

NEW HORIZONS IN COMMERCE

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The Effectiveness of Financial Inclusion with Special Reference to Thiruvalla Municipality

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Merlin sebastian(M.Com Second Year)

ABSTRACT

Financial Inclusion refers to the capacity of individuals and organizations to gain access to advantageous and less expensive financial goods and services that satisfy their demand for transactions, payments, savings, deposits and insurance-delivered over time responsibly and sustainably. Financial inclusion leads to greater overall innovation, economic growth, and consumer knowledge. While the pandemic creates new opportunities for the economy, It also hurts human life. This study highlights the effectiveness of financial inclusion with special reference to Thiruvalla Municipality. The research was conducted among 150 households. Data are collected through google forms. Chi-square test is used to analyze the data collected.

Keywords: Financial Knowledge, Effectiveness, Accessibility, Financial Inclusion.

INTRODUCTION

Finance has become an essential part of an economy for development of the society as well as economy of a nation. For this purpose a strong financial system is required in not only in underdeveloped countries and developing countries but also in developed countries for sustainable growth. Through financial Inclusion, equitable and inclusive growth of a nation can be achieved.

Financial Inclusion or Inclusive Financing is the delivery of financial services at affordable cost to disadvantaged and low income group of the society. Financial inclusion strives to remove the barriers that exclude people from participating in the financial sector and using these services to improve their lives. Financial inclusion may leads to greater overall innovation, economic growth, and consumer knowledge. Financial inclusion initiatives help to boost the economy of poorer regions and countries. The rise of Fintech is considered a major contributor to increase financial inclusion.

Financial inclusion contributes to economic growth by stimulating entrepreneurship, increasing savings, and expanding investment opportunities. It boosts consumer spending and business development, leading to job creation and improved productivity. A financially inclusive economy also attracts more foreign investment and helps to achieve sustainable development goals.

REVIEW OF LITERATURE

Siva Priya, P Venkateswara Rao (2024) Technological advances have revolutionized financial sector leading to financial inclusion. However, there was a little focus on financial technology services in India. The present research intents to study the influences on financial technology services and the influence of fintech services on financial inclusion.

IPCC (2023) The present study aims to explore the innovations in the financial inclusion space, which can contribute towards decarbonization. Climate change has been leading to severe weather conditions, which are quite scary. It poses a risk of food scarcity and intensifies poverty, health risks, and societal conflicts.

Geralds (2022) set qualitative comparative analysis to analyze financial inclusion drivers across 61 developed, developing and transitional countries worldwide in 2014. The results confirm that financial literacy is a condition of high financial inclusion.

Sharma and Changkakati (2022) Financial Inclusion provides financial services at a reasonable cost to various low-income and disadvantaged segments of society. For the holistic development of an economy, we need an economic system that is inclusive so that it can lead to the uplifting of under or less-privileged members of society.

Dikshit and Pandey (2021) Financial Inclusion is considered an evaluative measurement of the growth and prosperity of a society. It is one of the fundamentals of policy-making in many developing countries, including India.

Soumen and Sujit (2021) The Indian government has prioritized the FI initiative as the majority of the nation's rural population is outside the purview of inclusion. The government is running many initiatives, including the Kisan Credit Card, Pradhan Mantri Mudra Yojana, Pradhan Mantri Jan Dhan Yojana, and Pradhan Mantri Fasal Bima Yojana.

STATEMENT OF THE PROBLEM

The Government of India has introduced the concept of Financial Inclusion for the purpose of increasing the reachability of banking service to all. But it has been found that many of them are unaware about making use of the benefits of financial Inclusion and its impact. The study is intended to know the utilization of banking facilities by people in Thiruvalla area and extend of awareness among people about financial inclusion. Hence, the study entitled 'The Effectiveness of financial Inclusion with special reference to Thiruvalla Municipality.'

OBJECTIVES OF THE STUDY

The research work mainly aims at studying the effectiveness of financial inclusion among households. The main objectives of the study are:

1. To study the respondents on the basis of gender, education, occupation, income, savings and analyze their level towards the services.
2. To assess the level of awareness and use of financial services.
3. To identify whether the services are accessible by all the region of the study.
4. To suggest improvements for success of financial inclusion.

METHODOLOGY

- Research Design

The present project is an analytical study based on primary and secondary data.

- Data Collection Design

The primary data were collected through questionnaire method and direct interview method. A structured questionnaire was used for this purpose and it was prepared with at most care and attention. The secondary data are collected from various Books, Journals, websites and other official publications.

- Sampling Design

Population: The entire people residing in Thiruvalla Municipality.

Sample Unit: A person of age 18 and above residing at Thiruvalla Municipality.

Sample Size: A sample of 150 people residing at Thiruvalla Municipality.

Sample Method: Convenience Sampling method is used.

HYPOTHESIS

Testing of hypothesis is done by using a statistical technique called chi-square test.

H₀=There is no significant difference between gender and level of income in availing the services rendered by banks.

H₁=There is significant difference between gender and level of income in availing the services rendered by banks.

Level of significance =5% at a degree of freedom 4

$df=(c-1)(r-1)$

Test statistic: $X^2=(O-E)^2 / E$

INCOME(RS)	MALE	FEMALE	TOTAL
UPTO 100000	5	2	7
100000-300000	20	15	35
300000-500000	17	10	27
500000-1000000	20	15	35
Above 1000000	26	20	46
TOTAL	88	62	150

COMPUTATION:

O	E	O-E	(O-E) ²	(O-E) ² /E
5	4	1	1	0.25
20	21	-1	1	0.05
17	16	1	1	0.06
20	21	-1	1	0.05
26	27	-1	1	0.04
2	3	-1	1	0.33
15	14	1	1	0.07
10	11	-1	1	0.09
15	14	1	1	0.07
20	19	1	1	0.05
			TOTAL	1.06

Where O=Observed Frequency

E=Expected Frequency

Test Criterion: If the computed value is greater than 9.488(Table value),

Reject H₀

Here, the computed value is 1.06(less than the table value),

therefore, accept H₀.

FINDINGS

There is no significant difference between gender and level of income in availing the services rendered by banks.

An increasingly popular way of remitting money is through mobile banking. India's Unified Payments Interface (UPI) is designed to be transformative and simple, as it does not require much information while carrying out a money transfer. Anyone with a mobile phone and a bank account can use this system through a relatively simple procedure. It is found that the use of mobiles as a remittance channel is high in the study area.

SUGGESTIONS

Only small samples were taken into the study. However, a large sample can be considered as well as the demographic profile, has not been tested, furthermore there are various variables that influences financial Inclusion but only limited variables are included in the study and thus it shall be taken into consideration for future analysis.

CONCLUSION

From the study, it can be concluded that financial inclusion plays a significant role in achieving greater inclusive growth and economic development of a country. It is found that Financial Inclusion is successful to an extent. But necessary steps should be taken to make the people aware of various modern facilities offered by banks and utilization of these facilities in an effective way for the success of the Financial Inclusion.

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A Study on Work Life Balance of Women Teachers with Special Reference to Changanassery Taluk

Hima Sabu (M.Com Second Year) Riya Antony(M.Com Second Year)

ABSTRACT

The abstract discusses the growing significance of work-life balance, particularly in the context of evolving family structures and increasing work demands. It highlights the impact of work-life balance on teacher efficiency, happiness, and learning, acknowledging the prevalence of high psychological stress in professions like teaching. The abstract underscores the need for organizations to prioritize initiatives that promote work-life balance to enhance employee job satisfaction and motivation.

The study highlights work life balance of women teachers with special reference to Changanassery Taluk. The research was conducted among 70 women teachers. Data are collected through Google forms. Chi square test is used to analyse the data collected.

INTRODUCTION

Work life balance refers to an effective management or striking a balance between the work and the personal or social responsibility of an individual. People have to make tough choices to achieve this balance. The issue of work life balance is increasingly becoming important as families are increasingly becoming nuclear and dual earners. Work family conflicts occurs when an individual experience incompatible demands between family and work roles causing participation in both roles to become more difficult. This imbalance creates conflicts at the work life interface.

“The work life balance is a harsh reality for so many women who are forced every day to make impossible choices”-Michelle Obama.

REVIEW OF LITERATURE

Prerna Dwivedi, Urvashi Shrivastava, Sindhu J Nair

A statistical study on work life balance of women employees of secondary schools Bhilai Region

Sustaining the balance between personal life and work life is the most important aspect of employees' lives, which is positively linked to their capability to perform good at work and to lead a happy and satisfied life. Work-life balance (WLB) influences each aspect of employees' life, either emotionally or psychologically. The presented paper provides a statistical analysis-based study of WLB of women employees (women teachers) of secondary schools in Bhilai region.

Kasinathan Saravanan

A STUDY ON WORK LIFE BALANCE AMONG FEMALE TEACHING STAFF MEMBERS IN ARTS AND SCIENCE COLLEGE, TRICHY CITY, May 2021

Study is to evaluate the work life balance among female teaching staff members in Arts and Science College, Trichy City, Tamil Nadu. Further, this study assess the level of work life balance among female teaching staff members and analyzes the influence of different sociodemographic factors on work life balance of the female teaching staff members.

Dr.D. Shoba, Dr.G. Suganthi (2020)

Their study entitled “Work Life Balance and Job Satisfaction – An Empirical Analyses Using Structural Equation Modelling” is about work life balance and job satisfaction of School teachers working in Villupuram District. This study discloses that the attributes Emotional Intelligence, Organizational Commitment, and Attitude have positive effect on job satisfaction of teachers. And the attribute Work-life balance have negative influence on job satisfaction of teachers. And these factors have direct influence on job satisfaction. Job satisfaction through their work life balance indirectly influenced by the attributes Work-life conflict, Flexible working arrangement and Attitude of teachers. And these factors not affected by the type of school in which they are teaching. The work-life balance of teachers working various type of schools like Government school, Aided school and Private schools are same; also, the job satisfaction of teachers is same regardless of the school in which teachers are working.

K Harichitra and Dr. A. Kavitha (2019)

Their study entitled “a study on work life balance among the women teaching employees in arts and science colleges” find out that to achieve work life balance, every teacher should set a goal and shine both in career and family. Some of the strategies and skills like planning, organizing and setting limits can be used both at home and work place for achieving, satisfying or fulfilling well balanced life both professionally and personally. It’s concluded that Family Policy, Welfare state provision and labour market structure important to determine distinct models of work family balance and the financial consequences associated with them. Further the research revealed that working female determines their priorities and as a result they manage their time at home and work place. They try to get support from their family. A part from this in order to save travelling time they try to work at their nearby school .

Dr. Shweta Sharma, Dr. Sanjeevni Gangwani, Dr. Latefa hamad Al Fryan (2019)

Their study “Work Life Balance of Working Women Professionals: Scale Development” tried to develop a valid and reliable scale by considering the significant dimensions of Work Life balance of women professionals working in service sectors and alsoto discuss the future implications of the scale with respect to various sectors in India. An attempt is made to develop WLB scale for women professionals. A survey was done using a selfdesigned questionnaire among 188 employees working in various service sectors of Madhya Pradesh. This study identified eight factors Employee’s motivation, Flexible working conditions, Welfare and recreational activities, Work and total life space, Job enrichment, Grievance handling, Job satisfaction and Family support, and if these factors are taken care of, this would definitelyresult in WLB in women professionals.

Sayed Meharonisa(2019)

Her study “Work-Life Balance and Job Stress Among Female Faculties in India’s Higher Education Institutions” was conducted to find out the reasons for job stress and also the impact of stress in maintaining work life balance among female faculties in India’s higher education institutions and it was found that improper pay structure and hectic work schedules were the main causes of stress in workplace. It was also found that the stresses has caused a decrease in female faculties productivity and also financial problem which is affecting their work life. Thus, it was implicated that there is a positive relationship between stress in work life

STATEMENT OF THE PROBLEM

Work is an important facet of man's life. When women staff members have a successful work life balance they can accomplish more job satisfaction and become highly dedicated in their teaching profession. But in certain cases the women staff members are unable to achieve work life balance. On account of their inability in balancing work and personal life and due to other family problems they may quit their job for taking care of their children and aged parents. As a result educational institutions may lose highly dedicated faculty, which will definitely affect the growth of educational institutions and the education of students. This proposed study would be socially relevant and useful for understanding work life balance of women faculty and various factors causing work life imbalance and this will help in improving quality of education.

OBJECTIVES

The main objective of the study are:

- To study the factors influencing work life balance among women faculty
- To identify the practices followed by women staff members on managing their work life commitments
- To study the effect of work life balance on job satisfaction

METHODOLOGY OF THE STUDY

Population of study

The population of the study is the working women teachers in Changanacherry Taluk

Sample Size:

Under this study, 70 samples of the population is considered. The sample size is based on the convenient sampling from the population. All features of the population are included in this sample size.

Data collection:

Both primary and secondary data were used for the study.

Primary data was collected by means of questionnaire. The samples for primary data collectionis done by convenient sampling method. Secondary data was collected from the internet,journals,articles,books, etc.

HYPOTHESIS OF THE STUDY

Testing of hypothesis is done by using a statistical technique called chi square test.

H1: there is Significant Association between work-life balance and job satisfaction.

H0: there is no significant association between work-life balance and job satisfaction.

Level of significant= 5% at a degree of freedom 4.

$$df = (c-1)(r-1)$$

$$\text{Test statistic: } X^2 = \frac{(O-E)^2}{E}$$

Level of satisfaction	Work-life balance	Job satisfaction	Total
Highly satisfied	18	9	27
Satisfied	35	43	78
Neutral	17	18	35
Dissatisfied	0	0	0
Highly dissatisfied	0	0	0
Total	70	70	140

O	E	O-E	O-E ²	O-E ² /E
18	13.5	4.5	20.25	1.5
35	39	-4	16	0.4102
17	17.5	-0.5	.25	0.0142
0	0	0	0	0
0	0	0	0	0
9	13.5	-4.5	20.25	1.5
43	39	4	16	.4102
18	17.5	.5	.25	0.0142
0	0	0	0	0
0	0	0	0	0
				3.8488

Where O =observed frequency.

E = expected frequency.

Table value = 9.488

Computed value = 3.8488

So there is no significant association between work-life balances and job satisfaction.

Therefore: accept H₀ & reject H₁

FINDINGS

There is no significant association between work-life balance and job satisfaction.

SUGGESTIONS

- Conduct faculty refreshment schemes with in colleges.
- By reducing works other than teaching work life balance can be ensured.
- First preference must be given to teaching than any other work.
- Avoid classes on holidays.

CONCLUSION

Achieving a good balance between work and family responsibilities is a major concern for employees in all sector. If these two are not properly maintained will leads to work life imbalance, stress, and job dissatisfaction. If this is happening in case of teachers will affect students education. Therefore, this study undertaken to know the work life balance of women faculty in colleges.

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K Harichitra and Dr.A. Kavitha , “a study on work life balance among the women teaching employees in arts and science colleges
Dr. Shweta Sharma, Dr. Sanjeevni Gangwani, Dr. Latefa hamad Al Fryan, “ Work Life Balance of Working Women Professionals: Scale Development”
Arunkumar and Dr.R.Saminathan, “Work Life Balance Among Women Teacher’s ”

A Study on Awareness on E-banking Services Among College Students in Changanacherry Taluk

Noby Sebastian (M.Com-First Year)

Abstract

The advent of technology has brought out new electronic channels to deliver banking services such as Automated Teller Machines (ATMs), internet banking and mobile banking. In India, new generation private sector banks namely ICICI Bank and HDFC Bank were the pioneers in introducing internet banking services.

Introduction

In this era of global competition the Banking sector has emerged as a vital service industry. More about the Segmentation, structuring of activities and scope of Banks has changed its landscapes in due of changes in the world economy at large. The Financial & investment activities are added with Insurance & Foreign transactions. This paper is an attempt to study the Awareness.

Internet Banking means providing banking services to customer at his home, office travelling with the use of electronic technology. It means provide banking services to customer at anywhere and anytime, there is no limitation of place and no limitation on time.

Electronic banking is critical in the transformation drive of the banks in area such as products and services and how they deliver to customers. Thus, it is seen as a valuable and powerful tool in the development growth, promotion of innovations and enhancing competitiveness of banks, information technology has been found to lead to improvement in business efficiency and service quality and hence attract customers as well as retain them

SCOPE OF THE STUDY

Internet Banking is very popular terms in this global world. Now generally all banks provide Internet Banking services in every city. There is no any geographical limitation for Internet Banking services. But the utility of the Internet Banking is dependent on the awareness of Internet Banking services, and information about the Internet Banking services.

Methodolgy

1. Sample size

Sample unit of 50 college students from Changanacherry Taluk.

2. Sampling Method Samples are selected using convenience sampling method.

3. Data Collection

This study focuses on the awareness, adoption, etc of Internet banking services among students and aims to gain a deeper understanding of the factors influencing the adoption of Internet banking services by students, particularly among the college students.

- **Primary Data:** The primary data were collected directly from the respondents with the help of questionnaires. Questionnaires were distributed to the college students to gain the knowledge of e-banking services.
- **Secondary Data:** The secondary data were collected from books, journals, etc.

Tool of Analysis

The various statistical tools used for analysing the data are:

- Percentage Analysis
 - Table and Charts

Table 1. Gender classification of respondents.

Gender	No. of Respondents	Percentage
Male	34	68
Female	16	32
Total	50	100

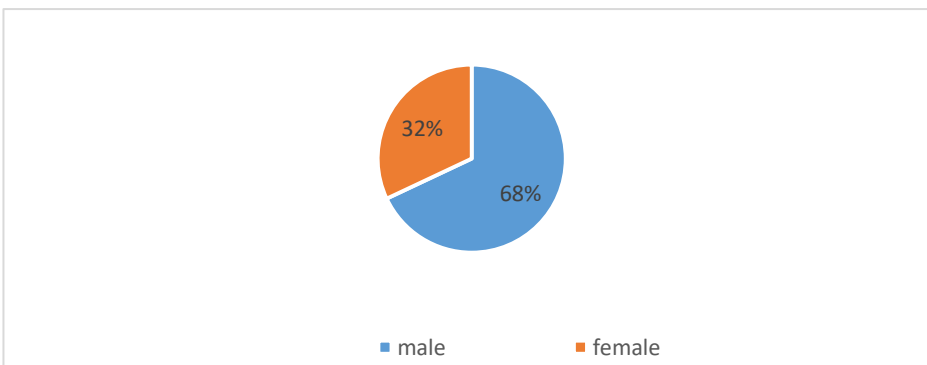
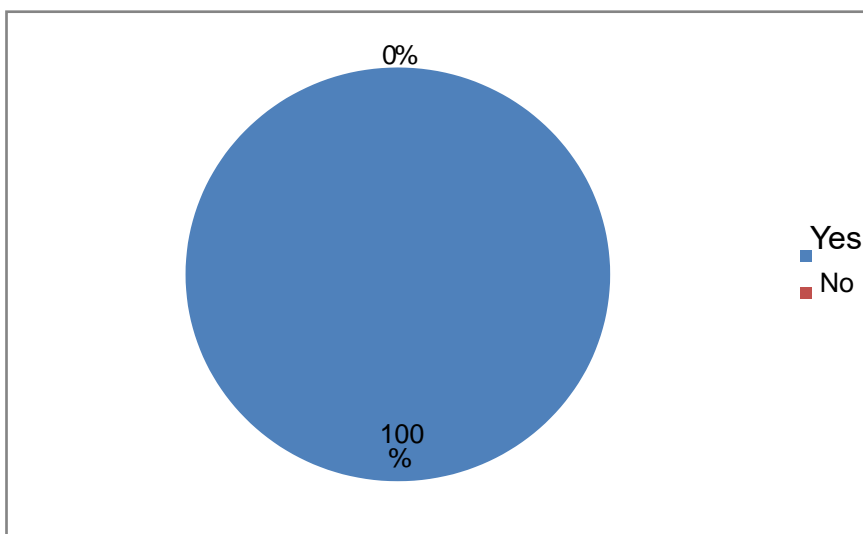
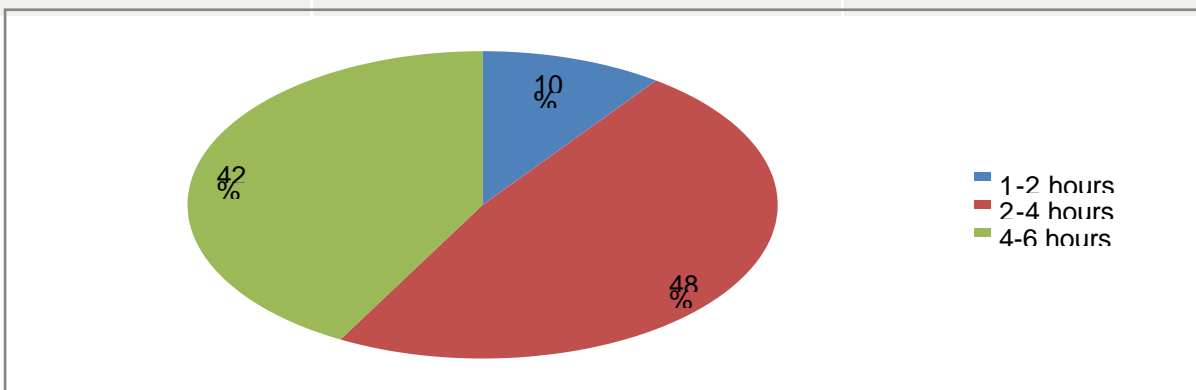


Table 2. Awareness of Respondents about E-banking Services

Particulars	No. of Respondents	Percentage
Yes	50	100
No	0	0
Total	50	100

**Table 3. Showing classification of data on the basis of time spend on E-banking every day by the Respondents**

Particulars	No. of Respondents	Percentage
1-2 hours	5	10
2-4 hours	24	48
4-6 hours	21	42
Total	50	100



Findings

- In this study, it is found that among 50 respondents 32% are female and 68% are male.
- In this study it is found that 100% of the students are aware of E- banking .
- About 48% of students are using E-banking Services for about 2-4 hours.

Suggestions

- The Banks can introduce campaigns in the college campus in order to make students more familiar and aware about the E-banking services offered by them.
- The Banks can introduce more student friendly services like no frill accounts, etc.
- It is advisable to banks not to charge for SMS services, debit card charges, etc from student community, since most of them belongs to non- income group ,irregular income group.

Conclusion

This study can be concluded that most of the students are aware about various E- banking services offered by their bank.

E-banking is quite popular among students since it is convenient to use and time saving too. ATM is popular services among students. There is need to create awareness about Internet Banking security.

A Study on the Effectiveness of Social Media Strategies for Driving Online Shopping among Youngsters in Ernakulam District

Gikson V Soji (M.Com First Year)

Abstract

Today, social media has become an important part of communication in the society and offers a convenient platform for interaction to all age groups. Its overwhelming influence has extended to sales and marketing approaches that have enabled electronic transactions as well as changing behaviors of consumers. These media platforms are preferred channels for commerce because of their affordability and capacity to store data, thus making it possible for companies to reach customers globally within minutes. Additionally, people trust product reviews and recommendations from social media and this affects their purchasing decisions greatly. Therefore, social media stands out as an essential arena for product promotions, sales and customer interactions.

Given the importance of social media in driving online shopping behaviors, this study investigates the effectiveness of online strategies targeting young adults. Businesses need to understand how they can use social media to engage this demographic as they seek ways of increasing their sales with rising popularity of online shopping. The research will examine different types of social media sites and promotional tactics so as to establish which strategies make young adults buy things on the internet more often.

These findings are of utmost importance to businesses, marketers, and researchers who are intent on leveraging social media's influence on young adult online sales. Allowing companies to adapt their marketing efforts to this age group through the development of adequate social media strategies will inherently boost their internet visibility. In terms of marketing and e-commerce, this study deepens our understanding about how social media affects consumer behavior and what it means for firms doing business in the digital market.

In conclusion, this research shows how critical social media is in defining the mode of buying things online by especially young adults. To help businesses engage with these people effectively; this also discloses the best ways they can tap into opportunities that come with e-business.

Introduction

Social media has emerged as one of the most convenient and easy means of communication. Social media has become a convenient way to communicate with all ages. With the growth of social media, sales, and marketing strategies have also changed. Sellers and buyers began to offer and exchange their goods and services online via the Internet. The characteristics of social media, such as cost-effectiveness, and the ability to store large amounts of data, have led sellers to choose social media and the Internet as a medium of exchange.

Social media is present around the globe and allows companies to reach customers all over the world with a single click. Social media helps consumers to view reviews of products and services by existing

users and make wise decisions. Thus, consumers' buying decisions are influenced by social media nowadays. Social media has become a new platform for sharing thoughts about products and services. It can be used effectively to introduce, market, and sell products and services to consumers. Social media can also be used as an effective tool to study consumer behavior in the market. Therefore, it is necessary to study how companies' social media strategies encourage young people to shop online.

Methodology

To study consumer behavior a survey study will be conducted among a sample of youngsters aged 15-30 years who are active users of social media platforms. The survey will include questions related to the usefulness, ease of use, rewards and benefits, and gratifications of social media strategies for online shopping. In conclusion, this study proposes a theoretical framework that draws from the Technology Acceptance Model, Social Exchange Theory, and Uses and Gratifications Theory to understand the effectiveness of social media strategies for driving online shopping among youngsters. The study hypothesizes that the perceived usefulness, perceived ease of use, rewards and benefits, and gratifications provided by social media strategies positively influence youngsters' intention to shop online.

Results

After conducting an analysis of the data from numerous individuals in Ernakulam district, it becomes evident that the effectiveness of social media strategies for driving online shopping among youngsters is strong. Here are the key findings:

Demographics : Most respondents are male (53%) and belong to the age group 18-24 (87%). The majority of respondents were students (86%).

Social Media Usage : Most respondents spend 2-4 hours on social media platforms daily. 55% of youngsters follow brands on social media, with Instagram being the preferred platform for engagement (90%).

Online Shopping Behavior : 80% of respondents shop online monthly, with Amazon being the preferred platform (51%). The majority spend less than 5000 INR on online shopping monthly (85%).

Influence of Social Media : Respondents largely agree that social media plays an important role in purchasing decisions (57%), with 75% finding it easier to shop online due to social media influence. Additionally, 90% noticed an increase in brands using social media for promotion.

Advertising and Trust: 60% of respondents frequently see advertisements on Instagram, but only 44% somewhat likely agree to purchase after seeing one. However, 33% find social media promotions appealing/trustworthy compared to traditional methods.

Product Influence: Factors influencing purchase decisions include product quality, price, and brand. 50% of respondents are somewhat likely to recommend a product based on a social media advertisement.

Product Information and Experience: While 50% find product reviews and ratings extremely important, only 42% find it somewhat important to directly purchase products through social

media. 45% of respondents do not have negative experiences with purchasing products through social media.

Overall Experience: 45% of youngsters agree on the improved overall shopping experience through social media, and all respondents noticed a change in brands' content shared on social media over the years.

Suggestions:

Given the uncertainty regarding the trustworthiness of advertisements on social media, it is recommended that brands focus on gaining the trust of youngsters through various strategies, including providing high-quality product information, genuine reviews, and transparent communication. Building credibility and fostering genuine engagement with the audience can enhance the effectiveness of social media strategies for driving online shopping among youngsters.

Conclusion

After conducting a study on the effectiveness of social media strategies for driving online shopping among youngsters, it can be concluded that social media is an essential tool for businesses looking to engage with their target audience and drive sales. The results of the study showed that social media platforms such as Facebook, Instagram, and Twitter were effective in increasing brand awareness, driving website traffic, and ultimately, boosting online sales. The study found that the most effective social media strategies for driving online shopping among youngsters were those that utilized a combination of visual content, influencer marketing, and social commerce features. By using these strategies, businesses can leverage the power of social media to build relationships with their target audience and turn followers into customers.

Furthermore, the study revealed that social media usage among youngsters is on the rise, with a significant portion of this demographic using social media to discover new products and make purchases. This underscores the importance of developing an effective social media strategy that caters to the needs and preferences of this group. Overall, the study demonstrates that social media is a powerful tool for businesses looking to drive online sales among youngsters. By developing an effective social media strategy that incorporates visual content, influence marketing, and social commerce features, businesses can tap into the vast potential of this demographic and grow their online presence.

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A Study on Brand Awareness and Preferences among the Adidas Customers of Kottayam Taluk

Marcus Abraham Paret (Mcom-First Year)

ABSTRACT

Brand awareness and preferences are crucial factors that influence consumer behavior and drive business success. This abstract presents a study that examines the brand awareness and preferences of a particular brand, exploring the factors that contribute to its popularity and identifying areas for improvement.

The study employed a mixed-methods approach, combining quantitative and qualitative research techniques. A survey was conducted to collect data on brand awareness, brand image, and purchase behavior from a representative sample of consumers. In-depth interviews were also conducted with key stakeholders, including industry experts and brand managers, to gain insights into the brand's strengths and weaknesses.

The findings of this study have implications for the brand's marketing and communication strategies. The brand should focus on differentiating itself from competitors by highlighting its unique value proposition and building a stronger emotional connection with consumers.

INTRODUCTION

Brand awareness satisfies a need of the consumer. A consumer as aims, ambitions, motivation drives and desire. Consumer feels more powerful when he uses the brand. Satisfaction or preference for a brand shows how loyal the consumer is likely to be brand.

We have chosen the brand Adidas for our project. Adidas being Multinational Corporation, which is founded and headquartered in Herzogenaurach, Germany. The company mainly deals in designing and manufacturing of shoes, clothing and accessories. It is the largest sportswear manufacturer in Europe, and the second largest in the world, after Nike. Since having a huge customer base and being popular on a global scale, the brand preference of Adidas is not just relevant but also useful in terms of information about customer preference.

In today's competitive business scenario where every company's product is competing retaining loyal customer is an essence for which increasing the level of brand awareness is very vital.

STATEMENT OF PROBLEM

The study is conducted to analyze the brand awareness and preferences of customers of the brand Adidas

OBJECTIVES OF THE STUDY

1. To evaluate brand loyalty
2. To understand the amount of sales comparison with competing brand
3. To study the reasons for customer preference of Adidas compared with other brand
4. To evaluate the benefit attained by brand through advertisement
5. To evaluate the brand awareness of Adidas

SIGNIFICANCE OF THE STUDY

Brand awareness, as one of the fundamental dimensions of brand equity, is often considered to be a prerequisite of consumers' buying decision, as it represents the main factor for including a brand in the consideration set. The prime importance of this project is to collect information regarding brand awareness of Adidas from consumers residing in Kottayam taluk.

SCOPE OF STUDY

The research was carried out to find factors which influence brand awareness level to maximum level. This research is an attempt to provide feedback to Adidas .Ltd. so that they can bring about changes in various department of their organization which will help them in becoming No.1 sports brand in India. For instance during research factors such as looks, style, brand image, behavior of salesman, timely delivery of products by giving proper information about them. The research would give necessary details to Adidas so that it could know the various factors that affect brand awareness level and then initiate appropriate changes to make it No1 sports brand in India.

RESEARCH METHODOLOGY

Research comprises "creative and systematic work undertaken to increase the stock of knowledge, including knowledge of humans, culture and society, and the use of this stock of knowledge to devise new applications. A research methodology is a systematic plan for conducting research. Sociologists draw on a variety of both qualitative and quantitative research methods, including experiments, survey research, participant observation, and secondary data. This project is using descriptive method.

1. DATA COLLECTION

Data is essential factor in every project .The resources of data may be two types; primary data and secondary data. Both primary and secondary data is used in this project:

- **PRIMARY DATA**

Primary data is **data that is collected by a researcher from first-hand sources**, using methods like surveys, interviews, or experiments. It is collected with the research project in mind, directly from primary sources. This study is made by adopting the questionnaire method. For which a well-structured questionnaire was provided to 20 Adidas users.

- **SECONDARY DATA**

Secondary data is the *data* that have been already collected by and readily available from other sources. For understanding the theoretical aspects of Adidas books, finance magazines, web sites were referred.

2. SAMPLE SIZE

For the purpose of data analysis a sample size of 20 respondents have used Adidas in kottayam taluk were selected.

- **SAMPLING METHOD**
Simple random sampling is used for selecting sample
- **RESEARCH DESIGN**
Descriptive method is used in this project.
- **TOOLS AND TECHNIQUES**
Percentage analysis and bar chart representation of data is the tools used for the study.

FINDINGS

- Major customers are loyal to Adidas brand
- Nike is the only other multi-national corporation which can compete with Adidas if market is favorable.
- Main reason for Brand Loyalty includes superior quality of the product and affordable price.
- Advertisement provided by Adidas does provide adequate information to the customers.
- Most of the customers are aware of the brand Adidas.

SUGGESTIONS

- The after-sale services can be improved by adidas to attract more customers.
- Company may expand its Clothing division of jeans and others due to increased demand from customers.
- If the company emphasise more on pricing decision and strategy, the customer satisfaction of some of the Adidas products are likely to increase.

CONCLUSION

Brand Awareness is the consumers ability to recognize or recall the brand within a given product category. It measures how many consumers in a market are familiar with a brand and what it stands for and have an opinion about the brand. Normally consumers, prefer to buy familiar and well known product. So Brand Awareness is, positively related to purchase intention. Whenever a customer is, willing to buy a good, the first brand name that it appears in his/her mind, shows that this product has higher brand awareness. Higher levels of brand awareness can influence the purchase decision of the consumers. This is one of the reasons, that why a product having high level of brand awareness, will result in higher share in market and superior evaluation of their quality. From the study, we found that the customers are much familiar about the brand Adidas. Advertisement embedded on websites is the most relevant source by which customers get familiarised with the Adidas products.

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A Study on analyzing the perception of customer towards service quality of public sector commercial bank in kerala

Amal Moncy (Mcom – First Year)

Abstract

The commercial banks has development in many aspects In the practical performance of banks function, this was a limited activity in service Banks and commercial processes. Later, it came to They possess financial power and ability to create commercial loans. They possess financial power and ability to create loans. The economical union supported by banks is not restricted to a domestic sphere, but has expanded internationally as its operations enjoy fidelity and fulfilment between banking organizations in different countries

Introduction

The service sector has emerged as an inevitable element and plays a key role in the Indian economy. One of the major areas in the service sector is considered to be the banking sector. It is an integral part of all the businesses and social activities. In India, the banking system has undergone significant change in recent years. These changes are marked by several factors like globalization, liberalization of markets and deregulation, increased competition, innovative technologies and increasingly more sophisticated customers. In the present scenario due to these changes, there has been a rapid transformation in the concept, outlook and services in the banking system. This paradigm shift has resulted in the evolution of a highly competitive, complex and sophisticated system where there is a continuous refinement of services. Hence, the increased role of banking in India's economic development on the one hand and the changes in the business climate on the other has increased the pressure on them. These changes force the banks to reorganize themselves in order to cope with the present conditions.

Banking sector has an existence only when it can achieve sustainable growth. This is probably a difficult task. In order to achieve sustainable growth, the banking sector has to give more emphasis and focus to its customers. Banks have now realized that of all the problems, the most serious problem is losing established customers. Nowadays many customers leave a bank to an extent not because they didn't like the product or services rendered, but because they were dissatisfied and frustrated with the customer service provided by the banking firm. In the modern era of competition, developing long term relationships between the customer and bank has become a more important aspect a banking firm wishes to achieve sustainable growth or increase its profitability, then it has to give due importance to the firm – customer relationships. Hence each and every banking firm has to develop innovative strategies and measures in order to satisfy their existing customers, acquire new customers and also to win back the lost customers.

Customer's expectations regarding the quality and value of products and services are increasing day by day. So a banking firm can build good and strong relationships with customers only if it is able to understand the needs and wants of the customers. Here comes the importance of customer relationships. If this concept is properly implemented, then it will enable the banking firm to develop better service quality measures and strategies, which leads to retention of customers.

Now many of the banks realized the fact that the cost of retaining existing customers is comparatively less than acquiring new customers. One of the popular strategies used in today's competitive financial environment, to satisfy the existing customers and acquire new ones, is developing and maintaining long term relationships with customers. It plays a significant role in all types of business organizations and has attained a pivot position in all service rich organizations.

OBJECTIVES OF THE PROBLEM

1. To measure the customers perception of the service rendered by commercial banks.
2. To analyze the level of the satisfaction of the service quality of the bank.
3. To offer suggestions on the basis of finding for the improvement of service quality of banks?

METHODOLOGY

Research Methodology is the speclures or techniques used to identify, select,process and analyze the specific information about the topic.

LIMITATION OF THE STUDY

1. The sample for the study was based on convenience and may not necessarily be representative of all the students
2. There is the tendency that some students might have been responding in a socially desirable way which would tend to bias the result against finding.
3. The inherent limitations of statistical tools also affected the study.
4. There is bias in information provided by respondents. The study completely relied upon this information.

FINDINGS OF THE STUDY

1. From the analysis of the study it is clear that majority (56%) of the respondents are male.
2. In the case of age classification of the respondents a majority of 40% of respondents comes under the category of age 35 – 54.
3. In the case of classification on the basis of educational qualification 45% of respondents come under the category of graduates.
4. Among the classification of the respondents, according to occupational status 43% of the respondents are students.
5. In the classification according to the place of residence a majority 56% of the respondents are from urban area.

SUGGESTIONS OF THE STUDY

1. Banks should try to build more healthy and personal relationship with the customers.
2. Banks should provide services as per the expectations of the customers.
3. Banks should also try to make customers aware of the innovative services and schemes provided by the banks.
4. Banks should treat their existing customers and at the same time it should try to attract new customers
5. Banks must take necessary steps to improve the competence of their staffs. This can be done with the help of technical training programs. This can lead to improved delivery of customer services.

CONCLUSION

It has been realized that service quality is considered as one of the major influential factor in improving banking activities. As the customer's level of expectation is getting increased as time passes, the bankers are forced to devise new, improved and innovative dimensions. It is essential to explore service quality perceptions

of consumers. Thus the study proposes to examine the service quality and customer retention in commercial banks.

The study led to the understanding of service quality and the customer retention of commercial banks. This study also reveals about the factors influencing service quality, factors influencing customer retention, perception of customers towards service quality and the relationship between service quality and customer retention. Customers today want the very most and the very best for the very least amount of the money and on the best terms. The new and improved banking sector needs to provide a wide variety of services. For facing the competitions and the dynamic environment there comes the need for providing quality services.

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Online Shopping Challenges to Retailers

Anandhu Anil (Mcom –First Year)

Abstract

Retailers are facing major changes, including intensified competition, increased internationalization, and technological advances, which are transforming the competitive landscape at a fast pace. Simultaneously we see an emerging paradigm shift in consumers' buying behavior. Digital devices such as smartphones and tablets allow consumers to search and shop online, irrespective of time and place and without geographical boundaries.

INTRODUCTION

In our opinion, Online shopping has revolutionized the way people shop; it helps to save money in many ways. In view of products price, most of people can't buy something which they want. Some famous brands have good products that everyone likes; sometimes we can't afford the prices at the retail stores. However, you can find the same products that have a lower price on the internet. Maybe you can find more things you like. Shopping online doesn't have many consumes to serve, most of products have lower prices than a shop's products, so you can save your money by shopping online. On the other hand, when you can something at the store, you often can find a low price for fashionable clothes and new things.

We can go shopping online every day, but we can't go shopping at the store every day. Most people have to work five days a week. We must earn enough money to go shopping. However, some people don't want to waste time go shopping. They want to relax and rest when we shopping online. The online shopping serves a better means for customer's preference, it helps them to save time and money.

Online shopping is possible by sitting at home comfortably and provides the ability to search quality products without physically visiting stores. Whereas in the traditional shopping requires personal presence. Online shopping allows us to save time, money and also to conserve energy. In online shopping, we are able to purchase multiple items with just few clicks instead of going out for a traditional shopping where to buy same items, it may require us to visit multiple stores in different corners of the city. After online shopping, we can immediately move to other personal priorities, and can effectively utilize valuable time. Thus, online shopping helps us to conserve energy and valuable time. This project aims to provide insight into the impact of online shopping on traditional retailers

OBJECTIVES OF THE STUDY

- To know the impacts of online shopping to the retailers of textiles and garments
- To find out the problems faced by retailers
- To find out marketing strategies developed by retailers to withstand against online traders
- To identify the class of customers who shop more online
- To analyses the variation in sales of traditional retailers due to the advent of online shopping

RESEARCH METHODOLOGY

The type of research used in my study is descriptive one. Survey method is used for this study. A detailed study of textile and garments retailers in Kothamangalam town is done through structured questionnaire and both open and close end questions.

RESEARCH DESIGN

For this study, the descriptive design is used because the modern online trading is a wide concept. The sampling is done by the convenient sampling.

PRIMARY DATA

The primary data has been collected from public belonging to Kothamangalam municipality, through questionnaire method. For the purpose of study 50 respondents have been selected using convenience sampling method.

Secondary data

The secondary data are also collected from various sources such as journals, magazines, books, internet, etc.

DEFINITION OF RETAIL BUSINESS AND E-COMMERCE

Retail is the sale of goods and services from individuals or businesses to the end-user. Retailers are part of an integrated system called the supply chain. A retailer purchases goods or products in large quantities from manufacturers directly or through a wholesale, and then sells smaller quantities to the consumer for a profit. Retailing can be done in either fixed locations like stores or markets, door to-door or by delivery. Retailing includes subordinated services, such as delivery. The term “retailer” is also applied where a service provider services the needs of a large number of individuals, such as for the public. Shops may be on residential streets, streets with few or no houses or in a shopping mall. Shopping streets may be for pedestrians only. Sometimes a shopping street has a partial or full roof to protect customers from precipitation. Onlineretailing, a type of electronic commerce used for business-to-consumer (B2C) transactions and mail order, are forms of non-shop retailing.

Electronic commerce is a type of industry where the buying and selling of products or services is conducted over electronic systems such as the Internet and other computer networks. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. Modern electronic commerce typically uses the World Wide Web at least at one point in the transaction’s life-cycle, although it may encompass a wider range of technologies such as e-mail, mobile devices social media, and telephones as well.

ADVANTAGE AND DISADVANTAGES OF THE ONLINE SHOPPING

Online shopping method has its own advantages, online shopping can be attributed to handy, all time convenience. The various advantages of online shopping are:

Advantages of online shopping

- It reduces the need for shopping in the store, you can save time and energy consumption.
- Because it is Internet sales, so we can save store expenses.
- The products and services can be a cheaper price.
- When shopping online, you can now easily compare prices and product information.
- The customer can experience shopping comfortably sitting at home or from anywhere they wanted.
- We can refer to other users of the product evaluation and comments
- The product information can be easily viewed online.
- There are no limit business hours to online shopping, whatever what day or what is the time is not a matter.

Disadvantages of online shopping

- When after purchase, the customer is needed to wait for some time for the delivery of the product.
- The customer may receive a damaged product. Products may be damaged in transit.
- Customers need to bear the part of the shipping costs.
- The online banking payment system has security risks like hacking

FINDINGS

The major findings of the study on Consumer satisfaction and behaviour of e-banking are:

1. Most of the textile and garments retailers in changanacherry have 10 or more years“ experience. Majority of the customer are youngsters and teenagers.
2. In changanacherry most of the business is affected by the life style of consumers. So, the demand for garments in changanacherry is moderate.
3. Most of the retail business is affected by the life style change of people.
4. Many of the respondent’s opinion that demand of garments is average.
5. Majority of them said that online trading effects seasonal sales.

SUGGESTIONS

1. To the online retailers in order to increase the sales, create a more comfortable online shopping environment.
2. Online retailers should pay more attention on the security or customer privacy. Give online customers a safe environment.
3. Online retailers should classify the products more clearly; it will take less time for customers to choose the products that they like.
4. The researchers should conduct more study in this field. This research is expected to help other researchers to concern deeper about the factors which influence customers` attitude towards online shopping.

CONCLUSION

Online shopping is becoming more popular day by day with the increase in the usage of Internet. Understanding customer’s need for online selling has become a challenge for traditional retailers. Especially understanding the consumer’s purchasing intention about online shopping; Making improvement in the factors that influence consumers to shop online and working on factors that affect consumers to shop online will help retailers to gain the competitive edge over others. Last but not least after analysing the additional comments made by 50 respondents, we have found that low price, discounts, services from retailers, and quality of product and information and knowledge of the retailer about their products are also considered to be important factors to the customers.

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A Study on Consumer Perception on Green Marketing with Reference to Changanacherry Municipality

Jeena Ann Thomas (M.Com First Year)

ABSTRACT

Green revolution , going green , environmental protection , sustainable life style , sustainable development ,and many more has become a natural phenomenon in our everyday life . Green marketing is a tool used by many companies to follow this trend . There has been a lot of literature review on green marketing over the years . This paper analyses the impact of green marketing strategies on customer satisfaction and environmental safety . Consumers and manufactures have directed their attention towards environment friendly products that are presumed to be green or environment friendly like low power consuming electrical appliances, organic foods , lead free paints ,recyclable paper and phosphate free detergents .

Keywords : Green marketing , consumer perception , green environment , sustainable life style, etc

CHAPTER -1

INTRODUCTION

It is very evident that the negative impact of human activities over environment is a matter of concern today. We can see governments across the world making efforts to minimize human impact on environment. Today our society and the government is more concerned with the natural environment. Understanding the society's new concerns businesses have begun to modify their behaviour and have integrated environmental issues into organizational activities. Academic disciplines have integrated green issues in their literature. This is true with marketing subject too, and the terms like "Green Marketing" and "Environmental Marketing are included in syllabus. Governments all over the world have become so concerned about green marketing that they have attempted to regulate them. Companies are more focusing over green marketing. Companies are trying to differentiate their products from the competitors by creating a niche market for themselves and most of them are focusing on green marketing. Green marketing is the marketing of products and services based on environmental factors or awareness.

Green marketing seek to go above and beyond traditional marketing by promoting environmental core values in the hope that, consumers will associate there values with their company or brand. Promoting their products as environmental friendly products has a good impact over the consumers as they are more concerned about the environment and are willing to pay extra money for those products. Recently we can see evolution of new segment of customers in the market who are more environmentally concerned and considering it as their responsibility to contribute towards the environment.

There are many environmental issues impacted by the production of goods and rendering of services, and therefore there are also many ways a company can market their eco-friendly offerings. Green marketing can appeal to a wide variety of these issues: an item can save water, reduce greenhouse gas emissions, cut toxic pollution, clean indoor air, and/or be easily recyclable. When put side by side with the competition,

the more environmental marketing claims your product or service can make, the more likely it is the consumer will select it, provided the price point isn't too much higher than the alternative.

STATEMENT OF THE PROBLEM

As India is one of the biggest consumer markets and has great potential for green products, knowledge of predictors of green purchasing may help in development of appropriate marketing strategies to address consumers' attitude-behaviour gap thereby increasing the purchase of green products. Changanacherry is one of the important city in Kottayam and home to people from diverse backgrounds and cultures. This makes Changanacherry a good starting point towards developing a sustainable market in India.

SCOPE OF THE STUDY

This study is based on an analysis of Indian consumers' attitudes toward green marketing and focuses solely on green products and services from the consumers' perspective to demonstrate their awareness of green marketing, motivations to apply for green products, and influencing factors on green marketing adaptations by consumers. The goal of this research is to better understand the concept of green marketing and to assist consumers in making environmentally conscious decisions. The study identifies the factors that increase the likelihood of consumers acting in an environmentally responsible manner. It also demonstrates and provides consumers with environmental solutions .

OBJECTIVE OF THE STUDY

The objectives of green marketing are boiled down in the points given below:

- To understand the level of awareness of consumers about green products and green marketing .
- To understand the preference of consumers about green products and green marketing activities .
- To study about the various factors influencing the customer to buy the green products .
- To find the willingness of the customer to pay more for green products .

METHODOLOGY OF THE STUDY

The researcher had to rely on both primary and secondary data to achieve the study's objectives

Primary Data - In this study, primary data was gathered through the use of a structured questionnaire.

Secondary Data - Data that has already been analysed is referred to as secondary data. Secondary data was gathered from books, journals, published and unpublished reports, company records, websites, and magazines

Area of the study - The study area is only limited to the Changanacherry municipality.

Sample size and design - The research sample size is 100 respondents and due to the limitation of time and cost convenience sampling method was used .

LIMITATION OF THE STUDY

1. There were limitations of time due to this only 100 respondents of sampling data were taken with special reference to Changanacherry Municipality .
2. This study is based on the specific Changanacherry Municipality citizens and society and this result cannot be measurable to any other geographic area.
3. Results and data collection were made on consumers choice and their individuals behavior so it could vary from person to person .

CHAPTER -2

THEORETICAL FRAMEWORK

GREEN MARKETING

Green marketing refers to the practice of developing and advertising products based on their real or perceived environmental sustainability.

Examples of green marketing include advertising the reduced emissions associated with a product's manufacturing process, or the use of post-consumer recycled materials for a product's packaging. Some companies also may market themselves as being environmentally-conscious companies by [donating](#) a portion of their sales proceeds to environmental initiatives, such as tree planting

Objectives of Green Marketing

The objectives of green marketing are boiled down in the points given below:

- To adhere to corporate social responsibility.
- To reduce expenses.
- To showcase how environment-friendly the company's offerings are.
- To communicate the brand message
- To implement sustainable and socially accountable business practices .

IMPORTANCE OF GREEN MARKETING

Green marketing affects positively the health of people and the ecological environment. It encourages integrated efforts for purity in production and consumption as well. We can witness following impacts of green marketing.

1. Increased consumer awareness: Green marketing helps to raise awareness of environmental issues and encourages consumers to make more sustainable purchasing decisions.
2. Competitive advantage: As consumers become increasingly conscious of their impact on the environment, companies that can demonstrate their commitment to sustainability may have a competitive advantage in the marketplace.
3. Cost savings: Implementing eco-friendly practices can help companies to reduce their environmental impact and save money on energy and resources.
4. Increased innovation: Green marketing can encourage companies to invest in research and development to create new and innovative sustainable solutions, leading to a more eco-friendly marketplace overall.
5. Positive brand image: Companies that engage in green marketing can improve their public image and reputation by showing their commitment to protecting the environment.
6. Legal compliance: Green marketing can help companies comply with laws and regulations related to environmental protection.
7. Building a loyal customer base: Companies that promote eco-friendly products and services can attract environmentally conscious consumers, who are more likely to be loyal to the brand.
8. Creating a sustainable future: Green marketing can help to create a sustainable future by promoting products and services that are better for the environment.

BENEFITS OF GREEN MARKETING

With green marketing, companies have an excellent opportunity to change our planet for the better and support people who are aware of the situation to help the environment. By creating sustainable products, companies want to reduce the negative impact of waste products on our nature. Going green enables you to win the trust and loyalty of your customers. It helps you:

- stand out in the increasingly [competitive environment](#);
- reduce the negative impact of production on the environment;

- save energy, reduce the use of natural resources and carbon footprint;
- produce recyclable products;
- improve your credibility;
- enter a new audience segment;
- ensure long-term growth;
- implement innovations;
- obtain a higher revenue.

STRATEGIES OF GREEN MARKETING

Here are 6 green marketing techniques that an organization can use to develop a sustainable strategy:

1. Producing sustainable products

One of the most popular green marketing techniques is producing sustainable products for consumers to use as alternatives to non-sustainable ones. These products range from shampoos with less harmful ingredients that more easily dissolve in water to reusable straws and water bottles. Such products may help consumers feel better about their impact on the environment, so companies can gain traction on the green market by providing alternative products to consumers.

2. Using sustainable materials to make products

Companies can practice green marketing by using sustainable materials to manufacture their products. This can mean using recycled materials or other eco-friendly materials, like product packaging that is more easily biodegradable. For instance, a coffee company that uses compostable bags and a printing press that uses re-manufactured ink would both be using sustainable materials to their advantage.

3. Responsible waste disposal

Practicing responsible waste disposal is a way to offset a company's impact on the environment. Manufacturing products can result in the creation of hazardous waste materials, which often harm the environment if they're improperly disposed of. Companies can practice green marketing by advertising their responsible waste disposal programs as a sustainable contribution. This is an especially effective strategy to help companies stand out from competitors that don't employ responsible waste disposal practices.

4. Opting for electronic marketing

A small way that companies can practice green marketing is by shifting their entire marketing strategy to digital platforms. Print materials like flyers, brochures, magazines and catalogue are costly to the environment, especially if consumers don't recycle them properly . Companies seeking to switch over to a fully digital strategy can use mechanisms like social media marketing, [email marketing](#) campaigns and text marketing to reduce their ecological footprint .

5. Promoting a green alliance

Companies that practice environmental solidarity with consumers are also a part of the green marketing movement. By pledging donations to designated nonprofit or activist organizations geared toward saving the environment in some way, companies can become part of a green alliance . Companies looking to improve consumer perception of their brand's environmental practices often choose this green marketing strategy as a starting point for future sustainability endeavours.

6. Investing in your community

Some companies run green marketing campaigns that show how much they invest in their local communities. There are various ways to do this, such as sponsoring a local recycling program or donating sustainable infrastructure, like solar panels or compost bins, to local citizens. Initiatives like this are largely successful, as the company's image often benefits as much as local citizens do.

CHAPTER -3
DATA ANALYSIS AND INTERPRETATION

sl.No	Characteristics	Description	Number	%
1 .	Gender	Male	30	30
		Female	70	70
2.	Age	Below 25	16	16
		26-35	51	51
		36-45	21	21
		Above 45	12	12
3.	Occupation	Employee		
		Businessmen	45	45
		Professional	23	23
		Students	11	11
		Others	15	15
4.	Monthly Income	Below 20000	6	6
		20000-30000	23	23
		30000 and above	26	26
5.	Awareness of Green Marketing	Yes	51	51
		No	19	19
6.	Did you buy green products recently	Yes	81	81
		No	19	19
7.	Need for Green Marketing	Environment protection	68	68
		Health factor	22	22
		Product features	7	7
		Publicity	3	3

8.	Frequency of buying green products	Regularly Average Rarely	52 29 19	52 29 19
9.	Types of green products bought recently	Food Cleaning Cosmetics Household Others	63 5 25 5 2	63 5 25 5 2
10.	Factors influencing the buyers before buying green products	Increase quality of life Environment protection Potential increase in product value Self satisfaction	30 45 8 17	30 45 8 17
11.	Internal factors influencing in buying green products	Personal value Motivation	74 26	74 26
12.	External factors influencing in buying green products	Packaging Label Community Information References others	19 24 48 6 3	19 24 48 6 3
13.	Willingness to pay more for green product	Yes No	86 14	86 14
14.	Respondents based on their level of satisfaction with regards to usage of green products	Highly satisfied Satisfied Neutral Dissatisfied	4 46 32 18	4 46 32 18
15.	Respondents opinion based on their thought of why green marketing is in headline nowadays	Consumers are being aware of green products Company increases its competitive edge Company's attempt to address society's new concern	71 15 14	71 15 14

Figure 2.1 shows the classification of respondents based on their awareness about the green

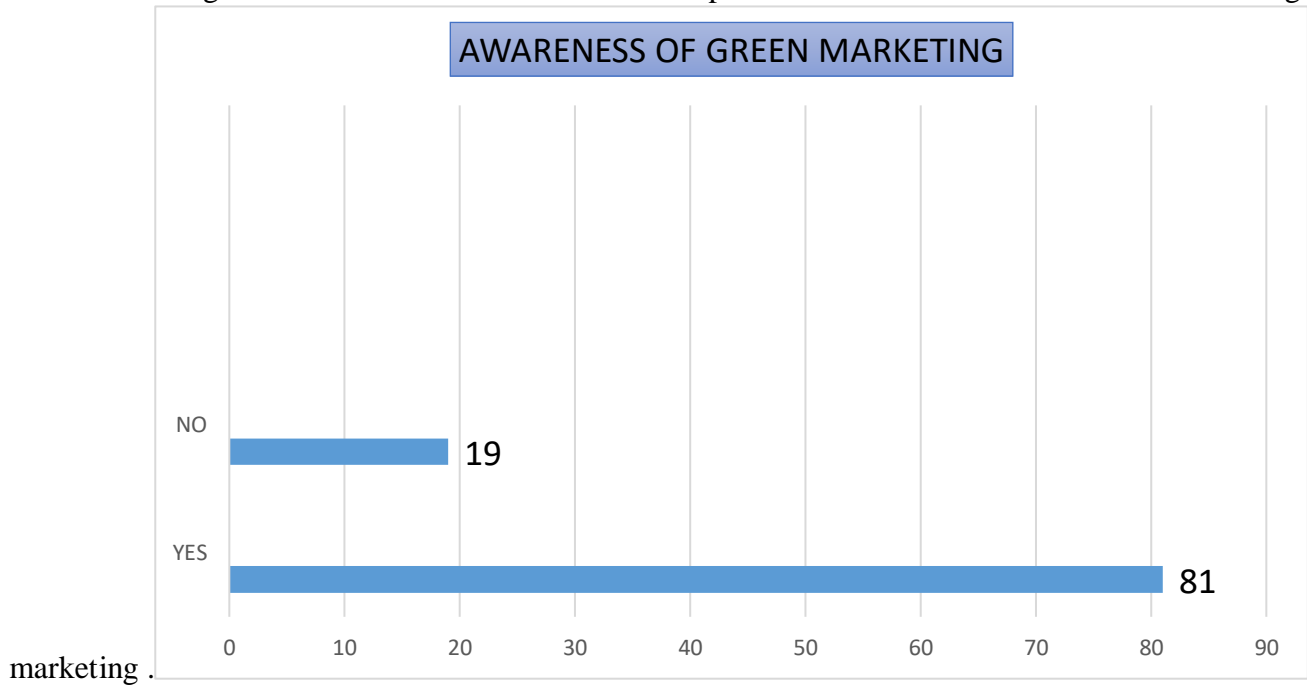


Figure 2.2 shows the classification of respondents based on frequency of buying products

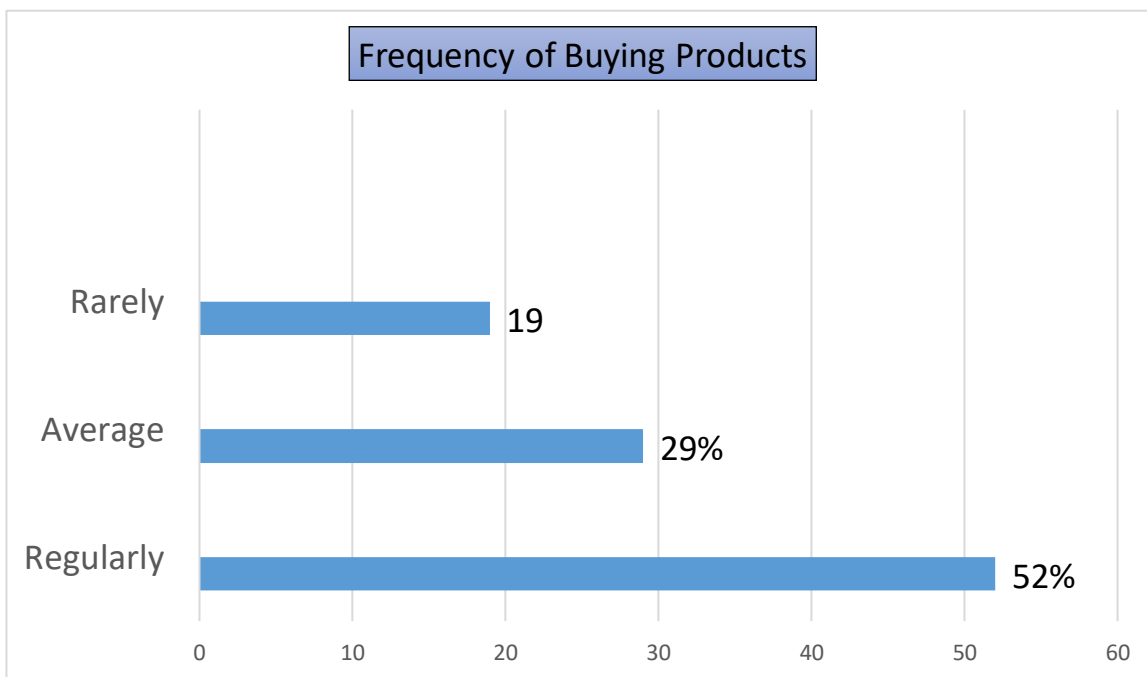


Figure 2.3 shows the classification of respondents based on types of green products bought recently

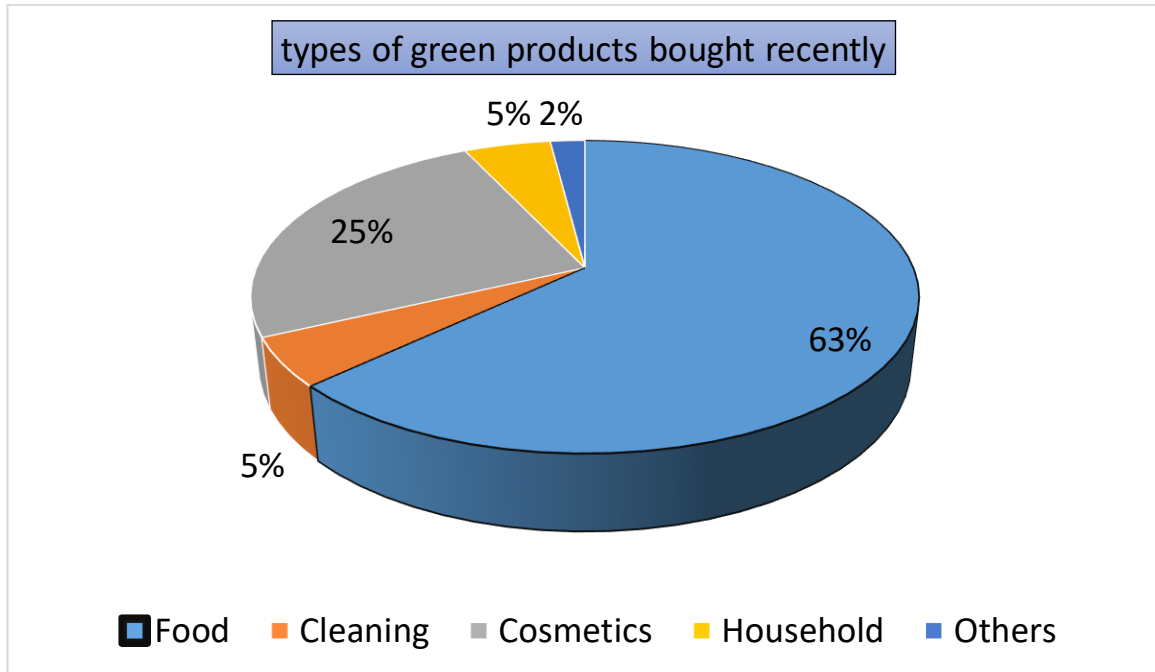


Figure 2.4 shows the classification of respondents based on Factors influencing the buyers before buying green products

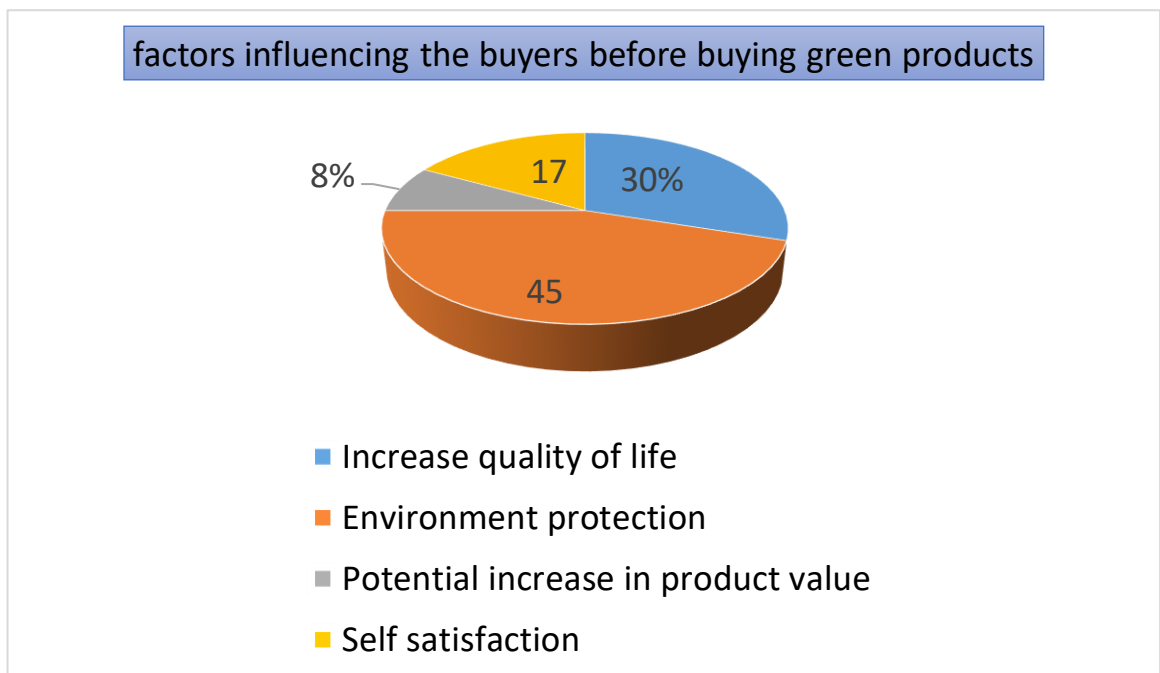


Figure 2.5 shows the classification of respondents based on willingness to pay for greener products

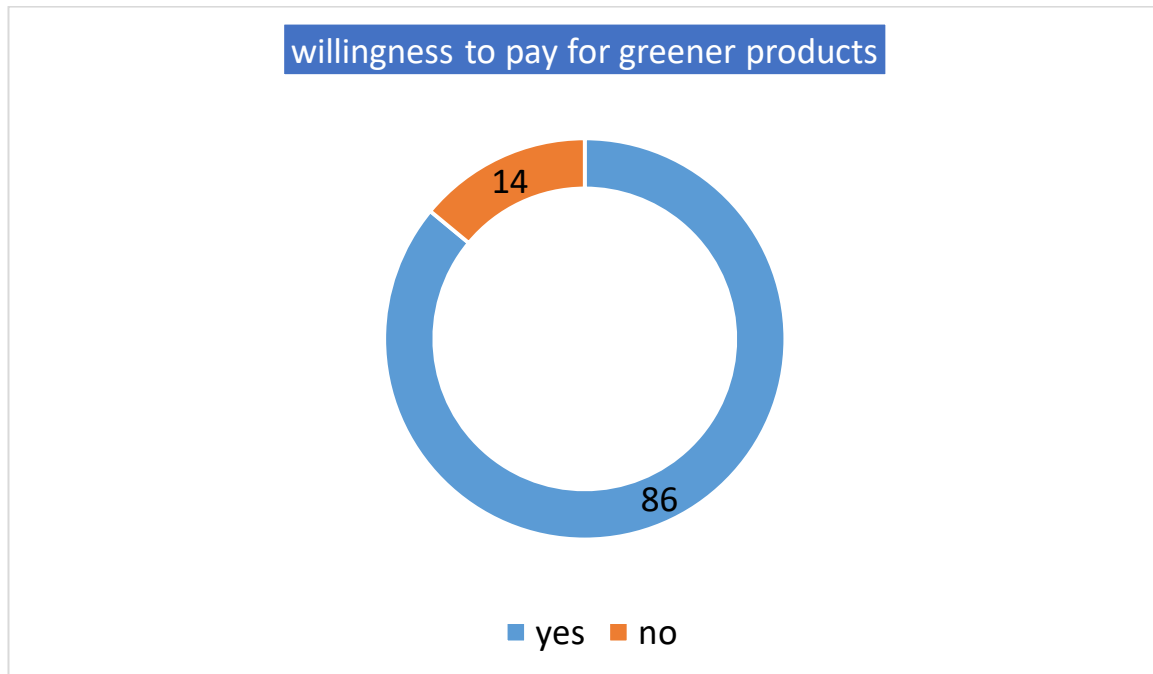
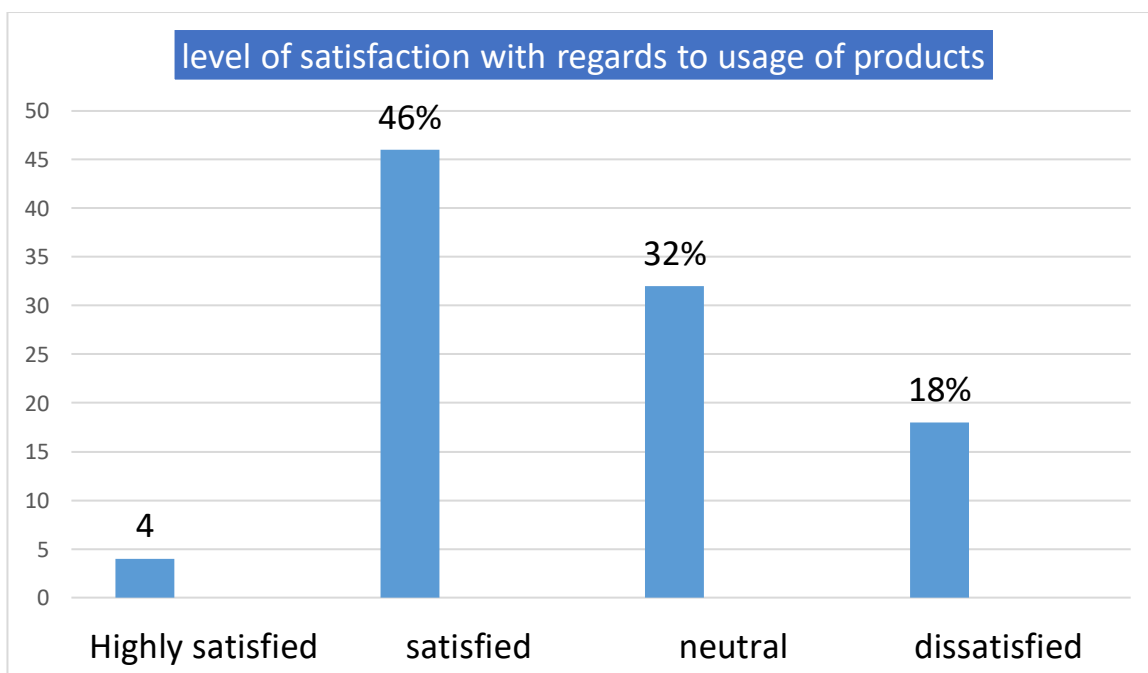


Figure 2.6 shows the classification of Respondents based on their level of satisfaction with regards to usage of green products



CHAPTER – 4

FINDINGS, SUGGESTIONS & CONCLUSIONS

FINDINGS

1. 81% of the respondents are aware of the green products and the rest of the 19% are not aware of green marketing or green product.
2. 52% regularly buy green products , 29% average and rest 19% rarely buy the products .
3. 63% have recently bought food , cosmetics 25%, cleaning products 5% , household purpose products are 5% and others 2% which belong to Green products .
4. 45% respondents feel environmental protection is the factor that influences them to buy the product , 30% respondents that while using the product it increase their quality of life , 8% believe in potential increase in product value and 17% believe in self satisfaction act as a factor for purchasing green product .
5. 86% are willing to pay for greener products and rest 14% are not willing to pay for green products .
6. 46% are satisfied with the usage of greener products , 32% are on neutral side,18% are dissatisfied and rest 4% are highly satisfied .

SUGGESTIONS

1. More initiative should be taken to promote green products among the male category and make them involve more in buying green products as a responsible citizen.
2. The companies should create more awareness by means of various promotions.
3. If necessary, the company can increase the price of the green products as customers know the green factors increases the price of the product and they are ready to pay a little higher for those products.
4. Companies should give more range of green products that supports in having a better choice among the customers.
5. Companies should stock sufficient green products in their shopping outlets.
6. More efforts should be made to motivate the customers being more environmental friendly.
7. Special offers need to be provided by green products producer and service providers to attract more customers.

CONCLUSION

To conclude, “Going green” has become a slogan and being discussed by individuals from all walks of life. The present research work indicates that the key to raise green purchasing intention among the general public lies on four factors, which are Attitudes toward the Environment, Social Influence, Health Consciousness and Perceived Consumer Effectiveness. Regarding current people lifestyle, green purchase behaviour is given much attention because of many problems such as diseases and green environment. Therefore, marketers must implement appropriate strategies for market segmentation in order to satisfy the green needs and wants

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A Study on Impact of E-Commerce on Emerging Markets

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ABSTRACT

Electronic commerce may have large economic effects in the future. Internet commerce will change the face of business forever. Moreover, e-commerce will change banking in 21st century. The e-commerce has affected **the global economy** in many different ways. First of all, it has affected the information technology, and all the economic sectors, all and above e-commerce has enhanced the productivity growth worldwide and here we are going to discuss this impact, they are able to identify the number of qualified people needed to advance their county's information economy or to calculate the amount of investments needed to provide business with access to the internet. Some countries are already benefiting from there sults, they are now in apposition to benchmark their economies with competitors internationally and there are many always to accelerate the growth of productivity but the reason for this is rather controversial. Banks and financial services companies in the developing countries will need to adopt online payment system, to obtain e-trade finance and equity investment ,tourism and its internet in carnation is reglarly cited as one of the fastest growing ecommerce sectors.

Keyword,' *e-commerce emerging markets*

INTRODUCTION

E-commerce, is more than just electronics and commerce added together. It represents

an entirely new way of doing business over medium that changes the very business. It about technology. E- and the , if utilized for development can be instruments for ensuring future sustainable economic growth Throughout the world, the profound impact of electronic commerce in the economics and societies of the globe will no doubt improve economic efficiency, competitiveness, and profitability (for those engaging in e-commerce) and, therefore result in the development of the information society. E-commerce and then we merging digital technologies and services tools for and help improve the of the globe, by linking up remote regions and bringing together scientist, administrators development professionals, managers, and people into projects and programmes to promote economic and social development.

The Internet revolution was really about people customer and fundamental shift of

market power from the seller to buyer. In the new economy customers expectations are very different than before. A company understanding of this difference and its ability to capitalize on it will be the key to success. The web, the internet and emerging computing and communication technologies have redefined business erasing traditional boundaries of time and geography and creating new virtual communities of customers and suppliers with new demand to product and services. E-commerce only form sacrament of e-business. Earlier companies had websites displaying the company products etc. Then they started to use the

ecommerce ease one of the distribution channel in addition to the existing system for sales that is e-commerce. The term Electronic commerce or e-commerce consists of all business activities carried on with the use of electronic media, that is, computer network. It involves conducting business with the help of the electronic media, making use of the information technology such as Electronic Data Interchange(EDI). In simple words, Electronic commerce involves buying and selling of good and services over the World Wide Web. Shipping method is generally used for the delivery of the goods ordered .Every Bank which is highly leading now performs their transaction through computer and computer is not only the concept can make off the transaction automatic. All the commercial application now transfers to the concept of e-commerce and is one of the very important aspect s for carrying bank transactions falsity. In the commercial world surrounded by highly competitive and volatile market **conditions**, any

new concept or technology would be acceptable only if it provides strong benefits to all concerned. Ecommerce offer some distinct advantages'-commerce is more than just electronics and commerce added together .It represents an entirely new way of doing business over a medium that changes thievery rules of doing business.Itistherefore,farmoreabout strategy and business management than it is about technofogy.Throughoutthe world ,the profound impact of electronic commerce in the economic and societies of the globe will no doubt improve economic efficiency, competitiveness ,and profitability(for those engaging in ecommerce) and ,therefore result in the development of the information society. E-commerce and the new emerging digital technologies and services can be tools for development and help improve the live of millions a cross the globe ,by linking up remote regions and bringing together scientist ,administrators development professionals, managers ,and people into project sand programmes to promote economic and social development.

E-commerce involves conducting business using modern communication instrument: telephone,fax,e-payment ,money transfer systems, e-detainer-change and the internet.

Ecommerce is not only a new technology an anew frontier for global business and trade ,it is Also still evolving.

An emerging markets is a market that has some characteristic sofa developed market, but does not fully meet its standards. This includes markets that may become developed markets in the future or were in the past. The term frontier marketwise for developing countries with smaller, riskier, or more illiquid capital markets than emerging. According to the economist, many people find the term out dated, but no new term has gained traction.Thenine largest emerging and developing economies by either nominal or PPP-adjusted GDP are the BRICS countries.

The telemarketing has been described as performance of business activities that direct flow of good and services from producers to consumers. Marketing is not merely post - production activity in Clues many activities that are performed even before goods are actually produced and Continue even her the goods have been sold.

OBJECTIVES OF THE STUDY

To identify the e -commerce and emerging market.

To identify the significant of e-commerce emerging market.

To study how e-commerce aid in three economic development of developing countries To assess the influence **e-commerce in developing an economy.**

RESEARCH METHODOLOGY

Descriptive research studies are those studies which are concerned with describing the characteristic of a particular group of situations. Descriptive research includes different kinds of fact-finding inquiries and surveys. The main objective of this research is describing the state of conditions a sit exists at the present moment. For the retypes of researches we often use the termed-post-factor research method, the main characteristics of which is that there search of **variables**, he can only report **what** has **happened or** what is happening.

HISTORY OF E-COMMERCE

The history of E-commerce begins with the invention of the telephone at the end of last century. EDI (Electronic Data Interchange) is widely viewed as the beginning of e-commerce if we consider e-commerce as the networking of business communities and digitalization of business information. Large organizations have been investing in development of EDI since sixteen. It has been gained reasonable acceptance until eighties. The meaning of electronic commerce has changed over the last 30 years. There are two basic types of e-commerce: business-to-business (B2B) and business-to-consumer (B2C). In B2B, companies conduct business with their suppliers, distributors, and other partners through electronic networks. In B2C, companies sell products and services to consumers. Although B2C is the better known to the general public, B2B is the form that actually dominates e-commerce in terms of revenue. The concept of e-commerce is related to notions of Internet economy and digital economy. All these concepts relate to the use of new information and communication technologies for economic activities, but with different focuses. Internet economy refers to the economic activities that generate revenue from the Internet or Internet-related products or services. Therefore, Internet-based e-commerce, as will be detailed in the following section, cannot be called Internet economy. On the other hand, some activities such as building Internet connections for commercial purposes, are a part of Internet economy, but they are not necessarily e-commerce. Digital economy is based on digital technologies such as computer, software, and digital networks. In most cases, digital economy is the same as e-commerce. However, not all activities in the digital economy are e-commerce activities.

The term e-commerce meant the process of execution of commercial transaction electronically with the help of the leading technologies such as Electronic Data Interchange (EDI) and Electronic Funds Transfer (EFT) which gave an opportunity for users to exchange business information and do electronic transactions. The ability to use these technologies appeared in the late 1970s and allowed business companies and organizations to send commercial documentation electronically. The growth and acceptance of credit cards, automated teller machines (ATM) and telephone banking in the 1980s were also forms of electronic commerce. Another form of E-commerce was the airline and railway reservation system. Although the Internet began to advance in popularity among the general public in 1994, it took approximately four years to develop the security protocols (for example, HTTP) and DSL which allowed rapid access and persistent connection to the Internet. At that time the meaning of the word e-commerce was changed. People began to define the term e-commerce as the process of purchasing of available goods and services over the Internet using secure connections and electronic payment services. Although the dot-com collapse in 2000 led to unfortunate results and many of e-commerce companies disappeared, the "brick and mortar"™ retailers recognized the advantages of electronic commerce and began to add such capabilities to their websites. E-commerce has a great deal of advantages over "brick and mortar" stores and mail-order catalogs. Consumers can easily search through a large database of products and services.

From the 1990s onwards, electronic commerce would additionally include enterprise resource planning systems (ERP), data mining and data warehousing. Although the Internet became popular worldwide around 1994 when the first internet online shopping started, it took about five years to introduce security protocols and disallowing continuous connection to the Internet. Since then people began to associate a word "E-commerce" with the ability of purchasing various goods through the Internet using secure protocols and electronic payment

services. Electronic commerce has been recognized globally particularly in the developed markets as a mechanism for business organisations to reach global markets and guiding wide spread customers different geographical locations. The adoption of e-commerce's widespread and also regarded as an essential tool for the efficient administration of any organisation and in the delivery of services to its clients. The internet revolution is really about customers, suppliers, groups, organisations government, and the general public. In the new economy customers expectations every different than before. A company understanding of this difference and its ability to capitalise on it will be the key to success.

CONCEPTS AND TYPES OF E-COMMERCE

E-commerce has deeply affected everyday life and business and governments operate. Commerce is conducted in electronic market places (or market spaces) and in the supply chains working on the Internet-Web. Almost instantaneous access to services is made available by on-demand platform suffering, for example, transportation (e.g. Uber), computation and storage resources furnished by cloud service providers, and medical and legal advice. Mass customization of goods sold online, such as garments and vehicles, became common. Semi-permanent supply chain enable a hub company (such as Dell) to surround it self with suppliers that perform most production tasks and deliver other goods and services to the central firm. E-commerce is rapidly transforming the way in which enterprises are interacting among each other as well as with consumers and governments. E-commerce has been hailed by many as an opportunity for developing countries to gain a stronger foothold in multilateral trading system. E-commerce has the ability to play an instrumental role in helping developing economies benefit more from trade. It is important to elaborate on the definitions of e-commerce as that will help determine the scope of the technology and how it can be applied into retail business. E-commerce has been simply defined as conducting business on-line. The organization for economic cooperation and development define electronic commerce as a new way of conducting business qualifying it as business occurring over network which use non proprietary protocols that are established through an open standard setting process such as . Its the buying and selling of goods and services or the transmitting of funds or data, over an electronic network, primarily the internet. These business transaction succorries there as business-to-business, business-to-customer, customer-to-customer or the customer-to-business.

An emerging market is the developing nation that is becoming more engaged with global markets as it grows. Countries classified as emerging market economies are those with some, but not all, of the characteristics of a developed market. As an emerging market progresses it typically becomes more integrated with the global economy, shown increased liquidity in local and equity markets, increased trade volume **and foreign** direct investment, and the domestic development of modern financial and regulatory institutions. The internet and emerging compute and communication technologies have redefined traditional boundaries of business in relation to time, geography and creating new virtual communities of customers and suppliers with new demand for products and services. Emerging markets generally do not have the level of development of market and regulatory institutions as found among developed nations. Market efficiency and strict standards in accounting and securities regulation are generally not on par with advanced economies, but emerging markets typically have a physical financial infrastructure, including banks, a stock exchange and unified currency. Emerging market economies tend to move away from agricultural and resource extraction focused activities toward industrial and manufacturing activities. Emerging market economies government usually pursued liberalize industrial and trade strategies to encourage economic growth and industrialization.

E-COMMERCE IN MARKETING APPROACH

Emerging markets have lower-than-average per capita income. Low income is the first important criterion because it provides an incentive for the second characteristic which is rapid growth. Leaders of emerging markets are willing to undertake the rapid change to more

industrialized economy to remaining power and to help their people. Rapid social change leads to the third characteristic, which is high volatility. That can come from three actors: natural disasters, external price shocks, and domestic policy instability. Traditional economies traditionally reliant on agriculture are especially vulnerable to disasters. Marketing is not merely a business phenomena or confined only to business organisations. Marketing activities are equally relevant to non-profit organisations. By adopting marketing orientation, an organisation whether profit making or non-profit making, can achieve its goals in the most effective manner. Also marketing acts as catalyst in the economic development of a country and helps in raising the standards of living of people. Marketing is concerned with exchange of goods and services from producers to consumers or users in such a way that maximises the satisfaction of customer's needs. Emerging market usually achieve to middle in compare to developed countries, due to their dependence on agricultural activities. As the economy pursues industrialization and manufacturing activities, income per capita increases with GDP. Lower average incomes also function as incentives for higher economic growth. The term marketing has been described as performance of business activities that direct the flow of goods and services from producers to consumers. Marketing is not merely a postproduction activity. It includes many activities which are performed even before goods are actually produced and continue even after the goods have been sold. A well-defined marketing strategy leads to an increase in the business sales and marketing. This directly impacts the revenue generated as the more you reach out to people, the more they reach out to your business or brand. The marketing of a business is indirectly related to the sales it generates. The label of an emerging market applies less and less by the dataset's influence grows. Emerging markets will help the global economy to grow. Marketing refers to activities a company undertakes to promote the buying or selling of a product, service or goods. It is one of the primary functions of business management and commerce. Markets can direct their product to other businesses or directly to consumers. Marketing management means management of the marketing function. Marketing management refers to planning, organising, directing and control of the activities which facilitate exchange of goods and services between producers and consumers or users of products and services.

CONCLUSION : E-commerce has significant impact on emerging market. E-commerce has been hailed by many as an opportunity for developing countries to gain a stronger foothold in the multilateral trading system... Additionally, e-commerce allows for higher profit margins as the cost of running a business is markedly less.

A Study on the Impact of Covid 19 on the Business of Self Made Entrepreneurs

Rakendu Sr (M.Com First Year)

INTRODUCTION

Entrepreneurship is the art of starting a business, basically a startup company offering creative product, process or service. We can say that it is an activity full of creativity. An entrepreneur perceives everything as a chance and displays bias in taking decisions to exploit the chance.

An entrepreneur is a creator or a designer who designs new ideas and business processes according to the market requirements and his/her own passion. To be a successful entrepreneur, it is very important to have managerial skills and strong team building abilities. Leadership attributes are a sign of successful entrepreneurs. Some political economists regard leadership, management ability, and team building skills to be the essential qualities of an entrepreneur.

Entrepreneurs are important to market economies because they can act as the wheels of the economic growth of the country. By creating new products and services, they stimulate new employment, which ultimately results in the acceleration of economic development. By bringing innovation to every aspect of businesses, entrepreneurial ventures enhance production utilising the existing resources in the most effective ways. Basically, entrepreneurs are the pioneer of bringing new technologies and systems that ultimately bring changes to society. These changes are associated with improved lifestyle, generous thinking, better morale, and higher economic choice. In this way, social changes gradually impact national and global changes.

In the face of the global COVID-19 pandemic, entrepreneurs have to face a new reality: that it is not only a huge sanitary and health crisis affecting millions, or even billions, of people across the world. This is also provoking an unprecedented downturn in the global economy. If you are in online shopping, food delivery, video gaming or video conferencing industries, where business is currently booming, it's a completely different picture than if you are running a business in the hotel, restaurant, retail, entertainment, or sports industries.

Those entrepreneurs in Covid-impacted sectors should be ready to lose 50% to 80% of their turnover, as well as a major portion of their market value. For example, the urban mobility e-scooter start-up Lime, formerly a star company, has lost around 80% of its value. Nevertheless, there are two positive thoughts we should always keep in mind:

*Entrepreneurs are fighters; by nature optimistic and resilient.

*They will overcome this difficult period because it is in their DNA to bounce back. Every crisis has an end point. And this will be the cue for entrepreneurs to undertake something new

STATEMENT OF THE PROBLEM

The thought of being an entrepreneur has a risk of its own. To be able to start everything from scratch by your own capabilities takes a lot of courage and hope. But to do it from a very young age is quite challenging when a global crisis like covid takes place. The study is targeted to understand the growth of entrepreneurship and hardships they had to face along the journey.

OBJECTIVES OF THE STUDY

- 1) To identify the limitations faces by entrepreneurs during the course of time period before and after the global pandemic.
- 2) To study if such changes have had any impact or has brought forward any considerable change in their operations.
- 3) To know if the pandemic was a real struggle and study about the strategies adopted to strive through the period and to find out the level of success by the adoption of such strategies.
- 4) To study about the psychological impact of COVID-19 on the entrepreneurs and how they build resilience during the pandemic.
- 5) To study the ratio of gender diversity amongst self-made young entrepreneurs.
- 6) To know about the laws and fiscal policies that encouraged entrepreneurs during the pandemic.

SCOPE OF THE STUDY

The impact of Covid 19 on self-made entrepreneurs' businesses in South Indian states like Andhra Pradesh, Karnataka, Kerala, Tamil Nadu, and Telangana is covered in the research.

The focus of the current research is how the Coronavirus affects independent business owners. For the research, 83 sample respondents were selected. The study's respondents are self-made company owners. Understanding the financial plight of self-made business owners is the goal of the research.

The variables were divided into two categories under two heads: The first one dealt with the respondents' personal characteristics and levels of financial hardship. This covers the respondents' gender, years of experience, and industry field. The respondents' financial distress was a factor in the second group of variables. This includes Challenges, future of work, marketing techniques, support from government and strategies used by the entrepreneur.

SIGNIFICANCE OF THE STUDY

Entrepreneurs are important to market economies because they can act as the wheels of the economic growth of the country. A large number of new jobs and opportunities are created by entrepreneurship. By producing new products and services or bringing innovation to existing products and services, entrepreneurship has the potential to improve peoples' lives. Entrepreneurs change or break the tradition or cultures of society and reduce the dependency on obsolete methods, systems, and technologies. Basically, entrepreneurs are the pioneer of bringing new technologies and systems that ultimately bring changes to society. Along with producing new business ideas and thinking out of the box, entrepreneurs also promote research and development. To sum up, supporting and promoting entrepreneurship can have a positive impact on the country's economy and even existing businesses, and social entrepreneurship increases the likelihood of finding innovative solutions to social challenges faced by communities around the world.

METHODOLOGY

Sample Size

Sample size is part of the population chosen for doing the research study. The size of the sample selected for the survey is 83.

a)Primary Data: Primary data has been collected using structured questionnaires from 83 respondents from India.

b)Secondary Data: Secondary data has been collected from textbooks, internet, and periodic surveys.

Sampling technique

Convenience 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.

Tools for analysis

The data was analysed using percentage analysis and tables. It follows the analytical research methodology which is quantitative in nature. The information related with study has been collected from websites, journals, magazines, newspapers and books.

LIMITATIONS OF THE STUDY

The study is based on a limited sample study and period compared to the overall population in India.

The study is also based on sampling, inherent limitation of sampling has also affected the study to a great extent.

CHAPTERIZATION

1.Introduction

The Introduction chapter observes in detail the meaning and purpose of this study.It includes a comprehensive understanding of entrepreneurship and their relevance in the current economic climate.Chapter 1 covers the scope and objective of the study that outlines the intention and expected outcome from the study. It also defines the methodology used for the study and the various limitations faced in the course of this study.

2. Literature Review and theoretical framework

Literature review and theoretical framework reveal a brief understanding of research done covering similar topics. Secondary data found over the internet or from published materials are examined and a brief summary of the same are quoted in this chapter.

3. Data Analysis and Interpretation

To explore the impact of COVID-19 on entrepreneurs who are in the healthcare industry and those carry on small-scale retail business followed by homebakers we have conducted a survey. Analysis was made on how long they have been in their businesses and how many faced struggles during the pandemic. We also studied about the strategies adopted by various entrepreneurs and how they brought about changes in the working of their business. All these have been perfectly outlined with the help of graphs which will help to interpret and synthesize information gained through observations.

4. Findings, Suggestions and Conclusions

Our results underscore the financial fragility of many small businesses, and how deeply affected they are by the pandemic. In our sample, we found that, out of the 83 participants 54% of them were men and the rest 46% women and about 78% of the total faced struggles financially and mentally. The results also highlight the importance of well-designed and sustained fiscal and monetary policies of the government that can safely lead to reopening the economy quickly. Taken altogether, an entrepreneur must be well planned and futuristic and while functioning for the business they must also keep a check on their mental and physical health and must be resilient and confident enough to face any uncertainties in the way.

REVIEW OF LITERATURE AND THEORETICAL FRAMEWORK

LITERATURE REVIEW

To Study the effect of entrepreneurship on Economic Growth.(2014)

-Seyed, Ali, Simin

Measuring the wealth of the nations has always been a crucial issue. Entrepreneurship among others whose main required capital is bravery and creativity is the most potential source of economic growth. In this research they made a study from Schumpeter's point of view where he believed entrepreneurship occurs when there is innovation. Here they have used Total Entrepreneurial Activity as substitute variable for entrepreneurship and its impact on the economy.

Wide perspective of entrepreneurs(2019)

Timmons Murge

According to Timmons "entrepreneurship is about creating and building something useful. It is about the ability of taking risks and facing the fear of failure". He believes that

entrepreneurship is not science or art, it is a practice with knowledge base, and it is not about just making money, it is about being creative and innovation. Furthermore, researchers found that entrepreneurship as such is still a field with no clear borders and that it lacks a clear conceptual framework. The entrepreneurship concept is a major subject of study both for the local, state, as well as centralised levels. In the last decade, it has become more known that entrepreneurship is a key driver behind economic growth .

The impact of young entrepreneurs Network Entrepreneurship and Management System , Innovation on Students Entrepreneurial Psychology (2021)

- Z Wang

The study explores entrepreneurial education in colleges and universities based on the optimization of HCI. After analysing the existing problems of traditional entrepreneurship education and the requirements of college students' entrepreneurial ability under the new economic model, the study puts forward suggestions on using information technology to improve the teaching quality of college entrepreneurship education. Then it introduces different teaching methods for cultivating young entrepreneurs, and simulates entrepreneurship scenes through the network entrepreneurship teaching management system.

Majority of people stay in their comfort zone for the whole of their life. Youngsters do not learn in school how important for their happiness and success is to take risks. Our study not only explains the role of young entrepreneurs but also on how the entrepreneurs can face challenges in midst of a pandemic and how such a change in the economy can have an impact on their business.

A study about entrepreneurship in India and its promotion under STARTUP INDIA' Scheme(2019)

-Dr.R.Jayanthi

In her study she talks about how entrepreneurship has attracted the attention of policy makers in India. A series of high level initiatives including Startup India have been launched to promote private sector development. Her study showed even though India had a rising rate in India their inefficiencies in network, skill and cultural support led to a very ineffective performance leading the government to come up with schemes to protect the entrepreneurs interest.

A study on the effect of entrepreneurship on entrepreneurial intention:

Focusing on ICT Majors(2017)

-Cheolwoo Park

In his study he showed how the building economic crisis in Korea could be reduced if the unemployed youth came up through Start-ups. In his findings he came up with the conclusion that the young people will be able to lead successfully due to their networks and leadership. That is start-ups and entrepreneurship are being considered as a strategy that individuals can use to change not only their lives but the regions as well.

Research on the effect of entrepreneurship education on College Student's entrepreneurial capability(2017)

-Miaomiao Yin, Yang Wang

This study showed how entrepreneurial education influences entrepreneurial talent. It hopes to help the college students to improve their competitive entrepreneurial capability. Their survey led to a path where they recognised the key entrepreneurial capabilities of the college students. They also built a research model to reveal the path of production and upgrading of entrepreneurial capability.

Impact of entrepreneurial education mindset and creativity on entrepreneurial intention: Mediating role of entrepreneurial self-efficacy(2021)

-Wang Jiatong, Majid Murad, Fu Bajun, Muhammad Tufail, Farhan Mirza, Muhammad Rafiq

This study collected self-administered survey data from 365 university students from Jiangsu Zhejiang province of China. The findings indicated that entrepreneurial education, mindset and creativity have a positive influence on entrepreneurial intention.

THEORETICAL FRAMEWORK

Entrepreneurship is the ability and readiness to develop, organise and run a business enterprise, along with any of its uncertainties in order to make a profit. The most prominent example of entrepreneurship is the starting of new businesses. In economics, entrepreneurship connected with land, labour, natural resources and capital can generate a profit. The entrepreneurial vision

is defined by discovery and risk-taking and is an indispensable part of a nation's capacity to succeed in an ever-changing and more competitive global marketplace.

TRAITS AND QUALITIES

Traits

1. Strong leadership qualities

Leaders are born, not made. A leader is someone who values the goal over any unpleasantness the work it takes to get there may bring. But a leader is more than just tenacious. A leader has strong communication skills and the ability to amass a team of people toward a common goal in a way that the entire team is motivated and works effectively to get there as a team. A leader earns the trust and respect of his team by demonstrating positive work qualities and confidence, then fostering an environment that proliferates these values through the team. A leader who nobody will follow is not a leader of anything at all.

2. Highly self-motivated

You probably know from knowing even a little bit about some of the most famous business entrepreneurs in history that leaders are typically pretty intense personalities. Nobody makes progress by sitting back and waiting for it to find them. Successful people go out into the world and invoke change through their actions. Typically, leaders enjoy challenges and will work tirelessly to solve problems that confront them. They adapt well to changing situations without unravelling and are typically experts at helping their teams change with them by motivating them toward new goals and opportunities. Often you will learn that successful entrepreneurs are driven by a more complete vision or goal than simply the task at hand and are able to think on a more universal level in that regard. They are also often very passionate about their ideas that drive toward these ultimate goals and are notoriously difficult to steer off the course.

3. Strong sense of basic ethics and integrity

Business is sustainable because there is a common, understood code of ethics universally that underpins the very fabric upon which commerce is conducted. While cheaters and thieves may win in the short term, they invariably lose out in the long run. You will find that successful, sustainable business people maintain the highest standards of integrity because, at the end of the day, if you cannot prove yourself a credible business person and nobody will do business with you, you are out of business. With importance in working with clients or leading a team, effective leaders admit to any error made and offer solutions to correct rather than lie about, blame others for, or dwell on the problem itself.

4. Willingness to fail

Successful entrepreneurs are risk takers who have all gotten over one very significant hurdle: they are not afraid of failure. That's not to say that they rush in with reckless abandon. In fact, entrepreneurs are often successful because they are calculating and able to make the best decisions in even the worst of cases. However, they also accept that, even if they make the best decision possible, things don't always go according to plan and may fail anyhow.

5. Serial innovators

Entrepreneurs are almost defined by their drive to constantly develop new ideas and improve on existing processes. In fact, that's how most of them got into business in the first place. Successful people welcome change and often depend on it to improve their effectiveness as leaders and ultimately the success of their businesses as many business concepts rely on improving products, services and processes in order to win business.

6. Know what you don't know

While successful entrepreneurs are typically strong personalities overall, the best have learned that there's always a lesson to be learned. They are rarely afraid to ask questions when it means the answers will provide them insight they can then leverage to effect. Successful entrepreneurs are confident, but not egotistical to the point that their bull-headedness is a weakness that continually prohibits them from seeing a bigger picture and ultimately making the best decisions for the business.

7. Competitive spirit

Entrepreneurs enjoy a challenge and they like to win. They would have to since starting a business is pretty much one of the biggest challenges a person can take on in their lifetime. In

business it's a constant war with competition to win business and grow market share. It's also a personal challenge to use all of this to focus inward and grow a business from nothing into a powerhouse that either makes a lot of money or is so effective that it is sold or acquired for a profit as well.

8. Understand the value of a strong peer network

In almost every case, entrepreneurs never get to success alone. The best understand it takes a network of contacts, business partners, financial partners, peers and resources to succeed. Effective people nurture these relationships and surround themselves with people who can help make them more effective. Any good leader is only as good as those who support him.

Qualities

1. Motivation

Hard-working business owners are incredibly motivated to succeed. Adopting this mindset and being able to demonstrate your motivation to an employer is crucial. Fortunately, showing employees highly motivated is simple: Show up to work every day with a positive attitude. This is among the top characteristics of entrepreneurship.

2. Creativity

No matter what industry you're in, employers want workers with out-of-the-box ideas. They want to hire people to not only carry out assignments, but to also come up with better ways of doing things. That's why it's important to be creative to always be thinking of new ways employees can improve a company's workflow, productivity, and bottom line.

3. Persuasiveness

Persuasiveness can make you a better negotiator, which gives you an edge when going after a plum assignment, raise, or promotion.

4. Vision

Successful entrepreneurs always keep one eye on the big picture, and this ability can make you a better employee. Vision is primarily about strategic planning.

5. Versatility

Although you were hired for a specific set of skills, it's important that you can shift as needed. Employees want to be someone that your boss can go to in a pinch, so be prepared to tackle

work that's outside your job description. Among the leading characteristics of entrepreneurship is being an early adopter of new technology and keeping your skills current.

6. Risk Tolerance

Every employer wants to grow their business, and that involves embracing change. For example, or testing a new product. (One caveat: Make sure you have your boss' buy-in.)

7. Flexibility

Like an entrepreneur, you have to be able to adapt to change and solve problems as they arise. A good team player can shift their priorities to help out whenever the team needs assistance. Thus, flexibility means being receptive to other people's needs, opinions, and ideas and being open-minded to feedback from your manager.

Problems of Entrepreneurship

1. Financing

Getting funds for your business is one of the main issues that all businesses face and have to tackle to survive. While you might have saved initial money to start a business, it won't help you survive for long. Steady cash flow is crucial for businesses to endure, and you always need to have extra funds to take care of rainy days.

2. Lack of Planning

It's impressive the number of start-ups fails since they "failed to remember" to do the planning. Or perhaps they did strategize, yet they did not cover all the bases. Key locations like sales, development, and funding aren't afterthoughts. They need to all belong to your business plan right from the start. Not just that, however, you require to prepare for the important things you cannot prepare for, also. That is, even if you cannot plan for every possibility, you are required to recognize what you're most likely to do when (not if) events take an unforeseen turn.

3. Hiring the right talent

Particular abilities are important not just for your business to endure but for the expansion. Recognizing the specific abilities you require— as well as exactly how to obtain those crucial individuals aboard— could be the identifying consideration just how well your start-up grows. Hold-ups in discovering the best employees are expensive. For a small group, the employment procedure consumes important time that could be invested in various other locations of business, yet on the other hand, not having the right people can produce extreme bottlenecks and also delay the rollout of new products or services. This is one of the issues that no start-up can afford, particularly in the early days.

4. Effective marketing within a limited budget

Some start-ups assume they can ignore marketing strategies entirely and hope that word of mouth will be sufficient. Being a start-up, it's essential to create visibility among your consumers. Effective marketing techniques within a limited budget should be made to reach your target audiences. Yet it's an incorrect expectation to place your confidence in clients finding you unless you make a collective initiative to grow them with a properly structured strategy to promote your start-up.

5. Self-doubt and uncertainty

For first-time entrepreneurs, dealing with the uncertainties of the venture can be a tough task. The entrepreneurs can often feel ultimately responsible for the success or failure of their venture. There are also many detours and deviations from the initial plan. All of this can take a toll on the entrepreneur. The VUCA environment that most new businesses operate in should be accepted as the reality and the changes accepted without much resistance. Entrepreneurs should remain calm and true to their vision.

6. Dealing with criticism

When you are an entrepreneur, criticism comes as a part and parcel of the job. Every decision of the entrepreneur can be met with criticism by the team, partners, investors, customers, and even their family. Even established entrepreneurs such as Ratan Tata must deal with this. The key in accepting criticism is to separate the waste from the truly helpful feedback that can prove valuable.

7. Attractive Customers

Getting customers for your product or service can be the difference between success and failure for a business. Many businesses have started with powerful ideas however could not survive simply because they failed to reach the right customers. There are several ways of reaching the right customers, however social media and SEO have proven to be useful tools for most. The entrepreneur should invest time in understanding the customer expectations and if needed leverage their network to reach the customers.

8. Making Decisions

Decision-making in a business situation can be daunting, especially when there are so many things riding on each decision. Entrepreneurs can face a dilemma while making a decision, especially when they have limited information. Entrepreneurs must also guard themselves against getting overly involved in decision-making and causing a delay which may delay the progress. They can delegate the smaller decisions to their team of experts and ask them to come up with alternatives before evaluating options and finally deciding.

9. Time Management

Even the best entrepreneurs struggle to manage their time properly. As they take up roles out of their expertise, they can find it challenging to get things done. The challenges often pop up when the entrepreneurs have to deal with conflicting priorities and must let go of their perfectionist streak to move the business process along. Plotting goals and making schedules can be a lifesaver here. All that they need to do is ensure that their smaller goals tie up with the larger goals and your business vision

Health Care Industry

The healthcare industry is an aggregation and integration of sectors within the economic system that provides goods and services to treat patients with curative, preventive, rehabilitative, and palliative care. It includes the generation and commercialization of goods and services lending themselves to maintaining and re-establishing health. It includes the generation and commercialization of goods and services lending themselves to maintaining and re-establishing health. The modern healthcare industry includes three essential branches which are services, products, and finance and may be divided into many sectors and categories and depends on the interdisciplinary teams of trained professionals and paraprofessionals to meet health needs of individuals and populations.

Small Scale Retailers

Small scale retailers are either mobile traders (itinerants) or fixed shops. Mobile Traders or Itinerants These retailers have no fixed place of business. They move from place to place and sell articles of daily use near to consumers. These include hawkers, peddlers, cheap jacks, pavement dealers and market traders.

Home Bakers

Home bakers make cakes, pastries, desserts and other confectioneries from their homes, according to their customer's requests. These are made for birthday parties, weddings, anniversaries, and other occasions.

Other Industries

Some examples of other industries include; Paper Bags industries, Leather belt manufacturing industries, Small toys manufacturing industries, Bakeries, School stationeries, Water bottles manufacturing industries, Beauty parlours, Pickle manufacturing industries, Incense stick manufacturing industries, Paper plate manufacturing industries etc.

CHAPTER 3:**DATA ANALYSIS AND INTERPRETATION****GENDER OF THE RESPONDENTS****TABLE 3.1**

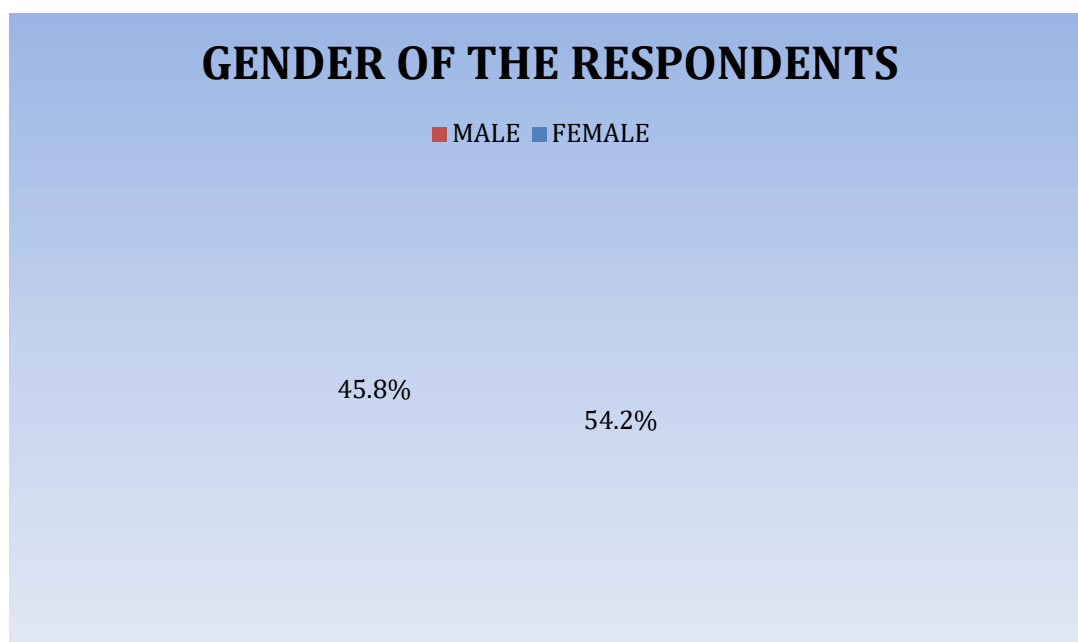
PARTICULARS	RESPONDENTS	PERCENTAGE(%)
FEMALE	38	45.8
MALE	45	54.2

Source-Primary Data

INTERPRETATION

45.8% of the respondents are female, whereas 54.2% of the respondents are male. It shows that men are more profoundly seen as entrepreneurs and are seen more surviving in this industry compared to women hence this study reveals the ratio of gender diversity among self- made entrepreneurs.

FIG 3.1



TIME PERIOD BEING OF AN ENTREPRENEUR

TABLE 3.2

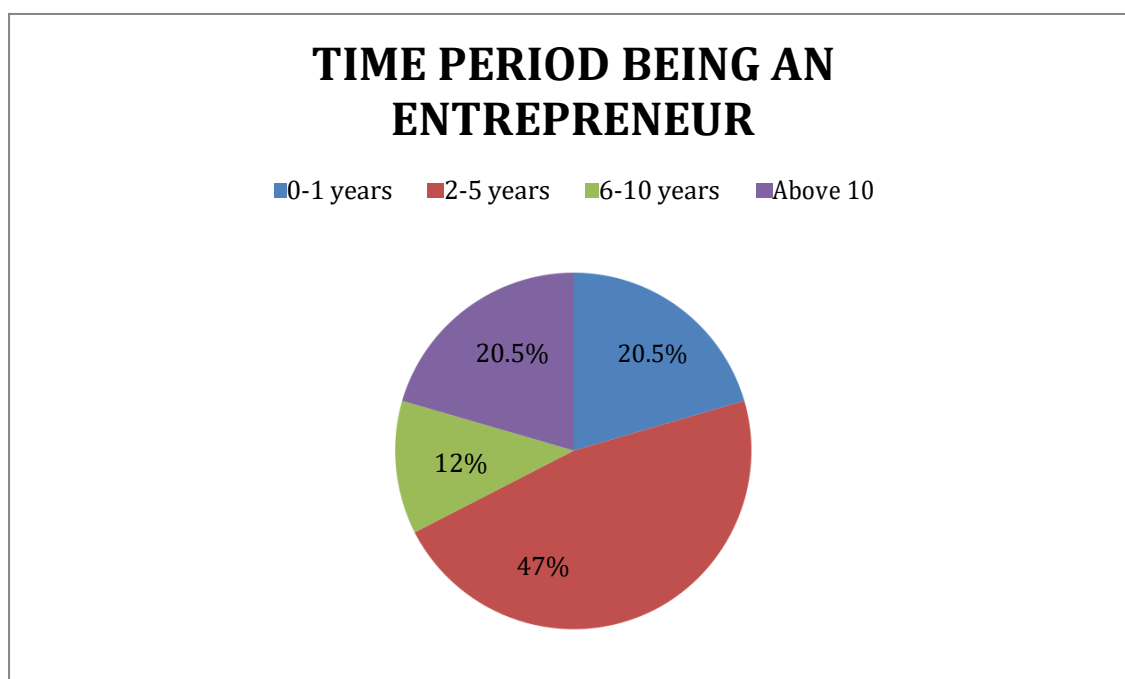
PARTICULARS	RESPONDENTS	PERCENTAGE
0-1 years	17	20.5
2-5 years	39	47.0
6-10 years	10	12.0
Above 10	17	20.5

Source: Primary Data

INTERPRETATION

The table and the graph shows that around 17 respondents have been an entrepreneur for just a year and around 39 of them have been in this sector for the past 2-5 years and around 10 of them have been doing this for half a decade and 17 of them have been around for a decade.

FIG 3.2



IMPACT OF COVID

TABLE 3.3

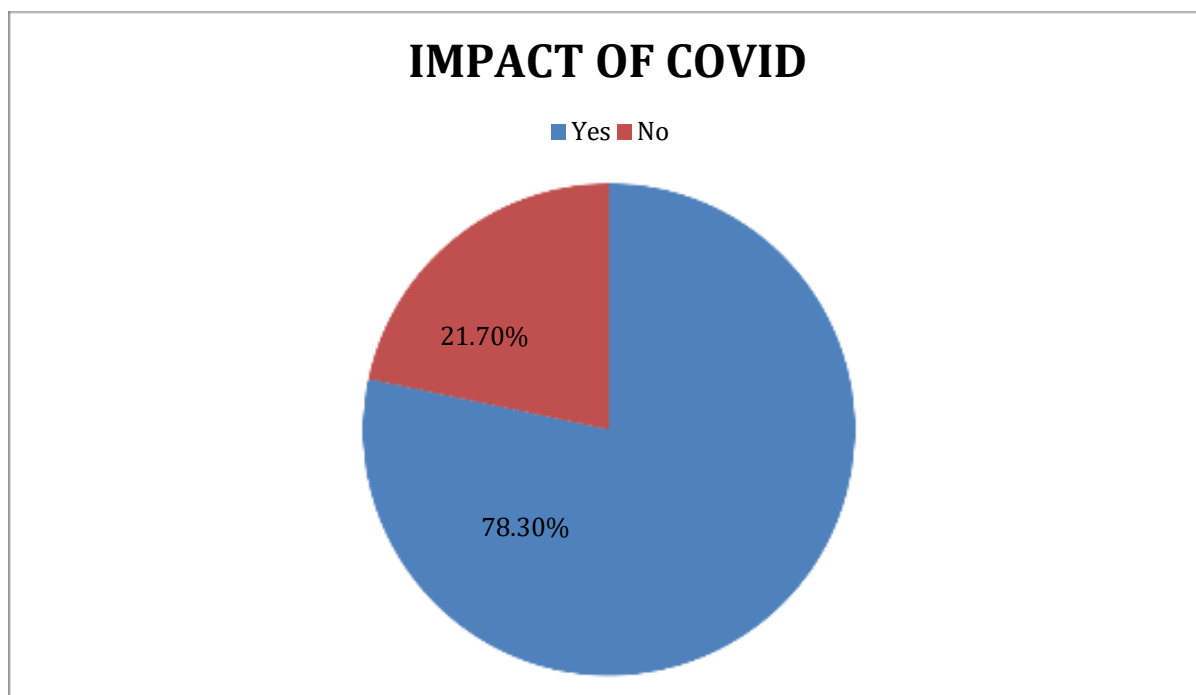
PARTICULARS	RESPONDENTS	PERCENTAGE
Yes	65	78.3%
No	18	21.7%

Source:Primary Data

INTERPRETATION

Through the table we can see that more than three fourth of the respondents did struggle during the covid times and the rest was not as affected the majority.

FIG 3.3



SECTOR OF INDUSTRY WHERE THEIR ESTABLISHMENT BELONG TO

TABLE 3.4

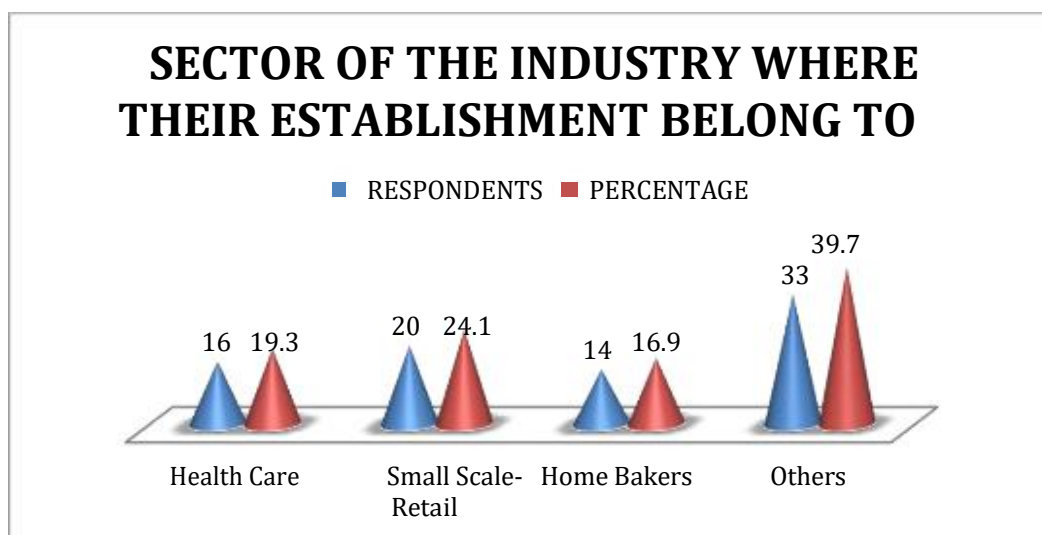
PARTICULARS	RESPONDENTS	PERCENTAGE
Health Care	16	19.3
Small Scale-Retail	20	24.1
Home Bakers	14	16.9
Others	33	39.7

Source:Primary Data

INTERPRETATION

16 people belong to the healthcare industry,20 of them are entrepreneurs engaging in small scale retail industry,14 of the respondents are home bakers and the rest 33 are entrepreneurs who take upon wholesale, restaurants, photography online sales, IT centres, catering, Tours and Travels, Lights and sounds and so on.

FIG 3.4



CHALLENGES TO BEING AN ENTREPRENEUR DURING THE PANDEMIC

TABLE 3.5

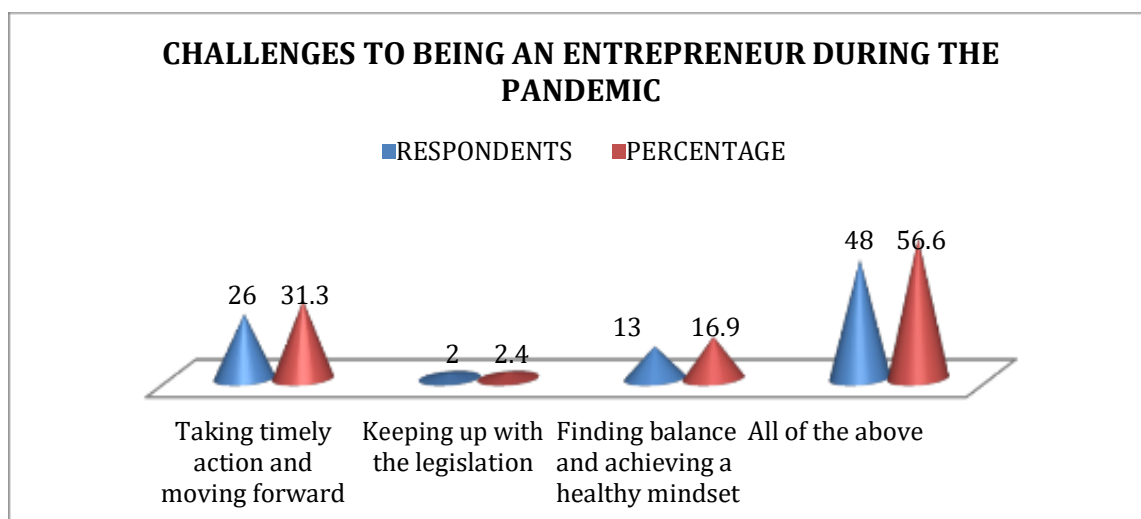
PARTICULARS	RESPONDENTS	PERCENTAGE
Taking timely action and moving forward	26	31.3
Keeping up with the legislation	2	2.4
Finding balance and achieving a healthy mindset	13	16.9
All of the above	48	56.6

Source:Primary Data

INTERPRETATION

26 of them found it difficult to take timely action and move forward. 2 of them found it difficult to keep up with dynamic legislation. 13 of them were unable to keep a balance and find a healthy mindset. 48 of them agreed with all of the above said challenges.

FIG 3.5



CHANGE IN THE FUTURE OF WORK

TABLE 3.6

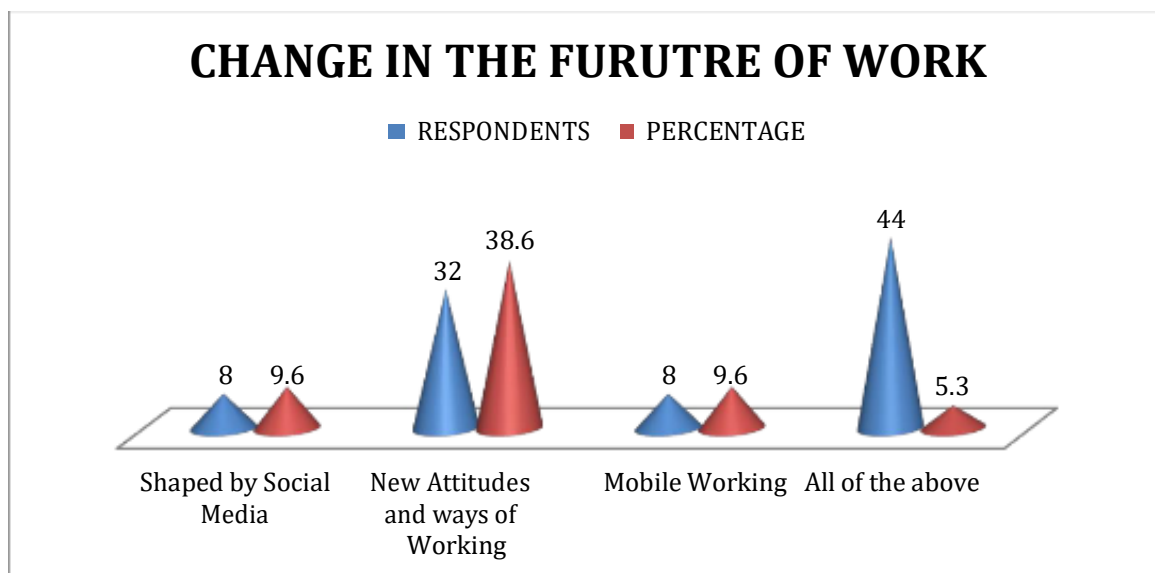
PARTICULARS	RESPONDENTS	PERCENTAGE
Shaped by Social Media	8	9.6
New Attitudes and ways of Working	32	38.6
Mobile Working	8	9.6
All of the above	44	5.3

Source: Primary Data

INTERPRETATION

The future of work will be shaped by social media is what 8 of the respondents chose .32 agree that new attitudes and ways of working will depict the future changes.8 chose mobile working. And 44 of them agreed with all the three said above.

FIG 3.6



MARKETING TECHNIQUE CHOSEN DURING PANDEMIC

TABLE 3.7

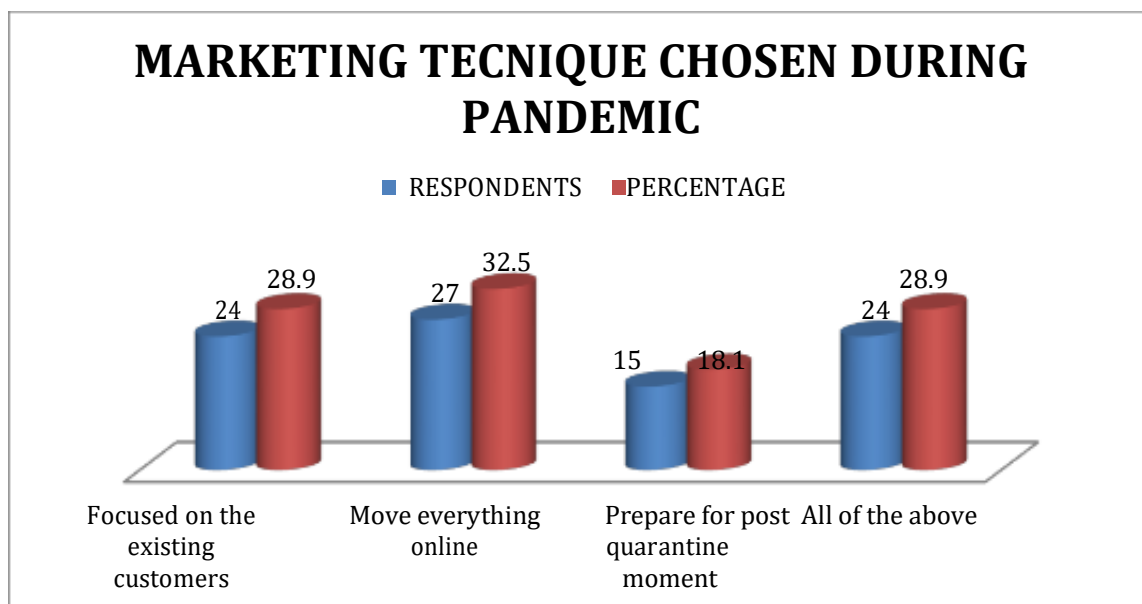
PARTICULARS	RESPONDENTS	PERCENTAGE
Focused on the existing customers	24	28.9
Move everything online	27	32.5
Prepare for post quarantine moment	15	18.1
All of the above	24	28.9

Source: Primary Data

INTERPRETATION

24 of the respondents focused on the existing customers. 27 of them moved everything online. 15 prepared for the post quarantine moment and 24 of them adopted the all three above said marketing techniques.

FIG 3.7



SUPPORT FROM THE PART OF GOVERNMENT

TABLE 3.8

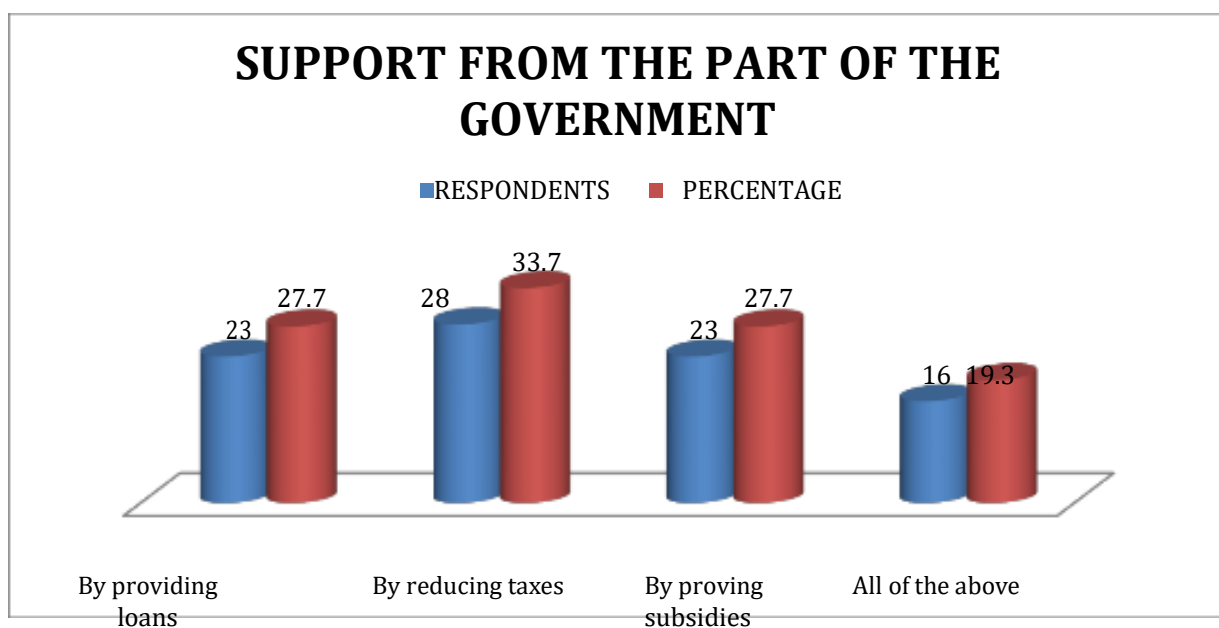
PARTICULARS	RESPONDENTS	PERCENTAGE
By providing loans	23	27.7
By reducing taxes	28	33.7
By proving subsidies	23	27.7
All of the above	16	19.3

Source:Primary Data

INTERPRETATION

23 respondents says that the government helped them by providing loans. 28 of them were allowed for reduction in their tax payments. 24 of them were allowed subsidies and 16 of them were provided with all of the three above said support.

FIG 3.8



FINANCIAL DISTRESS FACED

TABLE 3.9

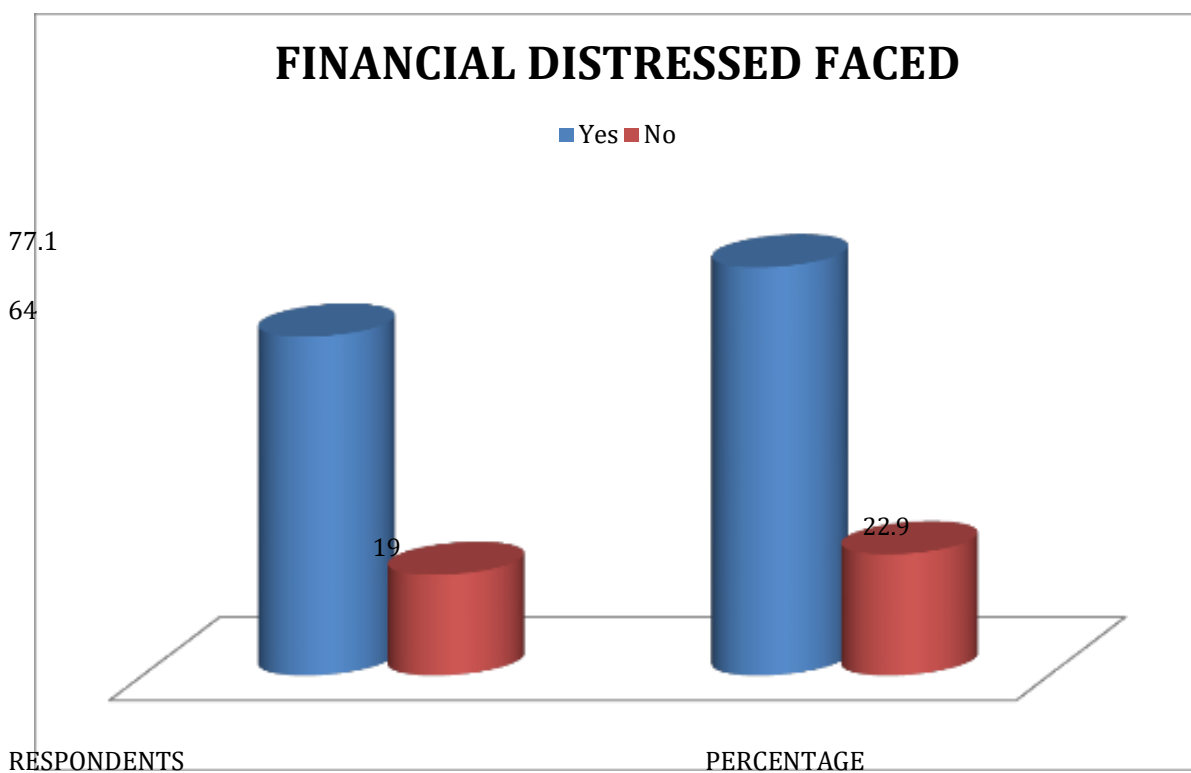
PARTICULARS	RESPONDENTS	PERCENTAGE
Yes	64	77.1
No	19	22.9

Source: Primary Data

INTERPRETATION

We can see that almost 77% of them didn't face any financial distress during the pandemic and the rest faced some kind of financial distress.

FIG 3.9



CHANGES BROUGHT TO BUSINESS

TABLE 3 .10

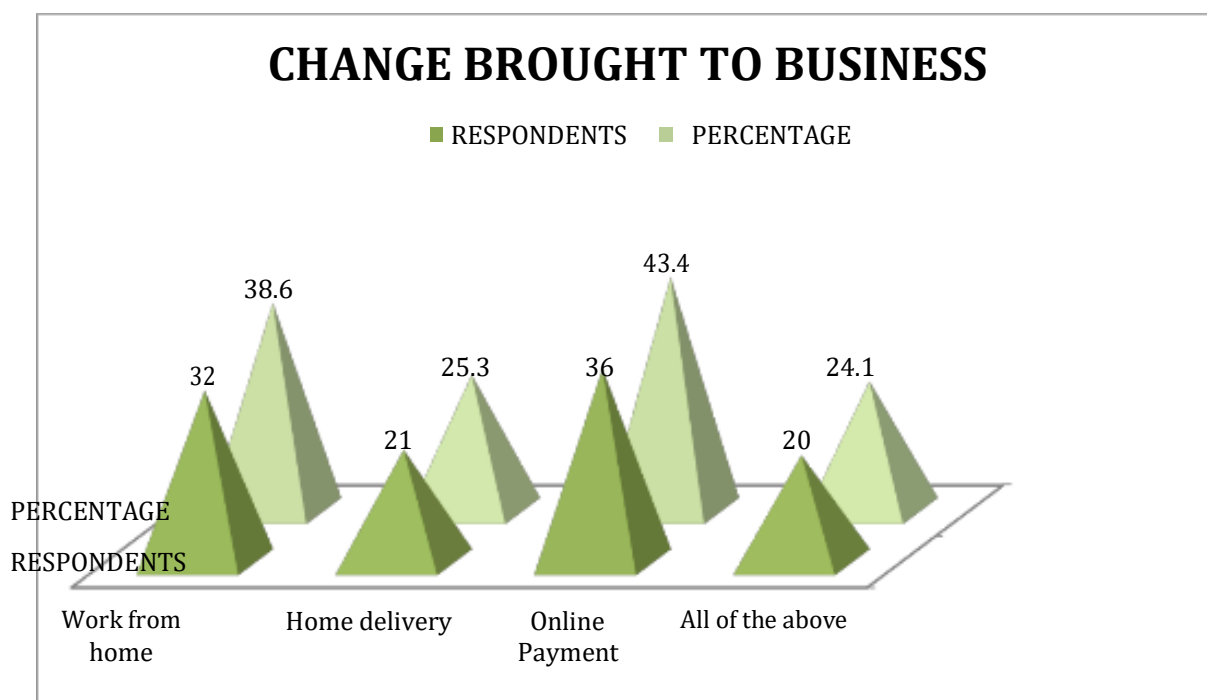
PARTICULARS	RESPONDENTS	PERCENTAGE
Work from home	32	38.6
Home delivery	21	25.3
Online Payment	36	43.4
All of the above	20	24.1

Source:Primary Data

INTERPRETATION

From the chart we can see that about 32 of them started working from their homes, 36 of them adopted the online payment system, 21 of them started delivering goods at doorsteps and 20 of them adopted all of the three above mentioned strategies.

FIG 3.10



BUILDING RESILIENCE DURING PANDEMIC

TABLE 3.11

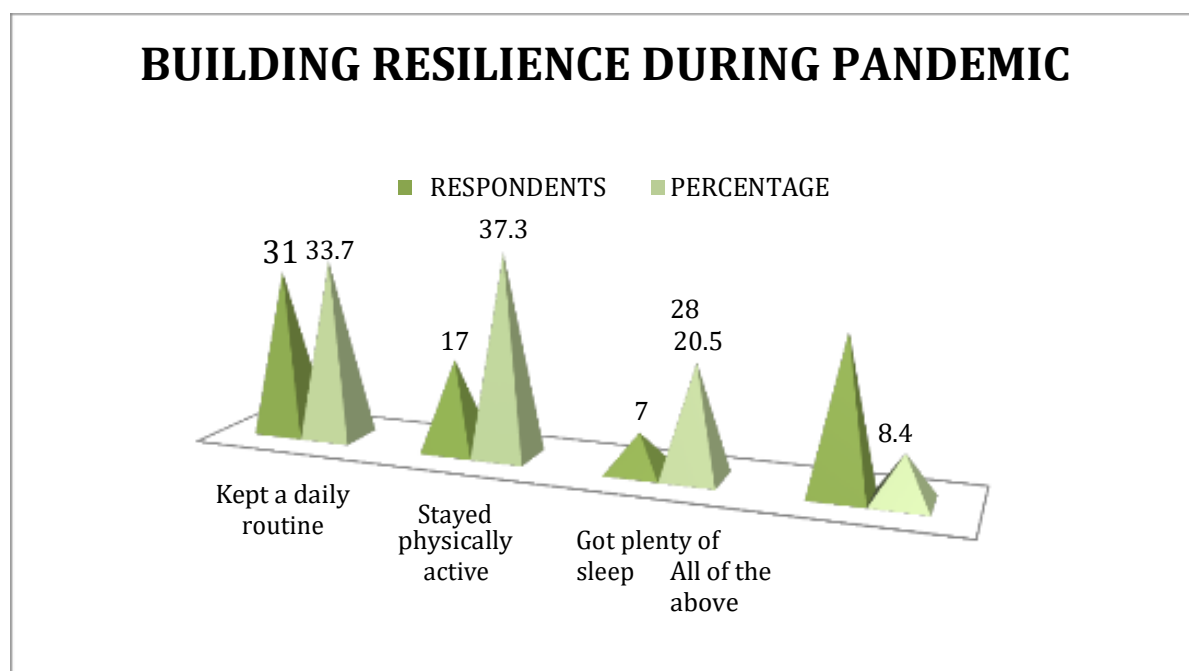
PARTICULARS	RESPONDENTS	PERCENTAGE
Kept a daily routine	31	33.7
Stayed physically active	17	37.3
Got plenty of sleep	7	20.5
All of the above	28	8.4

Source: Primary Data

INTERPRETATION

We can see that 31 of them kept a daily routine to build resilience, 17 of them stayed physically active, around 7 of them got plenty of sleep and around 28 of them did all of the three above mentioned activities.

FIG 3.11



EFFECT OF ABSENCE OF SUITABLE PHYSICAL ENVIRONMENT ON WORK

TABLE 3.12

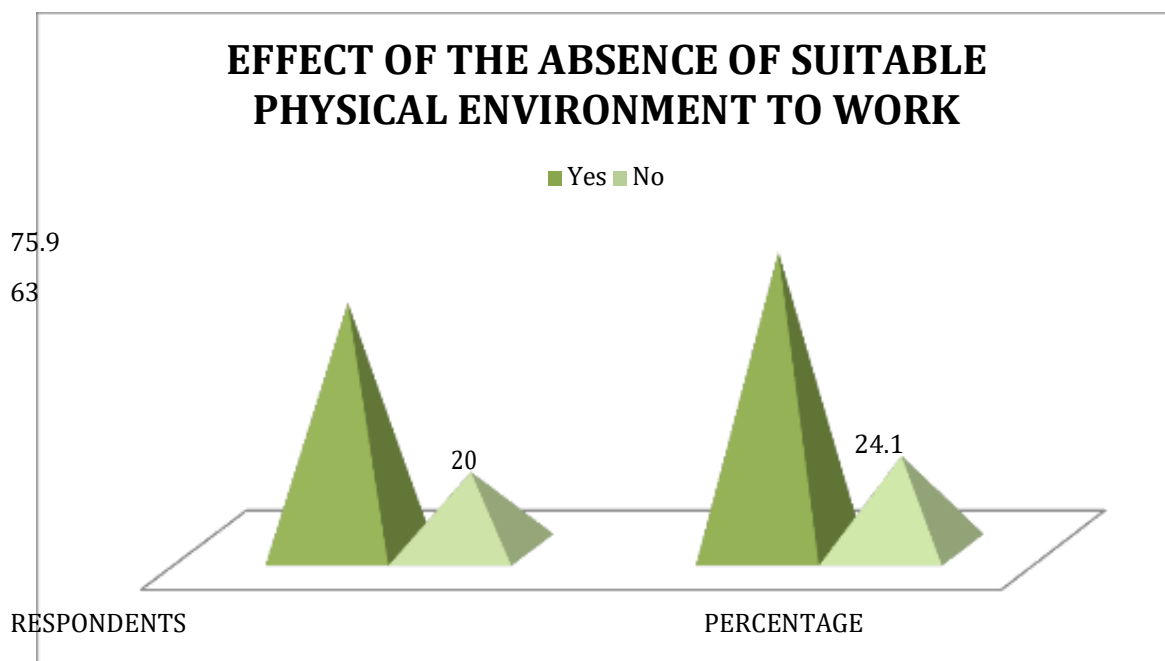
PARTICULARS	RESPONDENTS	PERCENTAGE
Yes	63	75.9
No	20	24.1

Source:Primary Data

INTERPRETATION

We can see that about 76% of the respondents were affected and about 24% of them were not affected due to the absence of a suitable physical work environment.

FIG 3.12



LEVEL OF SUCCESS

TABLE 3.13

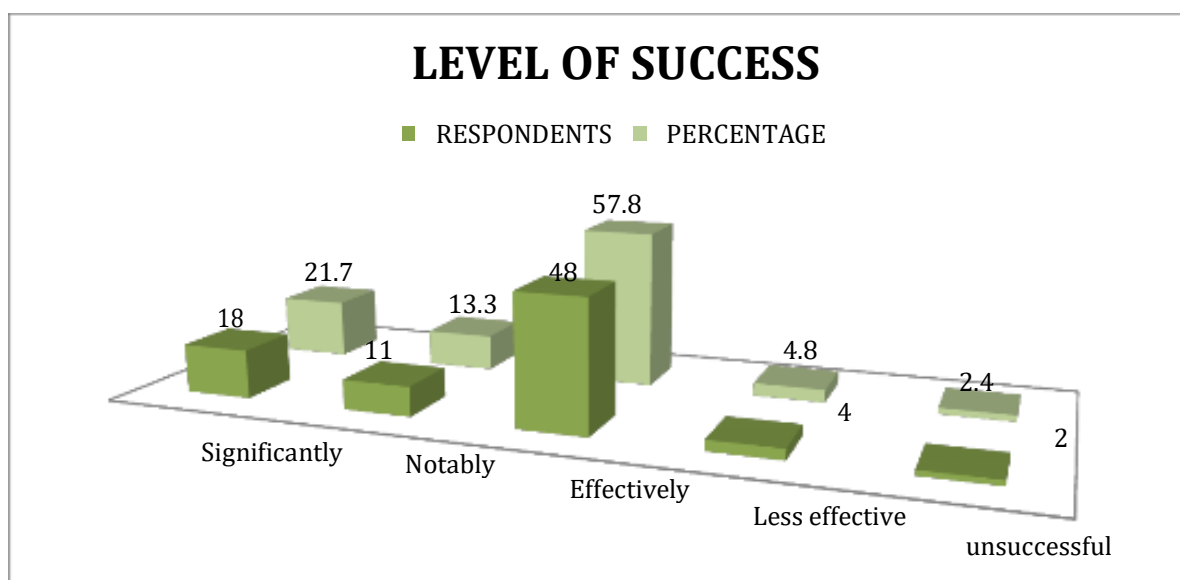
PARTICULARS	RESPONDENTS	PERCENTAGE
Significantly	18	21.7
Notably	11	13.3
Effectively	48	57.8
Less effective	4	4.8
unsuccessful	2	2.4

Source: Primary Data

INTERPRETATION

We can see that the strategies adopted by around 48 respondents were effective, strategies adopted by around 18 of them brought a significant success, 11 of them brought a notable success and the strategies adopted by 4 of them were less effective and 2 of them unsuccessful.

FIG 3.13



CHAPTER 4:

FINDINGS, SUGGESTIONS AND CONCLUSIONS

MAJOR FINDINGS OF THE STUDY

The study examines the impact of COVID on self made Young Adults The major findings in relation to this study conducted are :

1. The study observes that 38 participants were women and 45 were men, which concludes to be 45.8% female and 54.2% male participation.
2. Out of the 83 responses collected, it was found that the vast majority of 47% has been in the industry for 2-5 years and only 12% arising from an experience of over 6 years
3. The study reveals that a majority of 65 out of 83 participating self made entrepreneurs faced struggles during the COVID period.
4. The vast majority of the participants are found to be in Small scale retail businesses(20/83), followed by Healthcare (16/83) and Home Bakers (14/83). The remaining 33/83, which constitute 40% of the respondents, are spread across various industries ranging from Airlines to Hotels.
5. When asked about the challenges to being an entrepreneur during the pandemic, 26 of the respondents agreed to have faced issues with taking timely actions and moving forward. 2 out of 83 have agreed to have faced issues with compliance to legislative norms and 13 of them have faced issues with finding balance and achieving a healthy mindset during the course of pandemic. A majority of 57 of 83 participants responded to having faced issues with all of the above mentioned issues.
6. Upon queries about the impact of pandemic on the change of future work, 9.6 % agreed to “shaped by social media”, 38.6% to new attitudes and ways of working and 9.6% to mobile working. A vast majority of 53% agreed to all the above stated newness in the future of work.
7. Of the suggestions made regarding marketing techniques used during the pandemic, 28.9% agreed to have focused on the existing customers, 32.5% on moving everything online and 18.1% to have prepared for the post quarantine moment, 1% on having started the business utilising the boost in online purchases after COVID, and another 1% to having done nothing. A majority of 28.9% agreed to have used all the suggested marketing measures.

8. When asked about any support availed from the Government 23 respondents agreed to have availed loans provided, a majority of 28 for tax reductions, 23 respondents to subsidies provided and 16 out of 83 to all provisions mentioned.
9. The study observes that 77.1% faced financial distress during the pandemic period.
10. The study reveals that 43.4% shifted to online payment, 38.6% enforced work from home, 25.3% introduced home delivery as a response to the pandemic and its effect on their respective business. Others suggested affiliate marketing, online promotion, product delivery companies and no action being taken which combined to remaining 30.1%.
11. The study suggests that during pandemic, entrepreneurs attend to their personal lives to build resilience to pandemic with a
12. The study reveals that 75.9% respondents were affected by absence of a suitable physical environment due to COVID 19.
13. The study observes the actions taken by entrepreneurs for themselves to build resilience to pandemics as 37.3% respondents maintained a routine schedule, 20.5% depended on physical activeness and 8.4% resorted to get plenty of sleep. 33.7% agreed to have maintained all the three.
14. The study reveals that out of the entrepreneurs who adopted the said strategies, 57.8% secured to be effective, 21.7% to be significantly successful, 13.3% to be notably successful, 4.8% to be less effective and 2.4% to be unsuccessful.

SUGGESTIONS

1. As an entrepreneur he/she must be well planned and futuristic to be able to face any uncertainties in the way.
2. Important and immediate decisions must be made with prior check with actual data available.
3. The physical and mental health of an entrepreneur is crucial to the smooth functioning of a self-made small scale company.
4. Companies can depend more on the opportunities and platforms provided by the internet to improve marketing strategies
5. Government aids and financial support schemes can be well researched to avail the benefits.

6. Need for a suitable physical working space is important and thus it is suggestive to create a comfortable workspace for efficient working hours.
7. Online business and payment mechanisms have wider scope for small scale industries to utilise.

CONCLUSION

The aim of the study was to empirically examine the COVID-19 pandemic's impact on the revenues of small businesses of self-made entrepreneurs and the extent to which they made changes in business activity, the utilisation of open innovation tools and the implementation of various managerial processes.

From the study it's clear that the majority of the respondents were from small scale retail business followed by healthcare and home bakers. We can find that the majority of them faced financial distress during the pandemic and some of them availed government support to recover the losses incurred during the period. Such support will help these businesses survive and become stable, while fostering their ability to thrive in the future, thereby also promoting the economy's resilience in crisis situations and enabling it to flourish.

Entrepreneurs continued to conduct their business activities without physical contact with their customers, even during the lockdown periods. While the virus created lot of uncertainties among customers and entrepreneurs alike, with respect to health, social life, economic stability, employment, etc., the same also led to behavioural shifts such as working remotely, spending lot of time indoors, adopting to home-schooling, learning new recipes from the internet, increased attention on health and hygiene, avoiding crowded areas, increased social media engagement, shift towards online content, etc., and all of these had an immense impact on marketing. The behavioural shift was predominantly towards digital platforms and digital content, which created true opportunities for the entrepreneurs to connect with the customers digitally more than ever before. With increased social media engagement and craving for digital content, digital media provided the entrepreneurs with a lot of opportunities to cash in. At the same time, this also made the entrepreneurs to act mindfully and be socially responsible while implementing digital marketing strategies.

Even though the entrepreneurs struggled a lot and faced a sharp decline in their sales they battled their way out and reached out to their customers by adopting new methods of marketing by following all the rules and regulations as instructed by the government. Our results underscore the financial fragility of many small businesses, and how deeply affected they are by the current crisis.

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Books

Entrepreneurship Development and Project Management-M M Abraham

APPENDIX

A STUDY ON THE IMPACT OF ENTREPRENEURSHIP AMONG SELF-MADE YOUNG ADULTS

QUESTIONNAIRE

Name

Contact number(if can give)

Email Id

Name of establishment

Place of establishment

Q 1) Gender

a) Male

b) Female

c) Others----Specify

Q 2) How long has it been for you in this industry

a) 0-1 years

b) 2-5 years

c) 5-10 years

d) Above 10

Q 3) Was covid a real struggle for you?.,

a)Yes

b)No

Q 4)What type of industry does your _____ belong to?

a) Health Care

b) Small scale retail

c)Home Bakers

d) Others --Specify

Q 5) What are the biggest challenges to being an entrepreneur during covid 19?

a) Taking action and moving forward

b) Keeping up with legislation

c) Finding balance and achieving a healthy mindset

d) All of the above

Q 6) How will the covid pandemic change future of work?

a) Shaped by social media

b)New attitudes and ways of working

c)Mobile working

d)All of the above

Q 7) What marketing techniques do you choose during covid?

a) Focus on the existing customers

b) Move everything online

c) Prepare for post-quarantine moment

d)All of the above

A Study on Analysing the Satisfaction Level, Attitude and Challenges Faced by Customers of Uber Service in Kerala

Jobin Johny (M.Com First Year)

ABSTRACT

A study on analysing the satisfaction level, attitude and challenges faced by customers of Uber service in Kerala by collecting primary data through questionnaires (sampling design) from places like Kochi Trivandrum and Thrissur (sample area) from 50 people (sample size). Uber and its facilities are analysed and data are collected and analysed and interpreted using tables and graphs prepared to show it graphically.

INTRODUCTION

In the past decade the transportation facilities in urban areas have undergone tremendous changes. Among various modes of transportation, the cabs have become an important mode of transportation in metropolitan and urban cities in India. Earlier, people had to stand on the street side and wave their hand in order to signal a taxi to stop. The wait time, the inconvenience and high rates were a problem for everyone. Quite a few taxis were available and drivers or taxi companies used to charge whatever they thought was right. There was no control on prices and people were left with no other option.

Uber recognized the ongoing problem in regard to booking a taxi and gave a technological solution through a mobile app. The solution to book a cab by tapping a smartphone brought a revolution in the taxi industry. The app was officially launched in 2010 and soon became popular due to the value it provided to people.

OBJECTIVE OF THE STUDY

- To find out the satisfaction level of consumers using Uber cab facility.
- To determine the factors affecting the choice of the passenger.
- To find out the services rendered by the company.
- To identify the problems faced by the customers while traveling.
- To study the awareness of consumers about the Uber taxi.

PRIMARY DATA:In this study primary data has been collected through questionnaires from the districts like Kochi, Trivandrum and Thrissur.

SECONDARY DATA:In this study secondary data has been collected through:

- Internet.
- Books and magazines.
- Newspapers etc.

SAMPLING DESIGN

Questionnaire was the sampling design used to collect information from the respondents in Kochi, Trivandrum and Thrissur. Here we used convenience sampling.

Questionnaire refers to a set of printed questions with choice of answers for the purpose of a survey or statistical study.

SAMPLING AREA

It refers to the total area under investigation, in this study the sampling area include Kochi, Trivandrum and Thrissur.

SAMPLE SIZE

The sample size of the study consists of respondents of uber taxi service in Kochi, Trivandrum and Thrissur. About 50 respondents is considered.

UBER

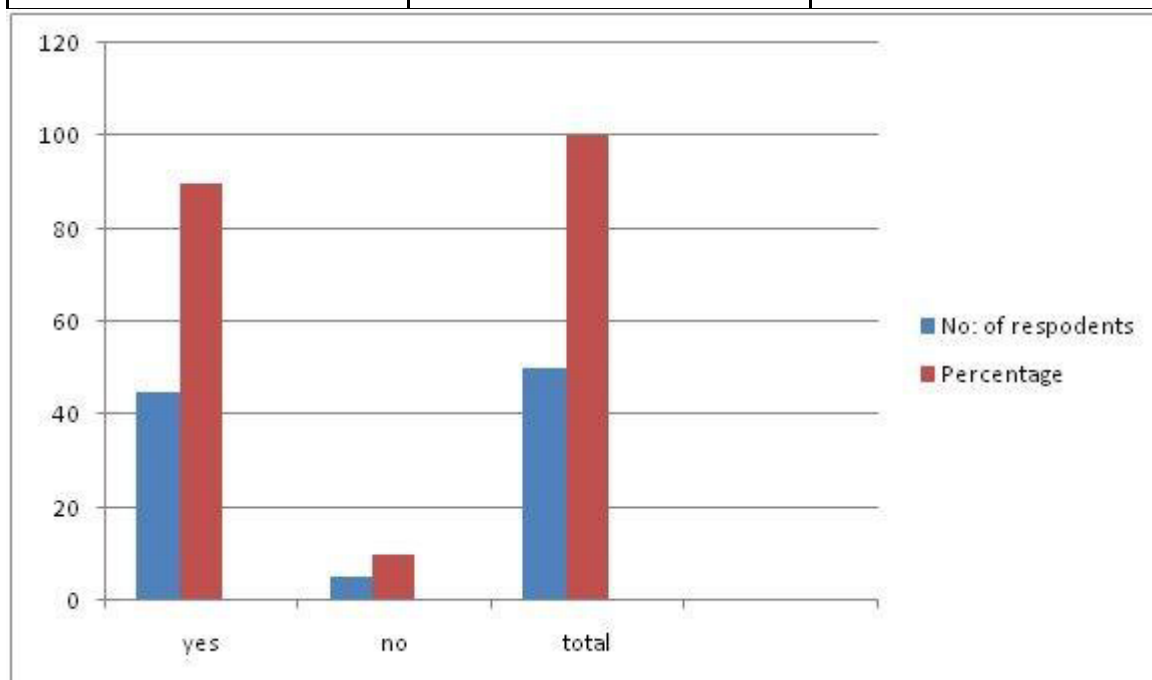
Uber Technologies, Inc. is an American multinational Transportation Network Company (TNC) offering services that include peer-to-peer ridesharing, ride service hailing, food delivery, and a bicycle-sharing system. The company is based in San Francisco and has operations in over 785 metropolitan areas worldwide. Its platforms can be accessed via its websites and mobile apps.

DATA ANALYSIS AND INTERPRETATION

Table 1

Classification on the basis of availing taxi services

Particulars	No.of Respondents	Percentage
Yes	45	90
No	5	10
Total	50	100



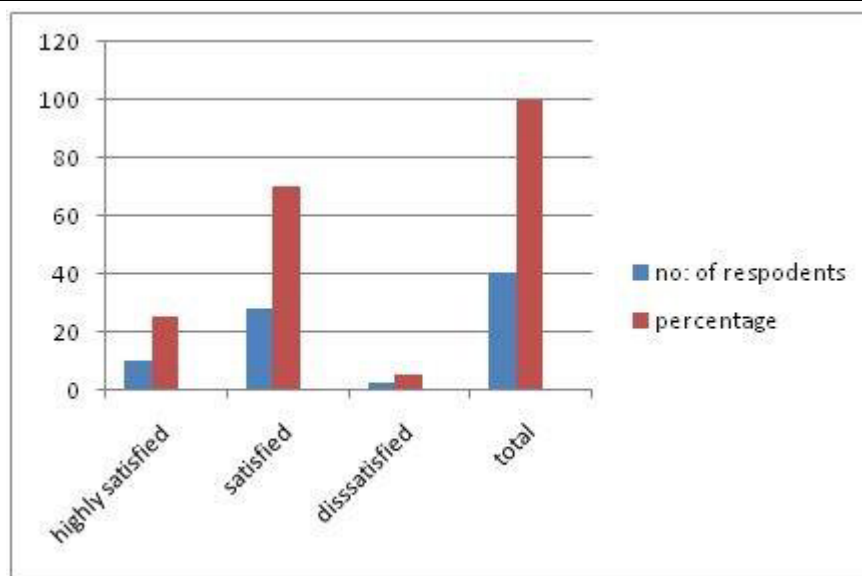
Source: Primary Data

Table 2

Classification based on consumer satisfaction level

Particulars	No.of Respondents	Percentage
Highly Satisfied	10	25
Satisfied	28	70

Dissatisfied	2	5
Total	40	100



FINDINGS, SUGGESTIONS AND CONCLUSIONS

Findings

- 90% of the respondents avail taxi services and the balance do not avail taxi services.
- The study reveals that 70% are satisfied and 25% are highly satisfied and remaining 5% are dissatisfied.

Suggestions

- It is clear from the study that most of the respondents use Uber and balance use other taxi services. Uber must take necessary steps in order to improve its customer satisfaction.
- Provide more Uber cabs so that more customers could avail the services when needed.
- Provide updations to the Uber apps.
- Hire drivers who are more efficient.
- Ensure that Uber drivers behave properly towards customers.
- Charge a price that is affordable to all categories of customers.
- Adopt new methods of promotion so that everyone becomes aware about such a service.

Conclusion

The evolution of on-demand taxis or demand for radio cabs in India happened in early 2015.

The growth in taxi industry happened because of radio taxis like Uber cabs, Ola cabs, Meru

cabs etc. The easy booking of door-step ride through smartphone cab app at a reasonable cost increased the growth of radio cabs business market in India. The cab aggregators company don't own any of the vehicles or cars but they tied up with local drivers who would register with such organization and the agency simply acted as an intermediary between the drivers and customers by charging a commission only for their match-making services as they developed the cab application.

A Study on Effectiveness of Online Advertisement for Cosmetic Products (with Special Reference to Changanacherry Taluk)

Abiya Antony (M.Com First Year)

INTRODUCTON

Advertisement

Advertising is a means to inform and influence the public to buy a product or service through visual or oral messages. It aims to put a product or service in the spotlight in hopes of drawing it attention from consumers. It is typically used to promote a specific good or service, but there are wide range of uses, the most common being the commercial advertisement.

Commercial advertisements often seek to generate increased consumption of their products or services through "branding", which associates a product name or image with certain qualities in the minds of consumers. On the other hand, ads that intend to elicit an immediate sale are known as direct-response advertising.

Non-commercial entities that advertise more than consumer products or services include political parties, interest groups, religious organizations, and governmental agencies. Non-profit organizations may use free modes of persuasion, such as a public service announcement. Advertising may also help to reassure employees or shareholders that a company is viable or successful.

Online advertising is a showcasing technique that includes the utilization of the Internet as a medium to get site traffic and target and convey promoting messages to the correct clients. Online advertising is designed for characterizing markets through one of a kind and valuable applications.

1.2 STATEMENT OF PROBLEM

The attitude and perception of consumers have changed in the last decade. This change in attitude of consumers has enabled the manufacturers, distributors, and dealers to formulate effective sales and advertisement strategies. Hence, the study of consumer behaviour and the impact of advertisement on cosmetics has a scope for research studies. The present research attempts to analyze the impact of advertisement on consumer behaviour towards cosmetics.

The major problem which leads to investigation along with the given survey was to see how people who lack time or are unable to go outside for buying the goods and services get affected by the online means of advertisement. This topic specially came into consideration after the major hit of COVID 19. As we know the limitations of online advertisement are lack of awareness, knowledge in information technology and unavailability of internet. Security is one of the major problems faced by online advertisement. The present study examines the effectiveness of advertising and awareness level of consumer about virtual market

1.3 SIGNIFICANCE OF THE STUDY

Advertising is evolved rapidly with time. Nearly half of the world's population uses the internet and people of all age groups are connected to the web.

Advertising is mainly done to expand business on a large scale. It is all inclusive, affordable, and easy to handle. Also, it provides multiple opportunities for both small and large firms to enhance their sales in an efficacious manner.

The effectiveness of advertising depends on convincing consumer that the product can improve their appearance. They may use different methods to persuade individuals to make purchases. As many people aware that the personal appearance can have a significant effect on how they treated by others, advertising can use these concerns by encouraging the target market. When beauty advertisement can make promises that certain product can make consumers look younger. Beauty advertising often has little to do with the product. The product is often dwarfed by a beautiful woman's image. As beauty advertisement is selling the beauty and the self-worth. This is also another important reason why celebrities are increasingly appeared on beauty products advertisements. Celebrities represent the best selves they are beautiful and adored by millions. After consumer review those beauty product campaigns, they will start to get concerned about their appearance and start to shop for similar products because they want to be attractive, like the celebrities.

The significance of this study is to observe the degree of effectiveness in sales of cosmetic products when cosmetic companies advertise using the online and traditional medium of advertisement. Cosmetic and personal care industry vendors are continuously looking for ways of improving their sales.

The global beauty industry (comprising skin care, color cosmetics, hair care, fragrances, and personal care) has been shocked by the COVID-19 crisis. This article examines the likely effects of COVID-19 on the beauty industry over the next three to six months. Then it explores how the crisis could fundamentally change the industry in the long term—and how retailers, strategic players, and investors can adapt. This study also helps us to see the degree of comparison in the rate of employment opportunities in both online and traditional advertising sector in the recent times.

1.4 SCOPE OF THE STUDY

The present study mainly covers the five cosmetics items such as lipstick, compact powder, facewash, face cream, and eyeliner. It contains the inclusion of behaviour of all segments of consumers such as students, unemployed, housewives, employees in private and public sectors regarding cosmetics brand preferences and advertisement impacts on the behaviour of consumers. The scope of present study is confined to impact of advertisement on cosmetics users in Changanacherry taluk.

1.5 OBJECTIVES OF THE STUDY

- To study the demographic profile of the respondents of the survey.
- To analyse the awareness level of consumers relating to cosmetic products.
- To analyse the factors influencing consumers towards online advertisement on cosmetic products
- To analyse the effectiveness of online advertisement on cosmetic products.
- To suggest measures for improving online advertisement based on the findings of the study.

1.6 RESEARCH DESIGN

The present research is descriptive and empirical in nature. In descriptive part, the description about the cosmetics and cosmetics industry is presented. In addition to that an association between the cosmetics advertisement and cosmetics consumers' behaviour is emphasized. Relevant hypotheses are formulated and tested. Firsthand data were collected from the field directly from the respondents by using interview schedule. It is done on the survey method. Hence it is also called as empirical research. Both primary and secondary data have been used for the present study.

1.6.1 POPULATION

Customers of the outlets of Lakme, Loreal, Maybelline, Garnier and Nykaa.

1.6.2 DATA COLLECTION

- Primary data: - Data collected by the investigator himself for a specific purpose.
- Secondary data: - Data collected by someone else for some other purpose
(but being utilized by investigator for another purpose)
- Secondary data: - Data collected from internet.

1.7 METHODOLOGY OF THE STUDY

Data of the study are collected through questionnaire and secondary sources.

- Sampling technique.

The sampling technique used is convenience sampling. Convenience sampling is a type of non-probability sampling where the units under study are selected according to the convenient accessibility of the researcher.

- Data analysis and interpretation

The data of the study is analyzed using simple statistical tools like average, percentage etc. The conclusion formed from the study are presented using tables, pie charts etc.

1.8 LIMITATIONS OF THE STUDY

- The study is limited to the number of respondents who have given their responses, a larger or a smaller group may change the results.
- This study is restricted only to Changanacherry Municipality. So, the results may not be application to other areas.
- This study is based on the prevailing consumer preference. So, it may change according to time, technology, trend etc.

REVIEW OF LITERATURE

2.1 INTRODUCTION

The above chapter mainly discuss on the studies of various research scholars who have done their paper based on the similar area of study. Throughout this chapter, there will be comprehensive discussion on theoretical and practical views of previous studies done with accordance to online shopping and offline shopping for cosmetic products. This study combines other factors that studies have done that will influence the consumer's purchasing decision in online and offline stores for cosmetic products. It includes the price attractiveness, contents of the product, sales promotion, celebrity endorsement, and packaging. All of these factors will contribute to the study of customer's purchasing intention for cosmetic products on both stores which includes online and offline shopping. The following section describes the research work of various authors in the area of online marketing and consumer buying behaviour:

Rana (1995): undertook a study on T.V. advertisements and expressed that among the media, the impact of television advertisement on social behaviour, including purchasing behaviour was the great. The reason being that television has charm, instantaneous transmission capability and universality of appeal.

Hye-Shin Kim (2008): Consumer attitude and behaviours, as mentioned earlier, consumer buying pattern is directly evolved from the consumer behaviour and its attitude. Many things combine to build up the behaviour of any individual. The first thing which influences the consumer behaviour and shapes it is his culture. Culture builds the strong perceptions of the products in the mind of the customers

Pope (2009): Through advertisements customer behaviour shaped and they motivate to buy such products. Researchers found that repetition in the advertisement hit the mind of the customers which also help them to remember that product and purchase repeatedly

Gupta (2013): In the present era, marketers are focusing customer rule that is customer is their first preference. To keep deep eye on customers the primary responsibility to the organization is to gain the knowledge about the customers. In this way marketers will be successful in fulfilling the needs and wants of the customers and seek the better opportunities in the market.

THEORETICAL FRAMEWORK

INTRODUCTION

Online advertising also known as online marketing, internet advertising, digital advertising or web advertising, is a form of marketing and advertising which uses the internet to promote products and services to audiences and platform users.

3.2 OBJECTIVES

3.2.1 Building Brand Awareness:

Making people aware of a brand or product is an important long-term goal for any marketer. Once customers know about the brand, the marketer has taken the first step toward gaining the customer's trust and patronage. The better known a brand is, the more business it can do. And the ultimate goal is to do more business and sell more of the product. Online, creative advertising or banner advertising is largely visual, making it an ideal channel for promoting brand collateral.

3.2.2 Creating Consumer Demand

Consumers can't want what they don't know Advertising needs to convince consumers about what they should want and why they should want it. Modern online advertising provides a great

way to communicate the USPs (unique selling points) of a product, thereby helping stimulate demand.

3.2.3 Satisfying Consumer Demand:

Once the consumer is aware of and desires a product, they need to find out how to satisfy that desire. If brand building has been effective, they will know that a particular brand exists. At this point, it is important for the marketer to show the consumer how their particular brand or product will best meet that need.

3.2.4 Driving Response and Sales:

All forms of online marketing need to drive traffic and sales in the long term. However, the immediacy of online advertising also drives traffic and sales in the short and medium terms. Unlike traditional media advertising, online advertising can turn the potential customer into an actual customer right there and then. What's more, it is possible to measure accurately how effectively the online advertising campaign does this.

3.4 TYPES OF ONLINE ADVERTISING

3.4.1 Display Advertising

Display advertising conveys its advertising message visually using text, logos, animations, videos, photographs, or other graphics. Display ad is ubiquitous across online systems including websites, search engines, social media platforms, mobile applications and email. Google and Facebook dominate online display advertising, which has become highly concentrated market. The goal of display advertising is to obtain more traffic, clicks or popularity for the advertising brand or organization. Such advertisers often target users with particular traits to increase the ads effects.

3.4.2 Web Banner Advertising

Web banners or banner ads typically are graphical ads displayed within a web page. Many banner ads are delivered by a central ad server. It can use rich media to incorporate video, audio, animations, buttons, forms, or other interactive elements using Java applets, HTML5, Adobe Flash and other programs. Website publishers incorporate banner ads by setting aside a particular space on the web page.

3.4.3 Pop-up/ Pop-under Ads

A pop-up ad is displayed in a new web browser window that opens above a website visitors initial website window. A pop-under ad opens a new browser window under a website visitors initial browser window. Pop-up ads are now advised against by online authorities such as Google.

3.4.4 Floating Ads

A floating ad or overlay ad, is a type of rich media advertisement that appears superimposed over the requested website's content. Floating ads may disappear or become less obstructive after a pre-set time period.

3.4.5 Expanding Ads

An expanding ad is a rich media frame ad that changes dimensions upon a predefined condition, such as a preset amount of time a visitor spends on a webpage, the users click on the ad, or the users mouse movement over the ad. It allows advertisers to fit more information into a restricted ad space.

3.4.6 Trick Banners

A trick banner is a banner ad where the ad copy imitates some screen element users commonly encounter, such as an operating system message or popular application message, to induce ad clicks. Trick banners typically do not mention the advertiser in the initial ad, and thus they are a form of bait and switch. Trick banners commonly attract a higher-than-average click-through-rate, but tricked users may resent the advertiser for deceiving them.

3.4.7 News Feed Ads

"News Feed Ads", also called "Sponsored Stories", "Boosted Posts", typically exist on social media platforms that offer a steady stream of information updates ("news feed") in regulated formats (i.e., in similar sized small boxes with a uniform style). Those advertisements are intertwined with non-promoted news that the users are reading through. Those advertisements can be of any content, such as promoting a website, a fan page, an app, or a product.

Some examples are Facebook's "Sponsored Stories", LinkedIn's "Sponsored Updates", and Twitter's "Promoted Tweets".

This display ads format falls into its own category because unlike banner ads which are quite distinguishable, News Feed Ads' format blends well into non-paid news updates. This format of online advertisement yields much higher clickthrough rates than traditional display ads.

COMPANY PROFILE

4.1 INTRODUCTION

Skincare and makeup play a pivotal role in our day-to-day lives, as they are a necessity, and one cannot get enough of them. Indian cosmetic brands have seen exponential growth over the years, and have marked a huge name worldwide, owing to their rapid development in product lines, and skin-friendly products.

The Indian cosmetic brands given below had been chosen for conducting the survey to show the effectiveness of online advertisements for cosmetic products. These Indian brands have also received thousands of positive reviews from satisfied customers.

➤ LAKME

The logo for LAKMÉ is displayed in a bold, black, sans-serif font. The letters are uppercase, and the 'É' has a distinct accent mark above it. The logo is centered on the page.

Lakmé is an Indian cosmetics brand, owned by Hindustan Unilever. It was named after the French opera *Lakme*, which itself is the French word for goddess Lakshmi who is renowned for her beauty. It was started in 1952 as a 100% subsidiary of Tata Oil Mills, famously after Prime Minister Jawaharlal Nehru was concerned that Indian women were spending precious foreign exchange on beauty products and persuaded JRD Tata to manufacture them in India.

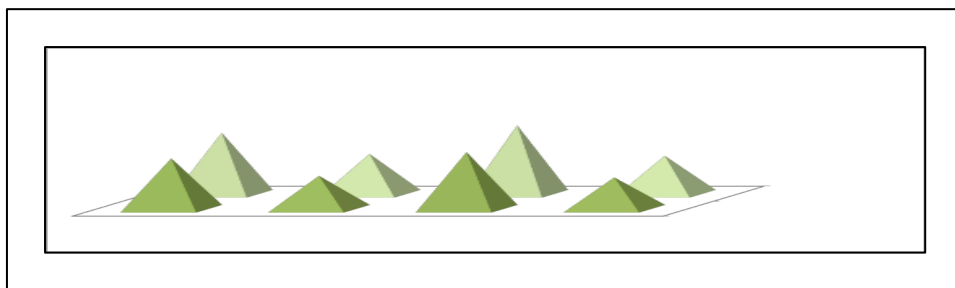
MAYBELLINE

MAYBELLINE
NEW YORK

Maybelline New York trading as Maybelline is an American multinational cosmetic, skin care, fragrance, and personal care company, based in New York City. It was founded in Chicago in 1914 and has been a subsidiary of French cosmetics company L'Oréal since 1996.

The Maybelline Company was founded in Chicago by pharmacist Thomas Lyle Williams in 1915. Williams noticed his older sister Mabel applying a mixture of Vaseline and coal dust to her eyelashes to give them a darker, fuller look. He adapted it with a chemistry set and produced a product sold locally called LashBrow-Ine.

L'OREAL



L'Oréal S.A. is a French personal care company headquartered in Clichy, Hauts-de-Seine with a registered office in Paris. It is the world's largest cosmetics company and has developed activities in the field concentrating on hair color, skin care, sun protection, make-up, perfume, and hair care. L'Oréal got its start in the hair-color business, but the company soon branched out into other cleansing and beauty products

GARNIER



Garnier is a French cosmetics company. The company headquarter is in Centre Eugene Schueller, Clichy, Hauts-de-Seine, France. It is a hair and skin expert. Garnier blending naturally inspired and derived ingredients into breakthrough formulas, the goal with every product is healthy-looking beauty that connects you to nature and community. Garnier is a mass market cosmetics brand of French cosmetics company L'Oréal. It produces hair care and skin care products.

NYKAA



Nykaa is an Indian e-commerce company, founded by Falguni Nayar in 2012 and headquartered in Mumbai. It sells beauty, wellness and fashion products across websites, mobile apps and 100+ offline stores. In 2020, it became the first Indian unicorn start-up headed by a woman.

DATA ANALYSIS AND INTERPRETATION

5.1 INTRODUCTION

Data analysis is considered to be an important step and heart of any research. After collection of data with the help of relevant tools and techniques the next logical step is to analyze and interpret data with a view to arrive at an empirical solution to the problem.

To complete this study properly – it is necessary to analyze the data and to interpret the results. This chapter comprises presentation and interpretation of the findings resulting from the study. The analysis and the interpretation of the data is based on the answers received from the questionnaire sent to the respondents.

Table 5.1

Age wise distribution of respondents

Age	Number of respondents	Percentage
15-20	24	40%
20-25	32	53%
25-30	4	7%
TOTAL	60	100

Source: Primary data

From the above table 5.1, it is clear that a majority of the respondents were in the age group of 20-25 years with 53% of the sample recorded, 40% were between 15-20 years and 7% were in between 25-30 years.

Figure 5.1 Age wise

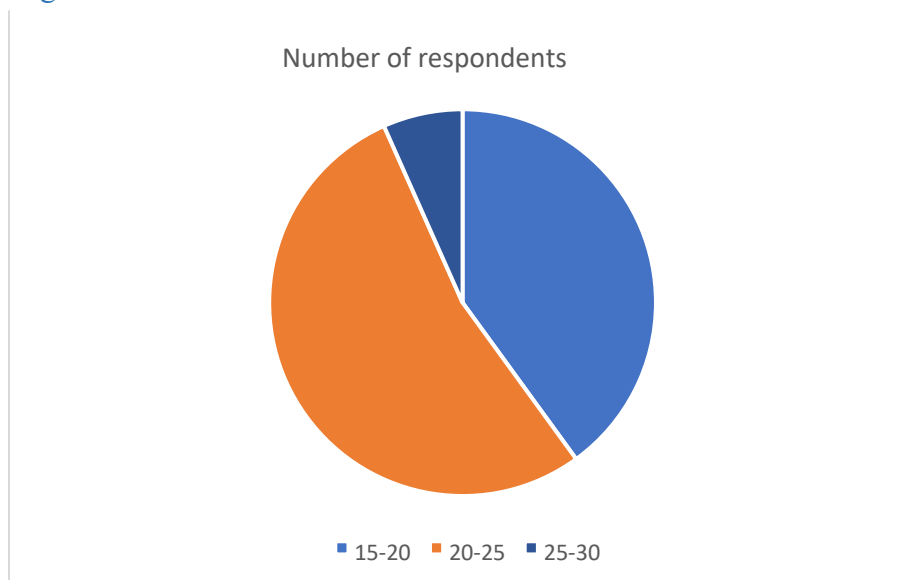


Table 5.2

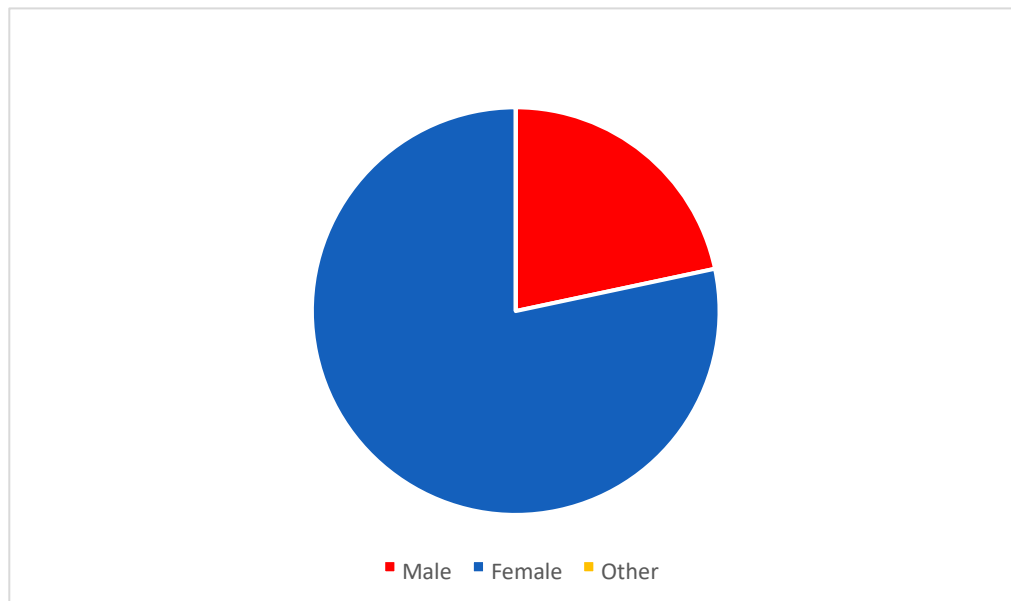
Gender wise distribution of respondents

Gender	No. of respondents	Percentage
Male	13	22
Female	47	78
Other	0	0
TOTAL	60	100

Source: Primary data

From the above table 5.2, it is shown that majority of the respondents were female with 78% and the balance were male respondents with 22%.

Figure 5.2 Gender



FINDINGS, SUGGESTIONS AND CONCLUSION

The findings are as follows:

- From the following analysis, it is found that majority of the respondents fall under 20-25 age category with 53%
- Majority of the respondent are female with 78% and the rest 22% with male respondents.
- Majority of the respondent have an education qualification of UG with 56%
- From the analysis, it shows that majority of respondents are student with 88%
- Majority of the respondents [70%] has no monthly income.
- Most of the respondents [73%] uses cosmetic products.
- Majority of the respondents [32%] uses Lakme.
- Majority of the respondents [45%] says that they focus on the features of the product the most first while buying a product.
- Most of the respondents [42%] likes to purchase their cosmetic products from shopping mall.

- Majority of the respondents [53%] buy their cosmetic products rarely.
- Majority of them [36.7%] states that confident is the image that cosmetic users project on the respondents.
- Majority of the respondents [40%] think Loreal as one of the most popular brands.
- Majority of the respondents [37%] does not spend monthly on cosmetic products.
- Majority of the respondents [33%] are influenced by online advertisement for choosing their cosmetic brand.
- Majority of the respondents [65%] says that there might be an influence by advertisement on purchase of cosmetic products.
- Majority of the respondents [63%] says that what motivates them to buy cosmetics is the necessity of the product.
- Majority of the respondents [45%] states that they sometimes collect information before buying cosmetic products.
- Majority of the respondents [47%] says they may have a change in the perception of the product according to the quality of the advertisement.
- Majority of the respondents [53%] says that they do not have an influence of celebrity endorsement while buying cosmetic products.
- Majority of the respondents [72%]states that online advertisement plays an important role in cosmetic industry.
- Majority of the respondents [48%] states that sometimes online advertisement provides them with enough information.
- Majority of the respondents [92%] says that online advertisement has an impact on consumers.
- Majority of the respondents [75%] agrees that online advertisement gives false information on cosmetic products.
- Majority of the respondents [60%] says that the innovative message advertisement encourages them to buy cosmetic products.

6.2 SUGGESTIONS

The availability of cosmetic products should be ensured to every kind people because the study taken states that most of the respondents were no income group.

1. Detailed information of the product relating to the its contents and usage must be provided in the online advertisement since it is provided with less information about the product.
2. Providing with false information in the labels of the cosmetic products must be priority as this creates a level of trustworthiness between the cosmetic consumer and the brand.
3. More awareness about the product must be given to the consumer through online advertisement since people prefer traditional shopping more than online advertisement.
4. Brands must ensure that their products are being marketed in such a way that could be known by the common people through an innovative and customer approachable method.
5. The cosmetics manufacturers can produce quality cosmetics and the same is highlighted in their commercials for bringing more consumers in their marketing net.
6. Manufacturers should concentrate on making their brand eco-friendlier and cruelty-free as more cosmetic consumer groups are attracted to such brands currently.

6.3 CONCLUSION

The Internet is reaching many hands and infiltrating into new regions day by day and has turned into an incredible medium to exchange any data anyplace yet at the same time, individuals have faith in verbal exchange from the influencers like family, companions and specialists. Online advertising is a technique of advertising that has gained its own identity in the 21st century. Online advertisement is used by individual brands worldwide to gain the global market.

Web promoting is generally utilized by the youthful age or the adolescent. Individuals as a rule utilize this administration as a result of its comfort, a wide scope of items and 24 hours/7 days accessibility. From the research study, it was discovered that the principle explanation behind the respondents to go online was to utilize the internet search tool pursued by online chat. It was seen

that banner ads and pop-up promotions grabbed the attention of the greater part of the respondents. The respondents were generally induced by the inventiveness of the ad.

Indian market is highly potential, especially in cosmetics sector. India being rich in herbal plant production, domestic companies may resort to the utilization of natural herbal inputs to capture the market presently dominated by MNCs, who mostly produce chemical-based cosmetics. Due to change in lifestyle along with the increased standard of living, people nowadays are going for the usage of cosmetics, irrespective of gender, age, income, region and so on. Every person, be it a male or female have their own personal taste and aesthetic values and self esteem. Therefore, they prefer to use cosmetics. Cosmetics advertisements are helpful to make initial purchase decision where the repeated purchase is determined by the quality of the cosmetics.

This study was conducted to have a better understanding about the effectiveness of online cosmetic advertisement on the consumer behavior. The study was conducted on the basis of data collected from 60 respondents through questionnaire. The survey indicated that majority of the respondents irrespective of their educational qualification were aware of the different medias online advertising. Respondents believe that online advertisements provide relevant information's to their consumers relating to the cosmetic products and hence influenced the purchasing decision of the buyers. Therefore, I conclude that online advertisement has a very vital role to play in the cosmetic industry.

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Online Marketing Strategies of Myntra

Tijo Thomas (M.Com First Year)

ABSTRACT

Online marketing is a collection of effective tools and techniques used to advertise goods and services online. Due to the additional channels and marketing tools accessible online, online marketing comprises a larger variety of marketing components than traditional corporate marketing internet. In order to contact people, online marketing relies on websites or emails. Using e-commerce to make commercial transactions easier. Online marketing allows you to advertise the using websites, blogs, emails, social media, forums, and mobile apps, you may purchase goods and services. For businesses operating in markets with high internet penetration, marketing strategy is essential.

INTRODUCTION

Online marketing is a collection of effective tools and techniques used to advertise goods and services online. Due to the additional channels and marketing tools accessible online, online marketing comprises a larger variety of marketing components than traditional corporate marketing internet. In order to contact people, online marketing relies on websites or emails. Using e-commerce to make commercial transactions easier. Online marketing allows you to advertise the using websites, blogs, emails, social media, forums, and mobile apps, you may purchase goods and services. For businesses operating in markets with high internet penetration, marketing strategy is essential.

Online stores brought many different sorts of online shopping as well as the physical analogue of products and services at traditional "bricks and mortar" shopping centres or retail Centres. Both business-to-business (B2B) and business-to-consumer (B2C) online shopping. Online retailers allow customers to buy from different companies. Online stores provide customers the ability to examine product pictures or photos, read product descriptions, and get pricing and other details about the company's goods and services. For businesses operating in industries with very high internet penetration, an online marketing plan is essential. Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser or a mobile app.

Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine, which displays the same product's availability and pricing at different e-retailers. As of 2020, customers can shop online using a range of different computers and devices, including desktop computers, laptops, tablet computers and smartphones.

Social media marketing is the use of social media platforms and websites to promote a product or service. Although the phrases "E-Marketing" and "Computerised Marketing" are still widely used in the academic world, social media marketing is becoming increasingly common.

The act of sending a business message via email, often to a group of people, is known as email marketing. The idea behind content marketing is to create and distribute valuable free information in order to attract consumers and convert them into customers. The goal of content marketing is to assist the company in achieving brand stability, provide valuable information to customers, and stimulate interest in future purchases from the company.

OBJECTIVES

- To understand Myntra's online marketing strategy.
- To examine Myntra's promotional strategies.
- To determine the Myntra customers' level of happiness.
- To investigate how well Myntra's online marketing strategies work in boosting product sales.

DISCUSSIONS

Ashok Gopal and Rajesh Srinivasan (2006) 'The New Indian Consumer,' Harvard Business Review, October 2006 surveyed 2000 respondents from 1996 to 2006 to determine Indian consumers' behaviours, hopes, and plans. Indians were believed to be spiritual and not materialistic who stereotypes are no longer relevant.

Anu Raghunathan (2016) Reported that the private equity investment in Internet and mobile services in India during 2015 is growing enormously.

MesaySata (2013) Factors Affecting Consumer Buying Behaviour of Mobile Phone Devices,' Mediterranean Journal of Social Sciences, October 2013 attempted to research factors affecting the decision to purchase cell phones. The study reveals six significant factors that influence mobile purchasing decisions. Cell phone apps also play a significant role in buying decision.

Debasish and Mallick (2015) Compared the buying behaviour of rural and urban consumers towards mobile phones in their research paper.

Nitin Gupta (2011) Revealed that Indian consumers assume that foreign brands have had a significant impact on materialistic values.

Chang Y.F and Chen C.S. (2005) Reported in their article, smartphone's choice of E-Commerce customer platform, that this is research work, the Smartphone was presented as the choice of customer platform for mobile commerce.

Tim Worstall (2015) Argues in his article that significant changes are taking place in developed countries where customers turn to purchasing online rather than shopping in malls.

Sharma and Mittal (2009) In their study "Prospects of e-commerce in India", mentions that India is showing tremendous growth in the Ecommerce. Undoubtedly, with the population of millions of people, online shopping shows unlimited potential in India. Today E-commerce is a common word in Indian society and it has become an integral part of our daily life. There are websites providing a number of goods and services.

Crawford, (1997) In his paper said that traditional consumer behaviour shopping has its own model, which the buying process starts from the problem recognition, information search, evaluation of alternatives, then purchase, and at last post purchase behaviour.

Dubrovski, (2001) The strategies that marketers are using have not adequately addressed the changing demands of the consumer to ensure customer satisfaction (Day &Landon, 1977). The marketing function limits the scope of marketing strategies in operating successfully online. New electronic communication marketing variables have exploded the alternatives available to customers globally. These changes have redefined many of the old views of marketing, trade and power. Furthermore, many researchers recognize and accept that customer satisfaction is a logical measurement of success in market exchanges.

Bellman et al (1999) Examined various predictors for whether an individual will purchase online and they concluded that demographic variables such as education, age and income, have a modest impact on the decision of whether to buy online, whereas the most important determinant of online shopping was previous behaviour, such as earlier purchases.

Saritha Rai (2016) According to data recently released by the country's telecommunications regulator, Saritha Rai stated in her article that India's mobile subscriber base crossed the 1

billion user mark. The Government is making a positive move to launch a Digital India Campaign that is expected to increase e-governance in India.

Anand Chandrasekaran (2016) Believed that there is potential growth in India's ecommerce segment. There are four areas of focus that will require special attention-digital payments, O2O and Omni channels, vernacular interfaces and predictive analysis.

Kingsnorth, S. (2017) Digital Marketing Strategy, shared that digital marketing and business strategy are concepts that should be integrated and grow together. Further research into specific digital marketing strategies, would be a valuable contribution to the field of digital marketing and current body of work. In-depth, qualitative and quantitative analysis would provide supporting evidence of the effectiveness or ineffectiveness of specific strategies. Further comparative studies between traditional marketing and digital marketing would give researchers and companies a better understanding of differences between the two approaches. Digital marketing is an innovative, influential contribution to the field of marketing.

“Marketing is not the art of finding clever ways to dispose of what you make.

It is the art of creating genuine customer value.”-Philip Kotler.

While Kotler wrote this in 1967, it's still a pretty revolutionary idea. Most marketers don't see it this way. They're all about the product or service they're trying to sell. Who can blame them, with the never ending push to ring the cash register today? But a growing number of marketing thought leaders believe the traditional approach leaves money on the table. I realize this is heresy to many readers, but my hope, through this article, is to encourage a change of mind set a reimagining of what marketing is, a rethinking of the role of the marketer and a re-evaluation of the place of content in the overall marketing mix.

“It's not what you sell that matters as much as how you sell it!”- Brian Halligan

Brian is the CEO of HUBSPOT, Author of Inbound Marketing book. The way I think about culture is that modern humans have radically changed the way that they work and the way that they live. Companies need to change the way they manage and lead to match the way that modern humans actually work and live. We're trying to re-craft culture in a way that really matches that. I think that 99% of companies are kind of stuck in the '90s when it comes to their culture.

“It’s hard to find things that won’t sell online.”- Jeff Bezos.

Our world is now developing day by day. It constantly developing in every sector like weapon, economic, technology, food and so on. But the development of technology change the whole world. Digital marketing is also a part of this technology. Digital marketing is the use of the Internet, mobile devices, social media, search engines, and other channels to reach consumers. Digital Marketing is a valuable asset for a business growth and helps to established an authoritative online presence. Some marketing experts consider digital marketing to be an entirely new way to approach to the new customer and understand the behaviour of the customer. About all the business and company moving forward to digital marketing platform.

ORIGIN OF MYNTRA

Established by Mukesh Bansal along with Ashutosh Lawania and Vineet Saxena Myntra sold on-demand personalized gift items. It mainly operated on the B2B (Business-to-Business) model during its initial years. Between 2007 and 2010, the site allowed customers to personalize products such as T-shirts, mugs, mouse pads, and others. In 2011, Myntra began selling fashion and lifestyle products and moved away from personalisation. By 2012 Myntra offered products from 350 Indian and International brands. The website launched the brands Fastrack Watches and Being Human.

In 2014, Myntra was acquired by Flipkart in a deal valued at ₹2,000 crore (US\$250 million). The purchase was influenced by two large common shareholders Tiger Global and Accel Partners. Myntra functions and operates independently. Myntra continues to operate as a standalone brand under Flipkart ownership, focusing primarily on "fashion-conscious" consumers. In 2014, Myntra's portfolio included about 1,50,000 products of over 1000 brands, with a distribution area of around 9000 pincodes in India. In 2015, Ananth Narayanan became the chief executive officer of Myntra.

On 10 May 2015, Myntra announced that it would shut down its website, and serve customers exclusively through its mobile app beginning 15 May. The service had already discontinued its mobile website in favour of the app. Myntra justified its decision by stating that 95% of traffic on its website came via mobile devices, and that 70% of its purchases were performed on smartphones. The move received mixed reception, and resulted in a 10% decline in sales. In February 2016, acknowledging the failure of the "app-only" model, Myntra announced that it would revive its website.

In September 2017, Myntra negotiated the rights to manage Esprit Holdings 15 offline stores in India. Myntra reported a net loss of ₹151.20 crore in the financial year 2017–2018.

In January 2021, Myntra changed its logo, after a police complaint was registered that the logo resembles a naked woman. The complaint was filed by a woman named Naaz Patel, who runs an NGO called Avesta Foundation .

ABOUT THE COMPANY

An Indian fashion e-commerce Company Myntra was founded by Mukesh Bansal, Ashutosh Lawania, and Vineet Saxena in February 2007. Myntra headquartered in Bengaluru, Karnataka, India. Today's well-reputed Myntra is a fashion e-commerce Company which is parented in May 2014, by Flipkart. Myntra's Subsidiaries are XS Brands Consultancy Private Limited, Xerion Retail Private Limited, Pretr Online Services Private Limited, Witworks Consumer Technologies Private Limited, Grid Ant Technologies Private Limited.

Myntra is a major Indian fashion e-commerce company headquartered in Bengaluru, Karnataka, India. The company was founded in 2007-2008 to sell personalized gift items. In May 2014, Myntra.com was acquired by Flipkart. Established by Mukesh Bansal along with Ashutosh Lawania and Vineet Saxena; Myntra sold on-demand personalized gift items. It mainly operated on the B2B (Business-to-Business) model during its initial years. Between 2007 and 2010, the site allowed customers to personalize products such as T-shirts, mugs, mouse pads, and others. In 2011, Myntra began selling fashion and lifestyle products and moved away from personalisation. By 2012 Myntra offered products from 350 Indian and International brands. The website launched the brands Fasttrack Watches and Being Human. In May 2022, Myntra launched an express delivery service on its app to offer one of a kind of experience by fashion & beauty platform. This service allow shoppers to receive their orders for products marked with 'M-express tag' on the listing page within 24–48 hours of purchase.

MYNTRA'S DIGITAL MARKETING STRATEGIES

A digital marketing plan is a strategy that uses the most up-to-date technology and methods to promote your company online. The advantages of a prominent internet presence are numerous, extending from higher customer engagement rates to greater brand recognition to improved productivity as employees may work remotely when needed.

Content Marketing

Myntra has a very active blog that covers a broad range of topics related to fashion, lifestyle, and trends. In addition to featuring original content, the blog also curates' content from other sources, which helps to broaden its appeal. The blog is updated regularly, with new posts appearing several times a week. This strategy has helped make the Myntra blog one of India's most popular fashion blogs. In addition to the blog, Myntra also maintains an active presence on social media, where they frequently share links to new blog posts.

Social Media Marketing

Myntra is very active on social media, with accounts on all the major platforms, including Facebook, Twitter, and Instagram. They use social media to share links to new blog posts,

announce sales and discounts, and promote new products. Myntra also frequently runs social media campaigns.

Search Engine Optimization

Myntra also uses Search Engine Optimization (SEO) to ensure that its website appears as high as possible in the search results for relevant keywords. This is achieved by using relevant keywords and phrases in the website content and the tags and descriptions for each page. Myntra also has many backlinks from high-quality websites, which helps to improve its SEO ranking.

Paid Advertising

Myntra also uses paid advertising to promote its website and products. They use various methods, including pay-per-click (PPC) advertising, display advertising, and retargeting. Myntra also uses ad extensions, such as product listings, to make its ads more relevant and informative for potential customers.

Email Marketing

Myntra also uses email marketing to stay in touch with its customers and announce new sales and discounts. They use a variety of email templates, such as abandoned cart emails, to encourage customers to complete their purchases. Myntra also sends out regular newsletters, which provide customers with information on new product releases, upcoming sales, and exclusive discounts. Myntra can stay in touch with its customers and promote its brand effectively by using email marketing.

Affiliate Marketing

Myntra also uses affiliate marketing to promote its website and products. They have a wide range of affiliate partners, including popular bloggers and influencers. Myntra also offers a variety of affiliate programs, such as the Myntra Affiliate Program, which provides commissions for sales generated from referrals. Using affiliate marketing, Myntra can effectively reach a wide audience and promote its brand. Myntra is a popular online shopping destination for fashion lovers in India. In addition to selling clothes, shoes, and accessories, Myntra is also known for its effective marketing campaigns.

MYNTRA'S SOCIAL MEDIA MARKETING STRATEGY

Here are some key aspects of Myntra's social media marketing strategy and what we can learn. As one of India's leading online fashion retailers, Myntra has built up a massive social media presence. In particular, they have utilized Facebook, Twitter, and Instagram to great effect.

Let's take a look at some of the key aspects of Myntra's social media marketing strategy.

Focusing on Visual Content

Myntra must focus on creating visually appealing content. After all, fashion is all about visual appeal. Myntra's social media posts are packed full of high-quality images and videos. This helps capture users' attention and ensure that their content stands out in a crowded feed.

Utilizing User-Generated Content

Myntra also makes use of user-generated content (UGC) to great effect. UGC is a powerful social media marketing tool as it helps build trust and credibility with potential customers. Myntra encourages its customers to share photos of themselves wearing the latest Myntra clothes and accessories. This UGC is then shared across Myntra's social media channels, reaching a wider audience.

Running Engaging Social Media Campaigns

Myntra regularly runs social media campaigns to engage its audience and promote its latest products. For example, they recently ran a 'Myntra Fashion Challenge' campaign, encouraging users to share photos of themselves wearing Myntra clothes. The best images were then rewarded with Myntra vouchers. Myntra's social media campaigns are always creative and engaging, helping to increase brand awareness and drive sales.

3.2.4 Providing Excellent Customer Service

Myntra's social media team also provides excellent customer service, responding to queries and complaints quickly and efficiently. This is vital for any business, as customers expect to be able to get help and support when they need it. Myntra's social media team does a great job of providing this, helping to build trust and credibility with their audience. Overall, Myntra's social media marketing strategy is very effective.

Myntra's Mobile Marketing Strategy

Mobile marketing is one of the most effective ways to reach out to customers and promote your product or service.

However, with so many different mobile marketing strategies, it can be not easy to know which one is right for your business. One of the most successful mobile marketing campaigns was launched by the Indian e-commerce company Myntra. Myntra's mobile marketing strategy focused on personalization and providing a seamless customer experience. Myntra's mobile app was designed to be extremely user-friendly and personalized for each customer. The app would learn the customer's preferences and suggest products they might be interested in. This made it easy for customers to find what they were looking for and led them to discover new

products they might not have considered otherwise. Myntra's mobile marketing strategy was so successful that it helped them achieve a 40% increase in sales. It also led to a significant increase in customer loyalty and brand awareness.

Buying Online Saves Time as well as Money

Shopping online on Myntra saves time as well as money. You don't have to go to the market for shopping which saves your transportation cost as well time. You just have to browse the internet and then place an order through Myntra Platform.

Easy to Organise Finance and Records

If you place an order through Myntra then the entire transaction will be done by using a computer. That will help you to organize finance/records easily. All confidential and valuable records will be stored within your account.

You can enjoy Multiple Payment Options

Myntra allows you to use your suitable payment method for purchasing your favorite products. You can purchase your product from reputed brands or small brands as well which makes online shopping safe and easy.

Myntra Gives You the Best Deal

Myntra.com offers its users the best deals. Literally you can compare products and brands to newer definitions; you can easily compare prices of different products as well. Myntra gives endless attractive offers also.

Discount Coupons are Available

Myntra offers various kinds of discount coupons available at different price levels that make your shopping experience more thrilling.

CONCLUSION

Hereby we conclude that online marketing strategies are an integral part of any company's overall business plan; these strategies help build a brand name and increase sales for both consumer products companies and retailers alike. Marketing strategies means for achieving

organizational goals. Social media marketing, email marketing and content creation can all be used as different types of strategies. A number of online marketing strategies help consumers in selecting the right products at the right time and at reasonable prices, where customers can get a clear understanding of what they are going to buy. Customer satisfaction is one of the major factors that marketers must take into account when implementing various marketing tools and techniques. Here an attempt is made to understand how Myntra is implemented on online marketing strategies in order to increase sales of its products. It can be concluded that the company adopted various strategies including helping customers as well as increasing sales by offering discounts/offers/ coupons etc.

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Powering the Future: A Comparative Exploration of Electric and Petrol Vehicles

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Introduction

1. Petrol cars are widely used and offer familiarity and convenience due to their longstanding presence in the automotive market.
2. These vehicles rely on internal combustion engines fueled by petrol or gasoline, which contribute to air pollution and greenhouse gas emissions.
3. Electric cars, on the other hand, utilize electric motors powered by rechargeable batteries, offering the advantage of zero tailpipe emissions.
4. Recent advancements in battery technology have improved the range, performance, and affordability of electric cars, making them increasingly competitive with petrol vehicles.
5. Both petrol and electric cars have their strengths and limitations, which include factors such as environmental impact, cost considerations, technological advancements, infrastructure, consumer perception, and regulatory factors.
6. Understanding these points is crucial for informed decision-making and shaping the future of sustainable transportation.

Objectives of the study

1. Comparative Analysis: To conduct a comprehensive comparison between petrol and electric vehicles, evaluating their respective features, advantages, and limitations.
2. Environmental Impact Assessment: To assess the environmental impact of petrol and electric cars, including their contribution to air pollution, greenhouse gas emissions, and overall sustainability.
3. Cost Considerations: To analyze the economic aspects of petrol and electric cars, including initial purchase prices, operational costs, and potential savings over the vehicle's lifecycle.
4. Technological Evaluation: To examine the technological advancements in petrol and electric vehicle technologies, focusing on areas such as propulsion systems, energy storage, and efficiency improvements.
5. Infrastructure and Accessibility Review: To investigate the availability and accessibility of refueling/recharging infrastructure for petrol and electric vehicles, considering factors such as range, charging time, and network coverage.
6. Consumer Perception and Adoption Study: To explore consumer attitudes, preferences, and adoption trends related to petrol and electric cars, identifying drivers and barriers to their widespread acceptance.

7. **Policy and Regulatory Analysis:** To review existing policies, regulations, and incentives related to petrol and electric vehicles, assessing their effectiveness in promoting sustainable transportation solutions.
8. **Future Outlook:** To provide insights into the future prospects and trends of petrol and electric vehicles, considering advancements in technology, changes in consumer behavior, and evolving regulatory landscapes.

Aspect

1. **Environmental Impact Analysis:** Compare the environmental impact of petrol and electric vehicles, including greenhouse gas emissions, air pollution, and overall sustainability. Present findings from life cycle assessments and carbon footprint analyses to quantify the environmental footprint of both vehicle types.
2. **Cost-Benefit Analysis:** Evaluate the economic aspects of petrol and electric vehicles, considering factors such as purchase prices, fuel/electricity costs, maintenance expenses, and potential savings over the vehicle's lifecycle. Conduct a comparative cost-benefit analysis to assess the overall financial viability of owning and operating petrol and electric vehicles.
3. **Technological Assessment:** Examine the technological advancements in petrol and electric vehicle technologies, focusing on propulsion systems, energy storage, efficiency improvements, and vehicle performance. Discuss recent innovations and developments that have contributed to enhancing the efficiency, range, and affordability of electric vehicles.
4. **Infrastructure and Accessibility Review:** Investigate the availability and accessibility of refueling/recharging infrastructure for petrol and electric vehicles, including the distribution of petrol stations and the prevalence of charging stations. Assess the impact of infrastructure availability on consumer adoption and the challenges associated with addressing range anxiety for electric vehicle owners.
5. **Consumer Perception and Adoption Study:** Analyze consumer attitudes, preferences, and adoption trends related to petrol and electric vehicles, based on surveys, interviews, and market research data. Identify drivers and barriers to the widespread acceptance and adoption of electric vehicles among consumers.
6. **Policy and Regulatory Analysis:** Review existing policies, regulations, and incentives related to petrol and electric vehicles at the local, national, and international levels. Evaluate the effectiveness of current policies in promoting sustainable transportation solutions and recommend potential policy interventions to support the transition to electric vehicles.
7. **Future Outlook:** Provide insights into future trends, developments, and challenges in the automotive industry, considering advancements in technology, changes in consumer behavior, and evolving regulatory landscapes. Discuss the potential implications of electric vehicles for the future of mobility and the transition towards a more sustainable transportation system.

Findings

1. **Environmental Impact:** Electric vehicles (EVs) demonstrate significantly lower greenhouse gas emissions and air pollution compared to petrol vehicles. EVs have a lower overall environmental footprint, particularly when powered by renewable energy sources.
2. **Cost-Benefit Analysis:** While EVs may have higher initial purchase prices, they offer potential long-term savings on fuel and maintenance costs. Government incentives and subsidies can help mitigate the upfront cost barrier for EV adoption.
3. **Technological Assessment:** Rapid advancements in battery technology have led to improvements in EV range, performance, and affordability. Continued investment in research and development is essential to further enhance EV technology and infrastructure.
4. **Infrastructure and Accessibility:** Availability and accessibility of charging infrastructure remain a challenge for widespread EV adoption. Expansion of charging networks and investment in fast-charging technology are needed to address range anxiety and support EV growth.
5. **Consumer Perception and Adoption:** Consumer attitudes towards EVs are increasingly positive, driven by environmental awareness, technological advancements, and government incentives. Education and outreach efforts can help address misconceptions and increase consumer confidence in EVs.
6. **Policy and Regulatory Analysis:** Government policies and regulations play a crucial role in incentivizing EV adoption and promoting sustainable transportation solutions. Continued support for EV incentives, infrastructure development, and emissions regulations is essential to accelerate the transition to electric mobility.

Conclusion

In conclusion, our comparative analysis between electric and petrol cars underscores the pivotal role these vehicles play in shaping the future of transportation. Throughout our study, we've examined various facets including environmental impact, economic considerations, technological advancements, infrastructure requirements, consumer perceptions, and regulatory landscapes.

Electric vehicles (EVs) have emerged as frontrunners in the pursuit of sustainable mobility, offering significant environmental benefits with their lower or zero emissions. Despite initial higher purchase costs, EVs demonstrate long-term economic advantages through reduced fuel and maintenance expenses, especially when supported by incentives and subsidies. Moreover, technological advancements in battery technology and charging infrastructure continue to enhance the performance, range, and affordability of EVs, driving increased consumer adoption.

However, challenges such as the availability and accessibility of charging infrastructure, consumer perceptions, and regulatory frameworks pose barriers to widespread EV adoption. Addressing these challenges will necessitate collaborative efforts from policymakers, industry stakeholders, and consumers to accelerate the transition towards electric mobility.

Petrol cars, while offering familiarity and convenience, come with environmental drawbacks due to their emissions. As the global focus shifts towards sustainability, the future viability of

petrol vehicles may be contingent on advancements in fuel efficiency and emission reduction technologies.

In conclusion, the transition from petrol to electric cars represents a critical step towards achieving our environmental and sustainability goals. By embracing the advantages of electric mobility and addressing the barriers to adoption, we can pave the way for a cleaner, greener, and more sustainable transportation future for generations to come.

Consumer Preference and Perception towards the Usage of OTT Platforms

Sona Babu (M.Com First Year)

ABSTRACT

OTT platforms stream audio and video services through the internet. Many of the OTT platforms offer some content for free and charge some content. The users has to buy a subscription to the charged content to be able view it. Subscription is usually charged for content unique to the platform which is not available on the other platforms. Over-the -top refers to film and television content provided via a high-speed connection rather than a cable or satellite provider. Viewers who dislike paying for bundle content are often referred to as cord cutters, OTT does not mean free, as the term encompasses services such as Netflix, Amazon prime video, Disney plus Hot star etc. OTT stands for over the top content over the internet. The OTT umbrella supports the delivery of film and TV content over the internet, a merging television and digital video to forge a singular revolving content stream. Advancements in data management, cloud-based storage and streaming have given a way to an entire lineage of OTT related products, software, apps, contents and marketing campaigns.

INTRODUCTION

Over the top (OTT) platforms with the diverse taste and preferences of people, OTT platforms have become popular those days. Those days are gone when people would rely on the television to broadcast their favorite shows. People nowadays subscribe to OTT platforms. Users select the generation they like and start watching the content of their choice. The Covid – 19 pandemic and lockdown have forced people to stay at home, with colleges, offices and theatres shut down people rely completely on the OTT platforms for entertainment.

The OTT platforms are technically advanced and use artificial intelligence to provide a better experience to the user. Using artificial intelligence the content which the user is likely to watch is shown on the basis of the previous content viewed by the user. This gives the user an advantage of personalized suggestions based on history of content they like and are interested in. There are different types of over-the-top service providers, some are subscription based videos on demand and some are advertisement based videos on demand. On advertisement based videos on demand users are allowed to access the wide range of contents with ads. The main income of these companies is from advertisements. For example;

YouTube, MX player etc. OTT platforms stream audio and video services through the internet. Many of the OTT platforms offer some content for free and charge some content. The user has to buy a subscription to the charged content to be able view it. Subscription is usually charged for content unique to the platform which is not available on the other platforms.

The user needs a strong internet connection and a device connected to OTT for using any OTT platform. These devices such as Smart TVs support the OTT apps, Mobile devices such as smartphones and tablets in which OTT apps can be downloaded, personal computers and laptops. The premier content is only available for the customers with the premier subscription. The subscription comes with a free which the user must pay to avail of the premier content.

OTT is a direct-to-consumer video content platform where premium content and a superior experience are available for customers to stream on demand, like Netflix, Disney+, and so on. No matter the provider, OTT content can also be streamed on the vast array of today's devices.

STATEMENT OF THE PROBLEM

OTT platforms have gained significant importance over the past few years. Availability of wide and customized contents at reasonable rates have attracted huge number of people towards OTT platforms. Customized and quality contents offered through OTT platform area serious competition to theatres and traditional T.V contents. The presents study is intended to find answers to the following research questions.

1. What are the challenges faced by OTT Platforms?
2. Which streaming service is mostly preferred by Customers?
3. Which all are the factors influencing customers towards OTT Platform?

SCOPE OF THE STUDY

The study aims to analyse the preferences of the consumers and future scope among the OTT Platforms. The biggest OTT Platforms include Hotstar, Amazon Prime, Netflix, Eros Now, Song Liv, etc. OTT Platforms provide an extensive kind of content, maximum of which offer free content in addition to paid content. OTT services are quickly becoming one of the most popular ways consume video media. OTT service a variety of benefits over traditional

broadcast platforms as they are accessible to everyone. The OTT market in India is one of the fastest growing internet user bases.

OBJECTIVES OF THE STUDY

1. To identify the opinion regarding future usage of OTT.
2. To understand whether customers prefer it.
3. It should bring health and fitness and education to the table for different kinds of audiences.
4. That offers video and audio streaming of content over the internet.
5. To identify the factors influencing customers towards OTT platforms.
6. To identify the opinion regarding the future usage of OTT.

METHODOLOGY

The scope of the study lies in the fact that this study is a sociological analysis of the various ramifications of the impact of Cable TV and Online Streaming services as an important medium of mass communication. All the primary data for the project is collected directly from people in Kottayam district who use OTT platforms still they are using. Secondary data is collected from journals, magazines, books and internet sharing direct bearing on the subject. The studies are conducted in a sample of 60 persons in the Kottayam district. Technique used here is convenience sampling and appropriate questionnaire is preparing, which become more convenient for people to answer the questionnaire and also ensure better participation of people.

HISTORY OF OTT PLATFORMS

Nowadays OTT or Over-the-Top scenes to a new trendy term in the digital and media industry. The word refers to the delivery of films, series or any other video content via internet without use of traditional cable or Satellite TV service. Through the years our way of watching video content has changed. Initially performed by Telecom operations and slowly moving towards the internet TV broadcasting switched from traditional network to Wire based this technology added to the development of high speed networks and mobile networks allowed in the birth of OTT. YouTube was, for a while the leading provider of video content on the Internet allowing the user to control of their audio video content for this first time. With a wide variety of available content and extensive you range of prices and viewing options, OTT services attract more and more customers, as opposed TV. According to MediaMetrie about 21% of web users are subscribed to SVOD platform on 2017 2.8 million

households how all the necessary facility to use OTT services making OTT one of leading fastest showing markets.

The first dependent Indian OTT platform was BIGFlix, launched by Reliance Entertainment in 2008. In 2010 Digivive launched India's first OTT mobile app called nexGTV, which provides access to both live TV and on-demand content. nexGTV is the first app to live-stream Indian Premier League matches on smart phones and did so, during 2013 and 2014. The livestream of the IPL since 2015, when rights were won, played an important role in the growth of another OTT platform, Hot star (now Disney+ Hot star) in India. OTT gained significant momentum in India when both DittoTV (Zee) and Sony Liv were launched in the Indian market around 2013. Ditto TV was an aggregator platform containing shows across all media channels including Star, Sony, Zee, etc.

ADVANTAGES OF OTT PLATFORMS

1. **Reduced Cost:** There are thousands of programs you can access with a monthly subscription. Freedom to access international web series, shows, live sports telecasts, and favorite flicks on the go is one of the greatest pros of streaming platforms.
2. **Crisp Sound and Picture Quality:** Every OTT Platform keeps the content quality in High Definition. The higher your speed, the better will be auditory and visual content since the service is offered online.
3. **Multi-Platform Service:** OTT platforms give you enough freedom to watch your favorite content wherever you want, however you want, and whenever you want. If you don't have time to log on to your laptop or desktop, you can bingewatch it on your smartphone.

DISADVANTAGE OF OTT PLATFORMS

1. **Online Security:** Besides HBO, Netflix, and other OTT Platforms, some are untrusted ones. Thousands of such platforms are unsafe for you as you are vulnerable to lose your confidential information while paying for a subscription.
2. **No Censorship:** OTT platforms operate independently and without following governmental policies. There are no age limitations for viewership either. The only purpose is to bring content that attracts more viewers on board. One of the concerning disadvantages of OTT Platform is that there is restrictions on the content. Such content may be harmful to underage users.

3. **Online Limitation:** You can enjoy streaming platforms for as long as you have an internet connection. The downside of streaming media from a website is that the media is only available online. This option limits access to the material to people who don't have an online presence. You are also required to have an account on streaming platforms to be able to view your favorite program.

FAMOUS OTT PLATFORMS

1) Disney+ Hotstar

Disney+ Hotstar is an Indian over-the-top streaming service owned by Novi Digital Entertainment, a subsidiary of Disney's Star India. It features two paid subscription plans—“VIP”, which focuses on domestic programmes and sports content (including Indian Premier League cricket), and “Premium” featuring premium international films and television series (including HBO, Showtime and other American original series). Disney+ Hotstar is among the Top 10 OTT platforms in India because of its pricing and wide range of content. These are Rs 499 Mobile plan, Rs 899 Super plan and Rs 1,499 Premium plan. They have a validity of 1 year, however, the benefits with each of them is different. With the mobile plan, you can watch Disney+ Hotstar only on one device at a time with stereo audio quality and 720p video quality. You will be able to watch on a mobile device only, with this plan. The Super Plan supports two devices at a time and Dolby 5.1 audio quality. You will get 1080p video quality on this plan. The most expensive Premium plan will allow you to log in to any four devices at a time. The plan also supports 4K video quality and Dolby 5.1 audio quality.

2) Amazon Prime Video

Amazon Prime Video is a very popular video streaming service or OTT service in India.

Amazon Prime Video was launched in 2016 in the country and has been among the Top 10 OTT platforms in India from the day of its launch. Besides English, Prime Video is available in six Indian languages as of December 2018. Amazon India launched Amazon Prime Music in February 2018. Prime subscription presently also includes free Amazon music alongside unlimited free, quick delivery. The annual Amazon Prime membership will cost you Rs 1499. If you opt for a monthly plan, it'll now cost you Rs 179. For the 3-month plan, you will now have to spend Rs 459.

3) Voot

Voot is another video-on-demand (OTT) platform, part of Viacom18 Digital Ventures, the digital arm of Viacom18. It has over 35,000 hours of content for audiences with varying choices and preferences, covering Colors (Hindi), MTV, Viacom18 Motion Pictures, Colors Kannada, Colors Marathi, Colors Bangla, Colors Super and Colors Gujarati. It has a premium subscription called Voot Select with which you get access to Voot Originals, Latest

International shows, Live Channels, Ad-free Experience and 24 hours Before-TV premieres of Colors and MTV content. It also works for free with some content but with ads. It has a single plan which costs Rs 299 a year as a part of an offer. Otherwise, it costs Rs 999 a year.

4)MX Player

MX Player is an Indian video streaming and video on demand platform developed by MX Media & Entertainment. The platform currently operates on an ad-supported model and has a streaming library of over 150,000 hours across 12 languages. It is available on IOS, Android and the web. The online Feature of MX Player is available absolutely free of cost for the users to explore. In 2018, Times Internet acquired a majority stake in MX Player for \$140 million. On 20 February

2019, MX Player was relaunched as an OTT platform with original programming. It has licensed contents from various Indian and International studios including FilmRise, Sonar Entertainment, Screen Media Films, Goldmine, Hungama, Shemaroo, Paramount Pictures and Sony Entertainment.

4) ZEE5

ZEE5 is an Indian video on demand service run by Essel Group via its subsidiary Zee Entertainment Enterprises. It was launched in India on 14 February 2018 with content in 12 languages. Subscribers will be able to enjoy entertainment content without any intrusive ads and across devices. Some of Zee's popular TV shows like Kumum Bhagya and Kundali Bhagya in Hindi, Sembaruthi in Tamil, Jothe Jotheyali in Kannada and Mazya Navryachi Bayko in Marathi and many more would be now available on ZEE5 before telecast on Television. As of now, the

Zee5 12 months plan costs Rs 499 as limited period offer. Otherwise, the plan costs Rs 999. With the yearly plan, you can watch on 3 screens at a time. With the Rs 299 plan, you get to watch on 2 screens at a time for a validity of three months.

6) Sun NXT

Sun NXT is an Indian video on demand service run by Sun TV Network specially for South Indian content. It was launched in June 2017 and has content in six languages – Tamil, Telugu,

Malayalam, Kannada, Bengali, Marathi. Sun NXT app is available for Android and iOS devices,

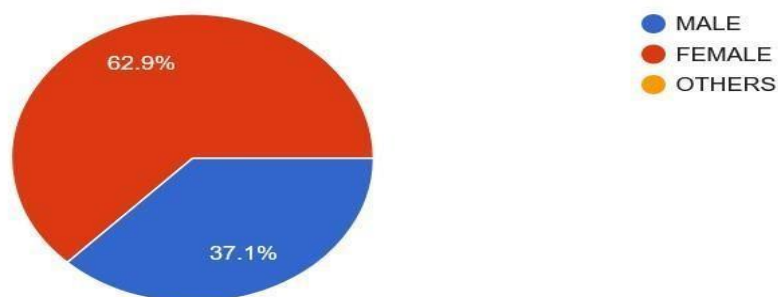
Smart TVs and other devices. You can find blockbusters from Mollywood, Kollywood, Tollywood as well as Sandalwood. There are three subscription plans offered for its users on monthly, quarterly and annual basis priced at Rs 50, Rs 130, Rs 490 respectively. The monthly and quarterly subscriptions will allow only 1 screen while the annual subscription will allow 4 screens.

DATA ANALYSIS AND INTERPRETATION

CLASSIFICATION OF RESPONDENTS ON THE BASIS OF GENDER

GENDER	FREQUENCY	PERCENTAGE
MALE	26	37.1
FEMALE	44	62.9
TOTAL	70	100

Figure showing classification of respondents on the basis of gender



Interpretation

The above analysis shows 26 respondents (37.1%) are male and 44 respondents (62.9%) are females. Hence it can be inferred that majority of the respondents are female.

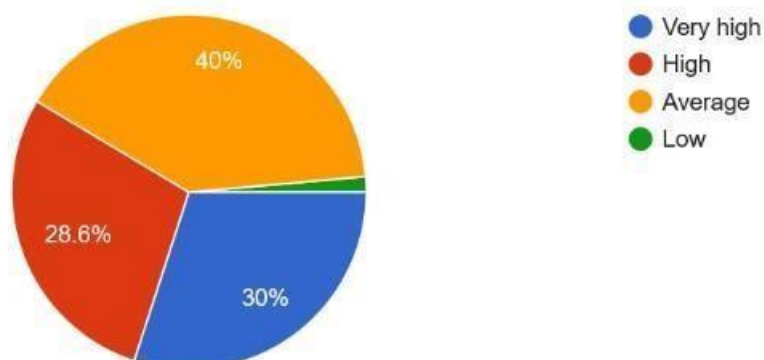
AWARENESS OF OTT PLATFORMS

Classification of respondents according to awareness of OTT platforms

AWARENESS	FREQUENCY	PERCENTAGE
VERY HIGH	21	30
HIGH	20	28.6
AVERAGE	28	40

LOW	1	1.4
TOTAL	70	100

Figure showing classification of respondents according to awareness of OTT platforms



Interpretation

Among the 70 respondents, 21 respondents (30%) are very high aware, 20 respondents (28.6%) are high aware and 28 respondents (40%) have average awareness. 1 respondent (1.4%) have low awareness. Hence it can be inferred that majority are average aware.

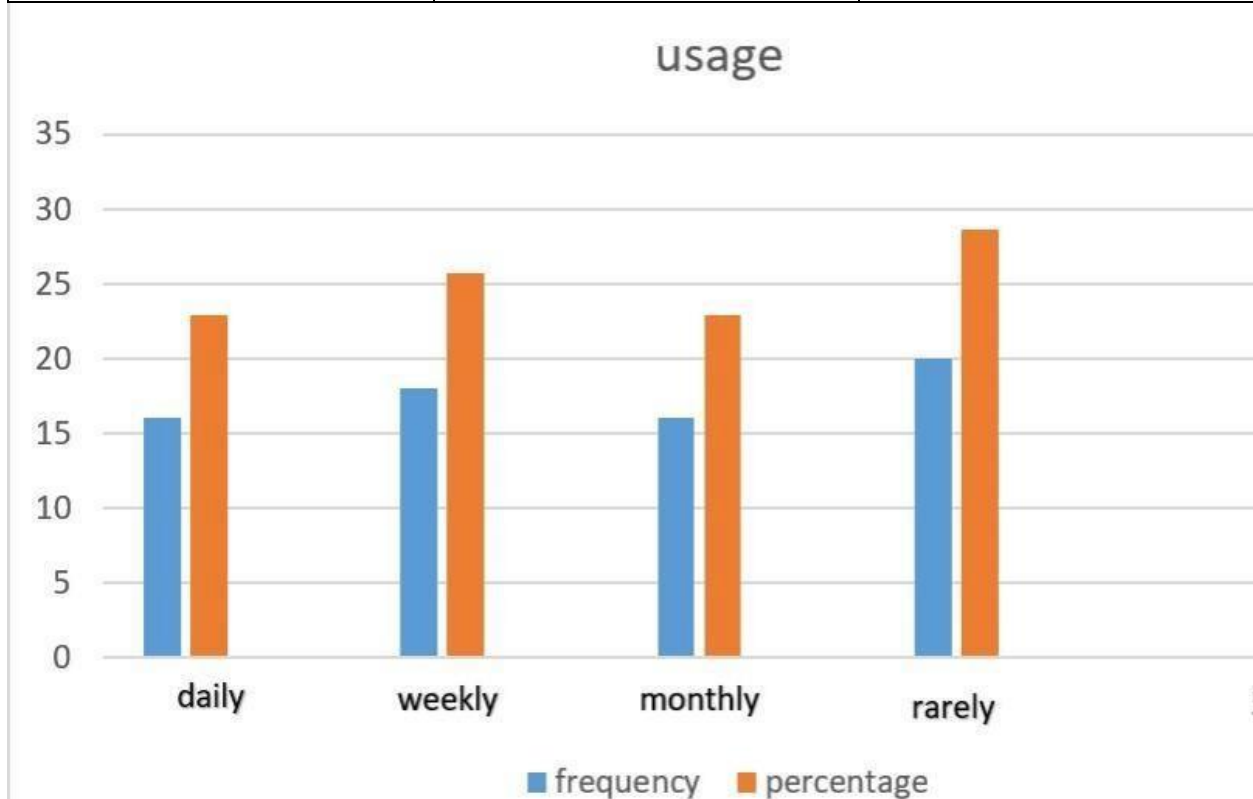
USAGE OF OTT PLATFORMS AMONG RESPONDENTS

Classification on the basis usage of OTT platforms

USAGE PATTERNS	FREQUENCY	PERCENTAGE
DAILY	16	22.9
WEEKLY	18	25.7
MONTHLY	16	22.9
RARELY	20	28.6
TOTAL	70	100

classification on the basis usage of OTT platforms

HOURSPEND	FREQUENCY	PERCENTAGE
LESS THAN 1 HOUR	21	30
1-6 HOURS	43	61.4
6-12 HOURS	5	7.1
MORE THAN 12 HOURS	1	1.5
TOTAL	70	100



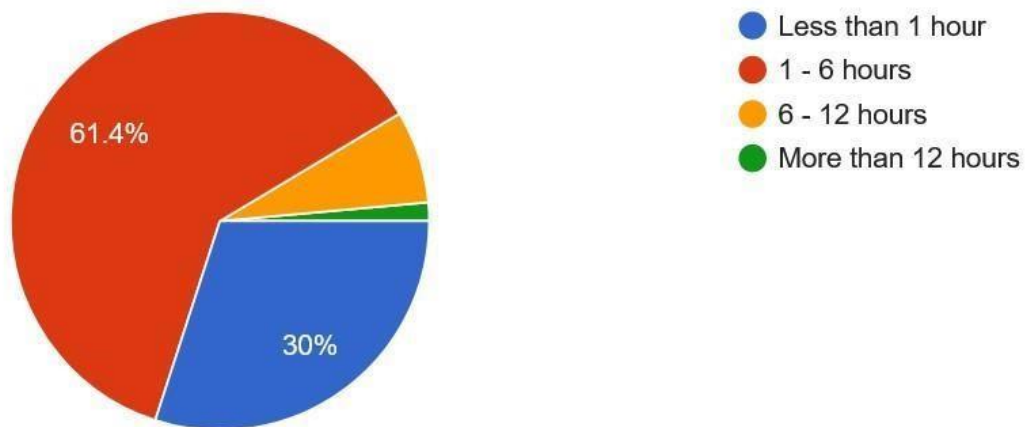
Interpretation

From the above table and chart it is clear that most (28.6%) of respondents use OTT platforms on rarely basis, also (25.7%) of the respondents use OTT platforms weekly, and (22.9%) of respondents use OTT platforms on daily and monthly basis. Therefore it is evident that majority (48.6%) of peoples use OTT platforms atleast once a week.

AVERAGE TIME SPEND ON DAILY USAGE

Classification on the basis of daily usage

Figure showing classification on the basis of daily usage



Interpretation

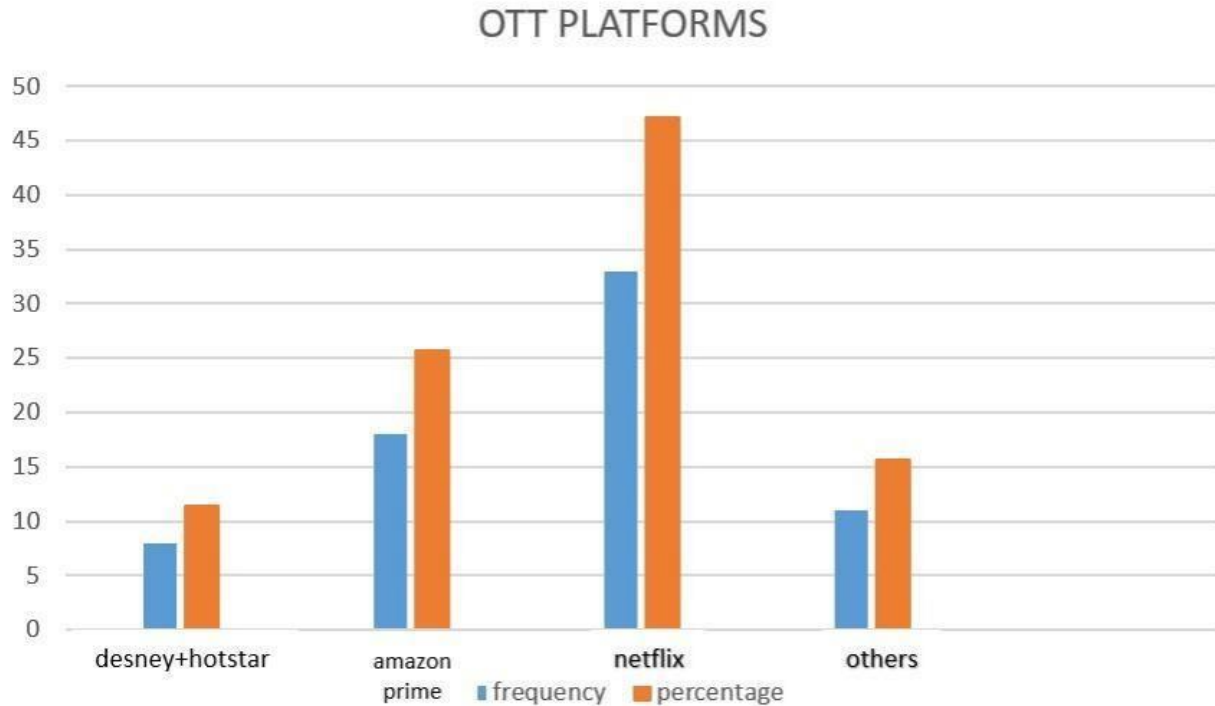
The above analysis shows (61.4%) of the respondents use OTT platforms for 1-6 hours a day (30%) of respondents for less than 1 hour, (7.1%) of respondents use OTT platforms for 6- 12 hours, (1.5%) of respondents use OTT platforms more than 12 hours. So, it is clear that a large number of respondents use OTT platforms for 1- 6 hours a day.

THE MOST PREFERRED OTT PLATFORMS

Classification of respondents OTT platforms prefer the most

OTTPLATFORMS	FREQUENCY	PERCENTAGE
DISNEY + HOTSTAR	8	11.4
AMAZON PRIME	18	25.7
NETFLIX	33	47.1
OTHERS	11	15.7
TOTAL	70	100

classification on the basis of style of movie watching



Interpretation

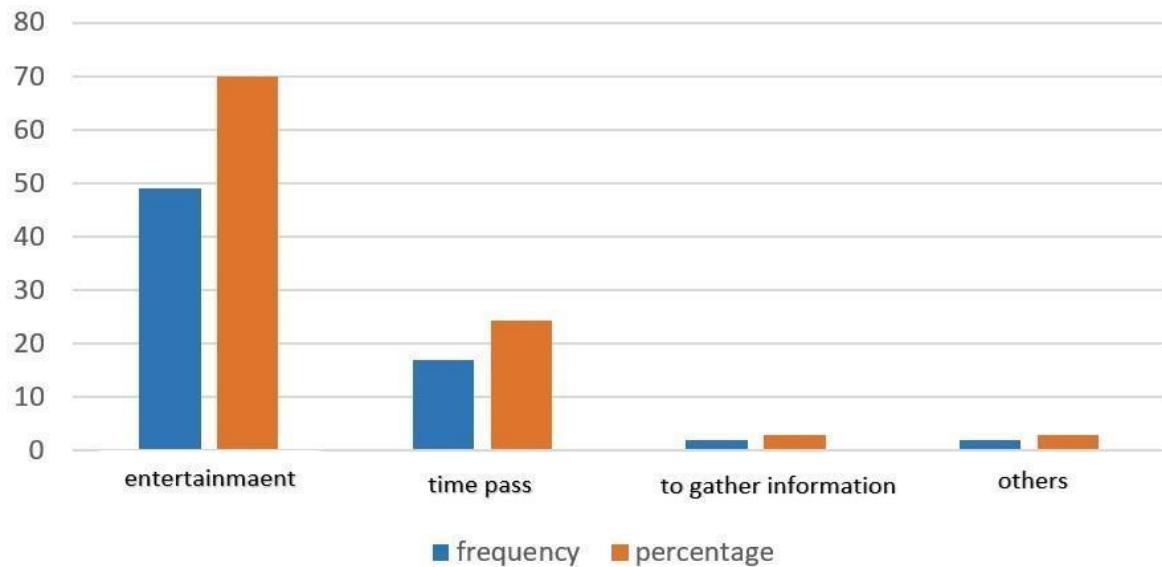
Among these 70 respondents, 33 (47.1%) respondents prefer Netflix as the most, 18 (25.7%) respondents prefer Amazon Prime, 11 (15.7%) respondents prefer other OTT platforms, 8 (11.4%) respondents prefer Disney+hotstar. Here we can conclude that majority of respondents prefer Netflix as the most.

REASON FOR USAGE OF OTT PLATFORMS

Classification on the basis of respondents for main reason for the usage of OTT platforms

PURPOSE	FREQUENCY	PERCENTAGE
ENTERTAINMENT	49	70
TIME PASS	17	24.3
TO GATHER INFORMATION	2	2.9
OTHERS	2	2.9
TOTAL	70	100

the main reason for the usage of OTT platforms
use of OTT platforms



Interpretation

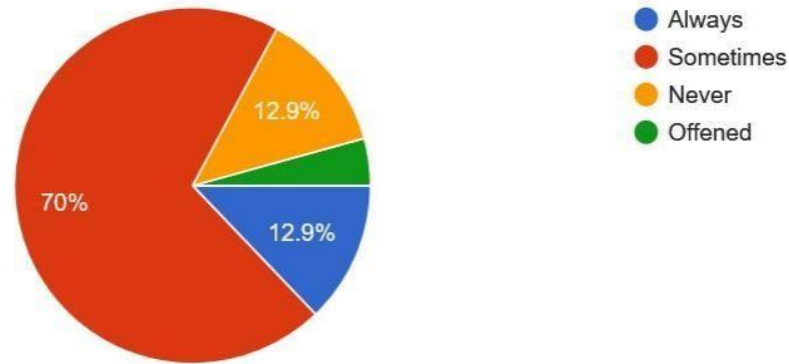
Among the 70 respondents, here 49 respondents (70%) use OTT platforms as entertainment purpose, 17 respondents (24.2%) use OTT platforms just for time pass and other 2 respondents (2.9%) use OTT platforms to gather information and balance 2 respondents (2.9%) use OTT platforms as other uses. Hence it is clear that majority uses OTT platforms as an entertainment purpose.

USE OF ONLINE STREAMING PLATFORMS

Classification on the basis of usage of online streaming services

OPINION	FREQUENCY	PERCENTAGE
ALWAYS	9	12.9
SOMETIMES	49	70
NEVER	9	12.9
OFFENDED	3	4.3
TOTAL	70	100

the response for usage of online streaming services



Interpretation

Among 70 respondents we can see that (12.9%) of respondents always uses online streaming services, (70%) of respondents sometimes uses online streaming services (12.9%) of respondents never uses online streaming services, (4.3%) of respondents offened uses online streaming services. Here the majority is (70%) which uses the online streaming services sometimes.

FINDINGS

- Out of 60 respondents 37.1% of the respondents are male and 62.9% of them are female. Hence it can be inferred that majority of the OTT users are female.
- Out of the 60 respondents the 40% of the respondents are aware about the OTT platforms.
- The study shows that the 70% of the respondents are use the OTT platforms for their entertainment.
- From the study 70% of the respondents have sometimes use the online streaming platforms.
- Study shows that most of the respondents(47.1%) preferring and currently using Netflix.

SUGGESTIONS

- Most of the OTT platforms use a large no. of ads this could be reduced.

- It is observed that majority of the OTT users are among the age group of 20 – 25, companies should introduce contents to attract consumers from different age group.
- It is observed that majority of the students use OTT platforms for more than 2 or 3 hours, measures should be set time limit on usage among students.
- Better and effective subscription plans are to be introduced to cope up with the need for a majority of users who are occasionally consuming OTT platforms.
- Cost of watching OTT on T.V and Laptop is higher than watching on smart phone this could be changed.
- New and local OTT platforms could be given more support to compete with the global OTT platforms such as Amazon Prime, Netflix etc.

CONCLUSION

As India is the world's largest growing OTT industry, this momentum is utilised by the significant increase in the introduction of new OTT players in the market and rapid changes in providing of personalized content. Even the smaller OTT platforms are raising capital from international investors and making a significant impact on the market.

Movies and web series are the most watched on OTT among the youth, which are preferred due to the availability of the original content, which are free from censorship. The government's plan to impose censorship on the contents of OTT platforms would have a drastic effect, as most of the users prefer to watch original content which are unavailable on theatres and other platforms. Most youth are also against the imposition of censorship.

Netflix, Amazon Prime video and Disney+hotstar are the highest consumed OTT platforms as they satisfy their consumers with the best quality contents and user friendliness. There is also a huge rise in the arrival of regional OTT players in the market. Most of the current users of the OTT platforms are quite satisfied with their experience and majority of the consumers tend to increase their consumption of OTT in future. This trend can be successfully explored by the different OTT platforms. The OTT will further go through many changes and advancements to get the right model.

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A Study on Consumer Preference and Perception towards various Brands of Cars

Jenna Sara Jacob (M.com First Year)

INTRODUCTION

The Indian car industry has flourished as never before in the recent years. This extraordinary growth that the Indian car industry has witnessed is a result of a major factors namely, the improvement in the living standards of the middle class and an increase in their disposable income, modern and innovated technology. Moreover, the liberalization steps, such as, relaxation of the foreign exchange and equity regulations, reduction of tariffs on imports and easing the banking policies initiated by Government of India, have played an equally important role in bringing the Indian car industry to great heights. The increased demand for Indian cars has resulted in many multinational auto companies, especially from Japan, U.S.A., and Europe, entering the Indian market and working in collaboration with the Indian firms. Also, the institutionalization of automobile finance has further paved the way to sustain a long-term high growth in the industry.

Consumer buying behaviour is one of the most important phenomena in the purchase of any product. Consumer buying behaviour is determined to a large extent by the social psychological and economic factors and it is necessary for a manager to understand the factors for the proper planning of marketing strategies. The reasons why consumers buy products or brands are due to buying motives. All behaviours start with motivation. A motive is a stimulated need that an individual seeks to satisfy. These motivations can be bio-organic, or psychogenesis needs and motives that are influenced by perceptions. These perceptions are in turn influenced by customer's habit, fashion, education, and advertisement. The demand for goods varies with race, climate, income, education, religion, and occupation. So, the seller's task is to fulfil the consumers desire for his products by influencing the factors, which influence the motives of consumer. The buying behaviour towards a car of a consumer can be studied by knowing their preference and perceptions about the cars in the market and about the possible entrants in the market. This preference and perception sketching will help in knowing what a customer (or a potential customer) thinks about a given brand of car and what are the possible factors guiding a possible purchase.

Perception is a concept, or we can say a thought of mind that tells us what customer think about a brand or a company or its market strategy. It can be positive or negative feelings, perceptions, inhibitions, predispositions, expectations, or experiences that a customer has. This is most important factor that decides a brand and its success in the market. Customer perception decides how much a product sells and how a company is perceived. It has been shown that quality; customer service and pricing are the top three factors influencing brand loyalty. If the brand is doing great in these areas and customers are not seeing it, here comes the consumer perception. The idea of perception affects the rate of purchase and the demand of the commodity. The perception plays its role to a great extent in the marketing of the items . The art of catching the attention of the customers in the market and to project the sale of a company shows the idea of perception, the increase in the sales of a company shows the level of perception of consumers. There are various things through perception can be measured like the quality, size and shape of the car. Human nature is very difficult to read, there are millions of human beings having their identity with different mindset and choices. Humans have the decision power regarding their choice. It is utmost important for a firm to manufacture the items which are going to suit the ideas and emotions of consumers.

STATEMENT OF THE PROBLEM

Due to the emergence of globalization and liberalization, there is a cutthroat competition among the variety of car industries which are focusing attention on capturing the Indian markets. In Indian car industry, car segments have played a very crucial and significant role due to its economy, efficiency, and effectiveness. Due to the invasion of foreign cars into Indian markets, the pace of competition has hiked. This has brought into market, the number of brands and their variants competing to with each other. Ability to meet changing technology, consumer's needs and styling and shortening product life cycle are the challenges that car companies will have to face. All these factors have resulted in flux in the minds of the consumers as to which brand to go for. Consumer's buying preference and perception attitude are forced by culture, social, personal, and psychological factors. These factors are uncontrollable and beyond the hands of marketers, but they must be considered while trying to understand the complex behaviour of the consumers. In other words, Brand switching is gaining the momentum. So, to position the brand in the minds of the customers the company or dealer should keep the track of this shift in preferences. Pathanamthitta district, which is selected for the study, is one of the main growing markets for car manufacturers. People who were not ready to spend their money on luxuries have now changed their attitude that yesterday's luxuries are today's necessities. To be a successful marketer it is essential to read the minds of buying preference and perceptions of the prospective buyers of cars. In addition to the above, the due weight age which is given by the Government for the growth of car industries and the involvement of the consumers in the selection of a particular brand of car have also made the researcher to undertake a study on the car with special reference to

the buying preference and perceptions of owners of car. Hence the main purpose of this study is to analyse the consumer preference and perception towards various brands of car in pathanamthitta district.

OBJECTIVES OF THE STUDY

1. To ascertain the demographics profile of the respondents.
2. To analyse the consumer buying preference towards various brands of cars in pathanamthitta district.
3. To analyse the consumer awareness towards various brands of cars in pathanamthitta district.
4. To analyse the level of satisfaction of the car owners.
5. To find out the factors influencing the various brands of cars in pathanamthitta district.

RESEARCH METHODOLOGY

The research methodology must be robust to minimize errors in data collection and analysis. The methodology adopted in the present study includes research design, research approach, research strategy, resources of data collection, population.

Research Design

The research design is referred to the measures of determining the overall design to be whether exploratory, descriptive, or explanatory (causal research), determining the sampling size, data collection methods, designing the research instruments, and developing a plan for data analysis.

Research Approach

The most prevalent research approaches in social sciences and humanities are quantitative and qualitative research. Moreover, the social science research can be conducted within a quantitative or qualitative or mixed context.

Research Strategy

The main three strategies used by most researchers are experiments, surveys, and case studies. This research aims to test the consumer buying preference and perception towards various brands of car by considering how much the consumer has the buying preference towards various brands of car, what are the factors influencing the consumer

for buying preference towards various brands of car, how the consumer have the perception of various brands of car and what are the problems faced by the consumers when pre during and post purchasing the car.

Research Variables

The distinction of variables is necessary for research to reach to the response to a research question or hypothetical tests. Researchers are mostly interested in the relationship among variables.

Resources of Data Collection

Primary data have been collected from the consumers of the car in the study area. A structured interview schedule was developed and used to collect the required data during the survey. Secondary data of the information related to research literature and the background of the study were collected from various published and unpublished sources, including Journals, Magazines, Publications, Reports, Books, Dailies, Periodicals, Websites, Car Band Manuals, and Car Band Booklets etc. This process was mostly performed with the help of the internet.

Population

Population plays a significant role in determining the sample design. Since the present study is confined to evaluate the consumers buying preference, perception towards various brands of car and problems faced by the consumers, the people residing in the study area, who have the experience of purchasing a new car and used it for at least one year, were defined as population for this study.

. History of Cars

With the invention of the wheel in 4000 BC, man's journey on the road by mechanized transport had begun. Since then, he continually sought to devise an automated, labour-saving machine to replace the horse. Innumerable attempts had been made to reach a conclusion in the early 1760s with the building of the first steam driven tractor by a French captain, Nicolas Jacob Cugnot. It was however left to Karl Benz & Goltlieb Damlier to produce the first vehicle powered by the internal combustion engine in 1885. It was then that the petrol engine was introduced, which made the car a practical and safe proposition. The cars in this period were more like the cars on our roads today. With the introduction of cars, came the era of speed. The first mass-produced car, the Ford Model T, was launched in 1908, and the production line was introduced in 1914. This flagged of an era of 'wheels racing', till 1964, after which jet and rocket propelled vehicles were allowed.

Leading Manufacturers of Cars

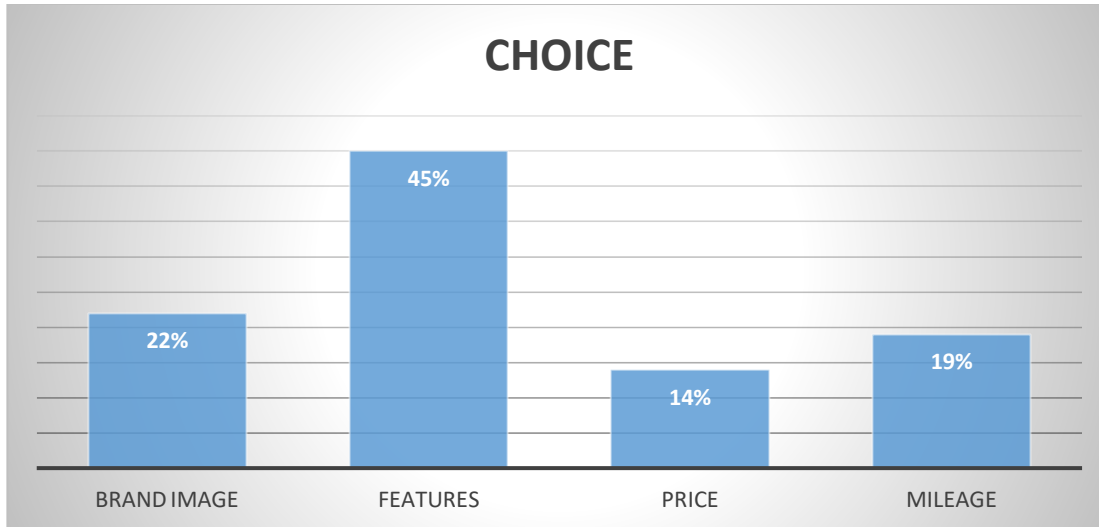
After the delicensing of the automobile industry in 1993, global automakers entered Indian markets through various types of modes like subsidiaries, joint ventures, and technology licensing agreements etc. Indian car industry has many players that bring to us dream cars.

Some of the major manufacturers that shaped Indian car industry are:

- Maruti Suzuki Ltd.,
- Hyundai Motor India Ltd.,
- Hindustan Motors Ltd.,
- Fiat India Pvt. Ltd.,
- General Motors (India) Ltd.,
- Tata Motors Ltd.,
- Ford India Ltd.,
- Honda SIEL India Ltd.,
- Skoda Auto India Pvt. Ltd.,
- Mercedes Benz (India) Ltd.,
- Toyota Kirloskar India Ltd.,
- Daimler Chrysler India Pvt. Ltd.,
- BMW India Ltd.,
- Audi AG Ltd.,
- Nissan Motor Company Ltd.,
- Volkswagen Auto India Ltd.

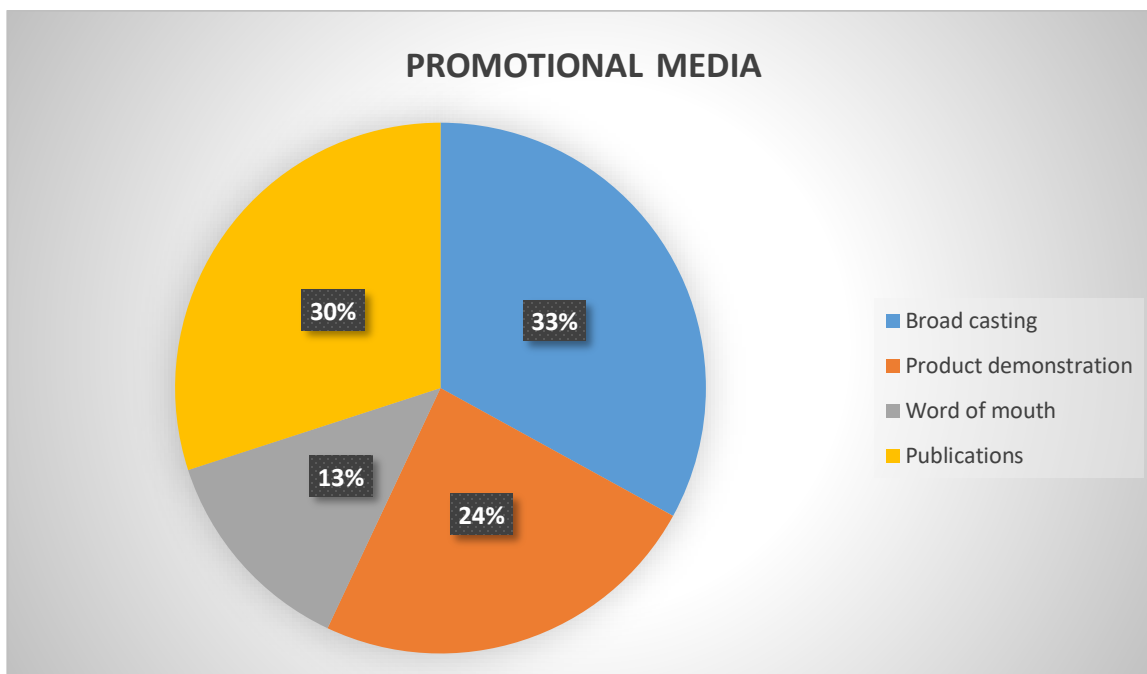
DATA ANALYSIS AND INTERPRETATION

1. REASON FOR CHOICE



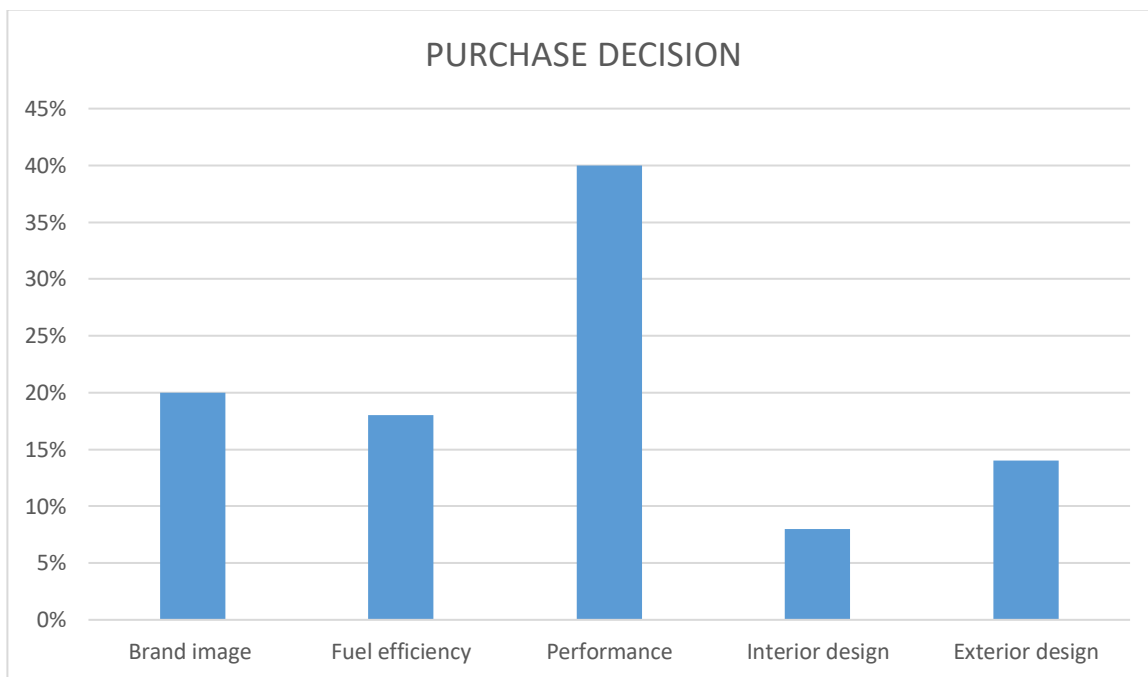
INTERPRETATION: In the above table 22% of the respondents reason for choice is brand image, 45% of the respondents choice is features, 14% of the respondents reason for choice is price and the remaining 19% of the respondents choice is mileage.

2. Promotional media



INTERPRETATION: In the above table 33% of the respondents are influenced by broadcasting as the promotional media to buy a car, 24% of the respondents are influenced by product demonstration, 13% of the respondents are influenced by word of mouth and the remaining 30% of the respondents are influenced by publications. So, it is clear from the above graph that majority of the respondents are influenced by broadcasting.

3. PURCHASE DECISION



INTERPRETATION: In the above table 20% of the respondents are influenced by the brand image for their purchase decision, 18% of the respondents are influenced by fuel efficiency, 40% of the respondents are influenced by the performance, 8% of the respondents are influenced by the interior design of the car and the rest 14% of the respondents are influenced by the exterior design. So, the analysis reveals that most of the respondents are influenced by the performance.

FINDINGS

The following are the major findings of the study:

- It is observed that the majority of the respondents (45%) reason for choice of a particular brand is their features.

- Majority of respondents (33%) are influenced by broadcasting to buy a car.
- Performance is the purchased decision which is influenced majority of respondent (40%).

CONCLUSION

Realizing the importance of the car industry in the present economic situation, the researcher has analysed the buying preference and perception of consumers towards the various brand of car. It is rightly said; Yesterday's luxuries are today's comforts: and Today's comforts are Tomorrow's necessities. Hence in this digital world, the car is no longer a luxury. Consumer buying preference and perception consists of all human characters which reflect in making purchase decisions. An understanding of the consumer buying preference and perception enables a marketer to take marketing decisions which are compatible with its consumer needs. Consumer buying preference and perception cannot be exactly predicted but can be done to a certain extent with the help of consumer research activity. The present study is an attempt to evaluate the consumer buying preference and perception towards various brands of car. This study explained the relationship of consumer buying preference of various brand of car with their demographic characters. It highlights the various factors which influence the consumer buying preference of various brand of car. From the discussions made in the study, there are certain product attributes which are identified in the study as predictors for the brand image of a car. The study has analysed the problems faced by the consumers when pre, during and post buying a car. This finding of the study will enable the Government and the Automobile industrial marketers to frame suitable mandates to promote the Automobile industrial market particularly the car market. It is therefore earnestly hoped that the authorities will consider the suggestions given in the study. The researcher also strongly believes that if all the suggestions are carried out by a car manufacturer and dealers, they may become a number one brand of car in the car marketing.

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Study on the Role of Covid as Catalyst in Increasing Adoption of OTT With Special Reference to Changanacherry

Philip James Ovelil (M.Com First Year)

ABSTRACT

- The COVID-19 pandemic led to a surge in the adoption of Over-the- Top (OTT) platforms in Changanacherry, India. A study found that OTT adoption increased significantly during the pandemic due to factors such as lockdowns, the closure of entertainment venues, and the increased availability of affordable OTT services.
- OTT platforms played a significant role in meeting the diverse entertainment needs of Changanacherry residents during the pandemic, providing access to movies, TV shows, documentaries, and live events.
- The study highlights the growing importance of OTT platforms in the media and entertainment landscape, and their potential to continue to shape how people consume content in the post-pandemic era.

INTRODUCTION

OTT platforms are streaming services that deliver content directly to viewers over the internet, offering convenience, affordability, and a wide range of content on demand. They have disrupted the traditional TV industry by providing consumers with more choice and flexibility in how they consume entertainment.

India's booming OTT market, with 500 million viewers projected by 2023, is dominated by Hindi-language content, and major platforms include Disney+ Hotstar, Amazon Prime Video, and Netflix.

OBJECTIVES

- To find out the features that is valued mostly by the respondents.
- To identify the challenges faced by the respondents.
- To find out the impact of OTT on social life of the respondents.
- To find out the most popular OTT platform among the people.
- To find out the factor which attract people towards the OTT platforms.

RESEARCH METHODOLOGY

The type of research used in my study is descriptive one. Survey method is used for this study. A detailed study of 50 samples taken randomly in changanacherry town is done through structured questionnaire both open and close end questions

RESEARCH DESIGN

Primary data : The primary data has been collected from public belonging to changanacherry municipality through questionnaire method. For this purpose of study of 50 respondents have been selected using convenience sampling method

Secondary data : The secondary data are collected from sources such as journals, magazines, books, internet etc.

Advantages and Disadvantages of OTT Platforms

Advantages:

- Convenient, affordable, and offer a wide range of content on demand.
- Flexible, with no long-term contracts and personalized recommendations.
- Provide access to niche content and international titles.

Disadvantages:

- Require a stable internet connection and can consume significant data.
- May not be compatible with all devices or offer live TV channels.*
- Geo-restrictions and competition can limit content availability and user choice.

FINDINGS

- OTT platforms are popular in India, with 94% of respondents using them.
- The majority of users are young (20-30 years old), educated (PG level), and male (60%).
- Most users (66%) started using OTT platforms after the COVID- 19 pandemic.
- Amazon Prime is the most popular platform, and movies are the most popular content type.
- Mobile phones are the most common device for viewing OTT content.
- Users prefer drama, sci-fi, and thriller genres, and Malayalam is the preferred language.
- High membership cost is a major concern for 40% of respondents.

SUGGESTIONS

Since people prefer more of OTT platforms and their content according to this study, users can now go for combo internet packages with cable service, wherein they allot unlimited as well as limited internet data and free subscription for selected OTT platforms together, for a selected time period at a very reasonable rate.

CONCLUSION

OTT platforms, led by Netflix, are rapidly growing, with smartphones as the main viewing device. Despite offering diverse content, OTT has impacted cable TV penetration. Respondents appreciate OTT's quality, affordability, and user-friendliness.

Youths are the main users, primarily due to affordability. OTT's strengths include fresh content, low pricing, and a vast catalog. Movies are the most popular content type, and respondents support releasing mainstream films on OTT platforms. Content personalization enhances the OTT experience. The digital industry is expected to expand, creating jobs and providing wider access to quality content. OTT is transforming movie-viewing experiences.

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A Study on the Effectiveness of Internet Advertising on Consumer Behaviour

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Abstract

This study investigates the impact of internet advertising on consumer behaviour. Utilizing both qualitative and quantitative methodologies, the research explores various facets of online advertising, including its reach, engagement, and influence on consumer decision-making processes. Through surveys, interviews, and data analysis, the study aims to provide insights into the effectiveness of internet advertising in shaping consumer preferences, attitudes, and purchasing intentions. The findings contribute to a better understanding of how businesses can leverage internet advertising strategies to effectively connect with and influence target audiences in the digital era.

Chapter Scheme

Chapter 1: Introduction

Chapter 2: Internet Advertising: A Theoretical Framework

Chapter 3: Data Analysis and Interpretation

Chapter 4: Summary of Findings, Suggestions and Conclusion

CHAPTER 1

INTRODUCTION

Introduction

Advertising is an essential aspect of marketing and sales plans because it allows companies to promote their products and services to current and potential customers. There are many approaches to advertising and each method offers potential benefits for certain products, strategies and goals. Advertisement (ad) is an efficient and effective techniques to promote goods, services and ideas. It is a paid form of non-personal communication where in business information is made available for potential customers. advertisements are typically more straight forward and less personal than other methods so they can appeal to a wider audience. Effective advertising depends on creative ideas and processes that allow teams to develop ads that target their intended market. successfully implementing ads involves placing them in media strategically and evaluating their performance to ensure they reach an audience that is likely to purchase the product or service the ad promotes.

Statement of the problem

This study aims to investigate the effectiveness of internet advertising on consumer behaviour. It seeks to understand how various online advertising strategies influence consumer attitudes, perceptions, and purchasing decisions across different demographics and industries. By analysing the impact of internet advertising on consumer behaviour, this research intends to provide insights that can inform marketing strategies and enhance the effectiveness of internet advertising campaigns for businesses and organizations.

Objectives of the study

The main objectives of the study are:

1. To establish the effect of internet advertising on reach and creation of awareness.
2. Establish the reliability of internet advertising through recall
3. Determine the relationship between internet advertising and purchase decision

Research methodology

There are two sources of data, primary data and secondary. Here, primary data are collected through questionnaire. Secondary data is collected through web sites, Journals etc.

Tools for analysis

Questionnaire were created in order to receive the necessary response required to achieve the research objective. This was done by issuing 21 questionnaires to the respondents. Statistical and analytical tools were used such as: tables, graphs and percentages.

CHAPTER 2

INTERNET ADVERTISING: A THEORETICAL FRAMEWOR

Advertising

Advertising is a marketing communication strategy used to promote products, services, or ideas to a target audience. It aims to persuade or influence potential customers to take a specific action, such as making a purchase, visiting a website, or supporting a cause. Advertising can take many forms, including print ads, television commercials, radio spots, online banners, social media posts, billboards, and more. Effective advertising often involves creativity, strategic planning, and understanding the needs and preferences of the target audience.

Internet advertising

Internet advertising refers to the promotion of products, services, or brands using the internet as a platform. It encompasses various formats such as display ads, search engine marketing (SEM), social media advertising, email marketing, influencer marketing, and more. Internet advertising allows businesses to target specific demographics, track performance metrics, and reach a global audience efficiently.

Types of internet advertising

There are several types of internet advertising, including:

- **Display Advertising**
Banner ads, pop-up ads, and other visual advertisements displayed on websites, apps, or social media platforms.
- **Search Engine Marketing (SEM)**
Pay-per-click (PPC) ads displayed on search engine results pages (SERPs), typically targeted based on keywords.
- **Social Media Advertising**
Ads displayed on social media platforms like Facebook, Instagram, Twitter, LinkedIn, etc., targeting users based on demographics, interests, behaviour, and more.
- **Video Advertising**
Ads shown before, during, or after online videos on platforms like YouTube, Vimeo, or social media
- **Native Advertising**
Advertisements that blend in with the content and format of the platform on which they appear, providing a less intrusive user experience.
- **Email Marketing**
Promotional messages sent to a targeted list of email subscribers, often containing offers, updates, or information about products or services.
- **Influencer Marketing**
Collaborating with influencers or content creators to promote products or services to their audience on social media platforms or blogs.
- **Affiliate Marketing**
Partnering with affiliates who promote products or services through unique tracking links in exchange for a commission on sales generated.

These are just a few examples, and the landscape of internet advertising continues to evolve with advancements in technology and changes in consumer behaviour.

Factors affecting internet advertising

Several factors can influence the effectiveness and success of internet advertising:

- **Target Audience**
Understanding the demographics, behaviours, and preferences of your target audience is crucial for creating relevant and engaging ads.
- **Ad Placement**
Choosing the right platforms and websites to display your ads can significantly impact their visibility and reach.
- **Ad Creativity**
Compelling visuals, engaging copy, and interactive elements can capture users' attention and increase the likelihood of interaction with the ad.
- **Ad Format**
Different ad formats, such as display ads, video ads, native ads, and social media ads, have varying levels of effectiveness depending on the campaign objectives and target audience.
- **Timing**

Timing your ad campaigns to coincide with peak traffic periods or specific events can maximize their impact and effectiveness.

➤ **Budget**

The amount allocated to internet advertising can determine the frequency, reach, and placement of ads.

➤ **Ad Targeting**

Utilizing advanced targeting options, such as demographic targeting, behavioural targeting, and retargeting, can ensure that ads are shown to the most relevant audience segments.

➤ **Competition**

The level of competition within your industry or niche can affect the cost of advertising and the effectiveness of your campaigns.

➤ **Ad Frequency**

Finding the right balance between frequency and overexposure is important to maintain audience engagement and prevent ad fatigue.

➤ **Measurement and Optimization**

Continuous monitoring of ad performance metrics, such as click-through rates, conversion rates, and return on investment, allows for optimization and refinement of advertising strategies over time.

Consumer behaviour

Consumer behaviour refers to the study of how individuals, groups, or organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and wants. It encompasses various factors such as psychological, social, cultural, and economic influences that shape consumer decisions. Understanding consumer behaviour is crucial for businesses to develop effective marketing strategies and products that meet consumers' preferences and needs.

History of Internet Advertising

The history of Internet advertising traces back to the early days of the internet in the 1990s when banner ads emerged as one of the first forms of online advertising. Companies like AT&T and Volvo were among the pioneers in utilizing banner ads to promote their products and services.

As the internet evolved, so did online advertising. In the late 1990s and early 2000s, the dot-com boom led to the rise of various ad formats such as pop-up ads, pop-under ads, and interstitial ads. However, these forms of advertising were often intrusive and disruptive to users' browsing experiences.

The introduction of search engine advertising, particularly with Google AdWords in 2000, revolutionized online advertising by allowing businesses to target ads based on users' search queries. This model, known as pay-per-click (PPC) advertising, became incredibly popular and remains a cornerstone of online advertising today.

Social media platforms like Facebook, Twitter, and LinkedIn emerged in the mid-2000s, providing new avenues for targeted advertising based on users' demographic, interests, and behaviour. This ushered in the era of social media advertising, allowing businesses to engage with users in more personalized ways.

The proliferation of mobile devices further transformed internet advertising, as advertisers adapted their strategies to target users on smartphones and tablets. Mobile advertising, including in-app ads and mobile-friendly websites, became essential for reaching consumers on the go.

In recent years, advancements in technology such as programmatic advertising and native advertising have further reshaped the landscape of internet advertising. Programmatic advertising utilizes algorithms to automate the buying and selling of ad space, while native advertising seamlessly integrates promotional content into the user's online experience.

Overall, the history of internet advertising reflects a constant evolution driven by advancements in technology, changes in consumer behaviour, and shifts in advertising strategies. Today, internet advertising encompasses a wide range of formats and platforms, offering businesses unprecedented opportunities to reach and engage with their target audience online.

CHAPTER 3

DATA ANALYSIS AND INTERPRETATION

Table no 3.1

Awareness of internet advertising

Awareness	Respondents	Percentage
Fully aware	37	42
Partially aware	48	53
Not at all aware	5	5
Total	90	100

Source: Primary Data

The table 3.1 posits that 42 percent of the respondents are fully aware about internet advertising, 53 respondents are partially aware and 5 respondents are not at all aware. So, majority of the respondents are partially aware about internet advertising.

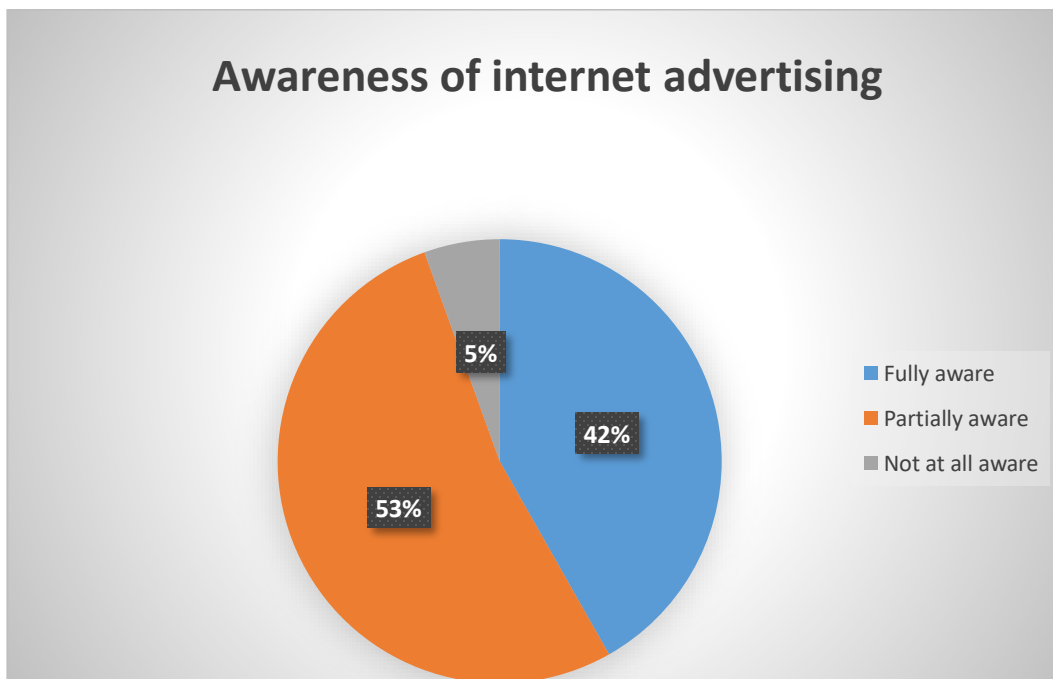


Figure 3.1 Awareness of internet advertising

Table no 3.2

Attention to the internet advertising

Response	Respondents	Percentage
Yes	31	34.5
No	20	22.2
Maybe	39	43.3
Total	90	100

Source: Primary Data

The table 3.2 shows that 34.5 percent of the respondent pay attention to the internet advertising, 22.2 percent of the respondent does not pay attention to internet advertising and 43.3 percent of the respondent sometime pay attention to internet advertising. So, majority of respondent sometimes pay attention to internet advertising.

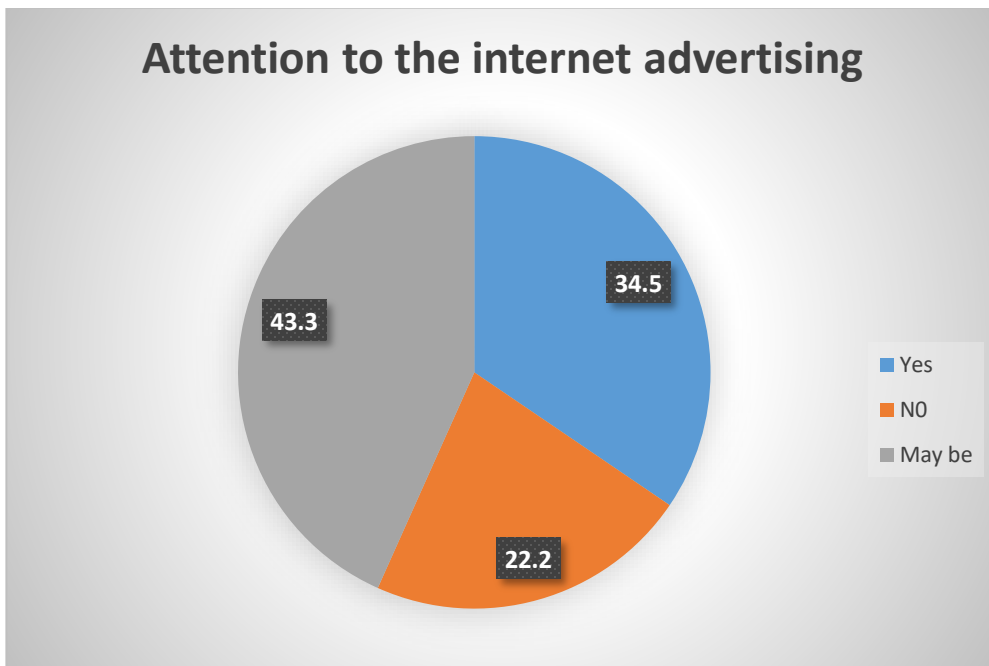


Figure 3.2 Attention to the internet advertising

Table no 3.3

Best media for advertising

Media	Respondents	Percentage
TV	57	63
Newspaper	17	18
Magazines	3	5
Others	13	14
Total	90	100

Source: Primary Data

The table 3.3 describes that 63 percent of the respondents responds that TV is the best media of advertising, 18 percent of the respondents says newspaper is the best media of advertising 5 percent of the respondents says magazine is the best media and 14 percent of the respondents says other media like internet, social media, platforms, online media etc... are best for advertising. So, majority of the respondents says that TV is the best media for advertising.

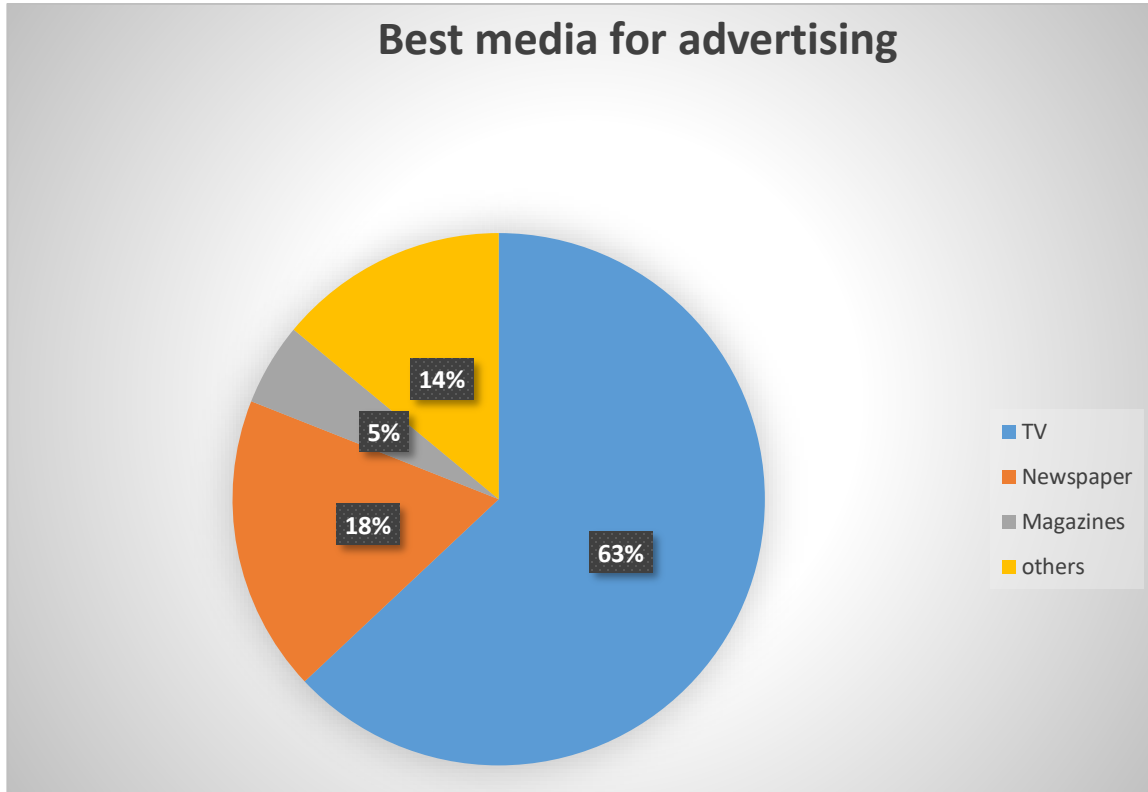


Figure 3.3 Best media for advertising

Table no 3.4

Ad recall

Recall	Respondents	Percentage
Yes	20	21.5
No	40	45
Maybe	30	33.5
Total	90	100

Source: Primary Data

The table 3.4 reveals that 45 percent of the respondents does not recall the internet advertising, 33.5 percent respondents sometimes recall internet advertising and 21.5 percent respondents are recall the advertising. So, majority of the respondents does not recall the advertising.

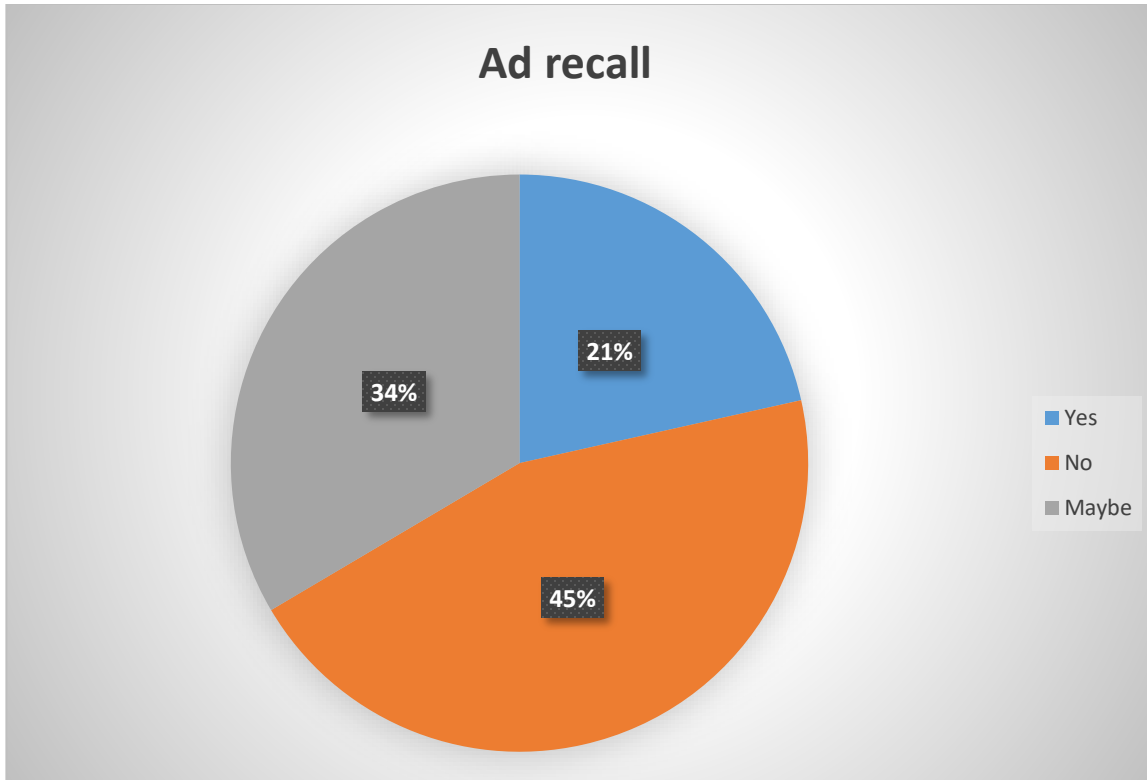


Figure 3.4 Ad recall

Table no 3.5

Sites with more Ads

Sites	Respondents	Percentage
Google	10	11
You Tube	67	75
Amazon	9	10
Others	4	4
Total	90	100

Source: Primary Data

The table 3.11 narrates that 11 percent of the respondents stated that Google provide more Ads, 75 percent of the respondents stated that You Tube provide more Ads, 10 percent of the respondents stated that Amazon provide more Ads and 4 percent of the respondents stated that others like Flipkart, Instagram etc. provide more Ads. So, majority of the respondents stated that You Tube provide more Ads.

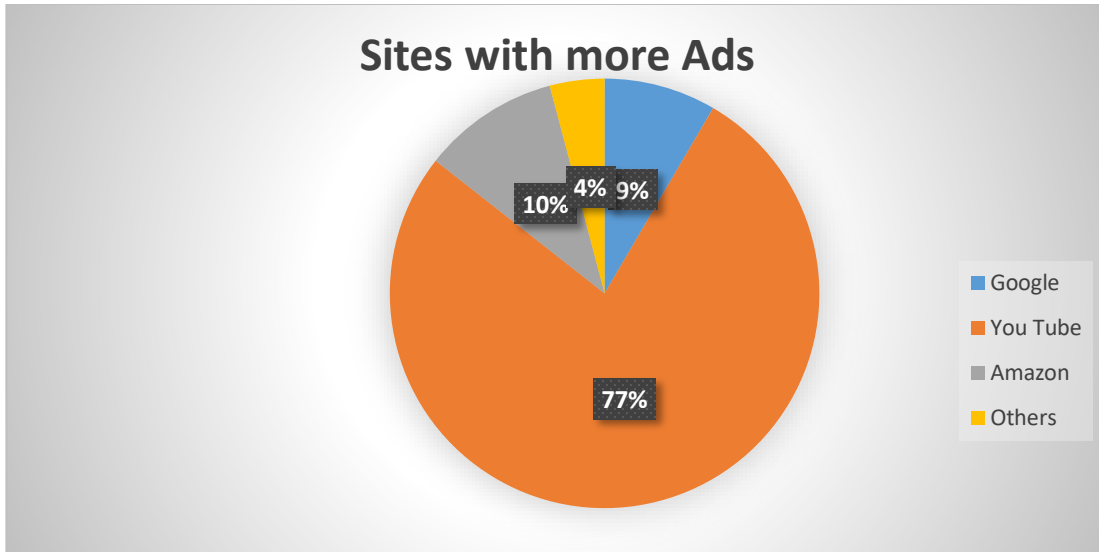


Figure 3.5 Sites with more Ads

CHAPTER 4

SUMMARY OF FINDING, SUGGESTIONS AND CONCLUSION

Summary of Findings, Suggestions and Conclusion

Findings

52.7 percentage of the respondents are partially aware of internet advertising

- 43.3 percentage of the respondents are sometimes pay attention to internet advertising.
- 63 percentage of the respondents says that TV is the best media for advertising.
- 45 percentage of the respondents could not remember their most recent advertisement.
- 75 percentage of the respondents stated that You Tube has more ads.

Suggestions

- The study found that internet advertising has a low level of dependability, and it advises management of businesses utilising internet advertising to offer distinctive experiences to their clients based on client analysis to give them a tailored experience.
- The study also concluded that internet advertising is successful in spreading awareness and increasing reach, and it suggests that businesses raise their internet advertising spending to grow their market share and inform consumers about their products.
- Finally, the study found a link between internet advertising and consumer purchase decisions and further recommended that businesses carry out market research on the various markets across various nations to make sure that the internet advertising initiatives being put into place are appropriate for the targeted markets in order to increase product purchases. This is due to the fact that various contextual realities exist across different markets.

Conclusion

The goal of the study was to assess, using a sample of Mallappally taluk peoples, the impact of internet advertising on consumer behaviour. Higher reach and awareness-building were successfully achieved through internet advertising. Fewer respondents were able to recollect the internet commercials they had seen, despite the fact that internet usage is diversified and that there is widespread engagement with different internet advertisements. This suggests that there is little trust in internet advertising.

According to the study, TV advertising is more trustworthy than internet advertising. In light of the fact that only about half of the respondents' purchase decisions were influenced, the study draws the conclusion that internet advertising had a minor impact on consumer purchase decisions. The customers' perception of internet advertising as a channel for communication with the business they purchase their goods from, however, makes it a crucial factor in determining their purchase decisions. The study also comes to the conclusion that consumer purchasing decisions and internet advertising are significantly related. The study comes to the further conclusion that internet advertising significantly influences consumer behaviour and can be used to forecast it.

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APPENDIX

1. Are you aware about internet advertising?

Fully aware Partially aware Not at all aware

2. What mode of advertising do you spend most time?

TV / MOVIES Newspaper Magazines Internet

3. Do you recall online Ads?

Yes Maybe

4. Do you pay attention to internet advertising?

Yes No Maybe

5. The best media for advertising according to you?

TV Newspaper Magazines

The Pursuit of Workplace Happiness: Strategies for Employee Well-Being and Organizational Success

Tom Jacob (M.Com First Year)

Abstract

In today's competitive business landscape, organizations increasingly recognize the pivotal role of employee happiness in achieving sustainable success. This paper presentation delves into the multifaceted dimensions of employee happiness within the organizational context. It explores the theoretical underpinnings of employee happiness, drawing on psychological and management literature to elucidate its significance for organizational performance and employee well-being.

The presentation highlights key factors influencing employee happiness, including job satisfaction, work-life balance, supportive leadership, and opportunities for personal and professional growth. Through an analysis of empirical studies and best practices, the paper outlines effective strategies for fostering happiness in the workplace. These strategies encompass implementing flexible work arrangements, recognizing and rewarding employee contributions, promoting a culture of open communication and collaboration, and investing in employee development initiatives.

Furthermore, the presentation underscores the tangible benefits of prioritizing employee happiness, such as enhanced productivity, reduced turnover rates, improved employee morale, and greater organizational resilience. By aligning organizational practices with the principles of employee happiness, businesses can cultivate a positive work environment conducive to employee well-being and organizational success.

Contents

1. Introduction
2. Employees in an Organization
3. Advantages and Benefits of Employee Satisfaction in the Workplace
4. Strategies for Sustaining Employee Happiness and Productivity
5. Conclusion

1| Introduction

In today's dynamic and competitive business landscape, organizations are increasingly recognizing the profound impact that employee happiness has on overall success. Beyond simply providing a pay check, fostering an environment where employees feel fulfilled, valued, and content is now a strategic imperative. The concept of happiness in the workplace goes beyond fleeting moments of joy; it encompasses a deeper sense of purpose, engagement, and well-being that drives individual and organizational growth. In this introduction, we will explore the significance of happiness for employees in an organization, its implications, and strategies for cultivating it effectively.

2| Employees in an Organization

Employees are the backbone of any organization, serving as its lifeblood and driving force. Their dedication, skills, and commitment are fundamental to the success and growth of the organization. Employees contribute their expertise, creativity, and labour to fulfil the objectives and mission of the company. Without their contributions, businesses would struggle to operate efficiently and achieve their goals. Moreover, employees are the face of the organization, interacting with customers, clients, and stakeholders, thereby shaping its reputation and brand image.

Furthermore, employees bring diverse perspectives and experiences to the table, enriching the organization's decision-making processes and fostering innovation. Their unique insights and viewpoints often lead to creative solutions and improvements in products, services, and operations. By fostering a culture of inclusivity and valuing diversity, organizations can harness the collective talents and creativity of their employees to stay competitive and adapt to changing market dynamics.

Additionally, investing in employees' development and well-being is crucial for organizational success. Providing training opportunities, fostering a supportive work environment, and offering competitive compensation and benefits not only enhance employee satisfaction and morale but also contribute to higher productivity and retention rates. Recognizing and rewarding employees for their contributions further boosts motivation and loyalty, fostering a positive work culture where individuals feel valued and empowered to excel. In essence, employees are not just resources but invaluable assets that drive the success and sustainability of organizations in today's dynamic and competitive business landscape.

3| Advantages and Benefits of Employee Satisfaction in the Workplace

Ensuring the happiness of employees in an organization involves cultivating a supportive work environment where their contributions are recognized and valued, and providing opportunities for growth and development to foster their professional satisfaction and well-being.

There are several advantages to ensuring the happiness of employers in an organization:

- 1. Increased Productivity:** Happy employers are more motivated, engaged, and focused on their tasks, leading to higher productivity levels.
- 2. Better Employee Retention:** When employers are happy, they are more likely to stay with the organization for the long term, reducing turnover and the associated costs of hiring and training new employees.
- 3. Enhanced Employee Morale:** A positive work environment where employers are happy fosters a sense of camaraderie and teamwork, boosting overall morale among the workforce.
- 4. Improved Customer Satisfaction:** Happy employers are more likely to deliver exceptional customer service, leading to increased customer satisfaction and loyalty.
- 5. Innovation and Creativity:** A supportive and positive workplace culture encourages employers to think creatively, take risks, and innovate, driving organizational growth and competitiveness.
- 6. Healthier Workforce:** Happiness in the workplace is linked to better physical and mental health outcomes for employers, resulting in reduced absenteeism and healthcare costs.
- 7. Attraction of Talent:** Organizations with a reputation for prioritizing employer happiness are more attractive to top talent, making it easier to recruit skilled professionals.

Overall, investing in the happiness of employers yields numerous benefits for the organization, its employees, and its stakeholders.

4| Strategies for Sustaining Employee Happiness and Productivity

Creating a happy work environment involves various factors. Here are some suggestions:

- 1. Positive Work Culture:** Foster a culture of respect, support, and appreciation where employees feel valued and recognized for their contributions.
- 2. Work-Life Balance:** Encourage and support a healthy balance between work and personal life to prevent burnout and promote overall well-being.
- 3. Clear Communication:** Ensure open and transparent communication channels to keep employees informed and engaged in organizational goals and decision-making processes.
- 4. Professional Development:** Offer opportunities for continuous learning and career growth to empower employees and enhance their skills and knowledge.
- 5. Recognition and Rewards:** Acknowledge and reward employees for their achievements and milestones to boost morale and motivation.
- 6. Flexibility:** Provide flexible work arrangements, when possible, to accommodate individual needs and preferences, such as remote work or flexible hours.

- 7. Health and Wellness Initiatives:** Implement wellness programs and initiatives that promote physical and mental health, such as gym memberships, mindfulness sessions, or counselling services.
- 8. Team Building Activities:** Organize team-building events and activities to strengthen relationships among colleagues and foster a sense of camaraderie.
- 9. Fair Compensation:** Ensure that employees are fairly compensated for their work and provide competitive benefits packages to demonstrate appreciation and support.
- 10. Empowerment and Autonomy:** Empower employees by delegating authority and giving them autonomy to make decisions within their roles, fostering a sense of ownership and responsibility.

By prioritizing these aspects, organizations can create a positive and supportive work environment that contributes to the happiness and well-being of their employees.

5| Conclusion

The importance of employee happiness in organizations cannot be overstated. As explored in this discussion, employees are the backbone of any successful enterprise, and their satisfaction and well-being significantly impact productivity, retention, morale, and overall organizational success. Cultivating a workplace where employees feel valued, supported, and motivated is not only ethically commendable but also strategically advantageous.

By recognizing the significance of employee happiness and implementing strategies to sustain it, organizations can unlock a multitude of benefits, ranging from increased productivity and innovation to enhanced employee retention and customer satisfaction. Moreover, prioritizing employee happiness fosters a positive work culture, attracts top talent, and contributes to a healthier and more resilient workforce.

Ultimately, investing in the happiness of employees is not just a moral imperative but also a sound business decision. By nurturing an environment where employees thrive, organizations position themselves for long-term success and sustainability in today's competitive business landscape.

A Study on E- Recruitment and Selection Process in Malayala Manorama, Kottayam

Rony Devasia (MA HRM FirstYear) Krishnapriya C.V (MA HRM First Year)
Arya Rajendran (MA HRM Final Year)

Abstract

Recently, organizations are becoming more intelligent, flexible, and efficient by using new digital technologies in human resources management (HRM). The HRM solutions are considered as an important source to support strategic decisions, create value within and across organizations for employees and management. Today, organizations are facing challenges for gig workers to retain the level of progression and development required for business continuity. Gigs are generally self-employed who are very hard to manage without having a solid e-HRMS that can fulfil their needs in addition to the permeate employee needs as well. The main objective of this chapter is to highlight digital transformation in recruitment and selection and dive into the e-recruitment and selection process concept, development stages, types, and strategies. In addition, it shows how e-recruitment and e-selection contributes to increase the effectiveness of attracting and attaining talented workforce. It will also discuss about how the company is exploring the benefits and facing challenges regarding e-recruitment and e-selection processes adopted by the firm.

Key words: e- recruitment, e-selection

INTRODUCTION

Any organization wants its future to be in good and safe hands. Hence, hiring the right resource is a very important task for any organization. The success of every organization depends on the vital value of the experience, skills, innovativeness and intellectual capital of its employees and efficient and effective recruitment and selection processes gives rise to the generation of an organization's intellectual capital. As global competition for talent persists, an organization's ability to attract and recruit top and appropriate talent expeditiously becomes pivotal to the organization's ability to compete successfully. Today's world is a technology based world and we can feel its presence in each and every sphere of our lives. Conception of internet has changed our lives tremendously and it has also changed the perception of people towards their work as well. With our country becoming digital, the practices of recruitment and selection have changed drastically. The trend towards the adoption of E-Recruitment and E-selection is ever increasing as the enormous benefits of both are becoming obvious to many human resource managers. E-recruitment is a process of recruiting candidates for filling vacant position in the companies through the use of internet. It is an integration and use of internet technology to improve competence of recruitment process

whereas E- selection is the process in which the vacant job positions are filled by the candidates who apply online for the job. It uses various forms of technology to assess the degree to which the candidates fit with the job requirements based on their knowledge, skills and abilities. With the rising use of digital tools, HR professionals transitioned from their traditional methods of printing job vacancies in publications to using e-recruitment and e-selection methods for tracking and hiring applicants. For decades, organizations typically relied solely on the traditional paper-based recruitment and selection methods for talent but for the past twenty years, there has been a paradigm shift in recruitment and selection as many organizations have been transitioning into the use of electronic recruitment (e-recruitment) and electronic selection (e-selection) or a combination of the traditional paper-based recruitment and selection methods with e-recruitment and e- selection methods. The project report entitled, “A study on E-Recruitment and Selection processes” was conducted in Malayala Manorama Pvt. Ltd., a company owned by the Kandathil family, incorporated by Kandathil Varghese Mappillai at Kottayam in south-western Kerala on 14 March 1888. The focus of the study is to get a clear picture about the existing E-Recruitment and Selection processes practiced in the firm.

1.2 Objectives of the Study

To study about the existing E-Recruitment and Selection processes in Malayala Manorama Pvt. Ltd, Kottayam.

To get a clear picture about the tools & techniques used in E-Recruitment & selection process.

To understand the factors influencing the E-Recruitment and Selection processes of the firm.

To analyse the effectiveness of E-Recruitment and Selection processes of the firm in terms of attracting and retaining talented workforce and on organizational performance.

To identify whether the company is exploring the benefits and facing any challenges regarding the e-recruitment and selection processes adopted by the firm.

SIGNIFICANCE OF THE STUDY

The key success of any company is the excellence of its highly committed candidates. HR Department plays a critical role in the company success. Hiring the right person for the right job will lead into achieving the company’s goals effectively. However, the manual recruitment and selection system is no longer an accurate method for hiring and selecting employees. Now-a-days, employees are facing difficulties with finding qualified candidates that fits the jobs and filter applications manually despite the time consuming and cost. The traditional methods of recruitment and selection have been revolutionized by the wave of internet. Therefore, replacing the old system of manual recruitment and selection with an e-recruitment and e-selection system has a strong effect on the company

where it allows reaching the higher level of their expectations and outcomes through implementing human resources strategies, policies and practices. Employees who get hired with e-recruitment and selection system are more likely to be qualified than employees who get hired with traditional way. In this context, the significance of the study is to understand the effectiveness of the existing E-Recruitment and Selection Processes in Malayala Manorama Pvt. Ltd, Kottayam after knowing the perception and satisfaction level of employees regarding the e-recruitment & selection procedures of the firm and suggest practical recommendations to improve the same.

1.4 Scope of the study

Human Resources are considered as the most important asset to any organization. Hence, hiring right resources is the most important aspect of recruitment and selection. Every company has its own pattern of recruiting and selecting candidates for employment as per their recruitment and selection policies and procedures. The advancement of technology plays an important role in organizations functioning. As our country is developing, it has set its mission to be digitalized in every arena. Companies can implement e-recruiting and selection in several ways. They can formulate their own e-recruiting and selection platforms to be managed by human resources personnel within the organization by using software for e-recruitment and selection that fits their particular needs. The study is helpful in identifying how the current e-recruitment and selection process of the company influences the recruitment and selection of candidates for the job. Hence, the scope of the study is confined only to Malayala Manorama Pvt. Ltd, Kottayam and it is purely based on the view points, feelings and responses expressed by the employees in the organization and the datas collected cannot be used in any other firms.

2.2 Company Profile

For a century and a quarter, Malayala Manorama has been stimulating the Malayali mind. Its brand of purposeful journalism has spurred social progress, defined cultural sensibilities, and even set political agendas. Its presence permeated Kerala's culture scape as it explored and reflected the life and times of the state. The centurion has known both good and hard times; it was subjected to tyrants' thunder and has been treated to the tenderness of its loyal readers and well-wishers. Malayala Manorama's is a story of courage and conviction, endurance and excellence, and dedication and commitment to the people and their aspirations. Long ago, the iconic newspaper's destiny became linked with theirs. A link thicker than the printing ink. A link that transcends language and glows with compassion. Compassion took the Malayalam newspaper to Banegaon, in Marathi-speaking Latur, where it rebuilt an entire village razed by an earthquake. That was a turning point, a defining moment for the media house.

But, Kandathil Varghese Mappillai decided to be different, and secular. Manorama's heart was with the underdogs. Its very first editorial was a fervent plea for the education of the Pulayas, the untouchables who were not even allowed to walk on public roads. As Kandathil Varghese Mappillai was a man of letters, Delhi, Mumbai, Chennai, Bangalore and Mangalore- there was an abundance of poetic outpouring and literary and two abroad. debates in Manorama. It was the voice of human dignity. The editor and his readers belonged to the landed gentry, which did not want the Pulayas to be educated, but the editor had the courage of conviction to swim against the tide. selling over 2 million copies a day. Thus began Manorama's fight against injustice and iniquity, one that would empower the people. Manorama grew exponentially. The weekly newspaper It is published from 18 centres: 11 in Kerala, five across the big Indian metros- The march goes on, winning hearts every step of the way.

Kandathil Varghese Mappillai was only 31 when he founded Malayala Manorama. He was already an accomplished writer, an evolved thinker and very enterprising. As a 21-year-old, he had edited for almost a year, Kerala Mitram, a Malayalam newspaper from Kochi, run by Devji Bhimji, A Gujarati businessman. And, he spent reams on literature, throwing the pages of Manorama open to the finest poets and writers. Soon after its birth, Manorama triggered a war over alliteration. It was the fiercest literary debate in the history of Malayalam. In 1891, Kandathil Varghese Mappillai formed a literary club, Bhashaposhini Sabha. It helped develop the language and break the barriers of caste. An offshoot of the Sabha was the Bhashaposhini magazine, which Kandathil Varghese Mappillai launched in 1892. It remains the most respected literary journal in Malayalam. Poetry and publishing were not his only passions. He was passionate about human development. The 50 years from 1904 were eventful for Malayala Manorama. Years of struggle and evolution, power and glory, repression and rebirth.

Mammen Mappillai started columns for women and children, and initiated debates on politics and industry. Opening windows to the world outside, he made Manorama a powerful catalyst of social change. He was a teacher, writer, legislator, social reformer, banker, farmer, planter, industrialist, insurance baron... He lived a full life till his death at the age of 80. He was the first editor in the country to start the Newspaper in Education (NIE) programme, now pursued by many papers He brought out two differently priced editions of the same newspaper, one with four pages and the other with two additional pages. It was for those readers who wanted detailed coverage of World War I. He played a pivotal role in the Non-cooperation Movement and several other mass initiatives for civil rights and responsible governance.

The President of India, Dr. Rajendra Prasad, said: "I was much pleased to have an opportunity to participate in the diamond jubilee celebrations of the Malayala Manorama read newspaper in India. The 1930s were tempestuous times for India's struggle for Independence. Malayala Manorama was in the forefront of the struggle in the princely state of Travancore. In 1954, Manorama had a circulation of 28,666 copies a day. Far from being the best- selling

Malayalam paper, it stood fifth even in Kottayam. The circulation of Manorama had touched the magic figure of 100,000 copies a day in 1961. Thirty-seven years later, in 1998, it became the first newspaper in India to sell one million copies a day. It crossed another milestone-1.5 million copies-in 2006-and added 100,000 copies the following year.

That was music to Mathew's ears. "This is one of the most enchanting moments of my life," he said. A paper that had suffered nine years of forced closure, and after reopening had teetered on the brink of being sold off in distress, had touched 1.6 million copies! He died a contented man, at the age of 93, on the morning of August 1, 2010. By then, the circulation of Manorama had crossed 1.8 million copies a day. The paper from small-town Kottayam had established editions in 17 cities in India and abroad. The Malayala Manorama Company had grown into a colossal media conglomerate, with four dozen publications in five languages, and a strong presence in the electronic media.

E-RECRUITMENT

Online recruitment is the use of online technology to attract and select the candidates by using this process. In this process companies create their own websites and use social media as a platform to advertise their vacancies to public. Now a days we can see that many organisations are using internet as a source to recruit people. Organisations will post a notification regarding vacancy alternatively if the jobseeker is eligible for the post, they can upload their cv through company's web.

E-Recruitment Methods

Job boards: These are used by the employers as well as job seekers where the employers post their vacancies and candidates search for the job vacancies. Special skills are required for the candidates to search in certain job boards.

Employer websites: These are companies own website. These are owned by various employers.

Professional websites: These are specified for professionals.

General Process of E-Recruitment.

Create vacancy information

create and submit approved requisition

advertise job

shortlist candidate

interview/reject candidate

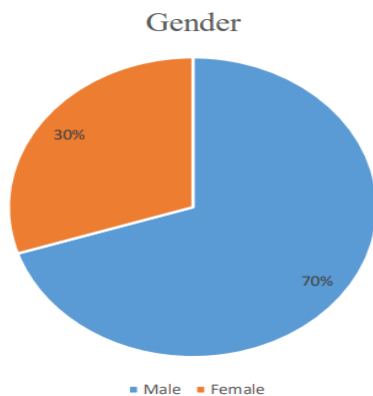
appoint candidate

Identify current needs of employment in the organisation Posting the advertisement of job vacancy on job board(online) Managing the response (applicant database) Shortlisting the applicant according to job specification Arranging and conducting online interviews Decision making regarding further process.

FINDINGS AND RECOMMENDATIONS

► Gender Classification

Particulars	No. of respondents	Percentage
Male	35	70
Female	15	30
Total	50	100



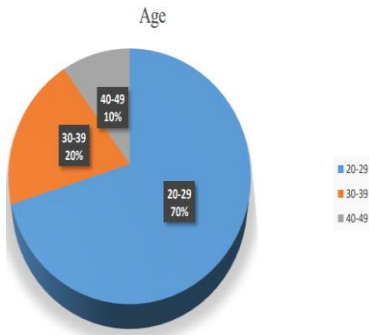
INTERPRETATION:

From the sample of 50 employees, 70 % of them are male and 30% of them are female.

That means out of 50 employees, 35 of them are male and 15 of them are female.

► Age Classification

Particulars	No. of respondents	Percentage
20-29	35	70
30-39	10	20
40-49	5	10
Total	50	100



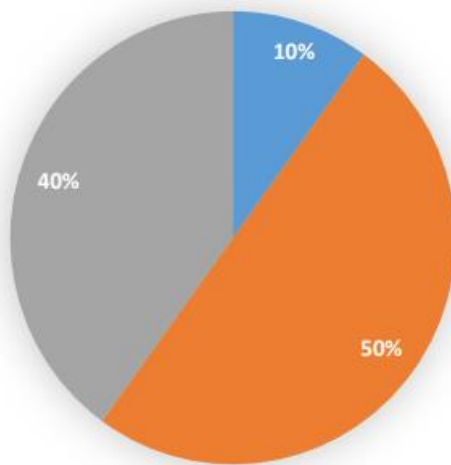
INTERPRETATION:

Out of 50 employees, 70% of them are between the age of 20-29, 20% of them are between the age of 30-39 and only 10% of them are between the age of 40-49. Majority belongs to the age category 20-29.

► The factors influencing the E-Recruitment and Selection Processes of Malayala Manorama, Kottayam

Particulars	No. of respondents	Percentage
Technological advancements	5	10
Organisational culture and values	25	50
Availability of talented workforce	20	40
Total	50	100

Source: Primary Data



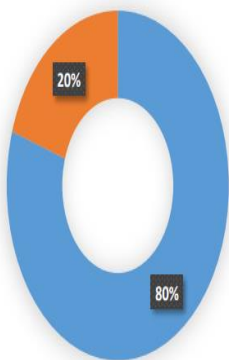
■ Technological advancements ■ Organisational culture and values ■ Availability of talented workforce

Out of 50 employees, 10% selected technological advancements, 50% of them selected organisational culture and values and 40% of them availability of talented workforce as the factors influencing e-recruitment and selection process of the

company. Majority selected organizational culture and values as the major factor that influence e-recruitment and selection process of the company.

► **Social media is an effective tool for building employer brands and hiring potential candidates**

Particulars	No. of respondents	Percentage
Agree	40	80
Disagree	10	20
Total	50	100



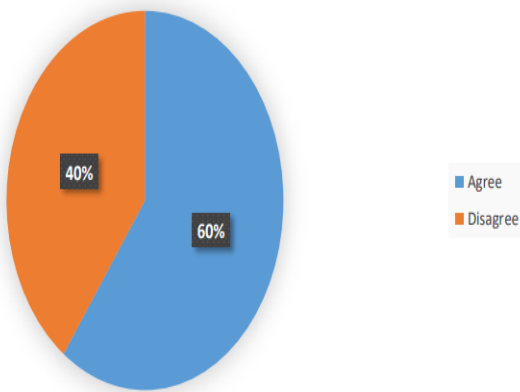
■ Agree ■ Disagree

INTERPRETATION:

Out of 50 employees 80% of the respondents are of the opinion that social media is an effective tool for building employer brands and hiring potential candidates and 20% disagree with that. Majority shows agreement with the statement.

- **Platforms like Facebook, Twitter, LinkedIn and Instagram have been the commonly visited sites for finding, tracking and recruiting candidates online.**

Particulars	No. of respondents	Percentage
Agree	30	60
Disagree	20	40
Total	50	100



INTERPRETATION:

Out of 50 employees 60% of them agree that platforms like Facebook, Twitter, LinkedIn and Instagram have been the commonly visited sites for finding, tracking and recruiting candidates online and 40% of them disagree with that. Majority of the respondents agree with the statement.

FINDINGS

- From the demographic details it is observed that, out of 50 employees, when considering the gender 70% of the male and 30% of them are female.
- Social media is an effective tool for building employer brands and hiring potential candidates.
- Platforms like Facebook, Twitter, LinkedIn and Instagram have been the commonly visited sites for finding, tracking and recruiting candidates online.

- The rapid advancement of technology and evolving digital tools, the process e-recruitment is the future of recruiting in the corporate world.
- The company have an Applicant Tracking System to sort out the resumes of the potential candidates and simplify the process of recruitment for hiring.
- The company use the website like Job boards for advertising job offerings specifically.

SUGGESTIONS

- Based on the findings of the study, some suggestions can be made to improve the effectiveness of online recruitment and selection process.
- Firstly, it is suggested that recruiters should make efforts to reach out to candidates all age groups, including those who may not be as tech-savvy.
- Secondly, it is recommended that recruiters should make use of various online platforms to increase the reach of their recruitment campaigns.
- Lastly, it is important to ensure that the online recruitment process is transparent and fair to all candidates.
- Overall, these suggestions can help to improve the effectiveness of online recruitment and selection process ensure that it benefits both the candidates and the organization.

CONCLUSION

The study on e-recruitment and selection process is conducted at Malayala Manorama Pvt. Ltd, Kottayam. It can be concluded that online recruitment is an effective tool for recruitment. Social media is an effective tool for building employer brands and hiring potential candidates. Platforms like Facebook, Twitter, LinkedIn and Instagram have been the commonly visited sites for finding, tracking and recruiting candidates online. Online job portals or job boards are the tools/techniques are used by the company for e-recruitment and selection processes. The employees are satisfied with existing e-recruitment and selection processes of the company.

A Study on Consumer Buying Behaviour towards Online Shopping

Mariyamma Devasia (M.Com First Year)

Abstract:

This study examines the factors influencing consumers' decisions to shop online, utilizing both quantitative surveys and qualitative interviews. Key motivators for online shopping include convenience, price comparison, and product variety. However, concerns such as security, privacy, and product quality act as barriers to online purchases. Demographic variables like age, income, and prior online shopping experience also significantly influence consumers' online shopping behaviour. The findings suggest that businesses should focus on enhancing website usability, implementing strong security measures, and offering transparent policies to foster trust and confidence among online shoppers.

INTRODUCTION

The Internet is considered a mass medium that provides the consumer with purchase characteristics as no other medium. Certain characteristics are making it more convenient for the consumer, compared to the traditional way of shopping, such as the ability to at any time view and purchase products, visualize their needs with products, and discuss products with other consumers. The current primary reason people shop over the Internet is the convenience. They also recognize that the previous primary reason for shopping online was price, which has now changed to convenience.

Earlier food, cloth and shelter were called as primary need but today one more need is added in that is "internet". Due to revolution in telecommunication sector internet has changed the way consumers shop and buy goods and services. Both domestic companies as well as MNC's have started using the Internet with an objective of cutting marketing costs and thereby reducing the price of their products in order to stay ahead in heavy competition. Companies also use the Internet to convey, communicate and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities they will receive. In addition to the tremendous potential of the E-business market, the Internet provides a unique opportunity for companies to more efficiently reach existing and potential customers.

Internet is changing the way consumers shop and buy goods and services, and has rapidly. Online shopping is the process whereby consumers directly buy goods or services from a seller in real-time, without an intermediary service, over the Internet. It is a form of electronic commerce.

Objective of the Study

1. To analyse the demographic profile of online shoppers.
2. To analyse the factors that influence consumers to shop online.
3. To study the problems, they faced during the online shopping.
4. To study the customer's level of satisfaction with regard to online shopping.
5. To examine whether customers prefer online shopping or physical stores.

Scope of the Study

The purpose of this research is primarily to identify and get insight in to what main factors the online consumer takes into consideration when purchasing online. Further, I will investigate if any segments can be established by identifying the consumers and how these segments relate to the identified factors. The findings of this research will be outlined a simplification for online retailers in order to enhance their consumer knowledge and increase their online marketing strategy effectiveness.

Statement of the Problem

At any given time, there are millions of people online and each of them is a potential customer for a company providing online sales. Due to the rapid development of the technologies surrounding the Internet, accompany that is interested in selling products from its website will constantly have to search for an edge in the fierce competition. Since there are so many potential consumers, it is of the out most importance to be able to understand what the consumer wants and needs.

The importance of analysing and identifying factors that influence the consumer when he or she decides to purchase on the Internet is vital. Since the Internet is a new medium for there have been new demands set by the consumer. That is why it is crucial for the online retailers to know what influences the online consumer. Analysing consumer behaviour is not a new phenomenon. The renowned marketing expert Philip Kotler has published several works on the topic of consumer behaviour theories. These theories have been used for many years not only to understand the consumer, but also create a marketing strategy that will attract the consumer efficiently. Hence, understanding and identifying the consumer is closely related to the directions a company will take with their marketing strategy. These theories can also be applied to identify the online consumer and to create certain consumer segments. However, some distinctions must still be made when considering traditional consumer behaviour and online consumer behaviour.

Research Methodology

Survey research is the systematic gathering of information from respondents for the purpose of understanding the impact of wellness industry. To achieve this, detailed study has been made using questionnaire. Both primary and secondary data are used for the study. The primary data was collected from the respondents of sample size of 60. The secondary data was collected from various internet sites. The report has been prepared as per the information obtained from two sources, they are:

1. Primary Data

2.Secondary Data

Sample Size:

For carrying out our research we have selected a total collection of 60 samples from various College Students, Friends, Family Members, Neighbours.

The data were collected by distributing questionnaires containing 5 Questions related to the consumers online buying behaviour and helps to know about various online sites ratings.

Sampling Method:

The method used for sampling technique was convenience sampling method This method is used because it is known previously as to whether a particular person, will be asked to fill the questionnaire Convenience sampling is used because only those people will be asked to fill the questionnaires that were easily accessible and available to the researcher Considering the constraints, it was decided to conduct the study of sample size of 90 people in a specific region

Collection of Data:

The data has been collected using both primary and secondary data.

Primary Data:

The primary data included the information is collected from:

1. Friends 2. Family members.
3. Schools and college

Secondary Data:

1. Various internet sites
2. Magazines and journals. 3. Books.

Online Shopping

Online shopping refers to the process of purchasing goods or services over the internet. It offers convenience, a wide variety of choices, and often competitive prices. Consumers can browse products, read reviews, compare prices, and make purchases from the comfort of their homes or on-the-go using smartphones or computers. Popular online shopping platforms include Amazon, eBay, and flipkart among many others.

Importance of online shopping

1. Online shopping provides convenience by allowing consumers to shop anytime, anywhere without visiting physical stores.
2. It offers a vast variety of products from different brands and sellers, giving consumers more choices.
3. Online retailers often provide competitive prices, discounts, and promotions, making products more affordable.
4. Customers can read reviews, product descriptions, and specifications online, aiding in informed decision-making.
5. It allows people from remote or rural areas to access a broader range of products and services.
6. Secure payment gateways and various payment options ensure safe and seamless transactions.
7. Data analytics and algorithms personalize the shopping experience based on customer preferences and browsing history.

Advantages of Online Shopping

- **Comparison Shopping:** One can compare prices, models and options more easily online quickly and easily. This avoids having to run around several retail stores. Also, there is a wealth of reviews and other information available online to help you choose between models and brands. Often the information available online provides direct side-by-side comparisons of brands and models. This makes choosing the right model very easy.
- **Better Prices:** Another thing which is fascinating about online shopping is the cheap deals and better prices which one can get from online stores because products come to you directly from the manufacturer or seller without middlemen involved. Many online shops offer discount coupons and rebates which reduce the prices further.
- **Convenience:** One of the most obvious benefits of online shopping is convenience. It is available 7 days a week for 24 hours from your computer or smartphone. One can order products from interstate or all over the world. Shoppers are no longer restricted to products, models and options available from local retailers. This can simplify the purchase of hard-to-find items or stock not carried by the local retail store.
- **Send Gifts:** Online Shopping makes sending gifts to relatives and friends easy, no matter where ever they stay. Now there is no need of making distance an excuse for not sending a gift on occasions like Birthday, Wedding...

- Avoid the crowd: One would like to avoid the crowds when he does the shopping especially during Festivals and Special events. For online shopping one does not have to take time out of his.
- Provides a wider range of choices) In traditional commerce buyer had to satisfy himself with the available stock or display items with the reseller whereas in e-Commerce end possibilities and variants of the products could be given to buyer which results in better customer satisfaction.

Disadvantages of online shopping

- Lack of touch & feel: E-Commerce does not allow you to experience the product before purchase te., Lack of touch and feel online. You are not able to touch and check quality of a product before buying it. Some customers like to touch items such as clothes and like to know exactly what they are buying.
- Internet accessibility issues: Internet access is still not cheaper and is inconvenient to use for many potential customers like one living in remote villages. This will hinder the growth of e-commerce.
- Piracy & Virus issues: Information piracy through internet is very common. E-business software's and databases are easily affected by computer viruses.
- No direct personal contact with customers: Since there is not direct personal contact with consumer, it is difficult to understand the consumer and his behaviour. E-Commerce merchants are not able to communicate with the customer face to face.
- Lack of trust and user resistance: Customers do not trust an unknown faceless seller, paperless transactions, and electronic money. Such mistrust makes it difficult to make user switch from physical stores to online/virtual stores.

Factors responsible for the growth of online shopping in India.

The Key drivers of in Indian ecommerce have been:

- Growing Living standards
- Increase in usage of smart phones
- Availability of much wider product range
- Busy lifestyles and lack of time for offline shopping
- Technological advancement

- Improving the delivery experience
- Improving the payment options and making it more secure
- Enhances shopping experience

Need for online shopping

Online shopping provides convenience by allowing consumers to shop anytime and anywhere, overcoming the limitations of physical store hours. It offers a wide variety of products and services at competitive prices, with the ability to easily compare prices across different retailers. Detailed product information, reviews, and recommendations available online help consumers make informed purchasing decisions. The convenience of home delivery saves time and effort, eliminating the need for travel to physical stores. Moreover, exclusive online deals, discounts, and promotions attract cost-conscious shoppers, making online shopping a preferred choice for many.

Future of online shopping

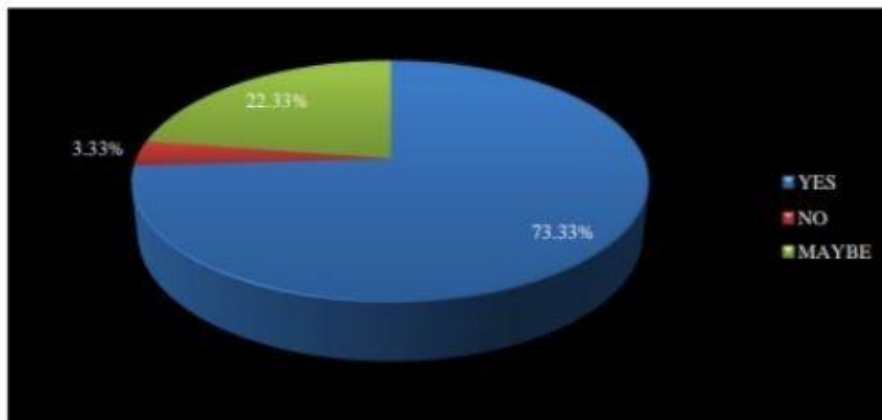
The future of online shopping is likely to be characterized by enhanced personalization, leveraging advanced technologies such as artificial intelligence (AI) and machine learning to offer tailored shopping experiences based on individual preferences and behaviour. Virtual and augmented reality (VR/AR) will play a significant role, allowing consumers to virtually try on products and visualize them in their own spaces, enhancing the online shopping experience. Seamless integration of Internet of Things (IoT) devices will create interconnected shopping ecosystems, enabling smarter and more automated purchasing processes. Additionally, sustainability and eco-friendly practices are expected to become increasingly important, with a growing emphasis on green packaging, carbon-neutral delivery options, and ethical sourcing. Lastly, the rise of social commerce and interactive shopping platforms will blur the lines between social media and online shopping, making shopping a more social and collaborative experience.

DATA ANALYSIS AND INTERPRETATION

1) So far are you satisfied with the service and product quality among these online shops

Sl.no:	Particulars	No of respondents	Percentage of respondents
1)	Yes	44	73.33%
2)	No	2	3.33%
3.	Maybe	14	23.3%
	Total	60	99.9%

This question analyses the level of satisfaction with the service and product quality among these online shops.

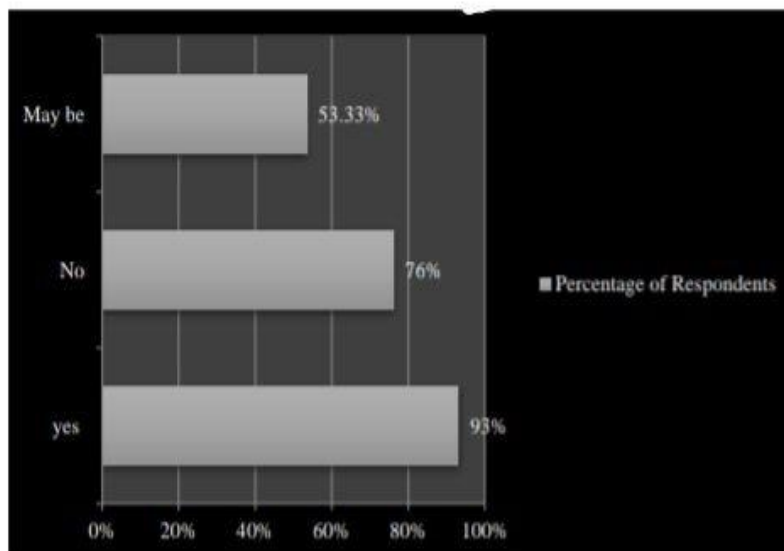


→ 73.33 % people are satisfied with the service and product quality among these online shops, 3.33% are not satisfied with service and product quality and rest 22.33 % are not much satisfied with the service

2) Are you confident that your payment information is kept safe in online shopping ?

SI no:	Particulars	Number of Respondents	Percentage of Respondents
1	yes	19	93%
2	No	9	76%
3.	May be	32	53.33%
	Total	60	99.99%

This question analyses the level of confident in which they have in online shopping sites for keeping their payment information safe.

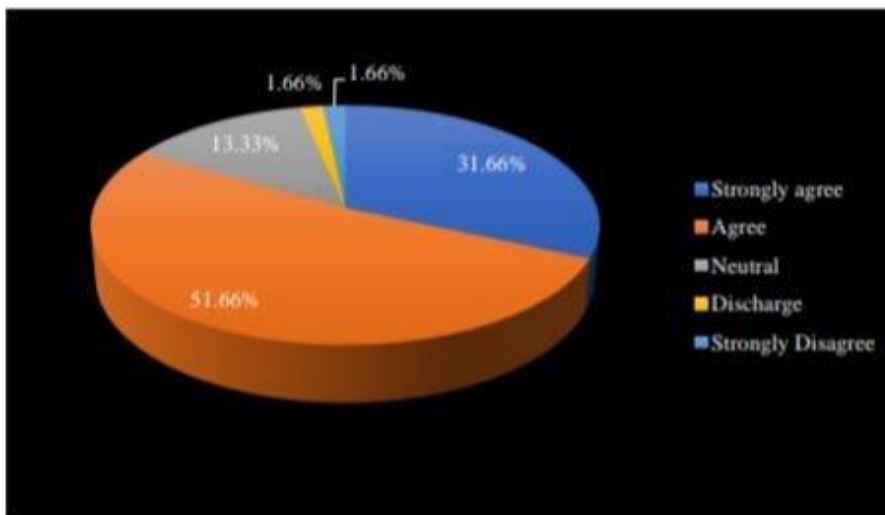


The above chart shows that 93% says yes and 76% says no to the question that Are you confident that your payment information is kept safe in online shopping and 53.33% have a neutral opinion.

3) The service quality of seller is important in online shopping .

SI no:	Particulars	Number of Respondents	Percentage of Respondents
1	Strongly agree	19	31.66%
2	Agree	31	51.66%
3	Neutral	8	13.33%
4	Discharge	1	1.66%
5	Strongly Disagree	1	1.66%
	Total	60	99.97%

This question analyses the importance of service quality of seller in online shopping.

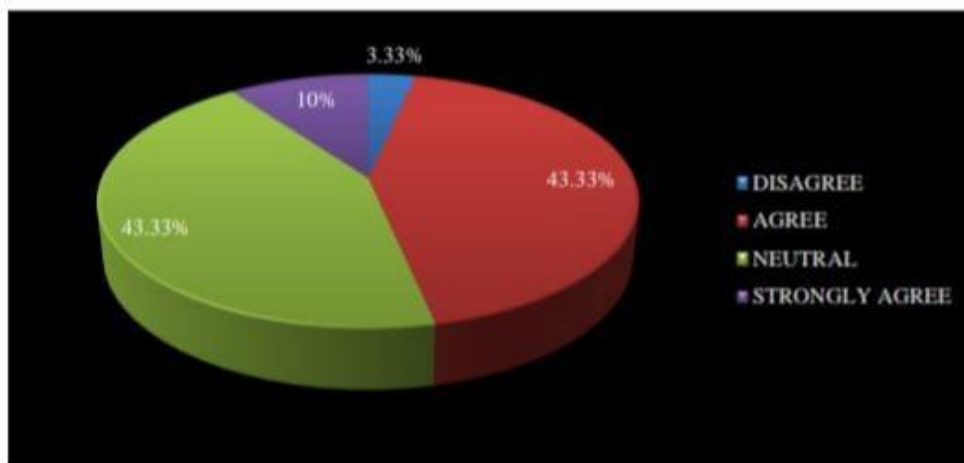


shows that in a total 100 percent 31.66% strongly agree and 51.66% agree the service quality of seller is important in online shopping and 13.33% have a neutral opinion and 1.66% discharge the opinion and 1.66% strongly disagree the opinion.

4) “The after sales services by the e-commerce store what is highly satisfactory “

Sl.no:	Particulars	No of respondents	Percentage of respondents
1.	Disagree	2	3.33%
2.	Agree	26	43.33%
3.	Neutral	26	43.33%
4.	Strongly agree	6	10
	Total	60	99.99%

This question analyses the level of satisfaction of after sales services by the e-commerce store.

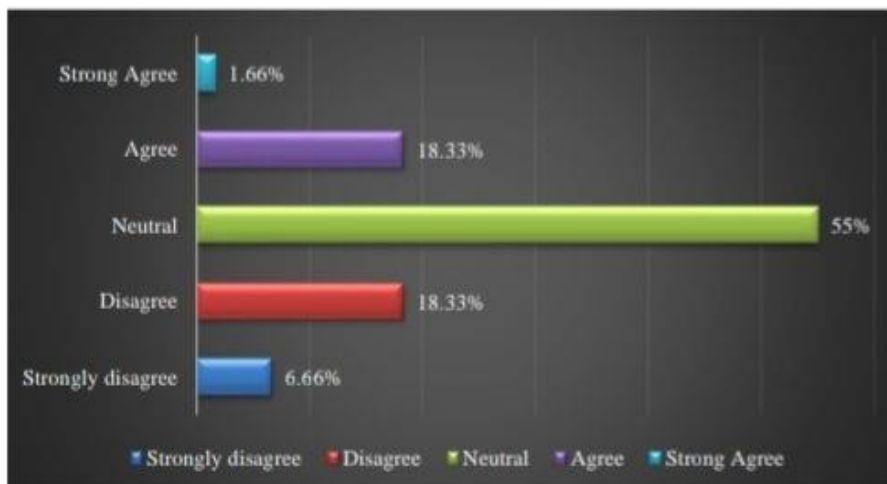


illustrates that 3.33% people disagree ,43.33% agree the statement, 43.33% are neutral and rest 10% strongly agree the statement.

5) Online shopping is risky. What is your opinion?

SI no:	Particulars	Number of respondents	Percentage of respondents
1	Strongly disagree	4	6.66%
2	Disagree	11	18.33%
3	Neutral	33	55%
4	Agree	11	18.33%
5.	Strong Agree	1	1.66%
	Total	60	99.98%

This question analyses the opinions that made online shopping risky.



Clearly illustrated that strong disagree is about 6.66%, Disagree is about 18.33%, Neutral is about 55%, Agree is about 18.33%, and strongly Agree is 1.66% respectively.

Findings

- The answer to the question online shopping is risky is that ,strong disagree is about 7%, Disagree is about 18%, Neutral is about 55%,Agree is about 18%, and strongly Agree is 2% respectively
- A total of 100 percent 7% strongly agree and 40% agree that the qualityof product from the online shopping highly satisfactory and 45% responded neutrally and 6.66% discharge the opinion and 2% stronglyagree respectively.
- 93% answer is to be yes and 7% says no for the question the speeddelivery is important to you.
- 7% disagree with the statement that there is no difficulty in replacing orreturning the products buy online, 43% agree with the statement 37%are neutral and rest 13 % strongly disagree with the statement.
-

Suggestions

1. Providing more competitive price can attract customers.
2. Online shopping sites should increase the security for online payment.
3. More attractive offers on products can attract more customers.
4. Measures to be taken in order to avoid delivery of duplicate products.
5. Measures to be taken in order to reduce delivery of damaged products

Conclusion

Online shopping is extremely convenient and has become extremely popular. Consumers have shown different buying behaviours when shopping online as compared to when they are shopping in a physical store. Online shopping is very convenient and beneficial. People who come from villages and are living in cities are prone to use online options. Service class is more interested in doing shopping online. Customers age online transaction security, personal privacy, convenience, price transparency, accessibility, time saving, trust etc. Are several factors which doesn't remain same all the time but they cannot be ignored. Customer should be given a free orientation for how to use debit card, credit card and inter banking fund transfer so that most of people can use digital mode of payment while doing online shopping and they would not feel any risk with online transaction Online shopping is extremely convenient and has become extremely popular. Consumers have shown different buying behaviours when shopping online as compared to when they are shopping in a physical store. Online shopping is very convenient and beneficial. People who come from villages and are living in cities are prone to use online options. Service class is more interested in doing shopping online. Customers age online transaction security, personal privacy, convenience, price transparency, accessibility, time saving, trust etc. Are several factors which doesn't remain same all the time but they cannot be ignored. Customer should be given a free orientation for how to use debit card, credit card and inter banking fund transfer so that most of people can use digital mode of payment while doing online shopping and they would not feel any risk with online transaction.

"Empowering Rural Entrepreneurs: Unraveling the Financial Dynamics of Micro-enterprises in Kottayam District"

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Abstract: This study investigates the financial dynamics of micro-enterprises operating within Kottayam District, Kerala, with a specific focus on sectors affiliated with the Kudumbashree initiative. Through a comprehensive analysis of profitability and micro-loan utilization across various sectors, the research aims to illuminate the efficacy of financial mechanisms in fostering entrepreneurial success and socio-economic advancement. Primary data has been collected from 200 micro-entrepreneurs in Kottayam District, and statistical tools such as ANOVA and Pearson correlation have been employed for the analysis. Results indicate regional variations in micro-enterprise types, yet overall profitability demonstrates no significant differences among them. Additionally, the analysis reveals that micro-loans obtained by micro-enterprises do not exhibit a significant relationship with profitability, suggesting the influence of other factors on business outcomes. These findings underscore the intricate nature of the micro-enterprise landscape and emphasize the necessity for tailored strategies to support the growth and sustainability of small-scale businesses, particularly those empowering marginalized communities

Keywords: Micro Enterprises, Kudumbashree, Micro Loans, Kottayam District

1. Introduction

The economic landscape of India, particularly in regions like Kerala, grapples with persistent challenges such as high poverty rates and widespread unemployment¹. In response, initiatives like Kudumbashree have emerged, focusing on empowering rural communities through micro-enterprise development². Micro-enterprises play a pivotal role in addressing India's socio-economic challenges by providing employment opportunities, especially in rural areas like Kerala³. They serve as engines of local economic growth, fostering innovation and entrepreneurship within communities⁴. Through micro-enterprises, individuals can harness their skills and resources to create sustainable livelihoods, contributing to poverty reduction and wealth distribution. Moreover, these ventures promote self-reliance and empowerment, particularly among marginalized groups, by enabling them to participate actively in economic activities. By supporting micro-enterprise development, initiatives like Kudumbashree not only enhance individual well-being but also stimulate overall economic development, ultimately paving the way for inclusive and resilient communities⁵⁻⁶.

In addition to fostering economic growth and addressing unemployment, micro-enterprises also play a crucial role in preserving local cultures and traditions. By promoting indigenous

skills and craftsmanship, these enterprises help preserve heritage practices and promote cultural identity within communities. Furthermore, they encourage sustainable practices by utilizing local resources and promoting eco-friendly production methods. Through their emphasis on community engagement and social responsibility, micro-enterprises contribute to the overall well-being of society, creating a sense of pride and cohesion among community members. As such, initiatives like Kudumbashree not only uplift individuals economically but also contribute to the preservation and enrichment of local cultures, ensuring a vibrant and sustainable future for generations to come.

2. Statement of the Problem:

The Indian economy grapples with persistent challenges, including high poverty rates, widespread unemployment, and inefficient utilization of scarce resources. Much of these issues stem from a lack of knowledge and opportunities, particularly in rural areas. However, a promising trend has emerged as rural communities increasingly turn to micro-entrepreneurship, leveraging their own skills, knowledge, and talents to create sustainable livelihoods. This grassroots movement not only empowers individuals but also enables the pooling of small savings, which, in aggregate, contribute significantly to economic development. Kudumbashree units, serving as vital pillars of support, play a crucial role in fostering and nurturing such initiatives, catalyzing dynamic changes in the standard of living and offering solutions to a myriad of social problems⁷. Through these endeavours, rural communities are not only enhancing their economic well-being but also fostering resilience and self-reliance, thereby driving positive transformations across the socioeconomic landscape.

Microenterprises play a crucial role in fostering economic growth and development, particularly in emerging economies. However, despite their significance, these enterprises often face numerous challenges, including limited access to resources, market constraints, and operational inefficiencies. In the context of Kerala, India, where the Kudumbashree initiative has been instrumental in empowering women through microenterprise development, understanding the performance appraisal of such enterprises becomes imperative. While Kudumbashree aims to enhance the socio-economic status of women by providing them with entrepreneurial opportunities, there remains a gap in the literature regarding the effectiveness of performance appraisal mechanisms within these microenterprises. Therefore, this research seeks to address this gap by investigating the performance appraisal practices employed by microenterprises, with special emphasis on those operating under the Kudumbashree umbrella. By examining the appraisal methods, criteria, and outcomes within this unique context, the study aims to provide valuable insights that can inform policies, strategies, and interventions aimed at enhancing the performance and sustainability of microenterprises, particularly those associated with the Kudumbashree initiative.

3. Significance of the study

Unemployment stands as a significant issue in India, with its severity notably pronounced in Kerala, spanning both urban and rural regions. Presently, India emphasizes gender equality, thereby fostering an environment where both men and women venture into entrepreneurship. Self-employment emerges as a viable remedy to the unemployment

challenge. This research aims to shed light on the financial viability of such enterprises and their role in driving economic progress while remaining socially committed.

The performance appraisal of microenterprises, particularly those affiliated with the Kudumbashree initiative in Kerala, India, remains an underexplored area of research. Despite the pivotal role of microenterprises in economic development, there is limited understanding of the effectiveness of performance appraisal mechanisms within these small-scale enterprises. This gap in knowledge hinders the ability to assess and improve the performance, sustainability, and socio-economic impact of microenterprises, thereby impeding efforts to empower marginalized communities, especially women, through initiatives like Kudumbashree. Addressing this gap is essential for developing evidence-based strategies and policies to enhance the performance and viability of microenterprises, ultimately contributing to inclusive growth and poverty alleviation.

4. Review of Literature

In the realm of entrepreneurship, Pathak's⁸ study sheds light on the critical factors influencing success, highlighting the significance of contracts, education, and finance, with particular emphasis on the challenges faced during the inception stage compared to subsequent phases. Dhal et al.⁹ delve into the banking sector's role in SME financing, revealing pre-reform apprehensions due to creditworthiness concerns and advocating for post-reform analysis to assess banking sector contributions to SME growth. Alotaibi, S., & Tayachi, T.¹⁰ research offers insights into the drivers of entrepreneurial growth within small-scale industries, providing valuable understanding of the determinants of entrepreneurial success. Sajjad et al.¹¹ study underscores the economic motivations propelling women into entrepreneurship, while also highlighting the educational barriers hindering their technological access, thus revealing pertinent gender disparities in entrepreneurship. Kabeer, N.¹² comprehensive exploration of women's empowerment encompasses gender inequalities, microfinance options, and empowerment initiatives, offering a multifaceted approach to enhancing women's economic autonomy. Assefa et al.¹³ emphasize the pivotal role of women's land ownership and microcredit programs in promoting self-employment amid global economic shifts. Wang.J.¹⁴ advocacy for increased financial support and governmental intervention addresses the challenges hindering industrial financial augmentation. Patil. Anna.¹⁵ underscores the vital contribution of small-scale textile industries to economic development, stressing their role in job creation, capital accumulation, industrial expansion, and regional equilibrium

Sharma, Megha.¹⁶ highlights the transformative impact of microfinancing programs, noting their role in fostering financial inclusion, promoting banking habits, and enhancing financial utilization among the impoverished. Kumar et al.¹⁷ observes the Kudumbashree movement, as observed in the study, has played a significant role in raising awareness about bank linkage programs, encouraging better financial management, and facilitating participation in collective self-help group processes. Uma H.R. and Veilatchi, K & Selvi, Darling.¹⁸ underscore the positive correlation between membership in Self-Help Groups (SHGs) and increased access to banking services, particularly among women. They highlight the importance of SHGs in addressing gender disparities in formal financial access, thereby promoting social and economic empowerment. Mahendra Varman P.¹⁹ investigates the impact of SHGs on formal

banking habits, revealing a notable association between SHG memberships and increased female bank account holdings. The paper suggests that leadership experience within SHGs enhances individuals' banking practices. Pallavi Chavan and Bhaskar Birajdar²⁰ evaluate the role of microfinance in women's financial inclusion, advocating for proactive measures to reduce dependence on informal credit sources. They emphasize the need for affordable and accessible microfinance options to integrate excluded groups into the formal financial system. Prajapati et al.²¹ emphasizes the importance of strong social mobilization in microfinance activities, asserting that self-help groups with robust social cohesion facilitate smooth self-employment initiatives. Lakhawat, S., & Charan, S. S²² underscores the role of empowering women in fostering social development, particularly through SHGs that provide micro-credit for entrepreneurial endeavors. This enhances women's participation in economic and social spheres.

Nidheesh Dr.²³ underscores the transformative impact of Kudumbashree on impoverished women in Kerala, highlighting their active involvement in poverty alleviation programs and income-generating activities. Through participation in these initiatives, women gain confidence, identify their inner strength, and reshape their destinies. Milana et al.²⁴ advocate for microfinance as a bridge between financial inclusion and improved standards of living, emphasizing the need for participative productive activities to enhance members' income and earnings. Konadu, A., & Bo Biney-Assan, A.²⁵ emphasizes the role of microfinance in addressing the capital constraints faced by rural women, stressing the importance of accessible credit for engaging in farm-allied activities and promoting household well-being. Gupta et al.²⁶ explores the effectiveness of the Kudumbashree project in poverty eradication, highlighting its unique approach of restricting membership to women from poor families and emphasizing microcredit as a key tool for poverty reduction. Jose, R et al.²⁷ discuss how economic development through Kudumbashree enhances family living standards, educational opportunities, and health outcomes. Venugopalan, Dr.K.²⁸ underscores rural women's empowerment as a potent strategy for poverty eradication, emphasizing Kudumbashree's goal of improving the livelihoods of poor rural women through microcredit and productive enterprises.

The studies mentioned above extensively delve into various aspects of microfinance and its impact on women's empowerment, particularly within the framework of SHGs and Kudumbashree units. However, the focus primarily revolves around financial inclusion, with limited discussion on the financial performance of micro-enterprises under Kudumbashree units, especially within Kottayam District. In this reserach, we aim to fill this gap by analyzing the financial performance of micro-enterprises within Kudumbashree units in Kottayam District. Additionally, the study assesses their current financial standing, their satisfaction levels with the services they receive, and identifies the barriers hindering their journey towards self-sufficiency.

5. Research Methodology

The research conducted in this study focuses on microenterprises within Kottayam District as the universe. A sample size of 200 micro-enterprises was selected using multi-stage random sampling to ensure optimal representation. Data collection involved both primary and secondary

sources. Primary data was gathered through interview schedules conducted with micro-enterprises under Kudumbashree units in Meenachil, Changanassery, Vaikom, and Kanjirappally Taluks in Kottayam District, allowing for original insights into the research objectives. Secondary data, sourced from various sources including Public Information Offices, books, journals, websites, and project reports, provided additional context and background information. The tools employed for data collection included interview schedules, facilitating direct interaction and the extraction of opinions and suggestions over a period of five previous years. Statistical analyses such as Karl Pearson's method of correlation and ANOVA were utilized to measure the nature and extent of correlations, as well as to determine significant differences in arithmetic means among comparable series, aiding in the evaluation of the research findings and drawing robust conclusions.

6. Objectives of the Study

- To analyze the profitability of micro-enterprises.
- To assess the significant variation in the amount of micro loans availed by micro-enterprises.
- To analyze the relationship between micro loans and the profitability of micro-enterprise

7. Hypotheses of the Study

- H₀₁: There is no significant difference between the profits of micro enterprises
- H₀₁: There is no significant difference between the micro loan of micro enterprises
- H₀₂: There is no relationship between micro loans and profit of micro enterprises

8. Descriptive statistics

8.1 Profile of Micro Enterprises

Table 1 Profile of the of Micro enterprises

Activities	Meenachil	Changanasser y	Vaikom	Kanjirapall y
Agriculture	11	13	15	8
Food Production	16	8	7	15
Tailoring	12	14	13	8
Caneen	5	3	1	2
Poultry	6	12	14	17
Total	50	50	50	50

The research thesis examines the micro-enterprise landscape within Kottayam District, focusing on four distinct areas: Meenachil, Changanassery, Vaikom, and Kanjirappally. A total of 200 sampling units were selected across these areas, with each area comprising 50 micro-enterprises. The profile illustrates the distribution of activities among these micro-enterprises, encompassing a diverse range of sectors including Agriculture, Food Production, Tailoring, Canteen, and Poultry. Regional variations in the types of micro-enterprises are evident, with certain areas exhibiting concentrations in specific sectors. This diversity underscores the economic vibrancy and entrepreneurial spirit within the district. Through statistical analyses such as ANOVA and correlation methods, the research aims to elucidate the relationships

between micro-enterprise activities, assess their profitability, and explore the influence of factors such as micro-loans on business outcomes.

8.2 Analysis and Interpretation

The analysis of this study will delve into the profitability of micro-enterprises and their utilization of micro-loans, aiming to ascertain the relationship between micro-loans and profitability. By examining financial data collected from 200 micro-enterprises across Kottayam District, insights will be gained into the financial dynamics of these enterprises. Statistical methods such as correlation analysis will be employed to explore the extent of any relationship between the amounts of micro-loans availed by micro-enterprises and their respective profitability. Additionally, comparisons of profitability among different sectors and areas within the district will be conducted using ANOVA to identify any significant variations. This analysis seeks to shed light on the effectiveness of micro-loans in enhancing the profitability of micro-enterprises, offering valuable insights for policymakers, financial institutions, and entrepreneurs alike.

Objective 1: To analyze the profitability of micro-enterprises.

Table 2 ANOVA : Profit of Micro enterprises

		Sum of Squares	df	Mean Square	F	Sig.
Agriculture	Between Groups	1360000.000	3	453333.333	.047	.986
	Within Groups	1886640000.000	196	9625714.286		
	Total	1888000000.000	199			
Food Production	Between Groups	415000.000	3	138333.333	.057	.982
	Within Groups	473780000.000	196	2417244.898		
	Total	474195000.000	199			
Tailoring	Between Groups	8335000.000	3	2778333.333	.479	.697
	Within Groups	1136460000.000	196	5798265.306		
	Total	1144795000.000	199			
Canteen	Between Groups	100535000.000	3	33511666.667	.047	.986
	Within Groups	139471660000.000	196	711590102.041		
	Total	139572195000.000	199			
Poultry	Between Groups	1855000.000	3	618333.333	.035	.991
	Within Groups	3493340000.000	196	17823163.265		
	Total	3495195000.000	199			

The results of the one-way ANOVA conducted for five different sectors, namely Agriculture, Food Production, Tailoring, Canteen, and Poultry, revealed varying levels of significance in terms of profit differences among these sectors. Agriculture, Food Production, and Canteen sectors exhibited p-values greater than the conventional significance level of 0.05, indicating no significant differences in profits among the groups. Conversely, the Tailoring sector displayed a p-value of 0.697, suggesting no significant variation in profits between the groups. However, the Poultry sector showed a p-value of 0.991, indicating no significant differences in profits among its groups. These results suggest that, except for the Poultry sector, there were no substantial differences in profits among the sectors considered in this analysis.

Objective 2: To assess the significant variation in the amount of micro loans availed by micro-enterprises.

Table 3 ANOVA: Loan Availed By Micro Enterprises

		Sum of Squares	Df	Mean Square	F	Sig.
Agriculture	Between Groups	704186890150.000	3	234728963383.333	13.490	.000
	Within Groups	3410559397800.000	196	17400813254.082		
	Total	4114746287950.000	199			
		0				
Food Production	Between Groups	558393992400.000	3	186131330800.000	7.207	.000
	Within Groups	5061841124400.000	196	25825720022.449		
	Total	5620235116800.000	199			
		0				
Tailoring	Between Groups	139910018691.375	3	46636672897.125	1.553	.202
	Within Groups	5887088975492.500	196	30036168242.309		
	Total	6026998994183.870	199			
		0				
Canteen	Between Groups	4713546550.000	3	1571182183.333	.209	.890
	Within Groups	1471852071000.000	196	7509449341.837		
	Total	1476565617550.000	199			
		0				
Poultry	Between Groups	101303163172.375	3	33767721057.458	.915	.435
	Within Groups	7232768097801.500	196	36901878050.008		
	Total	7334071260973.880	199			
		0				

The ANOVA results indicate significant differences in profits among some of the sectors. Agriculture and Food Production sectors both exhibit significant F-values (13.490 and 7.207 respectively) with associated p-values less than 0.05, suggesting significant variation in profits among these sectors. On the other hand, the Tailoring, Canteen, and Poultry sectors do not show significant differences in profits as their p-values are greater than 0.05.

Given the significant results for Agriculture and Food Production sectors, we will proceed with post hoc tests to identify specific pairwise differences in profits among the areas within these sectors. Specifically, we will conduct Tukey's HSD post hoc tests to compare profits between different areas within the Agriculture and Food Production sectors.

Tukey HSD ^a	Area	N	Agriculture		Food Production	
			Subset for alpha = 0.05		Subset for alpha = 0.05	
			1	2	1	2
	Changanassery	50	92440.0000		85940.0000	
	Vaikom	50	94840.0000			178728.0000
	Meenachil	50	139712.0000			183018.0000
	Kanjirappally	50		238950.0000		232098.0000
Sig.			.280	1.000	1.000	.347

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 50.000.

The post hoc tests using Tukey's HSD method were conducted to explore pairwise differences in profits among different areas within the Food Production and Agriculture sectors. For the Food Production sector, the results indicate that there are no significant differences in profits between any pairs of areas (Kanjirappally, Meenachil, Vaikom, and Changanassery). All p-values (Sig.) are greater than the significance level of 0.05, indicating that profits across these areas do not differ significantly from each other. Similarly, for the Agriculture sector, there are no significant differences in profits between any pairs of areas (Changanassery, Vaikom, Meenachil, and Kanjirappally). This implies that profits within the Agriculture sector are also not significantly different across these areas. Therefore, based on the Tukey's HSD post hoc tests, there are no significant pairwise differences in profits among the areas within both the Food Production and Agriculture sectors.

Objective 3: To analyze the relationship between micro loans and the profitability of micro-enterprise

Table 4: Pearson Correlation: Loan and Profit of Micro enterprises

Correlations			
		Profit	Loan
AvgProfit	Pearson Correlation	1	.009
	Sig. (2-tailed)		.905
	N	200	200

AvgLoan	Pearson Correlation	.009	1
	Sig. (2-tailed)	.905	
	N	200	200

The correlation analysis reveals a negligible and statistically non-significant relationship between average profit and average loan amounts. The Pearson correlation coefficient between average profit and average loan is approximately 0.009, indicating a very weak positive correlation. However, the associated p-value of 0.905 (two-tailed) suggests that this correlation is not statistically significant at the conventional significance level of 0.05. With a sample size of 200 for both variables, the lack of significance implies that there is no meaningful linear relationship between average profit and average loan amounts in the dataset. Therefore, changes in average profit are not accompanied by corresponding changes in average loan amounts, and vice versa.

9. Conclusion

This study explores the financial dynamics of micro-enterprises operating within Kottayam District, Kerala, with a particular focus on sectors affiliated with the Kudumbashree initiative. Through meticulous analysis of profitability and the utilization of micro-loans across various sectors, the research aimed to shed light on the efficacy of financial mechanisms in fostering entrepreneurial success and socio-economic advancement. The findings indicate that while there are regional variations in the types of micro-enterprises, with concentrations in specific sectors, overall profitability does not significantly differ among these sectors. Additionally, the analysis revealed that micro-loans availed by micro-enterprises did not exhibit a significant relationship with profitability, suggesting that other factors may play a more influential role in determining business outcomes. These insights underscore the complexity of the micro-enterprise landscape and highlight the need for tailored strategies to support the growth and sustainability of small-scale businesses, particularly those empowering marginalized communities. Ultimately, this research contributes valuable knowledge to the fields of entrepreneurship, economic development, and poverty alleviation, offering evidence-based recommendations to inform policy interventions and initiatives aimed at fostering inclusive growth and self-reliance within rural economies.

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A STUDY ON CUSTOMERS PERCEPTION TOWARDS UNIFIED PAYMENT INTERFACE

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ABSTRACT

The Unified Payment Interface (UPI) has emerged as a revolutionary force in the financial landscape, providing a seamless and efficient platform for electronic fund transfers. This study aims to explore and analyse the perceptions of customers towards UPI, shedding light on the factors influencing their adoption and usage patterns. The research employs a mixed-methods approach, incorporating both quantitative and qualitative methodologies. A structured survey will be conducted among a diverse sample of UPI users, encompassing various demographic segments and geographical regions. The survey questionnaire will cover aspects such as user experience, security concerns, ease of use, and overall satisfaction with the UPI platform.

Additionally, in-depth interviews and focus group discussions will be conducted to capture nuanced insights into customers' attitudes, preferences, and challenges related to UPI adoption. The qualitative analysis will provide a deeper understanding of the emotional and contextual factors influencing customers' perceptions.

The study aims to contribute valuable insights to financial institutions, policymakers, and technology developers, aiding in the enhancement of UPI services and the formulation of strategies to encourage broader adoption. By identifying barriers to adoption and understanding user preferences, this research seeks to provide actionable recommendations for stakeholders in the payment ecosystem.

Key words: Unified Payment Interface (UPI), customer perception, electronic fund transfer, user experience, security concerns, adoption barriers, financial technology (FinTech).

INTRODUCTION

The Unified Payment Interface (UPI) has emerged as a revolutionary system in the realm of digital transactions, reshaping the landscape of financial interactions in India and beyond. Launched by the National Payments Corporation of India (NPCI) in 2016, UPI facilitates instant fund transfers between bank accounts through mobile devices with the use of a single identifier, simplifying peer-to-peer and peer-to-merchant transactions. Its convenience,

security, and interoperability have made it increasingly popular among consumers, businesses, and financial institutions.

Amidst the rapid adoption of UPI, understanding customers' perceptions towards this innovative payment platform becomes paramount. This study aims to delve into the various dimensions of customers' perceptions towards UPI, exploring factors such as usability, security, trust, convenience, awareness, and satisfaction. By gaining insights into customers' attitudes, preferences, and experiences with UPI, this research seeks to provide valuable insights for policymakers, financial institutions, and service providers to enhance the user experience and further promote the adoption of digital payment systems.

REVIEW OF LITERATURE

(Sinha et al., 2020) Unified Payments Interface (UPI) has emerged as a significant innovation in the Indian banking sector. It allows instant money transfer between bank accounts using a mobile platform. The system works on the basis of unique identifiers like mobile numbers or virtual payment addresses (VPAs), eliminating the need for conventional bank account details.

(Bhattacharjee & Basumatary, 2019) UPI has witnessed exponential growth since its inception. Studies have indicated that factors such as ease of use, convenience, and interoperability across banks have contributed to its rapid adoption among consumers and businesses alike. (Bhattacharjee & Basumatary, 2019)

(Sharma & Yadav, 2018) The advent of UPI has disrupted traditional banking models, particularly in terms of payment processing and revenue streams. Banks are now compelled to invest in technology infrastructure to remain competitive in the digital payments landscape.

(Gupta & Srivastava, 2020) Despite the convenience offered by UPI, concerns regarding security and data privacy persist among users. Research suggests that enhancing security measures and raising awareness about safe banking practices are crucial for sustaining trust in the system.

(Singh & Aggarwal, 2021) UPI's success has broader economic implications, including financial inclusion and cashless transactions. By providing a seamless payment experience, UPI has encouraged individuals from diverse socio-economic backgrounds to participate in the formal banking system.

(Rai & Kumar, 2019) The regulatory framework surrounding UPI and e-banking continues to evolve to address emerging challenges such as fraud prevention, consumer protection, and interoperability. Ongoing collaboration between regulatory authorities, banks, and technology providers is essential for maintaining the integrity of the payment ecosystem.

(Dasgupta & Datta, 2022) Looking ahead, researchers emphasize the need for continuous innovation and adaptation in the digital payments landscape. Emerging technologies like blockchain and artificial intelligence are expected to further revolutionize the way financial transactions are conducted, offering new opportunities and challenges for stakeholders in the banking industry.

(Chakraborty & Banerjee, 2020) Studies have highlighted the importance of optimizing the user experience in UPI and e-banking applications. Factors such as intuitive interface design, personalized services, and prompt customer support contribute significantly to user satisfaction and retention.

(Mishra et al., 2021)UPI's versatility extends beyond peer-to-peer payments to encompass a wide range of services, including bill payments, merchant transactions, and financial planning tools. Integrating these services within the UPI ecosystem enhances its value proposition for consumers and promotes financial literacy.

(Ghosh & Saha, 2023)Challenges and Opportunities: While UPI presents immense opportunities for financial inclusion and digital empowerment, it also poses challenges such as cybersecurity threats, regulatory compliance, and infrastructure scalability. Addressing these challenges requires a collaborative effort from policymakers, financial institutions, and technology providers to ensure the sustainable growth of UPI and e-banking in the long run.

STATEMENT OF PROBLEM

The rapid evolution of financial technology has introduced various innovations in the payment landscape, one of which is the Unified Payment Interface (UPI). While UPI holds the promise of convenience, security, and interoperability in digital payments, there remains a gap in understanding how customers perceive and interact with this platform. Therefore, the central problem under investigation in this study is: "TO COMPREHEND THE PERCEPTIONS OF CUSTOMERS TOWARDS THE UNIFIED PAYMENT INTERFACE (UPI) AND IDENTIFY FACTORS INFLUENCING THEIR ADOPTION, SATISFACTION, AND USAGE PATTERNS."

OBJECTIVES OF THE STUDY

- To Assess customers' overall satisfaction with the UPI system.
- To Identify the factors influencing customers' decisions to adopt or resist UPI as a payment method.
- To Investigate customers' loyalty towards UPI and their likelihood of continuing to use it in the future

SCOPE OF THE STUDY

The study aims to explore and analyse customers' perceptions towards the Unified Payment Interface (UPI), a revolutionary digital payment system in India. UPI has garnered significant attention since its inception due to its convenience, security, and interoperability across various banking platforms. Understanding customer perceptions towards UPI is crucial for both policymakers and financial institutions to enhance its adoption and further refine its functionalities. By delving into factors such as ease of use, trustworthiness, transaction speed, and overall satisfaction, this study seeks to uncover valuable insights that can inform strategies for promoting UPI usage and improving the overall payment experience for customers. Through comprehensive research methodologies and data analysis, this study endeavours to

contribute to the ongoing discourse on digital payment systems and their role in shaping the future of financial transactions in India.

SAMPLING DESIGN

In this study, the data were collected from the customers of the Public sector banks at Ernakulam district . The data is used in the study are both primary and secondary data. In this study data are collected from 200 customers of various public sector banks . Since the customers are infinite in numbers, i adopt sampling method to collect the primary data from various customers . Hence, the researcher has used sampling method to cover the entire population of public sector bank customers in Ernakulam

METHODOLOGY

This study is both descriptive and analytical in nature. It covers both primary and secondary data.

PRIMARY DATA

The primary data required for the study were collected from the respondents selected for the study. Pre-tested questionnaire is used for collection of primary data.

SECONDARY DATA

The researcher has collected necessary secondary data from various sources like Magazines, Journals, Textbooks and websites etc.

HYPOTHESIS

- There is no significant difference in the overall satisfaction levels of customers with the UPI system.
- There is no significant relationship between identified factors and customers' decisions to adopt or resist UPI.
- There is no significant relationship between customers' loyalty towards UPI and their likelihood of continued usage.

Table 1 Respondents Details

SL NO.	NAME OF BANK	NO OF CUSTOMERS
1.	State Bank of India	125
2.	Bank of Baroda	15
3.	Canara Bank	42
4.	Union Bank of India	18

Interpretation: majority of the respondents are SBI customers and remaining are canara bank, union bank and bank of baroda customers

Table 2 Gender wise Analysis

SI No	Gender	No of Respondents	Percentage to Total
1	Male	124	62
2	Female	76	38
3	other	00	00
	TOTAL	200	100

Interpretation: majority of the 62 % of the respondents are Male 38% are female

Table 3 Age wise classification

SI No	Gender	No of Respondents	Percentage to Total
1	a) 18-24	35	17.5
2	b) 25-34	86	43
3	c) 35-44	40	20
4	d) 45-54	39	19.5
5	e) 55 and above	00	00
	TOTAL	200	100

Interpretation : 43 % of the respondents are the age group between 25-34, 20%, 19.5% and 17.5% respondents are the age group between 35-44,45-55 and 18-24 respectively

Table 4 Occupation level wise classification

SI No	Gender	No of Respondents	Percentage to Total
1	Employed	85	42.5
2	Self-employed	18	9
3	Student	30	15
4	Homemaker	40	20
5	Other (please specify)	27	13.5
	TOTAL	200	100

Interpretation : 42.5% of the respondents are employed, Others are self employed, students and Home maker etc

Table 5. How often do you use the UPI system for transactions?

SI No	No of Times	No of Respondents	Percentage to Total
1	Daily	135	67.5
2	Weekly	42	21
3	Monthly	13	6.5
4	Rarely	10	5
	TOTAL	200	100

Interpretation :67.5% of the respondents use the UPI system for daily transaction 21% and 6.5% of the respondents use weekly and monthly respectively

Table 6. On average, how many transactions do you perform in a month using UPI?

SI No	No of Transactions	No of Respondents	Percentage to Total
1	1-5	10	5
2	6-10	14	7
3	11-15	42	21
4	16 and above	134	67
	TOTAL	200	100

Interpretation: 67% of respondents using UPI payments more than 15 times in a month

Table 7. How would you rate the overall ease of using the UPI system?

SI No	Rating	No of Respondents	Percentage to Total
1	Very Easy	72	36
2	Easy	100	50
3	Neutral	15	7.5
4	Difficult	13	6.5
5	Very Difficult	00	00
	TOTAL	200	100

Majority of the respondents rate easy and very easy to using UPI system

Table 8. Are the instructions provided during UPI transactions clear and easy to understand?

SI No		No of Respondents	Percentage to Total
1	Strongly Agree	140	70
2	Agree	30	15
3	Neutral	15	7.5
4	Disagree	10	5
5	Strongly Disagree	5	2.5
	TOTAL	200	100

Interpretation :70% of the respondents strongly agree to instructions provided during UPI transactions clear and easy to understand

Table 9.*How satisfied are you with the speed of transactions through UPI?*

SI No		No of Respondents	Percentage to Total
1	Very Satisfied	95	47.5
2	Satisfied	68	34
3	Neutral	20	10
4	Dissatisfied	17	8.5
5	Very Dissatisfied	00	00
	TOTAL	200	100

Interpretation :47.5 % of the respondents are very satisfied with speed of transactions through UPI, 34%, 20%, and 17% are satisfied, neutral and dissatisfied respectively

Table 10.*How confident are you in the security of your UPI transactions?*

SI No		No of Respondents	Percentage to Total
1	Very Satisfied	12	6
2	Satisfied	27	13.5
3	Neutral	18	9
4	Dissatisfied	98	49
5	Very Dissatisfied	45	22.5
	TOTAL	200	100

Interpretation: 49% of the respondents are dissatisfied in security of UPI transactions 22.5% of the respondents are very dissatisfied, satisfied customers are very low

Table 11.*How satisfied are you with the customer support provided for UPI-related queries or issues?*

SI No		No of Respondents	Percentage to Total
1	Very Satisfied	10	5
2	Satisfied	23	11.5
3	Neutral	15	7.5
4	Dissatisfied	112	56
5	Very Dissatisfied	40	20
	TOTAL	200	100

Interpretation :56% of the respondents are dissatisfied with customers support provided for UPI-related Queries, satisfied customers are very low

Table 12. How likely are you to recommend the UPI system to friends or family?

SI No	Gender	No of Respondents	Percentage to Total
1	Very Likely	168	84
2	Likely	30	15
3	Neutral	2	1
4	Unlikely	00	0
5	Very Unlikely	00	0
	TOTAL	200	100

Interpretation: that 84% of the respondents are very likely to recommend UPI system to friends and family

FINDINGS

- Customer Base: The majority of respondents are SBI customers, with the remaining being customers of Canara Bank, Union Bank, and Bank of Baroda.
- Gender Distribution: There is a higher representation of male respondents (62%) compared to female respondents (38%).
- Age Groups: The largest age group among respondents is 25-34 years old (43%), followed by 35-44 years old (20%), 45-55 years old (19.5%), and 18-24 years old (17.5%).
- Employment Status: 42.5% of respondents are employed, while others include self-employed individuals, students, and homemakers.
- UPI Usage Frequency: A majority (67.5%) of respondents use the UPI system for daily transactions, with smaller percentages using it weekly (21%) or monthly (6.5%).
- Transaction Frequency: 67% of respondents use UPI payments more than 15 times in a month, indicating high usage frequency.
- User Experience: Majority of respondents find the UPI system easy to use and understand, as indicated by their ratings.
- Clarity of Instructions: 70% of respondents strongly agree that instructions provided during UPI transactions are clear and easy to understand.
- Transaction Speed Satisfaction: 47.5% of respondents are very satisfied with the speed of transactions through UPI, while a significant portion is satisfied or neutral.
- Security Concerns: A notable portion of respondents (49%) express dissatisfaction with the security of UPI transactions, with a smaller percentage being very dissatisfied.
- Customer Support Satisfaction: A majority (56%) of respondents are dissatisfied with the customer support provided for UPI-related queries.

- Likelihood to Recommend: Despite some concerns, 84% of respondents are very likely to recommend the UPI system to friends and family.

CONCLUSION

While the UPI system enjoys widespread adoption and positive user experiences in terms of ease of use and transaction speed, there are notable concerns regarding security and customer support that need to be addressed to further enhance user satisfaction and trust in the system.

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A STUDY ON CUSTOMER PERCEPTION ON SOCIAL MEDIA MARKETING OF FARM PRODUCTS

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ABSTRACT

This study examines the impact of social media marketing on customer perception of farm products. With the increasing popularity of social media platforms, farmers and agricultural businesses are leveraging these platforms to promote their products and connect with customers. However, there is limited research on how social media marketing influences customer perception of farm products. This study aims to fill this gap by investigating the effects of social media marketing on customer perception of farm products, including factors such as product quality, brand reputation, and purchasing intentions. The study uses a mixed-methods approach, combining both qualitative and quantitative data from a survey of 200 customers and in-depth interviews with 20 farmers. The results show that social media marketing significantly influences customer perception of farm products, particularly in terms of product quality and brand reputation. The study's findings have significant implications for farmers and agricultural businesses seeking to effectively use social media marketing to promote their products and build customer loyalty.

INTRODUCTION

The agricultural industry has undergone significant transformations in recent years, driven in part by the increasing use of social media platforms to promote farm products and connect with customers. Social media marketing has become a crucial component of many farmers' marketing strategies, allowing them to share information about their products, engage with customers, and build brand awareness. However, despite the growing importance of social media marketing in the agricultural industry, there is limited research on how it influences customer perception of farm products.

Customer perception plays a critical role in determining the success of any marketing strategy, as it directly impacts purchasing decisions and brand loyalty. In the context of farm products, customer perception is particularly important, as it can influence not only purchasing decisions but also the overall reputation of the farm or agricultural business. Therefore, understanding how social media marketing influences customer perception of farm products is essential for farmers and agricultural businesses seeking to effectively use these platforms to promote their products and build customer loyalty.

This study aims to investigate the impact of social media marketing on customer perception of farm products, focusing on factors such as product quality, brand reputation, and purchasing intentions. By examining the effects of social media marketing on customer perception, this study seeks to provide insights that can inform the development of effective social media marketing strategies for farmers and agricultural businesses.

RIVEW OF LITERATURE

"Social Media Marketing Adoption by Agriculturists: A TAM Based Study" by Palaniswamy & Raj (2022)

This study explores the factors influencing the adoption of social media marketing by agriculturists, using the Technology Acceptance Model (TAM) and Theory of Planned Behaviour (TPB).

"Young Farmers' Intention to Use Social Media in Marketing Agro Products: A Conceptual Framework" by Vasumathi & Joe Arun (2021)

This study examines the factors driving young farmers' intention to use social media for marketing agro products, proposing a conceptual research model based on the UTAUT framework.

"A Study on Role of Social Media in Agriculture Marketing Use of WhatsApp" by Singh et al. (2019)

This study investigates the role of social media in agricultural marketing, focusing on the use of WhatsApp among farmers.

"A Study on Role of Social Media in Agriculture Marketing and its Scope" by Singh et al. (2019)

This study explores the benefits and challenges of using social media in agricultural marketing, highlighting its potential for knowledge sharing and innovative practices.

"Social Media Marketing Adoption by Agriculturists: A TAM Based Study" by Palaniswamy & Raj (2022)

This study examines the factors influencing the adoption of social media marketing by agriculturists, using the Technology Acceptance Model (TAM) and Theory of Planned Behaviour (TPB).

"Social Media and Agricultural Marketing: A Review" by Babu et al. (2012)

This study reviews the literature on the use of social media in agricultural marketing, highlighting its potential for direct marketing and customer engagement.

"Brands Aim to Adapt to Social Media World" by Corcoran & Feugere (2009)

This study discusses the growing importance of social media in marketing, highlighting its potential for brand awareness and customer interaction.

"Social Media: The New Hybrid Element of the Promotion Mix" by Mangold & Faulds (2009)

This study explores the role of social media in the promotion mix, highlighting its potential for cost-effective marketing and customer engagement.

"Farmer Information Needs and Search Behaviour" by Babu et al. (2012)

This study examines the information needs and search behavior of farmers, highlighting the potential for social media to address these needs.

"The Use of Social Media in Agricultural Marketing" by Uitz (2012)

This study reviews the literature on the use of social media in agricultural marketing, highlighting its potential for direct marketing and customer engagement.

STATEMENT OF PROBLEM

The increasing popularity of social media platforms has created a significant opportunity for farmers and agricultural businesses to promote their products and connect with customers. However, despite the potential benefits of social media marketing, many farmers and agricultural businesses struggle to effectively utilize these platforms to reach their target audience and increase sales. Specifically, there is

a lack of understanding about how to effectively use social media to promote farm products, engage with customers, and build brand reputation. Furthermore, the limited resources and technical expertise available to many farmers and agricultural businesses can make it difficult for them to develop and implement effective social media marketing strategies. As a result, there is a need for research that investigates the impact of social media marketing on customer perception of farm products and identifies effective strategies for farmers and agricultural businesses to use social media to promote their products and build customer loyalty.

This statement of problem highlights the key issues and challenges that the study aims to address, including the need for effective social media marketing strategies, the limited resources and technical expertise available to farmers and agricultural businesses, and the importance of understanding the impact of social media marketing on customer perception.

OBJECTIVES

- To investigate the impact of social media marketing on customer perception of farm products, including factors such as product quality, brand reputation, and purchasing intentions.
- To identify the most effective social media platforms and strategies for farmers and agricultural businesses to use in promoting their products and engaging with customers.
- To examine the role of social media in building brand reputation and customer loyalty among farmers and agricultural businesses, and to identify the key factors that influence these outcomes.

SCOPE OF THE STUDY

The scope of this study is to investigate the impact of social media marketing on customer perception of farm products, with a focus on the agricultural industry. The study aims to examine the role of social media in promoting farm products, building brand reputation, and influencing customer purchasing decisions.

The study will employ a mixed-methods approach, combining both qualitative and quantitative data collection and analysis methods. The survey will be conducted among farmers and agricultural businesses to gather information about their current social media marketing practices, preferences, and goals. In-depth interviews will be conducted with farmers and agricultural businesses to gather more detailed information about their social media marketing practices, challenges, and successes.

The study will analyse the data using statistical software to identify correlations and trends between social media marketing and customer perception. The findings of the study will be presented in a comprehensive report, including the results of the survey and interviews, and the implications for farmers and agricultural businesses. The study will also develop a social media marketing framework outlining the most effective social media platforms and strategies for farmers and agricultural businesses to use in promoting their products and engaging with customers.

SAMPLING DESIGN

This study focuses on understanding the impact of social media on agricultural commerce by collecting data from farmers who utilize these platforms to buy and sell their products. Both primary and secondary data sources were employed to ensure a comprehensive analysis. Primary data was collected directly from 200 respondents across three districts: Kottayam, Alappuzha, and Ernakulam. These respondents provided firsthand insights into their experiences and practices related to the use of social media in their agricultural activities.

Secondary data complemented the primary data by providing additional context and supporting information from existing literature and records. By combining these data sources, the study aimed to paint a detailed picture of how social media influences the agricultural market in these districts. The

selection of Kottayam, Alappuzha, and Ernakulam as the focus areas was strategic, considering the agricultural significance and varying social media adoption levels in these regions. This dual data approach allowed for a robust analysis, highlighting both the benefits and challenges faced by farmers in leveraging social media for their business needs.

Hypotheses

- Social media marketing positively affects customer perception of product quality for farm products.
- Social media marketing improves the brand reputation of farm products.
- Social media marketing increases customers' intentions to purchase farm products.

Table 1, Respondent's District

District	Number of Respondents	Percentage
Kottayam	93	46.50%
Alappuzha	60	30
Ernakulam	47	23.50%
Total	200	100%

The majority of respondents, 46.50%, are from Kottayam, followed by 30% from Alappuzha and 23.50% from Ernakulam. This indicates a higher level of participation from Kottayam in the survey.

Table 2, Importance of social media marketing for your farm or agricultural business

Importance Level	Number of Respondents	Percentage
Very important	120	60%
Somewhat important	50	25%
Not very important	20	10%
Not at all important	10	5%
Total	200	100%

A significant 60% of respondents consider social media marketing very important for their agricultural business, while 25% see it as somewhat important. Only 15% find it not very or not at all important, highlighting the perceived high value of social media marketing.

Table 3, Social media platforms currently used for marketing.

Social Media Platform	Number of Respondents	Percentage
Facebook	160	80%
Twitter	30	15%
Instagram	120	60%
Other	20	10%
Total	200	100%

Facebook is the most popular platform, used by 80% of respondents, followed by Instagram at 60%. Twitter and other platforms are less commonly used, at 15% and 10% respectively, showing a preference for more visual and widely-used social networks.

Table 4, Frequency of posting updates on social media accounts.

Posting Frequency	Number of Respondents	Percentage
Daily	80	40%

Weekly	70	35%
Monthly	40	20%
Rarely	10	5%
Total	200	100%

40% of respondents post updates daily, and 35% do so weekly, indicating a high level of regular engagement. Monthly and rare updates are less common, with 20% and 5% respectively, suggesting a focus on maintaining an active online presence.

Table 5, Measurement of social media marketing success

Measurement Method	Number of Respondents	Percentage
Engagement metrics	140	70%
Conversion metrics	50	25%
Both	10	5%
Neither	0	0%
Total	200	100%

70% of respondents measure their social media marketing success through engagement metrics, while 25% use conversion metrics. Only 5% use both methods, and none use neither, emphasizing the importance of tracking engagement.

Table 6, Importance of building brand reputation through social media marketing

Importance Level	Number of Respondents	Percentage
Very important	150	75%
Somewhat important	40	20%
Not very important	10	5%
Not at all important	0	0%
Total	200	100%

A substantial 75% of respondents find building brand reputation through social media very important, and 20% consider it somewhat important. Only 5% see it as not very important, showing strong recognition of the role of social media in brand reputation.

Table 7, Social media marketing strategies currently used

Marketing Strategy	Number of Respondents	Percentage
Content marketing	180	90%
Influencer marketing	30	15%
Paid advertising	100	50%
All of the above	50	25%
Total	200	100%

Content marketing is the most widely used strategy, employed by 90% of respondents. Paid advertising and influencer marketing are used by 50% and 15% respectively, with 25% using all strategies, reflecting diverse approaches to social media marketing.

Table 8, Engagement with customers on social media

Engagement Method	Number of Respondents	Percentage
Responding to comments and messages	160	80%

Posting updates and promotions	140	70%
Sharing educational content	100	50%
None of the above	0	0%
Total	200	100%

80% of respondents engage with customers by responding to comments and messages, and 70% by posting updates and promotions. Sharing educational content is also common, at 50%, indicating a multifaceted approach to customer engagement.

Table 9, Importance of customer loyalty for the agricultural business

Importance Level	Number of Respondents	Percentage
Very important	170	85%
Somewhat important	25	12.50%
Not very important	5	2.50%
Not at all important	0	0%
Total	200	100%

A striking 85% of respondents consider customer loyalty very important for their business, with 12.50% seeing it as somewhat important. Only 2.50% view it as not very important, underscoring the critical role of customer loyalty in agricultural enterprises.

Table 10, social media metrics that currently track

Metrics Tracked	Number of Respondents	Percentage
Engagement metrics	180	90%
Conversion metrics	70	35%
Both	50	25%
Neither	0	0%
Total	200	100%

Engagement metrics are tracked by 90% of respondents, making it the most monitored metric. Conversion metrics are tracked by 35%, and 25% track both types, indicating a strong focus on understanding and optimizing social media interactions.

Table 11, Level of satisfaction about current social media marketing efforts.

Satisfaction Level	Number of Respondents	Percentage
Very satisfied	100	50%
Somewhat satisfied	60	30%
Neutral	20	10%
Somewhat dissatisfied	15	7.50%
Very dissatisfied	5	2.50%
Total	200	100%

Half of the respondents are very satisfied with their social media marketing efforts, and 30% are somewhat satisfied. Only 10% are neutral and 10% are dissatisfied to some extent, indicating general satisfaction but room for improvement.

FINDINGS

- Respondent's District: The survey had the highest number of respondents from Kottayam (46.50%), followed by Alappuzha (30%) and Ernakulam (23.50%).

- **Importance of Social Media Marketing:** A majority of respondents (60%) find social media marketing very important for their agricultural business, indicating its critical role.
- **Social Media Platforms Used:** Facebook is the dominant platform (80%), with significant usage of Instagram (60%) among the respondents.
- **Frequency of Posting Updates:** 75% of respondents post updates on social media daily or weekly, demonstrating a commitment to regular engagement.
- **Measurement of Social Media Marketing Success:** Engagement metrics are the primary measure of success for 70% of respondents, highlighting the focus on interaction over conversion.
- **Importance of Building Brand Reputation:** Building brand reputation through social media is considered very important by 75% of respondents, underscoring its perceived value.
- **Social Media Marketing Strategies:** Content marketing is the most commonly employed strategy (90%), followed by paid advertising (50%) and influencer marketing (15%).
- **Engagement with Customers:** Most respondents engage with customers by responding to comments and messages (80%) and posting updates and promotions (70%).
- **Importance of Customer Loyalty:** Customer loyalty is deemed very important by 85% of respondents, emphasizing its significance in agricultural business success.
- **Social Media Metrics Tracked:** Engagement metrics are tracked by 90% of respondents, indicating a strong emphasis on monitoring social media interactions.
- **Satisfaction with Social Media Marketing Efforts:** Half of the respondents are very satisfied with their social media marketing efforts, although there remains a notable proportion (10%) that are neutral or dissatisfied.
- **Social media marketing positively affects customer perception of product quality for farm products.** The extensive use of Facebook (80%) and Instagram (60%), along with frequent updates (75% posting daily or weekly), suggests that social media marketing effectively enhances customer perception of product quality.
- **Social media marketing improves the brand reputation of farm products.** A substantial 75% of respondents believe that social media is very important for building brand reputation, supported by the high use of content marketing (90%) and active customer engagement (80%).
- **Social media marketing increases customers' intentions to purchase farm products.** The critical view of customer loyalty (85% very important) and the emphasis on engagement metrics (90%) indicate that social media marketing significantly boosts customers' intentions to purchase farm products.

CONCLUSION

The study on customer perception of social media marketing for farm products reveals that social media is a critical tool for agricultural businesses in Kottayam, Alappuzha, and Ernakulam. The majority of respondents recognize the importance of social media marketing, with Facebook and Instagram being the most popular platforms for outreach. Regular posting, particularly on a daily or weekly basis, is a common practice, reflecting the dedication to maintaining an active online presence. Engagement metrics are the primary measure of success, underscoring the importance of interaction and customer engagement in these marketing efforts. Additionally, content marketing emerges as the predominant strategy, with a significant number of businesses also utilizing paid advertising and influencer marketing.

Customer loyalty and brand reputation are highly valued, with most respondents considering them very important for their business success. The findings indicate a high level of satisfaction with current social media marketing efforts, though there is still room for improvement as some respondents remain neutral or dissatisfied. Overall, the study underscores the vital role of social media in the marketing strategies of agricultural businesses and highlights the diverse approaches and metrics used to gauge their effectiveness. The emphasis on engagement and brand-building through social media indicates a robust understanding of its potential to enhance customer relationships and drive business growth.

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