, banks are finding it difficult to adjust to the new client behaviour. This study advocates that there is no relationship between usage of digital banking applications and age and also the various challenges faced by the users

INTRODUCTION

With accelerated development of technology, the entire outlook of the world has undergone a transformation. We are now living in this fast-paced world with access to almost everything in just our fingertips. The worldwide accessibility of network, advancements in technology bundled with an unmatched speed of internet connection has brought about drastic changes even in the world of commerce. Evidently, we can also see such effects in the Banking Sector.

Today, banking is undoubtedly one of the most meteoric advanced sectors in India. The digitalisation of Banking operations has changed the perception on banking with people shifting from waiting in endless queues to avail services to being able to take advantage of the digital access to banking services hassle free. To understand this, we must have knowledge of what Digital Banking connotes.

Digital Banking refers to the utilisation of technology to facilitate banking services. It includes internet banking, electronic and mobile banking, which are used on a daily basis. Digital banks use IT specialists to study and comprehend their consumers and create their products appropriately, unlike traditional online banks that use pre-designed software to expand their reach, presence, and adapt to customer requests. Digital transformation in banking, however, encompasses more than just utilising cutting-edge hardware and software; it also entails examining management practises, communications, and organisational culture.

The entire world encountered a situation of war for several months battling for life. The Covid-19 pandemic surged a magnitude of obstacles as it hit the entire globe, whose ramifications are still felt. The financial sector witnessed a drastic transformation in the outlook of financial transactions. Before the pandemic, India had only initiated its policy for ‘Paperless India’ and it was during this period that the usage of digital banking grew multifold. We aim to analyse the situation of digital banking in India post the Pandemic. The hindrances faced in the process to complete digitalisation of the Banking sector is also annotated.

This study is also conducted to satisfy the objectives of identifying the consumer perception towards digital banking to understand the various challenges faced and to determine the level of public awareness about digital banking and also to analyse the frequency of issues faced while using such applications.

Moreover, we have decided to study the digital banking system of India with respect to Bangalore City restricted to a sample size of 155 and the challenges faced which will aid us with the clear understanding of the path for India over the next few years in this sector.

Nonetheless, it is of vital importance to apprehend its impact on our lives. This paper aims to understand how digitalisation has transformed the banking sector

BENEFITS OF DIGITAL BANKING

1. Simple sign-up process
2. The usability's convenience
3. Increased interest rates
4. Going without cash
5. 24-hour banking

OBJECTIVES OF THE STUDY

- To identify consumer perception towards digital banking services
- To understand the challenges faced by consumers while using digital banking service
- To examine the relationship between the frequency of usage of digital banking and the difficulties faced therein.

RESEARCH PROBLEM

The entire world encountered a situation of war for several months battling for life. The Covid-19 pandemic surged a magnitude of obstacles as it hit the entire globe, whose ramifications are still felt. The financial sector witnessed a drastic transformation in the outlook of financial transactions. Before the pandemic, India had only initiated its policy for ‘Paperless India’ and it was during this period that the usage of digital banking grew multifold. We aim to analyse the situation of digital banking in India post the Pandemic. The hindrances faced in the process to complete digitalisation of the Banking sector is also annotated.

RESEARCH GAP

The literature study revealed that the majority of the gathered research papers were based on the viewpoint of bankers, the viewpoint of the nation's laws and regulations, the viewpoint of a comparison of two banks, etc. For the benefit of both customers and the banking industry, it is necessary to conduct the evaluation from the standpoint of the client in order to emphasise their needs and perspectives and the various challenges being faced by the clients due to e-banking.

SCOPE OF THE STUDY

Through the new information-processing technology, substantial economic and technological advances are currently occurring in the industrial and financial revolution. It plays a big part in overall development, especially in the banking industry. After defining the research area and consulting the pertinent literature, it was discovered that over the past few years the awareness and usage of digital banking transactions have risen. We have decided to conduct the study on the digital banking system of India and the challenges that pose a threat. This will aid us in understanding the path for India over the next few years in this sector.

LIMITATIONS OF THE STUDY

- The sample is restricted to a sample size of 155
- The sample data was not collected from Rural areas

REVIEW OF LITERATURE

(Dr. Revathi P., 2019, 1)

Convenience is unquestionably the primary goal of combining banking services with technology. Most people are now familiar with technology to the point where it affects how they live. So, it becomes crucial for firms to stand out in the digital realm with distinctive offers. The simplest interfaces function best since security is still a basic service that institutions can provide. Customers are becoming more accustomed to mobile platforms, and younger consumers are using online platforms more frequently. These factors make it clear that digital channels have power that can be utilised. Yet, there are a number of obstacles that must be addressed in order to harness the power of digitization.

(Lipton et al., 2023, 2)

This study understands the reasons for the birth of digital banks from the conventional banking system. It understands the use of Artificial Intelligence and its contribution to the Banking Sector. It also analyses the impact and perspective of the consumers, suppliers(banks) and views the requirements for digital banks to function efficiently.

(DRIGĂ & ISAC, 2014, 3)

It studies the various types of electronic banking routes and the umbrella of services provided under them. The banks have heavily invested in ICT and implemented ICT networks for offering a variety of banking goods and services in order to increase the quality

of customer service delivery and decrease transaction costs. In recent years, banks all around the world have embraced cutting-edge e-banking services and financial technologies. The study provided an overview of the electronic banking service, covering numerous e-banking characteristics. The researcher concludes that electronic banking will unquestionably surpass traditional banking in the near future.

(Baskerville et al., 2021, 4)

The regulations for work-from-home in the 2020 decade may be driving a disruptive shift in how banking and finance jobs are organised in the future. Without minimising the significance of the physical channel for certain demands, the establishment and strengthening of digital channels is seen as one of the first and most crucial steps in the banks' digital transformation process. On the one hand, the banks' multichannel strategies are increasingly aiming for a synergy between digital channels and personal touch, reflecting this dichotomy between digitization and the human aspect. On the other hand, a careful examination of customer service logics prompts banks to examine how internal operations are run, bringing elements of innovation through structured work paths that result in the development of banking sector.

(Pinki & Aryan, 2022, 5)

This paper seeks to understand the various modes in which digital banking services are offered in India. An analysis of such services is understood with the help of tables to comprehend the growth in the use of such digital platforms in our country. It throws light on the advantages and disadvantages of digital banking and the methods in which frauds can be orchestrated through Digital banking.

(Indriasari et al., 2022, 6)

This study set out to give a thorough evaluation of the literature in order to pinpoint the difficulties and current state in digital banking. The research's conclusions have a number of ramifications for future study and use. Researchers can identify the difficulties with digital banking based on this study. The research findings predict how digital banking will change in the future. The issues of technology, organisation, people, process, environment, customers, risk, and security are also covered in this training. The research has also uncovered the most recent developments in technologies like artificial intelligence, blockchain, big data, cloud computing, and internet of things to study digital banking from the customer's point of view.

(Bhasin & Rajesh, 2018, 7)

According to the research, banking technology had a crucial role in the evolution of the conventional banking system into the current universal banking system. Banks have been encouraged to begin their marketing efforts using the new rules of the game by rising trends in the use of electronic payment systems, with a particular emphasis on mobile banking, net banking, and digital banking. The banks are catching up to satisfy the client's needs, and the degree of consumer satisfaction has climbed to 65%. Mis selling of bank products was the main cause of the rise in consumer complaints, and the tension between company goals and legal requirements is to blame for this. The study demonstrated the necessity to separate the roles of marketing and operational compliance, and the requirement for specially trained

bank employees to comprehend customer needs and recommend the best options in order to assure proper product placement.

(C.B & V. V, 2020, 8)

The face of Indian banking has been dramatically transformed by numerous financial technologies like UPI, Internet Banking, Mobile Banking, Mobile Wallet, QR Code, etc. By implementing more cutting-edge solutions and technological security measures, the opportunities may be taken advantage of effectively, and the obstacles can be readily counterbalanced.

According to the research, banking technology had a crucial role in the evolution of the conventional banking system into the current universal banking system.. The banks are catching up to satisfy the client's needs, and the degree of consumer satisfaction has climbed to 65%.. The study demonstrated the necessity to separate the roles of marketing and operational compliance, and the requirement for specially trained bank employees to comprehend customer needs and recommend the best options in order to assure proper product placement.

RESEARCH METHODOLOGY

The methodology implemented plays a crucial role in fulfilment of the objectives of the research.

We used primary and secondary sources to gather the data in order to meet the research objectives. These respondents were aware of the significance and necessity of digital banking.

The objective of this research was to gain a greater insight into how Bangalore's respondents feel regarding digital banking and analyse their source of difficulty. To further comprehend the subject, research articles on digital banking were first reviewed for literature.

***Sources of Data**

This study contains data that was acquired using the sampling technique using a structured questionnaire through Google Forms with 155 respondents. We have ensured that the data was objective and only pertinent respondents were used to acquire samples. These respondents were aware of the significance and necessity of digital banking

*** Sampling Method**

The population comprises both male and female population across Bangalore City. The research has been based on Convenience Sampling Method

*** Sampling Size**

A sample size of 155 respondents were collected during the course of this study

***Statistical tools of analysis used -**

- Chi- square test
- Correlation

Hypothesis 1

H₀ - There is no relationship between the age and the usage of digital banking .

H₁ - There is a relationship between the age and the usage of digital banking.

Age * Usage Crosstabulation
Count

		Usage		Total
		No	Yes	
Age	18-24	7	81	88
	25-34	0	13	13
	35-50	1	37	38
	50 above	2	14	16
Total		10	145	155

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.115 ^a	3	.374
Likelihood Ratio	3.984	3	.263
Linear-by-Linear Association	.062	1	.804
N of Valid Cases	155		

Since the P value is .804 which is greater than .050, there is sufficient evidence to accept the null hypothesis and reject the alternate Hypothesis. It is inferred that there is no relationship between age and the usage of digital banking

Hypothesis 2

H₀ - There is no significant relationship between the frequency of usage and the problems faced while using digital banking

H₁ - There is a significant relationship between the frequency of usage and the problems faced while using digital banking

Frequency * Problems Crosstabulation

Count

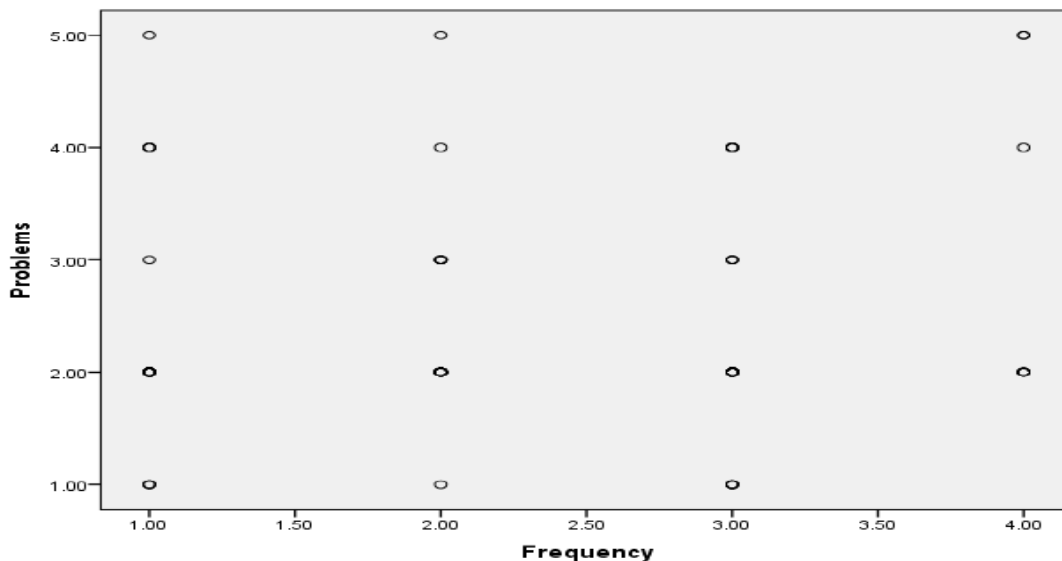
		Problems					Total
		Complexity	Internet Connections	Lack of Point Sale Machines	Lack of Trust	Unfamiliarity with Digital payments	
Frequency	Daily	3	57	1	3	1	65
	Monthly	1	18	4	1	1	25
	Weekly	4	45	3	4	0	56
	Yearly	0	6	0	1	2	9
Total		8	126	8	9	4	155

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	25.917 ^a	12	.011
Likelihood Ratio	18.413	12	.104
Linear-by-Linear Association	2.434	1	.119
N of Valid Cases	155		

Correlations

		Frequency	Problems
Frequency	Pearson Correlation	1	.126
	Sig. (2-tailed)		.119
	N	155	155
Problems	Pearson Correlation	.126	1
	Sig. (2-tailed)	.119	
	N	155	155



Since the value of P is .119 which is higher than .050, there is sufficient evidence to accept the null hypothesis and reject the alternate Hypothesis. It is inferred that there is no relationship between the frequency of usage of digital banking and the hindrances faced while using such services.

FINDINGS

There are numerous ways to go about it, including mobile banking, Internet banking, Banking Cards, Mobile Wallets, Point of Sale and so forth. To comprehend the goals, primary data was gathered in the form of a questionnaire. A sample of 155 responses revealed that 78.1% were women and 29.1% were men.

The age categories were spread with 56.8% in the 18 to 24 age range, 25.4% in the 25 to 35 age range, 10.3% in the 36 to 50 age range, 8.3% over the age of 50. The respondents belonged to diverse backgrounds, including teachers, retired professionals, homemakers, government workers, employees of private companies, and students.

The main reasons that prompts an individual to use this new technology in banking are given there under. On a majority, 67.7% of the total respondents use new technology in banking due to ease of time followed by the reason for less transaction time (25.2%), followed by security reasons(6.5 %) and for cost effectiveness(0.6 %).

The Chi square test was used to determine whether there was a relationship between age and the usage of digital banking. When the customers' awareness of digital banking was examined, it was discovered that there was no correlation between the age and their usage of the services offered by digital banking.

To understand the difficulties faced by the customer's, a relationship between the frequency of usage of digital banking and the problems faced by them therein were matched to observe if there was any correlation between the above parameters. This was examined with Chi-square test and with the help of scatter plot graph to understand the correlation.

The hindrances faced by the customer's included Internet connectivity issues, complexity issues, trust issues, lack of Point-of-Sale machines and unfamiliarity with digital payments. Keeping these parameters, a cross tabulation was created that aided us to understand their relationship. With the objective in mind to understand if the frequency of usage had any particular correlation with the issues faced by customers, the following tests were observed. The chi - square test indicated that there was no association between the two variables. The P value is greater than the significant value, there is sufficient evidence to accept the null hypothesis which indicates no relationship between age and the usage of digital banking.

Correlation analysis was also conducted to check the relationship. Though it indicated a positive correlation, it was not significant enough to have a relationship, thereby revealing that there is no relationship between the frequency of usage of digital banking services and the problems faced by the customers.

A scatter plot graph was constructed to visually represent the correlation of the two variables. The results revealed that there is no correlation between the two variables which indicates that the variables are independent of each other.

DISCUSSIONS

Digital Banking will be paving it's way to be the future of banking services. It will be very soon that one can access all services of banking at their own comfort. Post Covid, it can be seen that the usage and awareness amongst both consumers and retailers have increased multi-fold. To ensure safety, many who had access to internet shifted to the use of digital banking slowly.

This is paving it's way for India's mission to go cash-free.

The utility of digital banking has also expanded its horizon by being able to include several additional services. However, it was found that shopping was the most common usage of digital banking.

To understand the study better, statistical tools such as Chi-square test and Correlation Analysis was performed and their results are mentioned above.

On analysing the age and the usage of digital banking, it was found that there was no association between the two variables. This indicates that the usage of digital services offered by the bank. Likert scale was used to determine the results of this analysis.

For understanding the relationship between the frequency, Chi-square test and Correlation along with the scatter plot graph was constructed. Upon examination, it was concluded that there is no significance between the frequency of usage of digital banking services and the problems faced by the customers.

CONCLUSIONS

Indian banking sector has presumed a lot of innovative and technological development and one such changes implemented is the digital banking. From the above study we can conclude that the majority of respondents have also acknowledged that digital banking has made a significant impact on them and had changed their lifestyle.

Even though cash is still regarded as medium of payment, various other alternative modes such as UPI and POS mechanisms has made transaction much easier.

There is no little doubt, digital banking has made the effect on transactions much easers regardless the challenges faced by the users. Amidst the benefits of using the digital banking services. The Indian Banking sector should invest their time to overcome the challenges and improve the infrastructure and reduce the cyber security threats

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APPENDIX

QUESTIONNAIRE

1. NAME
2. GENDER
 - Male
 - Female
 - Other
3. AGE GROUP
 - 18-24
 - 25-34
 - 35-50
 - 50& above

4. DO YOU USE DIGITAL BANKING APPLICATIONS

- Yes
- No

5. HOW FREQUENTLY DO YOU USE DIGITAL BANKING APPLICATIONS?

- Daily
- Weekly
- Monthly
- Yearly

6. WHAT ARE THE MAIN REASONS THAT PROMPTS YOU TO USE THE NEW TECHNOLOGY IN BANKING?

- Less transaction time
- Ease of use
- Cost effectiveness
- Security

7. WHAT ARE THE PURPOSES FOR WHICH YOU USE DIGITAL BANKING?

- Shopping
- Fund transfer
- Utility payments
- Other

8. DO YOU FACE ANY DIFFICULTIES WHILE USING DIGITAL BANKING?

- Yes
- No
- Maybe

9. HOW OFTEN DO YOU USE FACE DIFFICULTIES WHILE USING DIGITAL BANKING?(IF YES).

- Very often
- Often
- Rarely
- Sometimes

10. WHICH IS THE MOST PREFERRED MODE OF DIGITAL BANKING?

- Digital wallets
- Net banking
- UPI
- ATM cards
- Other

11. DO YOU HAVE TWO SEPARATE BANK ACCOUNTS FOR TRADITIONAL AND DIGITAL BANKING?

- Yes
- No

12. DO YOU FEEL DIGITAL BANKING IS SAFE?

- Yes
- No
- Maybe

13. WHICH OF THE FOLLOWING DO YOU PREFER FOR VERIFICATION?

- Security device
- SMS text password
- Verification call
- E-mail code combination of these

14. HAVE YOU FACED ANY OF THESE HINDRANCES WHILE USING DIGITAL BANKING?

- Complexity
- Lack of trust
- Lack of point sales machines
- Internet connections
- Unfamiliarity with digital payments

15. DOES YOUR BANK PROVIDE ALL AVAILABLE SERVICES THROUGH INTERNET?

- Yes
- No

16. DO YOU FEEL DIGITAL PAYMENTS WILL REPLACE PHYSICAL BANKS COMPLETELY?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

17. WILL YOU RECOMMEND DIGITAL BANKING TO OTHERS?

- Yes
- No
- Maybe

A STUDY ON INFLUENCE OF DIGITAL MARKETING ON CONSUMER BUYING BEHAVIOUR

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ABSTRACT

The aim of the study is to examine the implication of digital marketing in consumer purchase decision and to find out that the consumers are aware of digital marketing and the digital channels influence in their purchase decision. The study is carried out through survey from 102 respondents. The results of the survey are analyzed using chi square test. The findings revealed that customers are aware of digital marketing and they prefer to buy electronic and shopping goods through digital channels in their purchase behaviour. The study is performed in a particular geographical area and this may be considered as a limitation to judge the purchase decisions of all customers of various regions. As the world moving towards digital era, the digital channels play vital role in increase of sales of any firm's products. So, the present study tried to reveal the impact of digital marketing on customer purchase decision.

Keywords: Customer Purchase Behavior, Digital Channels, Digital Marketing

I.INTRODUCTION

A key component of marketing is determining and meeting customer demands. In the context of business, this role is especially crucial because effective marketing initiatives can generate leads and conversions. Due to technology upgradation, there are a lot of changes taking place with marketing among which digital marketing is getting popular day by day.

All marketing tactics carried out using computers or other electronic devices, including online marketing activities carried out online, are referred to as digital marketing. A company may use websites, search engines, blogs, social media, video, email, and other avenues to reach customers when engaging in digital marketing.

Digital marketing is a dynamic, constantly-evolving process in contrast to traditional marketing, which is static and frequently referred to as "one-way" communication. In contrast, digital marketing offers a channel for two-way contact between a business and its current or potential clients, but customers cannot connect with businesses through billboards or print advertisements.

Many individuals now spend more time on screens than ever before. Digital marketing makes use of this fact to advertise company goods and services online. Businesses may

target clients where they are most likely to be by doing this, increasing the likelihood that their marketing efforts will be successful.

A diversified digital marketing strategy may have considerable financial advantages for startups and established companies alike. The majority of the time, a successful digital marketing plan combines several techniques.

1. **Search Engine Optimization (SEO):** This involves optimizing a website to improve its visibility and ranking on search engine result pages (SERPs).
2. **Search Engine Marketing (SEM):** This involves paid advertising on search engines such as Google or Bing, using strategies such as pay-per-click (PPC) advertising.
3. **Social Media Marketing (SMM):** This involves using social media platforms such as Facebook, Instagram, Twitter, or LinkedIn to promote a brand or product.
4. **Content Marketing:** This involves creating and sharing valuable content, such as blog posts, videos, or infographics, to attract and engage a target audience.
5. **Email Marketing:** This involves sending promotional emails to a target audience, either to build brand awareness, promote products, or to nurture leads.
6. **Affiliate Marketing:** This involves partnering with other businesses or individuals to promote a product or service and earning a commission on sales.
7. **Influencer Marketing:** This involves partnering with influencers, typically social media personalities with a large following, to promote a product or service to their audience.
8. **Video Marketing:** This involves creating and sharing videos to promote a brand or product, such as through YouTube or social media platforms.

A. Research Gap:

According to the increasing popularity of digital marketing it is important for us to understand how the digital marketing is influencing the consumers buying behaviour and how it is also increasing consumers online purchases and consumers preference over Digital marketing.

B. Objectives of study

The following are the objectives of study –

- To identify how digital marketing is influencing the consumers buying behaviour.
- To identify why digital marketing is getting popular over years.
- To understand how digital marketing ensures consumers trustworthiness towards online purchases.

C. Research Questions

- How digital marketing is influencing the consumers buying behaviour?
- Why digital marketing is getting popular over years?
- How digital marketing ensures consumers trustworthiness towards online Purchases?

D. Scope of study

The suggestion of this study is based on the responses received from the consumers. This study provides information about how the consumer is influenced by digital marketing towards online purchasing.

II. LITERATURE REVIEW

1. **(Nagrani & Sai Pavankumar, 2021)** The way that businesses and other organizations interact with their customer has changed because to digital marketing. The 5Ds of digital marketing are comprised of digital platforms, devices, media, data, and technology, which can be utilized in conjunction with conventional marketing strategies to increase brand awareness and more viewers than ever. Customers now have access to a considerably greater selection of entertainment, goods, services, and prices from many suppliers, as well as a more practical method of choosing and buying goods. Organizations have the chance to grow into new markets, offer new services, engage audiences in unusual ways, and compete on an even playing field with bigger companies.
2. **(Tirpude, 2014)** In a market environment that promotes the customer's requirements, consumer purchasing behaviour is evolving more quickly. When it comes to the product, pricing, features, quality, packaging, purchasing habits, customer status, generation, and age, among other factors, consumer behaviour varies. The most difficult group to communicate with is youth, though. The purchasing behaviour with trends and fashion is impacted by the shifting preferences of today's youth. As a result, marketers spend a lot of time and money on marketing research each year to identify and forecast the changing behaviour of young people. The marketer in the retail sector is currently facing numerous issues as a result of digital platforms. The modern generation is more intrigued by online shopping than by conventional retail.
3. **(Lamarre, 2012)** This article develops a research agenda based on a survey of recent studies that were published between 2008 and 2010 in order to propose a direction for future study in Mobile Marketing, and particularly Consumer Behavior. 53 papers dealing with consumer behaviour were found after categorizing and analyzing 126 publications, from which research questions were taken to outline upcoming studies in the area.
4. **(Mehta, 2020)** In the context of a market that promotes the needs of its customers, consumer purchasing patterns are evolving more quickly. When it comes to the product, pricing, features, quality, and packaging, consumer behaviour changes. A purchasing habits, social status, generation, and client age, etc. The hardest group to communicate with is youth, though. Because they largely follow the rhythm of fashion and taste according to the changing times, the shifting preferences of the modern client have an impact on the purchase pattern. As a result, marketers spend excessive amounts of time and money on market research each year to identify and forecast the shifting client behaviour. The

marketer in the retail sector is currently facing numerous issues as a result of digital marketing.

5. **(Gupta, Goplani, & Sabhani, 2020)** study to the fact that young people frequently utilize online platforms for bill payment, shopping, communication, and information-seeking, as well as the fact that older people have begun to do the same, the field of digital marketing is expanding at a rapid rate. People's behaviour created a chance for businesses to sell their goods and readily attract clients. It has also been discovered that several online stores or technologies are preferred by customers than physical stores for shopping. Users' time and energy are saved, and this has a beneficial effect on their purchasing decisions. We shall emphasize the impact of internet marketing on young people's purchasing habits in this study.

6. **(Bhuvaneswari & Kannan, 2022)** The purpose of this study is to examine the theoretical underpinnings of consumer behaviour in relation to digital marketing. The primary consumer behaviour attribute and relationship among them from a digital marketing viewpoint are examined in this article along with how consumers experience and are impacted by the digital environment they are in as part of their everyday life. An effort has been made to research customer acceptance of digital marketing and how it affects their purchasing behaviour in the Ramanathapuram area. While analyzing consumer behaviour, both primary (survey) and secondary data are collected, which aids the researcher in determining how to create a strong brand awareness of consumer behaviour.

7. **(Kaur, Singh, & Gurmeet, 2020)** The objective of this research is to evaluate the potential influence of digital marketing on customer behaviour. Digital marketing strategies like search engine optimization, Facebook, Instagram, pay per click, and email marketing, for instance, have a big influence on how consumers perceive businesses and behave online.

8. **(Zhou, 2021)** The objective of this research is to evaluate the potential influence of digital marketing on customer behaviour. Digital marketing strategies like search engine optimization, Facebook, Instagram, pay per click, and email marketing, for instance, have a big influence on how consumers perceive businesses and behave online.

9. **(VIJAYANAND, 2021)** The main objective of this study is to examine the benefits and effects of digital marketing for both consumers and marketers. Moreover, it examined the significance and influence of digital marketing on consumer purchasing patterns. The study is conducted using a structured questionnaire for primary data, and a sample size of 500 respondents is taken into consideration.

10. **(Ramesh & Vidhya, 2019)** The study discovered a substantial relationship between customer perception of digital marketing and its effectiveness in influencing online consumer purchasing behaviour. Also, it was shown that content marketing is the most popular digital marketing channel for encouraging consumers to make purchases online. Discussion also included potential solutions and a conclusion.

III. RESEARCH METHODOLOGY

A. Research Design

The study was conducted through primary data which were further used in the investigation. 100+ respondents completed a standardized questionnaire to provide the primary data. The convenient sampling procedure, which was used to consider the samples, was validated and used for further investigation.

The chi-square test is the method used to examine the data.

B. Research Approach

For this study, a google survey method is utilized to gather data, and respondents are asked to complete the questionnaire on their own. It was structured by closed-ended questions.

C. Sampling technique and sample size

For the objective of conducting a pilot study, a sample size of 100+ people were chosen in order to determine whether respondents aware of digital marketing.

D. Data usage

Only the data gathered through a questionnaire is taken into consideration for analysis and interpretation, and the chi-square test is used to examine it.

IV. INTERPRETATION AND ANALYSIS OF DATA

The goal of the paper is to examine how digital marketing affects consumer behaviour, to comprehend the factors that have contributed to the industry's recent rapid expansion, and to determine whether or not customers' levels of confidence in online purchases are affected by digital marketing.

The information used for the research was gathered from primary sources by disseminating a structured questionnaire via Google Forms in order to examine the study's goals. Just 102 of the approximately 300 respondents who received the questionnaire responded.

1. Of the 102 responses, 50.5% of respondents were female, 47.3% were male, and 2.2% did not want to disclose their gender.
2. The age range of the majority of the responses was between 18 and 30. Then came the group of people between the ages of 30 and 50, and finally the group of those under the age of 18.
3. Students made up the majority of the responses we received (61.5%), followed by professionals (24.2%), self-employed people (9.9%), and other workers (4.4%).

4. Out of the responses we received, the middle class, or those with annual incomes below Rs.300,000, made up only 70.3% of the population, followed by the income groups of Rs.300,000 to 400,000, which made up 14.3% of the population, the upper middle class, or those with annual incomes above Rs.500000, which made up 12.1% of the population, and the income group of 400,000 to 500,000 , which made up only 3.3% of the population.
5. The main goal of this survey was to determine how many individuals were aware of digital marketing. According to the responses we obtained, 86.8% of respondents confirmed that they were aware of the practice, 3.3% were unsure, and 9.9% had no knowledge of it at all.
6. According to the survey, social media marketing and mobile marketing are the two types of digital marketing that consumers are most familiar with, while pay-per-click, audio-video marketing, and virtual reality marketing are the three types of digital marketing that consumers are least familiar with.
7. The survey conducted helped us to understand that Social media marketing has a significant impact on consumer behaviour, whereas virtual reality marketing has less of an impact.
8. According to the survey, the majority of consumers, or 60.4% of responses, were persuaded to purchase a product by means of digital marketing. While 22% were neutral, meaning that occasionally digital marketing had an impact on their decision to make an online purchase and occasionally it had no impact, 17.6% were unaffected by digital marketing and did not buy a product through the internet.
9. We were able to determine that fashion and clothing products, which were purchased by 63.7% of consumers, and electronic products, which were purchased by 30.8% of consumers, were the two categories where consumers were most significantly influenced by digital marketing.
10. Since consumers believe they cannot always rely on digital marketing and the vast majority of them concur that the digital marketing tool should be trusted, but whereas the majority of our respondents are unconvinced of their credibility.
11. Through the survey conducted we were able to understand why the majority of people are switching to online shopping because they believe it to be a more affordable and time saving option.
12. Many of the responses we got expressed uncertainty about whether they would obtain genuine goods through an online platform.
13. According to a study, many customers prefer to receive cashback when making an online purchase of any kind, and customers are most influenced by digital marketers who highlight cashbacks.
14. Digital marketing is becoming more and more popular since it enables consumers to personalize their purchases.

HYPOTHESIS

H₀ - There is no association between age and trustworthiness towards online purchase.

H₁ - There is an association between age and trustworthiness towards online purchase.

CHI-SQUARE TEST

Age * Trustworthiness Cross tabulation

Count

		Trustworthiness					Total
		Strongly agree	Agree	Neutral	Disagree	Strongly disagree	
Age	Below 18	1	1	0	0	0	2
	18-30	14	29	40	4	3	90
	30-50	4	6	0	0	0	10
Total		19	36	40	4	3	102

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	12.324 ^a	8	.137
Likelihood Ratio	16.591	8	.035
Linear-by-Linear Association	3.616	1	.057
N of Valid Cases	102		

Since the P value is 0.137 which is greater than 0.050 there is sufficient evidence to accept null hypothesis that is there is no association between age and trustworthiness towards online purchase.

H₀ - There is no association between gender and digital marketing influence towards consumers buying behavior.

H₁ - There is an association between gender and digital marketing influence towards consumers buying behavior.

Gender * Influence Crosstabulation

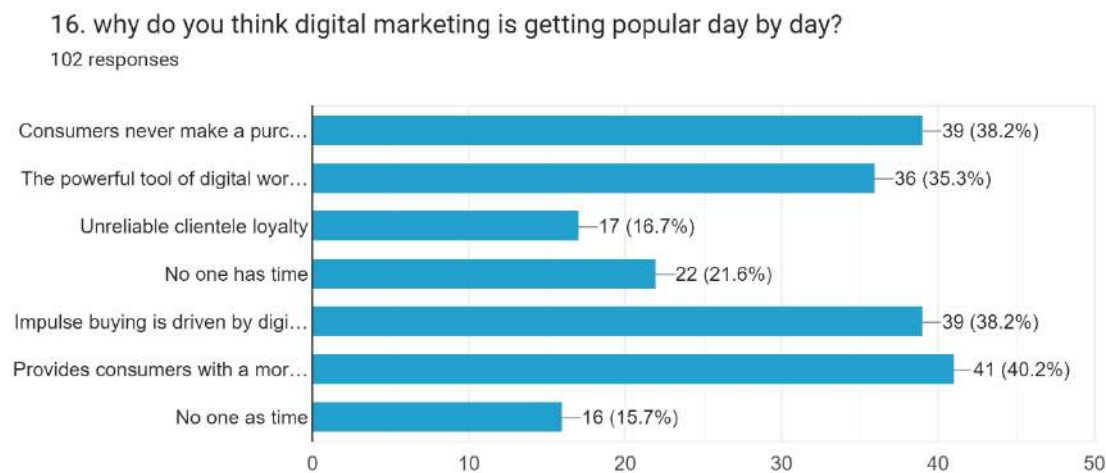
Count

		Influence			Total
		Yes	No	Maybe	
Gender	Female	28	10	11	49
	Male	37	5	9	51
	Prefer not to say	1	1	0	2
Total		66	16	20	102

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5.001 ^a	4	.287
Likelihood Ratio	4.952	4	.292
Linear-by-Linear Association	1.424	1	.233
N of Valid Cases	102		

Since the P value is 0.287 which is greater than 0.050 there is sufficient evidence to accept null hypothesis that is there is no association between gender and digital marketing influence towards consumers buying behavior.



Why do you think digital marketing is getting popular day by day?

- Consumers never make a purchase prior to conducting online research
- The powerful tool of digital word-of-mouth
- Unreliable clientele loyalty
- No one has time
- Impulse buying is driven by digital marketing
- Provides consumers with a more customized shopping experience

Graphical representation represents that digital marketing is becoming more and more popular since it enables consumers to personalize their purchases. This shows how the consumers prefer to shift from traditional marketing to digital marketing as the reach of digital marketing is wider when compared to traditional marketing.

V. CONCLUSION

Digital marketing has several advantages over traditional marketing methods. One of the most significant advantages is the ability to reach a vast and diverse audience, regardless of geographic location or time zone. With digital marketing, businesses can target specific demographics and interests, leading to more efficient and effective advertising campaigns. Another advantage of digital marketing is the ability to track and analyze data. By using

various tools and metrics, businesses can measure the success of their campaigns and make data-driven decisions to improve their strategies. Digital marketing also allows for more personalized and interactive communication between businesses and consumers. Social media, email marketing, and other forms of digital communication provide opportunities for businesses to engage with their audience, build relationships, and foster customer loyalty. In addition, digital marketing is often more cost-effective than traditional marketing methods, allowing small businesses to compete with larger corporations on a more level playing field. Overall, digital marketing offers many benefits and has become an essential aspect of modern business strategies

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APPENDIX

1. Name:

2. Gender

- Male
- Female

Prefer not to say

3. Age

- below 18
- 18 - 30
- 30 - 50
- above 50

4. Profession

- Self employed
- Professional
- unemployed
- Student
- Other:

5. Annual income

- less than 300000
- 300000 - 400000
- 400000 - 500000
- above 500000

6. Are you aware of Digital marketing?

- Yes
- No
- Maybe

7. what are the types of digital marketing that you are aware of?

- Search Engine Optimization
- Pay-Per-Click
- Social Media Marketing
- Content Marketing
- Email Marketing
- Mobile Marketing
- Audio Video Marketing
- Influence Marketing
- Virtual Reality Marketing

8. Which among this types of digital marketing influences your buying decision?

- Search Engine Optimization
- Pay-Per-Click
- Social Media Marketing
- Content Marketing

- Email Marketing
- Mobile Marketing
- Audio Video Marketing
- Influence Marketing
- Virtual Reality Marketing

9. Have you purchased any product on the influence of digital marketing?

- Yes
- No
- Maybe

10. Under digital marketing which among this is usually influenced on you ?

- Accessories
- Beauty
- Electronic
- Fashion and clothes
- Others

11. Do you think digital marketing is truth worthy to place you are orders?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

12. Do you consider online purchasing budget friendly?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

13. Do you consider online purchasing to be convenient and time saving?

- Strongly agree
- Agree
- Neutral
- Disagree
- strongly disagree

14. Do you think genuine products are marketed through digital marketing?

- Yes
- No
- Maybe

15. What are the various offers that a digital marketer can provide that influence you to purchase the product?

- Cash back
- Vouchers

- Availability of instant information
- Attractive Web design

16. why do you think digital marketing is getting popular day by day?

- Consumers never make a purchase prior to conducting online research
- The powerful tool of digital word-of-mouth
- Unreliable clientele loyalty
- No one has time
- Impulse buying is driven by digital marketing
- Provides consumers with a more customized shopping experience

A STUDY ON STUDENT'S PERSPECTIVE ON THE EFFECTIVENESS OF QUALITY OF ONLINE EDUCATION WITH SPECIAL REFERENCE TO BENGALURU CITY

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ABSTRACT

Online learning is rapidly becoming one of the most effective ways to offer information. The virus had such an impact that online education became a seemingly ubiquitous part of our growing world, resulting in school closures and no further physical interaction between teachers and students. The aim of this study is to investigate the extent of student participation in online education in Bengaluru city and to evaluate the effectiveness of this mode of education in meeting students' learning needs. The study also aims to identify the factors associated with online education in the city. For the study we have collected 213 responses and convenience non-probability method was used. According to the findings of this study, students' good and unpleasant experiences were evaluated. The findings can be used by instructors to understand their students' perspectives of online learning and, as a result enhancing their online teaching techniques.

KEYWORDS: Students perception, online education, technology

INTRODUCTION

Online education refers to the process of delivering education through the internet using digital technologies. It allows learners to access educational materials and interact with instructors and fellow learners in a virtual environment, without the need to attend a physical classroom. It has become increasingly popular in recent years due to advancements

in technology, convenience, and flexibility. It offers learners the opportunity to study at their own pace, from anywhere in the world, and at any time that suits them.

Online education can take many forms, including online courses, virtual classrooms, webinars, and MOOCs (massive open online courses). These educational programs can be offered by traditional educational institutions or by online education providers. This made high-quality education accessible to learners from all backgrounds, regardless of their geographic location or financial circumstances.

The benefits of online education include greater access to educational opportunities, reduced costs, and increased flexibility. It is especially beneficial for individuals who live in remote areas, have busy schedules, or require flexibility due to other commitments such as work or family. However, online education also has its challenges, including the need for self-discipline, the potential for isolation, and the lack of face-to-face interaction with instructors and peers.

Both online teaching and traditional teaching have their benefits and limitations. The choice between the two depends on factors such as learning preferences, accessibility, and individual circumstances.

In the early 2000s, the growth of the internet and the development of digital technologies made it possible for educational institutions to offer online courses and programs. Many early online courses were aimed at adult learners seeking to further their education or develop new skills, and were offered by for-profit education providers such as the University of Phoenix.

The Covid-19 pandemic in 2020 and 2021 further accelerated the adoption of online education, as many educational institutions were forced to switch to online delivery to comply with social distancing regulations. Overall, online education has grown in popularity over the years as technology has advanced and societal attitudes towards online learning have become more accepting. Nonetheless, online education is a valuable alternative to traditional classroom-based education, and its popularity is likely to continue to grow in the future.

REVIEW OF LITERATURE

(Gilbert, Morton, & Rowley, 2007) This paper looks at how students evaluated an e-learning module on an MSc in Information Technologies and Management, based on qualitative data from student questionnaires. The criteria for satisfaction included synergy between theory and practice, specific subject themes, discussion forums, and other learning support. Dissatisfaction was associated with the platform's robustness and usability, access to resources, currency of study materials, and student work scheduling. Aspects of the student learning experience that could improve e-learning included considering each student's engagement, having a menu-like integrated learning environment, encouraging discussion and interaction, and clarifying expectations of the tutor's role.

(Claudiu Coman, 2020) This research looked at how Romanian universities adapted to online learning during the Coronavirus pandemic, by surveying 762 students from two of the largest Romanian universities. The results showed that Romanian universities were not prepared for online learning, and the advantages of online learning were diminished. Technical issues were identified as the most important problem, followed by teachers' lack of technical skills and their teaching style not being adapted to the online environment. Implications for universities and researchers are discussed.

(Janet W.H. Sit, 2005) This study examined students' views on an online learning program in a post-registration nursing degree in Hong Kong. The results showed that students found online learning to be convenient and beneficial in terms of accountability and independent

learning. However, it was noted that lack of human interaction was a major drawback. These findings can help inform ways to improve online learning.

(Billy H. H. Cheung, 2023)The global pandemic of COVID-19 has resulted in widespread use of online learning. Our main goal is to compare various online synchronous interactive learning activities in order to assess students' perceptions. Furthermore, we hope to uncover characteristics that influence their perceptions in these classes.

(Preethi Inampudi, Shruti Khemshetty, Dr. R. Parvathi, 2023)Hybrid education is a combination of traditional in-person learning and virtual online learning. Due to the Covid pandemic, many schools have started using digital platforms for online classes. This study aims to understand how comfortable students are with hybrid learning by conducting a questionnaire and using statistical tools to analyse the results. The goal is to use the findings to better plan for the implementation of hybrid learning in the future, which is already being used in many western countries.

(apostolos fyllos, 2021)This study is about how first-year university students feel about online learning during the COVID-19 pandemic. Many universities have stopped in-person classes and are using technology for teaching, including lab work. The study wants to know if students think the quality of online learning is good or not, and if their opinions changed between two semesters.

(Zakaryia Almahasees1, 2021)This study asked faculty and students in Jordan how they feel about online learning during the COVID-19 pandemic. They found that people are using Zoom, Microsoft Teams, and WhatsApp for online classes and communication. While online learning is helpful during the pandemic, it's not as good as in-person learning. Some problems with online learning include adapting to it, lack of interaction and motivation, technical issues, and privacy concerns. Online learning has some benefits like being cheaper and more flexible, but it can't completely replace in-person learning. The study recommends using a mix of online and in-person learning for a better education.

(Della Shinta Bestiantono, Putri Zulaiha Ria Agustina, Tsung-Hui Cheng, 2020)This study is about how junior high school students in Indonesia feel about online learning during the COVID-19 pandemic. The researchers found that many students in Indonesia can't access the internet for online learning because of technical and financial issues. The study also found that students missed face-to-face interactions with teachers, response time, and socializing with other students in a traditional classroom setting. The study suggests that online learning may not be effective in developing countries like Indonesia.

(Andria Young, 2006) This study aimed to create a survey to understand what students like and want in online classes. The survey was used to evaluate the quality of online classes at a university in Texas. The results showed that the faculty is doing well in providing interaction and course content. However, there is a need to have a consistent structure for courses and extended technical support.

(Jo Coldwell & Jason Wells)When students start an online course, their initial feedback may be influenced by their fear of technology and difficulties using the necessary technologies. A study evaluated an online course and found that students' negative first impressions impacted their perception of the overall online learning experience. The study suggests that areas outside of eLearning, such as addressing students' fears and providing better support for using technology, should be attended to in order to improve the learning experience for students.

RESEARCH METHODOLOGY

This research was conducted in order to analyse the student's perspective on the online Education with special reference to Bengaluru City. First a review of literature for the analysis of the Student's behaviour towards Online Education was done on research papers

to get a better understanding about the topic. This paper is inferential in nature, it is a cross sectional data and it is based on primary data.

RESEARCH OBJECTIVES

- To understand the impact of online education during the pandemic period.
- To analyse the preferences of students between traditional and online education.
- To study the factors associated with online education in Bengaluru city.

To analyse the student’s perspective on online education practice in Bengaluru primary data was used. The primary source of data or information was collected through a well structure questionnaire. The data was collected from a sample of 213 respondents and a convenience non-probability method was used. The questionnaire included demographic variables like age, gender, educational background, occupation, and experience on online education. The secondary sources of information were collected from various sources like journal articles, newspaper clippings, annual reports and other government reports.

Statistical tools used for analysis

The following tools were used for the analysis and interpretation data:

1. Descriptive Analysis
2. Chi- square

RESEARCH GAP

The current research on students' perceptions of online education in Bengaluru lacks an investigation into how socio-economic background affects their attitudes towards it. There is a need to explore how online education impacts marginalized communities and if it helps or worsens educational inequalities. Policymakers can develop strategies to ensure fair access to education in Bengaluru by addressing this research gap.

RESEARCH PROBLEM

Due to the COVID-19 pandemic, educational institutions across the world have had to shift to online learning. Bangalore City, being a major education hub in India, has also seen a significant shift towards online education. However, the effectiveness of online education is still a topic of debate, and there is a lack of research on students' perspectives on this matter in Bangalore City.

By studying the students' perspectives on online education, this research can provide insights into the effectiveness of online education, the challenges faced by students, and the potential improvements that can be made. This study can help educational institutions in Bangalore City and other parts of the world to enhance their online learning programs and provide a better learning experience for students.

RESEARCH QUESTION

This paper attempts to understand the effectiveness of online education in Bangalore city. It attempts to answer a few questions. Firstly, what are the challenges that students face in accessing and participating in online education in Bangalore City? The paper also tries to focus what improvements can be made to enhance the effectiveness of online education from the students' perspective.

LIMITATION OF THE STUDY

The sample is restricted only to Bangalore city and the other districts in Karnataka are excluded.

DATA ANALYSIS AND INTERPRETATION

FINDINGS

Online learning is rapidly becoming one of the most effective ways to offer information. The virus had such an impact that online education became a seemingly ubiquitous part of our growing world, resulting in school closures and no further physical interaction between teachers and students. Fortunately, soon enough most of the schools and educational institutions moved to online mode to resume their studies. As a result, education has changed dramatically, with the distinctive rise of e-learning, whereby teaching is undertaken remotely on digital platforms instead of physical classrooms. Primary data was collected in the form of a questionnaire to understand the objectives.

It was seen that from a sample of 213 respondents, 52.6% were male ,46.9% were female and 0.5% were prefer not to say. The age groups were evenly distributed, 15% were of the age group 13-19, 70.9% were between 19-24 and 14.1% were above 24. The students were from different grades like 7th to 10th, PUC, under graduation, Post-Graduation, Diploma, Working and Others.

DISCUSSION AND ANALYSIS

Table 1: Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Female	100	46.9	46.9	46.9
Male	112	52.6	52.6	99.5
Prefer not to say	1	.5	.5	100.0
Total	213	100.0	100.0	

Source: compiled from primary data

In this study there are total 213 responses out of which 100 females, 112 males and 1 prefer not to say, so which shows that highest population is male that is by 52.6%, female 46.9% and prefer to not to say 0.5%.

Gender

213 responses

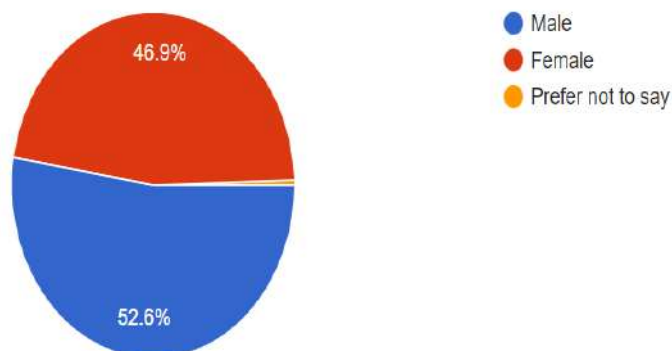


Table 2:Age

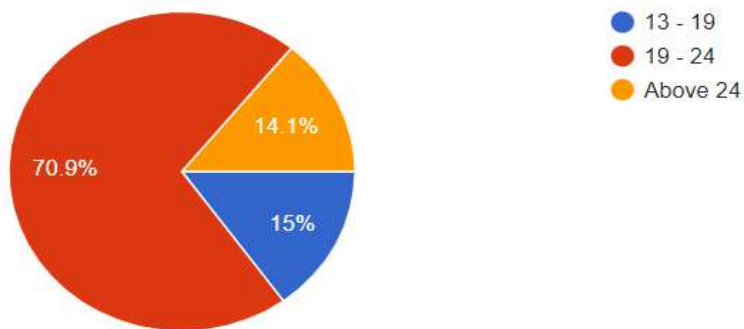
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	13-19	32	15.0	15.0	15.0
	19-24	151	70.9	70.9	85.9
	Above 24	30	14.1	14.1	100.0
	Total	213	100.0	100.0	

Source: compiled from primary data

In this study there are total of 213 responses out of which 32 are from the age of 13-19 years, 151 are 19-24 years and 30 responses are from above 24 years. Which indicates that majority of the students from the age group of 19 to 24 years have pursued online classes in the recent period especially during the covid 19 pandemic.

Age

213 responses

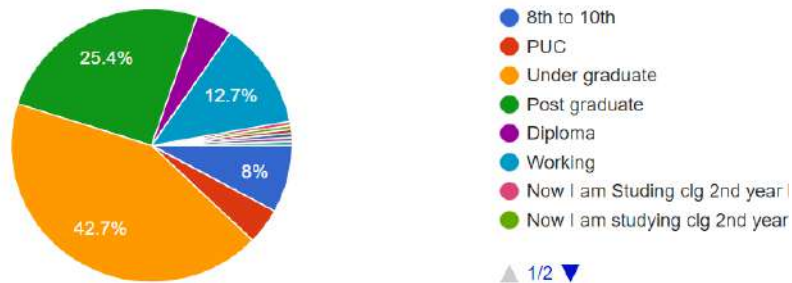

Table 3 :Grade

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PG	54	25.4	25.4	25.4
	UG	91	42.7	42.7	68.1
	Diploma	9	4.2	4.2	72.3
	working	27	12.7	12.7	85.0
	8-10	17	8.0	8.0	93.0
	other	6	2.8	2.8	95.8
	PUC	9	4.2	4.2	100.0
	Total	213	100.0	100.0	

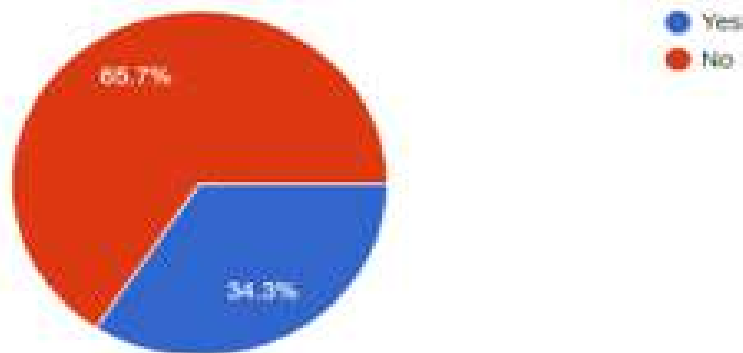
Source: compiled from primary data

Grade

213 responses



Experience on online education before covid 19 pandemic:



Out of 100%, 65.7% has no experience on online education before the covid-19 pandemic and the rest 34.3% has a few experiences towards online education before the pandemic as the sample of 213 responses.

CHI SQUARE TESTING

1.Hypothesis

H₀: There is no significant relationship between the grade of students and online classes during the pandemic period.

H₁: There is association between the grade of students and online classes during the pandemic period.

Table 4:Grade

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PG	54	25.4	25.4	25.4
	UG	91	42.7	42.7	68.1
	Diploma	9	4.2	4.2	72.3
	working	27	12.7	12.7	85.0

8-10	17	8.0	8.0	93.0
other	6	2.8	2.8	95.8
PUC	9	4.2	4.2	100.0
Total	213	100.0	100.0	

Source: compiled from primary data

Grade * Was online classes during the pandemic knowledgeable Cross tabulation

		Was online classes during the pandemic knowledgeable					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Grade	PG	3	10	21	17	3	54
	UG	14	11	41	17	8	91
	Diploma	1	2	4	2	0	9
	working	4	4	16	3	0	27
	8-10	1	2	7	2	5	17
	other	0	0	2	3	1	6
	PUC	1	1	3	4	0	9
Total		24	30	94	48	17	213

Chi-Square Test

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	32.240 ^a	24	.121
Likelihood Ratio	32.750	24	.109
Linear-by-Linear	.592	1	.441

Associati on			
N of Valid Cases	213		

Since the P value is 0.121 which is greater than 0.050, there is sufficient evidence to accept null hypothesis.

It is inferred that there is no association between the grade of students and online classes during the pandemic period

2.Hypothesis

H₀: There is no relationship between age and method of traditional learning.

H₁: There is relationship between age and method of traditional learning

Age * traditional method Cross tabulation

Count

		traditional method			Total
		Dislike	Like	Moderate	
Age	13-19	9	12	11	32
	19-24	32	59	60	151
	Above 24	7	8	15	30
Total		48	79	86	213

Chi-Square Test

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.602 ^a	4	.626
Likelihood Ratio	2.632	4	.621
Linear-by-Linear Association	1.086	1	.297
N of Valid Cases	213		

Since the P value is 0.626 which is greater than 0.050, there is sufficient evidence to accept null hypothesis.

It is inferred that there is no association between age and method of traditional learning.

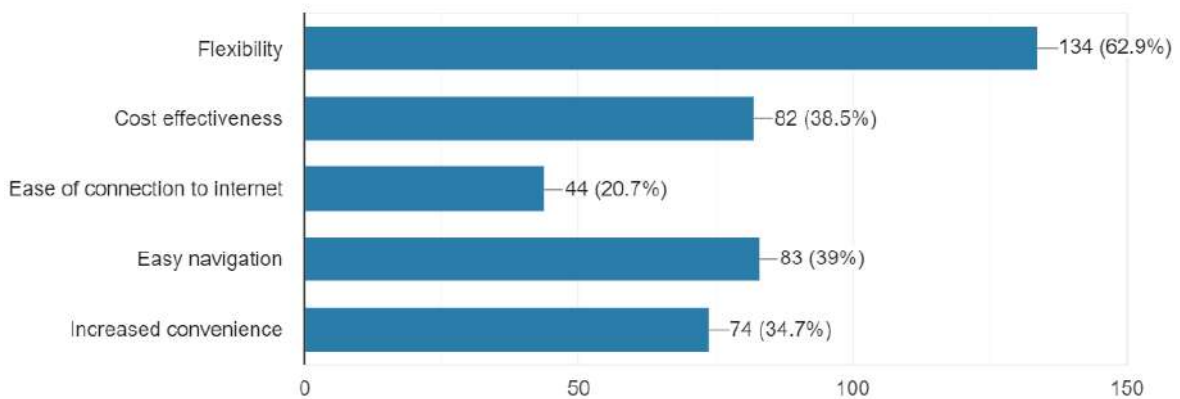
RESULTS

To understand if there was an association between the demographic variables and the quality of online education and the quality of traditional method, Chi square test was conducted and

the above were the results obtained. When the effectiveness of online education during the pandemic period was analysed, it was found that the P values of all the demographic variables namely age, gender, educational background, was greater than the significant value and there was no association between the demographic variables and the quality of online education and the quality of traditional method.

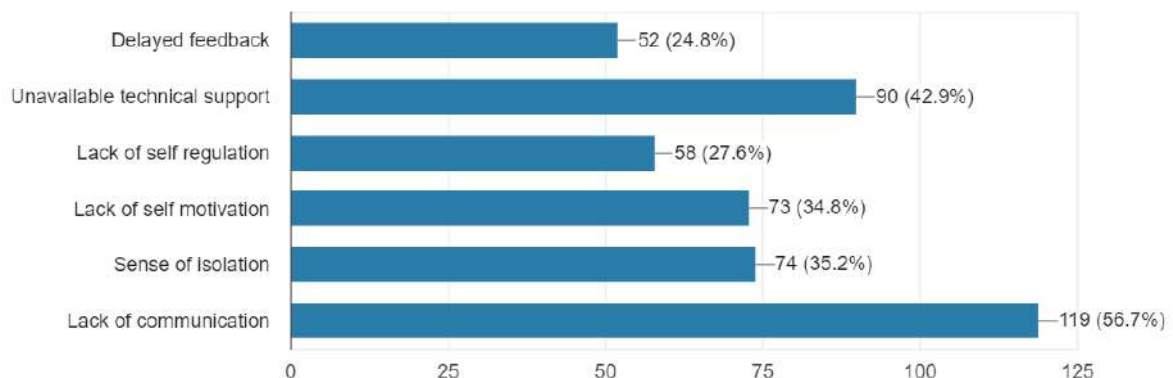
FACTORS ASSOCIATED WITH ONLINE EDUCATION

POSITIVE FACTORS:



There are many positive impacts of online education like the accessibility to education. online education is more accessible to those students who may not have access to traditional classrooms by allowing the students to access courses and resources from anywhere in the world which is done by removing the geographical barriers. Flexibility, affordability personalized learning experiences for individual students, cost effectiveness, easy navigation, increased convenience and many more. As per the survey the most common advantage of online education over traditional learning which was preferred by our sample is flexibility that is out of 213 responses, 134 respondents (62.9%) have chosen flexibility has one of the positive impact and easy navigation has 83 responses(39%) out of 213 responses , cost effectiveness has 82 responses (38.5%), increased convenience 74 responses (34.7%) and ease of connection to internet is around 44 responses(20.7%) which is the least opted as the positive impact.

NEGATIVE FACTORS:



While online education has many positive impacts, there are also some potential negative impacts to be considered like Lack of face-to-face interaction that is where online education can be isolating, as students do not have the same opportunities for in-person interaction with their peers and instructors. This can lead to feelings of disconnection and reduced motivation, online education requires a reliable internet connection and access to appropriate technology. Students who do not have access to these resources may struggle to fully participate in online courses. lack of structure, limited opportunities for hands-on learning, limited opportunities for socialization, limited networking opportunities, limited feedback and many more. As per the survey the most common disadvantage of online education over traditional learning which was preferred by our sample is lack of communication that is out of 213 responses, 119 respondents (56.75%) have chosen lack of communication has one of the negative impact and unavailable technical support has 90 responses (42.9%) , sense of isolation has 74 responses (35.2%), lack of self-motivation has 73 responses (34.8%) , lack of self-regulation has 58 responses (27.6%) out of 213 responses and delayed feedback was 52 responses(24.8%) which was least opted .It is important to consider these potential negative impacts when choosing an online education program, and to take steps to address these issues, such as seeking out opportunities for socialization and networking, and finding ways to incorporate hands-on learning.

CONCLUSION & RECOMMENDATIONS

The findings of this study could provide insights into the challenges faced by students in the transition to online education and inform future policies and practices in the education sector.

In conclusion the study on comparison between traditional and online education during covid- 19 period with special reference to Bengaluru city as shown that online education has a significant impact on the quality of education on/on students in Bengaluru. The study found that the effectiveness of the quality on online education are more likely to have positive impacts from a student's perspective and also giving the students a flexible and cost effective education. This study has also found that online education played a significant role during the covid-19 pandemic among the students in Bengaluru.

Based on the analysis of the study there are few recommendations like improving access to technology, developing engaged and interactive content, providing regular feedback and support and many more. The institutions providing online education should ensure that all students have access to the necessary devices and internet connection since online education relies on technology. One the major drawback of online education during the pandemic was non interactive sessions. Students became ignorant about their studies and started to concentrate less during the class hours. Therefore, the teachers should make sure that there is an interactive content and also ensure that all students are participating during the sessions.

These suggestions can be implemented so that online education can be made more effective and engaging for students and also help to ensure that students achieve their learning objectives.

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APPENDIX

Questionnaire

1. Name
2. Age
 - 13 - 19
 - 19 - 24
 - Above 24
3. Gender
 - Male
 - Female
 - Prefer not to say
4. Grade
 - 8th to 10th
 - PUC
 - Under graduate
 - Post graduate
 - Diploma
 - Working
 - Other...
5. Secondary and higher secondary in which educational board?
 - State board

- CBSE
- ICSE
- Other

6. Name of the institution during online education.

7. Have you pursued any online courses before covid-19 pandemic?

- Yes
- No

8. Was the online classes during the pandemic knowledgeable?

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

9. Was the online lecture recording useful for your studies?

- Yes
- No
- Maybe

10. Kindly give your opinion to the questions given below;

		Yes	No	May be
a)	Do you feel it as a effective learning method?			
b)	As a student, do you think you're learning outcomes could be achieved through online education?			
c)	Do you get distracted during the online lectures ?			
d)	Did you face any technical problem?			

11. What are the positive impacts of online education according to you?

- Flexibility
- Cost effectiveness
- Ease of connection to internet
- Easy navigation
- Increased convenience

12. According to you, what are the negative impacts of online education?

- Delayed feedback
- Unavailable technical support
- Lack of self-regulation
- Lack of self-motivation
- Sense of isolation
- Lack of communication

13. There is proper interaction between you and the teacher?

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

14. What do you think is the most important factor determining the quality of the online learning?

- Teaching quality
- Study environment at home
- Motivational factors
- Ease connection of internet
- Others

15. Experience of online educational programs compared with traditional in - class learning?

- Like
- Dislike
- Moderate

16. how would you rate the overall quality of the online education you received?

- Very good
- Good
- Moderate
- Not good

17. Would you recommend online education to others

- Yes
- No
- Maybe

18. Was the quality of online teaching satisfactory?

Dissatisfied

- 1
- 2
- 3
- 4
- 5

Highly satisfied

18. What is your suggestion on the effectiveness of online education?

A STUDY ON CONSUMER SATISFACTION TOWARDS PATANJALI PRODUCTS

Submitted By

Sandra S

22SJCCM021

Sri Vidhya TR

22SJCCM027

ABSTRACT:

The research focuses on analyzing the customer preference towards Patanjali products. Patanjali is a well-known Indian brand that offers a wide range of herbal and natural products, including food, personal care, and household items. The study aims to identify the factors that influence customers' preference towards Patanjali products and the brand's impact on the Indian market.

The findings indicate that customers are highly satisfied with Patanjali products, as they perceive them to be effective, affordable, and of good quality. However, some customers reported dissatisfaction with the availability and distribution of the products. The study recommends that Patanjali should focus on improving the distribution network and increasing the availability of their products to enhance customer satisfaction.

INTRODUCTION:

FMCG is one of the sectors which are rapidly rising all over the world. There are many FMCG companies in India including Hindustan Unilever (HUL), Procter & Gamble (P&G), India tobacco company (ITC), Patanjali, etc. This research paper is prepared with an idea to study the customer preferences towards Patanjali products.

Customer satisfaction is an important factor that contributes to the success of a business. It is an essential element that can help companies retain their customers and attract new ones.

Customer preferences are expectations, likes, and dislikes, motivations and inclinations that drive customer purchasing decisions. They complement customer needs in explaining customer behavior. Knowing and understanding your customer's preferences before they buy allows you to create an even stronger experience. Brand quality is the perception of quality that a brand achieves with its customers. Quality is often defined as the meeting the expectations of customers.

PAL Patanjali Ayurveda Limited, which started as a small pharmacy, has expanded to sell the full range of consumer categories, from edible oils, biscuits and noodles to toothpaste, hair, skin care products and groceries.

This study is conducted on the growth of the Swadeshi products in India in the reasonable prices on the lines of developing Indian Economy and improves well-being of society. Most of the people purchase this brand and dealers take an interest in the availability of this brand.

REVIEW OF LITERATURE:

1. **Yadav (2017)** investigated a study to examine the consumer's awareness about Patanjali product and to study the consumer perception about Patanjali and its products. In order to attain the objective of this study is 100% respondent in which 86% is satisfied and 2% is dissatisfied and the population size is 225. Patanjali ayurvedic has become the 3rd largest seller of FMCG product at the shelves of the future retail.
2. **Rajguru tandon (2017)** finds out the traditional linking of Patanjali as an Indian company as the main reason for the growth of Patanjali. He says that there are many Professionals who are joining Patanjali for only this reason and this has contributed a lot in growth of Patanjali.
3. **Nawaz & Anupam Trivedi (2017)** describes the problems that are being faced by products of Patanjali in a recent test conducted on their shivling beej and amla juice which were found to be of low standards as per guidelines set by concerned department. These products had lower pH value than required as per standards.
4. **Kumar & Ahuja (2017)** performed a study to know about the factors affecting consumer behavior and to get knowledge of the satisfaction level of consumers regarding Patanjali products. The above study revealed that the satisfaction level of consumers is independent of demographic variables like marital status, age, gender, income and occupation. There is no relationship between demographics and satisfaction level of consumers.
5. **Sulaiman (2017)** conducted a study to find the satisfaction level of customers towards Patanjali Ayurveda Ltd. products and to identify the brand loyalty among the customers. The above study concluded that there were many significant factors which contributed in the buying decision of the product. Patanjali is enjoying its eminent position in FMCG market by connecting spirituality.
6. **Sreejith & Suresh (2017)** performed an exploratory analysis of association among experiential branding, level of satisfaction, fidelity and brand personality in the FMCG sector. They found that consumption is viewed as an intellectual process and consumers like to consume those products which trigger a curiosity in their minds.
7. **Subbulakshmi and Geethamani (2017)** investigated a study to find out the objective to understand the consumer perception and satisfaction studying the awareness of product within the consumer and the no. of consumer who consume herbal products. In order to attain the objective of 50 respondent has been selected.
8. **Gharat, S.J (2017)** examined a study on product positioning of Patanjali products. The purpose of above study was to find the various prospects of Patanjali products and also factors influencing these products. They concluded that Patanjali has captured a huge market share within a very short time period but shortage of these products is the major problem faced by consumers these days.
9. **Divya Priya & Maharajothi Priya (2018)** conducted a study to know about the awareness, preference and satisfaction towards Patanjali products. They found that consumers were influenced through salespersons, advertisements and organic nature of the products. Also findings show that consumers were highly satisfied with the Patanjali products with respect to quality, usage features of the product and most important its ayurvedic ingredients.
10. **Chowdhary & Marwa (2018)** conducted an exploratory study on customer satisfaction towards selected food products with special reference to Patanjali Ayurveda Ltd. and ITC Ltd. They have mentioned that Indian FMCG sector has shown an annual growth of around 11% over the last decade. The results of the above study depicted that the customers are loyal and frequent buyers of the selected food products of both brands.

OBJECTIVES OF THE STUDY:

The main objectives of the study are:

- i. To study Brand quality of PATANJALI in minds of Consumers.
- ii. To find out Customer preference and Brand quality of Patanjali Ayurveda product.
- iii. To know the attributes that customer keeps in mind while buying PATANJALI product.
- iv. To analyze consumer need and their preference about PATANJALI as product.

RESEARCH METHODOLOGY

QUANTITATIVE RESEARCH TECHNIQUE

Quantitative research techniques provide precise and accurate data through statistical analysis, making it possible to identify patterns and relationships in the data. This technique represent data numerically, which can be more easily analysed and interpreted than qualitative data.

PRIMARY DATA

It is collected directly from the source, which can increase the accuracy and reliability of the data by reducing the potential for errors and bias also have greater control over the data collected through primary data collection methods. Primary data is newly collected, ensuring that the data is up-to-date and relevant to current research questions.

- SAMPLE SIZE:

The sample size that was found to be appropriate for the study was 80.

- SAMPLE AREA:

Sample for this research are collected within the city of Bengaluru.

- DATA COLLECTION METHOD AND TOOLS:

In this survey the questionnaire method was used to collect the necessary data.

The questionnaire is a common data collection method in research that involves asking a series of standardized questions to a sample of participants. This reduces the potential for bias and ensures that the data collected is consistent and reliable.

Questionnaires are an efficient data collection method, allowing to collect data from a large number of participants in a relatively short amount of time.

- DATA ANALYSIS:

Percentage method (%) has been used to analysis the data of the study.

CHI SQUARE ANALYSIS:

A certain survey shows that out of 80 random people out of which 43 are male, 59 people say that Patanjali products genuine. where 45 of them are male and others are female respondents. People who think Patanjali products are genuine are mostly men. Do these data support the hypothesis that people who think Patanjali products are genuine.

Hypothesis Testing:

H0: There is no significance who think Patanjali products are genuine are mostly men.

H1: This shows people who think Patanjali products are genuine can also be female.

Observed Frequency:

GENDER	PATANJALI PRODUCTS GENUINE	PATANJALI ARE NOT PRODUCTS GENUINE?	Total
Male	40	3	43
Female	19	18	37
Total	59	21	80

Expected frequency

GENDER	PATANJALI PRODUCTS GENUINE	PATANJALI ARE NOT PRODUCTS GENUINE?	Total
Male	31.71	11.28	43
Female	27.28	9.71	37
Total	59	21	80

Formula: Row total x Column total

Gross total

Degree of Freedom:

df = (row-1) (column-1)

= (2-1) (2-1)

=1

Level of significance [LOS]

At 5% level of significance the table value= 3.84

Calculation chi-square

$$\chi_c^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

Gender	PATANJALI PRODUCTS GENUINE	PATANJALI ARE NOT PRODUCTS GENUINE?	Total
Male	2.166	6.077	8.243
Female	2.513	7.077	9.59
Total	4.679	13.154	17.833

$$\chi_c^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

At 5% level of significance the table value= 3.84

Result: Calculated value of 17.833 is more than the table value 3.84

17.833 > 3.84

Therefore cal.c value(P)>table value

Hence [H0 is not accepted]

Result, we could inform that there is significant difference that people who who think patanjali products are genuine can also be female.

Therefore, accept Alternative hypothesis.

DATA ANALYSIS AND INTERPRETATION:

1. GENDER

TABLE 1.1 GENDER

OPTIONS	NO. OF RESPONDENT	PERCENTAGE
MALE	43	54%
FEMALE	37	46%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that gender of the respondents that are collected (46%) of respondents are female and (54%) of respondents are male.

2.AGE

TABLE 1.2 AGE

OPTIONS	NO. OF RESPONDENT	PERCENTAGE
BELOW 20	32	40%
20-30	21	26%
30-40	16	20%
ABOVE 40	11	14%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that age category of the people that are collected (40%) respondents age is below 20, (26%) respondents are 20-30, (20%) respondents are 30-40, (14%) respondents are above 40

3. OCCUPATION

TABLE 1.3 OCCUPATIONS

OCCUPATION	NO. OF RESPONDENT	PERCENTAGE
EMPLOYEES	25	31%
AGRICULTURE	0	0%
BUSINESS	12	15%
STUDENTS	32	40%
HOUSEWIVES	11	14%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that occupations of the people that are collected (31%) respondents from employees, (0%) respondents from agriculture, (15%) respondents from business, (40%) respondents from students, (14%) respondents from housewives.

4. MARITAL STATUS

Table1.4 MARITAL STATUS

MATERIAL STATUS	NO.OF RESPONDENT	PERCENTAGE
MARRIED	35	44%
UNMARRIED	45	56%
TOTAL	80	100%

In this interpretation, it is found that (56%) respondents from unmarried, (44%) respondents from married.

5. WHY DO YOU CHOOSE PATANJALI AYURVEDA PRODUCT?

TABLE 1.5

OPTIONS	NO. OF RESPONDENT	PERCENTAGE
FAIR PRICE	34	42%
PRODUCT QUALITY	20	25%
BRAND IMAGE	26	33%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that people choose these products more for fair price that is (42%) respondents, (33%) respondents for brand image, and only (25%) respondents for product quality.

6.ARE PATANJALI PRODUCTS GENUINE?

TABLE 1.6

OPTIONS	NO. OF RESPONDENT	PERCENTAGE
YES	59	74%
NO	21	26%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that Patanjali Products are Genuine according to (74%) respondents and rest (26%) respondents find it as not true product.

7.FROM WHERE DO YOU PURCHASE IT?

TABLE 1.7

OPTIONS	NO. OF RESPONDENT	PERCENTAGE
ONLINE SHOPPING	15	18.75%
NEAR BY PROVISION STORE	21	26.25%
PATANJALI STORE	34	42.5%
SUPER MARKET	10	12.5%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that respondents purchase mode of online shopping is(18.75%), nearby provision store is (26.25%), Patanjali store is (42.5%), and Super market is (12.5%).

8.DO YOU FIND ANY CHANGES AFTER USING PATANJALI PRODUCTS?

TABLE.1.8

OPTIONS	NO. OF RESPONDENT	PERCENTAGE
YES	62	77%
NO	18	23%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that (77%) respondents said YES, and (23%) respondents said NO for the changes after using Pantanjali product

9. HOW FREQUENTLY YOU PURCHASE PATANJALI PRODUCT?

TABLE 1.9

OPTIONS	NO. OF RESPONDENT	PERCENTAGE
REGULARLY	41	51.25%
SOMETIMES	21	26.25%
RARELY	16	20%
NEVER	2	2.5%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that respondents of using the product regularly is (51.25%), sometime is (26.25%), rarely is (20%), and never is (2.5%).

10.TYPES OF PRODUCTS CONSUMER PURCHASES

TABLE 1.10

PRODUCTS	NO. OF RESPONDENT	PERCENTAGE
AYURVEDIC	32	40%
COSMETICS	5	6.25%
FOOD	24	30%
DETERGENTS	19	23.75%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that consumers opt for the product is (23.75%) respondents of buying detergents, (30%) is food, cosmetics (6.25%) is cosmetics, (40%) is ayurvedic.

11. PRODUCTS EXPECTED BY CONSUMER IN FUTURE FROM PATANJALI.

TABLE 1.11

PRODUCTS	NO. OF RESPONDENT	PERCENTAGE
DRY FRUITS	29	36.25%
PERFUMES	20	25%
CLOTHES	10	12.5%
COOKING OIL	21	26.25%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that respondents of EXPECTED products in future dry fruits (36.25%), perfumes (25%), clothes (12.5%), and cooking oils (26.25%).

12. HOW YOU COME TO KNOW ABOUT THIS BRAND?

TABLE 1.12

OPTIONS	NO. OF RESPONDENT	PERCENTAGE
ADVERTISEMENT	16	20%
RECOMMENDATION	30	37%
SELF EXPLORATION	34	43%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that consumers came to know about this brand by more number of recommendation that is (37%), advertisement by (20%), and self-exploration is (43%).

13. DO YOU PURCHASE PATANJALI PRODUCTS BY SEEING THEIR INGREDIENTS?

TABLE 1.13

OPTIONS	NO. OF RESPONDENT	PERCENTAGE
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YES	57	71%
NO	23	29%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that more number of people purchase Patanjali products by seeing their ingredients that is (71%) respondents and only (29%) respondents doesn't consider the ingredients.

14. DO YOU AGREE PATANJALI HOLD STRONG LARGE VARIETY OF PRODUCTS?

TABLE 1.14

OPTIONS	NO. OF RESPONDENT	PERCENTAGE
STRONGLY AGREE	15	18.75%
AGREE	32	40%
NEUTRAL	5	6.25%
DISAGREE	11	13.75%
STRONGLY DISAGREE	17	21.25%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that respondents of strongly agree (18.75%), agree (40%), neutral (6.25%), disagree (13.75%), strongly disagree (21.25%) for agreeing that Patanjali products holds strong large variety of products.

15.DO YOU AGREE PATANJALI PRODUCTS ARE CHEMICAL FREE?

TABLE 1.15

OPTIONS	NO. OF RESPONDENT	PERCENTAGE
YES	64	80%
NO	16	20%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that a greater number of consumers agree Patanjali products are chemical free that is (80%) respondents, and only (20%) respondents disagree with it.

16.ANY PROBLEMS FACED BY USING COSMETICS PRODUCTS OF PATANJALI?

TABLE 1.16

OPTIONS	NO. OF RESPONDENT	PERCENTAGE
SKIN IRRITATION	8	10%
DANDRAFF	16	20%
ACNE PROBLEM	14	17.5%
NONE	42	52.5%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that respondents of problem faced in skin irritation are (10%), dandruff (20%), acne problem (17.5%), and (52.5%) are none of them faced any problem.

17.MOST PREFERRED PRODUCT OF PATANJALI FOR YOUR NEED?

TABLE 1.17

OPTIONS	NO. OF RESPONDENT	PERCENTAGE
FACE WASH (ORANGE)	41	51.25%
DANTKANTI TOOTHPASTE	16	20%
ALOVERA GEL	21	26.25%

PATANJALI BISCUITS	2	2.5
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that most preferred Patanjali product is using facewash (51.25%) respondents, Dantkanthi toothpaste (20%), Alovera gel (26.25%), and Patanjali biscuits (2.5%).

18.WHICH FOLLOWING BRANDS YOU HAVE USED APART FROM PATANJALI PRODUCTS?

TABLE 1.18

OPTIONS	NO. OF RESPONDENT	PERCENTAGE
GARINE R	34	42.5%
BIOTIC HERBAL	2	2.5%
PONDS	32	40%
LAKME	12	15%
TOTAL	80	100%

INTERPRETATION:

In this interpretation, it is found that apart from Patanjali products consumer prefer using other brands like Garnier (42.5%), biotic herbal (2.5%), Ponds (40%), and Lakme (15%).

19. ARE YOU SATISFIED WITH THESE PATANJALI BRAND PRODUCTS?

TABLE 1.19

OPTIONS	NO. OF RESPONDENT	PERCENTAGE
SATISFIED	64	80%
NOT SATISFIED	16	20%

TOTAL	80	100%
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INTERPRETATION:

In this interpretation, it is found that (80%) respondents are satisfied and (20%) are not satisfied with these Patanjali products.

CONCLUSION:

Patanjali has given a very huge competition to many marketers with its unconventional ways of marketing. customer preference towards a brand is built largely on the satisfactory value of user. This brand products attracts the customer so easily by their brand name and quality and their choice of products they introduce in the market according to their taste and need of the customer, Patanjali is enjoying the advantageous position in market through spirituality elements involved in its products, and patanjali in order to maintain their customer and retain more customers and satisfy them must fulfil the claims made by company before any other brand may launch it at last , Many customer buys patanjali products due to its brand quality and hedonic values attached to the products, Hence Patanjali is attracting brand quality and target the need of their customers.

RECOMMENDATION:

- To make a successful product, Patanjali’s marketing strategy attracts long term consumers.
- Most of the patanjali consumers are facing problems like: Products are not available in the market regularly.
- They can increase their channel of distribution.
- They can increase their stores in local market in their locality.
- They have raise in advertising
- Make sure there should not be any kind of shortage in thier product supply to their consumer.
- So, patanjali ayurveda should increase their productivity and advertisting level to mass media communication.

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APPENDIX:

1. NAME: (OPTIONAL)
2. GENDER:
 - a. MALE
 - b. FEMALE

3. AGE:

- a. BELOW 20
- b. 20-30
- c. 30-40
- d. ABOVE 40

4. OCCUPATION:

- a. EMPLOYEES
- b. AGRICULTURE
- c. BUSINESS
- d. STUDENTS
- e. HOUSE WIVES

5. MATERIAL STATUS:

- a. MARRIED
- b. UNMARRIED

6. WHY DO YOU CHOOSE PANTANJALI AYURVEDA PRODUCT?

- a. FAIR PRICE
- b. PRODUCT QUALITY
- c. BRAND IMAGE

7. IS PATANJALI PRODUCTS GENUNIE?

- a. YES
- b. NO

8. FROM WHERE DO YOU PURCHASE IT?

- a. ONLINE SHOPPING
- b. NEAR BY PROVISION STORE
- c. PATANJALI STORE
- d. SUPER MARKET

9. DO YOU FIND ANY CHANGES AFTER USING PATANJALI PRODUCTS?

- a. YES
- b. NO

10. HOW FREQUENTLY YOU PURCHASE PATANJALI PRODUCT?

- a. REGULARLY
- b. SOMETIMES
- c. RARELY
- d. NEVER

11. TYPES OF PRODUCTS CONSUMER PURCHASES?

- a. AYURVEDIC
- b. COSMETICS
- c. FOOD
- d. DETERGENTS

12. PRODUCTS EXPECTED BY CONSUMER IN FUTURE FROM PATANJALI?

- a. DRY FRUITS
- b. PERFUMES
- c. CLOTHES
- d. COOKING OIL

13. HOW YOU COME TO KNOW ABOUT THIS BRAND?

- a. ADVERTISEMENT
- b. RECOMMENDATION
- c. SELF EXPLORATION

14. DO YOU PURCHASE PATANJALI PRODUCTS BY SEEING THEIR INGREDIENTS?

- a. YES
- b. NO

15. DO YOU AGREE PATANJALI HOLD STRONG LARGE VARIETY OF PRODUCTS?

- a. STRONGLYAGREE
- b. AGREE
- c. NEUTRAL
- d. DISAGREE
- e. STRONGLY DISAGREE

16. DO YOU AGREE PANTANJALI PRODUCTS ARE CHEMICAL FREE ?

- a. YES
- b. NO

17. ANY PROBLEMS FACED BY USING COSMETICS PRODUCTS OF PATALI?

- a. SKIN IRRITATION
- b. DANDRUFF
- c. ACNE PROBLEM
- d. NONE

18. MOST PREFERRED PRODUCT OF PATANJALI FOR YOUR NEED?

- a. FACEWASH
- b. DADNTKANTI TOOTHPASTE
- c. ALOVERA GEL
- d. PATANJALI BISCUITS

19. WHICH FOLLOWING BRANDS YOU HAVE USED APART FROM PATANJALI PRODUCTS?

- a. GARINER
- b. BIOTIC HERBAL
- c. PONDS
- d. LAKME

20. ARE YOU SATISFIED WITH THESE PATANJALI BRAND PRODUCTS?

- a. YES
- b. NO

A STUDY ON ONLINE SHOPPING AND HOW AMAZON HAS MADE OUR LIFE EASIER

Submitted By

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ABSTRACT

Traditional shopping methods have been replaced by online shopping methods in recent times. A number of strategies have been adopted by one of the largest online shopping platforms which is Amazon.com. The strategies include outstanding customer service, innovation, diversification and execution. The purpose of this study is to understand how Amazon has made our life easier and to investigate the factors that have led the company to be a successful online trading platform. The paper also focuses on studying the perception of the consumer about online shopping. The level of customer awareness, customer perception, customer satisfaction and competitor analysis are also studied.

INTRODUCTION

Amazon.com offers the best prices, good products, and a completely hassle-free shopping experience for its customers. It provides a huge variety of products and services such as retail goods, Amazon Prime, consumer electronics, digital content, and delivery. Products usually bought by Amazon consumers are books, dresses, footwear, and mobiles. Research found out several factors influence the success of an online platform, including service quality, delivery speed, simple on-line ordering, and confidence towards sellers. Based on the research of perception towards online shopping, product quality is the main factor most consumers care about as it is a key aspect in influencing product purchasing decisions...

Amazon.com could be accessed in many countries. There must be a main office and inventory located in other countries as the branch. As different countries have different government policies, a political factor is one of the determinants of the locus of

global e-commerce (Kshetri, 2001). Thus, the operating system of Amazon.com must adapt to the local policy. Countries like India and Malaysia are enjoying political stability since their independence enabling a smooth presence of Amazon. Prime memberships are currently available in 17 countries: Austria, Australia, Belgium, Canada, China, France, Germany, India, Italy, Japan, Luxembourg, Mexico, the Netherlands, Singapore, Spain, the UK, and the US. Along with its branches located in politically stable countries, Amazon.com should know how far the local government supports e-commerce, and be assured that the cyber-security in the country is well guarded.

Jadedly, Amazon.com owns separate retail websites for different countries. Amazon.com is also one of the first companies to establish an affiliate marketing program. Economic level of the country would affect the business activities of Amazon.com. The facilities in the country should be affordable to the online business, such as logistics, inventory and geographic. Amazon was brought to countries with stable economic conditions, since people's income would affect the e-commerce business. In addition, sufficient economic facilities are necessary to support the online business.

Issues of network security are considered to be a matter of great focus by marketers. Based on a research of perception towards online shopping, consumers worry about their credit card details being shared by unknown people. Therefore, the level of network security should be always maintained in high performance to ensure cybercrime will not occur along with a certain level of technology needed to access online shopping websites in the country. Amazon.com, referred to as "one of the most influential economic and cultural forces in the world, is an American multinational technology company which focuses on commerce, digital and cloud computing. Jeff Bezos initially incorporated the company in Washington State on July 5, 1994 with the name Caldara, Inc. Later after a few months, the name was changed to Amazon.com as a lawyer misheard its original name as “cadaver”. Earlier Bezos was working as a vice president at D. E. Shaw & Co., a Wall Street firm after which he moved to Seattle, Washington where he ventured into his business plan and started Amazon.

Bezos came across a report about the future of the Internet that highlighted annual web commerce growth to be higher in the coming years and hence he created a list of 20 products that could be sold online. After a careful analysis he reduced the list to five most promising products which included computer hardware, software, books, compact discs and videos.

Because of the large worldwide demand for literature Bezos decided that he will be selling books online. Almost \$250,000 was invested in his start-up by his parents.

With World Wide Web access Amazon on July 16, 1995 opened an online bookseller, selling the largest collection of books to anyone in the world. It sold to around 50 states and over 45 countries. Amazon's sales were up to \$20,000 per week within two months of its launch. The company declared itself public in October 1995.

REVIEW OF LITERATURE

(Warner, 2016): In their study mentioned that in order to provide top-level service and performance to consumers Amazon must retain its strengths and overcome its weaknesses. The entire business of Amazon is based on the key factors like overall Shopping experience, quality of the product, product presentation, timely delivery, seller credibility, post-sales services and pricing. Amazon must optimize these factors to further succeed and deliver beyond customer expectations. It should also focus on identifying the untargeted audience and addressing the benefits offered.

(Filton, 2004): In their study mentioned that promotional alliances should focus on the most prominent portals. Price competition, excessive investments in offline expansion and foreign expansion should be avoided. With or without alliances or acquisitions product line expansion and service improvements should be pursued, but positive value may come from a small number of these. The services that generated the most value allowed Amazon.com to exploit its expertise across a variety of products: auctions, 1- Click ordering and shops which allowed other merchants to make use of Amazon.com’s capabilities

(Kotha, 2004): The study examines whether superior online buying experience offers a long- run competitive advantage. A positive association between Tobin’s q and a composite score of online buying experience quality is documented using third-party quality ratings provided by Gomez. A viable long-term competitive advantage is there by investing in improving online buying experience. Separate predictions related to the association between Tobin’s q and several dimensions of online shopping experience are made in the study. It also mentions that a competitive edge for internet firms is provided by two of the hypothesized dimensions

of buying experience, namely, customer confidence in the Web business and relationship services.

(Bai, 2020): With an increase in the usage of World Wide Web also known as www online shopping is becoming more common day by day. It's a big challenge for marketers to understand the customers' need for online business. The marketers will gain a competitive edge over others when they will be able to understand the consumer’s attitudes towards online shopping and it will help them to make improvements in the factors that influence consumers to shop online. The study mainly focuses on the perception analysis of online shopping and specific factors that influence consumers to shop online.

(Khanna, 2005): The study mentions that companies are restructuring their business strategies to grab the opportunities as the digital revolution has impacted enterprises globally.

As we move digitally the challenge lies in stability and security as consumers want

everything in microseconds. Online retailers face a lot of challenges due to technologies like social, mobile, analytics, and cloud (SMAC) which are really disruptive. Festivals drive e-commerce transactions in a major way. 3 major festivals like Diwali, Raksha Bandhan and Valentine's Day are prominent among them. Amazon in this mobile app and website has provided various schemes and offers during these festivals and earned great profits.

(Shun & Yun Jie, 2006) In their study, showed that there are product types, which are more likely to be sold online, such as software, books, electronics, and music. The reason for this is that when purchasing these types of products, one does not require personal inspection, and most, if not all features, can be outlined in the product description and images. Most products in the mobile phone family belong to this category. According to the recent research on

consumer behavior on the internet users (cotter, Chowdhury, Rameshwar & Ricci, 2006), there are four distinct consumer groups with different intentions and motivations

OBJECTIVES

- To study the several factors that influence the success of an online platform
- To analyse how using amazon has made our life more simpler.
- To study the way amazon operates in different countries.

RESEARCH METHODOLOGY

This research included literature study from several sources like Wikipedia, and other websites. To meet the above mentioned objectives the secondary data was collected from diverse sources like case studies, websites of respective online stores, related papers and journals. A SWOT analysis is used as it is a useful tool for brainstorming and strategic planning which is used to identify the organization's strengths and weaknesses (S-W), as well as broader opportunities and threats (OT). The purpose of performing a SWOT is to reveal positive forces that work together and potential problems that need to be recognized and possibly addressed for Amazon.in.

RESEARCH FINDINGS

- Online shopping provides various facilities, out of which the customers highly motivate the availability of a wide range of products.
- In online shopping, different product and services are available, out of which customers are buying clothing rather than books and mobile accessories.
- Different company's offers online shopping majority of the respondents have visited Amazon online shopping.
- The majority of respondents use cash on delivery for making payment.
- Most of the respondents share their views on it is secure to purchase the things online.
- The customer-friendly feature is necessary for online shopping.
- Most of the respondent's opinions that online shopping is good.

DISCUSSION AND ANALYSIS OF FINDINGS

- Online shopping must take necessary steps to identify their customers like phone verification, and physically interacting with customers.
- Transactions should be safe, and proper security should be assured to the people making online purchases.
- E-marketers must give a thought to secure, timesaving, information about product and services factors when they design their online product strategy.
- That convenience, accessibility, scope, attraction, reliability, experience the study highlights, and clarity are the major factors considered by the online shopper.
- Banking should promote debit card, credit card facility in online shopping.

- Acquire more respondents to participate in user testing so that more accurate results can be reached.
- Any kind of hidden cost must be exposed to the customers before offering the product to the customers.
- Simplification of rules, documentation, and procedure for doing online shopping.
- Online shopping should heavily concentrate on attractive advertisements and various promotional strategies.

CONCLUSION AND RECOMMENDATIONS

Amazon.com is a famous online shopping platform. Based on the various evidence in this research, we could establish several factors that play a pivotal role in the success of Amazon. We could identify its strengths and weaknesses. Amazon must retain its strengths and overcome its weaknesses to ensure that it provides top-level service and performance to consumers. Quality of the product, overall shopping experience, product presentation, seller credibility, timely delivery, post-sales services, and pricing are the key factors on which the entire business of Amazon is based. Hence, to further succeed and deliver beyond customer expectations, Amazon must consider optimizing these factors. Catering to the unmet needs must be considered and implemented. The non targeted audience must be identified and benefits offered must be addressed. Since customers are the king, Amazon.com should be all ears to any reviews, comments, or responses customers make. When they are satisfied with the process of consumption, the rate of second glance will increase and the revenue will rapidly grow. Thus, we encourage Amazon.com to seriously look at customer’s feedback to improve its performance. Feedbacks are always the best solution to recognize the issues customers deal with. Keeping positive comments as encouragement is essential for good business performance while working relentlessly to satisfy customer’s needs and improve their buying experience.

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A STUDY ON THE PRODUCTIVITY OF PEOPLE WORKING IN DIFFERENT WORK ARRANGEMENTS

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I. ABSTRACT

The study of the productivity of different work arrangements is an area of research that mainly focuses on understanding the effectiveness and efficiency of employees when working from their homes or other locations, working from office and also hybrid mode of work. This topic has gained significant attention in recent years due to the widespread adoption of remote work arrangements because of technological advancements and the COVID-19 pandemic.

This paper will explore the benefits and challenges regarding different work arrangements. And also provide insights into how organizations can effectively implement and manage this approach to create a productive and engaged workforce in the organization. The study examines various factors that may influence productivity such as work-life balance, work environment, communication, and impact on health. We have used Mean, Median and Mode for work arrangement preferences and Chi Square Test to see if there is any significant relationship between gender and work preference.

II. INTRODUCTION

The COVID-19 pandemic has led to a significant change in the way people work. With the impositions of lockdowns and social distancing norms, many organizations had to rapidly transition to remote work.

In work-from-home settings, employees can avoid long commutes and save time. While the shift to remote work has allowed companies to continue their operations during the pandemic, it has also raised many questions about the productivity of employees in both

works from home and work-from-office settings.

There are concerns that WFH can lead to decreased productivity in some cases. One of the biggest challenges for remote workers is managing distractions and staying motivated without the structure and social interaction provided by an office environment. Additionally, some managers may perceive remote workers as less productive due to the lack of face-to-face interaction and the difficulty of monitoring their work.

To address these challenges, organizations must provide remote workers with the necessary technology to effectively communicate and collaborate. This can include video conferencing software, instant messaging tools, and project management platforms. Along with this, the managers must set clear expectations for remote workers and provide regular feedback and support to ensure that they are staying on track and meeting their goals.

Productivity is a crucial factor for any organization, it is important to understand how remote work affects employee productivity in comparison to working from the office. This paper aims to examine the productivity levels of employees in both work settings and also explore various factors that may increase or decrease productivity.

III. OBJECTIVES

1. To analyze the relationship between gender and work arrangement preferences.
2. To get better insights about productivity regarding work from home, work in office and hybrid mode.
3. To suggest a suitable work arrangement to increase employee productivity.

IV. STATEMENT OF PROBLEM

The research statement depicts the advantages and disadvantages regarding work from home and the office, and the impact on their productivity.

The findings of this research can be used to develop a suitable work arrangement for the employees of the organization to maximize employee productivity, well-being and organizational effectiveness.

V. LITERATURE REVIEW

(Chattopadhyay, 2021)

In this literature, the author reviews the notion of productivity of working from home and Argues for a renewed understanding of what constitutes work and what constitutes home as an intimate space.

(HRM, 2007)

This study indicates that Job and Organisation related factors will more likely affect work-from-home employee's satisfaction and impact on the productivity of work styles and household characteristics.

(Journal of occupational and environmental medicine, [63(7)e426,2021])

This study investigates the impact of covid-19 on working styles. It explains how social isolation, distracting environment, job autonomy, family work conflict, and self-leadership affects the employee's productivity work engagement and stress which the employees experienced when working from home during the pandemic.

(Harvard Business Review, [92(1),12,2014])

In this study, the interview was conducted with Nicholas Bloom, a professor of Economics at Stanford University. He explains his research on the Chinese internet travel agency Ctrip, which found that telecommuting, or Call Centre employees were more productive and less likely to leave their jobs during the pandemic work from home style.

(Journal of corporate real estate, 2023)

The study aimed to understand how working from home during covid-19 changed the employee views on physical work environments and working-from-home practices.

(National Bureau Of Economic Research, 2022)

The paper evaluated a randomized control dryer of hybrid on 1612 graduate engineers. They found that hybrid was highly valued by employees, attrition rate reduced by 33%, and improve job satisfaction. Non-managers were more likely to volunteer for the hybrid, whereas managers were less likely to volunteer for the same.

(Ramani, 2021-22) This journal aimed to put the spotlight on the factors that have helped for emergence of hybrid approach, to work and the implication of the structure on Indian commercial real estate.

(Gratton, 2021) This journal discussed about the evolution of hybrid work places and describe four emerging principles: use of office space to Amplify Corporation, make working from home a source energy, use synchronised time for tasks that require coordination and take advantage of asynchronous time to boost focus.

(Anju Verma, 2023) This journal investigated the key benefits and the HR implications of emerging concept hybrid workplace and presented HRM Framework for the successful implementation in India.

(Mithilesh Kumar Singh, 2020) This journal tried to explore the emerging Trends and discussed the impact of covid-19 on working professionals of IT sector in Bangalore, Karnataka.

VI. RESEARCH METHODOLOGY

The objective of the research is to study the productivity of different work arrangements.

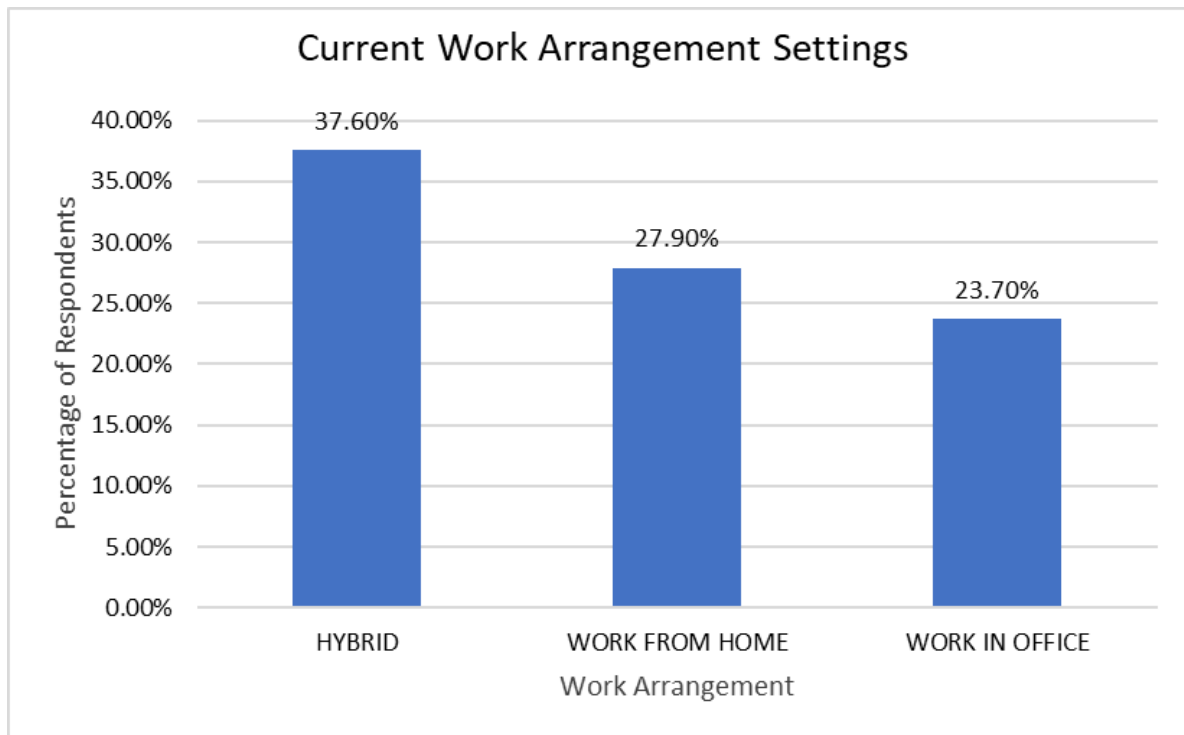
In order to collect the data, questionnaires were sent out. The questionnaire was approximately sent to 120 people, out of which 93 responses were received. This is a primary data collection method that was used for the study.

VII. RESEARCH FINDINGS

Total responses received – 93

From the responses received through the survey conducted, the following can be inferred,

The current work arrangement of the majority of working people is HYBRID work arrangement holding a stake of 37.6%. The rest of the survey population falls under either Work from home or Work in office with 26.9% and 23.7% respectively.



Frequency of people working from home: Most respondents voted for working 2-3 times a week from home. Through this, we can clearly understand that in the hybrid work arrangement, people are probably working on alternative days. A very small number of people are working once a week through WFH. With this, we can say that with the relaxing covid restrictions, people are coming back to the office. But many companies are considering hybrid mode because it cuts down costs of the company. Completely WFH or completely working from the

office might result in certain pros and cons. But with hybrid mode companies are certainly benefitting.

People working from home every day constitute 18.3% of the survey population, which is comparatively less.

Coming to productivity, many of the respondents (43%) said that their productivity has remained the same. They have found no difference in their productivity between working from home and working in an office. The rest of the respondents (36.6%) said that their productivity has increased while a comparatively less number i.e., 17.2% of the respondents said that their productivity has decreased. This might be because of certain disadvantages of working from home.

From the survey that we conducted, the three biggest disadvantages of WFH are:

Isolation, Distractions, Difficulty in separating in work life and personal life. Another disadvantage faced is/was - Lack of in-person connect (lack of social interaction). While a small number of respondents didn't face any disadvantages at all.

Contradicting to these disadvantages, the biggest advantages of working from home are –

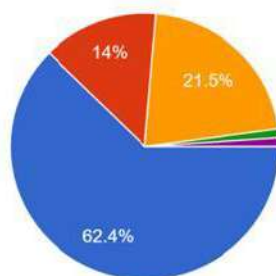
- Flexibility: Increased flexibility and autonomy in scheduling work tasks.
- No commute: Decreased time and money spent on commuting.
- More comfortable work environment: Greater control over the work environment.

Now that we have looked into the pros and cons of WFH, let us look into the advantages and disadvantages of working from the office. Yes, working from the office is one of the oldest ways of working ever practiced. But off late, with the growing scope of working from home, people have realized that working from the office also has disadvantages associated with it.

Let us look into the perks first. The biggest advantage that was noticed as voted by respondents is – Better collaboration and communication with colleagues which constituted 62.4%. Working from an office provides the opportunity to collaborate and work with colleagues in person, which can lead to increased productivity and efficiency. The other advantages are access to office equipment & resources and a clear separation between work and personal life.

What do you find the biggest advantage of working in office?

93 responses



- Better collaboration and communication with colleagues
- Access to office equipment and resource
- Clear separation between work and personal life

The disadvantages of working from the office are as follows –

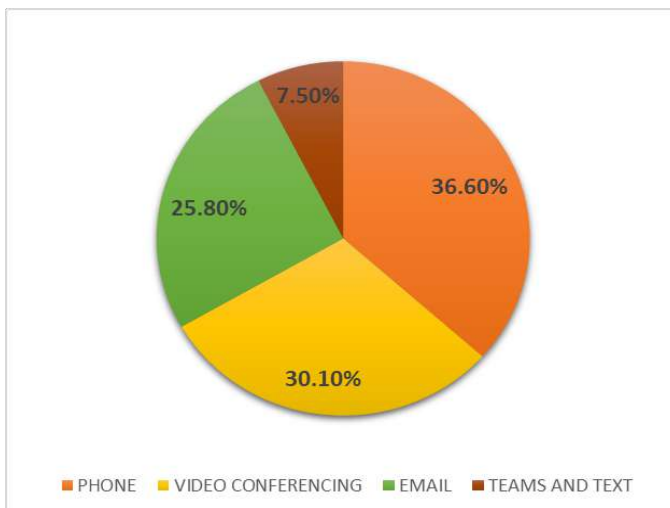
- Commuting – Commuting to and from an office can be stressful, tiring, and time-consuming which can hurt work-life balance.
- Lack of flexibility – When working in an office, you may have less flexibility with your schedule.
- Distractions - Working in an office environment might be distracting, especially working in an open-plan office. Noise, interruptions from colleagues, and other distractions can make it difficult to focus on work.

With the current work arrangement being the **hybrid mode** (work arrangement comprising both online and offline) for many of the respondents, the following points was noted (as voted by respondents) –

- 40.9% of the people preferred a hybrid-working environment, which is most respondents.
- This work arrangement has also positively affected their work-life balance.

Mode of communication with colleagues and supervisors while working remotely:

- 36.6% over the Phone.
- 30.1% over Video Conferencing
- 25.8% over email.
- The other modes of communication include – Microsoft Teams and Text



With this we can interpret not many people are comfortable communicating through text. Video Conferencing is seen as the most comfortable mode of communication.

But, among the respondents, 51.6 % of people have faced technical difficulties while working remotely.

Apart from these, when asked about the preferred working environment for working from home, below were the responses:

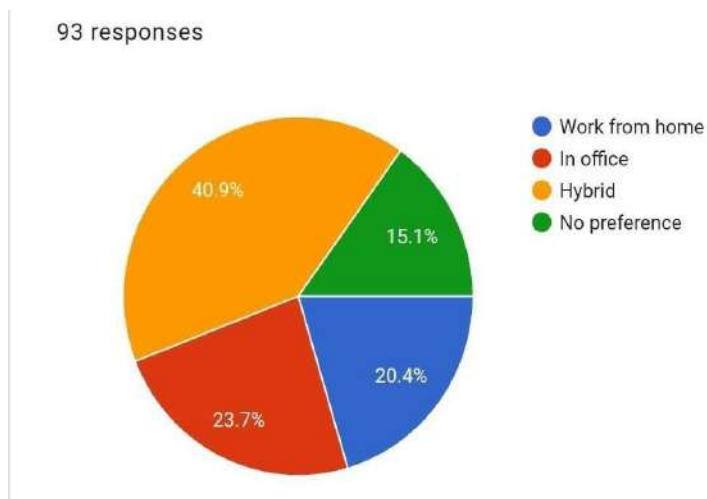
- 43% - Any comfortable location at home
- 32.3% - A private and quiet location in the home
- 22.6% - A designated home office

At the same time, 41.1% have faced negative physical effects by working from home and 38.7% have faced no negative physical effects.

VIII. DISCUSSION AND ANALYSIS OF FINDINGS

For the analysis of the data, the following statistical tool was used, Mean, Median, & Mode.

Preferences about current work arrangements are shown through the pie chart below:



When we asked for working environment preference, 40.9% opted for hybrid, 20.1% opted for work from home, 23.7% opted for work from office, 15.1% had no preference. This is out of 93 respondents.

To calculate the mean, we need to multiply each option by its respective frequency and then divide by the total number of respondents:

$$\text{Mean} = (40.9\% \times 93) + (20.1\% \times 93) + (23.7\% \times 93) + (15.1\% \times 93) / 93 = 38.217$$

Therefore, the mean preference is 38.217, which can be interpreted as that the respondents are evenly split between hybrid, work from home and work from office.

To calculate the median, we need to arrange the options in ascending or descending order. Here we have arranged the data in ascending order to calculate median.

15.1%, 20.1%, 23.7%, 40.9%

Since we have even number of values, we need to take the average of the two middle values:

$$\text{Median} = (20.1\% + 23.7\%) / 2$$

$$= 21.9\%$$

The median preference looks like a tie between work from home and work from office. So, we can interpret that the respondents can well adjust to hybrid working settings.

Finally, since none of the options occurred more frequently than the others, there is no mode in this dataset.

This interpretation indicates that there is no clear preference for any one type of working environment among the respondents. Most respondents prefer a hybrid working environment, which is a combination of work from home and work from office. The median value suggests that the respondents are split between work from home and working from office, but the split is not very large and hence not significant. The lack of a mode indicates that there is no clear

consensus on the preferred working environment. Overall, the data suggests that organizations should offer flexible working arrangements that cater to the individual preferences of their employees. These results are also useful to organisations looking to determine what type of work environment settings would be most suited and convenient to the employees in order to increase their productivity.

CHI SQUARE TEST

H_0 : There is no significant relationship between gender and work arrangement preference H_1

: There is significant relationship between gender and work arrangement preference

		Preference_of_Work_Arrangements				Total
		Work from home	In office	Hybrid	No preference	
Gender	Male	11	9	24	4	48
	Female	8	13	14	10	45
Tot		19	22	38	14	93

al					
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Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6.314 ^a	3	.097
Likelihood Ratio	6.430	3	.092
Linear-by-Linear Association	.471	1	.492
N of Valid Cases	93		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.77.

Interpretation: Since the p values are more than 0.05, we accept null hypothesis and reject alternative hypothesis. Therefore, there is no significant relationship between gender and workarrangement preference.

IX. CONCLUSION AND RECOMMENDATIONS

With the help of all the above data that we have collected, we can infer that productivity has varied but not to a very great extent. As mentioned earlier, the productivity increase is seen in most cases. However, there are advantages and disadvantages to both working from home and working from the office.

As per the study, people are well satisfied with their current work arrangement I.e., the Hybrid Mode Work Settings. This arrangement has even affected the employees in a positive way.

When employees can switch between both, it gives them a good level of flexibility and a better work-life balance, reducing their stress levels. This in turn also reduces the negative health impacts physically as well as mentally. This can lead to increased level of creativity among the employees. The hybrid mode also allows organizations to retain top talent in the organization as hybrid mode offers good level of satisfaction among the employees.

Further, the hybrid mode can lead to a reduction in carbon emissions, which is an essential consideration for organizations who are looking to improve their sustainability.

Therefore, we would like to say that the **hybrid mode** of working is best suited for employees as well as organizations to increase the productivity of employees.

X. REFERENCES

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XI. APPENDICES

1. What is your current work arrangement?

- Work from home
- Work in office
- Hybrid
- Others

2. How often do you work from home?

- Almost everyday
- 2-3 times a week
- Once a week
- Rarely or never

3. How has your productivity been affected with your current work arrangement?

- Increased
- Decreased
- Stayed the same
- Others

4. What do you find the biggest advantage of working from home?

- Flexibility
- No commute
- More comfortable work environment
- Others

5. What do you find to be the biggest disadvantage of working from home?

- Isolation
- Distractions
- Difficulty in separating work life and personal life
- Others

6. What do you find the biggest advantage of working in an office?

- Better collaboration and communication with colleagues
- Access to office equipment and resources
- Clear separation between and personal life
- Others

7. What is the biggest disadvantage of working in an office?

- Commuting
- Lack of flexibility
- Distractions
- Others

8. Would you prefer to continue with your current work arrangement or switch to different one?

- Work from home
- Work in office
- Hybrid
- No preference

9. How do you think your work arrangement affects your work life balance?

- Positively
- Negatively
- No effect
- Others

10. How do you think your work arrangement affects your overall job satisfaction?

- Positively
- Negatively
- No effect
- Others

11. Do you feel that your work arrangement has affected your ability to collaborate effectively with colleagues?

- ☐ Yes
- ☐ No
- ☐ Maybe
- ☐ Not sure

12. How do you communicate with your colleagues and supervisors while working remotely?

- ☐ Email
- ☐ Phone
- ☐ Video conferencing
- ☐ Others

13. Have you experienced any technical difficulties while working remotely?

- ☐ Yes
- ☐ No
- ☐ Not sure
- ☐ Maybe

14. What is your preferred work environment while working from home?

- ☐ Designated home office
- ☐ Any comfortable location in home
- ☐ A quiet and private location in home
- ☐ Others

15. Have you experienced any negative physical effects from working at home?

- ☐ Yes
- ☐ No
- ☐ Not sure
- ☐ Others

A STUDY ON THE EFFECTIVENESS OF YOUTUBE ADVERTISEMENTS ON CONSUMER BUYING BEHAVIOUR WITH SPECIAL REFERENCE TO BENGALURU CITY

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I. ABSTRACT

YouTube has become one of the most popular social media platforms with over 2 billion monthly active users. It has also become a popular advertising medium for marketers to promote their products and services. The purpose of this systematic review was conducted to identify studies examining the impact of YouTube advertising on consumer purchasing behaviour. An online questionnaire was the research tool used to collect relevant data from respondents. Based on the convenience sampling method, a sample size of 171 respondents with reference to Bangalore city was drawn from the internet via google forms by collecting data on age, gender, income, education level, and YouTube usage patterns. We analysed this data using a statistical tool, Chi square and Descriptive Analysis. The review found that YouTube advertising effectiveness is influenced by several factors, in related to positive and negative impact, Including the age group, the type of ad, the context in which the ad is shown and how YouTube benefits the consumer for their life style changes, etc. In conclusion, the results of this systematic review show that YouTube advertising is an effective marketing strategy to influence consumer buying behaviour. Marketers should consider using YouTube ads as part of their overall marketing strategy to reach their target audience and increase sales. Future research should focus on identifying the specific factors that influence YouTube advertising effectiveness and how they can be adjusted to maximize their impact on consumer behaviour.

II. INTRODUCTION

In the digital world, various social media have gained immense importance. This has been mainly because the ease with which the users can share their views, opinions, ideas and interests with others through this media. The messages may be shared in the form of texts, images, videos etc. The emergence of these formats has changed the relationship between technology and humans. People find it simpler to communicate through social media rather than face-to-face interactions. Some of the popular social media include Facebook, Twitter, WhatsApp, Instagram, LinkedIn, and YouTube.

Advertising on YouTube is turning into an increasing number of famous because of its massive capacity in enticing current and new goal audiences thru enormously interactive video advertisements. However, YouTube is criticized for supplying generally decrease price user-generated content. This results in main issues amongst entrepreneurs concerning how sources may be allotted maximum effectively throughout channels and the way powerful YouTube is as a marketing and marketing channel. The reason of this look at is to assess present literature exploring the effectiveness of YouTube marketing and marketing.

This study contributes to educational literature with the aid of using compiling a fixed of measures to evaluate marketing and marketing effectiveness and figuring out elements affecting it with inside the context of online video marketing and marketing. In order to pick out applicable standards and frameworks for comparing marketing and marketing effectiveness with inside the context of YouTube video marketing and marketing, the traits of social media and on-line video marketing and marketing have been analysed and the theoretical foundations of on-line marketing and marketing have been established.

Social media is growing hastily and turning into a dynamic a part of day nowadays life, due to the present-day technological revolution. This gorgeous boom is because of the growing utilization of clever telephones. These telephones make it clean to proper to apply any social media platform from wherever virtually. The cellular variations of those social media places are so smooth to get entry to make it person friendly. As nicely because the Map centres made a notable utilization through cell to discover route and locations easily.

People who use societal networks keep several data approximately themselves, consisting of their age, gender, interests, and location. This warehoused statistic allows promoters to make a specific goal agencies and individualize their advertisements. This paper is to evaluate the target market evaluation in the direction of effectiveness of you tube advertising.

III. LITERATURE REVIEW

(Rodriguez, 2017) : examines the YouTube marketing and marketing effectiveness primarily based totally at the multiplicity of cues with inside the films and the viable remarks channels supplied through the platform. This observe confirmed that in terms of marketing and marketing, customers do now no longer sense the want to give feedback. In a social media web website online which includes YouTube, wherein the maximum considerable cues are presented, people have a tendency to stronger recognize the message, and therefore, now no longer experience the want to remark or deliver opinion. Understanding those elements is useful for groups to modify wherein their commercial investments can be maximum profitable, and wherein the message could be higher obtained and understood.

(Keller) : Consumer buying behaviour is influenced by a variety of factors, including psychological, social, cultural, and personal factors. The decision-making process involves several stages, including problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase evaluation.

(N, 2019) : This study aimed to investigate the impact of YouTube advertising on consumer buying behaviour in Jaipur city. The study found that YouTube advertising has a significant impact on consumer buying behaviour, and the effectiveness of the ads is influenced by the length of the ad, content of the ad, and target audience.

(Rahman M. M & Abdulla, 2020) : This study aimed to examine the effectiveness of YouTube advertising on consumer buying behaviour among Bangladeshi youth. The study found that YouTube advertising has a significant impact on consumer buying behaviour, and the effectiveness of the ads is influenced by the length of the ad, content of the ad, and target audience.

(V, 2019) : This study analysed the impact of YouTube advertising on consumer behaviour in Delhi-NCR. The study found that YouTube advertising has a significant impact on consumer attitudes and purchase behaviour, and the effectiveness of the ads is influenced by the length of the ad, content of the ad, and target audience.

(Linqia, 2021) : Influencer marketing involves partnering with social media influencers to promote products or services. According to a study by Linqia, 39% of marketers plan to increase their influencer marketing budgets in 2021, as influencers can help increase brand awareness, build trust, and drive sales.

(What Makes an Ad Memorable?) : The effectiveness of YouTube ads can be influenced by factors such as ad format, content, and length. According to a study by Think with Google, shorter ads (15 seconds or less) tend to perform better than longer ads, and ads that are entertaining, emotional, or informative tend to be more effective than ads that are purely promotional.

(Dr.N. Zeenath Zarina, 2021) : The impact of YouTube advertising on consumer buying behaviour, A case study of cosmetic product advertisements. Journal of Business Research, 91, 304-312. The study examines the effectiveness of YouTube advertisements on consumer buying behaviour for cosmetic products. The results show that YouTube advertisements have a positive impact on brand awareness, brand attitudes, and purchase intentions.

(M, 2020) : This study investigates the impact of YouTube advertising on consumer purchase decisions in Dhaka city. The findings show that YouTube advertising has a positive impact on consumer attitudes towards the brand and its products purchase intentions.

(G, 2020) : The effect of YouTube advertising on consumer behaviour: A study of Turkish consumers. International Journal of Advertising, 39(2), 286-310. The study examines the effect of YouTube advertising on consumer behaviour for Turkish consumers. The results indicate that YouTube advertising has a significant impact on brand awareness, brand attitudes, and purchase intentions.

(K, 2021) : This study investigates the impact of YouTube advertising on consumer buying behaviour for consumers in Chennai city. The findings suggest that YouTube advertising has a significant impact on consumers' purchase intentions.

IV. OBJECTIVE OF THE STUDY

- To understand the opinion of Consumers on the effectiveness of YouTube Advertisement.
- To find out whether the advertisements that appear in YouTube actually has an Impact on the Buying behaviour of the Consumers.
- To examine the role of demographic factors such as Gender, age, income, and education in moderating the impact of YouTube advertisements on consumer buying behaviour in Bengaluru city.

V. RESEARCH METHODOLOGY

The research is descriptive in nature and the data was collected from different age groups in Bengaluru City. There were a total of 171 respondents for the questionnaire which was circulated in the form of google forms through online mode via E-mail and WhatsApp. The questionnaire was structured to analyse the perception of YouTube ads among customers also very specially to find out its impact on their buying behaviour. As it was conducted only in Bengaluru city it limits the scope inside the city itself. There were a few secondary data which was collected from books, research articles and websites for the purpose of this study. The questionnaire included demographic variables like age, gender, educational

background, occupation, monthly income and place of residence. It also includes questions on the consumer's buying behaviour with the influence of watching YouTube Advertisements, their perception on the YouTube Advertisements and the overall satisfaction. The secondary sources of information was collected from research papers dated 2019 onwards.

Research Gap

Limited research in the Indian context, While there have been studies on the effectiveness of YouTube advertisements on consumer buying behaviour, most of these studies have been conducted in Western countries. Thus, there is a need for research that examines the effectiveness of YouTube advertisements specifically in the Indian context, with a focus on Bengaluru City. And also, Limited research on the impact of demographic variables, Demographic variables such as age, gender, income, and education level can influence consumer buying behaviour. However, there is limited research that examines the impact of these variables on the effectiveness of YouTube advertisements. Hence, a study that explores the influence of demographic variables on the effectiveness of YouTube advertisements on consumer buying behaviour could be useful. There is a lack of research on the impact of YouTube influencers, YouTube influencers have become an important aspect of advertising, especially in the beauty, fashion, and lifestyle industries. However, there is a lack of research that examines the impact of YouTube influencers on consumer buying behaviour, particularly in the Indian context.

Research Question

A Study on the Effectiveness of YouTube Advertisements on Consumer Buying Behavior with special reference to Bengaluru City" is to investigate the impact of YouTube

advertisements on consumer buying behavior in the context of Bengaluru City. The study aims to explore how YouTube advertisements influence consumer's buying behavior. Specifically, the research seeks to answer questions such as: How often do consumers in Bengaluru watch YouTube advertisements? What are the key factors that influence consumers' decision to buy products advertised on YouTube? How effective are YouTube advertisements in comparison to other forms of advertising in influencing consumer buying behavior in Bengaluru City.

Research Problem

Despite the increasing prevalence of online advertising, particularly on video-sharing platforms like YouTube, the specific impact of YouTube advertising on consumer buying behavior in Bengaluru City remains unclear. This lack of understanding makes it challenging for businesses to optimize their advertising strategies and maximize their return on investment. Therefore, there is a need to conduct research to analyze the effectiveness of YouTube advertising on consumer behavior in Bengaluru City and identify the factors contributing to success.

VI. LIMITATIONS OF THE STUDY

The study was conducted on a small sample size of respondents from Bengaluru city, which may not be representative of the entire population. The data collected from the study was self-reported through an online questionnaire, which may have led to response bias or inaccurate responses. The study was restricted to Bengaluru city, which limits its generalizability to other cities or regions in India. The study was conducted within a limited timeframe, which may have impacted the depth and breadth of the data collected.

The effectiveness of YouTube advertisements was measured subjectively through customer perception, which may not accurately reflect the actual impact on consumer buying behaviour. Overall, these limitations were taken into consideration while interpreting the results of the study and its implications for advertisers and marketers. Further research is necessary to address these limitations and enhance the understanding of the impact of YouTube advertisements on consumer buying behaviour in Bengaluru City and beyond.

VII. RESEARCH FINDINGS

Below are the demographic data of **171** respondents collected from an online questionnaire.

Table 1: Demographic of Participants

Demographic Variable	Total	
	n	%
Age		
Up to 18 years	21	12.3 %
19 years - 25 years	111	64.9 %
26 years - 39 years	18	10.5 %
40 years - 60 years	17	9.9 %
61 years & above	4	2.3 %
Gender		
Male	68	39.8 %
Female	103	60.2 %
Educational Background		
Up to 10 th	7	4.1 %
Up to 12 th	14	8.2 %
Under-graduation	96	56.1 %
Post-graduation	47	27.5 %
Profession	6	3.5 %
Others	1	0.6 %
Occupation		
Student	98	57.3 %
Self-employed	8	4.7 %
Homemaker	6	3.5 %
Government employee	4	2.3 %
Private company employee	40	23.4 %
Business	5	2.9 %
Professional	8	4.7 %
Retired	2	1.2 %
Monthly Income		
Less than ₹ 25,000	114	66.7 %

₹ 25,001 - ₹ 40,000	32	18.7 %
₹ 40,001 - ₹ 60,000	14	8.2 %
₹ 60,001 - ₹ 80,000	6	3.5 %
More than ₹ 80,001	5	2.9 %
Place of Residence		
Urban	142	83.0 %
Rural	22	12.9 %
Semi Urban	7	4.1 %

rt 1: Distribution of benefits from You Tube Advertisement

	YES	NO	Maybe	Total
Male	14	41	13	68
Female	32	51	20	103
Total	46	92	33	171

Table 2 : Distribution of benefits from You Tube Advertisement

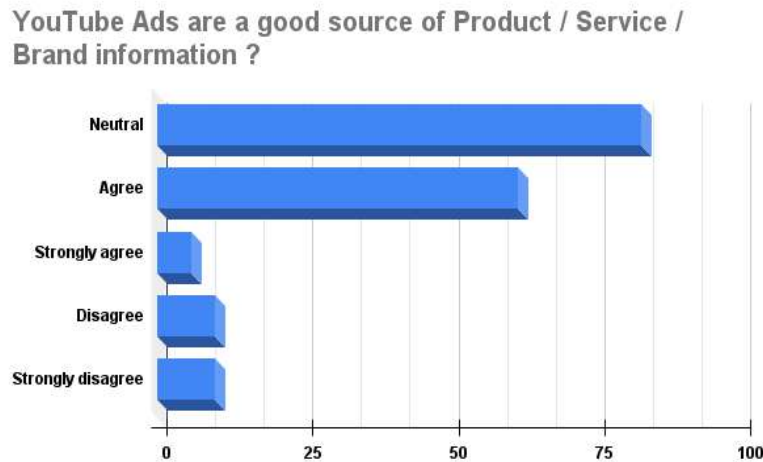
Based on the pie chart, it appears that a larger proportion of women than men have benefitted from YouTube advertising, while a larger proportion of women than men are uncertain about whether they have benefitted or not.

The chart shows that approximately 32% of women have answered "Yes" when asked if they have benefitted from YouTube advertising, while only around 21% of men have answered the same. On the other hand the chart shows that around 19% of both men and women have answered "May be" when asked if they have benefitted from YouTube advertising. Additionally, the chart shows that around approximately 60% of men have answered "No," compared around 49% of women.

These results suggest that while YouTube advertising may be effective for some users, there is a significant portion of the audience that is uncertain about its benefits or has not found it helpful. The differences between men and women in terms of their responses may be due to variations in the types of ads they are exposed to or differences in the products or services they are interested in.

Overall, the pie chart provides a quick and easy-to-understand snapshot of the responses to the question of whether YouTube advertising has been beneficial. However, it is important to keep in mind that this data only represents the opinions of the survey respondents and does not provide any information about the actual effectiveness of YouTube advertising. Further analysis would be needed to fully understand the impact of YouTube advertising on different groups of users.

Bar Chart 1: Determination of YouTube ads are good source of product/service/brand



information.

	Male	Female	Total
Strongly Disagree	8	2	10
Disagree	5	5	10
Neutral	31	52	83
Agree	21	41	62
Strongly Agree	3	3	6
Total	68	103	171

Table 3: Determination of YouTube ads are good source of product/service/brand information.

Based on the bar graph, it appears that both men and women have a mixed opinion about whether YouTube advertisements are a good source of product/service/brand information.

The graph shows that the highest percentage of "Neutral" responses comes from both men and women, with around 48% of respondents selecting this option. The second-highest percentage of responses for both groups is "Agree," with around 31% of men and 40% of women indicating that they believe YouTube advertisements are a good source of product/service/brand information.

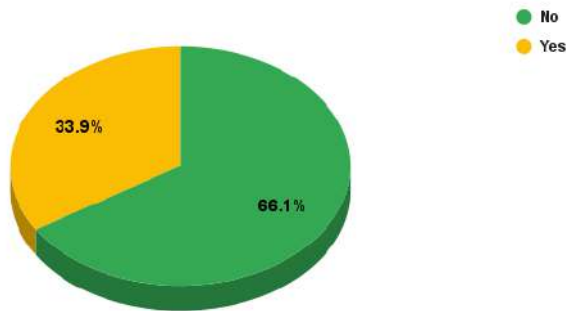
The "Strongly Agree" and "Strongly Disagree" responses show some differences between men and women. Men are more likely to select "Strongly Agree," with around 5% of men selecting this option compared to only around 3% of women. On the other hand, men are more likely to select "Strongly Disagree," with around 12% of men selecting this option compared to only around 2% of women.

The "Disagree" responses are relatively consistent across both groups, with around 6% of respondents from both groups indicating that they disagree with the statement that YouTube advertisements are a good source of product/service/brand information.

Overall, the bar graph suggests that opinions on the effectiveness of YouTube advertisements as a source of information are mixed among both men and women. While a significant proportion of both groups are neutral, there is also a notable percentage of respondents who believe that YouTube advertisements are a good source of information.

Pie Chart 2: Distribution of purchase of product after watching YouTube Ads

Have you ever purchased a product or service as a result of seeing an advertisement on YouTube?



	YES	NO	Total
Less than ₹ 25,000	40	74	114
₹ 25,001 - ₹ 40,000	13	19	32
₹ 40,001 - ₹ 60,000	4	10	14
₹ 60,001 - ₹ 80,000	1	5	6
More than ₹ 80,001	0	5	5
Total	58	113	171

Table 4: Distribution of purchase of product after watching YouTube Ads

Based on the pie chart, it appears that the percentage of respondents who have purchased a product or service as a result of seeing an advertisement on YouTube varies among different monthly income groups. It is very clear that 34% of total respondents have said "Yes" which means that the consumers have purchased a product or service as a result of seeing an advertisement on YouTube. On the other hand 113 respondents out of 171 respondents have said that they are not getting to purchase the product or service as a result of seeing an advertisement on YouTube.

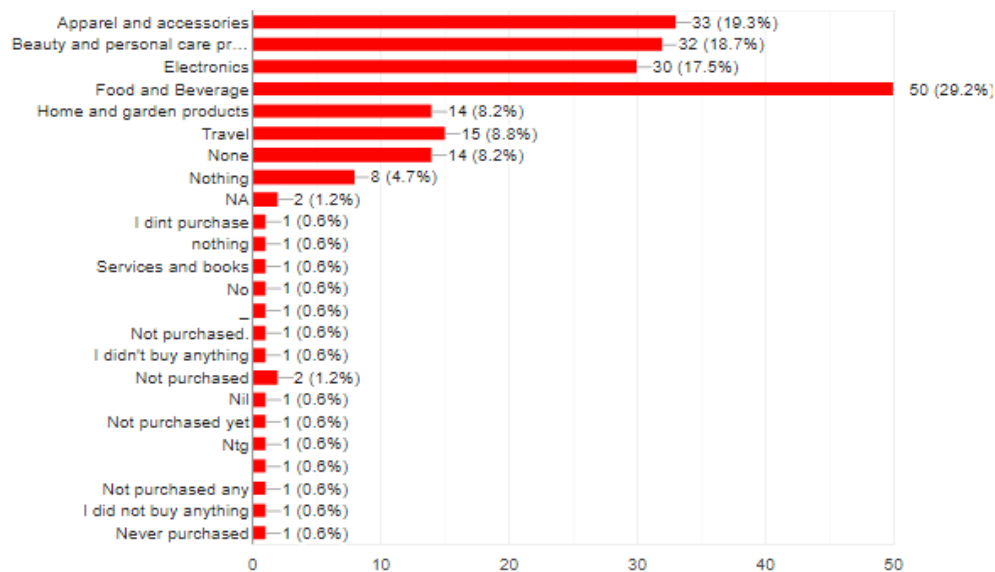
The highest percentage of "Yes" responses comes from the monthly income group of Less than 25,000, with around 24% of respondents selecting this option. The percentage of "Yes" responses decreases for the higher monthly income groups, with around 8% of respondents in the 25,001-40,000 income group, around 3% in the 40,001-60,000 income group, and around less than 1% for the other monthly Income groups indicating that they have purchased a product or service as a result of seeing an advertisement on YouTube.

The "No" responses show an inverse relationship with monthly income, with the highest percentage of "No" responses coming from the less than 25,000 monthly income group, with around 44% of respondents selecting this option. The percentage of "No" responses decreases for the higher monthly income groups, with around 11% of respondents in the 25,001-40,000 income group, around 6% in the 40,000-60,001 income group, and around 3% in the More than 80,000 income group indicating that they have not purchased a product or service as a result of seeing an advertisement on YouTube.

Overall, the pie chart suggests that lower monthly income groups are more likely to have purchased a product or service as a result of seeing an advertisement on YouTube, while higher monthly income groups are less likely to have made a purchase. This may be due to differences in purchasing power or preferences among different income groups, or

differences in the types of advertisements that are targeted at different income groups.

What type of products or services have you purchased as a result of seeing an advertisement on YouTube?



Bar Chart 2: Distribution of types of products or services purchased after watching advertisement in YouTube

Based on the available data, the bar graph represents the types of products or services that individuals have purchased as a result of seeing an advertisement on YouTube.

The graph represents the different types of products or services, and also represents the percentage of individuals who have purchased each type of product or service. The bars in the graph represent the percentage of individuals who have purchased each type of product or service as a result of seeing an advertisement on YouTube.

Based on the available data, the bar graph represents the types of products or services that individuals have purchased as a result of seeing an advertisement on YouTube.

Out of 171 respondents, 50 respondents have made an attempt to buy Food and Beverages as a result of seeing an YouTube Advertisement which is approximately 29.2%. And around 19.3% of the respondents have claimed that they buy a lot of apparels and accessories which is the second highest of the different Product or Service. With 18.7% around 32 respondents out of 171 actually gives a lot of importance to the Beauty and Personal Care Products. Closer to this range we have consumers who have purchased Electronics also at approximately 18% of the respondents. The last two categories that the consumers makes an effort to buy a product or service as a result of YouTube advertisements are the Home and Garden Products with around 8.2% of the respondents and Travel with approximately 15 respondents out of 171 i.e., 8.8%. And there were actually a sizable chunk of 33 respondents who claimed that they have not made any purchase of the product. Therefore approximately around 20% of the respondents have not made a purchase of goods or services as a result of YouTube advertising.

Overall, the bar graph can provide valuable insights into the types of products or services that are effective at converting viewers into customers through YouTube ads. This

information can be used to inform marketing strategies and improve the effectiveness of YouTube ads.

VIII. DISCUSSION AND ANALYSIS OF FINDINGS

HYPOTHESIS TESTING

Chi-square Test

H_0 : There is no relationship between Gender & opinion of Consumers on the effectiveness of YouTube Advertisements

H_1 : There is relationship between Gender & opinion of Consumers on the effectiveness of YouTube Advertisements

		Effectiveness of YouTube Advertising			Total
		Yes	No	Maybe	
Gender	Male	34	12	22	68
	Female	53	14	36	103
Total		87	26	58	171

RQ1: Is YouTube Advertising is an effective way of marketing to customers

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	.542 ^a	2	.763
Likelihood Ratio	.535	2	.765
Linear-by-Linear Association	.006	1	.936
N of Valid Cases	171		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 10.34.

Since the *p-value*, i.e. Asymptotic Significance (2-sided) is 0.763 which is more than 0.05. Therefore Accept Null Hypothesis.

Result

Therefore, Accept Null Hypothesis and Reject Alternative Hypothesis.

There is no relationship between Gender & opinion of Consumers on the effectiveness of YouTube Advertisements

RQ2: Did YouTube Advertisement influenced the consumers in purchasing product.

H_0 : There is no relationship between Gender & Influence of the Consumers in purchasing

the products.

H_1 : There is relationship between Gender & Influence of the Consumers in purchasing the products.

		Advertisement influenced the consumers in purchasing product		Total
		Yes	No	
Gender	Male	21	47	68
	Female	37	66	103
Total		58	113	171

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.464 ^a	1	.496	.514	.304
Continuity Correction ^b	.267	1	.606		
Likelihood Ratio	.467	1	.494		
Fisher's Exact Test					
Linear-by-Linear Association	.461	1	.497		
N of Valid Cases	171				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 23.06.

b. Computed only for a 2x2 table

Since the *p-value*, i.e. Asymptotic Significance (2-sided) is 0.496 which is more than 0.05. Therefore Accept Null Hypothesis.

Result

Therefore, Accept Null Hypothesis and Reject Alternative Hypothesis.

There is no relationship between Gender & Influence of the Consumers in purchasing the products.

IX. CONCLUSION AND RECOMMENDATION

In conclusion, the study on the effectiveness of YouTube advertisements on consumer buying behavior with special reference to Bengaluru City has shown that YouTube ads has no significant impact on the buying behavior of customers in Bengaluru. The study found

that customers are not likely to purchase products after watching YouTube ads that are even though informative, visually appealing, and emotionally engaging. The study also found that YouTube ads play a significant role in creating brand awareness in Bengaluru.

Based on the findings of the study, the following recommendations are suggested:

- Advertisers should focus on the duration of the advertisements to be very short in time which is mostly preferred by customers in Bengaluru.
- Advertisers should conduct market research to identify the preferences and buying behaviour of customers in Bengaluru to create targeted ads that resonate with their audience.
- Advertisers should invest in YouTube advertising as it has a significant impact on creating brand awareness and recall among customers in Bengaluru.
- Further research should be conducted to explore the impact of YouTube ads on consumer behaviour in other cities and regions in India to enhance the generalizability of the finding.

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XI. APPENDICES

1. Name
2. Age
 - Up to 18 Years
 - 19 Years - 25 Years
 - 26 Years - 39 Years
 - 40 Years - 60 Years
 - 61 Years & above
3. Gender
 - Male
 - Female
 - Prefer not to say
4. Educational Background
 - Up to 10th
 - Up to 12th
 - Under graduation
 - Post-graduation
 - Profession
5. Occupation
 - Student
 - Self-employed
 - Homemaker
 - Government employee
 - Private company employee
 - Business
 - Professional
 - Retired
6. Monthly Income
 - Less than ₹ 25,000
 - ₹ 25,001 - ₹ 40,000
 - ₹ 40,001 - ₹ 60,000
 - ₹ 60,001 - ₹ 80,000
 - More than ₹ 80,001
7. Place of Residence
 - Urban
 - Rural
 - Semi Urban
8. Do you use YouTube ?
 - Yes
 - No

9. How often do you watch YouTube ?

- Daily
- Once a week
- More than once a week
- Once a month

10. Kindly indicate your opinion with the questions below:

i. Do you think YouTube advertising is effective way of marketing to customers compared to advertisement on TV or social media?

- Yes
- No
- Maybe

ii. Do you feel YouTube advertising is useful for your life style changes.

- Yes
- No
- Maybe

iii. Are you benefited from the YouTube Advertising

- Yes
- No
- Maybe

iv. Do you spend more time on YouTube due to irrelevant YouTube Ads

- Yes
- No
- Maybe

v. Do You pay attention to YouTube ads

- Yes
- No
- Maybe

11. How do you feel about advertisements on YouTube

- I don't mind them
- I find them annoying
- I find them informative
- I find them entertaining

12. To what extent do you think YouTube Ads fits your preference?

Not Very Much

- 1
- 2
- 3
- 4
- 5

Very Much

13. Why do you Skip YouTube Advertisements?

- Time Constraints
- Habitual
- Irrelevant Ads
- Others

14. YouTube Ads are a good source of Product / Service / Brand information?

- Strongly disagree
- Disagree
- Neutral

- Agree
- Strongly agree
- 15. YouTube Ads are Relevant with my Search query.
- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree
- 16. Are you willing to upgrade to YouTube Premium?
- Yes
- No
- 17. If yes to above question, is it especially to avoid YouTube advertisements?
- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree
- 18. Have you ever purchased a product or service as a result of seeing an advertisement on YouTube?
- Yes
- No
- 19. What type of products or services have you purchased as a result of seeing an advertisement on YouTube?
- Apparel and accessories
- Beauty and personal care products
- Electronics
- Food and Beverage
- Home and garden products
- Travel
- 20. Would you recommend any product or service to your friends and family after watching YouTube Advertisements
- Yes
- No
- Maybe
- 21. What will be the Overall rating of YouTube Advertisements on a Scale of 0-10 (10 being the Highest)
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- What is your suggestion for YouTube Advertisements

A STUDY ON THE GROWING SIGNIFICANCE OF DIGITAL BANKING OVER PHYSICAL BANKING AMONG YOUNG ADULTS

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ABSTRACT

The relevance of digital banks could be prominently observed following the pandemic. With the introduction of digital banking, customers are able to avail all the services online with the aid of e-banking features. This study examines the preference of young adults with regards to digital banking or physical banking, reasons behind their choices and a review of the future of banking following their decision. While there is no certainty that physical banking will be obsolete in the future, the trend and shift towards digitalization indicates that more people will be utilizing digital banking.

INTRODUCTION

India's banking industry has come a long way. Traditional banks which are mostly physical banks used to revolve around a lot of paperwork, was a time consuming and tedious process. Digital Banking started taking form in the 1990s with ICICI bank being the first bank to introduce it to its customers. Compared to its emergence, it took a while to become mainstream to the general public, as it did only in the year 1999 when the internet charges became affordable and there was an increased awareness about how the internet works.

The pandemic has prompted a new era of digital banking in India as the country saw a colossal rise in digital adoption during this period. Users benefit a lot from the functions of online banking which comes under the domain of digital banking such as online access to bank accounts, online fund transfer and payments. This trend of utilizing digital banking is fueled by various factors such as convenience, easy accessibility and cost friendly services. One of the main reasons behind the growth of digital banking is convenience. Similar to the cultures of Western countries and some East Asian countries, the working population and the youth of India have become incredibly time bound in their daily lives where saving time has become a necessity and not a choice. Digital banking saves the time of customers visiting their banks and the hassle of managing their finances physically. Users can access their bank accounts and avail the numerous services provided like using UPI, Immediate Payment Service Data and Electronic Clearing Services. Users can make transactions anywhere and at all times by simply using their smartphones or computers.

Extensive researches have been conducted on digital banking as well as physical banking along with the preferences of customers. However, limited research has been carried out with respect to young adults and their preferences towards the digital form of banking over the traditional i.e. physical banking.

The problem to be addressed with this research is the lack of understanding of the reasons behind the preference of digital banking by young adults and what position does digital as well as physical banking holds in the future.

The objective of this study is to understand the growth and progression of digital banking and its prominence over physical banking. To study the reason behind the inclination of young adults towards digital banking. And, to examine the position of banking in the future.

The research is limited by the sample size and its sole focus on young adults of certain regions of India. The outcome may not be generalized to other populations or regions.

The penetration of digital banking through different demographics of the population, especially towards young adults has been evident in the past few years. While it is hard to say whether or not traditional banking will become redundant in the future, the older generation are quite accustomed to traditional banking and may find it difficult to adopt digital banking. The transition to a more digital banking system, however, is inevitable as time passes. With advancement in technology, users are seeking a variety of banking options. Young users who are already technologically aware have become familiar to services that may be obtained merely by clicking a button. Digital banking are, after all, simpler to open and use on a daily basis. As people prefer a more comfortable and convenient banking services, they choose digital banking over physical banking. Banks are investing in adopting and developing digital banking technologies to meet the increasing demand of customers.

REVIEW OF LITERATURE

(Mishra & Hossain, 2022) the authors gave an examination of the growth and trends of e-banking methods. Since customers no longer want to waste their time on the most basic services which can easily be done through the various e-banking methods, they opt for e-banking to make task easier, accessibility, efficiency and safety. The transformation of banking business towards e-banking is also largely attributable to technological innovation.

(Pala, 2022) stated that digital banking allows consumers to manage their bank accounts and take care of any financial errands online. The transition towards digital banking is due to online portals and change in the consumer preferences over the years. The future of banking is Artificial Intelligence and Machine Learning which will replace all front offices.

(Pinki & Aryan, 2022) discussed the basics of digital banking; from the very first start in 1998 to a cashless society today, its growth, benefits and problem. Digital banking started long back in India but it could not be used properly due to the lack of internet in many rural regions where many of the population resides. The Indian Government helped in making digital banking huge by introducing demonetization and programs like BHIM UPI.

(Kanwal, 2022) concluded that the future of banking is digital. The pandemic led to a massive shift towards wide-scale digitalization in banking. The opportunity that lies ahead for banks to move towards a complete digital transformation is to focus on digital development and agile operating platforms to be able to adopt new age technologies into the banking system.

(M.L. & Kumar. K.R., 2022) highlights the differences in Internet banking adoption between youth and elderly people in Bangalore. The youth are more likely to adopt Internet banking due to their technological proficiency, familiarity with online transactions, and trust in online banking platforms. In contrast, the elderly people are less likely to adopt Internet banking due to their limited technological proficiency, lack of trust in online banking, and preference for face-to-face interactions with bank officials.

(Kavya & Rakesh, 2022) sought to understand the factors influencing customer preference for digital banking and their level of satisfaction with digital banking services. Customers' preference for digital banking is influenced by several factors such as convenience, accessibility, and time-saving features. The level of satisfaction with digital banking services is positively influenced by the perceived usefulness, ease of use, and trustworthiness of the digital banking system. The study recommends that banks should focus on improving the usability and trustworthiness of digital banking services to enhance customers' satisfaction and adoption of digital banking.

(Asif, 2021) suggested that there are significant differences in internet banking usage between the elderly and the youth. The youth tend to use internet use internet banking more than the elderly, as they are more comfortable with technology and have grown up in an age of digital connectivity.

(Ramón-Jerónimo et al., 2014) This study demonstrates the gender gap that exists in the true reliance between gender and Internet banking usage. It also emphasizes on the benefits for the elderly including accessibility around-the clock, adaptability, independence and the ability to get around age-related physical impediments to services.

(Kataria, 2019) This paper concentrates mostly on the recent digital banking trends such as ATM, debit and credit cards, UPI, Prepaid payment instruments, etc. The banking industry is re-shaping itself from a traditional approach to a technological approach and along this journey; it faces many challenges as well as opportunities. Today, banking has taken a new shape in the world of technology.

Providing internet banking to customers is now a necessity (Vyas, 2012). E-banking transactions are faster, cheaper and e-banks are much easier to set up. The many advantages of e-banking facilitated by its borderless capabilities is what gives e-banking an edge over traditional banking services.

(B & B, 2015) In their study showed that there are various developments in the Indian banking which results in a shift from traditional channels to electronic channels. This revolution in electronic banking is assessed by comparison of the periods before and after the formation of National Payments Corporation of India (NPCI).

(Gopal & Joshi, 2012) The fundamental examination of this study is the current scenario of the Indian banking industry. The challenges faced by the banking industry include rural market, customer expectation, management risk, and customer retention, and the biggest challenge being serving the mass market. Some ways to counter the challenges are innovation, differentiation and technological up gradation.

(Kuisma et al., 2007) performed research in Finland to identify why consumers resisted to internet banking. For this, they carried out an in-depth interview with respondents. According to their research, the major reasons behind the consumers' resistance were innovation, feeling of insecurity and lack of awareness.

A research paper done in Turkey (Akinci et al., 2004) shows that the rise in information and communication technology are the main reason behind the boom in digital banking. People who are highly educated and are technology-oriented between the ages of 20 years old to 35 years old are more open towards adopting internet banking and people below this age range or higher are more hesitant and lack confidence in internet banking services as compared to the services provided by the bank branches. Consumer behavior and acceptance were the key factors behind the development of internet banking.

(Kaur et al., 2021) Some of the bank customers are not used to the consistent digital transformation yet most of the digital banking customers in India are satisfied with the quality of service. Reliability, assurance, tangibility, empathy and responsiveness are the five parameters that influence the overall perception of the quality of digital banking services.

(Windasari et al., 2022) The young customers believe the reward system, ease of use, sales promotion and social factors influence their use intention. Customers are willing to use digital banking if it comes with simplicity, convenience and ease of navigation.

RESEARCH METHODOLOGY

While this research was being conducted, the research methodology played a crucial part in aiding to reach a conclusion to the problems mentioned. This study was conducted to provide an explanation for the preferences of digital banking over physical banking by young adults. The research was conducted in three phases, based on primary and secondary data. The first phase involved reviewing existing information in the form of past published papers and the second phase involved an exhaustive survey of questionnaires between the ages of 18-above 60 years. The third phase is a quantitative analysis of the hypothesis given. To start off, a review on literature on digital banking and the likes was done on research papers and journal articles. Followed by the distribution of questionnaires to 130 people to understand their perspective on digital banking. The 100 respondents were proficient young adults and adults between the age group of 18-more than 60 years who are either pursuing their studies or working.

The primary data was collected by distributing questionnaires. A non-probability sampling technique is used to select a sample of 130 people for the survey, out of which 100 responses were received. The survey questionnaire is circulated through online Google forms to a diverse and representative sample of young adults across different regions of India. Respondents are informed about the purpose, intent, nature and objective of the study. The data collected are kept confidential and respondents have the right to participate or withdraw from participating at their own will. The questionnaire is designed to collect data on the respondents' demographics, their banking preferences, factors influencing their preferences and their plans on continuance of either of the methods.

The qualitative data collected through the questionnaires will be analyzed by identifying key patterns among the respondents and the results will be presented in a narrative form.

The aim of this research paper is to examine the choice between digital or physical banking when it comes to young adults, and the factors behind this trend.

Chi-square test is used as a statistical tool for analysis of the data.

Hypothesis:

H_0 : There is no association between age and preference of digital banking over physical banking.

H_1 : There is association between age and preference of digital banking over physical banking.

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	22.588 ^a	8	.004
Likelihood Ratio	18.127	8	.020
Linear-by-Linear Association	1.845	1	.174
N of Valid Cases	100		

H_0 : There is no association between reasons for visiting bank and convenience of digital banking.

H_1 : There is association between reasons for visiting bank and convenience of digital banking.

RESEARCH FINDINGS

A total of 100 people between the ages of 18-more than 60 years participated in the survey, with majority of the respondents being within the age group of 18-24. There was a difference of 86% between those that have digital banking account at 93% and those that do not at 7%. This means that while most of the respondents are already use digital banking, there are still handfuls that physically manage their bank accounts. 63% respondents rarely visit their bank branches and offices, not even once a year which is a stark difference as compared to the 3% who still frequently visits their banks. And, the main reason for their visits to their bank is for the purpose of updating their KYC or for other legal formalities. These formalities are still preferred to be done personally by many because while online KYC facilities may offer convenience and flexibilities. Besides, many banks require in-person verification in certain cases to ensure the compliance with regulations and to prevent fraud. When asked about their banking preferences, 66% respondents preferred digital banking, while only 9% preferred physical banking and the rest were unsure on their preferences. This result indicates clear preference for digital banking among young adults while some preference for physical banking cannot be ruled out. 88% of the respondents use online banking at least once a week which reveals that most of the respondents are dependent on digital banking. 59% have been using digital banking for 2-3 years, 20% less than a year, 12% 4-5 years, 9% more than 5 years, with 78% increase in used after the pandemic. 95.9% responded that using digital banking is more convenient and 97% asserts that the use of digital banking is beneficial to them.

In order to understand if the preference of the respondents was associated with their age, chi-square test was conducted and the results obtained are as follows. Since the value of P is .004, there is sufficient evidence to reject the null hypothesis and accept alternate hypothesis. So, it is found that there is an association between age and the preference of digital banking.

To find out if the convenience of digital banking have an influence on the reasons for physically visiting banks, another chi-square test was done. The test shows that there is no

association between visiting banks and the convenience of using digital banking since the P value is 1.0 and this proves as evidence to accept the null hypothesis.

There is also no association between the age and the duration of use of online banking. Likewise, there is no significance between age and the number of usage of digital banking per week.

Further tests shows that there is no association between age and the use of digital banking for online bills payment, fund transfer and checking balance. However, there is an association between the age and willingness to adopt or start using digital banking.

DISCUSSION AND ANALYSIS

The results of the survey clearly indicate the preference for digital banking over physical banking among young adults, driven primarily by convenience.

Responses were collected from 100 individuals, out of which 36 were in the age group of 18-21 and comprised of 36% of the total sample size. 39 of them were between the age group 22-24. 5 respondents were of the age bracket 25-27 and the 6 belong to the age group of 28-30, 7 respondents were between the ages of 36-45, 6 respondents aged 46-60 and remaining 1 was above 60.

As per the survey, 98% of the respondents had a bank account. Only 3% of the respondents continue frequent visits to the bank, at-least once in every week. Majority have advanced to the digital system of banking. While some people are still visiting banks for withdrawal and depositing of funds, a large number have already shifted to online platforms. 57% of the respondents visit the bank only for legal formalities which is assumed to be a result of lack of trust of the online/digital system or as per bank requirements of the individuals to be physically present. 93% of the respondents have a digital/online banking account, while the ones who do not use digital banking yet are displaying willing to shift to online banking, or even better- a balance of both. 66% of the respondents preferred digital banking over physical banking, 25% were unsure. 45.2% of the non-users were more used to the tradition system of banking or rather habituated to the physical form of banking. 22.6% lacked trust in the systems while 16.1% lacked awareness. Some still resort to cash transactions. As much as 24% of the respondents were making digital payments more than 9 times in a week which is of major significance in determining their preference towards this form of banking.

From the survey, it is evident that a majority of the respondents have started using online banking after the COVID-19 pandemic. The percentage of individuals opting for digital banking during the year 2020 is 59%.

With the increasing popularity of mobile banking apps, customers can now access their bank accounts, make payments, transfer funds, and check their balances from their smartphones or tablets. This means that customers can now carry out most of their banking transactions without the need to visit an ATM.

Digital banking has enabled the users to make the payment of bills faster and easier, without the need to visit physical offices or outlets. User need not go to the bank to transfer fund or visit ATMs to check balances. 94% of the respondents are using digital banking for the same. 95.9% of the respondents considered digital banking more convenient compared to traditional banking methods. Digital banking allows customers to perform banking activities and transactions online or through mobile apps, without the need to visit a physical branch or interact with a bank representative face-to-face. 97 per cent of the respondents felt that digital banking is beneficial. Most online banking platforms are user-friendly and easy to

navigate. Customers can view their account balances, transfer funds, pay bills, and set up automatic payments with just a few clicks.

Respondents have showed interest to opt for digital banking as they become more aware of its benefits. Ultimately, whether or not to start using online banking is a personal decision that depends on individual needs and preferences. As much as 85.2 per cent of the non-users are willing to adopt the digit system of banking.

It is inferred that there is an association between age and preference of digital banking. It can be interpreted that the younger adults prefers digital banking more than the older respondents who are more used to the traditional banking services.

By comparing the reasons of visiting banks by customers such as making deposits, withdrawing cash, transferring funds, balance inquiry, and legal formalities with the convenience of using digital banking, it is shown that there is no significant association between them. This means that the reasons stated are not associated with the convenience of digital banking.

It is inferred that there is no association between age and the duration of use of online banking. Most of the users have been using digital banking for more than a year to more than 5 years, the duration of which is not influence by their age. Similarly, it is inferred that there is no significance of age with the times of usage of digital banking within a week. This means that people use digital banking when they need it, independent of their age.

It is inferred that there is no association between age and use of digital banking services. After analysing the standard digital banking services such as online bills payment, fund transfer and checking bank balance, it is seen that these services do not have an association with age. It is inferred that there is an association between age and keenness to start using digital banking. The young adults have displayed more enthusiasm towards acceptance of the modern form or rather the digital form of banking.

RECOMMENDATIONS

1. To combine the benefits of physical and digital banking, banks can enhance their customer service and support in physical banks and provide good assistance to customers.
2. Banks can develop user-friendly digital banking platforms that cater to the needs if not just young adults but people of all ages.
3. Biometric authentication can be integrated to enhance the security of digital banking to reduce risk of fraud and identity theft which will in turn build the trust of the customers.
4. Banks can also offer digital more advance features such as mobile cheque deposits and online KYC.
5. Banks can conduct regular customer feedback survey sessions in order to understand the requirements and criticisms of customers and improve on those aspects.

CONCLUSION

Through the findings of this study, it is suggested that banks need to focus on developing and improving their digital banking services to meet the needs and preferences of young adults. Banks should also address the hindrances of both digital banking which include the

lack of proper facilities and physical banking which include inconvenience in availing any service. The adoption and use of digital services is important for banks as well as customers.

The COVID-19 pandemic has undoubtedly changed the way people live and work around the world, and the banking industry is no exception. With lockdowns, social distancing measures, and stay-at-home orders, people have had to rely more on digital technologies to manage their financial affairs. As a result, there has been a significant increase in the adoption of online banking services during and after the pandemic, up to 79.8 per cent in this case.

However, it's important to note that online banking is not a perfect solution for everyone. Some people may prefer face-to-face interactions with bank staff, or they may have limited access to digital technologies. Therefore, it's important for banks to continue offering a range of services and channels to meet the diverse needs of their customers. From this study, it can be concluded that although digital banking is preferred over physical banking by young adults, physical banking is still very much prevalent and it is imperative to maintain a right balance between the two where the perks of physical banking are preserved while uplifting the accelerating trends of digital banking at the same time.

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APPENDIX

Questionnaire (Google Forms)

1. Please specify your age group
 - a. 18-30
 - b. 31-35
 - c. 36-45
 - d. 46-60
 - e. Above 60
2. Do you have a bank account?
 - a. Yes
 - b. No
3. How often do you visit your bank?
 - a. Rarely
 - b. Once a year
 - c. Monthly
 - d. Weekly
4. What is the main reason you typically visit your bank branch?
 - a. Make Deposit
 - b. Withdraw Cash
 - c. Fund Transfer
 - d. Balance Inquiry
 - e. KYC/ Legal Formalities
 - f. Others _____

5. Do you have a digital/online bank account?
 - a. Yes
 - b. No

6. If yes, do you prefer it over physical banking?
 - a. Yes
 - b. No
 - c. Maybe

7. If no, please mention why?
 - a. Lack of trust
 - b. Habit
 - c. Pervasiveness of cash
 - d. Lack of awareness
 - e. Others _____

8. How frequently do you use online banking in a week?
 - a. Not at all
 - b. Less than 3 times
 - c. 3-5 times
 - d. 6-9 times
 - e. More than 9 times

9. How long have you been using digital/online banking?
 - a. Less than a year
 - b. 2-3 years
 - c. 4-5 years
 - d. More than 5 years

10. Have you been using online banking more after the pandemic?
 - a. Yes
 - b. No
 - c. Maybe

11. Has your visit to the ATM reduced after using digital banking?
 - a. Yes
 - b. No

12. Do you use digital payments for online bills payment, fund transfer and checking balance?
 - a. Yes
 - b. No

13. If yes, is it more convenient?

- a. Yes
- b. No

14. Is the use of digital banking beneficial to you?

- a. Yes
- b. No

15. If you have not been using digital banking, would you consider starting?

- a. Yes
- b. No
- c. Maybe

A STUDY ON CONSUMERS BEHAVIOUR TOWARDS OTT PLATFORMS WITH SPECIAL REFERENCE TO BENGALURU CITY

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ABSTRACT

OTT is becoming increasingly popular, causing a significant shift in the entertainment industry. More and more consumers are opting for OTT instead of traditional cable TV, as entertainment is now available at their fingertips. The convenience of having all forms of entertainment available in one place has attracted people towards OTT. The modern way of living has led consumers to spend more time on OTT, as they enjoy the vast selection of choices available to them. Customers have the liberty to choose what they want to watch, making OTT an appealing option for entertainment. OTT has transformed the way consumers consume content, providing them with greater choice, convenience, and affordability. This paper focuses on consumer's behaviour towards OTT platforms in Bengaluru and how the various demographic factors influenced OTT.

Key Words: OTT, Consumers, entertainment, convenience, Behaviour.

INTRODUCTION

OTT stands for "Over-the-Top," which refers to the delivery of content over the internet without the involvement of traditional cable or satellite television providers. OTT services are usually delivered directly to consumers through a variety of internet-connected devices, such as smart TVs, laptops, tablets, and smartphones. Some popular examples of OTT services include Netflix, Amazon Prime Video, Voot, Disney+, and HBO Max. These services have gained popularity due to their convenience, flexibility, and the ability to stream content on-demand, allowing viewers to watch their favourite shows and movies at any time and from any location with an internet connection.

OTT services have a significant impact on consumers' day-to-day lives, providing them with convenient and on-demand access to a wide range of content. Here are some ways in which OTT has impacted consumers:

Convenience: OTT services provide consumers with the flexibility to access content whenever and wherever they want, without being tied to a specific schedule or location.

This means consumers can watch their favourite TV shows, movies, and other content on-demand, without having to wait for a specific broadcast time.

Personalization: OTT services use data analytics and algorithms to personalize content recommendations for each user based on their viewing history and preferences. This helps users discover new content that they are likely to enjoy.

Affordability: OTT services are generally more affordable than traditional cable or satellite TV subscriptions, as users only pay for the content they want to watch, rather than for a full package of channels.

Variety: OTT services offer consumers a wide range of content, including movies, TV shows, documentaries, and original programming, from different genres and languages. This means that consumers have more options to choose from than they would with traditional TV.

Mobility: OTT services are available on a variety of internet-connected devices, including smartphones and tablets, making it easy for consumers to watch their favourite content on the go.

OTT has also benefitted data and telecom networks since it requires a WIFI data connection. The platform also caters to physically challenged people, providing them with the opportunity to watch new movies. Entertainment is essential for human beings, and in today's busy lives, people need it more than ever. OTT provides the perfect platform for entertainment, which helps people feel relaxed, happy, and at peace. This is why it has become such a popular choice for people looking for a way to unwind and enjoy themselves

REVIEW OF LITERATURE

1. (Petros Spachos, 2016)

Consumer loyalty is a significant element administering reception and maintenance of sight and sound items and administrations, for example, Over-The-Top (OTT) video transmission. Nature of Involvement includes client driven assessment of different administrations. Nonetheless, clients contrast concerning their evaluations of administration quality. A rating distinction are because of untrusted worthiness. In this paper, we investigate the utilization of anomaly examination and grouping as devices for deciphering QoE information. In deciphering the groups, we analyse clients' perspectives on various sorts of video disturbance, and their capacity to recognize the various degrees of impedances/disappointments.

2. (Sundaravel E and Elangovan N, 2020)

Beyond ridiculous (OTT) video stages, when considered an extravagance is today a product. In India, there is an inexorably developing number of customers adjusting to it. While Indian real time features like Hot star and Jio Film have acquired a more grounded traction, worldwide players like Netflix and Amazon Prime have consistently developed their piece of the pie in India. This paper investigates the development, advantage, and fate of web-based feature in India through a scientific examination. We additionally present the different OTT administrations, their development factors, innovation foundation, crowd qualities, content, and restriction furthermore, future advancements anticipated in the business.

3. (Tripti kumari, 2020)

The entrance of Over-the-Top services like Netflix, Amazon Prime, and Hot star in India has caused turmoil in the entertainment industry. Today OTT players have become part of mainstream media and thus influenced the viewing behaviour of consumers all over the world. The recent affair between internet and entertainment has not only changed the mode of content distribution but has also impacted the nature of content creation. The present study aims to understand the changes in pattern of content consumption behaviour of consumer after the introduction of OTT services in India and the factors contributing to the success of OTT services. Majority of users are satisfied with the content and quality of service of OTT services. The present study suggests that the future of OTT services is bright in India and present users as well as nonusers are willing to use OTT services in future.

4. (Veer P Gangwar, 2020)

OTT's foundation endorser development rate is raising toward high till the date through this Lockdown as this development depends on the incredible Innovative progressions that adding to the OTT suppliers to bringing top calibre content to our close to screens through the Web. OTT's suppliers not just rely upon their store however, put truckload of cash in creating their substance. Mobiles, tablets, and brilliant televisions are presently to be made for amusement and made it simple for the utilization of content given by the OTT suppliers. This paper is in an original way to deal with comprehend the client profiles and inclinations according to an Indian viewpoint.

5. (Venkta Reddy ya, May 2021)

The presentation of Over-the-Top (OTT) video real time features through public and global suppliers like Netflix, Amazon Prime, and so on has changed customer conduct towards diversion membership. The review means to distinguish the purposes behind buying in and not buying into OTT administrations. The fundamental goal is to test the elements influencing buyers' OTT membership choices. The review took on a cross-sectional graphic methodology.

6. (Garima Gupta, Sindharia Komal, 2021)

The shift from regular media to over-the-top (OTT) media, especially in the lockdown period because of the Coronavirus, has brought about a conflict between real time feature suppliers to draw in furthermore, hold clients. In the radiance of this change, the current review conducts fractional least squares primary condition displaying (PLSSEM) examination to look at the effect of two key predecessors, in particular, client commitment (CE) and nature of administration experience (Quest) for their effect on clients' ability to proceed and buy in (WCS) web-based features in future. With the world confronting the effect of the pandemic, the suggestions arising out of the review present an open door to the suppliers of OTT stages to gain by the apparent change to the best of their benefit.

7. (Raj Priya, june 2021)

This research paper investigates the relationship between Over the Top (OTT) platforms, social gratification, customer engagement, and subscription intention. The study examines whether factors such as gender, education, and age affect the intention to use the OTT platform. The data was collected through primary sources. The authors focus on OTT, customer engagement, knowledge, and chronic use. The findings suggest that consumers are more involved with OTT platforms that define who they are. Therefore, marketers seeking to engage consumers with OTT campaigns are suggested to foster a culture of intention to

use the OTT platform reinforced through dialogue and continual consumer participation in value chain activities. The study's findings have practical implications for research into OTT.

8. (Mayank Sadana, 2021)

This paper plans to examine how the top over-the-top (OTT) stage is turning into a favoured wellspring of diversion among youthful customers over customary Compensation television administration (Digital television/DTH) in India and what variables assume an essential part in such inclinations alongside gasification of content. The review follows the hypothetical system of purpose and delights hypothesis and Specialty examination.

9. (Varghese, 2021)

The Web is quickly changing media outlets in India. Crowds are utilizing various advancements to see movies, narratives, and web series on their cell phone gadgets. A few models incorporate Netflix, Amazon Prime, Hot star and Zee5. It has turned into a test to the Cinema business. The point of this study is to figure out what advanced streaming stages are meaning for Indian cinemas, and how youngsters utilize these new computerized stages to get to video content. Practically half respondents concur that beyond ridiculous applications will be a disturbance to Cinemas. This study recommended that watchers of the cutting-edge period are continually looking for unique, associated, and intuitive. The review will at last close by giving ideas on how cinemas contend to remain applicable, in the personalities of their purchasers in the ongoing commercial centre.

10. (Seongcheol Kim, 2021)

This publication article plans to present the virtual extraordinary issue (VSI) on the past, present, and eventual fate of OTT and live real time features. This article gives the OTT research patterns of the last six and a half years through a word haze of the watchwords of the 262 articles, the catchphrase organization, as well as the co-author organization of the articles. In the wake of summing up the general exploration patterns, we give a speedy survey of the seven articles acknowledged for the VSI, trailed by closing comments.

OBJECTIVES OF STUDY:

To understand the consumer behavior towards OTT platform.

To analyze the preference of entertainment platform among age group.

To study the usefulness of OTT platforms.

RESEARCH GAP:

Multiple studies have been conducted by researchers to investigate consumer behavior towards Over-The-Top (OTT) platforms. Many researchers have not focused in analyzing the preference of entertainment platforms among age group of consumers.

RESEARCH PROBLEM:

Nowadays, OTT platform have become very popular especially during the pandemics, many people used OTT platform for entertainment. The consumer mainly focus on time saving, wide variety and convenience. This paper focuses mainly on the factors that impact consumer behavior towards OTT platform.

RESEARCH QUESTIONS:

1. What is the consumer behavior towards OTT platform?
2. What are the preferences that can be seen among different age group in reference to different entertainment platform?
3. What are the usefulness of the OTT platform towards consumer?

RESEARCH METHODOLOGY

This research was conducted in order to develop an understanding about the consumer's behavior towards OTT Platforms in Bangalore. First a review of literature on OTT platforms was done on research papers to get a better understanding about the topic. This paper is descriptive in nature, it is a cross sectional data and it is based on primary data.

Sources of Data:

To analyse the consumer's behavior towards OTT platforms in Bangalore, primary as well as secondary data was used. The primary data was collected through questionnaire method and executed through Google forms creation and circulation of the same through social media platforms. The questionnaire included demographic variables like gender, age, occupation. It also includes questions on consumer's preference towards OTT, usage towards OTT Platform and overall behavior towards these platforms. A Sample of 121 responses were collected from respondents in the Bangalore City.

Tools of analysis used

The following tools are used in the analysis of data:

Chi-square test

Annova

Table analysis

Hypothesis:

H0: There is no significant association between gender and impact of OTT services.

H1: There is a significant association between gender and impact of OTT services.

Since P value 0.972, which is greater than 0.050, there is sufficient evidence to accept the null hypothesis. So, it is inferred that there is no significant association between gender and impact of OTT services.

H0: There is no relationship between the age group and the preference of entertainment platforms.

H1: There is relationship between the age group and the preference of entertainment platforms.

Since P value is 0.002, which is lesser than 0.050, there is sufficient evidence to reject null hypothesis. So, it is inferred that there is relationship between the age group and the preference of entertainment platforms.

RESEARCH FINDINGS

OTT is getting popular day by day; many consumers are preferring OTT Platforms to spend their leisure time. To understand consumers behavior towards OTT research was done. Primary data was collected in the form of questionnaire to understand the objectives. It was seen that from a sample of 121 respondents, 62.8% were female and 37.2% were male.

The Age group was evenly distributed, 16.5% were of the age group 15-20, 74.4% were between 21 – 30.5% were between 31-40 and 4.1% were between 40 and above. The respondents were from different occupations like students, self-employed, private employees, government employees, professional, retired and other.

The main goal was to determine consumer's usage towards OTT platforms. According to the responses we obtained, 79.3% of respondents confirmed that they use OTT platforms, 13.2% of respondents they don't use, and 7.4% respondents confirmed that they might use.

The Survey helped to know that, 57% of respondents use OTT for entertainment, 33.1% use TV, and 9.9% use Multiplex/Cinemas for entertainment.

Many consumers were aware about OTT Platforms, from friends' recommendations, advertisements, discounts and others.

According to survey, majority of respondents have subscription towards Amazon Prime, Netflix, Disney hot star, and other OTT platform has fewer subscription from respondents.

In this survey, 76% responded that respondents were comfortable in using OTT, 15.7% responded may be, and 8.3% responded they are not comfortable.

- **To understand the consumer behavior towards OTT platform.**
- **To understand if there is significant association between gender and impact of OTT services, Chi square test was conducted and the following were the results obtained**

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	.876 ^a	5	.972
Likelihood Ratio	.871	5	.972
Linear-by-Linear Association	.549	1	.459
N of Valid Cases	121		

H0: There is no significant association between gender and impact of OTT services.

H1: There is a significant association between gender and impact of OTT services.

Chi square test was conducted to understand the association between gender and impact of OTT services. The P value derived when analysis of data was conducted, was 0.972 which is greater than 0.050 contributing to sufficient evidence to accept null hypothesis. Therefore, it can be inferred that there is no significant association between gender and impact of OTT services on day to day life of consumers.

- To analyses the preference of entertainment platform among age group
- To examine if there is significant relationship between age groups and the preference of entertainment platforms. , Annova test was conducted and the following were the results obtained.

ANOVA

Out of these, which do you use the most for entertainment?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	11.761	3	3.920	5.080	.002
Within Groups	90.289	117	.772		
Total	102.050	120			

H0: There is no relationship between the age group and the preference of entertainment platforms.

H1: There is relationship between the age group and the preference of entertainment platforms.

Further, Annova analysis of variance was conducted to examine the relationship between Age groups and the consumer’s preference of entertainment platforms. Since the P value is 0.002, which is lesser than 0.050, there is sufficient evidence to reject null hypothesis. So, it is inferred that there is relationship between the age group and the consumer’s preference of entertainment platforms.

- To study the usefulness of OTT platforms.

Perception	on	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The OTT platforms allows me to view, what I want in a faster way than traditional TV subscriber services.	No.	1	1	7	24	16
	%	2.0	2.0	14.3	49.0	32.7
The OTT platforms enhance my experience of watching informative or	No	1	0	10	31	7
	%	2	0	20.4	63.3	14.3

entertainment programs.						
I can watch OTT platforms in any place I like, if there is a good Wi-Fi or network connection	No	1	1	2	30	15
	%	2.0	2.0	4.1	61.2	30.6
OTT platform provides applicable and sufficient content for me to watch	No	1	1	11	29	7
	%	2.0	2.0	22.4	59.2	14.3

This table shows the results of a survey regarding the Perception of usefulness towards OTT platforms.

For OTT platforms which allows consumers to view, faster than traditional TV subscriber service, the majority of respondents (32.7%) strongly agreed to use OTT services despite the traditional subscriber services, while (2.0%) of respondents strongly disagreed to use OTT services despite the traditional subscriber services.

The OTT platforms enhances the experience of watching informative or entertainment programs, OTT platforms allows consumers to watch at any place if there is good Wi-Fi or network connection, OTT platforms provides applicable and sufficient content was consumers to watch, a majority of respondents agreed to usefulness of OTT platforms.

However, for each of these perception of usefulness towards OTT, there were also respondents who did not agree to the perception of usefulness towards OTT, ranging from (2% to 2%). The information from this table can be useful for understanding the usefulness towards OTT platform.

DISCUSSION AND ANALYSIS

Over-the-top (OTT) media service is a term used to describe a media service that is offered directly to viewers via the internet.

In order to understand the topic better, statistical tools such as chi square, ANOVA were used and the findings were mentioned above. The demographic factors like age group, gender, and occupation in relation to the OTT platform were studied.

The main aim that is addressed in this study was to determine the consumer's behaviour towards OTT platforms with reference to Bengaluru. The study focused at finding a cause-

and-effect relationship between a few variables that will support the research problem identified, the following were the objectives that were experimented,

To understand the consumer behavior towards OTT platform.

To analyses the preference of entertainment platform among age group.

To study the usefulness of OTT platforms.

Relationship between gender and impact of OTT services

It is inferred that, there is no significant association between gender and impact of OTT services. It is observed that, both gender and impact of OTT services did not affect the day-to-day life of consumers, having accepted null hypothesis. This shows that, consumers had no intervention between their gender and impact of OTT services.

Relationship between age groups and the preference of entertainment platforms.

It is inferred that, there is significant relationship between the age groups and the preference of entertainment platforms. In this case, the alternative hypothesis is accepted. This means, the consumer's age groups affects their preference towards entertainment platforms such as OTT, TV, and Multiplex.

Examine the usefulness of OTT platforms.

The above table shows the results of a survey regarding the perception of usefulness towards OTT platforms. It is inferred that majority of the respondents agreed that OTT platforms were useful and some respondents disagreed that there is no usefulness from OTT platforms.

The survey also helped us to know that, the majority of respondents responded that Actor/Actress in leading or supportive role in the films, friend/peer influence, relief from stress, IMDB rating, Director/Producer/ Studio behind the film, and some other factors, were some of the most important factors for determining for movies to watch on a movie streaming service.

In this survey, most of the respondents responded that they consume watching OTT platforms using their smartphones increase in usage of smartphone is main reason behind this popularity, and laptop, Television and tablet were other medium how they consume OTT platforms.

Many respondents responded that they watch movies, TV series most of the time, when compared to documentaries, TV shows, Originals/Exclusive Contents.

In this survey, major number of respondents preferred waiting for a movie to release on OTT rather than watching it in the cinema, 52.1% responded yes, 28.9% responded no, and 19%responded always.

Through this survey, majority of respondents responded that theatres are losing their customers due to OTT.

CONCLUSION AND RECOMMENDATIONS

Over-The-Top (OTT) platforms have significantly impacted consumers by providing them with a convenient and affordable means of accessing high-quality content. The availability of a vast library of movies, TV shows, and web series on these platforms has altered the traditional way of consuming media content.

To conclude from research analysis and findings, when data was tested and analyzed to know the impact of OTT services towards consumer behavior. The results showed that, there was no significant association between gender and impact of OTT services on day to day services of life of the people. It was also inferred that, there was significant relationship between age groups and preference of entertainment platforms by the consumers. Majority of the respondents, responded that OTT provides a good content, quality service, and it very convenient and it is flexible to use.

Overall, the impact of OTT platforms on consumers has been both positive and negative, and it is essential to strike a balance between the convenience and affordability of these platforms and the quality and diversity of content being produced.

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APPENDICES:

1. Name
2. Age
 - 15 - 20 years
 - 21 - 30 years
 - 31- 40 years
 - 40 and above
3. Gender
 - Male
 - Female
4. Occupation
 - Student
 - Self employed
 - Private employee
 - Government employee
 - Professional
 - Retired
 - Other:
5. Do you use OTT services?
 - Yes
 - No
 - Maybe
6. Out of these, which do you use the most for entertainment?
 - TV
 - Multiplex
 - OTT
7. How did you come to know about your current OTT services?
 - Friend's recommendation
 - Discounts/Referrals
 - Advertisement
 - Others
8. What subscription streaming services do or someone in your household (Family or Roommate) pay for?
 - Amazon prime
 - Netflix
 - Disney plus hotstar
 - Voot

- Zee 5
- None

9. How often do you stream online movies or shows?

- Daily
- Three or four times a week
- Once a month
- Never

10. Do decide on a movie to watch before you open the movie streaming service?

- Yes
- No
- Maybe

11. What is the most important factor for determining what movie to watch on a movie streaming service?

- Director/Producer/ Studio behind the film
- Actor/Actress in leading or supportive role in the film
- Friend/Peer Influence
- IMDB Rating
- Relief from Stress
- Other

12. How would you rate the impact caused by OTT services on day to day life?

- 0
- 1
- 2
- 3
- 4
- 5

13. How do you consume OTT most of the time?

- Television
- Laptop/Desktop
- Smartphone
- Tablet

14. What do you watch most on the OTT platform?

- Movies
- TV Shows
- Documentaries
- Originals/Exclusive Content
- TV Series
- Others

15. Perception on Usefulness:

Perception on Usefulness:	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The OTT allows me to view what I want in a faster way than traditional TV subscriber services.					
The OTT enhance my experience of watching informative or entertainment programs.					
I can watch OTT in any place I like if there is a good Wi-Fi or network connection					
OTT provides applicable and sufficient content for me to watch					

16. Do think mainstream movies should be released on OTT before or along with cinema?

- Yes
- No
- Maybe

17. In your opinion, what are the negative consequences of watching OTT?

- One more episode syndrome
- Time wastage
- Addiction
- Lack of sleep
- Others
- No negative consequences

18. Do you think theatres are losing their customers due OTT?

- Yes
- No
- Maybe

19. Perception on OTT search engines

Perception on OTT search engines	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The knowledge about OTT allows me to view what I want faster than traditional TV subscriber services.					
The knowledge about OTT services enhances my experience of watching informative or entertainment programs.					
The knowledge about OTT services enhances my experience of watching informative or entertainment programs.					
The content and no-commercial knowledge about OTT helps me to understand and benefit from it					

20. Have you preferred waiting for a movie to release on OTT rather than watching it in the cinema?

- Always
- Many Times
- Never

21. In the future, if a movie releases in Cinema and on OTT together, what would you prefer?

- OTT
- Cinema

22. Are you comfortable using OTT services?

- Yes
- No
- Maybe

23. Why do you think OTT getting popular day by day?

A STUDY ON CONSUMER BEHAVIOUR TOWARDS SKIN CARE PRODUCTS WITH REFERENCE TO BANGALORE CITY

Submitted By

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ABSTRACT

The Objective of this research paper is to study consumer behaviour towards skin care products. This research is conducted in Bangalore city and a survey method was used to collect the data from 75 respondents. The skin care industry is an essential part of the country's economy because of its enormous potential. One of the biggest consumer industries in the nation is the skin care sector. Throughout the past ten years, the Indian consumer's purchasing power and disposable income have significantly expanded, creating an ideal place for top companies in this industry and causing amazing growth in this industry.

INTRODUCTION

Cosmetics are defined by the US Federal Food, Drug, and Cosmetic Act as "items that are used to clean or enhance one's appearance (such as lipstick and shampoo)". Skin care includes a variety of procedures that maintain the integrity of the skin, improve its appearance, and treat skin conditions. They might involve good nutrition, avoiding too much sun, and using emollients in the right amounts. Skin care is a daily routine in many

contexts, including the treatment of excessively dry or excessively moist skin and the treatment of skin injuries.

The Indian cosmetics industry is growing, particularly in the marketing and product development areas. Consumers in India are moving away from "merely practical" goods and towards more "advanced and specialized" cosmetics. In 2011, the average annual cosmetics expenditure for Indian consumers was just over \$3. India's value share in the global cosmetics market grew from 27% in 2005 to 31% in 2014, and it is anticipated to continue expanding throughout the projection period.

Face creams and moisturizers are becoming more and more popular all over the world as people become more conscious of their physical appearance and more worried about skin conditions and skin cancer. People's shopping habits have changed significantly as a result of the online distribution channel, which provides advantages like doorstep delivery, simple payment options, steep discounts, and the availability of a wide variety of products on a single platform.

In 2021, the female market had a revenue share of over 60.0%, and it is anticipated that it will continue to lead during the forecast period. Males are anticipated to experience the fastest CAGR of 5.0% from 2022 to 2030. The main drivers of the expansion of the skincare market are rising disposable income, more product launches, celebrity endorsements, and rising awareness of personal hygiene and regular grooming

REVIEW OF LITERATURE

(Ahmed, 2013). Impact of Advertising on Consumers' buying behavior through Persuasiveness, Brand Image, and Celebrity endorsement.

(al, 2009). The cosmetic industry has diversified its managerial and marketing orientation towards the needs of consumers mainly because of the growth in response to a trend of healthier lifestyle being adopted by consumers, and due to the growing demand for natural cosmetics.

(Dimitrova K. a., 2009). The cosmetics industry has been changed to be more concerned about eco-products because of the rise of consumer response on the tendency for a healthier lifestyle and also make sure the demand for products becomes more natural.

(International, 2006). Rising hygiene and beauty consciousness due to changing demographics and lifestyles, deeper consumer pockets, rising media exposure, greater product choice, growth in retail segment and wider availability are the reasons.

(Khraim, 2011). As the consumers are becoming increasingly conscious of their appearances, the growth of markets of cosmetics and beauty products has surged.

(Matea Matić, 2018). The trend of natural cosmetics is increasing round the world as consumers are becoming more aware of the benefits of natural products.

(Smith, 2010). Most of them are become positive about green products and might pay more for green products, brands, and services.

(Tran, 2008). The young generation which is also referred to Generation Y or Millennials is born between 1982 and 2000. They love fashion, trends, and also shopping.

(Vackier, 2005). If a customer has a positive attitude toward a particular behaviour, he or she is more likely to buy, while a negative attitude eliminates a consumer's precautionary tendency.

(Yang, 2012). Ideal types of strategic innovation an exploratory study of Chinese cosmetic industry.

OBJECTIVES OF THE STUDY

1. To find if people are aware of skin care products available on the market and if they think using them regularly can make some difference to their skin.
2. To find out their top skin care concerns.
3. To find out how often the respondents use skin care products.

METHODOLOGY

This research study is categorized under a quantitative research method and the results are shown in pie chart format. This approach was used to analyse the subject using in-depth data and to analyse all the objectives of the study. The target audience of our research was the consumers using skin care products within Bangalore city. Since the skin care products are meant for all the people, their opinion and review are important. The questions were simple and direct based on the objectives of the research. The survey was clear and easy to understand to ensure that respondents are able to provide helpful data to meet the objectives of the study.

A total of 75 responses were received. Out of it, 64% were female and 34.7% were male. The primary data collection was by sending out questionnaires in the Google form through snowball sampling. The information on the variables, theories, and their significance in other areas, were collected from research journals insight, social science research network,

and websites like Google scholar research gate, journal of library. The questionnaires were sent out to the youth between the age group 18-30. 81.3% of the respondents were in the 18–25 age range, and 9.3% belonged to the age group above 30. The remaining individuals either fell into the 26–30 age range or were under the age of 18.

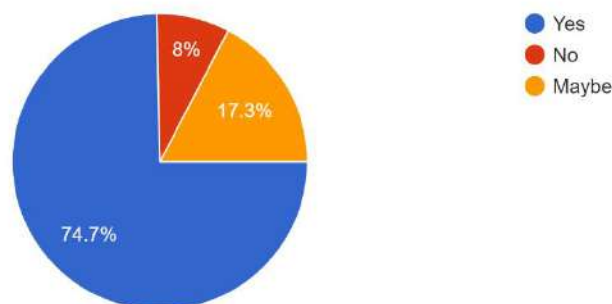
The sampling technique was based on the subjective judgment of the researcher rather than random selection. The data collected through the online Google form was found to be more convenient, as to reach out to more people. The questionnaire in Google form was sent through social media communities, such as WhatsApp, Facebook, and Instagram, to friends and then to others.

DISCUSSION AND ANALYSIS

CHART 1

- **Chart showing awareness of the skin care products available in the market.**

Are you aware of the skin care products available in the market?
75 responses



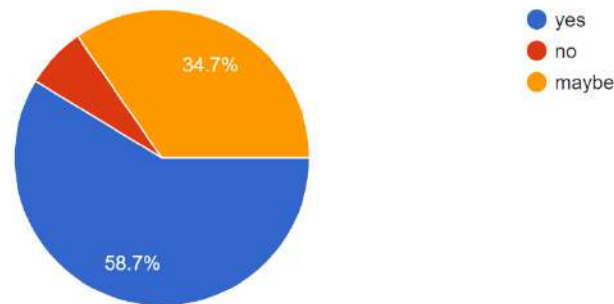
The chart shows that 74.7% of respondents were aware of the skin care items available on the market. And the rest either didn't know about it or knew something about it.

CHART 2

- **A chart showing whether respondents believe regularly using skin care products has any impact on skin.**

Do you think using skin care products regularly makes any difference to your skin?

75 responses



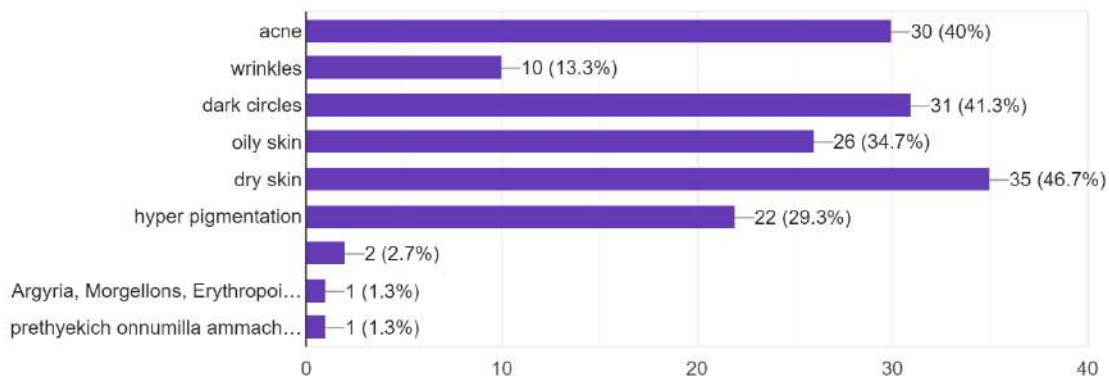
According to the graph, 58.7% of people think that regularly using skin care products can improve skin quality. Regarding this, 34.7% of respondents have a mixed opinion.

CHART 3

- Graph displaying people's top skin care concerns**

What are your top skin care concerns?

75 responses



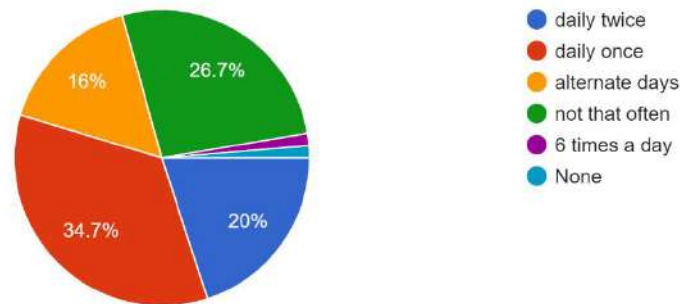
46.7% of respondents concerns are about their dry skin problems. 40% of respondents concerns are about acne. And the rest is about dark circles, oily skin, hyperpigmentation, wrinkles, etc.

CHART 4

- Chart showing how often the respondents use skin care products.**

How often do you use skin care products?

75 responses



According to the chart, 34.7% of people use the product once daily, 26.7% do not use it that often, 20% use it twice daily, and 16% use it on alternate days.

DATA INTERPRETATION – HYPOTHESIS

H0 - There is no significant relationship between age and awareness on the use of skin care products.

H1 - There is significant relationship between age and awareness on the use of skin care products.

age * awarness Crosstabulation

Count

		Awareness			Total
		1.00	2.00	3.00	
age	1.00	0	1	1	2
	2.00	6	50	5	61
	3.00	0	2	3	5
	4.00	0	3	4	7
Total		6	56	13	75

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	19.549 ^a	6	.003
Likelihood Ratio	16.802	6	.010
Linear-by-Linear Association	9.166	1	.002
N of Valid Cases	75		

a. 9 cells (75.0%) have expected count less than 5. The minimum expected count is .16.

Since the P value is 0.003 which is less than 0.050, there is no sufficient evidence to accept null hypothesis.

It is inferred that there is association between the age and awareness of using the skin care products.

H0 – there is no significant relationship between gender and necessity on the use of skin care products.

H1 – there is significant relationship between gender and necessity on the use of skin care products.

Gender * Necessity Crosstabulation

Count

		Necessity			Total
		1.0	2.0	3.0	
Gender	1.0	2	41	5	48
	2.0	1	17	8	26
	3.0	0	1	0	1
Total		3	59	13	75

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5.170 ^a	4	.270
Likelihood Ratio	5.117	4	.275
Linear-by-Linear Association	2.754	1	.097
N of Valid Cases	75		

a. 6 cells (66.7%) have expected count less than 5. The minimum expected count is .04.

Since the P value is 0.270 which is greater than 0.050, there is sufficient evidence to accept null hypothesis.

It is inferred that there is no association between the age and awareness of using the skin care products.

FINDINGS

A total of 75 responses were received. Out of it, 64% were female and 34.7% were male. 81.3% of the respondents were in the 18–25 age range, and 9.3% belonged to the age group above 30. The remaining individuals either fell into the 26–30 age range or were under the age of 18.

78.7% respondents believe that it is necessary to have skin care routine. 17.3% respondents have mixed opinions. Out of 75 responses, 76% of respondents said that skin care products are expensive. The majority of respondents (52%) stated that they would not visit a dermatologist before buying a skin care product.

44.2% of people trust Himalaya's products. 74.7% of survey participants regularly use face wash. Moisturizer is regularly used by 65.3% of respondents. Sunscreen and body lotion are regularly used by 40% of respondents.

54.7% of people are willing to spend between Rs.500 and Rs.1000 on skin care products. 34.7% of people are willing to spend up to Rs.500. According to 61% of respondents, over skin care items from pharmacies, market-available products are preferred.

34.7% of the respondents use skin care products once a day. 26.7% of the respondents do not use skin care products that often. 20% of the respondents use it twice daily. 93.3% of the respondents believe that skin care not just meant for women.

CONCLUSION

In conclusion, the goal of this study is to determine what is causing the rise in demand for skin care products. According to the respondents, it is due to the increasing awareness of skin health and self-care. Now that everyone has social media exposure, most of the public figures talk about their skincare routines, which makes people aware of how important it is to look after their skin, which in turn results in increased demand for skincare products.

This research is beneficial to the skincare industry to know what factors will affect consumers' intentions to purchase skincare products. In order to attract more consumers to purchase skincare products, the retailers in the skincare industry should be aware of the factors that will affect customers' intentions.

RECOMMENDATIONS

- You can learn more about your skin and how to take better care of it by making an appointment with a dermatologist. So, seeking a dermatologist's advice before purchasing the products is very necessary.
- Without a doubt, Himalaya Herbals is among the best skincare companies in India. Even doctors tend to recommend Himalaya products for certain skin conditions. They provide toners, cleansers, sunscreen, moisturizers, and more.
- Your daily routine's foundation could collapse if certain items are added in the wrong order. For instance, if you use an eye cream after using a moisturizer, the active ingredients in the cream won't be able to properly penetrate your skin because the moisturizer contains occlusive ingredients that form a barrier on your skin. The basic skin care routine sequence

everyone should know is: Cleanser, Toner, Spot Cream, Serum, Eye Cream, Moisturizer, Sun screen.

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- <https://www.researchgate.net/publication/338421485> Consumer Buying Behavior toward s Cosmetic Products
- <https://www.researchgate.net/publication/271313216> The Influence of Brand Loyalty on Cosmetics Buying Behavior of UAE Female Consumers
- <https://www.researchgate.net/publication/220672003> Customer knowledge management i n the natural cosmetics industry
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- <https://automat.ai/resources/skincare-market-growth/>
- <https://www.futuremarketinsights.com/reports/skincare-market>
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A STUDY ON ENTREPRENEURIAL ASPIRATIONS AMONG UNIVERSITY STUDENTS IN SOUTH INDIA

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ABSTRACT

In terms of industrial development, entrepreneurship is crucial. Entrepreneurship development is critical to any country's economic success. In India, there are two major issues: unemployment and lack of financial resources. These issues can be solved through entrepreneurial development. By establishing businesses, entrepreneurs not only create self-employment but also give job chances for others. Rather than creating their own business, most young people who graduate from colleges and universities want to get a job. The purpose of this study is to discover entrepreneurial goals among university students, as well as their future objectives after graduation. It was also attempted to determine the reasons why students were unable to pursue entrepreneurship as a career option.

KEYWORDS: Entrepreneurial, Students, Career, University

INTRODUCTION

Entrepreneurial Aspirations it basically refers to start a new venture or an expectation that one will be started. An entrepreneur is innovator or creator who introduces something new for their firm or the economy. This study is primarily focuses on impact of the south Indian student on the rate of entrepreneurial activity. Entrepreneur can analyze and rectify the problems of an economy like unemployment, increasing wastage of youth power in unnecessary activities. Entrepreneurship is largely depending on personal qualities like bearing the risk, controlling, innovative plans, up to date Knowledge about business and as business deals of the firms.

The main purpose of this article was to explore the level of entrepreneurial aspiration among pursuing college students. Nowadays students are after finishing their studies they want to work in companies and get salaried. They need to have their interest in entrepreneurial topics. Recently government introducing several schemes like

(PMMY): It is the scheme that helps in facilitating micro credit up to 10 lakhs to small business owners. (CGSTME): Financial support to MSMEs in ZED certification scheme. (CLCSS): subsidy for technology upgradation. (ASPIRE): Government of India initiative and promoted by the ministry of micro, small and medium enterprises (MSME).

This present study aims to find out what are the obstacles facing by university students toward entrepreneurship while selecting entrepreneurship as a career option. This study and results will be helpful for developing entrepreneurs by incubating, nurturing, grooming and educating them. An attempt was also made to determine why students were unable to pursue entrepreneurship as a career option.

OBJECTIVES OF STUDY

The following aims have been outlined in the current study in order to examine entrepreneurial ambitions among university students and to determine why the majority of students do not choose entrepreneurship as a career choice. The following objectives have been outlined in present study:

- To gain a better understanding of university students’ entrepreneurial ambitions.
- To comprehend the difficulties that students experience while considering entrepreneurship as a career option.
- To provide suitable recommendation and proposals for how pedagogy might be changed to develop successful entrepreneurs.

LITERATURE REVIEW

1. **(Caleb Kwang & piers thompson, 2016)**_Although there has been research on the links between university entrepreneurship courses and entrepreneurial activities. There has been less research into the expected timing of future entrepreneurial activities. According to statistics from a poll of business students, those who want to start their own firm straight away lay less emphasis on avoiding stress and responsibility, perceiving themselves as natural leaders.
2. **(ZaidaTol Ak Maliah Lope Pihie, 2009)**_ Research was done to find out how university students felt about their entrepreneurial self-efficacy and intent. Furthermore, pupils with high entrepreneurial aspirations and perceived behavioral control scored modestly on attitude towards entrepreneurship. A few instructional techniques need to be carried out, and university policy maker should place a higher importance on the work.
3. **(k. wang, 2004)**_Based on a large sample survey performed in 1998, this research explores the degree and drivers of entrepreneurial interest among university UG students in Singapore. His research is one of the first in Asia to look at UG views about entrepreneurship. The lack of business expertise highlighted as a key issue has clear policy consequences for university administrators.
4. **(Etrich J. schwarz, 2009)**_The purpose of this article is to look at the elements that influence students desire to start a business. Its goal is to build a model of entrepreneurial purpose that integrates both human and environmental aspects, based on Ajzen theory of planned behavior and autos model of intention. The purpose model focuses on three constructs to predict entrepreneurial intent, namely general attitudes and behaviors. (Towards money, change and competences)
5. **(Thakur, 2019)**_As universities become entrepreneurial, tension arises between this new role and that of teaching and research. Each of these new missions has fed back into and

enhanced previous tasks. Academic involvement in technology transfer, firm formation and regional development signifies the transition from research to an entrepreneurial university.

6. **(Lorna Collins, 2004, p. 12)**_student entrepreneur needs and aspirations and the entrepreneurship educations offering within higher education institutions in UK. Combines data from three universities freshmen polls conducted in 2001. Assesses the gap between fresher students’ entrepreneurial requirements and goals and HEIs’ capacity to provide them based on the findings.
7. **(Keat, 2011)**_The influence of demographic characteristics and family business background of university students ‘inclination towards entrepreneurship is also being examined. Unempirical test carried out on the data gathered from questionnaires demonstrates that two entrepreneurship education variables are found to have statistically significant relationship on the inclination towards entrepreneurship.
8. **(Hariyaty Ab Wahid, 2019)**_Malaysian university students need to be exposed and inculcated with social entrepreneurial concepts. Entrepreneurship should continue to be starting point of a student’s career. Producing as many social entrepreneurs in the community could help to enhance to social status of the society.
9. **(H. PHAN, 2002)**_xxtant studies on entrepreneurial success have shed light on the antecedents to the propensity for entrepreneurial startups. These are background and experience, beliefs about organizations and attitudes towards entrepreneurship. Our study models the characteristics of university students as antecedent to start-up propensity.
10. **(Pfeifer, 2016)**_International research on entrepreneurial self-efficacy, identity, and education includes business students from public institution in Croatia. several personal, situational, or environmental elements, including schooling are mediated by basic two concepts.
11. **(Noorshella Che Nawi, 2022)**_This study investigates how graduate students attitude, subjective norm, perceived behavioral control, knowledge and acceptance of agro-business, as well as the moderating effect of gender and faculty on the relationship among the factors. The study findings about agro entrepreneurship behavioral control and acceptance of agro entrepreneurial intention.
12. **(Gubik, 2021)**_This study is based what factors and obstacles are facing by Hungarian students. Actually, the in taking career of entrepreneurial is very low, we get actually the positive effect on entrepreneurial aspirations, implications and recommendations: student perspectives in the context of entrepreneurship allow policy makers and university administrators to create rules and procedure.
13. **(Chenuos N. Kosgei, 2021)**_Entrepreneurial narratives are critical to understanding the process of entrepreneurship in relation to growth of the firms. A study has shown that knowledge had a favorable impact on entrepreneurship intent while aspiration and transportation were significantly associated with entrepreneurial intentions.
14. **(Ashour., 2021)** This study utilized a descriptive correlation research design setting: it was conducted by Alexandria University. The main findings show that nursing students perceived high entrepreneurship education, entrepreneurial intentions and career aspirations.

15. (Etzkowitz, 2013) As universities become entrepreneurial, tension arises between this new role and that of teaching and research. Each of these new missions has fed back into and enhanced previous tasks. Academic involvement in technology transfer, firm formation and regional development signifies the transition from research to an entrepreneurial university.

RESEARCH METHODOLOGY

This Research is conducted in order to observe and analyze the Entrepreneurial Aspirations among University Students of South India. The review of literature above gave an outlay of the studies done before and the understanding of the topic was much deeper now.

Research Philosophy

The Research philosophy of this paper is positivism. This philosophy uses quantitative methods to get a high level of reliability, use organized questionnaires and official statistics. As a result, we used questionnaires in this article to figure out what students are thinking about. We prefer to seek for links or correlation between two or more variables in our research. To sum up, we will compare and then analyses the variables.

Research Type

The Study paper’s goals and objectives are entirely based on the concept of particular to wider, and so is an inductive approach.

Research strategy

The Research papers plan and strategy is a descriptive research design that is entirely concerned with portraying students’ entrepreneurial objectives. It is a more theory-based research approach that will aid in the collection, analysis, and presentation of the data. More depth in the study would provide more insights.

The paper’s chronological horizon is cross- sectional, and we attempt to study and analyze the similarities and contrasts with the group.

SAMPLING STRATEGY AND DATA COLLECTION METHOD

These publications had data acquired using a non- profitability sampling approach, which did not offer all members of the population an equal chance of being chosen. The data was gathered mostly by the convenience sampling approach, in which the questionnaires was produced, because it was the cheapest and the least time-consuming opinion. The questionnaires covered demographic information such as age, gender, educational background, and annual income, and the data was collected from a sample of 150 respondents.

The poll also contained a number of additional questions about what hurdles individuals face in becoming entrepreneurs and which governments programmed may help them.

DATA ANALYSIS METHODS

The statistical tools used for the analysis of the collected data were:

- CHI-SQUARE METHOD
- ONE WAY ANOVA
- REGRESSION

HYPOTHESIS

H₀- There is no association between educational qualification and student interest on what to do after completion of degree.

H₁- There is association between educational qualification and student interest on what to do after completion of degree.

Since the P value is not getting .021 which is lesser than .050 it is mere evidence to reject the null hypothesis. So, it is inferred that there is an association between educational qualification and student interest on what to do after completion of degree.

H₀- There is no association between annual income and finance factors are opted to start a business.

H₁- There is association between annual income and finance factors are opted to start a business.

Since the P value is .030 which is less than .050, it is mere evidence to reject the null hypothesis. So, it is inferred that there is an association between annual income and finance factors are opted to start a business.

H₀- There is no association between aspire to become an entrepreneur and age group.

H₁- There is association between aspire to become an entrepreneur and age group.

Since the P value is .192 which is greater than .050, it is mere evidence to accept the null hypothesis. So, it is inferred that there is no association between aspire to become an entrepreneur and age group.

RESULTS

The purpose of this study is to focus on an entrepreneurial aspiration among university students in south India. The questionnaire was the major method of gathering information for analyzing the paper's goal. The surveys were roughly sent to 200 people out of which 154 people responded, yielding a response rate of 64.3% of male, 35.7% of female, implying that men made up majority of the responses. The age distribution of the sample answers revealed that 88.3% were (15-25) years old. 9.1% were (26-35) years old. Less than 1% were (36-50) years old. Less than 1% were (50 above). In terms of educational qualification 53.9% were (post graduates) students 39 % were (under graduates) 4.5% were (professional courses) 2.6% were (university students). According to the income 71.5% were (0-50,000) 18.8% were (50,000-1,00,000) 8.5% were (1,00,000-2,50,000) 1.2% were (above 2,50,000).

While observing the Chi-square tables the results whereas follow:

When the number of students studied in the university was analyzed the demographic variable; gender had a greater and signifying difference, we could find out there was no association between the gender and the finance factor to start a business.

While age being a demographic variable had a lesser and no significance difference, find out that there was an association between educational qualification and completion of degree.

While number of people studying in universities as analyzed as demographic value; annual income greater and significant difference, we could find out there was no association between the annual income and finance factor to start a business.

While observing the ANOVA tables the results whereas follow:

When the number of students studied in the university analyzed with demographic variables gender, age, educational qualification is greater and signifying difference and hence we could find out there was no associations between variables.

Technical standard was analyzed with the demographic variable gender, age, and had a greater signifying difference and hence we could find out there was no association between these variables.

When the number of students studied in the university analyzed with the demographic variable educational qualification, annual income, department had a greater and signifying differences where age had a lesser and no significant differences and hence, we could find out there was association between the variables.

While observing the regression tables the results whereas follows:

When the number of students studied in the university was analyzed between aspire to become an entrepreneur immediately after my program and family background, finance, ideas are in an association.

When the definite roles, rights, and responsibilities of students was analyzed with the consistency to communicate clearly it had a greater and significant difference and hence, we could find out there was no association in aspire to become an entrepreneur immediately after my program and availability of resources, perception of society. When we analyzed it with understanding the whole process is resulted in lesser and no significant.

The given period students share different insights and ideas their peers and help them to gain or specialize in a particular area of interest and his had greater and signifying ideas and hence we could find out there was no associations between these variables.

DISCUSSION AND ANALYSIS OF FINDINGS

- This study shows that an entrepreneurial aspiration among university students what are the obstacles they are facing to start up the business how they overcome from this study shows:

- It is inferred that there is no association between gender and finance factor opted to start a business, completion of degree, main factor that acts as an obstacle to become an entrepreneur.
 - It is inferred that there is no association between age group and finance factor opted to start a business, completion of degree, main factor that acts as an obstacle to become an entrepreneur.
 - It is inferred that there is no association between educational qualification and finance factor opted to start a business, main factor that acts as an obstacle to become an entrepreneur
 - It is inferred that there is an association between educational qualification and completion of degree.
 - It is inferred that there is an association between program of study and finance factor opted to start a business, completion of degree.
 - It is inferred that there is no association between program of study and main factor that acts as an obstacle to become an entrepreneur.
 - It is inferred that there is an association between annual income and finance factor opted to start a business, completion of degree.
 - It is inferred that there is no association between annual income and main factor that acts as an obstacle to become an entrepreneur.
-
- It is inferred that there is an association between aspire to become entrepreneur immediately after my program and present scenario is suitable for business, like to start your own business, current technique or syllabus of university is helpful to bring effective entrepreneur, family business is better option than starting business freshly, main problems of starting business is finance and ideas.
 - It is inferred that there is an association between aspire to become entrepreneur immediately after my program and family background, finance, ideas.
 - It is inferred that there is no association between aspire to become entrepreneur immediately after my program and availability of resource, perception of society.

CONCLUSION

The purpose of this study was to determine the characteristics that influence university students' decision to pursue entrepreneurship. This study is relevant since it investigates university students' perceptions about entrepreneurship and their motivation to pursue it. Apart from that, the study is important in understanding the various challenges faced by students those who choose entrepreneurship as a career option. Furthermore, the study assists higher educational institutions in making necessary decisions about entrepreneurship education, implementation, and execution in order to produce successful entrepreneurs and address the country's concerns.

Despite the fact that the department has included entrepreneurship issue in its curriculum to provide student with in a foundation in entrepreneurship, the students' expectation remains unmet. The importance of policymakers assisting graduates in becoming self-employed, especially in light of the current tremendous unemployment problem, cannot be overstated.

In present scenario, there are several government schemes for promotion of entrepreneurship, however, the majority of university students prefer to work rather than start a business.

RECOMMENDATION

To help students to become successful entrepreneurs, it is vitally advised that students' perception as well as parents' mindsets be changed. Entrepreneurship should be included in university curriculum. Regardless of the degree program me that is available entrepreneurship should be taught through guest lectures and visits to successful local entrepreneurs, case study methods, and active involvement of government agencies such as DIC and MSME to conduct workshops and seminars in higher educational institutions, as well as collaboration with premier institutions such as IITs and IIMs for incubation of entrepreneurial ideas and the establishment of the entrepreneurship cell in each college and university.

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APPENDIX

SECTION – A (GENERAL INFORMATION)

- Name (optional)
- Gender
 - Male
 - Female
 - Prefer not to say
- Age group
 - 15-25
 - 26-35
 - 36-50
 - 50 and above
- Class
 - Under graduated
 - Post graduated
 - Professional course
 - PhDs student
 - University student
- Program of study

- Annual Income
 - 0-50.000
 - 50,000-100000
 - 100000-250000
 - Above 250000

SECTION – B

- Which is the most significant barrier not to start business?

PARTICULARS	<u>Strongly disagree</u>	<u>Disagree</u>	<u>Neither</u>	<u>Agree</u>	<u>Strongly agree</u>
1.Family background					
2. Finance					
3. Ideas					
4.Avaliabilityof resources					
5.Perception of society					

- According to you which of the finance factors are opted for you to start business.

*Bank loan
 *Personal savings
 *Loan from government schemes
 *Borrow from relatives/friends
 *Finance from father/mother/relative

- What would you like to do after completion of degree?

*Higher studies
 *Jobs in private sector
 *Jobs in public sector
 *Start some business of your own

- In this following which are the main factor is obstacle to become an entrepreneur?

*Lack of funds
 *Family background
 *No business ideas
 *Availability of opportunity

- PLEASE ANSWER FOLLOWING QUESTION YES OR NO

PARTICULARS	<u>Strongly disagree</u>	<u>Disagree</u>	<u>Neither</u>	<u>Agree</u>	<u>Strongly agree</u>

• Do you think your present scenario is suitable for business (due to corona)					
• Would you like start own business?					
• Do you think current technique or syllabus of college/university is helpful to bring effective entrepreneur?					
• Family business is better option than starting business freshly?					
• The main problem of starting business is finance & ideas.					
• I aspire to become an entrepreneur immediately after my program I study?					

A COMPREHENSIVE STUDY ON CONSUMER BEHAVIOUR TOWARDS AUTOMATION TECHNOLOGIES WITH REFERENCE TO SOUTH INDIA

Submitted By

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22SJCCM032

INTRODUCTION

Automation refers to a group of technologies that lessen the need for humans to intervene in processes. Predetermining decision criteria, subprocess linkages, and related actions — and encoding those predeterminations in computers — reduces human intervention. Automation has become an important catchphrase in this 21st century and it is now found mostly in all electronic technologies except maybe for a few. Automation refers to the use of various equipment and control systems with minimal human interaction, such as machinery, factory operations, boilers, and heat-treating ovens, telephone network switching, steering, and stabilization of ships, aircraft, and other applications and vehicles.

Home automation began with labour-saving machines in the early stages. With the arrival of electric power distribution in the 1900s, self-contained electric or gas-powered domestic appliances became possible, resulting in the creation of washing machines (1904), water heaters (1889), freezers (1913), sewing machines, dishwashers, and clothes dryers. X10 was designed in 1975 as the first general-purpose home automation network technology. It's an electronic device communication protocol. It is still the most readily available since it largely employs electric power transmission cable for signalling and control, with the signals consisting of brief radio frequency bursts of digital data. A 16-channel command console, a lamp module, and an appliance module were among the X10 items available by 1978. The first X10 timer and the wall switch module followed soon after. In the last decade with the electric cars and robotics being a boon and a success, people's traditional mindset of petrol cars and manpower has transformed. Automation can refer to anything from a thermostat controlling a boiler in your home to a big industrial control system with tens of thousands of input data and output control signals.

The banking industry has likewise embraced automation. It can range from simple on-off control to multi-variable high-level algorithms in terms of control complexity. Mechanical, hydraulic, pneumatic, electrical, electronic, and computer devices have all been used to automate processes, usually in combination. Complex systems, such as modern factories, airplanes, and ships, frequently employ a combination of these strategies. Labour savings, waste reduction, electricity cost savings, material cost savings, and improved quality, accuracy, and precision are all advantages of automation.

When we say automation, the first thing that comes to our mind is home automation, robotic automation, and vehicular automation. A smart home or smart house is a residence that has been automated. Lighting, temperature, entertainment systems, and appliances are all monitored and/or controlled by a home automation system. Access control and alarm systems are examples of home security. Home gadgets are an essential component of the Internet of Things when linked to the Internet (“IoT”). Controlled gadgets are usually connected to a central smart home hub by a home automation system (sometimes called a “gateway”). Wall-mounted terminals, tablet or desktop computers, a mobile phone application, or a Web interface that can be accessed remotely over the Internet are all options for controlling the system. While there are numerous competing suppliers, open-source solutions are becoming more popular. However, there are drawbacks with home automation today, such as a lack of standardized security measures and the deprecation of older devices without backwards compatibility. Home automation has a lot of promise for exchanging data among family members or trusted individuals for personal security, and it could lead to energy-saving measures in the future.

The home automation market was valued at \$5.77 billion in 2013 and is expected to grow to \$12.81 billion by 2020.

REVIEW OF LITERATURE

1. (Breecher, Muller, Dassen, & Storms, 2021) Since 2011, Germany’s Industry 4.0 project has been a major research and development focus on flexible manufacturing systems. The initiative’s goal is to address the difficulty of rising production complexity brought on by a range of causes including greater worldwide rivalry among enterprises, product variety, and individualization to fulfil client wants. Industry 4.0 envisions an overarching link between information technology and the industrial process to enable smart

manufacturing. Bringing current production systems to this goal will be a lengthy change that will necessitate a well-planned migration strategy.

2. (Zhang, Guan, Zhou, & Lu, 2019) This study investigated how employees planned their careers in light of the impact of automation-driven production transformations. The goal of this study, which is based on career formation theory, is to view career planning as an endeavour to integrate oneself into society. Career flexibility is an important psychological resource for adapting to anticipated changes during this integration process.

3. (Bhattacharya, 2021) To achieve and maintain high levels of market competitiveness, Indian businesses have begun to adopt and use automation technologies such as robotics, additive manufacturing, machine learning, and others. Such corporate activities resulted in job losses in towns where the company had plants and offices. CSR managers primarily worked with communities to implement concrete CSR projects.

4. (Guo, 2022) Since 1980, recent automation technologies have resulted in job polarization in the United States. Middle-skill positions, which pay well for persons with little education, have been falling in terms of employment share, forcing employees into low-wage service sectors. I give suggestive evidence in this work that automation technology has contributed to the loss of upward mobility of children from low and middle-class families by leveraging regional diversity in exposure to technological substitution.

5. (Lu & Sun, 2021) People’s quality of life is improving as a result of the rapid development and improvement of technology. People are becoming increasingly interested in extremely intelligent automation. Because science and technology are promoted, automation technology is able to accomplish long-term development. The construction process of my country’s construction projects has become increasingly sophisticated as a result of this kind of development, considerably increasing the difficulties of my country’s construction project management and control.

6. (Arthanat, Chang, & Wilcox, 2020) Smart home (SH) internet of things can help older persons age in place by improving home safety, health monitoring, and independence. Despite its commercial success, low adoption rates among senior citizens remain a key roadblock. The goal of this study is to look into older persons’ SH technology ownership and the relationships between demographics, health and functioning, home safety, and information communication technology (ICT) use.

7. (Rani, Sharma, & Jain, 2021) Because of its multiple advantages, home automation is becoming increasingly popular. Home automation refers to the use of local networking or remote control to operate household equipment and features. Artificial intelligence gives us the tools we need to make real-time decisions and automate processes for the Internet of Things (IoT).

8. (Acemoglu & Restrepo, 2022) We propose theoretically and experimentally that ageing leads to more (industrial) automation because it results in a shortage of middle-aged individuals skilled in manual labour. We show that changing demographics are linked to increased use of robots and other automation technologies across countries, as well as increased robotics-related activities throughout US commuting zones.

9. (Sun C, et al., 2021) This paper examines the current state of automation science and technology, including control theory and application, pattern recognition and intelligent systems, navigation guidance and control, system science and engineering, and artificial intelligence and automation interdisciplinary research. Priority areas and specific research directions are proposed to develop intelligent control theory and methodology, high performance robots, cyber-physical systems, navigation and control technology, equipment automation technology, autonomous intelligent systems, and artificial-intelligence-based automation.

10. (Siderska, 2021) The report includes information on the use of Robotic Process Automation (RPA) technology in 110 Polish service organizations during the COVID-19 epidemic. The CAWI survey’s aims were to identify the technology elements of the RPA technology, as well as the relevant factors and barriers influencing RPA adoption, and to discover correlations between them, as this was the first of its type in Poland.

OBJECTIVE OF THE STUDY

The objectives set of the study are,

- i. To find out whether the general public are aware of automation.
- ii. To find out whether they have previously used or currently using any automation technologies.
- iii. To find out will people buy any technology because it has automation as its main feature
- iv. To find out whether people think automation technologies are safe and reliable

- v. To find out whether people will rely on automation in the future.
- vi. To find out whether people think automation will replace human labour in the future.

TYPES OF RESEARCH

There are more than twenty types of research that are easily categorizable such as Applied Research, Basic Research, Correlational Research, Descriptive Research, Ethnographic Research, Experimental Research, Exploratory Research, Grounded Theory, Historical Research, Phenomenological Research, Qualitative Research, Quantitative Research and Survey.

This research comes under the classification of Survey (for collecting data through surveys), Descriptive (for describing the behaviour of a sample population), Quantitative (since it deals with numbers and data).

DATA

The data is collected through a google form with a response from 102 people of various age. The responses were collected over a period of two weeks during the months of January and February 2023 only from South India since the research is primarily focused on South India. The Chi-square test is used to test the hypothesis.

SAMPLING

The sample size for this research project is a total population of 102 people. Some of the respondents in the sample size are my friends circle from my school and college and a few others are my relatives residing in India. A few others in the 35-44 age category and above are the colleagues of my parents.

METHODOLOGY

NEED OF THE STUDY

The scope of this study will be in getting to know whether automation can sustain in the market or will people ignore it and treat it as an unnecessary product which makes us lazy and could they really be bug and hack free in the future so that they could be reliable.

Another thing is that will people treat it as a luxury because of its high price or would they see it a necessity and understand its high price range.

PROBLEM STATEMENT

Automation technologies are costlier to purchase and installation charges adds up the bill therefore looked upon as a luxury than a need. In case of any damage, it costs a fortune to replace. Another problem is that it replaces manual human labour which increases the possibility of unemployment. Apart from unemployment the main problem is its safety and reliability. The chi square test applied in this research project is based on this problem.

HYPOTHESIS

A hypothesis is an assumption or explanation theory that is tentatively accepted in order to interpret specific events or phenomena and to provide direction for further inquiry. A hypothesis can be proven true or incorrect, and it must be refutable. It is said to be verified or corroborated if it stays unrefined by facts.

Test 1: People’s reliability on automation technologies in the future.

H0: People do rely on automation.

H1: People do not rely on automation.

Hypothesis Testing

Chi-square test

Test 1: People’s reliability on automation technologies in the future.

H0: People do rely on automation.

H1: People do not rely on automation.

Observed Table

	Reliable	Unreliable	Maybe	Total
Male	24	7	34	65
Female	11	2	24	37
Total	35	9	58	102

Expected value Table

The expected values in the following table are calculated by multiplying the **row total** and **column total** and dividing the whole by **grand total** of an observed value in the observed table.

	Reliable	Unreliable	Maybe	Total
Male	22.30	5.74	36.96	65
Female	12.70	3.26	21.04	37
Total	35	9	58	102

Degree of Freedom

(R-1) (C-1)

(2-1) (3-1)

2

LOS

Assuming the confidence level as 95%

LOS = 5%

Calculation of Chi-square value

The values of Chi-square are obtained using the formula below

$[(\text{Observed value} - \text{Expected value}) / \text{Expected value}]$

	Reliable	Unreliable	Maybe	Total
Male	0.08	0.22	0.08	0.38
Female	0.13	0.39	0.14	0.66
Total	0.21	0.61	0.22	1.04

Binding the Chi-square table value at 5% significance

1.04

Comparing calculated value and table value

$1.04 < 5.99$

Calculated value is less than the table value.

Henceforth, Null Hypothesis (H₀) is accepted.

Result

"The results of this study indicate that the null hypothesis cannot be rejected, suggesting that there is no significant difference or relationship between the variables under investigation. Therefore, it can be concluded that the data does not provide support for the alternative hypothesis."

It is important to note that accepting a null hypothesis does not mean that the null hypothesis is true, but rather that there is not enough evidence to reject it. Additionally, it is important to consider the limitations and potential sources of error in the study when interpreting the results.

DATA ANALYSIS AND INTERPRETATION

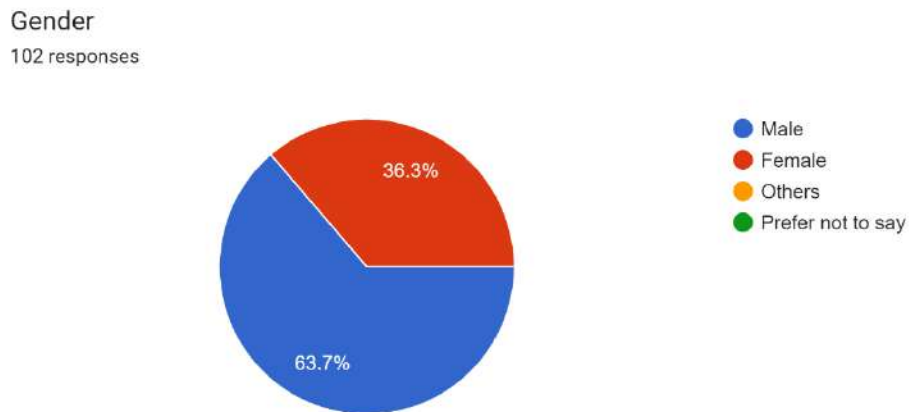
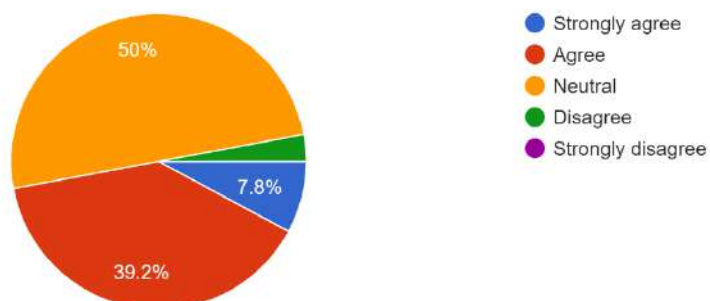


Chart 1: Gender distribution

Gender	Male	Female	Total
	65	37	102

Table 1: Gender distribution

Automated technologies are safe and reliable
102 responses



From the 102 responses,

63.7% are male and 36.3% are female

female who are a mix of all the above age groups. From this we can infer that the responses were taken from both male and female point of view.

Chart 2: Distribution showing people’s perception towards automation’s safety and reliability

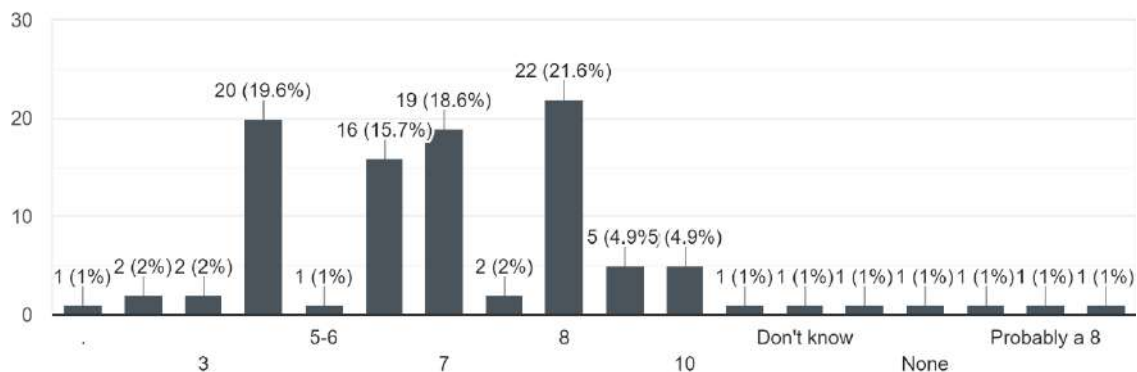
Gender Options	Strongly agree	Agree	Neutral	Disagree	Total
Male	6	29	28	2	65
Female	2	11	23	1	37
Total	8	40	51	3	102

Table 2: Distribution showing people’s perception towards automation’s safety and reliability

In the above chart, it is clear from the respondents’ responses that 50% of them have neutral decisions on automation’s safety and reliability. 39.2% of them have agreed that automation is safe and reliable. 7.8% of them strongly agreed to the fact and 2.9% of them disagree to that automations are safe and reliable.

On a scale of 1 to 10, state your reliability in automation

102 responses

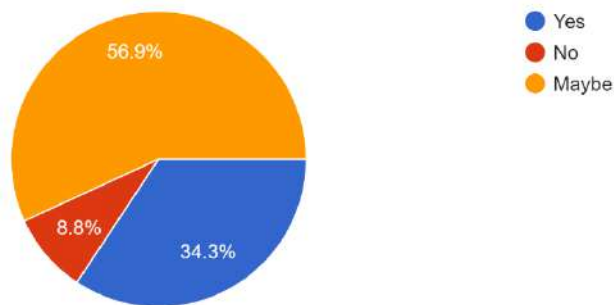


Bar 1: Distribution showing people stating their reliability in automation

In the above bar graph, the respondents have given their reliability in automation on a scale of 1 to 10. 21.6% of them have given a rating of 8, 18.6% of them have given a rating of 7, 15.7% have given a rating of 6, 1% have given a rating of 5 and the remaining ratings are distributed.

Will you rely on automation in the near future?

102 responses



CONCLUSION

The study sought to investigate the comprehensive behavior of consumers towards automation technologies in South India. The findings suggest that while there is a growing interest and awareness of automation technologies in the region, there are several barriers to adoption, including concerns about data privacy and security, perceived cost, and technical issues.

The study also found that consumer behavior towards automation technologies is influenced by several factors, including age, income, and perceived ease of use. Additionally, the study revealed that positive experiences and attitudes towards automation technologies are key drivers of adoption, highlighting the importance of creating positive customer experiences.

To increase adoption of automation technologies, manufacturers and providers should focus on developing user-friendly and affordable products, addressing concerns about data privacy and security, and creating positive experiences for customers.

In conclusion, the study provides valuable insights into the comprehensive behavior of consumers towards automation technologies in South India and highlights the need for further research and development in this area to promote the adoption and use of these technologies.

RECOMMENDATION

- Use a representative sample: It is important to ensure that the sample of consumers included in the study is representative of the population of interest in South India. This can be achieved through careful sampling techniques that account for factors such as age, gender, income, and geographic location.
- Use a mixed-methods approach: To gain a comprehensive understanding of consumer behaviour towards automation technologies, it may be beneficial to use a mixed-methods approach that combines both quantitative and qualitative research methods. This can include using surveys, focus groups, and interviews.
- Conduct pilot testing: Before conducting the main study, it is recommended to conduct pilot testing to refine the research instruments and identify any potential issues or limitations with the study design.
- Consider cultural differences: South India is a diverse region with different cultural backgrounds and beliefs. It is recommended to consider these cultural differences when designing the study and interpreting the results.
- Address potential biases: It is important to address potential biases in the study design and analysis, such as social desirability bias or selection bias. This can be achieved through careful design of the research instruments and using appropriate statistical methods to account for potential biases.
- Use multiple sources of data: To ensure the validity and reliability of the findings, it may be beneficial to use multiple sources of data, such as self-reported data and behavioural data, to triangulate the result

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APPENDIX

QUESTIONNAIRE

Questionnaire link: <https://forms.gle/eLdVbz8GSQ61X6rd9>

1. Name
2. Age
 - a) 15-24
 - b) 25-34
 - c) 35-44
 - d) 45-54
 - e) 55+
3. Gender
 - a) Male
 - b) Female
 - c) Others
 - d) Prefer not to say
4. Are you aware of automated technologies?
 - a) Yes
 - b) No
 - c) Maybe
5. If yes, state the type
 - a) Electric cars
 - b) Home security systems
 - c) Robots

d) Others

6. Have you previously used or currently using any automation technologies?

- a) Yes
- b) No

7. Have you bought or will you buy any technology because it has automation as its main feature?

- a) Yes
- b) No
- c) Maybe

8. Automated technologies are safe and reliable

- a) Strongly agree
- b) Agree
- c) Neutral
- d) Disagree
- e) Strongly disagree

9. On a scale of 1 to 10, state your reliability in automation

10. Automated technologies are the future

- a) Strongly agree
- b) Agree
- c) Neutral
- d) Disagree
- e) Strongly Disagree

11. Will you rely on automation in the near future?

- a) Yes
- b) No
- c) Maybe

12. If yes, state the reason

13. If no, state the reason

14. From your perspective, do you think automation will replace human labour in the future?

- a) Definitely yes
- b) Sort of
- c) Maybe
- d) Might not
- e) Definitely no

A STUDY ON THE IMPACT OF MUSIC ON COMMERCIALS

Submitted By

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22SJCCM008

ABSTRACT

Music is as old as humanity itself. In faraway times, there is evidence that early humans used to strike stalactites or "rock gongs" in caves dating from 12,000 years ago, and the caves themselves acted as resonators for the sound. Music is the oldest art and perhaps the one that helped humans evolve. Humans tried to replicate the sounds of nature – birdsong, the flowing of water, the reverberations of thunder, the chirping of insects; we still use it in our daily vocabulary as onomatopoeia. It's not surprising that when we want to impress something on people, we will associate it with music.

In this paper, I would introduce you to already introduced psychological factors that work when we hear Jingles/Background score in the advertisements and how it tends to affect the buying psychology of the consumers. I have talked in detail about how emotional connection is made when there is music in it and how it tells a story and influences the artists and helps to create a Brand.

INTRODUCTION

Advertisements are created with three primary objectives in mind –

- To inform
- To persuade and
- To remind or create a long and lasting impression

Information is provided to the consumers by enumerating various advantages of using the product and by promoting the Brand. But the question pivotal in the creation of advertisements is how to impress upon the consumer's memory – i) the Evocation of the Brand, ii) the Evocation of the product associated with the Brand. Enter music in the realms of advertisements with its power of Association and empathy. “Music once admitted to the soul, becomes a sort of spirit, and never dies.” Edward Bulwer Lytton had said. Music touches us emotionally, where word alone fails because of its atavistic call that is present in our genes. Music and Rhythm can evoke any number of emotions within the human soul and different musical notes affect us in a near-predictive way. We have a universal affinity for detecting notes of Joy, Happiness, Fear and Pathos which defy the boundaries of the nation. Advertisers will inevitably try to capitalize on this power of evocation to persuade and remind people of themselves.

It is now a fact that the part of our brain which is instrumental in processing music is responsible for our memory and evocation of emotions. This presupposes our earlier argument that different notes affect us in a near-predictive way. Since memory and music are associative and processed in the same part of our brain, a particular music evokes an association with a particular experience, person, place or object. The creators of advertisements capitalize on this associative capacity of music and create a score that is evocative of a particular brand by its association. The score along with the visual is played incessantly in the media till it permeates the mind of the audience. It has been observed that when music drives the action in an advertisement, it can improve the viewer's memory. The music can be a background score, a song or jingle, or a rhythmic tune. This is why brands frequently select tracks with lyrics or a tempo that corresponds to what's happening on screen. How can we forget the Cadbury ads where the music was entrenched with the theme of the visual or the Boroline lyrics, which became a household hit? But not all advertisements are memorable. How do some stay with us for a lifetime while others are forgotten the minute it ends? That is where the understanding of the evocative power of music and employing the right notes in place of the right lyrics and rhythm comes into play. The music should be soft and evocative if the commercial is all about soft emotions as in Cadbury ads. Mahindra wanted to define their brand as rugged and hardy, as also the people who drove them. "We live Young, we live free" is a combination of a tumultuous soundtrack interspersed with nature's sounds – the roaring of winds and water, and the trumpeting of Elephants. The Royal Enfield defined their brand as evolution and consequently used the visuals and sounds of the soft chirping of insects, the sound of waterfalls and the sounds of thunder overlapped by the slow and intense signature sound of a bullet's engine. These are examples of how music in commercials can define people's perception of that brand.

REVIEW OF LITERATURE

(FOUCAULT, 1984)- Identity as a discursive construct facilitates the operation of the power system relations in such status disputes. As a result, music's varied role in the formation and revelation of consumer likeness is critical. The findings imply that music combined with advertising might elicit some consumers' strong and ingrained feelings and attitudes.

(WANG, 1999)- He essentially explores cognitive truth as a contrast to factual and productive authenticity. Objective authenticity is concerned with the genuineness of originals, whereas constructive originality is subjective, leading to a plethora of symbolic versions of genuineness involving the same things. From an objective standpoint, consumers' assessments of constructive genuineness are valid, despite opposing expert perspectives. He goes on to describe existential authenticity as they search for one's true self in activities where individuals feel considerably more genuine and freely self-expressed than in everyday life (Wang, 1999, pp. 351–52) and when people "are engaged in non-ordinary activities," free of daily limitations (Wang, 1999, p. p. 352) In contrast to objective authenticity (Wang, 1999, p. 351), "existential perception necessitates individual or inter-subjective feelings." "Existential perception requires individual or intersubjective feelings," as contrasted to objective authenticity (Wang, 1999, p. p. 351) Existential authenticity may be coupled with nostalgia through the desire to recapture a romanticized past, as well as romanticism 'because it highlights the naturalness, sentiments, and feelings in response to

the rising self-constraints imposed by reason and rationality in modernity' (Wang, 1999, p. 360)

(Mulhall, 2005)- The quest for genuineness (a fundamental category of human life) is a deep and spiritual search for 'true individuality or selfhood,' which involves questions about who I am, my purpose, and my relation to the world and others, according to Heidegger. He advocates freedom of thought and autonomy, stating that "to be human is to have choices and the ability to choose among them".

(Steiner, 2006)- He suggests that Heidegger resolves key tensions around (and between) subjectivity and objectivity arising from philosophical dualism by arguing that humans are automatically, inextricably connected to the world. It entails being "authentic to oneself." (Steiner, 2006, p. 301) and 'may express in somatic experiences and self-making (Steiner, 2006, p. 302) Individuals who claim and exercise their freedom to "identify themselves, choose their character, discover their meaning, and react to the world in their way, not as others expect" are referred to as existential authentic (Steiner, 2006, p. 312)

(Bourdieu, 2010)- According to him preference for specific musical genres and subgenres can communicate identity by signposting membership in reference groups and excluding individuals who belong to different groups, allowing consumers to be segmented based on a variety of demographic factors like age, gender, ethnicity, and socioeconomic class. Taste in music and expertise has the power to convey individuality, prestige, and class.

(Shankar et al., 2009)- Identity can be thought of as a project that needs sorting on and managed efficiently, because consumers are constantly “actively developing, sustaining, and communicating their identities, partially through the symbolic significance of brands, leisure, and lifestyle interests”

(al., 2006, p. 481)- Existential authenticity is discussed by him who explains how a consumer “authenticates his or her character through work roles and communal commitment.” We add to the body of knowledge on consumer identity and authenticity by expanding on (al., 2006), “the use of existential authenticity, highlighting the role of ethically driven ideological authenticity in consumers” responses to music and commercials.

OBJECTIVES AND FINDINGS OF THE STUDY

This study is completely focused on the variety of impacts of advertisement jingles from various advertisements around the world. The objectives of the study are as follows-

- (i) To know about the emotional impact and memory of the jingles
- (ii) How Commercial Jingle manages to tell a story to the audience
- (iii) How various artists influence the target audience
- (iv) How does it create BRAND

RESEARCH METHODOLOGY

This study is entirely based on secondary data because original data is not needed because this research is aimed at the entire population, not just a specific market or sector. Advertisement has an impact on everyone, regardless of age or gender. As a result, this research would be both analytic and descriptive, as I would use research studies to explain the facts and also use the facts that have already been confirmed to form the study's basis and perform a critical evaluation of the same.

DISCUSSION ON THE OBJECTIVES OF THE STUDY

1. Emotional impact and memory

We all have those songs that remind us of a particular place or time in our lives. Studies show that when we process music, we use the same brain parts responsible for emotions and memory. Because of the emotional response that a piece of music evokes (which can be positive or negative depending on the context and sound), the memory associated with it also tends to be strong. This theory applies not only to moments in daily life, but also to a song in a movie, on the radio, or in an advertisement on TV. It is not just any kind of music, of course. One study - which measured the responses of 1,000 Australian consumers to a series of audio clips - found that different types of music can evoke strong but very different emotional responses. Different melodies, chords, or key changes in songs can elicit responses. For example, strings playing short, sharp notes in a major key elicited feelings of happiness and excitement in 87% of respondents. A change from major to minor, on the other hand, triggered feelings of sadness or melancholy in 83%, and 90% perceived acoustic guitar sounds as sensitive, calm, and sophisticated. This shows how important it is for advertisers to have a clear idea of the emotions they want to evoke in viewers - and the type of music that might evoke those emotions.

2. Tell a story

Although music can be a powerful tool on its own, it is far more effective when it underscores or corresponds with a story or story arc. A study by Neurocyte, which analysed more than 150 commercials to determine which commercials correlate most strongly with long-term memory encoding (LTME), confirms the fact that music in TV commercials is more memorable when it advances the plot of the commercial. For example, when the lyrics or tempo match what is happening on the screen.

Sony's 2005 commercial 'Balls' is a good example of this. The concept of the commercial, which was to promote the company's LCD brand of high-definition televisions, was a visual feast of colour. This was achieved by hurling 250,000 coloured balls over the rolling hills of San Francisco, accompanied by the soundtrack 'Heartbeats' by Jose Gonzalez. The image in itself is impressive enough, but it was made far more impressive by the melodic music, which combined with the slow-motion effects gave the spot a hypnotic and captivating quality.

John Lewis is also a master at pairing music with the emotional action on screen. Instead of

tempo, however, much more attention is paid here to the lyrics of the song (and how they match the plot of the spot). The 2013 story, about an animated friendship between a bear and a rabbit, was a perfect match for Lily Allen's soulful vocals in "Somewhere Only We Know." More generally, music can also set the tone for a brand's personality and appeal to a specific audience.

Nike is a brand that typically targets a younger audience, especially in the casual wear and apparel categories. The recent "Nothing Beats a Londoner" commercial (which has since been withdrawn due to a dispute over the use of 'LDNR') went a step further by featuring young people from the capital and conveying a message that championed sports, diversity and youth culture in the region.

It also made sure that message was received by including an instrumental version of Skepta's 'Shutdown' - a song that would likely pique the interest and appeal to a young audience.

3. Influence of the artists

This brings us to another factor that can increase the memorability of music in advertising - the artists or musicians themselves. Celebrity or 'expert' influence is a factor here, and commercials featuring a well-known song or artist can benefit from existing popularity. This can depend on how well-known (or ingrained in the public's mind) a song is in the first place. An effective example is Microsoft's 'Start Me Up' ad, which used the iconic and instantly recognisable Rolling Stones song of the same name. Microsoft reportedly paid the band millions to use their song, realising that it would give the campaign more punch and visibility.

On the other hand, unknown or less successful bands can also benefit from advertising. As I mentioned earlier, the Dandy Warhols had success again after their song was used in a commercial by Vodafone. However, there is also the accusation that musicians 'sell out' when they team up with a big corporate brand. However, the attention and money from advertising can also give brands the freedom and opportunity to continue making music, which can be an overriding motivation. It's better for advertisers if the musician appears in the ad (rather than just being heard in the background). The Neurocyte study also found that viewers make 13% more recall when a celebrity is featured in an ad's concluding call to action.

4. Brand Creations

Many advertisers specifically choose songs by artists they want to showcase. Others, however, choose the strategy of deliberately creating music for new commercials. Often this involves mentioning the brand in some way or directly associating it with the brand's product or service - much like a jingle. McDonald's did this in 2003 when it commissioned Neptune to produce and Justin Timberlake to record its new song 'I am Lovin' It'. While the campaign itself caused a stir due to Timberlake's involvement, the campaign was particularly clever as it used the title as a tagline for both the TV adverts and billboards. Moreover, this happened after Timberlake's song had been recorded and released on the radio, so it had already become ingrained in the public's consciousness (and seemingly without the brand's involvement). Other brands have also taken a similar route. Last year,

Oreo's asked Adam Young of the band Owl City to sing its original song 'Wonder filled' as part of its latest advertising campaign. The music involved does not necessarily have to be sung by a well-known artist either. 'Dumb Ways to Die' - written for an advert for Melbourne Trains - was sung by Tangerine Kitty, a rather unknown folk singer. Due to the popularity of the advert, the song was self-released and reached the top 10 of the charts in six countries. With its extremely catchy chorus, apt lyrics and emotional impact, it is a great example of how to use the power of music to get a message across.

Music is powerful. It can make us laugh or cry, bring back memories and even inspire us to buy a product when combined with the right advertising. A recent study by Nielsen examined the effectiveness of more than 600 television commercials, of which more than 500 contained music. The research found that commercials with music performed better than those without music in four key areas - creativity, empathy, emotional power and informational power. However, music can have a different impact on different categories. For example, ads with music for consumer-packaged goods (CPG) and travel campaigns scored high for empathy and emotional power. In contrast, music contributed to more information for quick service restaurant and retail campaigns. In advertising, recognition is important, but effective advertising creates more than just memories. While consumers must remember the message of your ad, an emotional connection can lead directly to a purchase. So the best ads are those that convey both information and emotion.

But are all melodies equally effective, from classical to punk to rock and rap?

Julianne Schiffer of Nielsen Entertainment says: "It depends on the message you want to convey. Popular songs, for example, are most effective when they evoke some kind of emotional response. But while pop songs evoke emotion, other genres are better suited to price- and ad-based ads that seek to convey information to the audience. The study even found that general background music improves informational power. Advertising jingles make the brand seem likeable, but they do not generate as much empathy as other forms of music

This is not to say those pop songs cannot convey information. These tracks often provide a "hook" and add value to the information conveyed in the ad. Advertisers should remember, however, that the tune does not have to be the main attraction. Incorporating popular songs - and even artists - into the ad as elements of a larger narrative structure can increase the recall value of a spot.

Advertisers can also use the familiarity of a popular song to elicit a specific response from viewers that aligns with the goal of their ad. Strong songs can evoke strong emotional responses, and songs can help create a soundtrack to the events in a commercial if the lyrics are integrated into the voice-over and the storyline.

While advertisements must resonate with viewers, advertisers also want their messages to drive sales, especially considering the high cost of using popular music. The good news, however, is that popular songs (and artists) have a double benefit: They amplify emotions and can lead to significant returns.

A case in point is Hewlett-Packard's recent commercial (HP), which benefited from Meghan Trainor's rapid rise last autumn. With her song "Lips Are Movin'" and the context of the making of the music video for that song (and Trainor herself), the commercial was able to showcase its tablets effectively. The commercial was so effective that HP saw a 26% increase* in total dollar volume among their fans during the airing of the commercial. This was a significant increase from the 6.53% that HP saw in the same period last year.

CONCLUSION

The importance of music and jingles in marketing has been proven. It aids in the creation of a product's or brand's image, as well as working in tandem with all other promotional tools to promote the product and make it memorable to consumers. However, it must be concluded that not all types of jingles automatically contribute to increased product memorability. Combining jingles with slogans is recommended since it increases the likelihood of recalling the product or brand being advertised. Women are more sensitive to jingles connected with products or brands created for women, according to the study, while males are more sensitive to jingles promoting "masculine" products or brands. The ability to recognize jingles and slogans does not appear to be influenced by one's musical preferences.

The above lines were my findings from the research I have done. It is basically what I feel. Different perceptions are expressed by the Researchers which I have mentioned in my Literature Study. Concerning those researches, I got my conclusion about what exactly people feel about Music and How people react to the same.

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A STUDY ON CONSUMER PERCEPTION TOWARDS USAGE OF MOBILE PAYMENT APPLICATION

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1. ABSTRACT

The present study was conducted among 151 respondents to study their perception towards usage of mobile payment applications. The data were collected using google forms by convenient sampling. The findings revealed that mobile payment applications are widely used by younger age groups. Convenience in payment as well as popularity make it more acceptable among the consumers. It is also revealed that most of the consumers were using mobile payment applications for the last 1-3 years.

2. INTRODUCTION

A mobile payment application is essentially a mobile application that acts as an alternative payment option, allowing consumers to pay with the payment application instead of cash, cheque, debit card or credit cards. Mobile technology's sophisticated designs and functions, as well as increasing internet speed, have opened the path for electronic commercial transactions. Cash can be falsified, checks can bounce, and signatures can be forged, to name a few disadvantages of the customary mode of payment. On the contrary, electronic payment methods can provide greater security than traditional payment methods. The digitization of the payment mechanism is considered as a major milestone in the era paperless and cashless economy of digital India. Consumers and businesses are changing the way they operate due to the rapid evolution in mobile payment applications. The improved customer service, favourable regulatory environment and digital India are considered to be the major drivers of expansion in the digital payment systems.

Research gap

Nowadays, majority of the people make use of online purchases and they utilise online payment applications. Similarly fund transfer also can be done within no time. Different types of online payment systems are available. Many studies have been conducted to find out the utilisation of different online payment methods, customer satisfaction etc. The

present study was conducted to find the perception of consumers regarding the mobile payment applications.

Research problem

Perception of the consumers is the most important factor in selecting and using a payment application. Mobile payment applications are easy to use and hence preferred by consumers. The high-speed internet and good connectivity make e- transactions more acceptable among people. The selection and utilisation of payment applications mainly depend on their perceptions regarding the payment system.

Research question

1. What is the perception of consumers regarding mobile payment applications?
2. Whether the consumers are satisfied with their mobile payment applications?
3. Is there any relation between use of mobile payment applications and selected socio demographic variables of the consumers?

Importance of the study

Multiple factors play in the selection and usage of mobile payment applications. That too vary with different factors like age, gender etc. and other social factors. Even though the usage is more among the urban consumers, it is seen that the rural people are also gradually adapting to mobile payment applications. The exploration into the perceptions of consumers will help to identify their expectations, concerns and level of satisfaction.

Limitations

1. As the samples were selected on convenient basis, it does not represent a cross section of the society.
2. The findings cannot be generalised.

REVIEW OF LITERATURE

(Sambhy, 2014) analyses the strength and weakness of different mobile payment systems. In

addition, it describes the roles and responsibilities of the key factors in the in the mobile payment systems and how these factors are involved in the mobile payment service ecosystem in India. The report further discusses various challenges faced by the bank led and operator led mobile payment service ecosystem for successful deployment and wide acceptance of these services.

(LU, 2019) concluded from the study that mobile payment application does not completely replace physical payment options and the service providers should focus on convenience, simplicity, security technology to satisfy the consumers.

(Shivam Tripathi, 2020) has found that the profession is not a barrier for using mobile payment applications but the age plays a key role in using these applications. It also indicates the barriers that consumers face while using mobile payment applications.

(K Kavitha, 2020) showed that the usefulness, ease of use, perceived usefulness and perceived risk have a direct impact on the consumers perception towards usage of mobile payment application. The study also investigated on whether perceived risk impact the attitude of consumers towards mobile payment application.

(Satinder Bal, 2020) studied the reason for increasing popularity and use of payment apps by the people of India for making payments online and continuous growth of these apps in India.

(V. Sanjai, 2021) focusses on the usage of payment apps by customers and also their satisfaction towards payment applications. The study concludes that the number of customers employing online mode of payment and making online transactions are continuously growing, hinting at an everlasting acceptance of online payment systems.

(Dr. Ranjith P.V, 2021) mainly focussed on understanding with respect to online and digital payments and safety of these transactions in this world of connected technologies. The reviews offer insights into the various challenges and advantages of using digital transactions. The findings of their study reveal that digital transactions are being accepted in India and its usage is increasing year by year. It also lists out the advantages and challenges which is faced by consumers while adopting digital payment.

(Bhanu Pratap, 2021) has found ample evidence in their study that a person’s usage of digital methods is influenced by the perception on the instruments as well as the trust in the overall payment’s framework and banking in general. The adoption of digital payments is expected to increase in line with the overall socio-economic development of the population.

3. RESEARCH METHODOLOGY

Objectives

- To assess the perception of consumers towards usage of mobile payment applications.
- To find the level of satisfaction of consumers regarding mobile payment applications.
- To find the association between consumer perception towards usage of mobile payment applications and selected variables.

Research approach

Quantitative approach was used

Research design

Descriptive survey

Sample and sample size

Consumers of mobile payment applications were the sample. 151 samples were selected by convenient sampling.

Tool for data collection

Data were collected using google form which has 4 sections. Section -A was used to collect the demographic details of the consumers. Section-B deals with the information related to usage of mobile payment applications. Section C was used to collect data regarding consumer perception regarding usage of mobile payment applications. Section D is a rating of the satisfaction of consumers regarding usage of mobile payment applications.

Data collection

The data was collected using survey method using google forms. Primary data was collected from 151 consumers of mobile payment applications. The data were collected by convenient sampling using google forms.

Hypothesis

H₀- There is no association between using more than one mobile payment application and occupation of the consumers.

H₁- There is significant association between using more than one mobile payment application and occupation of the consumers.

H₀- There is no difference in the mean score of frequency in using mobile payment applications on the place of residence of the consumers

H₁- There is difference in the mean score of frequency in using mobile payment applications on place of residence of the consumers.

H₀-There is no difference in the mean score of overall satisfaction in using mobile payment applications on duration of usage

H₁- There is significant difference in the mean score of overall satisfaction in using mobile payment applications on duration of usage.

4. RESULTS

The data collected from 151 respondents were analysed using descriptive and inferential statistics. The major findings are as follows.

The majority of the respondents (55.6%) belong to the age group of 19 -28 years. More than half of the respondents (57.6%) were females. It was found that 45.7% of the respondents were students. The occupation of the respondents was spread out from different sectors and the majority turned out to be students. Nearly half of the respondents (47.7%) had post graduate qualification. It is seen that 45% of the respondents were residing in the urban area. 38.4% of the respondents were having income up to 300,000 only. Half of the respondents

were using mobile payment applications for the last 1-3 years.

It was found that consumers prefer mobile payment applications and also cash payment for transactions than other methods like cheques, RTGS or net banking. Among the different

mobile payment applications, majority prefer google pay (55%) followed by phone pay (47%) and paytm (33%). It was also found that 68% were using the mobile payment applications for online shopping and 63% were using it for recharge purposes. 54% of people use these applications due to convenience in payment and 37% due to popularity and acceptance. 55% of the respondents were using more than one mobile payment applications. More than half of the respondents (52%) agreed that using mobile payment applications lead to overspending.

Analysis of the consumer perception regarding benefits of mobile payment applications revealed that 52% of the respondents strongly agree that it saves time whereas only 31% strongly agree that it saves cost. 60% of the respondents strongly agreed that it is convenient than other modes of payment. Regarding trust in the ability of mobile payment applications to protect privacy, 39% showed agreement and 35% were neutral. 45% were neutral in their agreement on the trust regarding avoiding transaction fraud and 41% were neutral in their agreement to low risk in mobile payment applications. 22% strongly agree that the structure and contents are easy to understand and 53% agree with it. Majority (58%) agreed that the mobile payment applications are user friendly and 22% strongly agreed with it. 40% agree with the security of the applications whereas 41% were neutral in their agreement.

The satisfaction derived in using mobile payment applications was explored and 21% rated it as most satisfactory and 48% rated as satisfactory.

The association between using more than one mobile payment application and occupation of the consumers was analysed using chi square test and it is found to be significant ($p < .05$).

Result of one-way ANOVA test revealed that there is difference in the frequency of using mobile payment applications according to the place of residence of the consumers ($p < .05$).

The duration of using mobile payment application by the consumers and their level of satisfaction was analysed using one way ANOVA test and it revealed that the level of

satisfaction significantly varies with duration ($p < .05$).

5. DISCUSSION

Findings of the study revealed that the consumers of mobile payment applications are mainly the younger age group. It may be due to the fact that they are more technically competent than the elders. This is also supported by the finding that students are the major consumers of

mobile payment applications. Majority of the consumers prefer to use google pay followed by phone pe. It is influenced by rewards, offers and discounts. Majority of the respondents were using more than one mobile payment application due to popularity and acceptance and this may lead to overspending. Most of the consumers strongly agree that time saving is a benefit of mobile payment applications and they agree that they are user friendly. It is to be noted that most of the consumers have no agreement or disagreement with the security of the application. The consumers are of opinion that they are satisfied with the use of mobile payment applications.

6. CONCLUSION

The usage of mobile payment applications is more among the younger age group. Its ease of use and speed of transactions make it more attractive and acceptable. The advanced design and functions of information technology make transactions more acceptable. It is important to note that the attitude of the society is shifting to cashless transactions.

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Appendix-1

A STUDY ON CONSUMER PERCEPTION TOWARDS USAGE OF MOBILE PAYMENT APPLICATIONS

I, Sunil S, pursuing my Post Graduation in M.Com at St. Josephs College of Commerce, Bengaluru, request you to spare few minutes of your time for this survey. This study is conducted as part of my curriculum. I assure that your responses will be kept confidential and will be used for academic purposes only.

Section-A – Demographic details

1. Name (Optional)

2. Age

- a) Under 18 years
- b) 19-28
- c) 29-40
- d) 41-60
- e) Above 60 years

3. Gender: Male_____ Female

4. Occupational status

- a) Student
- b) Government Employee
- c) Private employee
- d) Business
- e) Professional
- f) Unemployed
- g) Self-employed

5. Education:

- a) 10th class or below
- b) PUC
- c) Degree
- d) Diploma/Certificate
- e) PG
- f) Professional

6. Place of residence:

- a) Rural
- b) Semi Rural
- c) Urban

7. Annual Income (in Rupees)
- a) up to 300,000
 - b) 300,001-500,000
 - c) 5,00,001-10,00,000
 - d) 10,00,001-20,00,000
 - e) above 20,00,000
8. How long have you been using mobile payment applications?
- a) Less than 1 year
 - b) 1-3 years
 - c) 3-5 years
 - d) More than 5 years

Section-B: Information related to usage of Mobile Payment Application

1.Which mode of payment do you prefer?	Never	Rarely	Neut ral	Sometim es	Always
Cheque					
Mobile Payment Applicati on					
RTGS/N EFT					
Net Banking					
Cash					

2. Which mobile payment application would you prefer the most?	Never	Rarely	Neutra l	Someti mes	Alway s
Google pay					
Phone Pe					
Paytm					
Amazon Pay					
Free Charge					
Mobikwik					

BHIM					
Application of any particular bank					

3.Would you like to use mobile payment application for the following purposes ?	Never	Rarely	Neutral	Sometimes	Always
Purchases					
Online shopping					
Recharge					
Bill Payments					
Tickets (Movie, flight, bus, railway etc)					
Travel (Auto, Taxi etc)					

Money Transfer					
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4.Factors that influenced you to start using mobilepayment applications?	Never	Rarely	Neutral	Sometimes	Always
Advertisement					
Rewards, offers and discount					
Referrals by friends or family					
Popularity and acceptance					
Convenience inpayment (Avoids balance related issues)					

5. Are you using more than one mobile payment application?
 - a) Yes
 - b) No
6. Do you think that mobile payment applications lead to over spending?
 - a) Yes
 - b) No
7. What is the frequency through which you undertake payments through mobile payment applications?
 - a) Most Unlikely
 - b) Unlikely
 - c) Neutral
 - d) Likely
 - e) Most Likely

Section-C: Consumer perception regarding usage of mobile payment applications.

<u>Benefits</u>	Stro ngly agre e	A gr ee	Ne utr al	Disa gree	Stro ngly Disa gree
1.It saves time					
2.It saves cost					
3.It is convenient than other modes of payment					
4.The transactions are recorded accurately					
5.Quicker than other modes of payment					
6.Much easier to conduct financial transactions					

<u>Trust</u>	Stro ngly agre e	A gr ee	Ne utr al	Disa gree	Stro ngly Disa gree
1.Trust in the ability of mobile payment application to protect the privacy					
2.Trust that the mobile payment application will not lead to transaction fraud					
3.Risk associated with mobile payment applications are low					

<u>Ease of use</u>	Stro ngly agre e	A gr ee	Ne utr al	Disa gree	Stro ngly Disa gree
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<u>Security</u>	Stro ngly agre e	A gr ee	Ne utr al	Disa gree	Stro ngly Disa gree
1.Transactions using mobile payment applications are secure.					

1.The structure and contents of the application are easy to understand					
2.Mobile payment applications are user-friendly.					

Section -D: Satisfaction using mobile payment apps

Rate yourself, the overall level of satisfaction you derive from mobile payment applications

- a) Most Unsatisfactory
- b) Unsatisfactory
- c) Neutral
- d) Satisfactory
- e) Most Satisfactory

**A STUDY ON IMPACT OF DIGITAL MARKETING AND E – COMMERCE ON
WOMEN ENTREPRENEURS DURING COVID PANDEMIC IN ERNAKULAM
DISTRICT**

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ABSTRACT

The goal of the study is to assess how the COVID-19 epidemic has impacted women entrepreneurs, with a particular focus on how social media and digital marketing have motivated women to launch online enterprises. The study also aims to look into the difficulties that women business owners encounter, customer reactions to their social media accounts, and the support that young women business owners receive from Facebook and Instagram. The study is important because it encourages other women who want to start internet enterprises and contributes to the empowerment of women.

To gather primary data, a web-based questionnaire was made using Google Forms. The questionnaire, which was created especially for this study, was used to gather information from about 50 female entrepreneurs in Ernakulam city who were active on several social media sites. This study used the descriptive research method, which aims to gather measurable data for a population sample's statistical analysis. Convenience sampling was utilised in the study because it was less expensive and time-consuming than alternative methods.

Pie charts, a circular statistical visual broken into slices to show numerical propositions, were used to examine the data gathered from the questionnaire. The study's shortcomings include a small sample size, time constraints, and respondents' biased knowledge. To supplement the study's conclusions, secondary data were also gathered from books, journals, magazines, and website

INTRODUCTION

Entrepreneurship is an innovative and dynamic process, where by a new enterprise is created. The emergence of entrepreneurs in a society depends on the economic, social, religious, cultural and psychological factors prevailing in the society. It creates employment opportunities, increases standard of living and is considered as the hub of innovation that provides new product ventures, market, technology and quality of goods etc.

The entrepreneur is defined as someone who has the ability and desire to establish, administer and succeed in a startup venture along with risk entitled to it, to make profits. They play an important role in any economy, using the skills and innovation necessary to anticipate needs and bringing good new ideas to market.

Entrepreneurship amongst women is a recent phenomenon. Women entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. India has seen a rapid growth in entrepreneurship in the past decades and over the past few years many women have entered the league of leading startups.

E commerce refers to a business model that allows companies and individuals to buy and sell goods and services over the internet. During the Covid- 19 pandemic period E commerce was growing at a very fast rate in India, relying on new technologies and increasing social media penetration, it has increased opportunities for women entrepreneurship in India. E commerce is one such industry that is making the world come closer by helping buyers meet the sellers and vice versa. It has opened new opportunities for women entrepreneurs by helping them grow even over international market.

During the covid 19 pandemic, world has changed into a digitalized platform, where everything was dealt online. There was a boom in the online business. A large number of women commenced business through various social media platforms such as Instagram, Facebook, WhatsApp etc. A large number of women sellers sell across a diverse range of sectors such as home decors, clothing, jewelry, handicrafts, fashion apparel etc. Minimum investments, ease of working from remote areas, global reach and empowerment that comes in from financial independence are the primary reasons for the emergence of an online marketplace as the favorable platform for women entrepreneurs.

The constant growth of E commerce globally has seen leading women players venture into the Indian market to stimulate growth and encourage the development of economy and the society. The penetration of internet and use of social media is also playing an influential role in driving their business by reducing barriers to work across boundaries and creating flexibility around their schedule by introducing virtual workplace and digital lifestyle. Thus, helping women to convert their passion into a source of income

STATEMENT OF THE PROBLEM

This study was conducted to evaluate the influence of e commerce on women entrepreneurs during the COVID 19 pandemic. It also deals with how social media and digital marketing

influences the women to flourish their passion and talent to commence online business during the pandemic period.

OBJECTIVES OF THE STUDY

The objectives of the study are as follows;

To study on the influence of E commerce on women entrepreneurs during the pandemic period
To study on the challenges faced by women entrepreneurs

To study on consumer responses on the social media handles of women entrepreneurs

To study on how social media platforms like Instagram, Facebook help young women entrepreneurs
To study on how the online pages of women entrepreneurs are different from other online brands

SIGNIFICANCE OF THE STUDY

The study was conducted to examine the influence of E commerce on women to commence a business. This study is importance because it helps in the empowerment of women and also provide a source of motivation to other women who are interested in commencing online business. This study also helps in understanding the challenges faced by women entrepreneurs and helps in tackling solutions and suggestions to the difficulties faced by a women entrepreneur. It also provides information regarding the journey of women as an online entrepreneur.

SCOPE OF THE STUDY

This study is conducted to evaluate the influence of E commerce on women entrepreneurs during the pandemic period. For this purpose, we have observed women on various social media platforms from Ernakulum, city

LITERATURE REVIEW

(NANDY & BISWAS, 2022) Aim of this paper is to identify the endurance Bangladeshi women entrepreneurs' amid the COVID-19 epidemic. The paper is focused on women entrepreneurs, conducting business mostly (99.93%) in Bangladesh's micro, small and medium size enterprises. The study is qualitative hence various secondary sources like private and public publications, newspapers, and web-based materials were used to examine the situation. Findings of this study indicate that only 20% womenheaded business in Bangladesh has got highly hampered while 90% women entrepreneurs faced tremendous mental, social, and economic stress during the pandemic. In addition, gender inequality has

risen. However, even after the tremendous sufferings of this pandemic period, in Bangladesh only 1% of women entrepreneurs wish to leave their businesses.

Interestingly, some of these business leaders have discovered a new opportunity to survive and expand through online business. Along with the government's stimulus package, women entrepreneurs demand more specific and supportive initiatives to endure their business. As an implication, both government and non-governmental organizations can formulate their policies and take measures based on the findings and recommendations suggested in this paper to overcome the crisis of women entrepreneurs.

(Afsana Mimi, 2022) (MIMI & IMRAN, 2022) This research investigates the efforts taken by the women for introducing themselves as financially independent through e-commerce from the perspective of Bangladesh. After the outbreak of COVID-19, women of Bangladesh suffered a lot in case of – loss of jobs, lower wages, lower educational support, lower access to information, and deterioration of mental health due to depression and anxiety. At this bad time, e-commerce has shown women a new way of survival and gained economic independence. This study is for evaluating how e-commerce becomes a strong tool for women's economic independence during the period of this pandemic. Though there are some obstacles, e-commerce is opening the door to women's success. Bangladesh is a developing country where most people think that the only duty of women is cooking and looking after children but e-commerce is giving the opportunity to the women to work at home and become financially independent. The policy recommendations for encouraging women in e-commerce and mitigating their challenges could be helpful for The Government of the People's Republic of Bangladesh in making this sector more profitable.

(NUGROHO & BADAWI, 2022) This article aims to analyze the conditions and success tips of micro and small women entrepreneurs during the covid-19 pandemic. This article is the output of community service lecturers at Mercu Buana University. The method used is socialization for micro and small women entrepreneurs assisted by the North Meruya Village, West Jakarta, Indonesia. Moreover, the article method uses descriptive data supported by primary data collected from eight micro and small women entrepreneurs who participated in the socialization. The result of this socialization activity is that it is known that the sales turnover of micro and small entrepreneurs during the COVID-19 pandemic has decreased significantly. However, there are tips for micro, and small women entrepreneurs who can survive and increase their sales turnover through e-commerce in promoting, marketing, and selling their products and services. This study implies that micro and small women entrepreneurs need to innovate in running their businesses and maintain their sales turnover by switching to the business transaction process supported by digital applications.

(Alessa, & Alotaibie, 2021) COVID-19 presented the world with a severe loss of life and impact, which has no geographical bounds or expected time to when its effects will subside. It has affected countries across the globe, disrupting economic levels and businesses in

every industry while also altering individuals' everyday lives. The current research aims to examine the impact of coronavirus pandemic on entrepreneur's business activities and their perceptions on the difference in consumer behavior during this time. The findings reveal the pandemic negatively impacted business productivity and profits, forcing many businesses to physically close permanently. Surprisingly, female entrepreneurs do not perceive a change in consumer behavior compared to pre-COVID-19 times. Interestingly, the results indicate there is a negative impact on employees' efficiency to conduct work in which almost no research has conveyed such a finding. For this purpose, a survey was conducted with 445 responses from male and female entrepreneurs in the capital city of Riyadh, Saudi Arabia, using a simple random sample over the period of four months. Ultimately, this research will help entrepreneurs gain more knowledge and a deeper understanding of this new environment necessary to undertaking certain measures and adaptability in order to sustain their businesses during unprecedented times.

(M & OLIVER, 2021)The subject of this paper is the evaluation of the position of women entrepreneurs in Serbia in the aftermath of COVID19 outbreak. The research aims to shed light on the main threats and constraints which women entrepreneurs in Serbia are currently facing due to the global pandemic. We hypothesize that women entrepreneurs in Serbia are particularly affected by the negative effects of COVID19 health crisis. With that regard, the standard desk-research method - the analysis and comparison of secondary data was combined with the case study method that included ten in-depth interviews with selected women entrepreneurs in Serbia during the period January - February 2021. The main conclusions are that empowering women entrepreneurs through various support programs as well as financial assistance provided by the state should be in the focus of decision-makers in the years to come. Furthermore, women entrepreneurs in Serbia should consider regional networking as well as entering the new markets as alternative survival strategies

(Al-maaitah1 & Majali, 2021)The global coronavirus (COVID-19) pandemic has created an incredibly difficult business climate. Businesses are presented with many new challenges as international borders close, brick-and-mortar businesses shut their doors, and people are told to isolate at home. Many companies face temporary or even permanent closure, with staff facing months of financial uncertainty and concerns. Consumer behavior has been forced to immediately change on a massive scale. People in isolation or under lockdown cannot perform their usual routines, because local shops have been forced to close their doors for safety reasons. Concerns about the availability of goods have encouraged panic buying of items in bulk. Financial uncertainty and the prospect of a severe and long-term recession make for a stark backdrop, which has led to an impact on consumer outlook, perceptions, and behaviors. Around the world, businesses that continue to operate seek the best ways to cope with the prevailing trading conditions and the best ways to adapt their strategies. However, no definite recommendation can be given, because the COVID-19 pandemic is unprecedented. Hence, circumstances are changing fluidly on a daily basis. Defining a

strategy now is difficult due to limited evidence or precedent to base assumptions on. Possible business and economic outcomes could be gauged by looking at data from countries that first suffered from the effects of COVID-19. Despite no guarantee that other countries will follow the same trajectory, an analysis of these countries can reveal useful patterns and insights. This research attempts to explore the impacts of the extent of COVID-19 on the ecommerce firms in Saudi Arabia, where the five largest e-commerce firms in the Saudi Arabia were chosen in terms of incomes and market value, This research tests that ecommerce raised due to coronavirus.

(Popović-Pantić & Semenčenk, 2020)The crisis caused by the COVID-19 pandemic in 2020 had a great impact on the business activities of the women entrepreneurs. Pandemic protection measures taken to reduce health risks as well as the introduction of restrictive measures have influenced the changes in the scope, manner

and organization of business in most small and medium enterprises, including those (co) owned and managed by women. Considering that the previous researches showed that women bore the greatest burden of this crisis, the aim of the study was to gain insight into the effects of the pandemic on women's businesses as well as balancing between business and family responsibilities of women entrepreneurs in the changed circumstances. The research was conducted through an online survey on a sample of 93 respondents (women entrepreneurs in Serbia). The results showed that 76% of women-owned companies were negatively affected by the COVID-19 pandemic and that women replaced the lack of hours spent at work with work at home and care of family members

(Manolova & Brush) COVID-19 is unique in the severity of its impact as it is a humanitarian disaster that has caused both a supply and a demand shock to the global economic system. It has disproportionately affected women entrepreneurs as their firms are younger and smaller. In this commentary, we contend that while all businesses must pivot their business models in times of tumultuous change, simultaneously reducing risk and seizing new opportunities, this is particularly difficult for women entrepreneurs, whose businesses are concentrated in the industry sectors most severely affected by the economic shutdown. We draw on recent survey data from the Diana International Research Institute (DIRI) to identify business model pivots in women- owned businesses, and conclude by offering a set of gendered future research questions.

(Vasilić & Popović-Pantić, 2020)The crisis caused by the COVID-19 pandemic in 2020 had a great impact on the business activities of the women entrepreneurs. Pandemic protection measures taken to reduce health risks as well as the introduction of restrictive measures have influenced the changes in the scope, manner and organization of business in most small and medium enterprises, including those (co) owned and managed by women. Considering that the previous researches showed that women bore the greatest burden of this crisis, the aim of the study was to gain insight into the effects of the pandemic on women's businesses as well as balancing between business and family responsibilities of women entrepreneurs in the changed circumstances. The research was conducted through an online survey on a

sample of 93 respondents. The results showed that 76% of women-owned companies were negatively affected by the COVID-19 pandemic and that women replaced the lack of hours spent at work with work at home and care of family members.

(SANGEM & Madhavalatha)

Women, who initiate, setup, organize and run the business units individually or in group are called women entrepreneurs. The contribution of lady entrepreneurs is at a high level in economic progress. The recent pandemic situation affected their reach some extent, but women entrepreneurs with their strong dedication and arduous efforts, struggled against the crisis and succeeded during this process thanks to the impact of COVID 19 pandemic, the standard situation (Financial shortage, competition, responsibilities, etc.) would be back all over again just in case of girls entrepreneurs. Women entrepreneurs can turn COVID 19 crisis into further better opportunity. Uncertainty brings fear and sometimes denial with it. Women leaders might want to require a backseat, hoping matters normal would automatically turn back before the pandemic, supporting and catalyzing women entrepreneurship was a subject that was gaining attraction across intermediary organizations and investment firms. Supporting women entrepreneurs with relevant trainings and providing access to flexible financing options to assist keep their businesses afloat are definitely good places to start out. Women entrepreneurs cash in of opportunities created by the COVID 19 pandemic. These women need more support than before. They're pivoting, adapting and re-purposing their businesses within the immediate short term, even when facing hardship, women entrepreneurs find some way to innovate and marketed their company during a different way

RESEARCH METHODOLOGY

Research methodology is the process used to collect information and data for the purpose of making decisions. The methodology may include interviews, surveys and other research techniques. In this research a web designed questionnaire was designed by using "google form" Primary data were thus collected by utilizing this structured questionnaire which was specially designed for this research. About 50 women entrepreneurs have responded to the uploaded questionnaire within the required time frame.

TYPES OF RESEARCH

The type of research used in this study is descriptive research. Descriptive research is a research method that describes the characteristics of the population that is being studied it is a quantitative research method that attempts to collect quantifiable information to be used for statistical analysis of the population sample. It is a popular market research tool that allows to collect and describe the nature of the demographic segment.

SOURCES OF DATA

Primary data

Primary data is the data collected directly by directly using methods like surveys interviews or experiments. Here, the primary data is collected using questionnaire method. The data requires for the study were collected from women entrepreneurs on social media platform in Ernakulam city

Secondary data

Secondary data is data gathered from studies, surveys or experiments that have been by other people or for another research. Here, secondary data were collected from boo journals, magazines, websites etc.

SAMPLING TECHNIQUE

Convenience sampling technique is used as the cost and time required to carry out is small in comparison to other technique. Data were analyzed by using the questionnaire method.

SAMPLE SIZE

Sample size is a count of the individual samples or observations in any statistical setting, such as scientific experiment or a public opinion survey. Here, the sample size used for the study is 150 women entrepreneurs in social media

LIMITATIONS OF STUDY

- The information received from the respondents may be biased.
- The study has been conducted based on the data acquired from women entrepreneurs in social media
- Sample size is very small
- Time was very limited

DISCUSSION AND ANALYSIS

Analysis helps the reader understand the data by describing general trends in the data and pointing out the differences and similarities among data points. Interpretation relates data to the objectives they are supposed to measure, explores the relationship between multiple measures of an educational objective, qualifies, amplifies, draws inferences, and evaluates. Data analysis is considered to be the important step and heart of research in research work.

With the help of the interpretation step, one is able to achieve a conclusion from the set of the gathered data. Interpretation has two major aspects namely establishing continuity in the research through linking the results of a given study with those of another and the establishment of some relationship with the collected data. Interpretation provides a theoretical conception which can serve as a guide for the further research work

The project had the aim of analyzing and finding out the impact of social media on consumer behavior. The field work was done with the help of questionnaire and findings on the study are as follows:

1. The respondents belong to 4 different category that is 15-25,25-35,35-50, above 50. From the figure 4.1, it is clear that 50% belongs to the age category 15-25 ,18% belongs to 25-35, 24% are from 35-50 and 8% are above 50. So, it's clear that half of the entrepreneurs who respondent to the survey belongs to the age category of 15-25
2. 31.8% of respondents are conducting online business related to clothing ,27.3% are from the category home décor, 22.7% are from the category accessories and the remaining 18.2 % belongs to another category like baking, arts, mats etc.
3. 42% of the respondents who are women entrepreneurs commenced the online business after the pandemic, while 38% of them have started before the pandemic and 20% commenced during pandemic
4. The survey shows that 76% of the respondents agree that there is an increase in the sales and demand of the product during the pandemic while the remaining 24% disagree to this
5. 81.3% of the majority respondents use Instagram for conducting their online business ,10.4% uses WhatsApp others use Facebook and YouTube
6. The survey point out the fact that 44.9% of the respondents feels limited accessibility as a major challenge 38.8% feels limited resources as a challenge while the remaining faced other challenges other than the above
7. 6.9% of the respondents raise their seed capital which is required for business from savings, while 42.9
% of them raised through friends or family and the remaining respondents through bank
8. Survey also helps to find out that 77.6% of the respondents are able to cover their expenses by the profit they earn from the business while the remaining are unable to do so
9. About 40.4% of respondents prefer online business other than startups because of no infrastructural expenses while the remaining are of 29.8% each prefer online marketing due to reasons wider accessibility and convenience.

10. 54% of the respondents are satisfied with the customer review and feedback while 38% are very satisfied and the remaining 8% are not much satisfied

11. 90% of families support for being an entrepreneur but there is still case of 10% families who doesn't support being an entrepreneur.

12. The survey helps to find out that 50% of customers on a product is attracted to its customization, while 33.3% of customers of a product is attracted to its presentation and the remaining 16.7% to its packaging

13. 70% of women entrepreneur's face competition from other competitors in the same field but for remaining 30% they don't face any kind of competition

14. About 48% of the entrepreneurs spend 2-5 hrs. for their online business, 42% of entrepreneurs spend 5-8 hrs, while 4% spend 8-10 hrs. on their business remaining 6% spend more than 10 hrs.

15. Survey shows that about 85.4% of entrepreneurs use G-Pay to make transactions, while 10.4% prefer debit/credit card and the remaining 2.1% use either phone pay or other mode of payments

16. 54% of entrepreneurs cover the market area within the country while 42% has a market area which is within the state and remaining 4% has a market outside India to sell their products.

17. Survey finds out that 96% of women entrepreneurs believe that online business had an influence on women empowerment while remaining 4% don't believe so.

18. It also shows that about 56% of women entrepreneurs are a part of social media welfare activities for women and the remaining 44% are not part of such welfare programs.

19. Almost 100% of women entrepreneurs agree that online business provide a source of motivation to other women to start their own business

SUGGESTION AND CONCLUSION

SUGGESTION

- Women entrepreneurs need to ensure the quality and size of the product while delivering the products to consumers.
- Women entrepreneurs need to be active in social media networks and update the customers about the offers and festive sales.
- Women need to be technically trained to handle the social media platforms and be capable to handle frauds, account hacking etc.
- Give importance to customer reviews and feedbacks, as it plays a vital role in online business.

- More women welfare associations need to be formed in order to help and assist the women to start an online business.
- More support needs to be given to women from family and others in commencing a business and to face the challenges.
- Women entrepreneurs need to maintain a healthy relationship with customers to increase their sales and also create good connections with other business.

CONCLUSION

In this digital era, the number of women entrepreneurs are increasing day by day. E commerce and digital marketing plays a prominent role in the development and growth of women entrepreneurs especially during the covid 19 pandemic period, thus helping in economic development and women empowerment in our country.

These social media platforms are truly useful for ordinary household women to start an online business out of their passion and talent and helps in earning a source of income and getting financially independent.

This research is subject to the effect of e commerce and digital marketing on women entrepreneurs during the covid 19 pandemic period. It also analysis the objectives of the research such as the impact of covid 19 on women entrepreneurs, the various challenges faced by them, customer response and the competition faced from others business. All the objectives of this study ate addressed through the analysis of primary data collected.

From the study it is clear that Instagram is the most preferred social media platform by women entrepreneurs to start an online business. Most of the women are interested in starting business based on clothing. Most of them started the online business during the pandemic period and is getting sufficient profit to cover their expenses. The main challenge faced is the limited accessibility Major of the women entrepreneurs strongly believe that starting an online business is a source of motivation to other women and helps in women empowerment. We can conclude that in this digitalized era there is a lot of scope and opportunities to ordinary household women to become an entrepreneur with their talent and passion through various social media platforms.

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A STUDY ON PRIVATISATION OF PUBLIC SECTOR BANK

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ABSTRACT

India is a Developing Country and recently surpassed the population of China and became the world's Populated Country. In the Future years, every sector of Indian Economy will see a tremendous growth. So, it is important for the government to make a right move whether to go for Privatisation of Public Sector Bank, which may turn to be profitable business for the Government, as the Economy Grows. Privatization is the transfer of ownership from the public to the private sector. Privatization is being partially or fully in most of the countries of the world. It is essential to develop the banking system to give impetus to the Indian economy. To strengthen the Indian banking system, reforms are made in its structure as required by the government. Banks were nationalized after independence and at present time the government is emphasizing on privatization of banks. In this research, we will study the advantages and disadvantages of privatization on the Indian banking system. To understand the impact of privatization, we will discuss in detail several important aspects like deposits, loans & advance, Non-Performing Assets, assets & operating profits, investment, government schemes, priority sector lending and return on assets & return on equity to study the financial performance and profitability of public and private sector banks.

INTRODUCTION

The globe over, privatisation has been embraced as a tool for structural adjustment programmes and to integrate the private sector more fully in economic growth. So, it may be claimed that, in general terms, privatisation entails the participation of more market forces to assure greater competition, to lessen the role of the state in the economy, and to encourage greater private involvement in public operations. Privatization, when used strictly, refers to the transfer of ownership from a public to a private institution. It might involve the sale or transfer of most of the stock in a public company to a private company. Privatizations are mostly done to guarantee increased system efficiency. Privatization has also risen in several nations due.

The Indian Banking Sector:

The banking industry currently makes a unique contribution to the Indian economy. The greatest financial system in southern Asia is found in India. Beginning with the British era, India had commercial banking facilities. A central bank was founded on 1 April 1935 because of the Reserve Bank of India Act, which was introduced in 1934 in accordance with the Hilton Young Commission's (1926) recommendation. The RBI served as a nation's central bank before it attained independence in nations including Pakistan, Bangladesh, and Myanmar. With independence, banking services and resources were extended. Once owned privately, RBI was nationalised in 1949 and is now entirely controlled by the Indian government. The Reserve Bank of India is the government-controlled central bank in India. The Indian banking system began in the mid-18th century. The Bank of Hindustan, founded in 1770, was dissolved in 1829–32, while the General Bank of India, founded in 1786, collapsed in 1791. Following the history of the Indian Banking System, the oldest surviving bank is the State Bank of India (SBI). Bank of Calcutta, June 1806 the Bank of Bengal (1809), the Bank of Bombay (1840), and the Bank of Madras (1840) amalgamated in 1921 to form the Imperial Bank of India, which became the State Bank of India after independence. The greatest financial system in southern Asia is found in India. Beginning with the British era, India had commercial banking facilities. A central bank was founded on 1 April 1935 because of the Reserve Bank of India Act, which was introduced in 1934 in accordance with the Hilton Young Commission's (1926) recommendation. when the Reserve Bank of India Act, 1934, established the Reserve Bank of India, the presidential banks were quasi-central. SBI was established in 1959 by the State Bank of India Act, 1959. Affiliate banks in 1969, the Indian government nationalised 14 major commercial banks, including the Bank of India. Others were nationalised in 1980. Indian banking systems are mostly state-owned. Their network and size enable them to dominate banking.

OBJECTIVES OF THE RESEARCH

1. Evaluating the potential benefits and drawbacks of privatisation.
2. Understanding the rationale behind privatisation.
3. Identifying the key benefits associated with privatisation.

REVIEW OF LITERATURE

Before starting this research, we have studied and reviewed many types of literature related to our research, which are as follows:

Sathye, M. (2005). Privatization, performance, and efficiency: A study of Indian banks. Vikalpa, 30(1), 7-16., studied and analysed the financial data of nationalized banks and private banks from 1998 to 2002 and concluded that privatizing the banks had seen a

considerable improvement in the financial position of those banks, thereby increasing the efficiency of those banks. Along with that, the profits of those banks increased.

According to Raghuram Rajan (former RBI governor) suspecting that the process of privatization of public sector banks has been completed, he said that selling state-run banks to big industrial houses would prove to be a big mistake and it would not be politically viable to sell large public sector banks to foreign banks.

According to Honourable Prime Minister Shree Narendra Modi advocating the government on privatization, it said that the government wants to

privatize the public units which are not in good financial condition, and which are continuously in deficit. He said that the government must invest capital every year to meet the deficit of these public units, which is a large part of the government's income spent to make up for the deficit, due to which the government is not able to spend much money on other developmental schemes.

According to Kim and Panchanatham (2019), Reform is essential, especially in developing countries of Asia. Privatization may prove to be a way to improve the state-owned enterprise.

A developing nation like India, which has a mixed economy, has both advantages and disadvantages to privatization. If SOE's act like private sector institutions, they can fulfil social responsibility while making a profit as well. The utmost need to improve SOE is being felt, so the process of complete or partial privatization should be continued.

Meena, R. P., & Prajapat, M. A. A Study of Privatization in Indian Banking System., privatization of public sector banks in India, based on assumptions rather than factual analysis, minimum knowledge, an international experience whose evidence is unclear, etc, due to which we are not able to have a strong stand on privatization of public sector banks. Public sector banks are facing many problems. But it is not necessary that where the bank is dominated by the private sector, there cannot be a banking crisis. The government needs stricter laws and a strong regulatory framework that can increase efficiency and benefits from the privatization of the banking sector.

RESEARCH METHODOLOGY

Analytical and exploratory research will make up this study. To accomplish the goal of this study, we shall employ secondary data. Books, journals, published reports, articles, and government websites will all be considered secondary sources.

In this study, we will evaluate the benefits and drawbacks of privatising banks. Also, we will compare the financial success and profitability of public sector banks with private sector

banks to determine whether privatisation is good for the Indian banking industry or not. To address the issues caused by the weak points of public sector banks, we shall examine them.

Advantages of Privatisation of Banks

The idea of privatisation of PSU banks has been gaining momentum in recent years. The Indian government has been considering this option to rescue the public sector banks that have been struggling with losses and non-performing assets (NPAs) for years. The private sector banks in India have been outperforming the public sector banks in terms of operational efficiency, profitability and customer service.

The private sector banks are driven by the profit motive, and they are constantly striving to improve their performance. They must compete with other private sector banks as well as foreign banks, and hence, they are under constant pressure to perform efficiently. This results in better customer service, innovative products and services, and advanced technological solutions. In contrast, the public sector banks are often weighed down by bureaucratic procedures, lack of autonomy, and political interference.

Privatisation of PSU banks can lead to better regulation by the Government of India. Private banks are generally more stringent in their lending policies and have better systems in place to detect and prevent fraud. This can lead to a reduction in the burden on the government, which must bear the losses in case of defaulters.

Privatisation can also attract foreign investment, as foreign investors are more inclined to invest in private sector banks. This can bring in much-needed capital, technology and expertise to the banking sector, which can ultimately benefit the Indian economy.

Another advantage of privatisation is that it can help PSU banks set practical long-term goals. Currently, the public sector banks are often subjected to government interference and political considerations. This can result in short-term thinking and ad-hoc decision-making.

Privatisation can give these banks the autonomy to set their own goals and make decisions based on their long-term vision.

In conclusion, the privatisation of PSU banks can be a game-changer for the Indian banking sector. It can lead to better operational efficiency, profitability, and customer service. It can also reduce the burden on the government and attract foreign investment. However, the process of privatisation needs to be executed carefully, with appropriate regulatory oversight and safeguards to ensure that the public interest is protected.

Disadvantages of Privatisation of Banks

Privatization refers to the transfer of ownership and control of public sector enterprises to the private sector. While privatization is intended to promote economic growth and development, it is often accompanied by several challenges.

One of the most significant challenges of privatization is the difficulty in selling less profitable companies to the private sector. Private sector companies are often unwilling to purchase these companies, making it challenging for governments to finance such large purchases. Developing countries face this challenge as they may not have the financial resources to support the acquisition of such companies.

Another challenge of privatization is resistance from employees who fear the loss of their jobs. In some cases, this resistance can also be fuelled by those who believe that foreigners are affecting national assets, leading to a withdrawal of investment in banks. This can further complicate the privatization process, making it challenging to find a willing buyer for these companies.

The private sector's lack of interest in cost reduction or quality production is another challenge of privatization. This can result in unfair practices such as corruption and mediocrity in technology and poor management, leading to disputes. The production cost of the private sector is often high, making it difficult to compete in the market, especially with other companies that have access to more advanced technology and management practices. Overpriced raw materials, high indirect taxes, and other factors can also contribute to a high-priced economy.

Another challenge of privatization is the dominance of a few business groups concerning capital and goods. This can harm consumers and society. Although the government's control of the private sector has prevented this to some extent, it is still insufficient. The private sector is overly dependent on the government to satisfy its import requirements, finance, and other needs. This dependence has diminished the private sector's capacity to continue on its own.

Finally, privatization is not guaranteed to be successful in terms of individual unit success rates. Many private sector units suffer huge losses, making it challenging for governments to justify privatization as an effective tool for economic growth and development.

In conclusion, privatization is a complex process that requires careful planning and execution. Governments need to address the challenges of privatization to ensure its success, such as resistance from employees, high-priced economies, and dependence on the government.

However, with the right approach, privatization can be an effective tool for promoting economic growth and development.

Impact of privatizations on the Indian banking sector

To study the impact of privatization on the Indian banking sector, we will analyze the data of the last few years. For this, we will do a comparative study of financial performance and profitability of public and Private sector banks through the following points.

- Deposits -: Banks have two Meager functions, which are to accept deposits and provide credit service. We will use the deposit data to conduct a comparative study between public and private sector banks. These deposits mainly include demand deposits, saving bank deposits, and term deposits. The deposits of all commercial banks have been steadily increasing over the years. Private sector banks have attracted customers by adopting competitive interest rates, which have increased their deposits.
- Loan and Advance -: lending is one of the main functions of banks. Loans and advances also include purchased and discounted bills, cash credits, overdrafts, and term loans. Banks provide loans to individuals, firms, companies, industrial units, institutions to the best of their ability. In Figure 3, the amount of lending by banks has been steadily increasing between the periods 2016 to 2020. Public sector banks increased their loans and advances by about 9.16 percent from 2016 to 2020. At the same time, loans and advances in Private sector banks increased by about 46%. A

comparative study between public and private banks shows that the increase in loans and advances by private banks is much greater than that of public banks.

- Non-Performing Assets (NPA)-: NPA are emerging as the biggest problem in the Indian banking sector at present. Public sector banks and private sector banks are

suffering from the problem of NPA's. Public sector banks are continuously incurring losses due to NPA's, due to which the government has to invest huge amounts of capital every year. Despite the government's recapitalization, there is no significant

difference in the financial performance of Public sector banks. The Verma committee 1998 in its reports suggested that those weak banks which have high NPA's should be closed down. If weak banks are allowed to function then they will affect the efficiency of other banks which will hurt the economy of the country.

- Assets and Operating Profit-: The assets and operating profit of any organization are indicative of their financial performance and profitability. The chart shows the share of Public sector banks, private banks, and foreign banks in total assets and operating profit during the period 2012-13 to 2019-19. After studying the chart, it was found that the share of Public sector banks in total assets was 70%, while in the year 2019-20; this share fell to around 60%. The share of Public sector banks in total operating profit was more than 60 in the year 2012-13, while in the year 2019-20, the share of Public sector banks in total operating profit was less than 50%. The share of Public sector banks in total assets and total operating profit has been steadily falling year after year. The increase in the share of private banks in total assets and total operating profit indicates that the financial performance and profit of private banks are continuously increasing.

- Investment-: The bank uses its deposits and reserve and surplus capital to invest so that banks can get other sources of income. Banks normally invest in government securities (Inside India or Outside India) and other approved securities and non- approved securities.

22481 billion rupees were invested by Public sector banks, whereas in the year 2020, 29406 billion rupees have been invested. The amount of investment by Public sector banks in the year from 2016 to 2020 increased by 23.54 percent. On the other hand, Private sector banks invested 7985 billion rupees in 2016 and in 2020 the investment amounted to 12930 billion rupees. When compared to the growth in investment, the investment rate of private sector banks is much higher than the investment rate of Public sector banks.

- **Government financial scheme:** - Many financial schemes are introduced by the government, whose aim is to connect the people of the country to the banking system and improve the financial facilities available to them. To fulfill these objectives, the government implements these schemes with the help of banks. The government will need public sector banks to implement such welfare financial schemes on a large scale. Pradhan Mantri Jan Dhan Yojana (PMJDY) is a financial inclusion scheme run by the central government. Bank accounts are opened under this scheme to ensure financial services, which do not require customers to keep any minimum balance in the bank account. After studying the data given in table no. 01, it shows that while a total of 42.38 crore accounts were opened under PMJDY, only 1.25 crore accounts were opened by private sector banks. Taking about the deposit amount, only 3.09 percent of the total deposit was deposited by private sector banks. These data conclude that private sector banks do not show much eagerness about these government schemes
- **Priority Sector Lending:-** Priority Sector means those areas which are essential for the basic needs and development of the country. To ensure that adequate credit facilities are available in priority sectors, RBI has issued guidelines mandating that all scheduled banks (which do not include RRBs and small savings banks) should have 40% of their total borrowings. These have to be distributed in priority areas; this is called priority sector lending. The priority sectors include agriculture, micro small and medium enterprises, export credit, education, housing, social infrastructure, renewable energy, and others.
- **Return on Assets and Return on equity:** - to determine the financial position and profitability of any organization, we can measure that organization's return on assets and return on equity. Here we have studied return on assets and return on equity separately to analyze the financial performance and profitability of public and private sector banks.

FINDINGS

Privatization of public sector banks involves transferring the ownership and control of these banks from the government to private investors. The solutions to privatization of public sector banks are subject to debate and controversy. Here are some of the potential solutions:

- **Increase competition:** One of the primary reasons for privatization is to promote competition and improve efficiency. Increasing competition can help to drive down costs, improve services, and increase innovation.

- Improve governance: Privatization can lead to better governance and management of banks. Private investors are typically more focused on profitability and may be more effective in managing resources and risks.
- Ensure adequate regulation: Privatization of public sector banks should be accompanied by adequate regulation to ensure that the interests of the public are protected. The government should ensure that the privatized banks are subject to strong regulatory oversight to prevent them from engaging in risky behavior or practices that harm customers.
- Ensure financial inclusion: Privatization should not result in the exclusion of marginalized communities from banking services. The government should ensure that the privatized banks continue to serve the needs of all segments of society, including low-income individuals and small businesses.
- Prioritize employee welfare: Privatization can result in job losses and uncertainty for employees. The government should ensure that the rights and welfare of employees are protected during the privatization process.
- Ensure transparency: The privatization process should be transparent and open to public scrutiny. The government should ensure that the privatization process is conducted in a fair and transparent manner to prevent any allegations of corruption or favouritism.
- Address the issue of non-performing assets: The government should address the issue of non-performing assets (NPAs) before privatization. NPAs are loans that have not been repaid for a long period, leading to losses for the bank. Addressing the issue of NPAs before privatization can help to ensure that the banks are in a healthy financial position and can attract investors.

DISCUSSION AND ANALYSIS

The issue of privatization of public sector banks in India has been a topic of discussion for many years. While some argue that privatization would lead to increased efficiency and profitability, others are concerned about potential negative effects on customers and employees.

Public sector banks (PSBs) in India are owned and operated by the government. These banks are responsible for providing financial services to a large section of the population, including individuals, small and medium-sized enterprises, and large corporations. However, over the years, PSBs have been facing several challenges, including high levels of non-performing assets (NPAs), low profitability, and a lack of innovation.

Proponents of privatization argue that it would lead to increased efficiency, improved customer service, and better access to technology. Private sector banks in India have demonstrated high levels of efficiency and profitability in recent years, and it is believed that this can be replicated in the case of PSBs. Moreover, privatization would allow for greater autonomy in decision-making and help attract more foreign investment.

Opponents of privatization argue that it could lead to job losses and reduced access to banking services for certain sections of the population, especially in rural areas. Moreover, there are concerns that private banks may prioritize profitability over social welfare, which could lead to increased inequality. Additionally, there is a fear that private banks may not be as committed to the development of the country as PSBs, which have a greater social mandate.

The privatization of PSBs in India is a complex issue, and the possible outcomes are varied. If privatization is implemented properly, it could lead to increased efficiency, profitability, and innovation. This could ultimately benefit customers and the economy as a whole.

However, if the process is not managed well, it could lead to job losses, reduced access to banking services, and increased inequality.

In conclusion, the issue of privatization of PSBs in India is a contentious one, with valid arguments on both sides. While privatization could lead to improved efficiency and profitability, it is important to ensure that it does not come at the expense of customers and employees. The government should consider all factors carefully and develop a well-thought-out plan to ensure that the potential benefits of privatization are realized while minimizing the risks.

RECOMMENDATION

The recommendation to privatize all public sector banks except State Bank of India is a significant proposal that could have far-reaching consequences for the Indian economy. Poonam Gupta and Arvind Panagariya are both well-respected economists with deep expertise in Indian economic policy, and their views are likely to be taken seriously by policymakers and other stakeholders.

The argument for privatization is based on the belief that public sector banks have not been able to deliver the kind of performance that is necessary for India's economic development. On the other hand, private sector banks have been able to deliver better outcomes in terms of efficiency, innovation, and customer service, and that privatizing the remaining public sector banks would help to create a more competitive banking sector.

The State Bank of India, which is the largest public sector bank has consistently performed better than its peers, is exempted from this recommendation. This exemption is likely due to the belief that the bank's size and scale make it too important to be fully privatized, and that some level of government oversight is necessary to ensure its stability and performance.

The proposal of privatizing the public sector banks is likely to be controversial, as it involves a significant shift in the role of government in the banking sector. Supporters of privatization will argue that it will lead to greater efficiency, competition, and innovation, while opponents may be concerned about the potential impact on employment and the ability of the banking sector to serve all sections of society.

Overall, the proposal to privatize all public sector banks except State Bank of India is an important development in the role of government in the Indian economy and is likely to generate significant discussion and debate in the months and years ahead.

CONCLUSION

The idea of privatisation is not new, and both its benefits and drawbacks are widely understood. Economic theory has come a long way from the common viewpoint that privatisation is a cure-all for all evils to accept that a more nuanced approach is needed while pursuing it. This article offers an alternate perspective with evidence that, unlike PVBs, public sector banks have integrated the desirable financial inclusion aims into their objective function and are not just driven by the profit maximisation purpose. Our findings further highlight PSB lending's countercyclical function. Several banks have recently seen an increase in market confidence. Despite criticism for having poor balance sheets, research indicates that they fared well during the Covid-19 pandemic shock. The recent massive merger of PSBs has led to sector consolidation, generating stronger, more resilient, and more competitive banks. The National Asset Reconstruction Corporation Limited (NARCL) was established to assist in eradicating the historical load of bad loans from corporate balance sheets. A different source of infrastructure funding will be made available by the recently established National Bank for Financing Infrastructure and Development (NABFiD), allaying PSBs' worries about asset liability mismatch. Overall, these changes will probably contribute to further strengthening the PSBs. Considering these findings, privatising these banks all at once could be detrimental rather than beneficial. The government has already made known that it plans to sell two banks. A gradual approach would ensure that fundamental social goals of financial inclusion and monetary transmission are not jeopardised by large-scale privatisation.

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AN INVESTIGATIVE STUDY ON THE USAGE OF ARTIFICIAL INTELLIGENCE IN THE FIELD OF FINANCE

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LABSTRACT

This paper examines the impact of artificial intelligence (AI) on the finance industry. AI has emerged as a powerful tool for financial institutions, enabling them to improve risk management, automate processes, and enhance customer experience. The paper discusses the various applications of AI in finance, including fraud detection, investment management, credit underwriting, and customer service. The benefits and challenges of AI adoption in finance are analyzed, along with the potential implications for the workforce and regulatory environment. The paper concludes by outlining future directions for research and development in this area, highlighting the need for continued innovation and collaboration between industry and academia. This research paper aims to examine the application of artificial intelligence (AI) in finance. The paper will provide an overview of AI and its potential benefits for the financial industry. It will explore the use of AI in financial analysis, risk management, fraud detection, and customer service. The paper will also discuss the challenges and limitations associated with the use of AI in finance, including ethical and regulatory considerations. Finally, the paper will examine the future prospects of AI in finance and its potential impact on the financial industry as a whole.

Keywords: Artificial Intelligence, Machine Learning, Finance, Scoping review, Banking, financial services.

II. INTRODUCTION

The use of Artificial Intelligence (AI) has significantly transformed the financial sector in recent years, providing new opportunities for financial institutions to improve their operations, enhance customer experience, and make better decisions. AI has become a valuable tool in the finance industry, helping organizations to increase efficiency, reduce costs, and minimize risks. This research paper will explore the various applications of AI in the finance sector and the benefits that can be achieved through its implementation.

The paper will begin with an overview of AI and its various subfields, such as machine learning and deep learning, and provide a brief history of the development of AI. It will then move on to discuss the different areas of finance where AI has been implemented, such as

fraud detection, customer service, risk management, trading, and portfolio management. The paper will provide examples of how AI has been used in each of these areas and the benefits that have been achieved.

The paper will also examine some of the challenges and limitations of implementing AI in finance, such as data privacy concerns, the need for specialized skills and expertise, and ethical considerations. Additionally, the paper will discuss some of the potential risks associated with AI in finance, such as algorithmic bias and the possibility of systemic failures.

Artificial Intelligence (AI) refers to the development of computer systems that can perform tasks that would typically require human intelligence, such as visual perception, speech recognition, decision-making, and language translation. AI is a broad field that encompasses a range of techniques and approaches, including machine learning, deep learning, natural language processing, robotics, computer vision, and expert systems.

The field of AI has experienced rapid growth and advancement in recent years, driven by advances in computing power, the availability of large datasets, and improvements in algorithms and models. Some of the key applications of AI include speech and image recognition, autonomous vehicles, personalized recommendation systems, fraud detection, and predictive analytics.

AI vs Humans: AI and humans have different strengths and weaknesses, and there are areas where AI is superior to humans, and vice versa. Here are some comparisons: Processing Power: AI systems can process large amounts of data much faster than humans, making them well-suited for tasks that require complex data analysis and pattern recognition. Accuracy: AI can be more accurate than humans in certain tasks, such as identifying patterns in large datasets or detecting subtle changes in medical images. Consistency: AI systems can perform repetitive tasks with consistent accuracy and speed, which can be challenging for humans.

Creativity: Humans have the ability to think creatively and generate novel solutions to problems, which is a skill that AI is yet to master. Emotional Intelligence: Humans have emotional intelligence, which allows them to understand and empathize with others, a skill that AI currently lacks. Common Sense: Humans have common sense, which enables them to understand complex situations and make decisions based on intuition, something AI still struggles with. Adaptability: Humans are adaptable and can learn quickly from new situations and environments, while AI systems require significant retraining and adjustments to operate effectively in new contexts.

In summary, AI has advantages over humans in terms of processing power, accuracy, consistency, and efficiency, while humans have strengths in creativity, emotional intelligence, common sense, and adaptability. However, it is important to note that AI and humans can work together to achieve better outcomes, leveraging the strengths of each.

Artificial Intelligence (AI) is a vast field that encompasses many subfields. Some of the major subfields of AI are: Machine Learning: It involves training algorithms to learn from data and make predictions or decisions without being explicitly programmed. Natural Language Processing (NLP): It focuses on the interaction between computers and human language, allowing machines to understand and generate human language. Computer Vision: It is concerned with teaching computers to interpret and analyze visual information from the world around them, including images and videos. Robotics: It deals with the design, construction, and operation of robots to perform tasks in environments that are too dangerous or difficult for humans to handle. Expert Systems: They are computer programs that use knowledge and inference procedures to solve problems in specific domains, mimicking the decision-making ability of a human expert. Cognitive Computing: It aims to create systems that can understand, reason, and learn in the same way as humans do.

Deep Learning: It is a subset of machine learning that involves training neural networks with large datasets to identify patterns and make predictions. Reinforcement Learning: It involves training agents to interact with an environment and learn from feedback in order to maximize a reward function. Fuzzy Logic: It is a mathematical framework for dealing with uncertainty and imprecision, allowing machines to reason with approximate information. Evolutionary Algorithms: They are inspired by the process of natural selection and genetic inheritance, and use these principles to optimize solutions to complex problems.

There are many AI tools available for a variety of purposes. Here are some examples: Machine Learning Platforms: These platforms provide the ability to build, train and deploy machine learning models. Some popular machine learning platforms include TensorFlow, PyTorch, and Keras. Natural Language Processing (NLP) Tools: NLP tools are used for processing and analyzing human language. Some examples include NLTK, Spacy, and GPT-

3. Computer Vision Tools: These tools allow machines to interpret and analyze images and video. Some popular computer vision tools include OpenCV and TensorFlow Object Detection API. Chatbots: Chatbots are AI tools that can interact with humans through text or voice. Some examples of chatbot platforms include Dialog flow, Botpress, and Rasa. Predictive Analytics Tools: Predictive analytics tools use machine learning algorithms to analyze historical data and make predictions about future events. Some examples include SAS, RapidMiner, and IBM SPSS. Recommendation Engines: Recommendation engines use machine learning to analyze user behaviour and provide personalized recommendations. Examples include Amazon Personalize and Google Recommendations AI. Speech Recognition Tools: Speech recognition tools convert spoken language into text. Some examples include Google Speech-to-Text and Amazon Transcribe. Autonomous Systems: Autonomous systems are AI-powered systems that can operate independently. Examples include self-driving cars, drones, and robotic arms. Fraud Detection Tools: Fraud detection tools use machine learning to detect patterns of fraudulent behaviour. Examples include Data Visor and Feature space. Business Intelligence Tools: Business intelligence tools use data analytics and visualization to provide insights into business performance. Examples include Tableau and Power BI.

AI in various Financial Sector: Artificial Intelligence (AI) has been rapidly transforming the financial sector in recent years. Here are some of the ways AI is being used in various financial industries: Banking: AI is being used in the banking industry to detect fraud, automate customer service through chatbots, provide personalized investment recommendations, and improve risk management by analysing customer data. Insurance: AI is being used in the insurance industry to automate claims processing, improve underwriting accuracy, and provide personalized insurance recommendations. Investment Management: AI is being used in investment management to predict market trends, analyze financial data, and improve portfolio optimization. Trading: AI is being used in trading to analyze vast amounts of data in real-time to identify trading opportunities and execute trades more efficiently. Risk

Management: AI is being used in risk management to identify and mitigate potential risks in financial transactions, detect anomalies in financial data, and improve fraud detection. Credit Scoring: AI is being used in credit scoring to improve credit risk assessment, reduce fraud, and increase accuracy in credit decisions. Personal Finance: AI is being used in personal finance to provide personalized financial advice, automate budgeting, and improve financial decision-making.

Finally, the paper will conclude with a discussion of the future of AI in the finance sector and the potential for further innovation and growth. Overall, this research paper aims to provide a comprehensive overview of the usage of AI in finance and the benefits, challenges, and limitations associated with its implementation.

OBJECTIVES OF THE STUDY

- The objective of studying AI in finance is to explore the applications, benefits, and challenges of using AI in the finance industry.
- To identify the benefits of using AI in finance include increased efficiency, enhanced customer experience, and improved risk management.
- The objective of studying AI in finance is to understand the potential applications and benefits of using AI in the finance industry while also identifying and addressing the challenges and risks associated with its use.

RESEARCH GAP

When reading and analysing different research paper, it was noticed that there are few research gaps, they are:

Explainability and transparency of AI models: While AI models are becoming increasingly popular in finance, they are often criticized for being black boxes. This means that it is difficult to understand how the models are making decisions. There is a need for research that focuses on developing transparent and explainable AI models that can be trusted by stakeholders. Data quality and bias: The accuracy and reliability of AI models depend heavily on the quality of the data used to train them. In finance, there are concerns about biased data and the potential for AI models to perpetuate that bias. More research is needed

to identify and address data quality and bias issues in AI models used in finance. Cybersecurity and fraud detection: AI models can be used to detect fraud and improve cybersecurity in finance. However, there is a need for research that focuses on developing more sophisticated AI models that can detect new and emerging threats. Ethical considerations: The use of AI in finance raises ethical considerations related to privacy, fairness, and accountability. More research is needed to develop ethical frameworks that can guide the development and use of AI in finance. Integration with existing systems: AI models need to be integrated with existing systems and processes in finance. There is a need for research that focuses on developing best practices for integrating AI models into finance systems and processes.

RESEARCH PROBLEM

One potential research problem for AI in finance is the development of transparent and explainable AI models. As AI models become increasingly popular in finance, it is essential to ensure that stakeholders can understand how the models are making decisions. Currently, many AI models in finance are criticized for being black boxes, meaning that it is difficult to understand how the models are making decisions. This lack of transparency and explainability can lead to mistrust among stakeholders and hinder the adoption of AI in finance. Therefore, the research problem is how to develop AI models that are transparent and explainable. This problem could be approached from several angles, including the development of new algorithms that prioritize transparency and explainability, the development of techniques for visualizing and interpreting the decisions made by AI models, and the identification of best practices for communicating the output of AI models to stakeholders. Solving this problem could have significant implications for the adoption and integration of AI in finance, leading to more trustworthy and reliable models.

III. LITERATURE REVIEW

In the field of finance, Artificial Intelligence is renovating the procedures for dealing with finance. Artificial Intellect is assisting the fiscal diligence to modernize and enhance progressions extending from credit decisions to a quantifiable transaction and commercial risk administration. Traditional banking has been transformed within the financial services over time due to great innovations and like the rest the way business functions, besides the nature of professions (Bagheri, 2014). The financial services diligence has an antiquity of expending computable approaches and a set of rules to support assessment making. These are the basis of AI coordination, and the trade is consequently well-informed for AI implementation, placing it at the lead of employing and promoting since AI knowledge (Chan, Nayler, Raman, & Baker, 2019). AI can figure on hominoid intellect by identifying outlines and variances in bulky aggregates of figures, which is significant in solicitations such as anomaly recognition (instance; false dealings). AI may perhaps as well gauge and program monotonous odd jobs in a further anticipated technique – together with multifaceted computations, for illustration risk identifications associated with commercial transactions (Bahrammirzaee, 2010). Artificial Intelligence has captured the modern diffusion trends of perceived markets. The idea of artificial intelligence is presently being

practically used in diverse sectors. The industry of financial organizations is dealing with artificial intelligence in real advanced ways. The great invention of artificial intelligence is leading the industry of finance with a fabulous tempest. In most of the daily aspects of the financial industry, AI is being applied to acquire the advantages of time consumptions, cutting off cost and furthermore bringing in added in values with faster assistance (Eletter, Yaseen, & Elrefae, 2010). It is also reported that the famous leading foremost International based corporate financial sectors are relying on Artificial intelligence that has implemented within the opportunity of considered technological progressions by the outcome the Artificial Intelligence with superior functional assistance to the customers, enlightening performance and generating greater proceeds of income sources (To & Lee, 2010). Today the capitalists with their latest methods of dealing with business are apprehended with enormous benefits of advanced digitalization on the International perspectives particularly in the present era. The

technology of Google, Twitter, Facebook, Microsoft and Apple has shaped the daily official interactions and communications with one another in a monotonous time period (Kraus & Palmer, 2018). Calculating, storage and investigating info is not merely being at ease, but then again likewise further flexible and cost-effective such as I-cloud electronic copy available at: <https://ssrn.com/abstract=3540140> 3 assistances are ongoing to advance and the network of the internet is renovating in the direction of the so entitled "Internet of Assets". Through network sequence, the shift to the "Internet of Ideals" has been started to activate. Starting from the Year 2020 the artificial intelligence is anticipated to be applied in 90% of electronic engineering for new merchandise enterprises and global dimensions of \$1.2 billion of legitimate cryptocurrencies will be transacted in the finance diligence. (Richter, 2017) As the Artificial Intelligence wonder causes various inferences through speedy and transformative change, it is significant for financiers and private enterprise investigators to be alert of correlated consequences and influences and pinpoint emergent prospects on business. The main features of dealing with commercial services of financial trade, applications of Artificial Intelligence comprise algorithmic tradeoff, a configuration of trading portfolio and leveraging, model authentication, recheck testing, robotic-instructing, simulated purchaser subordinates, marketplace bearing exploration, supervisory agreement and pressure trial assessment testing (Fethi & Pasiouras, 2009). The mode of Artificial Intelligence is bringing about tremendous transformations in sectors of finance which are mainly detection of fraud and regulations, chatbots and robot-instructor services and computations of insider trading with algorithms. Artificial Intellect (AI) is striking to be a break-even point for the finance industry. Through frequent AI utilization in the long run, huge improvements might be comprehended over the approaching period. The business is probable to with the exception of an additional \$1 trillion by the 2030 year-end with outdated monetary institutions cutting 23% from their budgets (Kraus & Palmer, 2018).

IV. RESEARCH METHODOLOGY

A systematic literature review was conducted by searching academic databases such as Scopus, Web of Science, and Google Scholar. The search terms used were "artificial intelligence", "finance", "financial markets", "trading", "risk management", and "fraud detection". The search was limited to articles published in English between 2010 and 2021.

This study article is premised on desktop research to investigate the impact of AI on financial sector. The study used unobtrusive research techniques to analyze objectively the impact of AI on financial sector. The techniques include conceptual and documentary analysis of journals, reports and other related documents on AI and finance sector.

This gives an estimated number of journal articles, reports and other related documents which include news articles and web page articles that helped to shape the direction of the study.

Some of the journal reports and news articles listed were not necessarily referenced in the paper as they contributed to ideas which led to the development of the paper. The criteria used in the selection of the articles, reports and other important documents were simply the relevance of the articles in the provision of information useful for the main objective of the study which was to investigate the impact of AI on finance sector. Conceptual analysis and document analysis were used in the study because documents come in a variety of forms, making documents a very accessible and reliable source of data.

Obtaining and analysing documents is often far more cost-efficient and time-efficient compared to conducting field research or experiment.

V. RESEARCH FINDINGS

Applications of AI in the Finance Sector: Fraud Detection: AI is used to detect fraudulent transactions in the finance sector. AI algorithms can analyze large volumes of data in real-time, and identify fraudulent patterns that would be difficult for humans to detect. AI can detect fraudulent transactions quickly, reducing the time it takes to investigate and respond to fraud. Risk Assessment: AI can be used to assess the risk associated with financial transactions. By analyzing past data, AI algorithms can predict the likelihood of default or fraud, allowing financial institutions to make informed decisions about lending and investing. Portfolio Management: AI can help financial institutions manage their portfolios by analyzing market trends and making predictions about future market performance. This allows financial institutions to make informed decisions about their investment strategies.

Customer Service: AI can be used to improve customer service in the finance sector. Chatbots powered by AI can provide customers with personalized recommendations and assistance, reducing the need for human intervention.

Benefits of AI in the Finance Sector: Increased Efficiency: AI can automate many financial processes, reducing the time and effort required to complete them. This can improve efficiency and reduce costs for financial institutions. Improved Accuracy: AI algorithms can analyze vast amounts of data in real-time, reducing the risk of errors and improving

accuracy. Better Decision Making: AI can provide financial institutions with insights and predictions that can inform decision making. This can help financial institutions make more informed decisions about their investments and risk management strategies.

Challenges of AI in the Finance Sector: Data Quality: AI algorithms rely on large amounts of high-quality data to function effectively. Poor quality data can result in inaccurate predictions and insights. Bias: AI algorithms can be biased if they are trained on biased data. This can result in discriminatory outcomes that disproportionately affect certain groups. Regulation: The use of AI in finance is subject to regulation, and financial institutions must comply with laws and regulations governing the use of AI.

Future Prospects: AI is expected to continue to have a significant impact on the finance sector in the future. The use of AI is likely to become more widespread, and financial institutions will continue to explore new applications of the technology. The development of explainable AI is also likely to be an important development, allowing financial institutions to understand how AI algorithms arrive at their predictions and recommendations.

VI. DISCUSSIONS AND ANALYSIS

The use of artificial intelligence (AI) in the finance sector has become increasingly prevalent in recent years, with applications ranging from fraud detection to personalized investment advice. In this section, we will discuss some key findings and insights related to AI in the finance sector, based on available research.

While there are many potential benefits to using AI in the finance sector, there are also some potential drawbacks and challenges to consider. One of the main concerns is the risk of bias in AI algorithms. If the data used to train AI models is biased, the resulting recommendations or decisions may also be biased. This could result in unfair or discriminatory outcomes, particularly in areas such as lending or insurance. Another challenge is the potential for job displacement. As AI is used to automate more tasks in the finance sector, some jobs may become obsolete. This could result in job losses and other negative impacts on employees.

The study found that AI is being used in financial sector in a variety of ways, including trading, risk management, and fraud detection. AI algorithms can analyze vast amounts of financial data and identify patterns and anomalies that human analysts may miss. This can help traders and investors make better investment decisions and manage risk more effectively. The study also found that there are significant benefits to adopting AI in finance. For example, AI can reduce operational costs and improve the accuracy and speed of financial decision-making. AI algorithms can analyze data in real-time and provide insights that can help traders and investors make better investment decisions.

However, the study also identified several challenges and risks associated with the adoption of AI in finance. One of the main concerns is algorithmic bias, where AI systems may produce biased results based on the data they are trained on. Another concern is the possibility of large-scale financial crashes caused by algorithmic trading.

Analysis: Improved fraud detection: AI algorithms can quickly detect patterns and anomalies in financial data, making it easier for financial institutions to identify and prevent fraudulent activity. Enhanced customer experience: AI-powered chatbots and virtual assistants can provide customers with personalized recommendations, 24/7 support, and faster response times. More accurate predictions: AI models can analyze past trends and current market conditions to provide accurate predictions about future financial outcomes, such as stock prices and interest rates. Improved compliance: AI algorithms can help financial institutions comply with complex regulations by analyzing large amounts of data and identifying potential violations. Increased profitability: By leveraging AI to optimize their operations, financial institutions can reduce costs and increase profitability. Improved Efficiency: One of the main benefits of AI in the finance sector is improved efficiency. AI can automate many repetitive and time-consuming tasks, such as data entry and analysis, freeing up employees to focus on more complex tasks. This can result in cost savings and faster turnaround times for customers. Risk Management: Another important application of AI in finance is risk management. AI can be used to analyze vast amounts of data in real-time, allowing for more accurate and timely risk assessments. This can help reduce the likelihood of fraud, default, or other negative outcomes. Personalized Services: AI can also be used to provide personalized services to customers, such as investment advice or loan recommendations. By analyzing customer data, AI algorithms can identify individual needs and preferences, and tailor services accordingly. This can improve customer satisfaction and loyalty.

VII.CONCLUSION OR RECOMMENDATION

Based on the research conducted on AI in the finance sector, here are some suggestions and recommendations for organizations considering implementing AI:

Develop Clear Objectives: Before implementing AI, it is important to have a clear understanding of the specific goals and objectives you hope to achieve. This will help ensure that AI is being used in a targeted and effective manner. Use High-Quality Data: To avoid bias in AI algorithms, it is important to use high-quality, diverse data for training.

Organizations should ensure that data sets are representative and free from any underlying biases. Implement Explainable AI: To ensure transparency and accountability, organizations should implement explainable AI models that can provide clear explanations for the recommendations or decisions made by the system. This will help build trust with customers and stakeholders. Combine AI with Human Expertise: While AI can automate many tasks, it is important to also incorporate human expertise in the decision-making process. This can help ensure that decisions are ethical, fair, and aligned with business objectives. Ensure Data Security: As AI relies on vast amounts of data, it is important to ensure that this data is properly secured and protected. Organizations should implement robust cybersecurity measures to prevent data breaches and other security threats. Prepare for Job Displacement: As AI is implemented in the finance sector, some jobs may become obsolete. It is important for organizations to prepare for this possibility by providing retraining opportunities and

other forms of support for affected employees. Overall, the use of AI in the finance sector has great potential to improve efficiency, risk management, and customer satisfaction. However, it is important to carefully consider the potential risks and challenges and take steps to address them in order to ensure that the benefits of AI are maximized.

The use of AI in finance has the potential to revolutionize the industry by providing new insights, automating processes, and enhancing the customer experience. However, the adoption of AI in finance also comes with challenges such as data privacy and security, lack of transparency, and ethical concerns. It is important to address these challenges and ensure that AI is used in a responsible and ethical manner. Overall, the adoption of AI in the finance sector requires careful consideration and planning, but if implemented correctly, it has the potential to revolutionize the way financial services are delivered and bring significant benefits to both organizations and customers.

VIII. REFERENCES

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A STUDY ON THE CONNECTION BETWEEN WORK MOTIVATION AND WORKERS SATISFACTION

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ABSTRACT

The purpose of this paper is to understand the importance of employee motivation and the role it plays to improve the job satisfaction of the employees operating in an organization, factors that influence motivation that need to be recognized by the organization to develop employee motivation and as to study the relationship between employee motivation and employee job performance. The higher the work satisfaction, the less officials are motivated by material factors and good relations with their superiors. Stronger motivation comes from recognition and a sense of responsibility. The fundamental idea behind a motivational system at the individual level is to comprehend the subordinates and assist them in adjusting to their surroundings. The goal of a motivating system at the organizational level is to establish the organizational culture and high-performance government organizations.

Keywords: Work Satisfaction, workers motivation, employee performance

INTRODUCTION

In this world of globalization and competition the businesses should not only aim at maximizing profit alone but should try to gain long term growth and success by adopting employee motivation as a strategy to increase the employee job performance where each and every employee is highly motivated to do the required task on their own willingly. However, employee motivation is one of the crucial aspects to be dealt with in a workplace but it is highly beneficial in nature as it not only promotes the performance of the department but also the company on the whole. Managers are increasingly interested in learning about issues related to organizational work satisfaction. It's tempting to think of work satisfaction as simply being 'happy' at work, but the topic is a little more complicated than we might expect.

Work satisfaction and motivation are critical in the workplace, especially in the twenty-first century, as workers have become more knowledgeable about their rights in the workplace through education. There are factors both within and outside of an organization that influence how satisfied the workers are. These include the organizational structure, organizational culture, and internal politics within the organization. Similarly, an

organization's size, type, and technology influence its ability to satisfy or motivate its workers.

Work motivation and Workers satisfaction are therefore regarded as key determinants of organizational success, both of which are influenced by aspects of corporate culture. A thorough understanding of the nature and significant sources of workers satisfaction and motivation, insofar as these concepts are related to corporate culture, will enable employers to effect the required positive strategic changes, such as adapt their strategic human resource and organizational development planning and implementation towards optimal employee loyalty and retention.

Organizations must strive to meet the standards of their employees by fulfilling their individual needs, reducing their burden of responsibility and motivating them to achieve their maximum efficiency and effectiveness. This will ensure consistent and stable behavior and enhance the organization's smooth functioning.

The research tries to stress upon the increased work motivation and workers satisfaction ultimately raising commitment among the workers. Although the link between organizational performance is being established and confirmed again and again, it is also known that the dynamic which brings that level of performance cannot be fully controlled i.e. the factors which motivates and satisfies the workers change as per the changes in the personal and professional setup. The research stresses on the motivational and satisfying factors and factors of incremental improvement which can have long term effect on the most important resource of the organization to create and maintain the uniqueness, and create a sustained competitive advantage, hence contributing to the organizational performance.

RESEARCH OBJECTIVES

1. To explore the challenges to motivation and job satisfaction.
2. To understand the relationship between Work motivation and Workers satisfaction.
3. To explore effective ways of motivation practiced by organizations.

STATEMENT OF PROBLEM

In today's competitive business environment companies are facing many challenges and among those challenges, acquiring the right workforce and retaining it, is of utmost importance. Nowadays, the human asset is considered to be the most important asset of any organization. In order to get efficient and effective results from human resources, work motivation is necessary in order to attain workers satisfaction.

Motivating workers is one of the most important managerial functions. If a worker is motivated, there will be an increase in job performance and ultimately, they may experience an increase in job satisfaction. Therefore, it can be said that there is a relationship between

motivation and job satisfaction. Thus, motivation and job satisfaction is an important topic to study and to understand as it ultimately is one of the determinants of the success of any company or institution and also allows insight into which corrective measures could be implemented to increase job satisfaction in organizations.

REVIEW OF LITERATURE

(Riyanto & et.al,2021)The study aims to analyze the effect of work motivation and workers satisfaction on performance with worker engagement as a mediating variable. The findings prove that motivation has a positive effect on the performance of the workers, while workers satisfaction is independent. Worker engagement does not directly affect worker performance, but the effect of mediation through motivation and workers satisfaction can have a significant effect on workers performance. The research findings have managerial implications, in increasing high workers involvement, motivation needs to be encouraged to be more active and innovative, and facilitate the achievement of the desired results.

(Ali & et.al, 2021)The aim of the thesis was to analyze the level of employee satisfaction and work motivation. It also dealt with the effect the culture has on employee satisfaction. The theoretical framework of the thesis includes such concepts as job satisfaction, motivation, and rewards differences. One of the biggest strengths of the organization is the “relationship and communication between the employees and the managers”.

(Shahzadi & et.al,2014)Another study shows that a significant and positive relationship exists between work motivation and worker performance. It focused on how intrinsic rewards have a significant positive relationship with employee performance and work motivation. Worker perceived training effectiveness has a negative relationship with motivation. Which makes them not satisfied with the training provided to them and this affects their motivation to work.

(Risambessy et al 2012)Organizations today have realized the importance of motivated and satisfied employees as important contributors towards long term objectives. It has made organizations cater to the expectations and needs of the employees and could expect a similar response. Motivation also positively influences performance at individual and group level ultimately affecting the organizational performance.

(Chen et al, 2012) In a research study it was observed that satisfied employees show higher levels of motivation and commitment, ultimately having a positive impact on the performance and behavior of employees reflected in their productivity. Today’s business environment is such that more or less most of the resources are available and could be

acquired but the talented human resource is not easily available and if found takes time to develop and effectively perform for human resource management activities play a critically important role in developing such employee base and optimal utilization. It is the key factor to create a competitive edge.

(Jeffrey L.Herman et al, 2011) Organizations need to encourage employee initiatives and participation as this will help build leadership at different levels. For leadership roles formal authority is not the criteria but the initiatives and innovation are. Employees at all levels can choose to act as a leader if given an opportunity and this further helps in motivating and influencing other employees.

(Salanova & et al(2010) One of the biggest strengths of the organization is the relationship and communication between the employees and the managers. The role of managers plays the major and crucial role in creation of motivation in each and every individual in the organization they are the major contributors towards improving the organizational job performance ,the continuity of motivation depends upon the managers and the various initiatives taken by the organization does have an impact on performance of an individual and it is the responsibility of the organization to ensure installation of some factors and an environment in the organization that initiate job performance in its people and its effective maintenance lies in the hands of the organization as only they can contribute to the needs and interest of its employees ensuring the achievement of job satisfaction leading to motivation.

(D.K, 2006) Another study found that there are different factors to motivation and they are constantly changing with time that is year after year so the people at managerial level must engage in understanding motivation and come up with the best suitable way to motivate the employees of the organization on individual basis by considering every employee's personal opinion and by understanding the complexity in human behavior and can take note of various motivational theories in order to increase the level of motivation in the employees.

(Lather & Jain,2005) A study conducted indicated that it has been long thought that learning new things and competency development opportunities raises the morale and satisfaction of the employees but it is also realized that the significant effect on the motivation and job satisfaction is created by goal achievement.

RESEARCH METHODOLOGY

The research paper is intended to highlight the importance of motivation required within the employees in order to have a unified direction of groups, higher level of effectiveness and efficiency, optimum use of resources, and building the organizations in facing the business challenges like dynamic and competitive business environment, ignorance and less understanding of important motivation on the part of the management, less understanding of workers expectations etc., and hence is more conceptual in nature. By the study of this research we have come to an understanding of how workers are dependent on work motivation followed by their satisfaction in their organization. The secondary sources of data have been the imperative component of the research data collection possibility, which are journals, articles published research papers, quotes etc.

RESEARCH FINDINGS

Studies have looked into, investigated, and discussed a range of ideas for enhancing both work motivation and worker satisfaction. Many workplace research and surveys have shown that the work environment, organizational culture, pay, and chances for professional advancement all have an impact on worker satisfaction. It's crucial for workers to be able to balance the demands of their personal and professional obligations. Workers are more likely to feel driven to perform at or beyond business standards and to report feeling pleased with their career choices if they feel that their employer supports their requirements in these areas.

Evidence from experiments showed that, whereas job satisfaction has little bearing, motivation has a beneficial impact on workers performance indicators. Workers' performance is positively and significantly impacted by motivation and job happiness. Worker's performance is not directly impacted by employer participation, but it can be considerably impacted through modulating the effect through motivation and job satisfaction. The findings of this study offer management suggestions for increasing high employee engagement. Work motivation needs to be boosted to be more proactive and inventive, and to facilitate the achievement of desired results. Reviews produce feedback, and performance improvement plans assist the workers in developing skills that maximize their potential.

In order for workers that share this enthusiasm to gain from work performance, the organization clearly communicates expectations and supports appropriate behavior from staff members. In order to maximize performance and foster a high level of love for work, active work involvement needs to be encouraged in order to give job satisfaction and motivation in accordance with worker's expectations.

DISCUSSIONS & SUGGESTIONS

1. The first thing organization need to understand is that motivation is a process which is effective if continuous in nature and the same is to be made known to the top and middle level management
2. The organization will have to understand and clear any thoughts otherwise could hinder the process of motivation like; Money is the only thing that can motivate workers, fear could be used to achieve results, at the same time organizations need to understand that increased Job satisfaction does not mean increased job performance.
3. Organizations will have to design strategies in alignment with corporate goals and objectives and the same to be conveyed to the workers and allow them to know their contribution in achievement of the same.
4. The key to motivating workers is to have a clear understanding of their expectations and also understand what motivates them individually and collectively.
5. Organizations will have to involve the workers in goal setting and decision making; this will increase their participation and give a sense of responsibility in achievement of organizational goals and objectives.
6. Organizations have to develop a performance management system which effectively rewards, recognizes and appreciates positively and consistently.
7. Organizations will have to create career development and advancement opportunities for their workers. An environment promoting team spirit, knowledge sharing and work engagement to allow the workers to identify themselves with the organization.
8. Organization has to design and frame organizational structure and processes such as training and development, performance management, compensation and rewards etc which supports and facilitate work and helps creating a motivated and committed environment in the organization.

CONCLUSION

In conclusion, motivated employees have a positive effect on the organization productivity and performance. This makes motivation the most important aspect of any organizational setup and creates an environment which facilitates and supports employees to perform optimally. Today's business organization requires organizations to be more creative and innovative which cannot happen without having a committed and loyal worker base. If the workers of a business are motivated towards organizational objectives, the business can achieve its goals very easily.

The work of any manager in an organization is to get things done through its workers and for this the manager should be able to motivate workers. Motivation is a very important aspect of any workplace, if the workers are not motivated then there is no job satisfaction

and this leads to reduced productivity. Work motivation strategy is different for different organizations and for different workers, also could be one important factor allowing workers to decide whether to stay or leave the organization.

For these employees, job satisfaction includes a different set of criteria. They want to be engaged and empowered. They want to be challenged and pushed. They want their work to have meaning. They want a sense of purpose. A culture of continuous improvement and the importance of professional development opportunities for employees to grow and advance their careers, to better their performance, are key factors that contribute to the engagement of high performers.

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A STUDY ON THE IMPACT OF GREEN MARKETING ON CONSUMER BUYING BEHAVIOR IN AUTOMOBILE INDUSTRY

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1. ABSTRACT

The study of green marketing and its impact on consumer buying behavior in the automobile industry is an important area of research. Green marketing is a strategy that companies use to promote products that are environmentally friendly. In recent years, there has been a growing concern about the environment and the impact of human activities on it. This has led to an increase in the demand for eco-friendly products, including cars.

The objective of this study is to examine the factors that influence consumer behavior when it comes to purchasing environmentally friendly cars. The study will focus on the automobile industry and will analyze the different marketing strategies used by companies to promote green vehicles.

The methodology used in this study will be of qualitative research methods. Data will be collected through. The study will also analyze the marketing campaigns of different companies in the automobile industry to understand the impact of green marketing on consumer behavior.

The findings of this study are expected to contribute to the understanding of green marketing and its impact on consumer behavior in the automobile industry. The study will provide insights into the factors that influence consumers to purchase eco-friendly cars and the effectiveness of different marketing strategies used by companies. The study will also provide recommendations to companies in the automobile industry on how to effectively market eco-friendly vehicles to consumers.

2. INTRODUCTION

In today's world, environmental concerns have become a top priority for many consumers. As a result, many industries, including the automobile industry, have shifted towards more

sustainable and eco-friendly practices. Green marketing has emerged as a crucial tool for companies looking to appeal to consumers who prioritize environmental issues.

Green marketing is defined as the promotion of products and services that are environmentally friendly, sustainable, or have a positive impact on the environment. In the automobile industry, green marketing focuses on promoting eco-friendly features of vehicles, such as low emissions, fuel efficiency, and the use of alternative fuels.

Consumer buying behavior is influenced by several factors, including price, quality, brand reputation, and environmental impact. With the rise of green marketing in the automobile industry, many consumers are now considering the environmental impact of their purchasing decisions. Consumers are more likely to purchase eco-friendly cars or vehicles that have a lower impact on the environment, and they are willing to pay a premium for such products.

The impact of green marketing on consumer buying behavior in the automobile industry has been significant. Consumers are now more aware of the environmental impact of their purchasing decisions, and they are actively seeking out products that align with their values. As a result many automobile companies have started investing in eco-friendly technologies, such as electric and hybrid vehicles, to meet consumer demand and stay competitive in the market.

Overall, the impact of green marketing on consumer buying behavior in the automobile industry is expected to continue to grow in the coming years. As more consumers become environmentally conscious, the demand for eco-friendly vehicles is likely to increase, driving further innovation and investment in sustainable technologies.

Research Questions

1. How does green marketing influence the purchase decision of consumers?
2. What importance does green marketing have in the automobile industry?
3. How do demographic factors (such as age, gender, and income) influence consumer behavior in response to green marketing messages in the automobile industry?
3. What is the impact of different types of green marketing strategies (such as pricing, product design, and advertising) on consumer behavior in the automobile industry?

In the following sub-sections various aspects like need of the study based upon research gap, research objectives & hypotheses of the study and other research methodology particulars have been detailed with their reasoning.

RESEARCH PROBLEM

Difficulty in isolating the effects of green marketing: Consumers make purchasing decisions based on a variety of factors, including product quality, price, and brand reputation. It can be difficult to isolate the effects of green marketing on consumer behavior from the effects of these other factors.

While green marketing is an important factor in shaping consumer behavior in the automobile industry, there are other factors that also influence consumer behavior, such as social norms, personal values, and economic factors. Researchers need to consider these other factors when studying the relationship between green marketing and consumer behavior.

RESEARCH GAP

While green marketing is an important factor in shaping consumer behavior in the automobile industry, there are other factors that also influence consumer behavior, such as social norms, personal values, and economic factors. Researchers need to consider these other factors when studying the relationship between green marketing and consumer behavior. green marketing is an important factor in shaping consumer behavior in the automobile industry, there are other factors that also influence consumer behavior, such as social norms, personal values, and economic factors. Researchers need to consider these other factors when studying the relationship between green marketing and consumer behavior. There has been some research on the impact of green marketing on consumer behavior in the automobile industry, there is limited research on the effectiveness of different green marketing strategies.

3. PURPOSE OF THE STUDY:

The researchers across the nation and globe have used individually or together the various tools' of green marketing measures in different time settings to elucidate the influence of green marketing measures (i.e. tools') on green purchase intentions or on green purchase behavior. However till present, especially in a country like India where the pertinent selling and buying of green products at the national level has just started to increase from the nascent stage, very limited research has been carried out to measure the impact of green marketing tools' on purchase intentions and buying behavior. Thus, there is a pertinent need to comprehensively synthesize the impact of green marketing tools' on consumers' green purchase intentions and buying behavior, which will certainly encourage the business organizations & marketers to formulate strategies conducive to promote and enhance pro-environmental consumer behavior, which will subsequently facilitate the consumers' to adopt green consumerism and related pro-green life styles for sustain believing across different boundaries. Green purchase behavior will certainly elucidate the importance which

the business organizations & marketers must associate with marketing strategies to develop and nurture likewise purchase intentions among consumers for sustainable green purchase behavior.

Green marketing helps companies adopt more sustainable business practices as it helps promote the environmental benefits of their products and services. Furthermore, green marketing can raise awareness among consumers about the importance of sustainability and the environmental impact of their purchasing decisions. It could encourage consumers to make more eco-friendly choices that could help reduce waste, pollution, and other negative impacts on the planet.

Barriers of Green Buying Behavior.

- Lack of Awareness
- Negative Perceptions
- Distrust
- High Prices
- Low Availability

Steps to Remove the Barriers

- Educate Consumers
 - Build Better Products
- Be Honest
- Offer More
- Bring products to the People.

4. REVIEW OF LITERATURE

-Toma, A. (2017) conducted a study on the impact of green marketing on consumer behavior in the automobile industry. The findings of the study suggested that consumers are more likely to purchase environmentally friendly vehicles when they are marketed with a green message. The study also highlighted the importance of trust in the marketing message, with consumers needing to believe that the company is committed to sustainability.

-Hu, H. and Chen, J. (2018) analyzed the influence of green marketing on consumers' purchase intention in the automobile industry in China. The study found that green

marketing has a positive effect on consumer purchase intention, especially among consumers who have a high level of environmental consciousness.

-Gangwar, R. and Kumar, D. (2019) conducted a study on the role of green marketing in the purchase intention of automobiles. The study found that green marketing plays a significant role in shaping consumer perceptions of automobile brands and influences their purchase decisions. The study also highlighted the importance of the perceived benefits of owning a green vehicle, such as lower fuel costs and reduced environmental impact.

-Goyal, D. and Singh, A. (2020) conducted a study on the impact of green marketing on consumer behavior in the Indian automobile industry. The study found that green marketing has a significant influence on consumers' perception and purchase behavior towards environmentally friendly vehicles.

-"Green marketing and consumer behavior: The case of hybrid cars" by T.C. Melewar, N. Foroudi, and J. Gupta (2018): This study explores the impact of green marketing on consumer behavior in the context of hybrid cars. The authors found that eco-friendliness was a key factor in consumer decision-making, and that green marketing played a significant role in influencing consumer attitudes towards hybrid cars.

-"Green marketing and its impact on consumer buying behavior" by S. Ramesh and R. Maheshwari (2018): This study examines the impact of green marketing on consumer buying behavior across various industries, including the automobile industry. The authors found that consumers were willing to pay a premium for eco-friendly products, and that green marketing could significantly influence consumer purchasing decisions.

-"Impact of green marketing on consumer behavior: A study with reference to automobile industry" by S. Sivakumar and S. Senthil (2016): This study focuses specifically on the impact of green marketing on consumer behavior in the automobile industry. The authors found that eco-friendliness was a key factor in consumer decision-making, and that green marketing had a positive impact on consumer attitudes towards eco-friendly cars.

-"Green marketing and consumer behavior in the automotive industry" by M. Rezvani, M. Jafari, and M. Soleymani (2017): This study examines the impact of green marketing on consumer behavior in the automotive industry, with a focus on hybrid and electric vehicles. The authors found that green marketing had a significant impact on consumer attitudes

towards eco-friendly cars, and that consumers were more likely to purchase such cars when they perceived a strong environmental benefit.

Overall, the literature suggests that green marketing has a positive impact on consumer buying behavior in the automobile industry. Consumers who are environmentally conscious are more likely to be attracted to products that are marketed as environmentally friendly, and the perceived benefits of owning a green vehicle play an essential role in shaping their purchase decisions. The trust in the marketing message and the company's commitment to sustainability also play a crucial role in influencing consumer behavior.

5. RESEARCH METHODOLOGY

Objectives

1. To study the impact of green marketing on consumer buying behavior.
2. To understand the role of green marketing in the automobile industry.
3. To know the benefits of Green vehicles in the environment.

The majority of respondents are from the age group of 20-35 (50%) and had an educational qualification of Bachelors degree 52.3%. Most of the respondents were aware of the green vehicles and eco-friendly products. And most of them know the benefits also about it. Through this survey people are ready to recommend others about the green vehicles also. We can see in this survey people have responded to it positively. The total respondents were 44.

Type of Research

Collection of Data

The Primary data that has been obtained from individuals via questionnaires to reach the goals of this research and meet the study's conclusions and discussions. I searched for articles and other research works using the keywords like green marketing, eco-friendly products.

Sample design

Researcher has targeted upto 44 responses from the people via questionnaire.

Statistical size

No. of responses were 44 responses.

6. RESEARCH FINDINGS.

To identify know the effect of green marketing practices of automobile manufacturing companies on consumers, it is imperative and important for the researcher to know how "Green" the consumers are in terms of their knowledge, their attitudes and behavior.

Here are some key findings from these studies:

- a. Positive impact on consumer buying behavior: A study conducted by Lee and Park (2009) found that green marketing has a positive impact on consumer buying behavior in the automobile industry. Consumers who are more environmentally conscious are more likely to consider environmental factors when purchasing a car, and green marketing messages can influence their decision-making.
- b. Brand image and reputation: Another study by Han and Yoon (2015) found that green marketing can enhance brand image and reputation. Consumers perceive green marketing as a reflection of a company's commitment to environmental sustainability, which can improve their overall perception of the brand.
- c. Consumer skepticism: However, some consumers may be skeptical of green marketing claims, especially if they perceive them as being exaggerated or insincere. A study by Vigneron and Johnson (1999) found that consumers are more likely to be skeptical of green marketing claims if they believe the company is primarily motivated by profit rather than genuine concern for the environment.
- d. Price sensitivity: Green products are often more expensive than non-green alternatives, and this can impact consumer buying behavior. A study by Kang and Hustvedt (2014) found that consumers who are more price-sensitive are less likely to consider environmental factors when purchasing a car or vehicle, and may be less likely to choose a green option.

Environmental attitude or green attitude is identified as the judgment of an individual towards the protection and promotion of the environment. It has always been believed by consumer behavior scientists that an individual's actions or behavior can be predicted by their attitudes.

Research and in-depth study was carried out to understand the awareness, attitude and behavior of consumers in terms of environment more specifically related to automobile sectors and the findings of the same are discussed in the subsequent paragraphs.

It has been easily observed that consumers (car owners) are aware that, vehicle emissions are the largest contributor to pollution and auto fuel is the main reason of emission. Further to this, they are also aware that, CNG is the most environment friendly auto fuel. Most of the car owners are aware of the term ‘Global Warming’ but very few are aware of the term ‘Green Marketing’.

It can be concluded that, people are discussing about the Global Warming in different forums, but Green Marketing being the new concept has not been known to many. Further to this, most of the car consumers feel four wheelers available in our country are not environmental friendly and companies charge exorbitant prices for environment friendly cars and only few consumers believe that, automobile companies follow green practices.

The awareness level on all attributes relating to green marketing is relatively high. The awareness levels across the age groups are significantly different on certain statements. It is often found that even after having the right knowledge and attitude, when it comes to action, the consumer's behavior changes. Previous studies show that consumers often feel accountable for many environment problems. However very few are ready to Sacrifice their convenience and comfort.

7. **DISCUSSION**

Green marketing refers to the marketing of products or services that are environmentally friendly or sustainable. The study aimed to investigate the impact of green marketing on consumer buying behavior in the automobile industry. The study found that green marketing has a positive impact on consumer buying behavior, and that consumers are more likely to purchase environmentally friendly cars.

The study also found that factors such as price, quality, and brand reputation also play a role in consumer buying behavior. However, the presence of green marketing initiatives can enhance a brand's reputation and differentiate it from competitors.

ANALYSIS OF FINDINGS

One of the key findings of the study was that consumers who are environmentally conscious are more likely to purchase green products, including environmentally friendly cars and vehicles. This suggests that companies that invest in green marketing may be able to tap into a growing segment of environmentally conscious consumers.

This suggests that companies that invest in green marketing may be able to increase their profits by offering environmentally friendly products at a higher price point.

Environmental consciousness influences consumer behavior: The study found that consumers who are environmentally conscious are more likely to purchase environmentally friendly cars. This finding suggests that companies should focus their green marketing

efforts on reaching out to this segment of consumers and promoting the environmental benefits of their products.

Price, quality, and brand reputation are important factors: While green marketing can positively influence consumer behavior, the study also found that other factors such as price, quality, and brand reputation are also important. Therefore, companies should focus on striking a balance between promoting the environmental benefits of their products and addressing these other factors to increase their appeal to consumers.

Consumers are willing to pay a premium for environmentally friendly cars: The study found that consumers are willing to pay a premium for environmentally friendly cars. This finding suggests that companies that invest in green marketing can potentially increase their profits by offering environmentally friendly products at a higher price point.

Green marketing has a positive impact on consumer buying behavior: The study found that green marketing initiatives can influence consumer behavior, leading to a greater likelihood of purchasing environmentally friendly cars. This finding highlights the importance of companies in the automobile industry investing in green marketing to increase their sales and profits.

8. CONCLUSION.

- Based on the findings of the study on the impact of green marketing on consumer buying behavior in the automobile industry, it can be concluded that green marketing has a significant impact on consumer behavior. Consumers are becoming more environmentally conscious including automobiles.
- Green marketing initiatives such as fuel-efficient engines, electric and hybrid cars, and eco-friendly manufacturing practices have a positive effect on consumers' attitudes and purchase intentions.
- The study also suggests that green marketing can positively influence consumers' perceived product quality, brand loyalty, and willingness to recommend a product to others as it can be seen in the survey conducted.
- Therefore, automobile companies should invest in green marketing strategies to not only attract environmentally conscious consumers but also to enhance their brand reputation and competitive advantage in the market.
- Through the survey conducted we can see that people are aware of green marketing and eco-friendly products and know the benefits of it. They have a good impact on green products in automobile industry and also have answered to the questions in the survey positively.

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A STUDY ON RURAL AND URBAN POVERTY IN DEVELOPING COUNTRIES

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ABSTRACT

As poverty has been regarded as multifaceted involving financial and non-financial dimensions, defining poverty appears to be demanding especially when it is related to impoverishment in Specific areas with particular characteristics. Consequently, in order to enable mitigation of poverty to obtain right solutions for the right situations in the right places, several factors of poverty need to be investigated through its classification into rural or urban poverty issues. Thus, this study aims at finding out urban and rural poverty issues regarding their several distinct features and similarities through literature study approach. Our finding reveals that rural poverty is considered much more extensive than urban poverty especially as it is related to difficulties in the infrastructural access/ basic service limitations to run the economic activities. However, although urban poverty is less extensive, the complexity seems to be higher than rural poverty due to unhealthy life conditions in addition to basic service shortages.

INTRODUCTION

Poverty has always been multifaceted and complex in nature. Commonly, poverty has been contemplated as a result of income deprivation. However, it is an undeniable fact that poverty is not merely determined through economic perspective but other essential determinants. Its coverage of many aspects including material and non-material contributes to its complexity. Thus, a careful conceptualisation of poverty might be advantageous in order to find the best solution. Therefore, sophisticated measures might be the result of careful analysis of the nature of poverty. International community has initiated the framework to eradicate poverty through UN MDGs. In fact, poverty eradication has been set as the top list of MDGs together with eradication of hunger.

As a consequence, the poverty eradication mission through MDGs has resulted in remarkable achievement by halving the numbers of people living under the poverty line (United Nation 2014). However, as the latest MDGs report published by United Nation (2014) mentions, although developing countries in South Eastern Asia and Eastern Asia have reached the target of halving the proportion of absolute poor residents, overall poverty

reduction benefit seems uneven as other developing countries in Southern Asia and Sub-Saharan Africa are still lagging behind the target. Hence, there seem to be problems encountered in developing and implementing the mission.

Developing countries have always been recognised through its poverty prevalence. The widespread poverty is a crucial determinant of why they are considered as “developing” or “poor”. Although the proportion of the poor is halved in some developing countries, it is not the end of the struggle. This is because other related aspects of poverty remain unsolved everywhere particularly in developing countries without any exception. Thus, other factors should be investigated in order to enable the creation of a better poverty alleviation strategy. Demographic factors particularly in terms of location, rural or urban, should be taken into consideration as an important determinant of poverty.

Defining Poverty Concept

Prior to discussing rural and urban poverty in a deeper picture, carefully defining and measuring poverty is pivotal since inappropriate interpretation of poverty may result in imperfect measures. Most poverty definitions proposed by scholars are always associated with deficiency. However, there has not been any consensus about specific terms of deficiency (Written 1995). Consequently, the concept of poverty remains intricate and complicated to define and measure (Written 1995, Colonies-Ross et al. 2009) Some scholars have enforced commendable attempts to define the complexity of poverty and to explain the ways to measure it. One of poverty definitions has been written by Colonies-Ross et al. (2009) in their book “Development Economics” by distinguishing between relative and absolute Poverty. They delineate that relative poverty is recognised through income inequalities within a particular society which is directed to particular individuals having less income compared to median income of the surrounding population although they still can enjoy sufficient food, decent shelters and clothing. On the other hand, they explain that absolute poverty is a phenomenon when a particular person is physically incapable, food insecure, has arbitrary income, an indecent job and housing. The definition seems reprehensible and obvious. However, their explanation of both types of poverty appears to be confined to material point of view and unequal income rather than looking at broader particularly social, cultural and political value.

RURAL POVERTY

Having said that, in developing countries a substantial proportion of impoverished residents inhabit rural areas (Khan 2000). In fact, rural poverty in developing countries accounted for 63% of overall world's poverty, reaching 90% in Bangladesh and China and ranging from 65% to 90% in Sub-Saharan African Countries, while impoverishment in Latin America is concentrated in urban residences (World Bank 2000). However, although urban poverty in Latin America is higher than rural poverty since the total population is less in rural areas accounting for 40%, the majority of the poorest inhabitants reside in rural areas (Valdes

2000). Moreover, more recent poverty rate data suggests that approximately 76% of the impoverished population reside in rural areas and this percentage exceeds the overall percentage of the world's rural population accounting for 58% (Dacron 2009). For example, in narrower scope, Indonesia has been recognised with its high rural impoverishment with 18.08 poor residents out of 28.59 million of total poor live in rural regions in 2012 (Central Bureau of Statistics 2013). Thus, overall description regarding the number of poor residents above shows the high prevalence of poverty indices in rural areas, which should be paid more attention. Another concern is regarding who rural poor are. The identification of rural poor is beneficial in order to understand the process of poverty affecting their lives (Khan 2000). According to Tirado and Smith (2003), extremely rural poor mainly consist of low paid farm labours or small farmers who heavily rely on agriculture as subsistence and 55% of the total number of rural poor are women. In fact, this phenomenon is also happening in Indonesia, in which agriculture is the main means of subsistence of rural residents and the highest poverty indices are always found in agricultural sectors (Suryahadi et al. 2009). Similarly, in Vietnam, high incidence of poverty still concentrates in rural areas mainly occupied by ethnic minorities in which agriculture is also their fundamental source of income (Hong et al. 2013, General Statistic Office 2012). The situation of rural impoverishment might be similar in other underdeveloped countries in which agricultural sectors seem to be an essential determinant contributing to rural poverty. Thus, it seems that agriculture capacity enhancement should be a fundamental basis of poverty alleviation effort.

URBAN POVERTY:

Urban poverty is another challenge confronted by developing countries, which should not be trivialised from the discussion. Indeed, several studies conducted in Asian, Latin American, and African countries found that more than 50% urban inhabitants live below poverty line during 1980s (Tabatabai and Found 1993). This trend seems to increase substantially over time. In fact, the percentage of urban poor in developing countries, which was measured by poverty line (less than 1 USD a day) escalate from 19% to 24% from 1993 to 2002 (Ravelling 2007). Moreover, Ravelling (2007), shows that based on the trend, urbanisation of

poverty happening in Latin American countries seems faster than in Asian countries. The unprecedented increasing pattern of urban poverty in all developing countries appears to be a result of massive urbanisation and growing numbers of new mega cities (Elhadary and Samar 2012, Ravelling 2007). As a result, the high speed of urban population expansion engenders difficulties for government particularly in managing urbanisation problems in terms of fulfilling the demands of public service provisions such as infrastructure, decent housing, and job opportunities (Elhadary and Sam at 2012). Moreover, this is because the ability of government and the resource obtained in urban areas is insufficient to cater massive urbanisation influx (Sam at 2002). In other

words, rural poverty occur when demands of urban dwellers is over the capacities of urban areas to offset the shortages.

Similarities of Rural and Urban Poverty and Measures

Several distinct features between rural and urban poverty have been discussed especially regarding rural poverty characteristic which is often associated with agriculture and policy biases while urban poverty is connected to environmental or health risk and high living expenses. However, despite several typical features there are also similarities especially in terms of complex access to public service provision including education and health in which both rural and urban poor could not fully benefit (Montgomery 2009, Satterthwaite 1997).

Several distinct features between rural and urban poverty have been discussed especially regarding rural poverty characteristic which is often associated with agriculture and policy biases while urban poverty is connected to environmental or health risk and high living expenses. However, despite several typical features there are also similarities especially in terms of complex access to public service provision including education and health in which both rural and urban poor could not fully benefit (Montgomery 2009, Satterthwaite 1997). The condition of “access” term here might be different. For instance, rural poor may lack access to health and education due to health care facilities and professional shortage, transportation cost to reach health centres and schools, and health service and education cost (Suryahadi et al. 2010). On the other hand, urban poor might have numbers of school and health canter, but they cannot afford to pay for expensive health services and education fees (Satterthwaite 1997). Nevertheless, with regards to deficiency of access especially subsidised access, both cases are similar. Thus, improving subsidised health services and education access should be an integral scheme, although the approach might be little bit dissimilar. Another similarity is regarding limited resources or assets especially human capital and financial capital as stated by Ellis (2000) in his article. Indeed, both rural and urban poor have low educational levels and skills hampering their movement to obtain decent job. Moreover, their efforts and initiatives to start new business inhibited by financial shortage since the existence of financial support are imperative to achieve their goals. As a consequence, perpetuated poverty remains a major problem since poor people lack options and supports to upgrade their living standards. Some scholars have proposed numbers of poverty reduction measures and strategies which might be relevant to redress incidences of poverty in rural and urban areas. To increase assets or income of urban poor, Satterthwaite (1997) suggests employment creation which is supported by adequate public infrastructures and services, provided credit or microfinance for small-scale industries, education and vocational training. The schemes suggested by Satterthwaite also appear to be relevant to be adopted in tackling poverty issues in rural areas since rural poverty is also connected with income shortage and inadequate livelihoods. Moreover, improvement of basic services and housing is another strategy suggested by Satterthwaite to

reduce urban poverty. For instance, he explains that basic services should involve the improvement of adequate clean water supply and sanitation, subsidised basic health care services, development of affordable and efficient transportation for low-income households, and establishment of housing and other utilities. This is the reason why rural and urban poverty should be distinguished and defined separately.

REVIEW OF LITERATURE

1. Dao, M. Q. (2004). Rural poverty in developing countries: an empirical analysis. *Journal of Economic Studies*, 31(6), 500-508.

Using data from a sample of 32 developing countries we are able to show that income redistribution in favour of the poorest 10 percent of the population, improving the productivity of agricultural workers, raising the economic and social status of women, especially of rural women, government policies aimed at reducing systemic discrimination against ethnic minorities, encouraging tourism where possible, and programs designed to assist the irrigation of croplands are called for in the quest for alleviating poverty in rural areas.

2. Kay, C. (2006). Rural poverty and development strategies in Latin America. *Journal of agrarian change*, 6(4), 455-508.

Several approaches to the study of poverty are discussed, to learn from their strengths as well as their weaknesses. For this purpose, the concepts of marginality, social exclusion, new reality and rural livelihoods, as well as the ethnic and gender dimensions of poverty, are examined. The debate on the peasantization (capitalization) or proletarianization (pauperization) of the peasantry sets the scene for the analysis of the different strategies adopted by peasants and rural labourers to secure their survival and perhaps achieve some prosperity.

3. Sridhar, K. S. (2015). Is urban poverty more challenging than rural poverty? A review. *Environment and Urbanization ASIA*, 6(2), 95-108.

Based on the review, we find that in many countries including India, urban inequality worsened during early 1990s to the late 2000s. We also find that there are several reasons why the defined poverty line must be higher in urban areas when compared with that in rural areas. Further, based on the survey, we find urban poverty can impose significant challenges to human capital for climate change mitigation.

4. Rodriguez, A. G., & Smith, S. M. (1994). A comparison of determinants of urban, rural and farm poverty in Costa Rica. *World Development*, 22(3), 381-397.

The lack of progress on reducing poverty in Third World countries, and its growth during the 1980s, show that one of the fundamental goals of development has not been met. Addressing the renewed concern with poverty requires knowledge about the factors

affecting poverty. This paper uses logistic regression analysis to estimate the effects of variables on urban, rural, farm, and nonfarm poverty among households in Costa Rica.

5. Niu, K., & Xu, H. (2023). Urban–rural Integration and Poverty: Different Roles of Urban–rural Integration in Reducing Rural and Urban Poverty in China. *Social Indicators Research*, 165(3), 737-757.

Poverty is a common problem faced by all countries. Breaking the restrictions on urban–rural development imposed by the dual urban–rural system, China has greatly succeeded in eradicating absolute poverty, which has important reference significance for other developing countries to reduce poverty. However, few studies have systematically and empirically tested the heterogeneous impact of urban–rural integration (URI) on urban and rural poverty reduction. Using China’s provincial panel data and the spatial econometric model, this study explores the relationship between URI and poverty reduction and tests its spatial spill over effects.

6. Amato, P. R., & Zuo, J. (1992). Rural poverty, urban poverty, and psychological well-being. *The Sociological Quarterly*, 33(2), 229-240.

The urban poor are higher in perceived health than the rural poor, although no differences are apparent in happiness or depression. Significant interactions are present between rural/urban poverty and sex, race, and family status. The psychological well-being of poor African Americans is higher in rural than urban areas, whereas the well-being of poor whites is higher in urban than rural areas. This trend is especially pronounced for depression among males. In addition, single men without children have especially high depression scores in rural areas, whereas married women without children have especially low depression scores in urban areas.

7. Barrientos, A., Gorman, M., & Heslop, A. (2003). Old age poverty in developing countries: Contributions and dependence in later life. *World development*, 31(3), 555-570.

The paper argues that understanding poverty in later life, and developing appropriate policy, requires acknowledging the contribution of older people to their households, communities, and the development process.

8. Brandling, A., & Cipolin, P. (2003). 14. Urban poverty in developed countries. In *Inequality, Welfare and Poverty: Theory and Measurement* (Vol. 9, pp. 309-343). Emerald Group Publishing Limited.

The lack of a standard definition of urban/rural area precludes a rigorous comparative study. Our results indicate, however, that only in few countries (Denmark, the United Kingdom and the United States) the greatest poverty rates are found in central cities, while in all other developed countries poor persons are still relatively more frequent in rural areas. The size of urban poverty depends on where the boundaries of metropolitan districts are drawn and we observe that overlooking geographical differences in the cost of living is a particularly relevant hypothesis.

9. Desai, R. M. (2010). The political economy of urban poverty in developing countries: Theories, issues, and an agenda for research. Wolfensohn Center for Development Working Paper, (20).

The implications of urban development for overall economic prosperity are well known. Employment, housing, policing, infrastructure and social policies in cities have been shaped and institutionalized through a complex set of interactions between various urban interests, public officials, and institutions. In advanced industrial countries, for example, the rise of influential coalitions with the urban working class at the center was responsible for the proliferation of social protection in the 19th and 20th centuries. Consequently, a great deal is known about the dynamics of urban political mobilization and behaviour in richer countries, and of participation among the urban poor.

10. Lynch, K. (2005). Rural-urban interaction in the developing world. Taylor & Francis.

Sustaining the rural and urban populations of the developing world has been identified as a key global challenge for the twenty-first century. Rural-Urban Interaction in the Developing World is an introduction to the relationships between rural and urban places in the developing world and shows that not all their aspects are as obvious as migration from country to city. There is now a growing realization that rural-urban relations are far more complex.

RESEARCH METHODOLOGY

1. Online Data: Online data is data that is gathered via the internet. In recent times, this method has become popular because the internet provides a large pool of both free and paid research resources that can be easily accessed with the click of a button.
2. Data from Government and Non-government Archives - In many cases, you would need to pay a sum to gain access to these data. The challenge, however, is that such data is not always readily available due to a number of factors. For instance, some of these materials are described as classified information as such, it would be difficult for researchers to have access to them.
3. Data from Institutions of Learning -Educational facilities like schools, faculties, and colleges are also a great source of secondary data especially in academic research. This is because a lot of research is carried out in educational institution more than on another sector.
4. The present study is both descriptive and exploratory in nature. The methodology used in the paper in order to collect the information is basically secondary in nature. The information is being collected from the various sources like records, articles, research journal and databases.
5. Information has also been collected from the different trustworthy websites in order to make the study more updated and accurate. Primary data is being avoided in the paper because the study is related to the scenario which take place in the society for the

development of country economic and there by primary data collection becomes a very complicated, time consuming and expensive process due to geographical constraints.

6. The topic is about rural and urban poverty in developing countries this study mainly indicates about how the poverty takes place in both rural and urban in the developing countries like example like India.

7. This paper is to set out the backgrounds for the construction of new rural and urban poverty and inequality estimates using the World Bank Living Standard Measurement Survey (LSMS) data of developing countries with focus on methodological details as well as on their advantages or disadvantages.

8. It has been found that the level of poverty is much higher in rural areas than in urban areas across different regions regardless of the definitions of poverty. Second, we have summarised estimates of poverty and inequality for Tanzania and Uganda based on recent panel data constructed by LSMS.

9. There is key point of MPI in this study indicates about the MPI reflects different deprivation that individuals east simultaneously. It is composed of three equally- weighted dimensions health education and standard of living measured by ten indicators, which are equal weighted within dimension. A person is identified as MPI poor if he or she is deprived in at least one- third of the weighed indicators.

10. The MPI can be rigorously decomposed by any subnational group for which the survey data is representative. In 2014, the MPI is decomposed by rural and urban regions. In rural and urban regions, precisely the same indicators and cut offs are used to enable direct comparisons.

RESEARCH FINDINGS:

By conducting the research on rural and urban poverty in developing country. We are able to analyse some of the major reason for poverty for developing countries and also what are the measures that can be taken by developing countries to find solution to eradicate the maximum level of poverty.

The causes of rural poverty are complex and multidimensional. They involve, among other things, culture, climate, gender, markets, and public policy. Likewise, the rural poor are quite diverse both in the problems they face and the possible solutions to these problems. This pamphlet examines how rural poverty develops, what specific measures can be taken to eliminate or reduce it.

Broad economic stability, competitive markets, and public investment in physical and social infrastructure are widely recognized as important requirements for achieving sustained economic growth and a reduction in rural poverty. In addition, because the rural poor's links to the economy vary considerably, public policy should focus on issues such as their access to land and credit, education and health care, support services, and entitlements to food

through well-designed public works programs and other transfer mechanisms. Broad economic stability, competitive markets, and public investment in physical and social infrastructure are widely recognized as important requirements for achieving sustained economic growth and a reduction in rural poverty. In addition, because the rural poor's links to the economy vary considerably, public policy should focus on issues such as their access to land and credit, education and health care, support services, and entitlements to food through well-designed public works programs and other transfer mechanisms.

About one-fifth of the world's population is afflicted by poverty-these people live on less than \$1 a day. Poverty is not only a state of existence but also a process with many dimensions and complexities. Poverty can be persistent or transient, but transient poverty, if acute, can trap succeeding generations. The poor adopt all kinds of strategies to mitigate and cope with their poverty. To understand poverty, it is essential to examine the economic and social context, including institutions of the state, markets, communities, and households. Poverty differences cut across gender, ethnicity, age, location (rural versus urban), and income source. In households, children and women often suffer more than men. In the community, minority ethnic or religious groups suffer more than majority groups, and the rural poor more than the urban poor; among the rural poor, landless wage workers suffer more than small landowners or tenants. These differences among the poor reflect highly complex interactions of cultures, markets, and public policies.

The links between poverty, economic growth, and income distribution have been studied quite extensively in recent literature on economic development. Absolute poverty can be alleviated if at least these conditions are met:

- 1.economic growth must occur-or mean income must rise-on a sustained basis; and
- 2.economic growth must be neutral with respect to income distribution or reduce income inequality.
3. Technology. The development of appropriate technology can raise a farm's productivity.
4. Access to credit.

The developing world is becoming more urban. Some observers see this as the unwelcome precursor to new poverty problems, such as urban slums blossoming in congested cities. Yet others see it as a force for poverty reduction, as economies shift gradually out of agriculture to more remunerative activities, such as better-paid jobs in other sectors.

Around a billion people live in informal settlements. Drawing on the knowledge and practical experience of our partners in Asia, Latin America and Africa, IIED is working to reduce urban poverty, and to change misleading views about urbanisation and rural change. IIED international Institute for Environment and Development it functions are The International Institute for Environment and Development is an independent policy research institute whose stated mission is to "build a fairer, more sustainable world, using evidence,

action and influence in partnership with others. A programme of work showing how IIED is working to reduce urban poverty and to change misleading views about urbanisation.

The scale and depth of poverty is underestimated by most governments and international agencies, and this helps underpin ineffective policies. This is made worse by the lack of voice for low-income urban dwellers and their lack of influence within governments and aid agencies. We are living in what is often described as the "urban century" – most of the world's economy and more than half its population are now in urban areas. The world continues to urbanise – and most of the growth in the world's population is in urban areas in low- and middle-income countries.

Around a billion urban dwellers live in informal settlements, most of which are affected by:

1. Poor quality, overcrowded housing
2. Risk of forceful eviction
3. Lack of safe, readily available, water supplies
4. Poor provision for sanitation, drainage and solid waste collection
5. Lack of access to healthcare, emergency services and policing
6. Difficulty accessing government schools, and
7. Locations at high risk of disasters and with risk levels increasing because of climate change.

Most definitions and measurements of poverty take none of the above into consideration, as they are based only on income-levels. And income-based poverty lines are usually set too low in relation to the costs of food and non-food needs for urban populations.

This volume contains the views, experiences, and plans of Asian municipal leaders in tackling the high incidence of poverty amongst their citizens through five critical interventions:

1. creating jobs for the poor
2. building partnerships for reducing poverty
3. working together to improve slums
4. expanding housing for the poor.

DISCUSSION AND ANALYSIS OF FINDINGS:

Easily Accessible With secondary research, data can easily be accessed in no time especially with the use of the internet. Secondary research is cost-effective and it is not time-consuming. The researcher can cut down on costs because he or she is not directly involved in the data collection process which is also time-consuming. Secondary research helps

researchers to identify knowledge gaps which can serve as the basis of further systematic investigation. It is useful for mapping out the scope of research thereby setting the stage for field investigations. When carrying out secondary research, the researchers may find that the exact information they were looking for is already available, thus eliminating the need and expenses incurred in carrying out primary research in these areas.

In the study we could find out what are the basic reasons for rural poverty and also urban poverty and what are the measurement has to be taken, in the study by the background of the topic in National and international context.

The rural poor are not a homogeneous group. One important way to classify the rural poor is according to their access to agricultural land: cultivators have access to land as small landowners and tenants, and non-cultivators are landless, unskilled workers. There is, however, much functional overlap between these groups, reflecting the poverty-mitigating strategies of the poor in response to changes in the economy and society.

1.Cultivators: who form the bulk of the rural poor in developing countries, are directly engaged in producing and managing crops and livestock. Since these households cannot sustain themselves on the small parcels of land they own or cultivate, they provide labour to others for both farm and nonfarm activities inside and outside their villages. Some members of these households migrate to towns or cities on either a rotational or a long-term basis.

2.Noncultivators: are perhaps the poorest among the rural poor. Their numbers have been rising rapidly because of the natural increase in population and desensitization. These workers depend on seasonal demand for labour in agriculture and in rural informal, small-scale industries and services. The landless rural workers are vulnerable to fluctuations in the demand for labour, wage rates, and food prices. They find it even more difficult than small landowners and tenants to gain access to public infrastructure and services.

3.Rural Women: tend to suffer far more than rural men. Their poverty and low social status in most societies is a major contributor to chronic poverty. Substantial evidence from many countries shows that focusing on the needs and empowerment of women is one of the keys to human development.

Policies For Reducing Rural Poverty

To design policies that have a chance of effectively helping the rural poor, the focus of policy should be on four major groups:

- 1.small landowners who cultivate their land.
- 2.landless tenants who cultivate other people's land.
- 3.landless laborers who depend on casual or long-term employment in the farm or nonfarm sectors.

Our focus for the next five years: IIED is working to reduce urban poverty, and to change misleading views about urbanisation and rural change. Drawing on the knowledge and

practical experience of our partners in Asia, Latin America and Africa, over the next five years we will:

- 1.Help to ensure that the post-2015 sustainable development agenda (replacing the Millennium Development Goals) pays more detailed attention to urban poverty and inequality, and includes more appropriate goals, targets and indicators.
- 2.Continue to challenge the use of inappropriate poverty lines, especially the \$1.25 USD per day extreme poverty line specified in the draft Sustainable Development Goals (SDGs). Poverty lines have to reflect the real cost of food and non-food needs in each location, recognising that in urban areas all goods and services are commodified, and avoiding extreme poverty needs more than \$1.25 per person per day.
- 3.Recognise the central role of local governments and representative organisations and federations of the urban poor in reducing urban poverty. We will encourage and support the right of such groups to be engaged in setting and monitoring goals and targets, and in co-producing basic services. Successful examples will encourage other local governments to change their approaches.
4. Produce knowledge on how secure tenure, basic services and housing are being provided to low-income households; and analyse the effectiveness of these strategies.
- 5.Recognise how community-led interventions (such as improving security of tenure and access to basic services) can grow into inclusive city-wide programmes, especially where there are city-wide organisations of slum/shack dwellers.
- 6.Continue to develop our understanding of how women, men and children from low-income households view poverty, and of how they develop their priorities.
- 7.Increase support for funding channelled direct to community organisations as in the Urban Poor Fund International managed by Slum/Shack Dwellers International and the Asian Coalition for Community Action managed by the Asian Coalition for Housing Rights.

Other projects related to our urban poverty work are:

- 1.Understanding housing improvements: Funded by Comic Relief, IIED is working with outshine Fund in South Africa to improve government funded housing delivery and understand how efforts can be scaled up.
- 2.Asian Coalition for Community Action (ACCA): ACCA challenges conventional funding models by giving small grants and support to low-income communities for the initiatives they choose, and by encouraging collaboration with local government.
3. Assessing risk and vulnerability in African cities with the Universities of Ibadan, Mzuzu, and Cape Town, the African Population and Health Research Centre, Save the Children, and Kings College and University College London (the Development Planning Unit).

CONCLUSION:

Thus, the analysis of urban and rural poverty is imperative and this paper has investigated several distinct features and similarities between rural and urban poverty. Rural poverty is considered much more extensive than urban poverty since more poor people reside in rural area in developing countries. Rural poverty is often connected with agriculture and its problem in terms of low productivity and land distribution. In addition to many policies are introduced for rural needs of basic infrastructure such as roads, schools, and hospitals likely to be neglected by government. On the other hand, urban poverty, indeed, has its own typical feature. Although urban poverty is less extensive, the complexity seems to be higher than rural poverty. For instance, the creation of slums, pollution, land and water depletion due to massive urbanisation, high traffic fatalities and violence which are dissimilar that impoverishment occur in rural residences. In addition to this, capital and basic services shortage, which is similar with rural poverty cause, is also experienced by urban poor in developing countries.

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A STUDY ON GST & ITS IMPACT ON MNC MANUFACTURING COMPANIES WITH RESPECT TO INDIA

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ABSTRACT

Different services have been affected differently by the Goods and Services Tax's adoption. In the case of the IT industry, it eliminated cascading taxes and adhered to the "One Country One Tax" principle. For businesses that sell software online, it has made things clearer because it discusses products and services in detail. Less money is spent by service providers as a result. Equipment costs for input have decreased. But today, businesses must pay CGST and register in every state they choose to do business in. Decentralization registration also entails that filing taxes and managing accounts become challenging tasks. Despite the fact that there weren't many benefits in terms of cost, the report does explore some additional perks.

INTRODUCTION

Since India's independence in 1947, the Goods and Services Tax (GST), which went into effect on July 1, 2017 is regarded as the country's most significant taxation reform to date. GST is a single tax category that was developed by combining various indirect tax types levied by the federal and state governments under a single umbrella. Although customers' tax burden or duty has been significantly cut to more than 25%, GST is more advantageous for them. By focusing on a significant segment of consumer durables, namely Fast-Moving Consumer Goods, this study seeks to understand how consumers or customers feel about the implementation of the GST (FMCG). In order to help with the design of policies and to make it easier for the average person to grasp the implications of GST, an effort has been made to observe, analyse, and weigh the impact of GST. With a few MNCs in mind, this quantitative research study was carried out to demonstrate the impact of and interaction between GST and the FMCG sector.

Due to the variety of taxes, tax cascading, and extensive compliance requirements, the current indirect tax structure in India offers a complex tax environment. Except for a few taxes, including stamp duty, many indirect taxes will be consolidated under the GST regime, which is projected to result in a simpler tax structure, especially for sectors like FMCG. Along with making tax compliance simpler, the tax rate would significantly affect the FMCG industry. The fourth-largest sector in the Indian economy is the Fast-Moving Consumer Goods (FMCG) industry. According to a presentation made in July 2017 by the India Brand Equity Foundation, it increased from US \$ 9 billion in Financial Year 2000-01

to US \$ 49 billion in Financial Year 2016–17 and is projected to grow at a compound annual growth rate (CAGR) of 20.6 percent to reach US\$ 103.7 billion by the year 202. Food goods make up the largest segment of the FMCG industry, making up 43% of the entire industry. Next in terms of market share are personal care (22%), followed by fabric care (11%). The primary growth factors for the industry have been greater awareness, better access, and shifting lifestyles. 2.

This paper's goal is to apply an exploratory research method to review existing material from journals, reports, newspapers, and magazines that cover a large body of academic literature on GST. According to the study's goals, a descriptive research design was chosen. **Available secondary data was extensively used for the study.**

RESEARCH PROBLEM

Our nation has offered optimism throughout the global economic crisis with its lofty growth goals, which are backed by tactical initiatives like the Made in India and Digital India campaigns. Another such initiative that has given India's economy the much-needed boost is the Goods and Services Tax (GST). This essay tries to demonstrate how GST has affected India's information technology industry and the expansion of the Indian economy.

The objectives of this paper are:

1. To study the FMCG sector in Indian economy after GST.
2. To study about Goods and services in India.
3. To review its impact in the FMCG sector with this sector growing at such a rapid pace, many businesses would like to know how the post-goods and services tax scenario looks for FMCG.

Research questions are:

1. Will FMCG benefit from GST or not?
2. Will the prices of goods increase or decrease?

REVIEW OF LITERATURE

Arun Gautam (2019) examined and deduced that the Good and services tax (GST) is the biggest and substantial indirect tax reform since 1947. The main idea of GST is to replace existing taxes like value-added tax, excise duty, service tax and sales tax. It will be levied on manufacture sale and consumption of goods and services. GST is expected to address the cascading effect of the existing tax structure and result in uniting the country economically. The paper highlights the background, objectives of the proposed GST and the impact of GST in the present tax scenario in India. The paper further explores various benefits and opportunities of GST. Finally, the paper examines and draws out a conclusion.

Mahender, P. (2017) analyzed that the implementation of GST in India brought about a positive change from the perception of consumers & producers.

Singh, D. P., & Agrahari, S. K. ascertained that the GST introduction in India would lead to the eradication of significant cascading of taxes (i.e. tax on tax).

DATA & METHODOLOGY

GST RATE SLABS SINCE 2017

GST - <https://www.gst.gov.in/>

5 PER CENT TAX SLAB
Items that are regularly used but are not regarded as fundamental necessities fall within the 5% GST slab.
SERVICES
Transportation by rail, air, cab aggregators like Ola and Uber, roads, and small eateries will all be subject to a 5% tax rate. When petrol and diesel are included in the GST system, the tax is expected to increase. Air travel in economy class is now subject to a 5% tax rate.
GOODS
Sugar, tea, coffee, edible oil, coal, skimmed milk powder, baby formula, condensed milk, packed paneer, newspaper, umbrella, PDS kerosene, LPG, broom, fish fillet, cream, frozen veggies, spices, pizza bread, juice, Sabu dana, coal, medications, stent, and lifeboat are among the supplies.

12 PER CENT TAX SLAB
The items that are not essential but are then used by many people have been put in the 12 per cent tax slab.
SERVICES
Hotels with rates between Rs. 1,000 and Rs. 2,500, non-air-conditioned restaurants, business class airline tickets, and fertilisers will all be subject to a 12% tax under this.
GOODS
Butter, ghee, mobile phones, cashew, almonds, animal fat, sausages, fruit juices, picture books, umbrellas, packaged coconut water, frozen meat products, mixes, ayurvedic medications, tooth powder, namkeen, colour books, and sewing machines are among the commodities in the 12 per tax slab.

18 PER CENT TAX SLAB
The goods that are considered to be used by the middle class will come under 18 per

cent tax slab under the new taxation regime from July 1.
SERVICES
The 18% tax bracket will apply to AC hotels that sell alcohol, telecom services, branded clothing, and financial services.
GOODS
Products in this category include refined hair oil, soap, sugar, pasta, cornflakes, pastries and cakes, preserved vegetables, jams, sauces, mineral water, cameras, speakers, soups, ice cream, instant food mixes, toothpaste, tampons, tissues, envelopes, cameras, speakers, note books, steel products, printed circuits, ice-cream, toilet paper, facial tissues, and monitors.

28 PER CENT TAX SLAB
28 per cent tax slab-the highest under GST system-is for those luxury goods or health hazards.
SERVICES
Under the GST tax system, services including luxury hotels, five-star hotels, gambling, racing club betting, and movie theatres will be subject to a 28% tax rate.
GOODS
The items that fall under the 28 percent GST tax bracket include chewing gum, molasses, chocolate that does not contain cocoa, waffles and wafers coated in chocolate, pan masala, aerated water, paint, deodorants, shaving creams, aftershave, hair shampoo, cars, cement, paint, deodorant, shaving cream, dye, sunscreen, wallpaper, ceramic tiles, water heater, dishwasher, weighing machine, washing machine, ATM, vending machines, vacuum cleaner.

NO TAX
SERVICES
The GST has exempted certain services, such as grandfathering services and hotels and lodges with rates under Rs 1,000.
GOODS
Foodgrains, gur, milk, eggs, curd, fish chicken, eggs, milk, butter milk, curd, natural honey, fresh fruits, lassi, unpacked paneer, natural honey, fresh vegetables, fruits, atta, besan, maida, vegetable oil, <i>Sindoor</i> , <i>Prasad</i> , common salt, contraceptive, bread, bindi, vermilion, stamp, judicial documents, printed books, bangles and handloom products have been exempted from taxation.

IMPACT ON FMCG COMPANIES

The FMCG sector's post-GST tax rate is limited at 18 to 20 percent. Most the industry's top players have all warmly embraced the GST. The tax rate imposed on their products, however, has little of a detrimental impact on the sector's businesses. Ayurveda practitioners

are dissatisfied with the 12 percent GST rate applied to ayurvedic items. Since that the government was actively promoting traditional Indian medicines, the top manufacturers of ayurvedic items had anticipated that the government would set such products at a reduced tax slab rate. The majority of well-known FMCG firms, like HUL, Patanjali, and ITC in India, have already begun to pass on the benefits of lower taxes to their customers, either through lower prices for their products or by boosting the quantity of their offerings for the same price. People have increased their investments in this industry as a result of the decreased price, lowering the overall cost of living. Like this, removing taxes off fundamental food goods like milk, cereal, and eggs would allow consumers to freely spend on them.

GST AND CENTRE-STATE FINANCIAL RELATIONS

Presently, the Constitution clearly delineates the division of budgetary authority between the Centre and the States, with seldom any overlap between the two. While the States have the authority to impose tax on the sale of products, the Centre has the authority to collect tax on the manufacture of goods (with the exception of alcoholic liquor for human consumption, opium, drugs, etc.). Although the Centre has the authority to assess the Central Sales Tax on interstate transactions, the originating States are solely responsible for its collection and retention. The only entity authorised to impose a service tax is the Centre. As the States lack the authority to impose taxes on the sale or purchase of products during their importation into or exportation from India, the Centre imposes and collects this tax in addition to the Basic Customs Tax. Excise duty, sales tax, state VAT, and other taxes imposed on comparable domestic products are offset by this extra customs charge, also known as CVD and SAD. The Constitution has to be changed in order for the Centre and the States to simultaneously tax and collect GST after the introduction of the Goods and Services Tax.

To guarantee that decisions concerning the structure, operation, and design of the GST are made jointly by the Centre and the States, the assignment of concurrent jurisdiction for the levy of GST needed a special institutional framework. The Constitution (122nd Amendment) Bill was tabled in the 16th Lok Sabha on December 19, 2014, to address all these problems as well as others. The Bill establishes a GST duty on the delivery of all goods and services, except for alcohol intended for human consumption. The Union (CGST) and the States will each levy the tax independently, although at the same time (SGST). GST (IGST) on interstate trade or commerce (including imports of goods and services) would only be leviable by the Parliament. The Central Government will have the power to levy excise duty in addition to GST, on tobacco and tobacco products.

The Lok Sabha approved the constitution amendment bill in May 2015. In August 2016, the Rajya Parliament and the Lok Sabha both approved the bill after making certain changes. Moreover, the Bill gained the necessary number of State ratifications, received the President's assent on September 8, 2016, and was therefore passed into law as the 101st Constitution Amendment Act, 2016. Also, effective September 12, 2016, the GST Council has been informed. A Secretariat helps the GST Council.

The Goods and Service Tax Council (hence referred to as "GSTC") is made up of the Union Finance Minister, the Minister of State (Revenue), and the State Finance Ministers to make recommendations on the GST rate, exemption, and thresholds, taxes to be consolidated, and other topics. Quorum for GSTC meetings is equal to half of the entire membership. At least three-fourths of the weighted votes cast are required for a decision to be made in the GSTC. A total of one-third of the votes are weighted towards the centre, and a total of two-thirds of the votes are weighted towards all the states combined.

The GST Council has reached unanimity on every decision it has made. Up till now, no one has chosen to use the option of casting a vote. Several Committees and Sectoral Groups made up of representatives from the Centre and the States have been constituted to guarantee a seamless implementation of the GST.

RESULTS, DISCUSSIONS & FINDINGS

1. Unlike the current idea, which only applies to the manufacturing, sale, or provision of products or services, GST is applicable to the "supply" of goods or services.
2. GST is based on the principle of destination-based consumption taxation as against the present principle of origin-based taxation.
3. It is a dual GST with the Centre and the States simultaneously levying tax on a common base. GST to be levied by the Centre would be called Central GST(CGST) and that to be levied by the States would be called State GST (SGST).
4. An Integrated GST (IGST) would be levied on inter-state supply (including stock transfers) of goods or services. This shall be levied and collected by the Government of India and such tax shall be apportioned between the Union and the States in the manner as may be provided by Parliament by Law on the recommendation of the GST Council.
5. Import of goods or services would be treated as inter-state supplies and would be subject to IGST in addition to the applicable customs duties.
6. CGST, SGST & IGST would be levied at rates to be mutually agreed upon by the Centre and the States. The rates would be notified on the recommendation of the GST Council. In a recent meeting, the GST Council has decided that GST would be levied at four rates viz. 5%, 12%, 16% and 28%. The schedule or list of items that would fall under each of these slabs has been worked out. In addition to these rates, a cess would be imposed on “demerit” goods to raise resources for providing compensation to States as States may lose revenue owing to the implementation of GST.
7. GST would replace the following taxes currently levied and collected by the Centre: -
 - a) Central Excise Duty
 - b) Duties of Excise (Medicinal and Toilet Preparations)
 - c) Additional Duties of Excise (Goods of Special Importance)
 - d) Additional Duties of Excise (Textiles and Textile Products)

- e) Additional Duties of Customs (commonly known as CVD)
 - f) Special Additional Duty of Customs (SAD)
 - g) Service Tax
 - h) Cesses and surcharge in so far as they relate to supply of goods and services.
8. State taxes that would be subsumed within the GST are: -
- a) State VAT
 - b) Central Sates Tax
 - c) Purchase Tax
 - d) Luxury Tax
 - e) Entry Tax (All forms)
 - f) Entertainment Tax and Amusement Tax (except those levied by the local bodies)
 - g) Taxes on advertisements
 - h) Taxes on lotteries, betting, and gambling
 - i) State cesses and surcharges in so far as they relate to supply of goods and services.
9. GST would apply on all goods and services except Alcohol for human consumption.
10. GST on five specified petroleum products (Crude, Petrol, Diesel, ATF & Natural Gas) would be applicable from a date to be recommended by the GSTC.
11. Tobacco and tobacco products would be subject to GST. In addition, the Centre would have the power to levy Central Excise duty on these products.
12. A common threshold exemption would apply to both CGST and SGST. Tax payers with an annual turnover not exceeding Rs.20 lakh (Rs.10 Lakh for special category States) would be exempt from GST. For small taxpayers with an aggregate turnover in a financial year upto 50 lakhs, a composition scheme is available. Under the scheme a taxpayer shall pay tax as a percentage of his turnover in a State during the year without benefit of Input Tax Credit. This scheme will be optional.
13. The list of exempted goods and services would be kept to a minimum and it would be harmonized for the Centre and the States as well as across States as far as possible.
14. Exports would be zero-rated supplies. Thus, goods or services that are exported would not suffer input taxes or taxes on finished products.
15. Credit of CGST paid on inputs may be used only for paying CGST on the output and the credit of SGST paid on inputs may be used only for paying SGST. Input Tax Credit (ITC) of CGST cannot be used for payment of SGST and vice versa. In other words, the two streams of Input Tax Credit (ITC) cannot be cross-utilised, except in specified circumstances of inter-state supplies for payment of IGST. The credit would be permitted to be utilised in the following manner: -
- a) ITC of CGST allowed for payment of CGST & IGST in that order;
 - b) ITC of SGST allowed for payment of SGST & IGST in that order;
 - c) ITC of IGST allowed for payment of IGST, CGST & SGST in that order.

16. Accounts would be settled periodically between the Centre and the States to ensure that the credit of SGST used for payment of IGST is transferred by the Exporting State to the Centre. Similarly, IGST used for payment of SGST would be transferred by the Centre to the Importing State. Further, the SGST portion of IGST collected on B2C supplies would also be transferred by the Centre to the destination State. The transfer of funds would be carried out because of information contained in the returns filed by the taxpayers.
17. The laws, regulations and procedures for levy and collection of CGST and SGST would be harmonized to the extent possible.

A reliable IT system will support the entire GST system. The government has established the Goods and Services Tax Network (GSTN) in this respect. For States who choose the same, it will offer front end services and construct back-end IT components.

CONCLUSION & RECOMMENDATIONS

Prices for goods and services provided by the IT Sector saw a significant adjustment once the Goods and Services Tax (GST) was established in our nation, India. Because it makes up such a sizable portion of the GDP, it is crucial to examine the impact of the GST on this industry. It goes without saying that the introduction of the GST has streamlined the Indian tax system by getting rid of several indirect taxes and introducing a single GST, preventing the cascading of different taxes.

Notwithstanding the fact that the GST rate for goods has raised to 12% and 18%, Manufacturing MNCs will undoubtedly gain from GST. That is due to the sales' enormous increase. Other variables, such as the availability of ITC (Input Tax Credit), would also help to increase the overall profitability of the industry by lowering other costs (such as operational costs). The Manufacturing sector has nonetheless profited from the GST regime due to the ease of the taxation system, even if there hasn't been a substantial change in the amount of cost price invested in the inputs and other production units. There is little doubt that service providers and independent contractors have profited. On the other side, businesses benefit from the existence of ERPs.

The creation and execution of GST offered benefits like combining several taxes into one, but it also had drawbacks like difficult tax laws to comply with.

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GST - <https://www.gst.gov.in/>

A STUDY ON CONSUMERS BUYING BEHAVIOR OF CHOCOLATES WITH SPECIAL REFERENCE TO BANGALORE CITY

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ABSTRACT:

The customer is seen as the market's king. The significance of a customer's emotions in the purchase or sale of any product is made clear in this line. A Customer may feel either positively or negatively. They act in an unreasonable manner. This essay analyses consumer purchasing patterns in regard to chocolate. This paper's data were gathered from both primary and secondary sources. In-person consumer interviews about their preferences for chocolates based on emotions and mood, notably for certain brands, were conducted by physically approaching local merchants and consumers. Data from the informant had been collected through convenience sampling using a Google forms questionnaire. Although diverse consumers from various age groups are considered, the major objective was on young people since they enjoy chocolate more. Learning about various feelings and the elements that influence a consumer's decision to buy chocolate was the goal. Together with the chocolate's flavour, other factors that affect customer purchasing decisions include the consumer's mood, the product's price, the occasion, and—most importantly—the product's availability.

KEYWORDS: Consumers, Emotions, Chocolate, Purchasing Behaviour

I. INTRODUCTION:

An important consideration while buying any product is emotions. Most businesses want to develop an emotional bond with their customers in order to win their loyalty and have lifelong customers. Emotional marketing is what this is known as. Emotional marketing

influences consumers' decisions more strongly than rational marketing, leading them to make decisions with their heads as well as their hearts. It is guaranteed to capture attention and persuade the consumer to act on their emotions by fusing emotions with marketing and advertising. Customers can convey their feelings in a number of ways, for as by being frank about what they like or dislike, by making facial expressions, or through the products they choose. The majority of the time, marketers must infer the feelings of consumers based solely on their face expression evaluating their offering. The way that consumers choose to purchase things is significantly influenced by product advertising. Human emotions can include happiness, joy, excitement, acceptance, surprise, rage, disgust, fear, disappointment, and perplexity, among other things. The Pleasure-Arousal-Dominance scale, developed by Mehrabian and Russell in 1974(PAD scale) has been utilised by Marketers should gauge consumers' emotional reactions to some marketing stimuli. Because it is stated that first impressions are lasting, consumers' thoughts and buying behaviour are also influenced by product design and packaging quality in addition to advertising. A product's initial introduction can also influence how the product is perceived by a customer.

Many Researchers have revealed that most chocolate purchases are impulsive; that is, a sudden want to buy the chocolate strikes when one sees it on the shelf. As a result, it is crucial that the manufacturer package their chocolate attractively. We had to evaluate the competitors in the chocolate business in terms of their strengths and limitations. Thus, we take older players like to gauge consumers' emotional reactions to certain marketing stimuli. Because the first impression is often the last impression, product design and packaging quality have an additional impact on consumer perceptions and subsequent purchasing decisions. A product's first introduction can also influence how a consumer perceives it in the future.

This study analyses the relationship between emotional association & purchase choice and focuses on the emotions that are most important in influencing consumer psychology while buying Chocolates. The emotions that are pertinent to the study and influence customer purchasing behaviour were used in the research.

A. RESEARCH GAP

It is critical for us to comprehend what motivates customers to purchase chocolates and how commercials affect consumers' purchasing decisions given the rising demand for chocolates on a daily basis.

B. OBJECTIVE OF THE RESEARCH

1. To study the factors affecting consumer's buying behaviour towards Chocolates.
2. To understand the emotional influence on consumer decision making.
3. To understand the impact of advertisement on Consumers buying behaviour.

C. RESEARCH QUESTIONS

1. What are the factors influencing consumers buying behaviour towards Chocolates?
2. Is there any emotional influence on consumer decision making?
3. What are the impacts of advertisement on Consumers buying behaviour?

D. SCOPE OF STUDY

The suggestion of this study is based on the responses received from the consumers. This study provides information about how advertisements and various other factors influence the consumers buying behaviour towards chocolates.

II. REVIEW OF LITERATURE

1. (Del Prete & Samoggia, 2020)

This study aims to provide a better understanding of consumer behaviour towards cocoa and chocolate by conducting a systematic literature review. To this end, the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) flow diagram was utilized with two databases: Scopus and Web of Science. The objective is to identify how consumers purchase and consume chocolates worldwide so that businesses can develop marketing strategies based on appropriate target market needs.

2. (Sara De Pelsmaeker; Joachim J. Schouteten; Xavier Gellynck; Claudia Delbaere; Nathalie De Clercq; Adrienn Hegyi; Tünde Kuti; Frédéric Depypere; Koen Dewettinck, 2017)

This paper aims to investigate the contributions of anticipated emotions on both behavioural intention and consumption behaviour of filled chocolates, as well as explore any potential variations in consumer behaviours between two countries. We will examine how AE affects these decisions and outcomes to gain a better understanding of international customer preferences.

3. (Iuri Yudi Furukita Baptista, Fabiana Carvalho,, 2022)

This paper investigates how the visual aspects of food affect consumer expectations and perceptions, specifically focusing on sweetness, bitterness, creaminess, and liking. To explore these phenomena further, we'll be using chocolate products with either a rounded ("bouba") or squared ("Kiki") shape to analyse these sensory interactions. We aim to uncover any variance between expected versus perceived sweetness, bitterness, creaminess and overall liking depending upon the particular shape chosen for consumption.

4. (Rousseau, 2015)

They have looked into the extent to which consumers base their food purchases on the knowledge provided by the label. They have investigated whether consumers can recognise the environmental and social labels connected to a specific good or service and whether they

trust the information about the product implied by the label's presence. They have also evaluated consumers' marginal willingness to pay for environmentally and socially responsible products and examined the desirability, including taste, of sustainably produced commodities compared to conventional goods. With a focus on fair trade and organic labelling, the study was conducted through a survey that included a stated choice experiment of consumer decisions regarding the purchase of chocolate in Flanders, Belgium.

5.(Chawla & Sondhi, 2016)

This study is a trailblazing investigation on Indian consumers' usage of chocolate. The majority of studies consider eating chocolate to be abnormal behaviour. Nonetheless, given the low frequency and volume of consumption in a developing nation like India, both academics and practitioners are interested in the factors that affect it. The study then examined the prevalent viewpoint on chocolate intake and examined how this viewpoint varied across pertinent demographic factors. Through cross-sectional consumer survey, they analysed that the consumer sentiments can be broken down into two independent factors: the cultural importance of sweets and the value of chocolate.

6. (Maleki & Ansari, 2019)

It has been investigated how the material and graphic design elements of chocolate packaging affect consumer perceptions and purchase intentions. The two chocolate packaging design variables have been subjected to emotional testing using the Kansei Engineering approach. In this study, the impact of the individuals' gender has also been taken into account. In this study, 385 customers took part. The results show that while graphic design affects the majority of these factors, packing material affects some of them, including sensory expectations, brand attitude, quality perception, and pricing perception. Purchase intention is more influenced by the packaging graphic design than by the content. Also, a comparison of gender impressions reveals that females were more likely to be impacted by the package's material.

7. (García-Herrero, Menna, & Vittuari, 2019)

Notwithstanding the negative effects of its manufacturing on the environment, the economy, and society, chocolate is a highly processed food that is frequently consumed in developed nations. The importance of food loss and waste in the sustainability area has drawn special attention to it. The discrepancy between customer expectations and what is acknowledged by professionals and literature was demonstrated using a mix of literature analysis, consumer consultations, and expert input from people involved in the chocolate value chain. Some of the gaps have been found, including a lack of comprehension of labelling, a lack of knowledge regarding cocoa crops and their relationship to deforestation, or the lack of studies addressing the social, economic, and environmental effects of chocolate's life cycle.

8. (Zarantonello & Luomala, 2011)

Due to different environmental factors, chocolate produces rich and complicated eating experiences. The context of physiological need, the context of sensorial gratification, the context of memories and nostalgia, the context of escapism, the context of materialism, the context of chocoholics, and the context of interpersonal and self-gifts are the seven main

categories of contextual chocolate consumption. Four more general contextualised chocolate consumption experience types—chocolate consumption experience as medicine, as mind manoeuvring, as regression, and as ritual enhancement—are extracted on the basis of these chocolate consumption categories and concepts from previous consumer behaviour research.

9. (Brown, Bakke, & Hopfer, 2020)

A very new and quickly expanding portion of the American chocolate market is craft chocolate. The study found that participants divided products into quality categories based on usage context as opposed to price or other considerations. They discovered that American consumers of luxury chocolate employ search factors such segmentation, pricing, availability, and packaging as quality indicators. They also want credibility characteristics that imply credibility, such as the presence or absence of sustainability certificates or the appearance of meaning. When buying chocolate as a gift, for nostalgic reasons, or for intended post-injective effects, premium chocolate customers can obtain experience qualities including utility and/or delight.

10. (Zerbini , Vergura , & Luceri , 2019)

Ethical concerns are becoming more and more obvious in the increasingly socially conscious economy. This essay's goal is to examine the role that fair-trade communications play in consumers' decisions to purchase chocolate. It was also investigated how emotional empathy affected people's willingness to pay and purchasing intentions.

III. RESEARCH METHODOLOGY

A. RESEARCH DESIGN

Primary data were employed to perform the study, and those data were then used to advance the investigation. To provide the primary data, 100 respondents completed a standardised questionnaire. The simple sampling method that was utilised to evaluate the samples was validated and put to use for additional research.

The chi-square test is the method used to examine the data.

B. RESEARCH APPROACH

In order to collect data for this study, a google survey approach is used, and respondents are invited to fill out the questionnaire on their own. By using a structured questionnaire which included both open-ended and closed-ended questions.

C. SAMPLING TECHNIQUE AND SAMPLE SIZE

A sample size of 100 participants was selected for the purpose of conducting a pilot study to ascertain whether respondents were influenced to buy chocolates.

D. DATA USAGE

Only the data gathered through a questionnaire is taken into consideration for analysis and interpretation, and the chi-square test is used to examine it.

IV. INTERPRETATION AND ANALYSIS OF DATA

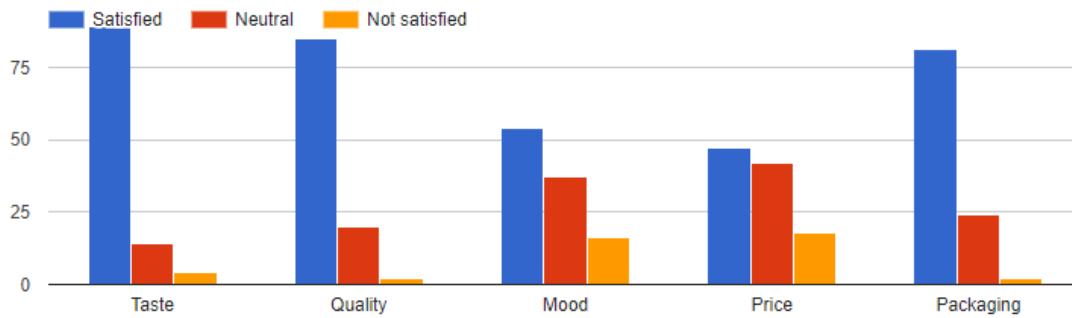
The goal of the paper is to examine the factors affecting consumer behavior towards purchase of chocolates and to determine whether or not customers' emotions influence their decision.

The information used for the research was gathered from primary sources by disseminating a structured questionnaire via Google Forms in order to examine the study's goals.

- Of the 100 responses, 53.3% of respondents were female, 46.7% were male,
- The age range of the majority of the responses was between 16-25, then came the group of people between the ages of 5-15, 26-40 and finally the group of 40 and above.
- Out of 100 responses 43% consume chocolates weekly once or twice and 20.6% consume every day.
- Consumers highly prefer Cadbury products compared to the other four brands such as Nestle, Amul, Hershey's and Fabelle. Approximately 88% of the consumers prefer Cadbury, followed by Nestle with 39%, Hershey's with 29.9%, Amul with 24.3% and finally Fabelle with 14%.
- Consumers are influenced mostly by taste of the chocolates, followed by their mood (emotion), quality, price and packaging.
- Out of 100 respondents 21.5% are highly impacted by the advertisements and most of them that is 33.6% are neutral, which means not most of them were influenced by advertisements. But an emotional aspect attracts a lot of consumers' attention.
- According to the survey conducted 50% of consumers were loyal to a particular brand or chocolate.

Findings:

To study the factors affecting consumer's buying behaviour towards Chocolates.



Consumers are influenced mostly by taste of the chocolates, followed by their quality, packaging, mood (emotion) and price.

HYPOTHESIS

H_0 - There is no association between gender and trustworthiness of consumers towards buying chocolate.

H_1 - There is an association between gender and trustworthiness of consumers towards buying chocolate.

CHI-SQUARE TEST

To understand the emotional influence on consumer decision making.

Gender *Emotional influence Cross tabulation

Count

		Emotional Influence			Total
		Strongly Agree	Strongly Disagree	Maybe	
Gender	Male	25	1	21	47
	Female	25	1	27	53
Total		50	2	48	100

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	.391 ^a	2	.822
Likelihood Ratio	.392	2	.822
Linear-by-Linear Association	.380	1	.538
N of Valid Cases	100		

Since the P value is 0.822 which is greater than 0.050 there is sufficient evidence to accept null hypothesis that is there is no association between gender and emotions of consumers towards buying chocolate.

To understand the impact of advertisement on Consumers buying behaviour.

H₀ - There is no association between age and the impact of advertisement on consumers buying behaviour of chocolate.

H₁ - There is an association between age and the impact of advertisement on consumers buying behaviour of chocolate.

Age * Advertisement Impact Cross tabulation

Count

		Advertisement Impact		Total
		Yes	No	
Age	5-15	17	2	19
	16-25	39	11	50
	26-40	14	3	17
	40 and above	12	2	14
Total		82	18	100

Chi-Square Tests

	Value	df	Asymptotic Significance (2- sided)
Pearson Chi-Square	1.393 ^a	3	.707
Likelihood Ratio	1.474	3	.688
Linear-by-Linear Association	1.377	1	.241
N of Valid Cases	100		

Since the P value is 0.707 which is greater than 0.050 there is sufficient evidence to accept null hypothesis that is there is no association between age and the impact of advertisement on consumers buying behaviour of chocolate.

V. CONCLUSION

Following a survey, data collection, analysis, and interpretation, we discovered that the majority of Chocolate consumers are in the 16-25 age range and that the majority of them occasionally consume chocolate. We also looked at how satisfied consumers were with the price and quality of some leading chocolate brands, with dairy milk being the most favoured option. The sample size collected is 100 and only in Bangalore, the data does not cover vast number of population it only covers handful of people. The estimates are subject to sampling error which arises as the estimates are calculated from a part (sample) of the population. Samples are for non-diabetic people so people with diabetics and old people would not take part in the survey as they do not eat chocolates. Also, we discovered that packaging did not comparably influence consumer purchasing. We have highlighted emotions as a purchase motivator due to the growing significance of customer emotions in purchasing decisions. We draw the conclusion that customers' buying behaviour is affected by their emotions because they select Chocolates depending on their feelings and occasion, and the majority of respondents believe that emotions do influence their decision of buying.

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APPENDIX

1. Name

2. Age

- ☐ 5-15
- ☐ 16-25
- ☐ 26-40
- ☐ 40 and above

3. Gender

- ☐ Male
- ☐ Female

4. How often do you eat chocolate?

- ☐ Everyday
- ☐ Weekly once/twice
- ☐ Not very often

5. Why do you mostly buy chocolate?

- ☐ Any occasion as gift
- ☐ To improve/enhance my mood
- ☐ No particular reason

6. Which are the brands you prefer the most?

- ☐ Cadbury
- ☐ Nestle
- ☐ Amul
- ☐ Hershey's
- ☐ Fabelle

7. Chocolates you prefer the most?

- ☐ Dairy milk
- ☐ 5 star
- ☐ Kit kat
- ☐ Amul chocolate
- ☐ Bournville

8. What according to you influences the purchasing decision?*

- ☐ Taste
- ☐ Quantity
- ☐ Mood
- ☐ Price
- ☐ Brand Name

9. How much impact does advertisements have on your decisions? Rate it on a scale of 1-5 assuming 1 as most unsatisfied and 5 as most satisfied?

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5

10. What attracts you the most in an advertisement?

- ☐ Use of cartoons
- ☐ Comical aspect
- ☐ Emotional aspect
- ☐ Bright & colourful

11. How important are these factors in your purchasing decision?

How important are these factors in your purchasing decision?	Not Important	Neutral	Important
Quality			
Price			
Mood			
Taste			
Brand Name			
Packaging			

12. Do you think purchasing decisions are influenced by emotions?

- ☐ Strongly Agree
- ☐ Strongly Disagree
- ☐ May be

13. Do advertisements impact your purchasing decisions?

- ☐ Yes
- ☐ No

A STUDY ON “HUMOUR IN MARKETING AND ADVERTISMENT”

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ABSTRACT

Humour can be used to demonstrate the experience the brand helps address or to help articulate the insight. Along with changing over time, humour can also vary by region or demographic. The funniest humour sometimes only appeals to the target audience.

Companies rely heavily on marketing their products and often humour has been a very convenient and impactful way to do so. Through our research, we will try to understand how humour seems appealing for the same by using Literature Review, understanding the findings and future scope of the study.

INTRODUCTION

For good reason, humour has grown to be a common advertising strategy because of its ability to attract and hold viewers' attention, elicit favourable feelings, and leave a lasting impression on the consumer about the brand. Humorous advertising often builds an emotional connection between the consumer and the brand, boosting the possibility that the client will remain a devoted consumer. It can be very challenging for brands to stand out amongst its competitors but with the use of humour and creativity, a lot of brands make a lasting impact on its customers and that might be something that other methods of advertising may not help the brands with. Especially in cases of sudden or unexpected humour, it would prove very efficient. However this doesn't mean that this method is risk free. Due to its subjective nature, brands have to very carefully curate advertisements for the targeted audience. What one might find amusing might not be found impressive by the other. Also because of various socio-cultural differences in various regions, planning a successful or rather humorous advertisement might backfire the brands.

Since the nature of comedy or humour is extremely subjective, the perspective clash amongst various regions, cultures and countries bring out vast differences and tells us

much about how different people from different cultures and scenarios take the same humorous content in varied ways. Humour that works in United States of America may not work in countries like Iran or China because of the very apparent cultural, lingual and political differences. This is why companies while opting for a humorous marketing strategy have to carefully understand what type of humour works in which place.

RESEARCH OBJECTIVES

- Understanding the target market
- Understanding how humour is taken in different countries
- Understanding the extent to which humour is used in advertising.

RESEARCH METHODOLOGY

Our research focuses on how humour in marketing is taken up by the population of a country/ countries. We would be referring to around 30 articles relating to the same topic in order to attain results and understand the outcome of the research by using published articles in google scholar and other research platforms. Because the nature of the research is secondary method, we only require already available resources online.

The current status of study on humour in advertising has been summarised in earlier assessments, which also shown that some findings warranted further explanation. Biological nature and biological evolution have not been considered by advertising researchers as supplementary or alternative reasons for humour in advertising, despite the literature's extensive discussion of the evolutionary purposes of humour. By reviewing research on the evolutionary functions of humour and demonstrating how these functions can explain the use, effects, and moderators of humour in advertising beyond the explanations provided in previous studies, the paper contributes to the advertising literature and broadens perspectives for research on humour in advertising.

REVIEW OF LITERATURE

The basic goal of an advertising campaign is to understand its target market so that it can develop appropriate advertising appeals that are compelling to them. Businesses meticulously research their markets and target demographics before developing innovative advertising techniques. They then employ a variety of appeals to affect consumers' attitudes and purchase choices. The two types of appeals are emotional and rational (Stafford & Day, 1995), with humour, music, scarcity, rational, sexual, and terror among the most popular during the past few decades (Santesmases, 2012).

Given the ease with which it is used in various mediums and the audience can be entertained by it, humour can be useful in a variety of situations (MacKenzie & Lutz, 1989). Yet, humour has shown to help to overcome those limitations in advertising messages if, at the time of developing an ad, we find ourselves in a position where we do not have strong arguments to convince our audience or there is bad information of two-sided messages (Cline & Kellaris, 1999), (Eisend 2009)

The nature of comedy, or how it is displayed in advertisements so that consumers can determine whether it is there or not, as well as other factors like how it is categorised and whether it is accepted, is the final attribute of humour.

The tests conducted by Scott et al. (1995) found that the use of comedy that is closely tied to and interwoven with the messages that the advertisement raises, as well as having already vetted the product, is the most effective way to reach customers. To have a favourable impact, the message must be purposefully, thematically, or structurally tied to the object (Weinberger & Spotts, 1995). Results of experiments indicate that comedy that is both strong and relevant to the content makes advertising more memorable, and that this interaction is mediated by attention and mood (Cline & Kellaris, 2007)

Additionally, humour should not dominate the announcement in order to attract and hold viewers' attention, but rather the message that is intended to be conveyed (Spott et al., 1997). If this occurs, the brand or product that is being announced, which is the main purpose of the advertisement, may be forgotten in favour of the announcement's humour.

Following the discovery of these claims, Eisend (2009) looked into the stimuli used in the advertisements. He came to the conclusion that real stimuli, as opposed to fictitious ones, were needed to improve the relationship between ads and brand cognitions because customers can hold brand cognitions with greater confidence as a result of prior experience (MacKenzie & Lutz, 1989). As well as the use of endorsers to assess their potential consumer effects (Limbu et al., 2012). We will be able to improve attitudes toward the advertisement (AAD), the brand (ABR), as well as brand recall and copy point recall, when humour and a celebrity endorser are combined.

The changes in consumer behaviour that humour elicits can be used to gauge its effectiveness. According to Eisend (2009), the most common ones are attention, persuasion, recall, memorability, attitude toward the advertisement (AAD), and attitude toward the brand (ABR). According to Weinberger and Spotts (1989), humour can improve mood, name recognition, and attention. It also has a positive impact on AAD, which in turn influences ABR and purchase intention (Zhang, 1996; Eisend, 2009; Weinberger & Gulas, 1992).

The Academy of Strategic Management Journal Volume 18, Issue 4, 2019 3 1939-6104-18-4- 405 mediators of humour strength, that is, the influence the recall of the advertisement, are mood and attention. These favourable outcomes can be explained by the fact that humour anticipates enjoyment, which increases the likelihood that people will see the advertisement (Scott et al., 1990) and changes attitudes when people see the advertisement (Nez- Barriopedro, 2017). Additionally, it diverts consumers' attention away from false beliefs, lowering resistance to persuasion (Duncan, 1979).

RESEARCH GAP

The data available is with regards to advertising only. Humour used in different countries has been compared using different indices. With regards to cultural differences, finding indices for comparison has been difficult. Within one country itself, we can find various cultures and demographic groups. Finding data on all of these bases may have proven to be difficult which led to providing data based purely on country/continent's indices.

CHALLENGES

Risk of offending consumers:

Gambling with jokes could be dangerous if the audience isn't positively responding to it. It might backfire if offensive humour is used at the wrong target.

Virality:

Brands require using good advertisement strategies to make their product or the idea of their product go viral. If there isn't success in that, the whole purpose of creating the ad becomes baseless.

Portrayal of immaturity: Humour can sometimes be taken as a sign of immaturity from brands' end. Especially dark humour would not be taken positively and might easily offend the masses.

FINDINGS

The selection of the warc 100 database was made possible by the fact that it provides an annual ranking of the best marketing companies and campaigns in the world based on results from over 70 effectiveness and strategy competitions (Warc, 2018). Warc and Gunn Report follow numerous advertising competitions around the world to compile the warc 100, where competitors are required to present the outcomes and impact of a campaign. Based on the awards they receive in competitions, campaigns (as well as the brands and agencies behind them) are highlighted. Every contest is given a weight based on how challenging and prestigious it is. The following is the foundation of the competition selection methodology: Award for effectiveness, where entries are evaluated primarily on a campaign's effectiveness. The entries for the strategy award are evaluated according to their strategic response. The method of award point assignment follows a strategic methodology because the majority of the award schemes under consideration have a single Best in Show, or Grand Prix, winner per category in addition to a larger group of Gold, Silver, and Bronze winners. As shown in Table 1, the points are awarded on a scale of 0–10.

Points attached to each competition (table 1)

Grand prix	10
Gold	5
Silver	4
Bronze	2

The points are modified to take into account the organizational style of those who do not use the pre-selected scheme. It is significant to note that the award schemes under consideration have a wide range in award size. They have set a limit of 10 Award Points that a single campaign can win in a single awards scheme in order to prevent over-rewarding campaigns that have won many awards in a single scheme over those that have won awards in multiple schemes. No campaign, no matter how many individual prizes it won, can win more points than the Best in Show winner of that awards program.

A score (the Competition Weighting), ranging from 1 to 5, is given to each competition in the ranking. This is an evaluation of how "difficult" it is to win the competition, and how esteemed the award is. The "Industry Perception" and "The Level of Potential Competition" are taken into account in the calculation.

Within the industry, perception. Within the industry, it is widely believed that some competitions are harder or more prestigious than others. To reflect this, Gunn Report polled more than 100 senior office strategists and organizers. The Competition Weighting takes the findings of this overview into account the potential degree of rivalry. In general, it will be harder to win competitions or categories that are open to a larger "pool" of campaigns than competitions that are restricted to the size of the pool.

As a result, winning a global competition will be more challenging than doing so in a single market. On the other hand, it will be more challenging to win a category that is open to a variety of promotional activities than, say, a category that only accepts digital marketing campaigns.

Warc takes into account the share of the global marketing market that each rival represents in order to reflect this. Warc's extensive ad spends data assets, which include geographic analysis, make it possible for this. An overall score is determined by multiplying the Award Points and Competition Weighting for each campaign. In the event that a campaign wins multiple prizes, the final. The total of all the scores it has earned in different competitions would be its final score.

Following the determination of campaign scores, points may be assigned to the companies in charge, both on the customer and agency sides. Each campaign in the database has scores that are given to both an organization and a brand. This information is based on data that is readily accessible to the public, like winners' lists made public by award organizers. Rankings for individual agencies, agency networks, agency holding companies, brands, and advertisers can be created thanks to this.

A brand or agency can earn up to ten Award Points from a single campaign in a single competition, just like campaign scores. In a single competition, one campaign may take first place. Additionally, a brand or agency can only earn a maximum of 20 Award Points from a single awards program. This is so that organizations or brands that qualify for certain competitions in the database can earn a lot of points from a single award scheme. A few of the competitions in the database offer a lot of prizes.

Companies or brands are not permitted to take part in those competitions. It means that competitions in nearby markets that are closed to sections from outside those markets are also closed to those sections.

In general, it is challenging to earn 20 Award Points from a single show. It's comparable to taking first place, gold, and silver in a number of different competitions.

As a result, only a few organizations in the database are influenced by the 20-point top. Similarly, the significant Competition Weighting is multiplied by all Award Points to determine the scores for organizations and brands.

Finally, it is worth noting that agencies listed in the database as "contributing agencies" for a campaign receive half the Award Points assigned to "primary agencies" for the same campaign (Warc, 2018).

RESULTS

Every campaign listed in the Warc index is carefully examined to see if humour is utilized as a tool for advertising, enhancing the effectiveness of the campaign, and, if so, whether this assisted the agency in rising to a higher position. It is simple to follow the development of data, agency positions, and humour because Warc 2017 and Warc 2018 are compared to the previous year, 2016, and Warc 2017 and 2016.

The Warc lists' participating agencies are being scrutinized to see if their use of humor has improved or worsened from the previous year. The only information that can be gleaned from newly established agencies is whether or not they use humor and where they stand in the rankings.

Twenty-two nations from all continents participated in the Warc list over the past three years, including 22 in 2016 and 20 in 2017 and 2018. However, it is significant to note that not all of them are equally represented in the world of advertising, in contests, or in rankings. The index's fewest advertisements are from Africa and South America, with zero and two in 2016, one and three in 2017, and one and six in 2018.

They therefore have the lowest participation in the ranking, but despite this, their presence is gradually growing, albeit slowly and in small numbers. With 24 ads in 2016 and 38 in 2017 and 2018, North America, which includes Canada and the United States, is the top continent.

Table 2's findings show that, with the exception of Asia, where humour was only used in 36% of advertisements in 2017 and 25% in 2018, humour was used in nearly 50% of advertisements worldwide.

Due to the significance of the internationalization of humour that is being examined as well as the fact that it is typical given the small number of Asian countries involved, this number will be considered in the study even though the number of Asian countries involved in the index is not large or they only produce one single advertising campaign per country, resulting in a total of just 11 campaigns being included in the list in 2017 and 12 in 2018.

Worldwide, humour was used in 44% of advertising campaigns in 2016, 47% in 2017, and 56% in 2018, showing an upward trend over time.

For ease of understanding, the data in the following tables is separated by continent. The research data include information on the quantity of advertisements, the proportion of humorous advertisements, the proportion of humour by continent, and the

representativeness of each continent (Tables 3 and 4).

Table 2
NUMBER AND PERCENTAGE OF ADS WITH AND WITHOUT HUMOR IN EACH CONTINENT

IN 2016				
Country	Campaigns	Campaign with humour	Percentage of humour	Representativeness
Europe	35	20	57%	39%
Asia	24	10	42%	20%
North America	24	13	54%	25%
South America	2	1	50%	2%
Oceania	12	5	42%	10%
Africa	0	0	0%	0%
Global	3	2	67%	4%
Total	100	51	44%	

Table 3 NUMBER & PERCENTAGE OF ADS WITH AND WITHOUT HUMOR IN EACH CONTINENT IN 2017				
Country	Campaigns	Campaign with humour	Percentage of humour	Representativeness
Europe	29	15	52%	30%
Asia	11	4	36%	8%
North America	38	20	53%	40%
South America	3	1	33%	2%
Oceania	16	9	56%	18%
Africa	1	1	100%	2%
Global	1	0	0%	0%
Total	100	50	47%	100%

Table 4 NUMBER & PERCENTAGE OF ADS WITH AND WITHOUT HUMOR IN EACH CONTINENT IN 2018				
Country	Campaigns	Campaigns with humour	Percentage of humour	Representativeness
Europe	25	10	40%	21%
Asia	12	3	25%	6%
North America	38	20	53%	43%
South America	6	4	67%	9%
Oceania	18	9	50%	19%
Africa	1	1	100%	2%
Total	100	47	47%	100%

The last column tells us how representative each continent is, so from lowest to highest representativeness in 2016 are Africa, South America, Oceania, Asia, North America, and Europe, while in 2017 the order changes slightly to Africa, South America, Asia, Oceania, Europe, and North America.

The most notable change is an eight-point increase in Oceania's use of humour. Africa, Asia, South America, Oceania, Europe, and North America are listed in that order in 2018, with this year being especially representative given the obvious evolution of the continents.

With the exception of South America and Asia, almost all data have remained stable over the past two years. South America has doubled the number of ads in the index and uses humour in 67% of them, while Asia has added one more add but keeps the same level of humour.

Once the distribution of humour in advertising has been identified, the products included in the analysis have been examined to further consolidate the data and determine whether the claims made previously by Spotts Weinberger and Limbu, among others, still hold true or whether the current trend in the use of humour in advertising is moving toward other types of products.

Finally, in order to spot any trends or potential areas for improvement, the agencies that developed those advertising campaigns were carefully examined.

Every year, there are new agencies in the ranking, previously awarded agencies that received a higher index position, previously awarded agencies that received a lower index position, and those whose data were not available, which are referred to as others (Tables 5 and 6).

Table 5 AGENCIES INVOLVED IN 2017 AND THEIR POSITION WITH RESPECT TO 2016			
New Agencies	Higher position	Lower position	Other
33	54	12	1
Table 6 AGENCIES INVOLVED IN 2018 AND THEIR POSITION WITH RESPECT TO 2017			
New agencies	Higher position	Lower position	Other
34	33	25	8

The large number of new agencies reflects the fierce competition that exists among advertising agencies year after year. As a result, it is difficult to maintain or raise the position due to the achievement of more prizes in various competitions, which is why many agencies fall positions even while remaining among the hundred best in the world in terms of effectiveness.

Table 7 CORRELATION BETWEEN THE USAGE OF HUMOR & THE POSITION IN THE RANKING IN 2017	
Agencies that have humour and higher position	17
Agencies that have no humour and higher position	14
Agencies that have humour and lower position	12
Agencies that have no humour and lower position	11
New agencies with humour	15
New agencies without humour	15
Others	16
Table 8 CORRELATION BETWEEN THE USAGE OF HUMOR & THE POSITION IN THE RANKING IN 2018	
Agencies that have humour and higher position	29
Agencies that have no humour and higher position	23
Agencies that have humour and lower position	7
Agencies that have no humour and a lower position	5
New agencies with humour	14
New agencies without humour	17
Others	5

As a result, while many agencies may not be included in the list of most effective because of the figures they have achieved, they are included in the other mentioned because of the high creative quality involved in their campaigns.

It is critical to look deeper into the data than just the simple numbers of each agency in order to learn more details. There is a link between the agencies that have risen or fallen in rank as a result of whether or not they used humour (Tables 7 and 8).

DISCUSSIONS

There has been a clear trend in recent years of developing countries increasing their participation, making the percentage of participation per continent more equal. The high participation of North America and Europe in the index can be attributed to a variety of factors, including higher development of the countries in those continents, a better understanding of the market because they have been involved for a longer period of time than the others, higher GDP and marketing rates, and so on. Each of the total number of advertising campaigns was examined to see if the use of humour was used as a style of advertisement or a combination of humour and others.

LIMITATIONS

The research was done using Literature review where authors provided their analysis and concluded their findings. There could be a scope of taking more variables of study into consideration since the research by us is done purely on the basis of materials available to us provided by different authors. The data is also little outdated as data since the post-pandemic period has not been taken into consideration. The impact of pandemic could also prove to be a limitation in such case. However this could be taken up as a future case of study.

FUTURE SCOPE OF STUDY

Despite being a universal phenomenon, humour differs across cultures. Previous research offers compelling evidence that humour usage, perceptions, and the connection between humour and psychological well-being vary across cultures. Particularly, Easterners do not view humour with the same enthusiasm as their Western counterparts. Chinese people in the East have mixed feelings about humour. Comparatively to their Western counterparts, Easterners are believed to use humour as a coping mechanism less frequently. Easterners appear to use less aggressive but more affiliative humour than Westerners when it comes to the humour types. In conclusion, we contend that because specific cultural factors have not been taken into account, the cultural difference in particular humour usage has not yet been proven conclusive.

CONCLUSION

In addition, different cultural backgrounds use humour differently because different cultures have different interpretations of particular types of humour. Additionally, there is a parallel relationship between humour and the psychological well-being index for Westerners and Easterners. Westerners and Easterners both profit from adaptive humour and suffer negative effects from maladaptive humour. Maladaptive humour is less prevalent in Eastern cultural backgrounds, but the strength of the relationship varies across cultures.

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A STUDY OF THE EFFECT OF NPAS ON PUBLIC SECTOR BANKS IN INDIA

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I. ABSTRACT

The present study aims on the effect of Non – Performing assets on public sector banks. Loans are assets for a bank and an asset becomes Non – Performing when the borrower fails to repay back the loan or advance along with principal and interest that he/she has borrowed from the bank. Through this study we analyse that how badly does NPAs affect public sector banks and what suggestive measures or approaches can public sector banks adopt to stop assets in becoming NPAs. The primary data is gathered through the use of questionnaires as a data collection instrument. The non – probability sampling approach was used to select 150 respondents for the study. As a result of the research, it can be concluded that as compared to private sector banks, public sector banks face the problem of NPAs the most and banks and Reserve Bank of India has to adopt measures to curb them.

II. INTRODUCTION

A nonperforming asset (NPA) refers to a classification for loans or advances that are in default or in arrears. A loan is in arrears when principal or interest payments are late or missed. A loan is in default when the lender considers the loan agreement to be broken and the debtor is unable to meet his obligations.

Working of Non-Performing Assets:

Nonperforming assets are listed on the balance sheet of a bank or other financial institution. After a prolonged period of non-payment, the lender will force the borrower to liquidate any assets that were pledged as part of the debt agreement. If no assets were pledged, the lender might write-off the asset as a bad debt and then sell it at a discount to a collection agency.

In most cases, debt is classified as non-performing when loan payments have not been made for a period of 90 days. While 90 days is the standard, the amount of elapsed time may be shorter or longer depending on the terms and conditions of each individual loan. A loan can be classified as a nonperforming asset at any point during the term of the loan or at its maturity.

Types of Non-Performing Assets

Although term loans are the most common type of nonperforming asset, other types of nonperforming assets include:

- Overdraft and Cash Credit (OD/CC) accounts that have been out of order for more than 90 days.
- Agricultural advances with interest or principal instalment payments that are more than two crop/harvest seasons late for short-duration crops or one crop season late for long-duration crops.
- Any other type of account's expected payment has been overdue for more than 90 days.

III. LITERATURE REVIEW

(Das & Dutta, 2014) the article entitled, “A Study on NPA of Public Sector Banks in India”. This article has made an attempt to focus on the reason behind the NPA and its impact on banking operations. The main objective of the study is to find out if there are any significant differences in the mean variation of the concerned banks. In this paper they have tried to analyse the 6 years net non-performing assets data of 26 public sector banks.

(S, 2013) the article entitled, “A Study on causes and remedies for non-performing assets in Indian public sector banks with special reference to agricultural development branch, State Bank of Mysore”. This proposed research paper identifies the effect of a set of micro variables like Age, Sex, Education etc of Indian farmers on the management of their credit. An attempt is made to find the causes of non-performance by considering a set of 20 variables which have a major impact on the performance of farmers.

(Kiran & Jones, 2016) the article entitled, “Effect of Non-Performing Assets on the Profitability of Banks – A Selective Study”. A selective study has been done on public sector banks in India to evaluate the effect of non-performing assets on the profitability of banks. SBI and 5 nationalised banks were selected for the study and the relation between their gross Net-Performing assets and net profit was measured.

Shembagavalli, R. (2013) the article entitled, “A Strategy to manage NPAs of Public sector banks”. The study was taken with an objective of analysing the impact and effect of NPAs of public sector banks and to suggest suitable measures and strategies to control and manage NPAs. The various factors determining the NPAs of public sector banks at higher degree were identified and various suggestions were given to minimize the NPAs.

(Omid & Javaid, 2016) the article entitled, “Effect of Non-Performing Assets on the Profitability of public sector banks”. The study highlights the trends, status and impact of NPAs on PSBs profitability during the period of 7 years. The findings and analysis reveal that the NPA impact negatively on public sector bank’s financial performance in the period under the study.

(Noor, 2019) the article entitled, “Effect of Non-Performing Assets on the Profitability of NABARD”. This study is grounded on secondary data, highlights the trends, status and impact of NPA on NABARD's profitability during the period of 17 years i.e. from 2000–2001 to 2016–2017. The researcher has stated various research journals, articles and research papers. During the study, RBI Reports on Trend and Progress of Banking in India for various years and websites have been referred to.

IV. RESEARCH METHODOLOGY

Objectives of the study

- To study the disadvantages of NPAs on the Indian Economy.
- To identify the methods of reducing NPAs for public sector banks.
- To give suggestive measures for effective NPA management.

Scope of the study

- This research is only applicable to the banking and finance industry of India.
- This research does not apply to private sector banks.
- The research studies the effects of NPAs on the Indian Economy.
- This study could suggest measures for banks to avoid future NPAs and to reduce existing NPAs.

Need of the study

The public sector banks play a very important role in the economy, as it contributes directly to the GDP and mobilizing savings and channelizing investments. But after managing every challenge successfully, NPA is a biggest challenge to public sector banks as the increasing NPA have adverse impact upon the progress of the Indian Economy and the Indian Financial System.

Hence, my research is to draw a view of the effect of NPAs on the Public Sector Banks and how to control the same.

Research Methodology

Population:

Bank employees and finance managers with any work experience in the banking and finance industry

Sample Size:

The number of survey respondents: 50

Sampling Technique:

In this research, Random Sampling Technique is being used. This technique is used when every person has an equal chance of getting selected to be a part of the sample.

Methodology:

In this research the data is collected via google forms. The sample has been selected at random from profiles of professionals on LinkedIn. In this research quantitative method of data collection is only used.

Primary Data:

Primary Data is being collected via google form-based survey which has been shared with employees and business owners of education technology companies.

Tools and techniques used for analysis:

The tools used in this research are Google Form, Excel Sheets, Google Spreadsheets etc

Limitations of the study

- The study is limited to 50 samples only.
- The data collected has been reported by employees from the field of banking and finance industry. The accuracy of the data is limited by the truthfulness and awareness of the industry trends.
- As the financial statements are highly confidential the information provided by the bank may not be sufficient.
- Time is one of the constraints as this vast study is undertaken within a limited span.

V. RESEARCH FINDINGS & ANALYSIS

Table 4.1: Table showing the number of respondents on to how much do NPAs threaten a bank’s ability to meet its commitments to depositors and other regulatory authorities

	NO. OF RESPONDENTS	PERCENTAGE
1	03	06%
2	03	06%
3	11	22%
4	24	48%
5	09	18%
TOTAL	50	100%

Analysis:

From the table above, number one represents the Lowest and number 5 represents the highest. 24 of the respondents gave a scale rating of 4 saying that NPAs does threaten a bank’s ability to meet its commitments to depositors and other regulatory authorities whereas 03 of the respondents gave a low scale rating of 1, 03 of the respondents gave a scale rating of 2, 11 of the respondents gave a scale rating of 3 and 09 of the respondents gave a scale rating of 5.

Table 4.2: Table showing if the respondents are aware on how often do Agricultural loans result in NPAs

	NO. OF RESPONDENTS	PERCENTAGE
Always	11	22%
Sometimes	32	64%
Never	03	06%
Rarely	04	08%
TOTAL	50	100%

Analysis:

From the table above, majority of the respondents (32) have said that only sometimes agricultural loans result in NPAs followed by 11 respondents say agricultural loans always result in NPAs, 03 respondents say agricultural loans never result in NPAs and 04 respondents say that agricultural loans rarely result in NPAs.

Table 4.3: Table showing the respondents view on which approaches to NPA management is going to be most effective

	NO. OF RESPONDENTS	PERCENTAGE
Strengthening of public sector banks governance	12	24%
Privatization of public sector banks	12	24%
Complete re – engineering of banking system	09	18%
Strengthening of RBI governance and regulation	17	34%
TOTAL	50	100%

Analysis:

From the table shown above, majority of the respondents (17) say that for effective NPA management strengthening of RBI governance and regulation is required whereas 12 respondents say that strengthening of public sector bank is required, 12 respondents say that privatization of public sector banks and 09 respondents say that Complete re – engineering of banking system is required.

Table 4.4: Table representing the opinion of respondents for the reason of assets becoming NPAs

	NO. OF RESPONDENTS	PERCENTAGE
Managerial deficiencies during work	09	18%
Lack of knowledge of the area of handling	08	16%
Lack of timely actions	12	24%
Lack of adequate efforts for recovery	04	08%
Lack of proper verification of the genuine purpose of loans and advances	17	34%
TOTAL	50	100%

Analysis:

From the table shown above, majority of the respondents (17) say that the reason of assets becoming NPAs is due to the lack of proper verification of the genuine purpose of loans and advances whereas 09 respondents say that it is due to the managerial deficiencies during work, 08 respondents say that it is due to the lack of knowledge of the area of handling, 12 respondents say that it is due to the lack of timely actions and 04 respondents say that it is due to the lack of adequate efforts for recovery .

VI. DISCUSSION & ANALYSIS OF FINDINGS

The major findings arrived after the analysis provided by respondents on the topic “A Study on the Effect of NPAs on Public Sector Banks in India”.

- It is observed that most of the respondents are in the age group of 18 – 25 years.
- It is observed that majority of the respondents are Male.
- Compared to the 5 cities mentioned, majority of the population belongs from Bangalore City.
- Majority of the respondents have a Full – time employment.
- It is observed that most of the respondents know what are Non - Performing Assets.
- It is observed that majority of the respondents agree that NPAs threaten a bank’s ability to meet its commitments to depositors and other regulatory authorities.
- Majority of the respondents say that Agricultural loans not always result in NPAs, but only sometimes.
- It is observed that most of the respondents say that for effective NPA management, strengthening of the RBI governance and regulation is required.
- It is observed that most of the respondents agree that NPAs bring a negative impact to the Indian economy.
- It is observed that majority of the respondents feel that public sector banks are facing the problem of heavy NPAs.
- It is observed that very few respondents are in a neutral statement that non – payment of loan may or may not have to be reported to CRILC to avoid NPAs.
- Majority of the respondents say that the reason for assets becoming NPAs are due to lack of proper verification of the genuine purpose of loans and advances.
- Most of the respondents gave a Neutral response saying that public sector may or may not be able to reduce NPAs in the coming future.
- It is shown that majority of the respondents says that RBI is taking necessary steps in managing NPAs in public sector banks.
- It is shown that majority of the respondents says that banks need to be more cautious while lending loans to avoid NPAs.
- It is observed that majority of the respondents agree to the statement that increasing NPAs not only reduce the profitability of banks but also effect its credibility.

VII. CONCLUSION

NPAs are more prevalent in public sector banks than in private sector banks. NPAs have a negative impact on the bank's profitability as well as the country's economic growth. It must be managed if we are to develop our economy.

Over time, the number of NPAs has steadily increased. The recovery rate is improving, but it is still very low in comparison to the increase in the number of NPAs. Among the recovery channels, Lok Adalat recovered the least amount, while IBC code recovered the most (except for 2017), DRT recovered a significant amount, and SARFAESI Act ranks second among recovery tools.

Poor asset quality is a problem for banks because, according to RBI guidelines, banks are required to keep some amount as provision depending on their asset quality, resulting in declining bank profitability. The Insolvency and Bankruptcy Code of 2016 is important in terms of recovering assets from creditors whose cases have been filed with the National Company Law Tribunal. In fact, the RBI figures show that the NPA growth rate is in a declining phase, which is a positive development.

Non-performing assets can be avoided if all necessary steps and actions are taken, for which an effective management information system (MIS) should be developed. Bank personnel involved in advance sanctioning should be educated on proper documentation and security charging, as well as motivated to take steps to prevent advances from becoming NPAs.

As a result, in order to compete with private sector banks, public sector banks must pay close attention to their operations. Banks should be well-versed in proper borrower/project selection as well as financial statement analysis.

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IX. ANNEXURE

Age:

- 1) Less than 18 years
- 2) 18 - 25 years
- 3) 26 - 35 years
- 4) 36 - 45 years
- 5) More than 45 years

Gender:

- 1) Male
- 2) Female
- 3) Others

Where do you live:

- 1) Hyderabad
- 2) Bangalore
- 3) Mumbai
- 4) Chennai
- 5) Other City

Current Employment Status:

- 1) Full - time employment
- 2) Part - time employment
- 3) Self - employed
- 4) Not employed

Do you know what are Non - Performing Assets?

- 1) Yes
- 2) No
- 3) Maybe

On a scale of 1 - 5, how much do NPAs threaten a bank's ability to meet its commitments to depositors and other regulatory authorities?

- 1) 1
- 2) 2
- 3) 3
- 4) 4
- 5) 5

How often do agricultural loans result in bad debts or NPAs?

- 1) Always
- 2) Sometimes
- 3) Never
- 4) Rarely

Which of the following approaches to management of NPAs is going to be most effective?

- 1) Strengthening public sector banks governance
- 2) Privatization of public sector banks
- 3) Complete re-engineering of banking system
- 4) Strengthening of RBI governance and regulation

Do you feel that non - performing assets for a bank can be solved by transferring all existing bad debts to a single 'bad bank' and thus giving all public sector banks a fresh start on management of NPAs?

- 1) Strongly Agree
- 2) Agree
- 3) Neutral
- 4) Disagree
- 5) Strongly Disagree

Do you think NPAs bring a negative impact to the Indian economy?

- 1) Strongly Agree
- 2) Agree
- 3) Neutral
- 4) Disagree
- 5) Strongly Disagree

On a scale of 1 -5, do you think the public sector banks are facing the problem of heavy NPAs?

- 1) 1
- 2) 2

- 3) 3
- 4) 4
- 5) 5

Should banks identify early that there is going to be a non - payment of loan and report it to the Central Repository of Information on Large Credits (CRILC)?

- 1) Strongly Agree
- 2) Agree
- 3) Neutral
- 4) Disagree
- 5) Strongly Disagree

According to you, what is the reason for assets becoming Non-Performing Asset?

- 1) Managerial deficiencies during work
- 2) Lack of knowledge of the area of handling
- 3) Lack of timely actions
- 4) Lack of adequate efforts for recovery
- 5) Lack of proper verification of the genuine purpose of loans and advances

Do you think the public sector banks will be able to reduce NPAs in the coming future?

- 1) Yes
- 2) No
- 3) Maybe

According to you, Is RBI taking necessary steps in managing NPAs in public sector banks?

- 1) Yes
- 2) No
- 3) Maybe

Do you think banks need to be more cautious while lending loans to avoid NPAs?

- 1) Yes
- 2) No
- 3) Maybe

Do you think the increasing NPAs not only reduce the profitability of banks but also effect its credibility?

- 1) Yes
- 2) No
- 3) Maybe

A STUDY ON CONSUMER BEHAVIOUR TOWARDS D-MART'S

Submitted by

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ABSTRACT

The study of people, groups, or organisations and all the behaviours connected to the acquisition, consumption, and disposal of products and services is known as consumer behaviour. Consumer behaviour refers to how a person's feelings, attitudes, and preferences influence their purchasing decisions. In an effort to comprehend people's desires and consumption habits, the formal study of consumer behaviour looks into personal characteristics like demographics, personality lifestyles, and behavioural variables (such as usage rates, usage occasion, loyalty, brand advocacy, and willingness to provide referrals). Consumer behaviour also looks into the influences that social groupings including family, friends, sports, and reference groups, as well as society at large, have on the consumer (brand-influencers, opinion leaders).

D-mart is an Indian network of hypermarkets that offers its clients a large selection of items for daily household needs at competitive pricing. The goal of this study is to learn how customers generally behave and how satisfied they are with D-Marts products and services. Those with average incomes are spending more at D-marts. This study shows that clients are happy with D-marts' services.

INTRODUCTION

Aiming to provide customers with a broad selection of essential personal and home goods under one roof, D-Mart is a one-stop supermarket business. Every D-Mart location carries household necessities, such as food, clothing, cosmetics, kitchenware, bed and bath linens, home appliances, and more, all at reasonable prices that our customers value. Our main goal is to provide clients with high-quality goods at reasonable prices.

The origin story of D-Mart couldn't have been more remarkable; Radhakishan Damani, who was 45 at the time, founded the company in 2002, right after he had successfully amassed millions of dollars. When he founded D-Mart, Damani was a renowned figure in Indian stock exchanges. He already owned a few valuable stocks that were valued higher than Gillette and HDFC Bank. Damani, who left his trade school after the first year, originally worked for his father in the metal rollers industry, but he didn't start investing in stocks until he was 32. He wound up getting to be one of the biggest stock financial specialists of the 90s, and

contemporary securities exchange bull Rakesh Jhunjhunwala feels him to be an instructor. Mr. Radhakishan Damani and his family founded D-Mart to meet the expanding demands of the Indian family. Since opening its first location in Powai in 2002, D-Mart has expanded to 306 locations throughout the Indian states of Maharashtra, Gujarat, Andhra Pradesh, Madhya Pradesh, Karnataka, Telangana, Chhattisgarh, NCR, Tamil Nadu, Punjab, and Rajasthan.

Avenue Supermarts Ltd. established a record opening on the National Stock Exchange following the IPO filing (NSE). When the stock market closed on March 22, 2017, the value of D-Mart increased to Rs. 39,988 crores. Britannia Industries, Marico, and Bank of Baroda were the next three most prominent Indian companies after D-Mart, which rose to the 65th spot. As of November 21, 2019, D-Mart has a market valuation of around 114,000 crores, placing it 33rd among all firms listed on the Bombay Stock Exchange.

The study of consumer behaviour is concerned with how people, groups, and organisations select, acquire, utilise, and discard ideas, goods, and services in order to satisfy their needs and wants. Consumer behaviour in the marketplace is discussed, as well as the underlying factors that contribute to such behaviour. It is a study of consumer behaviour and what drives people to buy and utilise certain products. For every organisation wanting to acquire a competitive edge, understanding customer behaviour in the current market is essential. For marketers to understand consumer expectations, it is essential to examine consumer purchase behaviour. It's helpful to know what drives customers to acquire products. The retail market in India is incredibly vibrant and diversified. India has experienced great growth in this sector, making it a popular destination for international investors. By 2025, the Indian retail market is expected to have grown from \$0.7 trillion in 2019 to \$1.1–1.3 trillion, with a CAGR of 9–11%, thanks to sociodemographic and economic factors including urbanisation, income growth, and the rise of nuclear homes. The goal of the D-Mart chain of one-stop supermarkets is to provide customers a wide variety of necessary personal and home items under one roof.

REVIEW OF LITERATURE

1. **(Nipane, 2022):** In their paper stated that consumers buying behaviour towards D-Mart is positive due to the quality, quantity, brand, varieties, affordability and offers provided by them.
2. **(Rao, 2022):** (A study with reference to D Mart shopping Mall in Guntur, Andhra Pradesh. India) According to the study, the targeted customer of D Mart shopping mall is business people, efforts must be made to improve the perceptions of the customers regarding the quality of the product.
3. **(Munshi, 2018):** Product assortment, store floor space, and crowd density has a significant impact on consumer buying behaviour at D-Mart store in Vadodara.
4. **(Salecha, 2018):** Both Primary and secondary data collection were made to find out the customer satisfaction. Surveys were conducted on the basis of promotional

schemes, place and store layout and, purchasing from store.

5. **(Guruprasad, 2018)**: Director Research, Universal Business School. vol3, issue 11
According to this case study, it is found that the customers are satisfied with the services provided by D-Mart.
6. **(SEKHAR, 2022)**: This case discloses strategies, insights and reasons for the success of D-Mart, they used various techniques to set up D-mart retail stores across the country.
7. **(Jain, 2021)**: This study tries to explore the importance of mental accounting in purchase decision and also tries to place mental accounting as a vital stage in buying decision making process.
8. **(Bhatkal, 2021)**: To comprehend the features of d-mart business model, to understand the Indian food and grocery market, to analyse the reasons for the success of D-Mart, to analyse the financial health of a business by using financial ratios and to appreciate the effect of business and operating strategy on financial statements.
9. **(Anithamalar, 2019)**: The study was conducted to find out the preference of consumers and find out their buying behaviour. The study is conducted using statistical tools and surveys.
10. **(Kushwaha, 2018)**: In-Store Shopping Environment and Impulsive Buying with Special Reference to Indore City’, The study is based on the objective to identify the influence of in-store shopping environment on the buying behaviour of the customers. For the study, consumers of D-Mart and treasure island of Indore city were considered, it is found that offers and discounts influence customers.
11. **(Rajiv Lal, 1997)**: According to them everyday low pricing strategy has proved to be a successful innovation resulting in higher profits to super markets adopting it in competition with promotional pricing.
12. **(Nair, 2006)**: Organized sector doing new innovative for attracting customers. Retailing is a service industry retailers modify business as per what customer wants manufacturing industry achieved their profit goal when they has skilled to overcome customer expectation.
13. **(Mishra, 2013)**: Product variety and its availability are equally important for consumers for buying any product. Product availability and product variety play

OBJECTIVES

- To analyse buying behaviour of consumers of D-mart stores
- To find out what are the factors that influences the purchasing behaviour.
- To study which income level group people are purchasing more from D-marts.
- To know the satisfaction level of consumers towards D Mart stores.

RESEARCH METHODOLOGY

Study was conducted in Bengaluru city. The method of Convenient sampling is used in this study. The sample size of this research is 152 respondents. As the study comes under primary data, the data was collected from various consumers through Google forms. The questionnaire included demographic variables like age, gender, occupation and annual income. The questionnaire contained both close ended questions and open-ended questions.

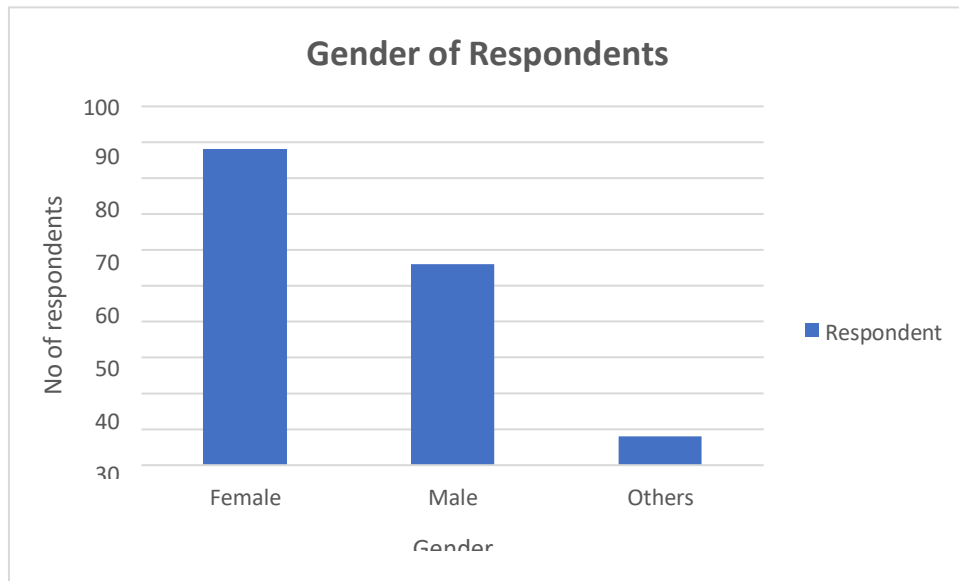
LIMITATIONS

- Due to constraints of time and sample responsiveness, the sample size is convenience.
- This research is limited to Bengaluru city of Karnataka.

DATA ANALYSIS & INTERPRETATION

Table 1: Gender of Respondents who has visited D-Mart:

Gender	Respondent	%
Female	88	57.89
Male	56	36.84
Others	8	05.27
Total	152	100

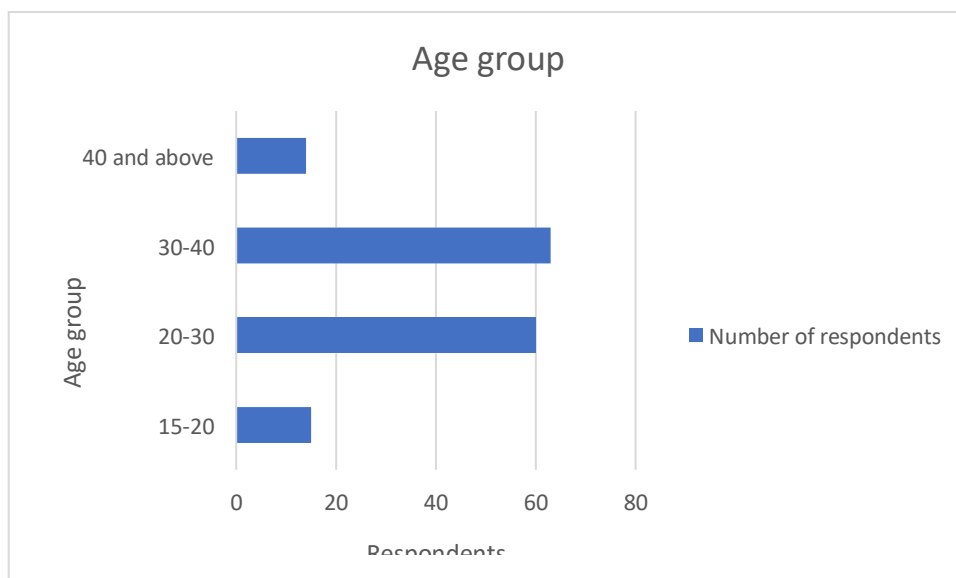


Interpretation:

From the above data we can say that females (57.89%) visit the store more compared to male (36.84%). This can be because women often find themselves making purchases on behalf of everyone in their life. This means women purchase items not only for themselves but also for their husbands, partners, children, friends, relatives, elderly parents, in-laws, to name a few.

Table 2: Age Group of Respondents who has visited D-Mart:

Age Group	Number of respondents	%
15-20	15	9.87
20-30	60	39.47
30-40	63	41.45
40 and above	14	9.21
Total	152	100

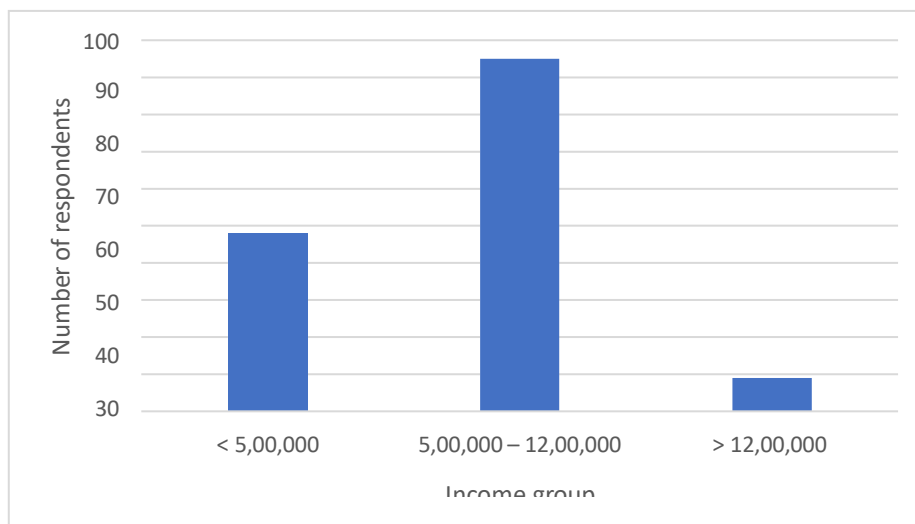


Interpretation:

From the above data we can conclude that majority of them who visit D-Mart are from the age group of 20 - 40 years. This majority can be due to the need of budget friendly purchases and the ones who have the energy, time and money to go visit the store in this busy city. Whereas people from age group of 40 and above do not visit the store much maybe because they are dependent on someone and also, they’ll not be having much energy to travel for these stores rather buy it from small Kirana stores nearby.

Table 3: Income Group of Respondents who visits D-Mart:

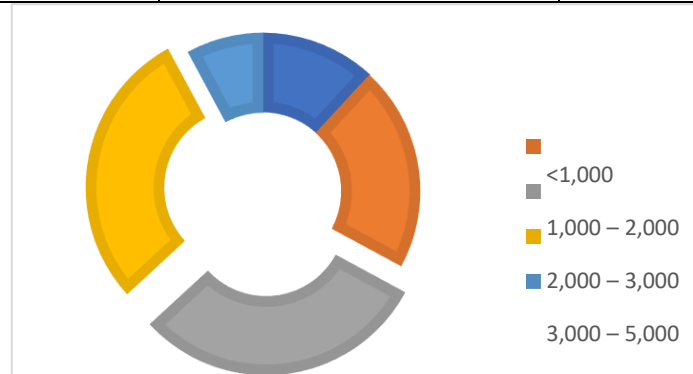
Earnings Per annum	Number of respondents	%
< 5,00,000	48	31.58
5,00,000 – 12,00,000	95	62.50
> 12,00,000	9	5.92
Total	152	100

**Interpretation:**

From the above data it shows that 31.58 % of the respondents are from the low-income level group, 62.5 % of respondents who purchase in D-Mart is from the middle-income level group & 5.92 % of respondents are from the higher income level group. Most of respondents comes under middle-level income level and least is from the higher-level income people, this can be due to the affordability and the standard of living of these income group people. Usually, consumers from the higher income group buy luxury products, they are brand conscious, and usually prefer buying it outside.

Table 4: Respondents level of shopping per month

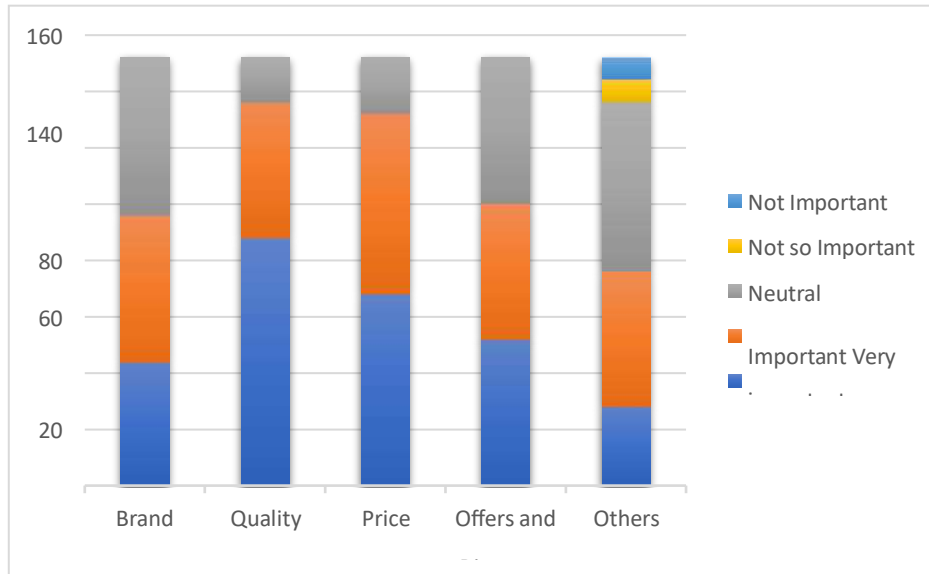
Level of shopping per month	Number of respondents	%
<1,000	18	11.84
1,000 – 2,000	32	21.05
2,000 – 3,000	46	30.26
3,000 – 5,000	44	28.95
> 5,000	12	7.89
Total	152	100

**Interpretation:**

From the above data, we can say that 30.26% of the total respondents shopping level is between 2000-3000, 28.95% of the respondents' shopping level is between 3000-5000 & 7.89% respondents shopping level is above 5000. Most respondents purchase level of shopping per month is between 2,000 – 3,000 and least is from more than 5000. As in this store consumer gets all types of goods from grocery till furniture at the best price and a good quality, they prefer to buy their monthly requirements together so will be willing to pay Rs 2000- 5000 per month.

Table 5: Reason behind D-mart purchasing of Respondents

Reason Behind Purchase	Very important	Important	Neutral	Not so Important	Not Important	Total
Brand	44	52	56	-	-	152
Quality	88	48	16	-	-	152
Price	68	64	20	-	-	152
Offers and Discounts	52	48	52	-	-	152
Others	28	48	60	8	8	152

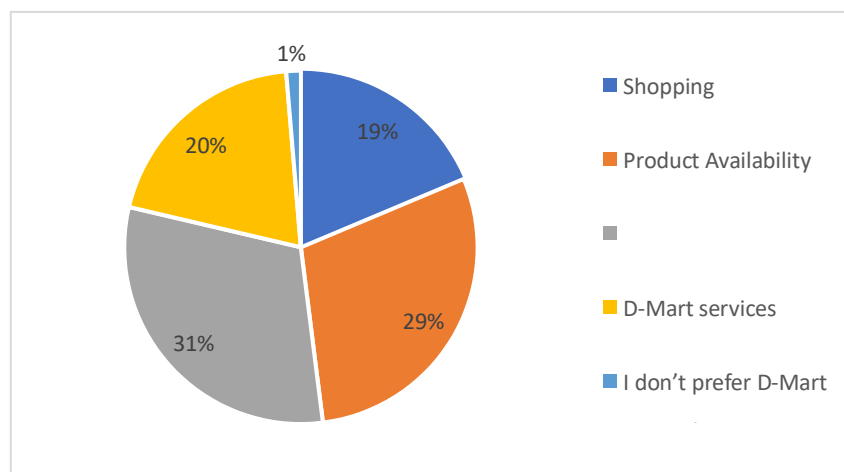


Interpretation:

From the above data, the very important factors behind purchasing in D-mart are Quality and Price. From the below data we can also find that these are the reasons consumers prefer D-Mart over other super markets.

Table 6: For what do customers choose D-Mart over other supermarkets:

D-Mart Differentiation from other Supermarkets	Number of respondents	%
Shopping	56	36.84
Product Availability	88	57.89
Offers and Discounts	92	60.52
D-Mart services	60	39.47
I don't prefer D-Mart over others	4	2.63



Interpretation:

From the above data we can conclude that the respondents differentiate D-mart and other supermarkets on the basis of offers and discounts (60.52 %) and product availability (57.89%). This is because the company constantly monitors the products' quality to make sure they meet the standards. D-Mart can consistently sell to its customers regularly at discounted prices since it buys them in bulk and at lower costs.

FINDINGS

- According to our analysis, 92% of customers are happy with their entire shopping experience at D-marts.
- The three key variables that affect consumer behaviour are age, income, and family.
- As per the finding, majority of the respondents are interested to shopping house hold products as compare to any other product.
- According to our research, 62.5% of D-mart customers fall into the Middle-Income Level group.
- As there are so many competitors in the market that's why D-Mart give more offers as compare to any other.
- The major factors motivating customers to purchase from D-mart stores are product availability, quality, offers, and discounts.
- D-Mart has positioned itself in the market as a discounted store because it provides low price products.
- D-Mart holds a huge customer base because it is suitable to middle and lower level of income group
- Most customers don't know about D-Mart's online offerings, so they should market it and make consumers aware of it.
- 85% customer out of 100% customers have a distance between their house and D-Mart more than 2-5 kms
- Customers of D-mart are having problems with the staff and the billing procedure.
- All most 92% customers recommend D-Mart to someone for shopping. But only 8% didn't recommend shopping from D-Mart because of parking facility, unavailability of products and untrained staff.

SUGGESTIONS

- D-mart should even provide a bit higher quality product So as to attract the brand choosy people to come in to D-Mart.
- D-mart should concentrate on having new collections in Clothes and Household items, so that it can increase the sales as these products are preferred by the consumers.
- D-Mart should work on how they can streamline their Offers and Discounts, as it is the main reason behind purchasing.
- D-mart has to come up with different advertising strategies to promote its online services.
- D-Mart should provide large parking space for its customer's so that they can easily park their vehicles.
- The staffs should have training and development program often, as it'll help them to handle customers belonging to different backgrounds and attitudes more effectively.
- Billing process should be improved as most of the consumers are not that satisfied with it. It should make different counter for different customers. Cash counter and debit or credit card payment counter should be placed differently in order to reduce the rush and save the customer's time.

CONCLUSION

We draw the conclusion from the analysis that D-mart customers are happy and satisfied with the services the company offers. The vast majority of consumers are brand loyal. The popularity of the demand is influenced by the service. The high calibre of service offered by D-mart and the tempting pricing policy it employs. A great variety of products are available at D-Mart, which is one of its strongest points. "Identified demands and expectations of the clients, as well as deliver the appreciable service" is the company's stated mission. D-Mart currently has a capable mall in the current market. It offers its clients amazing amenities and services.

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APPENDIX: QUESTIONNAIRE

1. Gender: a) Male b) Female c) Prefer not to say
2. Age: a) 15-20 b) 20-30 c) 30-40 d) 40 and above
3. Earnings per annum: a) <1,00,000 b) 1,00,000-2,00,000 c) 2,00,000-5,00,000
d) Above 5,00,000 e) Not earning
4. How often you visit to D-Mart: a) Weekly b) Monthly c) Quarterly d) Biannually
e) Yearly
5. Distance from house to the store: a) < 2kms b) 2-5 kms c) 5-10 kms d) > 10 kms
6. Types of products you would prefer to purchase a) Groceries b) Clothes c) Household
d) Food items e) Others
7. Your spendings per month at D-Mart: a) <1000 b) 1000-2000 c) 2000-3000 d) 3000-
5000 e) above 5000
8. With whom you like to visit: a) Family b) Friends c) Spouse d) Others
9. Why do you prefer D-Mart over other super markets: a) Shopping b)
Productavailability c) Offers and discounts d) D-Mart services
10. Do you know about D-Mart Ready: a) Yes b) No
- 11.

		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Do you feel there are products for people of all income level					
2	Do you feel there are many products unavailable in the store					
4	Are you satisfied with the billing process					
5	Do you feel all kind of payment modes are available at D-Mart					
6	Is there good ambience and parking at D-Mart					
7	Your overall experience in D-Mart					

A STUDY ON MARKETING STRATEGIES OF SONY

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ABSTRACT

This paper aims to examine the different factors of the ever-changing market that may affect the launch of the product line. This paper will discuss the various aspects of marketing strategy that are outlined to compensate for the use of cutting-edge technology to stand out in today's market, with research. And in this study, the Sony Company is used as a case study. Sony is a significant global media corporation that creates and markets consumer electronics, entertainment-related music and movies, and videogame technology.

There are two main sections to this study. In Section I, the development and history of the Sony Corporation are discussed. This essay argues that the person (or individuals) in charge of forming the group and determining its corporate goal are frequently reflected in the commercial strategy and corporate culture of the firm. In Part II, the Sony Corporation is evaluated from the standpoint of corporate strategy. Particular emphasis is placed on organizational culture and strategic decision-making.

The second assertion made in this study is that Sony, despite being a major global media company, operates according to particular Japanese corporate values. The significance of this study is in its insights into the challenging changes that an organization going through, typically Japanese in nature but now operating more and more internationally, must make.

INTRODUCTION

Japan-based global corporation Sony Corporation has its headquarters in Tokyo. Masaru Ibuka founded Sony as an electronics retailer. Later, it led to the creation of the first tape recorder. In 1958, the name Sony was chosen.

Since Sony has faced every obstacle a company might face, its condition is unique. Even though it was unique, several individuals felt it lacked sufficient innovation. Despite being a market leader in various industries for decades, it used to not even place in the top 3 in the same areas. It previously dominated the consumer electronics industry, but the future is now hazy.

Sony is still a significant company. It operates in numerous industries, so it would be outside the scope of this research to study it all. Two significant market segments are identified in this study based on their contribution to Sony's overall profitability. It involves a thorough approach to identify the strategy's important components in those sectors—past, present, or future. It is also compared to its main competitors to put it into perspective. More factors are taken into account.

Sony Marketing Strategy & Marketing Mix: Sony's marketing strategy is examined using the 4Ps-focused marketing mix methodology (product, price, place, and promotion). Many marketing tactics exist, including product innovation, pricing strategy, promotion planning, etc. These marketing techniques, which are based on the Sony marketing mix, make a significant contribution to the brand's commercial success. By positioning the brand or business competitively in the market and achieving its corporate goals and objectives, Sony uses marketing tactics.

Sony Product Strategy: This is an explanation of Sony's marketing strategy's product mix and strategy: One of the top manufacturers of consumer electronics is Sony. Both products and services are offered by Sony. In terms of its product strategy and marketing mix, Sony has a broad range of possibilities.

Consumer Electronics: Consumer electronics, mobile phones, hardware, and video games are all examples of Sony products. The gaming device market is led by PlayStations on a global scale. There are Sony Interactive games in addition to PlayStation games. The business divisions of Sony are as follows: interactive entertainment, semiconductors, mobiles, photography & videographer, audio (Walkman series), computing (VAIO laptops), and photography (games).

Entertainment Production: The company that makes movies is called Sony Pictures Entertainment. Sony Pictures is the producer of films like The Karate Kid, Men in Black 3, and Spider-Man. Sony Music Entertainment is the second-ranked company in its sector and produces music albums. International music stars that have collaborated with Sony include The Beatles, Usher, and Michael Jackson.

Sony Price/Pricing Strategy: Sony offers goods for all types of consumers. Sony sells products at different price points—low, medium, and high. It approaches various consumer categories from a wide range of perspectives. Sony uses a successful price-cutting technique in its marketing mix as an electronics firm. When a brand-new product with cutting-edge technology is introduced, Sony charges exorbitant pricing to take advantage of the high initial returns before gradually lowering the price. The price cut increases demand for Sony items. It's crucial to know which channels we'll remain with and which we'll drop because other rivals often catch up quickly. Sony commands a high price for its superb sound quality. While game consoles fall into the pricey bracket, Sony had its laptops priced in the middle. Sony can serve a wide range of clients because of this multi-dimensional strategy.

Sony Place & Distribution Strategy: The name Sony is recognized all across the world. Sony uses the following channels for distribution: Stores for Sony products, dealerships, and online shopping, the only products sold in Sony stores are those made specifically for Sony. These shops have staff members that are specifically assigned to respond to any questions on all Sony

items. The procedures at Sony are supported by a solid workforce of 100,000 workers. As these shops are in direct communication with Sony's production division, any model can be made accessible through them. As a result, machines can be ordered and delivered with some lead time. Dealership stores, however, also carry other brands in addition to Sony. A dealer purchases items from Sony to sell in his shop based on the sales estimate. When the dealer assumes ownership of the products, the sale is deemed to be complete. Last but not least, because ordering and shipping are so simple, internet retailers have a lot of promise.

Sony Promotion & Advertising Strategy: The following describes Sony's promotional and advertising strategy: Sony is a firm that uses aggressive marketing. Sony utilizes all forms of media to advertise, including TV, print, web commercials, billboards, etc., as a component of their promotion strategy and marketing mix.

The brilliance of Sony's products and services is the core of its reputation. They emphasize consumer mindsets in the interest of developing the reputation of their goods. For instance, customers immediately think of Sony when discussing devices related to music. To increase sales throughout the holiday season, Sony will also lower its prices and provide discounts. The Sony Corporation promoted the attractiveness and functionality of their products, such as laptops and cell phones, through movies and other celebrity endorsements. As a result, Sony uses a lot of celebrity endorsements for its products. With the use of online adverts, video material, and other digital marketing strategies, Sony maintains a strong social media presence and keeps its consumers interested.

REVIEW OF LITERATURE

(Neil A. Morgan, 2018) : Marketing strategy is a construct that lies at the conceptual heart of the field of strategic marketing and is central to the practice of marketing. It is also the area within which many of the most pressing current challenges identified by marketers and CMOs arise. We develop a new conceptualization of the domain and sub-domains of marketing strategy and use this lens to assess the current state of marketing strategy research by examining the papers in the six most influential marketing journals over the period 1999 through 2017. We uncover important challenges to marketing strategy research—not least the increasingly limited number and focus of studies and the declining use of both theory and primary research designs. However, we also uncover numerous opportunities for developing important and highly relevant new marketing strategy knowledge—the number and importance of unanswered marketing strategy questions and opportunities to impact practice have arguably never been greater. To guide such research, we develop a new research agenda that provides opportunities for researchers to develop new theories, establish clear relevance, and contribute to improving practice.

(Furrer, 2006) : The study and practice of marketing have broadened considerably, from an emphasis on marketing as a functional management issue to a wider focus on the strategic role of marketing in overall corporate strategy (e.g., Kotler, 2000; Sudharshan, 1995). This broadening of the marketing concept to include strategic as well as operational decisions has resulted in an overlap between marketing and strategic management. Managers around the globe are recognizing the increasing importance of developing marketing strategies for the firm to compete effectively in worldwide markets.

(D. Steven White, 1997) : Outlines effective corporate strategymarketing strategy relationships in the context of a behavioural segmentation framework for competing in the global marketplace. Evaluates standard, local, and regional market strategies in conjunction with cost-based, customer-based, and innovation-based corporate strategies. Highlights key corporate strategy and marketing strategy combinations in a global strategic marketing decision tree.

(Liman Tara, 2006) This research will examine the opportunity to enter the female teenager (girl) market segment that lies in a male-dominated industry (in this research, I will use the video game industry) and give recommendations on how to utilise that opportunity by conducting market research and generating a suitable marketing strategy to seize that opportunity. In this study, I used one of the leaders in the video game industry, Sony, with its new innovative product called the Sony PSP. In addition, this study analyses the opportunity to enter the girl's market segment that lies in the Netherlands' video game market.

(Bayus, 1992) : In the academic literature, the modeling of brand choice and switching behaviour has a long history for frequently purchased packaged goods. Comparable efforts with consumer durable goods, however, are generally absent. This paper presents an application of the brand switching model proposed by Colombo and Morrison (1989) to a set of four major home appliances. Appliance brand loyalty, however, is shown to be a function of the timing of replacements, a factor that has not entered the modeling of packaged goods. As a result, the brand switching matrices are analysed over the replacement cycle.

(Mentzer, 2008) In today's environment, where changes in price, promotion, and product are often quickly imitated, the way to sustain a competitive advantage may lie in changes to ancillary services, such as logistics. By leveraging excellent and superior logistics services that are intricately linked with marketing strategy, firms can potentially create and maintain a competitive advantage. The purpose of this paper is to begin the theoretical development process by understanding the implications of logistics leverage on marketing strategy.

(Israel D. Nebenzahl, 1996) : States that few studies have attempted to measure the joint effect of brand and country images, or the dimensions of these images, on consumer evaluations of global products. Suggests a methodology for defining product value by consumers' perception of brand and country image dimensions when sourced internationally. Brand-country image profiles were factor analysed to provide dimensions for each brand-country combination. Shows that consumer perception of product value changes, as evidenced by brand-country dimensions as production is sourced internationally, and suggests a modified marketing strategy.

(Sak Onkvisit, 2008) : Marketing is a universal activity that is widely applicable, regardless of the political, social, or economic systems of a particular country. However, this does not mean that consumers in different parts of the world should be satisfied in the same way. The fifth edition of International Marketing has been written to enable managers and scholars to meet the international challenges they face every day. It provides the solid foundation required to understand the complexities of marketing on a global scale.

(Bing Chen, 2022) : Live streaming e-commerce has emerged as a highly profitable form of e-commerce that has revolutionized the retail industry, especially during the COVID-19 pandemic. However, research on live streaming e-commerce is still in its infancy. This study sheds new light on impulsive purchase behavior in live streaming e-commerce. Based on stimulus-organism-response (SOR) theory, this study introduces the "people-product-place" marketing strategy for live streaming e-commerce from the perspective of consumer perception and aims to understand the impact of marketing strategy on impulsive purchase behavior in e-commerce live streaming shopping scenes and to examine the mediating effect of involvement.

(Yadav, 2002) : Competitive strategy is primarily concerned with how a business should deploy the resources at its disposal to achieve and maintain defensible competitive positional advantages in the marketplace. Competitive marketing strategy focuses on how a business should deploy marketing resources at its disposal to facilitate the achievement and maintenance of competitive positional advantages in the marketplace. In a growing number of product markets, the competitive landscape has evolved from a predominantly physical marketplace to one encompassing both the physical and electronic marketplaces. This article presents a conceptual framework delineating the drivers and outcomes of marketing strategy in the context of competing in this broader, evolving marketplace.

Purpose of the study:

The goal of this research is to learn how Sony stays a global player, how it manages its brands, and how it markets them in general (marketing strategies) as well as in particular (advertising). Sony has a unified overall marketing strategy because it has so many diverse brands and products. The report also intends to investigate what strategy that is and what future marketing trends the corporation may adopt. The article is structured into four major sections to investigate all of these issues: market analysis, brand management, marketing tactics, and advertising. The first section will provide a high-level overview of the market, predictions, and Sony's global performance.

Objectives of the study:

- I. To identify and understand the needs and preferences of Sony's target audience.
- II. To evaluate the effectiveness of their current marketing strategies.
- III. To analyze market trends and competitors or to develop new marketing tactics that can improve brand awareness, customer engagement, and sales performance.

Research Gap:

Every time a brand-new concept or phenomena emerges that hasn't been properly or at all explored, a research gap is created. When a social media platform is introduced, for instance, there is a chance to investigate its effects on users, potential uses for marketing, effects on society, etc. The same holds true for novel technology, communication methods, means of transportation, etc.

Sony focused on manufacturing and volume rather than pioneering new markets. They ended up in a cost/price/manufacturing war with Dell, HP, Lenovo and others to make cheaper PCs rather than exciting products. Sony's strategy was industrial, and they did not try to develop uniquely new products that were head-and-shoulders better than competitors. When Sony introduced Blu-Ray, the strategy was industrial and focused on how to sell Blu-Ray recorders and players. Sony did the same with MP3, creating a proprietary version usable only on Sony devices.

DATA METHODOLOGY

Secondary Data

Data that is gathered by a user other than the main user is referred to as secondary data. Census data, information gathered by government agencies, company records, and data that was initially gathered for other research goals are all common sources of secondary data for social science. Contrarily, primary data are gathered by the researcher who is performing the study.

Reason to use secondary data: Secondary data analysis can give larger and higher-quality databases that would be impossible for any one individual researcher to gather on their own, especially in the case of quantitative data. It can also save time that would otherwise be spent collecting data. In addition, because it is impossible to conduct a fresh poll that can accurately capture historical change and/or advancements, analysts of social and economic change view secondary data as crucial. Yet, because data may be erroneous or out-of-date, secondary data analysis can be less helpful in marketing research.

1. Resources and Capabilities:

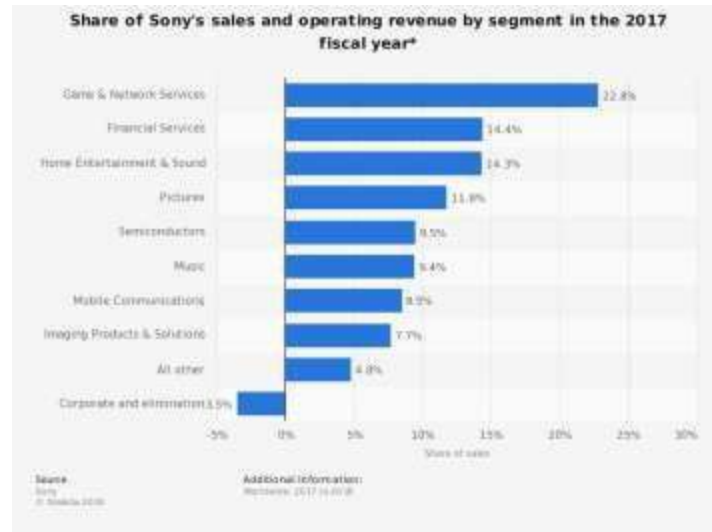
A. Intangible Resources-

- **Technology:**

Leading in innovation in current circumstances is not easy. However, Sony has been dominant in the market due to its product quality and latest technology being used in those products. The secret of Sony success is based in innovations in electronics goods and equipment's. Sony is one of leading manufactures in manufacturing, video games, information technology, communication and electronic products in the world. So far Sony has maintained its variation in production line from simple electronic Gadgets to professional high tech products used worldwide. The company now aims to focus on the “Stable Profit Generators” Sony is trying to prioritize the generation of positive cash flow from its leading products such as imaging products and Video & Sound. By optimizing fixed cost and inventory control Sony is targeting profit maximization and ROI.

- **Finances:**

The Revenue by Segment chart shows a distribution of Sony's sales and operating revenue in the company's 2017 fiscal year, broken down by business segment. Sony reported \$75.5 billion in revenue in 2014, the company's highest revenue since 2008. In the year 2014, Sony reported revenue generated from the mobile and communication sectors to be 15.23 billion. The reason was due to the invention of Sony's Xperia, the only cellphone with a camera that could record at 1080p. Sony's smartphone's success was short-lived because competitors such as Apple and Samsung possessed a large market and core competencies in mobile networks. The market shift had a significant impact on Sony's mobile network and operating income, which fell to \$10.38 billion globally as a result. The PlayStation 4 was one of the game changers in Sony's fortunes. In 2014, the company sold 17 Million entertainment products (PS3, PS4) worldwide, which generated a value of 20 billion US dollars, which is considered the biggest revenue recorded since 2008.

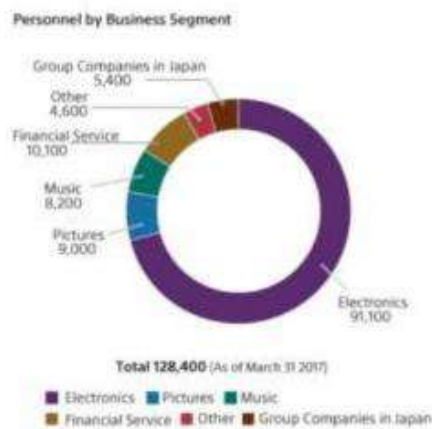


- **Human Capital:**

Sony is comprised of approximately 128,400 employees with an increase of 3,100 due to operational and manufacturing activities in ASIA PACIFIC which is the largest market Segment for Sony. Sony has the ability to innovate and come up with revolutionary products by miniaturizing the electronic products Sony has created a high value to its customers through differentiation of products.

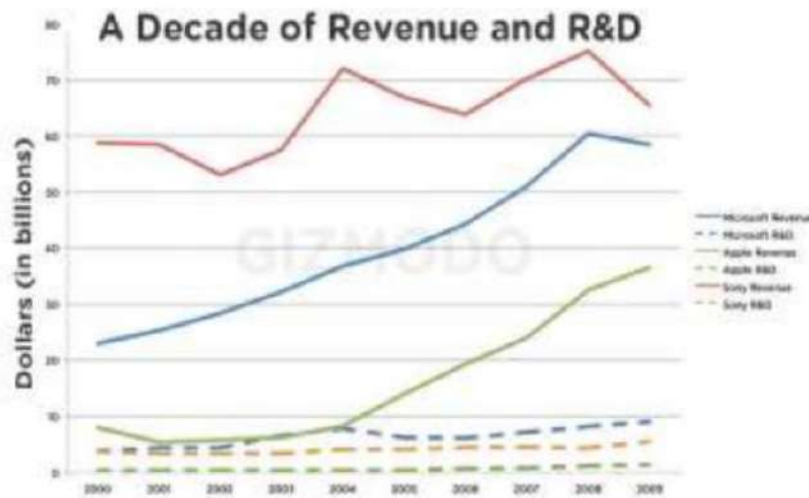
The main reason for success is based on the high number of employees that are working in the electronics sector, as analysed in "Personnel by Business Segment." The Reason for the High Number of Employees in the Electronics Sector

- Innovation and Miniaturization of Products
- Differentiation in Products
- Meeting the Demand of Market
- Promoting Growth Drivers (GAMING and Camera)



- **R&D Research Development & Innovation:**

Sony is spending 8% of its total revenue on R&D which make Sony's core competency being innovative. The Company has aim to work on the concept of "Future lab Program", which aims to promote artificial intelligence and products made according to customers' demands which AI (Artificial Intelligence) Technology within them. Future labs Program relies on technological research and development of products with creative environment and direct communication with the consumers has given Sony a competitive advantage of making things in line with the demand which co-creates new lifestyle and user value. By this approach the program will share prototype with all details to the users while it will be in the development stage giving leverage to the end users which will help them to refine the product according to their needs.

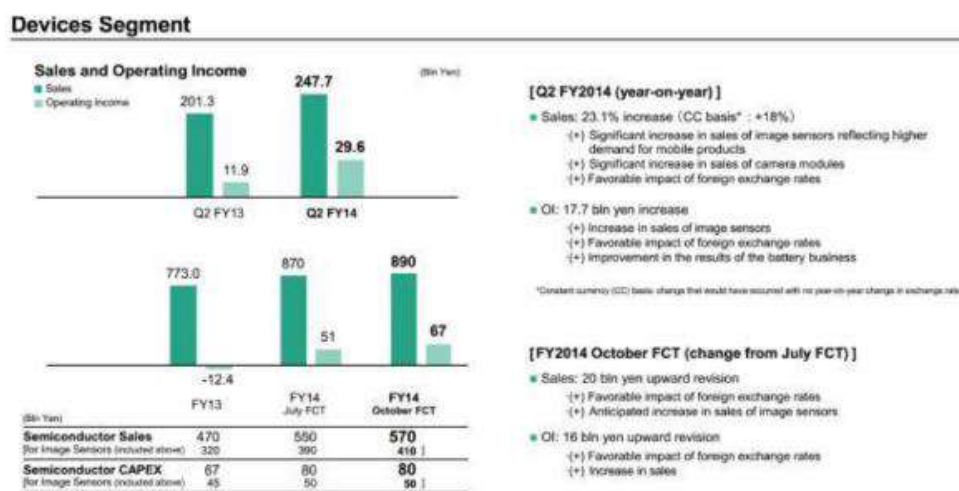


B. Tangible Resources:

Sony being the innovator has to keep up the demands of the world with high tech equipment, its domestic and industrial infrastructure is extensive as company has capability to extend its infrastructure. In past Sony has acquired two companies U.S based CBS records in 1988 and Columbia Pictures in 1989 named it as SONY MUSIC ENTERTAINMENT and SONY PICUTRES ENTERTAINMENT these two companies emerged to be the largest Entertainment producers for the world. Due to its extensive product quality Sony took the market segmentation of Gaming sector and become as the Market leader in this sector. Sony has an extensive chain of plants in domestic and internationally, by 2003 Sony own 55 manufacturing plants of which 15 were shut down. Sony has 12 domestic industry sectors in JAPAN.

• Innovation:

Innovation and marketing are the pillars of the company. These were considered as the core strength of the company from the advent, their skills and effective leadership set the foundation and a cultural norm of a company to be innovative. Sony has developed many solutions to the problems worldwide through innovation. Sensors are now the modern era innovation suit that Sony is good at, which has helped Sony to work on the artificial intelligence and make human life as easy as possible. The ability of the company to innovate a come up the new innovations which matter to the world has widen up the profits for Sony. Sony has substantial quality innovation resources including scientific capabilities they are rare and hard to be imitated.



• Accounting ratios in the past:

Sony operating profit margin accounting ratio id merely 0.018 (0.045 in year 2001), return on stock holders equity shows a miserable market loss which was 0.06 (0.007 in year 2001) and return on total assets reveals as same in 2001. These poor results indicated that the company has not managed well in its operations and has been unable to generate prosperous results. Sony’s debt to asset ratio in 2002 was 0.71 this ratio shows that the company is highly leveraged (not Liquid) the company can be in danger if the creditors as for the repayment of the capital invested.

2. VIRO Analysis:

	Human Capital	Patents portfolio	Brand portfolio/ reputation	Research & Development	Miniaturization
Valuable	Yes	Yes	Yes	Yes	Yes
Rare	Yes	Yes	Yes	Yes	Yes
Difficult to Imitate	Yes	--	Yes	Yes	Yes
Organization	Yes	--	Yes/No		Yes
Competitive implications	Sustained competitive advantage	Temporary competitive advantage	Competitive advantage and significant unused competitive advantage	Temporary competitive advantage	Sustained competitive advantage

The VRIO framework is a tool used to analyze the resources and capabilities of a firm in order to understand how they contribute to the level its competitive advantage.

3. SWOT Analysis:

Strengths:

- Marketing & Brand
- Even though Sony supplies their rivals with sensors for digital camera and smartphone business, the company keeps their best sensors for their own products good quality cameras.
- Full frame mirrorless cameras.
- Great success in PlayStation; it ensures profits despite competitive rivalry.
- Popular exclusive games for play station.
- Strong R&D

Weakness:

- Cost (Value for money)
- Not much variety in lens selection
- Less customer support for cameras than rivals
- Sony’s cameras have a complicated structural menu compared to other brand cameras.
- Loss of many workers and managers because of structural reforms that has affected the company’s power of innovation

Opportunities:

- Growth in electronics market and increasing demand
- Expansion in large markets like China & India
- Increasing trend of massively multiplayer online games
- Head start in full frame mirror less is something which can exploit.
- Artificial intelligence is a big opportunity for Sony special as being a strong innovative company and one string evidence is the release of AIBO by Sony

Threats:

- Strong Yen
- Threat of being hacked
- Full frame mirror less cameras are being developed by canon & Nikon
- Price competition from competitors
- Expansion of Nintendo to the market compared to the previous years by Nintendo Switch
- More than 53 million members are active on Xbox Live.
- Digital piracy leads to big losses in the revenues of Sony.

RESEARCH FINDINGS

The analysis of secondary data is stated below.

- Resources can really be classified into two categories: intangible resources and tangible resources.
- Technology: leading innovation in today's environment is difficult. Yet, Sony has dominated the market due to the high quality of its products and the usage of cutting-edge technology in those items. Sony's success is built on breakthroughs in electronic goods and equipment.
- Leading innovation in today's environment is difficult. Yet, Sony has dominated the market due to the high quality of its products and the usage of cutting-edge technology in those items. Sony's success is built on breakthroughs in electronic goods and equipment. Sony is a significant manufacturer of cutting-edge devices such as imaging, video, and audio equipment.
- Finances: The section chart above depicts revenue, sales, and distribution.
- Sony enters the mobile and telecom industries: with the release of Sony's Xperia, the first cell phone featuring a 1080p camera. Sony's smart phone's popularity was fleeting because competitors like Apple and Samsung have a vast market and key skills in mobile networks.
- Sony's response to a market shift: Sony's mobile network and operational income suffered as a result of the market shift, falling to \$10.38 billion globally. Sony's fortunes were transformed with the PlayStation 4. In 2014, the firm sold 17 million entertainment goods (PS3, PS4) worldwide, generating total revenue of \$20 billion USD, the highest revenue reported since 2008.
- The reason for Sony's success: The key reason for success is a large number of personnel in the electronics sector, as examined in "Personnel by Business Sector." The Cause for a Large Number of Workers in the Electronics Sector. Product Innovation and Miniaturization. Product Differentiation. Meeting Market Demand. Encouraging Growth Drivers (GAMING and Camera)
- The cause behind Sony's increased human capital: Sony employs roughly 128,400 people, an increase of 3,100 due to operational and manufacturing activity in ASIA PACIFIC, Sony's largest market segment.
- Sony invests a large portion of their revenue in research and development: Sony spends 8% of its entire sales on R&D, making innovation Sony's core competency.
- The Firm intends to work on the concept of a "Future Lab Program," which aims to promote artificial intelligence and products produced in response to client demands that incorporate AI (Artificial Intelligence) Technology.
- Future laboratories: The program's reliance on technological research and development of products in a creative atmosphere, as well as direct engagement with consumers, has given Sony a competitive advantage in developing things in line with demand, co-creating new lifestyles, and user value. Using this strategy, the program will share

prototypes with all details to users while it is in the development stage, providing end users leverage to assist them to enhance the product based on their demands.

- Sony, as an investor, must meet the world's expectations for high-tech equipment; its domestic and industrial infrastructure is enormous, and the corporation has the ability to expand its infrastructure.
- The previous actions that shaped Sony into the company it is today: Sony has previously acquired two firms. In 1988, CBS Records in the United States and Columbia Pictures in 1989 renamed it SONY MUSIC ENTERTAINMENT and SONY PICTURES ENTERTAINMENT, respectively, and these two firms emerged as the world's leading entertainment producers.
- Sony's level of quality: Sony has taken the market segmentation off the Gaming sector and become the market leader in this sector due to its extensive product quality.
- Sony has a large network of plants both domestically and internationally; by 2003, Sony owned 55 production sites, 15 of which were closed down. In JAPAN, Sony has 12 domestic industry sectors.
- With ingenuity, Sony has created several answers to global concerns.
- Sony's debt-to-asset ratio in 2002 was 0.71, indicating that the company is highly leveraged (not liquid) and that the company may be in jeopardy if creditors demand repayment of the capital invested.
- The VRIO framework is a method used to examine a firm's resources and skills in order to determine how they contribute to the level of its competitive advantage.
- SWOT analysis is a strategy for identifying and assessing internal and external strengths and weaknesses that have an impact on current and future operations and help to define strategic goals. SWOT analyses aren't just for companies. A swot analysis illustration: The Corporation saw opportunities in emerging technology, unexplored populations, and a societal shift towards healthier lifestyles when it looked into how the outside world affects its business. It also identified risks like crop damage from a winter freeze, a worldwide epidemic, and supply chain flaws. The company employed the SWOT analysis along with other planning tools to take advantage of its internal strengths and external opportunities to reduce threats and strengthen its areas of weakness.

CONCLUSION

To sum up, the research conducted on Sony's marketing strategy highlights the importance of understanding and catering to the needs of the target audience, evaluating the effectiveness of current marketing tactics, and developing new strategies to stay competitive.

By leveraging innovative technologies, building partnerships, and creating emotional connections with customers, Sony has been able to successfully differentiate itself in the market and maintain its position as a leading electronics brand.

This research provides valuable insights for companies looking to improve their marketing strategies and achieve long-term growth and success.

And Sony's response to a market shift: Sony's mobile network and operational income suffered as a result of the market shift, falling to \$10.38 billion globally. Sony's fortunes were transformed with the PlayStation 4. In 2014, the firm sold 17 million entertainment goods (PS3, PS4) worldwide, generating total revenue of \$20 billion USD, the highest revenue reported since 2008.

The reason for Sony's success: The key reason for success is a large number of personnel in the electronics sector, as examined in “Personnel by Business Sector.” The Cause for a Large Number of Workers in the Electronics Sector. Product Innovation and Miniaturization. Product Differentiation. Meeting Market Demand. Encouraging Growth Drivers (GAMING and Camera)

The cause behind Sony's increased human capital: Sony employs roughly 128,400 people, an increase of 3,100 due to operational and manufacturing activity in ASIA PACIFIC, Sony's largest market segment.

Sony invests a large portion of their revenue in research and development: Sony spends 8% of its entire sales on R&D, making innovation Sony's core competency.

The Firm intends to work on the concept of a “Future Lab Program,” which aims to promote artificial intelligence and products produced in response to client demands that incorporate AI (Artificial Intelligence) Technology.

Limitation faced in marketing research:

There are several limitations that we may face when studying the marketing strategy of Sony, some of which include:

- I. Limited Access to Data: Sony may not be willing to share proprietary information or may have restrictions on what data can be accessed, which can limit the scope of the research.
- II. Dynamic Market Environment: The market environment in which Sony operates is constantly changing, which can make it difficult to draw conclusions about the effectiveness of marketing strategies over time.
- III. Sample Size: The sample size of participants in the research may be too small to generalize the findings to the entire population.
- IV. Time Constraints: The time constraints for conducting research may be limited, making it difficult to collect and analyze data over an extended period.
- V. External Factors: External factors such as changes in the economy or consumer behavior can have an impact on the effectiveness of marketing strategies, which can be difficult to control for in research studies.
- VI. Subjectivity: The interpretation of data and analysis can be subjective, which can limit the validity of the research findings.

Overall, researchers studying Sony's marketing strategy must be aware of these limitations and strive to overcome them to produce high-quality research.

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A STUDY ON CONSUMER BEHAVIOUR TOWARDS APPLE

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ABSTRACT

Consumers often buy products not because of their attributes per se but rather because of the ultimate benefits that these attributes provide, in turn leading to the satisfaction of ultimate values and Apple is a type of company which understand their customers and future aspects of innovation in a way that no other companies do.

Consumer behaviour is defined as the study of individuals, groups, and organizations performance in selecting, purchasing, and using goods and services, ideas, or experiences to meet the needs and desires of the buyer. This research is intended to illustrate and analyse the role of consumer experience and also take in factors into consideration by researching on the consumer's evaluation towards Apple product's experiences.

An electronic market, or e-market, is a platform where businesses may buy from and sell to one another utilising a common technology platform. These are internet commerce sites that connect and trade a huge number of buyers and suppliers. Electronic marketplaces, online markets, e-hubs, and business-to-business markets are other terms for them. Also e-sellers and e-buyers in the market today, the e-market is a new market.

Also brand loyalty is a consumer's emotionally charged decision to repeatedly purchase a specific brand. The consumer believes that the particular brand possesses attributes that will match their expectations and that the brand identifies with the consumer on a personal level. Apple's customer happiness and loyalty have gradually increased throughout the years, showing how consumers perceive the company. According to NPS Benchmarks, Apple's NPS score in 2022 is a resounding 72, which is much better than the consumer electronics industry's average NPS score.

Keywords: *Apple products, Consumer behaviour, brand loyalty, brand perspectives, factor affecting consumer perception*

Chapter 1: INTRODUCTION

1.1 About Apple

Apple, headquartered in Cupertino, California, is one of the top market leaders in the consumer electronics industry. It manufactures a wide variety of electronic products, including computers, phones, iPods, iPads, and earphones and so on. They have a distinct market identity and are extremely popular among consumers. It faces stiff competition in all of the consumer electronics products it manufactures, and it has a high brand value with its own distinct fan base, all while employing effective marketing strategies. Every year, there is always excitement among consumers when a new Apple product is launched, which is not the case with other product brands.

Here are few of the most well-known apple products:

- iPhone and Air Pods
- Mac, which includes the iMac, Mac Pro, MacBook Air, MacBook Pro, and Mac mini.
- iPod models: touch, nano, shuffle, and classic.
- iPad and its different versions, Apple Watch and its series, and Apple TV
- And a plethora of applications mostly for Mac OSX and iOS, such as keynote, pages, numbers, iMovie, iPhoto, iTunes, Logic Pro, and so on.

Apple's success can be attributed in large part to its obsession with the user experience. Apple is a unique design focused company that prefers to create all aspects of a product of hardware, software, and other online services. This approach has enabled Apple to create some of the most beautiful and user-friendly products ever.

1.2 Research Purpose

The primary goal of this research is to identify and gain insight into the major factors influencing individual buyer behaviour or consumer purchasing behaviour toward Apple products.

The study of how individual customers, groups, or organisations choose, buy, use, and dispose of ideas, goods, and services to satisfy their needs and desires is known as consumer behaviour. The information provided in this research paper will help us understand customer behaviour towards varieties of apple products.

1.3 Research Problem

The field of consumer behaviour is vast, there are numerous theories and models that identify the consumer; however, this study will confine itself to identifying the consumer based on their consumer characteristics and the consumer behaviour patterns.

Chapter 2: REVIEW OF LITERATURE

The electronics market has been rapidly expanding. Electronics have played a significant role in major changes in consumer behaviour as a result of technological advancement.

Consumer behaviour is composed of factors such as the buyer's purchasing power, demographic characteristics, social and psychological characteristics, Gist (1968).

Meyers and Eagle,(1982), it is very clear that consumers do not make a choice based on the projection of a good different substitute, but rather on how distinguishable the characteristics of the product are from other available product lines. Mittal B (2005) also explains his perception of consumer behavior, stating that segmentation also includes understanding the differences between e-consumers. Since there have been e-sellers and e-buyers in the market today, the e-market is a new market.

McGoldrick (2002), a thorough understanding of consumer behaviour in the operating market is a critical factor for business success.

Lee (2005) conducted research to learn the five stages of consumer decision making in the context of China. The researcher focuses on the facts that influence consumer purchasing decisions for imported health food products, particularly demographic effects such as gender, education, income, and marital status. To achieve the research objectives, the author used the questionnaire method. The impact of family members on the consumer decision making process of purchasing imported health food products was significant, according to an analysis of five stages of the consumer decision making process.

A careful examination and close examination of web-based sales clearly show that a wide range of traditional markets offer less to some extent than online deals.

Kotler (1997; p443), a brand is more than just a logo; it is a term that distinguishes a product or service from a competitor's line of products or services. The two aspects of brand-based competitive advantage are brand equity and brand extension. The term brand equity introduces customers' perceptions of the brand to the concept of variety. Keller, (1993) defines customers based on brand equity as "the intensity and effect of market communication on the customer to keep it in maintaining a positive image for all."Smithson (2020) Customers are lured to Apple's elegant design throughout all of its goods when considering what products to purchase.

"Price" is one of the most important factors to consider in business because the company must decide at what reasonable cost the product should be available to consumers. Because the product is a cost to the customers, it must provide benefits in exchange. A product's price is the total of all costs incurred during the manufacturing process.

“Product” another P of the 4ps, should be well thought-out as a purchaser value and advantage rather than simply being considered as a product that a business must advertise. Apple might potentially develop new product accessories. The accessories industry is endless, and if Apple expanded into it, it could reap higher earnings from customers. Apple confronts numerous market threats, the most significant of which being Android and Samsung,Bhasin (2021)

Chapter 3: DATA AND METHODOLOGY

3.1 Research Plan:

Our project is based on questionnaires as well as information acquired from secondary sources. It will also portray the influencing factors that exist within the consumers' decision-making by taking the customers' point of view.

3.2 Sources of Information:

a) Primary data:

Primary data is collected from questionnaires asked using google forms. The number of respondents varies by user group and the total numbers of respondents were 124 out of 150 response limit.

b) Secondary Data:

Secondary data collected from various websites, journal, articles and books.

3.3 Data Analysis & Interpretation

We will portray the influencing factors that exist within the consumers' decision-making by taking the customers' point of view. For the purposes of the study, We collected 124 questionnaire responses for this study, and this data will be analysed using a simple percentage analysis method.

Simple percentage analysis

Simple percentage analyses describe the classification of the respondents falling in each category. It is mainly used for standardization and comparisons of the data collected. This analysis is carried out for the most of the questions given in the questionnaire.

FORMULA: $\text{Percentage} = \text{Number of respondents} / \text{Total respondent} * 100$

Demographic analysis of the respondents

VARIANCE	CATEGORY	NO OF RESPONDENT	PERCENTAGE
GENDER	MALE	60	48.38%
	FEMALE	64	51.61%
OCCOPUTATION	BUSINESS	12	9.67%
	STUDENT	86	69.35%

	EMPLOYEE	26	20.96%
AGE GROUP	18-24	73	58.88%
	25-30	28	22.58%
	31-40	22	17.82%
	Above 40	12	9.67%
FAMILY INCOME	Below 1000000	33	26.61%
	100000-200000	41	33.06%
	200000-300000	29	23.38%
	Above 300000	21	16.93%
TYPES OF USERS	IPHONE	56	45.16%
	SAMSUNG	17	13.70%
	XIAOMI	10	8.06%
	VIVO	21	16.93%
	OTHERS	20	16.12%

INTERPRETATION

- Among the 124 samples, 48.38% are male and 51.61% are female.
- Here 69.35 % of the sample are students 20.96% are employed in a private or public organization and 9.67 % do their own business
- Of the above samples 58.88% of the sample fall into the age group of 18 to 24 and 22.58% for 25-30 and 17.82% in 31-40 and 9.67% in above 40.
- In the above table 26.61% of the sample's family income is below 100000,33.06 % sample's family income is between 100000 to 200000, 23.38 % sample's family income is between 200000 to 300000 and 16.93% of the sample's family income is above 300000.
- In the above table, 45.16% of the sample uses Iphone , 13.70% of the sample uses SAMSUNG, 8.06% of the sample uses XIAOMI, 16.93% of the sample uses VIVO and the remaining 16.12% Others .

Consumer respond towards Apple product

VARIANCE	CATEGORY	NO OF RESPONSE	PERCENTAGE
ARE YOU SATISFIED WITH THE QUALITY OF THE APPLE PRODUCT	YES	97	78.22%
	NO	27	21.77%
DID THE PRODUCT MEET THE EXPECTED VALUE OF MONEY	POOR	3	2.4%
	AVERAGE	6	4.83%
	EXCELLENT	115	92.74%
DO YOU THINK APPLE PRODUCT IS TRUST WORTHY ?	STRONGLY AGREE	105	84.67%
	STRONGLY DISAGREE	4	3.22%
	MAYBE	15	12.09%
WOULD YOU RECOMMEND OTHERS TO BUY APPLE PRODUCT?	YES	97	78.22%
	NO	14	11.30%
	MAYBE	13	10.48%
WHAT ACCORDING TO YOU MAKES APPLE PRODUCT DIFFERENT FROM OTHERS?	USER FREIENDLY	30	24.20%
	BRAND REPUTATION	28	22.58%
	PRODUCT QUALITY	66	53.22%.

INTERPRETATION

- Among 124 respondents, 78.22% were satisfied with the quality of the product and 21.77% did not meet the expectations.
- From the above analyse , 2.4% rated poor on the value of money, 4.83% rated average on the value of money,92.74% rated excellent on the value of money.
- From the above table, 84.67% rated strongly agreed on product trust worthy,3.22% rated strongly disagree and 12.09% rated not sure about the product trust worthy.

- From the above, 78.22% voted yes for recommending the product, 11.30% voted no and 10.48% are not sure about it.
- From the above , 24.20% rated the product as user friendly , 22.58% rated for brand reputation and 53.22% rated for product quality.

SECONDARY DATA AND DISCUSSION

Apple Inc. has used a one-of-a-kind marketing strategy to promote its mobile phones. Before manufacturing its products, the company invests in research and innovation to understand and meet the specific needs of consumers. The ability of Apple's products to meet their specific needs and expectations is a key factor that influences customer behaviour (Schiffman & Kanuk (2000). Apple's campaign strategy tends to encourage customers to think differently about technology and new iPhone experiences.

Apple's success can be attributed to their understanding of customer behaviour.

There are certain factors that influences consumer behaviour towards apple products:

- **Cognition**

Understanding, evaluating, planning, deciding, and thinking are all mental functions performed by the cognitive system. Cognition is defined as a consumer's knowledge, meanings, and ideas about Apple based on experience and remembered memory in this scenario. The affective system's sentiments, moods, appraisals, and emotions are linked to the cognitive system and influence cognitive processes (knowledge, meanings, and beliefs).

Apple occupies a certain mindset by providing a context for their goods , focused on developing an eye-catching, simple design, and simplicity of use for complicated technology resulting in major consumer benefits. Apple also skilfully positions each product by stressing its innovations and offering differentiated benefits to its customers.

- **Common Beliefs**

Apple's communication style instills trust, confidence, and a set of shared beliefs in customers, prompting them to make a purchase from the brand. The how refers to the steps that a corporation takes to make its values a reality.

Customers feel confident that they are buying a high-quality product whether they buy a Mac, iPhone, iPad, iPod, or iTunes software because of the company's marketing communication techniques. Shared ideals between Apple and consumers, as well as excellent product and service experiences, are crucial in cementing the brand in the consumer's consciousness.

- **Personal factors**

Personal factors include self-image, personality traits, and so on. Apple prioritises high technique and fashion. Apple advertisements emphasise the company's products rather than fashion or high-end items. Despite the fact that Apple is not cheap, many customers would like to purchase it. Because it could satisfy a positive self-image.

- **Product factor**

Product factors refer to whether or not a customer perceives a risk when purchasing a specific brand or product. This risk stems primarily from the product's quality and the expectation of its future price. In this regard, the IOS system is simple to use, even for a three-year-old child. Aside from that, Apple excels at after-sales service. Furthermore, the prices of Apple's products are unlikely to fall. Customers are unwilling to buy something now if the price is likely to fall in the future. As a result, because the price will remain stable for a long time, customers will purchase it whenever they want for as long as they want.

- **Situational factors**

The customer environment is a situational factor. A customer environment is based on social and physical characteristics (2015). For example, if a customer's peers are all using an iPhone, iPad, or iMac, the customer is easily influenced by those peers, motivating that customer to purchase Apple's products. In this world, a person is not unique. As a result, situational factors can easily influence their motivation, decision, and purchasing behaviour.

- **Cultural factors**

Cultural factor comes from different parts associated to culture or cultural environment about that customers belong to. American culture is a kind of multi-culture. It shows freedom and creation. Apple keeps focusing on creation. Because of its creation, it represents new things and fashion. That is why it can occupy such big market share.

- **Psychological factors**

In terms of psychological factors, Apple primarily employs four in its marketing strategy to influence customer behaviour: motivation, sensation and perception, learning and memory, and beliefs and attitudes. Most Apple products are considered high-end because they are high-tech and not inexpensive. Owning an iPhone or an Macbook could satisfy their esteem need, according to Maslow's hierarchy of needs. In China, for example, many young people buy Apple products because they believe it represents their wealth and status.

Apple is attempting to create a need in the minds of customers and guide customers to produce purchase motivation in order to increase sales and encourage purchasing behaviour.

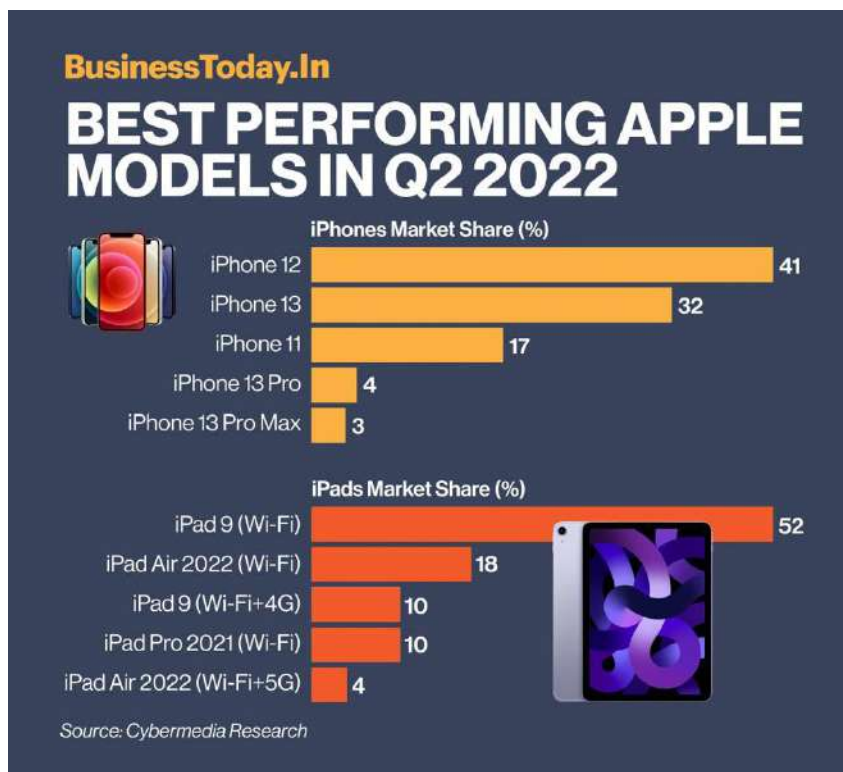
- **Attractive Features**

The introduction of an iOS operating system for the iPhone, as well as multi-touch features, had a significant impact on the mobile market. The product was the first of its kind, and it accurately represented the concept of a smartphone. After gaining a market advantage, Apple's iPhone has remained the most powerful brand. The main factor that attracts consumers to the product, according to Ware (2008), is brand equity.

Apple employs sensation and perception to influence customer behaviour. Customers' attention may be drawn to the large screen and extremely thin body, for example. Its fashionable appearance, particularly the metal shell, attracts a lot of young and interesting people. Even Air Pods can help you get lucky, with a 41% increase if you mention having Apple's in-ear headphones.

- **Consistency**

If Apple is good at one thing, it’s their consistency. Of course, they adapt, but the adjustments they make do not alter the general look and feel of their brand message. You may be watching a TV commercial and recognise Apple even before the logo appears - and that's a hallmark of a good brand. This consistency pervades every medium they have. You may anticipate the same level of service while visiting their online as you would when visiting one of their stores. Its clean modern style and feel can be seen throughout everything they do, which helps people become comfortable with them regardless of the channel you choose to engage with them through.



Source: <https://www.businesstoday.in/latest/corporate/story/apple-ships-12-million-iphones-and-2-lakh-ipads-in-q2-2022-342587-2022-07-25>

• Interpretation:

The iPhone 12 emerged as the top performing model in India, accounting for 41% of the market, followed by the iPhone 13 (32%), and the iPhone 11 (17%). The iPhone 13 Pro was the fourth most popular model, with a 4% share, followed by the iPhone 13 Pro Max, with a 3% share.

But, there is a 6% drop from the first quarter of this year, when Apple shipped 1.3 million handsets. The overall smartphone market situation remains challenging due to a variety of factors, including inflationary pressures, a declining rupee, and sluggish consumer demand. Nonetheless, the premium smartphone segment remains insulated and has benefited from the new normal customer tendency for revenge buying.

In addition, due to the weakening Indian rupee, semiconductor shortages, and inflationary pressures, CMR has reduced Apple's market share forecasts from 5.2 percent to 4%. Similarly, Apple shipped 2 lakh units of iPad in Q2 2022, a 6% decrease from the previous quarter but a 34% increase year on year in the same period. The iPad 9 (Wi-Fi) accounted for 52% of Apple's total tablet sales, with the iPad Air 2022 (Wi-Fi) accounting for 18%, the iPad 9 (Wi-Fi + 4G) accounting for 10%, the iPad Pro 2021 (Wi-Fi) accounting for 10%, and the iPad Air 2022 (Wi-Fi + 5G) accounting for 4%.

iPads remain important as companion gadgets for mixed work, education, and entertainment. Apple iPads experienced great growth in Q2 2022, with the Apple iPad (Gen 9) and iPad Air 2022 accounting for the majority of iPad shipments.

Chapter 4: CONCLUSION

Apple is a market leader and a large number of consumers are always willing to buy even if it is obtained at a higher price than similar products offered by the competitors on the market. The Apple Company has been able to instill a positive attitude in the consumers' mind. It has been able to change the consumer behaviour and many of them are willing to belong to the “iphone Community”. Some people prefer mac book over other laptops. This has been realized through understanding the consumer behavior and applying the appropriate models in setting up the successful marketing strategy.

However, there is need for the company to continue understanding the consumer behavior and coming up with new strategies to deal with the ever increasing competition. The long queues that are a common feature outside any Apple store before the launch of a new product speak for self. Consumers have come to identify the Apple brand as a symbol of quality, innovation, universality, and fun. Needless to say, Apple is also a social status symbol.

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**A STUDY ON EVALUATION OF MUTUAL FUNDS
PERFORMANCE IN SBI & ICICI MUTUAL FUNDS IN INDIA**

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ABSTRACT

The study is about evaluating the performance of mutual funds from the scheme of Infrastructure in India. This Research explains how risk-adjusted performance evaluation can be conducted on mutual funds and how performance analysis can be used for investment decisions.

The mutual fund industry of India has undergone several research studies to evaluate its performance, but the majority of these studies focused on equity infrastructure funds.

Risk adjusted performance was measured for both types of mutual funds using traditional measures such as Sharpe measures, Treynor measures, Jensen differential measures, and information measures. The objective of this study is to measure and evaluate the objectives, risk, and return of mutual funds between January 2020 and December 2021.

CHAPTER-1

1.1. INTRODUCTION ABOUT THE STUDY

1.1.1. Meaning of Mutual Fund

According to securities and exchange board of India (SEBI) regulations “Mutual Fund means a fund established in the form of a trust by a sponsor to raise money by the trustee through the sale of units to the public under one or more schemes for investing of securities in accordance with the regulations. Thus, a mutual fund collects money from the investors, issues certificate to achieve mutual benefits in term of capital appreciation in such securities”.

Mutual Fund is an investment vehicle that pools together funds from investors purchase stock, bonds or other securities. Investors can participate in the mutual fund by buying the units of the fund. Each unit is backed by a diversified pool of assets, where the funds have been invested. A close-end fund has a fixed number of units outstanding. It is open for a specific period. During that period investors can buy it. The investors can trade the units in the stock markets just like other securities. The prices may be either quoted at a premium or discount.

In the open ended schemes, units are sold and bought continuously. The investors can directly approach the fund managers to buy or sell units. The price of the unit is based on the net asset value of the particular scheme. The net asset value of the fund is the value of the underlying securities of the scheme.

The gain or loss made by the mutual fund is passed on to the investors after deducting the administrative expenses and investment management fees. The gains are distributed to the unit holder in the form of dividend or reinvested by the fund to generate further gains.

Mutual funds have a unique structure not shared with other entities such as companies or firms. India has a legal framework within which mutual funds must be constituted. A Mutual Fund in India is allowed to issue open end and close end schemes under common legal structure.

SEBI contemplated four-tier systems for managing the affairs of Mutual Funds ensuring arms length distance between the sponsor and the fund. The four constituents were the sponsoring company, the fund, the custodians and the asset management company. They are presented in a diagram

1.1.2. Advantages of Mutual Fund

The association of mutual fund in India (AMFI), a non-profit organization serving the cause of mutual funds, has listed the following advantage to the investors in mutual funds.

1. **Professional management** Experienced fund manager supported by a research team, select appropriate securities to the fund. The forecasting of the market is done effectively.
2. **Diversification** Mutual funds invest in a diverse range of securities and over many industries. Hence, all the eggs are not placed in the basket. Normally an investor has to have large sum of money to achieve this objective, if he invest directly in the stock market. Though mutual funds, he can achieve diversification of portfolio at a fraction of the cost.
3. **Convenient administration** For the investors there is reduction in paper work and saving in time. It is also very convenient. Mutual funds helps in overcoming the problems relating to bad deliveries, delayed payment and the like.
4. **Return potential** medium and long term mutual funds have the potential to provide high returns.
5. **Low costs** The funds handle the investments of a large number of people, they are in a position to pass on relatively low brokerage and other costs. This because the funds can take advantage of the economies of scale.

1.4. OBJECTIVE OF THE STUDY

1.4.1. Primary Objective

1. To find out the mutual fund companies performance in infrastructure schemes.
2. To compare the selected companies risk and return profile.

1.4.2. Secondary objective

1. To find out the monthly and annually performance of mutual fund.
2. To find out the market position of the selected companies.

1.5. SCOPE OF THE STUDY

The study entitled “Performance Evaluation of mutual fund from five major companies. It is concerned with identifying the performance of mutual funds of five major players in India. Through this project, the researcher tries to predict the future mutual fund behavior. Through this analysis researcher tries to find out performance of the selected company. The results are supported by statistical data and various analytical tools.

According to the research, mutual funds have performed well for the years 2020 & 2021, which will allow investors to choose a mutual fund company and provide attention to the researchers to further their research.

1.6. LIMITATIONS OF THE STUDY

1. The project done is restricted to two major mutual funds in India.
2. The study was constrained by limitations of time.
3. Majority of data were collected through secondary source from official website.
4. Time period for the study is two years (from 2020 to 2021).
5. The conclusions may not always held good as market fluctuations are unpredictable.

CHAPTER-2

2.1. REVIEW OF LITERATURE

Tufano, P (1997) “Board structure and fee-setting in the US mutual fund industry” He has analyzed This study uses a new database to describe the composition and compensation of boards of directors of U.S. open-ended mutual funds. We use these data to examine the relation between board structure and the fees charged by a fund to its shareholders. We find that shareholder fees are lower when fund boards are smaller, have a greater fraction of independent directors, and are composed of directors who sit on a large fraction of the fund sponsor's other boards. We found that funds for which independent directors receive relatively higher director fees approve higher shareholder fees.

Massa, M., Goetzmann, (1999). “Behavioral factors in mutual fund flows” He has analyzed ,”Using a sample of daily net flows to nearly 1,000 U.S. mutual funds over a year and a half period, we identify a set of systematic factors that explain a significant amount of the variation in flows. This suggests the existence of a common component to mutual fund investor behavior and indicates which asset classes may be regarded as economic substitutes by the participants in the market for mutual fund shares. We find that flows into equity funds -- both domestic and international -- are negatively correlated to flows to money market funds and precious metals funds. This suggests that

investor rebalancing between cash and equity explains a significant amount of trade in mutual fund shares..

Bauer, R., Koedijk, K. (2005) “International evidence on ethical mutual fund performance and investment style” have analyzed ,”Using an international database containing 103 German, UK and US ethical mutual funds we review and extend previous research on ethical mutual fund performance. By applying a Carhart multi-factor model [Carhart, Journal of Finance 57 (1997) 57] we overcome the benchmark problem most prior ethical studies suffered from. After controlling for investment style, we find no evidence of significant differences in risk-adjusted returns between ethical and conventional funds for the 1990–2001 period.

Warther, V. A. (1995) “Aggregate mutual fund flows and security returns” He has analyzed ,”In this paper I find that aggregate security returns are highly correlated with concurrent unexpected cash flows into mutual funds, but unrelated to concurrent expected flows. An unexpected inflow equal to 1% of total stock fund assets (\$4.75 billion) corresponds to a 5.7% increase in the stock price index. Further, fund flows are correlated with the returns of the securities held by the funds, but not with the returns of other types of securities. I find evidence of a positive relation between flows and subsequent returns and evidence of a negative relation between returns and subsequent flows.

Bollen, N. P. (2005) “Short-term persistence in mutual fund performance have analyzed ,” He estimate parameters of standard stock selection and market timing models using daily mutual fund returns and quarterly measurement periods. We then rank funds quarterly by abnormal return and measure the performance of each decile the following quarter. The average abnormal return of the top decile in the post-ranking quarter is 39 basis points. The post-ranking abnormal return disappears when funds are evaluated over longer periods. These results suggest that superior performance is a short-lived phenomenon that is observable only when funds are evaluated several times a year.

CHAPTER-3

3.1. RESEARCH METHODOLOGY

3.1.1. INTRODUCTION

Research is a systematic approach consisting of enunciating the problem, formulating a hypothesis, collecting facts and data analyzing the same and reaching certain conclusions either in the form of solutions towards the concerned problems or in generalization for some theoretical formulation.

3.1.2. RESEARCH DESIGN

This research is based on available data or information from amfiindia.com (Association of Mutual funds in India)

3.1.3. DATA COLLECTION

SBI and ICIC were selected for the study. Data were collected from the secondary sources such as Association of Mutual Funds in India (AMFI). Different financial tools like Sharpe index, Treynor index and Jenson index etc. The analysis was done by using closing price of the stock for two years, daily and monthly closing price has been used.

3.1.4. PERIOD OF STUDY

The study period has been taken for the period of two years from January 2020 to December 2021.

3.1.5. TOOLS

Different financial tools have been used. They are

3.1.5.1. SHARPE’S PERFORMANCE INDEX

The Sharpe ratio (aka Sharpe’s measure), developed by William F. Sharpe, is the ratio of a portfolio’s total return minus the risk-free rate divided by the standard deviation of the portfolio, which is a measure of its risk. The Sharpe ratio is simply the risk premium per unit of risk, which is quantified by the standard deviation of the portfolio.

Formula:

$$\text{Sharpe Ratio} = \frac{\text{Risk Premium} / \text{Standard Deviation of Portfolio Risk Premium} - \text{Total Portfolio Return} - \text{Risk-free Rate}}{\text{Standard Deviation of Portfolio Risk Premium}}$$

The risk-free rate is subtracted from the portfolio return because a risk-free asset, often exemplified by the T-bill, has no risk premium since the return of a risk-free asset is certain. Therefore, if a portfolio’s return is equal to or less than the risk-free rate, then it makes no sense to invest in the risky assets.

Hence, the Sharpe ratio is a measure of the performance of the portfolio compared to the risk taken—the higher the Sharpe ratio, the better the performance and the greater the profits for taking on additional risk.

3.1.5.2. TREYNOR’S PERFORMANCE INDEX

Treynor’s ratio, popularized by Jack L. Treynor, compares the portfolio risk premium to the diversifiable risk of the portfolio as measured by its beta.

Formula:

$$\text{Treynor's Ratio} = \frac{\text{Total Portfolio Return} - \text{Risk-Free Rate}}{\text{Portfolio Beta}}$$

3.1.5.3. JENSEN'S PERFORMANCE INDEX

Alpha is a coefficient that is proportional to the excess return of a portfolio over its required return, or its expected return, for its expected risk as measured by its beta. Hence, alpha is determined by the fundamental values of the company in contrast to beta, which measures the return due to its volatility. Jensen’s alpha (aka Jensen index), developed by Michael C. Jensen, uses the Capital Asset Pricing Model (CAPM) to determine the amount of the return that is firm specific over that which is due to market risk, which causes market volatility as measured by the firm’s beta. Formula:

Jensen’s Alpha = Total Portfolio Return – Risk-Free Rate – [Portfolio Beta x (Market Return – Risk-Free Rate)]

Jensen’s alpha can be positive, negative, or zero. Note that, by definition, Jensen’s alpha of the market is zero. If the alpha is negative, then the portfolio is underperforming the market.

CHAPTER-IV

4.1. DATA ANALYSIS AND INTERPRETATION

4.1.1. SHARPE RATIO

Formula:

Risk Premium / Standard Deviation of Portfolio Risk
Premium = Total Portfolio Return – Risk-free Rate

4.1.2. TREYNOR RATIO

Formula:

Total Portfolio Return – Risk-Free Rate

Portfolio Beta

4.1.3. JENSEN RATIO

Formula:

Total Portfolio Return – Risk-Free Rate – [Portfolio Beta x (Market Return – Risk-Free Rate)]

4.1.1. MONTHLY WISE PERFORMANCE OF MUTUAL FUND-2020

Source : www.amfiindia.com (Association of Mutual funds in India)

TABLE-4.1.1
SBI MUTUAL FUND-2020
SHARPE ANALYSIS FOR SBI MUTUAL FUND

MONTHS	AVERAGE RETURN	RF	S D	S HARP E
January	-0.3849	0.0845	1.1	-0.461718182
February	-0.1082	0.0845	1	-0.1927
March	0.2036	0.0845	0.45	0.015822222
April	-0.3099	0.0845	0.78	-0.418233333
May	0.4807	0.0845	1.42	0.421192958
June	0.282	0.0845	0.87	0.184873563
July	0.1718	0.0845	0.64	0.03976875
August	0.0713	0.0845	0.56	-0.079592857
September	0.2837	0.0845	0.63	0.149573016
October	-0.1466	0.0845	0.69	-0.269063768
November	-0.3541	0.0845	1.1	-0.430918182

Interpretation

From this table Sharpe performance index of SBI Mutual Fund during the period from January to December 2020.

According to Sharpe ratio, SBI Mutual fund were earned consecutively positive ratio from May to July. In the month of May (0.4211) was yielded highest ratio among this.

The six month it was yielded negative ratio. The highest negative ratio in the month April (0.4182), the lowest was recorded in the month of August (-0.0795) October, November and December were yield consecutively negative ratio.

TABLE-4.1.2
Source: www.amfiindia.com (Association of Mutual funds in India)

TREYNOR'S ANALYSIS FOR SBI MUTUAL FUND

MONTHS	AVERAGE RETURN	RF	B ETA	TREYNOR
January	-0.3849	0.0845	0.6548	-0.513947037
February	-0.1082	0.0845	0.5633	-0.258208876
March	0.2036	0.0845	0.3272	-0.054651834
April	-0.3099	0.0845	-0.1436	0.278540111
May	0.4807	0.0845	-0.2926	0.769490157
June	0.282	0.0845	0.773	0.17268564
July	0.1718	0.0845	0.128	-0.48835625
August	0.07132	0.0845	-0.2636	0.391881457
September	0.2837	0.0845	-0.3944	0.497949493
October	-0.1466	0.0845	-0.2468	0.195782496
November	-0.3541	0.0845	0.2832	-0.652475706
December	-0.0948	0.0845	0.0989	-0.949198382

Interpretation

From this table Treynor performance index of SBI Mutual Fund during the period from January to December 2020.

According to Treyno ratio, SBI Mutual fund were earned consecutively positive ratio from January to June and August to October. In the month of May (0.7695) was yielded highest ratio among this.

The six month it was yielded negative ratio. The highest negative ratio in the month December (-0.9491), the lowest was recorded in the month of March (-0.0546) January, February, March, July and November were yield consecutively negative ratio.

JENSEN'S ANALYSIS FOR SBI MUTUAL FUND

MONTHS	ALPHA	SD ERROR	BETA	RM	RF	JENSEN
January	-1.188	1.553	-0.764971	-0.3790547	0.0845	-0.8333941
February	6.29	1.49136366	4.2185329	0.0310939	0.0845	6.0660715
March	4.60	0.569996572	8.0772654	0.2281512	0.0845	5.7643225
April	5.76	2.202492305	2.6160526	-0.0091542	0.0845	5.5168313
May	-0.73	1.310540142	-0.5552617	-0.1202806	0.0845	-0.6139859
June	2.31	0.603402907	3.8204744	0.3230616	0.0845	3.2167039
July	1.59	1.61124678	0.987751	0.1059397	0.0845	1.6126878
August	0.22	3.365397965	0.0640797	-0.0237174	0.0845	0.208719
September	7.99	1.768334875	4.5197949	0.4896578	0.0845	9.8237414
October	-1.72	5.028000718	-0.3423336	-0.0983191	0.0845	-1.6586685
November	-0.32	1.731744722	-0.1820528	-0.2050416	0.0845	-0.2625571
December	5.68	2.591444397	2.1904893	0.1405651	0.0845	5.7993412

Interpretation

From this table Jensen performance index of SBI Mutual Fund during the period from January to December 2020.

According to Jensen ratio, SBI Mutual fund were earned consecutively positive ratio from February to April and June to September and December. In the month of September (9.8237) was yielded highest ratio among this.

The four months it was yielded negative ratio. The highest negative ratio in the month October (-1.6586), the lowest was recorded in the month of November (-0.2625) January and May were yield consecutively negative ratio.

ICICI MUTUAL FUND-2020

TABLE 4.1.4

SHARPE'S ANALYSIS FOR ICICI MUTUAL FUND

MONTHS	RM	RF	SD	SHARPE
January	-0.3870304	0.0392	0.96	-0.427864
February	-0.0858977	0.0392	1.1	-0.121534
March	0.26501229	0.0392	0.46	0.1797949
April	0.05265331	0.0392	0.82	0.0048484
May	-0.1437826	0.0392	1.34	-0.173036
June	0.24480424	0.0392	0.96	0.2039709
July	0.20474653	0.0392	0.51	0.1278838
August	-0.2704324	0.0392	0.89	-0.314477
September	0.32446886	0.0392	0.74	0.2714959
October	-0.1506677	0.0392	0.77	-0.201577
November	-0.2249106	0.0392	1.2	-0.257577
December	0.02033024	0.0392	1.87	-0.000632

Interpretation

From this table Sharpe performance index of ICICI Mutual Fund during the period from January to December 2020.

According to Sharpe ratio, ICICI Mutual fund were earned consecutively positive ratio in March, April, June, July and September. In the month of September (0.2715) was yielded highest ratio among this.

The seven months it was yielded negative ratio. The highest negative ratio in the month January (-0.4278), the lowest was recorded in the month of December (-0.0006) February, May, August, October and November were yield consecutively negative ratio.

TABLE 4.1.5

TREYNOR'S ANALYSIS FOR ICICI MUTUAL FUND

MONTHS	RM	RF	BETA	TREYNOR
January	-0.387	0.0392	0.572415517	-0.455481721
February	-0.0858	0.0392	0.348579989	-0.198256255
March	0.265	0.0392	0.427595198	0.173324508
April	0.0526	0.0392	0.850506241	0.006509803
May	-0.1437	0.0392	0.379784293	-0.246916486
June	0.2448	0.0392	0.568178958	0.175807653
July	0.2047	0.0392	0.63406048	0.142876245
August	-0.2704	0.0392	0.075480045	-0.789742565
September	0.3244	0.0392	0.012108604	-2.912967504
October	-0.15	0.0392	-0.210383514	0.036326386
November	-0.2249	0.0392	0.376172813	-0.329107424
December	0.0203	0.0392	-0.145646607	0.289444616

Interpretation

From this table Treynor performance index of ICICI Mutual Fund during the period from January to December 2020. According to Treyno ratio, ICICI Mutual fund were earned consecutively positive ratio in March, April, June, July, October and December. In the month of December (0.2894) was yielded highest ratio among this.

The six month it was yielded negative ratio. The highest negative ratio in the month September (-2.9128), the lowest was recorded in the month of February (-0.0546) January, May, August and December were yield consecutively negative ratio.

TABLE 4.1.6

JENSEN'S ANALYSIS FOR ICICI MUTUAL FUND

MONTHS	ALPHA	SD ERROR	BETA	RM	RF	JENSEN
January	-0.375581278	1.59558353	-0.235388039	-0.379054678	0.0845	-0.266466051
February	8.407471123	2.021173316	4.15969826	0.031093931	0.0845	8.185317991
March	2.321948811	0.740425622	3.135964969	0.228151205	0.0845	2.772433958
April	3.945239112	1.550481554	2.544525024	-0.00915419	0.0845	3.706933682
May	0.056362401	1.290243536	0.043683537	-0.120280634	0.0845	0.047416859
June	3.594515628	0.728417118	4.934694066	0.323061622	0.0845	4.771744249
July	-4.19095491	1.121684344	-3.736305079	0.105939745	0.0845	-4.271060338
August	2.639265507	5.274972923	0.500337262	-0.023717372	0.0845	2.585120324
September	5.670783222	0.780533306	7.265267453	0.489657841	0.0845	8.614363297
October	3.205263999	2.775057221	1.155026273	-0.09831911	0.0845	2.994103123
November	2.522815979	1.550656211	1.62693443	-0.205041633	0.0845	2.051750727
December	5.105498611	4.037027822	1.26466768	0.140565117	0.0845	5.176402352

Interpretation

From this table Jensen performance index of ICICI Mutual Fund during the period from January to December 2020.

According to Jensen ratio, ICICI Mutual fund were earned consecutively positive ratio from February to June and August to December. In the month of September (8.6143) was yielded highest ratio among this.

The two months it was yielded negative ratio. The highest negative ratio in the month July (4.2710), the lowest was recorded in the month of January (-0.2664).

3.MONTHLY WISE PERFORMANCE OF MUTUAL FUND-2021

TABLE-4.2.1

SBI MUTUAL FUND-2021

SHARPE'S ANALYSIS FOR SBI MUTUAL FUND

MONTHS	RM	RF	SD	SHARPE
January	-0.71313	0.0392	0.95	-0.754393158
February	-0.258852858	0.0392	1.44	-0.28607508
March	0.182368648	0.0392	0.93	0.14021811
April	-0.102231317	0.0392	0.8	-0.151231317
May	-0.19098662	0.0392	0.89	-0.235031564
June	0.00262997	0.0392	0.74	-0.050343003
July	-0.125314232	0.0392	0.88	-0.169859686
August	-0.336829764	0.0392	1.05	-0.374163097
September	-0.08012196	0.0392	1.16	-0.113915064
October	0.083841292	0.0392	1.05	0.046507958
November	-0.431208406	0.0392	1.3	-0.461362252
December	-0.271044514	0.0392	1.24	-0.302657417

Interpretation

From this table Sharpe performance index of SBI Mutual Fund during the period from January to December 2021. According to Sharpe ratio, SBI Mutual fund were earned consecutively positive ratio in March and October. In the month of March (0.1402) was yielded highest ratio among this.

The ten months it was yielded negative ratio. The highest negative ratio in the month January (0.7543), the lowest was recorded in the month of June (-0.0503). February, April, May, July, August, September, November and December were yield consecutively negative ratio.

TABLE-4.2.2

TREYNOR'S ANALYSIS FOR SBI MUTUAL FUND

MONTHS	RM	RF	BETA	TREYNOR
January	-0.71313	0.0392	-0.078590524	-0.214342129
February	-0.258852858	0.0392	-0.052889075	0.482321002
March	0.182368648	0.0392	-0.329144159	0.301465399
April	-0.102231317	0.0392	0.013112233	-3.091806085
May	-0.19098662	0.0392	-0.059968927	0.462685242
June	0.00262997	0.0392	-0.111847968	0.353105715
July	-0.125314232	0.0392	-0.297290173	0.006543473
August	-0.336829764	0.0392	0.25230788	-0.492195502
September	-0.08012196	0.0392	0.495841719	-0.159179447
October	0.083841292	0.0392	0.184221091	-0.128946504
November	-0.431208406	0.0392	0.540479727	-0.503736566
December	-0.271044514	0.0392	-0.099375979	0.123417007

From this table Treynor performance index of SBI Mutual Fund during the period from January to December 2021.

According to Treynor ratio, SBI Mutual fund were earned consecutively positive ratio in February, March, May, June, July and December. In the month of February (0.4832) was yielded highest ratio among this.

The six month it was yielded negative ratio. The highest negative ratio in the month April (3.0918), the lowest was recorded in the month of October (-0.1289) January, August, September and November were yield consecutively negative ratio.

TABLE-4.2.3
JENSEN'S ANALYSIS FOR SBI MUTUAL FUND

MONTHS	ALPHA	SDER	BETA	RM	RF	JENSEN
January	-0.47	0.7639452	-0.6149801	-0.5804182	0.0392	-0.0887582
February	3.04	2.2166513	1.3724144	-0.0715121	0.0392	2.8902212
March	1.48	1.3488152	1.0942348	0.2671026	0.0392	1.7252995
April	11.56	1.8638622	6.200359	-0.0723165	0.0392	10.865173
May	0.70	1.3321812	0.5262164	-0.113017	0.0392	0.6209165
June	3.31	0.4527936	7.3044096	0.0516468	0.0392	3.3983066
July	9.30	1.9767907	4.7067033	-0.1258156	0.0392	8.5274877
August	3.99	0.5268887	7.5786112	-0.4779047	0.0392	0.0741491
September	3.52	1.1132783	3.1642388	-0.0840471	0.0392	3.1326951
October	5.96	0.514427	11.591104	0.533501	0.0392	11.692271
November	0.65	0.6067908	1.074849	-0.4355245	0.0392	0.1419513
December	5.04	0.8047462	6.264769	-0.316346	0.0392	2.8141356

Interpretation

From this table Jensen performance index of SBI Mutual Fund during the period from January to December 2021.

According to Jensen ratio, SBI Mutual fund were earned consecutively positive ratio from February to December. In the month of October (11.6922) was yielded highest ratio among this. The one month it was yielded negative ratio. The negative ratio in the month January is (0.0887).

TABLE-4.2.4

ICICI MUTUAL FUND-2021

SHARPE'S ANALYSIS FOR ICICI MUTUAL FUND

MONTHS	RM	RF	S D	S HARP E
January	-0.601057148	0.0845	1.05	-0.681533339
February	-0.140829967	0.0845	1.52	-0.196422072
March	0.204948104	0.0845	1.005	0.120868502
April	-0.022882814	0.0845	0.81	-0.127203802
May	-0.15674403	0.0845	1.07	-0.235715993
June	0.007473396	0.0845	0.81	-0.096847592
July	-0.118616634	0.0845	0.92	-0.210464461
August	-0.409216381	0.0845	1.3	-0.474216381
September	-0.266627375	0.0845	1.51	-0.32258764
October	0.391463458	0.0845	1.18	0.319853288
November	-0.420155195	0.0845	1.38	-0.481387079
December	0.041809927	0.0845	1.58	-0.011671086

Interpretation

From this table Sharpe performance index of ICICI Mutual Fund during the period from January to December 2021. According to Sharpe ratio, ICICI Mutual fund were earned consecutively positive ratio in March and October. In the month of October (0.3198) was yielded highest ratio among this. The ten months it was yielded negative ratio. The highest negative ratio in the month January (-0.6815), the lowest was recorded in the month of December (-0.0116) February, from April to September and November were yield consecutively negative ratio.

TABLE-4.2.5

TREYNOR'S ANALYSIS FOR ICICI MUTUAL FUND

MONTHS	RM	RF	BETA	TREYNOR
January	-0.387030401	0.0392	-0.207906101	-0.198483743
February	-0.085897723	0.0392	0.459284368	-0.171247895
March	0.265012286	0.0392	0.126305206	-0.045347052
April	0.052653311	0.0392	0.140763088	-0.225828786
May	-0.143782598	0.0392	0.120681346	-0.46860496
June	0.244804243	0.0392	0.14864308	-0.018914726
July	0.204746534	0.0392	-0.591097419	0.27106386
August	-0.270432421	0.0392	-0.378352168	-0.166825244
September	0.324468861	0.0392	-0.300306285	0.45500226
October	-0.15066766	0.0392	0.104446139	-0.52598072
November	-0.224910553	0.0392	0.845240153	-0.271287905
December	0.020330236	0.0392	-0.101173102	0.407784997

Interpretation

From this table Treynor performance index of ICICI Mutual Fund during the period from January to December 2021.

According to Treyno ratio, ICICI Mutual fund were earned consecutively positive ratio in July, September and December. In the month of September (0.4550) was yielded highest ratio among this. The nine months it was yielded negative ratio. The highest negative ratio in the month October (-0.5259), the lowest was recorded in the month of June (-0.0189) From January to May, August and November were yield consecutively negative ratio.

TABLE-4.2.6**JENSEN'S ANALYSIS FOR ICICI MUTUAL FUND**

MONTHS	ALPHA	S D E R	B E T A	R M	R F	J E N S E N
January	-0.47	0.7639452	-0.61498006	0.580418181	-0.0392	-0.088758239
February	3.04	2.21665127	1.372414412	0.071512141	-0.0392	2.89022121
March	1.48	1.348815222	1.094234768	0.267102633	0.0392	1.725299496
April	11.56	1.86386222	6.200358997	0.072316478	-0.0392	10.86517269
May	0.70	1.332181208	0.52621639	0.113016956	-0.0392	0.620916529
June	3.31	0.452793606	7.304409622	0.051646815	0.0392	3.398306608
July	9.30	1.976790672	4.706703269	0.125815583	-0.0392	8.527487735
August	3.99	0.5268887	7.578611236	-0.477904709	0.0392	0.074149068
September	3.52	1.113278309	3.164238823	0.084047131	-0.0392	3.132695089
October	5.96	0.514426994	11.59110385	0.53350104	0.0392	11.69227141
November	0.65	0.606790763	1.074848956	-0.43552448	0.0392	0.141951306
December	5.04	0.804746215	6.264768956	0.316345987	-0.0392	2.814135647

Interpretation

From this table Jensen performance index of ICICI Mutual Fund during the period from January to December 2021.

According to Jensen ratio, ICICI Mutual fund were earned consecutively positive ratio from February to December. In the month of October (11.6922) was yielded highest ratio among this.

The one month it was yielded negative ratio. The negative ratio in the month January (0.0887).

3. YEARLY WISE PERFORMANCE OF MUTUAL FUNDS**SHARPE'S PERFORMANCE INDEX-2020**

MUTUAL FUNDS	R M	R F	S D	S H A R P E
SBI	0.007875899	0.0845	0.28	-0.293909816
ICICI	-0.012558823	0.0392	0.23	-0.182993606

Interpretation

From this table is showing Sharpe's performance index of mutual Funds for the period of 2020. According to Sharpe ratio, Mutual funds were not earned consecutively positive ratio in year of 2020. The Mutual Funds were earned negative ratio. The highest negative ratio was recorded in SBI Mutual Fund (-0.2939), the lowest was recorded in ICICI Mutual Fund (0.1829).

TREYNOR'S PERFORMANCE INDEX-2020

MUTUAL FUNDS	AVG R M	AVG R F	B E T A	T R E Y N O R
SBI	0.007875899	0.0845	0.922013398	-0.08377136
ICICI	-0.012558823	0.0392	1.015674071	-0.051153882

Interpretation

From this table is showing Treynor’s performance index of mutual Funds for the period of 2020. According to Treynor ratio, ICICI Mutual fund seems to be better and was earned a Negative ratio (0.05115) in the year of 2020.

JENSEN’S PERFORMANCE INDEX-2020

MUTUAL FUNDS	ALPHA	SD	BETA	RM	RF	JENSEN
SBI	5.75	0.324092	17.75352	0.0455836	0.0845	5.0628704
ICICI	6.53	0.2628278	24.849554	0.0455836	0.0845	5.5640982

Interpretation

From this table is showing Jensen’s performance index of mutual Funds for the period of 2020. According to Jensen ratio, Mutual funds were earned consecutively positive ratio. The highest positive ratio recorded in ICICI Mutual Fund (5.5640982). SBI Mutual Funds were yield consecutively positive ratio.

SHARPE’S PERFORMANCE INDEX-2021

MUTUAL FUNDS	RM	RF	SD	SHARPE
SBI	-0.186740066	0.0392	0.24	-0.3500734
ICICI	-0.124	0.0845	0.27	-0.436962963

Interpretation

From this table is showing Sharpe’s performance index of mutual Funds for the period of 2021.

According to Sharpe ratio, Mutual funds were not earned consecutively positive ratio. The Mutual Funds were earned negative ratio. The highest negative ratio was recorded in ICICI Mutual Fund (-0.4369). SBI seems to better

TREYNOR’S PERFORMANCE INDEX-2021

MUTUAL FUNDS	AVG RM	AVG RF	BETA	TREYNOR
SBI	-0.186740066	0.0392	0.179533675	-0.405083506
ICICI	-0.124	0.0845	0.27	-0.436962963

Interpretation

From this table is showing Treynor’s performance index of mutual Funds for the period of 2021. According to Treynor ratio, Mutual funds were earned consecutively Negative ratio. The ratio was recorded in SBI Mutual Fund (-0.405083506) seems to be better.

The two Mutual Funds it was yielded negative ratio. The highest negative ratio was recorded in ICICI Mutual Fund (-0.4369), the lowest was recorded in SBI (-0.4050).

JENSEN’S PERFORMANCE INDEX-2021						
2021	ALPHA	SDER	BETA	RM	RF	JENSEN
SBI	1.15	0.3846254	2.9809008	-0.1193612	0.0392	0.6738749
ICICI	0.21	0.4821666	0.4261781	-0.1193612	0.0392	0.1379135

Interpretation

From this table is showing Jensen’s performance index of mutual Funds for the period of 2021. According to ratio, Jensen Mutual funds were earned consecutively positive ratio. The highest positive ratio was recorded in SBI Mutual Fund (0.6738) ICICI also yield positive ratio.

CHAPTER- 5

5.1. FINDINGS

5.1.1. Sharpe Ratio Results for the year 2020

According to Sharpe ratio, Mutual funds were not earned consecutively positive ratio in year of 2020. The Mutual Funds were earned negative ratio. The highest negative ratio was recorded in SBI Mutual Fund (-0.2939), the lowest was recorded in ICICI Mutual Fund (0.1829).

5.1.2. Treynor Ratio Results for the year 2020

According to Treynor ratio, ICICI Mutual fund seems to be better and was earned a Negative ratio (0.05115) in the year of 2020.

5.1.3. Jensen Ratio Results for the year 2020

According to Jensen ratio, Mutual funds were earned consecutively positive ratio. The highest positive ratio recorded in ICICI Mutual Fund (5.5640982). SBI Mutual Funds were yield consecutively positive ratio.

5.1.4. Sharpe Ratio Results for the year 2021

According to Sharpe ratio, Mutual funds were not earned consecutively positive ratio. The Mutual Funds were earned negative ratio. The highest negative ratio was recorded in ICICI Mutual Fund (-0.4369). SBI seems to better

5.1.5. Treynor Ratio Results for the year 2021

According to Treynor ratio, Mutual funds were earned consecutively Negative ratio. The ratio was recorded in SBI Mutual Fund (-0.405083506) seems to be better. The two Mutual Funds it was yielded negative ratio. The highest negative ratio was recorded in ICICI Mutual Fund (-0.4369), the lowest was recorded in SBI (-0.4050).

5.1.6. Jensen Ratio Results for the year 2021

According to ratio, Jensen Mutual funds were earned consecutively positive ratio. The highest positive ratio was recorded in SBI Mutual Fund (0.6738), ICICI also yield positive ratio.

5.2. **SUGGESTIONS**

The Sharpe ratio result shows that the last two years, namely 2020 and 2021 SBI Mutual fund got the best. This Sharpe ratio adjusted return from standard deviation.

Suggestion to the investors

The past result tell that SBI Mutual Fund was the best among ICIC. This conclusion was drawn based on monthly and yearly average adjusted return from the risk; there were three different methods have been used for this research. This may continue in future also. This invest can suitable for the both conservative and moderate investors.

5.3. **CONCLUSION**

Mutual funds are one of the fastest-growing commodities on the financial services market. Mutual funds fit all types of investors, from risk-bearer to risk-bearer.

A mutual fund is a company that pools money from many investors and invests the money in securities such as stocks, bonds, and short-term debt. The combined holdings of the mutual fund are known as its portfolio. Investors buy shares in mutual funds. Each share represents an investor's part ownership in the fund and the income it generates.

This two years research will give the brief attention about SBI & ICICI mutual funds performance.

This research attempt give the attention to the researchers to do their research in further and also give the benefit to invest to choose their investment avenue from the different alternative.

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A COMPARATIVE STUDY ON CONSUMER PERCEPTION TOWARDS NIKE AND ADIDAS PRODUCTS WITH SPECIAL REFERENCE TO BANGLORE CITY

Submitted by

ALVIN KENNETH RICHARD

22SJCCMIB004

ABSTRACT

In this study, two of the biggest businesses, Nike and Adidas, are analyzed and evaluated. From each company, one of the most well-known goods is picked for analysis. The report's analysis of the macro and microenvironment forces, market segmentation, target markets, targeting strategies, and position strategies is done in great depth.

In the market, both Nike and Adidas play crucial parts. These two companies play a very big role in the sports industry and have taken over lot many shares in the sports sector market.

INTRODUCTION

In this study, two of the biggest businesses, Nike and Adidas, are analyzed and evaluated. From each company, one of the most well-known goods is picked for analysis. The report's analysis of the macro and microenvironment forces, market segmentation, target markets, targeting strategies, and position strategies is done in great depth. In the market, both Nike and Adidas play crucial parts.

With brands like Nike and Adidas dominating the market, the sports apparel and footwear sector has seen substantial growth in recent years. These companies have established a devoted following among customers all over the globe and have become synonymous with sports and fashion. With more people becoming interested in sports and fitness, there has been a substantial rise in demand for sports apparel and footwear in India.

The study is anticipated to add to the body of knowledge on consumer behavior and marketing tactics in the sports apparel and footwear sector and could offer helpful tips for further investigation in this field. The study's ultimate goal is to advance knowledge of customer preferences and behavior in the Indian market for sportswear and footwear.

AIM OF THE STUDY

The main goal of this research is to evaluate how Bangalore city residents perceive Nike and Adidas goods on a comparative basis. The following are the study's precise goals:

- To determine the major variables affecting consumers' selection of Nike and Adidas goods.
- To evaluate Nike and Adidas goods in terms of their advantages and disadvantages as perceived by customers.
 - To investigate how customers view the performance, quality, and design of Nike and Adidas goods.
- To make suggestions on how Nike and Adidas can enhance their product lineups and marketing tactics in Bangalore.

REVIEW OF LITRATURE

- By Shilpa Jain and M. Akram's "An Empirical Study of Consumer Perception Toward Nike and Adidas Products" In Delhi, India, this research compared customer perceptions of Nike and Adidas products and discovered that while Nike was seen as more stylish and fashionable, Adidas was seen as more reliable and durable.
- By K. V. Rajesh and M. P. Radhakrishnan, "A Study on Consumer Perception Toward Sports Brands with Particular Reference to Nike and Adidas." In this research, consumers' perceptions of Nike and Adidas goods in Kerala, India, were investigated, and it was discovered that advertising, brand perception, and product quality were the most crucial variables.
- By Saroj Kanta Biswal and Pravat Kumar Nayak, "Consumer Attitude and Perception Towards Nike and Adidas: A Comparative Study." This research compared customer attitudes and

perceptions of Nike and Adidas products in Odisha, India, and discovered that while Adidas was seen as more comfortable and affordable, Nike was seen as more stylish and trendier.

- Renuka Mahajan and Komal Rani's "Impact of Brand Image on Consumer Perception Toward Nike and Adidas Products" This study looked at how consumers in Punjab, India perceived Nike and Adidas products and discovered that brand image had a big impact on consumers' perceptions and buying decisions.
- By Anil Kumar and H. R. Sheshadri published "A Study on Consumer Perception and Brand Loyalty towards Nike and Adidas Products." This research examined consumer perceptions of and brand loyalty to Nike and Adidas products in Karnataka, India, and discovered that product quality, brand image, and advertising all had an impact on consumers' perceptions of and brand loyalty to these products.
- By K. Aishwarya and R. Vijaya, "A Comparative Study of Consumer Perception Towards Nike and Adidas Products in Chennai." In Chennai, India, this study compared customer perceptions of Nike and Adidas products and discovered that while Nike was seen as more stylish and trendier, Adidas was seen as more comfortable and long-lasting.
- By S. S. Sathish and R. Murugan, "The Influence of Celebrity Endorsement on Consumer Perception Toward Nike and Adidas Products." In this study, which looked at how consumers in Tamil Nadu, India, perceived Nike and Adidas products, it was discovered that celebrity endorsement had a substantial impact on consumers' perceptions and purchasing decisions.
- By Shubham Singh and Shweta Singh's "Consumer Perception Toward Sports Brands: A Comparative Study of Nike and Adidas." In Uttar Pradesh, India, this research compared consumer perceptions of Nike and Adidas products and discovered that while Nike was seen as more fashionable and on-trend, Adidas was seen as more comfortable and cost-effective.

RESEARCH METHODOLOGY

Primary and secondary research will both be used in this study's research methodology. A sample of consumers in Bangalore city will receive a structured questionnaire survey as part of the primary research process. The survey's objectives are to learn about consumer attitudes towards Nike and Adidas products, their purchasing patterns, and the variables affecting those choices. To make sure the sample is representative of Bangalore city's population, a random sampling technique will be used to choose it.

The sample was drawn from convenient sampling method under nonprobability sampling technique, the questionnaire was circulated through Google forms and 150 responses were received for further analysis.

Chi square test, one – way ANOVA and regression analysis were the analysis techniques used on the data gathered.

The method of collecting data was done through structured Questionnaire. The objective of the study includes the major variable affecting consumers selecting Nike and Adidas products and

helps to evaluate the products advantages and disadvantages. This investigates how customers view the performance, quality and design of Nike and Adidas products. This makes it easier to give suggestions on how Nike and Adidas can enhance their products and selling strategies.

Tools for analysis

The collected data were formulated using the following statistical tools

- ANOVA Test
- Chi Square Test
- Regression

Data Analysis

The collected data was processed and formed into different tables. The calculation was done through Statistical package for social science (SPSS).

Rate the overall satisfaction you derive from Nike.

- Ho: there is no significant impact of comfort, price, reliability, value of money, quality on satisfaction derived from NIKE products.
 - H1: there is a significant impact of comfort, price, reliability, value of money, quality on satisfaction derived from NIKE products.
- Since the P value is .017 which is less than .050 there is sufficient evidence to reject null hypothesis. It is inferred that there is significant impact of comfort, price, reliability, value of money, quality on satisfaction derived from NIKE products. It is understood from the study on comfort, price, reliability, value of money, quality does exert influence on satisfaction derived on NIKE products.
 - $Y = A + b_1x_1 + b_2x_2 + \dots + b_nx_n$
 - Y=(dependant variable)
 - $4.116 + (.213)(\text{comfort}) + (-.153)(\text{price}) + (.058)(\text{fit}) + (-.266)(\text{value for money}) + (-.157)(\text{quality}) + (.304)(\text{reliability})$
- Less than .050: price, value for money and quality exerts sufficient influence on satisfaction derived on NIKE should continue to do so , so that it retains and gains its customer base

Rate the overall satisfaction you derive from Adidas.

- Ho: there is no significant impact of comfort, price, reliability, value of money, quality on satisfaction derived from ADIDAS products.
- H1: there is a significant impact of comfort, price, reliability, value of money, quality on satisfaction derived from ADIDAS products.
- Since the P value is .106 which is more than .050 there is sufficient evidence to accept null hypothesis. It is inferred that there is no significant impact of comfort, price, reliability, value of money, quality on satisfaction derived from ADIDAS products. It is understood from the

study on comfort, price, reliability, value of money, quality does not exert influence on satisfaction derived on ADIDAS products.

- $Y = A + b_1x_1 + b_2x_2 + \dots + b_nx_n$
- $Y =$ (dependant variable)
- $4.167 + (.031)(\text{comfort}) + (-.234)(\text{price}) + (-.234)(\text{fit}) + (-.095)(\text{value for money}) + (.139)(\text{quality}) + (.229)(\text{reliability})$
- Less than .050: price, fit, value for money exerts sufficient influence on satisfaction derived on ADIDAS should continue to do so, so that it retains and gains its customer base
- More than .050: comfort, quality and reliability does not exert sufficient influence on satisfaction derived on ADIDAS. Therefore, the product should look into these factors they offer to their customers so that their satisfaction increases.

Discussion and Findings

- The study reveals that the overall rating of the products of both the companies were not the same among occupation and family annual income.
- The study reveals that the overall rating of the products of both companies were the same among gender, educational qualification background and age.
- The study reveals that the value of money of the products of both the companies are same among gender, educational qualification background, age and family annual income.
- The study reveals that the value of money of the products of both the companies are not same among occupation.
- The study reveals that the percentage of preference for both the products are same among gender, educational qualification, age and occupation.
- The study reveals that the percentage of preference is not the same among family annual income.
- The study reveals that how often the customer purchases the products are same among gender, educational background and age.
- The study reveals that how often customers purchase the products are not the same among occupation and family annual income.
- The study reveals that how much money do the customers spend on a Nike product, it is same among gender and age.
- The study reveals that how much money do the consumers do not spend for a Nike product, it is not the same among educational background, occupation and family annual income.
- The study reveals that how much money do the customers spend for Adidas product, it is same among gender and age.
- The study reveals that how much money the customers do not spend for Adidas products, it is not the same among educational qualification background, age and occupation.
- The study reveals that how often do the customers use the products, it is the same among gender and educational qualification background.
- The study reveals how often the customers do not use their product. It is not the same among age, occupation and family annual income.

RESEARCH FINDINGS

From the data collected for the study of level of consumer satisfaction on both the companies, we can observe many reasons for which consumer level of satisfaction keeps changing on

their lifestyle difference. From the study of data, we can observe that consumers often prefer to purchase Nike products over Adidas.

SUGGESTION

Most of the respondents prefer both Nike and Adidas products. It is more reliable, comfortable and pricing are reasonable. Both the products are worth the value of money. The value added here is style and comfort.

CONCLUSION

The findings of this study shows that the overall level of consumer perception towards Nike and Adidas products. The study also identified areas where Nike and Adidas products can improve the customer satisfaction by focusing on the issues like price and quality. In depth, the research is based on analysis of consumer perception towards Nike and Adidas. The consumers are satisfied on the performance, durability, fitting and other aspects of the product. By focusing on the study of consumer perception towards Nike and Adidas by addressing their satisfaction and areas of improvement, both the companies can meet the expectations of its customers and maintain its position as dominant players in the Indian apparel segment.

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K. Aishwarya and R. Vijaya, "A Comparative Study of Consumer Perception Towards Nike and Adidas Products in Chennai."

S. S. Sathish and R. Murugan, "The Influence of Celebrity Endorsement on Consumer Perception Toward Nike and Adidas Products."

Shubham Singh and Shweta Singh's "Consumer Perception Toward Sports Brands: A Comparative Study of Nike and Adidas."

APPENDIX

1. Name (optional):

2. Gender:

- MALE
- FEMALE

3. Age:

- Below 20
- 21-30
- 31-45
- Above 45

4. Occupation:

- Dependent student
- Private company employee
- Government employee
- Business
- Profession
- Homemaker

5. Family annual income:

- Below 6,00,000
- 6,00,000 – 12,00,000
- 12,00,000 – 20,00,000
- Above 20,00,000

6. Out of these, what do you prefer?

- NIKE
- ADIDAS
- Both
-

None

7. How often do you purchase products of NIKE or ADIDAS?

- Almost daily
- 2-3 times a month
- 2-3 times in a year
- Rarely

8. How much money do you usually spend at a NIKE store?

- 0 – 1000
- 1000 – 2000
- 2000 – 5000
- Above 5000

9. How often do you use the products?

- Daily
- Weekly sometimes
- Rarely
- Not at all

10. Please rate the following parameters for NIKE.

	Strongly agree	agree	Neutral	Disagree	Strongly disagree
comfort					
price					
fit					
Value of money					
quality					

11. Please rate the following parameters for ADIDAS.

	Strongly agree	agree	Neutral	Disagree	Strongly disagree
comfort					
price					
fit					
Value of money					
quality					

12. What do you like to improve in both the products? Ans.

13. Rate yourself the overall satisfaction you derive NIKE.

- Most unsatisfied

- Unsatisfied
- Neutral
- Satisfied
- Most Satisfied

14. Rate yourself the overall satisfaction you derive.

- Most unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Most Satisfied

A STUDY ON CONSUMER BEHAVIOUR TOWARDS ECO-FRIENDLY TABLEWARE IN CAFES AND RESTAURANTS, WITH SPECIAL REFERENCE TO BENGALURU CITY

Submitted By

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22SJCCMIB023

ABSTRACT:

The purpose of this research paper is to examine customer attitudes towards environmentally friendly tableware. Tableware made of eco-friendly materials has become more and more common as environmental concerns have grown. This research will look at how social norms, price, quality, and environmental effect affect consumer decisions when it comes to usage and buying eco-friendly tableware in cafes and restaurants all over the city. The study will also look into how factors like age, gender, and income influence consumer attitudes towards environmentally friendly tableware. Consumer survey data will be gathered, and the results will offer information on how businesses can successfully make customers willing to use environmentally friendly tableware in their cafes and restaurants. The study seeks to add to the body of knowledge on sustainable consumption and offer useful recommendations for companies that want to appeal to consumers who are environmentally conscious.

INTRODUCTION:

Restaurants and cafes are one of the major contributors to the demand for disposable tableware, with a large number of customers preferring and opting for convenient and disposable plates,

cups, and cutlery. However, the harm that single-use plastic causes to the environment has sparked a rising demand for eco-friendly tableware. The consumer behaviour towards eco-friendly tableware in restaurants and cafes is the main topic of this study paper. The study specifically seeks to investigate the variables, such as cost, quality, environmental impact, and social norms, that affect consumer’s decision-making when it comes to choosing eco-friendly tableware.

The study looks into how consumer attitudes towards environmentally friendly tableware in restaurants and cafes are affected by demographic variables like age, gender, and wealth. The study's results will add to the body of knowledge on sustainable consumption and offer suggestions for how cafes and restaurants can encourage customers to use environmentally friendly tableware. The study will also help businesses create powerful marketing plans that specifically target the eco-conscious consumer market.

The purpose of this research paper is to better understand the factors that affect customer behaviour in the foodservice industry and to highlight the increasing significance of eco-friendly tableware in that sector. Owners of foodservice businesses, decision-makers, and environmentalists will be interested in the study's results, which will also support ongoing efforts to lessen the negative environmental effects of single-use plastic in the foodservice sector.

OBJECTIVES:

- The objective of this research paper is to analyse the factors that influence consumer behaviour towards usage of eco-friendly tableware in cafes and restaurants, irrespective of age, gender, occupation and income of customers.
- This study aims to identify the key elements that encourage or discourage consumers from using eco-friendly tableware and understand the level of consumer awareness and attitudes towards opting for the eco-friendly option.
- The research also aims to explore the impact of eco-friendly tableware on consumer satisfaction and loyalty and provide recommendations to cafes and restaurants to encourage their customers to make sustainable purchasing decisions.

LIMITATIONS OF THE STUDY:

- The study is based on the sample size of 150 respondent only.
- The questionnaire was circulated mostly among students.
- Social desirability bias may have arisen, rather than true opinion or behaviour.
- Since the finding is based on convenience sampling, it might have introduced bias into sampling.

LITERATURE REVIEW:

Customer views about eco-friendliness have been revealed to be a key influencer on their behaviour when it comes to using eco-friendly dinnerware in cafés and restaurants. According to numerous studies, people who support environmental sustainability are more likely to buy

eco-friendly products, including dinnerware. Yet, elements like cost, ease of use, and product quality can also affect consumers' attitudes towards environmental friendliness.

A study by Nijdam et al. (2019) found that consumers were willing to pay up to 5% more for biodegradable tableware compared to conventional plastic tableware. Studies have found that consumers are generally willing to pay a premium for eco-friendly products, but the willingness to pay may vary depending on the level of eco-friendliness and the type of product.

A study by Han et al. (2020) found that the availability of eco-friendly tableware in a restaurant increased consumers' intention to use it. It interprets that availability and accessibility of eco-friendly tableware in cafes and restaurants can be an important factor that influence consumer behaviour. Greater the availability, more attention from customers will the cafes and restaurants get.

Another study by Kang and Ha (2020) found that consumers were more likely to choose eco-friendly tableware when it was clearly labelled and located in a prominent position. Customers should be well informed and should always make the eco-friendly option available for them.

Another study by Lee and colleagues (2020) found that Customers' perceptions of social norms and environmental consciousness affected their decision to order eco-friendly dinnerware at cafés and restaurants. As a result, cafes and restaurants could promote the use of eco-friendly dinnerware by raising public knowledge of environmental issues and fostering a social norm that supports sustainable behaviour.

A study by Song et al. (2020) found that consumers with a higher level of education were more likely to use eco-friendly tableware. He studied that younger consumers may be more aware and concerned about environmental issues due to which they may be more likely to use eco-friendly products than older aged people. It was analysed that not only the educational background, demographic factors such as age, gender and occupation also influence consumer behaviour towards eco-friendly tableware.

A study by Zhu et al. (2021) found that consumers were more likely to choose eco-friendly tableware when it was labelled with environmental information. According to this study, emphasising the environmental advantages of eco-friendly products and utilising appealing packaging might boost consumer interest and propensity to buy.

study by Hsu and colleagues (2021) found that consumers' attitudes toward eco-friendly tableware in cafes and restaurants were positively related to their intention to use it. Hence, cafes and restaurants should focus on creating positive attitudes towards eco-friendly tableware by emphasizing its benefits and raising awareness about the environmental impact of conventional tableware.

A study by Chen and colleagues (2019) found that customers' perceived product knowledge and green attitudes had an impact on their intention to use eco-friendly dinnerware in cafés and restaurants. As a result, cafes and restaurants might encourage customers to use eco-friendly dinnerware by educating them about the products available and encouraging a green mindset.

RESEARCH METHODOLOGY:

RESEARCH DESIGN:

This study was conducted with 150 respondent. It was primarily collected with use of questionnaire and the responds from the same was used for the analysis. to investigate the consumer behaviour related to eco-friendly tableware in cafes and restaurants. Data was collected through a survey instrument to capture respondents' attitudes, perceptions, and behaviours towards eco-friendly tableware. The research design used for this paper is explanatory.

Questionnaire design: A multiple choice based questionnaire which is close ended, made and circulated via Google form.

The statistical tools used for the survey are as follows:

1. Chi-square test
2. Regression
3. One way ANOVA test

HYPOTHESIS:

H0 – The number of times a customer visit cafes and restaurants in a week is independent of gender.

H1 - The number of times a customer visit cafes and restaurants in a week is not independent of gender.

H0 – The importance of eco-friendliness in choosing a café or a restaurant is independent of the consumer's

occupation.

H1 – The importance of eco-friendliness in choosing a café or a restaurant is not independent of the consumer's occupation.

H0 – The willingness to pay for a meal that is served with eco-friendly tableware is independent of the

consumer's annual income.

H1 – The willingness to pay for a meal that is served with eco-friendly tableware is not independent of the

consumer's annual income

H0 – There is no significant impact of encouragement given by cafes and restaurant on satisfaction and experience in using eco-friendly tableware.

H1 – There is significant impact of encouragement given by cafes and restaurant on satisfaction and experience in using eco-friendly tableware.

H0 – There is no significant impact from the types of barrier in using eco-friendly tableware while dining out on level of satisfaction and experience in using eco-friendly tableware.

H1 – There is a significant impact from the types of barrier in using eco-friendly tableware while dining out on level of satisfaction and experience in using eco-friendly tableware.

H0 – There is no significant impact from factors influencing the decision to choose cafes and restaurants that use eco-friendly tableware on level of satisfaction and experience in using eco-friendly tableware.

H1 – There is significant impact from factors influencing the decision to choose cafes and restaurants that use eco-friendly tableware on level of satisfaction and experience in using eco-friendly tableware

H0 – The overall level of satisfaction and experience in using eco-friendly tableware is same for all the gender.

H1 – The overall level of satisfaction and experience in using eco-friendly tableware is not same for all the gender.

RESEARCH FINDINGS:

The objective of the paper was to study the consumers behaviour towards eco-friendly tableware in cafes and restaurants. This paper also studies the effect of various factors which may impact the satisfaction level of the customers in using the eco-friendly table, specially while dining out.

The data was primarily collected and best way to collected through questionnaire which was made in google form. The schedule was collected for 150 respondents out of which 50.3% were female and 49.7% were male. The majority of the responses were from age group 18-25 years, student and individuals with annual income less than 3 lakhs. 75.5% of them consider the importance of eco-friendly while choosing cafes and restaurants.

Out of 150 samples, up to 73% of them visits cafes and restaurants less than once a week.

- **Chi-square test revealed the following:**

Gender * How often do you visit cafes and restaurants? Crosstabulation
Count

	How often do you visit cafes and restaurants?	Total
--	---	-------

		1	2	3	4	
Gender	1	33	14	4	24	75
	2	27	16	6	27	76
Total		60	30	10	51	151

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.303 ^a	3	.728
Likelihood Ratio	1.307	3	.727
Linear-by-Linear Association	.723	1	.395
N of Valid Cases	151		

H0 – The number of times a customer visit cafes and restaurants in a week is independent of gender.

H1 - The number of times a customer visit cafes and restaurants in a week is not independent of gender.

Since p value is .728 which is greater than .050, there's sufficient evidence accept null hypothesis. It is interfered that the number of times a customer visit cafes and restaurants is independent of gender.

Regression revealed that:

Descriptive Statistics

	Mean	Std. Deviation	N
Rate your overall level of satisfaction and experience in using eco-friendly tableware.	3.71	.628	151
What do you think cafes and restaurants could do to encourage customers to use eco-friendly tableware? [Provide discounts to customers who bring their own reusable tableware like tiffins and carry bags.]	3.95	.815	151
What do you think cafes and restaurants could do to encourage customers to use eco-friendly	3.95	.786	151

tableware? [Provide educational materials and create awareness about the environmental impact of disposable tableware.]			
What do you think cafes and restaurants could do to encourage customers to use eco-friendly tableware? [Offer a better quality and variety of eco-friendly options]	4.27	.848	151
What do you think cafes and restaurants could do to encourage customers to use eco-friendly tableware? [Encourage customers to dine in.]	4.19	.900	151

Since the mean of satisfaction and experience in using eco-friendly tableware is 3.71, it is clear that all the respondent derive overall satisfaction is affected by the encouragement given by restaurants and cafes, in providing discounts, providing educational materials, offer better quality product options, and encouraging customers to dine in.

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df 1
1	.265 ^a	.070	.045	.614	.070	2.749	4

Since the adjusted R square of the regression analysis is .045, it shows that the satisfaction derived from eco-friendly tableware has been impacted by the motivation they get from cafes and restaurants to the extent of 4.5%. Hence, this model is not a good fit model.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.145	4	1.036	2.749	.030 ^b
	Residual	55.034	146	.377		
	Total	59.179	150			

H0 – There is no significant impact of encouragement given by cafes and restaurant on satisfaction and experience in using eco-friendly tableware.

H1 – There is significant impact of encouragement given by cafes and restaurant on satisfaction and experience in using eco-friendly tableware.

Since P value is .030, which is less than .050, there is sufficient evidence to reject null hypothesis. it is interfered that there is significant impact of provision of discounts, provision of educational materials, better quality of eco-friendly option and encouraging to dine in does influence the level of satisfaction and experience of a customer derive on usage of eco-friendly tableware.

- Studying the coefficient table,

$$Y = A + b_1x_1 + b_2x_2 + \dots + b_nx_n$$

Y = (dependent variable)

$$2.703 + 0.110(\text{Provide discounts}) + 0.105(\text{provide educational materials and create awareness}) + 0.015(\text{Offering better quality and variety of eco-friendly options}) + 0.121(\text{encouraging customers to dine in}) = 3.14$$

Less than .050: Offering better quality and variety of eco-friendly options and encouraging customers to dine in, has sufficient influence on overall level of satisfaction and experience in using eco-friendly tableware.

More than .050: Provision of discounts, provision education and creation of awareness, does not have sufficient influence on satisfaction derived on electric car the company should continue to do so, so that it retains and gains its customer base.

Therefore, cafes and restaurants should pay attention in encouraging customers to use eco-friendly tableware by offering better quality and variety of eco-friendly options and encouraging every customer to dine in rather than dine out.

- **One-way ANOVA revealed the following:**

ANOVA

What do you think cafes and restaurants could do to encourage customers to use eco-friendly tableware? [Offer a better quality of eco-friendly options] [encouraging them to dine in rather than to dine out]

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.991	3	.664	.922	.432
Within Groups	105.876	147	.720		
Total	107.868	150			

H0 – Offering better quality of eco-friendly tableware option and encouraging the customers to dine in by the cafes and restaurants, in order to encourage customers to opt for eco-friendly tableware is independent of age group.

H1 – Offering better quality of eco-friendly tableware option and encouraging the customers to dine in by the cafes and restaurants, in order to encourage customers to opt for eco-friendly tableware is not independent of age group.

Since p value is .728 which is greater than .050, there's sufficient evidence accept null hypothesis. It is interfered that offering better quality of eco-friendly tableware option and encouraging the customers to dine in by the cafes and restaurants, in order to encourage customers to opt for eco-friendly tableware is not independent of age group.

DISCUSSION AND ANALYSIS OF FINDINGS:

The study shows that overall level of satisfaction and experience derived from customers in using eco-friendly tableware has been same among the gender, all age group, occupation, places and annual income.

The study shows that the number of times a customer visit cafes and restaurants is independent of gender, age, occupation and annual income of customers. That means both the male and female visits the cafes proportionately.

It has been analysed from the study that most of the people, irrespective of the gender, age, occupation, place and income consider eco-friendliness important when choosing cafes and restaurant. Therefore, it can be considered that almost every person in the sample size consider eco-friendly important rather than ignoring the concept.

The study reveals that the willingness to pay a certain percentage for a meal that is served or packed with eco-friendly tableware and packages respectively, differs for different age group and income group. This might be because of the working professions and other person with higher level of income is ready to compromise a little portion of penny toward the eco-friendliness of the tableware they have been using.

The study reveals that irrespective of the gender, age and occupation, annual income and place, customers are highly motivated to give their best effort in choosing eco-friendly against disposable tableware,

The study even reveals that overall satisfaction derived by the respondent is affected by the encouragement given by restaurants and cafes, in providing discounts, providing educational materials, offer better quality product options, and encouraging customers to dine in.

The study further reveals sufficient evidence to reject null hypothesis. It is interfered that there is significant impact of provision of discounts, provision of educational materials, better quality of eco-friendly option and encouraging to dine in etc, influence the level of satisfaction and experience of a customer derive on usage of eco-friendly tableware.

The study also reveals that the respondent's satisfaction and experience in using eco-friendly tableware is affected by barrier faced by them in using eco-friendly tableware while dining out.

It reveals sufficient evidence to accept null hypothesis. It is interfered that there is no significant impact of limited availability of eco-friendly tableware, higher cost, lack of awareness or knowledge on the benefit of usage of eco-friendly products, and the poor quality of biodegradable tableware, when dining out, that influences the level of satisfaction and experience of a customer derive in usage of eco-friendly tableware.

The study also reveals that the respondent's satisfaction and experience in using eco-friendly tableware is affected the factors that influence the decision of customer to choose cafes and restaurants that use eco-friendly tableware.

The study also conveys that there is sufficient evidence to reject null hypothesis. It is interfered that there is significant impact from factors such as environmental impact, health concern, designs and aesthetics, prices and convenience, etc in influencing the decision to choose cafes and restaurants that use eco-friendly tableware on level of satisfaction and experience in using eco-friendly tableware.

SUGGESTIONS:

From the above research discussions and analysis of findings, it was clear that offering better quality and variety of eco-friendly options and encouraging customers to dine in, has sufficient influence on overall level of satisfaction and experience in using eco-friendly tableware. And with further interpretation, it is revealed that provision of discounts, provision education and creation of awareness, does not have sufficient influence on satisfaction derived from usage of eco-friendly tableware.

With this, it can be suggested for a café and restaurants to pay attention in encouraging customers to use eco-friendly tableware by offering better quality and variety of eco-friendly options and encouraging every customer to dine in rather than dine out.

The study also found that the limited availability, higher cost, not being able to last long, failing to content food and drinks are the barriers for customer in using eco-friendly tableware while dining out that has sufficient influence on overall level of satisfaction and experience in using eco-friendly tableware.

Whereas lack of awareness is the barriers for customer in using eco-friendly tableware while dining out that does not have sufficient influence on satisfaction derived in using eco-friendly tableware.

Therefore, cafes and restaurants should pay attention in avoiding factors like limited availability, higher cost, not being able to last long, failing to content food and drinks which reduces the barrier of customer in using eco-friendly tableware.

The study even reveals that the various factors like health concerns, designs and aesthetics as factors influencing in using eco-friendly tableware that has sufficient influence on overall level of satisfaction and experience in using eco-friendly tableware. Whereas, environmental impact, price and convenience are the factors influencing in using eco-friendly tableware that does not has sufficient influence on overall level of satisfaction and experience in using eco-friendly tableware.

Therefore, cafes and restaurants should pay attention in Health concerns of customers and design and aesthetics of eco-friendly products they use in order to influence their decision in choosing the café or restaurant and provide them good level of satisfaction and experience in using eco-friendly tableware.

CONCLUSION:

In conclusion, eco-friendly tableware has been in the notice and knowledge of every customer visiting cafes and restaurants. Almost majority of customers considers eco-friendliness important and they even wanted to give their best in opting for the eco-friendly option in the decision and the choices they make in the near future. Somehow, as much as they are concerned towards the eco-friendliness of the tableware they use, majority of them are not

willing to pay more for the same. And when it comes to reasons why the respondent opt of eco-friendly option goes more towards their own self health concern, more than the environment. Customers tend to avoid bio degradable packages mainly due to its inability to contain the food and drinks for longer time. Eco-friendly tableware if its charged more than the other decomposable tableware wont encourage customer to go for eco-friendly option even if they have sufficient awareness regarding environment and health.

This study is limited to small number of sample size and a demographic area, but it can be concluded that customers should be provided with a good quality and without any extra charges to the eco-friendly tableware by the restaurants in order to take a big steps and a great initiative towards a eco-friendly and succeed in a big steps towards environment protection.

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APPENDICES:

QUESTIONNAIRE ON STUDY OF CONSUMER BEHAVIOUR TOWARDS ECO FRIENDLY TABLEWARE IN CAFES AND RESTAURANTS

1. Name (optional): _____

2. Gender:

a. Male

b. Female

3. Age:

- a. 18-25yrs
- b. 26-35yrs
- c. 36-60yrs
- d. Above 60yrs

4. Occupation:

- a. Student
- b. Government employees
- c. Professional
- d. Homemaker
- e. Private company employee
- f. Business

5. Annual income:

- a. Up to 3 lakh
- b. 4 - 6 lakhs
- c. 7 - 9lakhs
- d. 9 lakhs and above

6. Location:

- a. Urban
- b. Rural
- c. Semi-urban

7. How often do you visit cafes and restaurants?

- a. Once a week
- b. Twice a week
- c. Three or more times a week
- d. Rarely

8. How important is eco-friendliness to you when choosing a cafe or

restaurant?

- a. Very important
- b. Somewhat important
- c. Not very important
- d. Not at all important
- e. Neutral

9. How often do you choose to eat at cafes and restaurants that use eco-friendly tableware?

- a. Always
- b. Frequently
- c. Occasionally
- d. Never

10. what factors influence your decision to choose cafes and restaurants that use eco-friendly tableware?

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Environmental impact					
Health concerns					
Designs and Aesthetics					
Price					
Convenience					

11. How much are you willing to pay for a meal that is served in eco friendly tableware?

- a. 0-10% more than a meal served with non-eco-friendly tableware
- b. 10-20% more than a meal served with non-eco-friendly tableware
- c. 20-30% more than a meal served with non-eco-friendly tableware
- d. More than 30% more than a meal served with non-eco-friendly tableware

e. I'm not willing to pay more

12. Have you ever brought your own reusable tableware to a cafe or restaurant to avoid using disposable tableware?

a. Yes

b. No

13. What would be the biggest barrier to you using eco-friendly tableware when dining out?

	Most unlikely	Unlikely	Neutral	Likely	Most likely
Limited availability of eco-friendly tableware options					
Higher cost					
Lack of awareness or knowledge on benefits of using eco-friendly tableware					
Not being able to last long					
Fails to contain food and drinks.					

14. What do you think cafes and restaurants could do to encourage customers to use eco-friendly tableware?

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Provide discounts to customer who bring their own reusable tableware like tiffin and carry bags.					
Provide educational materials and create awareness about the environmental impact of disposable					

tableware.					
Provide better quality and variety of eco-friendly options.					
Encourage customers to dine in rather than dine out,					

15. Rate your overall level of satisfaction and experience in using eco-friendly tableware.

- a. Most satisfied
- b. Satisfactory
- c. Neutral
- d. Unsatisfactory
- e. Most unsatisfactory

16. In your near future, will you give your best effort in choosing eco-friendly against disposable tableware?

- a. Yes
- b. Maybe
- c. No

A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS ONLINE FOOD DELIVERY SERVICES

Submitted by

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22SJCCMIB017

ABSTRACT

The emergence of digital technology has revolutionized the food industry, leading to the rise of online food delivery platforms that offer convenience, accessibility, and a variety of food options to consumers. Studies have shown that several factors influence consumer behaviour towards online food delivery, including perceived convenience, ease of use, trust, food quality, and price. Consumers are more likely to order food online if they perceive it as convenient and easy to use, quality, price, with reliable and trustworthy delivery services. The main objective of the study is to study the buying behavioral pattern over a particular online food delivery app and its overall satisfaction towards it. The research design used is quantitative form of research. Primary data in the form of a questionnaire was collected from 150 respondents. The data was collected and interpreted using the software SPSS. They include Regression, correlation, coefficient, chi-square analysis and one-way ANOVA. Based on the information collected from the respondents, it can be understood the main reason behind the consumer of choosing a particular food delivery company. The online food delivery companies could make changes and upgradation based on the viewpoint from consumers.

INTRODUCTION

Technology has played a vital role in today's generation. It has brought society a great advantage to utilise the source of technology to accept the service that has been boosting the business to grow up for longer period of time. Food delivery services has contributed to the society to choose their fulfilment based on their preference, price, quality, services etc. During the pandemic, the evolvement of food delivery services has provided a greater advantage to the society which promotes them to communicate between the buyer and seller through the greater use of technology. Leading company such as Zomato, Swiggy, UberEats and many other food delivery services has become one of the highest growing segments of e-commerce industry. It has been a convenient process for the buyer as well as the seller to order up their requirement based on the exquisite menu that has been displayed on each of the devices that consumer needs to communicate on them. Many of the restaurants has made their business more convenient as they have established a platform that could invite the consumer to choose and pick delivery of the item that they would like to consume. Based on the satisfaction of the consumer, the food delivering business would be able to analyse and interpret the results which could enable them to increase their facilities in a unique way of outcome that could lure the consumers to relay on their service. The most advantage for online food delivery service is that as per the restaurants, they need not have to hire a particular waiter or hostess to be on the phone in order to take order and as per the customer, they could customize their orders as per the way they like to receive the food delivery on their doorstep. This could reduce hindrance

between the work staff as the service is controlled under one platform where the consumer has to perform in order to deliver the services.

The research is aimed to view the consumer behaviour towards online food delivery system as per the timing, price, quality etc to see their viewpoint on the advantage they receive on accepting the delivery service. Adding to it, to know which food delivery service is likely to give them a great satisfaction based on the major need of the consumer.

REVIEW OF LITERATURE

1. (Singh, 2021)

The study focus on the significant changes that has impacted the consumer buying behaviour trends on online food delivery apps at the time of pandemic- COVID 19. As per the lockdown initiated by the government, people weren't able to go around to explore and buy foods in various restaurants. Digital platforms are playing a vital role attracting customer in browsing through online platform websites of various restaurants through mobile phones or laptop. Due to this situation, online food delivery apps have been given a greater advantage to the consumers around the globe. It has risen the trends of shifting consumer behaviour from dining out model to online food home delivery mode.

2. (Das, 2018)

The research study focuses mainly on consumer perception where it says on what makes them shift towards online food delivery services. The research is conducted on Pune and has visited many restaurants to conduct the research to see their point of view. Technological dependency, less time taken and convenience is mentioned as the good reason as to why they had to move towards online food delivery apps and its portals contributed by various companies of food restaurant's in the economy.

3. (Bikash Kumar Sahoo, 2020)

The research talks about the impact that has affected in food delivery process in recent era of ordering food delivery into business. There has been a lot of stiff competition between the business by using the same techniques that would cause a great dilemma for the consumer to see on which company they could rely on the services for longer period of time. UberEats is one of the companies that has been established in recent year. Since this company is not growing towards its particular standards of their business, it has been shut down and being taken over by the other company Zomato. Online food deliveries would be easier for the consumers, but it has got a greater disadvantage for a particular company to make a unique position of giving its services to the consumers.

4. (S. Habib, 2021)

The research is based on the consumer perception based on the online food delivery experience and its branding. It gives an analysis of the factor that affects the business experience and its impact on brand loyalty while delivering the services to the society. The study reveals that the business loyalty ensures balance between the relationship between the business experience as well as the business equity of their product based on the surveys they have implemented in India. The food delivery services gives a greater advantage for the market to perform based on

their strategies they implement and enhance the competitiveness to enhance their branding locality service that they establish towards delivering services to their consumers.

5. (Nayyar, 2019)

According Dr.Prabhjot Kaur Nayyar, Technology dependency, less time and convenience are the major reason which influences the consumers to be dependable on food delivery services in India. The study identifies the factors which influences the consumers to allow themselves to know the reason of buying food through online. The study is mainly focused on two apps- Zomato and Swiggy with special reference to Nagpur City.

6. (Jitendrabhai, 2020-2021)

According to Patel Fenil Jitendrabha, talks about the buying behaviour patterns of the consumers towards online food delivery that would help the market to prepare and adapt towards the changes that would rise upon them. By capitalizing in these findings, the researcher believes that it could help the business to be able to develop innovative ideas that could nourish the buying pattern behaviour of the consumer that could make them relay on that company for the longer period of time. The researcher is focusing mainly on two companies that is Zomato and Swiggy, which could help them to built target segment requirement of the buyers and could help the consumer to channelize new consumers.

7. (FarEye, 2022)

The article talks about that the on demand food delivery services would enable the consumer to customize their ordering experience. Various food delivery apps would enable them to view different prices, offers, discounts, menu and restaurants reviews before placing the order. This gives an assurance to the consumers of delivering the food at their doorstep in a convenient time and with safety standarads being maintained to fulfil the consumer needs towards on demand food delivery services. The articles also talks about the common on demand food delivery services such as change in taste of consumer preference, fluctuating market prices, maintaining quality food standards, big industry players, improper food handling, payment methods, customer service and inability to cope with demand.

8. (Shah, 2019)

The research talks about how it makes easier for the women to move on from cooking towards entering into online food delivery services. It would enable them to save their time and energy to be more comfortable at home as well as in office. It makes us understand that how online food delivery apps seems more convenient and easier for each individual to operate the services that are offered by the companies inorder to deliver the food at their door step. Companies like Zomato and Swiggy has played a major role in delivering the services especially at pandemic times and has been the greatest dominator among other online service industry in India.

9. (Aparna Anib, 2019)

In this research it has been found that many of the consumers in the city of Ernakulam has been highly dependant on the online delivery app on Swiggy. It has been an advantage for them to keep up with this app as it delivers the food on time, gives offers and more that would give a convinible thought for the consumer to be highly dependant on this particular app. The major drawback the consumer find is the difficulty in payment options. But the company is looking forward to adapt towards new innovation and marketing strategies that could enable the consumer to relay on the food delivery services offered by the company.

RESEARCH METHODOLOGY

The research design used for this study is deductive and quantitative form of research.

This study followed a quantitative research approach to test the hypothesis. A survey was used to collect primary data from a number of respondents. The non- probability sampling technique known as convenience sampling was used to collect responses from 150 individuals.

POPULATION OF THE STUDY

The population of the study is specifically targeted on the individuals as well as families whose age is between 25 to 60 years old. This could help us to identify each individuals based on the preference and buying behavior patterns towards online food delivery services.

SAMPLING SIZE

The sampling size used for this study is 150. The questionnaire was sent to the individuals from which responses will be analyzed and interpreted to draw various conclusions.

SAMPLING METHOD

The sampling method used for this study is the non-probability sampling method known as convenience sampling. The individuals are grouped into various clusters based on their gender, age groups, annual income and then analysis is done based on these clusters.

SOURCES OF DATA COLLECTION AND PERIOD OF STUDY

Primary data were used in this study. As part of the primary data collection a self-administered questionnaire was prepared and distributed to individuals to get their viewpoint based on the study and to analyze the results of buying behavior pattern towards different online food delivery dependency based on their satisfaction, convenience, delivery time etc.

TOOLS USED

The tools used under this study is SPSS. This tool helps us to determine the total average responses of various individuals by using the statistical analysis such as Regression correlation, Chi-square analysis and ANOVA. By using this method, it would help us form suggestion and conclusion based on the results formed in the data.

SCOPE OF THE STUDY

The scope of the study is to identify the consumer dependency on the particular food delivery company that could they relay upon and the reason on why they should choose that company. Also to find a better solution as to how that particular food delivery service could improve in

future for the benefit of the food delivery company to perform well according to the need of the consumers.

RESEARCH OBJECTIVES

- To identify the factors that determine consumer buying behaviour towards online food delivery.
- To evaluate the relationship between selected demographic variables and the factors that determines consumer buying behaviour.
- To examine the relationship between overall satisfaction and the factors that determines consumers buying behaviour towards online food delivery services.

RESEARCH GAP

The identified research gap is that consumer attitudes towards online food delivery services may vary depending on whether they satisfy their needs, such as the time taken for the delivery process, the quality of the food, the cost, and service follow up. If these needs are not met, consumers will have to switch to another online food delivery service, making lower reputation and disruption of other online food delivery apps.

Therefore, the research is conducted to observe which all online food delivery apps would meet the overall satisfaction of the consumer.

LIMITATION OF THE STUDY

1. The study is limited to people ranging from the age of 25 to 60 years.
2. The majority of the data are collected from colleagues, relatives and friends, hence data collected is restrictive to an extent.

RESEARCH FINDINGS

Since mean of company the preferred is 3.92. It is clear from the study that all the respondents are satisfied derived from Zomato food delivery app.

Since the adjusted R square of the regression is .084, it shows that the Zomato food delivery has been explained in the meal who have typical order the most that is breakfast, lunch, dinner, breakfast & lunch, lunch & dinner and breakfast & dinner. Hence, this model is not a good model since 8.4% is less than 60%.

$$Y=A+BX_1+B_2X_2.....+B_nX_n$$

$$Y=Zomato$$

$$A=2.225$$

Zomato=2.225+.069(Breakfast)+.0193(lunch)+.241(dinner)+.058(breakfast & lunch) -

.111(lunch & dinner)+.049(Breakfast & dinner)

Therefore, Breakfast, lunch, dinner, breakfast & lunch, breakfast & dinner is greater than .050. It is clear from the study that Breakfast, lunch, dinner, breakfast & lunch, breakfast & dinner has exert influence on Zomato food delivery.

Lunch & Dinner is lesser than .050. It is clear from the study that Breakfast, lunch, dinner, breakfast & lunch does not have exert influence on Zomato food delivery.

H₀- Frequency of placing online food delivery order is independent of gender.

H₁- Frequency of placing online food delivery order is not independent of gender.

Since the P- value is .607 which is greater than .050, there is sufficient evidence to accept null hypothesis. It is inferred that frequency of placing online food delivery order is independent of gender on online food delivery. It is interrupted that placing online food delivery order is the same between male and female.

Since mean of company the preferred is 3.78. It is clear from the study that all the respondents are satisfied derived from Swiggy food delivery app.

Since the adjusted R square of the regression is .085, it shows that the Swiggy food delivery has been explained in the meal who have typical order the most that is breakfast, lunch, dinner,

breakfast & lunch, lunch & dinner and breakfast & dinner. Hence, this model is not a good model since 8.5% is less than 60%.

H₀- There is no significant impact on the most typical order that is breakfast, lunch, dinner, breakfast & lunch, lunch & dinner and breakfast & dinner on Swiggy food delivery app.

H₁- There is significant impact on the most typical order that is breakfast, lunch, dinner, breakfast & lunch, lunch & dinner and breakfast & dinner on Swiggy food delivery app.

Since the P-value is .004 which is less than .050 there is sufficient evidence to reject null hypothesis. It is inferred that there is significant impact on the meal who have typically order most of items that is breakfast, lunch, dinner, breakfast & lunch, lunch & dinner and breakfast & dinner on Swiggy food delivery services. It is clear from the study that the meal who have ordered typically the most is breakfast, lunch, dinner, breakfast & lunch, lunch & dinner and breakfast & dinner have exert influence on Swiggy food delivery services.

$$Y=A+BX_1+B_2X_2+....+B_nX_n$$

Y=Swiggy

A=2.603

Swiggy=2.603+ -.028(Breakfast)+.0163(lunch)+.230(dinner)+-.039(breakfast & lunch)+
.135(lunch & dinner)+.143(Breakfast & Dinner)

Therefore, lunch, dinner, breakfast & dinner is greater than .050. It is clear from the study that lunch, dinner, breakfast & dinner has exert influence on Swiggy food delivery.

Breakfast, breakfast & lunch, lunch & dinner is lesser than .050. It is clear from the study that Breakfast, breakfast & lunch, lunch & dinner does not have exert influence on Swiggy food delivery.

H₀- Frequency of frequent dependent on food delivery is independent of age.

H₁- Frequency of frequent dependent on food delivery is not independent of age.

Since the P- value is .801 which is greater than .050, there is sufficient evidence to accept null hypothesis. It is inferred that frequency of frequent dependent on food delivery is independent of age. It is interrupted frequent dependent on food delivery does belong to the age group of upto 25, between 26-35, 36-45, 45-60 and above 60.

DISCUSSION AND ANALYSIS OF FINDINGS

The study reveals that the company preference in Zomato food delivery is same among gender, age and annual income. The study shows that the company preference in Swiggy food delivery is same among gender, age and annual income. The study shows that the company preference in UberEats food delivery is same for gender but not same among age and annual income.

The study reveals that the company preference in Dominos food delivery is same for gender but not same among age and annual income. The study shows that overall satisfaction of online food delivery on Zomato online food delivery is same for gender, age and annual income. According to the study, overall satisfaction of online food delivery on Swiggy online food delivery is same for gender, age and annual income. As per the study, the overall satisfaction of online food delivery on UberEats online food delivery is same for gender, age and annual income. The study says that the overall satisfaction of online food delivery on Dominos online food delivery is same for gender, age and annual income. According to the study, regular online food delivery is same among gender, age and annual income. Based on the study, the mode of communication used for online food delivery is same among gender and annual income but not same for age group. It is clear from the study that spending on online food delivery per time used is same among gender and age group but not same for annual income. It is obvious from the study that the mode of payment used for online food delivery is same for gender but not same among age group and annual income.

SUGGESTION

Based on the research collected, below are the suggestions that can be observed and improvised for those particular situation:-

1. Improve delivery times: One of the biggest complaints about food delivery apps is long delivery times. App companies can improve this by optimizing their routing algorithms and partnering with more delivery drivers to ensure timely delivery.
2. Enhance user interface: An easy-to-use and intuitive interface is crucial for the success of a food delivery app. Companies should focus on improving their user experience by adding features like tracking orders, personalized recommendations, and easy payment options.
3. Increase menu options: Consumers appreciate having a wide range of menu options. To improve their app, companies can partner with more restaurants and offer a diverse range of cuisines.
4. Improve customer service: Good customer service is essential for retaining customers.

Companies can improve customer service by offering 24/7 support, clear communication channels, and prompt issue resolution.

5. Enhance food quality: The quality of food is a critical factor in a customer's overall experience. Companies can work with their restaurant partners to ensure that food quality is consistent and meets customers' expectations.

CONCLUSION

Consumer behaviour towards online food delivery has been rapidly changing over the years. With the growth of technology and the ease of use of online food delivery apps, consumers are now relying more on these platforms for their food needs. COVID-19 pandemic has accelerated this trend, as people are more inclined to order food online due to safety concerns and lockdowns. This has resulted in an increase in demand for online food delivery services, with more restaurants and delivery services expanding their online presence. Consumer preference is more focused on quality, time and faster delivery for online food delivery options. Companies need to address these concerns and continually improve their services to meet the changing needs and expectations of their customers. Companies need to offer lot of benefits to the consumer such as discounts, free delivery, tracking of orders, cut-short prices, offer new variety dishes and making user-friendly platform for consumers to have a smoother function while operating food delivery process. This would meet the overall satisfaction of the consumer towards particular online food delivery app. Online food delivery has become an integral part of the food industry and will continue to evolve and grow as technology advances, and consumers' behaviour towards food consumption changes.

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APPENDICES

1. Name(OPTIONAL);_____

2. Gender;

- ☐ Male
- ☐ Female

3.Age;

- ☐ Upto 25
- ☐ 26-35 ☐ 36-45 ☐ 45-60
- ☐ Above 60

4. Annual Income;

- ☐ 100000-300000 ☐ 400000-500000 ☐ 600000-700000 ☐ 800000-900000
- ☐ Above 1000000

5. How often do you order food online?

- ☐ Daily
- ☐ 3 times in a day
- ☐ Once in a day
- ☐ Once a week
- ☐ Once in a Monthly

6. What mode of communication in general would you prefer to order food online?

- ☐ Mobile app
- ☐ Web
- ☐ Browser

7. Which meal would you typically order the most (tick any 1)?

Categories	Most unlikely	Unlikely	Neutral	Likely	Most Likely
Breakfast					
Lunch					
Dinner					
Breakfast & lunch					
Lunch & dinner					
Breakfast & dinner					

8. Which company do you prefer?

Online retailers	Most unlikely	Unlikely	Neutral	Likely	Most Likely

Zomato					
Swiggy					
UberEats					
Dominos					

9. Which company do you think has got a better service in food delivery?

Online retailers	Most unlikely	Unlikely	Neutral	Likely	Most Likely
Zomato					
Swiggy					
UberEats					
Dominos					

10. With respect to the choice you made on previous question, why do you think it has got a better scope of service?

Categories	Most unlikely	Unlikely	Neutral	Likely	Most Likely
Quality					
Time					
Cheap price					
Faster Delivery					

11. How much do you spent on online food delivery per time?

- ☐ less than 140
- ☐ less than 230
- ☐ less than 500
- ☐ more than 500

12. Preferred mode of payment, I use while ordering;-

- Google pay
- Debit / credit card
- Cash on delivery
- Pay-tm
- Others

13. What are the challenges you faced while ordering food electronically?

Categories	Most unlikely	Unlikely	Neutral	Likely	Most Likely
Site is slow					
Site is not opening					
Service follows up is poor					
Delivery time is more					

14. How did you come to know about the electronic food ordering process?

Categories	Most unlikely	Unlikely	Neutral	Likely	Most Likely
Newspapers					
Internet					
Advertisements					
Friends					

15. Rate yourself the overall level of satisfaction you derive on online food delivery app;-

Online retailers	Most unsatisfactory	Unsatisfactory	Neutral	Satisfactory	Most Satisfactory
Zomato					
Swiggy					
UberEats					
Domino's					

A STUDY ON CONSUMER PERCEPTION TOWARDS APP-BASED PORTER SERVICE WITH SPECIAL REFERENCE TO BANGALORE CITY

Submitted by

Bharath R.S

22SJCCMIB030

ABSTRACT

Porter is a truck booking and courier service application that has assisted organizations of all sizes. The app has made it easier and more affordable for business to transport goods with its straight forward booking system and discounts. Businesses of all sizes can save money and time in transportation with the help of porter. The main purpose of this research is to find the factors influencing consumer perception towards porter with consideration of various demographics into consideration, an in-depth review of the survey suggests that 62.5% of the respondents don't use the app

INTRODUCTION

Porter is an app based mini truck and bike booking service The Truck Booking Application has assisted organizations of all sizes with moving products all the more effectively. Small businesses love the app for its discount programs and easy-to-use interface. Additionally, larger businesses have chosen it due to its loyalty program. By offering discounts on fuel and maintenance, the start-up has also been able to assist businesses in saving money on transportation expenses.

The Porter app's various features, which have contributed to its widespread popularity. This Truck Booking App's simplicity, discount programs, and loyalty program are among the features that have contributed to its success. Additionally, a major selling point of the app has been its capacity to assist businesses in reducing transportation expenses.

The success of Porter is evidence of how technology can transform industries. The app has made it easier than ever for businesses to transport goods thanks to its straightforward and

effective booking system. Businesses of all sizes can save money and time on transportation with the help of Porter. An excellent illustration of how technology can be used to transform an industry is the Truck Booking App.

REVIEW OF LITERATURE

Fabiano (2010), access to a shipment's delivery status should be made available to customers via a toll-free hotline, text message, and company website by courier and cargo companies. According to the author, PT Repex Wahana (RPX), a local logistics company working with FedEx, is going to offer a number of high-tech service features to improve these services. These features include the RPX Global Positioning System (GPS), which is installed in each company vehicle so that its whereabouts can be tracked, and the RPX Tracker, an enhanced PDA equipped with Wi-Fi and GPS that is carried by each courier to enter data when the customer receives the consignment

Aziz R.H (2015) one of the most important ways to send packages, documents, or information around the world today is through a courier service. Numerous businesses rely on these services because they typically offer faster delivery times than any other method of document transportation. Courier services can assist individuals in delivering letters, packages, and other shipments from door to door in a variety of ways. As quickly as possible, courier services move from one location to another

Otsetova, A. (2017) The challenge for current courier companies is not providing high-quality services or satisfying customers, as many competitors are able to do, but rather retaining and making money from those customers. One of the main effects of service quality and customer satisfaction, according to marketing literature, is customer loyalty.

S. Mahamad, S. S. (2018) to ensure that customers are pleased, the Courier Service System places a premium on parcels arriving on time at their destinations. From the point of delivery to the customer's destination, the fastest route with the least amount of traffic must be chosen to ensure the quickest parcel delivery possible. The delivery time should also be communicated to customers in a timely manner or on a continuous basis.

The efficiency of the courier service and customer satisfaction will unquestionably rise as a result of responsive communication between these two parties. By combining the use of current communication technologies like GPS, Waze, Android tools, and cloud services, the research aims to develop a framework and Android application that can assist in building the platform for a more intelligent parcel delivery system. It will assist the systems of courier services in intelligently managing the process of parcel delivery and delivering packages to customers at a time that works best for them.

A.Mohd., R. A. (2019, August). Last-mile parcel delivery is one of the most important business processes for the courier service. An effective delivery service will be crucial in this situation. In order to make it easier for the customer and the courier service provider to interact and precisely determine the most effective route for the parcel delivery, an effective system must be developed. An Android-based application system for managing courier services with a last-mile route tracking module is developed in this paper. It is a mobile application that makes it easier for courier delivery staff to find their way to the customer's doorstep to deliver packages.

Wiryanta Muljono, S. S. (2019). The significance of express courier service (ECS) has been brought to light by the expansion of e-commerce. We empirically investigate consumers' preference for ECS when making online purchases. The purpose of this study is to investigate

how customers' attitudes about ECS and factors like shipping cost, brand, and service quality (SQ) influence e-commerce. Using a quantitative approach, this study surveyed customers who planned to ship their goods via ECS

Ramzan, J. (2019, november). A brand-new international website clients can request to send their records, packages and shipment from one spot to

Somewhere else. After creating an account, customers transfer documents, packages, and shipments. With the tracing number, the customer can check the status and get updates via email or mobile phone. Customers can also see information about office hours and services. Managers, new employees, and new branches should be added to the administrative side. Administrator can store transfer record and move it to the objective spot. The consignment record should be updated to reflect whether or not it was delivered. PHP is the most recent programming language for making web applications. MySQL functions as the backend.

The fundamental motivation to utilize SQL Server was to make the information secure and furthermore it gives more prominent similarity

PHP language. XAMP Server was the server I used. The courier companies and related customers stand to gain from this study.

Marcysiak, A. (2021, SEPTEMBER 1) the findings of my own research on customer service quality standards in courier companies are presented in the paper. Additionally, the significance of sustainable development practices implemented by courier companies for customers was examined. A small group of individual customers who used the services of courier companies were the focus of the investigations. An online survey was used to carry out the study, which was carried out in September 2020. Both single-choice and multiple-choice questions were included in the questionnaire. 260 surveys were chosen for further examination after being verified in terms of fact and logic. According to the findings of the study, the most important factors in choosing a courier company are safety concerns, service costs, and delivery time. The last issue has been especially important during the Covid-19 coronavirus outbreak. 75.8% of the people who were studied said that interacting with courier operators made them feel safe. The house to house (D2D) section is continuously consumed by PUDO (take up quitter) and computerized bundle machines. This may, as a result, bring down the expense of the last mile and increment consumer loyalty. Sustainable development aspects are also an important part of what courier companies do. The goal is to lessen the impact on the natural environment. Ecological considerations are important or very important for 52.7% of respondents. As a consequence of this, the most cutting-edge businesses make investments in hybrid and electric automobiles, plan the most efficient routes to the customer, and utilize recyclable packaging. This has a positive impact not only on the company's reputation but also on its commitment to CSR.

Izzah, N. (2021). The courier companies' dependence on e-businesses was satisfactory. Inter-firm dependence was found to have a positive impact on financial performance as well as on the development of technology or e-business systems in organizations with supply chains. This happened because other partners felt the need to improve their business's technology as a result of the pressure from their partners' technologies. In the context of the COVID-19 pandemic, we came to the realization that combining advanced technology with knowledge and creativity management provided numerous advantages.

Rui Qi Tang, Y. J. (2021). The recent Covid-19 outbreak has led to an increase in the demand for courier services. We intend to inspect how messenger administration quality aspects like substance, dependability, responsiveness, affirmation, and compassion can influence consumer

loyalty. 159 people from Kuwait and Malaysia participated in our online survey. We discovered that customer satisfaction is significantly linked to responsiveness, empathy, and reliability. In addition, we discovered that empathy has the greatest impact on customer satisfaction. By demonstrating that service quality dimensions play a significant role in influencing customer satisfaction, our study adds to previous research on customer satisfaction.

OBJECTIVES

1. To identify the factors that determine consumer buying behavior towards Porter service.
2. To examine the relationship between selected demographic variables and the factors that determine consumer perception towards Porter service.
3. To examine the relationship between the overall level of satisfaction towards App - Based Porter service and the factors that determine consumer perception towards Porter service

RESEARCH METHODOLOGY

Research methodology is a procedure used to identify, choose, process and analyze data collected about the topic

The research conducted is deductive and quantitative in nature

SAMPLING DESIGN

In this study convenience sampling technique has been undertaken. The sample size was 150 respondents of Bangalore city

SOURCES OF DATA

- Primary data-primary data is collected through orderly structured questionnaire from the consumers in Bangalore city
- Secondary data-secondary data is collected from journals, articles and websites

TOOLS OF ANALYSIS

The collected data was formulated using the following statistical tools

- ANOVA Test
- Chi-square Test
- Regression

DATA ANALYSIS

The collected data was processed and formed into different tables. The calculations were done through statistical package for Social Science (SPSS)

ANOVA

14. Rate yourself the level of overall satisfaction you derive on the App - Based Porter services (gender)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.004	1	.004	.007	.935

Within Groups	96.829	148	.654		
Total	96.833	149			

H0- the Rating yourself the level of overall satisfaction you derive on the App -Based Porter services are independent of gender

H1- the Rating the level of overall satisfaction you derive on the App -Based Porter services are not independent of gender

Since the p value 0.935 is greater than 0.50 there is sufficient evidence to accept the null hypothesis

So, it is inferred that overall level of satisfaction you derive from the app-based porter is independent of gender

ANOVA

14. Rate yourself the level of overall satisfaction you derive on the App Based Porter services (age)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.653	3	.218	.330	.803
Within Groups	96.180	146	.659		
Total	96.833	149			

H0- the Rating yourself the level of overall satisfaction you derive on the App -Based Porter services are independent of age

H1- the Rating the level of overall satisfaction you derive on the App -Based Porter services are not independent of age

Since the p value 0.803 is greater than 0.50 there is sufficient evidence to accept the null hypothesis

So, it is inferred that overall level of satisfaction you derive from the app-based porter is independent of age

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.836 ^a	2	.399

Likelihood Ratio	1.897	2	.387
Linear-by-Linear Association	.021	1	.885
N of Valid Cases	150		

H0- if a consumer would recommend this App-Based Porter services to others is independent of gender

H1- if a consumer would recommend this App-Based Porter services to others is not independent of gender

Since the p value 0.399 is greater than 0.50 there is sufficient evidence to accept the null hypothesis

It is inferred that if a consumer would recommend this App-Based Porter services to others is independent of gender

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9.728 ^a	6	.137
Likelihood Ratio	9.777	6	.134
Linear-by-Linear Association	.400	1	.527
N of Valid Cases	150		

H0- Would an individual recommend this App-Based Porter services to others

Independent of age

H1- Would an individual recommend this App-Based Porter services to others is not independent of age

Since the p value is greater than 0.050 there is sufficient evidence to accept H0

It is inferred that is an individual recommending this App-Based Porter services to others

Independent of age

It is interpreted that is an individual recommending this App-Based Porter services to others

Independent of age does not differ between ages

DISCUSSIONS AND FINDINGS

- The preference for porter service only for shifting the house is the same for all the gender, age, educational background, marital status, annual income, occupational background

- The preference for porter service to get only goods delivered is same for all the gender, age, educational background, marital status, occupational background and different for annual income
- The preference for porter service to take delivery of goods at the doorstep is the same for all the gender, age, educational background, marital status, annual income, occupational background
- The preference for porter service to get home appliances delivered is the same for all the gender, age, educational background, occupational background and different marital statuses and annual incomes
- The preference for porter service to take delivery of home appliances at the door step is the same for all the gender, age, educational background, occupational background and is different for consumers with different annual incomes
- Ratings consumers derive from the level of overall satisfaction on the App-Based Porter service is the same for all the gender, age, educational background, marital status, annual income, occupational background
- The familiarity with the App-Based porter service is the same for all age, educational background, marital status, annual income, occupational background and service is not the same for people of different gender
- The factors determining How often a consumer uses the app is the same for all gender, age, educational background, annual income and is different for people with different marital status, occupational background
- The factors determining How often a consumer shifts houses is the same for all gender, age, educational background, marital status, annual income, occupational background
- The factors that determine whether a person would recommend app-based porter service to others is the same for gender, age, educational background, marital status, occupational background and is not the same for people with different annual incomes

SUGGESTIONS

Following are the suggestions

- The results from the questionnaire suggest that 56.6% of consumers feel neutral about the porter services which suggest that there are still areas to be improved to increase the overall satisfaction derived from services provided by porter
- Another point to be noted is that 45.7% of respondents are aware of porter app but don't use it, suggests that the start-up has not made an impact on consumers also 62.5% of the respondents don't use the app
- A visual analysis of the responses shows that most of the respondents feel neutral about the services provided by porter which can suggest that the services provided by porter may need to improve

CONCLUSION

Porter is one of India's largest intra-city trucks moving services and its success is evident amongst all of its competitors. The purpose of this study is understanding the consumers perception on porter with consideration of its factors and demographics variable that determine the overall satisfaction of consumers. An in-depth analysis showed 26.66% of the respondents only use the app to take the delivery of goods at the doorstep and the remaining majority of them are indifferent towards the service offered by porter, the services provided by the app shows the majority of consumers are aware of the app but don't use it. This is not a necessarily a bad observation as

52.6% of the respondents say that they may recommend porter's services to others as this app is relatively new and its services are used mostly for delivering and receiving goods.

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APPENDIX

1. NAME (optional):

2. Gender

- i. Male
- ii. Female

3. Age

- i. 18 and Above
- ii. 20-35
- iii. 35-50
- iv. 50-75
- v. 75 and above

4. Educational qualification

- 1. SSLC
- 2. Higher secondary/ Pre university
- 3. Graduate
- 4. Post graduate

5. Marital status

- 1. Single
- 2. Married
- 3. Divorced
- 4. Widow/widower

6. Annual income

- a. Less than 3 lakhs
- b. 3 lakhs to 10 lakhs
- c. 10 lakhs to 20 lakhs
- d. Above 20 lakhs

7. Occupational Background

- a. Government Employee
- b. Private Company Employee
- c. Business
- d. Professional

8. Are you familiar with the App – based Porter services?

- 1. Aware and do not use

2. Aware and use
3. Unaware

9. How often do you use the app?

- a. Frequently
- b. Only while shifting houses
- c. I don't use the app

10. How often do you shift houses?

- a. Frequently
- b. Not so often
- c. Rarely
- d. Never

11. I prefer to use App – Based Porter service

	Most Unlikely	Unlikely	Neutral	likely	Most likely
Frequently					
Only for shifting the house					
To get my goods delivered					
To take delivery of goods at the door step					
To get my home Appliances delivered					
To take delivery of home Appliances at the door step					

12. I prefer to use the App – Based Porter services because

		Most Disagree	Disagree	Neutral	Agree	Most Agree
1	Affordable price					
2	Fast Delivery					
	Proper					

3	packaging					
4	Ease in placing order					
5	Safety and security					
6	Discounts & Offers					
7	Reliable Movers					
8	Customer Reviews					

13. Would you recommend this App – Based Porter services to others

1. Yes
2. No

14. Rate yourself the level of overall satisfaction you derive on the App – Based Porter services

- a) Most unsatisfactory
- b) Unsatisfactory
- c) Neutral
- d) Satisfactory
- e) Most Satisfactory

**A STUDY ON STUDENTS’ PERCEPTION TOWARDS THEIR HIGHER
EDUCATION IN INTERNATIONAL COLLEGES WITH SPECIAL REFERENCE TO
BANGALORE CITY**

Submitted by

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22SJCCMIB008

ABSTRACT

The perception of students towards their higher studies in international colleges is an important aspect to explore as it provides insights into the experiences and challenges faced by students pursuing their education in a foreign country. The study aims to focus on the various perceptions students have toward their higher education in international colleges. The study employs a qualitative research methodology using surveys to collect data through questionnaire send via Google form. The data was collected from 150 respondents of various age groups in Bangalore city. The analysis is done with the help of various statistical tools like regression, chi square test and Anova test. Results revealed that the various factors like diverse course option, career opportunities, citizenship rights, quality of education and international exposure attracts students towards studying in international colleges. The study also helps the policy makers to implement new policies to improve the quality of education.

INTRODUCTION

Over the last couple of years, students migrating to foreign countries to pursue their higher education has increased rapidly. Migration of students from one country to another for educational purpose is called education migration while the movement of students from one state to another for attending colleges is called student migration. ‘Sojourner’ is the term used to address individuals who are temporarily residing in another country and also to study-abroad students as well as international students. International education is believed to help students to have a broader exposure and practice skill oriented education. It also helps them to have a new perspective in their field of study, develop their personality and build intercultural friendships. Students prefer international education due to active learning techniques adopted by many countries. Canada, USA, UK, Germany, Ireland are some of the major countries that students prefer. Improvement in their quality of living, better career opportunities, and work - life balance are also some of the major factors influencing international education. Many countries offer various scholarship programs to attract students across the world. The political or economic situation of a country also affect people to migrate. Due to all the above mentioned factors the number of students migrating to other counties has significantly increased over the past couple of years. This research paper aims to focus on the reason behind increase in student migration, change in mindsets, perceptions of people and increase in opportunities. The rise in increased student migration will adversely affect the Indian educational sector, job market and economic growth of our country.

REVIEW OF LITERATURE

(McCowan, 2023) This research paper tries to understand the combination of impacts, the interaction with these factors and implication on climate crisis. Internationalization has both positive and negative implications for climate change. The study focus on how the process of internationalizing the university affect the functioning of modalities and the impact on climate change.

(Haisley, 2021) This research explored the motivation of US students who are studying in other countries as well as about international students studying in US. The method of data collection was using cross sectional survey. For analysis and interpretation of data they used independent samples t-test and regression analysis. Some of the factors like language learning, academic enrichment, avoiding social limitations and the aspiration to work in foreign country were comparatively higher among international students than US students. This study helps to bring an insight on how colleges can create global experience to students who wish to study outside their home country. It also bring awareness to consider the importance of cultural and national background while engaging students.

(Shrestha, 2021) The aim of this study was to understand student perception towards studying abroad. The data is collected through field survey and structured questionnaire. For the purpose of analysis they used pie charts and diagrams. The option of earning while learning attracted most of the students. Also the recent trend of moving to foreign countries of higher education influenced them. Career opportunities available abroad also attract students.

(L.E, 2020) Internationalization of higher education and the future of the planet. International mobility, the hall-mark activity of internationalization of higher education, relies heavily on air travel, which is contributing directly to the global climate crisis. Commitments to immediate and creative solutions to offset these detrimental environmental effects must be embraced by the international higher education community.

(Fidalgo, 2020) The purpose of the study was to investigate student perceptions, attitudes and willingness to try distant education. Survey method was used for data collection. The results showed that students’ major concerns were about time management, motivation and English language skills.

(Luo, 2019)The study was conducted to increase knowledge of international students’ psychological well-being at US Universities. They examined the degree to which demographic factors, perceived language competence and domestic student social support were associated with Ryff’s(1989a,1989b)six aspects of well-being. The findings of this study provide evidence of a potentially useful new approach towards international student adjustment and well- being.

(Urban, 2016) This research was conducted to know students perception about the personal professional value they receive from higher studies in US. Convenience sampling was used for data collection. Multiple regression was used for data analysis. The results of the study concluded that students are mostly motivated by academic and career opportunities. Getting quality education, individual development, learning news ways of thinking are the factors influencing students to study abroad.

(Ali, 2016)The aim of this research is to find out the effect of Malaysian public universities service quality on international student satisfaction, institutional image and loyalty. The data for the study was collected by convenience sampling. Partial Least squares Structural Equation Modelling was used for data analysis. The results showed that all the five dimensions of higher education service quality influence student satisfaction which in turn influence institutional image and all these influence student loyalty.

(Bandyopadhyay, 2015) The purpose of this study is to know the students perception regarding study abroad and their expectations about the same. The expectations regarding personal growth, professional development and intellectual growth, program duration impact the choice

of students to study abroad. Developing and implementing programs that meet these expectations will help to attract more students.

Several studies found under this research area focuses on the students who are already pursuing their courses abroad. However there is negligible study done on the perception of students who are wishing to pursue their higher studies abroad.

RESEARCH METHODOLOGY

Research methodology is the specific procedures or techniques used to identify, select, process and analyze information about a topic. It also helps to critically evaluate a study's overall validity and reliability.

The research conducted is deductive and quantitative in nature.

Objectives of the study

- To identify the factors that influence higher studies in international colleges.
- To evaluate the relation between selected demographic variables and the factors that influence higher studies.
- To evaluate the relationship between the overall satisfaction and the factors that influence higher studies in international colleges.

Methods of data collection

In this study primary data was collected using questionnaire sent through Google forms.

The sampling technique used was convenience sampling by collecting data through questionnaire via Google forms. The sample size is 150 respondents. The tools used for analysis are chi square test, regression analysis and one way Anova.

Limitations of the study

- The study was restricted only to a particular geographical area.
- The results obtained may not provide an accurate indication about the entire population.
- The responses given may be biased so that it cannot be completely trusted.

RESEARCH FINDINGS

The various methods used for analysis are chi square test, anova test and regression.

- H_0 – There is no significant impact on higher education meets all my aspirations on higher education abroad ensures better quality of life , higher education abroad ensures better quality of education.

H_1 - There is significant impact on higher education meets all my aspirations on higher education abroad ensures better quality of life , higher education abroad ensure better quality of education.

Since P – value is .000 which is less than .050 there is sufficient evidence to reject null hypothesis.

It is inferred that there is significant impact on higher education meets all my aspiration on higher education abroad ensures better quality of life , higher education abroad ensures better quality of education. It is understood from the study that higher education meets all my aspiration exerted influence on higher education in abroad ensures better quality of life and quality of education.

- H_0 – There is no significant impact on higher education meets all my aspirations on longer stay back period, lesser cost of living, earning opportunities while learning, earning opportunities after studying, comfortable life after studies, to enjoy citizenship right, better career opportunities, relatives being settled there.

H_1 - There is significant impact on higher education meets all my aspirations on longer stay back period, lesser cost of living, earning opportunities while learning, earning opportunities after studying, comfortable life after studies, to enjoy citizenship right, better career opportunities, relatives being settled there.

Since P – value is .600 which is greater than .050 there is a significant evidence to accept null hypothesis. It is inferred that there is no significant impact on higher education meets all my aspirations on longer stay back period, lesser cost of living, earning opportunities while learning, earning opportunities after studying, comfortable life after studies, to enjoy citizenship right, better career opportunities, relatives being settled there. It is understood from the study that higher education meets all my aspirations exert no influence on longer stay back period, lesser cost of living, earning opportunities while learning, earning opportunities after studying, comfortable life after studies, to enjoy citizenship right, better career opportunities, relatives being settled there.

- H_0 – There is no significant impact on higher education meets all my aspirations on Canada, USA, UK, Germany and other countries.

H_1 - There is significant impact on higher education meets all my aspirations on Canada, USA, UK, Germany and other countries.

Since P – value is .159 which is greater than .050 there is a significant evidence to accept null hypothesis. It is inferred that there is no significant impact on higher education meets all my aspirations on Canada, USA, UK, Germany and others. It is understood from the study that higher education meets all my aspirations exert no influence on Canada, USA, UK, Germany and others.

- H_0 – The country preference for higher studies by both male and female is same.

H_1 – The country preference for higher studies by both male and female is not the same. Since the P value is .619 which is greater than .050 which means there is sufficient evidence to accept null hypothesis. It means that the respondents in terms of gender that is male and female are indifferent in making the country preference that is Canada for higher studies.

- H_0 – The demographic variables that affect migration is independent of annual income. H_1 - The demographic variables that affect migration is not independent of annual income.

Since the P value is 0.033 which is less than .050 there is sufficient evidence to reject null hypothesis. It is the demographic variables that affect migration is not independent of annual income. It is interpreted that demographic variables that affect migration is not the same between all annual income groups.

- H_0 – The benefit derived from international study is independent of educational background.

H_1 - The benefit derived from international study is not independent of educational background.

Since the P value is 0.741 which is greater than .050 there is sufficient evidence to accept null hypothesis. It is inferred that the benefit derived from international study is independent of educational background. It is interpreted that benefit derived from international study is same between all educational backgrounds

DISCUSSION AND ANALYSIS OF FINDINGS

The study reveals that the country preferred for higher studies that is Canada has been same among different gender, age groups, educational background and annual income. It is understood from the study that the country preferred for higher studies that is USA has been same among different gender, age groups and educational background and annual income groups. The study shows that the country preferred for higher studies that is UK has been same among different gender, age groups, and educational background and annual income groups. From the study it is understood that the country preferred for higher studies that is Germany has been same among different gender, age groups and educational background and annual income groups. Also it is clear from the study that the country preferred for higher studies that is for other countries has been same among different gender and age groups and not been same among different educational backgrounds and annual income groups. It is understood from the study that the benefit derived from international study has been same among different gender, age groups, educational background and annual income. The study shows that the demographic variables like political condition, quality of education, job market and economic stability has been same among different gender, age groups and educational background and not been same among different annual income groups. It is obvious from the study that the given factor like scholarships, college time schedules, job requirements, pleasure and others has been same among different gender groups and not been same among different age groups, educational backgrounds and annual income groups. It is clear from the study that the application for educational loan has been same among different gender and annual income groups not been same among different age groups and educational backgrounds. The study shows that to work part time job in order to repay the loan has been same among different gender, age groups, educational background and annual income. The study reveals that higher education meets the aspirations of the students and ensures better quality of life and education. It is understood from the study that students choosing to study abroad are not influenced by the factors like longer stay back period, lesser cost of living, earning opportunities after studying and better career opportunities. But the factors like earning opportunities while studying, comfortable life after studies, enjoying citizenship rights and relatives being settled there exert significant influence on abroad studies. The study reveals that higher education meets all aspiration exerts no influence on the country preferred for higher studies that is Canada while it exerts significant influence in choosing countries like USA, UK, Germany

SUGGESTIONS

- The policy makers should make amendments in the existing educational policies so that more students will be encouraged to pursue higher education in those countries.
- Introduce new course options that is in par with the recent market trends.
- Improve standard of living so that people tend to choose that country for their higher studies.

CONCLUSION

Recently the students have a great desire to migrate to foreign countries for their higher studies. The strong aspirations and high expectations attract them to study abroad. In conclusion, the study on students' perception towards their higher studies in international colleges with special reference to Bangalore city found that the country preferred by students for their higher education is Canada. Better career opportunities and the benefit of international exposure are the prime factors for students for pursuing higher studies in international colleges and the students believe that these colleges provide good quality of education. The majority of the respondents are female.

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APPENDICES

A STUDY ON STUDENTS' PERCEPTION TOWARDS THEIR HIGHER STUDIES IN INTERNATIONAL COLLEGES WITH SPECIAL REFERENCE TO BANGALORE CITY

1. Name(Optional)
2. Gender:
 - Male
 - Female
3. Age:
 - Below 18 years
 - 18 – 21 years
 - 21 – 25 years
 - 25 above
4. Educational background
 - PUC
 - Graduation

- Post-graduation
- Professional
- Technical

5. Annual income:

- Below 600000
 - 600000 – 1200000
 - 1200000 – 2000000
- Above 2000000

6. The country I prefer the most for higher studies

Countries preferred	Most unlikely	Unlikely	Neutral	Likely	Most Likely
CANADA					
USA					
UK					
GERMANY					
OTHER					

7. I would like to pursue my higher studies due to the following.

Reasons	Most unlikely	Unlikely	Neutral	Likely	Most Likely
Longer stay back period					
Lesser cost of living					
Earning opportunities while learning					
Earning opportunities					

8. The benefits I derive from international study?

after studying					
Comfortable life after studies					
To enjoy citizenship right					
Better Career opportunities					
Relatives being settled there					

- Diverse course options to choose from
- Develop cross cultural communication skill
- Get international exposure

9. Which among the demographic variables affect you to migrate to other countries?

- Political condition
- Quality of education
- Job market
- Economic stability

10. Which among the given factor attracts you to migrate?

- Scholarships
- College time schedules
- Job requirement
- Pleasure
- Other

11. Did you apply for any educational loan?

- Yes
- No
- Maybe

12. Do you prefer to work part time job in order to repay the loan?

- ☐ Yes
- ☐ No
- ☐ Maybe

13. Higher education in abroad ensures better quality of education.

- ☐ Strongly disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly agree

14. Higher education in abroad ensures better quality of life.

- ☐ Strongly disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly agree

15. Higher education meets all my aspirations.

- ☐ Strongly disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly agree

16. What recommendation would you like to give our policy holders to improve the education system in our country?

A STUDY ON THE IMPACT OF ORGANIZATION CULTURE ON EMPLOYEE’S PRODUCTIVITY WITH SPECIAL REFERENCE TO SELECTED IT COMPANIES IN BANGALORE CITY

Submitted By

A T.M. Pravitha

22SJCCMIB022

ABSTRACT

This study examines the relationship between organisational culture and worker productivity with special reference to selected IT firms in Bangalore City. The research examines how organisational culture affects worker productivity and identifies the various organisational culture variables that have an impact on worker productivity. Using the method of questionnaire survey, the study was made and the data that was collected from a sample of employees working in selected IT organisations in Bangalore. The study's conclusions show that organisational culture has a big effect on employee productivity in the organisations. The important elements of corporate culture that significantly affect worker productivity are also identified in the study. The study's conclusion advises the organisations to focus on their organisational culture and few other factors in order to boost worker productivity.

INTRODUCTION

Any organization's culture has a significant impact on the employee’s productivity and behaviour. Organizations are putting greater effort in creating a healthy organization culture that encourages employee’s engagement and productivity in today's highly competitive business environment. Organizational culture is a very important part in promoting employee’s productivity and achieving business goals. Innovation and productivity play a very important role for success. The purpose of this study is to understand how organisational culture affects worker productivity.

The idea that culture servers as the only continuous point of difference for any firm is the most essential aspect of culture. The methods and actions of any organization can be repeated by anybody, but the organizations culture cannot be repeated.

Objectives

Factors which effect organizations culture on the employee’s productivity.

To examine the relationship between organizational culture and employee's performance.

To examine the overall satisfaction with the job and factors affecting organizations culture on the employee's productivity.

REVIEW OF LITERATURE

In this paper we get an idea of how Culture is an essential component in the organization. As it plays a very important role, we can understand that without an effective organisational culture, the organisation would suffer and become less effective. In other words, a suitable culture would encourage productivity.

The study's objective was to understand the impact of organisational innovation and knowledge management in PNU Kermanshah province. The study's participants were 550 Bistoon Petrochemical Company employees. (Analysis of the Impact of Organizational Culture on Employee Productivity (Case Study: Bistoon Petrochemical Company), 2015)

This research paper speaks about how many experts as of the present days claim that technology and machines are taking over human resources and reducing their importance or effort. But to even create those machines human involvement is required.

The author believes that the "Organizational culture" is one of the critical part of a successful company and creates a good working environment for the employees. (A STUDY ON THE IMPACT OF ORGANIZATIONAL CULTURE ON EMPLOYEE, 2018)

The researcher has made a clear difference between mixed evidence that low level of organization culture doesn't improve the productivity of the employees. The paper speaks about link between organizational culture and employee productivity from the perspectives of employees of the Sekondi-Takoradi Metropolitan Assembly (STMA) in Ghana.

It also speaks about how a creative organization culture can influence on the employee's productivity. (Does organizational culture influence employee productivity at the local level? A test of Denison's culture model in Ghana's local government sector, 2022)

This study includes the Nigerian banking sector as a case study to objectively evaluate the impact of corporate culture on employee job performance and organisational productivity. The study the connection between business culture and employee work performance in order to provide suggestions and evaluate if organisational culture influences employee job performance.

This study shows a positive relationship between organisational culture and employee job performance. (Impact Assessment Of Corporate Culture On Employee Job Performance, 2009)

This author speaks about how every individual employee have their own culture that they follow and how they adapt to the organizations culture if it only convenient for them. It is being studied if culture can influence multiple organisational processes. Employee efficiency is greatly affected by company culture, which can boost productivity and improve organisational performance. (impact of Organizational Culture on Organizational Performance: An Overview, 2012)

In this research paper we can see different kind of employees practicing different culture and when they work together if that impacts the productivity of the employee. There can be a positive or a negative impact, the author also suggests the multinational organizations to focus on the factors that stimulate the employee’s job performance

The multinational companies are expected to create a healthy and positive culture. It is recommended that leaders and managers create a spirit of ambition amongst their workforce. Employees who exhibit high levels of ambition and assertiveness will do well at work, and this should be rewarded to ensure the employee's long-term success. (Impact of Organizational Culture on Employees’ Performance: A Study in Multinational Corporations in Sarawak, 2020)

The paper discussed organizational culture and employee’s performance in the National Agency for Food and Drugs Administration and Control (NAFDAC), Nigeria. It sees organisational culture as a set of shared values, practices, and ideas that influence how employees feel, react, and think at work.

It is based on the belief that an effective organisational culture will improve employees' performance. (Organizational Culture and Employees Performance in the National Agency for Food and Drugs Administration and Control (Nafdac), Nigeria, 2019)

“The only thing of real importance that leaders do is to create and manage culture.” “If you do not manage culture, it manages you, and you may not even be aware of the extent to which this is happening.”

The author very clearly speaks and interprets his findings that the organizational behaviour, which is connected to practitioners' values and beliefs, is built on cultural influences and conventions that affect an organization's personality and performance. (The Impact of Organizational Culture on Organizational Performance: A Case Study of Telecom Sector, 2014)

RESEARCH METHODOLOGY

This research was conducted in order to develop an understanding about the overall satisfaction derived on the job. First a review of literature was done on research papers to get a better understanding about the topic. This paper is descriptive in nature, it is based on primary data.

To analyse the overall satisfaction derived on the job, primary data was used. The primary source of data or information was through a well structure questionnaire. The data was

collected from a sample of 179 respondents and a convenience non-probability method was used. The questionnaire included demographic variables like age, gender, professional background, the department the employees report to at work and monthly income. It also includes questions on how certain organizational cultural practices helped them to improve their individual productivity. Even few psychological factors were considered and asked on how does that also improve the productivity in the organization.

Statistical analysis used

The following tools are used in the analysis of data:

- Regression
- Chi square test
- One way ANOVA

Limitations of study

- Responses were restricted to only a specific IT sector.
- The time constraints to collect primary data.
- The sample size was small.
- Majority of the responses received were men employees.

RESULTS

Hypothesis

Ho- There is no significance impact, of the culture of the workplace in being effective, the management of the company promotes a happy workplace and culture, receiving feedback will help to increase productivity, company puts employees welfare and work-life balance first, the leader giving feedback on how the employees perform, the amount of responsibility that is possessed within the job has had an impact on the overall motivation on the overall level satisfaction you derive on job

H1- There is significance impact that the organization values and recognizes the contributions to the company, the company respects and trusts its workers, the quality of working environment at the organization as an influence on the motivation level, motivated more to perform the job when there is fairness of treatment at workplace, the nature of the job in itself influences the level of motivation at the job, the level of motivation at the job is to an extend influence by the co-workers, on the overall level satisfaction you derive on job.

Since the P value is- .000 which is less than .050 there is sufficient evidence to reject null hypothesis

Ho- The organization's communication culture supports collaboration and teamwork is independent of the annual income.

H1- The organization's communication culture supports collaboration and teamwork is not independent of the annual income.

Since P value is .003 which is less than 0.050 there is sufficient evidence to reject null hypotheses.

Ho- The culture of the workplace encourages and helps in being effective is independent of the annual income.

H1- The culture of the workplace encourages and helps in being effective is not independent of the annual income.

Since the P value is .064 which is more than 0.050 there is sufficient evidence to accept null hypotheses

Ho- The culture of the workplace encourages and helps in being effective is independent of the department.

H1- The culture of the workplace encourages and helps in being effective is not independent of the department.

Since the P value is .716 which is more than 0.050 there is sufficient evidence to accept null hypotheses

Ho- The organization values and recognizes the contributions to the company for the annual income are the same.

H1- The organization values and recognizes the contributions to the company for the annual income are not the same

Since the P value is .676 which is greater than 0.050 there is sufficient evidence to accept Ho..

Ho- The organization's communication culture supports collaboration and teamwork for all the age group are the same.

H1- The organization's communication culture supports collaboration and teamwork for all the age group are not the same.

Since the P value is .039 which is less than 0.050 there is sufficient evidence to reject Ho

RESEARCH FINDINGS

The research shows that organisational culture directly impacts productivity levels in selected IT company from Bangalore City. According to the study's findings, employees who work with a positive perception of their workplace culture were highly productive than those who work with a slight negative aspect are not that productive when compared to the other set of employees. The research additionally identified a strong relationship between employee productivity and organisational culture factors such employee involvement, receiving feedback from their superiors, communication, teamwork, and innovation.

The study found that companies with more productive employees encouraged employee interaction and participation in decision-making. Employee productivity was also higher in organisations with transformational leadership, which emphasises inspiring and motivating staff. Employee productivity was also discovered to be favourably related with effective communication and teamwork.

The survey also discovered that innovative workplaces attracted employees who were more productive. Such organizations encourage their staff to try out new features, take calculated risks, and offer opportunities for creativity and education.

Primary data was collected in the form of a questionnaire to understand the objectives. It was seen that from a sample of 179 respondents, 54.7% were male and 45.3% were female. The age groups were evenly distributed, 32.4% were of the age group 21 – 25, 44.1% were between 26 and 35, 21.8% were between 36 and 50, 1.7% were above the age of 50. The employees belonged to different cadre like superior, team lead, office manager, general manager, regional manager, executive and manager.

It is inferred that there is significance impact of culture of the workplace encourages and helps in being effective, the organization values and recognizes the contributions to the company, on the overall level satisfaction you derive on job.

To understand if there was an association between the demographic variables and factors which effect organizational culture on employee's productivity, Chi square test was conducted and the following were the results obtained.

It is inferred that there is an association among Gender, Age, Cadre, reporting department with relationship to the culture of the workplace encourages and helps in being effective, the organization's communication culture supports collaboration and teamwork and the culture of the workplace encourages and helps in being effective.

It is inferred that there is no association between annual income and to the culture of the workplace encourages and helps in being effective, the organization's communication culture supports collaboration and teamwork.

In order to understand if the demographic variables have an influence on the overall satisfaction of the customer, an ANOVA test was conducted and the results obtained were as follows.

It is inferred that the culture of the workplace encourages and helps in being effective is independent of cadre. The culture of the workplace encourages and helps in being effective does not differ from the cadre

It is inferred that the culture of the workplace encourages and helps in being effective is independent of gender. The culture of the workplace encourages and helps in being effective does not differ from male to female

It is inferred that the organization's communication culture supports collaboration and teamwork is independent of gender. The organization's communication culture supports collaboration and teamwork does not differ from male to female

It is inferred that the culture of the workplace encourages and helps in being effective is independent of gender. The culture of the workplace encourages and helps in being effective does not differ from male to female.

It is inferred that the organization's communication culture supports collaboration and teamwork is independent of the department

It is inferred that the culture of the workplace encourages and helps in being effective is not independent of annual income. The culture of the workplace encourages and helps in being effective does differ from the annual income.

To find out if the overall satisfaction of the employees, a regression analysis was conducted and the results were as follows.

It shows that the overall level of satisfaction derived from the job was satisfactory, i.e. they were happy with the work culture that the organization have provided for them. It is inferred that the culture of the workplace encourages and helps in being effective and exert influence on the overall level satisfaction you derive on job.

Overall, the study emphasises the significance of organisational culture in influencing worker productivity in Bangalore City IT organizations. Businesses can improve employee

productivity and hence boost business success and growth by focusing their efforts into creating an encouraging organisational culture.

DISCUSSION AND ANALYSIS

The overall level satisfaction that is derived on the job has been explained by, the culture of the workplace encourages and helps in being effective, organization values and the contributions, the organization's communication culture supports collaboration and teamwork, the management of the company promotes a happy workplace and culture, respects and trusts its workers, provides the resources necessary to do the responsibilities

effectively, receiving feedback will help to increase productivity, working environment at the organization as an influence on the motivation level, motivated more to perform the job when there is fairness of treatment at workplace, the culture of the workplace

encourages and helps in being effective, offer chances for personal and professional growth, promotes original thinking and artistic expression, offer opportunity for employee feedback and involvement on business decisions, employees welfare and work-life balance first, receiving superiors feedback, the nature of the job, influence by the co-workers, the responsibility that is possessed within the job has had an impact on the overall motivation, to the extent of 34% which is less than the required percentage that is 60% thus the above factors have no influence. Hence this model is not a good fit model

The following factors, the culture of the workplace encourages and helps in being effective, organization values and the contributions, the organization's communication culture supports collaboration and teamwork, receiving feedback will help to increase productivity, the culture of the workplace encourages and helps in being effective, employees welfare and work-life balance first, receiving superiors feedback, , the responsibility that is possessed within the job has had an impact on the overall motivation, does not exert an influence on the overall satisfaction on the job.

The following factors, the management of the company promotes a happy workplace and culture, respects and trusts its workers, provides the resources necessary to do the responsibilities effectively, working environment at the organization as an influence on the motivation level, motivated more to perform the job when there is fairness of treatment at workplace, offer chances for personal and professional growth, promotes original thinking and artistic expression, offer opportunity for employee feedback and involvement on business decisions, nature of the job, influence by the co-workers, does exert an influence on the overall satisfaction on the job.

The analysis show that the below factors, respects and trusts its workers, provides the resources necessary to do the responsibilities effectively, working environment at the organization as an influence on the motivation level, motivated more to perform the job when there is fairness of treatment at workplace, offer chances for personal and professional growth, promotes original thinking and artistic expression, influence by the co-workers, having a negative value needs to be looked into and improved by the organization

The overall culture of the workplace encourages and helps in being effective, with all the factors that is, gender, age, cadre, reporting department have the same influence and only the annual income does not have the same influence.

The overall organization values and the contributions has been the same for all factors that is, gender, age, cadre, reporting department and annual income.

The overall organization's communication culture supports collaboration and teamwork keeping the factors that is gender, cadre and reporting department having the same influence whereas age and annual do not have the same influence.

The overall culture of the workplace encourages and helps in being effective, with all the factors that is, gender, age, cadre, reporting department have the same influence and only annual income does not have the same influence.

The overall organization's communication culture supports collaboration and teamwork keeping all the factors that is age, gender, cadre and reporting department have the same influence and only annual income does not have the influence.

The overall culture of the workplace encourages and helps in being effective, keeping all the factors that is age, gender, cadre, reporting department and annual income which have the same influence.

It is clear from the study that all the respondents are in the satisfied region.

Suggestions for organizations would be to continue to motivate, provide work life balance, the culture of the work space, recognize and trust the employees to increase the satisfactory level.

Suggestions for the employee's is to increase their involvement with their work, to seek for feedbacks, take up more responsibilities, to understand the nature of the job well, which could help in the development of the employee's productivity.

VII. CONCLUSION AND RECOMMENDATIONS

In conclusion, this research has shown the importance of organisational culture on worker productivity in Bangalore City IT firms. The study's conclusions imply that corporate culture plays a significant role in determining employee performance and behaviour at work. Organizations that promote a pleasant culture can increase employee productivity and eventually achieve their corporate goals.

Following are some recommendations based on the study's findings:

First and the most primarily part that needs to be taken care of is, organizations should put their efforts into creating an environment that encourages employee engagement, communication, teamwork, creativity, and inspirational motivation. This can be achieved through creating an environment of openness, confidence, and cooperation in which staff members are encouraged to contribute to decision-making, share their ideas, and collaborate to meet the organization's objectives.

In order to inspire and motivate employees to contribute to their full potential, organisations should participate in management training that stress transformational principles.

This study points out the importance of organisational culture in influencing employee productivity in selected IT firms in Bangalore City. Companies can increase staff productivity and hence boost business success and growth by concentrating on creating a favourable organisational culture.

VIII. REFERENCE

(Organizational Culture and Employees Performance in the National Agency for Food and Drugs Administration and Control (Nafdac), Nigeria, 2019)

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(impact Assessment Of Corporate Culture OnEmployee Job Performance, 2009)

(Analysis of the Impact of Organizational Culture on Employee Productivity (Case Study: Bistoon Petrochemical Company), 2015)

(A STUDY ON THE IMPACT OF ORGANIZATIONAL CULTURE ON EMPLOYEE, 2018)

(The Impact of Organizational Culture on Organizational Performance: A Case Study of Telecom Sector, 2014)

Appendices

1. Name: (optional)
2. Age: a) 21– 25 b) 26 – 35 c) 36 – 50 d) above 50
3. Gender: a) Male b) Female
4. Cadre you belong
 - a) Supervisor
 - b) Team Lead
 - c) Office Manager d) General Manager e) Regional Manager f) Executive
 - g) Manager
5. Department you report to
 - a) Accounts Department b) Technical Support
 - c) Research and Development d) Software Department
 - e) Operations Department f) Procurement
 - g) Marketing
 - h) Finance department
6. Annual income
 - a) Up to 6 lakhs b) 6L-8L

- c) 8L-10L
- d) 10L-12L
- e)

12L

and

above

7. I feel that

SL. NO	FACTOR S	STRON GLY AGREE	AG REE	NEUT RAL	DISSA GREE	STRON GLY DISSA GREE
1.	The culture of my workplace encourages and helps me in being effective.					
2.	My organization values and recognizes my contributions to the company?					
3.	My organization's communication culture supports collaboration and teamwork					
4.	The management of my company promotes a happy workplace and culture.					

5.	My company respects and trusts its workers.					
6.	I have the resources necessary to do your responsibilities effectively.					
7.	Receiving feedback will help to increase productivity.					
8.	The quality of working environment at the organization as an influence on my motivation level					
9.	I am more motivated to perform my job when I feel there is fairness of treatment at workplace					

SL. NO	FACTOR S	ALWA YS	OFT EN	SOMETI MES	RARE LY	NEV ER
1.	The culture of my workplac e encourages and helps me in being effective.					
2.	My company offer chances for personal and professio nal growth					
3.	My company promote and support original thinking and artistic expressio n.					
4.	My company offer opportuni ty for employee feedback and involvem ent on					

	business decisions.					
5.	company put employee welfare and work-life balance first.					
6.	My leader giving me feedback on how you're doing at work					
7.	The nature of my job in itself influences my level of motivation at my job.					
8.	My level of motivation at my job is to an extend influence by my co-workers.					
9.	The amount of responsibility I possess					

	within my job has had an impact on my overall motivatio n.					
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9. Rate yourself the level of overall satisfaction you derive on Job.

- a) Satisfied
- b) Unsatisfied
- c) Neutral
- d) Dissatisfied
- e) Very Dissatisfied

A STUDY ON THE IMPACT OF SOCIAL MEDIA ON CONSUMER BUYING BEHAVIOUR TOWARDS ONLINE SHOPPING.

Submitted by

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ABSTRACT

In today's world the emergence and development of technology has a very big impact in all sectors. The growing technology has introduced social media which plays a very major role in influencing the buying behavior of consumers. The purpose of this study is to know about the level of satisfaction consumers' gain on online shopping due to the various factors available on social media. The study is done on various demographic variables and how these variables have an impact on the satisfaction consumers' gain and what motivates them to shop online. To collect the data on this study a questionnaire was conducted and responses were analyzed, we have also conducted a statistical study on the responses and how these impact the satisfaction consumers' gain.

A review of the previous papers was also conducted to gain a better understanding on the topic. We study if the satisfaction derived differs from various demographic factors or if they remain the same for all. Therefore, this paper gives results about how social media influences consumers to shop online.

INTRODUCTION

A study based the impact of social media on consumer buying behavior with reference to online shopping. The social media in today's world plays a major role in our day to day lives, and with the fast-growing technology all the people indifferent of their age, gender, occupation, income have adopted to this technology and this has had a major impact on peoples day-to-day to life. People today use social media for many things like earning, enhancing their career and for many such uses and one of them is online shopping. Consumers in today's world are very well aware about what they buy, with the growing technology and the information available the consumers are the king of the market, and they can get any information by the click of the button. In this paper we are going to look into how social media affects the consumers buying decision and which social media platform influences them the most. In the social media there are many digital advertisements and many kinds like the content creators, advertisements, brand ambassadors' endorsements, and pop-up messages from the company, articles written by bloggers, reviews and ratings. We will look into how these digital marketing on social media influences the online shopping and which of these influences the consumers the most. We will also look into how frequently people use online shopping and which social media do they prefer the most. In this survey we will also look into if people will suggest online shopping to non- online shopping consumers.

By the emergence of social media there is vast information available on the platform and by using these decisions the decisions of the consumers change drastically. The information by one content creator or any blogger can affect the purchase decision of many consumers who may recommend this to their family and friends. The objective of this paper is to find out which factor influences consumers to shop online, which social media platform the consumers are likely to use and if the consumers gain satisfaction from shopping online. The emergence of social media has led consumers to share information the products they buy and their uses and this has had a major impact on the buying decisions. The consumers may not think to change their brand of the product even if one person has given a negative review therefore the company should be very careful towards the products they offer and in the manner in which they price the products because these are very sensitive towards the consumers' likeness. There are new products that are emerging every day and with the growing advantages on social media platform many people provide their information and their reviews on the products and this again impacts the buying decisions. Social media has empowered the consumers in a different ways where the marketing team of any company does not have an influence in what content the people post and at what time is not predictable so therefore this cannot be controlled by any organization or team. This research study has only been constrained to Bangalore city and the survey has only been take from Bangalore urban. This paper also contains statistical analysis like the regression analysis and the dependent and independent variables have been identified and interpreted and we will see how this influence the independent variables like content creators, celebrity endorsements, advertisements and various such factors influence the satisfaction consumers derive on online shopping.

OBJECTIVES

1. To examine the Factor that influences consumers to shop online.

2. To examine what satisfaction consumers gain from online shopping.
3. To examine the relationship between selected demographic variables and factors affecting consumers behavior towards social media.

REVIEW OF LITERATURE

(Sony Varghese & Mansi Agrawal., 2021): This article shows the strong influence of social media's influence on the buying behavior of the consumer. It states that though there are various information available on the products and services offered in the market the consumers' personal attitude also makes a huge difference on the purchases made. It also talks about how content on social media is not only about the information of products on services that are useful for the consumers but also it about retaining the customers and building a relationship between consumers and the brand. This articles therefore states that the companies are also adapting to the social media world to retain their existing customer base and also to expand their future customer base.

(Chahat Chopra, 2020): This article states that the consumers validate their buying decision from the information available on social media. The consumers also find the information on social media more relevant and fairer as compared to other sources and they also gain maximum satisfaction through the information available.

(Studies, Impact of Social Media on Consumer Buying Behavior): This article studies the impact of social media advertisement on consumer buying behavior. They inform that 77% of the consumers browse through social media before making their purchases about they make any major or minor purchases. It also talks about the companies and their connection with the reviews on social media. Online reviews give potential consumers an impression about your company whether it is good or bad, therefore the company should be very careful about the products they offer and in case they receive a bad review how they respond to that review also has an impact on the consumers.

(Klieb, 2019): in this article the impact of social media is studied by using the EBM model, how in each stage the social media plays an impactful role in the buying decision. The five stages in the EBM model are: need recognition, information search, alternative evaluation, purchase decision and post-purchase evaluation. In this article it is concluded that in the stages of information search and alternative evaluation the social media influences the consumer majorly and it amplifies as it increases to purchase decision and post-purchase evaluation.

(PapersOnLine, 2019): This article talks about the social networking and its impact on consumer buying behavior and the customers brand loyalty. The articles concludes that there is a negative relation between social media usage and brand loyalty. The consumers who use a lot of search engines do not necessarily stick to one brand and they also do not recommend the others consumer to do so. This articles also shows that consumers have no tolerance towards bad services and unfair pricing so therefore the companies have to be very careful with their services offered online and while pricing products. Consumers also try to experiment new things through online shopping and therefore, the companies should have an active present in the online platform and should have frequent reviews to increase their customer base.

(Tripathi, 2019), Assistant Professor, Amity School of Fashion Technology: this paper focuses on the social media impact on the buying behavior towards generation y in the fashion industry. Through the emergence of social media all the people especially frequent consumers are adapting the growing technological world the generation y constitutes a major part in the online shopping. The companies have attracted and retained a strong consumer base in this generation and have penetrated into them.

(Diwan, 2022): This paper talks about the influence of social marketing on consumer buying behavior. The primary aim of this paper is to find out about the main factor that influences consumers to shop online. This paper tries to examine the relationship between social media marketing, consumer behavior and consumer activities in social media sites. This paper talks about how the social media is one of the cheapest modes of connecting with people and informing them about the product. The large number of active users on social media share their review about the product on social media and this affects a large number of consumer base. The qualitative study has been done in this paper. In this paper secondary data has been gathered with the help of various books and articles published.

(Ali m shah, 2019): In this paper they have come to a conclusion that majority of the consumers use social media before making a purchase. They state that consumers and social media have a positive relationship. As well as social media and purchasing behavior and social media enhances their relationships. This study shows that the social media also helps in connecting with consumers even at a global level. It also shows that the social media acts as a mediating power with the consumers and companies

RESEARCH METHODOLOGY

This research was conducted to study the impact of social media on consumer buying behavior towards online shopping, to understand which social media has a high influence on the consumers during a purchase. First a review of literature was done to get a better understanding about the topic. The data collected for this study is a primary data with a sample size of 150 respondents and the sampling technique is convenient sampling.

To analyze the impact of social media on consumer buying behavior, primary data was used. The primary source of data was collected through a well-structured questionnaire. The data was collected from a sample of 150 respondents and a convenient sampling technique was followed. The questionnaire included demographic variables like gender, age, educational background, occupation and family income. It also includes questions on what motivates the respondents to shop online, how frequently do they shop online, whether social media influences them to shop online, which social media that is Instagram, Facebook, YouTube , twitter gives them information about the products, their prices, uses, any reviews/rates, the brand of the product and the comparison between other products, whether the respondents would recommend online shopping to non-online shopping users and the overall satisfaction they derive from online shopping.

The statistical tools of analysis used are:

- a. Chi square test
- b. One Way ANOVA
- c. Regression

The limitations of this study are, the study was constrained only in the Bangalore city and the questionnaire was only sent through online mode and the data was not collected manually and was restricted to those people who have access to the internet and social media. All the units of the populations were not given equal opportunity to answer the questionnaire as it was not available to all the units because it was restricted only to those to whom it was sent. The survey was restricted only to Bangalore city and not taken in any other state or country. Hence, the results of this survey are only related to Bangalore city.

HYPOTHESE

Ho- there is no significant impact of product knowledge, product information, prices, uses, reviews/rates, brand and comparison in you tube on satisfaction derived from online shopping.

H1- there is a significant impact of product knowledge, product information, prices, uses, reviews/rates, brand and comparison in you-tube on satisfaction derived from online shopping.

Since the P value is .002 which is less than .050 there is sufficient evidence to reject null hypothesis.

Ho- there is no significant impact of product knowledge, product information, prices, uses, reviews/rates, brand and comparison in you tube on satisfaction derived from online shopping.

H1- there is a significant impact of product knowledge, product information, prices, uses, reviews/rates, brand and comparison in you-tube on satisfaction derived from online shopping.

Since the P value is .019 which is less than .050 there is sufficient evidence to reject null hypothesis.

Ho- there is no significant impact of product knowledge, product information, prices, uses, reviews/rates, brand and comparison in you tube on satisfaction derived from online shopping.

H1- there is a significant impact of product knowledge, product information, prices, uses, reviews/rates, brand and comparison in you-tube on satisfaction derived from online shopping.

Ho: The motivation to shop online due to brand ambassador's endorsement is the same for all income groups.

H1: The motivation to shop online due to brand ambassador's endorsement is not the same for all income groups.

Since the P value is .247 which is greater than .050 there is sufficient evidence to accept null hypotheses.

Ho: The product information is independent of gender.

H1: The product information is not independent of gender.

Since the P value is .637 is more than .050 there is sufficient evidence to accept null hypotheses. Ho: The celebrity endorsement is independent of educational background.

H1: The celebrity endorsements are not independent of educational background.

Since P value is .007 which is less than .050 there is sufficient evidence to reject the null hypotheses.

VI. RESULTS

The overall satisfaction the consumers gain from the online shopping by the product information, product knowledge, prices, uses, reviews/rates, brand and comparison available on Facebook.

Since the mean of the satisfaction derived on online shopping is 3.81 it is clear from the study that all the respondents derive overall satisfaction from product knowledge, product information, prices, uses, reviews/rates, brand and comparison on Facebook. Since the adjusted R of the regression analysis is .098 it shows that the satisfaction derived from online shopping has been explained by product knowledge, product information, prices, uses, reviews/rates, brand and comparison to the extent of 9.8%. Hence this model is not a good fit model.

It is inferred that there is significant impact product knowledge, product information, prices, uses, reviews/rates, brand and comparison of on satisfaction derived from online shopping. It is understood from the study product knowledge, product information, prices, uses, reviews/rates, brand and comparison exert influence on satisfaction derived on online shopping.

$$Y = A + b_1x_1 + b_2x_2 + \dots + b_nx_n$$

Y=(dependent variable)

$$3.073 + (0.75) (\text{product knowledge}) + (2.11) (\text{prices}) + (-.030) (\text{uses}) + (-.086) (\text{reviews/rates})$$

$$+ (.112) (\text{brand}) + (-.047) (\text{comparison})$$

Less than .050: uses, reviews/rates and comparison exert sufficient influence on satisfaction derived on social media. As it exerts sufficient influence on online shopping the company should continue to do so, so that it retains and grows its customer base. More than .050: brand, prices and product knowledge do not exert sufficient influence on satisfaction derived on social media. Therefore, the company should make sure they provide good quality brands and impose fair pricing and sufficient product knowledge to

its

customers.

The overall satisfaction the consumers gain from the online shopping by the product information, product knowledge, prices, uses, reviews/rates, brand and comparison available on Instagram.

Since the mean of the satisfaction derived on online shopping is 3.81 it is clear from the study that all the respondents derive overall satisfaction from product knowledge, product information, prices, uses, reviews/rates, brand, comparison on Instagram. Since the adjusted R square of the regression analysis is .052 it shows that the satisfaction derived from online shopping has been explained by product knowledge, product information, prices, uses, reviews/rates, brand and comparison to the extent of 52%. Hence this model is not a good fit model.

Since the P value is .019 which is less than .050 there is sufficient evidence to reject null hypothesis. It is inferred that there is significant impact product knowledge, product information, prices, uses, reviews/rates, brand and comparison of on satisfaction derived from online shopping. It is understood from the study product knowledge, product information, prices, uses, reviews/rates, brand and comparison exert influence on satisfaction derived on online shopping.

$$Y = A + b_1x_1 + b_2x_2 + \dots + b_nx_n$$

Y = (dependent variable)

$$3.118 + (.024) (\text{uses}) + (.017) (\text{reviews/rates}) + (.147) (\text{brand}) + (.006) (\text{comparison})$$

Less than .050: uses, reviews/rates and comparison exert sufficient influence on satisfaction derived on social media. As it exerts sufficient influence on online shopping the company should continue to do so, so that it retains and grows its customer base. More than .050: brand does not exert sufficient influence on satisfaction derived on social media. Therefore, the company should look into the brands they offer to their consumers so that their satisfaction increases

It is inferred that the motivation to shop online due to brand ambassadors endorsements is the same for all income groups. It is interpreted that the motivation to shop online due to brand ambassador's endorsement is the same for all income groups and they derive the same level of satisfaction. It is inferred that the product information does not differ in gender. The product information available does not differ from male to female.

It is inferred that the celebrity endorsements are not independent of educational backgrounds. It is interpreted that the celebrity endorsements differ from different educational background. The celebrity endorsements have different impact on different educational classes.

VII. DISCUSSION AND ANALYSIS OF FINDINGS

The overall satisfaction derived from online shopping is the same for gender, educational background, annual income and these are some of the main factors that help in deriving

overall satisfaction for consumers. The annual income of a person for example plays an important role because the higher the annual income the more saving and spending power of the person increases. Therefore, the consumer can increase the satisfaction derived. The overall

satisfaction derived from online shopping is different for age and occupation. Age and occupation play an important role as the satisfaction derived differ for different age groups and different occupation. Different age groups get different level of satisfaction and different occupation groups get different level of satisfaction.

Motivation that consumers will shop online due to advertisements on social media is the same for gender, age, occupation and annual income. The impact that consumers get to shop online due to the advertisements on social media plays a very impactful role.

The advertisements should be according to the taste and preference of the consumer so that they get the required motivation to purchase the product. Motivation that consumers will shop online due to advertisements on social media is different for educational background. This factor plays a major role as it is different. Different educational backgrounds have different motivations when they view advertisements on social media.

Motivation that consumers will shop online due to brand ambassadors' endorsements is same for gender, age, occupation and annual income. These factors impact the consumers in the same way in motivating them to shop online due to brand ambassadors' endorsements. If the brand ambassador is popular and has a good impact on the consumer then it will motivate them at a higher level. Motivation that consumers will shop online due to brand ambassadors' endorsements is different for educational background. The education background has different impact on consumers when they shop online. Each education background has a different level of motivation to shop online due to brand ambassadors' endorsement.

Therefore, the brand ambassador whether famous or not will have different impact on different educational backgrounds.

Instagram will provide product information is the same for gender, age, educational background, occupation, annual income. The information available on products in Instagram, a social media platform is the same for the above mentioned factors therefore. Therefore, consumers can use this information available while making a purchase.

The motivation to shop online due to celebrity endorsement is the same for gender, age, occupation and annual income. These factors impact the consumers in the same way in motivating them to make a purchase. The celebrity if has a good reputation among the consumers and is liked by them then the motivation to purchase the product increases. The motivation to shop online due to celebrity endorsement is different for educational background. The educational background has a different impact on celebrity endorsements. Therefore, whether the celebrity is popular or has a good reputation the education background of a person plays an important role in motivating the person to purchase the product.

FINDINGS: Since the adjusted R square obtained is .209 it shows that the overall satisfaction consumers derive on online shopping is influenced by the information that twitter provides them on product knowledge, product information, prices, uses, reviews/rates, brand, comparison. The following factors content creators, brand ambassadors' endorsements, pop-up messages and reviews, exert sufficient influence on satisfaction derived on social media. The following factors advertisement on social media,

celebrity endorsements, articles on social media and ratings, do not exert sufficient influence on satisfaction derived on social media.

SUGGESTIONS: since the following factors content creators, brand ambassadors' endorsements, pop up messages and reviews have a negative value, the organizations must take these factors into consideration and make an improvement. The company that introduces any new product feels that if they get a popular brand ambassador to promote that product, the product will sell for itself because of the impact the brand ambassador has, but from the survey we can conclude that brand ambassadors endorsements do not exert sufficient influence on the satisfaction consumers get and the consumers do not give much importance to brand ambassadors who are promoting the product. The content creators also may not provide the sufficient information that the consumer need and the consumers cannot demand the content creators but they can suggest them to upload the desired information, but the consumers should rely only on the content creators they should be able to find the information from other sources

also. Therefore, the company should be well aware that the consumers not only get influenced by brand ambassadors but also by the quality of the product they offer and the durability. The consumers should also be aware that not all the information provided by the content creators will be true, they might also be promoting the product due to collaborations, so they cannot rely entirely on the information they provide. Therefore, the consumers and the company both of the parties should be responsible.

FINDINGS: Since the adjusted R square obtained is .044 it shows that the overall satisfaction consumers derive on online shopping is influenced by the information that you-tube provides them on product knowledge, product information, prices, uses, reviews/rates, brand, comparison. The following factors product information, uses, brand and comparison exert sufficient influence on satisfaction derived on social media. The following factors reviews/rates, product knowledge and prices do not exert sufficient influence on satisfaction derived on social media.

SUGGESTIONS: Since the following factors: comparison, brand and uses have a negative value, the organizations must take these factors into consideration and make an improvement. The company like amazon, flipkarts some of the online shopping applications should make sure they sell reliable brands that they can increase their customer base and also retain their existing customer base, if do not offer reliable brands then the company might even lose their existing customer. The consumers should also be well educated about which brand has good durability and which one can be reliable. The consumers should also look into various products before making a final purchase, therefore comparison plays a role here, comparing various products and finding out the best one before making the final purchase. Therefore, it is both the duty of the consumers and the company to work on the factors that do not exert sufficient influence on the satisfaction derived.

FINDINGS: Since the adjusted R square obtained is .098 it shows that the overall satisfaction consumers derive on online shopping is influenced by the information that Facebook provides them on product knowledge, product information, prices, uses, reviews/rates, brand, comparison. The following factors: uses, reviews/rates and comparison exert sufficient influence on satisfaction derived on social media (Facebook). The following factors: brand, prices and product knowledge do not exert sufficient

influence on satisfaction derived on social media (Facebook).

SUGGESTIONS: Since the following factors: comparison, reviews/rates, uses, the organizations must take these factors into consideration and make an improvement. The company should make sure that they provide enough reviews/ratings on the products they sell so that consumers can utilize the available information for the required purchase they are intending to make so that the sales of the company increase. While manufacturing the product it is mandatory for the company to mention in the packaging the uses so that the consumers are aware about how to use, however in the online mode they have to mention it on the website. The employees should also be well aware about a product before making a purchase, as today the information about any product is available on Facebook as information spreads fast. Therefore, the company should also make sure they provide the necessary information and the consumers should also make an effort to be well aware about the product.

FINDINGS: Since the adjusted R square obtained is .052 it shows that the overall satisfaction consumers derive on online shopping is influenced by the information that you-tube provides them on product knowledge, product information, prices, uses, reviews/rates, brand, comparison. The following factors: uses, reviews/rates and comparison exert sufficient influence on satisfaction derived on social media. The following factors: brand does not exert sufficient influence on satisfaction derived on social media.

CONCLUSION

The impact of social media on any aspect in today's world is very high in all aspects of our day-to-day lives. Therefore, there is no surprise that social media plays a major role in influencing the consumer in his buying decision in consideration to online shopping. The influence on online shopping is very impactful and therefore this also impacts the offline shopping world. Consumers today can get any information from a click of a button and they can immediately change their brand loyalty because there is vast information available today on social media. The primary data collected shows that the respondents get satisfactory satisfaction from online shopping. Different factors exert different influence on various demographic factors. While some factors may have the same influence on all demographic variables some may not. For example the satisfaction derived on online shopping does not differ for the demographic group gender, that is both male and female derive the same level of satisfaction from online shopping whereas, the satisfaction derived from online shopping is different for different occupation groups that is different occupation groups derive different level of satisfaction from online shopping. Therefore, from our study we can interpret that various demographic variables play a very important role in influencing consumers to shop online due to social media. The analysis done shows various results such as the overall satisfaction derived from all demographic factors, the factors that motivate respondents to shop online and the information provided by various social media platforms. Therefore, this paper states that consumers get maximum satisfaction from shopping online due to the influence of social media.

IX. RESEARCH FINDINGS

Technology today has grown rapidly and has changed everyone's living and has had a major impact in all aspects. Growing technology has led to the introduction of social

media, this platform has given many opportunities to commoners and celebrity and has changed their lives. One such aspect that has changed is shopping and how social media influences people to change their purchase decisions and choose a particular brand or product. In this paper we have understood how various demographic factors influence the satisfaction consumers derive on social media and how they receive various information about a certain product like product information from various social media platform, also the factor that motivates people to shop online frequently. From the various statistical analysis we have found if the demographic factors have a significant impact on the satisfaction derived on online shopping and we also interpreted how different demographic factors get motivated to shop online due to content creators, advertisement on social media, brand ambassadors endorsements, celebrity endorsements, pop-up messages, articles on social media, ratings and reviews and also how different social media platforms gives consumers the required information on a certain product. From the survey we have found that 48% of the respondents are neutral to get motivated to shop online by the influence of social media, 21.5% of the respondents are likely to use online shopping, 43.6% of the respondents feel a strong influence of social media to shop online, 60% of the respondents prefer to use Instagram and Facebook with 23.3%. From the above information we can conclude that social media plays a major role in influencing the respondents to shop online. Instagram clearly is the most famous social media which has a huge impact on the respondents to shop online. It is therefore found that social media and consumer buying decisions have a positive relationship as one factor influences the other.

From the survey conducted we have interpreted that 54.7% derived satisfactory satisfaction from shopping online and 2.7% derived unsatisfactory from shopping online. Therefore, we can conclude that the respondents are satisfied with shopping online and the products they get. The factors that influence the respondents in social media for them to shop online are pricing in twitter, product information in YouTube and instagram and the brand information in Facebook. These factors among the various other ones majorly influence the respondents on social media to shop online. Therefore, the company should give more consideration to these factors more than the others because these factors influence the respondents more. Therefore, social media has a very major impact on the consumer buying behavior.

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XI. Appendices

1. Name (optional):

2. Gender:

☐ Male

☐ Female

3. Age:

☐ Below 20

☐ between 21-30 ☐ between 31-45 ☐ Above 45

4. Educational background:

☐ 10th ☐ Puc

☐ undergraduate ☐ post graduate

☐ Professional

5. Occupation:

- ☐ profession or business
- ☐ government employee
- ☐ private company employee or dependent student
- ☐ Others

6. Annual Income:

- ☐ up to Rs.500, 000
- ☐ Rs. 500,001-Rs.1000, 000
- ☐ Rs. 10, 00,001-Rs.20, 00,000 or above Rs. 20, 00,000

7. What influences you on social media to shop online?

	Most unlikely	Unlikely	Neutral	Likely	Most likely
Content creators					
Advertisement on social media					
Brand Ambassadors endorsement					
Celebrity endorsements					
Pop-up messages					
Articles on social media					
Ratings					
Reviews					

8. I use online shopping:

	Most unlikely	Unlikely	Neutral	Likely	Most likely
Very					
Frequently					
Frequently					
Sometimes					
Rarely					
Never					

9. Does social media influence you to shop online?

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

10. I feel Facebook provides me the following:

Product knowled ge	Product informati on	Pri ce	Us es	Reviews/ra tes	Bran ds	Comparis on

11. I feel Instagram provides me the following:

Product knowled ge	Product informati on	Pri ce	Us es	Reviews/ra tes	Bra nd	Comparis on

12. I feel YouTube provides me the following:

Product knowled ge	Product informati on	Pri ce	Us es	Reviews/ra tes	Bra nd	Comparis on

13. I feel twitter provides me the following:

14. Would you recommend online shopping to non-online shopping users?

- ☐ Yes
- ☐ No

15. Rate yourself the level of overall satisfaction you derive on online shopping:

- ☐ Most unsatisfactory
- ☐ Unsatisfactory
- ☐ Neutral
- ☐ Satisfactory
- ☐ Most satisfactory

A STUDY ON CUSTOMER BUYING BEHAVIOUR TOWARDS DIGITAL PAYMENT SYSTEMS IN INDIA

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ABSTRACT

India has seen an exponential increase in digital payments. The cashless economy of the future will be supported by the digitalization of payment methods at many locations, including smart phones, internet banking, card transactions, etc. Aims of the Indian government the country's shift to digitalization was made possible by the Digital India project and the upgrading of India Post.

The one-stop shop for government services is what the Digital India project wants to provide. The Prime Minister Mr. Narendra Modi's declaration of Demonetization presented a significant growth opportunity for digital payments in India, and the digital wallet businesses grabbed hold of those prospects to increase their market share. As an alternative, demonetization has provided a special platform for the adoption of digital payments. For Indian consumers, use cash. The report focuses on how consumers will use digital payments

in the future. The study also examines the variables affecting consumers' levels of satisfaction with electronic payment. It also points out the issues with the use of electronic payments.

INTRODUCTION

India is on the verge of a significant digital revolution. Whether it's a digital wallet, an interbank transfer, or a debit or credit card transaction, the volume and value of digital transactions have increased exponentially. Prime Minister Mr. Narendra has made tremendous efforts to promote the use of cashless transactions.

With the demonetization of high value notes of Rs. 500 and 1000 (86% of cash circulation), Modi implemented government reforms. Demonetization led to an unheard-of increase in digital payments. Financial inclusion is one of India's biggest problems. In India, 53% official financial services are available to the general public.

Digital payments can speed up financial inclusion in this situation. The crucial factors for this are the growing availability of mobile phones, the infrastructure for data networks, the rollout of 3G and 4G networks, and the size of the merchant eco-system are the digital

payment facilitators in India. The concerted efforts of the government, regulator, and industry further support it.

The Central Government of India has launched the "Digital India" programme in an effort to make the nation a centre for global digitalization by enhancing digital connectivity, enhancing skill sets, and providing other incentives. The advantages of a digital economy will undoubtedly help our economy. This study is also advocated to understand the various factors influencing consumer's behaviour when making digital payments and also to measure the consumer satisfaction based on the effectiveness. In order to collect data, 150 respondents were chosen in and around Bangalore and the instruments utilised were questionnaires.

OBJECTIVES

- To learn what factors affect and influence consumers behave when making digital payments.
- To measure consumer satisfaction based on the effectiveness of digital payment services
- To analyse the consumer's familiarity towards digital payments systems in India.

REVIEW OF LITERATURE

(Sahal Nathani, 2022)The use of digital payments in the nation has significantly increased during the past few decades. The transfer of value from one payment account to another using a digital service, such as a mobile phone, POS, or computer, as well as a digital communication channel, such as mobile wireless data or SWIFT, is known as an electronic payment or a digital payment. Bank transfers, mobile money, and payment cards, including debit, credit, and prepaid cards, are the most popular forms of digital payment utilised by country residents. This paper aims to analyse the historical development of various digital payment methods. The survey also examines consumers' views on switching from conventional to digital payment methods.

(DR M Sumathy, 2017)A famous initiative of the Indian government, the Digital India plan aims to make India a knowledge economy and a society that is empowered by technology. One of the claimed roles and slogans of Digital India is "Faceless, Paperless, and Cashless." In order to promote there are several forms of digital payment available, enabling cashless transactions and moving India towards a less cash-based culture. These methods include credit and debit cards, micro ATMs, Aadhar Enabled Payment System (AEPS), Unified Payment Interface (UPI), Unstructured Supplementary Service Data (USSD), and banking cards. The current study focuses on the attitudes and perceptions of urban consumers towards digital payment systems. Percentage analysis, one-way Anova, independent sample t-test, ranking approach, etc. were the instruments employed for this investigation.

(KM, 2021) Even during the Covid epidemic, the drive towards digitalization in payment systems after demonetization has made impressive strides. 107 respondents from the Ernakulam district of Kerala provided primary data for analysis in the current study, which examined consumer perceptions of digital payment systems based on personal details such as gender, age, education, occupation, and work status. Based on the most important demographic factors, correlation and ANOVA were used to analyse the data, and it was discovered that there was no discernible difference in consumer impression of digital payment methods, even during the Covid epidemic.

(Mark David Devanesan, 2021) The goal of the study is to determine how changes in consumer behaviour will affect the use of digital payment systems (DPS). The approach takes into account DPS-related advertising and changes in consumer behaviour as indicators of the intention to enhance DPS usage. Descriptive statistics are used to analyse DPS utilisation, and the connections between demographic factors and different DPS uses and services are examined employing non-parametric tests to evaluate. The results show that there is a substantial correlation between DPS promotions and the intention to expand DPS usage, even though different demographic groups have different combinations of contributing factors. Moreover, there is a strong correlation between DPS-related changes in consumer behaviour and the intention to use DPS more frequently.

(Dr. Ranjith P.V, 2021) In most countries around the world, including India, digital transactions are replacing traditional ones... The goal of the study is to comprehend customers' opinions of the security of online and digital payments in the age of connected technology. This study assists marketers in understanding how consumers feel about transactions that do not include cash. The reviews provide in-depth analyses of the many benefits and drawbacks of using digital transactions. The results show that digital transactions are legal in India and that usage is rising annually. The study identifies the benefits and difficulties that consumers encounter while implementing digital payments.

(Gosh, 2021) Modern payment methods were made possible by the development of information and communication technologies. In addition to enhancing trade and commerce, digitalization also smooth and quick money transaction. The entire essay is based on a review of the literature by numerous authors who discuss various digital payment methods, including how frequently they are used, why they are adopted, and what will happen to them in the future. It is also a great way to make the government's Digital India initiative a successful programme and turn our nation into a cashless economy after the devaluation.

(SHAMSHER SINGH, 2015) The use of digital payment is growing exponentially as a result of rising internet usage, mobile phone adoption, and government initiatives like Digital India. Electronics Digital payments are those made by customers at the point of sale (POS) for goods and services via online banking, mobile banking, or card payment utilising a smart phone. The customer impression of digital payment has a major and positive impact on adoption of digital payment.. ANOVA and frequency analysis was employed to assess the replies. According to an ANOVA, there is no discernible difference in patient demographics such as gender, age, occupation, and annual income when

it comes to customer perception. Yet, it was discovered that adoption of digital payments was significantly influenced by education.

- (K. Suma Vally, 2018) The demonetization caused the use of digital payments to skyrocket. An exponential increase in the use of digital payment is possible thanks to government initiatives like Digital India and rising mobile and internet usage. More transaction transparency thanks to the shift to digital payments strengthens the nation's economy. For a smooth transition to digital payments, various improvements have recently been made to the payment system, including the introduction of digital wallets, UPI, and BHIM apps. This research paper's goal is to examine the benefits of payment system digitization. The analysis of client acceptance of these digital payment systems is the main emphasis of the current paper.

RESREACH PROBLEM

One specific area of study that needs more investigation is what all factors influence the people to use digital payments. There is no proper result obtained regarding this and more investigation needs to be carried out.

RESREACH GAP

While conducting the review of literature, various papers state the level of satisfaction the consumers derive from Digital payment and what influences them to use digital payment for payment purposes. The research gap that have been identified are: how the different demographic factors like gender, age, educational background, occupation and annual income help in deriving different level of satisfaction for the consumers and importance to these factors have been given in this paper.

RESEARCH METHODOLOGY

METHODS OF DATA COLLECTION

This study has used both primary data and secondary data in order to meet the research objectives. The primary data has been collected from a sample size of 151 respondents across Bengaluru City. The research has been based on convenience sampling method. In order to further comprehend secondary data on the customer buying behaviour towards digital payment were reviewed for literature.

LIMITATIONS OF STUDY

The study conducted is only limited to a sample size of 151 responses.

The study does not take into account the responses from rural areas.

HYPOTHESES

Ho -The familiarity of digital payment system is not independent of gender

H1-The familiarity of digital payment system is independent of gender.

Since the p-value is 0.833 which is more than 0.050 there is sufficient evidence to accept H_0 . It is inferred that location of your house is independent of gender.

H_0 -The familiarity of digital payment system is not independent of Age.

H_1 -The familiarity of digital payment system is independent of Age.

Since the p-value is 0.391 which is more than 0.050 there is sufficient evidence to accept H_0 .

H_0 -The familiarity of digital payment system is not independent of Marital status. H_1 -The familiarity of digital payment system is independent of Marital status. Since the p-value is 0.006 which is more than 0.050 there is sufficient evidence to accept H_0 .

H_0 -The familiarity of digital payment system is not independent of Educational background.

H_1 -The familiarity of digital payment system is independent of educational background.

Since the p-value is .072 which is more than 0.050 there is sufficient evidence to accept H_0 .

H_0 -there is no significant impact of Net banking, debit card, credit card, upi and Comparison on satisfaction derived from digital payment.

H_1 -there is significant impact of net banking, credit card, debit card, upi and Comparison derived from Digital payments. Since the P value is .142 which is more than .050 there is sufficient evidence to accept H_0 .

H_0 -there is no significant impact of Net banking, debit card, credit card, upi and Comparison on

satisfaction derived from digital payment

H_1 -there is significant impact of net banking, credit card, debit card, upi and comparison derived from digital payments

Since the P value is .142 which is more than .050 there is sufficient evidence to accept H_0

RESULTS

- It is inferred that familiarity of digital payment is independent of gender
- It is inferred that familiarity of digital payment is independent of Age.
- It is inferred that familiarity of digital payment is independent of Marital status.
- it is inferred that familiarity of digital payment is independent of Educational Background
- it is inferred that familiarity of digital payment is independent of occupation.
- .it is inferred that familiarity of digital payment is independent of monthly income
- It is understood from the study Net banking, credit card, debit card, upi and comparison in you-tube does not exert influence on satisfaction derived on Digital payment.

DISCUSSION AND FINDINGS

- The study reveals which app ensure the money safety even if the customer lose and misplace his phone is not same among all gender group.
- The study shows commonly used Digital payment applications is not same among all gender group.
- It is understood that rating level of overall satisfaction on digital payment are not same among all gender group
- It is understood that the use of digital payment for past five years is not same for all gender group
- It is understood that the use of digital payment for past one year is not same for all gender group
- It is understood that use of digital payment Recommended by friends is not same for all gender group
- It is understood that use of digital payment Recommended by family members is not same for all gender group
- It is understood use of digital payment system without internet is not same for all gender group
- The study reveals which app ensure the money safety even if the customer lose and misplace his phone is not same among all Age group.
- The study shows commonly used Digital payment applications is not same among all Age group.
- It is understood that rating level of overall satisfaction on digital payment are not same among all Age group
- It is understood that the use of digital payment for past five years is not same for all Age group
- It is understood that the use of digital payment for past one year is not same for all Age group
- It is understood that use of digital payment Recommended by friends is not same for all Age group
- It is understood that use of digital payment Recommended by family members is not same for all Age group
- It is understood use of digital payment system without internet is not same for all age group

The study reveals which app ensure the money safety even if the customer lose and misplace his phone is not same among all Marital status group.

•The study shows commonly used Digital payment applications is not same among all Marital status group.

- It is understood that rating level of overall satisfaction on digital payment are not same among all Marital status group

- It is understood that the use of digital payment for past five years is not same for all marital status group

- It is understood that the use of digital payment for past one year is not same for all Marital status group

- It is understood that use of digital payment Recommended by friends is not same for all Marital status group

- It is understood that use of digital payment Recommended by family members is not same for all Marital status group

- It is understood use of digital payment system without internet is not same for all Marital status group

The study reveals which app ensure the money safety even if the customer lose and misplace his phone is not same among all educational background group.

- The study shows commonly used Digital payment applications is not same among all educational background group.

- It is understood that rating level of overall satisfaction on digital payment are not same among all educational background group

- It is understood that the use of digital payment for past five years is not same for all educational background group

- It is understood that the use of digital payment for past one year is not same for all educational background group

- It is understood that use of digital payment Recommended by friends is not same for all educational background group

- It is understood that use of digital payment Recommended by family members is not same for all educational background group

- It is understood use of digital payment system without internet is not same for all educational background group

- The study reveals which app ensure the money safety even if the customer lose and misplace his phone is not same among all occupation group.

- The study shows commonly used Digital payment applications is not same among all occupation group.
- It is understood that rating level of overall satisfaction on digital payment are not same among all occupation group
- It is understood that the use of digital payment for past five years is not same for all occupation group.
- It is understood that the use of digital payment for past one year is not same for all occupation group.
- It is understood that use of digital payment Recommended by friends is not same for all occupation group.
- It is understood that use of digital payment Recommended by family members is not same for all occupation group.
- It is understood use of digital payment system without internet is not same for all occupation group.

RESEARCH FINDING

From the data collected for the study of level of customer satisfaction of Digital payments we can observe many reasons for which customer's level of satisfaction keeps changing on their natural or lifestyle differences, from the study of data we can observe that, customers often prefer to use Digital payment out of which many customers occasionally or most of the time use Digital payment while purchasing online, awareness of this site is likely done by advertisement, through search engines and word of mouth, and customer prefer Digital payment mainly for more convenient, less time consuming and faster payment .

SUGGESTION

Most of the respondents prefer digital payment to their online purchase as it is more convenient and has gained trust of its customers from its operations, Category that customer prefer to use digital payment because of the safety. It would more users if government introduced their on payment and apps for the people .so it will increase trust worthiness among people. The government also take initiative to increase the limit for daily transaction which help the people to send and receive more money which help in increase users of Digital payment.

CONCLUSION

In the today's world one word is common that is “Digitalisation” similar has been applied on Payment Industry Which has been continuously converting in to digital and is growing rapidly year-on-year. The study was majorly focused on the “Strategic analysis of Digital

payments in India”. The study revealed that the user base of digital payments is increasing due to various benefits such as ease of use, two factor authentication, no need to carry change was major benefit for the users. The study includes an in-depth study of four major digital payments that are used in India that is Net banking, credit card, debit card, upi on the basis of their features, market share and ease to use. The

Indian digital payment system is continuously on an uptrend and is expected to remain in uptrend in future due to various benefits. On the basis of market share UPI is continuously gaining and has maintained top position followed by Debit card, credit card and UPI. The UPI apps took an upward swing during demonetisation and then due to covid lockdown as people were avoiding physical transactions of paper money which lead to exponential growth of industry. A survey was done with a questionnaire where we had 151 respondents. As per our study we concluded that most of the people preferred Online Payments over Cash because carrying cash we also carry the risk of losing it. Our study indicates that Digital payment has a great future in long term on the basis of respondents.

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APPENDIX

Questionnaire

1. Name (Optional):

2. Gender

- Male
- Female

3. Age group

Below 20

21-30

31-50

Above 50

4. Marital status

Single

Married

Divorcee

Widow

5. Educational Background

- Upto 10th
- PUC
- Undergraduate
- Postgraduate
- others

6. Occupation

Profession

Business

Government

employee

Private co employee

Students

Other

7. Annual Income

- Upto 30000

- Rs. 30001-50000
- Rs. 50001-100000
- Above 100000

8. Are you familiar with Digital payment system?

Aware and do not use

Aware and use

unaware

9. I use Digital payment system

	Most Unlikely	Un Likely	Neutral	Likely	Most Likely
For the past five years					
For the past one year					
As I am Recommended by friends					
Because it is better than					

traditional payment					
As I am recommended by family members					

Use digital payment system without internet					
---	--	--	--	--	--

10. Which Digital payment app ensure the money safety even if customer lose and misplace his/her

phone

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Disagree
Net banking					
Credit card					
Debit card					
UPI					

11. Commonly used digital payment system

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Disagree
Net banking					
Credit card					
Debit card					
UPI					

12. Most influential factor while using Digital payments

	Strongly disagree	disagree	Neutral	agree	Disagree
Convenience					

Time saving					
Less stress					
User friendly					
Carry out transaction easily					
Safe and secure payment					
Cash back rewards					

13. Which Digital payment system is used for instant recharge without sign-up*

	Most Unsatisfactory	Unsatisfactory	Neutral	Satisfaction	Most Satisfactory
Net Banking					
Credit card					
Debit card					
UPI					

14. Rating the experience towards digital payment

- 1- Most Unsatisfactory
- 2- Unsatisfactory
- 3- Neutral
- 4- Satisfactory
- 5- Most Satisfactory

A STUDY ON CUSTOMER PERCEPTION TOWARDS IOS AND ANDROID WITH SPECIAL REFERENCE TO KOTTAYAM DISTRICT

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ABSTRACT

Customer perception refers to the customers opinion of your business or products. The entire process of customer perception starts when a consumer sees or gets information about the product. The present study aims to make an analysis of degree of customer perception of IOS and Android among people in Kottayam District. There is need to identify the responses and reactions of customers about the operating system, to what extend it could satisfy the expectation of customers, what are the areas of improvement etc. This study is conducted to get a clear-cut picture of customer perception of IOS and Android.

INTRODUCTION

Customer perception refers to the customer’s opinion of your business or products. It summarizes how customers feel about your brand including every direct or indirect experience they’ve had with your company. By monitoring customer perception, your business can spot common user pain points and improve the customer journey. Understanding how your customers perceive your company help you improve your marketing, spot opportunities to improve your service delivery, and grow your business. Businesses that shape positive brand perceptions among customers are more likely to impact potential customers in indirect ways as well and establish themselves as remarkable compared to other brands in their space.

The entire process of customer perception starts when a consumer sees or gets information about a particular product. This process continues until the consumer starts to build an opinion about the product. Everything that company does affects customer perception. The way the products are positioned in a retail store, the colors, and shapes in your logo, the advertisements that you create, the discounts that you offer, everything impacts the customer perception.

OBJECTIVES OF THE STUDY:

To identify the characteristics of IOS and Android that determines consumer perception.

To examine the relationship between selected demography variables and the characteristics of IOS and Android.

To evaluate the relationship between the overall satisfaction of IOS and Android usage and the characteristics of IOS and Android.

REVIEW OF LITERATURE

- 1.Oliver (1987)defined customer satisfaction as an outcome of a purchase/usage experience would appear to be an important variable in the chain of purchase experience linking product selection with other post purchase phenomena including favourable word-of-mouth and customer loyalty.
- 2.Terblanche and Boshoff (2001) assessed the influence of certain factors on customer’s level of satisfaction in their study. It has been found that service quality, product quality and product varieties are the three dimensions that influence customer satisfaction.
3. Ching-chow Yang (2003) stated that customer satisfaction measurement highlights in the strength and the area of improvement in the quality of product. Continuous improvement is considered one of the important quality activities for a firm to pursue the best quality for its products. Through the continuous improvement actions, the enterprise can increase customer satisfaction and raise profits.
- 4.Butt and Run (2008) determined the factors that contributed towards consumer satisfaction in Pakistani mobile cellular services. Customer satisfaction of cellular phone users in Pakistan consisted of four factors including price, transmission quality, usage ease and service support.
- 5.Shakir Hafeez and S.A.F Hanse (2010) in their article titled,” Customer satisfaction for cellular phones in Pakistan; A Case study pf Mobile ink” have studied that Customer satisfaction in a crucial element for the success of all businesses. One of the biggest challenges for a market is how to satisfy and retain the customers.
- 6.S. Jamuna and Jagadeesh Kannan (2010)” Conducted a Study on Customer Satisfaction towards BSNL in Madurai City”. The study mainly concentrates on general Price level, quality, and Overall satisfaction about BSNL services, general awareness and consumer preferences of BSNL.
- 7.Singh (2011) conducted a mobile phone satisfaction survey in Punjab with a sample of size of 100 respondents. The seven major parameters Viz, convenience, responsiveness, reliability,tangible,assurance,network quality and economy were studied.
- 8.Nidhi Shah (2013)”Customer satisfaction of Samsung Mobile Handset Users “has said that the main aim of this research paper is to find customers satisfactions with relations to some variables like individual features,price,brand name etc. Study indicates an average satisfaction of customers towards mobile handset users of Samsung.
- 9.Vipan Bansal and Bindu Bansal (2013) have studied the customer satisfaction of mobile phone services users operating in Malwa Punjab”. This paper is used to trace the reason for purchasing mobile phones and usages of mobile phone applications.
- 10.Dr.T.N. R Kavitha and Mr.R. Mohana Sundaram (2014) in their article entitled,” A Study on Customer Satisfaction towards Samsung Mobile Phone in Erode City”. This paper carried out with an objective to determine the consumer preference and satisfaction.
- 11.Androulidakis; Kandos (2011) determined in the research study that most of the customers shows different kind of behaviour in an array of features or the characteristics regarding the brand of the phone which basically they are using. Security issue regarding mobile phone is the major concern now a days.
- 12.Ajax Persaud, Irfan Azar (2012) concluded that the brand loyalty and trust, customer’s way of shopping style, and the value of the brand are the key motivators for involving in mobile marketing through their respective smartphones. In order to build strong relationship, encouraging purchase level, building long term loyalty, the marketer should use various marketing tactics in order to sustain their position in the competitive world.

RESEARCH METHODOLOGY

Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. It also helps to critically evaluate a study's overall validity and reliability. The research conducted is a quantitative and deductive in nature.

METHODS OF DATA COLLECTION

The two methods of data collection are primary and secondary data. Primary data is the data which is collected for the first time and directly from name sources like service, interviews, or experience. In this study primary data was collected using questionnaire send through google forms.

Secondary data refers to data that is collected by someone other than primary user. The various common sources of secondary data include published and unpublished, books, newspapers, trade journals, magazines, information collected by government sources and organizational records. The sampling techniques used was convenience sampling by collecting data through questionnaire via google forms. The sample size is 161 respondents. The tool used for analysis are Chi-square test, Regression Analysis and One-way Anova.

LIMITATIONS OF STUDY

The scope of the study was restricted to a Kottayam District.

The sample size chosen for the study was small when compared to the overall population of Kottayam District.

The Responses given may be biased.

TOOLS FOR ANALYSIS

The collected data were formulated using the following statistical tools.

Anova Test

Chi square Test

Regression

RESULTS

Since mean of the dependent variable is 2.745 it is clear from the study that all the respondents are in the region of neutral.

Since adjusted R square of the regression is 0. 204.It shows that the overall satisfaction you derive on customer satisfaction of IOS and Android has been explained by gaming experience, camera quality, security and updates, storage,charging speed, battery durability,privacy,price,easy to handle and comparative study to the extent of 20.4%.Hence this model is not a fit model.

H0-there is no significant impact of gaming experience, camera quality, security and updates, storage, charging speed, battery durability,privacy,price,easy to handle and comparative study on customer satisfaction of IOS and Android.

H1-There is significant impact of gaming experience, camera quality, security and updates, storage, charging speed, battery durability,privacy,price,easy to handle and comparative study on study on customer satisfaction of IOS and Android.

Since P-value is 0.000 which is less than 0.050 there is sufficient evidence to reject null hypothesis.

It is inferred that, there is significant impact of gaming experience, camera quality, security and updates, storage, charging speed, battery durability, privacy, price, easy to handle and comparative study on customer satisfaction of IOS and Android. It is study understood from the study that gaming experience, camera quality, security and updates, storage, charging speed, battery durability, privacy, price, easy to handle and comparative study exert influence on overall level of on customer satisfaction of IOS and Android

. H0-the customer satisfaction derived from IOS and Android is independent to gender.

H1-the customer satisfaction derived from IOS and Android is not independent to gender.

Since the P-value is 0.310 which is greater than 0.050, there is sufficient evidence to accept null hypothesis. It in inferred that the customer satisfaction of using of IOS and Android is independent to gender. It is interpreted that customer satisfaction of using of IOS and android is same between male and female

H0-the customer satisfaction derived from IOS and Android is independent to gender.

H1-the customer satisfaction derived from IOS and Android is not independent to gender.

Since the P-value is 0.426 which is greater than 0.050, there is sufficient evidence to accept null hypothesis. It in inferred that the customer satisfaction of using of IOS and Android is independent to gender. It is interpreted that customer satisfaction of using of IOS and android is same between male and female.

H0-the customer satisfaction derived from IOS and Android is independent to age.

H1-the customer satisfaction derived from IOS and Android is not independent to age.

Since the P-value is 0.113 which is greater than 0.050, there is sufficient evidence to accept null hypothesis. It in inferred that the customer satisfaction of using of IOS and Android is independent to age. It is interpreted that customer satisfaction of using of IOS and android is same between 10-18, 18-26,26-34,above 42.

H0-the customer satisfaction derived from IOS and Android is independent to age.

H1-the customer satisfaction derived from IOS and Android is not independent to age.

Since the P-value is 0.175 which is greater than 0.050, there is sufficient evidence to accept null hypothesis. It in inferred that the customer satisfaction of using of IOS and Android is independent to gender. It is interpreted that customer satisfaction of using of IOS and android is same between 10-18,18-26,26-34,above 42

H0-the customer satisfaction derived from IOS and Android is independent to occupation.

H1-the customer satisfaction derived from IOS and Android is not independent to occupation.

Since the P-value is 0.067 which is greater than 0.050, there is sufficient evidence to accept null hypothesis. It in inferred that the customer satisfaction of using of IOS and Android is independent to occupation. It is interpreted that customer satisfaction of using

of IOS and android is same between student, business, employee, retired.

H0-the customer satisfaction derived from IOS and Android is independent to occupation.

H1-the customer satisfaction derived from IOS and Android is not independent to occupation.

Since the P-value is 0.221 which is greater than 0.050, there is sufficient evidence to accept null hypothesis. It is inferred that the customer satisfaction of using of IOS and Android is independent to occupation. It is interpreted that customer satisfaction of using of IOS and android is same between student, business, employees, retired.

H0-the customer satisfaction derived from IOS and Android is independent to educational qualification.

H1-the customer satisfaction derived from IOS and Android is not independent to educational qualification.

Since the P-value is 0.053 which is greater than 0.050, there is sufficient evidence to accept null hypothesis. It is inferred that the customer satisfaction of using of IOS and Android is independent to educational qualification. It is interpreted that customer satisfaction of using of IOS and android is same between high school students, PUC, Bachelor degree, Master Degree, PhD.

H0-the customer satisfaction derived from IOS and Android is independent to educational qualification.

H1-the customer satisfaction derived from IOS and Android is not independent to educational qualification.

Since the P-value is 0.022 which is less than 0.050, there is sufficient evidence to reject null hypothesis. It is inferred that the customer satisfaction of using of IOS and Android is not independent to educational qualification. It is interpreted that customer satisfaction of using of IOS and android is same between high school students, PUC, Bachelor degree, Master Degree, PhD.

H0-Overall level of satisfaction that is derived by both of male and female are same. H1-Overall level of satisfaction that is derived by both of male and female are not the same.

Since the P value is 0.031 is less than 0.050, there is sufficient evidence to reject null hypothesis's is inferred that overall level of satisfaction that is derived by both male and female from customer satisfaction of IOS and Android are not the same

H0-Overall level of satisfaction that is derived by age are same.

H1-Overall level of satisfaction that is derived by age are not the same.

Since the P value is 0.004 is lesser than 0.050, there is sufficient evidence to reject null hypothesis's is inferred that overall level of satisfaction that is derived by age from customer satisfaction of IOS and Android are not the same.

H0-Overall level of satisfaction that is derived by age are same.

H1-Overall level of satisfaction that is derived by age are not the same.

Since the P value is 0.001 is lesser than 0.050, there is sufficient evidence to reject null hypothesis's is inferred that overall level of satisfaction that is derived by age from customer satisfaction of IOS and Android are not the same

H0-Overall level of satisfaction that is derived by occupation are same.

H1-Overall level of satisfaction that is derived by occupation are not the same.

Since the P value is 0.005 is lesser than 0.050, there is sufficient evidence to reject null hypothesis's is inferred that overall level of satisfaction that is derived by occupation from customer satisfaction of IOS and Android are not the same

H0-Overall level of satisfaction that is derived by occupation are same.

H1-Overall level of satisfaction that is derived by occupation are not the same.

Since the P value is 0.004 is lesser than 0.050, there is sufficient evidence to reject null hypothesis's is inferred that overall level of satisfaction that is derived by occupation from customer satisfaction of IOS and Android are not the same.

H0-Overall level of satisfaction that is derived by educational qualification are same.

H1-Overall level of satisfaction that is derived by educational qualification are not the same.

Since the P value is 0.031 is lesser than 0.050, there is sufficient evidence to reject null hypothesis's is inferred that overall level of satisfaction that is derived by educational qualification from customer satisfaction of IOS and Android are not the same.

H0-Overall level of satisfaction that is derived by educational qualification are same.

H1-Overall level of satisfaction that is derived by educational qualification are not the same.

Since the P value is 0.429 is greater than 0.050, there is sufficient evidence to accept null hypothesis's is inferred that overall level of satisfaction that is derived by educational qualification from customer satisfaction of IOS and Android are the same.

DISCUSSION AND ANALYSIS OF FINDINGS

It is believed that the overall level of satisfaction derived from IOS was rejected by

Gender, Age, Occupation and Educational Qualification.

It is believed that the overall level of satisfaction derived from Android was rejected by gender, age and occupation.

It is believed that the overall level of satisfaction derived from Android was accepted by educational qualification. The study reveals that operating system chosen is same among different gender, age, occupation and educational qualification.

The study reveals that People go to know about the product through various channels like newspaper, television, online media, friends and word of mouth is same among different gender, age and occupation.

The study reveals that People go to know about the product through various channels like newspaper, television, online media, friends and word of mouth is different among educational qualification.

CONCLUSION AND RECOMMENDATIONS

The study was conducted to find out the customer satisfaction of IOS and android mobile users among the customers in Kottayam District. It was found that the customers of IOS and Android were not equally satisfied. Google's Android and Apple's IOS are operating systems used primarily in mobile technology, such as smartphones and tablets. It is very important for people to be aware of operating systems. Customer support and after sales service play a vital role. There is need to identify the responses and reactions of customers about the operating system, to what extent it could satisfy the expectation of customers, what are the areas of improvement etc. This study is conducted to get a clear-cut picture of customer perception of IOS and Android.

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APPENDICES

Name: (Optional)

- 1.Gender

Male

Female

2.Age

10-18

18-26

26-34

34-42

Above 42

3.Occupation

Student

Business

Employee

Retired

4.Educational qualification

High school

PUC

Bachelor’s degree

Master’s degree

PhD

5.Which operating system do you have?

IOS

Android

6.How do you know about the product?

Newspaper

Television

Online media

Friends

Word of mouth

7.I would like to use the product (Android/Ios) because of

Reasons	Most unsatisfactory	neutral	satisfactory	Most satisfactory
Gaming Experience				
Camera Quality				
Security and Updates				
Storage				
Charging Speed				
Battery Durability				
Privacy				
Price				
Easy to handle				

8. Rate yourself the level of overall satisfaction you derive on Operating system

Operating system	Most unsatisfactory	Unsatisfactory	neutral	satisfactory	Most satisfactory
IOS					

Android					
---------	--	--	--	--	--

9. Give suggestions to improve Operating system

1. -----

2. -----

A STUDY ON THE LEVEL OF CUSTOMER SATISFACTION TOWARDS AMAZON.IN

Submitted By

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ABSTRACT

This Study examines the level of customer satisfaction towards Amazon.in. an e-commerce platform in India. The research aims to identify the key drivers of customer satisfaction, such as product quality, pricing, delivery, customer service, and user experience. By integrating various online information management tools via the Internet, several innovative companies have set up systems for receiving customer orders, facilitate

payment, customer service, marketing data collection and online feedback respectively. This activity is collectively known as e-commerce or Internet commerce. Buying online is so easy for everyone with product variations and easy way to buy things. Attempts were made to critically examine various corporate and corporate levels. Strategies of a big e-retailer like Amazon. The study was made taking into account e-commerce. Challenges, its business model, financing, income generation, growth, survival strategies, shoppers' online shopping experience, value-added differentiation and product offerings. This great player has left its mark on India. A deep study of Amazon.com offers information on the different strategies to be successful in the ecommerce market and the different opportunities available in India. The research of the project gave me the opportunity to acquire practical insights, experience, which helped me to further expand my sphere of knowledge. In this I have tried to summarize all our experience and knowledge gained so far relationship. This project is a great effort to achieve the expected results and comply with all Information required.

INTRODUCTION

The emergence of e-commerce platforms has revolutionized the way customers shop for goods and services. E-commerce platforms offer convenience, choice, and accessibility,

which has led to a significant increase in online shopping. Amazon.in one of the e-commerce platforms in India, has been able to capitalize on this trend and establish itself as a dominant player in the Indian e-commerce market. Customer satisfaction is a critical aspect of any business, and it is even more critical in the e-commerce industry. E-commerce platforms rely heavily on customer satisfaction to drive repeat purchases and brand loyalty. Therefore, it is essential for e-commerce platforms to understand what drives customer satisfaction and how they can enhance it.

Customers use the internet not only to buy products online but also to compare prices, product characteristics and marketing services when they will be available if purchased products of one store. Many experts are optimistic about the prospects of online business. A brand is an idea or image of a particular product or service that customers associate with identifying the name, logo, slogan or design of the company with the concept or photos. Listing is when the idea or image is sold to identify it people are growing, and recognizing a particular service or product when it exists many other companies offer the same service or product.

Amazon.com domain attracted at least 2.7 billion visitors a year in 2021 according to a poll. It was twice as much as Walmart.com. Amazon's original business plan was unusual. Amazon is the most important internet based organization within the United States. Amazon.com started out as a web book place, but soon assorted, selling DVDs, CDs, video and mp3downloads/streaming, software, video games, electronics, garb, furnishings, food, toys, and jewellery. The company additionally produces customer electronics appreciably, kindle, fireplace capsules, fireplace television and phone and is a primary issuer of cloud computing offerings. Amazon has separate retail web sites for united states, U.K. & Ireland, France, Canada, Germany, the Netherlands, Italy, Spain, Australia, Brazil, Japan, China, India and Mexico, with web sites for Sri Lanka and South east Asian international locations coming soon. Amazon additionally gives international

transport to positive different countries for a number of its merchandise. In early June 2013, Amazon.com had launched their

Amazon in Indian marketplace is without any advertising campaigns. In July, 2013, Amazon had introduced to make investments \$2 billion (Rs 12,000 crores) in India to expand enterprise, after its largest Indian rival Flipkart too had introduced to invest \$1 billion.

REVIEW OF LITERATURE

Check out Our Best Field Book Lists Store”, which is the center for advanced spatial analysis. Amazon.com was considered one of the best. Promising e-commerce companies have grown rapidly by providing better quality services. (Dodge, Find Source for Amazon.in, 1999)

“e-commerce in India-a review”, International Journal Marketing, Finance Management services and research have concluded that e-commerce breaks geographical boundaries. This will improve stupendous for five years in India. (Abhijitmitra, 2013)

“e-commerce or internet marketing”, Business Review from the context of India", U and e-services, an international science and technology magazine. So much for e-commerce relying on security, privacy and technology comes with some downsides, but India has a bright future ahead of it even if it is e-commerce, the future of e-commerce looks bright. (D.K.Gangeshwar, 2013)

“A study on the customer satisfaction towards amazon (With Special Reference to South Chennai)”, The study examined consumer purchase habits in order to gauge how satisfied customers were with Amazon's offerings. Consumer loyalty is typically seen as the driving force behind the connection between an individual's attitude and recurring business. Every product is available for purchase online, including books, home goods, toys, hardware, and software. Also, because the internet has many benefits, it has gained popularity among adults and younger shoppers in only a few short years. One of the business terms that is currently overused is "customer loyalty." (R.Gopinath, 2019)

“A study on customer satisfaction towards amazon online shopping users in madurai district”, Customer satisfaction is measured as the degree to which a company's goods or services live up to the standards set by its clients. One of the most crucial predictors of client loyalty and purchase intentions is customer happiness. High-quality customer service may win over customers and establish your brand within your target market. In this day and age, when social media is so influential in consumer decisions, it's critical to monitor the level of customer service you deliver. Don't expect your clients to care about your services or goods if you don't care about their pleasure. (Dr.C.Jestina Jeyakumari, Dr.N.Muthuselvi, & Ms.R.Arthi, A STUDY ON CUSTOMER SATISFACTION TOWARDS AMAZON ONLINE SHOPPING USERS IN MADURAI DISTRICT, 2021)

“A study on customer’s preference and satisfaction towards online shopping in amazon with special reference to Coimbatore city, “Online shopping is the act of making purchases of goods or services through the internet. It allows people to shop from the convenience of their homes for a variety of goods and services. Internet shopping has

grown in popularity, especially among business people who lead busy lives and seek out easy methods to purchase. This study aims to investigate customer satisfaction and perceptions of Amazon online shoppers in the city of Coimbatore. The study's goal is to understand customer attitudes on online shopping and the elements that motivate people to buy things from Amazon.com. (Sruthi Ravichandran & Mr.D.Shanmugavadivel, 2021)

“A study on customer attitude and their satisfaction towards online shopping in Chennai”, To better understand the elements impacting customers' online buying decisions, a study named "A Study on Customer Satisfaction towards Online Shopping in CHENNAI" has been conducted. The internet's quick development has had a significant influence on the global marketing landscape. Currently, conducting business and conducting client transactions online has become a common practise. Businesses have been developing innovative strategies for internet product promotion. As a result, it explains how contemporary markets are displacing old markets. This study is being done to figure out what factors could affect how satisfied customers are with their online purchasing experiences. (Raja Samvandam, 2022)

“Consumer perception towards amazon in Vadodara city”, Online shopping is the process of purchasing and selling products and services between a customer and a vendor. As the globe moves towards a more digital future, more and more individuals are accessing the internet and making purchases there. Customers may effortlessly make any purchase from the convenience of their homes. Online purchases, use, and customer perceptions of online shopping must all be studied because it has grown so widespread in today's society. The primary goal of this study is to examine how consumers perceive products and services when they shop on Amazon. (Akhil Kurup & Nitesh Sharma, 2021)

OBJECTIVES

To Study the level of customer satisfaction towards Amazon.in, an e-commerce platform in India.

The study aims to examine various factors that contribute to customer satisfaction, such as product quality, pricing, delivery, customer service, and user experience.

To examine the relationship between selected demographic variable and level experience gained from Amazon.in

RESEARCH METHODOLOGY

The following research is conducted on descriptive method, and it is qualitative in nature containing data collected by both primary data and secondary data.

Primary data has been collected through circulation of Questionnaire and secondary data is collected by referring various other papers related to the topic of study.

The questionnaire used for the collection of primary data was prepared, administered and finalized through a pilot study.

The sample was drawn from convenient sampling method under non probability sampling technique, the questionnaire was circulated through Google forms and 150 responses were received for further analysis.

Hypothesis include gender v/s frequency of purchase from online, gender v/s mode of awareness about amazon.in through word of mouth, gender v/s mode of awareness of amazon.in through advertisement, age group v/s frequency of purchase from online, age group v/s frequency of using amazon.in while online purchase, age group v/s mode of awareness about amazon.in through search engine, age group v/s mode of awareness of amazon.in through advertisement, income v/s frequency of purchase from online, annual income v/s frequency of using amazon.in while online purchase, occupation v/s frequency of purchase from online, occupation v/s mode of awareness about amazon.in through search engine, occupation v/s mode of awareness of amazon.in through advertisement.

Chi Square test, One-way ANOVA and Regression analysis were the analysis technique used on the data gathered.

The method of collecting data is done through structured Questionnaire. The Objective of study includes, Understand and anticipate the factors that influence consumer perceptions and behaviour to selected e-commerce sites, Understand the tactics and methods e-commerce players use to attract customers, Learn how customers rate e-commerce sites for their purchases. Find new opportunities and succeed in these processes, Check customer satisfaction, Monitor consumer shopping behaviour towards online shopping

Limitations of the study are, There was a lot of confidential company data that was not disclosed, As most of the respondents are students and the data collection was done only in Bangalore city, the survey was limited to a specific age group, The analysis is based on the personal opinion of the respondents and is not targeted group or specialist.

TOOLS FOR ANALYSIS

The collected data were formulated using the following statistical tools

ANOVA Test

Chi Square Test

Regression

Data Analysis

The collected data was processed and formed into different tables. The calculations was all done through Statistical package for social science (SPSS)

Rate the experience of using Amazon.in by Gender

H0- Overall level of satisfaction that is derived by both genders are the same.

H1- Overall level of satisfaction that is derived by both genders are not the same.

Since the P-Value is 0.101 is greater than 0.050, there is sufficient evidence to accept null hypothesis. So it is inferred that overall level of satisfaction that is derived by both genders from Amazon.in are the same.

Rate the experience of using Amazon.in by Age group

H0- Overall level of satisfaction that is derived by both Age group are the same.

H1- Overall level of satisfaction that is derived by both Age group are not the same. Since the P-Value is 0.000 is lesser than 0.050, there is sufficient evidence to reject null hypothesis. So it is inferred that overall level of satisfaction that is derived by Age group from Amazon.in are not the same.

Mode of awareness about Amazon.in [Advertisement]

H0- the customer satisfaction derived from Amazon.in is independent to gender.

H1- the customer satisfaction derived from Amazon.in is not independent of gender.

Since the P-value is 0.549 which is greater than 0.050 there is sufficient evidence to accept

H0.

It is inferred that the customer satisfaction using Amazon.in apps to place orders is independent to gender. It is interpreted that the customer satisfaction of using Amazon.in is same between male and female.

Mode of awareness about Amazon.in [Social Media]

H0- the customer satisfaction derived from Amazon.in is independent to age.

H1- the customer satisfaction derived from Amazon.in is not independent of age.

Since the P-value is 0.028 which is less than 0.050 there is sufficient evidence to reject H0. It is inferred that the customer satisfaction using Amazon.in apps to place orders is not independent to gender. It is interpreted that the customer satisfaction of using Amazon.in is same between Age groups.

How often do you choose to purchase from online [Annual Income]

H0- the customer satisfaction derived from Amazon.in is independent to Annual Income.

H1- the customer satisfaction derived from Amazon.in is not independent of Annual Income. Since the P-value is 0.000 which is less than 0.050 there is sufficient evidence to reject H0.

It is inferred that the customer satisfaction using Amazon.in apps to place orders is not independent to gender. It is interpreted that the customer satisfaction of using Amazon.in is same between Annual Income groups.

H0- there is no significant impact of by Fast delivery availability, Amazon prime feature, Easy payment options, after sale services, Replacement service, Refund policy, Discount sales, User Interface and the study on customer satisfaction of these products you derive on Amazon.in.

H1- there is significant impact of by Fast delivery availability, Amazon prime feature, Easy payment options, After sale services, Replacement service, Refund policy, Discount sales, User Interface and the study on customer satisfaction of these products you derive on Amazon.in.

Since P-value is 0.061 which is more than 0.050 there is sufficient evidence to accept null hypothesis. It is inferred that, there is significant impact of Fast delivery availability, Amazon prime feature, Easy payment options, After sale services, Replacement service, Refund policy, Discount sales, User Interface and study on customer satisfaction you derive on Amazon.in.

It is understood from the study that Fast delivery availability, Amazon prime feature, Easy payment options, After sale services, Replacement service, Refund policy, Discount sales, User Interface and study on satisfaction exert no influence on the overall level of satisfaction you derive on Amazon .in.

$$Y=A+b_1x_1+b_2x_2+\dots+b_nx_n$$

$$Y= \text{Amazon.in}$$

$$A= 2.585$$

$$\text{Amazon.in}= 2.585+.051+.044+.082+-.002+.153+-.043+.068+-.021$$

Therefore, of Fast delivery availability, Amazon prime feature, Easy payment options, After sale services, Replacement service, Refund policy, Discount sales, User Interface and study on customer satisfaction do not exert influence on overall you derive on Amazon.in. Since it is greater than 0.05, it does not exert influence on the overall satisfaction you derive on Amazon.in.

The company must enhance on the Mobile, Computers, Beauty & Health, and Grocery.

DISCUSSION AND FINDINGS

The study reveals that recommendation of Amazon.in to others is same among all gender, annual income and occupation and it is different among age group.

The study shows that rating the experience of using Amazon.in is same among all genders, annual income and occupation and not same among different age group.

It is understood that preference of buying Mobiles, Computers from Amazon.in is same among all gender and occupation and not same among all age group and annual income.

It is understood that preference of buying Tv, Appliances, Electronics from Amazon.in is same among all gender, age group and occupation and not same among all annual income

It is understood that preference of buying Fashion/Clothing from Amazon.in is same among all age group, annual income and occupation and not same among different gender.

It is understood that preference of buying Home, Kitchen, Pets items from Amazon.in is same among all age group, annual income and occupation and not same among different gender.

The study shows that preference of buying Beauty & Health from Amazon.in is same among all age group, annual income and occupation and not same among different gender.

It is understood that preference of buying Grocery from Amazon.in is same among all annual income and occupation and not same among different gender and age group.

The study reveals that preference of buying Books, Movies and Games is same among all gender, annual income and occupation and not same among different age group.

The study reveals that preferences of buying Sports and Fitness is same among all gender, age group, annual income and occupation.

The study reveals that preference of choosing Others from Amazon.in is same among all gender, age group and occupation and not same among different annual income.

The study reveals that frequency of choosing to purchase from online is same among all the consumer with different gender and occupation and not same among different age group and annual income.

The study reveals that frequency of Always choosing Amazon.in while online purchasing is same among all consumer with different gender, age group, annual income and occupation

The study reveals that frequency of Occasionally choosing Amazon.in while online purchasing is same among all gender, age group and occupation and not same among different annual income.

The study reveals that frequency of Most of the time choosing Amazon.in while online purchasing is same among all gender, age group and occupation and not same among different annual income.

The study reveals that frequency of Never choosing Amazon.in while online purchasing is same among all gender and age group and not same among different annual income and occupation.

The study reveals that mode of awareness about Amazon.in through word of mouth is same among all gender, age group and occupation and not same among different annual income.

The study reveals that mode of awareness about Amazon.in through Advertisement is same among all gender, age group, annual income and occupation.

The study reveals that mode of awareness about Amazon.in through Promotional emails is same among all age group, annual income and occupation and not same among different gender.

The study reveals that mode of awareness about Amazon.in through Search Engine is same among all gender and occupation and not same among different age group and annual income.

The study reveals that mode of awareness about Amazon.in through Social Media is same among all gender, annual income and occupation and not same among different age group.

The study reveals that mode of awareness about Amazon.in through Others is same among all gender, age group and occupation and not same among different annual income.

Since adjusted R square of the regression is 0.047. It shows that the overall satisfaction you derive on Amazon.in has been explained by Fast delivery availability, Amazon prime feature, Easy payment options, After sale services, Replacement service, Refund policy, Discount sales, User Interface and study on customer satisfaction to extent of 4.7%. Hence this model is not fit model.

RESEARCH FINDINGS

From the data collected for the study of level of customer satisfaction of Amazon.in, we can observe many reasons for which customer's level of satisfaction keeps changing on their natural or lifestyle differences, from the study of data we can observe that, customers often prefer to purchase online out of which many customers occasionally or most of the

time use Amazon.in while purchasing online, awareness of this site is likely done by advertisement, through social media and word of mouth, and customer prefer Amazon.in mainly for fast delivery availability, Amazon prime feature, easy payment options, user interface and replacement service. The customer prefer to buy Electronics, Beauty and health, Sports and fitness.

SUGGESTION

Most of the respondents prefer Amazon.in to their online purchase as it is more convenient and has gained trust of its customers from its operations, Category that customer prefer to buy through this site are Tv, Appliances, Electronics, customers prefer for electronics are likely and most likely, and home and kitchen category is likely preferred by customers, out of stock and payment issues are the main issues faced, and maximum respondents are overall likely satisfied by Amazon.in and would like to recommend it to others.

CONCLUSION

The findings of this study show that the overall level of customer satisfaction towards Amazon.in is high. The key drivers of customer satisfaction are fast delivery availability, Amazon prime feature and Easy payment options. Additionally, customer prefer to buy Electronics (Tv, Mobile, Computers) is most likely and recommending Amazon.in to others is likely. The study also identified areas where Amazon.in can improve its customer satisfaction by focusing on issues like out of stock and payment issues. In-depth research is

based on an analysis of consumer behaviour, Consumer awareness ideas for online shopping, What Consumers recognize a lot before buying a product, consumers are happy if the company meets expectations. Overall Amazon.in branded assets are good, but face fierce competition speaking of internal markets and global competitors such as E-bay and Flipkart. Amazon.in is the best e-commerce portal to grow aggressively in India. Deeply rooted in the Indian market people go shopping from physical stores to online stores. By focusing on key drivers of customer satisfaction and addressing areas for improvement, Amazon.in can continue to meet and exceed the expectations of its customers and maintain its position as a dominant player in the Indian e-commerce market.

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APPENDIX

Questionnaire

1. Name (Optional):

2. Gender

- Male
- Female

3. Age group

Upto 25

26-35

36-45

46-60

Above 60

4. Annual Income

Upto Rs.2,50,000

Rs. 2,50,001 - Rs. 3,50,000

Rs. 3,50,001 - Rs. 5,00,000

Rs. 5,00,001 - Rs. 7,50,000

Rs. 7,50,001 and above

5. Occupation

Student

Public Employee

Private Employee

Business

Profession

Retired

Other

6. How often do you choose to purchase from online

Always

Often

Sometimes

Never

7. Mode of awareness about Amazon.in

Frequency	Most Unlikely	Un Likely	Neutral	Likely	Most Likely
Word of Mouth					
Advertisement					
Promotional emails					
Search engine (Google)					
Social Media					
Others					

8. How often do you choose Amazon.in while online purchasing

Frequency	Most Unlikely	Un Likely	Neutral	Likely	Most Likely
Always					
Occasionally					
Most of the time					
Never					

9. I prefer to choose Amazon.in because

Preference	Most Unlikely	Un Likely	Neutral	Likely	Most Likely
Fast Delivery					
Availability					
Amazon prime feature					

Easy payment options					
After sale services					
Replacement service					
Refund policy					
Discount sales					

User					
Interface					

10. I prefer to buy the following from Amazon.in

Category	Most Unlikely	Unlikely	Neutral	Likely	Most Likely
Mobiles, Computers					
Tv, Appliances, Electronics					
Fashion/Clothing					
Home, Kitchen, Pets					
Beauty and Health					
Grocery					
Books, Movies, Music & Video games					
Sports & Fitness					

11. I face the following Issues while shopping in Amazon.in

Issues	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Out of Stock					
Payment issues					
Replacement issues					

Delay in Delivery					
Faulty product					
No issues					
Others					

12. I Recommend Amazon.in to others

Most Unlikely

Unlikely

Neutral

Likely

Most Likely

13. Rating the experience from Amazon.in

1- Most Unsatisfactory

2- Unsatisfactory

3- Neutral

4- Satisfactory

5- Most Satisfactory

A COMPARITIVE STUDY ON PERCEPTION OF CUSTOMERS TOWARDS UBER AND OLA WITH SPECIAL REFERENCE TO BANGALORE CITY

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ABSTRACT

Organized rental cabs were first introduced to the Indian market in 2004 with Meru cab service, which quickly gained popularity among customers in major cities. But, the real revolution didn't occur until app-based services began operating in 2010, followed by Uber in 2013. The market quickly became competitive, and consumer demands increased. Companies today employ a variety of techniques to both attract new clients and keep their current ones. This study aims to distinguish between Ola and Uber users, and in order to do so, data was gathered using a standardised questionnaire. Data was gathered from and across Bangalore City. Following data collecting, statistical analysis revealed that this study sought to distinguish between two significant Indian organised taxi service providers' customers. This study may aid the taxi service business in developing its customer connection strategy and plans. The findings of this study may be useful in developing future marketing plans for the taxi service sector.

INTRODUCTION

When the Meru cab service started in the country's major metropolises in 2004, the concept of organised rental cabs was first offered to Indian consumers. Almost six years later, an app-based rental cab service was introduced to the Indian market. Because it offers door-to-door service, cabs are one of the more popular modes of transportation. Because to technology innovation, clients can now book cabs at reasonable prices with just one click on their smartphones. These app-based cab services had a lot of room to grow in densely populated nations like India, where parking is a major issue due to a lack of available space and public transportation is overcrowded during rush hours.

After Uber's launch, this simple means of transportation gradually gained popularity, and the rivalry became fierce. Public transportation is congested at rush hour. Following the launch of Uber in 2013, this practical means of transportation gradually began to gain popularity and competition intensified. It's a difficult job for the rental cab sector to match the customer's expectations as they have grown increasingly demanding. Nowadays, client happiness is increasingly influenced by quality service as well as pricing.

Consumers can now access, compare, judge, and buy via a smart phone. App-based businesses like Ola or Uber Cabs provided a solution in these circumstances by providing a range of services from the most affordable to the most luxurious. According to a recent Financial Express study, the launch of app-based pre-paid taxi services like Uber and Ola

taxi not only attracted users' attention but also helped to increase by giving drivers opportunities to find work. Based on the idea of an online cab aggregator, ANI Technologies Pvt. Ltd. launched the Ola cab service in Mumbai in 2010.

Ola provides a variety of reasonably priced transportation services, ranging from premium luxury sedans to Ola vehicles. While Uber Technologies Inc. was established in 2009 as Uber Cabby Garrett Camp, it is an American global online transportation network company. Uber expanded into the Indian market in August 2013 by starting its services in Bangalore.

With many parallels between them, including the idea of taxi aggregators, air-conditioned t.3axi services, low prices, and app-based taxi services, Uber and OLA joined the Indian taxi services industry.

This study is mainly conducted to analyse the customers satisfaction towards the services offered by both the taxi services and to find out the which taxi service is most prominent in consumers mind and also to determine the level of satisfaction levels perceived by the customers with respect to the services offered.

The study conducted is only limited to 150 responses from Bangalore leaving behind the rural areas for responses and there are chances of biased responses from the users

OBJECTIVES

To determine whether customers are satisfied with the relevant taxi services (Uber/Ola).

To determine which taxi service has the upper hand in terms of client perception.

To determine the consumer perception towards the various services offered by Uber and Ola.

REVIEW OF LITERATURE

(Bishnoi Vinod Kumar, 2019)The Indian cab sector has experienced tremendous expansion during the last few years. Due to the hassle-free travel experience provided to the passengers, the demand for taxis is growing in India. The taxi industry is currently fiercely competing with both private vehicles and public transportation. The Indian cab industry is undergoing a change right now. The purpose of this study is to compare desi and videsi taxi competitors, Ola and, and to obtain insights into the current state of the taxi sector in India.. According to the survey, Ola is currently outpacing uber as the world leader on several fronts in India.

(Aditi Surie, 2016)This study examines, from a sociological angle, the work experiences, security views, and risk perceptions of Bengaluru, India's platform economy drivers. The article examines these thoughts and experiences through in-depth qualitative interviews with 45 platform economy drivers who operate on the Uber or Ola cab platforms. The

striking changes in informal economy employment experiences in Indian cities are highlighted through drivers' narratives. These changes are examined in order to analyse the variety of lived experiences found in the urban informal economy of India and to set Indian platform economy drivers apart from their worldwide equivalents. The idea of temporality is used to analyse how drivers perceive risk and security as well as how they handle these issues. This article's main conclusion is that platform economy companies have offered drivers a steady, mid-term period of time to collect wealth, allowing them to stabilise and make significant investments in their profession, as well as to more confidently endure the dangers associated with flexible working circumstances in the near term.

(Rina Kashyap, 2018) In this article, the aggregation taxi services Ola and Uber in Delhi are used as examples to explore the sharing economy's significance in India's development. We contend that Uber and Ola fall short of their predicted potential in the growth of India's economy on the criteria of ecological sustainability, employment through the rental of assets, and a reduction in the need to own assets, based on a general survey of Uber and Ola drivers and users in Delhi. Yet, Uber and Ola stand out for providing drivers with excellent work possibilities as well as a host of advantages for their urban middle class customers. The blocking of driver possibilities by taxidars is particular to the Uber and Ola phenomenon in India (taxi-owners). This modified Uber design enables a member of the middle class in the Indian Market—a police officer, government employee, real estate broker, transporter, or other professional—to enter the combined taxi market.

(Dr Kailas .Arjunrao Thombre, 2021) India's growing demand for cab services is mostly attributable to consumers' active lifestyles and rising disposable income. The hassle-free travel experience that the taxi sector offers, as well as other advantages like flexible payment options, ease of app-based reservations, GPS-enabled cabs, and skilled drivers, attract customers in. The goal of this essay is to compare Ola and Uber, two desi and videsi cab competitors, in order to better comprehend the current situation of the Indian taxi sector.

(Rupali Rajesh, 2018) Meru cab service launched organised rental cabs to the Indian market in 2004 and they quickly gained popularity among customers in large cities, but the real revolution began in 2010 with the introduction of app-based services, including Uber in 2013. The market soon became competitive, and consumer demands increased. Companies today employ a variety of techniques to both attract new clients and keep their current ones. The goal of this study is to distinguish between Ola and Uber users, and data for this purpose was gathered using a standardised questionnaire. Data were gathered in Mumbai, primarily from professionals who were in the workforce. After gathering data, statistical analysis revealed that females preferred the Uber service over Ola, but that consumers felt more secure using Ola. The findings of this study may be useful in developing future marketing plans for the taxi service sector.

(Akash Rode, 2021) Leading cab booking apps in India that include services like cab booking, ridesharing, and food delivery are Ola Cabs and Uber. These tech behemoths are engaged in constant competition with one another to attract new users and keep existing ones in order to meet the growing demand from customers and to broaden their horizons. This investigation of the idea of cab booking in India led to the creation of this research report. The goal is to comprehend the character and mind set of Indian users who use these cab services through mobile apps, particularly those who use Uber and Ola Cabs.

The goal is to comprehend the issues and frustrations faced by Indian cab users, including both drivers and passengers, in order to develop empathy.

(Tiwari, 2019) This survey was conducted to see how satisfied Indian customers were with Ola and Uber. From a customer satisfaction standpoint, it tends to identify and compare the variations in consumer expectations and perceptions. It concerns with middle-class consumers' attitudes towards using OLA and UBER, two taxi services, and their spending power. Customer mind set, level of happiness, ease of access, tariff systems, promotion, safety, and lastly convenience are a few factors they need to consider in order to ensure customer contentment. The outcome primarily emphasises which taxi service best meets customer expectations and best represents particular group of people.

(Sivarama Krishna, 2018) Since March 2015, when Ola Cabs bought Bangalore-based taxi service TFS, Ola users have had access to TFS cabs through the Ola mobile app. As the market has grown competitive and customers have gotten more demanding, India appears to be experiencing a potential "Taxi revolution." There might be a new start-up every other day that offers environmentally friendly and reasonably priced taxi services to the people living in urban and rural areas. This study is conducted to research the motivational elements that influence people's utilisation of OLA/UBER cab services in the city of Vijayawada and to research how consumers' perceptions of price affect their decision to use a taxi service.

RESEARCH METHODOLOGY

METHODS OF DATA COLLECTION

The methodology implemented plays an important role in the fulfilment of the research objectives. This study has used both primary and secondary data in order to meet the research objectives.

The primary data has been collected through the circulation of a structured questionnaire among a sample size of 150 respondents across Bengaluru city. This research has been based on convenience sampling method. To further comprehend the subject, research articles on customer perception towards Uber and Ola were first reviewed for Literature.

The statistical tools of analysis used are Chi-square test, Regression and ANOVA.

LIMITATIONS OF THE STUDY

The study conducted is only limited to 150 responses from Bangalore.

There are chances of biased responses from the users.

The sample data was not collected from rural areas.

HYPOTHESES

Ho – The preference among Uber and Ola is independent of gender

H1 – The preference among Uber and Ola is not independent of gender

Since the p value is 0.702 which is more than 0.050 there is sufficient evidence to accept Ho

Ho – The preference for the cheaper one among Uber and Ola is independent of gender

H1 – The preference for the cheaper one among Uber and Ola is not independent of gender

Since the p value is 0.867 which is more than 0.050 there is sufficient evidence to accept Ho.

Ho – The preference of how often do you use cab services among Uber and Ola is independent of age

H1 – The preference of how often do you use cab services among Uber and Ola is not independent of age

Since the p value is 0.239 which is more than 0.050 there is sufficient evidence to accept Ho

Ho – there is no significant impact of Price, Luxury, convenience, safety, all of the above on satisfaction derived from Taxi service.

H1 – There is significant impact of Price, Luxury, convenience, safety, all of the above on satisfaction derived from Taxi service.

Since the P value is .165 which is more than .050 there is sufficient evidence to accept Ho.

Ho – there is no significant impact of reliability, comfort, convenience of booking reasonable fare, driver satisfaction, safety and security on satisfaction derived from Taxi service.

H1 – There is significant impact of of reliability, comfort, convenience of booking reasonable fare, driver satisfaction, safety and security on satisfaction derived from Taxi service.

Since the P value is .162 which is more than .050 there is sufficient evidence to accept Ho

Ho-The overall level of satisfaction derived from taxi services is the same for all gender

H1- The overall level of satisfaction derived from taxi services is not the same for all gender

Since the p value is 0.791 which is more than 0.050 there is sufficient evidence to accept Ho.

RESULTS

It is inferred that the preference among Uber and Ola is independent of annual income. It is interpreted that the preference among Uber and Ola differs among Annual income groups.

It is inferred that the preference for the cheaper one among Uber and Ola is independent of gender. It is interpreted that the preference for the cheapest one among Uber and Ola differs among Male and Female

It is inferred that the value of money among Uber and Ola is independent of gender. It is interpreted that the preference among Uber and Ola differs among Male and Female.

It is inferred that the preferred way of transportation among Uber and Ola is not independent of gender. It is interpreted that the preference among Uber and Ola differs among Male and Female

It is inferred that the satisfaction derived from cab services among Uber and Ola is independent of age. It is interpreted that the preference among Uber and Ola differs among Age groups.

It is inferred that the preference of cheapest among Uber and Ola is independent of annual income. It is interpreted that the preference among Uber and Ola differs among Annual income groups.

It is inferred that the overall level of satisfaction derived from taxi services among Uber and Ola is independent of all gender. It is interpreted that the preference among Uber and Ola differs among all gender.

It is inferred that the overall level of satisfaction derived from taxi services among Uber and Ola is independent of annual income. It is interpreted that the preference among Uber and Ola differs among annual income.

It is inferred that there is no significant impact of reliability, comfort, convenience of bookings, reasonable fare, driver interaction, safety and security does not exert influence on satisfaction derived from taxi service.

It is inferred that there is no significant impact of Price, Luxury, convenience, safety, all of the above does not exert influence on satisfaction derived on taxi service.

ANALYSIS AND DISCUSSION

The overall satisfaction derived from Price and Trustworthiness from Ola is same for Gender, Age and Annual income. The overall preference derived from satisfaction from Ola is the same for Gender, Age and Annual income. The overall satisfaction derived from convenience from Ola is same for Gender, Age and the overall satisfaction derived from convenience from Ola is not same for Annual income. The overall satisfaction derived from Reasonable fare from Ola is the same for Gender, Age and Annual income. The overall satisfaction derived from no cabs available from Ola is same for Age and the overall satisfaction derived from no cabs available from Ola is not same for Gender and Annual income. The overall satisfaction derived from User friendly from Ola is same for Age and the overall satisfaction derived from no cabs available from Ola is not same for Gender and Annual income.

FINDINGS: Since the adjusted R square obtained is .020 it shows overall satisfaction customer derived from taxi service is influenced by Price, Luxury, Safety does not exert sufficient on overall satisfaction derived from taxi services the company should continue to do so, so that it retains and grows its customer base convenience does exert influence on the overall satisfaction derived from Taxi services. Therefore, the company should look into the services they offer to their customers so that their satisfaction increases.

SUGGESTIONS: Since the following factors such as Price and Safety has negative value the company should improvise so they can retain their customers.

FINDINGS: Since the adjusted R square obtained is .022 it shows overall satisfaction customer derived from taxi service is influenced by Comfort and driver interaction exert sufficient on overall satisfaction derived from taxi services the company should continue to do so, so that it retains and grows its customer base Reliability, Convenience of booking, Reasonable fare, Safety and security does not exert influence on the overall satisfaction derived from Taxi services. Therefore, the company should look into the services they offer to their customers so that their satisfaction increases.

SUGGESTIONS: Since the following factors such as Convenience of booking and Driver interaction has negative value the company should improvise so they can retain their customers.

FINDINGS: Since the adjusted R square obtained is -.001 it shows overall satisfaction customer derived from taxi service is influenced by Reliability, Comfort, Convenience of booking, Reasonable fare, driver interaction and safety and security does not exert sufficient

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on overall satisfactions does not exert influence on the overall satisfaction derived from Taxi services. Therefore, the company should look into the services they offer to their customers so that their satisfaction increases.

SUGGESTIONS: Since the following factors such as Convenience of booking and Driver interaction has negative value the company should improvise so they can retain their customers.

The overall satisfaction you derive from Taxi services is same for gender, age and annual income

CONCLUSION

Because of the sheer size of its market and rising purchasing power, which results in an improved standard of living, businesses are drawn to India. But, consumers nowadays are knowledgeable, picky, and extremely price conscious. They also don't show much brand loyalty. This makes it very challenging to manage such a market. Businesses must continuously be on the lookout for possibilities to innovate and new markets to seize. To attract or keep clients, they must continually develop new bundles or promotions. This,

however, comes at a significant financial penalty. As a result, operating Uber and OLA becomes challenging. The study's primary goal is to analyse the services offered by OLA and UBER and see how satisfied customers are. Customers favour particular goods or services because they feel, according to comparison norms, they best satisfy their performance and emotional demands. A comparison of the services offered by OLA and UBER is required in the study. And 150 respondents were chosen as a sample. The study was able to draw the conclusion that customers' satisfaction with the services provided by Uber and Ola is unaffected by their age, gender, or yearly income. This study sought to distinguish between two significant Indian organised taxi service providers' customers. This study may aid the taxi service business in developing its customer connection strategy and plans.

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APPENDIX

QUESTIONNAIRE

1. NAME

2. GENDER

Male

Female

3. AGE

15-30

31-45

46-60

60&above

4. ANNUAL INCOME

Up to 6,00,000

6,00,000-12,00,000

12,00,000-20,00,000

5. Which would you prefer to use

Uber

Ola

6. Which according to you is the cheaper one?

Uber

Ola

7. Did the journey represent the value of money?

Yes

No

Maybe

8. Which one Cab Service will satisfy you in best possible way?

Uber

Ola

9. Is Cab Your Daily Means of Transportation?

Yes

No

Maybe

10. Which of these Dimensions you look up to for your Satisfaction?

	Most unsatisfactory	Unsatisfactory	Neutral	Satisfactory	Most satisfactory
Price					
Luxury					
Convenience					
Safety					
All of the above					

11. I prefer to use Ola rather than Uber because of the following

	Most unlikely	Unlikely	Neutral	Likely	Most Likely
Price & Trustworthiness					
Satisfaction					
Convenience					
Reasonable fare					
No cabs available					
User friendly					

12. I prefer to use Uber rather than ola because of the following

	Most unlikely	Unlikely	Neutral	Likely	Most Likely
Price & Trustworthiness					
Satisfaction					

Convenience					
Reasonable fare					
No cabs available					
User friendly					

13. Rate yourself the services offered by ola

	Most unsatisfactory	Unsatisfactory	Neutral	Satisfactory	Most satisfactory
Reliability					
Comfort					
Convenience of Booking					
Reasonable fare					

Driver interaction					
Safety and Security					

14. Rate yourself the services offered by uber

	Most unsatisfactory	Unsatisfactory	Neutral	Satisfactory	Most satisfactory
Reliability					
Comfort					
Convenience of Booking					
Reasonable fare					
Driver interaction					

Safety and Security					
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15. How often do you use ride hailing services?

Daily

Twice or thrice a week

Once a week

Rarely

16. Rate yourself the level of overall satisfaction you derive on the Taxi services

Very satisfied

Satisfied

Neutral

Dissatisfied

Very dissatisfied

STUDY ON CONSUMER PERCEPTION TOWARDS ELECTRIC VEHICLE (CAR) IN BENGALURU CITY

Submitted By:

Nitin Paul

22SJCCMIB014

ABSTRACT

Every day, there are numerous subjects and articles that discuss the value of electric vehicles and how governments all over the world are promoting them to reduce their reliance on oil, emit less greenhouse gases and improve air quality. When it comes to current situation it is expected to show positive inclination towards this technology and according to the research done respondents have positive impact toward electric car regarding protects global warming, easy to handle, low maintenance cost, trend, easy access to fast charging but when it comes to the pricing of electric cars they are priced in a higher side when compared to normal cars ,which company has to work on their pricing strategy .

INTRODUCTION

The research discusses the factors affecting the decision to purchasing electric car in Bengaluru city. The research aims to study factors that will affect the consumer to purchasing electric car such as global warming, easy to handle, low maintenance cost, trend , mileage , easy access to fast charging , price . Additionally, the study of demographic like gender, age, income level, educational qualification all this factors that affecting the decision to purchasing electric car.

The issue of climate change or global warming have rigorously discussed by many governments. A great number of relevant reports have revealed the negative impact of climate changes dominantly driven by industrialization, a large number of fossil fuel burning in industries have led to the problem of air pollution. Transportation has extensively been acknowledged as a major contributing sector to global climate change and the key environmental issues that plague the world. And the research also discusses about how likely that consumer wants there next car to be an electric car.

OBJECTIVES

- 1.To identify the factors that influence the buying behavior of electric car.
- 2.To examine the relationship selected demographic a variable and factors that influence buying behavior towards electric cars.
- 3.To examine the relationship between overall satisfaction of electric car and factors that influence purchasing decision of electric car.

REVIEW OF LITERATURE

1c. Mr. Omkar Tupe, Prof. Shweta Kishore, Dr. Arloph Johnvieira (2020): This article shows the depletion of fossil fuels and constant hike in fuel price ,there is need for energy transition in vehicles in India. Also states that government has taken initiative to fight pollution levels by promoting electric vehicle and giving subsidies on purchase. This article also states that the respondents are aware of global warming and ready to change their preference from conventional to eco-friendly vehicles. And also cost is an important factor while considering their purchase of electric vehicle.

2.Dr.RenuVashisth , Ms.Jyothi Gupta (2021):This Article includes why should we switch to electric vehicle and what is the need for and electric vehicle and what are the various types of electric vehicle currently present and what all are the factors that directly influence an electric vehicle adoption in country like India. And this article also states that electric vehicle might see a greater adoption and acceptance for short distance travels. And also states that conventional gasoline engine vehicles , which can cover a larger distance due availability of gas stations ,and there no sufficient charging stations available for electric vehicle .

3.Ajaysinh Parmar , Prof. Tushar Pradhan(2021) : This article states the importance of electric vehicle and how government around the world are implementing policies to promote electric vehicle to reduce the dependences on oil, decrease greenhouse gasses and improve air quality .it also states that consumer prefer other then electric vehicle ,and also states that most of the respondents thinks that electric cars can replace regular cars in terms of satisfying consumer needs. They also state that response thinks that electric vehicles are expensive

4.Ms. mifzala Ansar MPhil , Ms. Monika (2019) : this paper capture the views , sentiments and perception on awareness and likeliness to buy the electric vehicle so that sustainability in environment can be maintained ,they also state that government has to give subsidy for purchasing electric vehicles, and major pollutant comes from metropolitan cities and article also states that respondents agree they are aware about the fact that electric vehicle reduce the emissions that contribute to climate change , improving public health and reducing *ecological damage*.

5.Sajan Acharya (2019) : this article states that as society responsibility .marketing the environment ,businesses also have adopted environment friendly products, in recent era the automobile sector has been one of the major reasons behind global warming due to high carbon emissions. So as social responsibility, it is necessary to promote green vehicles in Indian market by the automobile industries to reduce its effect on environment. Green marketing can be considered to be contributing towards enhancing environmental performance of industry and an important element of the evolution of Indian automobile industry as it responds to challenges of environmental regulations, increasing customer expectations and economic pressure. This article also states that cars, trucks and other forms of transportations are the single largest contributor to air pollution in India, but car owners can reduce their vehicles effects on the environment.

6.Masurali.A , Surya P (2018) : This article states transport sector is second largest is emitting carbon into environment . and also potential buyers awareness about the environment friendly electric cars and there perception level towards various features offered by electric cars .The article also states that government for purchase of electric cars has not gained any awareness among the potential customers . people perceive that price and maintenance cost is relatively high over other factors .and also states that people who perceive that the price of the electric cars is relatively high ,but they feel that performance offered and maintenance cost is considerably low than the conventional cars. Hence they prefer electric car.

7. Vihuti Pareek(2022) : This article shows that electric vehicle is a boon to the developing countries like India , they are expected to show a positive inclination towards this technology and the same was expected by the government also but there is a gap between the expectation and reality which is caused due to the difference in expected and formed perception of Indians towards electric vehicles .it also states that the manufacturers need to work on R&D to improves the impact of range , cost , looks , branding communication and news to make the relation positive hence create a positive perception about electric vehicles in Indian market .

8. Anikitha Nagpal(2020) : This Article states the purchasing intention of consumer and their actual purchasing behaviour with respect electric vehicles as a substantial percentage of the demand for oil and gas comes from the vehicles owners in Indian cities

RESEARCH METHODOLOGY

This research was conducted to study the consumer perception towards purchasing electric car to understand how likely are consumers to purchase electric car .first a review of literature was done to get a better understanding about the topic. The data collected for this study is a primary data with a sample size of 150 respondents and the sampling technique is convenient sampling.

To analyze the consumer perception towards purchasing electric vehicle primary data was used. The primary source of data was collected through a well-structured questionnaire. The data was collected from a sample of 150 respondents and convenient sampling technique was followed. The questionnaire included demographic variables like gender, age, education level and occupation. It also includes questions on what is the reason the respondents would choose electronic car, what do they consider while choosing electronic car, how likely their next vehicle would be an electric car and the satisfaction they derive on electric car.

The statistical tools of analysis used are:

- a. Chi square method
- b. One way ANOVA
- c. Regression

The limitations of this study is that the respondents are limited to Bengaluru city and the questionnaire was sent through online mode and the data was not collected manually and was restricted to those people who have access to internet. All the units of populations were not given equal opportunity to answer the questionnaire as it was available. The survey was restricted only to Bengaluru city and not taken in any other state or country. Hence, the results of this survey are only related to Bengaluru city.

HYPOTHESIS

Ho- there no significant impact of protects global warming, expensive, easy to handle, low maintenance cost on satisfaction derived from electric car.

H1- there is a significant impact of protects global warming, expensive, easy to handle, low maintenance cost on satisfaction derived from electric car.

Since the P value is .581 which is more than .050 there is sufficient evidence to accept null hypothesis.

Ho- there no significant impact of from price, environment friendly, trend, mileage, easy to access to fast charging.

H1- there is a significant impact of price, environment friendly, trend, mileage, easy to access to fast charging on satisfaction derived from electric car.

Since the P value is .625 which is more than .050 there is sufficient evidence to accept null hypothesis.

Ho – The possibility that your next vehicle will be electric car is independent of gender.

H1 – The possibility that your next vehicle will be electric car is not independent of gender. Since the P-value is .102 which is more than 0.050 there is sufficient evidence to accept Ho.

Ho – The location of your house is independent of gender.

H1 – The location of your house is not independent of gender.

Since the P-value is .311 which is more than 0.050 there is sufficient evidence to accept Ho. Ho – The possibility that your next vehicle will be electric car is independent of age.

H1 – The possibility that your next vehicle will be electric car is not independent of age.

Since the P-value is .038 which is less than 0.050 there is sufficient evidence to reject Ho.

Ho – The location of your house is independent of age.

H1 – The location of your house is not independent of age.

Since the P-value is .883 which is more than 0.050 there is sufficient evidence to accept Ho. Ho – The possibility that your next vehicle will be electric car is independent of educational qualification.

H1 – The possibility that your next vehicle will be electric car is not independent of educational qualification.

Since the P-value is .169 which is more than 0.050 there is sufficient evidence to accept Ho. Ho – The possibility that location of your house is independent of educational qualification.

H1 – The possibility that location of your house is not independent of educational qualification.

Since the P-value is .860 which is more than 0.050 there is sufficient evidence to accept Ho.

Ho: The overall satisfaction you derive from electric car endorsement is the same for all gender.

H1: The overall satisfaction you derive from electric car endorsement is not the same for all gender.

Since the P value .312 which is greater than .050 there is sufficient evidence to accept null hypotheses.

Ho : The overall satisfaction you derive from electric car endorsement is the same for all age.

H1 : The overall satisfaction you derive from electric car endorsement is not the same for all age.

Since the P value .703 which is greater than .050 there is sufficient evidence to accept null hypotheses.

Ho : The overall satisfaction you derive from electric car endorsement is the same for all educational qualification.

H1 : The overall satisfaction you derive from electric car endorsement is not the same for all educational qualification.

Since the P value .625 which is greater than .050 there is sufficient evidence to accept null hypotheses.

RESULTS

Since the mean of the satisfaction derived on electric car is 3.23 it is clear from the study that all the respondents derive overall satisfaction from protects global warming, expensive, easy to handle ,low maintenance cost.

Since the adjusted R square of the regression analysis is -.008 it shows that the satisfaction derived from electric car has been explained by protects global warming, expensive , easy to handle , low maintenance cost to the extent of -0.8%. Hence this model is not a good fit model.It is inferred that is no significant impact of protects global warming , expensive , easy to handle , low maintenance cost on satisfaction derived from electric car.it is understood from the study protects global warming , expensive , easy to handle , low maintenance cost does not exert influence on satisfaction derived on electric car.

$$Y=A+b_1x_1+b_2x_2+\dots+b_nx_n$$

Y=(dependent variable)

$$3.306+(-.051)(\text{protects global warming})+(.217)(\text{expensive})+(-.073)(\text{easy to handle})+(-.107)(\text{low maintenance cost})$$

Less than .050: protects global warming , easy to handle and low maintenance cost exert sufficient influence on satisfaction derived on electric car the company should continue to do so, so that it retains and gains its customer base.

More than .050: pricing does not exert sufficient influence on satisfaction derived on electric car , Therefore the company should look into the pricing policy they offer to their consumers so that their satisfaction increases.

Since the mean of the satisfaction on electric car is 3.23 it is clear from the study that all the respondents derive overall satisfaction from price , environment friendly , trend , mileage , easy to access to fast charging.

Since the adjusted R square of the regression analysis is -.010 it shows that the satisfaction derived from electric car has been explained by from price , environment friendly , trend , mileage , easy to access to fast charging to the extent of -1%. Hence this model is not a good fit model.

It is inferred that is no significant impact of from price , environment friendly , trend , mileage , easy to access to fast charging on satisfaction derived from electric car . it is understood from the study from price , environment friendly , trend , mileage , easy to access to fast charging does not exert influence on satisfaction derived on electric car .

$$Y=A+b_1x_1+b_2x_2+\dots+b_nx_n$$

Y= (dependent variable)

$$3.306+(.194)(\text{price})+(-.163)(\text{environment friendly})+(-.083)(\text{trend})+(-.042)(\text{mileage})+(-.104)(\text{easy access to fast charging})$$

Less than .050: environment friendly , trend , mileage , easy access to fast charging exert sufficient influence on satisfaction derived on electric car the company should continue to do so , so that it retains and gains its customer base .

More than .050: pricing does not exert sufficient influence on satisfaction derived on electric car, therefore the company should look into the attractive pricing so they offer there consumers so there satisfaction increases.

It is inferred that your next vehicle is electric car is independent of gender. It is inferred that location of your house is independent of gender.

It is inferred that your next vehicle is electric car is not independent of age.

It is inferred that location of your house is independent of age.

It is inferred that your next vehicle is electric car is independent of educational qualification. It is inferred that location of your house is independent of educational qualification.

DISCUSSION AND ANALYSIS OF FINDINGS

The possibility that your next vehicle will be electric car is the same for gender, educational qualification.

The possibility that your next vehicle will be electric car is not the same for age. The location of your house is same for gender, age, educational qualification.

The overall satisfaction you derive from electric car is same for gender, age, educational qualification.

FINDING: Since the adjusted R square of the regression analysis is -.010 it shows that the satisfaction derived from electric car has been explained by from price , environment friendly , trend , mileage , easy to access to fast charging to the extent of -1%. Hence this model is not a good fit model.

SUGGESTIONS: Since the following factors : environment friendly and trend have a negative value , the company which produces electric cars must take this into consideration and create an proper awareness regarding the product like how it helps in protecting the nature from emission which comes out of the normal petrol or diesel vehicles so by promoting or advertising the product well the sales of electric vehicle will increase and contribute in decrease in air pollution , and also make the product trend by meet all the consumer need . when the company meet the consumer need it will increase in sales and contribute in improving in nature.

CONCLUSION

This study we want to know about consumer perception toward purchasing of electric car. when it comes current situation it is expected to show positive impact towards this technology and according to the research done we get know that there is a positive impact toward electric car regarding protects global warming , easy to handle , low maintenance cost, trend, mileage all of this have reached out to the people very well , but by this research conducted what makes people not opt electric vehicle is there pricing when compare to other petrol or deasil vehicle electric vehicle is expensive so if the company focus on their pricing strategy and work on it and come up with an attractive pricing it will increase consumers adoption towards electric vehicle.

RESEARCH FINDINGS

According to the survey done we found that 100% of the respondents have strongly agreed that electric cars protect global warming, 98% of respondents have strongly agreed that electric cars are easy to handle, 98% of respondents have strongly agreed that electric cars have low maintenance cost, 98% of respondents have strongly agreed that electric cars are expensive, when it comes to purchasing of electric car this is the response, so according to it we can clearly get to know that by changing the pricing strategy will make a huge difference in consumer adoption towards electric vehicle. And by the survey we also found that 68% of respondents are neutral when it comes to mileage.

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APPENDICES

Questionnaire.

1. Name (optional):

2. Gender

- Male
- Female

3. Age:

20-30
31-40
41-50

Above 50

3. What’s your education level?

- High school
- PUC
- Bachelor's degree
- Master Degree
- PHD

4. Occupation.

- Business
- Employee
- Student
- Retired

5. I would like to go with electric car because of

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. protects global warming					
2. expensive					
3. saving in cost					

4. Easy to handle					
5. Low maintenance cost					

6. I consider the following when it comes to buying of electric car ?

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
price					
Environment friendly					
trend					
Mileage					
Easy access to fast charging					

7. How likely that your next vehicle will be electric car?

- I want to buy E- vehicle as soon as possible
- Possibly wanted to buy E-vehicle in next 5 years
- I don't consider E-vehicle

8. Location of your house:

Urban
Rural
Semi-urban

9. Rate yourself the overall satisfaction you derive on electric car

Most unsatisfactory
Unsatisfactory
Neutral
Satisfactory
Most satisfactory

A STUDY ON CONSUMER PERCEPTION TOWARDS ONLINE GROCERY SHOPPING WITH REFERENCE TO BANGALORE CITY

Submitted By:
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ABSTRACT

The emergence of online grocery shopping has changed the way consumers purchase their groceries. This study aims to investigate the perception of consumers toward online grocery shopping. The study identifies that trust and familiarity with the online grocery store, as well as the quality of the user interface and customer service, are crucial factors in shaping consumer's perception towards online grocery shopping. Overall, this study highlights the importance of understanding the perception of consumers towards online grocery shopping, and the need for online grocery stores to address consumers' concerns and provide a positive shopping experience to gain their trust and loyalty.

INTRODUCTION

The coronavirus pandemic has transformed the grocery shopping industry. There was a major shift from traditional shopping and store retailing to online grocery shopping. People preferred online grocery shopping as it provided online delivery which ensured their safety and security. So even after the pandemic the percentage of people using online grocery shopping remained high as they became habitual to it. With the increase in the demand for online grocery shopping many companies came into being such as Big basket, Swiggy Instamart, Dunzo, Flipkart Supermarket, Amazon grocery etc.. High population level, lifestyles and changing consumer preferences, increased spending etc has contributed to the rise in online grocery shopping. People prefer this over traditional method as it saves times, is convenient, provides wide variety of products and enables comparison of prices. The major limitation is, it is mainly restricted to metropolitan cities and its introduction or expansion towards rural areas and smaller cities are hindered due to lack of awareness, technological advancements and investments and development. Even though pandemic has affected different businesses in both positive and negative ways, online grocery shopping business saw a boost in their growth. With the growth in internet and online infrastructure in India, e-commerce market experienced a significant boost. Increasing use of internet along with increased growth of online store retailing led to the creation of a strong e-commerce foundation. The research focuses on the buying behaviour of consumers, the shift from traditional stores to online retail stores and its overall impact on the consumer market.

REVIEW OF LITERATURE

(Agrawal, 2021); The purpose of this research is to understand consumer perception towards online grocery shopping and measure sustainability. The pandemic situation pushed the consumers to turn to online grocery shopping. To understand the consumers mindset on online grocery shopping and the factors affecting their decisions a survey was

conducted among 120 respondents. Primary as well as secondary data was analysed using various tools and descriptive statistics.

(Budhiraja, 2016); The purpose of this paper is to analyse or know more about different types of e-commerce models. The paper also aims to understand demographic profile of customers, who buy groceries through online mode, reason for the purchase and their level of satisfaction. The data was collected from 60 respondents, both primary as well as secondary data was used.

(Chintan, 2021); The purpose of this research is to understand the transformation in the spending and buying habits amongst Indian consumers during Covid-19 pandemic. This study used descriptive data analysis with the help of online questionnaire.

(R, 2017); The purpose of this study is to understand the expectation of a customer while buying groceries online and in physical market. The study reveals that the main reason for buying groceries online is to save time and effort and because there are no time restrictions on shopping. The data was collected from 90 respondents.

(Karjaluoto, 2022); The purpose of this study is to synthesize research about online grocery shopping published before and during the COVID-19 pandemic and to develop a conceptual framework about online grocery purchase intentions and their determinants, the mediation effects of consumer's attitudes, the moderating effects of COVID-19, and control variables.

The data was derived from 50 independent samples with a sample size of 20,538 respondents.

(Dey, 2017); The study is based on the perceptions, buying behaviour and satisfaction of consumers in Indian market. The advent of internet and social media has increased, as a result the purchasing behaviour of Indian consumer has changed dramatically. The data was collected from 50 respondents. It was derived using survey method.

(Chilka, 2018); the paper is about current trends in online shopping in India. According to the author, online shopping is much better than going into stalls and shop to buy goods and ask for service to be rendered-it saves a lot of time. One can easily browse through various online shops and e-commerce stores to choose whatever they want within a second. There is a lot of arguments why customers today prefer shopping online.

(Khan, 2021); this paper investigates the change in consumer behaviour on food habits and dietary pattern; health and hygiene; work pattern; social interaction based on key demographic factors like age and household income. The study is based on an online survey undertaken in four metropolitan cities in India through a structured questionnaire with a sample size of 183. The results confirm that COVID-19 impacted and changed the behaviour of city-based consumers based on their income level and age regarding buying of health or hygiene products and use of digital devices.

(Halan, 2020); In this paper a systematic analysis has been conducted on various categories of goods and chattels sold on numerous digital platforms during the COVID-19 pandemic in the lockdown phases. The analysis mainly focuses on the impact of the COVID-19 pandemic on businesses observing at the change in customer buying trends and secondly, a careful analysis has been conducted on the customer feedback based on many parameters like the usage, performance, security, usefulness, satisfaction factors

etc., of the digital platforms in the lockdown phases. The paper is conducted with a comparative analysis of all four phases of lockdown as observed in India with the most common items ordered category wise.

The research gap is to identify the impact of various demographic variables on the buying behaviour and purchasing power of consumers. Only negligible studies based on the change in demand for these grocery shopping apps conducted.

RESEARCH METHODOLOGY

Research methodology is the specific procedures or techniques used to identify, select, process, and analyse information about a topic. It also helps to critically evaluate a study's overall validity and reliability. The research conducted is a deductive and quantitative in nature.

OBJECTIVES

To identify the characteristics of online grocery that influence the buying behaviour of consumers toward online grocery retailing.

To examine the relationship between selected demographic variables and the characteristics of online grocery retailing.

To examine the relationship between the overall satisfaction and the characteristics of online grocery retailing.

METHODS OF DATA COLLECTION

In this study primary data was collected using questionnaire send through google forms. The sampling technique used was convenience sampling by collecting data through questionnaire via Google forms. The sample size is 150 respondents. The tools used for analysis are Chi- square test, Regression analysis and One-way Anova.

LIMITATIONS

The study was restricted to a particular geographical area (Bangalore city).

The results obtained may not provide an accurate indication about the entire population.

The responses given may be biased.

RESEARCH FINDINGS

H₀-there is no significant impact of convenience, accessibility, reliability, delivery at doorstep, safe mode of payment, replacement, refund, promotional offers and discounts, value for money, quality, need based shopping, to buy unique products and comparative study on the overall satisfaction you derive on Big basket.

H₁-there is significant impact of convenience, accessibility, reliability, delivery at doorstep, safe mode of payment, replacement, refund, promotional offers and discounts, value for money, quality, need based shopping, to buy unique products and comparative study on the overall satisfaction you derive on Big basket.

Since P-value is .001 which is less than .050 there is sufficient evidence to reject null hypothesis. It is inferred that, there is significant impact of convenience, accessibility, reliability, delivery at doorstep, safe mode of payment, replacement, refund, promotional offers and discounts, value for money, quality, need based shopping, to buy unique products and comparative study on overall satisfaction you derive on Big basket.

H₀-there is no significant impact of convenience, accessibility, reliability, delivery at doorstep, safe mode of payment, replacement, refund, promotional offers and discounts, value for money, quality, need based shopping, to buy unique products and comparative study on the overall satisfaction you derive on Flip kart supermarket.

H₁-there is significant impact of convenience, accessibility, reliability, delivery at doorstep, safe mode of payment, replacement, refund, promotional offers and discounts, value for money, quality, need based shopping, to buy unique products and comparative study on the overall satisfaction you derive on Flipkart supermarket.

Since P-value is 0.200 which is greater than 0.050 there is sufficient evidence to accept null hypothesis. It is inferred that, there is no significant impact of convenience, accessibility, reliability, delivery at doorstep, safe mode of payment, replacement, refund, promotional offers and discounts, value for money, quality, need based shopping, to buy unique products and comparative study on overall satisfaction you derive on Flipkart supermarket.

H₀-there is no significant impact of convenience, accessibility, reliability, delivery at doorstep, safe mode of payment, replacement, refund, promotional offers and discounts, value for money, quality, need based shopping, to buy unique products and comparative study on the overall satisfaction you derive on Amazon grocery.

Since the P-value is 0.026 which is less than 0.050, there is sufficient evidence to reject null hypothesis. It is inferred that the frequency of using online grocery shopping apps to place orders is not independent of gender. It is interpreted that the frequency of placing orders in online grocery shopping apps is not the same for all occupational groups.

H₀-Overall satisfaction derived by age group 20-30,31-40,41-50 and above 50 are the same are the same.

H₁-Overall satisfaction derived by age group 20-30,31-40,41-50 and above 50 are not the same.

Since P-value is 0.798 which is greater than 0.050 which means there is sufficient evidence to accept null hypothesis. So, it is inferred that overall level of satisfaction that is derived by age group 20-30,31-40,41-50 and above 50 from Amazon grocery are the same.

H₀-Overall satisfaction derived by various occupational groups are the same.

H₁-Overall satisfaction derived by various occupational groups are not the same. Since P-value is 0.000 which is less than 0.050 which means there is sufficient evidence to reject null hypothesis. So, it is inferred that overall level of satisfaction that is derived by various occupational groups from Flipkart supermarket are not the same.

DISCUSSION AND ANALYSIS OF FINDINGS

The study shows the frequency of ordering groceries online has been same among different gender, age groups, occupations, annual income groups and the size of the family.

The study reveals that the amount spend through ordering groceries online has been same for different gender, age groups, and size of the family.

The study reveals that the amount spend through ordering groceries online has not been same for different occupations and annual income groups.

The study shows that the overall level of satisfaction derived from big basket was accepted by different genders, age groups, occupations, annual income groups and size of the family.

The study shows that the overall level of satisfaction derived from Swiggy, instamart was accepted by different genders, age groups, occupations, annual income groups and size of the family.

The study shows that the overall level of satisfaction derived from Dunzo was accepted by different genders, age groups, occupations, annual income groups and size of the family.

The study shows that the overall level of satisfaction derived from Flipkart supermarket was accepted by different genders, age groups, annual income groups and size of the family

The study shows that the overall level of satisfaction derived from Flipkart supermarket was not accepted by occupations.

The study shows that the overall level of satisfaction derived from Amazon grocery was accepted by different genders, age groups, occupations, annual income groups and size of the family.

It is inferred that, there is significant impact of convenience, accessibility, reliability, delivery at doorstep, safe mode of payment, replacement, refund, promotional offers and discounts, value for money, quality, need based shopping, to buy unique products and comparative study on overall satisfaction you derive on Big basket, Swiggy instamart, Dunzo and Amazon grocery.

It is inferred that, there is no significant impact of convenience, accessibility, reliability, delivery at doorstep, safe mode of payment, replacement, refund, promotional offers and discounts, value for money, quality, need based shopping, to buy unique products and comparative study on overall satisfaction you derive on Flipkart supermarket.

SUGGESTIONS

The grocery shopping apps should invest more in promotional activities through various social media platforms.

Make the interface more user friendly so that even the senior sections of the society can easily navigate through it.

The grocery shopping apps can bring in new features so that it gives them a competitive edge.

CONCLUSION

Any business must consider customer behaviour. New business models are appearing every year as a result of changing consumer preferences, with internet business models predominating. This is a result of the everyday modifications we make to our daily routines. India's online grocery market has a bright future and offers a chance to make significant profits, even though its problems are constantly being solved by its existing players. This study shows that people prefer to do online shopping because of convenience. Majority of the respondents were female. The study reveals that maximum satisfaction was derived from using big basket.

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APPENDIX

A study on Consumer Perception towards Online Grocery Shopping with speci
al

reference to Bangalore City

1. Name (optional):
2. Gender:
 - ☐ Male
 - ☐ Female
3. Age:
 - ☐ 20-30
 - ☐ 31-40
 - ☐ 41-50
 - ☐ Above 50
4. Occupation:
 - ☐ Housewife
 - ☐ Private company employee
 - ☐ Government employee
 - ☐ Profession
 - ☐ Dependent Student
 - ☐ Business
5. Annual Income:
 - ☐ Up to 6,00,000
 - ☐ 6,00,000-12,00,000
 - ☐ 12,00,0001-20,00,000
 - ☐ Above 20,00,000
6. Size of family:
 - ☐ 1 ☐ 2 ☐ 3 ☐ 4
 - ☐ 5 and above
7. How often do you order groceries online?
 - ☐ Weekly

- Only use for special occasion
- Monthly
- I never do my grocery shopping online

8. Which online grocery portal do you prefer to buy?

Online retailers	Most unlikely	Unlikely	neutral	Likely	Most Likely
Big basket					
Swiggy Instamart					
Dunzo					
Flip kart Supermarket					
Amazon Grocery					

9. How much do you spend monthly on online grocery shopping?

- 1000-3000
- 3000-6000
- 6000-10000
- Above 10000

10. I prefer to do grocery shopping online because of

Reasons/f	Most unlikely	Unlikely	neutral	Likely	Most Likely
Convenience					
Accessibility					
Reliability					
Delivery at doorstep					
Safe mode of payment					
Replacement					
Refund					
Promotional offers and discount					
Value for money					
Quality					
Need based shopping					
To buy unique products					

Comparative study					
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11. Rate yourself the overall level of satisfaction you derive on the app/portal when it comes to shopping of grocery online.

Online retailers	Most unsatisfactory	Unsatisfactory	neutral	satisfactory	Most satisfactory
Big basket					
Swiggy Instamart					
Dunzo					
Flipkart Supermarket					
Amazon Grocery					

A STUDY ON CONSUMER SATISFACTION TOWARDS AMAZON ONLINE RETAILING, WITH SPECIAL REFERENCE TO BANGALORE CITY.

Submitted By:

Phuntsok Gyatso

22SJCCMIB015

ABSTRACT

Online shopping is the biggest part of customer attraction as well as customer satisfaction. In today's technology environment, most businesses rely on internet purchasing to both please their consumers and attract new ones. The effects of online shopping on improving customer satisfaction are the subject of this study report. The study also sought to determine the effects of online shopping on improving customer satisfaction in retail establishments. The research tasks entailed an ethical construction of a questionnaire keeping in view the research topic and tasks at hand. The construction of the survey was done keeping multiple touch points in consideration. Extensive research was done to identify the most prominent issues in the realm of amazon online shopping. The survey was constructed based on these observations and was then circulated to a group of 150 respondents of varying ages, genders, and from different part of Bangalore city. Likert scales were used to gather experience-based data from all respondents. After being working on the research, we have come to learn that customer satisfaction plays a vital role in how the choices of people to shop online. Websites offering online shopping must have good customer services and user-friendly applications or websites to be easily accessible to the public and therefore making them prefer online shopping over in-person shopping. The study also revealed that online shopping has a variety of consequences (age and gender) and according to the analysis, online shopping assists in good quality, access, and comfort, resulting in increased customer satisfaction.

INTRODUCTION

Keeping in mind the technological advancements brought about in the world, many day-to-day chores have been shifted to the internet. The most important shift to the internet is online shopping. It is not only convenient to shop from the comfort of your home but it is also time-efficient and prevents unnecessary stress people experience while shopping. This research helps to highlight customer satisfaction ensured to make online shopping a good experience. Although online shopping seems like a better hassle-free option, it is important to take certain measures to optimize customer satisfaction. Important measures to take whilst considering customer satisfaction include quality information, being user-friendly, easy modes of transactions, up-to-the-mark delivery services, and a good helpline. It is important to understand the needs of the customers while shopping online to better the system up a hand. This research highlighted the different ways in which customer satisfaction can be achieved and what measure affects it.

The statement of the problem that caused this research to occur was: “How does customer satisfaction affect Amazon online shopping?” The primary question was accompanied by numerous subsidiary questions concerning the importance of customer satisfaction, the correlation of Amazon online shopping and customer satisfaction, and different practices that affect customer satisfaction. The research also touches upon some of the reasons why people prefer Amazon online shopping, which help to cater to the question of how customer satisfaction can be improved keeping in mind the needs of the customers? By

the completion of the research, the reader was able to answer the above-mentioned questions with a comprehensive knowledge of each aspect which helped improve the Amazon online shopping experience. Moreover, it provided an overview of the future where everything is suspected to be carried out virtually. The objective of this research is to overview the Customer response towards Amazon Online Shopping. This research highlights the effects of customer satisfaction on online shopping. It also provides a comprehensive overview of how online shopping can be made a better experience by putting forth the underlying correlation of customer satisfaction in boosting the number of people who shop from Amazon online. This research was a help to identify different aspects of Amazon online shopping which can be improved along with giving a contrast of how various policies end up having dual effects.

By this research, we aim to provide a comprehensive overview of how online shopping can be made a better experience by putting forth the underlying correlation of customer satisfaction in boosting the number of people who shop online. This research was a help to identify different aspects of online shopping which can be improved along with giving a contrast of how various policies end up having dual effects. The research has weighed the scope of different practices and their utility to increase customer satisfaction. Although the research was informative and a building block in understanding how online shopping can be improved, it does have limitations like a constraint sample size and the time frame in which the research is taking place. Moreover, customer satisfaction can be narrowed down to personal likes and dislikes making it subjective and therefore harder to work with. However, we have taken precautionary measures to minimize the drawbacks like including a variety of people surveyed.

OBJECTIVES

To find out the satisfaction level of the customer for Amazon online retailing.

To know the specific reasons for which customers purchase from Amazon online retailing.

To find out the consumer’s satisfaction level for services provided by the Amazon online retailing.

To evaluate and find out the factor that influences the customer complacency.

To identify the problems faced by the customers in the online shopping.

REVIEW OF LITERATURE

Muruganantham, et al. (2017), Examined the satisfaction towards online shopping. Online shopping is the process whereby consumers directly buy goods, services etc., from a seller interactively in real time without an intermediary service over the internet. The main objective of the study is to identify the problem in the online shopping. The customer face major problems on theft of credit card information and lack of security on online payments. Implementing precautionary step to solve these problems shall create consumers confidently on online shopping. They can conclude a study consumer are looking for trust, security and wider choice throughout online shopping.

Shanthi and Destikannaiah (2015), This study establish the internet marketing is conceptually different from other marketing channels. Today business internet marketing is the fastest growing segment of online commerce the objectives of the study is to know the type of product purchased by consumers through online shopping. The study reveals that mostly the youngsters are attached to the online shopping and hence the elder people don't use online shopping much as compared to the younger ones. The study also reveals that majority of the respondent buys clothes from Flipkart.com which is thus one of the leading online shopping websites in India.

Aminul Islam (2011), Consumer satisfaction on online shopping in Malaysia justified that, the factors that are affecting consumers intention and satisfaction to stop online. To stop on internet becomes an alternative for consumers since it is more comfortable than conventional shopping which usually attributed with anxious, crowded, traffic jam, limited time, parking space and etc.

Consumer behaviour: Several studies have looked at the factors influencing consumers' decision to shop on Amazon. Some of the key factors identified include product variety, pricing, convenience, trust, and reliability. For example, a study by Hong and Cha (2018) found that convenience was the most significant factor driving online shopping behaviour among consumers.

Customer satisfaction: Numerous studies have examined customer satisfaction with Amazon's online shopping experience. The majority of studies have found that customers are highly satisfied with Amazon's services, including the ease of use, product selection, and delivery speed. For example, a study by Kim et al. (2019) found that customer satisfaction with Amazon was significantly higher than with other online retailers.

Product reviews: Amazon allows customers to leave product reviews, which have been shown to influence purchasing decisions. Studies have found that customers rely heavily on product reviews when making purchasing decisions on Amazon. For

example, a study by Chevalier and Mayzlin (2006) found that a one-star increase in a product's average rating on Amazon led to a 5-9% increase in sales.

Mobile shopping: As mobile devices become increasingly ubiquitous, there has been a growing interest in how customers use mobile devices to shop on Amazon. A study by Kim and Ko (2019) found that customers who use mobile devices to shop on Amazon tend to be younger, more educated, and have higher incomes than those who use desktop computers.

Third-party sellers: Amazon allows third-party sellers to sell products on its platform, which has led to a growing body of literature exploring the impact of these sellers on the Amazon shopping experience. Some studies have found that third-party sellers can improve product selection and pricing on Amazon, while others have highlighted concerns around counterfeit products and seller fraud.

Overall, the literature suggests that Amazon is a popular and highly regarded online shopping platform, with customers valuing its convenience, product selection, and fast delivery. While there are some concerns around third-party sellers and fake reviews, these appear to be relatively minor issues compared to the benefits that Amazon offers to both customers and sellers.

RESEARCH METHODOLOGY

This research was conducted to study the level of consumer satisfaction towards Amazon online shopping. The data collected for this study is a primary data with a sample size of 150 respondents and the sampling technique is convenient sampling.

To analyse the consumer satisfaction towards amazon online shopping, primary data was used. The primary source of data was collected through a well-structured questionnaire. The data was collected from a sample of 150 respondents and a convenient sampling technique was followed. The questionnaire included demographic variables like gender, age, educational background, occupation and income. It also includes questions on what factor the respondents to shop from Amazon online, how frequently do they shop from Amazon online, what are the issues faced by customer, what should be resolved when it comes to buying things from Amazon, what factor makes you buy things from Amazon like quality of product, discount and offers, product varieties, standard of delivery and payment option etc. Also what are the product that customer usually buy from Amazon online retailing and where did customer get most satisfaction in terms of exchange policy, quality of product, delivery and packaging etc. Level of overall satisfaction they derive from Amazon online shopping.

The statistical tools of analysis used are:

Chi square test

Regression

One Way ANOVA

LIMITATIONS

The study was constrained only in the Bangalore city and the questionnaire was only sent through online mode and the data was not collected manually and was restricted to those people who don't have access to the internet and social media. All the units of the populations were not given equal opportunity to answer the questionnaire as it was not available to all the units because it was restricted only to those to whom it was sent. The survey was restricted only to Bangalore city and not taken in any other state or country. Hence, the results of this survey are only related to Bangalore city.

DATA ANALYSIS

The collected data was processed and formed into different tables. The calculations was all done through Statistical package for social science (SPSS)

HYPOTHESES Age:

H0 the how long a person using Amazon online retailing is independent to age.

H1 the how long a person using Amazon online retailing is not independent to age. Since the P-value is 0.444 which is greater than 0.050 there is sufficient evidence to accept H₀. It is inferred that the how long a person using Amazon online retailing is independent to age. It is interpreted that the customer using Amazon online is not same between age group.

H₀ the how often a person using Amazon online retailing is independent to age.

H1 the how often a person using Amazon online retailing is not independent to age. Since the P-value is 0.741 which is greater than 0.050 there is sufficient evidence to accept H₀. It is inferred that the how often a person using Amazon online retailing is independent to age. It is interpreted that the customer how often using Amazon online is not same between age group.

H₀ the how much a person spend for Amazon online retailing is independent to age. H1 the how much a person spend for Amazon online retailing is not independent to age. Since the P-value is 0.015 which is less than 0.050 there is sufficient evidence to reject the H₀. It is inferred that the how much a person spend for Amazon online retailing is independent to age. It is interpreted that the amount of spending for Amazon online is not same between age group.

Gender:

H₀ the usage of Amazon online retailing is independent to gender.

H1 the usage of Amazon online retailing is not independent to gender.

Since the P-value is 0.987 which is greater than 0.050 there is sufficient evidence to accept the H₀.

It is inferred that the usage of Amazon online retailing is independent to gender. It is interpreted that the usage of Amazon online is not same between gender.

H₀ the usage of Amazon online retailing is independent to gender.

H1 the usage of Amazon online retailing is not independent to gender.

Since the P-value is 0.708 which is greater than 0.050 there is sufficient evidence to accept the H₀.

It is inferred that how often you shop on Amazon online retailing is independent to gender. It is interpreted that the how often shop on Amazon online is not same between gender.

H₀ the how much a person spend on Amazon online retailing is independent to gender.

H1 the how much a person spend on Amazon online retailing is not independent to gender.

Since the P-value is 0.105 which is greater than 0.050 there is sufficient evidence to accept the H₀.

It is inferred that how much a person spend on Amazon online retailing is independent to gender. It is interpreted that the spending on Amazon online is not same between gender.

Monthly income:

H₀ the usage of Amazon online retailing is independent to monthly income.

H1 the usage of Amazon online retailing is not independent to monthly income. Since the P-value is 0.394 which is greater than 0.050 there is sufficient evidence to accept the H₀.

It is inferred that usage of Amazon online retailing is independent to monthly income. It is interpreted that the usage of Amazon online is not same between monthly income.

H0 the how often a person using Amazon online retailing is independent to monthly income.

H1 the how often a person using Amazon online retailing is not independent to monthly income.

Since the P-value is 0.064 which is greater than 0.050 there is sufficient evidence to accept H0.

It is inferred that the how often a person using Amazon online retailing is independent to age. It is interpreted that the customer how often using Amazon online is not same in monthly income.

H0 the how much a person spend on Amazon online retailing is independent to monthly income.

H1 the how much a person spend on Amazon online retailing is not independent to monthly income.

Since the P-value is 0.335 which is greater than 0.050 there is sufficient evidence to accept the H0.

It is inferred that how much a person spend on Amazon online retailing is independent to monthly income. It is interpreted that the spending on Amazon online is not same in monthly income. Educational background:

H0 the usage of Amazon online retailing is independent to educational background. H1 the usage of Amazon online retailing is not independent to educational background.

Since the P-value is 0.118 which is greater than 0.050 there is sufficient evidence to accept the H0.

It is inferred that usage of Amazon online retailing is independent to educational background. It is interpreted that the usage of Amazon online is not same between educational background.

H0 the how often a person using Amazon online retailing is independent to educational background.

H1 the how often a person using Amazon online retailing is not independent to educational background.

Since the P-value is 0.000 which is less than 0.050 there is sufficient evidence to reject H0.

It is inferred that the how often a person using Amazon online retailing is independent to educational background. It is interpreted that the customer how often using Amazon online is not same in monthly income.

H0 the how much a person spend on Amazon online retailing is independent to educational background.

H1 the how much a person spend on Amazon online retailing is not independent to educational background.

Since the P-value is 0.993 which is greater than 0.050 there is sufficient evidence to accept the H0.

It is inferred that how much a person spend on Amazon online retailing is independent to educational background. It is interpreted that the spending on Amazon online is not same in educational background.

Occupational:

H0 the usage of Amazon online retailing is independent to occupational.

H1 the usage of Amazon online retailing is not independent to occupational.

Since the P-value is 0.451 which is greater than 0.050 there is sufficient evidence to accept the H0.

It is inferred that usage of Amazon online retailing is independent to educational background. It is interpreted that the usage of Amazon online is not same in occupational.

H0 the how often a person using Amazon online retailing is independent to occupational.

H1 the how often a person using Amazon online retailing is not independent to occupational.

Since the P-value is 0.868 which is greater than 0.050 there is sufficient evidence to accept H0.

It is inferred that the how often a person using Amazon online retailing is independent to occupational. It is interpreted that the customer how often using Amazon online is not same in occupational.

$Y = A + b_1x_1 + b_2x_2 + \dots + b_nx_n$ $Y = \text{Amazon online retailing}$ $A = 2.367$

Amazon online retailing = $2.005 + .051 + .042 + .032 + -.002 + .103 + -.043 + .068 + -.021$

Therefore, Exchange policy, Quality product, Delivery, Transaction security, Packaging, Easy payment options, After the sale services, Refund policy, Discount sales, User Interface and study on customer satisfaction do not exert influence on overall you derive on Amazon online retailing. Since it is greater than 0.05, it does not exert influence on the overall satisfaction you derive on Amazon online retailing.

The company must enhance on the Electronics, Kitchen appliances, Books, Accommodations and furniture etc.

DISCUSSION AND RESEARCH FINDINGS

The overall satisfaction derived from Amazon online shopping is the same for gender, educational background, occupation, monthly income and these are some of the main factors that help in deriving overall satisfaction for consumers. The annual income of a person for example plays an important role because the higher the annual income the more saving and spending power of the person increases. Therefore, the consumer can increase the satisfaction derived.

The overall satisfaction derived from Amazon online shopping is different for age group, Age play an important role as the satisfaction derived differ for different age groups. Younger age group gets more satisfaction from Amazon online retailing than the elders, because of fast delivery and product varieties available in Amazon.

The frequency of occasionally choosing Amazon online while online purchasing is same among all gender, age group and occupation and not same among different monthly income. The frequency of choosing to purchase from online is same among all the consumer with different gender and occupation and not same among different age group and annual income.

It is understood that preference of buying Electronics, furniture, books and Fitness products from Amazon online is same among all gender and occupation and not same among all age group and annual income.

The people with higher monthly income used to buy more things than people with lesser monthly income. They buy more of home products and most of them are married and self-employed.

According to my research the age between 15 – 25 often buy things from amazon online and most of the products they buys are books, shoes and clothes. Age between 36 – 45 buys almost like accommodation and kitchen appliances.

The issues face regarding Amazon services are same among all the genders, age, education background and not same under monthly income and occupation. People with higher income and higher standard of occupation can pay more and change the service to prime.

All the factors accepted that Amazon online shopping has variety of products, good payment options and fast delivery but they also indicate that Amazon don't have good refund policy and good packaging.

The issue which should be resolved when it comes to buying things from amazon is bad packaging which is same for all the genders, age and educational background but not same for monthly income.

Another important finding is that there is a issue regarding change in delivery date is major issue which is same for all the genders, ages and monthly income.

The majority of the respondent was collected from the students and the lowest response was collect from the retired and professional.

The majority of the respondent is that, the reason for preferred amazon shopping is based on fast delivery of the product to the customers.

Most of the respondent response that the online amazon shopping is saving time, wide choice and ease to find product.

Most of the respondent spend less than 5000 for shopping with Amazon. Overall customers are satisfied with Amazon online shopping.

Since adjusted R square of the regression is 0.067. It shows that the overall satisfaction you derive on Amazon online shopping has been explained by good exchange policy, Quality product, Delivery, Transaction security, Packaging, Easy payment options, After the sale services, Refund policy, Discount sales. User Interface and study on customer satisfaction to extent of 3.1%. Hence this model is not fit model.

SUGGESTION

Online shopping portal should be made as user friendly for the end user (customers).

Sometimes consumers facing delivery issues due to logistic complaints, hence the portal should take appropriate measures to overcome the logistics problem.

One of the major drawbacks that the respondents have felt is no proper returning policy to the product. After getting opinion from the respondent if the above said problem occurs, then they should be guided in a proper way to return the product. This will create a good website reputation and repurchasing power of the respondents.

The respondents face major problems on theft of credit card information and lack of security on online payments, implementing precautions steps to solve these problems shall create consumer confidence on online shopping.

The reliability and responsiveness of the delivery system is the key success factor for any online business and this will attract the customers repurchasing intention.

CONCLUSION

This study concluded online shopping is a highly best one, when compared to other shopping. The study about the various aspects of customer satisfaction on amazon online shopping is satisfied with price, speed of delivery, loyalty or this online, variety of product, customer support, quality of delivery products, recurring purchase in same store, offers & discounts and advertisements. If the suggestion given by the customers implemented successfully, the growth of the company and the level of satisfaction of the customer will be improved.

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APPENDICES

1. Age a) 15 to 25
b) 26 to 35 c) 36 to 45 d) Above 45
2. Gender a) Male
b) Female
3. Monthly Income a) Less than 20k
b) 20k to 50k c) 50k to 80k d) Above 80k
4. Educational background
Up to 10
PUC Undergraduate Post graduates
5. Occupational background
Student
Self employed Private employee Government employee Professional
Retired
Others
6. Marital status a) Married
b) Single
7. How long are you using Amazon online shopping?
a) Less than 6 months b) 1 year
c) 2 years
d) More than 2 years
8. How often do you shop on Amazon?
a) Once a week b) Once a month
c) 2 to 3 times a month d) Rarely
e) Never
9. How much do you spend on shopping from Amazon?
a) Less than 5000 b) 5000 - 10000
c) 10000 - 20000
d) More than 20000
10. I prefer to buy things from Amazon because
Most unlikely Unlikely Neutral Likely Most Likely

Cheaper Good quality Fast delivery Higher discounts Variety of products

Fast delivery Transaction security Exchange policy
Good service Payment options
Save times

11. I prefer to buy the following through Amazon

Most likely Unlikely Neutral likely Most likely

Clothes Electronic Mobiles Kitchen appliances Medicines Furniture Fitness products
Shoes and

12. I face the following issues whenever I buy things from Amazon Issues

Most Disagree Disagree Neutral Agree Most Agree

Bad delivery Delayed delivery Damaged product Wrong product Damaged package

13. I feel the following are resolved when it comes to buying things from Amazon

Most Disagree Disagree Neutral likely Most likely

Bad delivery has been resolved Delayed delivery Damaged products
Bad package Wrong products

14. I am satisfied with following

Exchange policy Quality products Delivery Transaction security Packaging

Most Unsatisfactory Unsatisfactory Neutral Satisfactory most Satisfactory

15. Rate yourself the level of overall satisfaction you derive on the Amazon online retailing.

Most unsatisfactory

Unsatisfactory

Neutral

Satisfactory

Most Satisfactory

A COMPARATIVE STUDY ON CONSUMER PERCEPTION TOWARDS STARBUCKS AND THIRD WAVE

Submitted By:

PRINCY T

22SJCCMIB016

ABSTRACT

Coffee serves as a medium as coffee shops transform into areas that provide customers with a variety of experiences. Coffee shops embody the unique personality and values of its customers in addition to being straightforward places where people can enjoy and share their cultures while drinking coffee. Although in a time when it is believed that such places for sociability are disappearing, coffeehouses have a long history of serving as social settings that facilitate and encourage public sociality.

INTRODUCTION

Coffee has made it possible for people to work longer hours, especially those who work at night, coffee is becoming more and more popular worldwide today. The roasted coffee bean is used to make the brewed beverage known as coffee. Coffee only previously released with any flavor and original. This coffee beverage has been creative in the age of globalization and has introduced a range of coffee flavors, including Java Chip, Frappuccino, and Blended Coffee. Coffee can be consumed in warm or cool temperatures. Nonetheless, most individuals prefer to sip hot coffee. Because coffee is so reasonably priced, the neighborhood can also buy it. One of Starbucks' most valuable resources is its workforce. Employee treatment is crucial for the success of the business. For Starbucks' health coverage, benefit package, and beginning pay above the minimum, all employees are worth it. Starbucks has a strong commitment to protecting the environment, which is overseen by a committee. Starbucks promises that their coffee is both a safe product for the environment and a healthy product. Some of the tactics Starbucks has employed have allowed it to change its marketing approach and enhance its brand recognition. Starbucks has a number of competencies, including supply chain management, market leadership, and its locations, which customers understand to represent the places where they may unwind from work or home. \. The majority of influential people in the specialty coffee industry highlight that what is "in the cup" is what drives Third Wave bean prices so high. Using tasting certifications and blind cuppings, they pursue solidity and objectivity in their conception of excellence. Although coffee tastes vary, the market, where the goal is to sell a DE commoditized good something singular, strange, and unique, ways altering. Farmers of all sizes in Guatemala applauded the shift towards a purported meritocracy of quality because they were eager to tie rewards to perseverance. In the heady beginnings of the burgeoning market, everything went well. Specialty coffees need to have symbolic qualities that set them apart from other coffees in order for their price to be justified. These qualities can be conveyed through cupping descriptors and numerical scores as well as through the lore that develops around specific locations and farms. Significant portion of the extra economic benefit. The Third Wave coffee market derives from the symbolic

values created by provenance narratives, frequently involving farmers' personal histories, as conveyed by roasters and baristas. Third Wave tastemakers always look for innovative ways to distinguish their brands and coffees from the competition in order to teach the consumer what to value. The deep chocolate flavors of bourbon have been replaced in recent years by the brighter nuances of mocha and Gesha varieties as well as the more citrus and floral notes of Maragogipe beans. Although peculiarity and uniqueness are what are most valued, roasters are constantly looking for the more exotic.

OBJECTIVES

- 1) To identify the factor that determines consumer perception towards Starbucks and Third wave
- 2) To evaluate the relationship between selected demographic variables and the factors that determine consumer perception towards Starbucks and Third wave
- 3) To examine the relationship between overall level of satisfaction and factor that determines consumer perception

REVIEW OF LITERATURE

1) According to John Hartmann What was originally a relatively less expensive commodity crop has evolved into an expensive luxury that is both soothing and energizing. Starbucks was able to bring about this transformation by redesigning the coffee and the coffee-making process house. Starbucks transformed the coffee shop from a seedy hangout frequented by beatniks and would- be revolutionaries into a "third space" that catered to status-seeking teenagers, soccer moms, and laptop workers all at once. You are informed that the finest beans, which are responsibly sourced and expertly roasted, are used to make your cup of coffee. Even consumables, such as cups, napkins, and sleeves, are imprinted with proof of their sustainability. In the neoliberal fantasy that Starbucks is equally committed to profit and social justice, doing business with the company becomes the easiest way to do good. Because third wave coffees are better versions of Starbucks, they have effectively surpassed Starbucks among enthusiasts. The beverages appear more genuine. With programmes like Cup for Education and Crop to Cup becoming more prevalent parts of company models, the dedication to ethical conduct is more communicated and frequently more transparent. Customers are informed of a roaster's or shops ethical standards by the dedication to certified coffees from fair trade, organic, Rainforest Alliance, and Slow Food.

2) According to John and Manzo he felt that although in a time when it is believed that such places for sociability are disappearing, coffeehouses have a long history of serving as social settings that facilitate and encourage public sociality. In contrast to earlier studies on this social form, the study of coffeehouses in this work adopts significantly distinct analytical goals and perspectives. The "third wave" coffee shops, which view coffee as an artisanal good and use high-end equipment among other resources in the production of their beverages, are the empirical focus of this study. The ways in which traditional face-to-face sociability and, in particular, interaction between customers and employees is made possible by those machines is considered here. This equipment is itself an additional empirical focus. And last, this essay has shown that the type of coffee brewing equipment is a distinguishing characteristic of coffee shops' physical forms and is just as much a part of "design" as the shop's layout or furnishings. The "community" aspect of the third-wave coffeehouse, like the third-wave subculture in general, is a result of and an interaction

among people, food, and artifacts. This is because the machines' builds in the "third wave" coffeehouses are low-profile and permeable, which facilitate interaction between employees and customers.

3) According to Doug Rice he felt that in the history of the growth of its brand, The Starbucks Coffee Corporation is at a turning moment. Starbucks management are keen to comprehend the reasons and the effects behind what Starbucks signifies to consumers today compared to other major specialty coffee sellers. Starbucks has attempted to foster a coffeehouse culture in its stores ever since current CEO Howard Schultz debuted the Cafe Latte in 1984, which was inspired by his experience with espresso bars in Milan. America had not yet had such an environment permeating its social structure before the arrival of Starbucks. Yet, it is now typical for any centre of social activity to contain a coffee shop. The founding principle of Starbucks' retail locations—that of providing consumers with a third place, a location of social identity distinct from their homes and places of employment—acts as the impetus for such a phenomena. But, many of its rivals have put pressure on Starbucks recently. Many fast food and eat-in restaurants have successfully introduced espresso beverage product lines, adding speciality coffee into their menus and posing a threat to Starbucks' dominance of the coffeehouse experience. In an effort to uphold its brand's reputation for opulent hospitality, Starbucks made decisions about its franchising structure and target market that had positive and negative effects. The main issue that Starbucks is currently dealing with is developing tactics that enable the brand to become a "third place" for its customers despite the escalating competition.

4) According to John and Manzo he felt that In and outside of the social sciences, contemporary social life is frequently portrayed as an ever-worsening ruse of alienation, boredom, and the systematic erasure of conventional, human-scaled, publicly-accessible, "organic" sociality that people formerly delighted in. In this essay, I don't make the claim that these developments in our society's economic landscape are false. Instead, I will argue that traditional face-to-face sociability endures despite the disappearance of many common public gathering spaces. In this essay, he wanted to focus on social interaction in independent coffee shops that self-identify as "third-wave" coffeehouses and are known for it. He argued that "authentic" sociality thrives in these settings by utilising the analytical perspective of ethno methodology, which prioritises and problematizes the observed and reported lived experiences of research subjects. I also take into account the role of shop employees, or baristas, in these settings and uncover their perceptions regarding social interaction between themselves and customers. As a result, I challenge common perceptions about the "death" of conventional sociability and advance previous research on the coffee shop as a social form by problematizing for the first time the baristas' workplace and interactions with clients.

5) According to Hui-Jung Chuang he felt that According to a survey by the world magazine, there is a strong entrepreneurial momentum and the rate of entrepreneurship was significantly higher than the rate of business closure before 2000, but after 2000, the chances of successful entrepreneurship sharply decreased. This is because many young people want to work in coffee shops or even open coffee shops. Also, a lot of individuals are accustomed to drinking coffee in the morning to get their day going well. All throughout the world, the coffee market has grown quickly in recent years, and convenience stores have started running commercials for inexpensive coffee. He has discovered that Starbucks, a costly coffee brand, has not joined the ranks of inexpensive coffee. They continue to charge a premium fee and provide great quality. The most

significant fact is that we didn't notice any Starbucks advertisements in any print or television advertisements. Despite not using any promotion, Starbucks continues to stand in front of the coffee market. Starbucks goods frequently have an upmarket feel. A cup of coffee at the convenience store only costs NT \$45, compared to the most popular cup of American coffee, which costs NT \$100. Several customers are reportedly willing to spend twice as much. The quality and service of Starbucks are the primary factors. When entering Starbucks, consumers can order any beverage they desire, including those with milk and without ice. Additionally the store offers free Wi-Fi to its customer and has outlets for charging laptops or mobile phones and sells coffee machines, coffee beans fashionable phone cases, mugs and matching cups for different theme.

RESERCH METHODOLOGY

This research was conducted to take a comparative study on consumer perception towards Starbucks and Third wave to understand which factor determines the consumer's perception towards the two most competitive coffee houses. First the review of literature was done to get a better understanding about the topic. The data collected for this study is a primary data with a sample size of 150 respondents and the sampling techniques is convenient sampling.

To analyse the consumer perception towards Starbucks and Third wave, primary data was used. The primary source of data was collected through a well-structured questionnaire. The data was collected from a sample of 150 respondents and a convenient sampling techniques was followed. The questionnaire includes how much time people usually spend at a coffee shop, how much money people usually spend at a coffee shop, which are the most factors that determines people to choose a coffee shop such as taste and quality, price, delivery of the products, ambience, assortment and value for the money ,out of coffee and tea what do people prefer, which coffee shop do people usually go to and the overall satisfaction derived from Starbucks and the overall satisfaction derived from Third wave.

The statistical tools of analysis used are:

- a. Chi-square test
- b. One way ANOVA
- c. Regression

The limitations of this study is, the study was constrained only in Bangalore city and the questionnaire was only sent through online mode and the data was not collected manually and was restricted to those people who do not have access to the internet and social media. All the units of the populations were not given equal opportunity to answer the questionnaire as it was not available to all the unit of the populations and was restricted only to those to whom it was sent. The survey was only restricted to Bangalore city and not taken in any other state or country. Hence, the results of this survey are only related to Bangalore city.

Hypotheses:

Ho-The preference among coffee and tea is independent of age

H1-The preference among coffee and tea is not independent of age

Since the P-value is .120 which is more than .050 there is sufficient evidence to accept H₀. H₀-The preference of the coffee shop you usually go to is independent of age
H₁-The preference of the coffee shop you usually go to is not independent of age

Since the P-value is .876 which is more than .050 there is sufficient evidence to accept H₀.

H₀- there is no significant impact of taste and quality, price, delivery of products, ambience, assortment, and value for money on overall satisfaction derived from Third wave.

H₁-- there is significant impact of taste and quality, price, delivery of products, ambience,

assortment, and value for money on overall satisfaction derived from Third wave.

Since the P value is .000 which is less than .050 there is sufficient evidence to reject null hypothesis.

H₀- there is no significant impact of taste and quality, price, delivery of products, ambience, assortment, and value for money on overall satisfaction derived from Third wave.

H₁-- there is significant impact of taste and quality, price, delivery of products, ambience,

assortment, and value for money on overall satisfaction derived from Third wave.

Since the P value is .000 which is less than .050 there is sufficient evidence to reject null hypothesis.

H₀-The taste and quality of Starbucks is same for all age groups

H₂- The taste and quality of Starbucks is not same for all age groups

Since the P value is .642 which is greater than .050 there is sufficient evidence to accept null hypotheses.

H₀-The price of Starbucks is same for all age groups

H₂- The price of Starbucks is not same for all age groups

Since the P value is .663 which is greater than .050 there is sufficient evidence to accept null hypotheses.

RESULTS

It is inferred that the preferences of the single most important factor to choose a coffee shop is not independent of age. It is interpreted that the commodity sold differs among ages.

It is inferred that the preferences of the single most important factor to choose a coffee shop is not independent of age. It is interpreted that the commodity sold differs among ages.

It is inferred that the preferences of how much money you spend at a coffee shop is independent of age. It is interpreted that the commodity sold differs among ages.

It is inferred that the preferences of which coffee shop do you usually go to is not independent of gender. It is interpreted that the commodity sold differs among gender.

It is inferred that the preferences of how often do you visit a coffee shop is not independent of gender. It is interpreted that the commodity sold differs among gender.

It is inferred that the preferences of how much money do you usually spend at a coffee shop is independent of gender. It is interpreted that the commodity sold differs among gender.

It is inferred that the single most important factor for you to choose a coffee shop is not independent of gender. It is interpreted that the commodity sold differs among gender.

It is inferred that the preference among coffee and tea is not independent of occupation. It is interpreted that the commodity sold differs among occupation.

It is inferred that the preference of how often you visit a coffee shop you usually go to is independent of occupation. It is interpreted that the commodity sold differs among occupation.

It is inferred that the assortment of Starbucks is same for all the age groups. It is interpreted that the assortment of Starbucks is same for all the age groups and they derive the same level of satisfaction.

It is inferred that there is significant impact of taste and quality, price, delivery of products, ambience, assortment, and value for money on overall satisfaction derived from Third wave. It is understood from the study taste and quality, price, delivery of products, ambience, assortment, and value for money does exert influence on overall satisfaction derived from Third wave

It is inferred that there is significant impact of taste and quality, price, delivery of products, ambience, assortment, and value for money on overall satisfaction derived from Third wave. It is understood from the study taste and quality, price, delivery of products, ambience, assortment, and value for money does exert influence on overall satisfaction derived from Starbucks.

It is inferred that the taste and quality of third wave is same for all the age groups. It is interpreted that the taste and quality of third wave is same for all the age groups and they derive the same level of satisfaction.

It is inferred that the pricing at third wave is same for all the age groups. It is interpreted that the pricing at third wave is same for all the age groups and they derive the same level of satisfaction.

It is inferred that the ambience of third wave is same for all the age groups. It is interpreted that the ambience of third wave is same for all the age groups and they derive the same level of satisfaction.

It is inferred that the taste and quality of third wave is same for the both gender groups. it is interpreted that the taste and quality of third wave is same for the both gender groups and they derive the same level of satisfaction.

It is inferred that the price of third wave is same for the both gender groups. It is interpreted that the price of third wave is same for the both gender groups and they derive the same level of satisfaction

It is inferred that the delivery of the products of third wave is same for the both gender groups. It is interpreted that the delivery of the products of third wave is same for the both gender groups and they derive the same level of satisfaction.

It is inferred that the taste and quality of Starbucks is same for all the occupational groups. it is interpreted that the taste and quality of Starbucks is same for all the occupational groups and they derive the same level of satisfaction.

It is inferred that the price of third wave is same for all the occupational groups. it is interpreted that the price of third wave is same for all the occupational groups and they derive the same level of satisfaction.

It is inferred that the ambience of third wave is same for all the occupational groups. it is interpreted that the ambience of third wave is same for all the occupational groups and they derive the same level of satisfaction

It is inferred that the ambience of Starbucks is same for all the occupational groups. it is interpreted that the ambience of Starbucks is same for all the occupational groups and they derive the same level of satisfaction.

DISCUSS AND ANALYSIS

The overall satisfaction derived from the taste and quality from Starbucks is the same for age groups, gender and occupational these are some factors of the main factors that help in deriving overall satisfaction for consumers. The age groups for example plays an important because more youth group go to coffee houses compared to other age groups.

The overall satisfaction derived from the taste and quality from Starbucks is different for annual income ,Annual incomes plays an important as the satisfaction derived for different annual income groups because people with more income prefer to go to Starbucks.

The overall satisfaction derived from the pricing that is being used by Starbucks is same for the age groups, gender and occupation these are some of the main factors which helps in deriving overall satisfaction for consumers.

The overall satisfaction derived from the pricing that is being used by Starbucks is different for the annual income groups for example price plays an important role people with low income would nor prefer to go for Starbucks.

The overall satisfaction derived from the delivery of the products by Starbucks is same for the age groups, gender and occupation these are some of the main factors which helps in deriving overall satisfaction for consumers. The overall satisfaction derived from the delivery of the products by Starbucks is different for the annual income groups.

The overall satisfaction derived from the Ambience by Starbucks is same for the age groups, gender and occupation. These are some of the main factors which helps in

deriving overall satisfaction for consumers. The overall satisfaction derived from the Ambience by Starbucks is different for the annual income groups.

The overall satisfaction derived from the Assortment by Starbucks is same for the age groups, gender and occupation; these are some of the main factors which help in deriving overall satisfaction for consumers. The overall satisfaction derived from the Assortment by Starbucks is different for the annual income groups. The overall satisfaction derived from the value for the money by Starbucks is same for the age groups, gender and occupation these are some of the main factors which helps in deriving overall satisfaction for consumers. The overall satisfaction derived from the value for the money by Starbucks is different for the annual income groups.

The overall satisfaction derived from the taste and quality by Third wave is same for the age groups, gender and occupation these are some of the main factors which helps in deriving overall satisfaction for consumers. The overall satisfaction derived from the taste and quality by Third wave is different for the annual income groups.

The overall satisfaction derived from the Price by Third wave is same for the age groups, gender and occupation these are some of the main factors which helps in deriving overall satisfaction for consumers. The overall satisfaction derived from the Price by Third wave is different for the annual income groups.

The overall satisfaction derived from the delivery of the products by Third wave is same for the age groups, gender and occupation these are some of the main factors which helps in deriving

overall satisfaction for consumers. The overall satisfaction derived from the delivery of the products by Third wave is different for the annual income groups.

The overall satisfaction derived from the Ambience by Third wave is same for the age groups, gender and occupation these are some of the main factors which helps in deriving overall satisfaction for consumers. The overall satisfaction derived from the Ambience by Third wave is different for the annual income groups.

The overall satisfaction derived from the Assortment by Third wave is same for the age groups, gender and occupation these are some of the main factors which helps in deriving overall satisfaction for consumers. The overall satisfaction derived from the Assortment by Third wave is different for the annual income groups.

The overall satisfaction derived from the value for the money by Third wave is same for the age groups, gender and occupation these are some of the main factors which helps in deriving overall satisfaction for consumers.

The overall satisfaction derived from the value for the money by Third wave is different for the annual income groups.

FINDINGS: Since the adjusted R square obtained is .246 it shows overall satisfaction consumer derived on Third wave is influenced by taste and quality, price, delivery of products, ambience, assortment, and value for money.

Taste and quality, Ambience and Assortment exert sufficient on overall satisfaction derived from Third wave the company should continue to do so, so that it retains and grows its customer base Price and value for the money does not exert influence on the overall satisfaction derived from Third wave. Therefore the company should look into the brands they offer to their consumers so that their satisfaction increases.

SUGGESTIONS: Since the following factors such as taste and quality and ambience has negative value the company should improvise so they can retain their customer

FINDINGS: Since the adjusted R square obtained is .433 it shows overall satisfaction consumer

derived on Starbucks is influenced by taste and quality, price, delivery of products, ambience, assortment, and value for money.

Taste and quality, Ambience and Assortment exert sufficient on overall satisfaction derived from Starbucks the company should continue to do so, so that it retains and grows its customer base Price and value for the money does not exert influence on the overall satisfaction derived from Starbucks. Therefore the company should look into the brands they offer to their consumers so that their satisfaction increases.

SUGGESTIONS: Since the following factor such as assortment has negative value the company should improvise so they can retain their customer.

The overall preference among coffee and tea is same for age gender and annual income groups and the overall preference is different for occupational groups.

The overall preference to which coffee shop do people usually go to is same for the age and annual income but the overall preference is different for gender and occupation.

The overall preference of how often do people visit a coffee shop is same for occupation and annual income groups but the overall preference of how often do people visit a coffee shop is not same for the age and gender groups.

The overall preference how much money a person wants to spend at a coffee shop is same for age and gender group but the overall preferences of how much money a person wants to spend at a coffee shop is different for occupation and annual income groups.

The overall preference of how much time a person wants to spend at a coffee shop is same for age gender and occupation and the overall preference of how much a person wants to spend time at a coffee shop is different for annual income groups.

The single most important factor for people to choose a coffee shop is same for the occupation and annual income groups but the single most important factor for people to choose a coffee shop it is different for age and gender groups.

CONCLUSION

Many people prefer coffee in today's world, it is not only has become a necessity but it also has become a lifestyle for many individual to go to various café which provides them with the best coffee and have also plays a major role of their social status. Here the two empirical focus are on Starbucks and Third wave. There is a comparative study done on which café do the consumers prefer and what is the reason they prefer it over the other. The paper also states the overall satisfaction the coffee consumers gain from each of the café that is Starbucks and third wave. And how the coffee houses have transform into areas that provide customers with a variety of experiences. Where both the coffee houses continue to charge a premium price and at the same time provide great quality.

RESEARCH FINDING

In this paper we have understood how various demographic factors influence the satisfaction consumer derived from Starbucks and Third wave and from various we have found that if the demographic factors have a significant impact on consumer perception towards the two coffee houses and we have also evaluated how these demographic variable have a relationship with most important factors such as taste and quality, price, ambience, assortment, delivery of products and value for the money. From the survey we

have found that 43.9% of the respondents choose Starbucks and 11.6% of the respondents choose Third wave.

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APPENDICES

1) Name (Optional):

2) Age:

Below 20

21- 30

31- 45

Above 45

3) Gender:

Male

Female

4) Occupation:

Homemaker

Business

Private company employee

Dependent Student

Profession

Government employee

5)

Annual

income:

Up to 6,00,000
6,00,000 – 12,00,000
12,00,000 – 20,00,000
Above 20,00,000

6) Out of these, what do you prefer?

Coffee
Tea
Both
None

7) What coffee shop do you usually go to?

Starbucks
Third wave
Other

8) How often do you visit a coffee shop?

Almost daily
2-3 times a week
2-3 times a month
Rarely
Never

9) How much money do you usually spend at a coffee shop?

0-200
200-500
500-800
Above 800

10) How much time do you spend usually at a coffee shop?

Around 30 minutes
30 minutes- 1 hour
1 hour – 2 hours
More than 2 hours

11) What is the single most important factor for you to choose a coffee shop?

Taste of coffee
Service
Value of the money
Ambience / experience
Promotional schemes

Chatting with friends

All of the above

12) Please rate the following parameters for STARBUCKS.

	Most unlikely	unlikely	Neutral	Likely	Most likely
Taste and quality					
Price					
Delivery of products					
Ambience					
Assortment					
Value for the money					

13) Please rate the following parameters for THIRD WAVE

	Most unlikely	Unlikely	Neutral	Likely	Most likely
Taste and quality					
Price					
Delivery of products					
Ambience					

Assortment					
Value for money					

14) Rate yourself the overall satisfaction you derive on Starbucks:

Most unsatisfactory
Unsatisfactory
Neutral
Satisfactory
Most satisfactory

15) Rate yourself the overall satisfaction you derive on Third wave:

Most unsatisfactory
Unsatisfactory
Neutral
Satisfactory
Most satisfactory

A STUDY ON CONSUMER SATISFACTION TOWARDS UPI SERVICES WITH SPECIAL REFERENCE TO STREET VENDORS IN BANGALORE.

Submitted By:

Ramsha Taskeen
22SJCCMIB018

ABSTRACT

It is vital in today's world that one is aware of UPI (Unified Payments Interface) as a mode of digital payment. There are many factors, including the development of digital India and the emergence of a cashless economy. Nowadays the physical payment mode is becoming obsolete due to various reasons like time and safety. This has made online banking and other e-payment techniques possible with mobile phones making these methods simpler. Considering this, this study is based on the consumer satisfaction towards UPI services with ref. to street vendors. Street vendors make up the “Unorganised India Inc.” which is an essential part of the Indian economy. The objective of this study is to know the overall satisfaction towards UPI services and the examination of certain demographic variables with consumers satisfaction and perception towards UPI. The study is based on primary data collected by a schedule which constitutes 150 respondents and the statistical techniques used are ANOVA analysis, Chi-square, and Regression analysis. This study was restricted only to the city of Bangalore and it was found that the street vendors are satisfied with the UPI services.

INTRODUCTION

The Indian Economy has seen a rise in the usage of digital payments after demonetisation and covid. It is much easier to use these payment methods rather than to make use of cash as the circulation of money in the economy has been reduced after demonetisation. In the various digital payments available, UPI services has seen a boom as it is a simple and quick method to make payments. “Unified Payments Interface (UPI) is an instant real-time payment system developed by National Payments Corporation of India.”

Transactions between individuals and merchants as well as between banks are made easier by the interface. It allows for the immediate transfer of money between two bank accounts using mobile phones.

Street Vendors account for a major part of the Indian economy with about 50-60 lakh in number over the country. This is so, as it is an uncomplicated method for them to offer their goods without having to worry about a fixed physical location. It also gives them a bigger ground to sell their products as they can move from place to place. They usually hail from the lower income group of the society. This self-employed set up allows them to sell their inexpensive goods, handicrafts and perishable goods with ease. With the rapid change in the payment system in India, it is important to understand if the street vendors have been able to adapt to the changes, keeping in mind their social position.

Hence this study is based on the satisfaction they derive from UPI services. It is essential to observe the same as this group of people have not been studied as extensively as any other groups as they often operate through cash transactions and may have limited access to technology, financial literacy, and formal banking services. The consequence of not studying this group would lead to their requirements not being addressed during the swift changes and development of the economy. It is important to examine the relationship between the selected demographic variables and the factors that determine their satisfaction, along with examining the relationship between selected demographic variables with factors affecting their perception of UPI services and ultimately examining their overall satisfaction with the factors selected in this study. This study is limited to the number of the samples collected, the responses given by them and the area where the study has taken place. This study was conducted as there was insignificant research done on the satisfaction of this particular type of consumer, i.e., street vendors towards UPI services.

The purpose is to determine the level of satisfaction attained on using UPI services by the accessed vendors as per the factors selected in the study.

REVIEW OF LITERATURE

This study mainly aims at identifying the consumer satisfaction derived from UPI services. The relevant studies considered for a background of the study are as follows,

(Dr.A.Priya, Meenachi.T, 2022) : This paper centres around the satisfaction gained by consumers on purchasing goods from street vendors. They were able to conclude that the majority of consumers buying from them were home makers who preferred their price points

and fresh produce. They used 100 respondents to embark on their study and analysed the data using simple average method, ranking method and chi-square method.

(Ms. Bugade Laxmi Arvind, Dr. R. Rajesh, 2021) : Their paper aims to show the perception of consumers towards UPI as a digital mode of payment in Coimbatore city. They threw light on the mobile based era of transactions and how consumers are able to avail wide range of banking services. They were able to prove that consumers are increasingly adopting digital payment modes, UPI being the most popular. They used a sample size of 250 respondents to conduct their study and used percentage analysis, weighted average score, chi-square and ANOVA as their tools of data analysis.

(Dr. M. Bhuvaneswari, Dr. S. Kamalasaravanan, V. Kanimozhi, 2021) : The fundamental examination of their study was to study the consumer awareness, consumer perception and consumer satisfaction towards UPI payments in the Nilgiris district. They were able to prove that UPI payments is preferred as it is secure and offers wide range of banking services and payment options. The descriptive study constituted of 105 respondents whose responses were collected through structured questionnaire and analysed through chi-square, ANOVA and multiple regression statistical techniques.

(Mrs. Sukanya N, Dr.S.Subbulakshmi, 2021) : This study attempts to know the level of satisfaction among customers towards UPI payments in and around Chennai city. They used simple percentage analysis to come to the conclusion that customers are satisfied with the service but improvements need be made to the security provided by the apps and there is a demand for advertisements so that the customers are inclined and educated to use the service. The service strategies need to be improvised so that the customers expectation is met.

(Sekhar, 2021) : This study specifically aims to identify the customer satisfaction with Google Pay in Indore region. It proved that this app was mainly used due to its ability to make immediate cashless payments. It also identified that it was used by young male customers in the service region. Percentage analysis was used on a sample size of 157 respondents to interpret the same.

(Bijin Philip, 2019) : This paper concentrates on analysing the impact of UPI in customer satisfaction and to identify the customer preference. The study revealed that there is a positive impact or perception by the customers towards UPI. The data analysis tools used in the study are mean, f-test, ANOVA and regression analysis for analysing and interpreting the data.

(Prof. Arvind Chaudhari, Mr. Deepak Chaudhari, 2019) : Their study aims to understand the difference between the perception of customers towards unified payment services and traditional services and if the customers are satisfied with the UPI services. The authors were able to prove that there is a positive attitude towards UPI services and there is a clear relationship between educational background and usage of UPI services. They used mean, f- test, ANOVA and regression analysis for analysing and interpreting the data on a sample size of 91.

(Radhika Arora, 2018) : This empirical paper aims to understand the perception of customer by comparing the workflow of UPI with digital wallets. It also intends to understand if the customers are accepting various UPI based applications such as BHIM. This study was conducted by taking 100 samples in Bangalore. The study concluded that UPI based applications are growing with more and more users adopting the services. It also suggested that the payment systems should work on creating a customer centric product which would allow the customer to understand how to use the product as the awareness is still bleak.

In conclusion, this shows the area which has been already been studied and the area which has potential for further study. Therefore, this study includes the unexplored area of study which is the satisfaction of street vendors in using UPI services in Bangalore.

RESEARCH METHODOLOGY

This research was conducted in order to develop an understanding of the level of satisfaction attained by street vendors. After the review of literature, the **objectives of the study** were determined as follows –

- To examine the relationship between selected demographic variables and factors that determine consumers satisfactions towards UPI services with ref. to street vendors.
- To examine the relationship between selected demographic variables and factors affecting consumers perception towards UPI services with ref. to street vendors.
- To examine the relationship between overall consumers satisfaction towards UPI services and factors that determine consumers satisfaction towards UPI services with ref. to street vendors.

To analyse the consumer satisfaction towards UPI services, the data was collected through primary data. The primary source of data was gathered through a schedule. The data was collected from a sample of 150 respondents and convenience non probability sampling method was used. The schedule included demographic variables like gender, age, marital status, educational background and monthly income. It also included questions relating to the time period since when the respondent has been using UPI services, which UPI service in particular is used frequently by him/her and the factors that influence the respondent to prefer UPI services and the overall satisfaction attained on using the UPI services.

The following techniques have been used in Statistical Package for Social Science (SPSS) to process the collected data:

- One way ANOVA test
- Chi-square test
- Regression analysis

The hypothesis has been set as under in ANOVA,

H0- Overall experience on UPI service gained by both male and female are the same.

H1- Overall experience on UPI service gained by both male and female are not the same.

As under in Chi-square test,

H0- The commodity you sell as a street vendor is independent of gender.

H1- The commodity you sell as a street vendor is not independent of gender. And as under in Regression,

H0- There is no significant impact of convenience of transfer of funds, time saving, less stress, user friendly and safety & security on overall experience on UPI service.

H1- There is significant impact of convenience of transfer of funds, time saving, less stress, user friendly and safety & security on overall experience on UPI service.

The research is quantitative and cross sectional in nature which is restricted to the following **limitations** as below,

Data collected is fully based on primary data given by the respondents.

The sample size is constrained to 150 responses.

The study is based on street vendors in Bangalore city only.

RESULTS

The objective of the paper was to study the satisfaction obtained by street vendors in Bangalore while using UPI services. The paper also analysed if the factors included in the study have an impact on the satisfaction level of the street vendors.

The data was gathered in the form of a schedule which was the primary and best way to collect the data required to analyse the objectives of the paper. The schedule was collected for

150 respondents out of which 59.3% were female and 40.7% were male. The majority of the responses were from age group 31-50, married individuals and individuals with no formal education. 50 of these respondents did not use UPI services.

In order to examine the relationship between the selected demographic variables and the factors that determine consumers satisfaction towards UPI services one way ANOVA test was conducted and the outcome of the test are as follows, the impact of the various demographic variables- gender, age, marital status and educational background on the overall satisfaction

of using UPI services, Google Pay, Phone Pay, BHIM, Paytm and the frequency of using the above-mentioned apps lead to a P-value which was greater than 0.050 which provided sufficient evidence to accept null hypothesis except for in the case of demographic variable- educational background on overall satisfaction and frequency of using Paytm which rejected the null hypothesis as the P-value was lesser than 0.050 implying that overall satisfaction and frequency of using Paytm was not the same for individuals with different levels of educational background.

In order to further understand the relationship between the selected demographic variables and factors affecting consumers perception towards UPI services Chi-square test was conducted and the results of the test are as follows, the demographic variable- gender, age and marital status rejected the null hypothesis as the P-value was lesser than 0.050 for which commodity do you sell as a street vendor and monthly income meaning that the commodity sold and the monthly income differs between genders, age groups and marital status. For the demographic variable- educational background, it accepted the null hypothesis for which

commodity do you sell as a street vendor and rejected the null hypothesis for monthly income implying that the commodity sold does not differ based on level of education and the monthly income differs based on the level of education respectively.

On further analysis of data, for gender, it accepted the null hypothesis for if the respondent used UPI and the period of using it, implying that it does not differ between the two genders.

For age, it rejected the null hypothesis for the use of UPI but accepted the null hypothesis for period of using it meaning that it does not differ between age groups to use UPI but differs between age group as to period of using it. For marital status, it rejected the null hypothesis for the use of UPI but accepted the null hypothesis for period of using it meaning that it does not differ between different groups of marital status to use UPI but differs when it comes to the period of using it. For educational background, it rejected the null hypothesis for both- the use of UPI and the period of using it meaning it does not differ between individuals with different levels of education.

Finally, the data was also analysed using regression analysis to examine the relationship between overall consumer satisfaction towards UPI services and the factors that determine consumers satisfaction towards UPI services. The P-value was lesser than 0.050 providing sufficient evidence to reject null hypothesis. It is inferred that there is significant impact of convenience of transfer of funds, time saving, less stress, user friendly and safety & security on overall experience on UPI service. It is understood from the study that convenience of transfer of funds, time saving, less stress, user friendly and safety & security exert influence on the overall experience on UPI service.

DISCUSSION

The study reveals that the overall experience on UPI services has been the same among genders, all age groups, marital status and educational background.

The study shows that the experience on Google Pay, Phone Pay and BHIM has been the same among genders, all age groups, marital status and educational background.

The study conveys that the experience on Paytm has been the same among genders, all age groups, marital status but has not been the same between individuals with different levels of educational background.

The study shows that the commodity sold by the street vendors differs between different gender, age groups and marital status.

The study shows that the commodity sold by the street vendors does not differ between vendors of different educational background.

The study conveys that the monthly income differs between different gender, age groups, marital status and educational background.

The study states that the use of UPI apps does not differ between male and female.

The study also states that the use of UPI apps differs between different age groups, marital status and educational background.

The study shows that period of using UPI apps does not differ between genders, age groups and marital status.

The study shows that period of using UPI apps differs between individuals with different levels of educational background.

The study reveals that the overall satisfaction level on UPI services is satisfactory.

The study also shows that the satisfaction level on Google pay and Phone pay is satisfactory while it is neutral on BHIM and Paytm.

The study conveys that the overall satisfaction is hindered as the respondents claim that it is slightly stressful to use the UPI apps.

The study states that the model is not a good fit model as the adjusted R square is lesser than 0.60.

The open-ended questions in the study also demonstrate that the street vendors would be benefitted if the future updates in the UPI apps included the following features- indication for low bank balance, more features like multilingual support, additional rewards to the ones already given by the apps and use of the app without internet.

It was also discovered that the reasons as to why some of the respondents in the study did not use UPI services. They are as follows- they did not have a bank account, they had to give the money to their parents/guardians or they did not trust the online transactions.

SUGGESTIONS

It would be suggested to the policymakers in India to partner with NGOs to provide the street vendors with necessary information and training on UPI services as a few of them are still not in favour of using these apps and do not trust them. Awareness of this digital payment would make it easier for the policymakers to promote financial inclusion among the street vendors. Also encouraging the street vendors to open bank accounts by liberalising the rules even further would benefit them.

It would be suggested to the various UPI service providers like Google Pay, Phone Pay, BHIM and Paytm to try to make the experience of using the apps less stressful by further simplifying the user interface, offering active customer support, and also by conducting user research to find the areas which it can improve itself on.

It would also be advised to the consumers, i.e., street vendors to be open to the changes in the economy as the Indian economy is rapidly changing and financial literacy becomes very important.

Lastly, it would be recommended to the successors of this study to take factors other than the ones included in this study to measure the level of satisfaction as the variables used in this study were not a good fit as per the analysis.

CONCLUSION

The introduction of UPI has been revolutionary in the Indian economy. It has affected the way citizens make their payments while availing services and purchasing goods. It becomes important for the street vendors to be a part of this trend to be able to conduct their business smoothly and have steady sales. This study has explored the level of satisfaction with UPI services among street vendors in Bangalore. The street vendors are satisfied with the services provided to them as it is a convenient way to transfer funds, is time saving and is secure. But there are still some factors like being less stressful and user friendly which could be looked into by the service providers. The study also found that some street vendors are finding it challenging to adopt to UPI which can be addressed as per the suggestions given in the paper. The study is restricted to the limitations of the paper, but it can be concluded that even though there are different obstacles, UPI has played a crucial role in trying to promote financial inclusion among street vendors, enabling them to participate in the digital economy and improving their access to financial services.

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APPENDIX

QUESTIONNAIRE

1. Name (optional):
2. Gender: (a) Male (b) Female
3. Age: (a) Above 20 (b) 21-30 (c) 31-50 (d) 51 and above

4. Marital status: (a) Single (b) Married (c) Divorcee (d) Widower
5. Educational background: (a) Up to SSLC (b) HSC (c) Graduation (d) No formal education
6. Which commodity do you sell as a street vendor? (a) Vegetable & Fruit vendor (b) Flower vendor (c) Consumables vendor (d) Others (Specify) ____
7. Monthly income: (a) Below 10,000 (b) 10,001-20,000 (c) 20,001 to 30,000 (d) Above 30,000
8. Do you use UPI apps? (a) Yes (b) No
9. How long have you been using this app? (a) For the past 12 months (b) For the past 12 months or more
10. I prefer to use UPI service because of the following -

SL. NO	FACTORS	STRONGLY DISAGREE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE
1.	Convenience of transfer of funds					
2.	Time saving					
3.	Less stress					
4.	User friendly					
5.	Safety & Security					

11. I would like to use which of the UPI service frequently?

Frequency of usage	Most Unlikely	Unlikely	Neutral	likely	Most likely
Google Pay					
Phone Pay					

BHIM					
PayTM					

12. Rate yourself the overall experience you have gained in using UPI service

	Most Unsatisfact ory	Unsatisfact ory	Neutr al	Satisfacto ry	Most Satisfacto ry
Overall experien ce on UPI service					
Google Pay					
Phone Pay					
BHIM					
PayTM					

13. Which upcoming features in the UPI service that you use would make your experience better? ____

14. In case you don't use UPI service, what is the reason behind not using it for your

business? __

ANOVA

Rate yourself the overall experience you have gained in using UPI service. [Overall experience

on UPI service]

Sum of Squares			df	Mean Square	F	Sig.
Between	(Combined)	.082	1	.082	.307	.581
	Unweight					.581

Term	ed	.082	1	.082	.307	
	Weighted	.082	1	.082	.307	.581
Within Groups		26.453	99	.267		
Total		26.535	100			

H0- Overall experience on UPI service gained by both male and female are the same.

H1- Overall experience on UPI service gained by both male and female are not the same. Since the P-value is 0.581 which is greater than 0.050 there is sufficient evidence to accept

H0. It is inferred that overall experience on UPI service gained by both male and female are the same. It is interpreted that the experience gained by both genders is same on UPI services.

CHI-SQUARE TESTS

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	42.398 ^a	2	.000
Likelihood Ratio	46.101	2	.000
Linear-by-Linear Association	13.910	1	.000
N of Valid Cases	150		

H0- The commodity you sell as a street vendor is independent of gender.

H1- The commodity you sell as a street vendor is not independent of gender.

Since the P-value is 0.000 which is less than 0.050 there is sufficient evidence to reject H0. It is inferred that the commodity you sell you sell as a street vendor is not independent of gender. It is interpreted that the commodity sold differs from male to female.

REGRESSION ANALYSIS

Descriptive Statistics

	Mean	Std. Deviation	N
Rate yourself the overall experience you have gained in using UPI service. [Overall experience on UPI service]	4.42	.516	100
I prefer to use UPI service because of the following factors - [Convenience of transfer of funds]	4.770	.5096	100
I prefer to use UPI service because of the following factors - [Time saving]	4.720	.5519	100
I prefer to use UPI service because of the following factors - [Less stress]	4.62	.648	100
I prefer to use UPI service because of the following factors - [User friendly]	4.57	.728	100

I prefer to use UPI service because of the following factors - [Safety & security]	4.65	.557	100
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Since the mean of the overall experience on UPI service is 4.42 it is clear from the study that

all the respondents are in the region of satisfactory.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			df 2	Sig. F Change
					R Square Change	F Change	df 1		
1	.334 ^a	.111	.064	.499	.111	2.357	5	94	0.46

Since the Adjusted R Square of regression equation is 0.064 it shows that the overall experience on UPI service has been explained by convenience of transfer of funds, time saving, less stress, user friendly and safety & security to the extent of 6.4%. Hence this model is not a good fit model.

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	2.936	5	.587	2.357	.046 ^b
Residual	23.424	94	.249		
Total	26.360	99			

H0- There is no significant impact of convenience of transfer of funds, time saving, less stress, user friendly and safety & security on overall experience on UPI service.

H1- There is significant impact of convenience of transfer of funds, time saving, less stress, user friendly and safety & security on overall experience on UPI service.

Since the P-value is 0.046 which is less than 0.050 there is sufficient evidence to reject H0. It is inferred that there is significant impact of convenience of transfer of funds, time saving, less stress, user friendly and safety & security on overall experience on UPI service. It is understood from the study that convenience of transfer of funds, time saving, less stress, user friendly and safety & security exert influence on overall experience on UPI service

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	2.742	.534		5.131	.000	1.681	3.803

I prefer to use UPI service because of the following factors - [Convenience of transfer of funds]	.280	.141	.277	1.984	.050	.000	.561
I prefer to use UPI service because of the following factors - [Time saving]	.136	.141	.146	.970	.335		

I prefer to use UPI service because of the following factors - [Less stress]	- .165	.144	- .207	- 1.148	.254	- .143	.415
I prefer to use UPI service because of the following factors - [User friendly]	.076	.115	.107	.658	.512	- .450	.120
I prefer to use UPI service because of the following factors - [Safety & security]	.024	.183	.026	.132	.896	- .153	.305
						- .339	.387

$$y=a+b_1x_1+b_2x_2+....+b_nx_n$$

y (overall experience on UPI service) =2.742+0.280(Convenience of transfer of funds)

+0.136(Time saving) + -0.165(Less stress) +0.076(User friendly) +0.024(Safety & Security)

Therefore, convenience of transfer of funds, time saving, less stress, user friendly and safety & security do not exert influence on overall experience on UPI service.

A STUDY ON CONSUMERS PERCEPTION TOWARDS OTT PLATFORM IN BANGALORE

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22SJCCMIB019

ABSTRACT

OTT platform, also known as over the top platform are web-based services offering video and audio streaming content, there are more advantageous over the traditional viewership as they have better accessibility from anywhere around the world. It made watching movies more easily available and economical for a broader range of users. As the covid19 ends, internet usage and content consumption through internet has drastically increased. The study focuses on identifying the factors that influence consumer's perception towards OTT platforms, and the relationship between various demographic variables and overall satisfaction of consumers towards OTT platforms. The major factors considered are the ad free viewing experience, Cost of subscription, convenience, payment variety option, content, brand image, quality of streaming and marketing. It analyzes only three major OTT platforms namely Netflix, amazon prime video and Disney + hotstar. All the three platforms are chosen as the most preferred platforms by the respondents. Further study can be conducted on consumer's perception and overall satisfaction towards OTT platforms introducing a limit on password sharing and ad commercials during content consumption. OTT platforms have a great future considering the present situation.

INTRODUCTION

This paper focuses on the consumer's perception towards OTT platform with special reference to Bangalore city. One of the major sources of entertainment for the consumers in Bangalore is watching movies. The mode of consuming content has evolved over time and internet has gained immense demand. The shift from Doordarshan to Direct to home (DTH) content to OTT platforms has changed the way content is consumed. Now movies can be watched on phone, laptop, smart television and computers at one's own convenience using internet.

Some of the OTT platforms provides content, based on subscription based model with ad free viewing experience, variety of payment options and quality streaming, whereas the others provide subscription based content and free content with advertisements and purchases to be made within the application for specific content.

The major players of OTT platform in the market are Netflix, amazon prime video, Disney + Hotstar. They are the major competitors based on the users in the market, the other players are Voot, Zee 5, Eros now, Jio cinema, Hoichoi, Ullu, MX player, Airtel Xstream, Sun nxt. Netflix and amazon prime video use the SVOD model which is the

subscription video on demand model whereas Disney + Hotstar is a hybrid TVOD(transactional video on demand) and SVOD (subscription video on demand) mode

The covid19 pandemic has also majorly impacted the rise in users of OTT platform with people confined to their homes, social lives of consumers have moved online and consumption of content from home has become popular. During this period movie theatres have suffered due to lockdowns, physical distancing. Post covid19 the reopening of movie theatres, restaurants and other public places poses a threat to these OTT platforms, but OTT platforms have occupied their share in content consumption , the experiences of staying at home and maintaining social distancing will always influence how we consume content even during post covid19.

The OTT platforms have to face direct competition as well as indirect competition in retaining its customers through good content and technology. The main problem lies in how consumers are willing to consume content and how OTT platforms will shape the future of entertainment industry, will OTT platforms replace the movie theatres and DTH.

It is important identify the relationship between the selected demographic variable and the overall satisfaction of consumers towards OTT platforms. To examine the relationship between selected demographic variables and factors affecting consumers perception towards OTT platforms. To examine the relationship between overall consumer's satisfaction towards OTT and the factors that determine consumer's perception towards OTT platform.

The limitations of this study is that respondents are limited to Bangalore region only and also due to time and resources convenience sampling had to be undertaken, which led to respondents fairly being homogenous demographically.

The research gap is that consumers are likely to share their subscription with friends and family but there is negligible study on consumer's perception towards a limit on password sharing. There has always been a comparison among various OTT platforms but this study focuses on preferences of all OTT platforms.

REVIEW OF LITERATURE

(Megha jain, 2021) The main aim of the study is to find out the various factors influencing the buyer's choice of OTT platform in Pune region. The consumers are mainly assessed on the basis of ad free viewing experience, payment options and cost of subscription. A descriptive research is conducted using a structured questionnaire, collecting responses of 250 consumers. The most preferred platform was Amazon Prime. The most preferred language to see online content in is English.

(Singharia, 2021) Highlight the consumption of OTT media streaming in COVID-19 lockdown. There has been a war between streaming service providers to attract and retain customers. It seeks to investigate the mediating role of satisfaction in affecting the aforesaid linkage. A method of online questionnaire was floated on WhatsApp and Facebook to collect primary responses. The study provided effective direction to service providers in understanding the changes in consumer's media consumption habits and practical ways in which streaming service offerings can be modified in accordance with

the changed behaviors. The findings reveal that the habit as the reasons of users decision to continue and subscribe, but not the OTT platforms interactive effect as a moderator

(Sheetal pradeep mehta, 2020) The aim of the study is to find out the engagement factors of consumers between age group of 19-34 years on OTT platforms in Mumbai city and the services provided by the OTT platforms. A survey was conducted using a questionnaire of a sample size of 112. Netflix was ranked number one and people preferred offline downloaded content more as it is convenient.

(Singh, 2019) Highlights the current trends in cinema and television in India due to over the top services. And the watching habits of online OTT applications among Indian viewers. It focuses on identifying the perception of Indian viewers towards changes in Indian television and cinema industry due to over the top applications. The research is conducted on survey method. Questionnaire was used for data collection and the sample size was 100 respondents. The study reveals that Hotstar, Netflix and Jio are the major players in Indian OTT service market. Hindi was the most preferred language of the Indian viewers. Perception of Indian audience towards change in Indian television and cinema industry is positive.

(Rahul Sharma, 2019) “A study on conjoint based approach to consumer preferences in VOD services” highlights that to understand the shift that the VOD services will bring in in the content consumption of the viewers a good understanding of consumer’s acceptance for the VOD services is important. Thus, the study uses the technique of conjoint analysis to find the key attributes. For the success of VOD services in India it was identified that the content, the payment model and the language are the important factors that influence the adoption of VOD services in the Indian scenario. The sample size of the study was 140.

(Singharia, 2021) Highlights the factors that influence the adoption and consumption of OTT service among millennials. The parameters for consumption has been narrowed down to factors like convenience, mobility, and content and subscription strategy. Consumption between 18 to 30 years were considered and it was qualitative in nature. Referential and Snowball sampling was adopted. It was concluded there was a huge demand for OTT content in India. But consumer’s expectation of services for free would not be possible, the purpose is to only provide better viewing experience

(Wayne, 2018) Article on “Netflix, Amazon and branded television content and subscription video on-demand portals” assessed the shift in consumer’s choice from traditional television cable service to SVOD. These SVOD are luring customers by providing television content and along with it, developing their brand identities. Focusing on the licensed content rather than original content, and this is within the US domestic market, Netflix and Amazon are the SVOD concentrated on, and however, the future of television.

(Lee., 2018) Highlights the factors affecting online streaming subscriptions. Researcher explores a number of factors which consumers consider when choosing cable television and online streaming options. Sample data was collected through a questionnaire in a large university. The factors that were significant for cable TV was additional purchase, social trend cost and customer service factors and for online streaming, only social trend and available options were the significant factors. The final sample size was 131. There is

a representation of millennial population in the North East. The research gap is to find out overall customer satisfaction.

RESEARCH METHODOLOGY

In conducting this study, the methodological input plays the vital role in fulfillment of the intentions as offered by the introduction. Since this research methodology is based on “The study of consumer’s perception towards OTT platform in Bangalore.” related methodological steps and processes are conducted in this study. Based on this research goals and premises the approach is broader to specific, hence it is a deductive approach. Research strategies serves in the way that it depicts the research work from beginning to end and shows the sequential order of how it should be advanced as well as the features of raw data.

In this research, the study is figured out the research problems that are dealt with added care. Then the study is prepared for review of relevant literature, then presents the quantitative method of gathering data. The study is developed with a questionnaire to gather data from the respondents. In this sequence, the research was mapped out in this study.

This paper consisted of the non-probability sampling method which did not give the individual consumer an equal chance of getting selected. The data was collected by primary way of convenient sampling method where the questionnaire was created as it was the least time- consuming method. The data was collected from a sample of 151 respondents. And the questionnaire included demographic variables such as gender, Family income per month, Occupational status, age, number of dependent family members. The questionnaire was also included by various questions such as preferred language you watch online content in, the most preferred OTT platform, awareness about the OTT platform, time spent on OTT platform daily. The secondary sources of information was collected from research papers dated 2018 onwards.

After the review of literature, the objectives of the study were determined as follows-

To examine the relationship between the selected demographic variables and the consumers overall satisfaction towards OTT platforms.

To examine the relationship between the selected demographic variable and factors affecting consumers perception towards OTT platforms.

To examine the relationship between overall consumer satisfaction towards OTT platforms and factors that determine consumer’s satisfaction towards OTT platforms.

Statistical tools of analysis used-

Chi square test

One way ANOVA. Regression

H0- the preferred language you watch online content in is independent of the gender

H1- the preferred language you watch online content in is not independent of the gender

Since the p- value is 0.848 which is greater than 0.050 there is sufficient evidence to accept null hypothesis. It is inferred that the preferred language you watch online content in is independent of the gender. It is interpreted that whether male or female the language preferred to watch in online content is the same.

H0- Likelihood to share the subscription with friends and family by both male and female is the same

H1- likelihood to share the subscription with friends and family by both male and female is not the same

Since the p- value is 0.998 which is greater than 0.050, which gives sufficient evidence to accept the null hypothesis. Hence it's inferred that the likelihood to share the subscription with friends and family by both male and female is the same. The possibility of sharing the subscription with their friends and family by both male and female is the same

H0- There is no significant impact of sports and regional content, American TV shows, originals, Indian shows, cartoons on overall satisfaction derived from watching content in amazon prime video.

H1-- There is significant impact of sports and regional content, American TV shows, originals, Indian shows, cartoons on overall satisfaction derived from watching content in amazon prime video.

Since the P- value is 0.048^b which is lesser than .050, there is sufficient evidence to reject the null hypothesis. It is inferred that There is significant impact of sports and regional content, American TV shows, originals, Indian shows, cartoons on overall satisfaction derived from watching content in amazon prime video It is understood that sports and regional content, American TV shows, originals, Indian shows, cartoons exert sufficient influence on overall satisfaction derived from watching content in amazon prime video

RESULTS

The objective of the paper was to study the consumer's perception towards OTT platforms in Bangalore. . The paper also analysed if the factors included in the study have an impact on the satisfaction level of the consumers.

The data was gathered in the form of a questionnaire, which was primary and the best way to collect the data required to analyse the objectives of the paper. The questionnaire was collected for 151 respondents out of which 54.6% were female and 45.4% were male. It included majority of consumers whose family income per month is above 100,000 and the majority of the consumers occupational status is dependent students who are in the age group between 18-25.

In order to examine the relationship between the selected demographic variable and the overall satisfaction derived from OTT service and non OTT service One way ANOVA test was conducted and the results of the test are as follows. For

demographic variable Gender, Occupational status and age accepted the null hypothesis, which means the overall satisfaction derived from OTT service remains the same demographic variable. Family income per month and number of dependent family members rejected the null hypothesis, which means the overall satisfaction derived from OTT service is different for different groups of family income per month and number of dependent family members.

For the demographic variable, gender and family income per month- accepted the null hypothesis, which means the overall satisfaction Derived from non OTT service remains the same among both genders and family income per month. But the occupational status, age and number of dependent family members rejected the null hypothesis, which means the overall Satisfaction from non OTT service differs among these.

In order to examine the relationship between the selected demographic variables and the factors affecting consumers perception towards OTT platforms chi square test was conducted and the results of the test are as follows: for the demographic variable gender and occupational status- It accepted the null hypothesis for the preferred language watched online content in, the most preferred OTT platform, awareness of OTT platform having an active subscription, mode of watching online content in ,time spent on OTT platform remains the same for Gender and Occupational status. For the demographic variable age- accepted the null hypothesis for all the factors except for the factor, which is the most preferred OTT platform, differs among different age groups. For the demographic variable family income per month and number of dependent family members accepted the null hypothesis; For awareness of OTT platforms and time spent on OTT platforms daily remains the same for both, but rejected the null hypothesis for having an active subscription of OTT platform and mode of watching online content in differs for the various family income per month and the number of dependent family members.

In order to examine the relationship between overall satisfaction towards OTT and the factors that determine consumer’s perception towards OTT Regression analysis was conducted and the results of the test are as follows. Since the P- value is 0.589^b which is more than 0.050, there is sufficient evidence to accept the null hypothesis. It is inferred that there is no significant impact of ad free viewing experience, cost of subscription, convenience, payment variety option, content, brand image, quality of streaming, marketing on the overall level of satisfaction derived from OTT services. It is understood that ad free viewing experience, cost of subscription, convenience, payment variety option, content, brand image, quality of streaming, marketing do not exert sufficient influence on the overall level of satisfaction derived from OTT services.

DISCUSSION

The study reveals that language preferred to watch online content in has been the same between both genders, among all occupational status, age and it is different among different levels of family income per month and number of dependent family members.

The study states that the most preferred OTT platform is the same among both genders, occupational status and is different among different levels of family income per month, age and number of dependent family members.

It is understood from this study that the awareness of OTT platforms has been the same

Among all genders, family income per month, occupational status, age and number, dependent family members.

The study reveals that having an active subscription of OTT platform has been the same among both genders, and all occupational status and age. But it has been different, at different levels of family income per month and number of dependent family members.

The study states that the mode of watching online content in has been the same among both genders, occupational status, age but has been different among different levels of family income per month and number of dependent family members.

It is understood from this study that time spent on OTT platform daily has been the same among all genders, family income per Month, occupational status, age, number of dependent family members.

This study reveals that the likeliness of sharing subscription with friends and family is the same among both genders, Family income per month, occupational status, age, but it is different for number of dependent family members.

The study states that the likeliness to suggest any OTT platform to others is the same for different levels of family income per month, occupational status, age, number of dependent family members, but it is different for different for both genders

It is understood from this study that the adoption of OTT platform due to good content is the same among both genders, family income per month, occupational status, age, and number of dependent family members.

The study states that the overall satisfaction derived from OTT service is the same among both genders, occupational status, age, but it is different among family income per month and number of dependent family members.

It is understood from the study that the overall satisfaction derived from non-OTT service is the same among both genders, family income per month, but it is different among Occupational status, age and number of dependent family members.

The study states that the overall satisfaction of consumers derived from OTT service is in the region of agree (mean 3.97) and they are satisfied with the OTT services as compared to services of non-OTT platforms (mean 3.63)

It is understood from the study that there is no significant impact of ad free viewing experience, cost of subscription, convenience, payment variety option, content, brand image, quality of streaming and marketing on the overall level of satisfaction derived from OTT service as the P value is 0.589^a which is more than 0.050.

The study shows that the overall satisfaction from OTT service has been explained by ad free viewing experience, cost of Subscription. , convenience, payment variety option, brand image, quality of streaming, marketing to the extent of -1%. Hence this model is not a good fit model.

SUGGESTION

Since the factors such as add free viewing experience, cost of subscription, convenience, payment variety option, Content, brand image, quality of streaming, marketing have insignificant value on the overall satisfaction of consumers on OTT platforms hence they do

not exert much influence on the consumer satisfaction towards OTT platforms. These factors have to be improved by the OTT platforms.

From the study, it says it states that 63.8% of the respondents out of the 150 respondents prefer all the OTT platforms such as Netflix, Amazon Prime Video and Disney + Hotstar

for their content consumption. The film and content producers should produce content in such a way that it can be differentiated from others and benefits a specific OTT platform

The study states that 61.2% of the respondents have an active subscription on all of the OTT, which is Amazon Prime Video, Netflix which means that consumers have a tendency to binge watch Online content. Hence consumers need to weigh out their options with respect to the various payment varieties, analyse their habits and choose them wisely.

CONCLUSION

The research was an attempt to understand the consumer’s perception towards OTT platform with special reference to Bangalore City. The research therefore offered three specific objectives that were investigated through a questionnaire on respondents of different demographic variables. Among the three objectives, the findings of these three were presented in the findings and the results.

With respect to the overall satisfaction of consumers towards OTT platforms consumers are in the region of agree, which means the consumers are satisfied with the overall experience of OTT platform. But the factors that influence Consumers overall satisfaction have an insignificant value which means they do not exert sufficient influence on the overall satisfaction of consumers. Hence the key limitation here is to identify the various other factors such as habits and Experiences of consumers which influence consumer’s satisfaction towards OTT platform. Demographic variables such as family income per month and number of dependent family members reject the null hypothesis, which means the overall satisfaction derived from OTT services vary between different family incomes per month and based on number of dependent family members. Hence the OTT platforms have to consider these factors in setting up their payment options and cost of subscription.

Consumers are satisfied with overall services provided by OTT platform as compared to other modes. The membership plans on all OTT platforms are at present are costly for the buyers, therefore looking forward for more basic pricing. Majority Of the subscribers after their experience on these platforms, suggest these platforms to other viewers and also share their passwords to their friends and family. But Consumers have to understand that the content will not be available for free, but the whole purpose of OTT platforms is to provide a convenient experience.

The limitations of this study is that respondents are limited to Bangalore region only and also due to time and resources convenience sampling had to be undertaken, which led to respondents fairly being homogenous demographically

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APPENDICES

QUESTIONNAIRE-

1. Name(optional):
2. Gender :
 - A) Male
 - b) Female
3. Income group (in INR) per month
 - a) Less than 20000
 - b) 21000 to 50000
 - c) 51000 to 80000
 - d) 81000 to 100000
 - e) 100000 and above
4. Occupational status
 - A. Business
 - B. Professional
 - C. Private company employee
 - D. Government employee
5. Age:
 - A) 18-25
 - B) 26-35
 - C)
 - D) 50-65
6. Number of dependent members in the family
 - A. 1-2 members
 - B. 3-4 members
 - C. More than 4 members
7. Preferred language you watch online content in:
 - A) English , Hindi, Tamil
 - B) English, Kannada , Hindi
 - C) Kannada, Hindi, Tamil
 - D) others
8. Which among the following is the most preferred OTT platform
 - A) amazon prime , Netflix

36-50

- B) Netflix, hotstar
 C) amazon prime video and hotstar
 D) all of the above
9. How did you come to know about the OTT platform i. word of mouth , TV ads
 ii. movie hall ads , social media, iii. social media, TV ads
 iv. movie hall ads , word of mouth
10. You have had an active subscription of which of the following in the past 6 months
 A. amazon prime video
 B. Netflix
 C. hotstar
 D. all of the above
 E. none of the above
11. Which among the three is more preferable a) Watching content in movie halls
 b) Watching content in cable TV
 c) Watching content in OTT platform
12. How much time do you spend on OTT platform daily?
 A) less than 2 hours
 B) 2-4 hours
 C) 4-6 hours
 d) More than 6 hours
13. How likely are you to share the subscription with your friends or family
 A. most unlikely
 B. unlikely C. neutral D. likely
 E. most likely
14. How likely are you to suggest others to subscribe to any of the OTT platform
 A. most unlikely
 B. unlikely
 C. neutral
 D. likely
 E. most likely
15. I usually like to watch the following content in Netflix?

sl.no	content	most unlikely	unlikely	neutral	likely	most likely
1.	sports & regional shows					
2.	American Shows					
3.	originals					
4.	Indian shows					
5.	cartoons					

16. I usually like to watch the following content in amazon prime video?

sl.no	content	most unlikely	unlikely	neutral	likely	most likely
6.	sports & regional shows					
7.	American Shows					
8.	originals					
9.	Indian shows					
10.	cartoons					

17. I usually like to watch the following content in hotstar?

sl.no	content	most unlikely	unlikely	neutral	likely	most likely
11.	sports & regional shows					
12.	American TV shows					
13.	originals					
14.	Indian shows					
15.	Cartoons					

18. I prefer to use OTT platform for the following reasons

sl.no	Category	most unlikely	unlikely	neutral	likely	most likely
1.	ad free viewing experience					
2.	cost of subscription					
3.	Convenience					
4.	payment variety option					
5.	content					

6.	brand image					
7.	quality of streaming					
8.	marketing					

19. Does good content lead to adoption of OTT platform?

- A. strongly disagree
- B. disagree
- C. undecided
- D. agree
- E. strongly agree

20. Rate yourself on the level of overall satisfaction you derive from the OTT service

- A. most unsatisfactory
- B. unsatisfactory
- C. neutral
- D. satisfactory
- E. most satisfactory

21. Rate yourself on the level of overall satisfaction you derive from the non – OTT service

- A. most unsatisfactory
- B. unsatisfactory
- C. neutral
- D. satisfactory
- E. most satisfactory

REGRESSION Descriptive Statistics

Rate yourself on the level of overall satisfaction you derive from OTT service	3.97	.711	151
I prefer to use OTT platform for the			

following reasons [Ad free viewing experience]	4.07	1.176	151
I prefer to use OTT platform for the	3.52	.992	151
following reasons [Cost of subscription]			
I prefer to use OTT platform for the	3.78	1.058	151
following reasons [Convenience]			
I prefer to use OTT platform for the			
following reasons [Payment variety option]	3.47	1.032	151
I prefer to use OTT platform for the	3.	1.050	1

	8		5
	7		1
following reasons			
[Content]			
I prefer to use OTT			
platform for the	3.	.948	1
	5		5
	8		1
following reasons			
[Brand image]			
I prefer to use OTT			
platform for the	3.	1.052	1
	8		5
	0		1
following reasons			
[Quality of streaming]			
I prefer to use OTT			
platform for the	3.	.957	1
	2		5
	4		1
following reasons			
[Marketing]			

Since the mean of overall satisfaction derived from OTT service is 3.97 ($150 \times 5 / 150 = 5$ is most likely) it is clear from the study that all the respondents are in the region of agree.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			df	
					R Square Change	F Change			
1	.210	.044	-.010	.715	.044	.816		8	

Since the adjusted r square of regression equation -.010 it shows that the overall satisfaction

from OTT service has been explained by ad free viewing experience, cost of subscription, convenience, payment variety option, content, brand image, quality of streaming, marketing to the extent of -1% hence this model is not a good fit model

Above 60 is good

ANOVA

Model	Sum of Squares	df	Mean Square	F	Si g.
Regression	3.337	8	.417	.816	.589
Residual					b
Total	72.557	142	.511		

	75.894	15			
		0			

H0- There is no significant impact of ad free viewing experience, cost of subscription, convenience, payment variety option, content, brand image, quality of streaming, marketing on level of overall satisfaction derived from OTT service

H1-There is significant impact of ad free viewing experience, cost of subscription, convenience, payment variety option, content, brand image, quality of streaming, marketing on level of overall satisfaction derived from OTT service

Since the P- value is 0.589^b which is more than .050, there is sufficient evidence to accept the null hypothesis. It is inferred that there is no significant impact of ad free viewing experience, cost of subscription, convenience, payment variety option, content, brand image, quality of streaming, marketing on the overall level of satisfaction derived from OTT services. It is understood that ad free viewing experience, cost of subscription, convenience, payment variety option, content, brand image, quality of streaming, marketing do not exert sufficient influence on the overall level of satisfaction derived from OTT services .

Coefficients

Model	Unstandardi zed Coefficients		Sta nd ard i zed Co effi cie nts	T	S i g .
	B	St d. Er ro r	Bet a		
1 (Constant)	3. 6 0 2	.2 9 5		1 2 . 2 1 5	. 0 0 0

I prefer to use OTT platform for the following reasons [Ad free viewing experience]	- .054	.067	- .089	- .811	.419
I prefer to use OTT platform for the following reasons [Cost of subscription]	.019	.094	.027	.206	.837
I prefer to use OTT platform for the following reasons [Convenience]	- .041	.105	- .060	- .387	.699
I prefer to use OTT platform for the following reasons [Payment variety option]	.009	.078	.014	.122	.903

I prefer to use OTT platform for the following reasons [Content]	.0 8 2	.1 0 7	.12 1	. 7 6 3	. 4 4 6
I prefer to use OTT platform for the following reasons [Brand image]	- .1 0 4	.0 8 9	- .13 9	- 1 .1 7 1	. 2 4 4
I prefer to use OTT platform for the following reasons [Quality of streaming]	.0 9 7	.0 9 3	.14 3	1 .0 4 3	. 2 9 9
I prefer to use OTT platform for the following reasons [Marketing]	.1 0 3	.0 7 2	.13 8	1 .4 3 7	. 1 5 3

$$Y = a + b_1x_1 + b_2x_2 + \dots + b_nx_n$$

Y(overall level of satisfaction on OTT service = 3.602+(-0.54[Ad free viewing experience])+0.019Cost of subscription +-.041[Convenience]+ .009[Payment variety option]+
.082[Content]+ -.104[Brand image]+ .097[Quality of streaming]+ .103[Marketing]

Therefore, ad free viewing experience, cost of subscription, convenience, payment variety option, content, brand image, quality of streaming, marketing do not exert influence on overall level of satisfaction from OTT service (suggestion) in the conclusion hence ad free viewing experience should be improved, cost should be reduced, made more convenient , payment should be better , content brand image should be improved for by OTT platforms to improve the preference of use (sig all are above 0.05)no influence .

A STUDY ON CONSUMER BEHAVIOUR TOWARDS BIG BASKET WITH SPECIAL REFERENCE TO BANGALORE CITY

Submitted by:

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22SJCCMIB025

ABSTRACT

Big Basket is an online grocery store that operates in India, offering a wide range of products from fresh fruits and vegetables to household items and personal care products. The company was founded in 2011 with the aim of making grocery shopping more convenient and time-efficient for consumers. With a user-friendly interface and a variety of payment options, Big Basket has become a popular choice for people looking for a hassle-free grocery shopping experience. The company also places a strong emphasis on sustainability and ethical sourcing, working closely with farmers and suppliers to ensure the quality and safety of their products. As one of the pioneers in the online grocery sector in India, Big Basket continues to innovate and expand its offerings to meet the evolving needs of its customers.

INTRODUCTION

Big Basket is a popular online grocery store based in India that was founded in 2011. The company offers a wide range of products from fresh produce to household essentials and personal care items. Big Basket is known for its commitment to sustainability and ethical sourcing, and offers a variety of payment options to its customers. With a user-friendly interface, timely delivery, and a focus on customer satisfaction, Big Basket has become a household name in India and is one of the leading online grocery

stores in the country. Grocery shopping in Big Basket refers to the process of purchasing groceries and household items through a digital platform or online store, rather than physically going to a brick-and-mortar grocery store. Customers can browse and select products through a Big Basket website or

mobile app, add them to a virtual shopping cart, and have them delivered to their doorstep at a convenient time. Online grocery shopping has become increasingly popular in recent years due to the convenience it offers, particularly for busy individuals or those who prefer to avoid crowded stores. It also allows for easier price comparison, access to a wider range of products, and the ability to save shopping lists for future purchases.

OBJECTIVES

- 1.To explore the attitudes and perceptions of consumers towards online grocery shopping and Big Basket, including their level of satisfaction, trust, and loyalty towards the platform.
- 2.To identify the demographic and psychographic characteristics of Big

Basket's target consumers, such as their age, income, lifestyle, and values.

3.To analyse the impact of marketing and promotional activities on consumer behaviour, such as discounts, offers, and targeted advertisements.

4.To evaluate the strengths and weaknesses of Big Basket's user interface, website/app design, and delivery services in meeting the expectations and needs of consumers.

5.To identify the challenges and opportunities faced by Big Basket in retaining and attracting new customers, such as competition from other online grocery platforms and evolving consumer preferences.

6.To provide insights and recommendations for Big Basket to improve its customer acquisition, retention, and satisfaction strategies, based on the findings of the study.

REVIEW OF LITREATURE

In a study by Vashisht and Chopra (2019), the authors found that convenience and ease of use were the most important factors influencing consumer adoption of online grocery shopping, and that customers who have had a positive experience with Big Basket were more likely to continue using the platform.

In a study by Bhardwaj and Kaur (2019), the authors identified trust, convenience, and perceived value as the key drivers of consumer loyalty towards online grocery platforms like Big Basket, with positive reviews and word-of-mouth referrals also playing a significant role.

A study by Selvaraj and Kumar (2018) found that consumers in India have a higher level of trust in established online brands like Big Basket, which can lead to greater loyalty and repeat purchases.

According to a report by Nielsen, Big Basket has been successful in capturing a loyal customer base in India, with over 50% of its customers being repeat buyers, indicating a high level of satisfaction with the platform.

In a study by Srivastava and Sharma (2018), the authors found that consumers who shop for groceries online tend to be more price- sensitive and value-conscious than those who shop at physical stores, and that Big Basket's promotional offers and discounts were an effective way to attract and retain customers.

Overall, the literature suggests that convenience, trust, and value are the most important factors influencing consumer buying behaviour towards Big Basket, with positive user experience and reviews playing a significant role in building loyalty and repeat purchases. The company's promotional offers and discounts also appear to be an effective way to attract and retain customers.

RESEARCH METHOLOGY

Research design: The study may use a descriptive research design, which aims to describe and analyses the characteristics and behaviour of a target population. The study may also use a cross-sectional design, which collects data at a single point in time, or a longitudinal design, which collects data over an extended period.

Sampling: The study may use a probability sampling technique, such as simple random sampling, to select a representative sample of Big Basket customers. The sample size may be determined using a sample size calculator to ensure sufficient statistical power.

Data collection: The study may use a structured questionnaire to collect data from the sample, which may include closed-ended and open-ended questions. The questionnaire may be pre-tested to ensure validity and reliability.

Data analysis: The study may use descriptive statistics, such as frequencies, percentages, and measures of central tendency, to summarize and analyses the data. The study may also use inferential statistics, such as correlation analysis and regression analysis, to identify the relationships between variables and test hypotheses.

The statistical of analysis used are:

Chi square method.

One way ANOVA.

Regression.

LIMITATION

Sample selection bias: The study may only include Big Basket customers who are willing to participate, which may introduce sample selection bias. Some customers may choose not to participate due to a lack of interest or time, which could affect the representativeness of the sample.

Self-report bias: The study may rely on self-reported data, which may be subject to bias. Customers may not always provide accurate or truthful responses, which could affect the validity of the findings.

Limited scope: The study may only focus on consumer buying behaviour towards Big Basket in Bangalore city, which may limit the generalizability of the findings to other cities or regions.

External factors: The study may not account for external factors that could affect consumer buying behaviour, such as changes in the economy, new competitors entering the market, or changes in consumer preferences.

Time limitations: The study may be limited by time constraints, which could affect the depth and scope of the research. The study may need to prioritize certain aspects of consumer behaviour over others due to time limitations.

HYPOTHESE

H0-Using Big Basket as a mode of online shopping is independents of gender

H1-Using Big Basket as a mode of online shopping is not independents of gender

Since the P-value is 0.921 which is greater than 0.05 there is sufficient evidence to accepted H0.

It is inferred that using Big Basket as a mode of online shopping is independent of gender.

It is interpreted that using the online shopping service does not differ between male and female

H0-people prefer to buy the milk product through Big Basket APP is independent of gender

H1- people prefer to buy the milk product through Big Basket APP is not independent of gender

Since the P-value is 0.029 which is less than 0.05 there is sufficient evidence to reject H0.

It is inferred that buying milk products from Big Basket as a mode of online shopping is independent of gender.

It is interpreted that using the online shopping service does not differ between male and female

H0-people prefer to buy the vegetables product through Big Basket APP is independent of gender

H1- people prefer to buy the vegetables product through Big Basket APP is not independent of gender

Since the P-value is 0.396 which is greater than 0.05 there is sufficient evidence to accept H0.

It is inferred that buying vegetable products from Big Basket APP as a mode of online shopping is independent of gender.

It is interpreted that using the online shopping service does not differ between male and female

H0-people prefer to buy the meat products through Big Basket APP is independent of gender

H1- people prefer to buy the meat products through Big Basket APP is not independent of gender

Since the P-value is 0.770 which is greater than 0.05 there is sufficient evidence to accept H0.

It is inferred buying meats products from Big Basket as a mode of online shopping is independent of gender.

It is interpreted that using the online shopping service does not differ between male and female

H0-people prefer to buy the fish product through Big Basket APP is independent of gender

H1- people prefer to buy the fish product through Big Basket APP is not independent of gender

Since the P-value is 0.216 which is greater than 0.05 there is sufficient evidence to accept H0.

It is inferred that buying fish product from Big Basket as a mode of online shopping is independent of gender.

It is interpreted that using the online shopping service does not differ between male and female

H0-people prefer to buy the juice product through Big Basket APP is independent of gender

H1- people prefer to buy the juice product through Big Basket APP is not independent of gender

Since the P-value is 0.641 which is greater than 0.05 there is sufficient evidence to accept H0.

It is inferred that buying juice product from Big Basket as a mode of online shopping is independent of gender.

It is interpreted that using the online shopping service does not differ between male and female.

H0-people prefer to buy the bread product through Big Basket APP is independent of gender

H1- people prefer to buy the bread product through Big Basket APP is not independent of gender

Since the P-value is 0.672 which is greater than 0.05 there is sufficient evidence to accept H0.

It is inferred that buying bread product from Big Basket as a mode of online shopping is independent of gender.

It is interpreted that using the online shopping service does not differ between male and female

H0-people prefer to buy the egg products through Big Basket APP is independent of gender

H1- people prefer to buy the egg products through Big Basket APP is not independent of gender

Since the P-value is 0.661 which is greater than 0.05 there is sufficient evidence to accept H0.

It is inferred buying egg products from Big Basket as a mode of online shopping is independent of gender.

It is interpreted that using the online shopping service does not differ between male and female

H0- The possibility that people prefer to buy grocery through Big Basket is independent of age.

H1-The possibility that people prefer to buy grocery through Big Basket is not independent of age.

Since the P-value is 0.074 which is greater than 0.05 there is sufficient evidence to accept H0.

It is inferred that people prefer to buy grocery through Big Basket is independent of age.

H0- The possibility that people prefer to buy milk product through Big Basket APP is independent of age.

H1-The possibility that people prefer to buy milk product through Big Basket APP is not independent of age.

Since the P-value is 0.039 which is less than 0.05 there is sufficient evidence to rejected H0.

It is inferred that people prefer to buy milk product through Big Basket APP is not independent of age.

H0- The possibility that people prefer to buy vegetable product through Big Basket APP is independent of age.

H1-The possibility that people prefer to buy vegetable product through Big Basket APP is not independent of age.

Since the P-value is 0.021 which is less than 0.05 there is sufficient evidence to rejected H0.

It is inferred that people prefer to buy vegetable product through Big Basket APP is not independent of age.

H0- The possibility that people prefer to buy meats product through Big Basket APP is independent of age.

H1-The possibility that people prefer to buy meats product through Big Basket APP is not independent of age.

Since the P-value is 0.379 which is greater than 0.05 there is sufficient evidence to accepted H0.

It is inferred that people prefer to buy meats product through Big Basket APP is independent of age.

H0- The possibility that people prefer to buy fishes product through Big Basket APP is independent of age.

H1-The possibility that people prefer to buy fishes product through Big Basket APP is not independent of age.

Since the P-value is 0.124 which is greater than 0.05 there is sufficient evidence to accepted H0.

It is inferred that people prefer to buy fishes product through Big Basket APP is independent of age.

H0- The possibility that people prefer to buy juice product through Big Basket APP is independent of age.

H1-The possibility that people prefer to buy juice product through Big Basket APP is not independent of age.

Since the P-value is 0.042 which is less than 0.05 there is sufficient evidence to rejected H0.

It is inferred that people prefer to buy juice product through Big Basket APP is not independent of age.

H0- The possibility that people prefer to buy breads product through Big Basket APP is independent of age.

H1-The possibility that people prefer to buy breads product through Big Basket APP is not independent of age.

Since the P-value is 0.055 which is greater than 0.05 there is sufficient evidence to accepted H₀.

It is inferred that people prefer to buy breads product through Big Basket APP is independent of age.

H₀- The possibility that people prefer to buy egg product through Big Basket APP is independent of age.

H₁-The possibility that people prefer to buy egg product through Big Basket APP is not independent of age.

Since the P-value is 0.001 which is Less than 0.05 there is sufficient evidence to rejected H₀.

It is inferred that people prefer to buy egg product through Big Basket APP is not independent of age.

H₀- The possibility that people prefer to buy grocery through Big Basket APP is independent of educational qualification.

H₁-The possibility that people prefer to buy grocery through Big Basket APP is not independent of educational qualification.

Since the P-value is 0.082 which is greater than 0.05 there is sufficient evidence to accepted H₀.

It is inferred that people prefer to buy grocery through Big Basket APP is independent of educational qualification.

H₀- The possibility that people prefer to buy milk product through Big Basket APP is independent of educational qualification.

H₁-The possibility that people prefer to buy milk product through Big Basket APP is not independent of educational qualification.

Since the P-value is 0.460 which is greater than 0.05 there is sufficient evidence to accepted H₀.

It is inferred that people prefer to buy milk product through Big Basket APP is independent of educational qualification.

H₀- The possibility that people prefer to buy vegetable product through Big Basket APP is independent of educational qualification.

H₁-The possibility that people prefer to buy vegetable product through Big Basket APP is not independent of educational qualification.

Since the P-value is 0.686 which is greater than 0.05 there is sufficient evidence to accepted H₀.

It is inferred that people prefer to buy vegetable product through Big Basket APP is independent of educational qualification.

H₀- The possibility that people prefer to buy meats product through Big Basket APP is independent of educational qualification.

H₁-The possibility that people prefer to buy meats product through Big Basket APP is not independent of educational qualification.

Since the P-value is 0.976 which is greater than 0.05 there is sufficient evidence to accepted H₀.

It is inferred that people prefer to buy meats product through Big Basket APP is independent of educational qualification.

H₀- The possibility that people prefer to buy fishes product through Big Basket APP is independent of educational qualification.

H₁-The possibility that people prefer to buy fishes product through Big Basket APP is not independent of educational qualification.

Since the P-value is 0.546 which is greater than 0.05 there is sufficient evidence to accepted H₀.

It is inferred that people prefer to buy fishes product through Big Basket APP is independent of educational qualification.

H₀- The possibility that people prefer to buy juice product through Big Basket APP is independent of educational qualification.

H₁-The possibility that people prefer to buy juice product through Big Basket APP is not independent of educational qualification.

Since the P-value is 0.935 which is greater than 0.05 there is sufficient evidence to accepted H₀.

It is inferred that people prefer to buy juice product through Big Basket APP is independent of educational qualification.

H₀- The possibility that people prefer to buy bread product through Big Basket APP is independent of educational qualification.

H₁-The possibility that people prefer to buy bread product through Big Basket APP is not independent of educational qualification.

Since the P-value is 0.652 which is greater than 0.05 there is sufficient evidence to accepted H₀.

It is inferred that people prefer to buy bread product through Big Basket APP is independent of educational qualification.

H₀- The possibility that people prefer to buy egg product through Big Basket APP is independent of educational qualification.

H₁-The possibility that people prefer to buy egg product through Big Basket APP is not independent of educational qualification.

Since the P-value is 0.479 which is greater than 0.05 there is sufficient evidence to accepted H₀.

It is inferred that people prefer to buy egg product through Big Basket APP is independent of educational qualification.

H₀- The possibility that people prefer to buy grocery through Big Basket APP is independent of occupation.

H1-The possibility that people prefer to buy grocery through Big Basket APP is not independent of occupation.

Since the P-value is 0.024 which is less than 0.05 there is sufficient evidence to rejected H0.

It is inferred that people prefer to buy grocery through Big Basket APP is not independent of occupation

H0- The possibility that people prefer to buy milk product products through Big Basket APP is independent of occupation.

H1-The possibility that people prefer to buy meats product through Big Basket APP is not independent of occupation.

Since the P-value is 0.044 which is less than 0.05 there is sufficient evidence to rejected H0.

It is inferred that people prefer to buy milk product through Big Basket APP is not independent of occupation.

H0- The possibility that people prefer to buy vegetable product products through Big Basket APP is independent of occupation.

H1-The possibility that people prefer to buy vegetable product through Big Basket APP is not independent of occupation.

Since the P-value is 0.303 which is greater than 0.05 there is sufficient evidence to accepted H0.

It is inferred that people prefer to buy vegetable product through Big Basket APP is independent of occupation.

H0- The possibility that people prefer to buy meats product products through Big Basket APP is independent of occupation.

H1-The possibility that people prefer to buy meats product through Big Basket APP is not independent of occupation.

Since the P-value is 0.501 which is greater than 0.05 there is sufficient evidence to accepted H0.

It is inferred that people prefer to buy meats product through Big Basket APP is independent of occupation.

H0- The possibility that people prefer to buy fishes product products through Big Basket APP is independent of occupation.

H1-The possibility that people prefer to buy fishes product through Big Basket APP is not independent of occupation.

Since the P-value is 0.511 which is greater than 0.05 there is sufficient evidence to accepted H0.

It is inferred that people prefer to buy fishes product through Big Basket APP is independent of occupation.

H0- The possibility that people prefer to buy juice product products through Big Basket APP is independent of occupation.

H1-The possibility that people prefer to buy juice product through Big Basket APP is not independent of occupation.

Since the P-value is 0.548 which is greater than 0.05 there is sufficient evidence to accepted H0.

It is inferred that people prefer to buy fishes product through Big Basket APP is independent of occupation.

H0- The possibility that people prefer to buy bread product products through Big Basket APP is independent of occupation.

H1-The possibility that people prefer to buy bread product through Big Basket APP is not independent of occupation.

Since the P-value is 0.398which is greater than 0.05 there is sufficient evidence to accepted H0.

It is inferred that people prefer to buy bread product through Big Basket APP is independent of occupation.

H0- The possibility that people prefer to buy egg product products through Big Basket APP is independent of occupation.

H1-The possibility that people prefer to buy egg product through Big Basket APP is not independent of occupation.

Since the P-value is 0.054which is greater than 0.05 there is sufficient evidence to accepted H0.

It is inferred that people prefer to buy egg product through Big Basket APP is independent of occupation.

H0- The possibility that people prefer to buy grocery through Big Basket APP is independent of monthly income.

H1-The possibility that people prefer to buy grocery through Big Basket APP is not independent of monthly income.

Since the P-value is 0.093which is greater than 0.05 there is sufficient evidence to accepted H0.

It is inferred that people prefer to buy grocery through Big Basket APP is independent of monthly income.

H0- The possibility that people prefer to buy milk product through Big Basket APP is independent of monthly income.

H1-The possibility that people prefer to buy milk product through Big Basket

APP is not independent of monthly income.

Since the P-value is 0.784 which is greater than 0.05 there is sufficient evidence to accept H_0 .

It is inferred that people prefer to buy milk product through Big Basket APP is independent of monthly income.

H_0 - The possibility that people prefer to buy vegetable product through Big Basket APP is independent of monthly income.

H_1 -The possibility that people prefer to buy vegetable product through Big Basket APP is not independent of monthly income.

Since the P-value is 0.082 which is greater than 0.05 there is sufficient evidence to accept H_0 .

It is inferred that people prefer to buy vegetable product through Big Basket APP is independent of monthly income.

H_0 - The possibility that people prefer to buy meats product through Big Basket APP is independent of monthly income.

H_1 -The possibility that people prefer to buy meats product through Big Basket APP is not independent of monthly income.

Since the P-value is 0.461 which is greater than 0.05 there is sufficient evidence to accept H_0 .

It is inferred that people prefer to buy meats product through Big Basket APP is independent of monthly income.

H_0 - The possibility that people prefer to buy fishes product through Big Basket APP is independent of monthly income.

H_1 -The possibility that people prefer to buy fishes product through Big Basket APP is not independent of monthly income.

Since the P-value is 0.016 which is less than 0.05 there is sufficient evidence to reject H_0 .

It is inferred that people prefer to buy fishes product through Big Basket APP is not independent of monthly income.

H_0 - The possibility that people prefer to buy juice product through Big Basket APP is independent of monthly income.

H_1 -The possibility that people prefer to buy juice product through Big Basket APP is not independent of monthly income.

Since the P-value is 0.242 which is greater than 0.05 there is sufficient evidence to accept H_0 .

It is inferred that people prefer to buy juice product through Big Basket APP is independent of monthly income.

H_0 - The possibility that people prefer to buy bread product through Big Basket

APP is independent of monthly income.

H1-The possibility that people prefer to buy bread product through Big Basket

APP is not independent of monthly income.

Since the P-value is 0.057 which is greater than 0.05 there is sufficient evidence to accept H_0 .

It is inferred that people prefer to buy bread product through Big Basket APP is independent of monthly income.

H_0 - The possibility that people prefer to buy egg product through Big Basket

APP is independent of monthly income.

H1-The possibility that people prefer to buy egg product through Big Basket

APP is not independent of monthly income.

Since the P-value is 0.023 which is less than 0.05 there is sufficient evidence to reject H_0 .

It is inferred that people prefer to buy egg product through Big Basket APP is not independent of monthly income.

DISCUSSION AND FINDINGS

Convenience: Consumers in Bangalore are increasingly turning to online grocery shopping to save time and effort. Big Basket provides a convenient option for consumers to order groceries online and have them delivered to their doorstep. This convenience factor is a significant driver of consumer behaviour towards Big Basket.

Price: The competitive pricing of Big Basket products compared to offline retailers has also contributed to its popularity among consumers in Bangalore. Consumers are able to find a wide range of products at affordable prices, making it an attractive option for budget-conscious shoppers.

Quality and on time: Big Basket has established a reputation for providing high-quality products and on time which is a critical factor for many consumers in Bangalore. Consumers are willing to pay a premium for quality products and on time services, and Big Basket has successfully tapped into this market.

Variety of products: Big Basket offers a wide range of products, including fresh produce, groceries, personal care products, and household items. This extensive product range allows consumers to complete all their shopping in one place, which is an added convenience.

Age group: Above 50% customer are age between 18-30 and it shows that young generation is more tech – savvy and comfortable with using digital platforms for their everyday needs. They are more likely to use mobile apps and websites to complete their shopping and prefer the ease and simplicity of online grocery shopping.

Overall, these factors have contributed to the success of Big Basket in Bangalore city, and its popularity continues to grow among consumers.

SUGGESTIONS

Big Basket Offer more deals and discounts: Consumers may appreciate more frequent and attractive deals and discounts on their purchases from Big Basket.

This could include loyalty programs or referral programs that reward customers for their continued patronage and referrals.

And also Big Basket improves on damaged of products and missing products.

CONCLUSION

The study on consumer buying behaviour towards Big Basket in Bangalore city indicates that the online grocery store has gained significant popularity among consumers, especially the young generation, due to its convenience, time- saving, wide range of products, competitive pricing, and tech-savvy nature. Consumers appreciate the personalized recommendations, deals and discounts, and timely delivery.

And some consumers have concerns regarding the damaged of products and missing of products. To improve consumer behaviour towards the brand, Big Basket could focus on enhancing the user experience, improving damaged of products, missing of products and offering more deals and discounts.

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A STUDY ON CONSUMER PERCEPTION TOWARDS MILLET BASED FOOD PRODUCTS WITH SPECIAL REFERENCE TO BANGALORE CITY

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22SJCCMIB020

ABSTRACT

Millets are a group of round, small whole grains which are packed with nutrients. However the cultivation of millets has decreased recently because of the lack of awareness of its health benefits and many other reasons. This has to be revived and the consumers should be encouraged to include millets in their daily diet to fight different health issues. It is very important to understand the consumer perception and acceptance towards millet based food products and also to identify the factors that is influencing buying behavior of consumer towards millet based food products. The study was conducted for consumers of Bangalore city. The main aim of the study is to identify the factors that is influencing consumer's perception towards millet based food products and the overall satisfaction derived from millet based food products. It also identifies the awareness of medicinal value of millet based food products among consumers. The data was collected from 150 consumers across Bangalore city. Results reveals that the overall satisfaction derived from millet based food products was same among all gender, age, marital status, education and among different family income. The Awareness of millet based food being healthy is different among all age group.

INTRODUCTION

Millet is a group of small-seeded grasses that are grown as food crops all over the world. They are the significant crops in Asia and Africa's tropical region. 97% of millet is produced in developing nations. Sorghum and pearl millets are the most significant crops in India and in Africa are the most extensively cultivated millets. They are highly nutritious grains that can be used in porridge, breads, stews and many other more dishes. Vitamins, minerals and fiber are all abundant in millets. They are rich in antioxidant and gluten free and they are excellent choice for individuals with celiac infection, diabetics or for the purpose of weight loss. The majority of them have more protein than rice, and their iron content is higher than that of wheat and rice. Lifestyle diseases have increased in India's urban population as a result of sedentary lifestyles and poor diet. Human beings

nowadays are very much addicted to junk food which cut short human life span. People are less bothered of their health nowadays. Millions of people suffer from diabetes, hypertension, and obesity, and the situation is only getting worse each day. Including millet based food products to our daily routine will improve the health and better living of the people. Some people are not even aware of the different nutritional and medicinal values of millets.

There are different types of millets like foxtail millet, finger millet, pearl millet, sorghum millet, buckwheat millet and more. Finger millets have three times the amount of calcium as milk which is very important for women and babies. Sorghum millets prevent cancer and also control blood sugar levels of the consumer. Millets provide more amino acids than any other cereals they act as the building blocks of protein. Millets helps in weight management because of the protein content and fiber in the grain. It keeps you filled for longer time. Millets also contain tryptophan, which raises serotonin levels in the body. This promotes sound and peaceful sleep as well as a significant reduction in stress.

The study focus to identify the factors influencing the consumer perceptions towards millet based products. The study also examines the consumers overall satisfaction towards millet based food products and factors affecting the consumers buying behavior. This study also spread awareness of medicinal values of millets. The research gap of this study is that the awareness of medicinal value of millets influencing the consumer perception towards Millet based food products in Bangalore City.

REVIEW OF LITERATURE

(S. R., 2004) This study says that the use of millet for preparation of ready to cook products would help in expanding the utilization of millets among non-millet consumers.

Vijayakumar (2009)- this study focused on the effect of millet flour mix on various qualities of chapathi and reviewed how to increase the utility of Kodo and Barnyard millets by combining them with whole wheat flour and defatted soy flour. The combination of millet flour and soy flour increased the supplement's thickness and flavor.

(Adekunle, 2012)), millets are the primary sources of food for millions of people, particularly those who live in hot and dry regions of the world. Primarily grown in small areas under agricultural conditions, where major cereals fail to produce significant yields.

Amadan et al (2013) the research reviewed the nourishment and medical advantages of millets. Millets are the staple nourishment for a large number of poor individuals. When compared with oats, millets have high sugar energy content and a nutritious mix. It helps in lowering cholesterol and controlling blood sugar levels.

Michaelraj and Shanmugam (2013) are among the earliest foods known to humans and the first cereal grain to be used for domestic purposes. In addition, a number of food entrepreneurs are attempting to market and sell various millet-based products in order to boost millet consumption and ensure nutritional security.

Their research provides a summary of millet-based foods, it displays various nutritional benefits, and strategies for enhancing their value and customer appeal. Millets are rich in antioxidants.

Samuel (2016), Minor millets such as foxtail millet, kodo millet, little millet, proso millet and barnyard millet, as well as the major millets such as sorghum, and ragi are progressively being remembered for the food crate of rustic and metropolitan families. They cost not as much as wheat or rice, and keep you more advantageous.

P. Sudha and K. N. Babusenar (2017). This study examines the Indian consumer perception towards millet-based products and also finds out the factors that affecting their acceptance.

Subramaniya Barratry (2018) assessed the different level of millet items among family units having a place with various socioeconomic classes and identified the factors affecting their perception for product augmentation is a critical commitment thus the valuation of the distinctions among families with various levels of experience.

M. Pradeepa and V. R. Preethi (2019). This study conveys that consumer awareness and perception towards millets in India and highlights the potential of millets as a nutritious food option.

D. Bhagyashree, K. R. Bhavesh, and J. Anand, (2020). This study examines the sensory characteristics of millet-based ready-to-eat breakfast cereal and evaluates consumer acceptance of such product.

RESEARCH METHODOLOGY

Research methodology is a procedure used to identify, choose, process and analyze data collected about the topic. The research conducted is deductive and quantitative in nature.

OBJECTIVES

To identify the factors that are influencing consumer perception towards millet based food products with special reference to Bangalore city.

To examine the relationship between selected demographic variables and the consumer perception towards millet based food products.

To examine the relationship between the overall satisfactions of consumers perception towards millet based food product and factors affecting consumer perception.

SAMPLING DESIGN

In this study convenience sampling technique has been undertaken. The sample size was 150 respondents of Bangalore city.

Sources of data

Primary data – primary data are collected through orderly structured questionnaire from the consumers in Bangalore city.

Secondary data- secondary data are collected from journals, articles and websites.

LIMITATIONS

The study is only conducted in Bangalore city.

The sample size is limited to 150 respondents.

DATA ANALYSIS

The collected data was processed and formed into different tables. The collected data were formulated using the following statistical tools.

Anova Test

Chi Square Test

Regression

RESULTS

ANOVA TEST

I prefer to consume Millet because of the following facts [Millet helps in controlling blood sugar levels

		SUM OF SQUARES	D F	ME AN SQ UA RE	F	SIG
Bet we en Gr ou ps	(Combined)	.120	1	.120	.143	.706
	Linear Unweight Term Weighted	.120	1	.120	.143	.706
Within Groups		125.456	149	.842		
Total		125.576	150			

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H0- the belief of consumption of millets leads to controlling blood sugar level is independent on gender.

H1- the belief of consumption of millets leads to controlling blood sugar level is not independent on gender.

Since the P value is .706 which is greater than .050. There is sufficient evidence to accept null hypothesis. It is inferred that the belief of consumption of millets leads to controlling

blood sugar level is independent on gender. The belief of consumption of millets leads to controlling blood sugar level is same among male and female.

ANOVA TEST

I prefer to consume Millet because of the following facts [Millets helps to lower cholesterol]

		SUM OF SQUA RES	D F	MEA N SQU ARE	F	S I G	
Between Groups	(C o m b i n e d) Lin ea r Te rm	Unwei ghted	7.427	3	2.476	3 .1 5 8	.0 2 7
		Wei ghted	.991	1	.991	1 .2 6 5	.2 6 3
		Deviat ion	2.067	1	2.067	2 .6 3 6	.1 0 7
			5.360	2	2.680	3 .4 1 8	.0 3 5
Within Groups		115.24 9	1 4 7	.784			
Total		122.67 5	1 5 0				

Interpretation

H0- the belief of consumption of millets leads to controlling blood sugar level is independent on gender.

H1- the belief of consumption of millets leads to controlling blood sugar level is not independent on gender.

Since the P value is .027 which is less than .050. There is sufficient evidence to reject null hypothesis. It is inferred that the belief of consumption of millets leads to controlling blood sugar level is not independent on age. The belief of consumption of millets leads to controlling blood sugar level is different among all age group.

Marital Status * Major reason for consuming Millets?

Chi-Square Tests

	Value	DF	Asymptotic Significance (2-sided)
Pearson Chi-Square	10.535 ^a	3	.015
Likelihood Ratio	10.875	3	.012
Linear-by-Linear Association	9.185	1	.002
N of Valid Cases	151		

Interpretations

H0- the Major reasons for consuming Millets is independent on marital status.

H1- the Major reasons for consuming Millets is not independent on marital status Since P value is .015 which is less than .050. There is sufficient evidence to reject null hypothesis.

It is inferred that the Major reasons for consuming Millets is not independent on marital status. The Major reasons for consuming Millets differ among single and married consumers.

Marital Status * Awareness of medicinal values of millets

Chi-Square Tests

		V a l u e	D F	Asym ptotic Signi fican ce (2- sided)
Pearson Chi-Square		5 .4 9 5	3	.139
Likelihood Ratio		5 .7 7 2	3	.123
Linear-by-Linear Association		4 .8 5 3	1	.028
N of Valid Cases		1 5 1		

H0- the awareness of medicinal values of millets is independent on marital status

H1- the awareness of medicinal values of millets is not independent on marital status

Since P value is .139 which is greater than .050. There is sufficient evidence to accept null hypothesis.

It is inferred that the awareness of medicinal values of millets is independent on marital status. The awareness of medicinal values of millets is same among single and married consumers.

ANOVA

Model	Sum of Squares	DF	Mean Square	F	Si g. 1 ^b
1 ▪ Regression	5.379	6	.897	.74 9	.61 1 ^b
▪ Residual	172.356	14 4	1.197		

Total	177.735	15 0			
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H0- there is no significant impact of millet controlling blood sugar level, lowering cholesterol, millet fits gluten free diet, rich in antioxidant, keeps filled for longer, millets improves digestion on the overall satisfaction derived from millet based food products.

H1- there is a significant impact of millet controlling blood sugar level, lowering cholesterol, millet fits gluten free diet, rich in antioxidant, keeps filled for longer, millets improves digestion on the overall satisfaction derived from millet based food products.

Since P value is .611 which is greater .050 there is sufficient evidence to accept the null hypothesis. It is inferred from the study that there is no significant impact of millet controlling blood sugar level, lowering cholesterol, millet fits gluten free diet, rich in antioxidant, keeps filled for longer, millets improves digestion on the overall satisfaction derived from millet based food products.

It is understood from the study that the following above factors does not exert any influence on the overall satisfaction derived from millet based food products.

DISCUSSION AND FINDINGS

The study reveals that the belief of millets helps in controlling blood sugar level has been same among different gender, marital status, education and family monthly income and is different among different age group.

The study shows that the belief of millets helps in lowering cholesterol has been same among different gender, marital status, and education and different among different age group and between consumers with different monthly income

It is understood from the study that the belief of millets fits a gluten free diet has been same among all gender, age, marital status, education and family monthly income

The study states that the belief that millets are rich in antioxidants has been same among all gender, education and family monthly income and is different among age and marital status.

The study conveys the belief that millets keep you filled for longer has been same among all gender, education and family monthly income and different among different age and marital status.

It is understood from the study that the belief that millets improves digestion has been same among all gender, age, marital status and education and different among consumers with different family monthly income.

The study conveys that overall satisfaction towards millet based food products has been same among all gender, age, marital status, education and family monthly income.

The analysis states that the overall experience of non-millet based food products has been same among all gender, age, marital status, education and different among all family monthly income. The study also states that the degree of health consciousness has been same among all the consumers with different education, family monthly income and different among all gender, age and marital status

It is understood from the analysis that the awareness of millet based food being healthy has been same among all gender, marital status, among all consumers with different education and family monthly income and different among all age group.

The study reveals that the frequency of consumption of millet based products has been same for all gender, age, marital status and among all the consumers with different education, family monthly income.

The study states that the major reason for consuming millets has been same among all gender and all family monthly income and different among all age group, marital status and education.

The study conveys that the difficulty in consuming Millets at home has been same for all gender, age, marital status and among all the consumers with different education, family monthly income.

The study inferred that the preference between types of millets has been same for all gender, age, marital status and among all the consumers with different education, family monthly income.

It is also understood from the study that the preference of different forms of millet food products has been same for all gender, age, marital status and among all the consumers with different education, family monthly income.

The study conveys the awareness of medicinal value of millets has been same among all gender, age, marital status and education and different among consumers with different income.

Since the mean rate of your regression is 3.49 it is clear from the study that all the respondents are in the region of neutral. Since the adjusted R square of the regression is -0.10 it shows that the overall satisfaction derived from millet based food has been explained by the millet helping controlling blood sugar level, millets helps to lower cholesterol, fits a gluten free diet, rich in antioxidant, keeps you filled for longer, improves digestion to the extent of -1% which is less than 60%. Hence this model is not a good fit model.

SUGGESTIONS

Following are the suggestions.

Nowadays people are not at all health conscious. As per the study around 57.9% people are little health conscious. So it is very important to spread awareness of being health conscious and spread the awareness of the nutritional and medicinal values of millets.

As per the study some people find difficult to consume millets at home because of limited availability. Farmers should be encouraged to cultivate more millet crops and each time people should sell millet products just like other items in the utility category.

Since the factors considered in the study did not have sufficient influence on the overall satisfaction of the consumer. So it is recommended for the researchers of this study to take factors other than the ones included in this study to measure the overall satisfaction of the consumers of millet based food products.

CONCLUSION

Customers today are easily drawn to fast food, resulting in a number of health issues. And it is very important for people to wake up and be more alert of their health conditions. It is very important for people to be health conscious. The study conveys that the awareness of medicinal value of millets has been same among all gender, age, marital status and education and different among consumers with different income. The study states that one of the major reason for consuming millets is to lose weight. The most preferred type of millet among the sample is Finger millet. The study states that around 59% of the respondents are aware of medicinal values of millets. It is inferred from the study that there is no significant impact of millet controlling blood sugar level, lowering cholesterol, millet fits gluten free diet, rich in antioxidant, keeps filled for longer, millets improves

digestion on the overall satisfaction derived from millet based food products. As per the study majority of the people are only little conscious which has to be changed. By including millets in daily diet we will be able to have a better healthier and happier life.

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APPENDIX

QUESTIONNAIRE

1. Name (optional)

2. Gender

Male

Female

3. Age

Below 18

18 – 30

31 – 50

Above 51

4. Marital status

Single

Married

Other

5. Education

PUC

Undergraduate

Post graduate

Professional

6. Family monthly income

Less than 20000

20000-50000

51000-100000

Above 100000

7. How health conscious are you?

Very conscious

Little conscious

Not at all conscious

8. Do you think millet based food are healthy?

Yes

No

9. How Often You Consume Millet Based Food Products?

Frequently

Rarely

Don't Consume

10. Major reasons for consuming millets?

I have a health problem (Diabetics, Cholesterol)

Need to lose weight

I like the taste

Don't consume

11. I find difficult to consume millets at home because of the following factors.

Don't like the taste

Price is high

Takes time to cook

Limited availability

None of the family members prefer to eat.

Other

12. Which type of millet you prefer?

Foxtail Millet/Kangni

Finger Millet/Ragi

Sorghum/ Jowar

Pearl Millet/Bajra

Buckwheat/ Kuttu

13 The most commonly eaten forms of millets

Ready to eat

Porridge

Dosa

Boiled like rice

Other

14. Awareness of medicinal values of millets

Aware of medicinal values and consume

Aware of medicinal value but don't consume

Unaware of medicinal value and consume

Unaware of medicinal value and don't consume

14. I prefer to consume millets because of the following facts

N O	STATEMENT	M o s t l i k e l y	L i k e l y	N e u t r a l	U n l i k e l y	M o s t u n l i k e l y
1	Millet helps in controlling blood sugar levels					
2	Millet helps to lower cholesterol					
3	Fits a gluten-free diet					
4	Rich in antioxidant					
5	Keeps you filled for longer					
6	Improves digestion					

14. Rate yourself towards millet based products on scale of 1-5.

- 1
- 2
- 3
- 4
- 5

15. Rate yourself towards non millet products on a scale of 1-5.

- 1
- 2
- 3
- 4
- 5

A STUDY ON CELEBRITY ENDORSEMENT AND HOW THEY AFFECT CONSUMER’S PURCHASING DECISIONS

Submitted by:

Tenzin Tsering

22SJCCMIB021

ABSTRACT

Currently, celebrity endorsement is one of the largest global industries. In order to boost sales and alter the viewer's opinion of their brand, which has a positive impact on their

purchasing behaviour, marketers supported celebrities with their products and brands in the advertisement. This research study focuses on celebrity endorsements and how they affect consumer’s purchasing decisions and perceptions of a company's brand or product. This study uses a quantitative approach to examine how celebrity endorsement affects

consumer behaviour. Via a questionnaire, information from 150 respondents was gathered, and SPSS was used to evaluate the findings. It was decided to survey public to comprehend how they felt about celebrities and their qualities.

INTRODUCTION

Advertisement is “the art of persuasion” that is mainly concerned to create awareness about what is being offered with ultimate objective to persuade towards buying. Since the last ten years, it has been seen that marketing environment changed significantly and witnessed the involvement of celebrities in advertisement. Celebrity endorsement has been defined as “Any individual who enjoys public recognition and who uses this recognition on behalf of a consumer good by appearing with it in an advertisement” (McCracken, 1989). It is really worth mentioning that why Organisation spend a lot on brands by involvement of celebrity t endorse. Celebrities are well recognised personalities having a strong attractive and impressive power to pursue the audience either by their likeliness, attractiveness, trust or by their congruency with brand which leads in creation of strong brand image and value in viewer’s mind. Consumer of the product are much effect by celebrity when they believe that endorser has actual attachment with product rather than materialistic gains. Numerous studies have similar views that the involvement of celebrities in advertisement shows successful results on credibility, communication evoke, recall and likability of the advertisement and finally on purchase intentions.

In a competitive market, it has become more crucial for a company to design new strategies which provide different advantages to its product and services. In order to attract more in the minds of the customer, celebrity endorsement is a commonly used marketing strategy. Company spends large amounts of money to endorse their brands through these celebrities. However, the process of choosing the right celebrity for the brand is not easy. Even the greatest idea can fail if not backed by the right celebrity. Thus, it becomes an important factor for the companies to choose an effective celebrity as their brand ambassador.

LITERATURE REVIEW

Current and historical perspectives

Many debates about the factors that contribute to the success of celebrity endorsements have taken place throughout the years. Many research has also been carried out in an effort to identify all the variables that have a significant influence on customer's purchasing decisions. Martin Roll, a business and brand consultant, claims that celebrity endorsements must include these three key components. The three main ones are: Attraction; Credibility;

and Significance conveyed between the endorser and the brand.

Celebrity endorsement has risen steadily since it is thought to be crucial for brand communication and a prerequisite for effective marketing. The public's perception of a celebrity as a desirable and commendable cultural force is the main factor that influences customer's purchasing decisions positively. Because of the nature of these products and the industries in which they operate, celebrity endorsement is increasingly used, particularly to appeal to women, in the fields of cosmetics and women's apparel. In these industries,

celebrity endorsement results in more effective advertising, higher product ratings, and higher product sales. There are numerous theories

First phase begins with the audience's association of a particular set of meanings with a well-known figure. At second stage, these meanings are transferred via endorsement from that

well-known individual to the brand or the goods. And last, in the last stage, customers truly acquire the brand's meaning when they buy that good.

OBJECTIVES

The objectives of this research study are to get information about

1. The impact celebrities have on the consumers buying intention in regard of credibility

2. The effect of celebrity endorsement on consumers in terms of product fit and celebrity-product compatibility.
3. In regards of the attractiveness of celebrities, how much are consumers are convinced.

RESEARCH METHODOLOGY

Research Planning Since testing the generated hypotheses and drawing conclusions are the main goals of this research, the design of the study will be deductive. In addition, using a logical method will help explain and grasp the connection between celebrity endorsement and customer purchasing behaviour. As a result, the quantitative technique is being chosen because it will facilitate the collection of substantial amounts of data necessary to address the research issues. The use of the quantitative method is also justified in this situation because it is frequently utilised when the study topic is thought to be broad and the necessity to infer incidental relationships between variables arises.

Research Method Following the creation of the hypothesis, the research strategy could be chosen. In this research.

RESULTS

The statistical tools used for the analysis of the collected data are as follows:

1. chi-square test
2. one-way anova
3. Regression

H0- The celebrity you follow on social media is independent of gender

H1- The celebrity you follow on social media is not independent of gender

Since the p-value is 0.691 which is more than 0.050 there is sufficient evidence to accept

H0- The celebrity you follow on social media is independent of age group

H1- The celebrity you follow on social media is not independent of age group

Since the p-value is 0.403 which is more than 0.050 there is sufficient evidence to accept H0. It is inferred that the celebrity you follow on social media is independent in age group.

H0- The celebrity you follow on social media is independent of occupation

H1- The celebrity you follow on social media is not independent of occupation

Since the p-value is 0.004 which is less than 0.050 there is sufficient evidence to reject H_0 . It is inferred that the celebrity you follow on social media is not independent in occupation.

H_0 - The celebrity you follow on social media is independent of annual income

H_1 - The celebrity you follow on social media is not independent of annual income

Since the p-value is 0.908 which is more than 0.050 there is sufficient evidence to accept H_0 . It is inferred that the celebrity you follow on social media is independent in annual income.

H_0 - The celebrity you follow on social media is independent of location

H_1 - The celebrity you follow on social media is not independent of location

Since the p-value is 0.660 which is more than 0.050 there is sufficient evidence to accept H_0 . It is inferred that the celebrity you follow on social media is independent in location.

H_0 - The celebrity holds viewers attention is the same for all gender

H_1 - The celebrity holds viewers attention is not the same for all gender

Since the p-value is .380 which greater than .050 there is sufficient evidence to accept null hypotheses. It is inferred that the celebrity holds viewers attention is the same for all gender. It is interpreted that the celebrity holds viewers attention is the same for all gender and they derive the same level of satisfaction.

H_0 - The celebrity holds viewers attention is the same for all age.

H_1 - The celebrity holds viewers attention is not the same for all age.

Since the p-value is .987 which greater than .050 there is sufficient evidence to accept null hypotheses. It is inferred that the celebrity holds viewers attention is the same for all age. It is interpreted that the celebrity holds viewers attention is the same for all age and they derive

the same level of satisfaction.

H_0 - The celebrity holds viewers attention is the same for all occupation.

H_1 - The celebrity holds viewers attention is not the same for all occupation.

Since the p-value is .810 which greater than .050 there is sufficient evidence to accept null hypotheses. It is inferred that the celebrity holds viewers attention is the same for all occupation. It is interpreted that the celebrity holds viewers attention is the same for all occupation and they derive the same level of satisfaction.

H0- The celebrity holds viewers attention is the same for all income group.

H1- The celebrity holds viewers attention is not the same for all income group.

Since the p-value is .463 which greater than .050 there is sufficient evidence to accept null hypotheses. It is inferred that the celebrity holds viewers attention is the same for all income group. It is interpreted that the celebrity holds viewers attention is the same for all income group and they derive the same level of satisfaction.

H0- The celebrity holds viewers attention is the same for all location.

H1- The celebrity holds viewers attention is not the same for all annual location.

Since the p-value is .053 which greater than .050 there is sufficient evidence to accept null hypotheses. It is inferred that the celebrity holds viewers attention is the same for all location. It is interpreted that the celebrity holds viewers attention is the same for all location and they derive the same level of satisfaction

FINDINGS

This research study focuses on celebrity endorsements and how they affect consumer's purchasing decisions and perceptions of a company's brand or product. This study uses a quantitative approach to examine how celebrity endorsement affects consumer behaviour. It shows that the satisfaction derived from celebrity endorsement has been explained by influence consumer purchases, build brand awareness, attract new users and comparison to the extent of 10% Hence this model is not a good fit model. It is inferred that there is no significant impact of promoting a product, brand or service or to raise awareness about new product. It is understood from the study promoting a product, It is clear from the study that all the respondents derive overall satisfaction from promoting a product, brand or service or to raise awareness about new product. It shows that the satisfaction derived from celebrity endorsement has been explained by influence consumer purchases, build brand awareness, attract new users and comparison to the extent of 20% Hence this model is not a good fit model.

It is inferred that there is no significant impact of promoting a product, brand or service or to raise awareness about new product. It is understood from the study promoting a product, brand or service or to raise awareness about new product does not exert influence on satisfaction derived on celebrity endorsement. It is clear from the study that all the respondents derive overall satisfaction from promoting a product, brand or service or to raise awareness about new product.

DISCUSSION

The general conclusions of this thesis are discussed in this chapter, along with its contributions, shortcomings, and recommendations for further study. We have learned more about not only our ideas but also other new insights as a result of this investigation. Due to the extensive and always changing subject of celebrity endorsement, we have identified areas for further research. However, given the time and financial constraints, some restrictions have been found. These will be discussed further along with the contributions and suggestions for additional intriguing research topics. There are many interesting facets to the topic because the idea of celebrity endorsement is vast and the gender preferences are complicated phenomena. The results are more believable because we had the chance to employ a sample size with a range of participants in various age groups and with various vocations. The results are also reliable because a mixed method was employed throughout the production of this thesis. Due to the utilisation of both qualitative and quantitative data, we have the ability to both summarise the thoughts expressed in the questionnaire and provide an explanation through focus group discussions. In this manner, the data from the focus group and the data from the questionnaire complement one another and give us pertinent information.

CONCLUSION

The results demonstrate that celebrity endorsement is successful, and there is a four-way relationship between two aspects of celebrity endorsement and consumer purchase intention. The first characteristic of celebrity endorsement is "credibility," which is made up of two elements: knowledge and reliability. According to research, customers shape their cosmetics buy intentions in favour of products advocated by well-known figures who are regarded as reliable and who have some level of competence in the industry. When these two criteria are satisfied, a celebrity gains credibility and influences female consumers propensity to buy in the cosmetics industry. The second characteristic of a celebrity endorsement is "attractiveness," which is further broken down into three components: liveability, familiarity, and likeness. Being that the cosmetics industry is so delicate, liking a celebrity doesn't guarantee that a cosmetic will actually work as well on you or your skin as it did on the celebrity endorsing it. As a result, the research suggests that a celebrity's attractiveness has no bearing on whether a consumer will make a purchase. The third characteristic of celebrity

endorsement is "product celebrity match-up," which refers to a celebrity's image matching the product they are endorsing. Also, it has nothing to do with the purpose to buy. The fourth and final characteristic of celebrity endorsement is "meaning that is transferred to the product by the celebrity." This characteristic has a positive relationship with the intention to purchase because many consumers believe that using such celebrity-endorsed cosmetics will make

them look more elegant and glamorous. Hence, "credibility" and "meaning conveyed," as suggested by study of female consumers in the field of cosmetics, positively frame the purchasing intention.

SUGGESTION

The author does not guarantee the generalisability of the study and the accuracy of the results because the study was exploratory using practical sampling. As is well known, celebrity endorsement is a contentious issue with many facets. As a result, it was unable to deliver comprehensive results in a single study. So, there is always need for more study. Future versions of this study could make use of more factors. To increase the study's

generalisability, a wide, diversified, and representative sample size with a range of distinct demographics can be evaluated. Focus groups may prove helpful in the future for additional research that aims to examine every aspect of consumer thought, belief, and action. In addition to the quantitative analysis, a qualitative approach can be used for further research. For example, focus groups and interviews would enable a researcher to collect in-depth responses that would improve understanding and knowledge of the research probes. Future research could include other variables, and it should be conducted in greater detail in order to fully comprehend each variable.

Briefly said, celebrity endorsement is a tool for active marketing. In order to attract more attention and pique the interest of consumers, businesses should concentrate on choosing the most suitable celebrity endorser for their product.

LIMITATIONS

- This research only focused on celebrity endorsement, while there were many endorsement which are made by others like Influencer etc., Which I couldn't cover.

- The research only focused only on endorsement on TV and social media(Instagram), There were many endorsement which could be made on different sites or means.
- The samples for the research was kind of a small, since the research conducted only included the population of our institution.
- Most of the data collected were secondary data and there were so little primary data that was collected
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APPENDICES

Questionnaire

1. Name

2. gender

Male

Female

3. age

18-25

26-35

36-60

60 and above

4. occupation

Professional

Private company employee

Government company employee

Unemployed

Business

Others

5. Annual income

Up to 3 lakh

4-6 lakh

7-9 lakh

10 lakh and above

6. Location

Urban

Rural

Semi urban

7. Do you follow celebrities on social media

Yes

No

Maybe

8. Do you buy a product which is endorsed by a celebrity?

Yes

No

Maybe

9. If yes, in terms of the consumer decision making process where did they impact?

Introduced you to the product

Highlighted problems in a rival product

Provided information on an alternative

10. Do you think advertisements having celebrities are more effective than those which don't?

Strongly agree

Agree

Neutral

Disagree

Strongly disagree

11. What means of celebrities advertising persuades you the most to purchase a product?

Television

Social media

12. Celebrity holds viewers attentions

Strongly agree

Agree

Neutral

Disagree

Strongly disagree

13. I purchase the product based on the celebrity’s attribute of

Attractiveness

Trustworthiness

Expertise

14. If you follow one or more celebrities on social media, please rate the Expertise of the celebrity by answering the following question. Kindly rate the statement on the scale of 1 to 7 ranging from strongly agree to strongly disagree.

S. n o	Particular	Strongly agreed	Somewhat agree	Agree	Neutral	Disagree	Somewhat disagree	strongly disagree
1.	I feel like celebrity X is an expert.							
2.	I feel like celebrity X is experienced							
3.	I feel like celebrity X is knowledgeable							
4.	I feel like celebrity X is skilled							

15. If you follow one or more celebrities on social media, please rate the attractiveness of the celebrity by answering the following question. Kindly rate the statement on the scale of 1 to 7 ranging from strongly agree to strongly disagree

S.n o	Particul a r	Strong l y agreed	Somewh a t agree	Agr e e	Neutra l	Disagre e	Somewh a t disagree	strongl y disagre e
1.	I feel like celebrity X is an attractive							
2.	I feel like celebrity X is classy							
3.	I feel like celebrity X is beautiful							

4.	I feel like celebrity X is elegant							
----	------------------------------------	--	--	--	--	--	--	--

16.If you follow one or more celebrities on social media, please rate the trustworthiness of the celebrity by answering the following question. Kindly rate the statement on the scale of 1 to 7 ranging from strongly agree to strongly disagree.

S. n o	Particular	Strong l y agreed	Somewh a t agree	Agr e e	Neutr al	Disagre e	Somewh a t disagree	strongl y disagre e
1.	I feel like celebrity X is an dependable							
2.	I feel like celebrity X is honest							
3.	I feel like celebrity X is reliable							
4.	I feel like celebrity X is sincere							

A STUDY ON CONSUMER PERCEPTION TOWARDS NAMMA METRO WITH SPECIAL REFERENCE TO BANGALORE CITY.

Submitted by:

TULSI DK

22SJCCMIB024

ABSTRACT

This study aims to investigate the consumer perception towards Namma Metro, the urban rapid transit system in Bangalore, India. The study used a survey method to collect data from 160 respondents who have used the Namma Metro. The survey included questions related to the overall satisfaction, safety, cleanliness, accessibility, and convenience of the Namma Metro. The findings reveal that the majority of the respondents were satisfied with the Namma Metro and found it to be safe, clean, and convenient. However, some respondents expressed concerns regarding the accessibility of the Namma Metro, particularly for the elderly and disabled. The study concludes that the Namma Metro has a positive impact on the perception of consumers, but more attention should be given to improving accessibility for all.

INTRODUCTION

Namma Metro is a rapid transit system serving the city of Bangalore, India. The system has been operational since 2011 and has become an integral part of the city's public transportation network. As with any public transportation system, the satisfaction of the consumers or passengers is of utmost importance to the success and sustainability of the system.

Consumer satisfaction is a key metric that is used to gauge the effectiveness of the Namma Metro system. This metric is important because it helps to identify areas where the system is doing well and areas where improvements can be made. By understanding the needs and preferences of the consumers, the Namma Metro management can make informed decisions to improve the system and make it more user-friendly.

Namma Metro has implemented various measures to ensure consumer satisfaction. These include the provision of clean and well-maintained stations, reliable and punctual trains, easy-to-understand signage and announcements, and efficient customer service. The system has also implemented smart card technology, which allows passengers to purchase and reload their tickets quickly and conveniently.

To measure consumer satisfaction, Namma Metro conducts regular surveys to gather feedback from its passengers. The results of these surveys are used to identify areas where

improvements can be made, and to develop strategies to enhance the overall experience of the passengers.

In conclusion, Namma Metro places a high priority on consumer satisfaction, recognizing that satisfied passengers are more likely to use the system regularly and recommend it to others. Through its commitment to providing clean, reliable, and efficient transportation, Namma Metro has become a trusted and valued part of Bangalore's public transportation network.

REVIEW OF LITERATURE

The research has been conducted on A STUDY ON CONSUMER PERCEPTION TOWARDS NAMMA METRO WITH SPECIAL REFERENCE TO BANGALORE CITY from the last few months. The review includes studies of consumers satisfaction towards Namma Metro Vosikata (2011), this paper focused on Impact on traffic congestion: One of the main objectives of the Namma Metro Rail system was to reduce traffic congestion in the city. Several studies have shown that the system has been effective in achieving this goal. For example, a study by the Indian Institute of Science found that the introduction of the metro had reduced traffic congestion by up to 35%.

Gupta (2013), the study emphasized on Economic impact: The Namma Metro Rail system has also had a positive economic impact on the city. A study by the Indian Institute of Management Bangalore found that the system had contributed to a 3% increase in property prices near metro stations. The study also found that the system had created new job opportunities and had improved the overall economic development of the city.

Akash (2013), this study was emphasized on Customer satisfaction: Another area of research has focused on customer satisfaction with the Namma Metro Rail system. A study by the Bangalore Metro Rail Corporation found that the majority of passengers were satisfied with the system, citing factors such as speed, convenience, and safety.

Gamage (2014), this study was undertaken on Environmental impact: The Namma Metro Rail system has also had a positive impact on the environment. A study by the National Institute of Technology Karnataka found that the system had reduced carbon emissions by up to 20,000 metric tons per year.

Naveen(2014), the study was conducted on Accessibility: There has been some criticism of the Namma Metro Rail system for not being accessible to all members of society. For example, a study by the Indian Institute of Science found that the system was not accessible to those with disabilities or mobility impairments. However, the government has taken steps to improve accessibility, including the installation of elevators and escalators at stations.

RESEARCH METHODOLOGY

A. RESEARCH DESIGN

The study was conducted by primary data only which further was considered for further analysis. 160 responses were collected and same was used for the analysis. Convenient sampling procedure was the sampling technique that was used to collect the data. The research design used for this paper is Exploratory since we are trying to gain insight on A study on consumer perception towards Namma Metro with special reference to Bangalore city through surveys and published papers with relevant information. The data collected is a quantitative data.

The statistical tools used for the survey is:

- Chi-square test
- Regression
- One way Anova test

B. QUESTIONNAIRE DESIGN

Google forms are used and are asked by the respondents to complete it by their own. This questionnaire has close ended questions which has only multiple choice questions.

C. SAMPLING DESIGN

Sample universe: the sample universe includes people from Karnataka region. Sample size: The size of the participants was of 160 random people with different genders and different age groups

RESEARCH OBJECTIVES

One of the main objectives of Namma Metro is to provide a fast, reliable, and comfortable mode of transportation for the people of Bangalore. The metro system aims to reduce the travel time between different parts of the city and provide a comfortable and safe mode of transportation. This is expected to encourage more people to use public transportation, thus reducing traffic congestion and air pollution.

The research objectives are as follows:

1. To analyse the age and the people frequently used Namma Metro.
2. The survey of the people gender who travels by Namma Metro because of the affordable price
3. To examine the level of satisfaction of cleanliness derived by the consumers.

LIMITATION OF THE STUDY

- The findings is based on convenient sampling technique.
- Possibility of biased behaviour by respondent while answering the questionnaire.
- The study is based on 160 respondents only.
- The study is mostly conducted in Bengaluru region only.

RESEARCH FINDINGS

Age * How frequently do you use Namma Metro Crosstabulation

		Total	
Age	1	Count	64
		Residual	
		Standardized Residual	
2		Count	41
		Residual	
		Standardized Residual	
3		Count	31
		Residual	
		Standardized Residual	
4		Count	12
		Residual	
		Standardized Residual	
Total		Count	148
		Residual	
		Standardized Residual	

Chi-Square Tests

	V al ue	df	Asymp totic Signifi cance (2- sided)
Pearson Chi-Square	16 .8 16 a	12	.157
Likelihood Ratio	15 .3 59	12	.222
Linear-by-Linear Association	.0 07	1	.932
N of Valid Cases	14 8		

H0- The frequency of using Namma Metro as a mode of transportation is independent on a age of a person.

H1- The frequency of using Namma Metro as a mode of transportation is not independent on a age of a person.

Since the p-value is 0.157 which is greater than 0.050 there is sufficient evidence to accept H0.

It is inferred that the frequency of using Namma Metro as a mode of transportation is independent on a age of a person.

It is interpreted that the frequency of using Namma Metro as a mode of transportation does not differ between ages.

ANOVA

I would like to travel by Namma Metro because of [Affordable]

Linear Term	Unweighted	.555	
Weighted		.555	
Within Groups			
Total			

H0- Traveling by Namma Metro because of its affordable price is independent of gender of a person.

H1- Traveling by Namma Metro because of its affordable price is not independent of gender of a person.

Since the p-value is 0.555 which is greater than 0.050 there is sufficient evidence to accept H0.

It is inferred that traveling by Namma Metro because of its affordable price is not independent of gender of a person.

It is interpreted traveling by Namma Metro because of its affordable price does not differ between male and female.

Descriptive Statistics

	M ea n	Std. Deviat ion	N
Rate yourself the level of overall satisfaction you derive on the Namma Metro service	3.96	.892	139
I would like to travel by Namma Metro because of [Cleanliness]	1.50	.706	139

Model Summary^b

Model	Change Statistics						
	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df 1
1	.161a	.026	.019	.883	.026	3.66	1

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Significance ^b
Regression	2.860	1	2.860	3.666	.058
Residual	106.881	137	.780		
Total	109.741	138			

H0- The overall level of satisfaction derived by service of Namma Metro is independent on factors driven to travel by metro.

H1- The overall level of satisfaction derived by service of Namma Metro is not independent on factors driven to travel by metro.

Since the p-value is 0.058 which is greater than 0.050 there is sufficient evidence to accept H0.

It is inferred that the overall level of satisfaction derived by service of Namma Metro is independent on factors driven to travel by metro.

It is interpreted that the overall level of satisfaction derived by service of Namma Metro that differs from satisfaction with the cleanliness.

RESEARCH FINDINGS ANALYSIS

CHI ANALYSIS

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	5	5			5	5	.	
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Using metro as a mode of transport is accepted for gender, occupation, monthly income except the age , education background, are rejected.

The usage of namma metro frequently are accepted for gender, age, education background and are rejected for occupation and monthly income

Mode of transportation to reach the meter services for gender it is accepted and is rejected for age, occupation, monthly income and is neutral for the education background

Expenditure on using metro service per day is accepted for gender and is rejected for age, education and occupation and is neutral for monthly income

And people owning a metro card are accepted by the gender, education, occupation, monthly income and are rejected by the age group.

Aware of new online QR tickets for metro are accepted by gender, age, education background, occupation and monthly income.

Mode of payment are accepted by the gender, education and occupation and are rejected by the and are rejected by the age and monthly income

Metro best transport facilities are accepted by the gender, age, education background, occupation and monthly income.

ANOVA ANALYSIS ANOVA ANALYSIS

			Metro customer care	
Gender	Accepted .816>.050	Accepted .555>.050	Accepted .466>.050	Accepted .759>.050
Age	Rejected .016<.050	Accepted .417>.050	Accepted .848>.050	Accepted .818>.050
Education backgroun d	Accepted .762>.050	Accepted .585>.050	Accepted .656>.050	Accepted .243>.050
occupatio n	Accepted .109>.050	Accepted .587>.050	Accepted .484>.050	Accepted .978>.050
Monthly income	Rejected .012<.050	Rejected .013<.050	Accepted .182>.050	Accepted .477>.050

Overall satisfaction on Namma Metro service are accepted by the gender, education and occupation. And are rejected by the age and monthly income.

Travelling by Namma Metro because of affordable price is accepted by the gender, age , education background and occupation and are rejected by the monthly income.

Your satisfaction towards Namma Metro customer care is accepted by the gender, age, education background and occupation and monthly income.

satisfaction towards Namma Metro seating is accepted by the gender age education, occupation and monthly income.

DISCUSSION

One aspect of consumer perception of Namma Metro is its reliability. If trains frequently run on time, consumers are more likely to have a positive perception of the system. Additionally, if the system is able to quickly and efficiently handle large numbers of passengers during rush hour, consumers may view it as a reliable transportation option.

Another factor that can influence consumer perception of Namma Metro is its convenience. If the system has convenient stations located near major residential and commercial areas, consumers may view it as a convenient way to get around the city. Additionally, if the system offers easy connections to other modes of transportation, such as buses or taxis, consumers may view it as a convenient way to travel longer distances.

Safety is also an important consideration for consumers when it comes to Namma Metro. If the system is well-lit, has security personnel on board and at stations, and is free from incidents of crime or harassment, consumers are more likely to view it as a safe mode of transportation.

Cleanliness is another important factor that can influence consumer perception of Namma Metro. If the trains and stations are clean and well-maintained, consumers are more likely to view the system as a pleasant and comfortable mode of transportation. Additionally, if the system is free from litter, graffiti, or other forms of vandalism, consumers may view it as a well-managed and well-maintained transportation option. Finally, affordability is an important consideration for many consumers when it comes to Namma Metro. If the system offers affordable ticket prices or passes, consumers are more likely to view it as a cost-effective way to get around the city. Additionally, if the system offers discounts or promotions, such as student discounts or off-peak pricing, consumers may view it as a particularly attractive transportation option.

Overall, consumer perception of Namma Metro is likely to be shaped by a range of factors, including reliability, convenience, safety, cleanliness, and affordability. By focusing on these key areas, the operators of Namma Metro can work to improve the system and enhance its appeal to consumers in Bangalore and beyond.

CONCLUSION

In conclusion, consumer satisfaction is an important aspect when it comes to the success of any transportation system, including Namma Metro in Bangalore. Based on consumer perception, there are several areas that the operators of Namma Metro can focus on to improve satisfaction and make the system more attractive to commuters. Improving reliability, increasing convenience, enhancing safety, maintaining cleanliness, and offering affordable prices are some of the key.

REFERENCES

(Vosikata, 2011) (Gupta, 2013) (Akash, 2013) (Gamage, 2014)
(Naveen, 2014)

APPENDIX

A study on consumer perception towards Namma Metro with special reference to Bangalore city.

QUESTIONNAIRE:

1. Name

2. Gender

- Male
- Female

3. Age

- 18-25
- 26-35
- 36-50
- Above 50 years

4. Educational background

- SSLC
- HSC
- Graduate
- Post graduate

- Professional

5. Occupation

- Dependent student
- Employee
- Business
- Home maker

6. Monthly income

- Unemployed
- Less than 20,000
- 20001-40000
- 40001-60000
- 60001-80000
- More than 80000

7. Have you ever used Namma Metro as a mode of transport?

- Yes
- No

8. How frequently do you use Namma Metro

- Daily
- Weekly
- Monthly
- Rarely
- Never

9. I would like to travel by Namma Metro Because of

	Stro ngly agre e	agr ee	neut ral	disa gree	Stro ngly disa gree
Clean liness					
Safet y and securi ty					

Punct uality					
Affor dable					
Comf ort level					
Time savin g					

10. Please click the column that best describes your satisfaction towards Namma Metro.

	Stro ngl y sati sfie d	sati sfie d	neu tral	dissat isfied	Highl y dissat isfied
Relia bility					
Avail abilit y					
Cust omer care					
Less crow ded					
Escal ator					
Parki ng fee					
Seati ng					

11. What is the mode of transportation you take to reach the meter services

- Walk
- Cycle
- Bike

- Car
- Bus

12. What is your expenditure on using metro service per day

- Less than RS. 10
- RS. 11-30
- RS. 30-50
- RS. 50-100
- More than RS. 100

13. Do you own a metro card?

- Yes
- No

14. Are you aware of the new online payment mode to buy your QR tickets for metro

- Yes
- No

15. Which mode of payment do you prefer

- UPI
- Whatsapp
- Debit/credit
- Metro card
- Cash
- Others

16. Do you think Namma Metro would be the best public transportation facility compared to other transit services within the city

- Yes
- No

17. Rate yourself the level of overall satisfaction you derive on the Namma Metro Service

- Most unsatisfactory
- Unsatisfactory
- Neutral
- Satisfactory
- Most Satisfactory

18. Any other suggestions for improvement

**A STUDY ON THE IMPACT OF E-BANKING SYSTEM ON CUSTOMER
SATISFACTION WITH SPECIAL REFERENCE TO BANGALORE CITY**

Submitted by

Ranjani .M

22SJCCMFA044

Karthick Sundar .V

22SJCCMFA013

ABSTRACT

The growing needs and complexities in the day to day activities of the customers has made the world a global village and it has brought a revolution in the banking industry as technology has become a fuel for rapid changes in Banking, Financial Services and Insurance sector. Technology Enabled Banking Channels (TEBS) has transformed the banking industry that offers customized banking services to its customers eliminating the barrier of physical presence and to carry on their banking activities at the click of a button. The current study used a questionnaire survey method to collect data from a sample unit of 115 people chosen using simple random sampling, after which statistical testing of the hypothesis and discussions were conducted to reach practical conclusions. The intent of this paper is to discuss the findings and analysis on customer satisfaction based on elements that have been developed as assumptions to establish the correlation between customer satisfaction and customer reliability. It also discusses the applicability of contemporary banking practises and looks at the hypothesized relationships.

Keywords : *E-banking, Technology Enabled Banking Channels, customer reliability, customer satisfaction, correlation*

INTRODUCTION

E-banking has developed in the modern era to aid in the country's economic expansion by combining funds and enticing customers to make online purchases of goods and services, which may then be further documented. Thanks to technology that is simple to use, e-banking has revolutionized the BFSI industry. The advancement of Internet security and encryption techniques is the primary driver of this development. The second justification is that banks do not want to cede potential market share to other companies who launch online service offerings first. The acceptance of cards, the introduction of clearing services like ECS, the concept of e-banking, and mobile banking are only a few developments that took place in the banking industry. With the introduction of ATMs, credit cards, smart cards, debit cards, and the internet banking, mobile banking/telephone banking, electronic cash transfers, point of sales,EFTs etc.,all banks today follow a multi-channel business model. And the NPCI's introduction of UPI had a big influence and helped a lot more people transition to internet banking. Also, the recently released upi lite will increase the modest amount of online transactions. Banks now serve as more than just financial intermediaries; they also offer a variety of monitoring services all under one roof.

Objectives:

1. To study the relationship between customer satisfaction and reliability of e-banking practises.
2. To understand the usage of e banking with respect to gender.
3. To identify the shortfalls of modern banking systems based on age and geographical location.

Significance of the study:

Given that reliability is the most important factor that has a significant impact on customers' adoption of e-banking services, the SERVQUAL model's service quality dimensions serve as the major forecasters for predicting customer satisfaction in e-banking. The current study helps us in understanding whether there is a significant connection between customer satisfaction and customer dependability.

REVIEW OF LITERATURE

A number of studies have found a link between E-Banking service and customer satisfaction.

According to our review of the literature, these aspects can be classified as efficiency, dependability, privacy and security, and responsiveness and communication. The banking industry has become a buyer's market due to increased competition and liberalization.

In today's market, customer satisfaction is a critical construct that is directly influenced by service quality Singh, F., and D. Kaur (2011). Knowing the relative importance of service quality dimensions can help the banking industry focus on which dimension has the greatest potential influence on customer satisfaction. (Amith Kumar Reddy and Dr. Megharaja, B 12).

Wirtz and Bateson (1995) and Khadem and Mousavi (2013) both confirm efficiency in terms of quick and efficient service. According to Liao and Cheung (2002), one of the most important characteristics that customers seek when evaluating the quality of their E-Banking services is reliability.

In terms of privacy and security, researchers identified and studied a number of elements, including maintaining operational confidentiality and refraining from sharing customer personal information (Agarwal, Rastogi, & Mehrotra, 2009).

According to Madu and Madu (2002), responsiveness is the willingness to assist the bank's customers and provide them with timely service.

According to Nagar, D. N., and Ghai, M. E. (2019), . E-channels are a set of powerful tools that have transformed the banking industry into an anytime and anywhere customized service. Any organization must continuously satisfy their customers if they want to survive.

In order to predict customer satisfaction in e-banking, the SERVQUAL model's service quality dimensions serve as the foundation. Toor, A., Hunain, M., Hussain, T., Shoaib Ali, & Shahid, A. (2016).

METHODOLOGY

Conceptual Framework:

The conceptual framework was created under the presumption that a customer's level of dependability on the e-banking services—which is itself derived from four primary service quality dimensions—greatly influences their level of satisfaction that has been derived from the SERVQUAL Model.

1. Security and Dependability
2. Receptivity
3. Effectiveness
4. Reliability

This emphasizes that the aforementioned requirements must be satisfied for a consumer to be fully dependable on the e-banking services. Hence, more reliability is correlated with greater satisfaction.

Research Type:

Retail customers of banks with special reference to Bangalore city have been used as the study's sample unit. It is an inductive technique since it moves from a specific to a more general approach. Also, we recorded the responses of 115 people using the survey method in the form of google forms consisting of 20 questions in order to analyze and meaningfully interpret the results. The information gathered is from sample units chosen through simple random sampling and data points obtained from web sources and review articles. In addition to questions about demographics, the questionnaire asked about preferences for a variety of e-banking channels, the reasons behind those preferences, whether or not service quality requirements have been met, how this affects customers' behavior patterns, and the level of reliability and satisfaction that may have led them to choose e-banking over more conventional methods of physical banking.

Data Analysis Methods used:

The statistical tools used for the analysis of the collected data were:

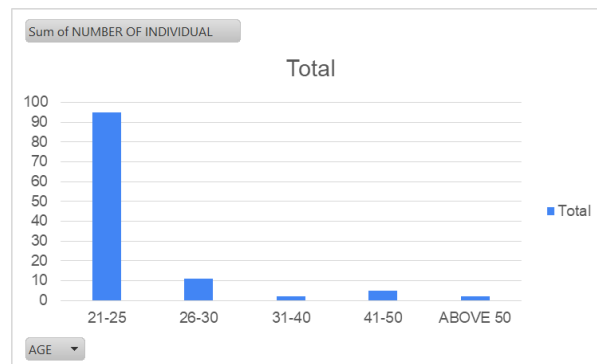
- Descriptive statistic
- Statistic Analysis – Pearson’s Correlation (manual)
- Chi-square test (Spss software)

FINDINGS AND INTERPRETATION

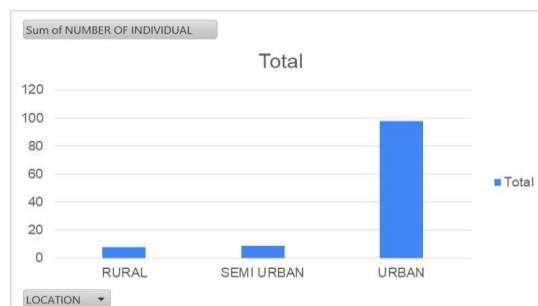
The goal of the study was to determine whether customer reliability and satisfaction with electronic banking have a positive and significant link. Also, we sought to comprehend client perception to understand customer attitude and determine any potential e-banking constraints. Therefore trying to establish the connection between the two theories in this way.

The Data collected and their observations are as follows:

I. Descriptive Statistics



The above presented graph shows the dominance of the youth population that is more reliable on e-banking in terms of their preference as well as usage. Where the individuals of the age group between 19 to 25 are more as compared to the older population which indicates resistance from these people to adopt to technology which may be due to the lack of awareness.



The pie chart indicates the dominance of the usage of e banking is largely contributed from the urban sector as compared to the rural sector. Which indicates the significant role of technology driven banking in a urban set up which is also a shortfall as it depicts the lack of awareness and reach among the rural population.

Gender

	Frequency	Percent
Valid	62	53.9
male	53	46.1
female Total	115	100.0



Fig.1

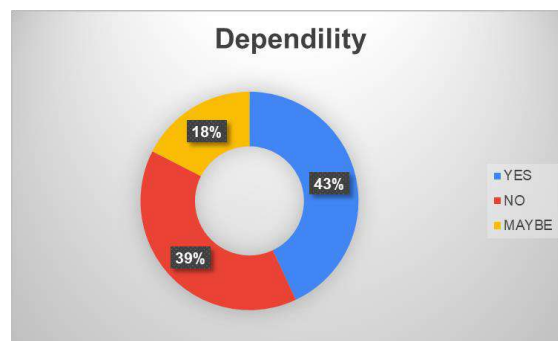


Fig.2

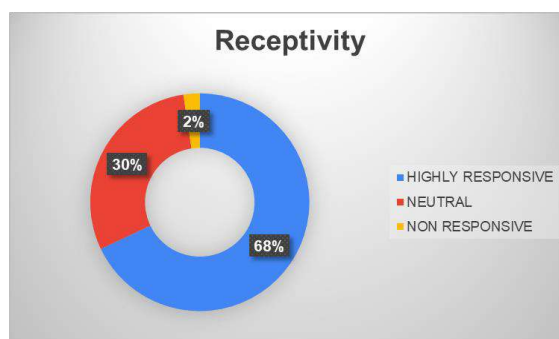
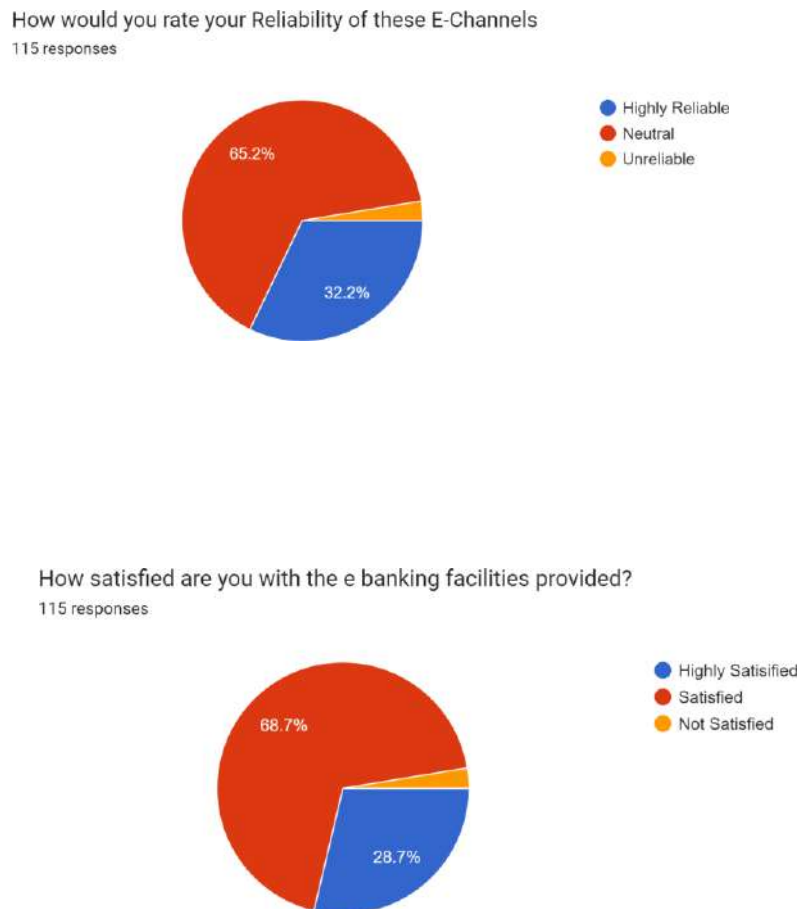


Fig.3

As per the data point shown in fig. 1,2 ,3 it may seen that the questions point on testing the reliability factor of e banking among the samples collected which indicates the level of predominance of the vital role e banking place in a technology driven modern era and even if the costs to avail certain increases the customers would still prefer these facilities has there is a greater degree of reliability which in turn is a result of the other service quality dimensions that are met by these services which is shown below.



Thus, on testing the level of satisfaction among the customers in using the e-banking service based the e banking service quality dimensions it be seen that as the these factors are being met it influences the level of reliability which in turn results in attaining higher level of satisfaction among the customers.

II. Statistic Analysis

Hypothesis I - Pearson's Correlation

H0 - There is no significant relationship between customer reliability and customer satisfaction with respect to preference of e-banking facilities.

H1 - There is a significant relationship between customer reliability and customer satisfaction with respect to preference of e-banking facilities.

Table 1

Individual Rating	Reliability (X)	Satisfaction (Y)	(X) * (Y)	$\sum X^2$	$\sum Y^2$
1 (Highly)	37	35	1295	1369	1225
2 (Neutral)	75	79	5925	5625	6241
3 (Low)	3	1	3	9	1
Total	115	115	7223	7003	7467

$$r = \frac{N\sum xy - (\sum x)(\sum y)}{\sqrt{[N\sum x^2 - (\sum x)^2][N\sum y^2 - (\sum y)^2]}}$$

$$= \frac{3(7223) - (115)(115)}{\sqrt{[3(7003) - (115)^2][3(7467) - (115)^2]}}$$

$$= \frac{8444}{\sqrt{[21009 - 13225][22401 - 13225]}}$$

$$= \frac{8444}{\sqrt{7784 \times 9176}} = \frac{8444}{(8824) \times (95280)} = \underline{\underline{0.999 \approx +1.0}}$$

A correlation coefficient of 1 is obtained which means that for every positive increase in one variable (reliability), there is a positive increase of a proportion in the other (level of satisfaction). Which means there is a positive and significant relationship between reliability and satisfaction.

III. Chi- square Test

H0 - There is no significant relationship between Gender and Usage of e banking facility. H1 - There is a significant relationship between Gender and Usage of e banking facility.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Per cent	N	Per cent	N	Per cent
Gender * Are_you_an_eb anking_user	11 5	100 .0 %	0	0.0 %	11 5	100 .0 %

Gender * Are_you_an_ebanking_user Crosstabulation

Count

		Are_you_an_ebanking_user		Total
		yes	no	
Gender	male	54	8	62
	female	50	3	53
Total		104	11	115

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.733 ^a	1	.188		
Continuity Correction	.997	1	.318		
Likelihood Ratio	1.807	1	.179		

Fisher's Exact Test				.220	.159
Linear-by-Linear Association	1.718	1	.190		
N of Valid Cases	115				

Since the significant level is 0.188 which is greater than the P value i.e 0.05. We are rejecting the Null hypothesis and accepting the Alternative hypothesis. hence , there is a significant relationship between the gender and usage of e banking facility. It is observed that the usage of e banking with respect to male and female users significantly differs provided the frequency of which may be seen as male being 53.9% while female is 46.1% respectively.

CONCLUSION

The study's subject of interest is the customers' satisfaction in the Indian banking sector. The primary overall hypothesis in this study proposed a positive and significant relationship between customer reliability and customer satisfaction with e-banking that has been attempted to be proven through the testable dimensions derived from the SERVQUAL Model. This study was done taken with the consideration of only 115 individual response only. The influence of covid and the demonetization of the rupee were two key factors in India's fast expansion of e-banking. This can be understood as the occurrence of significant events strongly acts as boon or bane in the economy. On the other hand, the preliminary study emphasizes a strong dominance of the younger population who prefer e-banking facilities, which implies the lack of awareness that undermines the trust factor among the older population could be another significant disadvantage. However, there are different scales and domains which may be used to further study in detail.

RECOMMENDATIONS

- Banks that offer online banking services must pay closer attention to conducting public education campaigns for clients to increase their familiarity with online banking services.
- The majority, perhaps even all, users of e-banking services expect security, so the banks must provide it. To educate the public about e-banking services in rural areas, it is proposed that banks with eservices hold conferences, campaigns, seminars or workshops, and tv programs.
- To benefit the elderly and rural population, the banks must provide adequate infrastructure, such as ATMs from the appropriate banks and telephone banking, to foster the growth of e-banks.
- The bank should improve the user experience of its home page, server availability, and online banking services.

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APPENDIX

A STUDY ON THE IMPACT OF E-BANKING SYSTEM ON CUSTOMER SATISFACTION

Questionnaire 1)Name :

2)Age:

20-25

26-30

31-40

41-50

Above 50

3)You are from Rural

Urban

Semi- Urban

4)Gender Male Female

IV. Are you an user of E-Banking facilities? a)Yes b) No

- 5) What issue do you face in E banking facilities a Security and Privacy issues
b Lack of trust c Lack of ease d Others
- 6) Which mode of e banking facility do you prefer to while making transaction? a)Net banking
b)UPI
c)Cards
d)All of the above
- 7) Why do you prefer the given the mode of e banking? a)Secure payments
b)Time saving
c) User friendly d)Convenience
- 8) How much would you rate the efficiency of e banking facilities on a scale of 10
- 9) Do you think the concept of e banking has been able to substitute the role of physical banking practices?
a)Strongly agree b)Partially
c)disagree
- 10) Do you prefer to use e banking services even when the charging high?
- 11) a)Yes b) NO c) may be

12) How would you rate your Reliability of these E-banking facilities provided?

- a) Highly reliable b) Neutral
- c) Unreliable

13) Have you faced any security issues while using E- banking? a) Yes b) No

- 14) According to you, how responsive is the e service quality of banking? a) Highly responsive
b) Neutral
c) Non responsive

15) If e banking channels provides the service of insurance for ‘safety of money in transfers’.
How would you perceive this ?

16) Are there any specific benefits you potentially look for in the e banking services. If any,
what are they ?

17) In a day how many times do you use e banking these channels on an average? a) Once
b) More than once

18) ‘E banking incorporates personalization to cater to the specific needs and preferences of each of their customers’.

Do you agree with the above statement?

- a)Strongly agree b)Partially Agree c)Disagree
- d)Strongly disagree

19) If e banking lacks personalization, what according to you can be done to resolve this ?

20) Rate yourself the level of overall satisfaction you derive on the E banking facilities provided A)Highly satisfied b) satisfied c)Not satisfied

A STUDY OF IMPACT OF ONLINE BANKING ON THE WORLD

Submitted by:

Tenzin Tselha

22SJCCMFA034

Tenzing Woesel

22SJCCMFA035

Tenzin Thakchok

22SJCCMFA036

ABSTRACT:

Banks play a vital role in the life of each and every individual. They are financial institutions which deal with the circulation of money from the investors hand to the hands of the needy ones. These were carried out in the instant periods through direct services with the bank. But now by the advent of technology, the era of e-banking takes its place by shifting all the transactions through internet. Majority of the customers also find it as an easy venture rather than standing and waiting in long queues in the banks for settling their transactions. Various facilities like viewing account balances, ordering cheque books, bill payments, cash management, credit applications, demat holdings, financial advice, foreign exchange trading, insurance, online trading, opening accounts, requests and intimations, tax services, ATM services, telebanking, e-shopping, smart cards, asset management services etc., are being provided through e-banking.

INTRODUCTION:

Banks are financial institutions which deal with accepting deposits from the public and lending the same to those who are in urge for it. It is basically a financial institution dealing with money. In India, there are around 27 public sector banks operating out of which 19 are nationalised and the remaining 6 are SBI and its associate banks, and the rest two are IDBI Bank and Bharatiya Mahila Bank, which are categorised as other public sector banks. There are in total 93 commercial banks in India. Almost all individuals in our society has to connect with the banks in a way or the other i.e., whether he or she is a minor, individual, senior citizen etc. So the need for easy access to banks has become a primary and important task in each and everyone's life. Due to increased use of banking services by all the citizens of our nation, their occurred a huge necessity of instant banking services as the customers had to wait in long queues in their respective banks to settle their transactions. At this moment, the advent of e-banking came to the venue which attracted majority of the customers towards the same as it was easily accessible from their respective homes or organisations where they carry out their routine work. At present there are varying kinds of e-banking facilities provided by the banks to its customers on different terms and conditions. E- Banking E-banking is otherwise called as online banking, also known as internet banking or virtual banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services. E-banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. E-banking includes the systems that enable financial institution customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services through a public or private network, including the internet. Customers access e-banking services using an intelligent electronic device, such as a personal computer (PC), Personal Digital Assistant (PDA), Automated Teller Machine (ATM), Kiosk, or Touch Tone Telephone etc.

LITERATURE REVIEW:

Researcher has gone through various blogs, Newspaper articles, experts' opinion and various Research papers. Researcher has found both positive & negative approach towards the usage of Mobile and Internet Banking.

Akinyosoye, (2011), in his research article entitled on ‘Customer Preference for E-Banking services: A Case study of Selected Banks in Sierra Leone’, researcher has found that online banking has a lot of benefits which added to customers satisfaction in terms of better quality of service offering and at the same time enable the banks gain more the success of e-banking service and thus constitute major concern to financial institutions and customers. Researchers selected 360 respondents and used four point like scale method for purpose of measurement of customer's satisfaction. He finally concluded that many people are increasingly using this service. E-banking has become more important phenomenon in the banking industry with continuous progress in information technology. Finally e-banking

experiencing transformation from cost based system to a paperless system that is more convenient and reliable.

Al-Zubi (2011), in his research paper entitled on 'E-banking functionality and outcomes of customers satisfaction: An empirical Investigation', stated that the adoption of e-banking had a positive effects on customer satisfaction, loyalty and positive WOM (Word of Mouth). The study was amid to reveal the adoption of e-banking factors in the Jordain commercial banks, to determine the factors which constitute e-banking functionality in the Jordain Commercial banks and to examine the effect of customer satisfaction. The researcher gathered the 185 questionnaires, yielding a response of 179 respondents. Researcher formulated various hypotheses pertaining to accessibility, convenience, security, privacy, content, design, speed, fees and charge have positive influence on customer satisfaction. Apart from this security, privacy and content appeal have the greatest impact on customers satisfaction.

Ankit (2011)⁴, in his research article entitled on 'Factors Influencing Online Banking Customer Satisfaction and Their Importance in Improving overall Retention Levels: An Indian Banking Perspective' focused on investigation of the major factors that influence online customers satisfaction with the overall service quality of their banks. Today more and more Indian banks are trying to differentiate themselves in a fiercely competitive Industry. The objectives of the paper are to investigate the factors that influence the level of satisfaction of online customer (i.e. customer using online or internet banking services) of selected retain banks and assessment of relative significant of those factors on overall satisfaction of these online banking customers. Researcher selected 250 sample sizes and used the primary source like questionnaire and interview. His finding shows that a majority of the sample customers were in general, satisfied with the overall service levels of their banks. Finally he has concluded that core services, problem resolution, cost saved, convenience risk , privacy concerns were the major factors that strongly affect the overall satisfaction of online customers.

Bello et.al (2010)⁵ in his research article entitled on 'Impact of E-banking on Customer Satisfaction in Nigeria' examined and assessed the impact of e-banking services on customer satisfaction. He has studied three banks in Nigeria He draw a sample of 180 people (60 in each bank) that maintain current account with these banks. He analysed the data using descriptive statistics and Chi-square. He found that many banks customers in Nigeria are fully aware of the positive developments in information technology and telecommunication. Customers perception of and reaction to their developments are issues of concern to both Government and Banking Industry. He concludes that electronic banking has become one necessary survival weapon and is fundamentally changing the banking industry worldwide. Banks have to upgrade and constantly think of new innovative customized products and services to remain competitive. Government should provide adequate regulatory framework that will ensure customer protection and security of transaction. That way bank customer's confidence in electronic banking would be secured.

Cheng.et.al (2012)⁷, in their research entitled on ‘An analysis of customer Switching Internet Banks in Hong Kong’ examined that the main direct effects of customer satisfaction loyalty and switching costs on split internet bank behaviour. The model also examines the moderating role of socio- economic characteristics on the relationship between customer satisfaction, loyalty and switching costs- split of internet bank behaviour. The researcher also examined their relationship between different socio-economic characteristics. Researcher collected primary data by using questionnaire on internet survey on screen of www.my3g.com and respondents could participate in this survey via the internet. In all 557 respondents given response. However, only but 271 respondents gave proper response. Researcher tested his hypothesis with t-test. Final result of this research provided substantial support for the proposed research model. Split internet banking behaviour is widespread and is heavily influenced by such factors as risk reduction, relative advantage of selected internet banks, prestige needs for credit and special circumstances.

Hazlina Abdul Kadir.et.al (2011)^{1W}, in their research article entitled on ‘Impact of Services Quality on Customer Satisfaction: Study of online banking and ATM services in Malaysia’ identified the effects of services offered by Malaysian bank through online media and ATM’s on customer satisfaction. At first online banking services demanded some facilities such as computer and software to offer their services. This study include the 500 sample of student in different Malaysian Universities (All have Bank Account) and use the Two-Way ANOVA for the purpose of analysing collected data. SERVQUAL model found unable to respond customer need.

Janaki (2010)¹¹, in her research article entitled on ‘E-banking Challenges and Responses in Durai, The Changing Era of E-banking’ she found that clear and widely disseminated strategy that is driven from the top and takes into account the effects of e-banking, together with an effective process for measuring performance against it. She suggested undertaking market research, adopting systems with adequate capacity and scalability, undertaking proportional advertising campaigns and insuring that they have adequate staff coverage and a suitable business continuity plan.

Kumbhar (2012) in his research article entitled on ‘Factors affecting on customer Satisfaction in E-banking: a case study of Public and Private Sector Banks’ examined and found that demographics of the customers are of the most important factors which is influencing internet banking services. There is significant difference in the customer’s perception in internet banking services provided by the public and private sector banks. In this research paper main objective is to observe major users group of internet banking services, service quality and their satisfaction between customer’s demographics and their satisfaction in internet banking. He is using Likert scale method of analysing observations. His overall results show that lightly educated, a person who are employees, businessmen and belongs to higher income group and younger group are using this service. However, remaining customers are not using this service. The private sector banks are providing better service quality of internet banking than service provided by the public sector banks.

OBJECTIVES OF THE STUDY

- To study the history of e-banking
- To analyse the importance of e- banking
- To analyse the features of e-banking
- To analyse the positive and negative effects of e- banking

RESEARCH METHODOLOGY

It is a social research and Research based on primary and secondary data for the proper finding and analysis. Primary data is collected with the help of the questionnaire and interview of the students from different colleges in Bangalore. Secondary Data is collected from newspapers, periodicals, books, journals and website.

Research Questionnaire Questions:-

It is the study about awareness of e-banking services in college students and so generally question is based on e-banking services, it means regarding ATM, Internet banking, credit cards etc.

Sample Selection:-

Researcher had used the questionnaire and distributed it in the Bangalore city in different colleges for respondents. 50 questionnaires were distributed.

Methods of Analysis and Statistical Tools:

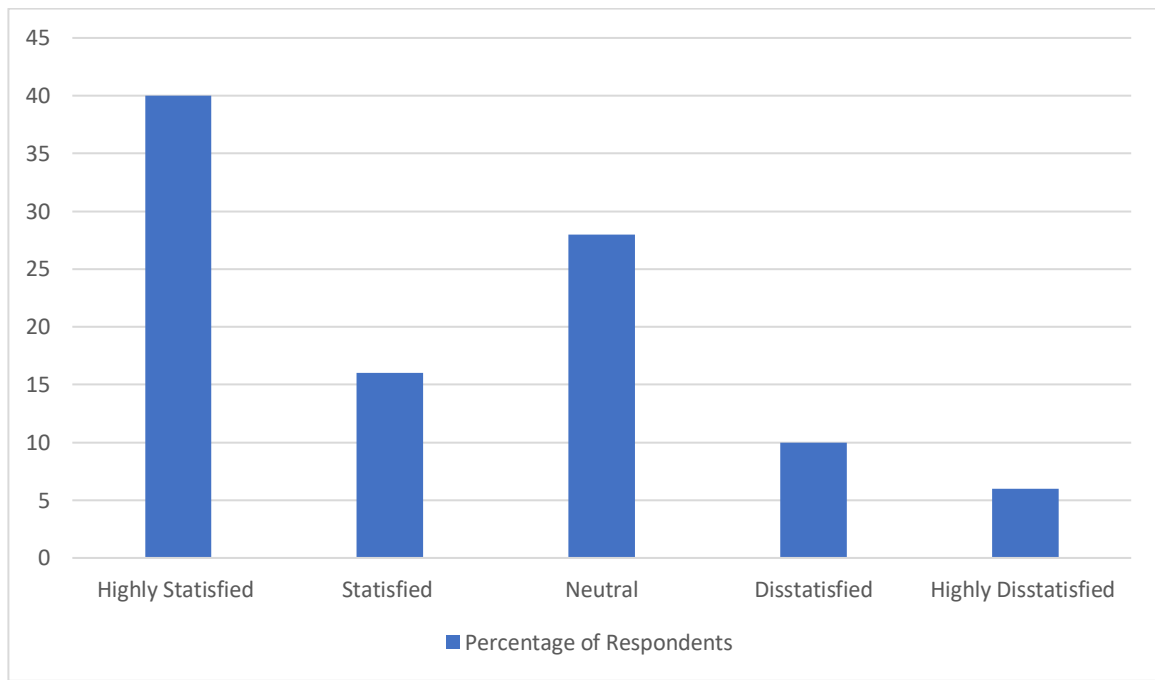
The information collected through the questionnaires and other sources is analysed with the help of SPSS software and Microsoft Excel Sheets. The statistical tools like tabulation, average and percentage are used for analysing the data.

Classification of respondents on the basis of satisfaction on transformation from traditional banking to online banking

Table 1

<u>LEVEL</u>	<u>NUMBER OF RESPONENT</u>	<u>PERCENTAGE OF RESPONENT</u>
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<u>HIGHLY</u> <u>STATISFIED</u>	<u>20</u>	<u>40</u>
<u>STATISFIED</u>	<u>8</u>	<u>16</u>
<u>NEUTRAL</u>	<u>14</u>	<u>28</u>
<u>DISSTATISFIED</u>	<u>5</u>	<u>10</u>
<u>HIGHLY</u> <u>DISSTATISFIED</u>	<u>3</u>	<u>6</u>
<u>TOTAL</u>	<u>50</u>	<u>100</u>



Source: Primary Data Out of 50 respondents, 40 percent of the respondents are highly satisfied with online banking; 16 percent of the respondents are satisfied with online banking; 28 percent of the respondents are neutral with online banking; 10 percent of the respondents are dissatisfied with online banking; 6 percent of the respondents are highly dissatisfied with online banking. From the above observations one can easily say that a vast majority of respondents are satisfied from online banking.

FINDINGS OF THE STUDY

We have received 50 respondents to our questionnaire and based on the findings of this study on the impact of transformation on customer from traditional banking to online banking, the respondents managed to reveal wonderful information to understand and evaluate the opinions and suggestions.

It was found that majority of the respondents are much relying on the online banking and are highly satisfied with the transformation from traditional banking to online banking.

28 people out of 50 were said to be satisfied while 14 people opt for neutral and we found out that 8 people were not satisfied with the online banking services through the questionnaire. It shows that the majority preferred online banking and were satisfied with the services provided, while a minority of 16% were still not satisfied.

It was also found that the respondents currently use like ATM, NEFT, internet banking, mobile banking, debit/ credit card, utility bill payment, ticket booking, etc.

They prefer availing online banking services rather than visiting the bank to inquire about bank balance and availing those services which can be easily done in their home without visiting the banks.

But some respondents still were not used to the online services and preferred the traditional way.

DISCUSSION AND ANALYSIS

The evolution of electronic banking started from the use of Automated Teller Machines (ATM) and has passed through telephone banking, direct bill payment and the revolutionary online banking. At present India holds the second position after China i.e, 34.8% penetration in internet usage which indicates that subscription to the internet is growing by the passage of time and has now become a part of life.

The popular services covered under E-banking includes Automated Teller Machines, Credit cards, Debit cards, cheques transaction payment, mobile banking, internet banking, etc.

It is inferred that there is no association between the essential aspects of e-banking and the overall level of satisfaction on e-banking experience. The essential services like the ease of using e-banking services, the clarity of e-banking rules, complex procedures, reliability, transparency, quality of service, simple application procedure, server issue, connectivity issue, free from security issue, account balance enquiry and details of transaction have failed to exert sufficient influence on the overall satisfaction the customer derives on e-banking services. It is also inferred that there is an association between the essential aspects of e-banking and the overall level of satisfaction on e-banking experience. The essential services like free from privacy issue have exerted sufficient influence on the overall satisfaction the customer derives on e-banking services.

However, because of the conveniency online banking services has offered to the public, it is more demanded and they lean much more towards the online banking services than the traditional.

SUGGESTION

- Banks branches can take steps to create awareness about online banking.
- Bank should allow Reward (Discount) on online banking to encourage more customers to use online banking.
- Banks should take prompt and timely action to ensure the smooth functioning of banking website.
- There should be a strong customer support which can help the customers to sort out their problems at a faster pace.

CONCLUDING OBSERVATIONS

Due to liberalization, privatization and globalization, the competition among banks increased. So, it is a must for the banks to improve its services to maintain its current customers and also give intensive training for the staff in service department. The online banking world can achieve superior interactions with their public base if they accommodate all their customer needs. Even though a major portion of the respondents felt that they were forced into using online banking their responses were positive towards satisfaction and majority of the respondents felt that online banking is very useful in making their lives

easier. Innovations and changing technologies have created a great impact among the current society. Though there are many resistance to change are found in the current environment people have accepted that technology is making their lives easier.

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A STUDY ON CREDIT RISK MANAGEMENT PRACTICES FOLLOWED BY SBI

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ABSTRACT

Risk Management is the application of proactive strategy to plan, lead, organize, and control the wide variety of risks that are rushed into the fabric of an organization's daily and long-term functioning. Like it or not, risk has a say in the achievement of our goals and in the

overall success of an organization. Present paper is to make an attempt to identify the risks faced by the State Bank of India and the process of risk management. This paper also examined the different techniques adopted by SBI for risk management. To achieve the objectives of the study data has been collected from secondary sources i.e., from Books, journals and online publications, identified various risks faced by the bank, developed the process of risk management and analysed different risk management techniques. Finally, it can be concluded that the bank should take risk more consciously, anticipates adverse changes and hedges accordingly, it becomes a source of competitive advantage, and efficient management of the banking industry.

INTRODUCTION:

Risk is defined as anything that can create hindrances in the way of achievement of certain objectives. It can be because of either internal factors or external factors, depending upon the type of risk that exists within a particular situation. Exposure to that risk can make a situation more critical. A better way to deal with such a situation; is to take certain proactive measures to identify any kind of risk that can result in undesirable outcomes. In simple terms, it can be said that managing a risk in advance is far better than waiting for its occurrence.

Risk Management is a measure that is used for identifying, analysing and then responding to a particular risk. It is a process that is continuous in nature and a helpful tool in decision making process. According to the Higher Education Funding Council for England (HEFCE), Risk Management is not just used for ensuring the reduction of the probability of bad happenings but it also covers the increase in likeliness of occurring good things. A model called “Prospect Theory” states that a person is more likely to take on the risk than to suffer a sure loss.

SOURCES OF DATA

For the study, secondary data is employed. The study's data were gathered and assembled from the reports published by the respective bank. Also, the supporting information is gathered from books and periodicals.

LITERATURE REVIEW

(Merton, 1989) Merton argues that the bundling and unbundling of risks identifies a key element within the integration of a franchise pertaining to the financial institutions. However, the firm is not subject to all the risks identified within the market as some of the risks may be traded and consequently transferred while other may be eradicated from the entire process. This necessitates the integration of a process that enhances the defragmentation of potential risks within the activities and assets into three main subgroups in relation to their nature to enhance the adoption and consequent mitigation of the viable strategies.

(Donohue, 2015) Risk is defined as uncertainty, that is, as the deviation from an expected outcome (Schroeck, 2002) or some of the more widely discussed definitions of risk include the following: the likelihood an undesirable event will occur; the magnitude of loss from an unexpected event; the probability that “things won’t go well”; the effects of an adverse outcome.

(Bank, 2017) Good risk management involves planning successive activities in identifying, analyzing, assessing, accepting and managing potential risks. The main objective of risk management is to achieve the right balance between risk and return, as well as to reduce the unexpected effects on the bank's financial performance.

(Al-Mazrooei, 2007) Risk management is a cornerstone of prudent banking practices. Undoubtedly, all banks in today's volatile environment are facing a number of risks, such as credit risk, liquidity risk, exchange rate risk, market risk and interest rate risk, among others - risks which may threaten the survival and success of the bank. In other words, banks are a risk business. For this reason, effective risk management is necessary.

(Burton, 2015) The acceptance and management of financial risk is inherent to the business of banking and banks’ roles as financial intermediaries. Risk management as commonly perceived does not mean minimizing risk; rather the goal of risk management is to optimize the risk-reward trade-off (Kanwar, 2005). The ultimate goal of bank management is to increase the institution's earnings and market value. This requires the bank to create a positive difference between the asset return rate and the cost of its obligations. If a negative spread continues, the institution will face bankruptcy. To avoid this disaster, financial managers should carefully evaluate and manage the default risk.

(Wanjohi, 2013) Wanjohi has analysed the effect of financial risk management on the financial performance of commercial banks in Kenya. They have evaluated the current risk management practices of the commercial banks and linked them with the banks' financial performance. Return on Assets (ROA) was averaged for five years (2008-2012) to proxy the banks' financial performance. The study found out that majority of the Kenyan banks were practicing good financial risk management and as a result the financial risk management practices mentioned herein have a positive correlation to the financial performance of commercial banks.

(Mathura, 1977) Mathura conducted a case study of the State Bank of India and reported that the State Bank of India, in its two decades of service has accelerated the growth of Indian economy in two significant ways: (i) by pursuing the policy of vigorous branch expansion in general and its rural orientation in particular, and (ii) by playing a leading role in introducing bank credit facility to the new fields of the priority sectors of the Indian economy. The study also revealed that the bank had played a leading role in developing the backward regions of the country.

(Greuning, 2000) They explained the usefulness of certain ratios to evaluate the credit risk associated with the banking sector. They also highlighted the usefulness of such ratios that can be derived from banks specific variables which are readily available and how banks can use such ratios internally to avert any catastrophic failures.

(Gray, 1998) Gray studied the credit risks in the Australian banking sector and noted that the credit risk measurement was at the rudimentary level up to the early 1990s and also noted the development of better assessment models for credit risk measurement. The study highlighted that the credit risk plays a critical role in the banking sector role because the loans are by far

the largest asset item of a bank, which generally account for half to three-quarters of the total value of all bank assets

(Haubenstock, 2002) They mentioned that good operational risk management needed the support and involvement of senior management who could decide that operational risk was important and deserved attention and the most important point was to allocate resources accordingly.

OBJECTIVES OF THE STUDY

1. To study the need for credit risk management in SBI
2. To study the various types of risks that the bank exposed
3. To study the causes, extent and implications of credit risks
4. To examine the methods of management and mitigation of credit risks in SBI.

CREDIT

Credit is derived from the Latin word "credere," which means "to trust." There is a clear implication of faith that the payment will be made at the scheduled time when sellers transfer their wealth to a buyer who has promised to pay later. The length of the credit duration and the credit amount are influenced by the level of trust.

Credit is a crucial marketing strategy. It comes at a price because the vendor must borrow money until the buyer pays. Ideally, the cost would be included in the price, but since most clients pay later than expected, the extra unforeseen expense reduces the anticipated net profit.

RISK

Risk is described as an unpredictable situation that could have a negative outcome or consequence that is contrary to a predetermined goal or expectation. Finding an investment that is risk-free is really challenging. Risk assessment is a crucial component of risk management. Numerous public organisations, including advisory committees, are involved in risk management. There are primarily three different categories of risk:

1. Market Risk
2. Operational Risk
3. Credit Risk

Any project's finance design must include a consideration for risk analysis and allocation, and risk management is of utmost importance. Hence, the first stage in determining if a project is feasible is typically calculating risk and profit forecasts. Once the risks have been determined, participants can be assigned to them and the proper safeguards can be put in place.

TYPES OF FINANCIAL RISK:

1. Market Risk
2. Operational Risk
3. Credit Risk

Market Risk

Market risk is the chance that the trading portfolio's mark-to-market value will deviate negatively due to market movement during the time needed to liquidate the transactions.

Operational Risk

All organisations encounter operational risk, which is one type of risk. Operational risk would be more exposed the more complicated the company. This risk develops as a result of technology, human error through omission and commission, and deviation from the regular and planned operation of the system procedures. The revenue of the organisation is affected by a deviation from normal operation, either via increased costs or by lost opportunities.

Credit risk

Credit risk is the possibility that a bank borrower or counterparty will not perform its commitments in line with the terms of the agreement, or, to put it another way, the possibility that a firm's client and the parties to whom it has given money will not make the payments they have promised.

When businesses borrow money, such as from commercial banks, they also expose lenders to credit risk, or the possibility that the business would stop making the payments it has committed. So, borrowing exposes the business owners to the possibility that their company

won't be able to pay its debt and will therefore be driven into bankruptcy.

Participants in Credit Risk:

1. Corporate assets
2. Retail assets
3. Non SLR portfolio
4. Trading and banking book
5. Interbank transactions
6. Derivatives
7. Settlement etc.,

Principals of Credit risk management:

1. Creating a suitable environment for credit risk management
2. Implementing a solid credit-granting procedure
3. Maintaining a suitable credit administration, measurement, and monitoring system
4. Ensuring proper credit risk management
5. Banks should have a credit risk plan, which in our case is disclosed through the credit policy to the entire organisation.

There are two primary approaches of credit risk management.

- Depending on the firm's best judgement, the internally oriented method focuses on projecting the probable cost and volatility of future credit losses.
- Future credit losses on a particular loan are calculated by multiplying the likelihood that the borrower will default by the percentage of the loan that will be lost in the event of default. In addition to the borrower, the type of loan will determine how much will be lost in the event of default (e.g., some bonds have greater rights of seniority than others in the event of default and will receive payment before the more junior bonds).
- If losses are foreseeable, they should be included in product prices and paid for as a regular and recurring expense of doing business. These ought to be direct charges to the loan valuation, in other words. Risk-adjusted returns must account for the volatility of loss rates around projected levels.
- Hence, [(anticipated probability of default) * (expected percentage loss in event of default)]

+ risk adjustment * the volatility of [(probability of default * percentage loss in event of default)] can be used to represent the overall charge for credit losses on a single loan.

Financial organisations starting to understand the advantages of credit risk management strategies. These models are intended to support risk projection, guarantee profitability, and highlight new business opportunities for the risk manager. The model examines the state-of-the-art in credit risk management at the moment. It offers the resources needed to comprehend and assess various modelling strategies. This analyses some of the well-known models and discusses what a credit risk management model ought to accomplish.

The effectiveness of credit risk management models depends on the model's solid design, clever implementation, and ethical use. Credit risk management models have made great progress, but the sector still has to enhance technology. The models that have proven the most effective thus far have been specifically created to address the unique issues of individual institutions.

In order to maximise the risk and return characteristics of the company, a credit risk management model instructs the credit risk manager how to distribute limited credit risk capital among different firms. It's crucial to realise that optimising does not entail minimising risk; otherwise, any company would simply put its money into assets with lower risk. In order to compare the risk and return characteristics of various assets or companies, credit risk management models are used. Quantifying the diversification of risks is one of its functions. Being well-diversified indicates that the company has no risk concentrations, such as to one counterparty or one geographic area.

Credit Rating

The process of giving a borrower a letter rating indicating their creditworthiness is known as credit rating.

Rating is determined by the borrower's capacity (company). To pay back the debt, and he was willing to do it. The likelihood of a corporation defaulting is lower the higher its grade.

Employ when making decisions

1. Whether or not to lend money to a specific borrower; what interest rate to charge?
2. What products will be made available to the borrower and for how long?
3. At what level should sanctions be applied? It should be mentioned that one factor employed in credit choices is credit rating.

The likelihood of the borrowers defaulting is dependent on a number of elements, including the borrower's capacity, cash flow, the collateral they have supplied, and their connection with them.

Key characteristics of the rating tool

1. Wide-ranging parameter coverage
2. Substantial data demand
3. Blend of subjective and objective parameters
4. Trend Analysis
5. 13 metrics are benchmarked against competitors in the market.
6. Captions for the industry outlook
7. 8 grade ratings are generally matched with the most recent data from external grading agencies.

Several parameters used by the State Bank of India to determine ratings are as follows:

1. Financial parameters
2. Business parameters
3. Management parameters
4. Conduct parameters

The challenge of calculating credit risk:

It can be challenging to assess credit risk across a portfolio. Credit exposures are generally measured by obligor and industry by banks and other financial institutions. They have only recently tried to quantify risk in a portfolio environment, using tools like the value-at-risk (VaR) framework, for example. Bank managements do not yet have faith in the risk measures the systems produce, despite the fact that banks and financial institutions have started to build internally or purchase systems that measure VaR for loans.

Particularly, measured risk levels are highly dependent on underlying hypotheses, and risk managers frequently lack substantial trust in such variables. Since the primary purpose of credit derivatives is to effectively transfer credit risk, the difficulty of measuring credit risk and the lack of confidence in the outcome of risk measurement have appropriately made banks wary about using internal credit risk models from banks and financial institutions for regulatory capital purposes.

The lack of attempts to deploy measures to determine Value-at-Risk (VaR) for credit by banks and financial institutions until very recently can be attributed to measurement challenges. The widely used VaR concept for market risk has gained such widespread acceptance that bank and financial institution authorities now permit such measures to be used to evaluate the capital needs for trading portfolios. The models developed to assess credit risk are recent and have not yet been put to the test during a recession.

The outcomes of various credit risk models using the same data can vary greatly. But banks' confidence in the parameter inputs used to calculate the credit risk in their portfolios is still low. They'll and ought to use prudence while managing portfolio risk using credit derivatives. Such models can only support skilled credit risk managers' solid judgement, not replace it.

Credit risk:

The most visible risk that participants in derivatives encounter is credit risk. The danger to earnings or capital posed by an obligor's inability to comply with the terms of any contract with the bank or to otherwise carry out the agreement is known as credit risk. Credit derivatives should be completely integrated inside the credit risk management process for both buyers and sellers of protection. Credit underwriting and administration rules, exposure assessment, limit setting, and risk rating/classification processes should all take credit derivatives activity into account. When determining whether the allowance for loan and lease losses (ALLL) is enough and when evaluating credit concentrations, they should also take

For both vendors and buyers of credit protection, there are various credit risks that present unique risk management challenges. The reference asset or entity is the main source of credit for banks and other financial organisations supplying credit protection.

Managing credit risk:

Management should conduct a financial analysis of the reference obligor(s) and the counterparty (in both default swaps and TRSs) for banks and financial institutions selling credit protection through a credit derivative, establish separate credit limits for each, and assign the appropriate risk rating. The reference obligor should be subjected to the same level of scrutiny as a conventional commercial borrower. The documentation in the credit file should attest to the transaction's purpose and the reference obligor's creditworthiness. The reference obligor should be supported by adequate documentation. To substantiate the risk assessment assigned to the reference obligor, there should be enough documentation.

Banks and other financial institutions should use extreme caution when originating credit risk through credit derivatives. Banks and financial institutions shouldn't let inadequate underwriting standards or indirect exposure assumption result from how simple it is for them to create credit exposure in the capital markets through derivatives. Management should

evaluate the counterparty's creditworthiness, set a credit limit, and assign a risk rating for banks and other financial institutions obtaining credit protection through a credit derivative. The counterparty's credit analysis should be comparable to that done for other borrowers or trading counterparties. The management should keep an eye on the underlying credits being hedged in terms of credit quality. Even though the credit futures might safeguard against default, the bank will frequently keep the underlying credits following settlement or the credit derivatives' maturity. As the asset's legal owner, management must take the appropriate steps to restore the asset's credit in the event that it deteriorates.

Credit exposures resulting from credit derivative transactions should be measured by banks and financial institutions and combined with other credit exposures to counterparties and reference companies. The level of risk and protection in these transactions might vary greatly between transactions and can result in highly personalised exposures. The measuring process and underlying presumptions should be documented and supported.

Yet, the cost of insurance should take into account the likelihood that this basis risk will pay off. In general, some basis risk will exist unless all of the terms of the credit derivatives are the same as those of the underlying exposure, creating an exposure for the terms and conditions of protection agreements to ensure that the contract offers the desired protection and that the hedger has identified sources of basis risk

Standardised approach:

Though much more risk sensitive, the standardised technique is fundamentally equivalent to the current deal. The bank calculates the sum of the risk-weighted asset values by allocating risk to each of its assets and off-balance sheet holdings. A risk weight of 100% indicates that an exposure is taken into account when determining the value of risk-weighted assets, which results in a capital charge of 9% of that value. Individual risk weight is now determined by the wide borrower category (i.e sovereign, banks or corporate). According to the new agreement, reference ratings issued by an external credit assessment organisation (such a rating agency) that complies with tight requirements will be used to fine-tune the risk weights.

Risk Weights:

- Central Government guaranteed – 0%
- State Govt. Guaranteed – 20%

- Scheduled banks (having min. CRAR) – 20%
- Non-scheduled bank (having min. CRAR) -100%
- Home Loans (LTV ≤ 75%)
 - Less than Rs 20 lakhs – 50%
 - Rs 20 lakhs and above – 75%
- Home Loans (LTV > 75%) – 100%
- Commercial Real estate loans – 150%
- Personal Loans and credit card receivables- 125%
- Staff Home Loans/PF Lien noted loans – 20%
- Consumer credit (Personal Loans/ Credit Card Receivables) – 125%
- Gold loans up to Rs 1 lakh – 50%
- NPAs with provisions <20% □ 150%
 - 20 to < 50% □ 100%
 - 50% and above □ 50%
- Restructured/ rescheduled advances – 125%
- Credit Conversion Factors (CCFs) to be applied on off balance sheet items [NFB] & unutilised limits before applying risk weights.
- Some important CCFs –
- Documentary LCs – 20% (Non- documentary - 100%);
- Perf. Guarantees – 50%, Fin. Guarantees- 100%,
 - Unutilised limits – 20% (up to 1 year), 50% (beyond 1 year) Standardised Approach -

Long-term

Ratings	Risk Weight
AAA	20
AA	30
A	50
BBB	100
BB & below	150
Unrated	100

Standardised Approach - Short term

CARE	CRISIL	FITCH	ICRA
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PR1 +	P1 +	F1 +	A1 +
PR1	P1	F1	A1
PR 2	P2	F2	A2
PR 3	P3	F3	A3
PR 4 & PR 5	P4 & P5	B, C, D	A4/A5

Collaterals accepted under the Standardized Approach by Basel II

- Cash
- Gold
- Securities issued by Central and State Govt
- KVPs and NSCs (not locked in)
- Life Policies
- Specified liquid Debt Securities
- Equities forming part of index
- MFs - Quoted and investing in Basel II collateral.

Short term and long-term Ratings:

- Short-term Ratings provided by ECAIs will be valid for Exposures with a contractual maturity of less than or equal to one year (apart from Cash Credit, Overdraft, and other Revolving Credits).
- Long Term Ratings provided by ECAIs will be valid for Domestic Cash Credit, Overdraft, and other Revolving Credits regardless of the duration and Term Loan exposures of over 1 year.
- No matter the contractual maturity, Long Term Ratings provided by IRAs will apply to overseas exposures.
- It is not possible to risk-weight other corporate group members using the rating given to one specific business within the group.

Credit Policy:

Bank’s investments in accounts receivable depends on: (a) the number of credit sales, and

(b) the collection period. The amount of credit sales, the length of the collection process, and subsequently the investment in accounts receivables can all be influenced by the finance management in one specific method. The modifications in credit policy have made that possible. The term credit policy is used to refer to the combination of three decision variables: (1) credit standards, (2) credit terms, and (3) collection efforts, on which the financial manager has influence.

Credit Standards

The selection of the clients to whom items may be sold on credit is based on credit standards. An organization's investment in accounts receivable will rise if it has more slow-paying clients. The risk of default for the company will also increase.

Credit Terms

Credit Terms outline the length of credit and the conditions for client payment. Investment in accounts receivables will be significant if consumers are permitted extended time period for completing payments.

Collection efforts

The actual collection period is determined by collection attempts. The investment in accounts receivable decreases as the collection period increases, while the investment increases as the collection period decreases.

FINDINGS

1. Credit is available from State Bank of India in all industries through equal monthly instalments, making it simple for anyone to obtain financing.
2. The analysis shows that SBI and partners approved fewer loans for agricultural than for other sectors.
3. Credit recovery is acceptable during the research period. The excellent recovery strategy used by SBI lowers NPAs.
4. The State Bank of India is increasing credit in the following areas of focus:
 - SBI Term Deposits

- SBI Recurring Deposits
 - SBI Housing Loan
 - SBI Car Loan
 - SBI Educational Loan
 - SBI Personal Loan ...etc
5. Credit risk management process of SBI used is very effective
- 6.

RECOMMENDATIONS:

1. The bank should continue to update its credit policy because doing so will support efforts to change the direction of the policies.
2. The procedural rules for applying the credit policy should be amended by bank authorities as necessary from time to time due to organisational and situational requirements.
3. Bank shall offer the borrower loans at a reasonable interest rate to enable the borrower to make timely and regular repayments of the loan balance to the bank.
4. All investments, with the exceptions specified in the investment policy, must receive a minimum grade rating of AA or an equivalent grade from at least two rating agencies.
5. The longest investment tenor for corporate bonds is 15 years. Except for Basel III Tier-1 Bonds, no investment may be made in any body corporate's perpetual bonds.
6. SBI's credit risk management procedure is quite successful.
7. The State Bank of India has implemented a better system to control credit concentration risk through the use of a framework for risk-sensitive internal prudential exposure limits for both individual and group borrowers.
8. Banks are required to offer loans for business startup at a reasonable interest rate. The consumers are able to promptly and regularly repay the bank for the loan amount as a result.

CONCLUSION:

1. It is exceedingly challenging to cover every aspect of "Credit Policy" and "Credit Risk Management" in a limited amount of time due to the subject's vastness. However, every effort has been made to cover most of the important aspects, which have a direct bearing on improving the financial performance of Banking Industry.
2. In conclusion, it would be appropriate to note that the State Bank of India has provided unique inputs on "Credit Policy" and "Credit Risk Management." The State Bank of India is providing and increasing credit to all industries in accordance with the directives and instructions issued by the Reserve Bank of India.
3. The State Bank of India has made significant progress in almost all of the key metrics thanks to the coordinated efforts of its management and staff.

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A STUDY ON THE APPLICATION OF BIG DATA IN FINANCIAL SERVICES

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ABSTRACT

Data is one of the most relevant units that companies of all sectors use in order to find out how their products or services should be made or offered. The Financial Industry relies on big data events and they take these and use their analytics for making sound decisions.

Identification of big data analytics applications in the finance industry seemed to be our research's key objective. But with the effective conduct of our study, we were able to surface vast applications of big data analytics and fintech, which could act as a basis for future research. Big data analytics could be used in the fields of banking and finance and in areas like healthcare, construction, etc., which provides scope for future research.

With the advent of technology and the rising adversities in various sectors, big data analytics could play a vital role in making work more efficient.

This paper would help provide insights into the limitation like the privacy concerns of big data in the current scenario, especially during the Covid Pandemic. This offers future researchers the scope of In-Depth analysis concerning privacy issues and other Big Data issues. In this paper, we answer the question “How Big Data Analytics helps in developing the Financial Industry?”. We try to answer this question by using the literature review methodology. We find the scope, opportunities, and challenges of Big data in financial services but also discuss the privacy aspect of big data and its implications.

Keywords: Big data Analytics, FinTech, privacy, machine learning, financial services, banking systems, cryptocurrency, cybersecurity risk, artificial intelligence.

INTRODUCTION

Data is one of the most relevant units that companies of all sectors use in order to find out how their products or services should be made or offered. Data at present is stored in large groups and in computerized form also known as Big data Analytics. The Financial Industry relies on big data events and they take these and use their analytics for making sound decisions. These data help to bring information regarding financial products and how big data helps the finance industry in all aspects, including security. Advances in data analytics and computational power are allowing firms to exploit data in an easier, faster, and more reliable manner, and at a larger scale. By using big data, financial firms and new entrants from other sectors are able to provide more and better financial services. Governments are also exploring ways to use big data collected by the financial sector more systematically to better understand the financial system as a whole and the overall economy.

Our research focuses on how big data analytics could help curb the frauds that can occur due to the risk associated with cybersecurity or frauds. These frauds and risks have shown an increasing rise with the advent of the pandemic, leading to huge data breaches and losses that could have been prevented if there were alternate ways to protect it. Big data Analytics could be the key driver in preventing such frauds and risks by reviewing the challenges of security and privacy in big data environments and finding alternatives for the same. We would also go through other aspects of how big data helps the finance industry.

We would go through various articles and good Journals related to the area of Finance, which would be linked to the area of Big Data and its applications across the Financial Industry. Through this, we would be able to understand what all tools are used for data analytics and how we could use the data and convert it to proper insights for businesses to make sound decisions on their products and services.

The complexity of the data to be managed today is a real challenge. Traditional tools for the treatment of data seem simple compared to the big contextual data collected. The volume and diversity characteristics of Big Data lead to a new level of complexity in data security when telecom operators integrate new sources of information. Because of the competitive environment, gradual and continuous loss of landlines, and increased social networks, telecom operators have lost a large revenue amount.

Current limitations to forecasting with big data are that traditional tools do not have the processing capabilities for the size, speed, and complexity of the data, which poses challenges for organizations.

In India and other countries, big data has been raising lots of questions among various groups of people. The lack of control over data governance was present. Therefore, multiple programs and committees were established to meet data protection and other concerns regarding big data and its privacy concerns. The inception of Privacy Enhancing Technology (PET) helped end-users safeguard the privacy of the personally identifiable information that they willingly provide to government agencies and other service providers. There were different ways in Big Data privacy.

Along with privacy legislation and the implementation of the PETs mechanism, a multistakeholder approach is needed to deal with the right to privacy. Different relevant stakeholders must follow some standard and independent best practices to share, collect, store, analyze, and handle personal data and information in the age of big data. The Personal Data Protection Bill, which was passed in December 2019, was one step towards big data protection. Through this bill, government intervention is provided, and provided a proper legal framework. In the USA, the implementation of Fair Information Practices (FIPs) monitors Big data privacy. But there are various privacy laws for each state in the US. E.g.,

California’s Online Protection Privacy Act (CalOPPA).

RESEARCH OBJECTIVES

- To understand how Big Data Analytics helps in developing the Financial Industry.
- To understand how Big Data Analytics solves the issue of Data Security and brings help in bringing informed decisions for Financial Industry.
- To understand what was the role of Big Data Analytics in a Pandemic.

REVIEW OF LITERATURE:

The increased emphasis on data and the work to implement Big Data effectively within an organization provides an opportunity for finance and accounting professionals-who traditionally are proficient at pulling data from a variety of

information systems, manipulating that data, and gleaning insights from it-to assume a business partnering role with others in their organizations (Lawson et al., 2020).

The aim of the future research is to categorized the respondents according to their main function role within the company and to establish if they are familiar with the organization cloud strategy and what is their role within the organization's cloud strategy. Data sharing and integration is one of the transformations of financial services brought by digitalization that can improve the overall efficiency of companies' department through sharing information. Sooner or later the majority of digital activities will be "touched, by cloud computing. (Bogdan et al., 2020).

Big data and Big Data Analytics impact nearly every aspect of accounting, including audit, tax, and managerial accounting. It helps in identifying various opportunities for improvement, and aid in evaluating global opportunities. (K Bansal, Sanjeev; Bala, Rajni; Bansal, Deepak)

Computer applications are not all anonymized equally and certain privacy problems cannot be solved by making the users anonymous (Henry et al., 2018).

The market for BDA solutions is one of the fastest-growing IT markets. While companies across industries are making substantial investments in BDA, the body of empirical evidence for the positive impact of BDA on organizational performance is still only emerging (Muller et al., 2018).

Data analytics tools used by the public and private sectors to fight financial crime need high- quality and accessible data at a global level. Data protection or localization rules create obstacles to accessing data and sharing information across financial groups and lead to “silos” of information, against the Basel Committee’s principles for effective risk data aggregation and reporting. As a result, for automated tools to effectively mitigate financial crime risks, privacy laws should include exemptions for data sharing based on transparency and security purposes. (Aparicio et al., 2017)

The rapid development of Big Data and data analytics has prompted this study to review and to explore how and why Big Data and analytics can help to hone Malaysian auditors/accountants’ competencies (perceived) in performing their job. (Yeo et al., 2017)

Big data analytics (BDA) has emerged as the new frontier of innovation and competition in the wide spectrum of the e-commerce landscape due to the challenges and opportunities created by the information revolution. Big data analytics (BDA) increasingly provides value to e-commerce firms by using the dynamics of people, processes, and technologies to transform data into insights for robust decision making and solutions to business problems. (Fosso et al., 2016).

The financial industry has shown a greater need for big data technology and data governance in addition to common services such as data warehouse, decision analysis, inquiry statistics and customer analysis. (Questex, LLC ,2015)

Internet finance is a promising field, of which credit service is one important pillar. Understanding the issues related to Internet credit services enriches our knowledge of this new phenomenon. It holds the potential of addressing practical problems. Big Data plays an essential role in many Internet credit service companies' businesses. (Zhang et al., 2015).

There are many areas for future research related to the diffusion of big data technologies. A question of policy interest, as the use of big data technologies, becomes widespread, is the extent to which large-scale data-driven decision-making will complement or substitute other types of human capital in the labor market (such as statistical proficiency). Furthermore, acquiring complementary skills is not the only obstacle to successful big data use. Effective big data use may require changes to existing data assets, management practices, and data governance. (Tambe, 2014).

Workday Big Data Analytics redefines how organizations unify multiple sources, sizes, and structures of data with Workday data to deliver insights business leaders need for critical workforce and financial decisions. (Dow Jones & Company Inc., 2013)

DATA AND METHODOLOGY

Fin-tech or financial technology is a rising trend that has been creating an everchanging impact on the financial services and the banking sector. Fin-tech opportunities are rising with the development of technology, as all services are available within our reach, and people tend to opt for these services rather than traditional methods.

The scope for Fin-tech is ever-increasing and proper integration of fin-tech with machine learning, artificial intelligence, cloud computing, blockchain, etc could prove to be the next step in the advancement of financial services and banking systems. With the proper innovation and regulation, and integration of fin-tech into the daily necessities of the public, there could be a drastic growth in how businesses operate, how banks provide loans and even stock market functioning could be at surge with algorithmic trading becoming a main source of online trading. Fin-tech in line with big data analytics could also provide a successful strategy to companies where big data analytics could be used to identify trends and fin-tech innovation could provide ways in which those services can be availed by the public. Some of the most notable opportunities that fin-tech provides are: data security, technological opportunities, customer experiences personalization, and future-proofing these opportunities help endure the financial and banking system with the advent of proper regulation and functioning.

The pandemic has caused the majority of the sectors to move on a downward slope. All the sectors were in search of ways in which they could improve their position. Big data analytics is the solution during these challenging times as it analyses the different data sets of various companies and helps them identify the most suitable way to survive. Big data analytics also allows these companies to identify risk patterns. The banking and financial services industries benefit the most from big data analytics, becoming a mainstream work tool in the sector.

Our research focuses on how big data analytics can provide an outbreak in molding the Financial Services Industry post-pandemic. We aim through our research ways in which data analytics namely, cloud computing, cryptocurrencies, and blockchains would all help in providing financial services with ease. We intend on using the review-based study to research to proceed with the same. Around 30 articles relating to the topic and related topics will be reviewed in a span of 2 months in order to harvest results and identify the outcomes of the research. We will be using articles published in Google Scholar, JSTOR, academia, etc.

Articles would be the only required resources for such research and we do not expect any barriers or pitfalls as there is plenty of resources available online. The only requirement for this research is human ethics, which would help identify the role of

hackers and maintenance of cyber security risk as it is the most common risk with reference to big data analytics.

RESEARCH GAP

Big data has always been an asset to exploit for companies as it brings in various information which can be crucial for a business to facilitate decision-making. In "Big Data Approach and its applications in Various Fields: Review," we learn about how the use of various techniques in Big data analytics, which helps us in making decisions regarding CRM and HRM and other fields like the Telecom Industry, etc. The improvement in customer service and Upselling and cross-selling is beneficial for companies while offering products in the market.

In "Current landscape and influence of big data on finance" shows that big data has revolutionized the finance industry mainly with real-time stock market insights by changing trade and investments, fraud detection and prevention, and accurate risk analysis by the machine learning process. These services influence increasing revenue and customer satisfaction, speeding up manual processes, improving the path to purchase, streamlining workflow and reliable system processing, analyzing financial performance, and controlling growth. In "BIG DATA, CLOUD COMPUTING, AND DATA SCIENCE APPLICATIONS IN FINANCE AND ACCOUNTING," At this stage, finance seems well ahead of accounting when comes to utilizing data science applications and big data to bring added value to the decision-making process. However, these concepts still seek establishment in the field – which may be hard to attain during a phase of innovations constantly lurking around the corner.

Sophisticated analytics techniques are applied to big data to store, analyze and treat this extensive heave of enormous Data. Using Big Data provides applications in areas like Risk Analytics and Social Analytics, customer analytics, etc., to provide personalized marketing and other customer patterns for decision-making. The Usage of predictive analytics and data visualization could help in decision-making, too, especially in finance. Through the facts and figures and by processing the big data, we could provide lots of insights and models for data visualization.

This research was done using a literature review where the authors of this paper analyzed other authors' research papers and identified conclusions based on their findings. The limitation of the literature review process is that there is a lot of a grey area in the subject we focused and besides, there are more variables that should be taken to make a more conclusive finding. The findings of this paper are purely based on the access to material available to the authors. The results of this research should be open to criticism as the authors of this paper's main objective is to have more studies in this new area of finance so that an economy can be more informed of the advantages and the repercussions.

Here, there is no adequate data available regarding big data performance in a financial company because companies that may use big data are hesitant to admit the same due to the sentiment surrounding data collection. Using big data by financial institutions may give a more personalized experience for the end-user. Still, we have to conduct studies to see if users are willing to sacrifice their privacy and, if yes, to what extent they are ready to offer. There are fewer papers regarding privacy and big data, so there need to be more studies conducted in this area.

CONCLUSION

In the process, numerous issues have been examined with respect to P2P lending, cryptocurrencies and smart contracts. In the paper “How Valuable Is Fin-tech Innovation?” we find that most Fin-tech Innovations yield substantial value to innovators with blockchain being particularly valuable. For the overall the financial sector, internet of things (IoT), robotadvising and blockchain are the most valuable innovation types. Innovations affect financial industries more negatively when they involve disruptive technologies from non-financial startups, but market leaders that invest heavily in their own innovation can avoid much of the negative value effect.

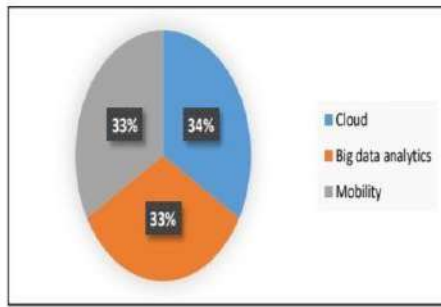


Figure 1. The largest technological investment

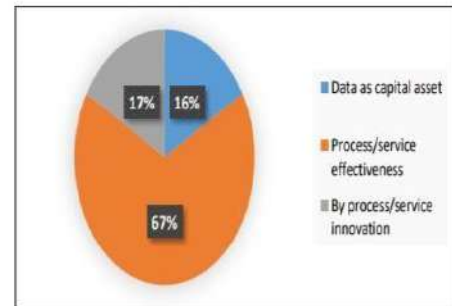


Figure 2. Measurement of the success of key performance indicators

A. FinTech innovation activity by firms and individuals						
Technology	Innovator type					
	Public	Private	Financial	Non-financial	FinTech	Individual
Category	firm	firm	firm	firm	startup	inventor
Cybersecurity	1,179	664	749	1,094	258	1,510
Mobile transaction	569	412	311	670	171	468
Data analytics	234	141	211	164	32	202
Blockchain	60	27	47	40	21	19
P2P	207	101	131	177	33	160
Robo-advising	71	104	104	71	26	147
IoT	109	45	101	53	7	82

B. Industry-level FinTech innovation activity				
Technology category	Most-active industry		2 nd -most-active industry	
	Industry	# of filings	Industry	# of filings
Cybersecurity	Banking	380	Payments	358
Mobile transactions	Payments	175	Banking	129
Data analytics	Banking	143	Payments	33
Blockchain	Banking	34	Payments	11
P2P	Payments	68	Banking	59
Robo-advising	Asset mgmt.	33	Banking	30
IoT	Banking	60	Insurance	41

Through this paper, we found some financial areas directly linked to big data, such as financial markets, internet credit service-companies, internet finance, financial management, analysis, applications, credit banking risk analysis, risk management, etc. The discussion of big data areas mentioned above are regarded as the emerging landscape of big data in finance in this paper.

Big Data emerged when the era of social media grew and such social media companies have vast amounts of data regarding the social lives of its users which is studied extensively by

Mathew Smith in his paper “Big Data Privacy Issues in Public Social Media”. Big data in financial services will lead to the similar environment where another aspect of

a user life will be made known. We see in this paper that Big Data and privacy is a balancing act and we can safely conclude that an environment where the collection of data is allowed with no proper privacy laws in place will eventually lead to a situation where the end user will have zero protection for their data.

DISCUSSIONS

The paper “BIG DATA AND FINTECH IN ISLAMIC FINANCE: PROSPECTS AND CHALLENGES” talks about the demand for Fin-tech solutions is underscored by the rapid adoption of technology; high levels of mobile usage; rising rates of Internet penetration; an increasingly urban, literate and young population; as well as a segment of consumers and SMEs underserved by traditional banking solutions. Despite the fact that Fin-tech innovations bring many opportunities to Islamic finance industry, Fin-tech may lead to a number of issues and challenges from legal and regulatory point of view. The rapid innovation entering the financial industry, in general, can lead to disruptive innovation, if not properly regulated. Thus, regulatory, and supervisory authorities should take those issues and challenges into account in order to support the development of a strong and sustainable Islamic financial system.

According to the paper “Taming the Beast: A Scientific Definition of Fin-tech” the term Fintech was examined without a prefixed article. This paper leads to the question of whether a difference exists between “Fin-tech” and “a Fin-tech”.

In “FINTECH AND BANKING: WHAT DO WE KNOW?,” it has reviewed the emerging literature on fin-tech, with a focus on the interaction between fin-tech and banking.

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A STUDY ON CRYPTO CURRENCY – IMPACT AND CONTRIBUTION TOWARDS ECONOMY

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ABSTRACT:

Money is still a simple yet substantial object that can be physically given from person to person, despite the plethora of data in the twenty-first century. The government now backs money, which was once backed by the commodity gold. Although getting a lot of public attention, theoretical knowledge of the value of crypto currencies based on block chains, as shown by their exchange rates against conventional currencies, remains limited. In the framework of the discussion around the economic impact of crypto currencies, as well as their forecasting and dynamics of crypto currency starts to realize its full potential, several issues, including trust, insecurity, and scalability, have emerged. These problems have brought up sociotechnical worries about how to handle the potential negative effects that such.

INTRODUCTION:

Money is a medium of exchange that allows us to trade goods and services with one another. It can take many different forms, from physical currency to digital tokens. The key characteristic of money is that it is widely accepted as a means of payment, and that it has value in and of itself. Money has been used by humans for thousands of years, and has taken many different forms over time. Early forms of money included shells, beads, and precious metals like gold and silver. Today, most money is created by governments and central banks, and takes the form of physical currency or digital tokens.

The gold standard is a monetary system in which the value of a country's currency is tied to the value of gold. Under the gold standard, a country's central bank would hold a fixed amount of gold reserves and would be required to exchange currency for gold at a fixed rate. The gold standard was widely used throughout the 19th and early 20th centuries and was seen to stabilize currencies and promote international trade. However, the system had its drawbacks, including a lack of flexibility in responding to economic crises and the potential for currency shortages if gold supplies were limited.

Fiat money is a currency that is not backed by any physical commodity but is instead based on the faith and credit of the government that issues it. Unlike the gold standard, there is no fixed exchange rate between fiat currencies and any physical commodity. Fiat money is used by most countries

today and is created by central banks through the process of monetary policy. Central banks can control the supply of money by adjusting interest rates and buying or selling government bonds. Money is a complex and ever-changing concept, and understanding its history and evolution is essential for understanding the global economy. Whether based on gold or fiat, money plays a significant role in our lives, and is a key driver of economic growth and development.

LITERATURE REVIEW:

Mukhopadhyay, Ujan, et al. "A brief survey of crypto currency systems." 2016 14th annual conference on privacy, security, and trust (PST). IEEE, 2016.

In this paper, we examine, contrast, and analyze the various mining methods now in use by the most popular crypto currencies. We assess each mining strategy's advantages, disadvantages, and potential risks. In conclusion, a viewpoint on how crypto currencies are mine, where they have equivalent performance and assurance, and where they have risks and strengths, is presented.

Hashemi Joo, Mohammad, Yuka Nishikawa, and Krishnan Dandapani. "Crypto currency, a successful application of block chain technology." *Managerial Finance* 46.6 (2020): 715-733.

In addition to identifying areas where technology can have a greater impact on payment systems, the goal of this study is to identify the applications and contributions that block chain technology has made to the field of finance in general. The authors provide a thorough analysis of block chain technology and crypto currencies, looking at its successful implementations in a number of financial fields, including crypto currency.

Ahamad, Shaikshakeel, Madhusoodhnan Nair, and Biju Varghese. "A survey on crypto currencies." 4th International Conference on Advances in Computer Science, AETACS. Cite seer, 2013.

Attempts are being made to anticipate and head off this extremely serious situation before it spirals out of control. The world of fiat currencies is old, outdated, lacking in hard currency money supply, and poorly managed by its current governments (Currency Wars). Now it is starting to cause social unrest, this is only the beginning. The global financial crisis that lasted from 2008 to 2013 was accompanied by major social unrest and central bank dysfunction. In this essay, we give an overview of crypto currencies, discuss their advantages over fiat money, and then contrast the various crypto currencies put forth in the literature. Lastly, we suggest many criteria that crypto currencies should meet in order to take the place of fiat currency.

Vujičić, Dejan, Dijana Jagodić, and Siniša Randić. "Blockchain technology, bitcoin, and Ethereum: A brief overview." 2018 17th international symposium infoteh-jahorina (infoteh). IEEE, 2018.

A relatively new method in the realm of information technologies is called Blockchain technology. The crypto currency bitcoin has drawn a lot of attention as one of its initial applications. Along with Ethereum, they form the nucleus of contemporary crypto currency development, with a concentration on smart contracts. This paper aims to provide a succinct introduction to these subjects.

D’Alfonso, Alexander, Peter Langer, and Zintis Vandelis. "The future of crypto currency." Ryerson University (2016): 1-25.

To develop an ideal investment strategy, we analyzed both currencies. After comparing the qualitative characteristics of each currency, we examined their prior performance and extrapolated these numbers to create a five-year prognosis. The and significant elements affecting the demand for both currencies in the future were determined through discussions with experts in the field. After taking into consideration our findings and taking variance into account, we ran simulations to determine the anticipated values given a variety of inputs and conditions.

OBJECTIVES OF STUDY:

The goal of this investigation is to examine:

- 1) To highlight the numerous dangers that are thought to be significant but that, according to our literature assessment, have received little study.
- 2) Our assessment of the literature reveals that, despite acknowledgement of the atypical financial risks associated with crypto currencies, research on them is still lacking.
- 3) To understand how crypto currencies are affecting the Indian economy.

RESEARCH METHODOLOGY:

This paper offers information gathered from crypto currency markets, other research papers, and books on crypto currencies.

CRYPTOCURRENCY MINING:

A crucial mechanism that supports the operation of Blockchain networks is crypto currency mining. Using processing power, the process entails constructing new blocks of transactions as well as validating existing ones before adding them to the Blockchain ledger. In this study article, we will examine the steps involved in mining crypto currencies, as well as their benefits and drawbacks.

The process of mining a crypto currency entails utilizing specialized computer software to solve challenging mathematical equations. Miners often employ specialized hardware like graphics processing units (GPUs) or application-specific integrated circuits (ASICs) to execute the calculations because these equations demand a lot of computational power. A mining client is the programmed used in mining, which links the computer to the network and gives users the resources they need to solve equations and add new transactions to the Blockchain.

Yet, there are a number of drawbacks to mining crypto currencies. The process's high energy requirement is one of its most important limitations. Energy consumption rises with the number of miners on the network since mining requires incredibly energy-intensive computations.

Environmental issues have arisen as a result, as the energy needed for mining increases carbon emissions and might not be long-term sustainable.

Another drawback of mining crypto currencies is that as the difficulty rises, it may become more challenging and less lucrative for individual miners. As a result, larger mining pools or organizations now control a greater portion of the mining power, raising questions about the network's decentralization and the possibility of monopolies developing.

In conclusion, mining crypto currencies is an essential procedure that is essential to the safety and operation of Blockchain networks. Mining has a number of important benefits, such as the financial incentives and network security it offers, but there are also some serious disadvantages, such as the high energy consumption and possibility for centralization. Finding more effective and sustainable ways to mine crypto currencies will be crucial as the crypto currency market develops.

CRYPTOCURRENCY BACKEND:

Bitcoin is a type of digital money that is created and controlled by sophisticated software algorithms. The development of the software code, the development of the Blockchain network, and the issuing of new units of money through a process known as mining are all important milestones in the formation of crypto currencies.

The creation of the network's software code is the first stage in producing a coin. A group of developers frequently produces this code, which is typically open-source and accessible to anyone in order to build a safe and reliable network. Given that the network will be managing significant amounts of money and must be able to survive attempts to compromise its security, the code must be extremely secure and resistant to attacks.

The Blockchain network itself needs to be created after the software code has been created. A network of nodes, each of which has a copy of the ledger, maintains the Blockchain, a decentralized ledger that records every transaction made on the network. The Blockchain uses sophisticated cryptographic algorithms to authenticate transactions and assure their legitimacy, making it extremely secure and impervious to hacking.

The technique of "mining" is often used to create new bitcoin units. Each time a complex mathematical equation is solved utilizing processing power in this process, a new block of transactions is added to the Blockchain. For their work, miners are paid with newly created crypto currency units, which may be traded or kept as an investment.

Initial coin offerings, in addition to mining, are a method of producing bitcoin (ICOs). In the same way that initial public offers (IPOs) on the stock market involve selling new crypto currency units to investors in exchange for funding, ICOs are comparable to IPOs in this regard. The money obtained through ICOs is often put towards expanding the network and enhancing its capabilities.

In conclusion, the development of the software code, the establishment of the Blockchain network, and the issuing of new units of currency through mining or initial coin offerings (ICOs) are all crucial processes in the formation of crypto currencies.

To assure the network's security and functionality, a team of knowledgeable developers is needed to complete the extremely complex process. It will be crucial to keep coming up with new and inventive ways to create and administer these digital currencies as the crypto currency business develops.

The question of crypto currency regulation is complicated and constantly changing. The regulation of crypto currencies is still in its infancy, and different nations have taken varied stances in this regard. Here are some of the main problems with bitcoin regulation.

The need for regulation: Consumer and investor protection is one of the key justifications for regulating crypto currencies. As there is no central bank or government backing for crypto currencies, fraud and frauds are more likely to occur. Regulation can assist safeguard investors from dishonest behavior and also help to increase industry trust. Varying regulatory strategies: Various nations have varying regulatory strategies for crypto currencies. While others, like China and India, have adopted a more circumspect stance, certain nations, like Japan and Switzerland, have developed explicit regulatory frameworks for crypto currencies. The regulation of crypto currencies in the US is still developing, with several states enacting various laws and guidelines. The role of governments and central banks: Because crypto currencies operate outside of the established banking system, regulation of them is challenging

Governments and central banks have a stake in preserving control over the financial system, which the emergence of crypto currencies may jeopardize. To close the gap between conventional and digital currencies, some governments and central banks are looking into the potential of developing their own digital money. Striking a balance between innovation and stability: When it comes to crypto currency regulation, it's important to strike a balance between innovation and stability. On the one hand, innovation is essential for the creation of new technologies as well as for promoting economic expansion. Nonetheless, stability is necessary to safeguard investors and consumers and to preserve public confidence in the financial system. Global regulation's difficulties: Since crypto currencies are a worldwide phenomenon, regulation is a particularly difficult problem. There is a possibility of regulatory inconsistencies and difficulties for international trade and investment because different countries have different laws and regulations in place. A coordinated approach to regulation is required in order to stimulate innovation and safeguard investors and consumers.

Effects of crypto currency on economy

Crypto currencies replacing the fiat money of a country is a widely explored and debated topic in the financial sector. While it's not clear when or even if this change will take action, it's important for us to understand the basic advantages and disadvantages of such change. The decentralized structure of crypto currencies makes them an attractive alternative to traditional fiat money or legal tender of a country. Crypto currencies are not governed by a single entity, such as a government or centralized bank, making them far less susceptible to manipulation and inflation than traditional currencies.

Which could protect user’s financial data from being tracked or monitored by government agencies or other entities. Additionally, because all the transactions of cryptos are encrypted it provide a higher level of security and anonymity than traditional currency. The ability of bitcoin and many altcoins to enable faster and more affordable transactions is another advantage to using crypto currencies as legal tender. Conventional banking methods can be expensive and time-consuming, especially for international transactions and foreign trade. With the use of crypto currencies, it is possible to conduct transactions quicker and cheaper. One of the most significant issue of using cryptos as legal tender are, their volatility. Crypto currencies can experience sudden and dramatic fluctuations in value, which can make them less stable than traditional currencies. This instability will make it difficult to use them in our everyday transactions. Another concern is that crypto currencies are their likelihood to be hacked. Since it only exist in electronic form, they can be targeted by cybercriminals and could be hacked or be used for other fraudulent activities which can lead to significant financial losses for users.

Therefore, replacing a nation over to crypto currency use would be a challenging task that would call for considerable governmental and technological reforms. Although the potential benefits of such change is obviously clear, there are also some difficulties that must be taken into consideration.

Hence, it is still unclear whether crypto currencies will soon replace a nation's fiat currency.

Effect of crypto currency on the Indian economy

The use of crypto currencies have a number of effects on the Indian economy, both positive and negative.

Some of the effects that crypto currencies could have on the Indian economy are:

Financial Inclusion: Traditional financial institutions in India do not adequately service the country's enormous populace. By enabling users to conduct transactions and access financial services without a traditional bank account, crypto currencies may increase financial inclusion.

Cross-Border Transactions: With millions of Indians working overseas and remitting money to their families, India has a sizable remittance sector. Crypto currencies may speed up, reduce the cost, and increase the security of international trade.

Reduction of Fraud and Corruption: The high level of security and transparency offered by crypto currencies may help to lessen fraud and corruption in the Indian economy. This might enhance India's business climate and draw in outside capital.

Volatility: is one of the biggest worries people have about crypto currency. Crypto currencies' value can change suddenly and dramatically, which may make them less suitable for routine transactions. This might make it difficult for crypto currencies to become widely used in India.

Regulatory Uncertainty: The Indian government has adopted a cautious stance towards crypto currencies, despite recent calls to regulate them. Regulations may not be clear or definite enough to deter firms and individuals from embracing crypto currencies in India.

The impact of crypto currencies on the Indian economy remains uncertain. While there are potential benefits to be gained, there are also risks and uncertainties that must be taken into account. As the regulatory framework for crypto currencies in India continues to evolve, it will be important to strike a balance between innovation and stability, in order to ensure that the country can fully benefit from this new technology.

Effect of crypto currency in the global economy

While crypto currencies are still a relatively new and evolving technology, there are several potential effects that their use could have on the global economy.

Financial inclusion increased: People who are excluded from traditional financial systems could benefit from the decentralized and accessible financial system of crypto currencies.

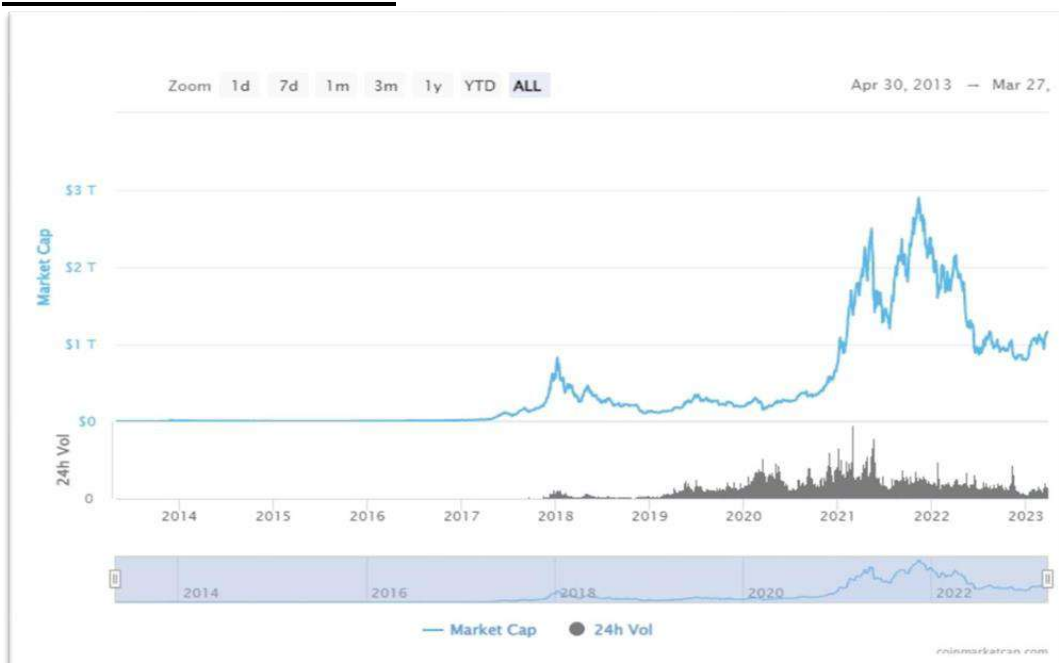
Volatility: The high volatility on the other hand is a major concern as it can cause instability and makes it less suitable for everyday transactions.

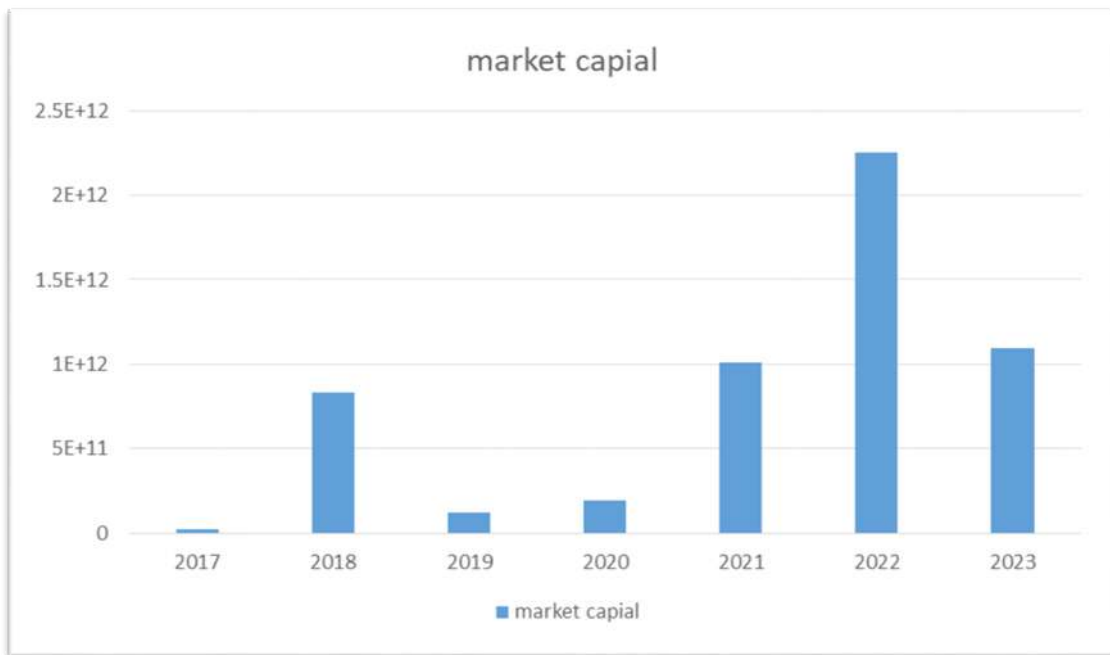
Administrative Vulnerability: the absence of clear regulations and legal frameworks for crypto currencies is a significant obstacle.

Disintermediation: By eliminating the necessity for intermediaries like banks and other centralized institution, the use of crypto currencies has the potential to upend the established banking and financial system.

Improved Privacy and Security: The high level of privacy and security offered by crypto currencies in financial transactions may help lower the risk of fraud, theft and cyber-attacks as it all encrypted and only exist in electronic form.

RESULTS AND FINDINGS:





As you can see all the figures are in trillions crypto currency is been contributing to all emergency economy and crypto currency does not directly contribute to the Indian economy as agriculture does but it contribute indirectly by earning money by trading in crypto and mining it, but compared to global economy in India the crypto market is not such grown market similar to stock market compared to us stock market Indian stock market is not so grown but it's not so insignificant many people in India started to mine crypto, as you can there is a drastic increase in 2018 compared to 2017 but due to covid in 2019 and 2020 the crypto market has fallen down but it has gradually increased over the years as the lockdown has reduced.

What Use Does Crypto currency Serve?

Crypto currencies represent a brand-new approach to money. They pledge to accelerate and reduce the cost of the current financial architecture. Additionally, their technology and architecture decentralize current monetary systems and enable parties to transactions to exchange value and money without the need for third parties like banks.

The crypto currency adoption level is increasing and there are many factors influencing the adoption. There are many indicators of the adoption level including crypto currency number of wallets, unique address, and number of confirmed

transactions. But it is still very difficult to come up with Accurate or close estimation. Of the number of crypto currencies users, it seems that many people treat crypto currency as an investment Vehicle rather than a currency. While other adopted. For its innovative technical aspects. Crypto currency allows users to send or receive whatever amount either in the world and to whomever they wish to provide them with a way to take more control over their own money. Other important adoption driver includes the lower transaction cost at faster speed in comparison to the traditional financial system. Despite the existence many motivations to the crypto currency adoption. It has drawbacks that may prevent the adoption. The regulations ensure the stability of the International Monetary systems, the uncertainty of the government's acceptance and the lack of clear laws or global recognitions that. Constitute the exchange of crypto currency poses a threat in its futures. The maturity of crypto currency technology and its market is still at very early stages. In addition, the acceptance and readiness of businesses to accept crypto currency as payment method is still debatable, especially for the crypto currencies other than Bitcoin. This paper provides a simple informative approach towards the crypto currency, its impact and contribution towards economy.

CONCLUSION:

In conclusion, crypto currency regulation is a complicated and developing topic. While safeguarding consumers and investors is necessary, it's also critical to strike a balance between innovation and stability in the regulation of this brand-new and exciting sector. Finding a balance between regulation and innovation that can promote the growth and development of the business while also protecting customers and investors will be crucial as the regulatory framework for crypto currencies continues to change. The impact of crypto currencies on the Indian economy remains uncertain.

While there are potential benefits to be gained, there are also risks and uncertainties that must be taken into account. As the regulatory framework for crypto currencies in India continues to evolve, it will be important to strike a balance between innovation and stability, in order to ensure that the country can fully benefit from this new technology, the impact of crypto currencies on the global economy remains uncertain. While there are potential benefits to be gained, there are also risks and challenges that must be taken into account. As the regulatory framework for crypto currencies continues to evolve, it will be important to strike a balance between innovation and

stability, in order to ensure that the global economy can fully benefit from this new technology.

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A STUDY ON CUSTOMER SATISFACTION AND BUYING BEHAVIOUR TOWARDS ONLINE SHOPPING

Submitted by:

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1.1 INTRODUCTION

E-business or online business is the shopping of goods and services using internet without the intervention of an intermediary. Since the emergence of World Wide Web sellers highly started offering products through internet and buyers' interest towards online shopping are increasing day by day. The products offered are of wide variety with more choices. In fact, consumers can shop anything that various companies offer through internet. It may be books, household appliances, electronic products or fashion.

The most attracting feature of online shopping is the convenience it provides to the consumers. Consumers can shop any time by sitting at their home without wasting the time of visiting the physical stores. Buyers can purchase any time because online shopping is available round the clock. Online shopping allows you to browse through endless opportunities and even allows you to purchase things that aren't easily available. The payment system is highly secured nowadays that makes the users more

confident in online shopping and easy return policies are also available. Especially the period of pandemic has made a high growth in the online shoppers due to the convenience as well as the safety it provides compared to normal buying.

Online shopping is enabled through applications where all details are maintained and processed through a server that is user friendly. Once the order is placed and payment made the product is delivered to the concerned address given by the consumer. The application is built in two modules one is for the customer who wishes to purchase the products online and another for the storekeepers who maintains and updates information regarding the products. In this period of globalization, the internet shopping has highly been increased and people started to have various requirements from the online shopping. Retailers are devising strategies to meet the demand of online shoppers; they are busy in studying consumer behaviour in the field of online shopping to see the consumer attitudes towards online shopping. Thus, it is highly essential to have a study to know about the factors affecting the consumer satisfaction for the companies to cope with the competition and to survive in the market.

1.2 STATEMENT OF THE PROBLEM

The traditional method of shopping is now being replaced with the digital shopping know as E- Commerce. Covid -19 pandemic paved way for its growth. The last two years showed a boom in online shopping. The retail sector had rapidly developed over the past years because of the efforts made and resources invested in by the retailers to provide a seamless experience to the customers. Earlier purchases were limited to shops, personal selling, door to door services etc. however with the emergence of e-commerce the consumers attitude, behaviour, perceptions and satisfaction level have changed a lot. The study attempts to evaluate whether the consumers are satisfied with the products provided online and analyses the factors influencing consumers to purchase online. The hindrances faced in online shopping is also studied as the need for better services and higher satisfaction is key to the success of online suppliers.

1.3 SIGNIFICANCE OF THE STUDY

This study helps online suppliers with deepening the knowledge about the satisfaction level of customers and their buying behaviour towards online shopping. The online

shopping has increased rapidly in the present scenario leading to a rise in the competition among online suppliers. Thus, this study helps suppliers in providing information regarding the factors that

influences the buying behaviour as well as the customer satisfaction of online shoppers. The online providers can take measures and steps to increase their sales and improve the satisfaction level of customers.

1.4 OBJECTIVES

- To measure the consumer satisfaction of customers towards online shopping and to establish the effect of Availability of product, Economic, Perceived usefulness, Perceived risk and website quality on the buying behaviour of customers.

1.5 SCOPE OF THE STUDY

The scope of the study is to cover the satisfaction as well as the buying behaviour of the consumers towards online shopping, which has seen a tremendous growth in the recent times. Switching of the people to the modern technologies and the pandemic in 2019 paved way for the e-commerce platforms. This study thus helps in understanding the present stage of the online users, their satisfaction level as well as the factors that lead them to purchase decision online. The study is conducted among the online shoppers in Kottayam district of Kerala and data has been collected from a group of samples which represents the whole population. The scope of the study is limited to important six factors on the basis of literature reviews. They are Customer Satisfaction, Availability of Product, Perceived Usefulness, Economic, Website Quality and Perceived risk.

1.6 RESEARCH METHODOLOGY

- Source of Data

Both primary and secondary data were used for the study. Primary data was collected from the consumers through a questionnaire which was prepared using Google forms and circulated via whatsapp and other social media networks. Secondary data used for the study was collected from magazines, journals, websites and newspapers.

- Population size

The population under study was the online purchasers of the Kottayam district.

- Sample size

For the purpose of collection of data, a pilot study was conducted among 30 respondents and then sample size was determined using the following formulae propounded by (Israel, 1992). The desired sample size was 148 and finally collected 151 which was later used for the analysis.

$n_0 = \frac{Z^2 \sigma^2}{e^2}$ Where; n_0 is the sample size

Z is the value of Z in normal distribution curve σ^2 is the variance of an attribute in the population e is the desired level of precision (Israel, 1992).

- Method of sampling

Method of sampling used for the purpose of data collection is convenient sampling.

- Data Analysis

The raw data collected directly from the online shoppers is converted into useful information through various statistical and mathematical tools. SPSS software was used for the analysis and used tools such as the independent sample - t- test, One-way Anova, post hoc analysis etc.

1.7 LIMITATIONS

- Chances of providing inaccurate information by the respondents are high.
- Respondents find it reluctant to provide confidential information.

2.1 RESEARCH GAP

Various authors and researchers have conducted studies regarding customer satisfaction and buying behaviour towards online shopping at national and international levels.

Jayendra singh and Jeon Kim (2012) did a study about the Indian consumers risk perceptions towards online shopping. From the study of Chitra sharma (2015)

consumers buying behavioural factors towards online shopping have been identified. The study of Anurag pandey and jitesh s.paramar listed out the main seven factors which affects the buying behaviour and satisfaction level of consumers. Lakshmanan (2016) submitted a thesis regarding the satisfaction level of consumers and mentioned in his work about the factors regarding purchase of a product through online platforms. Several other studies have been conducted on the topic which are more or less on the same aspect but in international or national levels. However study relating to the customer satisfaction and buying behaviour of consumers in Kottayam district of Kerala has not been done. This study is conducted in and around Kottayam district collected from 151 consumers belonging to different categories

REVIEW OF LITERATURE

(Sunitha et al., 2019) conducted a study on consumer behaviour towards online shopping with purpose of identifying the consumer's behaviour and their confidence. For this purpose, Chi square test and percentage method was carried out. The study found that the major factors affecting the consumer's behaviour was Price sensitivity, Brand loyalty and convenience of time saving.

(Loganathan, 2018) made a study on consumer online purchase behaviour in Coimbatore city. The objective of this study was identifying the factors that affected the buying behaviour and the ones that were most attractive to them. The study shows that there is significant relationship between the education qualification and consumer purchase behaviour. The major suggestions made in the study was to develop marketing strategies attracting females and also to improve the website design.

(Bucko et al., 2018) did a study analyzing the factors affecting the willingness of the consumers to purchase online. They first did principal factor analysis and led to the conclusion key seven factors and then further conducted confirmatory factor analysis through correlation to test its accuracy. The study reveals that price was the major factor affecting the university students due to lack of sufficient fund.

(Lakshmanan, 2016) did a study on customer satisfaction towards online shopping in amazon with the purpose of analyzing the level of customer satisfaction and find out the factors influencing the purchase of product. The study reveals that most of the consumers are well satisfied. Percentage analysis, cross tabulation, chi square analysis

and correlation analysis were conducted. The major suggestion is that was to increase the safety of shopping online.

(Sharma, 2015) Mrs. Chitra Sharma Research scholar pacific university Udaipur did a study on the topic “consumers buying behaviour towards online shopping”. The main objective of this research is to identify consumer’s attitude, their goals to shop online and consumers perceptions regarding ease of use. From the study it is concluded that there are mainly two factors risk aversion and innovativeness which affects consumers buying attitude. The factor risk aversion is sub factorized into high-risk adverse consumers and low risk adverse consumers. The other identified factor innovativeness shows that the attitude of consumers in experimenting and exploring new ways of things to be done. The paper suggest that a detailed analysis of consumers behaviour will helps in better understanding of their attitude towards online shopping.

(Sinha & Kim, 2012) together did a study on the topic “Factors affecting Indian consumers online buying behaviour “which is published under the journal Innovative Marketing. The study was conducted by investigating Indian consumers risk perceptions about online shopping. From the study they concluded that convenience risk is a factor which affects consumers in India. On the other hand, there are different factors affecting consumers behaviour on the basis of gender classification. For males the main factor identified is perceived risk whereas for females’ attitude is a factor which influence them. Which means that females will frame their opinion and go ahead without considering the risk. A survey was developed to identify the factors followed by pilot study and regression analysis.

FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

Demographic features

The study conducted reveals the following demographic features of the respondents.

- Majority of the respondents were male.
- Most of the consumers engaged in online shopping is youngsters of age up to 30.
- Income category of less than Rs.10,000 is engaged in online shopping more prominently.

- Most of the respondents selected were from Grama Panchayat.
- Graduates uses more online shopping systems for purchase.
- The consumers who are married had higher responses than unmarried and others.
- Majority of the responses were form students.

OBJECTIVES OF THE STUDY

The study intends to identify the objective to measure the consumer satisfaction of customers towards online shopping and to establish the effect of Availability of product, Economic, Perceived usefulness, Perceived risk and website quality on the buying behaviour of customers. The findings from the analysis undertaken earlier is as follows.

- Customer satisfaction on the basis of gender, age, geographic region, marital status, occupation and monthly personal income of the respondents are similar. Customer satisfaction on the basis of educational qualifications of the customers are not similar and it is higher in the case of graduates.
- Availability of product in influencing buying behaviour on the basis of gender, age, geographic region, marital status, occupation, monthly personal income and education qualifications are similar.
- The economic factor influencing the buying behaviour on the basis of gender, age, geographic region, marital status, occupation and monthly personal income of consumers are similar.
- The economic factor influencing the buying behaviour on the basis of the educational qualifications is different.
- Perceived usefulness in influencing the buying behaviour on the basis of gender, age, geographic region, marital status, occupation and monthly personal income of customers is similar.
- Website quality in influencing the buying behaviour on the basis of gender, age, geographic region, marital status, occupation and monthly personal income of customers is same.

- Website quality in influencing the buying behaviour on the basis of education qualification is not similar.
- Perceived risk in influencing the buying behaviour on the basis of gender, age, geographic region, marital status, occupation, monthly personal income and education qualification of consumers are similar.

SUGGESTIONS

1. Offer multiple forms of communication for customer support
 - Customers lack proper systems to communicate to the suppliers regarding the issues or queries they might have, so by developing - Walk-in service departments, Phone and email support, Support via live chat, Self-service content, Communities and forums to resolve these and facilitating a smooth channel for the communication.
2. Design a custom contact form
 - Every company should maintain a contact form which allows customers to report any issue by selecting the category of the problem they are facing, providing further explanation and comments regarding the problem if any.
3. Respond in a timely manne
 - Timely response shall be made by the suppliers which makes the customers more attached.
4. Provide 24/7 customer support
 - By providing 24*7 support, problems get solved immediately, we won't lose business, have more satisfied and happy customers. It also demonstrates a positive commitment to customers.
5. Create customer rewards
 - Reward programs will motivate the customers and hence help in retaining the existing customers from switching to other products or online apps.
6. Give transparent information to the employees

Transparency improves employee engagement by highlighting their importance and making them feel more included. Employees are more likely to work harder when they know that their contribution is valuable and when their employer reaffirms their importance.

7. Build a positive reputation through reviews and referrals

- It creates a sense of trust, and that can help in creating loyal customers. In fact, referred customers are proven to be good leads that also stay with your business longer than other types of customers.

CONCLUSION

The scope of online shopping is increasing especially in the current days due to the influence of pandemic. The study reveals that most of the Online shopping consumers are youngsters who belong to the age category up to 20 and 21- 30 as they are more highly aware about the perks of online shopping. Moreover, people started considering online shopping as a regular mode of purchase due to Covid situation made people move towards a digital environment where the use of digitalized techniques increased. Online shopping is considered as the most convenient method of purchase as this will enable the people to shop 24*7. The features like wider choice, cheap price, discount and offers, contactless delivery system as well as e-payment made them more attracted towards e-buying. From fashion items to electronic gadgets as well as other equipment's users started considering online buying as more suitable mode. Through online shopping, the physical verification of the product is not possible yet the return and refund policy made people trust on the online vendors as they can return back the product that doesn't meet their expectations.

Although cashless payment systems are getting noticed due to digitalization but people still prefer cash on delivery as a mode of payment, this may be due to the privacy problems faced by the users. Thus, the online vendors should focus on increasing the security and privacy policies of their websites. Moreover, the website should be made user-friendly as it will be of great help to people with less technical knowledge. In conclusion although people have still issues regarding online shopping but they consider it as the most effective means of purchase and altogether they are satisfied with the facilities offered by the online vendors.

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APPENDIX

Questionnaire

Part A

1. Name

2. Gender

☐ Male ☐ Female ☐ Transgender

3. Age

☐ Up to-20 ☐ 21-30 ☐ 31-40 ☐ 41-50 ☐ 51-60

4. Geographic Region

☐ Corporation ☐ Municipality ☐ Grama Panchayath

5. Marital Status

☐ Married ☐ Unmarried ☐ Other

6. Education Qualification

☐ No Formal Education ☐ +2 and below ☐ Graduation ☐ Post-Graduation

☐ Other

7.
Occupation

☐ Student ☐ Self Employed ☐ Private Job ☐ Government employed
☐ Retired ☐ Not employed ☐ Other

8. Monthly Personal Income

☐ Less than 10,000 ☐ 10,000 – 40,000 ☐ 40,000 – 100,000
☐ One lakh and above

☐

Part B

Rank your preferences on the following statements regarding online shopping

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1. There is sufficient information about the products online					
2. I do mind paying in advance for online shopping					
3. I am satisfied with customer services provided in online shopping					
4. I am highly satisfied in online shopping					
5. Online shopping provide guarantee and warrantee					
6. Online shopping is less expensive than retail shopping					
7. Online shopping provide variety of products for purchase					

8. Online shopping provide delivery within reasonable time frame					
9. There is no difficulty in delivery due to your location for online shopping					
10. Online shopping provides more discount and offers for purchase					
11. Large selection of products are available online					
12. I am satisfied with the product tracking provided online					

13. Online shopping process is simple					
14. There is easy refund policy online					
15. Prefer online shopping since online prices are lower than actual price					
16. Detailed description and information is available to every product online					
17. Delivery charge is reasonable in online shopping					
18. There is no hidden charges for online purchase					
19. The websites are user-friendly					
20. I prefer more secured website					
21. Searching for products in website is simple					
22. Online shopping provides simple payment process					
23. Online shopping is not secure					

24. I am hesitant to give credit\ debit card numberonline					
25. I prefer cash on delivery for online purchase					
26. Online payment has not caused excess withdrawal of fund from bank account					



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