



St. Joseph's College of Commerce (Autonomous)

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

Progressive Transition in Business & Economics - A Sustainable Evaluation of Strategic Shift

Conference Proceedings

AGAMYA
2022



Editor-In-Chief

Dr. Komal A Dave

Student Editors

Rithik J & Ramsha Taskeen

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PROGRESSIVE TRANSITION IN BANKING TECHNOLOGY

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AUTHORISED REPRINT OF THE EDITION

PUBLISHED BY POST GRADUATE

DEPARTMENT OF COMMERCE

ST. JOSEPH'S COLLEGE OF COMMERCE (AUTONOMOUS)

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Edited & published by:

POST GRADUATE DEPARTMENT OF COMMERCE

St. Joseph's College of Commerce

(Autonomous) # 163, Brigade

Road, Bengaluru - 560 025

Karnataka, India

Email ID: pgdept@sjcc.edu.in

Published: August/September 2023

Typesetting and Printed at:

ABOUT AGAMYA

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

CONCEPT NOTE ON AGAMYA

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

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

Message from the Principal

The Post Graduate Department of St. Joseph's College of Commerce initiates a momentous endeavour every academic year. The Department conducts a national conference that centres around the evolving changes in business and industry.

This year, the department organized the conference with a focus on the topic, "Progressive Transition in Business and Economics - A Sustainable Evaluation of Strategic Shift". The students enthusiastically shared their observations, viewpoints and discoveries in the Conference. These research findings have been diligently curated and compiled by the Editorial Team into this Compendium. This compilation functions not only as a documentation of the scholars' journey but also contributes to the domain of Commerce and Management.

I would like to convey my earnest congratulations to Dr. Komal A. Dave, the PG HOD, for her remarkable coordination of the entire conference. The tireless dedication of the organizing committee and every participant are the force behind the success of Agamy.

Rev. Dr. Charles Lasrado, SJ

Message from the Head of Department

The National Level Conference – Agamyā was hosted by the Post Graduate Department with a great sense of pride. This year’s chosen topic, “Progressive Transition in Business and Economics - A Sustainable Evaluation of Strategic Shift,” was selected to evaluate our journey with transformation, particularly in the field of business and economics. The students pursued and presented their research papers with passion and commitment.

I would like to express my gratitude to our Principal, Dr. Charles Lasrado, SJ, for his guidance, support and encouragement in every step. I would also like to extend my appreciation to the Registrar, Dr. Nirmala Joseph, and the Vice Principals, Dr. Senha S Rai and Dr. Veenu Joy for their constant support and cooperation in organizing this conference.

I would like to take this forum to express my deepest sense of gratitude and appreciation to everyone who took part in making this conference a tremendous success.

Dr. Komal A. Dave

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A STUDY ON IMPACT OF SOCIAL MEDIA ADVERTISING ON CONSUMER BUYING BEHAVIOUR TOWARDS APPLE IPHONE

Ashwini M

ABSTARCT

The concept of advertising is a fairly new and recently developed one. Since there has been strong criticism against advertising, this work will discuss the impacts of advertising on consumer behaviour with focus on apple iphone. To understand how the advertising process that impacts consumer buying behaviour towards Apple iphone users there is need to analyse various theoretical concepts. The consumers of Apple iphone products are the focus group conducted in regard for the topic. Furthermore, the impact of the advertising on consumers is examined. While the consumers have a certain degree of criticism for the products. Conclusively, it is possible to influence consumers and impact their buying behaviour through advertising as a marketing tool. The intent of Apple iphone as a business behind the advertising activities creates the difference as to whether the companies manipulate or influence the consumers. Advertising is a key element in Apple's ability to create a loyal customer base and drive up the business.

INTRODUCTION

In this competitive era, every company focus on advertising for its promotional activities because advertisement is the main promotional tool which requires huge financial resources. Advertising is a technique to communicate with consumers and to encourage them to purchase crucial component for the development of business houses and companies. Different research work has been performed on the success of advertisements and its impact on buying behaviour of consumer which depicts in positive relationships. This paper endeavour to find out which variable among these carries the most important effect on buying patterns of consumers and which carries lesser impact. The study analysed the impact of advertising on consumer buying behaviour patterns for purchasing apple iPhone

Apple is an american corporation that develops and sells the computer electronics, software, personal computer and portable devices internationally. Founders Steve jobs, Steve wozniate and Ronald Wayne established apple in 1976, with its incorporation in 1977. Apple has a history that spans over 30 years, and during that time the company has experienced its ups and downs in financial performance. It was after 2007 when apple finally achieved widespread success with the launch of the iPhone. Apple is also the third largest mobile phone maker after one plus and Samsung.

The focus of this study is placed on analysing the apple iPhone in terms of the company's advertising strategy will show the important aspects of such strategy such as finding their target audience, to consider how their brand is viewed, analysing their advertisement campaigns and to inform the crucial steps that have not been reported. Although apple iPhone are one of the most demanded smartphones in the market they carry a high price tag.

The study finds the research gap that price of the apple iPhone products is very expensive and the consumers who are buying the apple iPhone by seeing the advertisement is much involved in purchasing the product

The main focused question of this study is the research searches the impacts of apple iPhone advertising strategy to consumers. More so, the question of how consumers have been influenced by the advertising strategy of the company is the comprehensive perception guiding the study.

The principal research question to be addressed in this study is: To explicitly question the literature on international impacts of advertising by apple iPhone to consumers across different age groups to identify the future strategy.

The aim of this thesis is to acquire an understanding the impact of social media advertising on consumer buying behaviour towards apple iPhone. Specifically, the thesis is aimed to have a better understanding on the determinants that influence consumer behaviour and to decision making process of iPhone buyers Finally, a conclusion will be drawn according to the results of the survey and further recommendations will be made correspondingly. Nowadays, the smartphone market has been dramatically expanding all over the world.

Nowadays apple iPhone tends to complicate things by compelling its customers in buying every accessory for each product separately.

apple products like the iPhone lack slots for SD cards, meaning one isn't able to upgrade the storage of their phone.

REVIEW OF LITERATURE

(Trang vu thi thu and Quynh vu thi phuong, 2021): In their paper they gave out brand faithfulness is a huge variable that can be seen according to alternate point of view and various scientists might have different supposition about the brand steadfastness. The customer purchasing conduct about the item founded on the brand steadfastness might be impacted by the outer variables.

(M sadiq sohail, Mehedi Hasan, and Azlin Fathima Sohail, 2020): This paper predominantly centers around the impact of brand faithfulness towards web-based entertainment promoting. These days, there are numerous web-based stages like amazon, flip kart to sell the specific brands and thusly make steadfastness among its clients.

Anyway, virtual entertainment promoting is unique in relation to the known customary techniques for brand advertising. This concentrates on for the most part examined the online entertainment showcasing peculiarity.

(Samdani Tsimbiri Glendah, Dr. Ondiek B. Alala, and Mr. Wanjere Dishon, 2019): This concentrate on mostly centred around friendly advertising is the plan. Execution and control of projects determined to impact the appropriateness of social thoughts. This study proposed to explore the brand faithfulness of clients towards Safaricom lets organization this forms a decent connection between the customers towards brand dedication.

(Suman Chandra Das and Iran Zillany Ahmed, 2014): Literature survey manages various types of essential, optional and tertiary assets on any issue to reveal insight into the current information Since the exploration accepts the apple iPhone as the instance of examination, a few basic conversations applicable to the writing will be determined too so major questions, loke marking and buyer impact towards apple iPhone

(M Ugarthi Shankalia and Murugan Ramu, 2018): In this concentrate on the advertising exercises is totally founded because of shopper conduct. these days internet advertising as turned into a device for web-based purchasing of item every one of the items in the market are bought by the shoppers through the web based promoting technique.

(Thi Xuan Oanh Tran, 2016): In this concentrate on the scientist is totally centered around gaining a comprehension on purchaser conduct towards iPhone. The scientist is fundamentally examined the determinants that impact the shopper conduct of the youthful Vietnamese who are living in Ho chi minh city and to concentrate on the effect of iPhone purchasers.

(Yuda Suryasa Sjaerodji and Desi Indrawati, 2022): In this exploration paper, the virtual publicizing of apple iPhone has a straight command over on what the ad is, when to promote, where to publicize and for how long to publicize ought to be posted with the goal that they can have a normal update. Apple iPhone has persuaded in sharing worth through innovation.

(Hao Zhang, Xiaoning Liang, and Shiquan Wang, 2015): In this concentrate on the scientist is chiefly focused on the results of the item contributions. The showcasing office might take responsible for this interaction, and expect the results all through the entire course of new item advancement. To expand the adequacy of the expectation cycle, firms ought to focus closer on their future.

(Haakon T. Brown, 2012): The fundamental examination of this study was to look at the impact of the utilization of presumption in publicizing on item and brand perspectives as well as buy expectations. Moreover, given past exploration it was believed that past responsibility for promoted target item would direct the outcomes. In this concentrate on the Apple iPhone was utilized as the principal upgrade target.

(Ashley Wouters, 2014): In this concentrate on the Both Apple and Google were established by two youthful companions chipping away at something new and progressive. Though the Apple organizers - Steve Jobs and

Steve Wozniak - exited school to assemble another PC, Google authors Sergey. The thing they shared practically speaking, however, was the way that their organizations were established in their carports and that they had a progressive view.

(Sushendra Kumar Misra and James Kanda, 2019): In this paper the creator has been performed on the outcome of commercials and its impact on purchasing conduct of the customer towards Samsung and the apple iPhone items. Also, the creator utilizes this review to perceive the positive and negative part of the notice towards cell phones.

(Asst Prof Jay Girish Kumar Dave, 2018): In this examination article the writer is chiefly centered around the iPhone plan that is making issues with some iPhone adornments. also, he researched that apple is as yet attempting to legitimize to shoppers about the brand picture of the item.

(Inge Nickerson and Charles Rarick, 2011): The review is predominantly breaking down the apple iPhone that is exceptionally affected by the virtual entertainment promoting to make the shoppers to know the brand through different web-based entertainment such Instagram, Facebook, and twitter.

(Daylin Van De Vliert, Apple iPhone: A Market Case Study, 2021): The paper is essentially focused on Apple iPhone that keeps on dazzling with its worldwide realized brand name and client base/market. notwithstanding, Apple should keep on distinguishing future chances to remain pertinent in the always progressing mechanical market. This investigation of the advertising setting recommends Apple might have to reposition its iPhones to keep up with its driving situation in the commercial center.

(Nguyen Hoang Tien, 2019): This study is exceptionally centered around item plan and item quality. Likewise, these two organizations additionally have different item separation systems. Samsung is extending its customer electronic items, while Apple just spotlights on delivering brilliant PCs and cell phones.

OBJECTIVES

To study the characteristics of advertising that impacts on consumer buying behaviour towards apple iPhone

To examine the relationship between selected demographic variable and characteristics of advertising that impacts on consumer buying behaviour towards apple iPhone.

To examine the relationship between the price of the apple iPhone and the social media platforms and characteristics of advertising that impacts on consumer buying behaviour towards apple iPhone.

RESEARCH METHODOLOGY

In conducting this study, the methodological input plays the vital role in fulfilment of the intentions as offered by the introduction. Since this research methodology is based on the analysis of the impact on social media

advertising on consumer buying behaviour towards apple, related methodological steps and processes are conducted in this study.

The development and the nature of knowledge are basically related to the research philosophies. Since this study is fully acquired to influence the advertising strategy towards apple iPhone users to consumer buying behaviour.

Based on this research goals and premises the approach is specific to broader. Hence it is inductive approach. Research strategy serves in the way that it depicts the research work from beginning to the end and shows the sequential order of the work how it should be advanced as well as the features of raw data.

In this research the study is figured out the research problems that are dealt with added care. Then the study is prepared for the review of relevant literature, the presents the quantitative method of gathering data. then the study is developed with a questionnaire to gather data from the respondents. In this sequence the research was mapped out in this study.

This paper consisted of the non-probability sampling method which did not give information about the individual consumer and their buying behaviour on an equal chance of getting selected. The data was collected by primary way of convenience sampling method where the questionnaire was created as it was the least time-consuming method.

The data was collected from a sample of 150 respondents and the questionnaire included demographic variables like age, gender, occupation and annual income. The questionnaire was also included by various questions regarding the price of the iPhone, the limitations of apple iPhone and social media advertising strategy and the overall level of satisfaction.

DATA ANALYSIS METHODS

The statistical tools used for the analysis of the collected data are as follows:

- chi-square test
- one-way Anova
- Regression

HYPOTHESIS

H₀- there is no association between gender and buying of iPhone through reviews or referrals

H₁- there is an association between gender and buying of iPhone through reviews or referrals

H₀- There is no difference in mean score of the or mean of age focusing on influence of iPhone products by social media

H₁. there is a difference in mean score of age focusing on influence of iPhone products by social media

H₀- There is no significant equal effect exerted by the social media that contains information makes me interested in buying the apple product on overall level of satisfaction derived on existing smartphone.

H₁. there is a significant equal effect exerted by the social media that contains information makes me interested in buying the apple product, on overall level of satisfaction derived on existing smartphone.

RESULTS

The objective of the paper was to study the impact of advertising on consumer buying behaviour towards apple iPhone and to identify whether the social media advertising influence the buying decision of consumers to buy the iPhone products. The paper also analysed the price of the apple iPhone and the social media platforms that influence the consumers to buy the iPhone.

The data was collected in the form of a questionnaire and this was basically the primary way of collecting the data required to analyse the objectives of the paper. The questionnaire was sent to approximately 200 respondents out of which 150 responses were received. Out of these respondents, 80.7% were female and 19.3% were male. The responses among the age group of 19-25 showed 41.3% and 26-25 showed 22%. The responses were also collected based on the respondent's occupation. The majority of responses from occupation was from students that showed 27.3%.

Out of the sample collected. 66% of consumers use iPhone for many hours a day. And 63% of the respondents use social media for entertainment and interaction purpose. While 76 % of consumers are influenced by social media advertising to purchase the iPhone. However, 24% of consumers prefer apple iPhone brand out of 74%. While 47% of consumers feel that the social media advertising that reveals the price information about the product protect the consumers from price fluctuations. Out of 150 responses 43% of the consumers feel that the price of the apple iPhone is unacceptable. Also, 63.3% of respondents rated the overall satisfaction on their existing smartphone as unsatisfactory and 20% rated as satisfied. Out of the respondents 50% of the consumers were impacted by advertising towards Apple iPhone.

In order to understand if there was an impact between the above demographic variables and the impact of social media advertising on consumers buying behaviour towards Apple iPhone. Chi square test was conducted and the outcome of the test are as follows. When the iPhone was bought by the consumers on the influence of reviews or referrals towards Facebook, LinkedIn, YouTube, Instagram, twitter, preference of smartphone, use of

iPhone currently was analysed, the demographic variables namely gender had a greater and a significant value. Which the demographic variables namely age, occupation, marital status, annual income, hours of using iPhone had a lesser and no significant value.

In order to further understand if there was an impact between the scaled questions and the demographic variables to know if there was an impact between the above demographic variables and the impact of social media advertising on consumers buying behaviour towards Apple iPhone. One-way Anova test was conducted and the outcome of the test are as follows. The preference of social media platform in the way of entertainment, interaction, trendiness, trading, and influence of social media on consumers to buy iPhone products, consumers are influenced to buy iPhone through many reviews and referrals, preference to buy iPhone in malls, online platform, local mobile shop, price fluctuations in market, lowest market price at the shop, lowest price is guaranteed was analysed the by demographic variable like gender, age, marital status, annual income, occupation, use of iPhone for long years had a greater and has no significant value.

Therefore, the preference of social media platform in the way of entertainment, interaction, trendiness, trading, price fluctuations in market, lowest market price at the shop, lowest price is guaranteed was analysed by the demographic variable namely age, occupation, marital status, annual income and use of iPhone for long years had a lesser and has a significant value.

Finally, the data was also analysed by using the regression. which was greater than the p value and there was sufficient evidence to accept null hypothesis .it is inferred that there is no association between Overall satisfaction derived on existing smartphone and by higher the price higher will be the quality. as per the old saying you get what you pay for, always pay more for the best. higher the price higher will be the quality, as per the old saying you get what you pay, always pay more for the best do not exert sufficient influence on the overall level of satisfaction. It is inferred that there is an association between Overall satisfaction derived on existing smartphone and price of the product is a good indicator.

DISCUSSION

It is inferred that there is no association between gender and buying of iPhone through reviews or referrals. It is interpreted that buying of iPhone through reviews or referrals Has been same for both the genders. It is interpreted that brand preferences of the smart phone Has been same for both the genders. it is inferred that there is no association between gender and use of iPhone currently. It is interpreted that use of iPhone currently Has been the same for both the genders.

It is interpreted that buying of iPhone through reviews or referrals Has been different for all the age groups. It is interpreted that brand preferences of the smart phone. Has been different for all the age groups, it is inferred

that there is an association between age and use of iPhone currently. It is interpreted that use of iPhone currently Has been the different for all the age groups.

It is inferred that there is no difference in mean of gender focusing on trending. The use of social media platforms under entertainment is same between both between the genders. It is inferred that there is a difference in mean score of the or mean of occupation focusing on interaction. The use of social media platforms under interaction is different between the occupations. It is inferred that there is no difference in mean score of the genders focusing on trendiness. The use of social media platforms under trendiness is same between all the genders.

It is inferred that there is an association between Overall satisfaction derived on existing smartphone and price of the product is a good indicator. It is interpreted that it is not influenced by overall level of satisfaction of existing smartphone. There is no significant effect exerted on the social media that contains information makes me interested in buying the apple product. It is inferred that there is an association between the topmost quality of iPhone and the price to purchase the iPhone is unacceptable by consumers, the price to acquire the iPhone is reasonable.

In Case to the open question on the recommendation regarding Apple iphone a variety of responses were found. These recommendations came to the fore of the respondents because this research enabled them to think about what they liked and disliked apple iphone. When the respondents found their mental position and their responses to the question placed earlier in the questionnaire, they were actually at a state to realize what they actually look for from Apple iPhone. They, therefore placed the recommendations.

It was reported by some respondents that the social media that contains the information about the iphone products makes the consumers to buy the product.

Most of the respondents reported that the price of the apple iphone is very high. There are lots of consumers, according to them, who want to purchase it, but the high price constraints fail to fulfil their desire. So, most of the respondents made recommendations and it was based on decreasing the price of Apple iphone.

CONCLUSION

The research was an attempt to search out the influence of social media advertising on consumer buying behaviour towards apple iphone. The research therefore offered three specific objectives that were investigated through field work on respondents of different demographic variables. Among the three objectives the findings of these three were presented in the findings and analysis chapter.

With a view to administer this research work this study was organised into different chapter based on the research and research related findings, in this regard an overall introduction of the whole research was made. Then the research question was placed. Then the objectives were presented. These objectives were mainly based on the analysis and related on the influence of social media advertising on consumer buying behaviour towards apple iphone

The literature review chapter gives basic conceptual background of the key concepts that are used in this research with detailed and critical analysis of the available literature. In this regard definition of advertising and consumer buying behaviour were defined and narrated. With great importance the discussion on advertising were placed in this study. This literature showed great examples with advertising strategy to deal with the influence of social media advertising on consumer buying behaviour towards apple iphone of the consumers.in this regards the details of the research strategy, the methods, sampling, ways of data collection, data presentation etc. are presented in this study so that at a glance the reader can have the idea how the research is analysed and investigated from its inception to the finalisation of this study.

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APPENDIX (QUESTIONNARE)

1. Name (Optional)
2. Gender Male Female
3. Age 1. upto 18, 2. 18-25, 3. 26-35, 4. 36-45 and Over 46
4. Occupation
 1. Student
 - Employed
 - Freelancer
 - Unemployed
 - Others
 4. marital status?

- Single
- Married
- Divorced
- Others

Social media marketing (SMM)

5. For how long years you have been using social media platforms?

- Less than a year
- 1-5 years
- 6-10 years
- More than 10 years

6. How often do you use social media platforms?

- Daily
- Weekly
- Monthly
- Every 3 months
- At need
- Other(please specify)

7. On which social media platforms do you follow and/or interact with Apple iphone?

- Facebook
- Instagram
- LinkedIn
- You tube
- Not follow and/or interact

If your answer is "Not follow and/or interact" , you can end this survey now. Thank you very much for your contribution! If not, please proceed to the next page!

Brand Loyalty

Please give your opinion on the following statements according to this scale of agreement.

1. Strongly disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

A STUDY ON SOCIO ECONOMIC PERFORMANCE OF URBAN POOR SLUMS AROUND MV GARDEN IN BANGALORE CITY.

Gerald Myrthong

ABSTRACT

This study finds that the overall economic performance of people from different educational background are same. The social performance of people from different educational background is the same. Health performance of people from different educational is also the same. Similarly, it also finds that the amount spend on health for one person in a month depends on the annual income of the family. The size of people house depends on the annual income of the family. The number of meals in a day does not depend on the annual income of the family. The social and economic performance fail to exert influence on health of these individuals. On the other hand, it is found that health and economic performance exert influence on the social performance of these individuals. In the same way it is also found that health and social performance exert influence on the economic performance of these individuals.

INTRODUCTION

The unequal distribution of wealth in India still exists. The gap between the rich and the poor seem to be increasing. This gap needs to come closer. Together with the rest of the country as a whole the poorer sections in our society deserve to improve in their social, educational, economic and health performance. In contrast, there have been events natural and man-made that forced the poorer sections to remain where they are. According to Pronab Sen, a former India's Chief Statistician in the interview to the Hindu on the 12/11/2021 he says "the informal sector has had three shocks. They are demonetisation, GST and the Pandemic and its induced lockdown". These three events affected the informal sector in India where a great number of poorer sections earn their livelihood. In other words, these three events struck the poorer section very badly. If we see according to UN any individual who is not able to earn \$2 per day has been considered as BPL (below poverty line). (INR 74.04 is equal to \$1 as on 8/11/21). In other words, \$2 is equal to INR 148.08.

According to the Suresh Tendulkar C Rangarajan committees report Any one spending below Rs.47 a day in urban and Rs 32 a day in Rural Area in India.

The socio-economic conditions of urban poor is not up to the mark. It is because of social performance health performance, and economic performance are less than what they need. It is important to find out why the performance of urban poor in social, health and economic is not improving. What are the hindrances or blocks? If we don't find out the reasons for this problem the problem will continue to exist and no growth or

improvement will happen. This paper will try to answer these basic questions and help to bring awareness among the respondents who participated in the answering the questionnaires.

Some limitations in this study are time constraints, the sample population represents total population, language barriers, and shyness respondents reveal correct information.

OBJECTIVES:

1. To identify the factors that influence the socio-economic conditions of urban poor of selected slums of Bangalore city.
2. To examine the relationship between demographic variable and factors that influence socioeconomic of the urban poor.
3. To examine the relationship between socio economic performance and Standard of living of the urban slum people.

REVIEW LITERATURE

Kurre , July 2; James found out that since 1968 data on cost of living among American was already published by the American Chamber of Commerce Research Association (ACCRA). There are other sources as well like the Home Fair, Data Master that provide data for cost of living. James used these three sources in this study and found out these variables that affect cost of living. He noted that population, income, density, growth, utility, government, unemployment rate, and accessibility are the variables which cause the increase in cost of living. Ryan & Pearce, 1989, The Book "The Price Theory" in the chapter the "determination of relative products prices" explains about the relation of the goods in question and the price of other things. According to this analysis, if a consumer preference for a good grow stronger price for that good will rise as compared with the price of other goods. This rise of price is said to be more than the current income of the people.

Datt & Mahajan, 2011: According to these scholars, population and unemployment affects the cost of living and living standard of the people. Increase in population makes unemployment even more difficult and complicated to find solution. According to the NSS data (55 Round) the number of unemployed increased from 20.13 million in 1993-94 to 26.58 million in 1999-2000. These figures show that standard of living of these people have not improved much. Increase in population means increase number of children. The expenditure spend on education of children has no productivity at present. This is a future investment and its fruits is in the future. This increase in cost-of-living act as a block for a better standard of living.

Sen, 1970, Jean in the 'Model of Accumulation' includes income and savings. She assumes that there is a relation between income and savings which was used by Nuemann. This assumption says there are two classes of income that is profit and wages. It assumes that all wages are spent and all profits saved. There are two approaches here. First one says savings depends on the type of incomes. Second says it depends on individual preferences. In both the cases income and saving affects the cost and standard of living.

Haralambos with Heald, 1990: The American anthropologist Oscar Lewis poverty is a "design for living". It is inherited from the previous generation and transmitted to future generation. Lewis' design for living has three levels. First, at individual level there is a strong feeling of helplessness, dependence, marginality and inferiority. This leads to weak ability to struggle and gives in to resignation. Second, at the family level life is centered to a free union or consensual marriages. Divorce and leaving by the husband and abandonment of mothers and children which occur more in mother centered family leads to poverty. Third, there is lack of integration and participation to a larger society and other institutions. Lewis says majority of the poor do not belong to any trade unions, not member of political parties or other important associations. Welfare agencies like banks, hospitals, department stores, museum etc are not visited by them.

Blundell & Preston ,1999, Measuring of Living Standards: Richard and Ian used income and consumption in this study. They say when a family manage to save and borrow, then the family has no difficulty in consumption even if their income fluctuates. The life cycle theory states that families will try to maintain a smooth consumption even if its income is not even. Even in situations where families face constraints to borrow in 'bad' periods, this does not indicate that consumption will be worse than income. The life cycle does not mean that for the whole life the consumption will be the same. Demographic and other influences are bound to change over a period of time. As years passed, the taste and preferences also change along with the time. This study does admit having problems using consumption to compare families that are born of different periods. At the same time the arguments against using consumption to compare families do offer concrete suggestions.

RESEARCH METHODOLOGY

The sampling that we have used in this study is a convenience on probability sampling. A total number of 100 respondents are collected for the study. **The philosophy of Positivism** is used in this paper. This is because the samples collected and used in this study are independent. The researcher can observe reality objectively, as the reality is independent of the observer.

The type of research used here is descriptive research as it describes the characteristics of the variable present in population collected. It describes what do the variable means and what they represent. Designed

questionnaires are used to collect information from the respondents. The statistical tools used are 1 way ANOVA and Regression Analysis.

1 way ANOVA is used to find out whether educational background has any influence on the overall socio-economic performance, economic performance, social performance and health performance of an individual or household. It is also used to find out whether annual income has any influence on the size of the house and number of meals in a day. Regression Analysis is use to find out whethersocial performance exert influence on economic performance, social performance exert influence on health performance and whether economic performance exert influence on health performance.

RESULTS

It is inferred that there is a significant difference between annual income and amount spend on health for one person in a month. Therefore,it can be interpreted that the amount spend on heath forone person in a month depends on the annualincome of the family.

It is inferred that there is a significant association between annual income and the size of people house in square feet. Therefore, it can be interpreted that the size of people house depends on the annual income of the family.

It is inferred that there is no association between annual income and the number of meals in a day. Therefore, it can be interpretedthat the number of meals in a day does not depend on the annual income of the family.

It is inferred that social and economic performance fail to exert influence on health of these individuals.

It is inferred that health and economic performance exert influence on the social performance of these individuals.

It is inferred that health and social performance exert influence on the economic performance of these individuals.

It is inferred that there is no significant difference on the socio-economic performance among people of different educational background. Therefore, it can be interpreted that the overall socio- economic condition has been the same amongthe people irrespective of educational background.

It is inferred that there is no significantdifference on the economic performance among people of different educational background. Therefore, it can be interpreted that the overall economic condition has been the same among the people irrespective of educational background.

It is inferred that there is no significant difference on social performance among people of different educational background. Therefore, it can be interpreted that the overall social performance has been the same among the people irrespective of educational background.

It is inferred that there is no significant difference on health performance among people of different educational background. Therefore, it can be interpreted that the overall health performance has been the same among the people irrespective of educational background.

DISCUSSION

A Study on Socio economic performance of urban poor of slums around MV Garden in Bangalore city.

This study aims at assessing the socio-economic performance of slums around MV Garden in Bangalore city. The following indicators namely health and hygiene indicators, social indicators, and economic indicators have been selected to study the overall socio-economic performance of the urban-poor in Bangalore city.

The study shows that the amount spent on health for one person in a month depends on the annual income of the family. The size of a house depends on the annual income of the family. The number of meals in a day does not depend on the annual income of the family. It is found that even households with very low income have at least three meals a day. This is because it is a basic necessity. The social and economic performance fail to exert influence on health of these individuals. It is found that the health and economic performance exert influence on the social performance of these individuals. Health and social performance exert influence on the economic performance of these individuals. The overall socio-economic condition has been the same among the people irrespective of educational background. The overall economic condition has been the same among the people

irrespective of educational background. The overall social performance among the people is the same irrespective of educational background. The overall health performance of people is the same irrespective of educational background.

It is found that there is a 16% of the respondents are lying below the poverty line as per this \$2 per day criteria. Higher the annual income higher the amount spends on health for one the overall socio-economic condition has been the same among the people irrespective of educational background.

There are some limitations about this study. The time to complete is short. Conclusion is drawn from one hundred respondents and apply to the whole population. There was less time to spend on each respondent while collecting the data. In addition, respondents are mainly from MV Garden area. There was language barrier.

CONCLUSION

As per the findings of this study through the 1 way analysis it is found that education has not really improve the overall socio-economic, overall economic, social performance and health performance of the people. Therefore, in some way this shows that there is a need to revisit and improve the education system. What is taught in school and colleges should equip the learners to get a job. This study will also help the respondents to be aware in choosing subjects which are skills based that will be useful for jobs. This research also found that the amount spend on health for one person in a month depends on the annual income of the family. The size of people's house depends on the annual income of the family. The number of meals in a day does not depend on the annual income of the family. This understandable because food is a basic need. It is also found that social and economic performance fail to exert influence on health of these individuals. On the other hand, it is found that health and economic performance exert influence on the social performance of these individuals. Similarly, it is found that health and social performance exert influence on the economic performance of these individuals.

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APPENDICES

“A Study on Socio economic performance of urban poor of selected slums in Bangalore city” Objectives:

1. To identify the factors that influence the socio-economic conditions of urban poor of selected slums of Bangalore city.
2. To examine the relationship between demographic variable and factors that influence socio economic of the urban poor.
3. To examine the relationship between socio economic performance and Standard of living of the urban slum people.

QUESTIONNAIRE

1. Name (optional)

2. Gender

- Male
- Female

3. Age

- 18-25
- 26-35
- 36-45
- 46-60
- Above 60

4. Marital Status

1. Single 2. Married 3. Widow/widower

5. Education

1. Illiterate 2. Class 1-5 3. Class 6-9

4. Class 9-12 5. Above class 9

6. Occupation 1.Wage Labourer 2. Artisan 3. Carpenter 4. Tailor 5. Potter

6.Taxi driver 7. Construction worker

7. Size of the Family Adult 1 2 3 4 5 and above

Children 1 2 3 4 5 and above

8. Number of earning member in your family

1 2 3 4 5 and above

9. Amount spend on education of one child in a year 5000 6000 7000 7000 and above

HEALTH AND HYGIENE

10. How often do you visit hospital in a year? 4 12 24

11. Type of hospital PHC Gov Private

12. Amount spend on health for one person in a month. 200 300 400 500

13. What type of toilet arrangement do you have? Private (in your own hose) Common(shared with others) Open fields Others

14. From where do you get drinking water? Tap in the house Common tap Handpump/Bore well Tank/Pond Packed water

SOCIAL

15. Do you have smart phone? Yes No

16. Do you use public transport? Cycle Two wheeler Four wheeler

17. Electricity usage? 1 Single point 2 Multiple point

18. Type of house. 1 Katcha 2 Concrete 3 Apartment

19. Size of the house in square feet. 1 100 2 200 3 250 4 400

20. Currently are you a member of a self -help group. 1 Yes 2 No

21. Member in any association. 1 NGO 2 GOV 3 No

22. Number of fans in the house. 0 1 2 3 4 5 and above

23. Number of refrigerators at home. 0 1 2 and above

ECONOMIC

24. No. of days you find work in a year. 1. 100 2. 250 3. 365
Daily wages. 1. 500 2. 1000
3. 1500 4. 1500 and above

26. No. of meals in a day. 1 2 3 4

27. Cylinders consumed in a year. 1. 5 2. 9 3. 9 and above

AN EMPIRICAL ANALYSIS FOCUSING ON THE FACTORS INFLUENCING THE STOCK RETURNS OF INVESTORS OF THE DIVIDEND YIELDING LISTED COMPANIES’.

*Chaya N
Srinivas PV*

ABSTRACT.

Investors invest in the Capital Markets to grow their capital and trade to increase their capital. Depending on the risk appetite of investors, investment decisions are framed and one of the most common decisions is investing in Dividend Yielding Stocks to earn dividend income. Investors while they earn dividends tend to witness an erosion in their capital invested due to the high fluctuations the dividend stocks are subjected to. The Research aims at identifying some of the factors like Dividend Policy and Capital Structure influencing the return on equity of the company in the market and it further analyses the Impact of the Volatility Index of India, which according to our study has the most influence on the selected dividend yielding stocks’ returns over the last 5 years. The findings of the study suggest that the Dividend Policy and the Capital structure of the company have the least influence on the value of the firm in the market. Our study also indicates that the high correlation and dependance of selected Dividend Yielding Stocks on the VIX of India is one of the reasons for these stocks to witness a negative performance over the past 5 years, resulting in the prevailing situation of Investors losing capital from their investments while they earn dividends

Key Words: Volatility Index of India, Capital Structure, Dividend Policy, Market Value of the Firm, Dividend Income

INTRODUCTION.

The Capital Markets is the hub for the investment activities for all types of institutions, investors, and corporations. The hive for all investment strategies, goals, and objectives. Over the years, making investment decisions has been an immensely challenging task for the retail investors. Especially after the Covid-19 Pandemic took place. Whether its trading or investing with respect to their goals and risk appetite, has been a strenuous task considering the uncertainty of the markets situation after the it witnessed a bull run for a considerable number of months. Diving into 2022, a new threat for a possible war between Russia and Ukraine that can be detrimental to the Global Economy is making it even more complicated for the investors to understand and develop their expectations from the markets. Not to mention, another global financial crisis like that of 2020 Covid-19 crisis. Dividend Income is one of the most reliable sources of income which investors thrive to earn and investing for the purpose of earning a passive source of income has been a market practice over the years. Considering the fact that every investment will have its own Risk to Reward Ratio, are the retail investors fully capable of understanding the risks that come with investing for Dividend Income? That is a question worth finding the answer to. With the rising volatility during uncertain situations in the market, dividend stocks act as a safe investment avenue for investors.

Earning Dividends in a volatile market is considered to be one of the best ways to remain active in the market compared to disinvesting and trading, as disinvesting might not be a good decision to make, considering the fact that markets can recover, and the recovery cannot be lucrative if you have liquidated your investments.

Choosing the right stocks for earning dividends is as crucially important as focusing on appreciation of capital invested. The motive must also consider the appreciation and depreciation of the capital invested on the stocks.

Including only the financial statements, dividend yield, business outlook, technical indicators, capital structure’s determining the value of the firm and the future prospects of the company may not help us find the right stocks for Dividend Income. A thorough study must be conducted on the stock’s movement with the Volatility Index of India to understand the degree of impact the volatility and the movement of the market will have on the prices of the dividend yielding stocks.

Capital Structure is the combination of funds that a company has raised for its business. It is a mixture of both Debt raised in various forms, Equity and preference stocks. The entire outlook of the capital structure (Debt to Equity Ratio) can be understood with the help of Balance Sheet.

Dividend Policy refers to a policy that companies follow to pay out its dividends in a structured manner. This policy is determined by various factors and determines the ratio of dividend payout designed for the shareholders.

Return on Equity is the measure that defines the ability of the business to generate returns using that equity it has raised from the public. This is one of the major indicators of the strength of a company's business.

The studies in the past, have concentrated on establishing relationships between Dividend Policy and Stock Price Volatility. Also, researchers tried to understand the significance of choosing high yield dividend stocks to act as a cushion against abrupt market swings and whether it is a viable strategy to earn dividend income while concentrating on the appreciation of investment capital.

Our aim is to understand the relevance of the Capital Structure and the Dividend Policy among Dividend yielding listed companies which adds significance for choosing strong dividend stocks. While we understand the relevance, we also consider the most influential factor, which is the Volatility Index of India (VIX) and its impact on the capital appreciation of the dividend yielding stocks, which was not previously considered by researchers to identify the reasons for the capital depreciation in the dividend yielding stocks.

LITERATURE REVIEW.

An analysis conducted in the year 2011 on 'Individual investors perception of dividends: Pakistan's perspective' by Akhtar, Muhammad Naeem and Hunjra, Ahmed Imran and Andleeb, Arifa and Butt, Babar Zaheer showed that the investors preferred to buy those stocks which provides stock or cash dividends by conducting sample t-test. It collected responses using the questionnaire distributed to the selected investors revealing that the prime part of the dividend earned was consumed by them rather than reinvesting those dividend income.

In the year 2012, a study on 'The Impact of Dividend Policy on Share Price Volatility in the Malaysian Stock Market' by, Mohammad Hashemijoo, Aref Mahdavi Ardekani, Nejat Younesi, using the multiple regression model for six years from 2005-2010 to find the relationship between stock price volatility and dividend policy which indicates the impact on stock price with respect to the dividend policy of listed companies of consumer products in Malaysian Stock Market. The results showed that there is significant negative relationship between the dividend policy of the companies to the share price volatility which indicates that the size of the firm and the dividend policy affects the stock price volatility.

In an article published in the year 2018 on 'The Determinants of Capital Structure and Dividend Policy: Empirical Evidence from the Kingdom of Saudi Arabia Market' by Sherif El-Halaby, Mohammed Alzunaydi and Mahmoud El-Ghazaly (2017), studied those major factors which impacts the dividend policy and capital structure in Saudi Arabia Market. Logistic Regression (LR) and Ordinary Least Square (OLS) is used to indicate that the capital structure has positive relationship with the firm and has negative relationship with the lagged dividends which is their dividend policy. It also suggests that the dividend pay-out ratio is not determined based on the capital structure decision of the company. Ultimately it states that the factors that determine the capital structure and the dividend policies are significantly different.

A study in the year 2018 examined on 'A Study on the Investment Performance of High Dividend Yield Stocks With Reference To Nifty' by, Dr.P.A. Mary Auxilia and Dr.J.Krithika found that all high dividend yielding stocks doesn't provide capital appreciation which indicates that those high yielding stocks are not stable during the period 2011-2015 despite the market being bullish. This directs that there is considerable amount of vent between high dividend yielding stocks and the index. T-test is conducted to show that investors could not recover the capital depreciated in spite of earning high dividends.

An analysis conducted in the year 2016, 'A Study On Relationship Between Dividend Policy And The Value Of The Firm' by Pushpa BV and Dr. Hemanth Kumar S, states that there is no relevance of dividend policy on maximising that value of the firm which is nothing but the wealth of the shareholder. The analysis was performed using the multiple regression model.

RESEARCH GAP.

Researchers have found out that high yielding dividend stocks are a good investment as far as earning dividend is concerned. However, their performance of the capital with Nifty 50 Showed a Negative Return and the reasons or the factors leading to this conclusion were not justified.

This being the background study, the research is driven towards identifying the factors that can be mainly considered to ensure that the capital is appreciated over a period of time the stocks are held while dividend income is earned.

RESEARCH DESIGN.

a. Research Objective

The objective is to understand the relevance of dividend policy and capital structure with respect to the stock price of the company or its value. In simple words, finding out whether the dividend policy and capital structure a company has, is influencing the development of the value of the firm in the market or not. It also aimed at establishing a relationship between the VIX and the dividend yielding stocks, to find out whether the VIX can be the most influential factor that must be considered to ensure that the capital does not depreciate and also provide a substantial percentage of dividend over the period of time in which the stocks are held.

b. Data Collection.

- Financial Ratios of 45 companies were downloaded from the Money Control Website were included in the analysis.
- Stock Prices of randomly selected 10 stocks out of the same 45 compaines mentioned above from 2017 to 2021 included in the study were downloaded from websites like, NSE and Yahoo Finance.
- Data Points of the Volatility Index of India for a period of five years (2017 to 2021) was collected from the Yahoo Finance.

TOOLS AND TECHNIQUES.

SPSS software was used to perform the Multi Regression Model for the first part of the Analysis and Correlation was used to derive correlation statistical figures for the conclusion of the research.

SPSS Software was again used to frame a Linear Regression Model to establish a relationship between two variables.

Hypothesis Testing, Strength of the Regression Models, Correlation and Beta of the variables were analyzed to understand the significance of the impact on variables.

RESEARCH METHODOLOGY.

Based on the objective of the study, identification of the influential factor determining the value of the firm set the course of the research.

Financial Ratios of 45 Dividend yielding Companies were analysed using the help of a Multi-Regression Model which was developed using SPSS and the same was tested to determine the influence of Dividend Policy and Capital Structure on the Value of the Firm in the Market and the Results were further analyzed and interpreted.

Furthermore, the results of the initial part of the analysis framed the final section of the study that concentrated on identifying the correlation between the VIX and the Stock Returns (Value of the Firm). A Linear-Regression Model was also created to establish a relationship between the VIX and the Stock Returns that resulted in the conclusion of the study.

The Research also recommends the next phases of the study that can be undertaken that will help gathering further evidence on the most influential factors resulting in the Capital Appreciation of the Dividend Yielding Stocks consistently while it earns dividends to its investors.

Data Analysis

Capital Structure, Dividend Policy and its Relationship with the Value of the Firm

Descriptive Statistics.**Table No. 1.0**

	Return on Equity	Debt to Equity Ratio	Dividend Pay-out Ratio
Mean (2017)	16.5749	0.9649	44.7902
Mean (2018)	17.9962	1.0593	33.4804
Mean (2019)	18.4876	1.0656	51.2602
Mean (2020)	17.1298	1.1236	94.1824
Mean (2021)	20.7151	1.0824	44.9778
Standard Deviation (2017)	12.028	1.737	32.813
Standard Deviation (2018)	12.01	2.034	20.034
Standard Deviation (2019)	16.1699	1.9652	43.9056
Standard Deviation (2020)	15.8386	2.03	275.727
Standard Deviation (2021)	20.335	2.0408	48.0501

The above table depicts the Descriptive Statistics of Return on Equity, Debt to Equity Ratio and The Dividend Payout Ratio for 5 years.

Table No 1.2

Regression Statistics	2017	2018	2019	2020	2021
R Square	0.045	0.011	0.141	0.046	0.061
Adjusted R Square	0.000	-0.036	0.100	0.000	0.016
P Value of ANNOVA	0.379	0.787	0.041	0.374	0.266
Beta of D/E Ratio	-0.074	-0.059	-0.027	-0.133	-0.078
Beta of D/P Ratio	0.191	0.090	0.368	-0.180	0.226

Observations	45	45	45	45	45
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As per the table no 1.2, the R Square represents the pertinence of the Regression Model framed in this study. For the Model framed to be a good fit, the value must be more than or equal to "0.6". The results of the analysis indicate that the R Square is less than 0.6 for all the years, which means that the model framed is not pertinent to determine the Return on Equity.

Beta represent the change in the Independent Variable with respect to degree of change in the Dependant Variable. The results of the analysis depict that for every 1 percent of increase in Return on Equity, there is a negative influence on the Debt to Equity Ratio, reducing it by **-0.074, -0.059, -0.027, -0.133, -0.078 every year respectively**. This represents an inverse relationship between the Debt to Equity Ratio and Return on Equity.

Beta for Dividend Payout Ratio shows a different results, wherein, there is a positive change in the Dividend Payout Ratio, for every 1% Increase in the Return on Equity. However, for the year 2020, there was a negative change. Which means that for the years 2017, 2018, 2019 and 2021, there was a positive relationship between the Return on Equity and the Dividend Payout Ratio while the year 2020 represented an inverse relationship.

Table No. 1.3

P Value of ANNOVA	0.379	0.787	0.041	0.374	0.266
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HYPOTHESIS.

Null Hypothesis (**H0**): Dividend Payout Ratio and Capital Structure has no significant effect on the value of the firm.

Alternate Hypothesis (**H1**): Dividend Payout Ratio and Capital Structure has a significant effect on the value of the firm.

2017, 2018, 2020 and 2021.

As per the analysis in the Table no 1.3, the P Value is more than 0.05, which leads to an acceptance of the Null Hypothesis (H0), stating that there is no significant relationship between the Value of the Firm and the Dividend Payout Ratio and Capital Structure.

For the Alternate Hypothesis to be accepted in this case, the P Values for the year 2017, 2018, 2020, 2021 have to be less than 0.05, which is not the case in this scenario. Hence, the Alternate Hypothesis (H1), has to be rejected.

2019

Referring to the Table no 1.3, the P Value for 2019, is less than 0.05 which means that the Null Hypothesis (H0) has to be rejected. This indicates that the Dividend Pay-out Ratio and Capital Structure has a significant relationship with the Value of the Firm.

The Alternate Hypothesis (H1) will be accepted in this case as the P Value is not more than 0.05.

As the results suggest that for 4 years out of 5, the value of the firm is not dependant on the Debt to Equity and Dividend Payout Ratio. Hence, this does not provide substantial evidence or inference to prove that the dividend policy a company follows will increase the value of the firm.

This brings us to the next important question of what actually influences the increase in the value of the firm. Meaning to say, what is a significant factor that influences the appreciation or depreciation of the stock price in the Market that enables investors to attain capital gains along with the dividends they receive.

VOLATILITY INDEX OF INDIA (VIX).

It is the Volatility Index that is measured and calculated by the NSE to define the volatility that prevails in the current market. The Fluctuations and the movement of the market can be understood using the Volatility Index of India.

Whenever the Volatility Index of India is at its 200 days high, it means that there is high volatility in the market and vice versa. Investors and Traders use this as a metric to position themselves in the market in the form of Options and Equity trades.

Over the years of the Indian Financial Markets history, the VIX has maintained a usual range of 15 to 35. However, if the VIX is above 35, it generally means that the market is highly volatile.

OBJECTIVE.

The objective here is to understand the impact of VIX on the Dividend Yielding Stocks and their performance with respect to the movement of the VIX over the last five years. The aim is also to find out whether the selected stocks have the ability to generate returns despite the prevailing volatility in the market.

Analysis and Interpretation.

VIX and Capital Appreciation of Dividend Yielding Stocks

Table No 1.4

Regression Statistics	NHPC	TATA STEEL	BEML	NESTLE INDIA	WIPRO
Correlation	-0.577	-0.343	-0.513	0.513	0.120
R Square	0.333	0.118	0.263	0.263	0.014
Adjusted R Square	0.332	0.117	0.263	0.262	0.014
P Value of ANNOVA	0.000	0.000	0.000	0.000	0.000
Beta	-0.577	-0.343	-0.513	0.513	0.120
Observations	1234	1234	1234	1234	1234

Table No 1.5

Regression Statistics	OIL	PETRONET LNG	POWERGRID	NMDC	JK PAPER
Correlation	-0.633	0.030	-0.447	-0.544	-0.138
R Square	0.401	0.001	0.200	0.296	0.019
Adjusted R Square	0.400	0.000	0.199	0.296	0.018
P Value of ANNOVA	0.000	0.290	0.000	0.000	0.000

Beta	-0.636	0.030	-0.447	-0.544	-0.138
Observations	1234	1234	1234	1234	1234

In accordance with the tables above, stocks like NHPC, TATA STEEL, BEML, OIL, POWERGRID, NMDC and JK PAPER LTD have a negative correlation with the VIX which means that when the Volatility Index of India surges, the stock returns decrease. NHPC, BEML, OIL and NMDC have a strong negative correlation with the VIX as the correlation value is more than (-0.5) while TATA STEEL and POWERGRID have a moderate correlation with the VIX because the correlation value is between the range of (-0.3 to - 0.49).

However, stocks like NESTLE IND, WIPRO and PETRONET LNG have a positive correlation with the VIX, which indicates that when the Volatility Index of India increases, these stocks provide a considerable percentage of returns. NESTLE INDIA represents a high positive correlation with the VIX as correlation value is more than 0.5 while PETRONET LNG and WIPRO possess a weak correlation with VIX as their correlation value lies between 0.1 to 0.3.

Referring to the Table no 1.4 and Table no 1.5, the R Square value indicates the strength of the Regression Model framed for the analysis.

The results of the study indicate that the R Square value is less than 0.6 for all the stocks, which means that the model is not ideally significant. However, an R Square being value lower than 0.6 does not always indicate that the model framed is a weak fit. Higher R Square can also indicate problems in the regression mode. The nature of the variables employed and the units of measurement of the variables are two important factors in determining the quality of the statistical measure. However, a smaller value of R Square is one of the characteristics of a good model.

Beta value for the stocks in the table indicate that for every 1% increase in the VIX, there is a significant impact on the returns of the stocks. All the stocks have witnessed a significant downfall when there is an increase in the VIX by 1% except for stocks like NESTLE, PETRONET and WIPRO as they are experiencing a positive increase in their prices with the increase in volatility.

HYPOTHESIS

Null Hypothesis (H0): VIX has no significant impact on the capital appreciation of the stocks.

Alternate Hypothesis (H1): VIX has a significant impact on the capital appreciation of the stocks.

Table No 1.6

P Value of ANNOVA	0.000	0.000	0.000	0.000	0.000
	0.000	0.290 (PETRONET)	0.000	0.000	0.000

NHPC, TATA STEEL, BEML, NESTLE INDIA, WIPRO, OIL, POWERGRID, NMDC and JK PAPER

The results of the analysis suggest that the Volatility Index of India has a significant impact on the capital appreciation of the stocks as the P Value of all the stocks listed above is less than 0.05. This further leads to the rejection of the Null Hypothesis (H0) and the acceptance of the Alternate Hypothesis (H1).

PETRONET

The stock's P Value is more than 0.05, which indicates that the VIX has no significant impact on the Capital Appreciation of the Stocks which further leads to the acceptance of the Null Hypothesis (H0) and Rejection of the Alternate Hypothesis (H1).

FINDINGS AND CONCLUSION.

The research suggests that the Debt-to-Equity Ratio shared an inverse relationship with the Return on Equity for all the years since 2017 to 2021 which means that for every 1% of increase in the Return on Equity, there is a negative influence on the Debt-to-Equity Ratio. Furthermore, the results also indicated that the Dividend Pay-out Ratio represented a positive relationship with the Return on Equity, leading to an increase in the dividend pay-out as and when the increase was witnessed in the return on equity for all the years except 2020, which showed an inverse relationship. The results also proved that the Dividend Pay-out Ratio and the Debt-to-Equity Ratio had no significant effect on the value of the firm for all the years except for the year 2019.

The second stage of the analysis that focused on the main influential factor determining the capital appreciation of the stocks, signified that 7 out of 10 stocks over the past 5 years represent a negative correlation with the VIX, indicating that these stocks undergo losses with the increase in volatility while the remaining 3 stocks shared a positive correlation.

The statistical figures denote that the Volatility Index of India has a significant impact on the capital appreciation of 9 stocks out of 10, which strongly suggests that 9 stocks have directly been influenced by the performance of the Volatility Index of India over the last 5 years.

As far as our understanding is concerned, all the research that has been conducted in the past, only focused on how investing in dividend yielding stocks helped investors earn dividends while their capital invested to earn those dividends eroded significantly but did not focus on finding an influential factor that caused the erosion of the capital invested.

By the analysis and interpretation of the study, it is understood that Dividend Policy and Debt to Equity Ratio of a company does not entirely define the value of the firm in the market (stock price). If investors are framing their decisions to earn dividend income by investing in dividend yielding stocks, they may choose to invest in dividend yielding stocks that are not highly influenced by the Volatility Index of India.

RECOMMENDATION:

Further studies can be conducted to identify stocks that provide high dividend yield and are not mostly influenced by the VIX. This will enable investors to earn dividend income and also focus on the appreciation of their capital invested.

Studies can also be conducted to identify various other factors that result in the decrease in the value of the stocks while they yield dividend income, as VIX is only one of the factors that lead to this cause.

ANNEXURE.

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A STUDY ON FACTORS AFFECTING CUSTOMER LOYALTY TOWARDS LUXURY BRANDS IN BANGALORE

Faaiza nayeem

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ABSTRACT

Luxury goods are seen as a way for people to show off their wealth and fortune. These Luxury goods have long been thought to be a privilege exclusive for the Western world. Several studies have been undertaken to investigate the numerous aspects that influence a customer's purchase behaviour toward a few selected luxury brands. There is a scarcity of high-quality research in this subject to understand consumers' pre-purchase and post-purchase behaviour when it comes to luxury companies. The study concentrates on consumer behaviour in the setting of youthful shoppers in emerging markets. A bad experience may cause post-purchase dissonance, which can lead to an imbalanced or distorted attitude toward the brand and other marketing stimuli. Keeping this in mind, the goal of this study is to learn more about the experiences and opinions of young Bengaluru customers when it comes to luxury shopping.

INTRODUCTION

With the introduction of several brands in the industry and their endless growth, this study examines the reasons behind the With the entry of various brands into the sector and their continued expansion, this study investigates the causes behind customers' brand loyalty to a few well-known companies. It investigates the impact of these brands on consumers, specifically how they are influenced to return to the same brand and purchase from them.

Burberry, Emporio Armani, Coach, Micheal Kors, Salvatore Ferragamo, and Jimmy Choo were among the popular brands chosen for this study.

Burberry's characteristic check pattern (Haymarket check) was originally designed to keep people safe during World War II.

It is the world's ninth most valuable luxury brand. For decades, the brand has been synonymous with elegance and class. This luxury company was founded by Thomas Burberry, a 21-year-old. He invented weather proof fabric that not only transformed his company but also his fashion look. It's also known for being an affordable luxury brand.

Emporio Armani is known for its exceptional craftsmanship and sophisticated and timeless designs. Gorgio Armani is a subset of it. He is the creator of one of the most well-known Italian fashion houses. He is most known for his men's clothing. Aside from garments and apparel, the company also licences watches, accessories, and perfumes in its name. Emporia Armani is a label aimed at people in their twenties and thirties. The label is both stylish and sporty, and it offers ready-to-wear clothing and accessories. It is less expensive and caters to less affluent clientele.

Coach was established in 1941. The coach logo represents good design, high quality, and luxury goods, but it is still affordable for many clients. Their leather items, including as purses, luggage, and accessories, as well as their fashion collection, are well-known.

Coach's target customers are people with higher disposable incomes, as the brand is a luxury brand with products priced in the mid- to high-range. They cater to both men and women; nevertheless, women prefer their products because they have more options.

People in their 20s and 40s are the target demographic. They sell items that are suited for working ladies and professionals, allowing them to express themselves while remaining professional. It also allows lower-income earners to have a better quality of life. and

Micheal David Kors, an American fashion designer, founded Michael Kors. It is a world-renowned, award-winning luxury accessory and ready-to-wear designer. Kors was the French house's first women's ready-to-wear designer. Their perfumes, watches, and purses are well-known. Kors clothing and accessories are characterised by their simplicity, which allows customers to express their own sense of style. There are approximately 1200 stores in operation around the world, including one in Bangalore. Its materials and workmanship result in high-quality items. The popularity can be ascribed to a number of elements, the most important of which are Kors' personal awareness management of his brand's position around the world, with a straightforward focus on quality, clean and uncomplicated styling, and exclusivity without alienating the price tag for the customers.

Salvatore Ferragamo is known for their premium shoes, leather goods, accessories, fragrances, and clothes for men and women and is known for their 'Made in Italy' pledge. It denotes a high level of craftsmanship and inventiveness. It was founded in 1927. Uniqueness and exclusivity are prioritised, combining style, creativity, and invention with the quality and craftsmanship that is synonymous with Made in Italy. Its goal is to raise brand recognition and boost knowledge of its identifying codes. It invests in research, production, innovation, and new technology to maintain the excellent quality of its products. Every Salvatore Ferragamo product is distinguished by its quality, contemporary elegance, and innovation. It now operates 586 exclusive Ferragamo boutiques in 99 countries, including 316 directly owned locations. Jimmy Choo , they are known for theirs luxury shoes, leather goods, accessories, fragrances and apparel for men and women.

Jimmy Choo is a leading worldwide luxury brand with a confident sense of glitz and a lively sense of adventure.

It was started in the early 1990s by Jimmy Choo, a bespoke shoemaker headquartered in London's East End.

The brand's popularity among celebrities aided in its quick expansion.

Jimmy Choo is a luxury accessories brand that includes anything from shoes to handbags. Handbags, small leather products, scarves, sunglasses, eyewear, belts, scent, and men's shoes remain the basis of the product offering.

We focused on these specific brands as they were firstly luxury brands and secondly they focus on similar kind of products they manufacture.

It was observed that the brands that has been chosen in the study conducted hadn't been focused on over the years. Hence, the analysis focuses more on the elite community since the chosen ones were world class brands.

REVIEW OF LITERATURE:

To conduct the study it was attempted to review the following papers according to (Hariramani, 2020) lately media upsurge, boom in smart phone market, increased internet usage, ample of information in hand, more leisure time than before, increased exposure, growing number of nuclear families, desire for higher standard of living, increased number of DINKS (Double Income No Kids), more and more disposable income have made people in the society more conscious about their lifestyles. Increased mall culture and flood in the branded stores, people living in India now are using branded products especially in Metropolitan Cities, Mega and Smart Cities. Looking at this shift in the mindset, it was important to undertake a study to estimate the behaviour and perceptions of people pertaining to branded and unbranded products. With a sample of 100 respondents selected based on convenience, the study revealed that using branded products is considered as a sign of status symbol. More branded items are preferred in apparels, foot wears and accessories. In home-furnishings customized or designer items are usually preferred. Females are found to be more conscious about the fashion quotient than males. Gender, Age and Income were the other reasons attracting people to branded items. Branded products are attractive mainly because of quality and uniqueness while price, colour preferences, variety and status symbol are also in the list.

(Muhammed Ashraf, 2017) in this paper examines the relationship between consumer buying behaviour and marketing variables namely advertisement, brand image and its association, brand loyalty in footwear industry. The key focus of this paper is to understand and evaluate the impact of branding on consumer buying behaviour primarily in foot wear industry. The methodology used was that the data was analysed with using multiple regression and Pearson's co-relation run on SPSS. This enabled to check the relationship between consumer buying behaviour and other marketing variables. For analysis, the primary data collected was through a questionnaire in which 170 respondents are selected and 16 questions are asked to them. The aim of the questionnaire was to measure the impact and the relation between both dependent variables and independent variables. Random sampling and Likert scaling technique used for this study. The study revealed that model was a good fit and revealed strong relationship between dependent variable and independent variables. The experiment failed in few areas though. The study is limited when selecting sample size. Data can also be taken for larger sample sizes. This increases the generalizability of the findings. This study can help future researchers to find the impact of branding on consumer behaviour, advertisement impact in the region of Punjab on consumer behaviour. This paper investigates the relationship between the branding and consumer buying behaviour. A simple, theoretical model helped us explain the positive impact of branding on consumer buying behaviour. The model reveals that the advertisement creates the brand image and increases preferences while making purchase decisions. Also the impact of the brand image, brand loyalty and brand association has the Monumental impact on consumer buying behaviour. In our study findings the impact of advertisement in Narowal is low in all Punjab it is significant and had a greater impact on the consumer behaviour. A cross country study of developing countries with rich valuable data is recommended to further investigate the impact of marketing determinants like psychological, socio culture, economic, demographic and personal determinants on consumer buying behaviour in Pakistan. (Prof.Rekha Attri) A Brand can be coined as a "name, design, symbol, term or any such feature that recognises one seller's goods or any service as distinct from that of other sellers. For a brand to have value, it must be valued by its customer. Brand Equity is usually measured by understanding the

knowledge of the customer brand in terms of the position that the brand occupies in a customer's mind, the level of brand association, awareness and its loyalty. India's oil market till now has been dominated by Public Sector Oil marketing Companies especially in the marketing of petroleum products. One particular customer behaviour that has intrigued the marketers and researchers for long has been the indifference exhibited by fuel consumers while making choice amongst these three brands to refuel their vehicles. This research attempts to study the brand position and customer loyalty for public sector oil marketing companies. The results of the study point towards an opportunity which the oil marketing companies have to increase the brand position and customer loyalty by employing income wise segmentation strategies for various consumer groups. Thus on one hand the oil marketing companies are trying hard to build loyalty of the customers. This is possible through introduction of loyalty cards and running promotional schemes, while on the other hand the customer is exhibiting indifference in his purchase behaviour. As it is evident from the differential position of the brands in the minds of the customers belonging to different income levels, the oil marketing companies need to target their customers differently with different value added propositions and benefits to meet the expectations of customers of different income levels. Aggressive customer relationship building schemes with marketing communication efforts go hand in hand. They need to be executed so that the customers are able to differentiate between the oil marketing companies based on their brand promise and unique selling propositions communicated and the level of trust generated through customer relationship building programmes. (Dr. M.S Peshwa) Brand loyalty depicts a favourable attitude towards a brand which results in consistent purchase of the brand over time and it is the result of consumers' learning that one brand can definitely satisfy their needs. Of late companies are aiming towards their customers becoming brand evangelists and thus helping in communicating and strengthening the brand relationship of others. For a brand to have value, it must be valued by the customer. It's a fact that brands are built through a combination of different elements like rational and emotional and these emotions evoked by brands enhance buying and consumption processes. Customer relationship management is a widely implemented strategy which manages a company's interactions with customers, clients and sales prospects. India's oil market has so far been dominated by Public Sector Oil marketing Companies especially in the marketing of petroleum products. The customer behaviour that has intrigued the marketers and researchers for long has been the indifference exhibited by fuel consumers while making choice amongst these three brands to refuel their vehicles. This research attempts to study the brand loyalty and customer satisfaction with public sector oil marketing companies. The results of the research point towards the need for implementing effective customer relationship programmes with different segments of the society and the way forward for the same. (Shrikant Krupasindhu Panigrahi, 2021) This paper aims to examine the impact of product innovation attributes (relative advantage, complexity, compatibility, trialability and observability) on customer satisfaction and brand loyalty together. All of this is implemented with gender as a moderator between customer satisfaction and brand loyalty. On the basis of a sample of 193 university students using partial least square structural equation modeling (PLS-SEM) technique, relative advantage, complexity, compatibility, trialability, and observability were found to positively impact customer satisfaction. The results also illustrated that product innovation attributes were the key predictors of customer satisfaction. The results showed that loyal customers were utilizing the services of specific smartphones as per their preferences consistently. To add on, the results revealed that customer satisfaction highly influenced brand loyalty. Further, the study also found that gender highly played a role in moderated customer satisfaction and brand loyalty. As a practical implication, in the competitive market, the managers verily need to understand the requirements of their customers and add value to customers choices by providing innovative products. Innovation in a product definitely improves customer satisfaction and commitment of customers towards a specific brand. Managers need to understand the requirement of the customers and accordingly create value. As a novelty, the study is a first of its kind to investigate the relationship between product innovation attributes, customer satisfaction, and brand loyalty with gender as a moderator.

(Sarwar) The purpose of this research paper is to deliberate upon the young consumer behaviour towards branded apparel in India which direct purchase frequency and expenditure spent on branded apparel based on demographic profile of the consumers of Delhi & NCR. The study is descriptive in nature evaluating whether young consumer buying behaviour towards branded apparel is positive or not. (Paliwal, 2017) the research paper is about the impact of branding on consumer behaviour. Brand knowledge is a very important factor. As the consumer is more aware of the brand and he has all the knowledge about its price, quality etc., the more he will be attracted towards that brand. (Begum, 2016) The commercials are ineffective. Change not simply how the user consumes the product, but also the mindset with which they consume it. They take a close look at the merchandise. The market for cosmetics and beauty items has grown significantly. as customers grow more conscious of their looks

and beauty. Marketers should be able to leverage their knowledge of this industry to help them uncover new opportunities. Marketing possibilities to achieve higher resource and other resource efficiency efforts. The purpose of this research is to look at the impacts of commercials on people. (Vam Lock Kwan, 2019) This research is being carried out to determine the influence of The impact of cosmetic marketing on self-esteem and purchasing decisions in Kuala Lumpur, Malaysia, among young ladies A fundamental There has been investigation. (Mwakasege, 2015) This study intended to determine the impact of advertising on customer purchasing behaviour. The study's goal was to determine which advertising channels were utilised to promote Forever Living Products. identify how commercials affect customer purchase behaviour and how different advertisements affect consumer behaviour The research was carried out in Dar es Salaam's Kinondoni area. Data was collected using both primary and secondary data gathering approaches. Questionnaires and interview guides, as well as personal observation, were used to collect primary data. The examination of numerous documents was used to acquire secondary data., (Grundl, 2005) found that demographic risk, i.e., the risk that life table change in a nondeterministic way, is as serious threat to the financial stability of an insurance and annuity business. The inverse influence of changes in mortality laws on the market value of life insurance and annuity liabilities creates natural hedging opportunities. (Tajudeen Olalekan Yusuf, 2009) believed that people with education have more positive attitude toward insurance than people who less education ones. Besides that, they also find out the respondents who have highest positive attitude towards insurance is the people in age group between 56 and 65 years than other age group this is due to the people in this age group are at the end of the active life and they are more aware of their retirement life. They also found that high household income groups have highest positive attitude toward insurance than the low household incomes groups, in fact, the wealthy household comparatively feel protected commonly in Nigerian economic environment. From the other point of view, the low household income groups are less authorized and usually they feel that the insurance is further that their reach. (M, 2019) despite their recognition, studies concerning smooth liquids are missing. Hence, this observe turned into carried out to evaluate the consumers' brand preference of gentle beverages: A comparative analysis of Coca cola and Pepsi cola merchandise amongst Hawassa Tabor high faculty college students. Both number one and secondary records sources had been used in the study. The required information were amassed from 374 students of tender drink customers decided on by means of adopting a multistage sampling method. Descriptive studies design with quantitative technique became used. The records amassed thru questionnaire had been analyzed using SPSS software version 21. Descriptive data consisting of frequency and percentage, suggest and trendy deviation were implemented. Furthermore, inferential statistics inclusive of unbiased sample t-test and Chi-rectangular analysis had been used to examine the coca cola and Pepsi cola brands based totally on logo equity, brand identification and history traits of college students. The findings of The study shows that Coca cola is the fine brand for excessive school students. The reasons of consumers to select Coca cola were its flavour, refreshment and frequency of commercial. Coca cola consumer used the emblem not most effective to fill their primary thirst but additionally for look at motive. Coca cola has constructed sturdy emblem on the 3 issue of emblem equity together with perceived great, brand attention and satisfaction. This provides value to the consumer via enhancing pride and self belief in buy decision and to the firm through improving competitive advantage. Coca cola has also sturdy brand on the two factor of emblem identity together with self-picture and emblem personality. Those students from rural area have been Pepsi Cola emblem customers and people students from urban place where Coca Cola brand clients. Coca Cola brand customers consume regularly than Pepsi Cola customers. The observed consequently recommends that Pepsi cola brand producers have to give attention to emblem loyalty and perceived nice. Students have excessive logo loyalty toward a brand if they may be happy with the product delivered via it. Coca cola is the best logo for Tabor high school students. One of the reasons is that students like Coca cola as its flavour is superb. Thus the manufacturer must focus on good flavour in order that it is able to capture the major part of the market. Another cause is that Coke additionally acts as refreshment to students which have an impact on them to favour coke. Frequency of advertisement is likewise an important element for coke purchasers to choose their brand. Coca cola purchasers used the logo no longer best to fill their primary thirst but also for examining the cause. (Gebrehanna, 2016) FMCG market in India is going through tight competition from each domestic and worldwide gamers. The recognition in the direction of the fitness associated problems have given way for the natural and ayurvedic merchandise within the identical time. Ayurveda is making manner a huge flow into the air tight vicinity of FMCG and paving way in the direction of achievement. A emblem's recognition is the most precious asset. In this digital generation, and cluttered market area in which manufacturers are jostling for visibility, their reputation and credibility is what is going to set them apart. Patanjali the brand which is making big sales inside the brief span with claiming the goods are chemical loose and herbal and herbal. Though Patanjali, focus is on conventional food products, soaps and toiletries it has diverse into the opposite categories as properly to seize the market. For instance, Nestle's withdrawal of Maggie from the market while the instant noodles had the damaging chemical compounds in the product, Patanjali used this possibility to go into into the non- traditional produce instant noodles although it in particular awareness

on the traditional soaps and toiletries and FMCG merchandise. The FMCG market is so saturated and ruled through the giants, Market access of recent emblem is so difficult, patanjali is able to embrace the waves of swadeshi to maintain in the market being the market challenger. This paper attempts to explore how Patanjali has been a hit on this tight opposition and what made clients accept Patanjali. The exploratory study is carried out to analyze the Customers preferences closer to ayurvedic and herbal merchandise specifically the brand patanjali. There is not any doubt that, patanjali is generating sales in the saturated FMCG sector and food quarter. From the observation it's far discovered that people pick extra herbal products. Spiritual specialists moving into the commercial enterprise and growing attention to clients towards ayurveda and health. The logo patanjali is recognised with the aid of the determined and logo baba ramdev. Ramdev, yoga, health, herbal, chemical free, natural, ayurveda, swadeshi, traditional merchandise have an area over the multinational and foreign gamers who are operating in the Indian FMCG area. Consumers today are greater fitness conscious and leading a quality of life satisfactory existence. The blue ocean approach of Patanjali has won the marketplace, made it inevitable for the HUL and P&G and other players to come up with natural and ayurvedic merchandise in their product line.

RESEARCH METHODOLOGY

In order to address the research problem identified, the following research objectives have been formulated:

To identify the key factors influencing brand loyalty of customers towards luxury brands

To examine the relationship between selected demographic variables and the factors that impact consumer buying behaviour towards luxury brands special reference to Bangalore city.

To evaluate the relationship between the factors that impact or determine the consumer behaviour towards consumer loyalty with special reference to Bangalore city and overall satisfaction toward the luxury brands.

The type of the research is quantitative - descriptive cum explanatory and exploratory. It's a cross sectional study. The data type is primary data through a structured questionnaire, sampling size being 150. The statistical used are:

Chi-square

One-way Anova

Regression

HYPOTHESIS

H₀-There is no association between monthly income and the time period the consumer is purchasing from their favourite brand

H₁-There is association between monthly income and the time period the consumer is purchasing from their favourite brand

H₀-There is no association between occupation of the consumer and the reasons as to why the consumer choose to buy those products

H₁-There is association between occupation of the consumer and the reasons as to why the consumer choose to buy those products

H₀-There is no association between gender and if they would still prefer to buy the product if the price increases

H₁-There is association between gender and if they would still prefer to buy the product if the price increases

DISCUSSION:

The main purpose of this study was to analyse the various factors that influence the consumers to be loyal towards their favourite luxury brands. While keeping mind the consumer preferences, likes and dislikes towards the luxury brand.

The data was collected in the form of questionnaire which was the primary way of collecting data to find the analysis of this paper. The questionnaire was sent to approximately 300 people out of which 153 responses were received yielding a response rate of 51%.

Out of which the 60.8% of the respondents were female while the remaining 39.2% were male, implying that women made-up the majority of the respondents.

The age distribution included 39.9% from the age group 18-25, 31.4% belong to the age group 26-35, 17% belonged to the age group 36-45 and around 11.8% belonged to the age group 45 and above. This indicated that a majority of the respondents belonged to the 18-25 age category.

On the educational level of those who returned genuine copies of the circulate questionnaire of whom 50.3% had completed their graduation, 39.2% had completed their post graduated, 9.2% had finish their plus 2 and only a negligible percentage of 0.7% had completed their education upto SSLC. Which indicated that most of the respondents were from a well educated background.

According to the income categorisation, 29.4% were earning less than 50,000, about 22.9% were earning between 50,000 - 1,00,00, 17.6% were earning between 1,50,000 - 2,00,000 and only 15% earned more than 2,00,000 indicating that there are more respondents earning less than 50,000.

In Terms of occupation, 51.6% were private employees, 31.4% had their own business, 11.2% were students, 2% were housewives, and 0.7% or only 1 respondent was still working as an intern. This indicates that the majority of the respondents were private employees.

To purchase Burberry, 42 customers were very likely, 47 customers were likely to purchase, 39 customers had a neutral feeling towards it, 17 customers were not very likely and only 8 customers were not likely to purchase the luxury brand indicating that a majority of the customers were very likely to purchase products from Burberry.

To purchase Emporio Armani, 41 customers were very likely, 49 customers were likely to purchase, 36 customers had a neutral feeling towards it, 19 customers were not very likely and only 8 customers were not likely to purchase the luxury brand indicating that a majority of the customers were likely to purchase products from Emporio Armani.

To purchase Coach, 39 customers were very likely, 43 customers were likely to purchase, 35 customers had a neutral feeling towards it, 25 customers were not very likely and only 11 customers were not likely to purchase the luxury brand indicating that a majority of the customers were likely to purchase products from Coach.

To purchase Coach, 39 customers were very likely, 43 customers were likely to purchase, 35 customers had a neutral feeling towards it, 25 customers were not very likely and only 11 customers were not likely to purchase the luxury brand indicating that a majority of the customers were likely to purchase products from Coach.

To purchase Micheal Kors, 46 customers were very likely, 44 customers were likely to purchase, 42 customers had a neutral feeling towards it, 25 customers were not very likely and only 6 customers were not likely to purchase the luxury brand indicating that a majority of the customers were likely to purchase products from Micheal Kors.

To purchase Salvatore Ferragamo, 30 customers were very likely, 35 customers were likely to purchase, 50 customers had a neutral feeling towards it, 27 customers were not very likely and only 11 customers were not likely to purchase the luxury brand indicating that a majority of the customers had a neutral feeling towards Salvatore Ferragamo.

To purchase Jimmy Choo, 26 customers were very likely, customers were likely to purchase, 38 customers had a neutral feeling towards it, 39 customers were not very likely and only 20 customers were not likely to purchase the luxury brand indicating that a majority of the customers had a neutral feeling towards Jimmy Choo. This indicates that a Micheal kors has been the respondents favourite compared to the rest

As far as the purchasing period of the respondents is concerned, 56.9% of the customers have been purchasing from their favourite brands for more than a year, 19% of the customers have been purchasing from their favourite brands for a year, 13.1% have been purchasing for less than a year and 11.1% customers purchased products from these luxury brands for the first time. This indicates that a majority of the respondents have been purchasing for more than a year.

93 customers very likely to buy luxury products for their quality, 52 customers were likely to purchase the product for quality while 8 customer had a neutral feeling towards it. 80 customers very likely to buy luxury products for their durability, 54 customers were likely to purchase the product for the durability, 18 customer had a neutral feeling towards it while only 1 customer was not likely going to purchase it for the durability. Similarly we see that 69 customers very likely to buy luxury products for their sustainability, 55 customers were likely to purchase the product for sustainability, 29 customer had a neutral feeling towards it, 5 customers were not likely and 3 customers were very unlikely. 73 customers very likely to buy luxury products for their comfort, 55 customers were likely to purchase the product for comfort while 21 customer had a neutral feeling towards it.

Similarly from the data collected for the preference of the consumers high likeliness was shown towards comfort (73%) and state symbol (55%).

In order to understand factors affecting customer loyalty towards luxury brands, chi square test was conducted and the tests results were as follows. When the consumers purchasing length was analysed with the demographic variable which is age, it had a lesser and no significant difference which resulted in showing that there was an association between these two variables while when age was analysed with consumers preferences of buying and their likeliness to buy a product it had a greater and significant difference which resulted in showing that there was no association between the two variables.

When the consumers purchasing length, the consumers preferences of buying and their likeliness to buy a product was analysed with gender it had a greater and significant difference which resulted in showing that there was no association between the two variables.

When the consumers purchasing length, the consumers preferences of buying and their likeliness to buy a product was analysed with educational qualification it had a greater and significant difference which resulted in showing that there was no association between the two variables.

When the consumers purchasing length was analysed with the demographic variable which is educational qualification, it had a lesser and no significant difference which resulted in showing that there was an association between these two variables while when educational qualification, was analysed with consumers preferences of buying and their likeliness to buy a product it had a greater and significant difference which resulted in showing that there was no association between the two variables.

When the consumers preference of buying was analysed with the demographic variable which is educational qualification, it had a lesser and no significant difference which resulted in showing that there was an association between these two variables while when educational qualification, was analysed with consumers purchasing length of buying and their likeliness to buy a product it had a greater and significant difference which resulted in showing that there was no association between the two variables.

In order to further understand the factors affecting customer loyalty towards brands and to understand the impact of demographic variables on the scaled questions one way anova test was conducted and the results were as follows,

When the overall rate of satisfaction of the customers redressal policy of the brand was analysed with the demographic variables it had a greater and significant difference which resulted in showing that there was no association between the variables.

When the overall rate of satisfaction of the customers satisfaction on non luxury products of the brand was analysed with the demographic variables such as age, gender, monthly income and educational qualification it had a greater and significant difference which resulted in showing that there was no association between the variables. But occupation had a lesser and no significant difference which resulted in showing that there was an association with the overall rate of satisfaction of the customers satisfaction on non luxury products.

When the overall rate of satisfaction of the customers satisfaction on luxury products of the brand was analysed with the demographic variables such as age, gender and educational qualification it had a greater and significant difference which resulted in showing that there was no association between the variables. But monthly income and occupation had a lesser and no significant difference which resulted

in showing that there was an association with the overall rate of satisfaction of the customers satisfaction on luxury products.

When the overall rate of likeliness of the customers if the prices of products increased of the brand was analysed with the demographic variables such as age, monthly income and occupation it had a greater and significant difference which resulted in showing that there was no association between the variables. But gender and education qualification had a lesser and no significant difference which resulted in showing that there was an association with the overall rate of likeliness of the customers if the prices of products increased.

When the overall rate of likeliness of the customers if they shop online for a variety of options was analysed with the demographic variables such as age, gender, educational qualification and occupation it had a greater and significant difference which resulted in showing that there was no association between the variables. But monthly income had a lesser and no significant difference which resulted in showing that there was an association with the overall rate of rate of likeliness of the customers if they shop online for a variety of options.

When the overall rate of likeliness of the customers if they at malls for the shopping experience was analysed with the demographic variables such as age, educational qualification, occupation and monthly income .it had a greater and significant difference which resulted in showing that there was no association between the variables. But gender had a lesser and no significant difference which resulted in showing that there was an association with the overall rate of rate of likeliness of them to shop at malls for the shopping experience.

When the overall rate of likeliness of the customers to switch to a competitive brand was analysed with the demographic variables such as gender and occupation it had a greater and significant difference which resulted in showing that there was no association between the variables. But age, educational qualification and month income had a lesser and no significant difference which resulted in showing that there was an association with the overall rate of rate of likeliness of the customers to switch to a competitive brand.

When the overall rate of likeliness of the customers to believe in the brand that they shop from was analysed with the demographic variables such as age, gender, monthly income and occupation it had a greater and significant difference which resulted in showing that there was no association between the variables. But the educational qualification had a lesser and no significant difference which resulted in showing that there was an association with the overall rate of rate of likeliness of the customers to believe in the brand that they shop from.

Through the regression analysis we find that IT is inferred that there is no association between the overall level of satisfaction and having a brand has good Quality, Durability, Reliability, Sustainability, Comfort, Value for money, Status symbol, Endorsed by favourite celebrities, Green/ Organic, Offers and Promotions, Resale value and Customer service.

It is inferred that there is no association between the overall level of satisfaction on luxury products being clothing, Accessories, footwear, Luggage or handbag

It is inferred that there is association between the overall level of satisfaction on brand name such as Burberry, Coach, Michael Kors and Salvatore Ferragamo.

FINDINGS:

The study shows that there could be several factors that may or may not affect the consumer loyalty towards luxury products

For analysis of chi-square testing is used in which it was identified that there is an association between consumers purchasing length and age, as the individual grows older and they are satisfied with the luxury brand they will tend to buy more in the upcoming years thereby increasing the length of purchase. The consumer purchasing length is also in association with the educational educational qualifications of the individuals indicating that the level of education an individual possesses also acts as a factor which leads to customer loyalty. consumer preference is also in association with educational qualification

But when consumer purchasing length was analysed with age, gender, educational there was no association between them.

There was no association between consumers preferences of buying and their likeliness to buy a product with age and gender and educational qualification i.e irrespective of the age a customer attains or the

gender they belong to the educational qualification they've acquired, it has no influence on the preferences or the likeliness to buy the product. There is also no association between consumer preferences and the likeliness to buy the product.

In Anova testing there was association with the overall rate of satisfaction of the customers redressal policy of the brand with all the demographic variables such as age, gender, monthly income, occupation and the educational qualification.

there was no association between the overall rate of satisfaction of the customers satisfaction on non luxury products of the luxury brand with the demographic variables such as age, gender, monthly income and educational qualification. But there is an association between the occupation and the overall rate of satisfaction of the customers satisfaction on non luxury products.

Then, it was identified that there is no association between overall rate of likeliness of the customers if the prices of products increased of the luxury brand with the demographic variables such as age, monthly income and occupation. But there was an association between gender and education qualification.

Then, it was also identified that there is no association between the overall rate of likeliness of the customers if they go to malls for the shopping experience with the demographic variables such as age, educational qualification, occupation and monthly income but there was an association with gender.

Then, there is no association between overall rate of likeliness of the customers to switch to a competitive brand when analysed with the demographic variables such as gender and occupation but there is an association with age, educational qualification and monthly income.

There is also no association between overall rate of likeliness of the customers with variables such as age, gender, monthly income and occupation but there is an association with the educational qualification.

Under regression testing is identified that there is no association between the overall level of satisfaction and having a brand has good Quality, Durability, Reliability, Sustainability, Comfort, Value for money, Status symbol, Endorsed by favourite celebrities, Green/ Organic, Offers and Promotions, Resale value and Customer service.

There is also no association between the overall level of satisfaction on luxury products being clothing, Accessories, footwear, Luggage or handbag but there is association between the overall level of satisfaction on brand name such as Burberry, Coach, Michael Kors and Salvatore Ferragamo.

CONCLUSION AND RECOMMENDATIONS

This study contributes towards luxury fashion and investigating the factors that influence the customer loyalty. The research was intended to understand the relationship between brand loyalty and customer satisfaction among various brands. After the research it was noticed that brands like Burberry, Emporio Armani, Coach are preferred likely by customers whereas brands like Michael Kors has been preferred the most likely brand by customers.

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APPENDIX:

1. Name:
2. Age:
 - 18-25
 - 26-35
 - 36-45
 - 45 and above
3. Gender
 - Male
 - Female
4. Educational Qualification.
 - Upto SSLC
 - Graduation
 - Post Graduation
 - Other _____
5. What is your monthly income,
 - Less than 50,000
 - 50,000 -1,00,000
 - 1,00,000 - 1,50,000
 - 1,50,000 - 2,00,00
 - More than 2,00,000
6. Occupation
 - Business
 - Government employee
 - Private employee

- Other _____

7. I prefer to the buy the following brands

	Very likely	Likely	Neutral	Somewhat likely	Not likely
Burberry					
Emporio Armani					
Coach					
Micheal Kors					
Salvatore Ferragamo					
Jimmy Choo					

8. How long have you been purchasing from your favourite organisations

- First time buyer
- Less than 6 months
- A year
- More than a year

9. I prefer to buy branded products because of

	Very likely	Likely	Neutral	Somewhat likely	Not likely
Quality					
Durability					
Reliability					
Sustainability					
Comfort					
Value for money					
Status Symbol					

Endorsed by favourite celebrities					
Green / Organic					
Offers and Promotions					
Resale value					
Customer service					

10. what are the common luxury products you shop for

	Very likely	Likely	Neutral	Somewhat likely	Not likely
Haute couture clothing					
Accessories, such as jewellery and high end watches					
Footwear					
Luggage					
Handbag					

11. I buy products only attached with

- Warranty
- Guaranty
- Guarantee and Warranty
- Guarantee and Warranty and Return and Refund Policy
- Return and Refund Policy
- Doesn't Matter

12. I usually like to buy products from

- Online Websites
- Malls

- Stand Alone Stores
- Factory Outlet
- All of the Above

13. Answer the following based on Likeness

	Very likely	Likely	Neutral	Somewhat likely	Not likely
I would still buy if price increases					
I shop online as I get a variety of options					
I shop at malls for the shopping experience					
I might switch to a competitive brand					
I will buy from the brand again in the future					
I would recommend this brand to others					
I believe in the brand that I shop from					

14. Rate your satisfaction level

	Most Satisfactory	Satisfactory	Neutral	Unsatisfactory	Most unsatisfactory
The customer redressal policy of the brand					
Level of satisfaction on luxury products					
Level of satisfaction on non luxury products					

A STUDY ON CONSUMER PERCEPTION TOWARDS SHOPPING IN MALL IN BANGALORE

Benita sharron

Monika Solanki

ABSTRACT

Shopping malls are an essential part of the lives of a few people in the present period. A document on the mall All the advantages of a shopping center Shopping centers are the points that are pressed on the weekends. The shopping malls in the world today are colossal and give each of the items a man wants as a source of entertainment. Shopping centers have influenced private purchases and are exceptionally beneficial as they get almost everything from under the same roof. These malls are perfectly developed to attract a growing number of customers. They have a huge frame. Shopping malls are the only places where society can go to relax, socialize, and experience the way of life of modern America. Teenagers run from there to the house. Then, base with partners and play with them. The main purpose of the study was to determine the client's perception towards shopping in malls.

I. INTRODUCTION

A mall is where everything is accessible from a store. It gives us the consolation of shopping. a visit to the mall is continually energizing for someone who lived in a big city. There were several areas in the shopping center. Each area has its own horde of customers. The main segment had stores offering household items and everything basic. Individuals searched for month-by-month proportions. They could take numerous things, like detergents, heartbeats, and species. The second area had the clad looks of children, women, and courteous companions. Some people can also visit to see the garments, but they didn't bring any material. At that time, everyone can visit some fake jewelry shops, restoration shops, and shoe shops in this segment. The shops were brightly lit and exceptionally attractive. The third segment had stored electronic things like a refrigerator, ventilation systems, and washing machines. The general population that went While shopping, I listened to some music and video stores. There were also some furniture stores. This area had a lot of them, even stationeries. Everyone has visited the numerous sweets, snacks, and refreshment shops there. In addition to the purchases in the center, there was an amusement area for children. It was loaded with children because it was a moment of escape. all happy and also play amusement in a fun area. The target of the study is to find the products. shopping in shops in Bangalore. Goal

- Understand what customers go on shopping in shopping areas.
- Verify the relationship between the identity of shoppers in shopping areas and gender.
- Know the real difference between the average person's tendency to think that buying in a commercial area of in year one.

II. LITERATURE REVIEW

Taylor and Francis (2018), The authors have revealed that the recommended types are rooted in memory and visual effects. because the end of the book is hard to compare. Shopping malls were established in many different cities. POOJA KHANNA by SURESH SETH (2018), the researcher found that the largest store in India is changing. This study attempted to analyze the impacts on consumers shopping at the supermarket in Tier-II cities. Results of the survey also showed happy, uplifting, hedonistic, irritating, and stimulating. Tarun KUSHWAHA, Satnam Ubeia, and AINDITA S. Chatterjee (2017). The researcher found that shopping in supermarkets increases the sophistication of customers. The purpose of this study was to identify the underlying factors of customer selection for the purchases made at the grocery store. This sample includes 181 active customers in a supermarket. From all the data collected, we can configure these estimates for the grocery store. DR SANDEEP BHANOT (2017), The author examines shopping and shopping habits in India and efforts to identify and differentiate between The model uses the example of 770 store customers across Mumbai and Navi Mumbai. It's not useful to compare the frequency of store visits and store expenses between a man and a woman. In DR. ARCHANA CHANUVAI NARAHARI, DEAD KUVAD (2017), A prospective study on the shopping practices of the "shopping center" in Bhavnagar, Gujarat It is a small rule that entrepreneurs have not yet set up a Kirana store. Shopping malls have become a huge hobby.

AADIL WANI (2017), The researchers found that the first objective of this research was to investigate youth buying behaviors at shopping malls like how frequently they visit the malls and how much time and amount they spend in the shopping mall. This helps retailers examine current and potential patrons, thereby guiding store design and marketing communications strategy. JASVEEN KAUR, CHANDANDEEP KAUR (2016), This research attempts to bring together the observation and findings of research studies related to the shopping behavior of the customers. This study has 2 parts. The first part is about different types of factors, and the second part is about citation analysis. The independent and dependent variables have been presented separately, where the dependent variables include time spent, money spent, out- shopping behavior, and re-patronage intention Amit Mittal, Deepika Jhamb (2016) This study deals with the main attributes that lead to the shopper's patronage of a shopping mall in the Indian context. This study identifies 16 salient attributes. This research has shown a fair degree of convergence between the preferences of shoppers in India. This has taken an important place for future research. MOZHDEH ASADIFARD, AZMAWANI A. Rahman, et al. (2015) This study deals with the establishment of a framework that provides new insights in explaining the relationship between tourist shopping behavior and mall patronage by adapting the theory of planned behavior (TPB) through a quantitative method of research. M. Sadiq Sohil (2015a) The researcher has found a comparative study of both men and women. This data examines differences between the genders associated with mall patronage under empirical research. Therefore, this study finds significant differences in shopping behavior. The survey of 513 shoppers across Saudi Arabia finds significant differences in shopping behavior. PARVATHI VENKATESH, VIJAYA LAKSHMI KANNAN (2014). This study has the concept of gaining widespread adoption by top corporates as it enables companies to serve customers

efficiently, reduce churn, and improve retention rates as well as competitive abilities. The paper concludes with a mapping index, which may help to better understand the customers and the business. H. OZUDURU, Jean Michel GulDMANN (2013), The author reviews and explores the issues and policies that have altered urban dynamics in favor of traditional retailers. P. Vijaya Prasad, Nurul Faddzlina, and Murad Saad (2013), This study was to describe the development of the mobile application for the shopping mall directory. Directions are provided from the current location using a search function to enable consumers to search for shops they wish to visit. This study aimed to investigate the factors of a mall's attractiveness that will influence consumer decision-making in choosing a shopping mall for shopping or buying goods and services.

III. METHODOLOGY

Details and customer ideas Shopping in a marketplace in Chennai The use of value in this document is used to collect a model. 1450 samples are checked. Different things change. It is the age of a man or woman. Depending on the type of air, different types of price, quality, and the largest number of stores in a shopping mall The statistics used are ANOVA and an independent t-tule sample.

SAMPLE

The purpose of the survey was to understand the business environment of the customer's shopping practices in small Indian cities. Data collection is made from a mall intercept structured questionnaire and a managed care login system. Welfare has no system used the sampling method. The newspaper was donated to Allahabad, the city of Tier II in northern India. Customers visiting stores and shops are invited to participate in the survey. The total sample contains 276 completed questionnaires, which are used for analysis. Some items have been added to the questionnaire. A reliability test was conducted by Ahmad et al. (2007). Cronbach's (1951) alpha coefficient is extremely accurate. The elements in the numbers depend on each other. Different age groups are used instead of the real age of respondents because such an arrangement does not necessarily involve respondents. They are less likely to give information about their age. A 20-year old is made up of different generations: generation Y (20–30 years), generation X (30–40 years), baby boomers (40–50 years), and new baby boomers (50 years and over). The stomach is used to set limits for each generation and age of order. The 10-year interval helped to get the right answer as well as the right generation. According to Verdict (2006), the number of runners is higher and they are more careful than a generation ago. shopping for customers' behaviors that reflect their age (Moschis, 2003; Decision, 2006). Table 2 shows the age distribution of the clients.

RESEARCH AND DISCUSSION

The first ANOVA test was performed on tests to understand, but there is a big difference in the big store's gender-responsive behavior. The results are as shown in table 3. The results show that in-store shopping by Indian customers' behavior for different sexes was significant at the 0.05 level for the task. ANOVA results and customer service practices in supermarkets show that men and women have different understandings of the shopping mall in terms of social media. This can be because men perceive big stores as a place where they can be neutral (especially for 20-30-year-old buyers). This one allows them to relax from their daily activities and allows them to interact with friends in an atmosphere of freshness, cleanliness, and modernity. In India, where the problem of fire reduction comes first, the shopping mall has eliminated the need for heat and allows for a pleasant atmosphere. Services and facilities such as the Cineplex, playground, the restaurant, and the gym add a new dimension to the public program not discovered earlier in the small town. Wells built The large shopping base provides the perfect setting for collaboration. The concept of a new shopping mall in a small town is being discussed by very interested buyers. Women in India are still engaged in banned activities and the environment of their relationships is fragile. Indians, an Indian woman, and your family go shopping. For their store, not a place to meet friends but just to accomplish it service to purchase products. Words like "smart buyer" and "food" are very important.

MANAGERIAL IMPLICATION

The study was conducted in Tier II, India. The survey's purpose is to understand the practice of buying small a buyer of a community that does not have (or has too much access) to a retail format and shopping that he is already accustomed to the type of campaign. Investment is linked to the opening of shopping malls in these cities, changing the lives of the average consumer in a small town in India. For many years, India's retail sector has been dominated. an unsupported traditional trading system that is run and managed by the family. Eaters in small Indian cities do not have access to higher levels of money than

urban clients. Local retailers are not the only product brands that conform to their preferences and provide them with credit tools, help with shopping, better conditions, and customized service. The supermarket is expected to have stiff competition from local retailers in a small town. Buyers are attracted to the marketplace because of its ambiance, advanced equipment, and diversity of products. Are they ready to buy the product in the supermarket? This is the key question. The lifestyle of a small-town entrepreneur is different from the city. Most people cannot afford to spend large sums of money on brand products or entertainment provided by the grocery store. A small amount of money can be spent by the middle class family, which does not allow them to spend big money on cinemas, movie theaters, and food parks. Diners in the big cities are well exposed to the good product through a customized distribution method. Customers in small towns watching the development of big stores and big cities' communities are jealous and satisfied with Cineplex, brand museum, and a shopping mall with air-conditioned rooms kind of international. Wealthy people who visit the cities have access to fast food, parking facilities, museums, theaters, and grocery stores. In a typical small town, the buyer still has the ease of shopping in the traditional market. However, the grocery store has opened up a whole new dimension of entertainment and shopping.

Supermarkets and small towns should not be the confusing feast of urban civilization and generalize it to small community eaters. Small business owners are often familiar with small local customers. So, encourage them to watch in supermarkets, where shopping can be a more demanding specialty. To make the store profitable, you have to be interesting to customers not only through air and service but also by focusing on different marketers based on their specific interests. Local retailers and small towns are waging war against the big stores because they believe the stores will affect their business. They use a support system to hold their customers. Smaller retailers have more strategic value than big box stores because they have long-term relationships with customers. The customer is that supermarkets are fascinating as they bring old life back to life. Small town poor in culture. Encourage in-store customer service by organizing the layout of the store according to local needs. The location of a supermarket can make this happen if people are unwilling to visit it for regular shopping. It triggers more valuable experience than utilitarian value.

LIMITATIONS AND FUTURE RESEARCH

The survey was conducted only with customers in one city. Future tests can be performed to make a comparison between shopping practices and supermarkets in Tier II and Tier III cities. Surveys can also be conducted at older retailers to understand why they are shopping. Interest in Buyers for the mall can compare their preferences for local retailers. This will help save on store offerings services and styles according to customer preferences. Money, jobs and education of consumers do not applied to data collection. These changes can be applied to future research to evaluate their impact on trade in supermarkets behavior.

CONCLUSION

Visiting the store is a lot of fun m. As it provides flexibility through repeated daily adjustments to work. The store allowed us to shop comfortably. No smoke and leftovers can be annoying when shopping. Large lights provide extra joy with energy breathing. Shopping has changed slightly from "Kirana" in "Boutiques" and shops such as shopping malls, hypermarkets, grocery stores and lifestyle stores. The store may be the same word for advertising for everyone. Of the broad future of this study is to ensure that people are well. Finally, shopping at the mall is a place satisfaction begins.

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A STUDY ON CONSUMER BEHAVIOUR AND DECISION MAKING WITH SPECIAL REFERENCE TO VIA MONTE.

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Zainab Fathima Shakir

ABSTRACT

This paper aims at studying the consumer buying behaviour and the decision making with respect to Via Monte. It helps in understanding consumer buying motives and analyse factors influencing consumer decisions and choices. It also gives an understanding and knowledge on the impact of branding on consumer decisions and enhances the awareness level of client

There are different types of decisions taken by consumers in order to get a final idea on what to buy, how to buy, how much to buy and when to buy. This paper shows the factors that affect the consumer's decision. It shows the importance to formulate the consumer decision process model as it represents a roadmap of consumers mind that marketers and managers can use to help guide product mix communication and sales strategies. No one buys a product until they have a need for it.

INTRODUCTION

Marketing is the study and management of exchange relationships. It is the business process of creating relationships with and satisfying customers. Because marketing is used to attract customers, it is one of the primary components of business management and commerce. Marketers can direct product to other businesses (B2B marketing) or directly to consumers (B2C marketing).

Once the factors of marketing are determined, marketers must then decide what methods will be used to market the product. This decision is based on the factors analysed in the planning stage as well as where the product is in the product life cycle.

Consumer behaviour is the study of how individual customers, groups or organizations select, buy, use, and dispose ideas, goods, and services to satisfy their needs and wants. It refers to the actions of the **consumers** in the marketplace and the underlying motives for those actions

Nature of Consumer Behaviour:

- Systematic process: Consumer behaviour is a systematic process relating to buying decisions of the customers. The buying process consists of the following step:
 - Need identification to buy the product
 - Information search relating to the \product
 - Listening and evaluating the alternative
 - Purchase decision
 - Post purchase evaluation by the marketer
- Influenced by various factors: Consumer behaviour is influenced by a number of factors which include marketing, personal, psychological, situational, social and cultural etc.
- Different for different customers: All consumers do not behave in the same manner. Different consumers behave differently. The different in consumer behaviour is due to individual factors such as nature of the consumer's lifestyle, culture etc.
- Different for different products: Consumer behaviour is different for different products there are some consumers who may buy more quantity of certain items and very low quantity of some other items.

Applications of consumer behaviour:

1) Analysing market opportunity:

Consumer behaviour study help in identifying the unfulfilled needs and wants of consumers. This requires examining the friends and conditions operating in the Marketplace, consumers lifestyle, income levels and energy influences. This may reveal unsatisfied needs and wants.

2) Selecting target market:

Review of market opportunities often helps in identifying distinct consumer segments with very distinct and unique wants and needs. Identifying these groups, their behaviour and how they make purchase decisions enable the marketer to design and market products or services particularly suited to their wants and needs.

3) Marketing-mix decisions:

Once unsatisfied needs and wants are identified, the marketer has to determine the right mix of product, price, distribution and promotion. Where too, consumer behaviour study is very helpful in finding answers to many perplexing questions. The factors of marketing mix decisions are:

- i) product
- ii) promotion
- iii) Distribution
- iv) Price

4) Use in social and non-profits marketing:

Consumer behaviour studies are useful to design marketing strategies by social, governmental and not for profit organisations to make their programmes more effective such as family planning, awareness about AIDS.

OBJECTIVES OF THE STUDY:

- To understand consumer buying motives
- To understand and analyse factors influencing consumer decisions and choices
- To know the impact of branding on consumer decisions
- To know the awareness level of clients

LIMITATIONS OF THE STUDY:

- Limited number of respondents
- Research is restricted to a particular company and not the topic in broader perspective
- Survey is confined for a period of 1 month
- Changing preferences and opinions of customers
- The result is based on the assumption that the information given by the respondents is true

REVIEW OF LITERATURE

1. The Attribution Process in Consumer Decision Making

Author(s): Richard W. Mizerski, Linda L. Golden and Jerome B. Kernan

Source: Journal of Consumer Research, Vol. 6, No. 2, Special Issue on Consumer Decision Making (Sep., 1979), page number. 123-140

Published by: Oxford University Press

This journal states, Attribution, as a process, is related to consumer decision making by a descriptive model. Published papers that have applied attributional approaches to consumer scenarios are analyzed to highlight both existing problems and opportunities for enhanced understanding. An assessment of the potential for attribution theory in consumer research is offered. It further states that, attribution theory is not a single theory, but an evolution of theories that form a set of major developments in the area of causal attribution. The views of attribution theory are varied in both orientation and conceptual development.

2. Construing Consumer Decision Making

Author(s): John G. Lynch Jr. and Gal Zauberaman

Source: Journal of Consumer Psychology, Vol. 17, No. 2 (2007), page number 107-112

Published by: Wiley

This journal states, how consumers represent outcomes and weigh different decisions. Criteria is critical to consumer behaviour research. Construal-level theory articulates how psychological distance alters the mental representation of inputs and the effective weight given to "high level" and "low-level" criteria. In this commentary, they illustrate the relevance of construal-level theory to issues in consumer psychology, particularly consumer decision making. They discuss how construal levels affect consideration sets and how shifts in weight from high-level to low-level features might lead to consumer regret and dissatisfaction.

3. Consumer Decision Making-Fact or Fiction?

Author(s): Richard W. Olshavsky and Donald H. Granbois

Source: Journal of Consumer Research, Vol. 6, No. 2, Special Issue on Consumer Decision Making (Sep., 1979), page number 93-100

Published by: Oxford University Press

This journal states that, A synthesis of research on consumers' pre purchase behaviour suggests that a substantial proportion of purchases does not involve decision making, not even on the first purchase.

The most pervasive and influential assumption in consumer behaviour research is that purchases are preceded by a decision process. Writers who have suggested models of this process have used varying terminology, but all seem to agree that:

- Two or more alternative actions exist and, therefore, choice must occur.
- Evaluative criteria facilitate the forecasting of each alternative's consequences for the consumers goals or objectives.
- The chosen alternative is determined by a decision rule or evaluative procedure.
- Information sought from external sources and/or retrieved from memory is processed in the application of the decision rule or evaluation procedure.

4. Journal of Marketing and Consumer Research :

The Impact of Celebrity Endorsement on Consumer Buying Behaviour

Author(s): Humaira Mansoor Malik, Muhammad Mehtab Qureshi

Source: ISSN 2422-8451 An International Peer-reviewed Journal

Vol.26, 2016

This journal states, The purpose of this study was to explore the impact of celebrity endorsement on consumer's buying intentions. This study concentrated on discovering the thoughts of Pakistani customers about celebrity endorsement by analyzing

The different characteristics of the celebrity endorsement with respect to consumer's buying intentions. In this study they reviewed the former literature present on the topic of celebrity endorsement. In order to discover the impact of different attributes of celebrity on consumer buying behaviour quantitative approach had been applied. The data has was collected from 150 respondents with the help of structured questionnaire and analyzed by using software SPSS. It was found that some aspects of celebrity endorsement like gender, attractiveness, credibility, endorser type & multiple celebrity endorsement proved to be effective with respect to buying intentions while multiple product endorsement had negative relationship with consumer buying behaviour. In the end the study proves that (Placeholder1) (zainab, 2020)the overall impact of celebrity endorsement on consumer's buying intentions is positive.

5. Consumer Decision Making and Image Theory: Understanding Value-Laden Decisions

Author(s): Kim A. Nelson

Source: Journal of Consumer Psychology, Vol. 14, No. 1/2 (2004), page number 28-40

Published by: Wiley

This journal states that, Consumers are often confronted with value-laden decisions that challenge their principles and beliefs. Many consumers with strong social responsibility principles consider the effects of general corporate behaviour like political views, environmental disasters and of the product's manufacture, consumption, or disposal (like animal testing, environmental harm) on society's overall well-being. Because these product dimensions do not fit easily into traditional decision theories, a new conceptual framework that incorporates and emphasizes the consumer's enduring principles and values was explored in this research study. The results indicate that image theory (Beach & Mitchell, 1987) provides a useful structure for describing the decision process in a value-laden decision context. This study also expands understanding of image theory by examining all 3 images ,i.e, values, goals, and strategies simultaneously in the same decision context for the first time.

6. Explaining self-control and impulse in consumer behaviour

Author(s): Wilhelm Hofmann, Fritz Strack and Roland Deutsch

Source: Journal of Consumer Psychology, Vol. 18, No. 1 (2008), page number 22-26

Published by: Wiley

This journal states, that consumer psychology offers an excellent context for analyzing and understanding human free will as it manifests itself in the human capacity for rational choice (i.e., making rule-based, carefully weighted decisions) and self-control (i.e., overriding momentary impulses to attain long-term goals). They provide compelling evidence that the capacity for free will hinges on self-regulatory resources that can get temporarily depleted by prior acts of choice or self- control. When

resources are depleted, consumers tend to make suboptimal choices and are more likely to be swayed by desires, urges, and cravings - something they may regret in the long run.

7. Consumer Decision Making and Buying Behaviour

Author(s): C. Richard Creek

Source: Proceedings of the Annual Meeting (Western Farm Economics Association), Vol. 32(July 14-17, 1959), page number 80-84

Published by: Western Agricultural Economics Association

This journal states that, there are four major items of decision making and buying behaviour, as stated below:

- a. the process of "shopping?" in a modern supermarket illustrates rational learned buying behaviour.
- b. "Impulse" buying in the supermarket is a part of the process of learning by experience.
- "rational" buying behaviour is according to the desires and motives of the consumer or purchasing agent
- "changing taste" is exerting more influence on buying behaviour and may be a factor of rationality.
- "price" will become less important in decision making to more people as family incomes and discretionary purchasing power increases.

8. Consumer Behaviour in Indian Perspective.

Author(s): Suja R. Nair.

Source: Himalaya Publishing House, Mumbai, 2011, page number 355.

This journal states the different views of consumer decision making with special reference to Schiffman and Kanuk's model of decision making.

The various models of consumers are:

- a) An economical view(which was criticized for being too idealistic and simplistic)
- b) Passive view (which was criticized as it failed to show the pragmatic view of the consumers)
- c) Cognitive view
- d) Impulsive view

It also says that decision-making processes can be categorized into three based on the interest of the marketer:

- a) Limited problem solving or Dissonance reducing buying behaviour,
- b) Complex buying behaviour or Extensive problem solving, and
- c) Habitual buying behaviour or routinised response behaviour.

9. A Study on loyal customers of certain brands

Author(s): Urath, Vinod, Narayanan N. R.

Source: Clear International Journal of Research in Commerce & Management, Dec 2013, Vol. 4 Issue 12, page number 45-48

This journal states, there is always a connect between the patronisation or loyalty towards a brand and the extend as well as the nature of images that befall on the mind of customers of those brands is the view point of theorists' and they call such an effect as Exposure-familiarity effect and this type of an effect is noticed in the low involvement product purchases. The said imagery could be well recognised by the nature of the recall by the respondents' and thus one can find out the patterns of such recollections and come to a fair amount of meaningful conclusion on what constitute a brand. This study uses unaided recall to find out the pattern of imagery existing in the mind of the customers of a low involvement product among a segment of Management students. The study is exploratory in nature and is consequently not elaborate in the sample selection. The schedule used for the study is an open ended one which extract whatever associations formed in the mind of the respondent about the brand. Result

shows clear cut differences in the way the images are formed for different brands in this product category along cognitive and affective lines.

10. Consumer Ethnocentrism: Its antecedents and consequences with reference to “millenials in India”

Author(s): Tajeja, Natasha

Source: Clear International Journal of Research in Commerce & Management . May2017, Vol. 8 Issue 5, page number 48-52

This journal states that, With the removal of trade barriers in India, it has become easy for the foreign firms from all over the country to enter the Indian markets and tap its consumers. But what has been a challenge for the firms is gaining the consumer acceptance of the foreign products. Therefore, the marketing literature poses Consumer Ethnocentrism a major hindrance in consumer evaluation and acceptance to the foreign products. Consumer ethnocentric tendencies as seen through various researches play a significant role in determining the purchase behaviour of consumers towards domestically produced goods and foreign products. The aim of this paper was to study the factors triggering ethnocentric tendencies amongst the consumers and discussing the millennial segment of the consumer population in India in depth in the present context as this is still an unexplored dimension of Consumer Ethnocentrism. The paper also attempted towards tracing the history of such a concept in our country and how such a concept revived itself in the wake of current developments in the country. Based on findings from the study, the paper spells out various strategic implications for both domestic and international marketers in gaining acceptance of their products among different markets, consumer segments, niches and provides directions for future researches.

11. The impact of the perceived quality, customer satisfaction, brand trust and contextual factors on brand quality.

Source: Clear International Journal of Research in Commerce & Management . Mar2013, Vol. 4 Issue 3, page number 83-89

Author(s): Rizwan, Muhammed; Usman, Ali; Hussain, Tajamul; Shafiq, Akasha; Rauf, Sana; Aian Ayaz, Qurat ul

This journal states, Every day, a customer makes several purchase decisions. The numbers of decision are based on brand loyalty. The purpose of this research was to investigate the effect of the perceived quality, customer satisfaction, brand trust and contextual factors on brand loyalty of K&N's product in Pakistan. Data was collected through self-administrated questionnaires from users of K&N's in city Bahawalpur. They had taken a sample size of 200 and the data analysis was done through regression techniques. The results showed that brand trust has a strong and significant relationship with brand loyalty.

RESEARCH DESIGN

Statement of the problem:

There is a need to understand the consumer buying behaviour towards the in-house products in order to understand and withstand competition, satisfy the needs of the consumer and provide innovative products so as to retain the customers. To understand their decisions and choices, it's very important and necessary to understand the factors and attributes influencing their decisions leading to their choice of products.

Scope of study:

The scope of the study is to identify the buying behaviour of consumers towards the products at Via Monte.

It aims to understand the factors that influence consumer's decisions and choices.

This topic and area of study is of utmost importance as it informs us researchers of the needs, wants, demands, lifestyle and impulsive decisions of consumers and customers, which is crucial to understand and analyse for the successful and long run of the business.

Methodology:

Research methodology is the process used to collect information and data for the purpose of making decisions for the business. Research methodology includes interviews, surveys, observation, reviewing published records and could include present as well as historical information.

Research methodology on basis of nature, can be divided into descriptive and analytical. Both these methods have been adopted to go about with the research in the best possible way.

Descriptive research is a method that describes the characteristics of the population or phenomenon that is being studied.

The following steps were taken to complete the survey:

Step 1:

Identifying respondents and fixing sample size.

Step 2:

Preparing questionnaire in relevance to the framed objectives.

Step 3:

Distributing the questionnaire amongst customers.

Step 4:

Analysing and interpreting the data generated through the questionnaire.

Step 5:

Presentation of data in tabular form along with graphical representation.

Sources of data:

Primary data: it is data collected by the researcher directly from the source from which its coming from, by using methods like surveys, interviews, experiments and observation.

It is the information collected specifically for the research purpose.

Primary data has been used in this research. The data has directly been collected from the customers of Via Monte through questionnaires distributed to them and personal interviews.

Sampling design:

Sampling unit- here, the samples are the customers of Via Monte

Sample size- the sample size for this study has been limited to 31 customers of Via Monte with reference to the store at Commercial street.

Sampling method - the sampling procedure is convenience non probability sampling.

Tools for data collection and analyses:

Tools and instruments under this area of study include questionnaires , personal interviews, Likert scale and reports taken from research scholars.

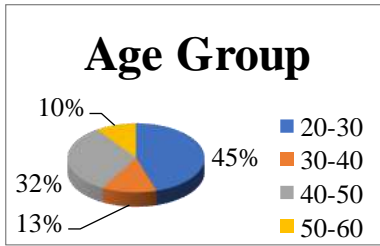
A questionnaire is a set of printed or written questions with a choice of answers, devised for the purpose of a statistical study or survey. The questions can either be open ended or close ended.

This method provides vital and accurate information as it is directly taken from the customers without any bias.

After all the data was collected, it was put into pie charts which made analysis and interpretation easier.

DATA ANALYSIS AND INTERPRETATION

Demography of respondents



Majority of the customers (or potential customers) are comprising of youth ranging from the age of 20 to 30, which is 45% of the total respondents. This might be due to the variety of attractive and innovative pieces of clothing Via Monte has to offer to them which has mainly been targeted to the youth. Whereas, the age group of 50-60 had the least respondents, which is 10% of the total. The respondents belonging to this category, most often visit to buy just shirts and warm coats.

1. Have you heard of Via Monte?

74%

74% of the respondents had heard of Via Monte prior to their visit, while 26% were previously unaware of Via Monte, and learnt about the brand upon their visit to the store. On questioning how they came across Via Monte, their responses comprised of references from friends and family. This shows that their marketing can be improved due to only word of mouth being their means of awareness. They can branch out to other forms of advertising.

2. Frequency of buying

[Empty box]

There were no respondents for buying once every month owing to the fact that the clothing line of Via Monte is not meant for everyday wear. 35% of the respondents opted for purchasing at the store once in 6 months, which would mean they have a need to purchase new formal wear every 6 months. 39% of the total sample, opted for purchasing 'once a year' which means they have no necessity of buying formal wear every 6 months.

3. Opinion on Via Monte.

[Empty box]

52% of the total respondents consider Via Monte as a luxury brand. Whereas, 48% perceived it to be a fashion label. 15 respondents considered the pricing to be a little on the higher side due to which they considered Via Monte as a luxury brand and 16 respondents were of upper middle to higher class of society for whom the price seemed as per usual due to which they consider Via Monte like any other fashion label.

4. Prefer buying suits online on the Via Monte website

22% said yes to shopping on the official website of Via Monte , which could mean they have time constraints and are unable to go shop at the store. Whereas 78% opted for ‘no’, because of the lack of “personal touch”.

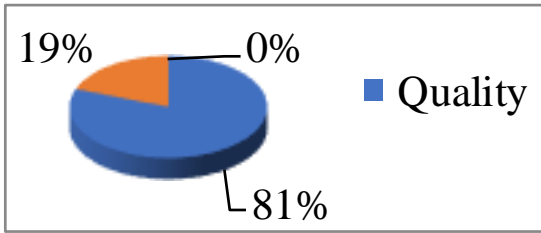
5. Factors influencing choice of clothing brand

Most of the respondents opted for ‘family’ as being the factor influencing them the most. 39% of the respondents were under this category. 19% of respondents were for workplace, as they are required to dress up a certain way while going for the job, which is most often, formal wear. The remaining respondents chose between peer group, advertisements and income constituting to 26%, 10% and 6% respectively.

6. Shop with a budget

13% and 45% of the customers strongly agreed and agreed to shopping with a budget. Which was followed by 29% of customers being neutral. On questioning them on why they were neutral, I came to the understanding that they shop and purchase on what is required irrespective of the price. 4 respondents disagreed to shopping with a budget.

7. Factors building a good brand image



81% agreed that quality is the most crucial aspect when it comes to building the brand image. 19% are of the opinion that pricing is the factor influencing brand image the most.

8. Brand Loyalty



36% of the respondents agreed that they are brand loyal which means they wouldn't switch their brand preference. 35% were neutral to the statement which means they may or may not change their brand preference and their choices and decisions are very situational.

9. Recollection of a brand



35% were of the opinion that the brand logo helps them recall the brand. Least was given to brand name with only 3 respondents choosing that particular option. The remaining 29% and 26% were given to advertisements and tagline.

10. Attributes attracting purchase at Via Monte



52% of the total are of the opinion that the quality of products provided by Via Monte attracts them to purchase from them. 29% said that the store location is what attracted them.

11. Factors influencing purchase



55% of the respondents were influenced to visit and purchase from Via Monte only on recommendation from friends, family and peer groups.

12. Via Monte's Competitors

Arrow is considered to be the strongest competitor of Via Monte due to its excellent quality of products and services. 29% of the respondents were of the opinion that arrow is the strongest competitor. 3% was of the opinion that Park Avenue could be considered as competition to Via Monte.

13. Occasion for purchase

45%, purchase from Via Monte on the occasion of some festival, followed by 23% saying they purchase for weddings due to the different suiting they provide.

14. Delay between your purchase decision and the actual purchase time

There was no delay between the purchase decision and actual purchase time of the customers which constitutes to 74%. 26% showed a time gap between the purchase decision time and actual purchase time.

15. Will you stick to the same product if the price increases?

On asking the customers if they'd stick on to the same product even if the price increases, 55% were unable to give a fixed answer, therefore said they may or may not.

26% of the respondents upfront said they would change their brand preference if the price of the products increases.

16. Switch your brand preference if you get some promotional scheme with another brand

On asking the respondents whether they would switch their brand preference if they get some promotional scheme with another brand, 16% respondents proved to be 100% brand loyal and said they wouldn't. 42% said they would change their brand in that case. The remaining 42% were of the opinion that they may or may not.

17. You would enter a store only if...

16% of the respondents would visit the store only when there was a need to buy something. 84% of the total, said they'd visit the store even when there was no need to purchase anything if they found the visual merchandising at the store window attractive.

18. Revisited Via Monte only because of the approach of the salesman

5 of the respondents didn't answer the question, which could mean it was their first visit to the store.

19. Experience at Via Monte



26% and 45% were very impressed by their experience at Via Monte and considered it to be excellent and very good respectively.

20. Most likely to visit Via Monte again?



45% of the respondents were sure to visit Via Monte again as they were impressed by everything they witnessed at the store. 55% of the respondents seemed unsure and said they may or may not visit again, but were sure to recommend Via Monte to others.

SUMMARY OF FINDINGS

Findings

1. Maximum of Via Monte’s customers comprise of youngsters, between the age of 20-30.
2. Majority of the customers had heard of Via Monte prior to their visit.
3. Most customers purchase from the store once a year at least.
4. Via Monte is considered to be a luxury brand, where as its more of a fashion brand
5. Although people love online shopping, suits aren’t something they’d risk purchasing online.
6. Family plays an important role in an individual’s choice of clothing brand.
7. Most customers shop with a predetermined budget.
8. Quality is a crucial aspect in building brand image.
9. Via Monte has a few loyal customers.
10. A good brand logo helps individuals recall a brand.
11. Good quality and pricing attract potential customers towards Via Monte.
12. Family and friends influence an individual’s purchase decision.
13. Arrow is considered to be Via Monte’s strongest competitor.
14. Maximum sales at Via Monte occur during festivals and wedding seasons.
15. The time gap between purchase decisions and actual purchase is due to the need of more innovative products.
16. Loyal customers might stick on to the products even if there’s an increase in price.
17. Customers might not continue purchase at Via Monte if they get promotional schemes with other brands.
18. Store layout and visual merchandising play an important role in attracting and retaining customers.
19. The salesman’s approach and good communication skills lead to customer satisfaction.
20. Most customers were happy with their experience and service provided at Via Monte.
21. Customers are most likely expected to revisit Via Monte.

CONCLUSIONS:

From the above study, we can determine that improving and enhancing brand image and increasing the awareness of the brand is directly proportional to sales. Customers buy products only when there is a need and most often have a predetermined budget. Being a brand selling suits and formal wear, there is not much impulsive buying of consumers. Loyalty of customers can be improved by giving them recognition. Family and friends play an important role in an individual's choices and decisions. Quality, pricing and communication are factors considered by individuals when they choose a brand.

Suggestions:

Via Monte must improve their marketing strategies so as to reach out to more people and retain existing customers, this will also help them beat competition and give them an upper edge over other competitors.

Other researchers can further elaborate on this topic, as consumer buying behavior, choices, preferences and decisions are very subjective and situational and change from time to time.

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APPENDIX

Questionnaire for customers

1. Name and age
2. Have you heard of Via Monte?
 - Yes
 - No
3. How often do you buy from Via Monte?
 - Once a month
 - Once in 6 months
 - Once a year
4. What in your opinion is Via Monte?
 - Fashion brand
 - Luxury brand

5. Would you prefer buying suits online on the Via Monte website?
 - Yes
 - No
6. Which factor influences you the most while choosing your clothing brand?
 - Peer group
 - Family
 - Workplace
 - Income
 - Advertisements
7. Do you shop with a budget?
 - Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly disagree
8. Which of the following according to you helps build a good brand image?
 - Quality
 - Pricing
 - Communication
9. You are a brand loyal customer.
 - Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly disagree
10. How do you recall a brand?
 - Brand name
 - Brand logo
 - Tagline
 - Advertisements
11. Which attributes attract you to visit Via Monte?
 - Brand name
 - Price
 - Quality
 - Store location
12. What influenced you to buy from Via Monte?
 - Advertisements
 - Shop display
 - Word of mouth/family/friends
13. Who do you think are Via Monte's competitors?
 - Arrow

- Allen solly
 - Van heusen
 - Peter England
 - Park avenue
 - Raymonds
14. On what occasion do you make your purchase?
- Festivals
 - Weddings
 - Gifts
 - Offers
 - When the need arises
15. Was there a delay between your purchase decision and actual purchase time?
- Yes
 - No
 - If yes, why?
16. Will you stick to the same product if the price increases?
- Yes
 - No
 - Maybe
17. Would you switch your brand preference if you get some promotional scheme with another brand?
- Yes
 - No
 - Maybe
18. You would enter a store only if...
- You had to buy something
 - Visual merchandising at store window was attractive
19. Have you revisited Via Monte only because of the approach of the salesman who attended to you?
- Yes
 - No
20. How was your experience at Via Monte?
- Excellent
 - Very good
 - Good
 - Satisfactory
 - Poor
21. Are you most likely to visit Via Monte again?
- Yes
 - No
 - Maybe

A STUDY ON CONSUMER PERCEPTION TOWARDS SUSTAINABLE BANKING SERVICES WITH SPECIAL REFERENCE TO BANGALORE CITY

Theresa Marie Antionette da Costa

ABSTRACT

Banks main objective is to earn profit by providing services to the public. But they cannot focus on profits if it has a negative effect on the environment. Green banking seems to be the best solution to satisfy both goals i.e. profit and saving the environment. Green banking is an environmentally friendly and a sustainable method of banking which focuses on ethical and green banking practices. This main aim of green banking is to reduce the use of paper in the banking sector, increase the use of technology and make banking services more eco-friendly, which will positively impact the environment in the long run. In order for this to work, the perception and satisfaction of the customer is a key factor as they are the ones who use the banking services. This helps to reduce the carbon footprint and make the country a better place to live. It reduces the cost of transaction and makes banking activities easier. Green banking can also be referred to as ethical banking or sustainable banking as it encourages the use of environment friendly and sustainable methods in the banking industry. This paper focuses on the awareness and satisfaction of e-banking practices of banks in Bangalore and how the various demographic factors is influenced by sustainable banking.

Key words: sustainable banking, environment friendly, paperless banking, customer satisfaction.

INTRODUCTION

The banking sector in the country plays a very important role as it helps in economic growth and development and banks are now trying to introduce ways to protect the environment. To satisfy the requirement of protecting the environment, banks have introduced green banking services. Green banking is a method used by banking in the country to reduce the carbon foot print, thus helping the country to grow sustainably and environment friendly. It also refers to the extent of which banks provide green and ethical banking services and policies. It is one of the latest trend in the banking system and banks are trying to incorporate newer strategies to see that there is sustainable economic development and to help promote environment friendly practices in the country.

Green banking practice could also be referred to as a paperless banking. It helps to reduce the cost of banking services and also helps in maintaining sustainability in the environment. It could refer to making technological enhancements, operational developments and a change of the client's behaviors and habits in the banking sector (Oviya, 2020). This modern form of banking is not the same as online banking.

Green banking focuses on internal aspects like the use of technology for day to day working of the business. Using technology instead of paper saves costs and daily tasks like the payment of salaries, sending important documents to clients, transferring funds using RTGS can be done much faster. It also looks at the broader aspect of the society and changing the mindset of the people to switch to more sustainable and ecofriendly method as it has benefits not only for the present but also for the future generations.

The main goal of green banking is to motivate customers to use e-banking services as it helps to reduce imbalance in the environment as well as improve sustainability (Gupta, Goplani et al., 2020). It also helps to make transaction easier and reduce the cost as well (Madhumathi and Nagadeepa, 2020). It reduces the harm to the environment and protect the countries natural resources. E-banking incorporated the technological and organizational changes and helps to change the customer view for the better. With e-banking, customers can make payment for bills online instead of going to the bank to make the payment (Prabhu,2021)

There are a lot of methods that banks could follow to go green. Firstly customers can open an online savings bank accounts using an online platform. They can make payments and deposits online through their account electronically. Using this method helps to reduces the amount of paper used to a great extent. Banks can send an electronic copy of the financial statements of the customer instead of sending a printed version. Customers can make payments of the electricity bill, phone bill. Internet bill, card bill, loan payments and so on electronically. This helps to save paper and the document for the same can be

documented and recorded safely. The lasted for of e-banking is the mobile banking system where customers can transfer funds, make payments, check the accounts balance and so on through their mobile phones (Prabhu,2021). This makes transactions easier, faster and safer.

By using the e-banking method, banks are helping to reduce the carbon footprint and make the country a more sustainable place to live in. it also helps banks to become more successful and both the customers and employees of the banks will feel content that they are catering to the needs of the present and future generation as well.

OBJECTIVES

- To identify the determinants of sustainable banking services that affect consumer perception.
- To explore the relationship between selected demographic variables and determinants of sustainable banking services that affect consumer perception.
- To examine the relationship between the determinants of sustainable banking services offered by banks in Bangalore City and the overall satisfaction of consumer towards sustainable banking services.

RESEARCH PROBLEM

Now a days, green banking practices are become very popular. Especially during the pandemic, many people were forced to switch to online mode of transactions. Green banking is a methods where banking try to reduce the carbon footprint and the use of paper and increase technology usage in banking services. This helps to make banking sector more sustainable and environment friendly, both for the present and future generations. Banks are trying to adopt these practices to save paper, fuel and energy. This paper was mainly conducted to understand the awareness of green banking practices of people in Bangalore. It was also found that not many research papers were conducted in India. This paper could also bring awareness of e-banking practices in banks and could motive people to use these facilities provided by banks.

RESEARCH QUESTIONS

This paper attempts to understand the awareness of e-banking practices in Bangalore. It attempt to answer a few questions. Firstly what are the factors that determine the use of sustainable banking practices in banks in Bangalore? The paper also tries to see the influence of demographic variables on the sustainable practices of banks.

LITERATURE REVIEW

Green banking is an environment friendly practice, followed by banks to reduce the carbon foot print in banking activities and increase the use of technology to make banking practices more sustainable and environment friendly. It is a method where banks are encouraged to use the IT and the physical infrastructure of the bank as efficiently as possible to reduce or remove the wastage of the impact caused to the environment. It also refers to what extent the banks are actually practicing these green and ethical polices (Oviya, 2020).

Green banking also refers to the development of inclusive strategies to improve the sustainable economic development of the country. It allows banks to use environment friendly investment and to also give more priority to the industries who have already gone green or who are trying to go green. This will motivate more industries to go green and help to benefit the natural environment (Tejaswini and Swetha, 2019). Green banking not only includes operational improvements, technological improvement and changing the habits and behaviors of the client of the banks while promoting environment friendly and sustainable practices. These practices could include payment of bills online instead of physical going to the office or mailing them, using the online methods of banking like google pay or phone pay and so on to support the green banking initiatives. Green banking focuses on the economic growth and development of the country in terms of quantity and quality and helps to change the economic growth for the better. It also helps in the economic growth of the country because banks are one of the main support of financing investments and can promote a responsible investment and environment sustainable investment.

Green banking can be the use of some digital tools like mobile banking, e-banking, green loans, e-statements and many other activities (Charan and Dahiya, 2019). (Ganesan and Bhuvanewari, 2016)

said that it could also be by using the green methods to check accounts, using green credit cards and mobile banking to save paper and help the environment. It could also be partnered with the sustainable goals and using some innovations and responsible consumption and production to improve the competitiveness of the banks and consumer satisfaction and improve the job performance of the employees (Dixit and Dixit, 2020).

The study has shown that the demographic variable like age, gender and occupation of the banks customers have a significant difference in accepting the use of e-banking services. Majority of the young people have accepted it and are using it. But the aged people are either not aware of the e-banking services available or they are hesitant to use it because of the lack of technological knowledge about e-banking. They are also more comfortable using the traditional method of banking. It was seen that the young people and students seemed to have accepted it positively and are frequently using it for their daily transactions (Madhumathi and Nagadeepa, 2020). Green banking helps to get customer loyalty because the modern customers feel they are helping the environment by using and following green practices of the banks and this eventually builds a bigger customer loyalty (Sun et al., 2020). Some factors have a direct and positive relationship between the customer satisfaction and the ease of using the features, value creation, trust features, social and environmental concerns and the customer satisfaction (Herath, 2019)

Green banking firstly helps to reduce the use of paper as most companies try to use technology to carry on their day to day operations. For example auditing, reporting the statements of accounts and financial statements can be done online. This helps to reduce the use of paper and also make it easier for banks to function. This in turn helps to avoid most of the paper work and helps to control deforestation. It also helps to bring an awareness about the environment and sustainable practices and encourage more businesses to work in the same way. This helps to increase the brand image of a company. Banks can provide loans at a lesser rate especially when it comes to buying environmentally friendly products and projects, green building projects, electric and fuel efficient vehicles. This helps to reduce the cost and also increase profitability and sales for the company (Dipika, 2015). Green banking motivates customers as there is accuracy in work but not many use it due to the lack of awareness or knowledge of green banking practices (Karimikonda and Sankala, 2016)

According to (Nayana, 2017) some of the challenges in green banking were lack of awareness of e-banking services, time for customers to adopt e-banking services were high, the technology used in e-banking was high, less educated customers found it challenging, many customers were not willing to pay for some green banking services, protection of customer's data was a challenge and training the bank employees on the new green banking practices.

Green banking is one of the latest trends in the country. It helps to reduce the carbon footprint and increase the use of technology to make banking practices more sustainable and environment friendly. It helps to increase the quality of service of the management of the bank by making sure that the transactions are carried on without any errors. In order for this to work, the banks need to regularly check if the customers are satisfied with the practices. The banks should motivate the customers to slowly switch to the e-banking facilities. The management should make sure that information provided to the customers is timely and accurate (Iqbal, 2017). E-banking is beneficial to individual, the banks and the country as well. So banks should see that customers are informed about the e-banking facilities and motivated to use them.

RESEARCH METHODOLOGY

This research was conducted in order to develop an understanding about the customer's perception of sustainable banking in Bangalore. First a review of literature green banking was done on research papers to get a better understanding about the topic. This paper is descriptive in nature, it is a cross sectional data and it is based on both primary data.

Sources of data

To analyze the customer's satisfaction on e-banking practice of banks in Bangalore primary as well as secondary data was used. The primary source of data or information was through a well structure questionnaire. The data was collected from a sample of 152 respondents and a convenience non-probability method was used. The questionnaire included demographic variables like age, gender, educational background, occupation, monthly income and place of residence. It also includes questions on awareness of e-banking, influential factors, the services currently used and the overall satisfaction. The secondary sources of information was collected from research papers dated 2016 onwards.

Statistical tools of analysis used

The following tools are used in the analysis of data:

- Chi square test
- One Way ANOVA
- Regression

Hypothesis

H₀: There is no association between age group and mode of awareness on the types of e-banking services offered by banks.

H₁: There is association between age group and mode awareness on the types of e-banking services offered by banks

Since P value is .000 which is lesser than .050, there is sufficient evidence to reject the null hypothesis. So it is inferred that there is an association between age group and mode of awareness on the types of e-banking services offered by banks.

H₀: There is no association between gender and awareness on all types of e-banking services offered by banks.

H₁: There is association between gender and awareness on all types of e-banking services offered by banks

Since P value is .878 which is greater than .050, there is sufficient evidence to accept the null hypothesis. So it is inferred that there is no association between gender and awareness on all types of e-banking services offered by banks.

H₀: there is no significant difference on the overall level of satisfaction of e-banking experience obtained by customers of different age groups

H₁: there is a significant difference on the overall level of satisfaction of e-banking experience obtained by customers of different age groups

Since the P value is .004 which is less than .050, there is sufficient evidence to reject null hypothesis. Therefore it is inferred that there is a significant on the overall level of satisfaction of e-banking experience obtained by customers of different age groups.

RESEARCH FINDINGS

Green banking is an environmentally friendly method of banking which uses sustainable and ethical practices. It helps to reduce carbon footprint and in turn saves the environment. It can be done in many ways such as the use of online transfer of funds, mobile banking and so on. Primary data was collected in the form of a questionnaire to understand the objectives. It was seen that from a sample of 152 respondents, 43.4% were male and 56.6%. The age groups were evenly distributed, 18.4% were of the age group 18 – 25, 14.5% were between 26 and 35, 19.7% were between 36 and 45, 30.3% were between 46 and 60 and 17.1 % were above the age of 60. The employees were from different occupations like students, homemaker, government employee, private company employee, business professional, retired, teacher and self-employed.

To understand if there was an association between the demographic variables and sustainable banking, Chi square test was conducted and the following were the results obtained. When the awareness of the customers towards e-banking was analyzed, it was found that the P values of all the demographic variables namely age, gender, educational background, occupation, monthly income and place of residence was greater than the significant value and there was no association between the demographic variables and the awareness of the e-banking services. When the mode of awareness was analyzed with the demographic variables, it was found that there was no association between the mode of awareness and demographic variables like gender, monthly income and place of residence, but there was an association between the mode of awareness and age, educational background and occupation. With respect to the type of banks used, it was found that there was no association between the types of banks and gender and place of residence of the customers but there was an association between the type of banks and age, educational background, occupation and monthly income.

In order to understand if the demographic variables have an influence on the overall satisfaction of the customer, an ANOVA test was conducted and the results obtained were as follows. It was found that the P value of the demographic variables like age, educational background, occupation and monthly income were less than the significant value and hence there was a significant difference between the variables and the overall satisfaction. On the other hand, there was no significant difference between the overall satisfaction and the demographic variables of gender and place of residence.

To find out if the essential determinants of e-banking services have an influence of the overall satisfaction of customers, a regression analysis was conducted and the results were as follows. It was inferred that there was a significant influence of the preference to use e-banking services, influential factors and the essential aspects of e-banking on the overall level of satisfaction. Whereas there was no influence of awareness of services and the e-banking services currently used on the overall level of satisfaction of customers.

It was also found that the essential services like the ease of using e-banking services, the clarity of e-banking rules, complex procedures, reliability, transparency, quality of service, simple application procedure, server issue, connectivity issue, free from security issue, account balance enquiry and details of transaction has no influence or association with the overall level of satisfaction.

There is no association between the services the customer currently uses like the services customers currently use like ATM, NEFT/RTGS, internet banking, mobile banking, SMS banking, telephone banking, debit / credit card, digi locker, utility bill payment, ticket booking, recharge prepaid mobile bill, insurance services, mutual funds on the overall level of satisfaction.

There is no association of the e-banking services that customers currently use like ATM, NEFT/RTGS, mobile banking, SMS banking, telephone banking, digi locker, utility bill payment, ticket booking, recharge prepaid mobile bill, insurance services, mutual funds on the overall level of satisfaction, but there is an association or influence of internet banking and debit / credit card on the satisfaction level.

There is no association of the influential factors like transfer of funds, time saving, ease of usage, safety, direct access, referral by friends, and curiosity but influence of security, referral by relatives and status symbol on the overall level of satisfaction.

There is no influence of the factors like visit to bank rather than using E-banking services, visit the bank to make a deposit, visit the bank to get advice for investment options, visit the bank to inquire about account balance and frequently using the atm but influence of visit the bank to withdraw cash, frequently using e - banking transaction and transfer fund for online purchasing on the overall level of satisfaction.

DISCUSSION AND ANALYSIS OF FINDINGS

Green banking is also called ethical or sustainable banking. It tries to encourage the use of environment and sustainable practices by including the use of technology and using customer preferences in banking. There are many ways of e-banking like using an online banking instead of branch banking to pay bills, mobile banking and so on. These practices not only reduce cost but also save time and reduce wastage of resources. It also reduces the use of paper which eventually helps the environment.

Some respondents were not aware of green banking as it is a relatively new term but some are already familiar with the green banking practices and are already using them. Especially during the pandemic many people were forced to switch to the online method of transactions to stay safe and this has helped in the success of e-banking or sustainable banking practices in the country.

But in order for this to work the employees of the banks should be well trained in these green banking practices and that will help to encourage more consumers to use these practices. This technology based practice helps the customers by reducing cost and time of processing and also increases the good image

of the bank in the market. The employees working in the bank feel proud of working in these organisations which are helping the environment. Using green banking practices reduces the work load and stress of the employees as the records of the transactions of customers are mainly saved online and it helps to be more reliable and accurate.

In order to understand the topic better, statistical tools such as Chi square, ANOVA and regression were used and the findings were mentioned above. The demographic variables such as age, gender, education background, occupation, monthly income and place of residence in relation to the sustainable banking were studied.

It is interpreted that the level of awareness on all types of e-banking services offered by the banks is not associated with demographic factors like age group, gender, occupation and place of residence. Which means that the level of awareness is the same among these demographic variables and the demographic factors don't affect the awareness of customers about e-banking services offered by the bank.

On the other hand it was seen that the level of awareness on all types of e banking services offered by banks was different among different educational background and monthly income, which means that based on the educational background and monthly income of customers, the awareness of e-banking services could differ. It may be because, with different experiences in education the customer will be aware of different banking practices and that will influence his awareness and usage of the same.

On analysing the mode of awareness of the e-banking services on customers, it was seen that there was an association between the mode of awareness on the types of e-banking services and demographic variables such as age, educational background and occupation. It is interpreted that the mode of awareness on the type of e-banking services offered by the bank with respect to these demographic variable is different. It was also seen that there was no association between gender, monthly income and place of residence. It is interpreted that the mode of awareness on the type of e-banking services offered by banks with respect to these demographic variable is the same.

Analysing the type of banks that the customer hold have accounts in, it was seen that there was an association between demographic variables such as age group, educational background, occupation and monthly income and the type of banks that the customers have their accounts in. It is interpreted that the type of banks that the customers have their account vary with different age groups, education backgrounds, occupation and monthly income. On the other hand it was seen that there is no association between gender and place of residence and the type of banks with the customers have their accounts in. It is interpreted that the type of bank with the customers have their accounts is same irrespective of gender and place of residence.

On conducting an ANOVA test to find if the demographic variables have an influence on the overall level of satisfaction of the customers, it was seen that there was a significant difference between the overall level of satisfaction of e-banking experience obtained by the customers of different age groups, education background, occupation and monthly income. It means that the overall level of satisfaction of e-banking experiences obtained by the customers is different based on different age group, educational backgrounds, occupation and monthly income. On the other hand it was seen that there was no significant difference on the overall level of satisfaction of e-banking experience obtained by customers of different gender and place of residence. This means that gender and place of residence have no effect on the overall level of satisfaction of e-banking experiences of customers.

To understand whether the determinants of e-banking services have an influence on the overall satisfaction level of the customers a regression analysis was conducted and the results were mentioned above.

On comparing the preference of customers on performing certain activities like visiting the bank rather than using e-services, visiting a bank to meet deposit, to get investment options, to enquire about the balance, to withdraw cash, to transfer refund for online purchasing and comparing it with the overall satisfaction of a customer, it is seen that there was no significant difference on the preference of these activities on overall satisfaction. This means that these factors do not exert significant influence on overall satisfaction of the customers.

When the influential factors of using e-banking services such as transfer of funds, time saving, ease of usage, safety, security, direct access, referral by friends and relative, status symbol and curiosity were analysed to find if there was a significant difference on overall satisfaction, it was inferred that there is no significant difference of these factors on overall satisfaction. This means that they don't exert a significant influence on overall satisfaction.

When the awareness of e-banking services and the e-banking services of the customers currently used such as ATM, internet banking, mobile banking, SMS banking, telephone banking, debit and credit

cards, digilocker, utility bill payment, ticket booking, insurance services and mutual funds were analysed to find if there was a significant difference on the overall level of satisfaction, it was found that there was a significant difference between these factors on overall satisfaction and hence we can say that it does exert significant influence on overall satisfaction of customer.

Lastly the essential aspects of e-banking services such as the ease of using e-banking services, clarity on e-banking rules, the complex procedures of using the services, transparency quality of service, simple application procedure, connectivity issues, details of transactions and account balance enquiry were analysed to see if there was a significant difference on the overall level of satisfaction, it was inferred that there is no significant difference of these factors on the overall level of satisfaction and hence we can say that it does not exert significant influence on overall satisfaction of customers.

On analyzing the individual factors it is inferred that there is no association between the preference of the factors and the overall level of satisfaction on e-banking experience. The services like visit to bank rather than using E-banking services, visit the bank to make a deposit, visit the bank to get advice for investment options, visit the bank to inquire about account balance and frequently using the atm purchasing have failed to exert sufficient influence on the overall satisfaction the customer derives on e-banking services. It is also inferred that there is an association between the preference of the factors and the overall level of satisfaction on e-banking experience. The services like visit the bank to withdraw cash, frequently using e - banking transaction and transfer fund for online purchasing have exerted sufficient influence on the overall satisfaction the customer derives on e-banking services.

It is inferred that there is no association between the factors of influence and the overall level of satisfaction on e-banking experience. The services like transfer of funds, time saving, ease of usage, safety, security, direct access, referral by friends, referral by relatives, status symbol and curiosity have failed to exert sufficient influence on the overall satisfaction the customer derives on e-banking services. It is also inferred that there is an association between the factors of influence and the overall level of satisfaction on e-banking experience. The services like security, referral by relatives and status symbol have exerted sufficient influence on the overall satisfaction the customer derives on e-banking services.

It is inferred that there is no association between the awareness of the e-banking services and the overall level of satisfaction on e-banking experience. The services like ATM, NEFT/RTGS, mobile banking, SMS banking, telephone banking, digi locker, utility bill payment, ticket booking, recharge prepaid mobile bill, insurance services, mutual funds have failed to exert sufficient influence on the overall satisfaction the customer derives on e-banking services. It is also inferred that there is an association between the awareness of the e-banking services and the overall level of satisfaction on e-banking experience. The services like internet banking and debit / credit card have exerted sufficient influence on the overall satisfaction the customer derives on e-banking services.

It is inferred that there is no association between the e-banking currently used by customers and the overall level of satisfaction on e-banking experience. The services like ATM, NEFT/RTGS, internet banking, mobile banking, SMS banking, telephone banking, debit / credit card, digi locker, utility bill payment, ticket booking, recharge prepaid mobile bill, insurance services, mutual funds have failed to exert sufficient influence on the overall satisfaction the customer derives on e-banking services.

It is inferred that there is no association between the essential aspects of e-banking and the overall level of satisfaction on e-banking experience. The essential services like the ease of using e-banking services, the clarity of e-banking rules, complex procedures, reliability, transparency, quality of service, simple application procedure, server issue, connectivity issue, free from security issue, account balance enquiry and details of transaction have failed to exert sufficient influence on the overall satisfaction the customer derives on e-banking services. It is also inferred that there is an association between the essential aspects of e-banking and the overall level of satisfaction on e-banking experience. The essential services like free from privacy issue have exerted sufficient influence on the overall satisfaction the customer derives on e-banking services.

CONCLUSION AND RECOMMENDATIONS

Green banking is a very unique and new concept of banking as it ensures that the resources of the bank are used efficiently and there is no wastage. Banks should see that the customers are aware of the e-banking practices as the main objective is to encourage cost effective methods are used. It helps to reduce the carbon footprint in the country and increase the use of technology in banking services. The customer's perception of green banking is also a very important aspect. It helps in the economic growth and development of the country as the banking sector acts as a foundation for financing investments in the country. Banks may not be polluting the environment but by having a healthy relationship with eh companies and clients, it could help the environment in the future. With the use of digital methods in

place of a printed passbooks, printed receipts, withdrawal, deposit slips and checks it helps to reduce the use of paper and eventually saves the environment. Banks should also try to update their customers through message or email about the innovations to bring an awareness about the services. There is an association between the awareness and the educational background and monthly income. Since age, education background and occupation have an influence on the mode of awareness of e-banking services, banks can see that they can conduct awareness sessions in educational institutions and work places. The demographic variables like age, educational background, occupation and monthly incomes have an influence on the overall satisfaction. So the banks should see that they should focus on the people of different age group and occupations and give specialized attention to each. Since people above the age group of 46 were found to be less interested in the e-banking, the banks should introduce attractive schemes to motivate people from this groups to use e-banking services too. It can be concluded that the banks should take new methods to create awareness about green banking among customers of all age groups and adopt more sustainable methods of banking to reduce the wastage of resources.

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A STUDY ON CONSUMERS PERCEPTION TOWARDS GREEN BANKING SERVICES OFFERED BY THE SELECTED COMMERCIAL BANKS.

Subhashish Dey

ABSTRACT

The era when globalization is increasing at such a rapid pace, the other sectors of world economy are facing huge challenges to maintain a sustainable environment and to deal with the day to day environmental concerns. Today, the whole world is concerned about the change or disturbance of the environment. Even the government is taking huge steps to cope up with the changing environment. Apart from the government, as a premier institution of the country, banks also play a major role in the economy. As a responsibility towards society banks are also bringing up innovative ideas to contribute towards a better environment. Green Banking is considered one of the major revolutions by the banking sector. In this paper, a survey was conducted with the aim to identify the perception of the bank customers towards green banking services offered by selected commercial banks in the regions of Assam and West Bengal. For this research a primary survey was conducted with the help of questionnaire and some statistical tools are used to analyse the data collected.

INTRODUCTION

The emergence of creating a sustainable environment has given rise to the term "Green banking". Acting as a major contribution to a sustainable environment, Green banking is beneficial to every sector of the economy. The aim of green banking is to remove the use of paper and carbon footprints from the banking activities. Green financing also acts as an integral part of green banking. It also aims to develop environment-friendly banking habits among the customers of the bank. In this case, the mode of operation does not differ but it operates with a sense of environmental concern.

If we talk about India, the technological upgradation of the banking sector is taking place rapidly. In the last years, the use of debit cards, credit cards, net banking, online transfers got quite popular. Such a massive change in the banking sector has resulted in the saving of both time and cost. This also reduced the use of paper, which contributed to a better environment.

On the other side, it increased the use of technology. As anything technical mostly relies on internet, so the usage of internet has increased as it acts as an integral source to the green banking. Hence, reducing the use of paper in the banking transactions, adopting some innovative techniques to reduce negative impacts on the environment and contributing to the sustainability of the environment is one of the major goals of green banking.

The banking sector of a country plays an important role between the development of economy and environmental protection, and hence promoting a sustainable environment, which can be termed as the concept of green banking. In this paper, we have tried to study and analyse the level of perception and awareness of the people of Assam and West Bengal.

GREEN BANKING PRODUCTS AND SERVICES.

Net banking

It refers to one of the features where the bank allows the user to perform all the banking-related functions from the comfort of the home with help of a bank ID and password authorized by the bank.

Online Savings Account:-

One of the most convenient way that we do our part of green banking is to use the online savings account and the feature of mobile banking. It involves viewing the online statement of the transaction done by the customer, paying bills online, setting up direct deposit to pay cheques, thus reducing a lot of paper work.

Online bill payments

India has seen a major transformation of people shifting to online mode of bill payment recently. Paying bills, ranging from telephone bills, electricity bills and other utility bills through online can reduce a lot of hassle as well as contribute to green banking.

Paperless Statement:-

The banks can reduce the use of paper by letting its customer view bank statements online, Customers also can sign up for online banking feature provided by the banks which will include an option for customers to receive their statements electronically through a secure log in.

Credit and Debit Cards:

It can be referred as the mostly used green product. Credit card and debit card can be used while making the payment of various expenses incurred by the customer.

Electronic fund transfer:

Electronic fund transfer (EFT) also referred as electronic banking, uses computer and electronic technology as a substitute for cheques and other paper transactions.

Green mortgages:

This refers to the facility that helps the individual customer to avail a green loan at lower interest rate than market rate, on purchase new energy efficient homes, hence encouraging consumers to invest in energy saving appliances.

Green home equity: loans

Reduced rate home equity loans sometimes referred to a second mortgages can help motivate households to install residential renewable energy (Power or thermal), technologies

Green Project finance:

A number of banks are now ready to accept large scale renewable energy project. For this they have to create service divisions also to help those companies who under take large scale renewable energy system

Green car loans:- With below market interest rate many green car loans encourage the purchase of cars that demonstrate high fuel efficiency

Scope of green banking in India

In the recent years, there has been noticeable upgradation the mode of operations of the banking sector, which involves cutting major costs, increasing the rate of productivity, efficient use of technology, and management of NPA's. Most importantly, it focused on the consumer satisfaction by involving technology in the service provided by the banks. The aim of Green banking is to reduce the rate of paper usage as much as possible, and mostly relies on the technology, hence also reducing the time and cost of its consumer. It involves creating a sense of awareness among the banking consumers and compelling them to practice an environmental friendly and sustainable business practice.

RESEARCH GAP

Today, many countries are finding sustainable ways in every sectors and finding out best possible ways to go green. Banks being an important sector in an economy, is also playing an important role by bringing innovative ways to reduce the usage of paper waste and boosting up the technology sector, hence reducing the cost and time of its customer. Though many researchers have carried out research on this concerned subject but this research work would be largely beneficial to know the perception of customers from the state of Assam and West Bengal towards the green banking. It would also help to make them aware of these various innovative ideas adopted by banks for a sustainable future.

OBJECTIVE OF THE STUDY

- To identify the factors that determine the perception of the consumers towards green banking services offered by selected commercial banks in the regions of Assam and West Bengal.
- To examine the relationship between selected demographic variables and the factors that determine the perception of the consumers towards green banking services offered by selected commercial banks in the regions of Assam and West Bengal.
- To examine the relationship between overall satisfaction of the consumers towards green banking services and the factors that determine the perception of the consumers towards green banking services offered by selected commercial banks in the regions of Assam and West Bengal

Table 1:Adoption of green banking by various banks.

Green Banking implementation year	Names of the banks operating in India
1996	Union Bank Of India
2003	Citi Group INC, HSBC, ING Vysya, RBS, Royal bank Of Canada, Syndicate Bank
2005	Yes bank, Corporation Bank
2006	Bank Of America, JP Morgan
2007	ICICI, OBC, SBI
2008	Bank Of Baroda, Karnataka Bank, Industrial
2009	HDFC, Indian Overseas, Indusland Bank,PNB, ABN Amro , Karur Vysya , Andhra bank
2010	Axis bank, Kotak Mahindra, South Indian Bank
2011	Canara Bank, IDBI, EXIM
2013	IDFC

LITERATURE REVIEW

Jeucken (2001) focused on the essential dissimilarities between various regions, countries and banks with regard to sustainable banking. Jeucken identified four stages: defensive, preventive, offensive and sustainable banking.

Chowdari Prasad (2002) has studied the impact of economic reforms on Indian banks and predicted how th industry will handle the changes.

Hopwood, (2005) has urged change in the model but argues that transformation is necessary for a sustainable furture.

McKinsey & Co. (2007) On top of all of that suggested that there is of course the issue of profitability and productivity each of these banks must strive for.

Mohmed Aminul Islam (2010) Green Banking is also gaining importance in recent times. While the banking industry is undergoing computerization, networking and offering of on-line banking is naturally gaining momentum

Alice Mani (2011) indicated that as Socially Responsible Corporate Citizens (SRCC), banks have a major role and responsibility in supplementing governmental efforts towards substantial reduction in carbon emission. Bank’s participation in sustainable development takes the form of Green Baking. The author examined and compared the green lending policies of banks in India in the light of their compliance and commitment to environment protection and environment friendly projects. It was opined that Banks in India can implement green lending.

Dharwal & Agarwal (2013) studied that green banking is a key in mitigating the credit risk, legal risk and reputation risk. The author had suggested some green banking strategies like carbon credit business, green financial products, green mortgages, carbon footprint reduction (paperless banking, energy consciousness, mass transportation system, green building), and social responsibility services towards the society.

Vikas Nathi, Nitin Nayak & Ankit Goel (2014) concluded that India is running behind their counterparts from developed economies. They have started adopting green practices, but still their impact on the environment is increasing. Green banks are at start up mode in India.

Ali and Parveen (2019) in their study focused the types of green behaviors among the Islamic bankers and the impact of these behaviors on the growth of ‘Green Banking’ in Malaysia. The data were collected from 55 Islamic bankers through a self-administered survey questionnaire. The data were analyzed using percentage analysis, descriptive statistics and stepwise multiple regression. The regression analysis revealed that Islamic banker’s green behavior has a significant and positive impact on the growth and development of ‘Green Banking’.

RESEARCH METHODOLOGY.

1)Sample Design:

- o Sample size: The sample size is limited to 100 respondents from various regions of Assam and West Bengal.

2) Data Collection: For conducting the research I have adopted cross sectional study. Both primary and secondary data was used for the study. The Primary data was collected through the structured questionnaire which was sent to the respondents and the sources for secondary data are various books, journals and web sites. The questionnaire prepared was administered and was finalized through pilot study. The sample for analysis was drawn using convenience sampling method under non probability technique of sampling. This is a descriptive research as it follows the survey method and ultimately focuses on fact finding. The questionnaire was prepared using nominal, ordinal and linear scales. The questionnaire included 12 questions which included nominal ,ordinal and interval data.

After the responses were received from 100 respondents, SPSS version 21 was used to categorize the data accordingly for further analysis and various statistical tests were performed.

3) Tools for Analysis: For analysing the collected data statistical tools such as Chi- square is used to measure the relativity between the variables. Tables were used to present the results in a better understandable way. Apart from that Correlation , Regression Analysis and One way Annova is also performed so that the validity and reliability of the objectives can be assessed adequately.

DATA ANALYSIS AND INTERPRETATION

Table 2: Demographic profile of the respondents.

Variables	Parameters	Frequency	percentage
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Age	Below 20	15	15%
	20-40	71	71%
	40-60	10	10%
	Above 60	4	4%
Gender	Male	57	57%
	Female	43	43%
Education	Matriculation	12	12%
	Pre –University	19	19%
	Graduate	54	54%
	Post Graduate	15	15%

Source:Primary data

Table 3:Awareness of green banking among respondent

Green banking products	Most unlikely	unlikely	Neutral	likely	Most likely
Online Bill payment	0	0	7	05	88
Online Savings Account	0	02	13	15	70
Mobile Banking	0	03	17	19	41
Green Home Equity Loan	47	40	5	5	3
Green Car Loan	68	21	3	4	4

Net Banking	0	0	3	41	56
Paperless Statement	3	12	6	38	41
Solar ATM	52	34	6	4	4
Green Mortgage	42	48	2	3	5
Electronic Fund transfer	0	6	7	15	70
Cash deposit system	28	32	9	23	8

Source:Primary data

Hypothesis Testing and Analysis

Hypothesis and analysis testing tools: Chi-square, Correlation, One way Annova and Regression Analysis

Data Analysis and Intrepretation:

Chi Square Tests

Chi square test can be referred as a statistical test which is used to compare observed results with predicted results. The test is to also analyze if a difference between observed and expected results is due to chance, or if it is due to a relationship between the variables you’re investigating.

On analyzing the data received through questionnaire, the dependent and independent variables were identified. It was identified that the holding of an bank account,mode of payment of bill and being aware of the bank environment policy are independent of gender, age, educational background, occupation, which refers that the frequency of holding of an bank account, mode of payment of bill and being aware of the bank environment policy independent of age, gender, occupation, educational background and occupation.

For the purpose of study, Chi – Square analysis was performed to compare and check if the frequency of holding of an bank account, mode of payment of bill and being aware of the bank environment policy had any relation with the age, gender, occupation, educational background and occupation. If the value so achieved is above .050, there is sufficient evidence to accept the null hypothesis. If the value is less than 0.050 ,we need to reject it.

Table 4

	Holds a bank account		Mode of bill payment		Awareness of Bank Environment policy	
Gender	0.039	R	0.156	A	0.001	R
Age	0.156	A	0.941	A	0.101	A
Education	0.001	R	0.4	A	0.001	R

			8 1			
Occupation	.001	R	0. 0 1 4	R	0.004	R

(A=Accept the null hypothesis,R=Reject the null hypothesis)

Level of significance = 0.05

If the value is greater than the level of significance i.e 0.05,then accept the null hypothesis

If the value is less than the level of significance i.e 0.05,then reject the null hypothesis

- It is interpreted that there is an association between the gender and holding an account in the bank.
- It is interpreted that there is no association between the gender and mode of bill payment.
- It is interpreted that there is an association between the gender and awareness of the bank environment policy.
- It is interpreted that there is no association between the age and holding an bank account
- It is interpreted that there is no association between the age and mode of bill payment
- It is interpreted that there is no association between the age and being aware of the bank environment policy.
- It is interpreted that there is an association between the level of education and holding an account in the bank.
- It is interpreted that there is no association between the level of education and mode of bill payment.
- It is interpreted that there is an association between the level of education and being aware of the bank environment policy.
- It is interpreted that there is an association between the occupation and holding a bank account.
- It is interpreted that there is an association between occupation and mode of bill payment.
- It is interpreted that there is an association between occupation and being aware of the bank environment policy.

CORRELATION ANALYSIS AND INTERPRETATION

The bivariate pearson Correlation produces a sample correlation coefficient ,r ,which measures the strength and direction of linear relationships between pairs of continuous variables. By extension the pearson correlation also analyzes whether there is statistical evidence for a linear relationship among the same pairs of variables in the population.It is a parametric measure which is used to indicate whether statistical significant linear relationship exist between two continuous variables.

Online Bill payment vs Banking officials vs other sources

- Online Bill payment vs Banking officials

Ho:There is no association between the service of online payment and banking officials as the source of information

H1:There is association between the service of online payment and banking officials as the source of information

As the level of significance is 0.001 which is less than 0.05,there is sufficient evidence to reject the null hypoteseis and hence there is association between the service of online payment and banking officials.

- Online Bill payment vs Other source of information

Ho:There is no association between the service of online payment and other sources of information

H1:There is association between the service of online payment and other sources of information

As the level of significance is 0.035 which is less than 0.05,there is sufficient evidence to reject the null hypotheseis and hence there is association between the service of online payment and other sources of information.

Online Savings Account vs Internet vs Other sources

- Online Savings Account vs Internet

Ho:There is no association between the service of online savings account and Internet as the source of information

H1:There is association between the service of of online savings account and Internet as the source of information

As the level of significance is 0.001 which is less than 0.05,there is sufficient evidence to reject the null hypothesis and hence there is association between the service of. online savings account and Internet as the source of information.

Green home equity loan vs Newspaper vs Books and Magazines

- Green home equity loan vs Newspaper as a source of information

Ho:There is no association between the service of Green home equity loan and newspaper as the source of information

H1:There is association between the service of Green home equity loan and newspaper as the source of information

As the level of significance is 0.042 which is less than 0.05,there is sufficient evidence to reject the null hypothesis and hence there is association between the service of Green home equity loan and newspaper as the source of information .

- Green home equity loan vs Books and magazines as a source of information

Ho:There is no association between the service of Green home equity loan and Books and magazines as the source of information

H1:There is association between the service of Green home equity loan and Books and magazines as the source of information

As the level of significance is 0.12 which is less than 0.05,there is sufficient evidence to reject the null hypothesis and hence there is association between the service of Green home equity loan and books and magazines as the source of information .

One way Annova and Intrepretation

This statistical test helps to compare the means between unrelated groups one is interested in and determines whether any of the value is statistically significantly different from each other.

Since p value is is less than .050,there is sufficient evidence to reject null hypothesis(R)

Since p value is is greater than .050,there is sufficient evidence to accept null hypothesis(A)

Dependent	Gender	Age	Education	Occupation
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Level of overall Satisfaction derived on green banking	0.844	A	0.745	A	0.002	R	0.347	A
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Table 5

Table 6

Regression Analysis

Dependent	Gender	Age	Education	Occu			
Environmental Concern	0.464	A	.045	R	.001	R	.546

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df1
1	.345 ^a	.119	.110	.534	.119	13.148	1

Regression analysis is adopted to estimate the relationships between a dependent variable and one or more independent variable. For the analysis the dependent variable is the Rate of overall satisfaction derived on green banking services offered by the bank(X38) and the independent variables are green banking services like net banking,online savings account, online bill payment,electronic fund transfer,mobile banking,credit/debit cards and other services,reasons for rapid increase in green banking such as ease of use,time and cost saving,environmental concern,feels safe and other reasons. Since R square is .119 which is greater than 0.050,it is a good fit model.

- Level of overall Satisfaction we derive on green banking services offered by bank vs Online Savings account

Y equivalent to $A+B_1*X_1+\dots+B_n*X_n$

(overall satisfaction we derive on green banking offered by bank) = $3.69+.078(\text{Online Savings Account})$

H_0 =There is no relation between the overall satisfaction and the online savings account.

H_1 =There is relation between the overall satisfaction and the online savings account.

As the independent variable ,i.e online savings account doesnot have any relation with the overall satisfaction ,we accept H_0 .We accept H_0 as the level of significance is less than 0.05.

Discussion

The adoption of green banking is leading us to sustainable world of financial services. One of the important objective of this research is to know the perception of people towards green banking and make them aware about the concept of green banking services. During the research it was found that Out of 100 respondents, 88 percent of respondents are aware of online bill payment and 70 percent are well aware of online savings account. But respondents are not much aware of some of the other services of green banking like solar ATM, green home equity loan, green car loan, green mortgages. Internet is found to be the most widely used source of information about green banking.

From the Chi Square analysis it is quite evident that there is an association between the gender and holding an account in the bank. It is also interpreted that there is no association between the age and holding an bank account. It is also found that that there is an association between the level of education and holding an account in the bank. The analysis also interpreted that there is an association between the level of education and being aware of the bank environment policy.It is also found that there is an association between the occupation and holding a bank account.

For the further analysis, bivariate pearson Correlation is used. It is analyzed that there is an association between the service of online payment and banking officials. It is also evident that there is association between the service of online savings account and Internet as the source of information. The analysis also explained that there is association between the service of Green home equity loan and books and magazines as the source of information.

The one way analysis of variance (ANOVA) is also used to verify whether the independent variable have measurable effect on the dependent variable. It is analyzed that there is a significant difference between the lack of overall satisfaction derived on green banking services offered by banks and gender,age and occupation.But there is an association between overall satisfaction derived on green banking and the level of education.It is also evident that there is no association between the environmental concern and the gender. It is also found that there is no significant difference between level of education, age and environmental concern.

The regression analysis made it quite evident that the online savings account does not have any relation with the overall satisfaction someone derive on green banking services offered by bank.

CONCLUSION

Green Banking will bring a massive revolution in the field of banking sector.With the adoption of green banking ,there will a lot of changes in the day to day working of the banks.It will majorly focus on the adoption of efficient techniques to reduce the usage of paper and using technical methods of transaction in large.It will not only reduce cost and time of the customers but also result in a sustainable future.This research will make people aware of the concept of green banking and it's services.

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QUESTIONNAIRE

1. Name

2. Gender

- Male
- Female
- Prefer not to say.

3. Age

- Below 20
- 20-40
- 40-60
- Above 60

4. Education

- Matriculation
- Pre -University
- Graduate
- Post Graduate

- Others

5.Occupation

- Student
- Business
- Government Employee
- Private Sector Employee
- Retired
- Other

6.I hold an account in the following bank

- State Bank of India
- HDFC bank
- UCO Bank
- ICICI bank
- Others

7.How do you pay your bills?

- .Online
- Offline
- Both

8. I am aware of the following green banking services.

	Most unlikely	Unlikely	Neutral	Likely	Most Likely
Online Bill Payment					
Online Savings Account					
Mobile Banking					
Green Home Equity Loan					
Green car loan					

Net Banking					
Paperless Statement					
Solar ATM					
Green Mortgage					
Electronic fund transfer					
Cash deposit System					

9. I use the following source of information to know about the green banking products

	Most unlikely	Unlikely	Neutral	Likely	Most Likely
Banking Officials					
Internet					
Newspaper					
Books & Magazines					
Friends & Relatives					
Other					

10. Are you aware of the Bank Environment policy?

- Yes
- NO
- May be

11. I use the following green banking services

	Most unlikely	Unlikely	Neutral	Likely	Most Likely

Net Banking					
Online Savings account					
Online bill payment					
Electronic fund transfer					
Mobile banking					
Credit/Debit cards					
Other					

12.Reason for the rapid increase in the green banking services

	Most Disagree	Disagree	Neutral	Agree	Most Agree
Ease of use					
Time and cost saving					
Environmental concern					
Feels safe					
Other					

13..Rate yourself the level of overall satisfaction you derive on green banking services offered by your bank.

- Most Unsatisfactory
- Unsatisfactory
- Neutral
- .Satisfactory
- Most Satisfactory

A STUDY ON CONSUMERS PURCHASE BEHAVIOR TOWARDS GREEN PRODUCTS

Deepak Kumar N

Ravikumar.P

ABSTRACT

There has been a rapid growth in economy with the increase in the consumption across the world. This over consumption has resulted in the deterioration of the environment. The consequences of this environmental degradation has resulted in pollution, global warming etc. which has become a cause of public concern which in turn lead to the green movement for the preservation of environment. The purpose of this paper was to understand the variables affecting the consumer buying behavior of green products. The study revealed the demographic factors don't influence the purchasing behavior of green products. A consumer's purchase behavior depends on the consumer's level of satisfaction towards the product. Purchasing Behavior and customer satisfaction is mostly influenced by the attributes of the green products.
Keyword: Green Product, Buying Behavior and Environment.

INTRODUCTION

As a result of increase in the utilization technologies there is increase in industrial activity which has an adverse effect on the environment. The environment has been exploited extensively due to these activities and has resulted in climate change, global warming, pollution, depletion of the ozone layer etc. There are lots of social campaigns, awareness and marketing carried out by government, students and companies to educate about all these adverse effects to general public. Consumers concern towards a safe environment has been frequently increasing. As a result, consumers are now shifting their purchase behavior by choosing Green products and they are thinking whether the product they purchase is an eco- friendly product or not. In recent times the words like organic or Green products are influencing a lot in consumers purchase choices.

This sort of mindfulness among people on green product has expanded the significance of green product. It is not only because of awareness; it is also because of the awful impact on health of individuals or mankind. Counterfeit composts, manures and pesticides are creating problem even to the level of cancer. Understanding the impact of non-organic product and started using or adopting the organic products.

The idea of green products is related to sustainable manufacturing and feasible assembling and inventory network, which involves environment friendly, planet friendly, and people friendly standards, technologies and practices (putting green product for regular consumption. The consumers are informed about the concept of green products through green marketing)

Moreover, with the increase in illness (Corona Virus) caused by infected or tainted food products has made people more health-conscious consumers. Further, as per study conducted by Organic Consumers Association, the demand for organic products is more prominent than the supply of the same.

As a result, Indian manufacturing companies are highly following the green practices in recent times to differentiate themselves from competitors and stand apart of the business sectors. Indian consumers' information about green products, organic and recyclable brands, and green production processes is bringing up in great speed, As a result of increase in efforts by government to protect environment. Studies on Indian purchasers' inclination for green products recommend that buyers' have shown interest in green brands yet doesn't convert into green purchasing. Indian consumers' involvement in green products and environmental concern are important in predicting the factors which are influencing their

decision to buy green products. Pro-environmental awareness and concerns impact consumers' attitude towards green products; however, In case consumers were not confident about quality of green products, it means that they lacked information about green products and felt it was government and companies responsibility to follow green practices. Inaccessibility of information about quality, composition, performance, and benefits of green products negatively influence purchase and consumption of green products. Few Researchers identified internal and external factors like concern for environment, motives, income, and promotional incentives are significant determinants of green attitudes. In another study it was expressed that, Indian consumers' attitude towards green brands was affected by brand name, convenience and cost-related factors. Studies also tested impact of susceptibility to interpersonal influence on ecological buying behavior of Indian consumers.

This study mainly concentrates on various factors that influence consumers purchase behavior towards green products. For the purpose of this study, structured questionnaire was circulated and have received 188 responses which are used as sample population to go forward with the study.

OBJECTIVES:

- To study the awareness level of the consumer towards organic products.
- To understand the perception of the consumer on organic products.
- To identify the factors which are influencing the buying behavior of customer's price sensitivity, product trust and value.

While analyzing the research gap it was brought to the notice that strategy of consumer behavior and analysis of green product on the bases of attitude.

LITRATURE REVIEW

(William Young, Kumju Hwang, Seinaidh McDonald, & Caroline J Oates, 2010): This research mention that attitude -behavior gap between consumer purchase and consumer behavior on green products. The people are busy on their lifestyle. The consumer or people need a time and spend to consume green products.

(Osarodion Ogiemwonyi & Amran Bin Harun, 2020) : On study of this research clarified that green attitude has the relationship between awareness and green behavior. This show relationship along with green value, green trust and green behavior. Green product is between both awareness and behavior.

(Justin Paul, Ashwin Modi, & Jayesh Patel, 2016): This study aims to be environmental concern and green product on purchasing behavior. They are connected with environmental concern and green product, also adding a new model to improving on green product purchasing and sustainable mainstream variable.

(Prashant Kumar & Bhimrao M Ghodeswar , 2015): This research study provides valuable source into green consumer behavior in Indian context by examining the factors that influence their purchase decisions towards products of green consumer behavior.

(Faizan Zafar Sheikh, Ashfaq Ahmed Mirza, Anam Aftab , & Bilal Asghar, 2014): This paper tells about the consumer behavior and green product on what to purchase. The consumer taking decision among green products and behavior. The consumer are mostly welcome eco-friendly goods.

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and innovation of traditional world. It has a demand side from original and green consumer. Its studies on product design and market segmentation to analyses consumer behavior.

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RESEARCH METHODOLOGY

A descriptive study was conducted using a structured questionnaire assessing the factors influencing consumers' purchase behavior towards green products. The data collection was carried using a snowball sampling method, where existing samples provided referral to other samples required for the study. India which was selected as a base country, as half of the Indian population have access to internet.

Based on the research objective the approach to broader. Hence it is inductive approach the research of the paper is interpretivism this concept uses both qualitative and quantitative research questioners towards consumer purchase behavior.

Keeping the following factors in mind, it is arranged in a systematic manner. The data was collected and analyzed from the samples of 188 responses which included the questionnaire as well and also with the detailed literature background, the study focused mainly on five independent variables such as, "Green product trust", "Green product value", "Green environmental awareness", "Green price sensitivity" and "Green behavioral control" and a dependent variable that is "Green behavior.

DATA ANALYSIS METHOD

The tool used for the analysis are as follows:

One way ANOVA

Regression

HYPOTHESIS:

H₀: There is no association with the overall satisfaction on the purchases of green products and gender.

H₁: There is association with the overall satisfaction on the purchases of green products and gender.

Since the P value is 0.731 which is grater that 0.050, it is mere evidence not to reject the null hypothesis.

So, it inferred that there is no association between the overall satisfaction on the purchases of green products and Age.

H₀: There is no association with the overall satisfaction on the purchases of green products and marital status.

H₁: There is association with the overall satisfaction on the purchases of green products and marital status.

Since the P value is 0.813 which is greater than 0.050, it is mere evidence not to reject the null hypothesis.

So, it is inferred that there is no association between the overall satisfaction on the purchases of green products and marital status.

H₀: There is no association with the overall satisfaction on the purchases of green products and annual income

H₁: There is association with the overall satisfaction on the purchases of green products and annual income

Since the P value is 0.813 which is greater than 0.050, it is mere evidence not to reject the null hypothesis.

So, it is inferred that there is no association between the overall satisfaction on the purchases of green products and annual income.

RESEARCH RESULTS AND FINDINGS

The objective of the paper is to analyze the consumer purchase behavior on green products the data was collected in the form of questionnaire and was basically a primary data to analyze the objective of the paper. The questionnaire was sent to 300 people out of which 188 responses were received with a response rate of 67%. Out of these respondents, 64.9% were male, 35.1% female. The age group showed between 15-25 are 48.9%, between 25-35 are 26.6%, and between 35-45 are 16.5%, and between 45-55 are 4.3%, and 55 – above are 3.7%. Coming to their status married are 38.8% and single are 59.6%. And their occupation 36.7% are students and 23.9% of government employee and 30.9% of private employee and 8.5% of business people. While comparing the factor green behavioral control it is analyzed that consumer believe It's entirely my decision to buy a green product it was analyzed that the most of the comments were neutral secondly it was analyzed that the consumer don't believe that they can pay more to buy a green product the responses were the highest being neutral and the lowest being strongly disagree and thirdly it was analyzed that the consumer believe they require a lot of time to search for a green product the responses were the highest being agree and the lowest being strongly disagree and fourthly it was analyzed that the consumer believe that they are confident about the credibility of the green product label the responses were the highest being agree and the lowest being strongly disagree and furthermore the responses for that the consumer believe that they can buy a green product for an ecological reason were highest for neutral and the lowest being strongly disagree. While comparing the factor green product trust it is analyzed that consumer don't think they feel that green product is generally reliable it was analyzed that the responses were highly was neutral and lowest being they strongly disagreed and secondly consumer feel that the green products claims that they generally trustworthy the responses were the highest being neutral and the lowest being strongly disagree and thirdly consumer think they can buy a green product because they are dependable and the responses were the highest being neutral and the lowest being strongly disagree fourthly the consumer think they feel that organic food environmental concern meet my expectation the responses were the highest being neutral and lowest being strongly disagree and furthermore the consumer think the green organic product keeps promises for environmental protection the responses were the highest being neutral and the lowest being strongly disagree. While comparing the factor green product value it is analyzed that consumer believe green product function provides good value quality the responses were the highest being neutral and the lowest being strongly disagree and secondly the consumer believe green product environmental performance meets my expectation the responses were the highest being disagree and the lowest being strongly disagree and thirdly consumer believe they purchase a green product because it has more environmental benefit than the non-green product the responses were the highest being disagree and the lowest being strongly disagree and fourthly consumer believe that they purchase a green product because it is environmentally friendly the responses were the highest being agree and the lowest being strongly disagree and furthermore consumer believe that they purchase a green product because it has more environmental concerns than other product the responses were the highest being agree and the lowest being strongly disagree. While comparing the factor green environmental awareness it is analyzed that consumer think there should be more retail shops selling a green product the responses were the highest being agree and the lowest being strongly disagree and secondly consumer think that they have a responsibility to protect the environment the responses were the highest being neutral and the lowest being strongly disagree and thirdly the consumers think the environment is getting worse due to pollution the responses were the highest being agree and the lowest being strongly disagree and fourthly the consumer don't think the environmental problem will affect human life the responses were the highest being neutral and the lowest being strongly disagree and furthermore the consumer think advocating an environmental lifestyle is necessary the responses were the highest being agree and the lowest being strongly disagree. While comparing the factor Green price sensitivity it is analyzed that consumer will

prefer to pay higher for the green product that has good quality the responses were the highest being neutral and the lowest being strongly disagree and secondly the consumer focused on the price of green products is in accordance with the benefit the responses were the highest being neutral and the lowest being strongly disagree and thirdly the consumer is following upon green product is not reasonably priced the responses were the highest being agree and the lowest being strongly disagree and fourthly the consumer think the prices of green products are in line with the value of the product the responses were the highest being agreed and the lowest being strongly disagree and furthermore the consumer think the prices of green products are more economical responses were the highest being neutral and the lowest being strongly disagree .While comparing the factor Green behavior it is analyzed that the consumer prefer choosing a product causing lesser pollution the responses were the highest being neutral and the lowest being strongly disagree and secondly consumer prefer choosing energy-saving products the responses were the highest being agree and the lowest being strongly disagree and thirdly consumer prefer choosing environmentally friendly products the responses were the highest being agree and the lowest being strongly disagree and fourthly the consumer have a choice between two equal products, I will prefer the one with less harm to other people the responses were the highest being agree and the lowest being strongly disagree and furthermore the consumer prefer the environmental protection agency certified products the responses were the highest being neutral and the lowest being strongly disagree

A statistical tool used for analysis was ONE WAY ANOVA which would help us to understand if there was any impact between the scaled questions and the demographic variables to know the consumer purchase behavior. The overall rating of consumer towards the purchasing of green products was higher and there is no association with the demographic variables such as age, gender, educational background, occupation, marital status and annual income.

The tool which was used for the analysis is Regression. The overall satisfaction of purchasing green products has greater and there is no association with the factors such as consumer believe it's entirely my decision to buy a green products, consumer believe they can pay more to buy a green product, consumer believe that they require a lot of time to search for a green product, consumers confident about the credibility of the green product label, consumer believe that they can buy a green product for an ecological reason. The overall satisfaction of purchasing the green products has greater and there is no association with the following factors such as consumers don't think I feel that green product is generally reliable. Consumer feel that green product claims are generally trustworthy. Consumer think of buying a green product because they are dependable. Consumer feel that organic food environmental concern meet my expectation. Consumer think the green organic product keeps promises for environmental protection. The overall satisfaction of purchasing the green products has greater and there is no association with the following factors such as consumer don't believe green product function provides good value quality. Consumer believe green product environmental performance meets my expectation. Consumer purchase a green product because it has more environmental benefit than the non-green product. Consumer believe that they purchase a green product because it has more environmental concerns than other product. But only the factor Consumer believe they purchase a green product because it is environmentally friendly has shown lesser and there is an association. The overall satisfaction of purchasing the green products has greater and there is no association with the following factors such as consumer think there should be more retail shops selling a green product. Consumer think have a responsibility to protect the environment. Consumer think that environment is getting worse due to pollution. Consumer think the environmental problem will affect human life. Consumer think advocating an environmental lifestyle is necessary. The overall satisfaction of purchasing the green products has greater and there is no association with the following factors such as consumer will prefer to pay higher for the green product that has good quality. The price of green products is in accordance with the benefit. The green product is not reasonably priced. But this factors are lesser and no association which following factors as Consumer think the prices of green products are in line with the value of the product. Consumer think the prices of green products are more economical. The overall satisfaction of purchasing the green products has greater and there is no association with the following factors such as consumer prefer choosing a product causing lesser pollution. Consumer prefer choosing energy-saving products. Consumer prefer choosing environmentally friendly products. Consumer prefer the environmental protection agency certified products. But only this factor when consumer have a choice between two equal products, they will prefer the one with less harm to other people have a lesser and there is no association.

DISCUSSION AND ANALYSIS OF FINDINGS

It is inferred that there is significant difference between genders and overall level of satisfaction on purchase of green products it is interpreted that the overall level of satisfaction on purchase of green products has been same for both the gender.

It is inferred that there is no association between ages and overall level of satisfaction on purchase of green products it is interpreted that the overall level of satisfaction on purchase of green products has been same for all the age group.

When we analyze the results, the overall satisfaction on purchase of green products is compared with the factor of green behavioral control which shows greater and there is a significant difference between the variables. The overall satisfaction on purchase of green products is compared with the factor of green product trust which shows greater and there is a significant difference between the variables. The overall satisfaction on purchase of green products is compared with the factor of green products value which shows greater and there is a significant difference between the variables but the consumer purchase towards the environmentally friendly have lesser and there is no significant differences. . The overall satisfaction on purchase of green products is compared with the factor of environmental awareness which shows greater and there is a significant difference between the variables. The overall satisfaction on purchase of green products is compared with the factor of price sensitivity which shows greater and there is a significant difference between the variables but the line value of products and the price of the products are more economical have lesser and there is no significant difference. The overall satisfaction on purchase of green products is compared with the factor of green behavior which shows greater and there is a significant difference between the variables but the choice between the two equal products the consumer will prefer the one with less harm to other people have lesser and there is no significant difference.

CONCLUSION AND RECOMMENDATIONS:

The paper mainly aims at consumer purchases behavior on green products. It is understood that consumer satisfaction as a major influence on gender, age, marital status, annual income.

Purchasing power depends on the consumer satisfaction and demand and need. Youngsters have understood the importance of green products and their importance of using organic products.

It is also understood that the organic products are expensive in nature compared to normal products organic products in the market. Most of the consumers still prefer green products not because it is expensive but it is a healthier option compared to other products. So it is the duty of the organization to manufacture better and durable products. And most of the government agencies have started campaigns to educate the citizens about the importance of green products.

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APPENDIX

1. Name

2. Gender

- a) MALE
- b) Female

3. Age

- a) 15-25
- b) 25-35
- c) 35-45
- d) 45-55
- e) 55-Above

4. Marital Status

- a) Single
- b) Married

5. Annual income

- a) below 2 lakh
- b) 3 lakh - 5 lakh
- c) 5 lakh - 10 lakh
- d) More than 10 lakh

6. Education Background

- a) 10th
- b) 12th
- c) Graduate
- d) Post graduate

7. Occupation

- a) Business

- b) Government employee
- c) Private employee
- d) Student

The questionnaire variables with measurement items.

Construct	Measurement Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		5	4	3	2	1
Green behavioural control	I believe It's entirely my decision to buy a green product.					
	I don't believe I can pay more to buy a green product.					
	I believe I require a lot of time to search for a green product.					
	I believe I am confident about the credibility of the green product label.					
	I believe I can buy a green product for an ecological reason.					
Green product trust	I don't think I feel that green					

	product is generally reliable.					
	I think I feel that green product claims are generally trustworthy .					
	I think I can buy a green product because they are dependable.					
	I think I feel that organic food environmental concern meet my expectation .					
	I think the green organic product keeps promises for environmental protection.					
Green product value	I don't believe green product function provides good value quality.					
	I believe green product environmental performance meets my expectation .					
	I believe I purchase a					

	green product because it has more environmental benefit than the non-green product.					
	I believe I purchase a green product because it is environmentally friendly.					
	I believe I purchase a green product because it has more environmental concerns than other product.					
Green environmental awareness	I think there should be more retail shops selling a green product.					
	I think I have a responsibility to protect the environment.					
	I think the environment is getting worse due to pollution.					
	I don't think the environmental problem will affect human life.					

	I think advocating an environmental lifestyle is necessary.					
Green price sensitivity	I will prefer to pay higher for the green product that has good quality.					
	The price of green products is in accordance with the benefit.					
	The green product is not reasonably priced.					
	I think the prices of green products are in line with the value of the product.					
	I think the prices of green products are more economical .					
Green behaviour	I prefer choosing a product causing lesser pollution.					
	I prefer choosing energy-					

	saving products.					
	I prefer choosing environmentally friendly products.					
	When I have a choice between two equal products, I will prefer the one with less harm to other people.					
	I prefer the environmental protection agency certified products.					

A STUDY ON THE ATTITUDE OF YOUNG ADULTS TOWARDS INVESTING IN STOCK MARKETS

Willrey Dsouza

ABSTRACT

This research was undertaken to find out the reasons why the adults are not willing or ready to invest in the stock market even with all the amenities right now such as easier access to information and trading applications. It also considers the underlying factors regarding what makes them reluctant to invest in stocks and what are the barriers they face if they are interested.

It was conducted with a focus on young adults, particularly in the age group 20-35 and in what ways we can address the issue and encourage them to make investments into the stock market.

In this study, we have analysed 150 responses on various factors and the results indicate that while most of them are interested to get into trading, risk factors surrounding the investment deters them and makes them hesitant.

INTRODUCTION

Stocks are a type of security that represents a person's ownership in a company and the stock market is a place where that investor can buy and sell ownership of such assets. Trading stock on an exchange is essential for economic growth as it allows companies to raise capital through public funding, expand their business operations or pay off their debts.

The ability for the average person to visit stock market websites and invest in companies leads to increased wealth for the investors. This increased wealth then leads to additional economic activity when the money is spent

The increase and decrease in stock prices can influence numerous factors in the economy such as consumer and business confidence which can, in turn, have a positive or negative impact on the economy as a whole.

Thus, Stock markets helps towards economic growth by spurring economic activity providing the backbone to a modern nation's economic infrastructure.

The Indian economy is the 3rd largest in terms of purchasing power and it will continue to grow for the foreseeable future. India's share-market capitalization is expected to rise to \$5 trillion by 2024, overtaking the United Kingdom, according to Goldman Sachs Group Inc.

This is why it is important for the country to have an infrastructure in place to help promote and encourage people to invest making use of stockbrokers, trading apps or even to trade themselves.

In India people like to invest their savings in investments that have a lower risk which in turn gives lower returns such as fixed deposits, govt. schemes or even just satisfied collecting interest of their bank deposits. If investment behaviour is changed and we try to cultivate the habit of investing part of their savings in the stock market and educating people at the young stage, it would be beneficial to the nation's growth.

However, in order to tackle this, we must first find out what are the factors which play a part in making people want to invest as well as find out reasons why they are hesitant to do so

Quite a few of the youth do not have investments or a general idea of how the stock market works for the most part and it was with this in mind that the research was conducted in order to address why they aren't inclined towards investment in stock markets and what. Can we do to ensure that we address this issue

Part of what makes this research study different is the fact that its focus is mainly on the young investors and see what we could do to make them more willing to invest in the stock market. If these questions are not addressed, then it would be problematic later on if investments are not put into the economy to encourage growth

REVIEW OF LITERATURE

(M.L & Keihani, 2020) spoke about the 2 groups of investors which prefer higher risks, higher returns and the other lower risks, lower returns. They focused on understanding the mindset of the people of Mysore and what is not attracting smaller and medium investors to invest in the stock markets in favour of other options.

(Bennet & Selvam) carried out a study on how specific psychological factors like earnings, past performance, recommendations, etc influence the investors attitude and sentiments. It highlights how a better understanding of behavioural processes and outcomes are important to get a better understanding of how the investor will respond to market movements and to devise appropriate strategies for the same.

(Teoh, Pérez-Restrepo, López, Thulasedass, & Singh, 2021) this study focused on the investors' perceptions towards stock market in different geographical areas of Asia like Malaysia, Indonesia and India and what influences people in making investment decisions.

(Akhtar & Das, 2019) The purpose of this study was to understand the intention of prospective investors in a developing country (India) by using the "Theory of Planned Behaviour" and two additional constructs, i.e. financial knowledge and personality traits (risk-taking propensity and preference for innovation).

(Mishra, 2018) This research explored how stock market investment decisions are influenced by self-assessed financial literacy, investment awareness, risk propensity and socio-economic characteristics. This helped in identifying concerned areas for improvement thus encouraging individuals to take appropriate investment decisions for future stability which would be beneficial to the growth and development of the country.

(Makrand & Leena, 2017) This research attempted to explore how an individual investing behaviour gets influenced by emotions and attitude irrespective of how financially literate they are. It tries to evaluate both the importance of attitude and financial literacy in stock market participation by comparing them and to decide, which factor is more dominant. They stressed that psychological factors are important in behavioural finance as it improves an investor's knowledge and helps them to break free from financial limitations.

(Vijaya, 2015) In this Paper, Principal Component analysis was used to find out the determinants of an individual's investment behaviour. The study identified five major factors that influences retail investor's investment behaviour in Indian stock market. It was useful for investors to understand these common behaviours and justify their reactions for better returns in the future and it was also helpful to the financial planners to formulate appropriate strategies for their clients.

(Hawaldar & Rahiman, 2019) Hawaldar and Rahiman tried to understand the different personal factors affecting investment decisions and the different factors influencing the various categories of investment. The was also conducted to know the source of the investors awareness regarding the stock market.

RESEARCH METHODOLOGY

In order to address the research problem, we have identified the research objectives which are as follows

1. Identify the factors that determine the attitude of young adults.
2. Examine the relationship between the common factors' investors look at and how it would influence their willingness to invest.
3. Evaluate whether the presence of barriers to investing impacts their level of satisfaction.

We have conducted this research by collecting primary data from 150 respondents via a structured questionnaire (attached in appendix), using random sampling.

The researcher has also used cross sectional data and a descriptive research design for this study. The statistical tools used in interpreting the data include one way ANOVA and regression analysis and descriptive statistics.

Ho- There is no association between how likely people are to invest and the factors involved before making a decision

H1- There is an association between how likely people are to invest and the factors involved before making a decision

Ho- There is no association between barriers to investing and its impact on their overall satisfaction derived from investing

H2- there is an association that barriers to investing impacts their overall satisfaction derived from investing

Ho- There is no correlation between education having an impact on people wanting to invest

H3- There is a correlation between education having an impact on wanting to invest

RESULTS

H1- Linear regression analysis for Factors investors consider (independent variables) and their willingness to invest (dependent variable).

The results for willingness to invest= $1.481 + 0.188$ (Strength of the company) + 0.655 (Growth potential) – 0.122 (Dividend payout) + 0.017 (perks).

The regression coefficient for dividend payout reveals there is no significant relationship between it and their likeliness to invest.

The regression coefficient is 0.216 which supports the assumption that the contribution of the above factors is significant to their willingness to invest.

From the data collected, we can see that the potential growth of the shares is most preferable followed by the strength of the company. This indicates that the investors are looking towards the long term investment opportunities.

H2- Linear regression analysis for barriers to investment (I.V) and whether it affects the satisfaction derived from trading (D.V).

Satisfaction levels on trading= $0 + 0.003$ (not well informed) + 0.736 (Volatility) + 0.828 (Situation of economy) + 0.12 (Lack of disposable income) + 0.672 (Complication of systems) + 0.531 (uninterested)

There is a strong link to how Volatility and the current economic situation affects their willingness. This shows that people are mostly reluctant due to the uncertainty that they face when deciding to purchase.

H3- One way ANOVA

The One-way ANOVA results indicate there is sufficient evidence to accept the null hypothesis as the significant value is 0.061 which is greater than 0.05.

ie; there is no association between having a higher education and the likeliness to invest in the stock market.

DISCUSSION

From our findings we can see there is no clear relationship between various demographic factors and how it affects likeliness of the person to invest. However, demographics like occupation, Education and income all have an effect on how satisfied they are with their investment.

Investors also prefer long term investments evidenced by the fact that 54.7% of respondents invest for the long term and on further analysis, it was found they value the strength of the company and growth potential of shares over short term returns like dividends.

With 55% of respondents not having any investments but a majority are willing to, it shows why this research was necessary and the reveals the reasons why they are hesitant to invest, with risk factors being the primary cause (volatility and economic situation). Their lack of understanding on the market also makes them hesitant to invest.

To make new investors more at ease, the govt or the companies listed could give more detailed and clear information so that investors have a better understanding of what's happening and can predict what might be going to happen.

CONCLUSION

From the research conducted we can conclude that there is a relationship between what factors prospective investors look at before investing and how much that influences their willingness to invest.

We've also how personal preferences towards different sectors of market doesn't affect how satisfied they are with the experiences.

Barriers to investing, while present, doesn't affect their overall experience in investing.

The industry's takeaway would be to try to remove or, at the very least, to reduce the barriers present before people get into trading.

This study was undertaken, a majority of whom were urban respondents only mostly in the region of Bangalore and Goa. Further research may be taken on a wider scale to include analysis of young adults from other regions.

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APPENDIX

Questionnaire

Title- Attitude of young adults towards investing in stock markets

1. Name: _____

2. Age

Below 20

20-25

25-30

30-35

35+

3. Gender

Male

Female

4. Occupation

Student

Self employed

Govt employee

Private Employee

Professional

5. Education

Upto 10th grade

PUC

Undergraduate

Post-graduation

Others

6. Annual Income

Less than 2,00,000

2,00,000-5,00,000

- 5,00,000-8,00,000
- 8,00,000-12,00,000
- 12,00,000 and above

7. On a scale of 1-5, how informed are you on the markets with 1 being not at all and 5 being highly informed.

8. Do you currently have any investments in stocks?

Yes

No

9. What portals would you prefer to use for trading?

Brokerage companies

Online by yourself

Apps

10. Do you invest in stocks outside of India?

Yes

No

11. How much of your disposable income do you keep aside Quarterly for investment purposes?

Less Than 2000

2000-5000

5000-10000

10000 and above

12. How likely are you to invest in the stock market?

Highly likely

Likely

Neutral

Unlikely

Highly unlikely

13. What would you rather invest in the market for?

Long term

Short term

14. What is it that you look for when deciding which shares to invest?

	Most Important	Important	Neutral	Unimportant	Most Unimportant
Strength of the company					
Growth potential of the shares					
Dividend pay-out					
Misc. perks that come with being a shareholder					

15. What sector of companies would you most likely want to invest in?

	Highly likely	Likely	Neutral	Unlikely	Highly unlikely
Pharmaceutical					
Automobile					
Industrial					
Technology					
MNC's					
Energy					
Crypto					

16. How do you decide which shares to invest in?

- Advice of financial experts
- Advertisements
- Friends and family
- Your own research

17. What are common barriers that you face which make you hesitant to invest?

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Not well informed on the market					

Volatility of the market					
Situation of the economy					
Lack of disposable income					
Current systems are too complicated or confusing					
Not interested					

18. Rate the satisfaction level you derive on investment in stocks

Most satisfactory

Satisfactory

Neutral

Unsatisfactory

Most Unsatisfactory

THE IMPACT OF ONLINE TEACHING ON SECONDARY EDUCATION TEACHERS, OWING TO THE PANDEMIC SITUATION, EMPIRICAL INSIGHTS FROM BANGALORE.

Nikitha Immaculate M.J

ABSTRACT

The life changing pandemic that affected the entire world, economies, sectors, industries, businesses and individuals in the most unexpected manner, having started on the 5th of January 2020. Allowed the education system to mould and restructure itself in a whole new way. It is said that around 1.2 billion children in 186 countries were out of school due to closures during the pandemic (World Economic Forum 2020). After weeks of consideration on May 30, educational institutions in India set about online classes. (Mishra et al., 2020, MHRD, 2020, International Journal of Educational Development, 2021). Though online teaching has been gaining popularity ever since 1953 in the form of distance learning, the sudden shock of Covid- 19 Pandemic forced teachers and students to adopt to the new way of teaching. Therefore, understanding the situation from the perspective of teachers is crucial for institutions to work on their high-performance work-based practises, that can keep the teachers motivated to accept and adopt to the new change. Specifically, teachers in the secondary education level must be looked into more keenly, due to their key role in moulding students entering into the decision-making phase of their lives. The research methodology was carried out to collect primary data through questionnaire method and collected 152 responses as sample for experimental research from various schools around Bangalore. The causal relationship derived among the variables used were moderately a good fit model, owing to the restrictions of human behavioural study. Which means the independent

variables chosen for this study affects the dependent variables, moderately. This study further throws light on various other aspects that can be made use of by institutions and government to take corrective actions in the areas covered in the scope of this study.

INTRODUCTION

Starting from the Coronavirus in other words Covid-19 variant in 2020, to all the variants that has developed over the last 3 years, such as the Omicron variant, Omicron BA.2, Alpha(B.1.1.7), Beta(B.1.351), Gamma(P.1), Delta(B.1.617.2), Mu(B.1.621) etc., and the waves of lockdowns have made both the learners and the teachers anxious about their futures like all other sectors that have been affected by the Pandemic. According to a survey conducted by the Union government of 15 lakh schools across the country only 22% of schools could facilitate students with internet making it an arduous task for many schools to adopt to online mode of teaching during the Pandemic situation. And the survey in the same academic year, also said that less than 12% of government schools had internet facilities and less than 30% functional computers. (The Hindu, 2019- 20) these issues made it a challenging task for all the catalyst of the education starting from the government, the educational institutions, the teachers, and parents to expedite education to the learners. And it becomes crucial for institutions and the government to work on the schemes, policies, etc that would keep one of the key catalysts i.e., the teacher motivated and ready for the changes to get a better output of ideal future generations. The Ministry of Education published on August 9 2021 about the various schemes and initiatives taken by the government and one among them was, E- VIDYA launched on the 17th of May 2020 where a multi-mode access to education got its foundation. Teachers around the country were asked to complete courses on the app created by the government called DIKSHA. To train teachers to adapt to the new mode.

RESEARCH GAP:-

Based on the above discussions it becomes important for us to understand the level at which teachers were able to adopt to the new mode of teaching, how flexibly have they tuned in to the change and their awareness of the same.

Research problem:-

The problem identified for this study is restricted to the scope of how the forced changes in the modes of teaching in the education system exerted by the pandemic affects the secondary education teachers and their adaptability to the new change.

Research objectives :-

- To understand the relationship between work experience, educational qualifications and the flexibility and adaptability with the mode of teaching.
- To derive a relationship between the different types of management systems and the awareness, adaptability and flexibility of the new mode of teaching.
- To predict the association between the basic high-performance work-based practises (HPWBP) during the pandemic and the overall job satisfaction.

Research Questions: -

- What is the relationship between work experience, educational qualifications and the flexibility and adaptability with the mode of teaching?
- What is the relationship between the different types of management systems and the awareness, adaptability and flexibility of the new mode of teaching?
- What is the association between the basic high-performance work-based practises (HPWBP) during the pandemic and the overall job satisfaction?

Limitations: -

The limitations of this research study may arise due to the lack of the in detail or minute variables considerations been left out due to the brief scope of study. This study being entirely based on the teacher's perspective leads to missing out the variables derived from student point of view of assessing the teacher and their understanding of what has been thought.

From the above discussions and facts being recognised, this study aims to understand the various causal relationships that can lubricate the understanding of the human resource capital of educational

institutions in Bangalore, particularly the resource contributing to secondary education and their development in order to enhance their performances. The outcome of which will be ideal teachers in the secondary education level creating a foundation for knowledgeable literate future generations, beyond all hinderances.

LITERATURE REVIEW

There are various studies that had been conducted on online teaching among which some have become a very important foundation for this study. Initially, there were many strong arguments when researchers believed online teaching to be as effective as traditional teaching as a fact that cannot be denied. Especially in a study conducted by **Adam et.al. (2012)**. Several studies indicate that the instructor's interaction with students has considerable impact on the student's perceptions of online learning. (**Muthuprasad T, 2021**) Understanding the importance of training secondary education teachers is vital in the current situation because we see that higher education institutions (HEI's) and teachers are facing many challenges during emergency remote online teaching. (**Alvarez, 2020**) . HEI'S Teachers being forced to conduct online classes without any preparation due to the lack of sufficient time. This was done without much planning and also considering the difficulties faced by them due to lack of prior experience in such a mode of teaching truly turned out to be a challenge. (**Asian Journal of Distance Education, 2020**). The government of India, tried to bring in quick initiatives to support the education system, that being SWAYAM PRABHA DTH which had added 12 channels to make public, the educational videos on television to extend to the areas with the lack of internet connectivity. DIKSHA another initiative had made e-content and QR coded textbooks for each and every student to accesses. (**Chaubey, 2020**). Teachers were not happy to adopt technology and virtual classrooms especially when it came to teaching concepts related to numerical, experiments and personal interactions was reported by **Shenoy, et al.,(2020)**. The initial reactions of HEI's and its teachers was only showing that they are not ready for the change in shifting from traditional teaching to the online mode of teaching. As per (**International Journal of Educational Development, 2020**), 92.1% students were convinced that direct student-teacher interactive learning was more essential for proper learning and about 94% of students described regular classes are better in terms of the level of understanding and getting their doubts clarified when asked. Prior studies have proven that growing a solid coaching identification is a key detail in instructor retention (**Danielewicz, 2001**), in addition to a vital contributor to fulfilment and effectiveness withinside the classroom (**Alsup, 2005; Day et al., 2006**).

RESEARCH METHODOLOGY

This research design follows the Quantitative experimental approach using primary data collected through questionnaire method created for a population of secondary education teachers, out of which a sample of 152 secondary education teachers from Bangalore was taken for the study. And, Qualitative ethnography approach of taking various prior research work into consideration to set up a thematic framework. The research structure for this study is designed under the situation of the Covid- 19 pandemic to determine the cause-and-effect relationship between the variables chosen for this study.

Collection and source of data :-

For the purpose of this study, primary data was collected through questionnaire method and executed through google forms creation and circulation of the same through social media platforms. A sample of 152 responses from a sample of secondary education teachers was collected from various schools across Bangalore.

Convenience non- probability sampling method was used for this study.

The following variables were considered for the experimental approach:-

Dependent and independent variables as per the subject of this study were categorised as below,

Dependent variable:-

- Overall job satisfaction
- Online training & awareness
- Flexibility & adaptability with the mode of teaching

Independent variable:-

- Educational qualification
- Work experience
- The type of management
- Scale of pay
- Promotional opportunity
- Supervision
- Work schedule
- Online training & awareness
- Flexibility with & adaptability with the mode of teaching
- Interpersonal relationship during pandemic

Inclusion criteria:-

The inclusion criteria for this research study includes teachers belonging to different age groups, work experience, genders etc working under secondary education in Bangalore only.

Exclusion Criteria:-

The exclusion criteria for this study includes all teachers from primary education background, lecturers, professors and individuals from other professions.

HYPOTHESIS:-

H0 = There is no significant effect in the flexibility and adaptability with the mode of teaching (X13) implied by the educational qualification of teachers.

H1 = There is significant effect in the flexibility and adaptability with the mode of teaching (X13) implied by the educational qualification of teachers.

H0 = There is no significant effect in the flexibility and adaptability with the mode of teaching (X13) implied by the work Experience of teachers.

H1 = There is significant effect in the flexibility and adaptability with the mode of teaching (X13) implied by the work Experience of teachers.

H0 = There is no significant effect in the flexibility and adaptability with the mode of teaching implied by the type of management the teachers worked for.

H1 = There is significant effect in the flexibility and adaptability with the mode of teaching implied by the type of management the teachers worked for.

H0 = There is no significant effect in the online training and awareness implied by the type of management the teachers belonged.

H1 = There is significant effect in the online training and awareness implied by the type of management the teachers belonged.

RESULTS

Objectives based results and Interpretations.

- 1. To understand the relationship between work experience, educational qualifications and the flexibility and adaptability with the mode of teaching.**

The P value derived when analysis of data was conducted was 0.584 which is greater than 0.050 contributing to sufficient evidence to accept null hypothesis. Therefore, it can be inferred that there is no significant effect in the flexibility and adaptability with the mode of teaching implied by the educational qualification of teachers.

Then a P value of 0.133 was derived from further repetition of the analysis on other related data from which we observe that the P value being greater than 0.050 providing us with sufficient evidence to accept null hypothesis. Therefore, it is inferred that there is no significant effect in the flexibility and adaptability along with the mode of teaching implied by the work Experience of teachers.

2. To derive a relationship between the different types of management systems and the awareness, adaptability and flexibility of the new mode of teaching.

Further a one- way analysis of variance was conducted to derive a relationship between the different types of management systems and the awareness, adaptability and flexibility of the new mode of teaching. Since the P value observed was 0.018 which is lesser than 0.050 there is sufficient evidence to reject null hypothesis. Therefore, we accept alternative hypothesis i.e., it is inferred that there is significant effect in the flexibility and adaptability with the mode of teaching implied by the type of management the teachers worked for.

Further, the P value of 0.001 which is lesser than 0.050 is observed giving sufficient evidence to reject null hypothesis. Therefore, we accept alternative hypothesis i.e., it is inferred that there is significant effect in the online training and awareness implied by the type of management the teachers belonged.

3. To predict the association between the basic high-performance work-based practises (HPWBP) during the pandemic and the overall job satisfaction.

To derive an association between the basic high- performance work-based practises (HPWBP) during the pandemic and the overall job satisfaction, further analysis was conducted using regression from which a mean for the overall job satisfaction of secondary education teachers of 3.724 is derived, from the results we understand that the level of satisfaction of all the respondents is satisfactory.

Since R square from the regression analysis is 0.585, we understand it is a moderately good fit model. The dependent variable, overall job satisfaction of secondary education teachers has been explained by their scale of pay, promotional opportunity, supervision, work schedule, online training and awareness, flexibility with and adaptability with the mode of teaching, Interpersonal relationship during pandemic to the extent of 58.5%.

The fitness of the model could have resulted with values close to or slightly higher than 50% due to predictions that depend entirely on human behaviour.

Y equivalent to $A+B_1X_1 + \dots + B_nX_n$

(Overall job satisfaction of secondary education teachers) = $0.693 + 0.298(\text{Scale of pay}) + 0.150(\text{promotional opportunity}) + 0.084(\text{Supervision}) + 0.195(\text{work schedule}) - 0.006(\text{online training and awareness}) + 0.067(\text{flexibility and adaptability with mode of teaching}) + 0.109(\text{interpersonal relationships during pandemic})$

Since the independent variables i.e., online training and awareness, flexibility with and adaptability with the mode of teaching, Supervision, do not have any association with the overall job satisfaction of secondary education teachers.

Since the independent variables i.e., work schedule, scale of pay, promotional opportunity, and interpersonal relationship during pandemic have a clear association with the overall job satisfaction of secondary education teachers.

DISCUSSIONS

The main problem that is addressed in this study was to determine the effects of forced changes in the modes of teaching on the secondary education teachers with respect to their comfort and convenience in adapting and preparing themselves for a flexible environment created by their respective organisations / institutions. The study aimed at finding a cause-and-effect relationship between a few variables that will support the research problem identified, the following were the objectives that were experimented,

- To understand the relationship between work experience, educational qualifications and the flexibility and adaptability with the mode of teaching.
- To derive a relationship between the different types of management systems and the awareness, adaptability and flexibility of the new mode of teaching.

- To predict the association between the basic high-performance work-based practises (HPWBP) during the pandemic and the overall job satisfaction.

Relationship between work experience, educational qualification and the flexibility and adaptability with the mode of teaching:-

It was observed that both work experience and educational qualification did not affect the flexibility and adaptability with the mode of teaching, having accepted null hypothesis. This shows that every teacher under secondary education had no intervention of their work experience or their educational qualification to impact their flexibility and adaptability with the mode of teaching.

Relationship between the different types of management systems and the awareness, adaptability and flexibility of the new mode of teaching:-

It was inferred that there is significant impact on awareness, adaptability and flexibility with the change in the type of management system each teacher worked for. In this case the alternative hypothesis was accepted. This means as discussed earlier government schools, self- financed schools, Aided schools, or Aided school in self-financing stream have different levels of adaptability and flexibility and have been striving to equalise or keep up to the growing standards.

Association between the basic high-performance work-based practises (HPWBP) during the pandemic and the overall job satisfaction:-

Regression analysis was used to determine the relation between the dependent and independent variables and it was observed that the model was a moderately good fit owing to the human behaviour constrains. We perceive that independent variable such as awareness, flexibility and adaptability of online teaching and supervision are not affecting the overall job satisfaction. We can understand that, the teachers have somehow started to accept and adjust to the changes and challenges imposed by the Pandemic, that these factors are not having any impact on the overall job satisfaction. On the other hand, the institutions have to look into the variables that have an impact on the overall job satisfaction, i.e., work schedule, scale of pay, promotional opportunity, and interpersonal relationship during pandemic, in order to increase their employee productivity.

SUGGESTIONS:-

- The government authorities in Bangalore, must build the policies and standards of the government-based educational institutions to the level of private institutions in order to benefit the all the youth of Bangalore to get equal quality education even in the times of crisis. As the future of India lies in the hands of the present youth of the nation.
- There is much scope for the corporates in developing technological advancements in teaching and learning processes, as we can see future opportunities which have been created due to the pandemic crisis. Since the adaptability and flexibility of the online teaching platforms among teachers and students have been increasingly positive over the last three years.
- The consumers being all aspirants (Here, secondary education teachers and students) who are willing to learn, have a facilitated mode of training and developing other skills in the time, energy and infrastructure that is saved due to the access of online platforms.
- Educational institutions now have a new competitive edge they can make use of to attract potential employees (here, secondary education teachers) with better HPWBP and also attract potential aspirants of secondary education in larger number due to the lack of infrastructural restrictions.

CONCLUSION

Thus, we come to an understanding that though the online method of teaching is an idea as old as 1953, when it came to distance learning. It had become difficult for the teachers and students to adapt to it when it was forced. As, India being a developing country and still has a population under poverty line which had dipped even more during the Pandemic crisis, lack of sufficient resources to teachers and students had become one of the major challenges. Bangalore being one of the metropolitan cities has managed to cope with the changes and challenges sooner as seen in the research findings. But remote areas will still find it as a challenge, therefore, the government has to work on teacher development programs along with creating more opportunities to the learners across the country.

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APPENDIX: -

QUESTIONNAIRE

Kindly answer all the questions below with due integrity. Your responses will be kept strictly confidential. The data collected will be used for academic research only.

1. Name (optional)

2. Gender :-

- Male
- Female

3. Age :-

- Less than 30
- 31-40
- 41-50
- 50 and above

4. Educational Qualification:-

- Under Graduation
- Post-Graduation
- Ph. D

5. Work experience (years):-

- Less than 5
- 6-10
- 11-15
- 15 and above

6. Monthly Income:-

- Less than 10000

- 10001-15000
- 15001- 20000
- 20001 and above

7. The type of management you belong to:-

- Government school
- Aided school
- Aided school in self-financing stream
- Self- financing school

8. How satisfied are you with the following aspects owing to the pandemic conditions, pick an option ranging from extremely dissatisfied-1, dissatisfied-2, neutral- 3, satisfied - 4, extremely satisfied- 5. Kindly fill in all the columns.

	1	2	3	4	5
Scale of pay					
Promotional opportunity					
Supervision					
Work schedule					
Online training & awareness					
Flexibility with & adaptability with the mode of teaching					
Interpersonal relationship during pandemic					
Overall job satisfaction					

A STUDY ON IMPACT OF WORK FROM HOME ON EMPLOYEES – WITH SPECIAL REFERENCE TO SOUTH INDIA

Dhanalatchoumy. Dj

ABSTRACT

All employee's main objectives are to grow in both dimensions (Effective and Efficiently). The COVID-19 disease, lead to a pandemic where the lives of every human being fell danger with more complications too. Therefore, every organisation introduced a new policy of Working from home which created a new phase of every organisation and employee's life. To find the impact of this policy on employees, this research was conducted by collecting data of 150 sample employees and found that this Policy is successful and the employees are ready to accept this throughout their professional life. We also found that every employee could manage their both Professional and personal life with, except Married women in India. It also said that the organisation needs to improve clear and flexible work from home policy.

INTRODUCTION

Business, Educational institution, Corporates, are some places where human resources are arranged in a hierarchy in order to get effective and efficient talent out of them, along with balancing of their personal commitments. Work from home policy has been proved very useful in 2008 after the Global Financial Crisis when the companies were struggling to reduce their expenditure. In the new dynamic world, Work from home is also known as Remote working and tele work. It is a popular concept that has evolved over the years. Advances in technology and communications have enabled people to work effectively and efficiently without being constantly at their office. This gives flexibility to the employees and to employers as the whole work can be done by staying from their home. This was one of the most encouraging methods of doing work and as well as taking care of good health during the period of Covid-Pandemic. This policy will be one best method for supporting married women as they neither wish to leave their family nor their work and to migrants who are willing to carry their job away from their place. The aftereffects of this research will show who is feeling very convenient about WFH policy and understanding the ability to balancing both personal and work life hand in hand without compromising both. At the same time, it is also important to have a proper plan and strategy to be followed by every organisation so that no employees will feel over burden of work and stressed.

Many researchers have found the amount of productivity of the employees during working from home, difference between Work from Home (WFH) and Working from Office (WFO). The effect of working from home is directly determined by the personal life and attitude of each employee. Therefore, it's important to analyse employee's family and study their efforts and productivity they exhibit. The most important factor to encourage every employee, is their pay which they get and their spending during Covid-19 lockdown. A good mental and physical health leads to increase in employee interest to work and lead a good relationship with their family also. There are more factors that are directly related to the attitude and behaviour of an employee and it plays a major role in determining the productivity and interest that an employee show towards their professional work while being in home. Some are gender, job insecurity, remuneration, working hours, age, Organisational commitments, Technology, Factors available, etc.

As it was difficult to maintain the balance between a good mental and physical health of an employee while working from home was difficult, especially to a married woman, there should a study on this regard.

It's important to consider every factor of WFH which helps in forming better policy by the management of organisation and to understand every employee so that it is not unfair. It's very difficult to come to a final conclusion regarding this concept Working from home with minimum respondents.

How and Why women are most affected by this WFH policy compared to men?

How will decrease in salary/remuneration decrease the efforts and Productivity of the employee?

How Employees can manage their Professional work alone with their personal duties during Working from home?

Many authors covered employees of minimum of one sector or a city or a specific organisation to collect their feedbacks. But, this won't but enough to analyse the whole population's view on Working from Home concept. Therefore, in this research, it is tried to cover some cities of Southern part of India with

random employees with different fields of working and collecting their views on this Working from Home Policy. Number of samples collected is limited to some particular cities and with minimum population about 152 employees, during a period of 2 months only. Therefore, it's difficult to draw a full-fledged conclusion for this problem.

LITERATURE REVIEW

There are few literatures in which authors studied upon Work from home, Employee's productivity during working from home and comparison between working from home and working from office. This Remote working was first introduced by Jack Nilles in 1973 with five IBM employees as an experiment to this idea. In India, working from home is a new concept that was popularised during the covid pandemic when no individual was allowed to come outside with fear of getting affected. When people realised that pandemic is not going to end very soon, during the month of April, most of the companies starting implementing Working from home as they can't allow their business to drop. Almost every industry saw a drastic improvement in productivity of employees working and continued the same for rest of the pandemic. After the decrease in cases of Covid-19, some companies are still willing to continue this policy as this is cost effective.

(Dr. Khagendra Nath Gangai, 2021) This studied to the comparison between job satisfaction and work engagement while employees working -from- home and work -from- office in private sector industries and they found that there is no significance in job satisfaction among employees' type of work status such as work-from-home, and work-from-office, or both. It has been found that job satisfaction is higher in the case of work-from-office than work-from-home. Similarly, employee work engagement is high when they work- from the office than work-from-home or both.

(Kriti Srivastava, 2015) studied sample of 50 IT employees to focus on understanding the current perception of the concept of WFH, seek the correlation and analyse its suitability in the Indian work environment, its merits, demerits. The study showed a positive result favouring work from home as the IT sector employees were slightly similar to their western counterparts in balancing out the positive and negative impacts of telecommuting believed that working from home would present them a better opportunity to successfully bring out a balance between their professional and personal lives and also saved them time that would have been spent on travelling and informal conversations with peers and it was accepted as green concept'.

(sumithra Sreenath, 2019) This studied on employee's productivity and its effect on Productivity. It covers only some part of the benefits plans provided by the company chosen for the study and they said that there is a strong relationship between employee benefits and productivity.

(Dr. Shareena P, 2020) read upon employee's perception and experiences on Work from home during Covid-19. It was found that as the employees are experiencing new environment and willingness to work from home is entirely dependent on presence of their children at home, comfortable space at home, quiet environment at home and good internet connectivity. So, they do not like to work from home.

(Payal Shende, 2021) studied on employee's preference for Work environment and found that Employees miss social setting, face to face conversation and motivation from working around colleagues or with colleagues. Individuals are hoping for a work from anywhere culture which could provide a work system with a combination of office space working and work from home. Different genders and marital statuses showed different levels of adaptability. Single males and married males without children are more flexible in remote working setting and find it more appealing. Female employees are negatively affected. However single females are more resilient while remote working and find it more conducive than other females.

(Thorstensson, 2020) studied on influence of Employee's productivity during Working from home, during the year 2000 and 2019-2020. The study results indicate that working from home has an influence on productivity of the employees. Some factors influence both positive and negative effects.

(Brodeur, 2020) This paper suggests that COVID-19 increases labour market inequalities and found that economic consequences of this pandemic were larger for certain occupations. It was also found that individuals in occupations working in proximity to others are more affected and occupations able to work remotely are least affected.

(Dr. KDV Prasad, 2020) It is proved that Job Satisfaction and Psychological factors significantly influencing the psychological wellbeing of employees in IT sector during the period pandemic.

(MAITRAYE DAS, 2021) The research reveals that while working from home, neurodivergent professionals create accessible physical and digital workspaces, negotiate accessible communication

practices, and reconcile tensions between productivity and wellbeing and it reconsiders what access means in remote work for neurodivergent professionals.

(Henning Holgersen, 2021) This research found that approximately 38% of Norwegian jobs can be performed from home. The Norwegian results also suggest that the pandemic and the government's attempts to mitigate this crisis may have a no impact on the working population.

(Corvino, 2021) The author proved that there is no conflict of interest during working from Home.

(Sramana Mukherjee, 2021) This study is based on socio-demographic categories to find answers for efficiency and productivity, availability of infrastructure and work environment, major challenges and benefits encountered and the desired continuity of remote working.

RESEARCH METHODOLOGY

These findings are collected with help of Quantitative techniques, through structured questionnaires in google forms. The cross-sectional nature of data and Descriptive research design were used for the study.

OBJECTIVE OF THE STUDY

To identify the factors that determine work from home policy with special reference to women employees.

To examine the relationship between selected demographic variables and the factors that determine work from home policy with special reference to women employees.

To examine the relationship between salary of the employees during work from home and their impact productivity.

In this study the Philosophy of Positivism is followed, it means "Evidence based Reality" and it is based on Specific to broader approach. Using non-experiment research strategy, we collect sample data using Questionnaire to analyse true Experiment Research, which involves randomization, treatments of subjects in controlled manners and generalise the concept of findings for conclusion of WFH.

The Present study is to study those employees who were working from home during the Covid-19 pandemic. After analysing the generally accepted facts regarding the concept of Working from home, Employees, working environment and other facts. A sample of 152 valid responses was collected from random employees from different sector belonging to Bangalore, Pondicherry and Chennai. The data was collected during the period of February 2022, after 80% of the employees shifted to the work from office policy. But still some employees prefer to do work from home.

The data collected were analysed using One-way ANOVA, Regression and Chi-square with help of SPSS software which made useful descriptive statistical analysis.

HYPOTHESIS

H0 - There is no association between Male and Female on ability to balance between personal and work life.

H1 – There is association between Male and Female on ability to balance between personal and work life.

H0 - There is no association between Marital status on ability to decrease the stress of married women.

H1 – There is association between Marital status on ability to decrease the stress of married women

H0 - There is no association between Overall satisfaction you derive during work from home on getting lesser pay than regular pay.

H1 – There is association between Overall satisfaction you derive during work from home on getting lesser pay than regular pay.

RESULTS

This research was to find whether this policy, that is "Work from home" is more affected to Women than Men or not, to find whether the salary pay of the person during Working from home is decreased employee's impact on Personal life during this period. This also explains relationship between some factors that are affecting this policy and employee's mentality over the period of time from the pandemic. After people started going to office for work, this data was collected to know the comparison between Work from office experience and work from experience.

The method of Primary data collection was used to collect details from different types of organisation and positions of the employee through Google form. It was sent to many employees out of which 152 respondents were received. Female and Male employees were in the proportion of 52.6% and 47.4% respectively out of which 51.3% of employees were in the age group of 26-40years and followed by 32.1% of employees in the age 18-25 years, working in different type of organisations like IT, Bank, Construction, Media and others. There were 37.8% of employees who had job tenure of 0-5 years.

Out of 150 samples, 79 employees feel that they work for more hours while Working from home than Working in office, 76 employees strongly agree that they can focus on their work while in home, only 55 employees feel that there was lack of communications between their Colleague, Subordinate or to their Superior 64 employees felt that there is less chance of getting promoted, 59 respondents feel that this policy will decrease the stress of married women 55 employee strongly agree that they take regular breaks during work from home, 63 agreed that they are paid less, 56 strongly agreed that they could take care of their health and body better, only 14 strongly agree that they had fear of getting fired from their job, 67 agree that this policy helped them to develop good bond with their family and 83 employees feel that they could able to grow in last few months due to Work from home.

One – Way ANOVA test revealed that P value is 0.524, which proved that there is no association between Male and Female on ability to balance between personal and work life. Other demographic variable like Name, Age, Marital Status, Remuneration and Type of Organisation also doesn't have significant influence on balancing between personal and work life as, but Tenure of job has association with this factor.

Chi-square test revealed that P value of Marital status and on ability to decrease the stress of married women is 0.326, which is more than 0.050 therefore it is inferred that there is no association between them. Other demographic variables like Name, Age, Gender, Remuneration, Tenure of Job and Type of Organisation does not show significant influence on the thought of Decrease in stress of married women while working from home.

Regression shows that there is significant influence between overall satisfaction of the employee and less salary received by them during Work-from-home.

DISCUSSION

Demographic data like Name, Age, Gender, Marital Status, Remuneration, Tenure of Job and Type of Organisation which acts as Independent variable with respect to which comparison was made on some dependent variables like ability to focus on work, balancing between personal and work life, increase in efficiency of work, More working hours, communication between colleagues, chance of getting promoted, availability of resources, stress of men and married women, suitability for married women, salary received, breaks during working hours, Policies and Objectives of the organisation, taking care of health, fear of getting fired, bonding with family and overall growth.

This research agrees upon the previous researches that employee's productivity increased while working from home. It tries to find those factors which affects the employee's productivity during Working from home. A sudden shift from Work from office to Work from home occurred due to COVID-19. Therefore, the organisations didn't have enough time to think whether it would be a burden on the employees or it will create a new opportunity to increase their productivity.

This Research resulted that there were more Working Women compared to Working Men, and they have said that they were able to manage both their personal life as well as their professional life while working from home. Unmarried women are very comfortable as they can work and learn new things by staying in their home. But it shows that Married Women has more stress due to this Working from home policy. They have difficulties in managing both their personal and professional life, as their duties and responsibilities never end as a typical Indian married woman. So, they were not able to concentrate fully on their professional work. The employees feel that they were working for more time as compared to their Professional timings but with sufficient breaks while working from home. So, it can be said that

employees were more productive as taking breaks will lead to refreshment to mind and work more efficiently than before and it also helps the employees to give their best and be more creative.

As the availability of technology is more convenient at cheaper rate as it was a COVID-19 Pandemic, there were enough resources for doing work from home so they never cared of getting in touch with their colleagues, superior and subordinates of their professional life, at the same time they had every entertainment with their family and could watch whatever they wish to. At the same time there was a fear of getting fired from the organisation as many lose their job in the pandemic, especially daily wage workers. The Organisations couldn't afford more on employees as they didn't gain much profit.

From this analysis of research, it's recommended to every organisation to have clear, flexible and supportive policies for Work from home. They should give confidence to every employee working from their home that they won't be fired unless there is poor performance and growth of the employee. They should provide proper training for the employees to motivate them. They should provide them proper resources to work and support them in every stages. They can set a minimum and maximum working hours per day without restricting their breaks. This will help employee to take regular breaks but complete their work on time. It will also be helpful for the management to have check on every employee's performance and improvement time to time.

Moreover, the Indian government should also support employees who wants to work from home and encourage them by giving security of their job and launching new schemes.

As it is said that this research was taken only during post-COVID 19 and many employees started their normal life of Working in office and the data collected is only from some part of south India with sample size of 150 employees. Therefore, these constraints should be tried to avoid by the future researcher.

CONCLUSION

To conclude this research and analysis of findings, it can be said that this pandemic showed us an alternative way to carry and continue our professional life that will be very useful to many people, especially married to an Indian married women and during avoidable situation like COVID-19. It is proved that this WFH policy will also grow gradually. On the other hand, it's also important that the Organisations to frame a good policy structure for this and review it from time to time and encourage them.

The purpose of survey was achieved by finding employee's view on work from home policy, at the same time the Research objective was achieved by finding answers for the objective which was set. As a student, the reason behind this was Academic, that was also achieved.

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APPENDIX

QUESTIONNAIRE

IMPACT ON WORK FROM HOME ON EMPLOYEES PRODUCTIVITY

I, Dhanalatchoumy, pursuing my post-graduation in St. Joseph's College of Commerce, kindly request you to spend few minutes for this survey. The study is conducted as a part of my curriculum and your response will be used for academic purpose only and will be highly confidential.

Biological Details:

1. Name (Optional)

2. Gender
 - Male
 - Female
 - Others
3. Age group
 - 18 years – 25 years

- 26 years – 40 years
 - 41 Years – 50 Years
 - Above 51 years
4. Marital Status
- Single
 - Married
 - Divorced
 - Widow
5. Remuneration
- Below 3 lakhs
 - 3-5 lakhs
 - 5-10 lakhs
 - More than 10 lakhs
6. Tenure (Years):
- 0-5
 - 5-10
 - 10-15
 - More than 15
7. Type of organization:
- IT
 - Bank
 - Construction
 - Media
 - Others

8. Work from home

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I got lesser pay than my regular pay					
I can Focus more on work while working in home					

I can balance between my Work and personal life					
I think Working from home increased my efficiency					
I feel there is lack of communication between my Co-worker, superior and subordinates.					
I think that there is less chance of getting Promoted?					
I feel that I have lack of resources to work from home					
I think this will be preferable by married women					
I think this will decrease the stress of married women					
I feel I work for more hours than working in office					
I think Working from home helps to develop good bond with family					
I had a fear of getting fired during Working from home in Pandemic					

I take regular breaks while working from home					
I think the work Objectives and policies are clear					
I think I could take care of my health and body better.					
I feel that I am able to learn and grow in the last few months					

9. Overall Level of satisfaction you drive on Working from home

- ✓ Most unsatisfied
- ✓ Unsatisfied
- ✓ Neutral
- ✓ Satisfactory
- ✓ Most satisfactory

A STUDY ON PARENT’S PERSPECTIVES OF HOMESCHOOLING WITH RESPECT TO BANGALORE

THERESITA FERNANDO C

ABSTRACT

The pandemic hit the world has seen changes in all spears of life around the world. Education saw a sudden shift from the traditional ways to an entirely new norm of schooling online. Technology was the only safe means to help students progress with their education. Both teachers and parents had to work hand in hand to make sure the education of children continued in the best possible way. Desktop became the new blackboards. It was a struggle for students, parents, and teachers to adapt to this situation. Parents were now attending classes of their wards in order to facilitate the child’s education. This gave parents new insights into the teaching methods of their child’s institute. While it was a struggle for many parents, for some parents who were dissatisfied with online classes, it was a time to explore new or alternate methods of teaching. In India online is often taken as homeschool. Many adopted homeschooling of their kids. Though it is not very popular in India, it has shown consistent growth over the decades. This research attempts to find the parent’s perspective on homeschooling as an alternative method of education, after the experience of the pandemic in Bangalore.

KEYWORDS: Homeschooling, online during the pandemic, parents’ perspective

INTRODUCTION

“The home is the first and most effective place to learn the lessons of life: truth, honour, virtue, self-control, the value of education, honest work, and the purpose and privilege of life. Nothing can take the place of home in rearing and teaching children, and no other success can compensate for failure in the home.”
-David O McKay

Homeschooling is an educational choice, where parents take up the responsibility of their child's education from the comfort of their homes. In the literal sense, home is where the school is. Parents who opt to adopt home-based education have to take up the task of carefully planning the process and spending enough time with the child. The parents design a curriculum according to the ability or requirements of their children. Sometimes a tutor's help is sought to help educate their children. The teaching methods and the time spent on educational aspects are all decided by the parents. For parents to pursue this responsibility they should be capable of guiding the child in the learning process, which means the parents should possess knowledge about the task at hand. Some groups of parents who have opted to home school their children, support each other in helping their children learn. This system of homeschooling is widely accepted in the countries like Australia, Canada, New Zealand, the United Kingdom, and the United States. Some countries like China have highly regulated the system of Homeschooling, as part of making regular schooling compulsory. In fact, the Government banned the citizens from homeschooling their children. Most homeschooling parents try innovative methods of teaching their children. They usually choose the syllabus based on ICSE or CBSE. The children are exposed to various other activities like a travel adventure, and other skill development

In India, online classes are often mistaken for Homeschooling. In India Homeschooling is legal. Initially, parents who had children with special needs were the ones who choose to homeschool. But now other parents too have started to home school their children for various reasons like religion, certain belief systems which they want to imbibe into their children and to protect from abuse, Lack of satisfaction with the school system, and also when they feel their children are much more capable of learning for which the regular schooling syllabus doesn't support. Safety and emotional development are also a cause. Modern education has grown significantly as the globe has progressed. Developing new systems or approaches with a combination of the conventional and the modern methods. Now the COVID-19 has given yet another reason for thought towards looking for alternate methods of education. One can see a definite growth in the number of homeschooled in India. This is also due to the various technological advancement in the field of education and also the contribution of various Edtech firms and the internet, being an important source of resource for the parents to help their child's education. This convenience of getting required resources have becoming a driving force in parents choosing home-based education.

Historically, education was being given by religious institutions like churches, temples, mosques, and by families, where knowledge and skill were passed through generations. But in the 16th century, the reformation caused development of common education system, which came under the control of State. Thus compulsory education came into existence, and enrollment of children in school became a social norm. This new system called school extended throughout the world. As time passed the efficiency of this public schooling system began to fail to provide an efficient schooling method and this gave rise to private schools. Private schools were affordable only by financially strong part of the society. 95% of the world's nations have some form of the compulsory educational system. But over the years, parents who felt that their needs exceeded beyond the public schooling and private schooling system, began to look for alternate methods of education.

In 1970 the modern homeschool movement began with an educational theorist and supporter of school reform, John Holt. He opposed the formal schools as focused on rote learning, designed to make children compliant employees.

His followers connected through a newsletter called 'Growing without schooling'. He highlighted the need to liberate the children with the system of 'Unschooling'. His friend Raymond Moore joined him supporting the thought and asserting that children who are schooled at home until age 8 or 9, develop psychologically and morally. His book 'Home Grown kids' is usually the first book referred by homeschoolers.

During this time homeschooling was legal but subject to varying regulations like parents had to have a teaching license. One can observe the changes in the reasons for homeschooling

- For the specially abled Children, who needed the support of Family.

- Releasing children from the inefficient public school system
- Upholding particular religious thoughts and beliefs
- Living in remote areas and parents who had to travel and couldn't afford formal schooling.
- To examining the productiveness of the educational system
- Finding a safer alternate to protect children from abuse of any kind and bullying
- Letting children pursue their interest rather than being confined to grading and certification,
- Now as an alternative more effective with the support of technology.

The thoughts or arguments against homeschoolers, such as

- Not being able to socialize, as contact with other kids is limited.
- The competitive spirit is killed.
- Will not do well in their career as certification becomes the main criterion for entry.
- Proper time might not be given for educational purposes,
- Can become a safer reason for parents who harass their children

Are the arguments put forward by those who don't support Homeschooling?

These are proven wrong by several homeschoolers who have made it big by being enrolled into institutions like IIT and Foreign universities. Also they have proven to be more successful in other fields of their interest.

Homeschooling is becoming increasingly formalized in India and accepted with the increase in agencies providing the required support for making it a success to ensure that homeschoolers are not deprived of anything. Metropolitan cities like Mumbai, Pune, Hyderabad, and Bengaluru have seen growth in the homeschooling communities. There is no reliable official report or research on the growth of homeschooling in India, as such obtaining the actual figures is not possible.

The COVID-19 Pandemic saw over 300 million students all over the world become homeschooled. In this research, an attempt is made to know if there is a change in the perspective of parents on homeschooling after their experience of online classes conducted by formal schools during the COVID-19 pandemic.

The previous studies on homeschooling have not focused on the perspective of parents on the choices of alternate schooling methods after experiences of education online during the COVID 19 pandemic. This knowledge is important for determining the satisfaction or the dissatisfaction with present schooling methods and the need for an alternative, which suffices those requirements. The problem to be addressed was whether or not parents wanted a change in the system of education and if homeschooling was the solution. This information was gathered for the research through the following Research question.

- Parents' level of satisfaction with the system and syllabus their children are currently pursuing?
- Do parents prefer to Home School their children?
- Have the two years of pandemics and the new method of learning adopted by the schools changed the perspective of parents about homeschooling?

However, the limitation was that within a limited period the research had to be completed, and also the fact that direct interaction was not possible due to COVID-19.

REVIEW OF LITERATURE

1. (Collom, Ins and Outs of Homeschooling: the determinants of Parents Motivations and students Achievements, 2005) This research investigates the factors determining parental motivations to home school and the determinants of the student achievement of home educated children

2. (Gaither, 2008) In this article, the researcher speaks of how homeschooling is not new as it is how families have been passing knowledge through ages but why in recent decades there is an increase in the number of people who have been teaching children at home as a self-conscious act of protest against mainstream society and becoming a political moment

3. (Ray, 8 June 2011) This research article speaks about homeschooling facts and trends in the US. It also shows the growth rate as being due to 8% over the few years. And the amount of savings of up to 16 billion dollars on taxpayers which they may not spend as their children were not in Public Schools. It also focused on the population which opted for homeschooling and the various reasons behind it and also the academic performance of the home's child. It is said that it is not possible to prove whether homeschooling courses have positive traits and at the same time also says that there is no empirical evidence that homeschooling causes negative things compared to institutional schooling.
4. (Ama Mazama, 26 Aug 2012) The purpose of this article is using an appropriate lens to explore one of the main reasons African Americans increasingly choose to educate their children at home namely the strong desire to protect the children from the effects of school-related racism and also to provide a historical and philosophical contextualization of the African American experience in school. The research also presented empirical evidence regarding African American motivation for homeschooling.
5. (Patel, 2013) In this article, the author of this wants to focus on the basic education system of education in our country. The author advocates a self-learning approach that would develop critical reading and analytical skills. The author feels practical learning will be the right way children can learn to remember and put to use what they have learned.
6. (Mullin, 2013) This block explains a parent by name Deborah Kitchens on her decision of homeschooling her daughter as not being a protective parent but it was a necessity as she couldn't afford private schooling and to put her daughter in public schooling. Language was the issue and how she overcame her struggle.
7. (G, 2013) This article reviews recent research on Home School children's socialization. The research indicates that homeschooling parents expect their children to respect and get along with people of diverse backgrounds. They provide their children with a variety of social opportunities outside the family and believe that children's social skills are at least as good as those of their other children.
8. (Ray, Homeschooling associated with Beneficial learner and Societal Outcome But Educators Do not Promote it., 2013) This article reviews Home School learners' outcomes and evaluates opposition to home schooling. It synthesizes research on learning outcomes in terms of academic achievement and children's social, emotional, and psychological development and the successful adults who were Home Schoolers.
9. (Christopher Lubienski, 2013) The researchers have examined and criticized the empirical claims made by home schooling proponents to justify further expansion and deregulation of the movement and also shed light on the Home School advocacy agenda explicit in those claims.
10. (Manpreeth, 2016) The author focuses on questions on the education system and the dilemma of why we should educate children, what we want children to learn, what is the actual purpose behind educating them, why should we send them to school. The author explains about the ancient education system of India and highlights the destruction of the same by British Raj. The rise of modern education system in India and how subjects like metaphysics and philosophy were ignored, giving importance only to science and maths. The implementation of RTE and how Indian education itself has been instrumental in creating divisions.
11. (Ananthi, 2018) This article speaks about how homeschooling is paving its way into the life of many parents and kids. The reason for the same and the solution available and how CILRE, an informal educational institution, gives home schooling kids a chance to even socialize.
12. (Priyanka, 2020) This is an article in the block which speaks about the system of Home School in India and how the state governments have taken initiative for home school children to take up examination at various levels. It is important to mention that one of the comments on this article shows Apparent expressing that nearly 20 to 24% of children of his locality attend a home school and that this is the fashion there and he prefers to Home School his child.
13. (Kurian, Homeschooling not new in Bangalore, 2020) This is an article in the Deccan Herald newspaper which speaks about how many parents have opted to Home School as Government orders opening of schools do not cover the numbers where increasing and also the parents' opinion of how they felt home schooling beneficial.
14. (Preethi, 2021), Feb 2021, Feb 2021) The authors try to explain how the education sector has been affected by the pandemic and the brief history of Indian schooling, moment and methodology. The advantages and disadvantages of home schooling, support services, and also an Emirates that the positive impact of COVID-19 pandemic is the use of Technology and if an alternate can't cancel the void created by the pandemic in the education system.

15. (Banker, 2021) The blog explains how the homes School option has become popular in Beijing as tuition fees for International Schools keep pricing. It throws light on the different ways through which parents can get it touch with homes cooling groups
16. (Donnell, 2021)The people speak about the homeschooling concept in general and what it is not and then examine how different nations craft Educational policies to accommodate this form of education
17. (Beyond, 2021) The block provides a complete examination of homeschooling in India. Details of mainboards for homeschooling in India like The National Institute of Open Schooling (NIOS), The International General Certificate of Secondary Education.
18. (SASE's homeschooling in bangaloe, n.d.) SESE is an agency in Bangalore which helps homeschoolers provide details in its article and it's a blog about the various programs for home scholars which provides the parent with a customizable curriculum

RESEARCH METHODOLOGY

This study is to help understand the view of the parent towards homeschooling and whether or not the online classes conducted during the pandemic has changed their view on the schooling system. To know this aspect, information such as syllabus, school timing, and safety of children, family bonding were studied to know the effect on the decision of parents towards homeschooling. The review of various literature on homeschooling threw more light on the understanding of the topic chosen and the various aspects covered by other researchers.

- To examine the relationship between the demographic variables and choices of education system made by parents for the children.
- to understand their overall satisfaction with homeschooling as an alternative to the Formal schooling method currently followed by their children.
- to understand if online schooling during the pandemic has changed parent's perspective of the homeschooling system of education.

This research can be classified as coming under epistemology because it is a study conducted to gain more knowledge on the growing popularity of homeschooling. The education system had to find a new approach during the Covid-19 lockdown, causing a lot of inconvenience to parents as they had to make sure their children's education continued. Quantitative research was conducted, by collecting data from the parents of school-going kids. This paper consisted of the data collected through the nonprobability sampling method which did not give all the individuals of the population an equal chance of getting selected for gathering data. The data was collected by the primary way of the stratified sampling method. The questionnaire was created to collect the required data as it was the cheapest and least time-consuming method.

The data was collected from a sample of 151 respondents and the question included demographic variables like age, gender, marital status, educational qualification, annual income, and family size. The questionnaire also included various other questions like the satisfaction of parents with the present schooling system, the reasons that would make them choose to homeschool, and also the reasons they did not prefer homeschooling. Also, the questions asked about knowing their ability to guide the child's learning and the overall satisfaction of parents and students with the online classes conducted during the pandemic.

Data analysis is based on the method of the statistical tools used for the analysis of the collected data. Using the SPSS Software the data were analyzed with One-way ANOVA and Regression, which made useful descriptive statistical analysis

HYPOTHESIS

H₀- there is no difference in the mean score of the samples or male and female on the satisfaction with the child's online learning performance during the Covid 19 pandemic period.

H₁- there is a difference in the mean score of the samples or males and females on the satisfaction with the child's online learning performance during the Covid 19 pandemic period

H₀ – There is no association between the level of satisfaction with the standard of education in India and the option of being able to choose the curriculum in the home schooling method education.

H₁– There is an association between the level of satisfaction with the standard of education in India and the option of being able to choose the curriculum in the home schooling method education.

Results-

The purpose of the study is to focus on the change in the perspective of parents on homeschooling methods after their experience of online classes during the pandemic, where the parents are looking for alternatives and would prefer homeschooling. This will give an idea for the educational institution about the changes or growth of another alternate method, especially homeschooling. This research is also beneficial to the Government as the potential growth is interpreted with the data collected, which shows a significant percentage of parents liking to homeschool their children due to dissatisfaction of present syllabus and can take corrective measures to ensure the formal schooling satisfies the parents' requirements. It is also important for the tutors and other educational sectors to know the potential of growth of homeschooling, towards which they can prepare themselves. The questionnaire was the major method of gathering information for analyzing the paper's goals. Both the aspect of like and dislike towards homeschooling and the reasons behind them were collected through this. The result showed that more than 42% of respondents were inclined toward Homeschooling.

The sample was collected from the parents of children studying from prep one to standard 10. The survey questionnaire was sent to over 450 parents out of which 151 responses were received, making the response rate 33.5%. Out of the 151 respondents, 64.2% were female while 35.8% were male implying that women made up the majority of the respondents. The sample answers revealed that 46.4% were between the age group of 35 to 45 years, 27.8% were between the age of 26 to 35 years, 11.9% were about 45 years and 13.9% were between 18 to 25 years. This indicates that the bulk of the respondents was between the ages of 36 to 45 years. In terms of occupation, 45.7% were private company employees, 16.6% were professionals, 17.9% were self-employed, 17.9% were homemakers and 1.9% were Government employees. This indicates that private company employees made up the majority of the sample population. According to the income categorization, 41.1% were earning up to 5 lakh annually, 31.1% were earning between 5 lakh to 10 lakh per annum, and 12.6% were earning about 15 lakhs. This implies that there are more respondents earning up to 5 lakhs. On the educational background of those who responded to the questionnaires, of whom 45% were graduates, 41.1% were from post-graduation and the remaining group samples fell under the categorization of SSLC HSC Diploma and others. In terms of the size of the family or the number of members in the family out of the 151 responses, 76.2% fell between the range of 3 to 5 members, 14.8% under the category of 6 member family, and above 6 members about 9%. Each group categorization of children showed 38.4% between the age of 4 to 10 and other 38.4% were above 11 years and 23.2% were up to 3 years. As per the curriculum being followed by the respondents' children, 25.2% as state board, 27.8% as CBSE, 31.8% as ICSE, and 8.6% as CBSE the remaining fell under the other categories.

Out of the 151 respondents, 57% did not have a liking for homeschooling their children whereas 43% showed a liking for homeschooling the children. This percentage shows the increase in the parents' preference for homeschooling their children. Which could be the effect of their experience in online classes during the pandemic. This could also mean that 43% of parents are either dissatisfied with the present education system or find it convenient and more benefiting to the child when Home Schooled. To the question on satisfaction with the standard of education in India, nearly 40% of the respondents showed neutral and about 40% showed satisfaction. The highly unsatisfied and unsatisfied were 2. As per ability to guide the child learning, parents have rated themselves as likely and most likely followed by neutral and a very less percentage of unlikely. This shows that parents feel that they are capable of guiding that child's learning. As per the rates on child's online learning performance during the covered pandemic period, 41.1% parents felt satisfactory, 29.1% felt good, 7.9% felt very good, whereas 16.6% parents felt bad and the remaining very bad. The percentage of good and the combine percentage of bad and very bad is almost equal, which shows there are high chances of dissatisfied parents looking for alternate schooling methods. It also shows that the present learning methodology should be improved to suit the present trends. The parents' overall experience of online or alternate education during COVID-19 shows 31.1% as neutral, 30.5% as satisfied, 19.9% as the satisfied, 8.6% as highly dissatisfied and the remaining as highly satisfied.

Since the P-value is .942, which is more than .050, there is evidence to accept the null hypothesis.

It is inferred that there is a significant equal effect extended by the child's online learning performance during the COVID-19 pandemic period, on the mean score of males and females.

There are significant effects on the independent variable.

Since the P-value is .041, and .010 is less than 0.050, there is evidence to reject the null hypothesis. It is inferred that there is an association with the level of satisfaction of parents in the standard of education in India with the option to choose the curriculum suitable for the child in home-schooling and the legal aspect of home-schooling being acceptable in India.

For the conclusion, we can see that there is a high possibility of growth in homeschooling rate, as the level of satisfaction on the present or formal schooling methods seem to be deteriorating.

Discussion-

The study will benefit educational institutions, parents, organizations which are supporting homeschooling, and the government the research showed that nearly 38% of the respondents showed that they were interested in homeschooling their children. This is a very large number it was the result of the dissatisfaction of parents with the current schooling systems. The institutions will have to reconsider their system in order to retain the present students in their schools. The pandemic situation in fact let the parents understand the ability and the methodology of the schools. This was possible due to the online classes where parents could observe the teaching methods. This will also help the organizations which are already helping the homeschooling parents to get up and be prepared for handling prospective parents who probably adopt homeschooling for their children. Further research are required to know the number of homeschooled in India and also to know if the decision of Homeschooling is that of students or of the parents.

CONCLUSION

To conclude this research and analysis of findings. It can be said that the perception of parents towards homeschooling has become positive. During the pandemic online classes increased the dissatisfaction among parents, which is the reason we can see that a very good number of parents have expressed their liking towards homeschooling their Children. The objective to know the liking and the parent's satisfaction level with online classes are very clearly found out with the use of statistical interpretation. As a Student, my academic objective is also fulfilled.

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A STUDY ON THE IMPACT OF COMMERCIAL ADVERTISING ON CONSUMER BUYING BEHAVIOUR

Arunachalam G

ABSTRACT:

This research article aims to study various factors influencing consumers' perceived advertising. Advertising will be focused on concentrate product attributes or on lifestyle expressions and abstracts benefits. This article is following a mixed approach method. In this research work, we have collected data from smartphone users aged between 18-45 and above yrs. A questionnaire was distributed through an online platform for the purpose of data collection using a simple random sampling method. The same data is used to conduct Principal component analysis and Two-way ANOVA using SP

INTRODUCTION:

Commercial advertisement plays by attracting the public attention to a product or business in different mediums, different channels, and different goals keeping in the mind for their business also growth of each and every product. It includes their product name and images with certain qualities also designs which attracts the minds of consumer Commercial advertising is for influencing people in marketing to sell a product and promote their products for services. It aims peoples from the top level measuring the value of the advertisement and ensuring the resonate with the right people.

To increase brand awareness, also to get positive image of their company and to have their product in viewer mind. This impact consumer can come to know about their brand name, quality, taste etc. As they can know to manage the universal truth to survive long life in the market their main aim is to earn profit commercial advertising helps to reach their brand to kids young and old. In this case, everyone can get benefited that's from kids to old peoples.

Advertisement is main basic necessities in the life of the producer, the trader and the customer Every advertisement must have their own way of attracting the people with current trends according to their environment. Commercial advertising ensures to increase the public interest to buy a product by visiting their places or checking out their websites that may include discounts and offers Purchasing the product at doorsteps. These such consumer questions where to go, what to buy and where to eat. For such questions the answers would be described by the advertisement to attract.

LITERATURE REVIEW:

Consumer's demand authentically in social media ads the marketplace is changing and it has been shifting towards online shopping, and virtual market businesses. Due to the changes in the environmental trend, the online business has to focus more on web-based commercial advertisements.

A better understanding of the function of commercial advertising will not only help the development and use of various commercial advertising formats but also assist the effective integration of both traditional and internet advertising in marketing campaigns. Commercial communication can take different forms that when advertisements placed within website content.

There are many innovative ways to communicate and spread worldwide that emerges in 2021 becoming most popular everyday opening the door for business to explore advertising.

The following are where the public ensures and accepts Ads are in large number. at a stretch, Ads are of a longer duration, Ads are two repetitive the product being advertised is of no interest to you, Ads overestimate the chains of the product/Services.

Objectives:

- To examine the relationship between selected demographic variables and factors of commercial advertisement that influence consumers behaviour
- Analysing customer's perception needs and wants accordingly
- To assess the effectiveness of commercial advertising on purchasing behaviour
- To ascertain which type of advertising is preferred by consumers
- Getting to know their necessities
- Switching the brand and introducing the product
- Positioning the product and brand recall.
- Increasing the maximization of profit and sales

Statistical Tool Of Analysis Used:

The following tools are used in the analysis of data:

- One Way ANOVA
- Regression

HYPOTHESIS:

Ho: There is no significant difference on the influence exerted by when I learn I learn by obtained by age

H1: There is significant difference on the influence exerted by when I learn I learn by obtained by age

Since the P value is .134 which is greater than .050 there is sufficient evidence to accept null hypothesis. Therefore, it is inferred that There is no significant difference on the influence exerted by when I learn I learn by obtained by age

The influence exerted by when I learn I learn by does exert significance influence on age

Ho: There is no significant difference on the influence exerted by when i learn I learn by, obtained by male and female

H1: There is significant difference on the influence exerted by when i learn i learn by, obtained by male and female

Since the P value is .191 which is greater than .050 there is sufficient evidence to accept null hypothesis. Therefore, it is inferred that There is no significant difference on the influence exerted by when i learn i learn by, obtained by male and female

The influence exerted by commercial advertisements on when I learn i learn by, obtained by male and female

H0: There is no significant effect caused by the independent variables on dependent variables.

H1: There is a significant effect caused by the independent variables on dependent variables.

Since the P Value is $.062$ which is greater than $.050$, there is sufficient evidence to Null hypothesis. It is inferred that There is no significant effect caused by the independent variables on dependent variables.

The independent variables does not exert significant influence on the dependent variable.

H0: There is no significant effect caused by the independent variables on dependent variables.

H1: There is a significant effect caused by the independent variables on dependent variables.

Since the P Value is $.002$ which is lesser than $.050$, there is sufficient evidence to Null hypothesis. It is inferred that There is no significant effect caused by the independent variables on dependent variables.

The independent variables does exert significant influence on the dependent variable.

RESEARCH METHODOLOGY:

A structured questionnaire was framed and executed in a group of 150 students using convenience sample. The respondents were male and female students pursuing graduation, Employees, Intermediary level and post-graduation also above post graduate of the state of Bangalore and Tamil Nadu in India. The survey was administered online. Only one response per student, Employed, Unemployed, Business was considered. Partial responses were not considered for analysis due to incompleteness, hence leaving 130 responses fit for further analysis.

Advertiser's primary mission is to reach prospective consumers and influence The Research papers that I referred had done the study based on advertising but still there are many subdivisions where it can be differentiated and expressed as video ads get shorter and shorter, they lose their sound but this study is totally based how the technology has brought changes specially during this pandemic situation and how people manage whether it is useful or not useful in all the ways of life how it is drastically improved.

RESEARCH FINDINGS:

In order to understand if the demographic variables have an influence on the overall satisfaction of the employees, an ANOVA test was conducted and the results obtained were as follows. It was found that the P value of the demographic variables like gender, age, occupation and education background were less than the significant value and hence there was a significant difference between the variables and the overall satisfaction. On the other hand, there was no significant difference between the overall satisfaction and the demographic variables of occupation and annual income.

To find out if the essential determinants of employee's job have an influence of the overall satisfaction of employee, a regression analysis was conducted and the results were as follows. It was inferred that the influential factors like the compensation policies, avenues of promotion, leadership in the organisation, relationship with peers, relationship with immediate superior, workload, job performance and attrition rate have exerted sufficient influence on the overall satisfaction the employee on Organisation and job roles. Other influential factors like the pay package factors like bonuses and retirement benefits control have exerted sufficient influence on the overall satisfaction of the employees.

DISCUSSION AND ANALYSIS OF FINDINGS:

Commercial advertising can affect knowledge in form of the beliefs that consumers hold about the advertised object. advertising can affect attitudes by associating

the object with certain attributes and thereby establishes or alter beliefs about the advertised object

Among the implications of research findings that are typically discussed, practical implications for marketers and advertisers are most commonly addressed by advertising researchers. Far less discussed are theoretical and methodological implications, and consequences for public policy or education are even more seldom addressed. This focus on the practical implications of research results reflects the predominant interest in the economic function of advertising that motivates and justifies research. Therefore it seems that the dominant function of current advertising research is to support the effective and efficient realization of advertising's economic function.

Future research on the effects of advertising, especially research that originates in the discipline of communication, could develop alternative and distinct perspectives on advertising effects to be able to contribute knowledge about the manifold consequences that advertising can have on the individual, organizational and societal level.

CONCLUSION:

Commercial advertising has turn out to be crucial part of approach of many companies. At the present time, still for tiny business proprietor at hand have an extremely inexpensive and competent method by using commercial advertising to market their products or services in the society. Commercial advertising achieves something more if it considers consumer desires as a peak priority.

Customers prefers to buy any product online; they can easily get product information and can compare with other products without visiting any retail store or shopping mall. It shows that consumers are more inclined towards online buying rather than visiting a retail store. As consumer's buying behaviour is changing companies also need to change their advertising strategy and embrace digital platforms for marketing.

In today's world commercial advertising uses every possible media to get it's message through. It does in television, magazines, journals. Mailers, contests, posters, sounds, visuals, radio, press, internet, direct selling, sponsorships etc...

As known Commercial advertising it's the promotion of a product or service in order to attract the interest there are funniest commercial ads, animated commercials ads, weird commercials ads, emotional and touching commercial ads.

The study provided the field of marketing in many ways. The visuals used in an advertisement or commercial communicate particular meetings and need to adequately reflect the image of the advertised brand.

The study provided a basis for future research and the manner in which it can be depicted as of commercial advertisements. Additionally, if the consumer is depicted as shopping facilitate better brand differentiation.

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APPENDIX:

A study on the impact on Perceptions of Respondents regarding Commercial Advertising

1. Name (optional)

2. Age

Below 20

21 to 35

36 to 50

Above 51

3. Gender:

Male

Female

Others

4. Occupation

Employed

Unemployed

Students

Business

5. Educational Qualification

- Intermediary level
- Under Graduate
- Post Graduate
- Above Post Graduate

6. Monthly Income

- Below 50000
- 50000 to 100000
- 100000 to 250000
- Above 250000

7. program which you watch frequently

	Most unlikely	Unlikely	Neutral	Likely	Most Likely
News					
Films					
Sports program					
Children program					
Serials					
Musical					
others					

8. How much Interest do you have in commercial ads?

- Great Interest
- Reasonable
- Interest
- No Interest

9. Which of the following aspect of the advertisement you remember most?

	Most unlikely	Unlikely	Neutral	Likely	Most Likely
Logo/brand					

Color					
Slogans					
Theme					
Punch line					

10. When looking for an advertisement which type of advertising messages do you prefer?

- Present Product features and functions clearly
- Showing creative design
- Showing social life and relationship
- More suitable for localized advertising style
- More suitable to remain foreign style

11. Tick against the reasons due to which you get bored from ads.

- Ads are in large no. at a stretch
- Ads are of a longer duration
- Ads are too repetitive
- The product being advertised is of no interest to you
- Ads overestimate the chains of the product/Services.

12. What are the Respondent’s perceptions regarding the Influence of Advertising?

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Advertising widens your range of choice in a particular market.					
You look upon advertisement as a source of entertainment.					
You look upon advertisement as a source of information					
Advertisement involving the role played by celebrities/ children, always impress you.					
TV Commercials can easily convince you to buy certain products					

You always try for those products whose commercials you saw on TV					
A product with a good advertisement, but with poor quality, even disappointed you					
You show strong responses to premium/gifts/descents/offers in TV advertising directed to you					

13. What are the different factors influencing the costumers to go for the purchase?

	most Important	Important	Neutral	Unimportant	Most unimportant
Brand image					
Style/ Design					
Brand name					
Quality					
Advertisements					
Price					
Durability					
Trend					
Word of mouth					
Availability					

14. What is the Respondent’s purchase behaviour after the Influence of Advertising?

	Yes	Can’t say	No
Have you purchased any product/ for use			

on the basis of ads Services			
Are you satisfied with the product being purchased as exhibited in the ads.			
Once you are satisfied, do you buy other			
products also on the basis of ads.			
If dissatisfied, Do you decide not to buy any product on the basis of an ad in future as well.			
Do you remain flexible in respect of buying decision.			
Have you ever shifted your preference from one brand to another on the basis of ads to purchase such products			

15. What is the importance of advertisement

	Thinking	Watching and listening to some source	Feeling	Doing myself
When I learn I learn by				

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Advertising is essential					
Advertising is valuable source of product information					
In general, advertising is misleading.					
Quite often, advertising is amusing and entertaining.					
Advertising persuades people to buy certain things which they should not buy					
Most advertising undermine the intelligence of the average consumer					
Advertising helps to raise our standards of living					
Advertising results in better products purchase by the public					
Advertising tells me what people with life styles similar to mine, are buying and using.					
Advertising is making us a materialistic society, which is merely interested in buying and owing things.					
Advertising tells me which brands have					

the features. I am looking for.					
Sometimes, I take pleasure in thinking about what I saw or heard or read in advertisement.					
Advertising makes people buy unaffordable products just to show off					
In general , advertising results in lower prices.					
Advertising helps me know which products will or In general , advertisements present a true picture of the product advertised					
Sometimes, advertisements are even more enjoyable than other media contents.					
In general, advertising helps our nation's economy					
Mostly, advertising is wasteful of our economic resources					
Because of advertising, people buy a lot of things they do not really need					

In general, advertising promoters' competition, which benefits the customer					
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16.

	I get involved	I like to observe	I like to be active	I evaluate things
When I see advertisement				

17.

	I am a reasonable person	I am reserved person	I am rational person	I am accepting person
When I am watching an advertisement				

18.

	I get personally involved and liked it	I believe the ideas that it tells the reality	I will try things for myself	I like to see things from my experiences
I believe an advertisement when				

19.

A STUDY ON CONSUMERS BUYING BEHAVIOR TOWARDS ONLINE SHOPPING

Jeffin Punnoose

ABSTRACT

The online shopping which has changed a lot of changes to the ordinary people. The using of this ecommerce has made a shift from the ordinary purchase to the online shopping. The internet which has created an entire new experience to the customers regarding gathering information, comparing the products or prices and the possibility of purchasing on the internet. The great shift which was happened during the pandemic and people buy things by means of online and there is an increase towards online shopping. This paper aims to know the factors that influence the buying behavior towards online shopping before and after lock down. Then to explore the relationship between selected demographic variables and finally to examine the relationship between the factors influencing the buying behavior and overall satisfaction on the online shopping. For this purpose 150 responses which were collected out and those things which shall be carried down from this.

INTRODUCTION

Online shopping is a type of electronic commerce in which customers whom they directly purchase goods and services from vendors through the internet without the help of middleman by shopping through the internet. Internet which allows consumer to purchase anything from anywhere at anytime and this shift which is rapidly increasing day by day. The online shopping which is considered to be easy and convenient way to purchase and thus we can save a lot of time from this. Moreover due to unlimited choice and less excess time, consumer can easily search for the desired thing and can easily compare the products. This shift from traditional to the online shopping which gives a lot of choices to the customers and due to this the traditional market which were decreasing.

Consumer buying behavior is the process which the individuals who search for, select, purchase, use and dispose of goods and services, in order to satisfy their needs. The consumer buying behavior is a complex matter as many internal and external factors could have an impact on buying decisions of the customer. The covid-19 pandemic which has also resulted to decline in the physical store shopping and a lot of new companies which has provided new technologies to the customers and they aim on cutting marketing cost and by that way reducing the price of their products and services in order to stay ahead in highly competitive market. The best advantage of the online shopping is that we can compare the different products with the help of product specifications and

review which are given by other customers which gives an idea to purchase or not. The payment method which is also considered to be an important one as they provide cash on delivery, debit card, credit card options and other services to complete the payment transaction through online shopping

The online shopping which provides a lot of benefits but there are certain limitations or problems faced by the customers. Lack of trust seems to be a reason consumer find it difficult to buy on online. In some cases consumer want to examine and feel the products, to meet friends and get some comments about the products before purchasing. Such factors may have an impact on the consumer decision to shop online. This study aims to examine the relationship between the buying behavior and overall satisfaction on online shopping.

RESEARCH PROBLEM

The consumers are very conscious while buying goods through online. The consumers mainly focus on time saving, wide variety and convenience. However the study focus mainly on the factors that influence the buying behavior towards online shopping.

RESEARCH GAP

The researchers had conducted many studies on the consumers buying behavior towards online shopping as there are still some problems as lack of trust as they find it difficult to buy on online. In certain cases the customers need to check the products is original or not before purchasing.

RESEARCH QUESTION

1. What are the factors influencing customers buying behavior towards online shopping?
2. How it affect customers buying behavior before and after lockdown?
3. How it is related to the demographic variables on online shopping?

IMPORTANCE OF THE STUDY

The importance of the study is to find out the customers buying behavior towards online shopping and the factors which are influenced on online shopping. There is a great shift from the offline shopping as the customers now prefer online shopping as the time which is considered to be an important one in this case and better price on the product which is also a common factor.

RESEARCH OBJECTIVES

1. Identify the factors that influence the buying behavior towards online shop before and after lockdown.
2. To explore the relationship between selected demographic variables and factors that influence the buying behavior towards online shopping.
3. Determine the relationship between the factors that influence the buying behavior of the consumer towards online shopping and overall satisfaction on online shopping.

LIMITATIONS OF THE STUDY

- The findings was based on the sample survey
- The respondents attitude while answering the questionnaire is a challenge
- Possibility of biased behavior of respondents while answering the questionnaire
- The study is a based on the opinion on only 150 respondents

REVIEW OF LITERATURE

The various literature regarding consumer buying behavior towards online shopping which areas follows;

(Dr. K Nagendra Abu, Geisha M C and Veda Murthy M B 2020) in the digital marketing which has made a consumer to think on online shopping. But in some cases they are not feeling good to buy the products due to the higher price. The buying decision depends mainly on the

value of the goods and brand. From this they are very conscious about the price and quality of the product in the online shopping. Here they have said that internet which has made world market in the hands of every consumers through digital marketing.

(Sudip Babu, Dr Md Razi Anwar) using of the online shopping which aim to cut the marketing costs and by that way they can stay in the competitive market. The online stores which were available 24hrs and thus consumer can purchase at any time. The development on the online shopping which has also been carried in an increasing way and thus a shift which shall be arises down from this.

(Dr Gayathri Lakshmi 2021) with the help of internet which is a powerful technique and the consumers uses it in an easy way, information, security, satisfaction and proper utilization of available information to compare the different products. The internet which is becoming an important one for everyone as it is considered to be the newest and forward looking media.

(Bhagyasree J D and Venugopal J S 2021) the brick and mortar store which was replaced by the online shopping. The customers whom they have searched it in an in-depth of the product in online and then only they have approached a sales person. Consumers mainly look in an affordable price with an exceptional quality of product which is considered out by them.

(Mrs. Chitra Sharma 2015) the assessment of the consumer buying behavior can contribute to better understanding of consumer buying behavior in respect of online shopping. Here it has studied characteristics of the individual consumers which is made in the form of demographics and behavioral variables.

(Pushpak Singhal and Dr Supriyo Patra) they have studied the attitude, behavior and intentions shown by the consumer when they decided to buy the product online by using Hierarchy of Effects Model. From the study conducted in Kolkata the three aspects which were considered while purchasing online which are reduced search cost, discount, and ease of purchase which are evaluated out. The special concept which is the black box model as from that the consumer can understand the decision regarding the choice of brands and buying sites depending on their spending capacity.

(T Kavitha 2017) the online shopping which has become a new retail shopping. The online shopping which has increased their sale base on the financial resources by developing their own products and services as per the requirement of the customer. Here they are focusing on the buying behavior of the customers and examine the problems of consumer while doing with

online shopping. The secure debit card, credit card and online bank transaction and cash on delivery which is considered to be an important one in the payment.

RESEARCH METHODOLOGY

The research was conducted in order to develop an understanding about the consumers buying behavior towards online shopping. First a review of literature was done on research paper to get a better understanding about the topic. The research which is quantitative in nature and it is a primary source of data.

Sources of data

To analyze the consumer satisfaction on online shopping which was done on primary data. The primary source of data or information was through a well structure questionnaire. The data which was collected from a sample of 152 respondents and a convenience non probability method was used. The questionnaire included demographic variables like gender, age, educational background, occupation and monthly income. It also include the questions on buying things on online, online platform to purchase frequently, factors on buying things on online and the overall satisfaction

Statistical tools of analysis used

The following tools are used in the analysis of data:

- Chi square test
- One way ANOVA
- Regression

HYPOTHESIS

1. X₂ vs X₇

H₀= There is no association between male and female and purchase of goods on online before pandemic lock down.

H₁= = There is association between male and female and purchase of goods on online before pandemic lock down.

2. X₃ vs X₇

H0= There is no association between age group and purchase of goods on online before pandemic lock down.

H1= = There is association between age group and purchase of goods on online before pandemic lock down.

3. X40 vs X2

H0= There is no difference in the overall satisfaction derived on offline shopping services between male and female

H1= There is difference in the overall satisfaction derived on offline shopping services between male and female

RESULTS

The data obtained has been analysed using various tools of analysis. Analysis was done hearing in mind the various objectives for the research. Here is the result of the analysis.

Education

Since the P value is .000 which is less than .050 there is a sufficient evidence to reject the null hypothesis(H0). It is inferred that there is association between educational background and purchase of goods on online before pandemic lockdown. It is interpreted that purchasing goods online before pandemic lock down does not differ between educational background.

Occupation

Since the P value is .003 which is less than .050 there is a sufficient evidence to reject the null hypothesis(H0). It is inferred that there is association between various kinds of occupation and purchase of goods on online before pandemic lockdown. It is interpreted that purchasing goods online before pandemic lock down does not differ between various kinds of occupation.

Monthly Income

Since the P value is .910 which is greater than .050, there is a sufficient evidence to accept the null hypothesis. So it is inferred that there is no difference in the overall satisfaction derived on offline shopping services and monthly income.

DISCUSSION

The data which has been collected from the study which shows that 53.6% of the people who have rated the overall satisfaction derive on online shopping services as they found it as satisfactory. Since the main objective of the study is to identify the factors which influences the buying behaviour towards online shopping before and after the lockdown. There may be changes which should happened down as lockdown which has made the consumers to think or shift from the traditional to the online shopping.

To understand if there was an association between the demographic variables and online shopping experience before pandemic lockdown, chi square test which was conducted and the following results were obtained. From the interpretations data which shows that the purchase of goods from online before lockdown which has influence on gender and monthly income. But for age, educational background, and occupation which has no influence on purchase of goods before lockdown. In this case 79% of the people are from the age group of 18-25. The educational qualification which is 43.7% are from the under graduation. Occupation which states that 49.4% are students and the monthly income 49.7% which is less than 25000. In most of the cases 80.8% of consumers purchase goods on online before (24 march 2020) covid-19 pandemic lockdown.

Since there is relation between overall satisfaction derived from online shopping services and the independent variable which is purchase of apparels and website advertisement. There is no relation with the overall satisfaction derived from online shopping and there the other things which are carried down as independent variable. The payment on debit card, payment on cash on delivery, payment on mobile banking which has got the most likely response from buying things from online. Purchase of tickets, payment on credit card which is having most unlikely response from buying things from online.

Here there is a relation between overall satisfaction derived from online shopping services and the independent variable which is convenience. There is no relation between overall satisfaction derived from online shopping services and others are independent services. The factors which has resulted to buy the things from online which are quality, simple payment method, proper package, product comparison, guarantee, better price, less expensive, variety of products, safety for the payment and home delivery facility as from the respondents they are strongly agree with it.

To find out the essential factors affecting online shopping, things bought through online shopping and various platform used frequently for online shopping have an influence on overall satisfaction of customers a regression analysis was conducted and the results are as follows . Amazon, Flipkart, Myntra and AJIO which has a significant impact on overall satisfaction derived from online shopping. The Snapdeal which is having no significant impact on overall satisfaction derive don online shopping services. The Amazon which is frequently used by the respondents as always on online platform.

In order to understand if the demographic variables have an influence on the overall satisfaction of the consumers on offline shopping, an ANOVA test was conducted and the results obtained were as follows. To find out the level of overall satisfaction derived on offline shopping services the result which was evaluated and most of the respondents are satisfied with offline services. Since the gender, age, educational background, occupation and monthly income which is having no difference in the overall satisfaction derived on offline shopping services.

From all this data certain findings which has been carried out and the consumers and always satisfied with both the online as well as offline shopping services and their buying behaviour to the things which is also in a most likely way which is carried down by them. The attractive offers and discount coupons which shall influence the consumers to buy the products through online. In other words the consumers also like to have an offline shopping as it is considered to be a traditional market but from that also market which can earn a profit for the small group of people working in that shop.

CONCLUSION

The entire study which clearly brings out the consumers buying behavior towards online shopping as online shoppers seek for clear information about products and services, time saving, convenience, wide variety, safety for the payment, and quality are all important factors for the online shopping. All online shopping should improve their promotional and service strategies to make aware the customers regarding information technology services and build up positive perception to improve the level of usage of online shopping with high level of satisfaction. At the same time many of the customers who does not know on online shopping as they prefer to go with offline shopping as they want to bargain in the market and decide the purchase after physical examination of the commodities. The whole process which will range up to a certain hours depending on the product, quantity and source of purchase. The online shopping which has increased their demand during the pandemic lock down and with the help of the internet everything which would be available on time and just select

whatever items needed. By the same time new technologies which were build out as to attract the customers and after these will be useful in future. The customers point of view the overall satisfaction derived on online shopping services as well as offline shopping which seems to be likesatisfactory to them.

Other Recommendation:

- Giving customers with a more competitive price which will attract they to use the onlineshopping sites.
- The online shopping sites which should increase the security for online payment.
- More offers on the products which will attract the customers to visit the sites and purchase the products
- Taking certain measures to avoid delivery of duplicate products to the customers and itis seen in every cases as customers made a lot of complaints to different online shoppingsites.
- From the above case damaged product which is given to the customers which should be avoided and certain measures which should be taken by these online shopping sites.

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APPENDIX

QUESTIONNAIRE

1. Name (optional)
2. Gender
 - Male
 - Female
3. Age
 - 18-25
 - 26-35
 - 36-45
 - 46-60
 - Above 60
4. Educational background
 - Up to 10th
 - Up to 12th
 - Under graduation
 - Post graduation

- Profession

- Others

5. Occupation

- Student
- Homemaker
- Government Employee
- Private company employee
- Professional
- Others

6. Monthly Income

- Less than 25000
- 25,001-40,000
- 40,001-60,000
- 60,001-80,000
- Above 80,001

7. Have you purchased goods on online before (24th march 2020) covid-19 pandemiclock down?

- Yes
- No

8. I buy things on online

SL. NO	Particulars	Most Unlikely	Unlikely	Neutral	Likely	Most Likely
1.	Purchase of Apparels on online					
2.	Purchase of tickets on online					
3.	Purchase of accessories					
4.	Purchase of healthcare and fitness					
5.	Purchase of books					
6.	Payment on credit card					
7.	Payment on debit card					
8.	Payment on cash on delivery					
9.	Payment on mobile banking					
10.	Family/Friends					

11.	TV Advertisement					
12.	Website advertisement					
13.	Others					

9. Which online platform do you use frequently to purchase?

SL.NO	Particulars	Never	Rarely	Sometimes	Often	Always
1.	Amazon					
2.	Flipkart					
3.	Myntra					
4.	AJIO					
5.	Snapdeal					

10. I Consider the following factors when I buy things on online

S L. N O	Factors	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	Proper package					
2.	Quality					
3.	Discount Offer					
4.	Simple payment method					
5.	Product comparison					
6.	Guarantee					
7.	Convenience					
8.	Better price					
9.	Less expensive					
10.	Comparison of prices					
11.	Variety of product					
12.	Safety for the payment					
13.	Home delivery facility					

11. Rate yourself the level of overall satisfaction you derive on online shopping services (scale)

- Most Unsatisfactory
- Unsatisfactory
- Neutral
- Satisfactory
- Most satisfactory

12. Rate yourself the level of overall satisfaction you derive on offline shopping services (scale)

- Most Unsatisfactory
- Unsatisfactory
- Neutral
- Satisfactory
- Most satisfactory

STUDY ON CONSUMER BEHAVIOUR TOWARDS INVESTING IN CRYPTOCURRENCY

Shubhangi Bhatt

ABSTRACT

This research is investigating the behavioural intent to use cryptocurrencies. The main purpose of this study is to prioritize the main motivations behind investing in cryptocurrencies and to learn the behavioural intent of investing consumers. Design / Methodology: In this study, various factors such as ease of use, social impact, convenience, trust, price volatility, personal beliefs, privacy, risk, decision making, etc. made consumers use cryptocurrencies. Find out if you are urging. Findings: The results of this survey are expected to provide useful information about the behavioural intent of cryptocurrency users, enabling traders to develop viable business strategies to stay competitive.

INTRODUCTION

Cryptocurrency is a form of money that is made up of digital data. Cryptocurrency is a decentralised digital currency that is secured by cryptography and is based on blockchain technology. The government and central regulatory institutions have no control over cryptocurrencies. Cryptocurrency, as a concept, operates outside of the banking system and employs a variety of coinage.

Consumers can either be a private employee, a government employee, a student, a self-employed person, or a group of people who wants to invest or not in cryptocurrency. This research paper aims to study whether the consumers want to invest in cryptocurrency and what are the factors that influences them to invest or not invest. Investing in cryptocurrency have experienced broad market acceptance and fast development despite their recent conception.

Cryptocurrency is a basic topic to understand for some and a complete mystery to many. Over the past few years, these cryptocurrencies have become the next big thing for some investors, but a matter of confusion and question for others. What are cryptocurrencies and why have they become such a big topic of discussion lately? Although cryptocurrencies were not originally created as investment assets, many consumers use them as such. Since cryptocurrencies are still relatively new in the time frame of the world of financial securities,

no extensive research has been done. This study aims to find consumer behaviour towards investing in cryptocurrency.

The goal of this study is to understand how consumer behave towards investing in cryptocurrency, what are the factors that affect their investment decisions and what are the significant barriers for them to invest in cryptocurrency.

The main problem is to focus on the customer support towards investing in cryptocurrency and to make them aware that investing in crypto assets is risky but also potentially extremely profitable.

The study was guided by the following research questions

- If consumers are aware about cryptocurrencies?
- If they have ever thought of investing in cryptocurrencies?
- What are the barriers for consumers to invest?

RESEARCH LIMITATIONS

- The population of consumers are not known
- The exact number of consumers in the metropolis cannot be estimated as there are no existing data
- Lack of sufficient prior research studies on this topic
- Lack of reliable and authentic data for analyses
- Conflict on biased views

LITERATURE REVIEW

1.(David LEE Kuo Chuen, Li Guo , & Yu Wang, 2018)

This article aims to help readers understand cryptocurrencies and investigate their risk and return characteristics by utilising a cryptocurrency portfolio represented by the Cryptocurrency Index (CRIX).

2.(Ryan Farrell, 2015)

This article aims to provide a quick but thorough examination of the cryptocurrency industry, with a focus on Bitcoin, the first decentralised cryptocurrency.

3.(XI WU, 2022)

The cross-sectional expected cryptocurrency returns are captured by three factors: cryptocurrency market, size, and momentum. We consider a comprehensive list of prices- and market-related return predictors in the stock market and build cryptocurrency equivalents. It also investigates the potential underlying mechanisms of cryptocurrency size and momentum effects.

4.(Aleh Tsyvinski, 2020)

Cryptocurrency is a relatively new phenomena that is attracting a lot of interest. On the one hand, it is built on a brand-new technology whose full potential has yet to be realised. On the other hand, it performs similar services to other, more traditional assets, at least in its current form.

5.(Michel Rauchs, 2017)

With billions of dollars in the market, user adoption of various cryptocurrencies has really taken off. With borderless exchange operations and geographically clustered mining activities, the cryptocurrency industry is becoming more fluid.

6.(Oluwakemi Ham, 2016)

Cryptocurrencies have established themselves as important financial software systems. They are based on a secure distributed ledger data structure, and mining is an essential component of such systems.

7.(Alex Sandy Pentland, 2018)

Marketplaces for cryptocurrencies are becoming increasingly important as cryptocurrencies expand in popularity and reputation. Understanding the characteristics of these marketplaces can aid in determining the viability of the cryptocurrency ecosystem and how design decisions influence market behaviour.

8.(M. Dakos, 2019)

The market betas of bitcoin in comparison to a broad crypto market index vary significantly depending on the data source and index chosen. For ether and other cryptocurrencies, the discrepancies are even more pronounced. An investigation into the source of the differences indicates that some ranking-site data, and hence the CRIX market index, has been incorrectly time-stamped for a long period.

9.(Jarosław Kwapien, 2021)

Modern financial markets are distinguished by a rapid flow of information, many participants with diverse investment horizons, and numerous feedback mechanisms, all of which

contribute to the emergence of complex phenomena such as speculative bubbles or crashes. As a result, they are regarded as one of the most complex systems ever devised.

10.(Avinash Sharma, 2019)

This paper looks at the top 100 cryptocurrency returns and focuses on analysis on daily returns and discover several intriguing, stylized facts. A principal components analysis reveals a complicated daily return generation process. Surprisingly, more than one principal component appears to account for the cross-sectional variation.

11.(Emmanuel Silva, 2018)

This paper introduces and summarises the interactions of two key concepts in the digitalized world, namely cryptocurrency and Big Data. Because of its unique architecture, cryptocurrency technology and its network have many superior features, that have also determined its global efficiency, applicability, and data intensive characteristics.

12.(Lee, 2019)

Blockchain, the underlying technology of bitcoin, is expected to usher in a new economic system by revolutionising how we communicate over the internet. By sharing encrypted data among peer-to-peer (P2P) networks, blockchain aims to improve information security and transparency. Because of its emphasis on security and trust, blockchain's application in a variety of business sectors is becoming more popular.

13.(Bhoopesh Singh Bhati, 2020)

Governments and industry leaders have already conducted programmes to properly assess the benefits of blockchain and how it should be integrated into daily operations. The blockchain technology may be used to offer secure, accessible digital versions to all participants in a transaction, and smart contracts can be utilised to handle the approval workflow and immediately transmit money once all signatures have been obtained

14.(Júlio Lobão, 2020)

The fact that the cryptocurrency market has a high proportion of inexperienced investors and has several cases of psychological barriers supports the hypothesis that this group of investors is especially vulnerable to the behavioural biases that cause psychological barriers. The goal of this paper is to investigate the presence of psychological barriers in cryptocurrency.

15.(Gurguc & Prof William Knottenbelt, 2019)

Blockchain – and, more broadly, Distributed Ledger Technology (DLT) – has emerged as one of the most hyped technological innovations since the Internet, attracting the attention of both public and private sector stakeholders. One of its applications, cryptocurrencies, and

particularly Bitcoin, has gotten a lot of attention; however, Bitcoin and other cryptocurrencies – as well as the overall concept of Blockchain – are frequently misunderstood. The goal is to analyse cryptocurrencies, particularly Bitcoin, by investigating the evolution of money and determining which aspects of cryptocurrencies differ from government-backed fiat money.

RESEARCH METHODOLOGY

A descriptive study was conducted using a structured questionnaire assessing the factors affecting the consumer behaviour towards investing in cryptocurrency. The review of literature above gave an outlay of the studies done and the understanding of the topic was much easier now.

OBJECTIVE

To understand the concept of cryptocurrency.

To examine the factors affecting the investment in cryptocurrency.

To understand the significant barriers to invest in cryptocurrency.

RESEARCH PHILOSOPHY

The research philosophy of this paper is positivism and realism. It is basically preferred in quantitative methods where we used a structured questionnaire and official statistics to get a good reliability. This use of data will help us to understand the consumer behaviour and the factors affecting their decision.

SAMPLING STRATEGY AND DATA COLLECTION METHOD

This paper consisted of the data collected by sampling method, where the questionnaire was created. The data was collected from a sample of 222 respondents and the questionnaire included demographic variables like age, gender, occupation and income level. The questionnaire also included various other questions regarding their knowledge about cryptocurrency, opinions about investing in them and significant barriers affecting their investment decision.

DATA ANALYSIS METHOD

The statistical tools used for the analysis of the collected data were:

- One Way ANOVA
- Chi square test
- Regression

HYPOTHESIS

H₀: There is no significant equal effect exerted by the gender on thought of investing in cryptocurrency.

H₁: There is a significant equal effect exerted by the gender on thought of investing in cryptocurrency.

H₀: There is no association between the age group and barriers to invest in cryptocurrency.

H₁: There is an association between the age group and barriers to invest in cryptocurrency.

H₀– There is no association in mean score of the sample by cryptocurrency being the money of the future or cryptocurrencies not found in mass acceptance.

H₁– There is an association in mean score of the sample by cryptocurrency being the money of the future or cryptocurrencies not found in mass acceptance.

RESULTS

The purpose of this study is consumer perceptions of cryptocurrencies. In recent years, there has been an explosion of virtual currency investment, which has impacted the financial system and thrust cryptocurrency into the global spotlight. Until now, no research has systematically investigated the factors influencing users' intent to invest in cryptocurrency. As a result, the purpose of this research is to gain a better understanding of cryptocurrency investment by investigating the desire to invest in cryptocurrency. The questionnaire was the major method of gathering information for analysing the paper's goal.

The questionnaire was roughly sent to 300 people out of which 222 responded, yielding a response rate of 74%. 65.8% respondents were male while 33.8% were female, implying that men made up majority of the respondents. The age distribution of the sample answers revealed that 77.9% were 18-25 years old, 15.8% were 26-45 years old ,5% were 46-60 years old and only 1.3% were beyond 60 years old. This indicates that many respondents were between the age group 18-25. In terms of occupational status, 15.3% of the sample respondents were

Private Employee, 10.4% of the sample respondents were Government Employee, 66.7% of the respondents were Students and 5.9% of the respondents were Self Employed. This indicates that students made up most of the sample population. According to income categorization, 57.2% were earning up to 2.5 lakhs, 17.6% were earning from 2.51 lakhs -5 lakhs, 12.2% were earning from 5.1 lakhs -8 lakhs, 8.1% were earning from 8.1 lakhs-12 lakhs and 5% were earning more than 12 lakhs. This indicates that most of the respondents were earning up to 2.5 lakhs.

Out of all the respondents while 87.8 % had a prior knowledge about Bitcoin, Litecoin or other cryptocurrencies, 5% had no idea about what cryptocurrencies are. 51 respondents had most likely thought of investing in cryptocurrency ,82 of them thought of likely investing, 24 of them wanted to invest unlikely, 10 of them most unlikely wanted to invest and 55 had a neutral response towards investing in cryptocurrencies.

64.9% of the respondents had an idea of what Blockchain technology is. While 20.7% had no knowledge about blockchain,14.4% were unsure about it. Out of all the respondents while 20.3% of them most likely think that cryptocurrency have not found mass acceptance yet, 45% of them likely think that cryptocurrency have found mass acceptance. On the other hand, 7.7% think that they have not found mass acceptance.

Out of all the respondents, 108 consider cryptocurrencies more like a speculative asset, 55 of them consider it more like a currency while 59 of them are unsure about the currency. 39.6% of all the respondents think that buying cryptocurrency is a good investment, whereas 54.1% of them do not consider buying cryptocurrency as a good investment.

It was found that the most significant barriers to invest in cryptocurrency is Security Risk with 32.9%, Volatility with 28.8%, non-government regulated 23.9%, while Absence of Clarity being the least with 14.4%

DISCUSSION AND ANALYSIS OF FINDINGS

This study shows that on average most of the respondents had an idea of what Bitcoin, Litecoin or other cryptocurrencies are. They also had an idea of what blockchain technology is. It was also analyzed that most of the respondents wanted to invest in cryptocurrency. The one's that did not want to invest were influenced by factors like Security Risk, Volatility, absence of clarity and non-government regulated. We also come to a conclusion that the majority of the respondents think that buying a cryptocurrency is a good investment and cryptocurrency is the money of the future.

For Analysis Chi-square testing is used in which it was identified that there is an association between gender and buying cryptocurrency a good investment. It was also identified that there is an association between age group and the significant barriers to invest in cryptocurrencies. It was identified that there is no association between gender and having a prior knowledge about blockchain and barriers to invest in cryptocurrency. There is no association between age group and treating cryptocurrency like a speculative asset or currency. There is no association between gender and significant barriers to invest in cryptocurrencies.

In ANOVA testing, It was identified that there is an association between gender and thought of investing in cryptocurrency. There is no association between age group, occupation, income level and thought of investing in cryptocurrency. It was also identified that there is no association between gender, age group, occupation, income level and cryptocurrency not finding mass acceptance. There is an association between occupation, income level and increasing interest in cryptocurrency investment.

Under Regression testing, It was identified that there is an association between age group and cryptocurrency being a good investment and significant barriers to invest in cryptocurrencies. It was also identified that there is no association between gender and having a prior knowledge about blockchain and treating cryptocurrency more like a currency or speculative asset. There is an association between age group and investing in cryptocurrency and significant barrier to invest in cryptocurrency.

CONCLUSION

Cryptocurrencies are digital currencies that record and safeguard all transactions using blockchain technology. Blockchain technology is a structure that stores transactional records, also known as the block, of the public in several databases, known as the "chain," in a network connected through peer-to-peer nodes. Blockchain helps in the verification and traceability of multistep transactions needing verification and traceability. It can provide secure transactions, reduce compliance costs, and speed up data transfer processing. A distributed database that is shared among the nodes of a computer network is known as blockchain. A blockchain acts as a database, storing information in a digital format. Blockchains are well known for their critical role in keeping a secure and decentralised record of transactions in cryptocurrency

systems like Bitcoin. The primary benefit of investing in cryptocurrencies is the potential for profit.

It was only in March 2020 that the ban on the trading of digital currencies including crypto imposed by the RBI was lifted by the Supreme court of India. However, the ban being lifted it still remains unregulated in nature unlike other financial instruments such as mutual funds, SIP's, Treasury bonds etc. Even though a large number of people are aware of cryptocurrencies and would like to see it as an investment opportunity but majority of them still hesitate to invest in it due to it being unregulated and volatile in nature. Concerns are also raised about crypto being used to help fraudulent and illegal activities. Given that the Government of India be willing to regulate the Crypto Market it will give potential crypto investors an assurance against fraud and we can see cryptocurrencies play a major role in the financial market. Many nations throughout the globe have already regulated the usage of Cryptocurrency in everyday business, and many more countries are stepping up to regulate its transactions in the financial sector. Therefore, the Indian government and regulatory authorities should step up and regulate cryptocurrency transactions as an investment alternative.

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APPENDIX

1. Name

2. Gender *

Female

3. Age Group *

Male

Prefer not to say

18-25

26-45

46-60

60 and above

4. Occupation *

- Private Employee
- Government Employee
- Student
- Business
- Self Employed

5. Income Level *

- Upto 2,50,000
- 2,50,001-5,00,000
- 5,00,001-8,00,000
- 8,00,001-12,00,000
- Above 12,00,000

6. Have you ever heard of Bitcoin, Litecoin or other cryptocurrencies? *

- Yes
- Cannot Say
- No

7. Have you ever thought of investing in cryptocurrencies? *

- Most Likely
- Likely
- Neutral
- Unlikely
- Most Unlikely

8. Have you heard about blockchain? *

- Yes
- Maybe
- No

9. Do you think cryptocurrencies have not found mass acceptance yet? *

- Most Likely
- Likely
- Neutral
- Unlikely
- Most Unlikely

10. Cryptocurrencies are non-government regulated which offers more freedom

would this increase your interest in investing? *

- Most Likely
- Likely
- Neutral
- Unlikely
- Most Unlikely

11. Do you consider cryptocurrencies more like a currency or speculative asset? *

- Currency
- Speculative Asset
- Cannot Say

12. Cryptocurrency has no tangible form unlike other currencies, does that diminish the value that you perceive about the currency? *

- Most Likely
- Likely
- Neutral
- Unlikely
- Most Unlikely

13. If cryptocurrency is government regulated but remained intangible would you

increase your interest in it? *

- Most Likely
- Likely
- Neutral
- Unlikely
- Most Unlikely

14. Is buying cryptocurrency a good investment? *

- Yes
- Maybe
- No

15. Which is the most significant barrier for you to invest in cryptocurrencies? *

- Security Risk
- Non-government Regulated
- Volatility
- Absence of Clarity

16. Do you think cryptocurrency is the money of the future? *

- Most Likely
- Likely
- Neutral
- Unlikely
- Most Unlikely

A STUDY ON IMPACT OF COVID-19 PANDEMIC LOCKDOWN ON TRAVEL AND TOURISM INDUSTRY

Lavanya Bandia

ABSTRACT

The Covid-19 outbreak has tremendously affected the industry of travel and tourism. The impact on demand is well known but the impact on the businesses that make up the supply side and carry out tour operations are lesser known. Driven by this purpose, this study is made in order to understand the impacts on the travel agencies and tour operators due to the pandemic and future expectations and preparations post pandemic to diminish the negative impact. This is a quantitative study. Data was collected through a questionnaire focused on tour operators and travel agencies. The implications of the study reveal that the lockdown due to pandemic has worsened the annual revenue generation and made the sector run with reduced size and capacity.

Keywords: Travel agencies, Tour operations, Tourism , Pandemic, Covid-19

INTRODUCTION

The travel industry from the actual origin of life has intrigued man. Travel and the travel industry have been significant social exercises of individuals from time immemorial. The urge to explore new places within one's own country or outside and look for a change in environment has been experienced from ancient times. The travel industry gets its motivation from man's inspiration to travel, initially individuals made a trip to get by and later to lay out exchange joints with one another. As man advanced and became more mindful, he began

travelling to explore the world, domesticized animals as the method of transport till the innovation of wheels made the movement simpler and quicker.

Tourism industry is an important driver of economic growth and development. The business of travel agency has witnessed a resilient growth in the recent years. This upbeat sector provides enormous income and employment opportunities and offers complete travel solutions to the new age travellers.

The matter of travel service has seen growth and development in the recent years. This sector provides gigantic revenue and employment opportunities. As the world is facing the Covid-19 challenges, all the sector of the economy has been affected especially travel and tourism. Suspension of all economic activities for months has had a devastating impact on the lives of millions.

Travel and tourism industry in India was growing higher than the global travel and tourism industry at 3.5% by 4.9%, hence contributing a sum of USD194 billion to the nation's economy in 2019. With this, India gained the 10th spot globally, in terms of contribution to the global industry GDP. It not only treated about 40 million jobs i.e. 8% of its total employment according to data by WTCC, but also proved itself in treating immense opportunities for inclusive growth and sustainable development through job creation and major contribution to the GDP.

REVIEW OF LITERATURE

As per WTTC (World Travel & Tourism Council) report, 2019, Tourism industry contributed US\$ 8.9 trillion to the world's GDP, created around 330 million jobs worldwide. India was categorized as 3rd position among 185 countries in terms of travel & tourism's total contribution to GDP in 2018. India was ranked 34th in the Travel & Tourism Competitiveness Report 2019 published by the World Economic Forum. But the scenario has been reversed after the beginning of Covid-19.

Kunal Batra (2020) stated that the Covid-19 pandemic has severely impacted the tourism industry across the globe covering sectors like airlines, hospitality, tour operators, travel agents, land and sea transportation industry and others. According to Worldometer data till May 14 2020 Coronavirus Cases were 4,452,820 and total deaths were 298,740 reported.

Weforum (2020) predicted that 120 million jobs are at risk, with economic damage likely to exceed over \$1 trillion.

Loss of employment in the unskilled sector is above 10 per cent in many countries even in the most optimistic (moderate) scenario and can rise above 40 per cent in the most pessimistic (dramatic) scenario. (UNCTAD, 2020)

Women are likely to be disproportionately affected due to a high share of female employment in the tourism sector. However, almost all sectors of the economies reliant on tourism are negatively affected due to the inter-sectoral linkages. (Zarrilli et al, 2020)

“The impact of the Covid-19 pandemic on the tourism sector in Asia and the Pacific has been nothing short of catastrophic. Even with countries in the region focusing heavily on vaccinations and designing strategies to slowly re-open borders, jobs and working hours in the tourism-related sector are likely to remain below their pre-crisis numbers in Asia–Pacific countries into next year,” said Chihoko Asada-Miyakawa, ILO Assistant Director General and Regional Director for Asia and the Pacific. (International Labour Organization,2021)

Most governments have limited means to support or underwrite a major industry. Some programmes such as the Catastrophe Containment and Relief Trust by the International Monetary Fund (IMF) can offer short term debt reliefs to some of its members. (UNCTAD, 2020)

The government has already in place schemes and funds to boost both foreign and domestic travel. Schemes like Swadesh Darshan Scheme, Pilgrimage Rejuvenation and Spiritual Heritage Augmentation Drive (PRASHAD), Meetings, Incentives, Conferences, and Exhibition (MICE) and Adopt a Heritage were well on their way till the Covid disrupted the pace. The main objective behind these schemes was to increase footfall, enhance tourist experience and employment opportunities in a sustainable way.(FICCI,2020)

OBJECTIVES OF THE STUDY

1. To identify the impact of Covid-19 on the travel agency sector of the tourism industry.
2. To examine the relationship between selected demographic variables and factors that influences the economy of the travel agency industry during lockdown.
3. To examine the relationship between the overall performance of the travel agency

industry and the factors influencing the economy of the travel agency industry.

SCOPE OF THE STUDY

The research work is confined only to travel agencies and tour operators. The existing research works lack the information about the travel agencies and tour operators solely from the whole of the tourism sector and hence it has been concentrated in the study. Majority of the research papers do not cater to the interest of the tour operators alone and lack the impacts and suggestions on the Covid-19 scenario. In future studies, researchers can study the impact of Covid-19 both in different countries and within the possibility of different tourism sectors.

LIMITATIONS OF THE STUDY

1. Targets respondents being only tour operators limit the study to only one section of the vast tourism sector.
2. Limited research studies have been done on the topic.
3. Time constraint is a major limitation. Hence the data and information obtained are only based on the study conducted in a short period of time.

RESEARCH METHODOLOGY

DESIGN

This study is quantitative in nature which consists of a questionnaire covering various aspects pertaining to the research paper. The subjects taken for the given study vary from various players in the travel agencies and tour operations section in order to obtain expert opinions pertaining to the study and for the collection of authentic data. The respondents for the given research paper vary in terms of their operations.

DATA COLLECTION

The study focuses on identifying the factors that affect the travel and tourism industry due to impact of Covid-19 pandemic on travel agencies. In order to achieve the research objectives, data has been collected through primary and secondary sources. The primary source includes information gathered with the use of a structured questionnaire that was distributed through Google forms with about 50 respondents who took part in the survey.

The secondary sources were collected from journals, reports from international organisations and previously done research papers.

DATA ANALYSIS AND INTERPRETATION

The data for the research paper was collected from the respondents and the data analysis was done through the SPSS (Statistical Package for Social Science) tool. This tool has helped to draw statistical inferences for univariate data analysis.

ONE WAY ANOVA

One-Way Analysis of Variance (ANOVA) is used to find out if there are any statistical differences between the means of three or more independent groups.

If the statistical analysis shows that the significance level is below the cut-off value (0.050), null hypothesis is rejected and alternative hypothesis is accepted. Alternatively, if the significance level is above the cut-off value, we fail to reject the null hypothesis and cannot accept the alternative hypothesis.

Independent variable	Nature of business before Covid19 pandemic lockdown	Annual business turnover before Covid19 pandemic lockdown	Length of business operation before Covid19 pandemic lockdown
Dependent Variable			

Staff reduction	p-value: 0.007 (Reject)	p-value: 0.437 (Accept)	p-value: 0.774 (Accept)
Business performance	p-value: 0.440 (Accept)	p-value: 0.013 (Reject)	p-value: 0.362 (Accept)
Online capability	p-value: 0.644 (Accept)	p-value: 0.085 (Accept)	p-value: 0.876 (Accept)
Local collaboration	p-value: 0.481 (Accept)	p-value: 0.271 (Accept)	p-value: 0.463 (Accept)
Cost reduction	p-value: 0.044 (Reject)	p-value: 0.082 (Accept)	p-value: 0.725 (Accept)
New opportunities	p-value: 0.865 (Accept)	p-value: 0.134 (Accept)	p-value: 0.817 (Accept)
Survival	p-value: 0.416 (Accept)	p-value: 0.054 (Accept)	p-value: 0.145 (Accept)

REGRESSION ANALYSIS

Regression is a statistical technique used to describe the relationships between a set of independent variables and the dependent variable.

Regression analysis is a reliable method of identifying which variables have impact on a topic of interest. In this study, the test of regression was done on the overall business performance of the tour and travel operations during the Covid-19 pandemic lockdown as the dependent variable and the various services offered during the Covid-19 pandemic lockdown are considered to be the independent variables.

The R square value is 0.322 which is greater than 0.050. Hence the comparison being done using regression analysis is fit and satisfactory to be accepted.

CHI-SQUARE TEST

CHI square test is used to describe the problem of multiple comparisons. The chi square values obtained and if it is more than the significant level of 0.050 then it is more likely to be accepted and if it is less than 0.050 then the hypothesis gets rejected.

Dependent Variable	Nature of business before Covid19 pandemic lockdown	Annual business turnover before Covid19 pandemic lockdown	Length of business operation before Covid19 pandemic lockdown
Independent Variable			
Impacts on the business during Covid19	p-value: 0.007 (Reject)	p-value: 0.030 (Reject)	p-value: 0.643 (Accept)
Annual turnover of the business during Covid19	p-value: 0.816 (Accept)	p-value: 0.000 (Reject)	p-value: 0.129 (Accept)
Expected decrease in domestic tourism due to Covid19	p-value: 0.177 (Accept)	p-value: 0.887 (Accept)	p-value: 0.393 (Accept)
Expected decrease in outbound tourism due to Covid19	p-value: 0.838 (Accept)	p-value: 0.000 (Reject)	p-value: 0.109 (Accept)
Expected decrease in inbound tourism due to Covid19	p-value: 0.758 (Accept)	p-value: 0.396 (Accept)	p-value: 0.986 (Accept)
Current status of the business	p-value: 0.713 (Accept)	p-value: 0.413 (Accept)	p-value: 0.135 (Accept)

FINDINGS AND SUGGESTIONS

In this study, it is found out that the nature of business after Covid-19 pandemic lockdown affected the strength of the staff and cost reduction could be seen. In addition to that the

performance of their business has been affected after the pandemic lockdown. One another method of data analysis in this study has shown that there has been significant negative impact of decrease in outbound tourism due to Covid-19.

STRATEGIES AND TECHNIQUES THAT CAN BE FOLLOWED DURING COVID 19 PANDEMIC

- i. Social media can be an instrumental tool in connecting with clients, especially with somany people spending more time at home.
- ii. Engage with business and leisure clients with continued communications across variousplatforms from chat, email and social media.
- iii. Greater focus on hygiene and sanitation this time around than ever before.
- iv. Time stamping the itineraries to let travellers know the conditions are subject to changeand that the travel advisors are monitoring the situation for updates.
- v. Exercise flexibility, and not plan too far in advance.
- vi. Helping out the frontline during the pandemic.
- vii. Create a register of travellers that records the history of recent trips by both guests andemployees.
- viii. Update cancellation policies, including new measures specifically for epidemics, naturaldisasters, and different levels of international alert.

DISCUSSION

The travel and tourism industry in India needs an amplified and renewed push for its revival after the Covid-19 pandemic. It is very important for the industry to determine the situation critically and be prepared for the unseen crises that may occur in the future. Majority of the participants are businesses that have worked for more than six years and have experience. As a result of the responses to the questionnaire for the study, it has been determined that the annual business turnover was more than 50 lakhs for 49% of the respondents before Covid-

19pandemic lockdown and the annual business turnover after Covid-19 was up to 50 lakhs for 90% of the respondents.

In the research, it is seen that the businesses during Covid-19 had difficulty in accessing finance. In addition to these other impacts included non-payment or delayed payment by the debtors, issues pertaining to insurance, working virtually with clients and even office getting shut. It has appeared that the current status of their business is operating with some adjustment with reduced business size and capacity. The rate of those who express dissatisfaction is more than that of businesses who are satisfied. With this negative picture, the hopes of the agents for the future are not very pleasant and it would require some more time for the travel agencies and tour operators to gain back the market they aim for.

SCOPE OF FUTURE RESEARCH

In future studies, researchers can study the impact of Covid-19 both in different countries and within the possibility of different tourism sectors. To determine the different effects of Covid-19, further studies can be made using qualitative research. In addition, researching the effects on other stakeholders in the tourism sector is important in terms of determining the current situation and preparing for the future.

CONCLUSIONS

With the outbreak of pandemic since 2019, the statistics may not be able to justify the numbers. The outbreak led to the crippling of the tourism business and leaving the travellers to return home, giving hands in the devastation of economies dependent both largely and solely on tourism. In this study, the impact of Covid-19 on travel and tourism industry was made through questionnaire targeted to travel agencies and tour operations. It was observed that majority of them have been affected negatively. It was tough to allocate the expenses of the agencies because they had been hit financially. Surviving in the industry was a major concern for the businesses and they required support in terms of grants, tax deductions, long term non-payment credit and most importantly employee support.

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APPENDICES

Questionnaire

1. Name of the organization/business (optional)

2. Nature of Business before Covid 19 Pandemic lockdown
 - a. Only Package tour – Domestic
 - b. Only Package tour - International
 - c. Both Domestic and International tour package
 - d. Only Travels
 - e. Only Lodging
 - f. Both Lodging and Travels

3. Annual Business turnover before Covid 19 Pandemic lockdown
 - a. Upto 50 lakhs
 - b. 50 to 1 Crore
 - c. 1 to 5 Crores
 - d. 5 to 10 Crores
 - e. 10 to 20 crores
 - f. Above 20 crores

4. Length of business operation before Covid 19 Pandemic lockdown
 - a) less than 3 years
 - b) between 3-6 years
 - c) more than 6 years

5. The likelihood of offering of our services of the following during the COVID 19Pandemic lockdown

	Most unlikely	Unlikely	Neutral	Likely	Most likely
Air Ticketing					
Rail Ticketing					
Hotel Booking					
In-House					

Visa Facilitation (Meetings, Incentives, Conventions and Exhibitions)					
Car Booking					
Travel Insurance					

6. The likelihood of offering of our Package services of the following during the COVID19 Pandemic lockdown

	Most unlikely	Unlikely	Neutral	Likely	Most likely
Adventure Tours					
Business Trips					
Culture Tours					
Eco-Tourism Tours					
Family Tours					
Health and Spa Tours					
Honeymoon Tours					
Pilgrimage Tours					
Leisure Tours					

Sports and Activities Tours					
Domestic Tour Packages					
International Tour Packages					

7. Impacts on your business during the COVID 19 Pandemic lockdown (check all that apply)

- a) No business
- b) Non-payment or delayed payment by your debtors
- c) Difficulty accessing finance
- d) Insurance issues
- e) Office completely shut
- f) Working virtually with clients
- g) Others

8. Annual turnover of tourism business during the COVID 19 Pandemic lockdown

- a) Upto 50 lakhs
- b) 50 to 1 Crore
- c) 1 to 5 Crores
- d) 5 to 10 Crores
- e) 10 to 20 crores
- f) Above 20 crores

9. Current status of your business tick any one of the following options }

- a) Ceasing the tourism business
- b) Staying in the business with some adjustment
- c) Continuing to operate with reduced business size and capacity
- d) Placing the business in hibernation for the foreseeable future
- e) Re-purposing to other business opportunities
- f) Raising further capital for survival
- g) Switching over to non-tourism business
- h) Other: (Mention)

10. Reducing the level of staffing

- a) Most unlikely
- b) Unlikely
- c) Neutral
- d) Likely
- e) Most likely

11. The likelihood of offering of the following assistances to employees during the COVID 19 Pandemic lockdown

	Mos t unli kely	Unli kely	Neu tral	Li ke ly	M o st li k el y

Job security					
Salary assurance					

Training/webinar sessions					
Connecting with them regularly					
Payment of half of the salary					
Counseling					
Others (mention)					

12. Pursuit of long term plan during and after pandemic

	Most unlikely	Unlikely	Neutral	Likely	Most likely
Increase online capability					
Local collaboration					
Cost reduction					
New opportunities					
Survival					

12. Expected Decrease in different tourism avenues after 24th March 2020

Decrease in tourism	0 to 20%	21 to 40%	41 to 60%	61 to 80%	100%
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Expected decrease in domestic tourism due to pandemic					
Expected decrease in outbound tourism due to the pandemic					
Expected decrease in inbound tourism due to the pandemic					

13. What measures should the Government take to support the tourism business during and after pandemic? (open ended question)

14. Rate yourself the overall Business performance of the Tour and Travel operations during the COVID 19 Pandemic lockdown

- a) Most unsatisfactory
- b) Unsatisfactory
- c) Neutral
- d) Satisfactory
- e) Most Satisfactory

A STUDY ON CONSUMER PERCEPTION TOWARDS ONLINE FOOD DELIVERY AND SERVICE

Nandika. S

ABSTRACT

There is a rapid growth in the Online food industry. Online food ordering gives hotels and restaurants opportunity to increase their business. Customers can select their food items in a matter of seconds. Nowadays, delivery can easily and quickly be done at the customer's place of residence. As, most of the women tend to work nowadays, most of them would be tired to cook at home and hence it becomes easy for them to order food and also it saves time. Also, there are many students who would have gone to a different place for their studies or working professionals who would have changed their residence. They also find it difficult to cook for themselves, online food delivery comes as a n option for such individuals. This study investigates the structural relationship between cost-saving orientation, time-saving orientation, prior delivery experiences, customer attitudes and behavior regarding online food delivery services, convenience motivation, overall satisfaction derived and various kinds of application used by the consumers for ordering food online. Overwhelmingly, vast majority of the respondents utilized or used these types of food delivery systems.

Keywords: Food delivery Services, Consumer Preference, Consumer Perception, Expectation of consumer, Online Food Delivery Service

INTRODUCTION

Among the latest food ordering services most of the restaurants are implementing is the online system. This method delivers food to a customer in a retail food delivery service by a restaurant, store, or independent food delivery company. Online food ordering involves placing an order for food via a website or application. Through the system designed in the project, the customer will have an easy way to order food online.

With the growth of restaurant food delivery systems, the logistical challenges of tracking online orders have grown exponentially. In today's scenario, service sector is the largest sector in India. The services sector accounts for about 53.89% of total India's GVA of 179.15 lakh crore Indian rupees.

The proliferation of fast-food restaurants and take out joints has led many restaurants to focus on speedy preparation and quick delivery of orders rather than providing an enjoyable dining experience. It simplifies both the ordering process for customers and the ordering process for restaurants.. By automating the entire process of taking orders, the system also greatly reduces the workload on the restaurants.

As fashion and trends change at a rapid pace, food has evolved into one of the most important elements in defining one's lifestyle and standards. The nature of food was never considered a major factor in determining a person's daily routine until recently. But now, deciding 'what to eat' is an essential part of a person's daily routine.

Online food retailers need to take into account the factors that motivate consumers to buy from them. Numerous studies have demonstrated that attitudes and behavior are highly correlated with technology adoption. Among the target audience of food tech companies are college students, couples at work, and office workers. As populations are changing, the penetration and use of the internet and smartphones are growing, lifestyle changes are thriving, young people are consuming more, women are working more, start-ups are deploying aggressive marketing strategies and the convenience of ordering has led to significant market growth.

The following discussion begins with a review of relevant literature, particularly in relation to online food ordering and delivery services. Results from the survey and conclusions based on how consumers perceive the services can be used by businesses offering online food delivery services to develop more efficient strategies.

RESEARCH GAP

To study the level of satisfaction derived out of the online food delivery service.

STATEMENT OF THE PROBLEM

This is a study that is designed to analyze consumer preferences towards various digital food delivery apps such as Zomato, Swiggy, Uber Eats, Food Panda, and Dunzo, and to understand what factors motivate consumers to use a particular app's services. Also, to know the level of overall satisfaction derived due to the online delivery services offered in various apps.

RESEARCH QUESTIONS

1. To check if the customers online food online.
2. To know if the customers prefer buying online food and the reasons for it.
3. To know if the customers are getting influenced to buy online through others or not.
4. To know the various ways in which the customers would prefer to pay.
5. To know the various online food delivery platforms used by the consumers.
6. To check overall satisfaction derived out of the online food delivery service.

IMPORTANCE OF STUDY

In the study, users of Online Food Ordering Apps were interviewed and various parameters were analyzed to determine their satisfaction levels. To better understand how consumers feel about online food delivery services. It is important to find out what are the various factors that influence the consumers to choose an online food delivery service.

LIMITATIONS OF THE STUDY:

- The sample size of the respondents was limited to only 153.
- Only a few variables were considered.
- The study was done only for a short span.
- As the study and data collection occurred online, the pulse of respondents cannot be gauged.
- As the study was conducted for only a short duration it was not possible to cover the entire population.

OBJECTIVES

- 1) To identify factors that influence consumer perception towards selected online food delivery platform and service.
- 2) To examine the relationship between selected demographic variables and the factors that influence consumer perception towards selected online food delivery platform and service.
- 3) To examine the relationship between the overall level of satisfaction towards the online food delivery platform services and the factors that influence consumer perception towards selected online food delivery platform and service.

REVIEW OF LITERATURE

Researchers discovered that working women often cannot find time to cook and sometimes will be exhausted due to the work pressure, online food delivery services help eliminate this problem and provide them with comfort at work and at home. In addition to this, it eliminates the long lines outside restaurants. It also confirms the fact that delivery apps are easy to use and facilitates with fast delivery service. Zomato, Swiggy and Uber Eats are the most used online food delivery platforms among the customers. Most of the young people are attracted to the discounts while ordering food through online food delivery apps (Shah, VOLUME - 5, ISSUE – 2 , DECEMBER ,2019).

Nowadays the smartphone users are increasing, this trend will intensify with the increasing use of online food ordering apps. Almost 80% of the respondents have used a mobile app for ordering food online. In this study, the young people, working professionals and unmarried individuals ordered food more often than females. Males were most likely to order food online compared to the women. It was also found that the users of all income levels and educational levels ordered food online. Almost 72% of the respondents said that they ordered food online for dinner rather than for breakfast or lunch. There is a maximum proportion of respondents who prefer to order food from North Indian type and almost 32% this is the rest of the respondents preferred food from all other cuisines (Bagirathi, (Volume 5, Issue 4) 2019).

In the light of the internet's advent and other related technologies' growth, a significant impact has been seen around the world. Virtual stores that sell products and services online have been one of the biggest impacts has been seen around the world. Virtual stores that sell products and services online have been one of the biggest impacts for marketers. Today, consumers are able to buy goods and services wherever they are, 24 hours a day, & 7 days a week, i.e., 24/7. Providing clients or customers with facilities like vacancy lists at the reception, digital ordering, instant e-

billing, and fast parking will result in a better dining experience and profit for the restaurant. In addition to saving time, reducing errors caused by human and reducing staff. This automated system is beneficial to both customer and restaurants (A.Manojanaranjani, 2018).

Technological advancement has changed the business models in many industries. The productivity and profitability of the restaurant can be enhanced with efficient systems. Restaurants are expected to benefit from using online food delivery services from time to time, leading to growth in their business and helping them facilitate major online opportunities (HONG, 2016).

E-commerce is rapidly expanding worldwide; the food industry is also showing steady growth. The acceptance of an online food ordering system has been studied by using the Technology Acceptance Model (TAM). In their data analysis, they discovered that attitudes towards online food process, as well as their innovativeness with information technology, trust in e-retailers, and other external influences (Hekimoglu, 2012).

In India, the e-commerce has developed in almost every sector, from online retail to ticket booking, health care and many more. One such form is the e food industry, which has an efficiently used e-commerce platform in the online food review and food ordering business. Consumers can now find a great place to eat, reserve tables, order food and also give their positive or negative feedbacks about the restaurant easily and conveniently. E-food has experienced tremendous growth over the last five years, indicating its potential. In India Zomato has become the pioneer and leader in this segment. Zomato is the brand that consumers think of when they think of an e-platform (Sethi, 2017).

Students' mindset, behavior and the factors that drive them to go for food delivery services as their first preference was their primary motive. The outcome that they came up with indicated that students could order their desired food online anytime easily (Saini, 2016).

The study examined how the internet has changed people's food ordering or buying behavior by examining the consumer preferences and attitudes about the online food products. The researchers have identified underlying consumer concerns related to food safety information, especially for online food products, in the study. As compared to other products, consumer

preferences and attitudes toward buying food online differ in the sense they are not influenced significantly by perceived risks and information quality.

This study basically relies on a cross-sectional a study carried out in Hanoi, Vietnam. The findings are reliable since they are based on responses obtained through face-to-face interviews with over 1736 respondents. (Anh Kim Dang, 2018) noted that while preferences and attitudes toward buying food online differ from buying other commodities, there are no differences in the laws governing e-commerce in Vietnam. Therefore, the research provides the Vietnamese government and online food retailers with practical advice regarding how to implement and enforce appropriate legislation pertaining to online food sales (Anh Kim Dang, 2018).

Study revealed the, e-commerce has created a retail calamity in which brick-and-mortar retail establishments without online channels are closing across nations. However, the conventional brick-and-mortar model is not dead. Hybrid models such as brick-and-clicks are gaining in popularity as wee-and it is not just in retail (Syverson, 2015).

Study reveals that people today are more likely to utilize the Internet to look up information about food than any other products or service. Also, a large number of people say they are more likely to use Internet to find food diverse information than they were just a few years ago (Gómez-Cantó, 2016).

With the mobile software interface, customers are able to order food online because it's easy to just go in the app, choose the restaurant, food, and then place orders, which increases profitability. In this study, the wireless communication service technology was found to have significantly improved the service sector business due to its ease of use, cost effectiveness, and easy access to all kinds of information (Varsha Chavan, 2015).

RESEARCH METHODOLOGY

Sources of collection of Data:

Primary source of data.

Primary Source of Data:

The data taken includes issue of questionnaire to various respondents of different age group, gender, educational background, occupation, monthly income and family size to know what they feel about online food delivery services. There was open ended and close ended questions issued to the respondents.

Type of Research:

Descriptive Research was used for this research.

Sample size of the Research:

The filled questionnaire was received from 153 respondents through a convenience non-probability sampling method.

The statistical tools used are as follows:

- Chi square.
- Regression.

- One Way Anova.

HYPOTHESIS

H0 = There is no significant difference in the level of satisfaction in male and female. H1 = There is significant difference in the level of satisfaction in male and female.

Since the value of P is 0.782 which is more than 0.050, there is sufficient evidence to accept the null hypothesis. So, it is inferred that there is no significant difference in the overall level of satisfaction in male and female.

H0 = There is no significant difference in the level of overall satisfaction and family size. H1 = There is significant difference in the level of overall satisfaction and family size.

Since the value of P is 0.007 which is less than 0.050, there is sufficient evidence to reject null hypothesis. It is inferred that there is a significant difference on overall satisfaction derived in food delivery and size of family.

H0 = There is no significant difference in payments through net banking among different age groups.

H1 = There is significant difference in payments through net banking among different age groups.

Since the value of P is 0.883 which is more than 0.050, there is sufficient evidence to accept the null hypothesis. So, it is inferred that there is no significant difference in payment made through net banking and age group.

RESEARCH FINDINGS

An online food ordering system is a software that allows restaurants or any other hotels to accept online orders. It basically allows the customers to choose from an available variety of food. The payment can also be made on an online mode when the order is placed, this basically avoids the contact between staff and customers. The customers, however, still receive the same level of service that they would receive at an offline restaurant or hotel regardless of the lack of personal interaction. Primary data was collected from the respondents by issuing questionnaire in order to understand the various perspectives and the objectives derived out of the study. There were almost 153 respondents to the issued questionnaire. It was seen that from a sample of 153 respondents 51.3% were male and the rest 48.7% were female. Majority of the respondents 59.9% were aged between 21 years to 30 years, 39.5% aged between 31 years to 50 years and the rest 0.6% were aged below 20 years, there were no respondents above 51 years. The educational background of the respondents differed having a majority of 65.1% who were undergraduates, 18.4% postgraduates, 13.2% others, 2.6% +2 and the remaining 0.7% had completed 10th.

Similarly, the occupation of the respondents differed having 54.6% private company employees, 19.7% students, 7.2% professionals, 5.9% doing business, 7.2% government employees and the rest 7.9% doing other kind of job. The majority of the respondents 59.2% had a monthly income ranging between Rs.1,00,001 to Rs.5,00,000, 21.7% received between Rs. 5,00,001 to Rs.

10,00,000 and the remaining 19.1% received up to Rs. 1,00,000. There were no respondents who received monthly income above Rs.10,00,001. The respondents' family size varied, with a maximum of 3 members accounting for 59.2%, 31.6% had 4 members and the rest 9.2% had only 2 members. There were no respondent who had only 1 member or 5 and above in their family.

To determine whether demographic variables and respondents' decision to order online are related, a chi square test was conducted. Since almost all of the respondents used this service, it can be concluded that none of the demographic variable affected the decision of ordering online. Hence it can be concluded that irrespective of gender, age, educational background, occupation, monthly income or family size almost all used the online food delivery services.

To determine whether demographic variables and the overall level of satisfaction derived out of online food delivery service are related, an ANOVA test was conducted the results were as follows. It was found that the P value of the demographic variables like gender, age, educational background, occupation and family size were more than the significant value 0.050 and hence there was no significant difference between the demographic variables and overall satisfaction derived from online food delivery service. In contrast, there was a significant difference between the demographic variable monthly income and overall satisfaction derived from food delivery services.

The study was also used to determine whether demographic variables and payment made through various forms such as net banking, cash on delivery, google pay, Paytm and PhonePay are related. It was found that the P value of all the demographic variables such as gender, age, educational background, occupation and family size were more than the significant value 0.050 and hence there was no difference between the demographic variables and different modes of payment made.

To determine if reasons for ordering food online such as hot and fresh delivery, rapid delivery, proper packaging, affordable price, safe and secure payment, efficiency in ordering, ease of placing order, choice of food on variety of restaurants, promotional offers and discounts, customer review, comparative study, detailed information about the restaurant and detailed information about the menu influenced the overall satisfaction derived from online food delivery service, a regression analysis was conducted and the results were as follows. Since the value of P of the reasons for ordering food online is more than the significant value, it is inferred that there was no significant difference in overall satisfaction of online food delivery service and reasons for ordering food online.

The study was also used to determine if preferences for ordering food online such as frequency of ordering, online advertisement, friends, relatives, magazines, TV commercial, social media blogs and other sources influenced the overall satisfaction derived from online food service.

Since the value of P of the preferences for ordering food online is more than the significant value, it is inferred that there was no significant difference in overall satisfaction derived from online food delivery service and preferences for ordering food online.

Furthermore, the study was also used to determine if the overall satisfaction derived from food delivery had relation with the overall satisfaction derived out of food delivery platform services such as Zomato, Swiggy, Food Panda, Uber Eats, Dunzo and others. Since the value of P of the overall satisfaction derived out of food delivery platform and service is more than the significant value, it is inferred that there was no significant difference in the overall satisfaction derived from online food service and the overall satisfaction derived out of food delivery platform and services.

DISCUSSION AND ANALYSIS OF FINDINGS

The Online Food Delivery System is one of the fastest growing marketing strategies used by many business people to gain more profits. The reason for this may be that people are incredibly busy with their schedules, and are either too busy to cook at the right time or too busy to go and order their food.

Almost all the respondents used the online delivery service irrespective of their age, gender, educational background, occupation, monthly income or family size. This results in satisfaction among customers as there is no requirement for them to go out to the restaurants and stand in long queues, but can order from the comfort of their homes or elsewhere. Food delivery and ordering apps have helped to shape the new evolution of food businesses. Previously, food ordering through phone calls was accompanied with many problems including the staff of the restaurant having to speak to people who spoke with different accents, as well as background noise. All these activities might lead to incorrect food ordering, but Order Online Food for Delivery has solved all these problems. With the growth in trend of online food delivery apps, it has allowed more and more business opportunities to arise. Restaurants are able to serve an ample audience by using the online food delivery apps.

Due to the availability of GPS systems for use by all, it is no hassle for riders to find their way to the customer's address. Customers can track their orders through notifications and the location of the food delivery rider with the GPS tracking system. Usually, food delivery apps will notify their users if their food will be delayed or arrive on time.

The growth of food delivery services can lead to new job opportunities as it allows customers to try out the food they are offering. Food ordering apps present users with information about the types and names of restaurants near them, and the users can browse through those restaurants with the ability to deliver food to their home. It is easier for consumers to choose the food they would like or prefer to order online by using online food delivery apps. The apps offer a range of restaurant choices from fast food to Western food to sushi to even healthier food options.

Through online food delivery services, consumers can stick to their diet plans instead of preparing meals or dining out.

To conclude, the growth in the modern food delivery service has brought in a lot of advantage to the customers and also the restaurants. It offers more food options, convenient. Nevertheless, there are also some drawbacks like waiting for the food to be delivered especially while the person is too hungry and is craving for food.

In order to gain a deeper understanding of the topic, statistical tools such as Chi square, ANOVA, Regression Analysis were used and the findings were as stated above. The demographic variable such as gender, age, educational background, occupation, monthly income, family size in relation to overall satisfaction derived from the online food delivery service was studied.

It is inferred that the overall satisfaction derived from online food delivery service has no association with any of the demographic variables such as gender, age, educational background, occupation, monthly income and family size. As almost all the respondents order food online irrespective of the gender, age, educational background, occupation, monthly income or family

size. Which means that the level of awareness is the same among the demographic variables and the demographic factors don't affect the awareness of overall satisfaction derived from online food delivery service.

It is also inferred that the overall satisfaction derived from online food delivery has no association with the reasons for ordering food such as hot and fresh delivery, rapid delivery, proper packaging, affordable price, safe and secure payment, efficiency in ordering, ease of placing order, choice of food on variety of restaurants, promotional offers and discounts, customer review, comparative study, detailed information about the restaurant, detailed information about the menu.

Also, it is inferred that the overall satisfaction derived from online food delivery has no association with the preferences for buying online such as frequency of ordering, online advertisement, friends, relatives, magazines, TV commercials, social media blogs or other sources.

It is inferred that the overall satisfaction derived from online food delivery has no association with the overall satisfaction derived from online food delivery platform and services such as Zomato, Swiggy, Food Panda, Uber Eats, Dunzo and others.

It is inferred that the overall satisfaction derived from online food delivery service is not affected by the demographic variables such as gender, age, educational background, monthly income but is affected by the size of the family.

It is inferred that the payments made through net banking, cash on delivery, google pay, paytm and phonepay does not get affected by any of the demographic variables such as gender, age, educational background, monthly income or size of the family.

With the growth of online food delivery services in the past decade, understanding consumer behavior becomes increasingly important as these channels gain momentum.

CONCLUSION AND RECOMMENDATION

It is anticipated that the online food ordering app system will assist hotels and restaurants in increasing the scope of their business by allowing users to place orders online. This research was to find the awareness level, preference and satisfaction levels among consumers, and also to identify the factors that influence customers to buy food online from food ordering apps. Almost all users feel safe paying online. The service offered by the food ordering app is the major reason why it has become so successful. Young customers place a greater value on convenience and speed over older customers.

According to the analysis, most of the respondents are aware of food apps. Additionally, most of them have used food apps to order food. Zomato is the most common and the most used food app, while Swiggy, Foodpanda, Uber Eats and Dunzo are also popular.

Almost all the respondents used the online food delivery services and were aware of the services offered. Customers or respondents between 21 to 30 mostly used all these services and most of them preferred to buy food during evening for dinner. Furthermore, customers who do not have to wait may be motivated to try electronic food ordering.

Various recommendations offered are:

- The acceptance of online orders should be accompanied by accurate quality and quantity management.
- In order to attract customers, restaurants should increase online ordering and add new distribution channels to their operations.
- Customers should be encouraged to order food online as it has become increasingly difficult for individuals to go to restaurants and place orders directly and customers are uncomfortable with the upcoming technology. Restaurants should focus on providing their customers with the best possible quality and variety of food stuff.
- The application is user-friendly and saves time, but it has to be developed to allow it to place more orders.
- Using various gadgets should make electronic food ordering convenient for professionals

since they lack time to cook and need to get back on their busy schedules.

This study shows that as more people are beginning to shop online, there will be an increase in the number of articles on food shopping online. But there are still gaps in this research as it considers mostly the interest of the customers and not of the businesses. The current pandemic i.e., COVID 19 is not considered during this research and hence further studies can be made on this. A systematic review of the literature was not possible given the limited academic work available. The future research should consider the much broader actual market by including a diverse range of representative participants in studies.

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APPENDIX QUESTIONNAIRE

1) Name(optional) : _____

2) Gender

a) Male

b) Female

3) Age

a) Below 20

b) Between 21- 30

c) Between 31- 50

d) Above 51

4) Educational background

a) Upto 10th

b) +2

c) Undergraduate

d) Postgraduate

e) Others

5) Occupation

- a) Profession
- b) Business
- c) Government employee
- d) Private co employee
- e) Student
- f) Others

6) Monthly Income

- a) Upto Rs.1,00,000
- b) Rs.1,00,001 – 5,00,000
- c) Rs.5,00,001 – 10,00,000
- d) Rs.10,00,001 and above

7) Family size

- a) Only 1 member
- b) 2 members
- c) 3 members
- d) 4 members
- e) 5 and above

8) Do you order food on online?

- a) Yes
- b) No

9) I like ordering food on online because of the following:

SL NO	FACTORS	STRONGLY DISAGREE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE
1.	Hot and fresh delivery					
2.	Rapid delivery					
3.	Proper package					
4.	Affordable price					
5.	Safe and secure payment					
6.	Efficiency in ordering					
7.	Ease of placing order					

8.	Choice of food on variety of restaura nts					
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9.	Promotional offers and discounts					
10.	Customer review					
11.	Comparative study					
12.	Detailed information about restaurant					
13.	Detailed information about the menu					

10) I prefer to buy food on online because of the following:

SL .N O	FACTORS	MOST UNLIK ELY	UNLIK ELY	NEUT RAL	LIK ELY	MOS T LIK ELY
1.	Frequency of ordering					
2.	Online advertiseme nt					
3.	Friends					
4.	Relatives					
5.	Magazines					
6.	TV Commercial					
7.	Social media-blogs					
8.	Other sources					

11) I would like to order food during:

SL .N O	FACTORS	MOST UNLIK ELY	UNLIK ELY	NEUT RAL	LIK ELY	MOS T LIK ELY
1.	Morning (breakfast)					
2.	Afternoon (lunch)					
3.	Afternoon (leisure/ snacks)					
4.	Evening (dinner)					

12) I prefer to make payment through:

SL .N O	FACTORS	MOST UNLIK ELY	UNLIK ELY	NEUT RAL	LIK ELY	MOS T LIK ELY
1.	Net banking					

2.	Cash on delivery					
3.	Google pay					
4.	Paytm					

5.	Phonepay					

13) Rate the level of overall satisfaction you derive on food delivery platform and services

SL. NO	FACTORS	MOST UNSATISFACTORY	UNSATISFACTORY	NEUTRAL	SATISFACTORY	MOST SATISFACTORY
1	Zomato					
2	Swiggy					
3	Food Panda					
4	Uber Eats					
5	Dunzo					
6	Others					

14) Rate yourself the level of overall satisfaction you derive on online food delivery services (scale)

- a) MOST UNSATISFACTORY
- b) UNSATISFACTORY
- c) NEUTRAL
- c) SATISFACTORY
- d) MOST SATISFACTORY

A STUDY ON EMPLOYEES ENGAGEMENT AND ITS IMPACT ON EMPLOYEES PRODUCTIVITY

R.J.Chandana

ABSTRACT:

As we all know that employees are the most important asset of any organization, this study is to find out the employees engagement and the satisfaction they derive from the organization they are working in. The main aim of this study is to determine how efficiently the employees are able to fulfill the organizational goal and in return how effectively the organization is able to satisfy the employee needs. In order to achieve the objective of this study, questionnaire containing questions related to High Performance Work Based Practices which included HR Practices, Employee Involvement Practices, Reward and Commitment Practices and Employee Satisfaction.

INRODUCTION

This research is "A STUDY ON EMPLOYEE ENAGEMENT AND ITS IMPACT ON EMPLOYEES PRODUCTIVITY". And it aims towards finding the effective involvement and operations of an employee and the employee's productivity. This study is to know if the employees are able to use their best potentials and capabilities to achieve the organizational objectives and goals. This study is also to find out how satisfied an employee is in the organization they are working in. It is very important for an organization to provide the employees with rewards and compensation to meet the living standards of the employee. The concepts used in this study to achieve the goal of the research are:

HIGH PERFORMANCE WORK BASED PRACTICES:

They are techniques that have been shown to improve an organization's ability to recruit, select, hire, develop, and retain high- performing employees.

HR PRACTICES:

They are concerned with HR's strategic operations. They should be in sync with the executive business strategy and serve as a foundation and guide for managing the company's personnel. Setting the HR department's mission and goals are only few examples of HR practices.

EMPLOYEE INVOLVEMENT PRACTICES:

Direct participation of employees in helping a company realize its mission and achieve its goals by contributing their own ideas, expertise, and efforts to problem solving and decision making.

REWARD AND COMMITMENT PRACTICES

This is concerned with the development and execution of strategies and policies that strive to reward individuals fairly, equally, and consistently based on their contribution to the organization. Analysis and control of employee remuneration, compensation and any other employee perks are all part of reward management.

EMPLOYEE SATISFACTION

It is a measure of how happy employees are with their jobs, whether they like the job or specific components of it, such as the nature of the work or supervision.

RESEARCH PROBLEM/ GAP:

In the research papers that were reviewed before conducting the study, it was seen that not many have used the HPWBP to analyze the employee engagement and productivity and moreover many researchers have conducted their research on employee engagement and employee productivity separately but not together and that's why we felt the need to conduct this research.

OBJECTIVES:

- To analyze the employee engagement and employee productivity.
- To see the extent to which the employees are satisfied from the organization they are working in.

The significance of this study is to provide a clear picture as to how employees engagement and employee productivity go hand in hand coupled with employee satisfaction. The limitation of this research can be that this survey is done during the covid period and the responses received might be based on the negative effects of covid on the organization and on the employees which might change in the upcoming future.

RESEARCH QUESTION:

This paper helps us get an overview of the employee's engagement and the impact of the organisation on the productivity of the employees.

LITERATURE REVIEW:

Most of the research papers reviewed so far consisted of: How individual employees performance help in achieving the overall goals of an organization rather than working in a group. Few researches stated how a good working environment and job conditions can boost an employee to work with his/her full potential and capacities. Employee engagement and performance are very important factors of any organization to have a successful and stable growth, it was seen in one of the studies about how an employee values his/her organization and how that affects his/her performance. Most studies were also about the negative and positive emotional attachment with an organization and how that affects the employee's performance

within the organization. A “study on employee engagement in a IT company” by S.Purushothaman in 2021 states how to analyse the existing employees of an organization and retain the best skilled employees. Certain journals showcased the importance of workplace diversity, managerial support and trust in the leader of the workplace. Not only does the working environment affect the performance of an employee, but also cultural differences and acceptance. In “Transforming Engagement, Happiness and Well-Being” by William Scott , we get to know how important is engagement of employees for the smooth working of an organization.

RESEARCH METHODOLOGY

The research was conducted to develop an understanding about the employee’s perception and overall satisfaction of employee about the organisation they are working in Bangalore. First, a Review of Literature about the employee perception on overall job satisfaction during lockdown was done to have a better understanding on the topic. This paper is descriptive in nature, it is cross sectional data and it is based on both primary and secondary data.

Sources of data

To analyse the employee’s satisfaction on overall productivity and job satisfaction primary as well as secondary data was used. The primary source of data or information was through a well-structured questionnaire and same was circulated through Google Forms to the respondents. The data was collected from a sample of 120 respondents and a convenience non-probability method was used. The questionnaire included demographic variables like age, gender, educational background, occupation and annual income. It also includes questions based on HR Practices, Employee Involvement Practice and Reward and Commitment Practices. The secondary sources of information were collected from research papers dated 2009 onwards.

Statistical tools of analysis used

The following tools are used in the analysis of data:

- One Way ANOVA
- Regression

Hypothesis

H₀: There is no significant difference on the overall satisfaction of employees working in an organisation , obtained by male and female users.

H₁: There is a significant difference on the overall satisfaction of employees working in an organisation , obtained by male and female users.

Since the P Value is .081 which is greater than .050, there is sufficient evidence to accept Null hypothesis. It is inferred that There is no significant difference on the overall satisfaction of employees working in an organisation , obtained by male and female users.

H₀: There is no significant difference in influence of work design over the experience of the employees.

H₁: There is a significant difference in influence of work design over the experience of the employees

Since the P Value is .533 which is greater than .050, there is sufficient evidence to accept Null hypothesis. It is inferred that There is no significant difference in influence of work design over the experience of the employees.

H₀: There is no significant difference on the work design in an organisation and the age of the employees.

H₁: There is a significant difference on the work design in an organisation and the age of the employees.

Since the P Value is .053 which is greater than .050, there is sufficient evidence to accept Null hypothesis. It is inferred that There is no significant difference on the work design in an organisation and the age of the employees.

RESEARCH FINDINGS:

The primary data was obtained through questionnaire to understand the objectives. Around 120 responses were collected and analyzed out of which 53.3% were female and 44.2% were male and 2.5% preferred not to say. 30.8% of them were 41 - 50 years, 35.8% are <30 years, 26.7% are 31-40 years and 6.7% are >51 years. 38.3% were managers, 15.8% were office assistant, 15.8% were clerks, 25.8% were officers and 4.2% were others. 36.7% had an experience of 11-15 years, 10% had an work experience of >16 years, 26.7% have an work experience of <5 years and 26.7% have an work experience of 5 – 10 years. Out of the responses received, 27.5% were graduates, 37.5% were PG, 35% of them had super specialization. Around 12.5% have an annual income of upto Rs.600000, 23.3% have Rs 600001 – Rs 1000000, 43.3% have an annual income of Rs 1000001 – Rs 2000000 and 20.8% of the respondents have an annual income of Rs.2000001 and above.

In order to understand if the demographic variables have an influence on the overall satisfaction of the employees, an ANOVA test was conducted and the results obtained were as follows. It was found that the P value of the demographic variables like gender, age, occupation and education background were less than the significant value and hence there was a significant difference between the variables and the overall satisfaction. On the other hand, there was no significant difference between the overall satisfaction and the demographic variables of occupation and annual income.

To find out if the essential determinants of employees job have an influence of the overall satisfaction of employee, a regression analysis was conducted and the results were as follows. It was inferred that the influential factors like the compensation policies, avenues of promotion, leadership in the organisation, relationship with peers, relationship with immediate superior, workload, job performance and attrition rate have exerted sufficient influence on the overall satisfaction the employee on Organisation and job roles. Other influential factors like the pay package factors like bonuses and retirement benefits control have exerted sufficient influence on the overall satisfaction of the employees.

DISCUSSION AND ANALYSIS OF FINDINGS:

The overall satisfaction derived from the organisation do not exert significant influence on male and female users. The overall satisfaction derived from the organisation do not exert significant influence on the age of the male and female users. The overall satisfaction derived from the organisation do not exert significant influence on the designation of the employees. The employee's overall job satisfaction do not exert significant influence on experience of the employee. The employee's overall job satisfaction do not exert significant influence on annual income of the employees.

The performance appraisal system of the organisation do not exert significant influence on male and female users. The performance appraisal system derived from the organisation do not exert significant influence on the age of the male and female users. The performance appraisal systems derived from the organisation do not exert significant influence on the designation of the employees. The performance appraisal system do not exert significant influence on experience of the employees. The performance appraisal system do not exert significant influence on education of the employees. The performance appraisal system do not exert significant influence on annual income of the employees.

The work design in an organisation does exert significant influence on male and female users. The work design from the organisation do not exert significant influence on the age of the male and female users. The work design from the organisation does exert significant influence on the designation of the employees. The work design do not exert significant influence on experience of the employees. The work design do not exert significant influence on education

of the employees. The work design do not exert significant influence on annual income of the employees.

The communication between employees and management in the organisation do not exert significant influence on male and female users. The communication between employees and management in an organisation do not exert significant influence on the age of the male and female users. The communication between employees and management in the organisation do not exert significant influence on the designation of the employees. The communication between employees and management do not exert significant influence on experience of the employees. The communication between employees and management do not exert significant influence on education of the employees. The communication between employees and management do not exert significant influence on annual income of the employees.

The employees overall job satisfaction do not exert significant influence on of the employees overall satisfaction on the compensation policies, avenues of promotion, leadership in the organisation, relationship with peers, relationship with immediate superior, workload, job performance and attrition rate. There is no association between the employee satisfaction and the overall level of satisfaction you derive on job.

The performance appraisal system do not exert significant influence on the work design, mentoring by seniors, work ethics, workforce diversity, job rotation and encouraging creativity and innovation.. There is no association between the performance appraisal system and the HR Practices.

The communication between the employees and managers do not exert significant influence on of the on the Techniques like MBO for goal setting, sharing of information, staff suggestion, quality circles and self-management & self- control system. The communication between employees and management factors like , techniques like MBO for goal setting sharing of information, staff suggestion schemes, quality circles have failed to exert sufficient influence on the employee involvement practices. The communication between employees and management factors like self-management and self-control have exerted sufficient influence on the overall satisfaction the customer on employee involvement practices.

The employees pay package do not exert significant influence on the bonuses, monetary incentives, non-monetary benefits, increments, promotions, ESOPs, Retirement benefits. The pay package factors like other monetary services, non-monetary benefits, attractive increments, promotions, ESOP have failed to exert sufficient influence on the Reward and Commitment Practice the pay package factors like bonuses and retirement benefits control have exerted sufficient influence on the Reward and Commitment Practices.

The overall job satisfaction factors like employee involvement practices control have exerted sufficient influence on the employee's job satisfaction.

CONCLUSION:

Employees are completely satisfied with the company's overall performance, according to the study's conclusions. Employees receive the information they need to do their jobs. All of the factors that influence employee engagement have a favourable impact on employee performance in the workplace. The organization's overall remuneration is satisfactory to all employees. The organisation can provide training to all employees and effectively convey the organization's goals, plans, and procedures to them. I discovered a significant link between the variables using the cross tabulation test. Employees agree that policies are clearly communicated to them and that they get the information they need to do their jobs. Organizations regularly award recognition for doing good work, and performance appraisal helps to achieve a meaningful goal; employees agree that policies are clearly communicated to them and that they get the information they need to do their jobs.

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APPENDIX

1. Name (optional in view of confidentiality)

2. Gender:

- Male
- Female
- Prefer not to say

3. Age

- <30 Years
- 31-40 Years
- 41-50 Years
- >51 Years

4. Designation

- Office assistant
- Clerks
- Officer
- Manager
- Others

5. Current Experience

- <5 Years
- 5-10 Years
- 10-15 Years
- >15 Years

6. Education

- Graduate
- PG
- Super Specialization

7. Annual Income

- Upto 600000
- 600001 – 1000000
- 100001 – 2000000
- Above 2000000

8. HIGH PERFORMANCE WORK-BASED PRACTICES (HPWBP)

	0	1	2	3	4
I. HR Practices (HRP)					
1.1 Feedback systems					
1.2 Performance appraisal systems					
1.3 Work design (content, challenges, clarity, quality, etc.)					
1.4 Mentoring (by seniors and managers)					
1.5 Work ethics					
1.6 Workforce diversity					
1.7 Job rotation					
1.8 Encouraging creativity and innovation					
II. Employee Involvement Practices (EIP)					
2.1 Sharing of information					
2.2 Staff suggestion schemes					

2.3 Quality circles					
2.4 Self-management and self-controlled teams					
2.5 Techniques like MBO for goal setting					
2.6 Communication between employees and management					
III. Reward and Commitment Practices (RCP)					
3.1 Pay package					
3.2 Bonuses					
3.3 Other monetary incentives					
3.4 Non-monetary benefits					
3.5 Attractive increments					
3.6 Promotions					
3.7 ESOPs					
3.8 Retirement benefits					
IV. Employee Satisfaction (ES)					
4.1 I am satisfied with the overall compensation policies of the organization					
4.2 I think that avenues for promotion are satisfactory					
4.3 I think that leadership in the organization is positive					
4.4 I think that the relationship with peers is harmonious					
4.5 I believe that relationship with immediate superior is conducive for performance					
4.6 I believe that employees have a reasonable workload					
4.7 I believe that support system facilitates job performance					

4.8 I think that employees look forward to the organization from a long-term career point-of-view					
4.9 I think that attrition rate, absenteeism, conflicts, etc., are reasonably low					

9. Rate yourself level of overall satisfaction you derive on job

- Most unsatisfactory
- Unsatisfactory
- Neutral
- Satisfactory
- Most satisfactory

A STUDY ON ARTIFICIAL INTELLIGENCE (VOICE ASSISTANCE) AND ITS IMPACT ON BUYING BEHAVIOUR TOWARDS ONLINE SHOPPING

Keaton Franklyn
Alex William Noronha

ABSTRACT

Online Shopping is common nowadays with the pandemic and lockdowns we see change and majority online retailers. Advancement in technology has taken various upstages artificial intelligence is being part of human livelihood. Artificially Intelligent Interactive Voice Assistants (AIVAs), also known as Voice-Activated Personal Assistants or Smart-Home Personal Assistants. Our objectives of this study were to identify the factors of the voice assistance services that influence the consumer buying behaviour. To examine the Relationship between selected demographic variables and the factors of the voice assistance services that influence the consumer buying behaviour. To examine the relationship between the overall satisfactions towards online shopping with voice assistance services and the factors of the voice

assistance services that influence the consumer buying behaviour. There were certain limitations people who do not prefer online shopping, and different persons not able to access voice assistance with objections. We were able ascertain that few factors do impact online shopping and findings of this study have confirmed the strong link between customers using AI, as well as the link between information quality and preferences.

INTRODUCTION

Artificial intelligence voice assistants seemed like something out of a science fiction novel. They have now become a part of our daily life. Voice assistants like Siri and Alexa have long been projected to revolutionize AI. These changes are beginning to take shape now that voice search is becoming more widespread. Online businesses and companies are being forced to reconsider their tactics due to voice technology. Until the advent of voice search, most searches were based on textual terms and references.

Consumers have embraced Artificially Intelligent Interactive Voice Assistants (AIVAs), also known as Voice-Activated Personal Assistants or Smart-Home Personal Assistants, as tools to help them with a range of chores. The bulk of tasks handled by AIVAs are basic information inquiries ("Cortana, what is the weather today?") or home orders ("Ok Google, turn on the lights.").

Users seldom use whole phrases when typing search requests into a search engine. Instead, they use a succession of keywords to create a phrase. Retail brands produce content that uses and revolves around these strings of keywords to guarantee that they appear in search results when people search for their items. When people use voice search, they use whole phrases and natural language to express their needs. Voice searches are conversational rather than keyword-focused.

We were able to come to a consideration that age and other factors do not impact on online shopping.

Scope of this study is to identify various Voice Assistance used by the city people restricting to urban and not focusing on rural area, the response were limited to age group of 18-40 which are categorised youth ,who use artificial intelligence as method for online purchasing .

Target respondents were limited to 102 people covering age group of 12- 60. Reach was limited within bangalore.

Our research problem was to identify the factors of the voice assistance services that influence the consumer buying behaviour. To examine the Relationship between selected demographic variables and the factors of the voice assistance services that influence the consumer buying behaviour. To examine the relationship between the overall satisfactions towards online shopping with voice assistance services and the factors of the voice assistance services that influence the consumer buying behavior

LITERATURE REVIEW

Davenport, T. (2020), the goal of this article is to offer a new perspective on consumer choice based on artificial intelligence and the inherent convenience addiction to smart speakers. We evaluate the present consumer decision-making literature and theory to highlight consumers' rising desire to outsource decisions to AI, using the MacInnis framework for building conceptual contributions of summarization, integration, and demarcation. Customers today place a premium on convenience: the less time and effort they put into a purchase, the better. Consumers are outsourcing their judgments to bots and intrinsic algorithms, which is bringing convenience to new heights. This is especially true for low-risk transactions made on a regular basis. Our research makes a fourfold contribution

Hoffman, D.L. (2018), Voice assistants powered by artificial intelligence, such as Amazon Alexa, provide customized product suggestions depending on the requirements of customers. Whether using voice assistants for purchasing, there are risk factors that influence when and how they are deemed trustworthy relationship partners. In this uncertain context, it's unknown 'when' voice assistants will be able to garner trust and 'how' the formation of such a trusting relationship will influence decisions. In the context of voice shopping, this study investigates the impact of trusting beliefs toward voice assistants on choice satisfaction via the indirect influence of consideration set size (number of possibilities). The results of an individual-session online experiment (N = 180) reveal that trust has a positive direct influence on customer satisfaction and that set size plays a mediating function, confirming customers' preference for default options.

This study focuses on the implications of trusting AI-enabled voice assistants for utilitarian buying decision-making.

Huang, M.H. (2018), Consumers' choice of purchasing channel has steadily shifted to e-commerce, and part of the shopping experience is facilitated by advanced technology such as voice assistants (VA). There are several types of artificial intelligence now being produced in the

market, and one of them, the V A, has steadily earned its presence or acquired information. We present a model in this study that explores the technology acceptance model components (perceived ease of use and perceived usefulness) and their impact on V A and customer engagement and loyalty. Our model also looks at the effect of localizing VA in mediating the difference between transactional and non-transactional online behaviours. The importance of technological integration in an e-commerce context is highlighted in this study.

Kaplan, A. (2019), the findings establish the VA as a player in the engagement process and emphasize the value of the AI traits of social presence, perceived intelligence, and social appeal in affecting consumer brand engagement. Consumer brand engagement, as well as the utilitarian gains received from interactions with brand-related information, is influenced by technological aspects. Consumer brand engagement is not influenced by hedonic advantages when using VA technology, but trust issues have a detrimental impact on brand engagement behaviour. Finally, the findings show that consumer brand interaction via a virtual assistant increases brand usage intention, but not future purchase intention, contrary to earlier research.

Schmitt, B. (2019), to begin, we present a novel AI-influenced decision-making (AIDM) paradigm. Second, in the new, AI-influenced economy, our conceptual model argues that managers must alter their interpretations of their consumers' decision-making processes. The trend in customer behaviour toward using home speech bots to make purchases has major ramifications for the retail industry. Third, our approach distinguishes between AI-influenced decision-making processes with high and low participation. Fourth, our research demonstrates how traditional branding is challenged in an AI-dominated environment.

Shankar, V. (2018), voice assistants (VAs) powered by artificial intelligence (AI) are becoming increasingly popular among customers. Several brands are now using virtual assistants (VAs) such as the Amazon Echo to offer brand-related information and services, despite the fact that they are still in their infancy. Despite the growing popularity of virtual assistants, we still don't know what drives people to utilize them for brand-related information. This study examines the primary drivers of consumer brand engagement through virtual assistants, focusing on the Amazon Echo in-home VA and its accompanying Alexa Skills. In study 1, we identified three elements as important drivers of why customers use virtual assistants to connect with companies

through a series of in-depth exploratory interviews with 21 respondents: Qualities of artificial intelligence, technological attributes, and situational attributes.

RESEARCH METHODOLOGY

A quantitative descriptive research design was followed to execute the study. The study population included residents of major urban areas of Bangalore, who have frequently used voice assistance in their day to day lives and when shopping online prior to the questionnaire being fielded. Non-probability convenience sampling was used to select respondents to take part in the study .

A self-administered questionnaire was designed to collect data from respondents. The questionnaire consists of several sections and commences with a preamble explaining the purpose of the research, rights of the respondents, completion instructions as well as a screening question.

The subsequent sections of the questionnaire include structured questions designed to obtain (1) a demographic profile of respondents, and to gain (2) insight into the patronage habits of respondents. A five-point unlabelled Liker-type scale was used to measure the key constructs of the study (i.e. comfortability, usage of various voice assistants, satisfaction) with representing 'very likely' to 'very unlikely'.

Afterwards the researchers checked the quality of the completed questionnaires. In total, 100 questionnaires were suitable for analysis. 'SPSS version 21' was used to capture, edit and clean the data. The data analysis strategy included the calculation of frequencies for variables used to

describe the demographic profile of respondents, as well as their preferences in voice assistants. Once validity and reliability of the scales could be confirmed, overall mean scores and standard deviations were calculated for each of the key constructs of the study. In order to test the hypothesis

(H₀: Age is independent of the use of voice assistants at all times.

H₁: Age is not independent of the use of voice assistants at all times. H₀: Gender is independent of the use of voice assistants at all times.

H₁: Gender is not independent of the use of voice assistants at all times.) Formulated for the study, a multiple regression analysis, chi-square and one way nova was performed once the assumptions underlying this technique were assessed and were adequately met.

RESULTS

The above data shows the relation of age (x₂) and gender (x₃) to the use of voice assistants in various circumstances in everyday life and when shopping online. H₀ being there in no relation between the factors and, H₁ being there in a relation between the factors.

The conditions for accepting or rejecting the null hypothesis is if the value is above 0.050 the null hypothesis is accepted if not it is rejected.

The data shows the satisfactory level for all the products are the same (represented by x₂₄). We also see that different products have different levels of comfortability, as seen when it comes to

the different voice assistants (x4 – x12) the respondents are not comfortable with most of the voice assistants and are neutral to 2, the ones they seem to be comfortable with are 'Google Assistant' and 'Amazon Alexa'.

When it comes to buying products online the respondents are comfortable with most products online and are neutral to 'home appliances' (x21).

The data shows the association between the use of voice assistants and the various different voiceassistant products (x4 – x12) and the comfortability one has to buying various products with online shopping (x18 – x21). H_0 being there in no relation between the factors and, H_1 being there in a relation between the factors.

The conditions for accepting or rejecting the null hypothesis is if the value is above 0.050 the null hypothesis is accepted if not it is rejected.

The data shows the relation of age (x2) and gender (x3) and its satisfactory level in the use of voice assistants in various circumstances in everyday life and when shopping online. H_0 being

there in no relation between the factors and, H_1 being there in a relation between the factors. The conditions for accepting or rejecting the null hypothesis is if the value is above 0.050 the null hypothesis is accepted if not it is rejected.

DISCUSSION

The Majority of respondents taking part in the study are young adults (i.e. 18 – 26), fairly well educated and full- time employed or full- time students representing, what one could consider, the prime age where one would use online shopping in Bangalore.

Respondents rank familiarity with various voice assistants, comfortability in using voice assistants, comfortability in buying various products online and there satisfactory level of the voice assist feature for which we received a varied response the satisfactory level in the use of various voice assistance was high. The positive scores can be anticipated, since the rating applied to the most popular voice assistance available in the market today. Since the objective of the study was to determine the factors of the voice assistance services that influence the consumer buying behaviour, a multiple regression analysis was conducted to determine the effects of the use of a specific voice assistant, the type of products that the respondents are willing to buy online separately. Findings revealed that users found the more popular voice assistance more favourable and we found that non organic products were the products that the users were most comfortable in buying online.

When users were asked if they would like to see voice assistants in apps or websites, they responded that there should be voice assistants in both apps and websites. In addition, the users have rarely ever experienced any discomfort in using voice assistance in online shopping.

Further, when users were asked if stores should use more AI technology the response was a resounding yes. Our results also show that the users are highly satisfied in using voice assistance not only in their day to day life but also when shopping online.

Through this study it suggest that age is not a deciding factor for using artificial intelligence while shopping online and customers mostly choose to do shopping online than traditional way of shopping .

CONCLUSION

Results from performing this study, we could understand how different factors affected and some did not affect voice assistance being implied while online shopping. Given the rapid expansion of the e-commerce business in Bangalore, academics have provided only a limited amount of persuasive information concerning online shopping using AI. Given the evidence of the e-commerce industry's exponential expansion in Bangalore and throughout the world, online merchants should create a strategic awareness of the online shopping features that please online consumers and generate loyalty to their websites. Because there are few studies examining the relationship between online shopping attributes and online consumer behaviour in emerging market economies like Bangalore, a clear understanding of using AI (Voice Assistance) for converting Internet users into loyal online store shoppers can be seen. Customers' views of online purchasing qualities, as well as satisfaction and loyalty behaviours, were investigated in this study, with the moderating influence of various purchasing experiences taken into account. The primary goal of this study was to see if there was any impact between perceived information quality, privacy concerns, perceived security, product variety and online shopping customer pleasure and loyalty with the help of voice assistance... The findings of this study have

confirmed the strong link between customers using AI, as well as the link between information quality and preference

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APPENDIX

Q1. Your Name *Your answer

Q2. How Old are you? *

Under 18

18-26

27-58

59+

Q3.What gender do you identify as? *

Male

Female

Other

	Very Likely	Likely	Neutral	Not Likely	Very Unlikely
Google Assistant					
Amazon Alexa					
Siri					
Bixby					
Cortana					
Lyra					
Braina					
Mycroft					
Google Now					

Q4.Which Voice Assistance are you comfortable to use? *

Q5.Do you use Voice Assistance most of the time? Yes No Maybec

Q6.What do you prefer? *

Online Shopping

Offline Shopping

Q7. I intended to do online Shopping *

Yes

No

Maybe

Q8.Have you done online shopping with the help of voice assistance? *

Yes

No

Q9. Where should online stores have the Voice assistance placed? *

Websites.

Apps.

Both websites and apps.

Neither in apps nor websites

Q10. How comfortable are you in the following category of products on your online shopping?

	Very Likely	Likely	Neutral	Not Likely	Very Unlikely
Electronics					
Clothing/ Fashion					
Food/Essentials					
Home Appliance					

Q11. Have you faced difficulty while shopping online with voice assistant? *

*Never

Rarely

Sometimes

Often

Q12. Do you think offline stores should adapt more AI technology? *

Yes

No

Maybe

Q13. Rate yourself the overall satisfaction you derived online shopping with AI voice assistance

*MOST UNSATISFACTORY – 1, 2, 3, 4, 5 - MOST SATISFACTORY

TABLE NO.1

Chi Square Test							
	x1 3	x1 4	x1 5	x1 6	x1 7	x2 2	x2 3
x2	0.011	0.616	0.108	0.625	0.037	0	0.369
Accept/ Reject	Rej ec t	Ac ce pt	Ac ce pt	Ac ce pt	Rej ec t	Re jec t	Ac ce pt
x3	0	0.246	0	0.407	0.028	0.101	0.001
Accept/ Reject	Rej ec t	Ac ce pt	Re jec t	Ac ce pt	Rej ec t	Ac ce pt	Re jec t

Regression Test (Descriptive Statistics)			
	M e a n	x 2 4	Comfortability
x4	1. 9 2	3 . 7 2	Comfortable
x5	2. 4 4	3 . 7 2	Comfortable
x6	2. 8 4	3 . 7 2	Neutral
x7	3. 6	3 . 7 2	Not comfortable
x8	3. 4 8	3 . 7 2	Neutral
x9	3. 6 8	3 . 7 2	Not comfortable
x10	3.68	3.72	Not comfortable
x11	3.56	3.72	Not comfortable
x12	3.04	3.72	Neutral
x18	2	3.72	Comfortable
x19	2.36	3.72	Comfortable
x20	2.36	3.72	Comfortable
x21	2.68	3.72	Neutral

Table No.2.1

TABLE NO.2.2

Regression Test (Coefficients) $y = a + bx$		
	x	Accept/ Reject
	2 4	
x4	0. 0 8 3	Accept
x5	0. 2 1 2	Accept
x6	0. 9 4 6	Accept
x7	0. 1 2 1	Accept
x8	0. 7 9 3	Accept
x9	0. 5 2 5	Accept
x10	0. 5 7 1	Accept
x11	0. 1 2 6	Accept
x12	0. 0 1 7	Reject

x18	0. 5 3 4	Accept
x19	0. 0 5 4	Accept
x20	0. 3 7 2	Accept
x21	0. 0 0 9	Reject

Table No.3

Anova		
	x2 4	Accept/ Reject
x2	0.1 21	Accept
x3	0.1 51	Accept

IMPACT OF JOB SATISFACTION AND BURNOUT DURING THE PANDEMIC IN RELATION TO AGE OF THE EMPLOYEES: AN INDIAN PERSPECTIVE

Anahita Elena Shabu, Sujay Nair

ABSTRACT:

When performing jobs, individuals of various ages are exposed to various sorts of occupational stress and burnout symptoms. As a result, the importance of age in job satisfaction should not be overlooked. Hence it is important to understand the job satisfaction of employees of different age group during the pandemic as the workforce and work culture shifted to a work from home culture. The research combined both qualitative and quantitative data collection. The quantitative data was gathered with a specifically created online questionnaire with 150 respondents. The information was analysed with the help of SPSS software. The researcher conducted Anova analysis, chi-square analysis and regression analysis.

INTRODUCTION:

Does job satisfaction and burnout have a positive or a negative impact as we get older? Work from home had a significant moment when COVID-19 required corporations all over the world to send their employees home to work online. Engaged personnel in the private sector are seen as a strategic asset in the current competitive landscape. Employee productivity is critical for an organisation, whether people work from home or in the office. However, which one is the best is a contentious issue. Human resource management policies have long promoted the concept of work-from-home and productivity. The COVID-19 has provided an opportunity for organisations to forcefully establish a work-from-home policy. What is the state of employee job satisfaction and work engagement now, after the COVID-19 post-pandemic period, while people work-from-home and work-from-office? A plethora of researches have showed that there are various factors that can affect one's job satisfaction and occupational burnout which can affect their assigned work or task. The aim of this study is to understand the job satisfaction and occupational burnout of employees of the different age categories (18-30, 31-40 and 41-60) during the pandemic Covid-19.

Job Satisfaction: From a humanitarian standpoint, employment happiness is important. Organizations have a huge influence on the people who work there. Employees devote a significant chunk of their lives to their jobs, and People have a right to expect their employers to treat them fairly and politely. Job Satisfaction is both a reflection of and an indicator of this treatment. Emotional and psychological well-being are intertwined.

Burnout: "Burnout" refers to a form of exhaustion. It's a result of excessive and prolonged emotional, physical, and mental stress. It happens when you're feeling overburdened and unable to keep up with continual requests. As the stress mounts, you begin to lose interest in or motivation for the role you took on in the first place. Burnout saps your vitality and lowers your productivity, leaving you feeling helpless, despondent, cynical, and resentful. You may eventually feel as though you have nothing left to contribute. Most of us have days when we feel bored, overworked, or underappreciated; when the dozen balls we keep in the air go unnoticed, let alone rewarded; when getting out of bed takes Herculean strength. However, if you feel like this all of the time, you may be on the verge of burnout.

The current study is being conducted to understand the relationship between the age of an Indian employee and his job satisfaction with regard to burnout during the Covid-19 pandemic.

The research problem is that many researchers have not studied the impact of job satisfaction and burnout in relation to the age of the employee during the covid-19 pandemic.

The study is conducted to analyse if employees of different age group found it difficult to adapt and shift towards the digital transformation for their work-from-home when the pandemic had hit India?

Are these employees satisfied with the job considering the shift and do they physically or mentally feel exhausted? The following research limitations were found:

The time given to conduct the research was limited.

The sample size was 150 considering there was a constrain to conduct for the full population.

The sample profile had restrictions to the different occupational background.

The identification of research gap in the literature.

REVIEW OF LITERATURE:

To conduct this study it was attempted to review the following papers, according to (Shruti Traymbak, 2018) for software employees- skill variety, task significance and autonomy have more significant positive impact on job satisfaction among the age group (20-30) employees, whereas task identity and feedback have more significant positive impact on job satisfaction among the age group (31-40) employees. It also showed that there was a less negative impact on the role conflict and a high negative impact of job ambiguity among the age group (31-40) employees. CITATION DrJ18 \l 16393 (Abate, 2018) The purpose of this correlational study was to examine the relationship between the independent variables of job satisfaction, job burnout, time on the job, generational identity and the dependent variable of turnover intention for retail banking employees in the United States. Results of the study indicated that among the four independent predictor variables, job satisfaction and job burnout emerged as statistically significant predictors of the dependent variable of intention to leave. However, these findings did not support the elements of the alternative hypothesis, the years worked at current job and age of respondent would also have a significant effect on turnover intention among retail banking employees. CITATION Maj19 \l 16393 (Maja ROZMAN, 2019) reported that there was a significant difference in occupational stress and symptoms of burnout between older and younger employees in the workplace. There was a significant impact on employees work satisfaction which showed that occupational stress, behavioural symptoms and emotional symptoms of burnout, as well as age. To recognise how the individual performs when stress echelon is high and how to overcome it as the purpose of the study done by CITATION DrT19 \l 16393 (Dr. T Narayana Reddy, 2019) . Low to moderate amount of stress enable to perform the Job better. However, a stress that is high or spread over a long duration, eventually takes a toll, and the performance declines. According to CITATION Lam19 \l 16393 (Lambert, 2019) There are four major dimensions of work-family conflict: time-based, behaviour-based, strain-based, and family-based. A positive relation to emotional burnout was found by all four types of work-family conflict. Apart from strain-based conflict, everything else had a significant positive association with depersonalization burnout and with reduced sense of personal accomplishment burnout. CITATION Avi19 \l 16393 (Avinash Rana, 2019) stated that to observe the signals of stress among college teachers in Punjab, educational institutes should treat their employees in a more caring and watchful manner. For the deserving teachers for their excellence in work/research, regulatory bodies should open new avenues of career enhancement and compensate.

CITATION Tho19 \l 16393 (Thomas M. Cavanagh, 2019) in the study, many hypotheses regarding to job satisfaction and age were derived from Carstensen's socioemotional selectivity theory and were tested using longitudinal analysis of a cross-sequential sample. Results showed that autonomy became increasingly important to job satisfaction as workers age. Contrary to that, annual income also became increasingly important for job satisfaction. Older workers often contribute positively to organizational outcomes through deep organizational knowledge and long-standing client relationships. Hence, it is important to understand how to maintain or increase older workers job satisfaction, a variable that has been linked to positive work outcomes. ITATION Kar20 \l 16393 (Kara, 2020) reported that there was a significant difference according to gender, marital status, professional seniority and school type among visual arts teachers. There was a significant but negative relationship between visual arts teacher's job satisfaction and burnout. The study consisted of 308 visual arts teachers working in Ankara, Istanbul, Konya, Mersin, Eskisehir and Sanliurfa.

CITATION DrK20 \l 16393 (Dr. KDV Prasad, 2020) studied the psychological wellbeing of the information technology employees during the lockdown period. The challenges that came across were communication, fear of reporting and burnout, interruptions, lot of work, bad health habits,

lack of human interactions, different working zones and prioritising work. Paper also suggested a study on occupational stress caused during the pandemic will benefit the organisations to modify the strategies and decide future course of action. According to CITATION Kam20 \l 16393 (Kamal Karamchandani, 2020) the results of the study showed that frustration significantly and negatively predicted attitude towards management of the IT employees in Hyderabad and Nagpur. The attitude towards management of female employees was found to be slightly more and negatively related to frustration compared to their male counterparts but the difference is negligible. No significant difference was found in the attitude of the two sexes due to frustration at the workplace. The study also looked at the influence of aggression on the employee attitude and was found to be significant. Some major challenges women face in performing to their potential are Gender discrimination, issues of pay parity with male workers, and limited avenues for growth in a male-dominated industry. CITATION Tej21 \l 16393 (MN, 2021) in his paper stated that Quality of work life to ensure the employees in Bangalore, India are happy with less stress, being motivated and healthy with fewer absenteeism plays an important role. A high level of Quality of work life leads to job satisfaction resulting in outstanding performances. The outcome was that the employees were feeling "Good" about their work during the Covid-19 pandemic. CITATION Yul20 \l 16393 (Emelianova, 2020) stated that the primary objective of the research study was to investigate the impact of rewards on employee performance on the example of Normet Ltd in Iisalmi, Finland. There were three specific goals for the research: to assess the existing rewards in the company, evaluate the most preferred types of rewards for employees of all levels and make recommendations to the management of Normet on possible improvements for the reward system. The research combined both qualitative and quantitative data collection. The quantitative data was gathered with a specifically created online questionnaire with 91 respondents and a series of individual interviews for the managerial level employees with 8 respondents. The information was analyzed with the help of SPSS software. The researcher conducted frequency analysis, correlation analysis and regression analysis. Additionally, the data gathered through individual interviews was analyzed and interpreted using manual thematic technique. The practical part of the study indicated that dependent and independent variables of the research were strongly and positively correlated with each other as the statistical result was close to 0.678 which is close to 1. Moreover, according to the individual interviews it was concluded that only the combination of extrinsic and intrinsic rewards ensures increase and maximization in overall employees' performance.

According to CITATION DrK21 \l 16393 (Dr. Khagendra Nath Gangai, 2021) revealed that no significance for job satisfaction among employees type of work status was present for employees located in Delhi and the National capital region. It was also found that job satisfaction is higher in the case of work-from-office than work-from-home. Also, employee work engagement is high when it is work- from the office than work-from-home or both during the covid -19 pandemic.

CITATION Hum21 \l 16393 (Merritt, 2021) reported that teleworking made the continuity of productive activities possible to the extent that moving paid work from the office to the home was feasible. For employees, this change has meant fewer commuting expenses and more flexible shifts. Employers hesitate to embrace telework more openly, given the sunk costs that brick-and-mortar offices still represent. There is a need to consider that working from home requires the appropriate technology infrastructure, such as a computer and internet connection. Since better-paid workers are more likely to work from home, COVID-19 has likely augmented inequality. Therefore, young, poorly educated workers and those on informality are least likely to work from home and more vulnerable to the effects of pandemic.

According to CITATION MMD21 \l 16393 (M. M. D. R. Deegahawature, 2021) the study investigated the effect of job satisfaction, employee remuneration, work environment, and supervisor support on employee turnover intention in Sri Lanka. This study concludes that certain organizational factors determine employee turnover during the pandemic. Therefore, it is essential to concentrate and manage organizational factors during a pandemic.

METHODOLOGY:

To address the research gap, the following objectives are formulated:

To identify the impact of job satisfaction and burnout during the pandemic in relation to age of the employee

To examine the relationship between the selected demographic variable and impact of job satisfaction and burnout during the pandemic in relation to age of the employee.

To examine the relationship between the job satisfaction and burnout and age.

Sample and data Collection: This study considers individual employee perceptions and thus, the unit of analysis were employees in India. This study investigates the job satisfaction and burnout of employees in India during the Pandemic with regard to their age. Employees from different parts of India were selected as the respondents. Data were collected in the month on March 2022 when India just recovered from the third wave of Covid. A structured questionnaire was given to each respondent to fill in with their answers. Responses were kept confidential and they were ensured that it the data collected would only be used for research purpose only. The population being so huge, a sample of 150 responses by convenience sampling method were taken i.e 50 responses from each age category.

Statistical tools: The study employed Regression, Anova and Chi-square analysis to test the hypothesis along with basic descriptive statistics and correlation. The multiple regression analysis was used to examine the impact of digital adaptation, burnout and age on employees' work satisfaction.

HYPOTHESIS:

H₀- There is no association between age and burnout of employees who have counterparts having flexible hours of work.

H₁- There is an association between age and digital transformation adaption required at the workplace.

H₀- There is no association between gender and overall level of satisfaction on the job.

H₁- There is an association between age and overall level of satisfaction on the job.

H₀- There is no association between chance to use my personal initiative/judgement in carrying out my work, autonomy in making decisions, discernments on my decisions, provides me with adequate materials/ information to work with and overall level of satisfaction on the job.

DISCUSSION:

It was concluded from this study how the relationship between job satisfaction and burnout changes with age.

It showed that there is an association between age and digital transformation adaption required at the workplace. The study also concluded that there is an association between age and overall level of satisfaction on the job.

Adapting oneself to the digital transformation required for their workplace has been same for both the genders, irrespective of occupation background, income and education background. It was also showed that adapting oneself to the digital transformation required for their workplace has been different from one age group to the other age group and one size of the family to the other size of the family.

The burnout of an employee due to flexible hours of work compared to their counterparts has been the same for gender, age group, occupation, education and size of the family. It was inferred that there was no association between the burnout of an employee due to flexible hours of work compared to their counterparts and gender, age group, occupation, education and size of the family. The study also showed that the burnout of an employee due to flexible hours of work compared to their counterparts has been different from one annual income to the other. It was inferred that there was an association between the burnout of an employee due to flexible hours of work compared to their counterparts and from one annual income to the other annual income.

The overall level of satisfaction of job has been different for one age group to another age group and one annual income to the other.

The overall level of satisfaction of job has been same irrespective of gender, occupation, education background and size of the family.

It is inferred that there is no association between the overall level of satisfaction on job and chance to use my personal initiative/judgement in carrying out my work, autonomy in making decisions, discernments on my decisions, provides me with adequate materials/ information to work with do not exert sufficient influence on overall level of satisfaction derive on job. It is inferred that there is no association between the overall level of satisfaction on job and the wages decided and paid in proper way, adequate compared to the others of the same job whereas there is an association between the overall level of satisfaction on job and wages are satisfactory for workload.

It was interpreted that there is no association between the overall level of satisfaction on job and employees feeling physically and mentally exhausted because of role conflict, role ambiguity, reward compensation, social- interaction, workplace decisions in terms of fairness and equality, Values being followed. They do not exert sufficient influence on overall level of on job.

SUGGESTION: The employees feel that the wage is not adequate compared to the others of the same job and if the organisation does not have a similar pay scale compared to the others the employees' level of satisfaction will be low.

CONCLUSION:

This study was conducted to predict how the relationship between job satisfaction and burnout would change as workers aged. Results provided some support for the theory, in that the job satisfaction increased with age and contrary to the theory, the relationship between annual income and job satisfaction also increased with age.

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APPENDIX:
QUESTIONNAIRE

1. Name
2. Gender
 - Male
 - Female
3. Age group
 - 18-30
 - 31-40
 - 41-60
4. Occupation
 - Govt. employee
 - Private company employee
 - Business
 - Profession
 - Others if any specify
5. Annual Income
 - Up to 6,00,000
 - 6,00,001- 10,00,000
 - 10,00,001- 20,00,000
 - Above 20,00,000

6. Education background

- Up to SLCC
- HSC
- Graduation
- Post-graduation
- Others if any specify

7. Size of the family

- 1
- 2
- 3-5
- 6 and above

8. I feel my workplace

Reasons	Most Unlikely	Unlikely	Neutral	Likely	Most Likely
Gives me a chance to use my personal initiative/judgment in carrying out my work					
Provides me with autonomy in decisions making					
Allows me to take discernments on my decisions					
Provides me with adequate materials/information to work with					

9. I feel my wage is

Reasons	Most Dissatisfactory	Dissatisfactory	Neutral	Satisfactory	Most Satisfactory

Suffici ent for my worklo ad					
Decide d and paid in proper way (Salary schedu le, overti me, allowa nces, etc.)					
Adequ ate compa red to the others of the same job					

10. Do you feel physically and mentally exhausted in your organization because of?

REASO NS	MOST UNLI KELY	Unlikel y	Neutra l	Lik ely	Mos t likel y
Role conflict					
Role ambigui ty					
Reward compen sation					

Social interaction					
Fairness and equality meted out in your workplace					
Values being followed					

11. Have you adapted the digital transformation required at your workplace?

- Yes
- No
- Maybe

12. Do you physically and mentally feel exhausted when you see your counterparts have flexible hours of work compared to yours?

- Yes
- No
- Maybe

13. Please rate yourself the overall level of satisfaction you derive on your job. (1 being the least)

- 1
- 2
- 3
- 4
- 5

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
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Pearson Chi-Square	25.592 ^a	16	.060
Likelihood Ratio	19.047	16	.266
Linear-by-Linear Association	.279	1	.597
N of Valid Cases	150		

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.820 ^a	16	.397
Likelihood Ratio	17.346	16	.364
Linear-by-Linear Association	.980	1	.322
N of Valid Cases	150		

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df1
1							

1	.22 5 ^a	.051	.011	.880	.051	1.27 0	6
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ANOVA

X23

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	11.562	3	3.854	5.353	.002
Within Groups	105.111	146	.720		
Total	116.673	149			

THE STUDY ON IMPACT OF SPONSOR'S BRAND IMAGE ON VIEWERS (A STUDY ON VIVO (SPONSOR) IN IPL)

Wesley J

ABSTRACT

Indian Premier League is one of the most popular leagues in India and around the world. The Indian Premier League (IPL) is a professional privately owned cricket competition that invites private companies to cricket and has successfully turned it into a commercial property in line with the new social trend and lifestyle of those present. This study shows the cause and effect relationship (IPL) and the sponsor (VIVO) which was determined by the help of StatisticalTools. The study shows the effects of the Sponsor and its Brand on the viewers of the Indian Premier League. The study also found that more participation by the viewers in the game had a positive impact on their purchasing intentions of the sponsor's products. The study also shows the reason for the increase in the sturdy competition for the League's Sponsor's title between various competitors. The study adds on the knowledge of the familiarity and popularity obtained by the Sponsor's through this outing.

INTRODUCTION

In today's technological based world Sponsorship has taken a large leap towards its approach. Though the aim still remains the same the approach has differed in various ways. Sponsorship is known as the position or function of a person or group that undertakes supports, advises or assists in the financing of another person or organization or project. Today sponsorship events are most prominent and successful way for advertising companies and their brands. This has occurred due to the large popularity of the event and its huge fan following. This is a two way process where both the sponsors as well as event organizers benefit from it. Research in sports literature has shown that sponsorship organizations use sponsorship to create a positive link between activity and sponsor. Increasing the sales, improving product brand image, increasing consumer brand memory and achieving their business and marketing goals are the main objectives of the sponsors. BCCI who is the organizer of this event collected RS. 744 crores from the title and other on-ground sponsors. The biggest income jump was from the title sponsorships as Vivo paid Rs 484 crore which was double the amount from 2020. The reason for this growth is the commercial potential of these events. The study is the result of the mindset of the viewers or audience participating towards the sponsors image and brand. The study will also enable to understand the level of reach obtained by the sponsors through this venture and the impact created through this.

REVIEW OF LITERATURE:

EVENT FAMILIARITY AND INVOLVEMENT

Event Familiarity refers to the knowledge present about a specific event among the viewers or Fans who know the event and have also shown interest in the event, its group and players and also spend their time and money watching matches and buying various collection of the teams. There is not much difference between the familiarity of the event amidst the male and the female. There is almost equal number of people on both the sections who are familiar towards the event. Various studies have found that fans who are heavily involved in a sport / event can easily identify the sponsor of the event, develop a positive attitude towards the sponsor, and increase the sponsor's favor and satisfaction. The memory of the sponsor in the minds of viewers also increases when associated with a popular personality through advertisements and endorsements. When a most efficient product is connected with a most effective sporting event the confidence about the product in the minds also tends to increase. So in other words we can also say that the viewer's event familiarity will also affect positively the familiarity of the sponsors.

Event involvement refers to the interest showed by the viewer in participating and involving themselves in the event. So the people who have high involvement towards the event tend to develop a positive opinion about the event which indirectly affects towards the formulation of positive opinion on the sponsors. When the event is discussed among the viewers there are more chances of the sponsor's name also getting involved in the conversation. Attending the event raises awareness of the event sponsor also to the viewers.

FAMILIARITY OF THE SPONSOR AND SPONSOR IMAGE

Sports literature supports an argument that, if a consumer knows about a particular brand and discovers that brand as a team event or sponsor, it can have a positive impact on the brand's perception. The knowledge of the viewer on the event or the league will lead through their passion and activities for sports resulting a positive effect on the sponsor's products and brand as well. When event attendees interact positively with sponsors, it can have a positive impact on brand awareness and their purchasing intentions as well. The more the viewer becomes familiar with the sponsor's products the more it will have positive impacts on the brand image of the sponsor.

According to literary research, organizations use sporting events as a promotional means to improve their brand image and promote brand equity by delivering a specific message to their target audience. Research shows that these consumers have prior knowledge and deeper knowledge of the event, which helps them to connect easily to event sponsors and also helps the sponsors to convey their message more prominently. The viewer's image and opinion about the sponsor's image correlates with the purchasing intentions as well. The study found that sponsorship helps strengthen the existing shopping behavior of well-known major brands, which have a good image in the minds of customers. Study also shows that brand loyalty and commitment to sporting events had a positive effect on respondents' attitudes towards brand sponsorship and also influenced their purchase intentions. In this study, we also found that event-brand matching is an important factor of consumer attitudes towards a brand.

RESEARCH METHODOLOGY

A quantitative descriptive research design was followed to execute the study. The study population included random population in the city of Bangalore .Non-probability convenience sampling was used to select respondents to take part in the study. A self-administered questionnaire was designed to collect data from respondents. The survey consists of several sections, beginning with an introduction that explains the purpose of the survey, respondent rights, the completion process, and the screening questions.

The next section of the questionnaire contains available structural questions. (1) Familiarity of the event and the sponsors.(2)brand image and purchasing intention. A five-point unlabelled Likert-type scale was used to measure the key constructs of the study (i.e. perspective of the event, participation in the sponsors products and overall satisfaction) with representing „most unsatisfactory“ and „most satisfactory“.

Afterwards the researchers checked the quality of the completed questionnaires. In total, 157 questionnaires were suitable for analysis. SPSS version 21 was used to capture, edit and clean the data. The data analysis strategy included the calculation of frequencies for variables used to describe the various factors. Once validity and reliability of the scales could be confirmed, overall mean scores and standard deviations were calculated for each of the key constructs of the study. In order to test the variables following hypothesis were formulated

H₀: there is no assistance between gender and the game played.H₁: there is an assistance between gender and the game played.

H₀: there is no significant difference in the recommending friends and relatives to buy the products

H₁: there is a significant difference in the recommending friends and relatives to buy the products for the study, a multiple regression analysis one way anova and chi-square was performed once the assumptions underlying this technique were assessed and were adequately met.

Analysis of results:

The descriptive statistics indicate that approximately 50.7% of the respondents are represented by male, and 49.3% are female. 83.5% of respondents belongs to urban area, 7% belongs to semi urban and 10 % to rural area. About 67.9% of the respondents came from the age group that falls under 18-24 years, whereas 16.7% represented the age group of 24- 34 years. The Age profile also indicated that 9.6 % of the respondents are aged from above 35 to 44 years, but 3.8% were 45-54 years and above. In terms of education characteristics, the frequency table showed that 64.1% of the participants are students who have completed bachelor degree, 5.8% are profession, 26.3% were students studying Master's degree, and 5% choose others. The marital status where 86.9% are unmarried, 11.8% are married and 3% choose other. 74.7% belong to annual income of Rs.0 to Rs.500,000, 18%- Rs500,001 Rs.10,00,000, 5% - Rs.10,00,001 to Rs.20,00,000 and 2.3% to the income slab of above Rs.20,00,000.

CHI SQUARE TEST RESULT:

A chi-square test is a statistical test that is used to compare observed results with predicted results. This test is to see if a difference between observed and expected results is due to chance, or if it is due to a relationship between the variables you're investigating.

Dependent value	X6- Playing the game	Result
X2- Gender	0.001	Reject
X3-Age	0.085	Accept
X4- Occupation	0.350	Accept
X5- Annual income	0.683	Accept

The standard value is 0.050 according to that if the value is above 0.050 Accept and if the value is below 0.050 is Reject.

ONE WAY ANNOVA RESULT:

One-way anova analysis of variance is used to compare two sample means to check whether the variables are different or not.

Dependent value	X27- Overall satisfaction	Result
X2- Gender	0.026	Reject
X3-Age	0.018	Reject

X4-Occupation	0.114	Accept
X5-Annual income	0.026	Reject

The standard value is 0.050 according to that the value is above 0.050 Accept and if the value is below 0.050 is Reject.

2.

Dependent value	X7- Event Familiarity	Result
X2-Gender	0.007	Reject
X3-Age	0.019	Reject
X4-Occupation	0.007	Reject
X5-Annual income	0.541	Accept

Dependent value	X8- Perspective of the event	Result
X2-Gender	0.001	Reject
X3-Age	0.62	Accept
X4-Occupation	0.67	Accept
X5-Annual income	0.248	Accept

Dependent value	X9- Sponsors familiarity	Result
X2- Gender	0.001	Reject
X3-Age	0.059	Accept
X4- Occupation	0.403	Accept
X5- Annual income	0.777	Accept
Dependent value	X10- Inspired to Purchase	Result
X2- Gender	0.001	Reject
X3-Age	0.001	Reject
X4- Occupation	0.009	Reject
X5- Annual income	0.043	Reject

Dependent value	X11- Sponsor Image	Result
X2- Gender	0.001	Reject
X3-Age	0.025	Reject
X4- Occupation	0.011	Reject
X5- Annual income	0.120	Accept

Dependent value	X12- Purchasing Intention	Result
X2- Gender	0.026	Reject
X3-Age	0.202	Accept
X4- Occupation	0.142	Accept
X5- Annual income	0.781	Accept

The standard value is 0.050 according to that the value is above 0.050 Accept and if the value is below 0.050 is Reject.

REGRESSION ANALYSIS:

Regression is a statistical technique to formulate the model and analyze the relationship between the dependent and independent variables.

In this paper, the test of regression was done on X27 (Overall Satisfaction) being dependent variable and independent variable being X13 to X17 the R Square value is 0.347 which is greater

0.050 and accepted. X27 (DV) compared with X18 to X23(IV) - R Square value is 0.373; X27(DV) compared with X24 to X26- R Square value is 0.249. All comparisons being done using regression analysis are fit and giving satisfactory to be accepted because all the R Square values are greater than standard value 0.050.

Discussion:

The aim of this study was to determine how participants' perception and engagement influence sponsorship perception, sponsorship image, and purchase intent.

The listed literature actively relates to the league as well as the viewers and the Sponsors. The overwhelming majority of the participants agreed that being the sponsor has a positive impact on them. It also improves emotional attachments for brands that support sports support, brand images and creates brand awareness. It has been shown that knowledge and awareness and images will be a very effective marketing tool for sponsored events. Sponsors benefit from this which was clearly figured out through our study. By sponsoring such a famous and followed league the sponsors meet their marketing aims and objectives. Our statistical analysis supports this idea and supports connections between viewers and sponsors such as: Sponsor familiarity, purchase intention and overall satisfaction. Brand name and customer perception of sponsors

help promote a sporting event among spectators, as customer confidence in a particular brand increases the likelihood of purchasing sponsors products and services also increasing.. The results of our study show that sponsorship has benefits for both sponsors and sports organizations, consistent with the results. Research results show a positive correlation between sponsorship and the Viewers.

CONCLUSION:

The results of this study help the sponsors and the administrators to know and develop successful activities related to sponsorship. It also helps the other upcoming sponsors to design and execute their plans and ideas of sponsoring. The study also shows that the higher the involvement of the viewer has with the event the more positive is the opinion of the viewer towards the sponsor and their product. In other words, in the management approach, it was important to understand the group that is mostly understood as the target. Therefore, the company can use positive images of the event to achieve the objectives of brand positioning. Another implication of the research for management is that the variables help to understand the viewer's involvement which also contributes in the process of strengthening of relationship between the event and the sponsors . These variables are the number of market

participants and the size of the viewer audience. As Brand Managers with knowledge of these variables understand participant participation and event identification and this will be beneficial for them to create or strengthen the link between event and sponsors. Ultimately, managers must coordinate their marketing strategies with event sponsorship to convert attendees' positive event image into their own brand and influence their behavioral intentions as well. Results from several studies showed that buying behavior was positive for attendees of events with high involved event viewers compared to attendees with low involved event viewers.

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APPENDIX:

1. Name (Optional):
2. Gender:
 - Male
 - Female
3. Age Group:
 - 15 – 25
 - 25 – 40
 - 40 – 60
 - 60 & Above
4. Occupation:
 - Student
 - Public employee
 - Private Employee
 - Business
 - Profession
 - Retired
 - Others

5. Annual Income:

- Up to 5,00,000
- 5,00,000 – 10,00,000
- 10,00,000 – 20,00,000
- Above 20,00,000

6. Do you play cricket?

- Yes
- No

7. EVENT FAMILIARITY?

Modes	Most Unlikely	Unlikely	Neutral	Likely	Most Likely
I am very familiar with the IPL event.					
I can easily recognize IPL event					

8. What is your perspective of this event?

Reasons	Most unlikely	Unlikely	Neutral	Likely	Most likely
The event is very important to me					
The event is very exciting to me.					

9. How familiar are you with the sponsors of the event?

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
I am very familiar with the sponsor of the event`					
I can easily recognize the sponsors of the event					

10. How has the event inspired you to purchase the sponsors Product?

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
I got to know more about the sponsor through the event.					
Frequent mentions of the sponsors increases Curiosity					
Brand Image feels more attractive.					
Celebrity Endorsements(Players)					
Sponsors Products					

11. Do you agree that the sponsor image is impactful in following

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Colourful					
Cool					
Trendy					
Youthful					
Positive impact					

Negative impact					

12. I do the following

	Strongly disagree	disagree	Neutral	Agree	Strongly agree
Recommending friends and family members to buy the products of vivo					
Inclined to buy vivo products repeatedly					
Inclination to buy other than vivo products in future					

13. Rate yourself the overall level of satisfaction you derive on Sponsors (vivo) products.

- Most Unsatisfactory
- Unsatisfactory
- Neutral
- Satisfactory
- Most satisfactory

A STUDY ON EFFECTS OF ADVERTISEMENT ON CONSUMER BUYING BEHAVIOUR TOWARDS COSMETIC PRODUCTS

Litty Sylus

ABSTRACT

The study evidences that advertising affects consumer buying behaviour towards cosmetic product. And cosmetic companies must continue to advertise In order to boost sales, cosmetic businesses must continue to market their products. It was identified that, while advertising influences individuals who use a product or service instances of purchasing goods for money, including other variables like as money and recommendations from others also play a vital role. Customers want a high-quality product with a strong brand name. As a result, companies need to make their prices affordable to customers. Advertising meets both the needs of the organisation and the desires of customers. Which will never be replaced by anything else in our fast-paced world.

INTRODUCTION

The cosmetics industry in India has witnessed rigorous growth in recent years. Although local Indian products are in less demand than international brands. The increase in cosmetic products is due to the reason why people are bombarded with advertisements through which they gather information and this factor motivates them to buy it. The cosmetics industry is directly related to the fashion industry, as consumers have a deep knowledge of their appearance and fashion trends at a specific time. A person's desire to look good and be acceptable in society strongly influences people to buy cosmetics. This particular thesis focuses on advertising and various advertising expenditures on different factors of consumer buying behaviour.

The purchasing behaviour of consumers are mainly influenced by certain factors including culture, family and brand image. On the other hand, brand awareness will also help the customer to purchase a certain product. For this reason, cosmetic companies are focusing on product advertising. This report also sheds light on other factors that also influence consumer buying behaviour, such as lifestyles, purchasing power, technology, traditional culture, and income. Advertisers are been spending a large amount of investment while advertising their product so they are focusing on these factors so that they can sway the

mind of the consumer with the advertisement. Consumers are final end user of products. They keep the manufacturing process going. Consumers are playing a vital role in every country's economic system; as a result, any country will suffer a crisis if consumers do not have sufficient demand for commodities produced. Each user will receive a distinct meaning from each product. Consumer behaviour is not only linked with what they buy, but also to how they buy it. It is determined by the circumstances that influenced the user's or buyer's behaviour. The product's market share is determined by customer awareness. That is why the businesses and organisations exist. Agencies promote their products using electronic, print, or both media. The act of repeating Advertisement and economic factors such as per capita income influence consumer behaviour. Popular personalities have the potential to become outstanding salespeople. Giving the world a recognisable and well-known face is said to be the quickest and safest approach for firms to establish a relationship and engage with their customers. When a customer sees an actor or a well-known sports star promoting a product, that product gains instant credibility. because celebrity endorsement is a marketing strategy that involves celebrities endorsing a product. Advertising is a subset of promotion mix which is one of the 4 P's in the marketing mix, comprising product, price, place and promotion.

The goal of this study is to understand how advertisement should create awareness in consumers and with reference to celebrity endorsement advertisement in order to have an overview of the impact it would have created on the way consumers bought these products. Aspects such as nature of the cosmetic, chemical aspect, design of the packaging and others primary factors. The main problem is to focus on the type of advertainments adopted by the companies and how they should improve their advertising strategies pertaining to the type of products they are offering keeping in mind the preferences of the consumers and understanding their needs. The population of consumers are not known Since the exact number of consumers in the metropolis cannot be estimated as there are no existing data, the purposive sampling technique was used for sampling, which cannot be used to generalize result. There is no probabilistic way to estimating the representativeness of the selected samples .Due to the time limit the study Time limits deadline to collect data and analyse

The study was guided by the following research questions

- Is celebrity endorsed products sold more than those products which are not endorsed by celebrity?

- Does consumer awareness and perception affect their buying behaviour?
- What are the primary factors that is cosmetic design a company should which a company should give a special reference ?

LITERATURE REVIEW

(Hussain, 2017) The outcomes of this study suggests that the celebrity's credibility (which is comprised of competence and trustworthiness) has a beneficial impact on the intention of customers to purchase cosmetics. Celebrities also provide significance to the product, which has a beneficial impact on customer intentions to purchase cosmetics. Consumers begin to agree that celebrity-endorsed cosmetics make them feel elegant and attractive, and they also regard such cosmetics as a mark of wealth.

(Ampofo, 2014) The purpose of this study is to investigate the impact of advertising on consumer purchasing behaviour in the context of cosmetic product demand in and around Nagarabhavi, Bangalore. They performed regressions on a sample of 100 respondents, the majority of whom were young, and discovered that advertising has an impact on cosmetics spending. We came to the conclusion that advertising meets both the firm's and customers' demands. Its function. There is no alternative way to replace it. As a result, businesses must plan ahead and understand when and where they should advertise. Consumers must be well-informed.

(B.A. CHUKWU, 2019) The influence of advertising on consumer purchasing behaviour in Enugu State, Nigeria was investigated in this study. Most businesses in Nigeria have a tepid approach toward selling their products and services through efficient advertising mediums, which has a negative impact on their production in terms of revenue. of product sales They do not believe it is necessary to spend a portion of their money on advertising to market themselves. Consumer buying behaviour is influenced by their products and services. With a significant increase in With the growth of technology, efficient advertising has become critical to be able to compete. have a competitive edge, necessitating this research.

(Mwakasege, 2015) This study intended to determine the impact of advertising on customer purchasing behaviour. The study's goal was to determine which advertising channels were utilised to promote Forever Living Products. identify how commercials affect customer purchase behaviour and how different advertisements affect consumer behaviour The research was carried out in Dar es Salaam's Kinondoni area. Data was collected using both

primary and secondary data gathering approaches. Questionnaires and interview guides, as well as personal observation, were used to collect primary data. The examination of numerous documents was used to acquire secondary data.,

(Lodhi, 2015) Advertisements have been used to influence customer purchasing behaviour for many years. Advertisements aid in the creation of client awareness and perception of cosmetic items; both of these elements are deadly when it comes to influencing consumer purchasing behaviour. This study focused on 200 young men and women who use various cosmetic products to assess the impact of advertising on their purchasing behaviour while raising awareness and developing relationships perceptions. The association between these factors was determined using correlation and regression analysis. The findings suggest a new technique for managers to create a proper marketing plan for cosmetics.

(Swadia, 2018) This study focused on 200 young men and women who use various cosmetic products in order to determine the impact of advertising on their purchasing behaviour while also raising awareness and developing views. To discover the association between these variables, correlation and regression analyses were utilised. The findings provide managers a new technique to come up with a marketing plan for cosmetics. These findings demonstrate that advertising is quite effective at raising awareness.

(Vam Lock Kwan, 2019) This research is being carried out to determine the influence of The impact of cosmetic marketing on self-esteem and purchasing decisions in Kuala Lumpur, Malaysia, among young ladies A fundamental There has been investigation.

(Augustine, 2020) The goal of this research is to learn about the many aspects and components of cosmetics. online advertising by amassing a large number of such messages. In most cosmetic advertisements, the product endorser is a woman. The subject of the advertising is frequently the subject of the advertisement. As a result, this research looks at things like which part to play and how to play it.

(Begum**, IMPACT OF ADVERTISEMENTS ON CONSUMER A STUDY IN MANGALORE, 2016) The commercials are ineffective. Change not simply how the user consumes the product, but also the mindset with which they consume it. They take a close look at the merchandise. The market for cosmetics and beauty items has grown significantly. as customers grow more conscious of their looks and beauty. Marketers should be able to leverage their knowledge of this industry to help them uncover new opportunities. Marketing possibilities to achieve higher resource and other resource efficiency efforts. The purpose of this research is to look at the impacts of commercials on people.

(Dr. D. Antony Dhavamary, 2018) Many cosmetics are created with the intention of being applied to the face and hair. Lipstick, mascara, eye shadow, foundation, rouge, skin cleansers and lotions, shampoo, hairstyling products (gel, hair spray, etc.), perfume and cologne are all common cosmetics. The Advertisements have made a significant impact on consumers' daily lives. It has been ingrained in the lives of customers. a wide range of Consumers are drawn to items such as toothpaste, toilet soaps, shampoo, and beauty care products because of their appealing packaging. Marketers create commercials. Even if they aren't aware of it, these advertising have grabbed the hearts and minds of the public. have begun to make gains in order to retrain people's thoughts Different

(Akshay Khurana, no) Celebrities have been used by a variety of cosmetics companies. There has been little research on the impact of celebrity vs non-celebrity on customer perceptions. Cosmetics Advertisers employ celebrity endorsements to aid with simple brand reviews, especially during the holiday season. Purchasing conditions Cricketers and movie stars are regarded as gods by the general public. However, it is critical for advertisers to establish a link between them and their sweethearts. By considering the type of cosmetics item, you may create a superstar. Individuals' work who collaborates with the promotion office to determine which type of and media is the most fantastic(no year no publication)

(Kapil Mehtre, 2021) There are several possibilities for marketing the goods on the market. Options to target the market group, to name a few Print media, Radio, and the Internet, to name a few The use of banners, are example of a promotional tool. One of the most important The social media marketing tools are the product among the target community. Media(SM), and there is a split within this category of social media as well. Into many social media sites such as Facebook, Instagram, and Twitter, among others. These sites have a large user base, which presents a potential opportunity. Businesses can use this as a target market for their promotional efforts.

(Mohan K. Menon, .) The study examines differences between advertisements with celebrities and corresponding advertisements with non-celebrities. Overall findings do not reinforce the continued use of celebrities for certain types of products.

(Cleber Barros, 2020) Aside from the value placed on the usage of sustainable components in cosmetics, Consumers are also concerned about contamination generated by the usage of certain formulations. Plastics are forcing industries to reinvent themselves and rethink their business models. Packaging's composition The most important element that influences the buying of natural and organic products is The customer, in addition to contributing to the environment, benefits from organic cosmetics. Environmental protection

entails the use of a long-lasting product. The expanding There is a worry about the desire for natural and organic cosmetics.

(Muhammad Tahir Jana, 2019) The primary goal of this study was to determine the influence of crucial advertising aspects on consumer purchasing behaviour for skincare products. The findings were reached after a series of thorough testing. Frequency tests, for example, are among them. Hypotheses testing, reliability tests, and exploratory and confirmatory factor analysis The suggested model's fitness was tested using structural equation modelling. The findings revealed found two aspects of advertising, namely, the utility and characteristics of the advertisement, had a considerable favourable influence on customer purchasing behaviour. An unusual attempt was made.

RESEARCH METHODOLOGY

This study is to understand how advertisement should create awareness in consumers and with reference to celebrity endorsement advertisement in order to have an overview of the impact it would have created on the way consumers bought these products. Aspects such as nature of the cosmetic, chemical aspect, design of the packaging and others primary factors. The review of literature above gave an outlay of the studies done and the understanding of the topic was much deeper now.

OBJECTIVE

- To identify the characteristics of advertising that influence the buying behaviour of consumer towards cosmetics.
- To examine the relationship between Demographic variables and the characteristics of advertising that influence the buying behaviour of consumer towards cosmetics.
- To examine the relationship between the overall level of satisfaction and the characteristics of advertising that influence the buying behaviour of consumer towards cosmetics.

RESEARCH PHILOSOPHY

The research philosophy of this paper is positivism. It is basically preferred in quantitative methods where we used a structured questionnaire and official statistics to get a good

reliability. This use of data will help us to understand the pattern as a whole than individuals. In this research we tend to look for relationships or correlations between two or more variables. To conclude we are going to compare and then analyse the variables.

RESEARCH TYPE

Based on this research paper's goals and purpose, the approach is from specific to broader and hence is an inductive approach.

RESEARCH STRATEGY

The plan and strategy of this paper is descriptive research design where we will be solely interested in describing the situation in this research study. It is more of a theory-based research design where we have gathered, analysed and presented the collected data. The depth of this descriptive research will help us give more insights.

The time horizon of this paper is cross-sectional as we are trying to examine the similarities and differences within groups and between groups.

SAMPLING STRATEGY AND DATA COLLECTION METHOD

This paper consisted of the data collected via non-probability sampling method which did not give all the individuals of the population an equal chance of getting selected. The data was collected by primary way of convenience sampling method where the questionnaire was created as it was the cheapest and the least time-consuming method. The data was collected from a sample of 150 respondents and the questionnaire included demographic variables like age, gender, educational background and annual income. The questionnaire also included various other questions regarding the what motivate them to buy cosmetic products , the limitation of advertisements on cosmetics , budget of an individual spending on cosmetic product and the overall satisfaction.

DATA ANALYSIS METHODS

The statistical tools used for the analysis of the collected data were:

- Descriptive statistic
- Chi square test

- One Way ANOVA
- Regression

HYPOTHESIS

H₀ – There is no association in mean score of the samples or male and female on likeability of the celebrity influence purchase decision of customer

H₁ – There is an difference in mean score of the samples or male and female on likeability of the celebrity influence purchase decision of customer

H₀ – There is no association between age and having knowledge of organic products in cosmetic by advertisements

H₁ – There is an association between age and having knowledge of organic products in cosmetic by advertisements

H₀ – There is no significant equal effect exerted by the annual income on social media advertisement

H₁ – There is an significant equal effect exerted by the annual income on social media advertisement

RESULTS

The purpose of this study is to focus on the types of advertisements used by businesses and how they may enhance their advertising tactics for the cosmetic products they promote while keeping in mind consumer preferences and understanding their demands. The questionnaire was the major method of gathering information for analysing the paper's goal.

The surveys were roughly sent to 250 people out of which 150 people responded, yielding a response rate of 60%. 55.3 % of the respondents were female, while 44.7 % were male, implying that women made up the majority of the respondents. The age distribution of the sample answers revealed that 48.7% were 55-25 years old, 16.7% were 35-45 and 45-55 years old, 10.7% were 25-35 years old, and 8.7% were beyond 55 years old. This indicates that the bulk of the respondents were between the ages of 15-25. In terms of marital status, 51.3 % of the sample respondents were single, while 48.7% were married. This indicates

that the vast majority of responders were single. In terms of occupation, 42 % of respondents were students, while 30.7 % were private employees. Government personnel made about 14% of the total. Business employees made up 13.3 % of the total. This indicates that students made up the majority of the sample population. According to the income categorization, 45.3% were earning up to 5 lakhs, 24.7% Were earning up to 10 lakhs-20 lakhs , 16.7% were earning up to 20 lakhs and above, 13.3% were earning 5 lakhs -10 lakhs . This suggests that there are more Respondents earning up to 5 lakhs On the educational level of those who returned genuine copies of the circulated questionnaire of whom 58.7% were graduate, 31.3% were post graduate, 6% were 12th and 4% were responses who studied up to class 10th.

55 customers who neutrally prefer to buy brand that is well advertised, which secured the majority. 46 customers are likely to buy brand that is well advertised is the second highest proportion. 22 customers who Unlikely prefer to buy brand that is well advertised is at the third place. 17 customers are most unlikely to buy cosmetics from the brand that is well advertised. At last, 10 customers prefer to buy the cosmetics from a brand that is well advertised. For the conclusion we can say Most of the customers neutrally prefer to buy cosmetics from a brand that is well advertised while least number of customers are most likely prefer to buy cosmetics from a brand that is well advertised.

In terms of the efficiency of internet advertising in the cosmetic business, the majority of respondents (45%) believe that it is the best medium for advertising cosmetic items, but other criteria such as reliance and motivation are quite low. In terms of consumer receptivity to online cosmetic advertisements, it appears that those cosmetic items that are marketed online have more goodwill than those that are advertised through traditional channels. The survey also reveals that internet advertisements give purchasers with sufficient information.

Chi-square to compare demographic variable with importance of knowing about cosmetic products through advertisement Since the P- value is .420. Majority of customers (46 customers) are satisfied and are neutral with the level of satisfaction they derive on cosmetic. Whereas average number of customers (21 customers) are unsatisfied with the level of satisfaction they derive on cosmetics. In comparison to most unsatisfaction and most satisfaction the number is almost equal, that is number of most unsatisfied customer is 18 where as the number of most satisfied customer is 19. In a nutshell majority of customers are satisfied and have neutral satisfaction with the drive on cosmetics, and least number of customers are most unsatisfied with the same. Consumer tastes in India are

shifting due to fast changing lifestyles and increased disposable wealth. Increased knowledge of the benefits of utilising organic products with therapeutic properties and minimal side effects is linked to increased cosmeceutical sales. Companies are introducing more modern and advanced items to boost cosmeceuticals manufacturing and increase sales.

Anova to compare demographic variables with brand endorsement advertisements Since the P- value is .030 so it states that celebrity endorsement is successful, with a four-way link between two aspects of celebrity endorsement and consumer purchase intent. The first characteristic of a celebrity endorsement is "credibility," which is made up of two elements: knowledge and trustworthiness. According to the findings, customers in the cosmetics industry position their purchasing intentions in favour of cosmetics advocated by celebrities who have some competence in the sector and are seen as trustworthy. When these two elements are satisfied, a celebrity gains credibility and has a good impact on female customers' cosmetics buy intentions. The second characteristic of a celebrity endorsement is "attractiveness," which is separated into three categories: resemblance, familiarity, and likeability. Because the cosmetics industry is so delicate, celebrity attractiveness plays a minor role. After all, liking a celebrity doesn't guarantee that a cosmetic will produce the same results for you or your skin as it did for the celebrity endorsing it. As the research shows, celebrity attractiveness has no bearing on purchase intent. The third characteristic of celebrity endorsement is "product celebrity match-up," which implies the celebrity supporting a product has an image that corresponds to the product. It also has nothing to do with the purpose to buy. The fourth and final quality of celebrity endorsement is "meaning that the celebrity transfers to the product," which has a positive association with purchase intent since many customers believe that wearing celebrity-endorsed cosmetics would make them seem more attractive and elegant. As a result, "credibility" and "meaning conveyed" favourably frame the purchasing intention of female cosmetics customers, according to the research.

Regression to understand overall level of satisfaction derived on cosmetics and factors which influence purchase of cosmetic products, which mode of advertisement is preferred more by the consumers Since the P- value is .527 which signify the respondents in the degree of awareness of online cosmetic advertisement are quite knowledgeable about the branded products accessible in the virtual market, since branded goods are heavily marketed through online advertised media. Consumers feel that online advertisement is the best

medium for advertising cosmetics products, according to the examination of the function of online advertisement in the cosmetic sector. While a few respondents do not feel that online advertising has a significant impact on cosmetic product sales, some do. This research also demonstrates that buyers are influenced by internet advertisements to make purchase decisions.

DISCUSSION

The study will benefit both businesses and customers .The research will assist businesses in determining viable strategies for marketing their goods and services. It would be of significant interest and value to marketing managers, as it would assist them in selling their products/services and generating appropriate profits for the firm. For customer It will raise brand recognition in order to emotionally inspire people to purchase the product.

The study shows that an on average advertisement does not influence on purchasing savioour of cosmetics and most of the cosmetic from to continue on their product if they Want to require maximum sales.

It was identified that there is association between gender and knowing the utility, affordability price of the cosmetic products through advertisements , no association between age, marital status, occupation, annual income, education background and Knowing the utility, affordability pricing, organic nature, side-effect, after effects of the cosmetic products through advertisements which shows that customer is preferring to know the utility of product through advertisements so it state that research depict that advertisements are the main source of creating awareness as well as shaping the perceptions of the customers. Consumer awareness and consumer perceptions are considered as the two main drivers that lead towards the buying decisions. Association between age, marital status and knowing organic Nature of the cosmetic product is advertisement and there is association between annual income and knowing the after effect of cosmetic products through advertisement. So, it can be said that the companies should provide all full-fledged information before about the product through advertisement.

It was identified that there is no association between gender, marital status, Occupation, education background and Celebrity in advertisement help To recall products more promptly. There is Association between age, annual income and celebrity in advertisement helps to recall products more promptly, trustworthiness of celebrity influence on consumer

purchasing behaviour, purchasing behaviour of consumer to be socially accepted. It was understood that youth are more likeable towards the celebrity advertisements, negative publicity. Of celebrity influence on consumer purchasing behaviour, likeability of celebrity influence on consumer purchasing behaviour so it states that study do not support the view that using celebrity advertising is more believable or effective than non-celebrity advertising for the brands tested in this study. It was examined that there is association between gender, age, marital status, occupation, And like ability of celebrity influence on consumer purchasing behaviour, trust worthiness of celebrity influence on consumer purchasing behaviour, purchasing behaviour of customer to be attractive so it states that most of the celebrities in advertisements are attractive, consumers may use appearance as a differentiating variable between advertisements that they like and remember and those that they do not like. However, this does not seem to have any influence on either the believability of the advertisements or purchase intentions. It was discovered that there is association between gender, Age, marital status, occupation, educational Qualification And use of celebrity endorsement product makes the customer feel more glamorous and confident about themselves so it states that customer are not admiring themselves in the celebrity's place. It was identified that there is no association between annual income education background And purchasing behaviour of customer to be attractive, use of celebrity endorsement product makes the customer feel more glamorous and confident about themselves, purchase a behaviour of Consumer to be socially accepted.

It was identified that there is no association between brand that is well advertised, influenced by TV advertisement, print advertisement, internet advertisement, buying cosmetics from store, online, festival Occasions, for sake of giving gift only or Spending substantial amount on cosmetic And overall level of satisfaction derived on cosmetics. so it states that customs are not buying occasionally but are buying regularly. It is identified that there is association between Advertising, brand, price, recommendation from other, quality, prestige, packaging, advertisement and social media, cosmetic based on celebrity endorsement advertisements, non-celebrity endorsement advertisements And overall level of satisfaction derived and cosmetics so it is understood that people are looking more of qualitative senses.

CONCLUSION

The study shows that, on average, advertising has an impact on cosmetic product purchases, and that cosmetic companies must continue to advertise their products if they want to achieve maximum sales. In addition, it was identified that, while advertising has an impact on consumer purchases, other factors such as money and recommendations from others also play a role.

It was examined that to assess the influence of advertising on firm sales in our analysis as well, but we were unable to do so due to a lack of data.

Consumers like to consider in low pricing when purchasing cosmetic items, according to the survey. As a result, businesses must make their costs reasonable to customers.

Advertising meets both the demands of the company and the desires of customers. In our fast-paced world, it will never be replaced by anything else. Firms must thus strategize and know when and where to promote in order to maximise their profits. Consumers should be regarded a "factor of production," and they must be informed about items. Until this is done, companies' products will remain in stores with little demand. The Research objective was achieved by finding answers for the objective which we have set. As a student, the reason behind this was Academic, that was also achieved.

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APPENDIX

I, Litty Sylus, pursuing my post-graduation in St Joseph's College of Commerce ,kindly requesting you to spare few minutes of your time for survey. The study is conducted as a part of my curricular and your responses will be used for academic purpose only and will be highly confidential.

1. Name (optional)
2. Gender Male Female
3. Age range
 - 15-25
 - 25- 35
 - 35- 45
 - 45- 55
 - 55-above
4. Marital Status
 - Single Married
5. Occupation
 - Business
 - Government employee
 - Private employee
 - Student
6. Annual Income
 - a. Up to 500000
 - b. 5,00,000-10,00,000
 - c. 10,00,000-20,00,000
 - d. 20,00,000 and above
7. I prefer to buy because of the following reasons

Reasons	Most unlikely	Unlikely	Neutral	Likely	Most Likely
Brand that is well - advertised					
I am influenced by Advertising					
I am influenced by TV Advertising					
I am influenced by Print Advertising					
I am influenced by Internet Advertising					
I am influenced by Social media Advertising					

I buy Cosmetics from stores					
I buy Cosmetics from On Online					
I buy cosmetics only on Festivals					
I buy cosmetics for the sake of giving gifts					
I buy cosmetics only on Wedding					
I buy cosmetics only on special Occasions					
I spend a substantial amount on Cosmetics					

8. The factors which most influence your purchase of the cosmetic products

Factors	Not at all Influenced	Not influenced	Neutral	influenced	Hi inf
Advertising					
Brand					
Price					
Recommendation from others					
Quality					
Prestige					
Packaging					
Advertising on Social media					
cosmetics based on celebrity					

endorsed advertisements					
Non celebrity endorsed advertisement					

9. It is important for me to know about the cosmetic products through Advertisement

Factors	Most unimportant	Unimportant	Neutral	Important	Most Important
Utility					
Affordable Price					
organic					
Side effect					
After effect					

10. Please check only one choice.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
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<p>Celebrities in ads help me recall products more promptly</p>					
<p>Trustworthiness of celebrity influence my purchase decision</p>					
<p>Likeability of the celebrity influence my purchase decision</p>					
<p>Negative publicity of the celebrity also impacts my purchase decision</p>					
<p>Using celebrity endorsed product makes me feel more glamorous and I feel</p>					

more confident about myself					
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11. Why do you purchase the cosmetic products?

	Strong Reason	Moderate Reason	Weak Reason
To be attractive			
To be socially acceptable			

12.

Reasons	Most unsatisfactory	Unsatisfactory	Neutral	Satisfactory	Most satisfactory
Overall, the level of satisfaction you derive on cosmetics					

MILLENNIAL BUYING BEHAVIOR TOWARDS HEALTHY FOOD PRODUCTS

Shannon Nishita P

ABSTRACT:

In the recent days it is necessary to understand the needs and desires or wants of the millennials these act as the key elements of the economies. This generation is also known as the Generation Y. The people born between 1981 and 2000 are considered be the generation Y. Studies has revealed that the millennials are highly educated than the other generation and also they are constantly aware and updating themselves with the worldly requirements. This seems to add a varied behaviour regarding their buying towards certain goods. This paper allows you to know how this generation behaves towards healthy food products and the various factors that influence them to do so.

INTRODUCTION:

Consumer behaviour is the study of customers in groups, or individuals and organizations and all their activity and behaviour towards purchase of goods and services. This process involves the emotions attitudes and buying behaviour.

The millennial generation has been playing an important role in the economy. Their participation in the economy is vital in the field of consumer satisfaction. Due to the effect the millennials have on the society it is difficult to find the desires towards the consumption of goods and services. This age is born in the electronic age which leads the millennials to have a way different mindset than the other or older generations. Based on the total population of India 34% are millennials. Based o various studies it is understood that the millennials spend most of their money on food which means that food influences their buying behaviour towards food. It is also a proven fact that the highly interested topic of the millennials is food. It is understood that the taste of the customers keeps changing over time. This generation is more focused on healthier alternatives than processed and packaged foods. The new trend is focusing on healthy food or healthier alternatives. Being healthy also involves becoming vegan and sticking to green and organic products. Organic food products are highly demanded by the millennials the most.

This paper solely aims in investigating the millennials behaviour towards healthy food products and how it influences their decision making. This paper tries to bring into understanding the factors play roles in their healthy eating habits and buying behaviour.

LITERATURE REVIEW

In this literature review researches related to the topic are reviewed which may contribute towards this current research. Covering the concept of custom behaviour and factors that are involved in the decision making. It shows the difference between the generations and the influence it has on the food industry.

(SebastianMolinillo, 2020) This article investigates the factors that influence millennials' organic food purchases. A conceptual framework is proposed, based on product qualities as well as consumer concerns and awareness.

(Umair Kashif, 2021) , The goal of this research is to look into actual customer purchase habits when it comes to organic food. To monitor the study's objectives that determine customers' buying behaviour and intention, a theoretical framework based on green perceived value was constructed.

(Osman İnanç Güney, 2017) This research compares the views and behaviors of millennials (Generation Y) with non-millennials (Generation X, Baby Boomers, and Silent Generation) when it comes to seafood intake. The information was gathered by a face-to-face survey of 407 people in Adana, Turkey, who were chosen at random.

(Barska1, 2018) The demand for food products is gradually increasing, it's critical to understand consumer behaviour in the convenience food sector. This knowledge could be beneficial in the development of marketing strategy. The objective of this essay is to present Generation Y's perspective regarding convenient foods

(Shukla, 2019) The Findings was that perceived that environmental responsibility was a significant predictor of millennial green product purchasing intention. The consequences for managers and the scope of future study were highlighted.

(Allen, 2017) Educating and recruiting young customers to provide green Word - of - mouth advice will become a strategic corporate concern as time goes on.

(Fatya Alty Amalia, Indonesian Millennials' Halal food purchasing: merely a habit?, 2020) Under the reflective and reflexive systems, explore the determinants of Muslim Millennia's Halal food shopping behaviour in a Muslim-majority country.

(Kaczorowska, 2017) This research shows the influence that social media creates in the livelihood of the millennials towards grocery shopping. The main purpose is on buying behaviour towards of the millennials.

(Mas Wahyu Wibowo, 2021) The goal of this study is to assess Indonesian Muslim millennials' decision-making process when it comes to purchasing Halal food by including a knowledge variable into the theory of planned behaviour framework and using education level as a moderating variable.

(Richa Chaudhary, 2018) The main purpose of this paper is to educate the millennials and spread awareness on the green buying behaviour. And their willingness to pay a premium is analyzed in India.

(Campos Nogueira, 2019) Millennials are always connected, and they believe that by doing so, they can improve the world. Millennials, according to studies, have a greater level of education than prior generations and are always aware of what is going on in the world.

(Moreno1, 2017) This article aims to clarify whoever the millennials are, who belongs to this generational group, and why they have become an attractive group for various social and economic sectors by exhibiting the most notable viewpoints, hobbies, and purchasing behaviors.

RESEARCH METHODOLOGY

These findings are collected with the help of quantitative techniques through a structure question of in Google forms. Sectional nature of the data and description research design were used for the study.

OBJECTIVES OF THE STUDY

To identify the factors that determines the millennial behaviour towards buying healthy food products.

To examine the relationship between selective demographic variables and the factors those determine the healthy food products with reference to the millennials.

To examine the relationship between the annual income and their impact on the buying behaviour.

The present study is a study of those millennials who are starting to find the need in healthy food products. After analyzing based on the basic factors of the millennials based on their age, gender, marital status, annual income, educational background and

occupation. A sample of 136 from millennials located in various place of south India. It was collected in through the month of March 2022.

The data collected is analyzed using Chi-square, one way ANOVA and Regression with the help of the SPSS software which use descriptive statistical analysis.

HYPOTHESIS

H0 - There is no association between considering oneself a healthy person and the factor of age.

H1 – There is association between considering oneself a healthy person and the factor of age.

H0 - There is no association between the annual income of the millennial and satisfaction of buying healthy food products.

H1 – There is association between the annual income of the millennial and satisfaction of buying healthy food products.

H0 – There is no association with the overall satisfaction of buying healthy food products and the individual’s physical condition.

H1 – There is no association with the overall satisfaction of buying healthy food products and the individual’s physical condition.

RESULTS:

This research was to find out whether the buying behavior towards healthy food products depends on the age of an individual. And also if there is overall satisfaction when it comes to the purchase of healthy food products. It was so explores the age criteria of an individual when it comes to the purchasing behaviour towards healthy food products. It also depends on the individual’s physical condition and once being able to buy healthy food products.

The primary data collected of different grounds through the Google forms over 136 responses were collected, out of which 56.6% were male and 43.4% were women. The

highest percentage of age group is from the 20- 25 ages where most of the individuals are graduates.

Out of the 136 samples 64 of the participants were vegan, 50 were vegetarian and the rest was non vegetarian. Through this it is understood that the millennials opt for a cleaner diet.

Through the analyzed data it is understood that restful sleep has a very big impact in the health of the millennial, the health, weight and physical condition has a big impact, whereas mental conditions plays a very big impact on the millennials.

One – Way ANOVA test revealed that P value 0.328 which proves that there is no association between the overall satisfaction of buying healthy food products and the demographic variables such as age, gender, marital status , annual income, educational background and occupation.

Chi-square test revealed that P-value is 0.046 which is less than 0.050 which means that there is an association between the age group of the millennials and oneself considering they a healthy person

The regression test revealed that the p-value is 0.33 which shows that there is no association between the annual income of the millennials and the overall satisfaction of buying healthy food products because the p-value is greater than 0.050

RESEARCH FINDINGS

Demographic data like name, age, gender, marital status, annual income educational background, occupation which acts as independent variable with respect to which comparisons was made on the dependent variable like restful sleep , health, weight, physical condition, mental condition, social contracts, digestive problems and consumption of sweets , fruits, vegetables, fast food, dairy products and meat and the overall satisfaction of buying healthy food products

DISCUSSION

It is advised that future investigations consider the limitations as a guideline as previously stated other characteristics of millennials' purchasing habits when it comes to healthy

foods should also be investigated. As a result, it could be linked to broader study on the impact of psychological and social elements on this generation's purchase decisions

It would also be fascinating to compare the attitudes of millennials to those of older generations the country and determine what its key characteristics are. A market that is more in-depth the results of the analysis, as well as the use of a third method for data collecting, would be aggregated for this generation's discoveries An interview with company representatives could be beneficial executed in order to understand the business point of view about these changes made by millennials in the country.

CONCLUSION

Generations have distinct features based on life experiences, social and political influences, and the environment in which they live. These factors have a considerable impact on how people behave in society and, as a result, how they make purchasing decisions. Study involves the understanding of the psychological elements and believes that influences the way the millennial behave. This research to study this specific generation and how they have behaved in the last few years. This generation is the largest group living in the world at the moment. This generation was born when the digital error started and moreover this generation is aware of lot of issues that happens in the society. The significantly highly educated than compared with the previous generation. They have the highest purchasing power due to their existence. With about stated facts the companies need to analyze the psychological behavior of the middle and develop various strategies increase the millionaires to buy healthy products.

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APPENDIX

Questionnaire

Millennial buying behavior towards healthy food products

I, Shannon Nishita P currently pursuing my post graduation in St Joseph's college of commerce. I kindly request you to spend few minutes for this survey on millennial behavior towards healthy food products. This study is conducted as a part of my curriculum and your response will be used for academic purpose only and will be highly confidential.

1. Name

2. Age

- 16-20
- 20-25
- 26-30

3. Gender

- Male
- Female

4. Marital status

- Married
- Single

5. Annual income

- Below 2 Lakhs
- 3 Lakhs – 5 Lakhs
- 5 Lakhs – 10 Lakhs
- More than 10 Lakhs

6. Educational background

- 10th
- 12th
- Graduate
- Post graduate

7. Occupation

- Business
- Government employee
- Private employee
- Student

8. Do you consider yourself a healthy person

- Yes
 - No
 - Maybe
9. Do you eat fruits and vegetables
- Yes
 - No
 - Maybe
10. Where do you usually buy your food?
- Supermarkets
 - Convenience stores
 - Healthy stores
 - Take away shops
11. Are you vegan or vegetarian?
- Vegan
 - Vegetarian
 - none
12. Do you give preference for low fat/low sugar/high protein products when available?
- Yes
 - No
13. How often do you cook your own meals?
- Never
 - Once a week
 - Twice a week
 - More than thrice a week
14. Do you do any research on your own (magazines, internet), on the nutritional value of foods, foods brands and restaurant menus?
- Yes
 - No
 - Maybe
15. Do you try to eat healthy when you are eating out?
- Yes
 - No
 - Maybe

16. Are you concerned about your body weight?

- Yes
- No
- Sometimes

17. Are you on a diet at the moment?

- Yes
- No

18. How often do you usually eat

	Ne ver	On ce a mo nth	Sev eral tim es a mo nth	O nc e a w ee k	Sev eral tim es a wee k	Every day
Sweets						
Fruits						
Vegeta bles						
Fast food						
Dairy produc ts						
Meat						

19. How much do you think a healthy diet affects

	Has no impac t	Little impac t	I do not kno w	Big impac t	Very big impac t
Restful sleep					

Health					
Weight					
Physical condition					
Mental condition					
Social contacts					
Digestive problems					

20. How many hours before falling asleep do you usually eat your last meal?

- 1 hour
- 2 hours
- 3 hours
- More than 3 hours

21. Overall satisfaction of buying healthy food products

- 1
- 2
- 3
- 4
- 5

A STUDY ON CUSTOMER BUYING BEHAVIOUR TOWARDS FMCG ON ONLINE PLATFORMS

Anne Cheryl Fernando

ABSTRACT

Ecommerce has grown to a very large extent in the last few years. This is because every individual has access to a smart phone which has given the opportunity for technology to be used diversely. Covid-19 played a major role in the growth of ecommerce, especially for the FMCG industry as people were afraid to step outside in the fear of the virus, which forced them to use ecommerce in purchasing FMCG, which would have been rare if people had the opportunity to step outside to purchase them. The purpose of this research was to identify the difference in usage of e-commerce to purchase FMCG before Covid-19 and during/after the Covid-19 pandemic. The research was carried out by preparing a questionnaire with relevant questions to understand the preference of the consumers and the factors that is considered while using e-commerce to purchase FMCG. The key finding of this research is that there has been a massive increase in the use of e-commerce to after the Covid-19 lockdown, however there is no clear idea on if the consumers will continue to purchase FMCG online once the Covid-19 situation is better. If there are new features that gives a similar experience as offline shopping, it would bring in customers to purchase FMCG online irrespective of the situation.

Key words: FMCG, E-Commerce, Covid-19, buying behaviour

INTRODUCTION

Definition of FMCG according to my study includes Household care such as Fabric wash, household cleaners, Personal care such as Hair care, skin care, oral care, cosmetics, perfumes, toiletries and Food & beverages such as bakery products, cereals, snacks, soft drinks, tea, coffee, dairy products, fruits and vegetables.

E-commerce (electronic commerce) refers to the purchasing and selling of goods and services, as well as the transmission of payments and data, over an electronic network, most commonly the internet. The term e-tail is also used to describe the transactional operations that go into online retail shopping. It can be used in place of physical storefronts, while some companies choose to keep both.

The Fast-Moving Consumer Goods industry is the fourth largest in the Indian economy. As people's salaries rise, so will the value of the aforementioned sector. Furthermore, because of government backing, foreign investments are expanding in this industry. Fast Moving Consumer Goods (FMCG) are goods that are sold to clients in a short period of time at a low price. Supply chain disruptions, stockpiling, and stockouts are affecting FMCG companies that provide necessity-driven and essential products including fresh foods, packaged food, and drinking water. The COVID-19 epidemic has caused a little shift in the paradigm of what we consider essentials; hygiene items have been added to this list, whereas industries such as clothes have been relegated to the discretionary category (R. Prema and M. Rajakrishnan, 2021).

BACKGROUND OF THE STUDY

The background of this study is to understand the of usage of e-commerce platforms to purchase FMCG before and during the Covid-19 pandemic along with the factors that influence the buying behaviour and also to understand if there would be continued usage of the same post the Covid-19 situation.

OBJECTIVES

- To identify the factors that influence the buying behaviour of consumers towards FMCG before and after Covid-19 lockdown.
- To examine the relationship between selected demographic variable and the factors that influence the buying behaviour of consumers towards FMCG before and after Covid-19 lockdown.
- To examine the relationship between the overall consumer satisfaction on online shopping of FMCG and the factors that influence the buying behaviour of consumers towards FMCG before and after Covid-19 lockdown.

RESEARCH PROBLEM

There has been an exponential growth in the use of e-commerce. India's digital movement started when demonetization was announced in 2018. Covid-19 pandemic was another point where e-commerce sales shot up as the lockdown was announced as the consumers were scared to go out from their home because of the fear virus. This gave rise to a huge demand for FMCG goods, sanitizers, etc. The paper was conducted in order to understand the level of satisfaction of purchasing FMCG online and also to know if consumers will continue to use e-commerce to purchase FMCG once the Covid-19 situation gets better and what are the factors that affect these decisions.

RESEARCH QUESTIONS

This paper attempts to understand the frequency of purchasing FMCG online before Covid-19 lockdown and during/after the Covid-19 lockdown. It attempts to answer a few questions. We try to understand the frequency of purchasing FMCG online before the Covid-19 lockdown and during/after the Covid-19 lockdown, then the e-commerce platform used to purchase FMCG, the factors considered while purchasing FMCG online before and after Covid-19 lockdown, the choice of social media used to search the product of their choice and the level of satisfaction derived in shopping FMCG online before and after Covid-19.

IMPORTANCE OF STUDY

The importance of the study is to figure out the factors that would help the consumers continue purchasing FMCG online post the Covid-19 situation as India is a developing country and the shift towards e-commerce platforms will definitely add on to the development of our country.

LIMITATIONS OF STUDY

- The sample size was small.
- The time constraints to collect primary data.
- Responses were concentrated from a few locations only.
- Majority of the responses received were from the age-group of 18-25.

LITERATURE REVIEW

Fast Moving Consumer Goods (FMCG) are goods that are sold to clients in a short period of time at a low price. People are using the internet in greater numbers. E-commerce

sites have featured and listed fast moving consumer goods on their respective sites with the same possibilities in mind and by using the internet. (Dr. Syed Tabrez Hassan, 2021)

The continued increase in e-commerce is most likely to make a big difference to the real estate industry, as the retail industry does not need the physical stores currently in use. Changes in consumer behaviour and demand impact retailers, creating both risks and opportunities depending on how retailers can adapt to new situations (Julia Olsson & Julia Samaan, 2018).

With the growth of e-commerce, marketers have begun selling FMCG products online, and as consumers' purchasing power grows, so does FMCG in India. FMCG is India's fourth largest sector and contributes significantly to India's gross domestic product (Swati Bhatnagar & Aditya Chowdhary, 2019).

Not only in India, but also globally, the buying of FMCG products online is expanding at a rapid rate. In the current context, there is a significant increase in the purchase of FMCG products on various e-commerce platforms around the world (Dr. Syed Tabrez Hassan et al., 2021)

Rural India's FMCG market has developed at a higher rate than urban India during the previous few years. Semi-urban and rural areas are rapidly expanding, with FMCG products accounting for half of overall rural spending (Gunashela C, 2021)

It is critical for the e-commerce business to concentrate on their services and provide a level of quality that meets or exceeds client expectations in order to acquire customer happiness and loyalty (Yukti Sharma, 2021)

COVID19 contributes to the global recession of FMCG business which is the result of a pandemic outbreak (Yogesh Mahajan, 2020). The COVID-19 pandemic contributed to a minor change in the definition of what we find essential (Anmoal Gur, 2020).

This paper demonstrated how, as a result of the COVID-19 virus, many e-commerce industries seized the opportunity to increase the sale of essential (FMCG) goods online, and also assist companies in recognising the vast opportunity in the future and how customers are so interested in purchasing essential goods online (Himmigiri Chaudhary, 2020)

Panic buying is one of the most severe effects of lockdown. During the lockdown, the buying behaviour of customers has changed significantly. Consumers were worried about the lack of essential items in the home. As a result, people were over-buying things to make sure they don't run out during these difficult times. Consumer demand for household goods and fast-moving consumer goods is increasing rapidly due to panic buying (Dr. SHATHABOINA RAJU & Dr. D. THIRUVENGALA CHARY).

Although grocery stores experienced a preliminary growth due to panic buying, they have had problem replenishing inventory because of delivery chain disruptions which caused shortages of products which were considered everyday essentials (Preet Kanwal Singh, 2020).

RESEARCH METHODOLOGY

This research was conducted in order to develop an understanding about the consumer's buying behaviour towards FMCG online. First a review of literature was done on research papers to get a better understanding about the topic. This paper is descriptive in nature, it is a cross sectional data and it is based on primary data.

Sources of data

To analyse the customer's satisfaction in shopping FMCG online before and after Covid-19, primary data was used. The primary source of data or information was through a well structure questionnaire. The data was collected from a sample of 152 respondents and a convenience non-probability method was used. The questionnaire included demographic variables like age, gender, educational background, occupation, monthly income and place of residence. It also includes questions on the frequency of purchasing FMCG online before and after Covid-19, the e-commerce platform used frequently used to purchase FMCG, and the factors considered while buying FMCG online before and after

Covid-19, the social networking sites for the purpose of searching the product of interest and the level of satisfaction derived in buying FMCG online before and after Covid-19.

Statistical tools of analysis used

The following tools are used in the analysis of data:

- Chi square test
- One Way ANOVA
- Regression

Hypothesis

H₀ - There is no association between Age group and purchasing of FMCG online before 24th March 2020.

H₁ - There is association between Age group and purchasing of FMCG online before 24th March 2020.

Since the P value is .046 which is less than .050, there is sufficient evidence to reject the null hypothesis. It is inferred that there is an association between Age group and purchasing of FMCG online before 24th March 2020.

H₀ - There is no association between Age group and purchasing of FMCG on online now.

H₁ - There is association between Age group and purchasing of FMCG on online now.

Since the P value is .238 which is greater than .050, there is sufficient evidence to accept the null hypothesis. It is inferred that there is no association between Age group and purchasing of FMCG on online now.

H₀- There is no significant difference on using Facebook for the purpose of searching the product of interest by customers with different educational backgrounds.

H₁- There is a significant difference on using Facebook for the purpose of searching the product of interest by customers with different educational backgrounds.

Since the P value is 0.306 which is greater than 0.050, there is sufficient evidence to accept null hypothesis. It is inferred that there is no significant difference on using Facebook for the purpose of searching the product of interest by customers with different educational backgrounds.

RESEARCH FINDINGS

When individuals were restricted to their homes, e-commerce companies focused on food purchases saw an instant increase in revenue, but many had to suspend operations due to logistical challenges. With more clients defining their e-commerce preferences, e-commerce is expected to profit in the long run. Primary data was collected in the form of a questionnaire to understand the objectives. It was seen that from a sample of 152 respondents, 36.7% were male and 63.3% were female. The age groups were evenly distributed, 48% were of the age group 18 – 25, 28% were between 26 and 35, 15.3% were between 36 and 45, 7.3% were between 46 and 60 and 1.3 % were above the age of 60. The employees were from different occupations like students, homemaker, government employee, private company employee, business professional, retired, teacher and self-employed.

To understand if there was an association between the demographic variables and sustainable banking, Chi square test was conducted and the following were the results obtained. It is inferred that there is an association between Age group and purchasing of FMCG online before 24th March 2020, Flipkart being used to purchase FMCG and decision to continue purchasing FMCG online once the Covid situation gets better. And there is no

association between age and purchasing of FMCG on online now, Amazon Pantry, Big Basket, Dunzo, Swiggy and Nykaa being used to purchase FMCG.

It is inferred that there is no association between Gender and purchasing of FMCG on online before 24th March 2020, purchasing of FMCG on online now, Amazon Pantry, Flipkart, Big Basket, Dunzo, Swiggy and Nykaa being used to purchase FMCG and decision to continue purchasing FMCG online once the Covid situation gets better.

It is inferred that there is association between educational background and purchasing of FMCG online before 24th March 2020, Amazon Pantry, Dunzo, Swiggy, being used to purchase FMCG. And that there is no association between purchasing of FMCG online now, Flipkart, Big Basket, Dunzo, Nykaa being used to purchase FMCG, decision to continue purchasing FMCG online once the Covid situation gets better.

It is inferred that there is no association between occupation and purchasing of FMCG online before 24th March 2020, purchasing of FMCG on online now, Amazon Pantry, Flipkart, Big Basket, Dunzo, Swiggy and Nykaa being used to purchase FMCG and decision to continue purchasing FMCG online once the Covid situation gets better.

It is inferred that there is an association between monthly income and Dunzo and Nykaa being used to purchase FMCG and there is no association between monthly income and purchasing of FMCG online before 24th March 2020, purchasing of FMCG on online now, Amazon Pantry, Flipkart, Big Basket and Swiggy being used to purchase FMCG and decision to continue purchasing FMCG online once the Covid situation gets better.

It is inferred that there is an association between place of residence and Amazon Pantry being used to purchase FMCG and the decision to continue purchasing FMCG online once the Covid situation gets better and inferred that there is no association between place of residence and purchasing of FMCG online before 24th March 2020, purchasing of FMCG on online now, Flipkart, Big Basket, Dunzo, Swiggy and Nykaa being used to purchase FMCG.

In order to understand if the demographic variables have an influence on the overall satisfaction of the customer, an ANOVA test was conducted and the results obtained were as follows. It is inferred that there is no significant difference on using Facebook for the purpose of searching the product of interest by customers of different age groups, both genders, different educational background, occupation, different ranges of monthly income and it is inferred that there is a significant difference on using Facebook for the purpose of searching the product of interest by customers of different places of residence.

It is inferred that there is a significant difference on using Instagram for the purpose of searching the product of interest by customers of different age groups, different educational backgrounds, different occupation. It is inferred that there is no significant difference on using Instagram for the purpose of searching the product of interest by customers of different age groups, different ranges of monthly income and of different places of residence.

It is inferred that there is no significant difference on using Twitter for the purpose of searching the product of interest by customers of different age groups. Genders, different educational background, different occupation, different places of residence and there is a significant difference on using Twitter for the purpose of searching the product of interest by customers of different ranges of monthly income.

It is inferred that there is no significant difference on using LinkedIn for the purpose of searching the product of interest by customers of different age groups, both genders, different occupation, different places of residence and there is a significant difference on using LinkedIn for the purpose of searching the product of interest by customers with different educational backgrounds, different ranges of monthly income.

It is inferred that there is no significant difference on using Pinterest for the purpose of searching the product of interest by customers of different age groups, different educational backgrounds, different occupation, different places of residence and there is a significant difference on using Pinterest for the purpose of searching the product of interest by customers of both genders, different ranges of monthly income,

To find out if the essential determinants of purchasing FMCG online before and during Covid-19 lockdown have an influence of the overall satisfaction of customers, a regression analysis was conducted and the results were as follows. It shows that the overall level of

satisfaction derived on online shopping of FMCG before 24th March 2020 by all is neutral i.e. neither at the satisfactory level or dissatisfactory level. It is inferred that there is a significant difference in the influence of all the independent variables on the overall level of satisfaction derived on online shopping of FMCG before 24th March 2020.

It shows that the overall level of satisfaction derived on online shopping of FMCG after 24th March 2020 by all is neutral i.e. neither at the satisfactory level or dissatisfactory level. It is inferred that there is a significant difference in the influence caused by all the independent variables on the overall level of satisfaction derived on online shopping of FMCG after 24th March 2020.

DISCUSSION AND ANALYSIS OF FINDINGS

The purchasing of FMCG online before 24th March 2020 and now, the choice of using Flipkart to purchase FMCG and the choice to continue the purchase of FMCG online has been different among different age groups. The choice of using Amazon Pantry, Big Basket, Swiggy, Nykaa to purchase FMCG has been the same among all age groups.

The purchasing of FMCG on online before 24th March 2020 and now, the choice of using Amazon Pantry, Flipkart, Big Basket, Dunzo, Swiggy, Nykaa, the choice to continue the purchase of FMCG online to purchase FMCG has been the same in both genders.

The purchasing of FMCG online before 24th March 2020, the choice of using Amazon Pantry, Swiggy to purchase FMCG, has been different among different educational backgrounds. And the purchasing of FMCG on online now, the choice of using Flipkart, Big Basket, Dunzo, Nykaa to purchase FMCG and the choice to continue the purchase of FMCG online has been the same among all educational backgrounds.

The purchasing of FMCG on online before 24th March 2020 and now, the choice of using Amazon Pantry, Flipkart, Big Basket, Dunzo, Swiggy, Nykaa to purchase FMCG, The choice to continue the purchase of FMCG online has been the same among all occupations.

The purchasing of FMCG on online before 24th March 2020 and now, the choice of using Amazon Pantry, Flipkart, Big Basket, Swiggy to purchase FMCG and the choice to continue the purchase of FMCG online has been the same among all levels of monthly income. And the choice of using Dunzo and Nykaa to purchase FMCG has been different among different levels of monthly income.

The purchasing of FMCG online before 24th March 2020 and now, The choice of using Flipkart, Big Basket, Dunzo, Swiggy, Nykaa and the choice to continue the purchase of FMCG online to purchase FMCG has been the same among all types of residences. The choice of using Amazon Pantry to purchase FMCG has been different among different types of residences.

Age, gender, Educational Background, Occupation. Monthly Income does not exert influence on using Facebook for the purpose of searching the product of interest. Place of residence exerts significant influence on using Facebook for the purpose of searching the product of interest.

Age, Educational Background and Occupation exerts influence on using Instagram for the purpose of searching the product of interest. Gender, Monthly Income and Place of residence does not exert influence on using Instagram for the purpose of searching the product of interest.

Age, gender, Educational Background, Occupation and Place of residence does not exert influence on using Twitter for the purpose of searching the product of interest. Monthly Income exerts influence on using Twitter for the purpose of searching the product of interest.

Age, Gender, Occupation and Place of residence does not exert influence on using LinkedIn for the purpose of searching the product of interest. Educational Background and Monthly Income exerts influence on using LinkedIn for the purpose of searching the product of interest.

Age, Educational Background, Occupation and Place of residence does not exert influence on using Pinterest for the purpose of searching the product of interest. Gender and Monthly Income exerts influence on using Pinterest for the purpose of searching the product of interest.

Age, Gender, Occupation, Monthly Income and Place of residence does not exert influence on using YouTube for the purpose of searching the product of interest. Educational Background exerts influence on using YouTube for the purpose of searching the product of interest.

Age exerts influence on the overall satisfaction derived in purchasing FMCG online before 24th March 2020. Gender, Educational Background, Occupation, Monthly Income and Place of residence does not exert influence on the overall satisfaction derived in purchasing FMCG online before 24th March 2020.

Age, Gender, Occupation and Place of residence does not exert influence on the overall satisfaction derived in purchasing FMCG online after 24th March 2020. Educational Background and Monthly Income exerts influence on the overall satisfaction derived in purchasing FMCG online after 24th March 2020.

The study reveals that all the independent variables i.e. Considering the purchase of Household Care , the purchase of Personal Care , the purchase of Food and Beverages , the availability of product , the Brand , the detailed information of product , the review of product , the price to be affordable , the promotional offers and discounts , online mode of payment , Cash on delivery mode of payment , the delivery date , home delivery , cancellation, return and refund policy, tracking of shipment, saving time, trustworthy portal, secure mode of payment, switching over to other portal on non-availability of product, products recommended by friends and relatives online before 24th March 2020 exerts significant influence on the overall level of satisfaction derived on online shopping of FMCG before 24th March 2020.

Considering the purchase of Household Care , the purchase of Personal Care , the availability of product , the Brand , the detailed information of product , the review of product , the price to be affordable , the promotional offers and discounts , online mode of payment , Cash on delivery mode of payment , the delivery date , home delivery , cancellation, return and refund policy, tracking of shipment, saving time, trustworthy portal, secure mode of payment, switching over to other portal on non-availability of product, products recommended by friends and relatives online before 24th March 2020 has failed to exert significant influence in the enhancement of the overall level of satisfaction derived on online shopping of FMCG before 24th March 2020. Considering the purchase of Food and Beverages online after 24th March 2020 has exerted significant influence in the enhancement of the overall level of satisfaction derived on online shopping of FMCG after 24th March 2020.

Suggestions for consumers would be to continue to use e-commerce platforms to purchase goods, which will bring about new features and will make the experience satisfactory.

Suggestions for industry and government is to promote e-commerce platforms which could help the development of the country.

Conclusion And Recommendations

Although FMCG products are available worldwide, the majority of buyers prefer to buy them in stores. E-commerce is projected to benefit in the long run, as more people adopt the habit of shopping for groceries online. Companies must provide excellent service at a reasonable cost. The Indian economy is experiencing substantial expansion in the FMCG sector, which includes a wide range of companies such as food, beverages, cereals, cosmetics, and so on. During March 2020, there was a surge in demand for personal care items, particularly bar soap, liquid handwash, and sanitizers, as people became more aware of the importance of maintaining high hygiene standards to avoid the spread of COVID-19.

The impact of Covid19 on the FMCG industry is apparent, and companies that can respond quickly to shifting demand patterns and display concept agility will thrive.

The study shows that the consumers were neither satisfied nor dissatisfied with the online experience of shopping FMCG before and during the Covid-19 pandemic. Suggestions for future researchers would be to focus on the factors that could improve the online purchase experience for the consumers.

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APPENDICES

1. Name: (optional)
2. Age: a) 18 – 25 b) 26 – 35 c) 36 – 45 d) 46 – 60 e) above 60
3. Gender: a) Male b) Female
4. Educational background: a) Up to 10th b) Up to 12th c) Under graduation d) Post Graduation e) Profession f) Others: _____
5. Occupation: a) Student b) Homemaker c) Government employee d) Private company employee e) Business f) Professional g) Retired h) Others: _____
6. Monthly Income: a) Less than 25000 b) 25001 – 40000 c) 40001 – 60000 d) 60001 - 80000 e) Above 80001
7. Place of residence: a) Rural b) Urban c) Semi – Urban
8. Did you purchase FMCG products online before 24th March 2020 (lockdown)? a) Yes b)No
9. Do you purchase FMCG products online now? a) Yes b)No
10. Which e-commerce platform do you use frequently to purchase FMCG?
 - a) Amazon Pantry
 - b) Flipkart
 - c) BigBasket
 - d) Dunzo
 - e) Swiggy
 - f) Nykaa

g) Others (Specify)

11. I considered the following when I buy FMCG products online before 24th March 2020

1)	Factors	Most Unlikely	Unlikely	Neutral	Likely	Most Likely
2)	Household care (Fabric wash, household cleaners)					
3)	Personal care (Hair care, skin care, oral care, cosmetics, perfumes, toiletries)					
4)	Food and beverages (bakery products, cereals, snacks, soft drinks, tea, coffee, dairy products, fruits and vegetables)					
5)	Availability of product					
6)	Brand					
7)	Detailed information of product					
8)	Product Review					
9)	Affordable price					
10)	Promotional offers and discounts					
11)	Online Payment					
12)	Cash on Delivery					

13	Delivery date					
14	Home Delivery					
15	Cancellation, Return, Refund & Cancellation policy					
16	Tracking of shipment					
17	Saves time					
18	Trustworthy portal					
19	Secure payment					
20	Switching over to other portal on non-availability of product					
21	Recommended product by friends and relatives					

12. To what extent you use the below mentioned social networking sites for the purpose of searching the product of interest?

	Always	Often	Sometimes	Rarely	Never
Facebook					
Instagram					
Twitter					

13. Rate yourself the overall level of satisfaction derived in shopping FMCG products online before 24th March 2020.

- a) Highly Unsatisfactory

- b) Unsatisfactory
- c) Neutral
- d) Satisfactory
- e) Highly Satisfactory

14. I consider the following when I buy FMCG products on online after 24th March 2020

	Factors	Most Unlike ly	Unlike ly	Neutr al	Likel y	Most Likel y
1.	Household care (Fabric wash, household cleaners)					
2.	Personal care (Hair care, skin care, oral care, cosmetics, perfumes, toiletries)					
3.	Food and beverages (bakery products, cereals, snacks, soft drinks, tea, coffee, dairy products, fruits and vegetables)					
4.	Availability of product					
5.	Brand					
6.	Detailed information of product					
7.	Product Review					
8.	Affordable price					
9.	Promotional offers and discounts					

10	Online Payment					
11	Cash on Delivery					
12	Delivery date					
13	Home Delivery					
14	Cancellation, Return, Refund & Cancellation policy					
15	Tracking of shipment					
16	Saves time					
17	Trustworthy portal					
18	Secure payment					
19	Switching over to other portal on non-availability of product					
20	Recommended product by friends and relatives					

15. Rate yourself the overall level of satisfaction derived in shopping FMCG products online after 24th March 2020.

- a) Highly Unsatisfactory
- b) Unsatisfactory
- c) Neutral
- d) Satisfactory
- e) Highly Satisfactory

16. Would you continue to purchase FMCG through e-commerce when the Covid-19 situation gets better?

- a) Yes
- b) No

c) Maybe

STUDY ON 360 DEGREE PERFORMACE APPRISAL IN AN ORGANIZATION

Antony Shalin Vs

ABSTRACT:

Execution evaluation has been the focal point of extensive examination for right around a century. However, this exploration has brought about not very many explicit suggestions about planning and carrying out examination and execution the executives' frameworks whose objective is execution improvement. We accept that a justification behind this is that examination research turned out to be too keen on estimation issues and not intrigued enough with regards to ways of further developing execution, albeit a few ongoing patterns in the space have started moving the field in the correct bearing. We audit these patterns and their beginning, and propose a persuasive structure for of coordinating what we have realized and producing proposition for future exploration that emphasis on worker's exhibition improvement.

Key words: Employees, Effectiveness, Appraisal.

INTRODUCTION:

The ideal adequacy and productivity of a firm neither rely upon its monetary assets, nor utilizing the most recent innovation, even its not the most ideal procedure, rather still up in the air by the degree to how well it is utilizing its devoted, propelled and effective workers.

To be serious, associations need to help adjust and develop its human asset to the most elevated conceivable degree. Along these lines, initial, a firm initially ought to attempt to realize how its kin are presently performing and assuming that there is any need to change. This is in the same place as 360-degree criticism assuming a fundamental part in its capacity to give organized, top to bottom data about the present execution and the necessities of a worker in future to empower itemized and important improvement intends to be figured out.

Customarily, the criticism used to be taken from just prompt boss. Afterward, because of the spread of smoothed constructions of firms and the rising need to answer interest, 360-degree input evaluation strategy was acquainted with assistance representatives with the data expected to manage quick change and to consolidate individual ability with authoritative

As of now, many rumoured firms all over the planet completely using it as a component of explicit capabilities and necessities to meet their targets. A portion of the organizations have even gone further up and enjoyed this cycle to execution examination and progression arranging

How to assist the performance of employee to provide satisfaction and retain the employees. Employee satisfaction is one the key role. Employee comes to an organization meets its self-actualization needs and gain knowledge. Main motive to meets personal and organizational goals. In spite of the many theories the organization suffer to keep their employee satisfied

The main objective in performance appraisal is to provide 360-degree feedback and solution to the employee. And motivate them to work and also should make them comfortable and help them sustain the organization for a long period of time

OBJECTIVES:

To study the characteristics of 360-degree performance appraisal that will help to motivate the employees to come regularly to the work and perform task on time.

To examine the relationship between the employees and the organization.

To examine the relationship between how the monetary benefits influence the employees and how the organization plans to retain their employees.

While understanding the research gap we can come to a conclusion that the 360 degree is one of the expensive tool. Because it involves continuous training and feedback process.

Employee are not satisfied, need for more want has led individuals to shift their work and join to different organization, unsatisfactory benefits play a major role.

In spite of organization adapting and following different strategies to help the employees to retain in the organization various steps have been taken, in spite of all this measures still employees are not satisfied with the work and work culture.

The people require more cash benefits which will motivate them work and come to organization every day to meet their target's.

Lengthy appraisal feedback forms where circulated.

A scientific overall performance appraisal system facilitates the managers to correctly perceive the overall performance of personnel in a scientific manner and their areas of expertise and areas where they're lacking. overall performance appraisal allows personnel discover the regions in which they want to improve.

Employee input may not be 100 percent dependable and exact. Here and there, they might hold back data that might be hindering to the picture of the association. Likewise, a few workers might fear their bosses and forgets about any regrettable information.

Since a large portion of the lower unit representatives working in the association are not knowledgeable in English, thus questions were talked about in neighbourhood language with such people and information was gathered.

Since the time was restricted, not everything workers could be remembered for the review. An example of 65 representatives was chosen to lead the study and gathering applicable information. All things considered, the workers were extremely co-usable and accommodating. In show disdain toward of their bustling timetables they got some down time to fill the surveys and furnish me with extra data sources and data.

REVIEW OF LITERATURE:

This framework is theoretical in nature, and is build based on a review of related literature.

In order to identify the research gap and research problem pertaining to the topic exiting research article have been examined

(Paul E Levy & Jane R Williams, 2004) What we understand for the article is that many companies worldwide invest a huge money every year for performance evaluation. The only reason for this concept to arise was to motivated employee to perform more than average and help the company grow. (k. Chandhana & Dr. David T Easow, 2015) From the findings we understand that this helps the companies to achieve their targets, organizational goals, and time management. The study also advices the organization to adapt to performance appraisal for better productivity.

(DeNisi & Robert D. Pritchard, 2015) The finding states that performance appraisal is used in an organization to increase their efficiency and helps the organization to achieve long term goals. (DAVID A. WALDMAN, WALTER O. EINSTEIN, & BERNARD M. BASS, 1987) This system is very important because all the employee comes from different background and environment so it is easy to evaluate their attitude towards work. (Michelle Brown & John S. Heywood, 2005) It also helps the organization to Analyse the employee's potential and provide feedback.

(Ashima Aggarwal & Gour Sundar Mitra Thakur, 2013) The study states that India outsources work to people worldwide and also contributed significantly towards the growth of GDP. It is also considered to be opportunity driven economy. (Herbert H. Meyer,

Emanuel Kay, & John R. P. French , 1965) The finding states that it helps the organization to find the problem and identify and fix on time. And it also one of the major factors why employee and motivated to work.

(Jeffery S Kane & H. John Bernardin, 2013) The study states that performance appraisal is the backbone for the human resource department/ Management because it helps in both growth and financial components of the organization. The finding states the organization to adapt framework selection of appraisal methods.

(DeNisi, A. S & Murphy, K. R, 2017) The study states that performance is a continues process and helps the organization to evaluate their employees. Evaluation processes are not precise and normal and regularly portrayed by private impacts occasioned by associations distraction to utilize private evaluation framework which upsets objectivity and decency. (Nancy Wairimu Mwema & Dr. Hazel Gachoka Gachunga, 2014) Regularly associations overlook the board by targets, basic occurrences to individual biases. This is retrogressive as it influences the general exhibition of the person. 360 degrees evaluation strategy by which bosses and the assess their subordinates, subordinates evaluate their boss and the appraisee evaluate oneself and the normal of all the examination required to show up at the last evaluation result ought to be presently be considered by association.

(A Commentary on Effectiveness of Performance Management, 2013) (R.G.Ratnawat & Dr P.C.Jha, 2013) Performance appraisal must be one of the important responsibilities of the manager to evaluate the employee and make sure they meet their regular targets (Danielle S. Wiese & M. Ronald Buckley, 1998) Performance appraisal is a systematic approach which each and every organization have to follow to improve its efficiency. The assessment should be based on past and present performance to understand the weeks and strengths of the employee. (SalkovaA_Theoreti, 2013) And the feedback and the evaluation will give a positive impact to the employee. Peer review plays a very vital role to help another employee to grow,

(Training Programs for Performance Appraisal : A Review, 1986) The study states that performance appraisal helps to quantify different level of performance and personal reward should be given to the employees. Plan together with the team and provide continuous feedback.

(Angelo S. DeNisi & Robert D. Pritchard, 2015) The study states that performance appraisal is vital tool to measure the frame work. It helps the employees to gain Leadership Qualities and the outcomes helps the employees to gain greater exposure and the knowledge and skills.

RESEARCH METHODOLOGY:

While conducting the study with the inputs provided by the employee's it was analysed and meets the intention of the study that it plays an important role. Since the methodology is based on the analysis of 360-degree performance appraisal of an organization, related methodological steps and processes were analysed in the study.

Based on this research objectives the approach is specific to broader. Hence it is inductive approach. The Research of this paper is Interpretivism. This philosophy uses qualitative method like structured questionnaire and official stat to get a better reliability, hence we used a questionnaire to Employee relation with the organization. Overall, in this research we tend to look for different factors which influence employee relation and human interest towards the organization so it falls under Quantitative Research.

As the name suggests, quantitative refers to the numbers where data is collected based on numbers, and a summary is taken from these numbers. Graphs help to quantify the results in quantitative research.

Research strategy was analysed in a systematic manner from the beginning to the end of the research paper. The data was collected from the sample of 160 respondents and the questionnaire included demographic variables like age, gender, occupation and annual income. The questionnaire was also included by various questions regarding hierarchy level

within the organization, the accountability factors, and also considering Achievements of the employees are considered.

DATA ANALYSIS METHODS:

The statistical tool used for the analysis of the collected data were:

- Chi Square Test
- One way ANOVA
- Regression

HYPOTHESIS:

H₀: There is no association between Martial status and the number of people working in their teams.

H₁: There is association between Martial status and the number of people working in their teams

Since the P value is .030 which is lesser than .050, it is mere evidence to reject the null hypothesis.

So, it inferred that there is an association between Martial status and the number of people working in their teams.

H₀: There is no association between Annual Income and the number of people working in their teams.

H₁: There is association between Annual Income and the number of people working in their teams

Since the P value is .023 which is lesser than .050, it is mere evidence to reject the null hypothesis.

So, it inferred that there is an association between Annual Income and the number of people working in their teams.

H₀: There is no association between completes work to given time frame and to budget and the Age of the individuals.

H₁: There is association between completes work to given time frame and to budget and the Age of the individuals.

Since the P value is .049 which is lesser than .050, it is mere evidence to reject the null hypothesis.

So, it inferred that there is an association between completes work to given time frame and to budget and the Age of the individuals.

RESEARCH RESULTS AND FINDINGS:

The objective of the paper is to analyze the 360-degree performance appraisal in an organization. The paper also shows us various factors which influences an individual to perform task. The data was collected in the form of questionnaire and was a primary way of collecting the data and to analyze the objective of the paper. This questionnaire was filled by 160 respondents in which 58.8% were male and 41.3% are female respondents. While considering the age factor 39.4% are between the age group 25-35, 31.3% are between the age group 35-45, 6.9% are between the age group 45-55, 21.3% between 15-25 and age group of 55 and above responses are less comparatively

When we see the marital status single and married both have the same weight age which is 50%. Annual income to the respondents firstly 5,00,000 to 10,00,000 are about 48.1%, followed by 25.9% which is up to 5,00,000, 21.5% which lies between 10,00,000-20,00,000 and lastly with least percentage is above 20,00,000. While comparing the department Human resource holds the highest with 20% followed by marketing with 19.4% thirdly the finance department with 18.8% fourthly production department with 15%, Research and development with 8.1%, sales with 11.3% and administration with 7.5%. While comparing the team size individuals mostly prefer with a team size 4, with the team size of 5 is 26.9% and last is 21.3% which is 6 in a team. When we the hierarchy level within the organization most of the respondent's falls under Senior which is 19.5% followed by juniors 17.6% and managers 15.7%.

And another observation for the research article is that most individual prefer to set high standards for the top-quality work and have selected Agreed. The agrees with assist other team members to improve quality followed by has excellent listening skills and always contribute to support the team.

When we observe the Accountability most of the respondents have agreed to acknowledge they are accountable to the organization. While comparing it to Achievement they always prefer reach their achieved target goals.

While observing the Chi-square table the results whereas follow:

When the number of people working in a team was analyzed the demographic variable; gender had a greater and signifying difference, we could find out there was no association between the gender and the no of people working in a team as well hierarchy level with an organization.

While age being a demographic variable had a lesser and no significance difference, we could find out that there was an association between age and no of people in the team as well as hierarchy level within an organization.

When the number of people working in a team was analyzed the demographic variable; Marital status had a greater and signifying difference, we could find out there was no association between the Marital status and hierarchy level with an organization.

While age being a demographic variable had a lesser and no significance difference, we could find out that there was an association between age and no of people in the team as well as hierarchy level within an organization

While observing the ANOVA table the results whereas follow:

When the Accepts setbacks and challenges as improvement opportunities was analyzed with demographic variables gender, age, marital status, annual income and department had a greater and signifying difference and hence we could find out there was no association between these variables.

When the Completes work to high technical standard was analyzed with the demographic variable gender, age, marital status, annual income and department had a greater and signifying difference and hence we could find out there was no association between these variables.

When the Completes work to given time frame and to budget was analyzed with the demographic variable gender, marital status, annual income, department had a greater and signifying difference whereas age had a lesser and no significant difference and hence we could find out there was association between these variables.

While observing the Regression table the results whereas follow:

When the Accepts setbacks and challenges as improvement opportunities was analyzed with the Accountability factor had a greater and significant difference and hence, we could find out there was no association between these accountability factors.

When the Defines roles, rights, and responsibilities of employee was analyzed with the consistency of work and to communicate clearly to accomplish individual goals and team's expectation it had a greater and significant difference and hence, we could find out there was no association whereas when we analyzed it with understanding the whole process it resulted in lesser and no significant difference and hence, we could find out there was association.

When the Completes work to given time frame and to budget was analyzed with the basic set of standards, the work quality of production and how to deliver the production on time at the given period and it also contributed to the employees to share different insights and ideas to their peers and helps them to gain or specialize in a particular area of interest and this had a greater and signifying difference and hence we could find out there was no association between these variables.

DISCUSSION AND ANALYSIS OF FINDINGS:

It is inferred that there is no association between Gender and No of people in the team.it is interpreted that no of people in the team as been same for both the genders.

It is inferred that there is no association between gender and the hierarchy level within the organization. It is interpreted that the hierarchy level within the organization has been the same between both the gender.

It is inferred that there is an association between Age and No of people in the team. It is interpreted that no of people in the team has been different for all the age groups.

It is inferred that there is an association between Age and the hierarchy level within the organization. It is interpreted that the hierarchy level within the organization has been the different for all the age groups.

It is inferred that there is no association between Gender and Achievement, Setbacks and challenges as improved opportunity. It is interpreted that Achievement, Setbacks and challenges as improved opportunity as been same for both the genders.

It is inferred that there is no association between Age and Achievement, Setbacks and challenges as improved opportunity. It is interpreted that Achievement, Setbacks and challenges as improved opportunity as been same for all the age groups.

It is inferred that there is no association between Accepts setbacks and challenges as improvement opportunities and challenges as improvement opportunities was analyzed with the Accountability factor had a greater and significant difference.

It is inferred that there is no association between Defines roles, rights, and responsibilities of employee was analyzed with the consistency of work and to communicate clearly to accomplish individual goals and team's expectation it had a greater and significant difference

CONCLUSION AND RECOMMENDATION:

It was analysed that most of the employees where well about the performance appraisal of the organization. The Employees are well aware with the subject, knowledge about the need and purpose to have a good appraisal system in place.

The employee also pitched in suggestions to the make the appraisal system better. It was brought to notice of employees in the organization where happy with appraisal system in place, However the system should be modified to do away with personal biases, likes and dislikes of the appraisers.

Company must Adopt the 360 Degree performance appraisal for self-evaluation 360-degree feedback system helps the employees in a full -circle, multi-source and multi- rated system of obtaining information from peers, subordinates and internal and external customers, about the employee's performance.

Company should set different Parameters of appraisals. The parameters, especially for appraising the higher-level personnel, (senior officers, deputy managers, managers etc.) are many, and need to be reduced in number. Otherwise, it becomes a long-time process for the appraiser.

Lengthy forms feedbacks should not be circulated to the employees. Performance appraisal forms for senior officers and above is very lengthy and should be modified and made shorter and simpler. Self-Appraisal-Self-appraisal could be introduced for employees at all levels. At presents the system of self-appraisal is applicable only to supervisory personnel and junior officer to officer level along with elongated summary of their review.

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9. APPENDIX:

1. Name:(Optional)

2. Gender:

- a. Male
- b. Female

3. Age:

- a. 15-25
- b. 25-35
- c. 35-45
- d. 45-55
- e. 55- Above

4. Marital Status:

- a. Single
- b. Married

5. Which is your department?

- a. Administration
- b. Finance
- c. HR
- d. IT

- e. Marketing
- f. Production
- g. R&D
- h. Sales

6. How many people are there in your team?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5
- f. 6
- g. 7 & More

7. What is your hierarchy level within the organization?

- a. Intern
- b. Trainee
- c. Assistant
- d. Junior
- e. Senior
- f. Lead
- g. Manager
- h. Executive

8.

	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
a. Sets high standards for top quality work					
b. Assures work is error/defect free					
c. Assists other team members to improve quality					
d. Communicates effectively in writing and speaking					
e. Has excellent listening skills					
f. Shares ideas and					

information with others					
g. Always contributes to support the team					
h. Helps the team to improve the results					
i. Is reliable to always finish the job on time					
j. Is helpful and very easy to work with					
k. Adapts good to organizational change					
l. Has high specialized skills and expertise					

9.

	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
a. I complete my work thoroughly and with care, correctly following established processes and procedures					
b. I consistently deliver my work to agreed timeframes and specifications. I rarely, if ever, miss a deadline or delay a project.					
c. I have a full understanding of my role and responsibility in the department. I am an expert in my job field					

and I perform my responsibilities skilfully					
d. I communicate clearly and I regularly give and ask for feedback.					
e. I am creative and open to new ideas.					
f.					
g. I am committed and passionate about my job and the company.					
h. I consistently accomplish my individual goals and exceed the team's expectations.					
10.	Never	Sometimes		Always	
Accountability					
a. Can be counted on to do what they say they are going to do					
b. Is aware of problems or issues that may affect the organization					
c. Keeps supervisor informed of recent events					
d. Able to effectively limit risk					

taking while maintaining optimal performance			
e. Defines roles, rights, and responsibilities of employee			
f. Tackles issues head on and finds solutions			
g. Takes ownership of mistakes and learn from them			
h. Encourages employee to set challenging but achievable goals			

11.

Achievement	Never	Sometimes	Always
a. Accepts setbacks and challenges as improvement opportunities			
b. Completes work to a high technical standard			
c. Completes work to given time frame and to budget			

A STUDY ON PREFERENCE AND SATISFACTION TOWARDS ONLINE APPAREL PURCHASE: A CUSTOMER PERSPECTIVE

George Mullar C

ABSTRACT

The Internet has become an integral part of our lives, with applications ranging from interacting with faraway locations via e-mail, video calls, online chats, and social networking to playing games and purchasing products and services via electronic media. Several reasons contribute to customers' strong preference for online purchases, particularly those made through apps on desktops, smartphones, and tablets. The author's goal with this study is to look into and analyze the many elements that are driving the rise of app-based garment purchases, as well as the degree of satisfaction with the services given by these online merchants. Data was gathered from a primary survey of people who purchase clothes online. The data was analyzed and interpreted with the help of MS Excel and SPSS software, which provided descriptive statistical analyses including One-Way ANOVA, Regression, and Chi-square to derive conclusions. The majority of respondents prefer both online and conventional shopping, and they are satisfied with the offers and other features of e-commerce services supplied by these web sites/mobile applications, according to the survey.

INTRODUCTION

According to Morgan Stanley, the Indian e-commerce business is estimated to reach \$200 billion by 2026. It was tough to persuade Indian customers to purchase online a decade ago. But, because of technological breakthroughs, everything has changed. The rise of direct-to-consumer (D2C) brands, along with cutting-edge logistics and digital payment solutions, allowed businesses to access a wider audience.

Consumers in India are gradually shifting their shopping habits to organized and online stores. The widespread network of brand-name retailers across the country has fuelled organized retail.

The expanding presence of brand stores in malls across high-quality real estate will further fuel this customer desire in the coming years. Large Format Stores, such as Lifestyle, Shoppers Stop, Central, and Reliance Trends, are some of the most popular retail outlets across the country, with merchandise and store experiences that encourage many people to adopt the structured retail experience. Customers in tier 2 cities, surprisingly, have been a part of this transition, with investor-backed value formats such as V-Mart, V2 Retail, and 1 India Mart bringing high-end fashion to India's outskirts.

Customers are mostly drawn to garments in online channels, where they may purchase both well-known brands and marketplace private labels. Private label brands have made fashion more accessible to the general public, and these price changes are attracting more customers to platforms such as Myntra, Jabong, Ajio, and Limeroad. Customers are drawn to these channels for a variety of reasons, including convenience and variety. Another important attracting aspect has been online retailers' event marketing operations, which provide appealing discounts to clients around festivals and other major events.

Western clothing sales are largely due to clients' increased knowledge of worldwide trends as a result of social media. Furthermore, aspirational clients from all city levels have access to well-known brands, which is a major development driver in tier 2 cities. Customers' purchasing power and access to the right demographic have also played a role in this shift.

While the COVID-19 pandemic has had an economic impact across the country, the online fashion market in India continues to develop in both volume and value. In comparison to the previous financial year, the online fashion industry grew by 51 percent in order volume and 45 percent in GMV (Gross Merchant Value) in FY21.

With the highest order volume, the fashion area is one of the most important contributors to India's e-commerce industry. Websites are driving fashion growth, and the growing use of direct-to-consumer by fashion firms has helped them establish a close connection with customers, resulting in increased sales.

Fashion firms are making significant investments to strengthen their direct-to-consumer (D2C) presence. The expansion from Tier-II to Tier-III areas has been encouraging. Tier-II sites saw a 118 percent increase in volume, while Tier-III and beyond destinations saw a 192 percent increase. This is most likely due to the fashion industry's history of being an early adopter of technology, allowing it to stay ahead of the curve. As a result, Omni channel is gaining traction.

Companies are now fulfilling 20-25 percent of their Omni channel orders in-store, demonstrating that Omni channel adoption has risen across the board.

With a 50% market share in financial year 2021, women's wear has the largest proportion of the ecommerce fashion market, with a 30% increase in order volume over the previous financial year. The kids clothing category, on the other hand, surprised the industry with a more than 200 percent gain in order volume and a considerable increase in market share from 3% in financial year 2020 to 17% in financial year 2021. In financial year-2021, the menswear category continued to develop at a steady pace, with an increase of 37% in order volume and a 33% market share.

Researchers have done many research on buying apparels online. Most of the research pertains to certain category of people/age group/gender and specific region. Research has been done on the behaviour of consumers, characteristics of online shopping orientation, factors influencing/motivation for online purchase of apparels. There is lesser study on the preferences and satisfaction of the consumers towards online purchase of apparels.

Everything has become online these days starting from buying things online, making transactions to even pay all the bills online and etc., Purchasing apparels online has become a common thing to do and so it is important to know the preference and satisfaction of the consumers so that the merchants/companies can improve/take measures to sustain and increase their business.

Do consumers prefer online shopping of apparels over conventional shopping? Are the consumers satisfied with the online purchase of apparels?

There are some limitations in this study. This research is done within a very short span of time of one month. The sample size consists of only 151 random online buyers of apparel from the city of Bangalore. The number of respondents is too limited to generalise the results on a larger scale. A full-fledged conclusion cannot be drawn. Hence, the findings are likely to vary if the study is conducted on a larger scale. Further study can be done with a large sample size covering more region.

LITERATURE REVIEW

(M.N.Najihah, 2018) Conducted a study on online shopping behaviours on apparel products among university students. It has been found that technological sophistication has had a significant impact on student shopping behaviours, with students now being more inclined to buy clothes goods online. Before making a purchase choice, students were exposed to clothinggoods through social media platforms such as Facebook, Instagram, and Twitter. Furthermore, trust, safety, and convenience have become major factors in students' willingness to make online purchases. The decision of students to acquire any goods is also heavily influenced by their online shopping habits when it comes to fashion products. This is because students are now sensibly opting not to rely exclusively on social media, but to conduct their own research on the internet to learn more about the goods they want to buy before making a purchase.

(Goldsmith, 2002) In their study "Buying apparel over the Internet" tested ten hypotheses that describe traits that differentiate customers who have purchased clothing online from those who have not. The findings revealed that the 99 online clothes consumers had higher overall online shopping experience. Online shoppers were no different from non-shoppers in terms of their perceptions of how inexpensive buying clothes online is, their general satisfaction of shopping, or the frequency with which they purchased apparel by any means. The demographic characteristics including age, gender, and race had little impact on online garment purchases. Further research revealed that online customers spent more time on the Internet each week and were more inclined to buy online in the future than non-buyers.

(Mahalaxmi K. R, 2016) Conducted a study on online shopping behaviour for apparel and found that the younger generation is more interested in online apparel purchasing. The biggest hurdle to online clothes purchasing is the issue of safety and a lack of confidence in online retailers; as a result, merchants must devise effective tactics to improve customer trust in them.

(Ogechi Adeola, 2021) in their study “Consumer values, online purchase behaviour and the fashion industry: an emerging market context” says that consumer values are divided into two categories: terminal (happiness, love, and fulfilment) and instrumental (time-saving, price- saving discount, service convenience, and goods selection). The results suggest that both values have a considerable impact on online consumer purchase behaviour, with fashion consciousness acting as a moderator in the interaction between consumer values and online buy behaviour. Online fashion sellers should work on enhancing the terminal and instrumental values of their items, as well as making goods available that cater to the demands of many generations.

(Nethravathi T.S, 2017) In their paper “A study on online buying of fashion apparel brands by female customers in Bangalore city” says that female shoppers in Bangalore are increasingly purchasing trendy apparel brands online. Due to their hectic lifestyles, they require constant access to the internet at work and at home, the ability to do business online, the ability to access a wide range of items and brands in one location, larger price reductions and promotions, and home delivery. This reveals that, despite the obstacles and dangers associated with online shopping, the benefits are driving growth.

(Sandra Maria Correia Loureiro, 2016) Looked at the impact of the nine most commonly acknowledged characteristics of online shopping orientation on online purchase intention, as measured by perceived behavioural control and attitude toward apparel purchases. According to them, the most important structures in forming customers' online purchasing orientation are in-home shopping inclination, convenience consciousness, and impulsive purchase. For online customers, impulse and convenience tend to take precedence over leisure purchasing. The perceived behavioural control and attitude toward purchasing appear to be positively influenced by online shopping orientation.

(Ying San Lim, 2016) Studied generation Y's satisfaction with online clothing websites. Satisfaction of customers with an online purchase is influenced by usability, trustworthiness, and service quality.

(Napompech, 2014) Addresses at what motivates people to shop for clothes on social media through e-commerce. The effect of social media, demand-driven apparel, clothing diversity, a quick and secure buying system, and discounts are all aspects that consumers believe influence online clothing purchases. As a result, online garment retailers on social media should emphasise the attributes that customers desire in order to increase the profitability of their enterprises.

(Mohammad Anisur Rahman, 2018) Consumers purchase online to save time and to find a wider range of items and services, according to the report. Both men and women behave in the same way when it comes to like and disliking things; they prefer home delivery and despise not being able to touch and feel the product the most. They gather online purchasing information from websites, particularly social media sites, and purchase clothes and accessories mostly using the cash-on-delivery mode of payment. The majority of customers are concerned about the security of the payment method, and their overall happiness with online purchasing is mixed.

(Kanchan, 2017) Conducted an analytical study of consumer buying behaviour towards fashion apparels in Ludhiana to find perception of consumers towards branded apparel. Consumers are keener in purchasing branded and fashionable clothing. Even if they are constrained by financial factors such as individual income, they are highly interested in purchasing branded goods and are frequently updated on new fashion and brand arrivals. They may have a lower income, but they still want to appear fashionable and up to current.

(Rahul Dhiman, 2018) Consumer behaviour towards purchase of apparel such as purchase frequency, average expenditure, preferred shop type, and favourite brand are all heavily influenced by demographic factors. In the Indian market, customers can buy a variety of domestic and international brands as long as they are regarded to provide value.

(Pradeep Kautish, 2021) Satisfaction is influenced by value priorities in terms of hedonic versus utilitarian aspects, and satisfaction influences intents for online apparels. Customer satisfaction acts as a bridge between hedonic and utilitarian values, as well as buying intentions. Customer satisfaction and buy intentions for fashion apparels sold on internet portals are higher when utilitarian considerations are prioritised above hedonic priorities.

(V, 2021) When a buyer buys clothing online, the image of the store and user generated content are two of the most essential considerations. Other key elements such as price, perceived risk, and consumer social activity in Social Networking Sites have little impact on the customer.

(Iqbal, 2019) Buyers' perceptions of risk play an important role when it comes to purchasing branded clothes online. Product and financial risk are two elements that have a large and unfavourable impact on customers' online purchasing intent. Other risk factors, such as security, social, and time, are minor.

(S.Priyadarshini, 2020) The significance of the millennial's perception is demonstrated by its strong connection to purchase intent. Perceived trust and ease of use have a substantial impact on millennials' online apparel purchase intentions. Online buying intention of the millennials is heavily influenced by their perception of trust. Perceived ease of use and trust are indisputably the primary benefits to internet shoppers.

RESEARCH METHODOLOGY

The research is based on the primary data that is collected with the help of a quantitative technique, through structured questionnaires in google forms. Stratified random sampling method has been employed in this study. The researcher used cross-sectional nature of data and descriptive research design for the study.

OBJECTIVES OF THE STUDY

- To find the preference level of consumers towards online apparel purchase
- To examine the satisfaction of consumers towards online apparel purchase

The Philosophy of Interpretivist is followed in this study, it means "Reality is seen as highly subjective because it is shaped by our perceptions." (Collis & Hussey, 2014). It is said that every consumer will have different preferences and level of satisfaction towards online buying of apparels. Therefore, it's difficult to gather every consumer's views on this regard. So, this research is based on views of minimum consumer's and solution is on the researcher's perception.

This research is based on specific to broader approach since the researcher collected sample data to analyse and generalise the preference and satisfaction of consumers towards online apparel purchase.

Using non-experiment research strategy, the researcher collected data using questionnaire. And analysis of data is done using true experiment research, which involves randomization, treatments of subjects in controlled manners.

This study examines those people who are purchasers of apparels online. After analysing the generally accepted facts regarding the concept of online purchase of apparels a structured questionnaire has been created and circulated. The method of stratified random sampling has been employed. A sample of 151 valid responses was collected from random online buyers of apparels belonging to Bangalore.

HYPOTHESIS

H0 – There is no association between age and recommendation to friend, colleague, relatives and others to purchase apparel through online platform.

H1 – There is association between age and recommendation to friend, colleague, relatives and others to purchase apparel through online platform.

H0 – There is no association between annual income and frequency of purchase from anywhere. H1 – There is association between annual income and frequency of purchase from anywhere.

H0 – There is no association between education and usage of simple user interface for online purchase.

H1 – There is association between education and usage of simple user interface for online purchase.

RESULTS

The main objective of this research is to find out the preferences and satisfaction of consumers towards online purchase of apparels. According to the method of primary research, questionnaire has been circulated to collect the data, the respondents belong to all group ranging from less than 15 to 45 and above. The majority of respondents belong to the age group of 16 to 30. Out of all the respondents 55.6% turned out to be female buyers of apparels. The occupation of the respondents was spread out on different sectors and the majority turned out to be students. Majority of the respondents are well educated out of which 55.6% are undergraduates and 29.1% are postgraduates. The annual income of respondents falls into category with 50.3% of more than Rs.50, 000 annual income, 22.5% of Rs.10, 000 to Rs.50, 000 annual income and 27.2% of less than 10,000 annual income.

Out of 151 respondents 31.8% buyers have been purchasing apparels online for more than 3 years. Almost all of the respondents are likely to use smartphones to buy apparels online because of ease of use, access to purchase anywhere anytime and simple user interface. Price, door step delivery and ease of shopping plays an important role in purchasing apparels online. 63.6% of respondents consider price, 55.6% consider door step delivery, 53.6% consider ease of shopping, 40.4% consider quality and 36.4% consider the different range of products available while purchasing apparels online. The majority of 62.3% of buyers says that they had to replace the products bought at least once for which the company has been mostly cooperative. 54.3% of buyers say that the products they buy online are useful and good value for money while 45% say those products are reliable. The rating of the respondents for the quality of products they buy online ranges mostly from 7 to 10 on a scale of 10. 55.6% out of 151 respondents prefer both online and conventional mode of shopping.

A majority of 65.6%, 53.6% and 51% of online apparel buyers prefer the website/app Amazon, Flipkart and Myntra. 59.6% of buyers say they will recommend purchase of apparel through online mode to their friends, colleagues, relatives and others. 64.3% and 59% out of 151

respondents are satisfied with the products they buy online and satisfied with the overall online purchase of apparels.

The statistical tools such as chi-square test, one-way ANOVA and regression used in this study reveals that the demographic factors like age, gender, occupation and annual income are independent of the online purchase of apparels. Irrespective of all these factors buyers prefer to buy apparels online.

Chi-square test revealed that there is sufficient evidence to accept the null hypotheses and there is no association between age and recommendation to friend, colleague, relatives and others to purchase apparel through online platform since the P value is 0.532, which is more than 0.050. One-way ANOVA test revealed that there is sufficient evidence to accept the null hypotheses and there is no association between annual income and frequency of purchase from anywhere since the P value is 0.746, which is more than 0.050. Regression revealed that there is sufficient evidence to accept the null hypotheses and there is no association between education and usage of simple user interface for online purchase since the P value is 0.630, which is more than 0.050.

DISCUSSION

Demographic factors like age, gender, occupation, education and monthly income are the independent variables. Satisfaction and preference towards online purchase of apparels stands unaffected by these demographic factors. Irrespective of these factors buyers tend to prefer/purchase/recommend apparels online.

Consumers prefer online mode of buying mostly because of easy user interface, access anywhere anytime, door step delivery, different price range of products, offers and discounts. Hence it is important for the e-retailers/merchants/shopping websites or apps to keep updating and improving their interfaces and services. Customer service play an important role in the satisfaction of online buyers and hence it is important to maintain a good customer service.

Getting timely data from the customers on their level of satisfaction and suggestions if any through surveys help in providing better online services. Knowledge of customers' preferences and choices will help the business to be successful online as well as in making the consumers happy and satisfied with the products/services they buy online. This study is

conducted on customer's perspective. Further study can be done from the perspective of online retailers/merchants/websites/apps to understand the online businesses more.

CONCLUSION

As previously mentioned in this study, everything has become digital these days. This study reveals that irrespective of the various demographic factors people tend to/prefer/recommend buying apparels online. Almost all category of buyers is using the online mode of purchase. Hence it is important for the e-retailers to be mindful of general online purchasing intentions, preferences and satisfaction of consumers as well as how different perceptions of the shopping process influence their online shopping experience. With the rise of the digital era, internet users are likely to rely increasingly on e-commerce to make purchases. E-retailers must deliver tailored shopping experiences to customers with varying perception levels in order to acquire and retain customers. To boost online transactions, e-retailers must continue to provide enough ease of use.

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APPENDIX QUESTIONNAIRE

Title: - A study on preference and satisfaction towards online apparel purchase:A consumer perspective.

Greetings!

I George Mullar. C am pursuing my post-graduation education and as a part of my curriculumI am conducting a research survey about consumer preference and satisfaction towards online purchase of apparel. I request you to kindly fill the below form honestly. The data which is collected for research purpose and will be kept confidential.

1. NAME

2. AGE

- Less than 15
- 16 – 30
- 31 – 45
- 45 and above

3. GENDER

- Male
- Female

4. OCCUPATION

5. EDUCATION

- 10th grade
- PUC
- Undergraduate
- Postgraduate
- Ph.D.
- None of the above

6. MONTHLY INCOME

- Less than 10000
- 10001 – 50000
- More than 50000

7. For buying apparels (clothes), which of the following buying methods do you prefer?

- Conventional/retail shopping
- Online shopping
- Both

8. Through which of the following Website's do you prefer to buy your clothing from the most? Kindly note that more than one option can be chosen as per your preference.

- Koovs
- Myntra
- Jabong
- Amazon
- Fashion and You
- Homeshop 18

- Snapdeal
- Paytm
- Yepme
- Flipkart
- Others

9. How long have you been buying apparels through apps?

- Only one purchase
- Less than 6 months
- 6 months-1 year
- 1-2 years
- More than 3 years
- No purchase

10. How likely are you to purchase apparels through smartphone apps because of the following options? Choose among most likely, likely, somewhat likely, unlikely & mostunlikely as per your experience.

- Easy to use/Portability
- Can purchase anytime anywhere
- Simple user interface
- I prefer PC version of websites for purchase
- Others

(Most likely Likely Somewhat likelyUnlikely
Most unlikely)

11. Which of the following are the reasons for purchasing apparels through online platforms? Kindly note that choice of more than one option is accepted.

- Price
- Quality

- Ease of shopping
- Doorstep delivery
- Rang of availability of products

12. How likely would you recommend to a friend, colleague, relatives or others to purchase apparel through apps or online platforms?

- Likely
- Extremely likely
- Neutral
- unlikely
- most unlikely

13. Did you ever have to replace the products bought?

- Yes
- No

14. If yes, what was the reaction of the company? If no, kindly skip question.

- Cooperative
- Highly cooperative
- Somewhat cooperative
- uncooperative
- not cooperative at all

15. Which of the following describes best about the products you buy through online platforms? Kindly note that choice of more than one option is accepted.

- Reliable
- High quality
- Useful
- Unique
- Good value for money
- Overprice

- Impractical
- Ineffective
- Other

16. How satisfied are you with the products purchased online?

- very satisfied
- Satisfied
- Neutral
- dissatisfied
- Highly dissatisfied

17. How would you rate the quality of the products? Ranging from 1 lowest to 10 highest.

18. Overall, how satisfied, or dissatisfied are you with the service provided through online platforms for purchase of apparels?

- Highly satisfied
- Satisfied
- Neutral
- Unsatisfied
- Highly unsatisfied

A STUDY OF CONSUMER BUYING BEHAVIOUR TOWARDS MYNTRA ONLINE SHOPPING

Sakshi Kumari And Vaishnavi Singh

ABSTRACT

The term electronic commerce (E-commerce) refers to a plan of action that permits organizations and people to trade labor and products over the Internet. From its introduction, it has shown its extension to various business sectors. The examination was embraced to comprehend the market systems and purchaser reaction to internet business organization's administrations with extraordinary reference to Myntra web-based shopping. The study discovered the different characteristics of Myntra administrations based on which picks an internet business organization for shopping. Myntra.com offers the most reasonable costs, astonishing items, and an utterly simple shopping experience for our clients. The study tried the buyer's purchasing conduct towards Myntra and the accessibility of the items at the web-based interface. Presently a day's kin goes for brands and hence, this is the explanation that the organizations are searching for brand building. According to the customer perspective, there are a few advantages of utilizing a few special methodologies. The review is directed to discover the consumer loyalty level in administrations of Myntra on the lookout and to realize which element of Myntra draws in the clients. Although there are studies concerning internet business and view of the clients about web-based material shopping, there is a hole when it comes only to the purchasing conduct of clients from Myntra after the Covid 19. This exploration paper is an endeavor to discover the purchasing conduct of clients on shopping from Myntra with exceptional reference to post Covid 19 situations.

Keywords: Web-based business, Coronavirus, Clients, Consumer loyalty, Myntra online buy, online exchanges, unwavering quality, merchandise exchange, conveyance, computerization.

INTRODUCTION

Online business is otherwise called electronic trade, which electronically trades items and administrations using the web as a medium. Myntra is a web-based business organization in India with a specialization in design. With its settling in Bangalore, Myntra was established in 2007 to sell gift things and in 2014, it was procured by Flipkart. Myntra generally stayed a one-stop answer for all design-related articles, with both B2B and B2C formats. The excursion of Myntra began in 2007, with the fundamental subsidizing of Accel Partners. In 2008, Myntra raised 5,000,000 dollars and began its business on the full scale. IDG Ventures, NEA Indo - US adventures generally upheld them to bring 14 million dollars up in the second round financing around the same time. At last, in 2014, Myntra made an amazing section into the market after an assortment of 310 crores.

Myntra was a one-stop answer for customized gift things with items like T-Shirts, Mouse Pads, Mugs, and other general items till 2010. In 2011, Myntra chose to redirect from customized items to a way of life portion. This is the year when they sent off brands like Being Human and FastTrack Watches on their foundation. In 2012, it recorded to offer style components from 350 brands, from India and was quick to get International brands for an enormous scope. 2014 stayed the time of change for them, as Flipkart assumed control over their organization. It recorded a complete inclusion of 9000 pin codes in India, with 1000 brands as their functioning accomplice. In 2015, it recorded to remember 150000 items for their internet-based portfolio. Change is unavoidable and Myntra's consistent achievement stayed on the lookout, for their acknowledgment of this change. In the year 2015, they continued to the application mode for versatile clients. With an underlying examination and study, they discovered 90% of clients are utilizing the versatile platform. 2015 is likewise the year when Myntra gained a Bangalore-based Mobile App firm Native5. This securing extended their internet-based presence to a more prominent level, in the Indian market. In 2016 Myntra gained its adversary design stage, Jabong.com, and laid out its incomparability in the web-based style universe of India. 2017 is one more year when Myntra demonstrated its essence in the market by collaborating with the Ministry of Textiles. Myntra Jabong India's working range is Over INR 500 cr for the monetary year, finishing 31 March 2020.

Its EBITDA has expanded by 38.72 % over the earlier year. Simultaneously, its book total assets have diminished by - 122.51 %. Myntra came up with the choice and applied something very similar to get a tremendous achievement.

RESEARCH GAP

There are numerous examinations and explorations about shopper purchasing conduct and fulfillment while utilizing the Myntra site, and how mechanical advancements and new showcasing procedures alongside weighty and designated promoting have impacted the purchasing behavior of a client. The advancements in this industry have been truly developing thus, the fulfillment levels and dependability will undoubtedly change with time. The review is centered around online design and way of life sites, i.e., Myntra. There are a few subjects and circumstances where the business needs, or perhaps enough exploration material isn't accessible to legitimize the pertinence of these cases or highlights.

1. Absence of Security while doing internet shopping.
2. Changing popular of customers to more regular and agile items rather than business items because of the huge accessibility of audits on the sites.
3. Impact of online reality on internet business if there should be an occurrence of apparel items. Quality control on the Myntra site as there are a huge number of dealers on these stages.

PROBLEM STATEMENT

From the most recent five years, there has been an unexpected ascent in web-based shopping and new virtual methods utilized by different internet shopping applications and they make themselves look more creative in the new year's. We will quite often see whether different offers given by Myntra have impacted the fulfillment levels of buyers and how. With the expansion of numerous installment modes, the better-specialized framework of installments and improved conveyance administration, and significantly more, we will more often than not track down the increment in the consumer loyalty and would likewise convey their inquiry to know which part of myntra has raised from the past.

SCOPE OF STUDY

The review gives an understanding with regards to the effect of Covid 19 on fabric shopping from Myntra. The review centers around the elements that are fundamental for online consumer loyalty. The concentrate additionally assists with discovering the different elements affecting the buy choice of fabrics from Myntra. The concentration additionally helps the business firms to comprehend the assumptions for the market and the fulfillment level of clients towards online material shopping.

RESEARCH OBJECTIVE

- 1.) To identify the factor that influences the consumer buying behavior towards myntraonline shopping platform.
- 2.) To analyze the customer's view towards promotional offers.
- 3.) To examine the relationship between overall consumer satisfaction and factors influencing the Myntra online platform.

REVIEW OF LITERATURE

T. Shenbhagavadivu, 2015 has published the article " A Study on Customer Satisfaction towards online shopping " which focused on understanding the consumer's attitudes toward online shopping, making improvements in the factors that influence consumers to shop online, and working on factors that affect consumers to shop online will help marketers to gain the competitive edge over others.

Dr. J Sulaiman's (2016) study assessed the level of satisfaction of the online customer relating to their various demographic variables, a website chosen for online purchase, product features as well as website features. The analysis part of the study revealed the demographic variables are significantly expected in the case of the annual income where it is insignificant. With regards to the websites chosen and the level of satisfaction of the online customer, their relationship is not significant.

Dr.P. Senthilkumar (2017) pointed out the consumer had sufficient time to visit shopping center's searching for various products. The entire process can range from a few hours to a week depending on the quality, quantity, and source of purchase. Today there is a radical change in the entire scenario. Everything in today's world is internet-oriented like electronic data interchange E-Mail, E-Business, and E-Commerce. E-Commerce is an exchange of information using networking-based technologies.

RESEARCH METHODOLOGY

The exploration procedure is created to give an adequate system to study. The decision to be made concerning the investigation technique is an exceptionally huge choice in the examination procedure process since it decides how significant data can be accumulated for a review; notwithstanding, numerous other interrelated choices are additionally remembered for the exploration strategy process. The accompanying choices were made while directing this review:

SAMPLE DESIGN:

All over India	Customer of myntra
Measuring tool	Questionnaire
Sample size	162
Sampling Method	Convenience Sampling
Data Analysis Method	Table, graphs, and descriptive statistics
Hypothesis Testing Tools	One way Anova and Regression Analysis
Findings	Goggle Form Responses
Software	SPSS software

The data collected in this particular study includes the following two types of data:Primary Data:

Questionnaire.

Secondary Data: Similar studies, articles, journals, research papers, etc.

LIMITATIONS OF THE STUDY

- The present study is limited only to selecting the consumer attitude towards Myntra onlineshopping in digital marketing.
- The sample size is very small and is only limited to 162 respondents.
- There was a constraint in keeping the questionnaire concise.
- There was a time constraint while performing the research.

HYPOTHESIS TESTING AND ANALYSIS

Hypothesis and analysis testing tools: One-way ANOVA and Regression Analysis

ONE WAY ANOVA ANALYSIS

By and large, fulfillment determines by internet shopping stages and their administrations. The study has focused on a few internet-based shopping websites for a comparative study are Amazon, Flipkart, Snap deal Myntra, and Meesho.

Amazon: It is induced there is no huge distinction between orientation, occupation, every year pay, family size, and level of generally speaking fulfillment inferred by Amazon. It is additionally gathered there is critical contrast between the instructive foundation, age, and level of general fulfillment inferred by Amazon.

Flipkart: It is construed there is no critical contrast between orientation, age, occupation, every year pay, family size, and level of generally speaking fulfillment inferred by Flipkart. It is likewise deduced there is a huge distinction between instructive foundation and level of generally speaking fulfillment inferred by Flipkart.

Snap deal: It is construed there is no critical contrast between orientation, schooling, age, occupation, yearly pay, and level of generally speaking fulfillment inferred by the snap deal. It is gathered there is critical contrast between family size and level of general fulfillment inferred by the Snap deal.

Myntra: It is induced there is a huge contrast between the instructive foundation, age, and level of general fulfillment inferred by Myntra. It is induced there is no critical contrast between orientation, occupation, every year pay, family size, and level of by and large fulfillment determined by Myntra.

Meesho: It is gathered there is a huge distinction between orientation, occupation, every year pay, and level of generally speaking fulfillment determined by Myntra. It is construed there is no huge contrast between the instructive foundation, maturity, family size, and level of general fulfillment inferred by Myntra.

DISCUSSION

The exploration depended on the reactions of 162 respondents who have done shopping on Myntra, online design retail locations. Albeit in this exploration concentrate on I have just focused on shopper fulfillment towards myntra internet shopping and by doing the examination it is shown by and large fulfillment toward Myntra web-based shopping is palatable as there is no critical contrast between orientation, occupation, every year pay, family size and level of in general fulfillment inferred by myntra.

REGRESSION ANALYSIS OF MYNTRA

The review uncovers that the general degree of fulfillment acquired by the clients of the Myntra web-based shopping stage is palatable. it is surmised that there is no relationship between orientation and a significant measure of shopping is done on the Myntra shopping stage.

FINDINGS

- From the study, it is found that the Majority 58.3% of the respondents are Undergraduate. The review discovers that in the Greater part 65.7% of the respondents are Family units. It is found that Greater part 74.1% of the respondents are by and by not procuring and 16.7% up to 500000. From the analysis, it is clear that 71% of the respondents belong to students.
- It is found that in the Larger part 42.9% of respondents said that there is a wide scope of items and they are firmly concurring.
- The investigation discovers that in the Larger part 44% of respondents are emphatically happy with fast conveyance administrations.
- From the review, it is found that a Larger part 48% of the buyers are emphatically concurred and said that they are doing shopping on myntra on account of their reasonable costs and 59% are saying there is exchange security while doing shopping at this stage.
- It is found that a Larger part of 50.7% of the buyers are giving significance to the Markdown and limited-time offers are the significant component that is affected in web- based shopping.
- From the investigation Larger part 49.2% of shoppers have firmly concurred that they give itemized data about the item.
- The after-effects of the review show that Greater part 46.4% of the buyers are concurring that

myntra stage discount cash inside the given timeframe.

- It is found that a Larger part of 49.3% of the customers is in an unbiased situation in relative learn about Myntra Application.
- It is found that a Larger part of 70% of the customers are saying that they have accomplished additional shopping from Myntra before lockdown in an unbiased position and 53% of buyers are saying that they have done less buying before lockdown in an impartial position.
- The results of the study show that the Majority 40% of the consumers are likely done more shopping from myntra from the women section and 45% of consumers from the men section.
- From the analysis, it is clear that the Majority 60% of the consumers are in a neutral position about buying things online frequently.

SUGGESTIONS

From the review it is observed that a significant piece of respondents is preferred to do online buying at Myntra, the shopper conduct is adequate towards Myntra internet shopping. Incorporate client audits and tremendous accessibility of items, In the Myntra application many offers and limits are not justifiable and their systems to profit from the offers are troublesome so the methodology can be decreased. The actual appearance of the item which is displayed on the site ought to be conveyed to the customers due to the old shopping propensities Indian individuals mostly rely upon the nature of the item it should be commendable because they have spent their cash. From client audits, they can change their items and they need to approach client surveys exceptionally in a serious way this is the best way to run their shopping application and accomplish their objectives.

Till realize there could be no appropriate mindfulness among individuals so promoting exercises can be a significantly better way since there are numerous E-internet business applications now which are selling the same item at less cost and different rebates.

CONCLUSION

With the progress in innovation, an ever-increasing number of individuals are moving towards online business stages for shopping. In any case, holding old and drawing in new clients isn't generally so natural as it appears to be on the internet-based stage. Keeping the client all around

satisfied is an extremely lumbering errand, particularly when the opposition is tremendous, and the clients' assumptions are high. The conduct of clients while doing web-based shopping isn't just subject to their special person like age, orientation, occupation, or instructive foundation. The web-based retailers additionally need to comprehend specific different elements which fulfill or disappoints their client. These fulfillment factors incorporate simple entry of retail application, wide assortment of item quality, stock accessibility, moderateness, offers and limits, ideal conveyance, and so forth Offers and their method to benefiting it should be improved to expand the clients of myntra application. The majority of the respondents are understudy and these ages are pushing ahead to the Web-based business area for full filling their necessities in this way, it's an incredible chance for the organization to grow their business.

From the discoveries, it can likewise be reasoned that a larger part of the clients lean toward shopping from Myntra and are content with the experience yet they need to handle with their rivals since tastes and inclinations of customers are changing step by step.

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APPENDIX

QUESTIONNAIRE

1.) Name(optional): _____

2.) Gender

Male

Female

3.) Age

Below 20

Between 21- 30

Between 31- 50

Above 51

4.) Educational background

Up to 10th

Plus 2

Undergraduate

Postgraduate

Others

5.) Occupation

Profession

Business

Government employee

Private co employee

Student

Others

6.) Annual Income

Upto Rs.5,00,000

Rs.5,00,001 – 10,00,000

Rs.10,00,001 – 20,00,000

Rs.20,00,001 and above

7.) Family size

Only 1 member

2 members

3 members

4 members

5 and above

8.) I like to do online shopping on myntra because of the following:

S L N O	FACTORS	AGREE		DISAGREE	
		STRONGLY	AGREE	NEUTRAL	STRONGLY
a)	Wide Range of products				
b)	Quick delivery				
c)	Easy return				
d)	Proper package				
e)	Affordable price				
f)	Transaction security				
g)	Efficiency in ordering				
h)	Refund money within the given period				
i)	Promotional offers and discounts				
j)	Customer review				
k)	Comparative study				
l)	Detailed information about the product				

9.) I prefer to do shopping through myntra online platform in the following way?

Factor	Most unlikely	Unlikely	Neutral	Likely	Most likely
a) Repeated purchases					
b) Purchase more before the lockdown					
c) Purchase less before lockdown					
d) Purchase the same quantity before lockdown					
e) Never purchase goods online before the lockdown					
f) Purchase more during lockdown					
g) Purchase less during lockdown					

h) Purchase the same quantity during lockdown					
i) Notification of offer and discount by SMS					
j) Notification of offer and discount by E-mail					
k) Notification of offers and discounts by FaceBook					
l) Notification of offer and discount by Myntra app					
m) Notification of offers and discounts by Instagram					
n) Buying of women section products					
o) Buying of Men's section products					
p) Buying of kid's section products					
q) Buying of Home and living's section products					
r) Buying of Gadgets section products					
s) Buying Beauty and personal care section products					
t) Buying of Jewellery section products					
u) Frequency of buying things online					

10.) Rate yourself the level of overall satisfaction you derive on online shopping platforms and services

S L . N O	FAC TO RS	MOST			MOST	
		UNSATISF ACTORY	UNSATISF ACTORY	NE UT RA L	SATISFA CTORY	SATISF ACTOR Y
a)	Ama zon					
b)	Flip kart					
c)	Snap Deal					
d)	Myn tra					
e)	Mee sho					
f)	Othe rs					

A STUDY ON THE IMPACT OF SOCIAL MEDIA ON THE MENTAL HEALTH OF INDIVIDUALS DURING THE LOCKDOWN IN

Kerala Shoufal K S Thomas Thomas

ABSTRACT

In the first few months of 2020, an overflow of information, news and reports about the COVID-19 and lockdown were rapidly published and shared on social media sites. During this time the total lockdown had already broken the usual routine of people. Everyone was asked to stay at home as per COVID 19 protocol. This reduced the real-life social connection and interactions, which in turn put number of individuals to depression, anxiety and loneliness. The news, both truth and lies, spread like wildfire played a part in deteriorating people's mental health. The aim of this study is to identify the impact of social media on mental health of individuals during lockdown and it is found that it has had a negative impact on the users. To carry out this study, an online questionnaire was prepared. The survey was conducted among 150 randomly chosen residents of Ernakulam district in the state of Kerala. Corresponding data were then analyzed using the SPSS software. As per report, the total mass of people using social media had significantly increased during lockdown days. The loneliness during the lockdown put all those who had access to internet to spend more time on social media. Eventually making them addict to the social media platform(s), the youth being the most severely affected.

Keywords: Mental health, Covid-19

INTRODUCTION

Coronavirus disease (COVID-19) is a viral infection caused by the SARS-CoV-2 virus which led to the outbreak of a pandemic in the year 2019. It was first reported in December 2019 in Wuhan, China. The entire world went onto lockdown and people were isolated. Social media and other electronic media were the main source of information for the general public and thus the usage increased drastically. It has had a toll on mental health of many users. With the advent of Covid-19, the mental health of the people has been affected seriously and the social media usage has boosted up. People relied on social media for information prior to the outbreak of coronavirus disease since it was the cheapest source of information. Following the spread of this virus, many people began to rely on social media for information. Social media has

evolved into a valuable source of information about COVID-19 and other diseases. It also has medical information on it. Social media has become a tool for some to alleviate feelings of isolation. Many people's lives had been altered as a result of the pandemic.

Working from home was promoted, online classes were held, and gathering places such as parks, coffee shops, malls, movie theatres etc. were closed down. This resulted in fewer social connections between individuals.

So, people began to use social media networks to maintain their relationships. Everyone was encouraged to stay at home during the lockdown. Some People were able to spend more time with their family as a result of this, while some others used this time to spend on social media. People of Kerala, who have a high literacy rate, were open to new social media platforms. As a result, we can notice an increase in the overall number of social media users in in the COVID-19 era. Also, social media is an open platform where everyone can express their point of view. Many people started sharing Covid-19 updates on social media. As the number of users grew, some began to propagate false information about COVID-19. This piqued the interest of a significant number of people which made people curious and miserable. Thus, the coronavirus outbreak and lockdown had far-reaching consequences for everyone. Everyone was asked to stay at home due to the COVID 19 protocol. People were left feeling lonely as a result of this. Suicides surged during the lockdown, and a higher proportion of people, particularly young ones, were determined to be despondent. It is necessary to investigate the reasons for this. Most people believe that social media addiction is one of the primary causes of the rise in depressed adults. The title of research is “A

STUDY ON THE IMPACT OF SOCIAL MEDIA ON MENTAL HEALTH OF INDIVIDUALS DURING THE LOCKDOWN IN KERALA”

measuring the impact of social media platforms in the mental wellbeing of people in Kerala. It also investigates and determines the mental health issues faced by people during the pandemic related to social media usage, influence of social media on mental health of individuals and whether social media is having a negative impact on mental health of an individual during the Covid 19 era. This is a study which is focused on the impact of the social media on mental health of individuals in Kerala, with special reference to Ernakulam district during the lockdown. The research objectives are: to identify the impact of social media on the mental health of individuals during the lockdown, to examine the relationship between selected demographic variables and factors that influence the mental health of individuals during

lockdown, to examine the relationship between social media usage and the mental health of an individual during the lockdown days. The study has a few limitations.

They are: the sample size is limited to 150 respondents of Ernakulam district in Kerala only, the questionnaire was designed based on the research objectives and the research is done on the basis of the data provided by the respondents, the study was conducted within a limited timeframe and the possibility of errors, guesswork, estimations, bias, and respondent's reluctance to answer the questionnaire, may affect the validity of the findings.

REVIEW OF LITERATURE

Ahmed AR and Murad HR (2020) on the study conducted to determine how social media affects self-reported mental health and the spread of panic about Covid-19 in the Kurdistan Region of Iraq found out that social media had a significant impact on spreading fear and panic related to Covid-19 outbreak and that majority of people use social media to gain information as well as played a key role in spreading anxiety about the Covid-19 outbreak in Iraqi Kurdistan.

Social media insights into US mental health during the Covid-19 pandemic: Longitudinal Analysis of Twitter data found out that social media volume increased significantly, peaking during stay-at-home mandates and that social media acted as

a coping mechanism to combat feelings of isolation related to long-term social distancing to some as well as further exacerbated negative feelings in the long-term for many individuals. (**2020**) have conducted a study aimed to investigate the association between social media use and mental health conditions in the general population during the peak of Covid outbreak in China found that social media did not cause mental health issues, but it mediated the levels of traumatic emotions among nonpatients and that participants received health information support via social media but excessive social media use led to elevated levels of stress

RESEARCH METHODOLOGY

The methodology for the collection and analysis of data are: Primary data has been used for conducting the study. Data collection was done with the help of a questionnaire designed keeping in mind the objectives of the study. The data was collected randomly from 150 respondents of Ernakulam district in Kerala. Random sampling technique was used for data

collection. The analysis of data was done with the use of SPSS Analysis and Two sample T-test and Chi- square test is used for the testing of hypothesis.

The hypotheses used are as follows:

H0: Use of social media account is independent of gender

H1: Use of social media account is not independent of gender

H0: Use of social media account is independent of age group

H1: Use of social media account is not independent of age group

H0: there is no significant difference in the difficulties faced by both male and female by using social media for a long time

H1: there is a significant difference in the difficulties faced by both male and female by using social media for a long time

H0: there is no significant difference in which both male and female got tensed by watching the news about lockdown and COVID 19

H1: there is a significant difference in which both male and female got tensed by watching the news about lockdown and COVID 19

H0: there is no significant difference in getting relief from loneliness by both male and female during lockdown.

H1: there is a significant difference in getting relief from loneliness by both male and female during lockdown.

H0: there is no significant difference for both male and female who thought of taking a break from social media

H1: there is a significant difference for both male and female who thought of taking a break from social media

H0: there is no significant difference for both male and female in habit of using social media late night.

H1: there is a significant difference for both male and female in habit of using social media late night.

RESULTS

The majority of the respondents were females (56%). 45% of the respondents belonged to the age group 16-24. Most number of respondents were undergraduates (47%) and 42% of the total respondents were students. Most of the respondents had a monthly income between 21000 and 35000. Almost all the respondents have a social media account i.e., 96.6%. of them. Of the social media platforms, the most used and time spent is on Instagram (38%), followed by YouTube (32%). 64% of the respondents used social media for social interaction and current affairs and 72% of the respondents spent time on social media for 4-8 hours

(72%). Many people are aware about the impact on social media on mental health (53%). The mental health issue mainly faced by the individuals during lockdown was Loneliness (56%) followed by Anxiety (23%). The extent social media helped the respondents to get information regarding the Covid-19 updates was rated "3" by 82% of the respondents which shows that it has indeed been useful. 79% of the respondents agreed that regular updates on social media regarding the Covid-19 pandemic made them distressed. By analysis of Results using Excel and SPSS Analysis, it was found that,

Chi-square test:

In case of gender, since the P- value 0.272 which is greater than 0.050, there is sufficient evidence to accept the null hypothesis. Thus, it is inferred that use of social media account is independent of gender. Use of social media account is the same irrespective of gender. In case of age, since the P- value 0.101 which is greater than 0.050, there is sufficient evidence to accept the null hypothesis. It is inferred that use of social media account is independent of age group. Use of social media account is the same irrespective of age group.

Two sample independent test:

In case of difficulties faced, since the P-value is .200 which is greater than 0.050, there is sufficient evidence to accept null hypothesis. It is inferred that there is no significant difference in difficulties faced by both male and female by using social media for a long time. It is interpreted that the difficulties faced by both male and female for using social media are the same. The P-value is .001 which is lesser than 0.050. It is inferred that there is a significant difference in both male and female getting tensed by watching the news about lockdown and COVID 19. Thus, there is sufficient evidence to reject null hypothesis and accept the alternative hypothesis. It is interpreted that the difficulties faced by both male and female by watching news about lockdown and COVID 19 are different. There is no significant difference in getting relief from loneliness by both male and female during lockdown, Since the P-value is .115 which is greater than 0.050. Hence, there is sufficient evidence to accept null hypothesis. It is interpreted that both have the same experience through social media use. It is inferred that there is no significant difference for both male and female who thought of taking a break from social media, since the P-value is .076 which is greater than 0.050. There is sufficient evidence to accept null hypothesis. It is interpreted that both male and female thought to take a break from social media in the same manner. The

P-value is .520 which is greater than 0.050 there is sufficient evidence to accept null hypothesis that there is no significant difference for both male and female in the habit of using social media late night. It is interpreted that both male and female is uses social media late night.

DISCUSSION

The usage of social media among people is independent of their gender and age. The difficulties faced by both the genders by the use of social media is same. However, the difficulties faced by both male and female by watching news about lockdown and COVID 19 are different. Also, both the genders are getting the same relief from loneliness during lockdown and it is interpreted that both male and female who thought of taking a break from social media is the same. The people spent a lot of time using social media and was heavily dependent on it during the lockdown. Almost all the people had social media accounts. It was useful for getting the latest information regarding Covid-19 which also left the majority distressed. Many people suffered from mental health issues like Loneliness and Anxiety during the lockdown. It is advised to reduce the social media usage.

The suggestions are: People should limit their use of social media through methods like “Focus mode” and set time limits for social media usage, a mental health helpline should be made available to the people by the government and more awareness regarding mental health issues and solutions should be provided to the general public through seminars, publications, newspaper etc. even though most people are aware as this needs to reach more people.

CONCLUSION

The outbreak of COVID-19 has increased the volume of social media users. The majority of today's youth are glued to social media. People have been placed in isolation as a result of the coronavirus outbreak, either in hospitals or at home. The news of the COVID-19 virus and the lockdown has begun to circulate on several websites and social media platforms. True and fraudulent information began to spread like wildfire. As a result, social media has a catastrophic impact on people of all genders, particularly during the lockdown. The panic caused by the COVID virus has spread quicker than the infection itself. It elevated people's stress levels, making many people distressed and generating a slew of mental health disorders. This is what is inferred from this study. The future scope of this study is to how social media had a negative impact of people of different classes of people, all age groups, income groups, occupation etc. Also, mental health is as important as physical health. So, it is necessary to keep a check on it as it may affect our daily life and wellbeing. Proper help from medical professionals or necessary steps should be taken for the same and also for reducing the time spent on and also usage of social media because even though things are getting back to normal now, it has a long-term impact and side-effects on the people

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APPENDIX

QUESTIONNAIRE

1. Name (Optional): _____
2. Gender:
 - a. Male
 - b. Female
 - c. Prefer not to say
3. Age:
 - a. 16-24
 - b. 24-34
 - c. 35-44
 - d. Above 45
4. Education Background:
 - a. Up to Class 10
 - b. Up to Class 12
 - c. UG
 - d. PG/Diploma
 - e. Others
5. Occupation:
 - a. Business
 - b. Profession
 - c. Government Sector
 - d. Private Sector
 - e. Student
 - f. Other
6. Monthly Income
 - a. Less than 20000

- b. 21000- 35000
 - c. 36000-50000
 - d. 51000-65000
 - e. More than 65000
7. Do you have a social media account?
- a. Yes
 - b. No
8. Which social media platform do you use the most?
- a. Instagram
 - b. Facebook
 - c. WhatsApp
 - d. YouTube
 - e. Twitter
 - f. Others
9. For what purpose do you use social media platforms mostly?
- a. For productive purposes.
 - b. For social interaction and current affairs.
 - c. For fun and entertainment
10. How much time do you spend on social media?
- a. Less than 4 hours
 - b. 4-8 hours
 - c. 8-12 hours
 - d. More than 12 hours
11. Which of the following mental health issues have you faced during the Covid-19 pandemic?
- a. Anxiety
 - b. Depression
 - c. Nomophobia
 - d. Loneliness
 - e. Others
12. Rate yourself the level of awareness about the impact of social media on mentalhealth.

- a. Highly Aware
- b. Aware
- c. Neutral
- d. Unaware
- e. Highly Unaware

13. To what extent social media help you get information regarding the Covid-19 updates?
(1 being the least and 5 being the highest)

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14. I face the following while using social media. Kindly state your feelings against the statement:

Sl · No	Statement	Most Unlik ely	Unli kely	Neut ral	Likely	Most Likel y
a.	Difficulties after longtime.					
b.	Tensed while watching the news about Covid-19 and lockdown.					
c.	Relief from loneliness during lockdown.					
d.	Thought of taking a break from social media.					
e.	Habit of using social media late night.					

15. The regular updates about Covid-19 on social media platforms make me feel distressed.

- a. Strongly Disagree
- b. Disagree

- c. Neutral
- d. Agree
- e. Strongly Agree

A STUDY ON CONSUMER PERCEPTION TOWARDS E-BANKING SERVICES WITH SPECIAL REFERENCE TO BANGALORE

Yeshaswini R

ABSTRACT:

In recent years, the banking sector has undergone a rapid transformation around the world. The deepening of information technology has enabled better tracking and compliance, multiple delivery channels for online customers, and faster problem resolution. Today, customers expect the highest quality services from banks, the achievement of which can lead to a further improvement in the level of customer satisfaction. This research study focuses on examining the key factors that affect the satisfaction of online customers with the overall quality of their banks e-banking services and awareness about various E-banking services including Green e-banking products or services. This study will also help assess the strength of these factors in the context of E-banking services and thus help bank management not only to improve satisfaction but also to strengthen the bond between banks and their customers, thereby helping them to maintain or expand their overall customer base.

In the banking sector, e-banking services are a new way of doing business in the digital economy and have intensified competition in the banking sector. However, this does not mean that new technology always has advantages, it also has many security problems and causes difficulties in accessing certain groups of customers to use e-banking services, and this is the time to face the challenges. The main aim of this study was to analyze the knowledge and use of internet banking among consumers in various banks in Bangalore. A total of 153 responses were collected using questionnaire method for data collection. The various tools used in the study were Chi-Square, One-way ANOVA, and regression. Thus, this research can help banks to better understand and serve its customers with respect to E-banking services.

INTRODUCTION:

Over the last 14 years, since the nationalization of the banks in 1969, there have been many changes in the banking sector in India. In addition to their traditional function of mobilizing and lending funds, banks are beginning to innovate and release many new types of schemes and services to meet the growing demand of their customers. The latest way of providing services to customers via electronic media. Internet banking is the latest innovation in an ever-growing industry

Electronic banking also called E-banking, is a service that enables Customers to access their bank information, conduct financial transactions, make deposits, withdrawals and pay bills through the net without having to physically visit their bank. It provides the convenience of accessing banking facilities from the comfort of their home or office. An efficient back ground operation is conducted only if it's integrated by an electronic system. Customers get satisfied with the industry when it provides them maximum convenience and luxury while transacting with the web enabled electronic system facilitate the operation to fetch these results. E-banking may be a highly profitable channel for financial institutions. there's no need for standing in long queues any longer for creating a deposit or getting a withdrawal. Banking has been a 24/7 service with the bank always available to their customers. Electronic banking also makes it easier for purchasers to check banks services and products, can increase competition among banks and allows banks to penetrate new markets and thus expand their geographical reach.

While India has taken great steps towards globalization, internet banking is a sector that needsto be studied with great interest. As consumers become more educated, they gain an understanding of modern banking, i.e., Internet or electronic banking is an area of interest for

all leading and future banks in India. This research will help the banking administration to identify and understand the perspective of e-banking consumers.

OBJECTIVES OF THE STUDY:

- To identify the factors that affects the consumer perception towards e-banking services.
- To explore the relationship between selective demographic variables and the factors that affects the consumer perception towards e-banking services
- To examine the relationship between the factors that affects the consumer perception towards e-banking services and overall satisfaction of the consumer towards e-banking services.

LIMITATIONS OF THE STUDY:

- The study is based on only 153 responses
- Since the study is restricted to Bangalore, the finding cannot be generalized
- Limited time period
- Electronic services can go down due to technical problems

REVIEW OF LITERATURE:

Kadir et al. (2011) examined E-SERVQUAL models, which are responsiveness, adaptability and flexibility, and concluded that in order for banks to satisfy the customer, they must improve their customer service and processing system.

Kumbhar (2011) examined 13 variables that are important for predicting the level of satisfaction with e-banking services Market Vision, Ease of Use, Troubleshooting, Security Implementation and Acceptance. **Ahmad et al. (2011)** concluded that there is a significant influence between factors such as online banking. Security, discretion and customer satisfaction.

Ahmad et al. (2011) concluded that it has a significant effect among factors such as online banking. Safety, confidentiality and customer satisfaction.

Musiime et al. (2011) conclude that there is a significant link between e-banking service, customer acceptance and customer satisfaction. The results show that most users use an online banking service.

Motlaq and others. (2011) showed that explicit status, explicit structural explanations and explicit willingness to change to make a meaningful relationship to electronic faith.

Tsung and others. (2008) examined environmental, administrative and global factors that affect customer satisfaction with online banking.

Sadegi et al. (2010) presented seven factors that can be used for convenience, accuracy, availability, usability, security and website design, and the image of banking as determinants of e-banking services from a customer perspective. **Studies Zailani, S. et al. (2008)** examined five factors, such as privacy, security, trust, convenience, and experience, that affect customers' perceptions of the quality of online ticketing services.

Studies Zailani, S. et al. (2008) examined five factors such as privacy, security, trust, convenience and Experiences affect the perception of customers online quality ticket sales

V. King, Jo A. (2012), "Global e-Banking Scenario and Challenges in the Banking System," This article is an attempt to explore the different levels of Internet banking services provided by banks through secondary data. It also compares the traditional banking system with online banking. It outlines the various benefits of Internet banking and the successful security measures taken by various banks for secure banking transactions. It also analyzes how e-banking can benefit the banking sector in this global financial environment.

Bernadette D. Silva et al., (2010), to open an account at an internet bank. Internet banking is attracting more and more customers and this can improve the brand image of banks for the use of sophisticated technologies.

RESEARCH METHODOLOGY:

This research was conducted on descriptive method and its quantitative in nature. Both primary and secondary data was used for the study in which primary data was collected by a structured questionnaire and secondary data was chosen from various other papers relating to this particular study.

The questionnaire was prepared and was administered and finalized through a pilot study. The questionnaire was used for the purpose of collecting primary data. The questionnaire was sent through google forms by which 153 responses were collected. The confidentiality of the responses was assured. After collection of the questionnaire, scores were assigned and systematically pooled for further analysis.

Population of study was specific to Bangalore city. The questionnaire was divided into two parts. Part 1 is the demographic study and it consist questions pertaining to the respondents demographic profiles, such as age, gender, educational qualification, occupation was asked. Part 2 had questions related to major factors e-banking services and consumers satisfaction, italso includes scale questions ranging from 1 = strongly disagree to 5 = strongly agree to knowthe overall satisfaction of consumers towards E-banking services of their respective banks.

ANALYSIS OF DATA:

The descriptive statistics indicates that 43.8% were male respondents whereas 54.2% were females respondents, and 2% among the respondents preferred not to disclose their gender. The responses were collected from different age groups were 52.3% from the age bracket of 20-30, 20.3% from the age bracket of 40-50, 10.5% each from both age groups of 30-40 and 10-20 and 6.5% from 50 and above age group. Occupation were of mixed responses from which majority were students with 35.9% of responses. The majority of responses were graduates with 64.1% of responses.

The analysis was done with SPSS software and the results obtained from those will be depicted later in this research paper. The data analysis strategy includes the calculation of frequencies of variables used to describe the demographic profile of respondents to study and its impact one-banking services availed by them. This software helped to come out with accurate interpretation and the reliability and validity of the data could be confirmed.

The above figure indicated how frequently the respondents use the E-banking services offeredby their banks. This also depicts that, over 45.1% of the respondents use e-banking services on weekly basis.

The above figure shows that over 153 responses, 61.4% are aware of green e-banking products and services whereas 38.6% are not aware about the e-banking products and services.

The scale question shows that among 153 responses, 106 respondents agree and 15 respondents strongly agree that they are completely satisfied with the e-banking services that they avail and 5 respondents strongly disagree and 4 respondents disagree that they are not completely satisfied with the e-banking services that they avail.

STATISTICAL TOOLS USED:

1. Chi-Square test: Chi-square is employed to know the statistical significance dependence between two categorical variables.
2. One way ANOVA: To know the statistically significant different on various factors by demographic variables one-way Anova is used.
3. Regression Analysis: To know which variables have impact on a topic of interest.

Chi-Square Test Results:

	Frequency of usage of E-banking services	E-Banking services availed	Awareness about Green E-Banking products and services	Green E-Banking products and services that respondent's bank provides
Age	0.000 (Rejected)	0.011 (Rejected)	0.611 (Accepted)	0.182 (Accepted)
Gender	0.333 (Accepted)	0.258 (Accepted)	0.018 (Rejected)	0.003 (Rejected)
Occupation	0.001 (Rejected)	0.000 (Rejected)	0.137 (Accepted)	0.764 (Accepted)
Educational background	0.000 (Rejected)	0.138 (Accepted)	0.734 (Accepted)	0.000 (Rejected)

More than 0.050 = Accepted Less than 0.050 = Rejected

H0: There is no association between Age and how frequently E-banking services are used
H1:

There is association between age and how frequently E-banking services are used

Since P value is 0.000 which is lesser than 0.050, there is sufficient evidence to reject null hypothesis. It is inferred that there is an association between Age and how frequently E-banking services are used

H0: There is no association between Gender and E-banking services available
H1: There is association between Gender and E-banking services available

Since P value is 0.258 which is greater than 0.050, there is sufficient evidence to accept null hypothesis. It is inferred that there is no association between Gender and E-banking services available.

One-way Anova Results:

	Age	Gender	Occupation	Education Background
Overall satisfaction with the E-Banking services	0.589 (Accepted)	0.160 (Accepted)	0.571 (Accepted)	0.960 (Accepted)

More than 0.050 = Accepted Less than 0.050 = Rejected

H0: There is no association between overall satisfaction with E-banking services and age
H1:

There is association between overall satisfaction with E-banking services and age

Since the P value is 0.589 which is greater than 0.050, there is sufficient evidence to accept null hypothesis. It is inferred that there is no association between overall satisfaction with E- banking services and age.

H0: There is no association between Overall satisfaction with E-banking services and Gender

H1: There is association between Overall satisfaction with E-banking services and Gender

Since the P value is 0.160 which is greater than 0.050, there is sufficient evidence to accept null hypothesis. It is inferred that there is no association between Overall satisfaction with E- banking services and Gender.

Regression results:

Regression analysis is done for estimating the relationship between a dependent variable and one or more independent variable. The dependent variable on this analysis is X22 and the constant (Independent) variables are X11, X12, X13, X14, X15, X16, X17, X18, X19, X20, X21 the R squared value for these variables is 0.551 which is greater than 0.50 therefore this analysis can be interpreted as a good fit model.

This were the test conducted for this study to get results for the comparison of variables and for interpretation purposes.

DISCUSSION:

The present study indicates that:

- There is association between Age and frequency of usage of E-banking services, E-banking services availed and there is no association between Age and awareness about Green E- banking

products, services and usage.

- There is no association between Gender and frequency of usage of E-banking services and services availed. There is association between Gender and awareness about Green E- banking products, services and usage.
- There is association between Occupation and frequency of usage of E-banking services, E-banking services availed. There is no association between Gender and awareness about Green E-banking products & services
- There is association between educational background and frequency of usage of E-banking services, green E-banking products & services availed. There is no association between educational background and E-banking services availed, awareness about green E-banking products & services.
- There is no association between Overall satisfaction from availing E-banking services with age, gender, occupation and educational background
- In 153 responses, only 61.4% were aware of green e-banking services so it becomes important to banks to create awareness about their green e-banking initiatives to increase their sustainability.

CONCLUSION:

A response of 153 was collected to grasp consumers perception towards E-Banking services they're availing from their respective banks specific to Bangalore city. Electronic banking has facilitated customer in many aspects like time saving, less efforts, ease in doing transaction. Many banks are coming with new innovative ideas to satisfy its customers. As observed, most of bank's (in Bangalore) electronic banking services is most convenient and it's trust worthy. Banks should develop the standard of services to extend satisfaction of its customers and build awareness about the net or electronic banking will promote banks to make good relationship with

its customers. The survival of the industry is inversely proportional to the amount of global warming. Therefore, for sustainable banking, Indian bank

should adopt green banking as a business model with none further delay making it a component of annual environment. For effective green banking, the RBI and also the Indian government should play a proactive role and formulate a green policy guidelines and financialincentives. The survival of the banking system is inversely proportional to the extent of Global warming. Therefore, banks should focus on creating awareness about Green E-Banking services and adopted it to shows the sustainability.

From the banks perspective, true benefits for them will be when they use electronic banking to reduce customer services costs and increase sales by maximizing self-service. Merely adding an internet or electronic banking channel to a banks list of services isn't enough. As 21st century banking customers are entrusting their most vital assets to cyber space, a stress free and successful experience is crucial. Besides the price and revenues impacts for the banks, banks also believe that self-control transactions have great potential for customer satisfaction.

It can thus be concluded that electronic banking features a bright future and it is a strong tool to the banks to maximise their profits and to customers, convenient banking. Thus, using electronic banking services is increasingly becoming a “need to possess” than a pleasant to have service”.

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Questionnaire

1. Name (Optional):

2. Age:

- 10-20
- 20-30
- 30-40
- 40-50
- 50 and above

3. Gender:

- Male
- Female
- Prefer not to tell

4. Occupation

- Student
- Public Sector Employee
- Private Sector Employee
- Self Employed
- Others

5. Educational background:

- No formal education
- Up-to SSLC
- PUC
- Graduate
- Post-Graduate
- Others

6. Name the Bank(s) in which you avail of E-banking services?

1. Specify the name of the bank
2. Specify the name of the bank
3. Specify the name of the bank

7. How frequently do you use the E-Banking services?

- Daily
- Weekly
- Monthly
- Yearly
- Never

8. I avail the following E-banking services: (select three most frequently used E- banking services)

- Automated Teller Machines (ATM)
- Debit cards
- Credit Cards
- Electronic Funds Transfer (EFT) system
- Mobile Banking
- Internet Banking
- Tele-banking
- Home banking
- Demat facility

9. Are you aware of green e-banking products or services?

10. If yes, which of the following green e-banking products or services does your bank provide

- Online savings account
- Paperless statement
- Online bill Payment
- Green Mortgages
- Online Banking
- Remote Deposit Capture (RDC)
- Green Car Loans
- Green home loans
- Green Credit Cards

11. Comment on the following on scale of 1 to 5 (where 1 being strongly disagree and 5 being strongly agree)

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Speed of Delivery:					
1. Quick service					
2. time saving					
Ease of Use:					
1. complicated to use					
use of understandable terms with respect to internet banking					
Ease of doing a transaction					
Reliability:					
1. errors in transactions					
2. not reliable					
Pleasure:					
Pleasant to operate					
Control:					
control over my transaction					
Quality of service:					
quality of service is efficient					
Satisfaction:					
My expectations before the use of Internet banking have been met with this current experience					
I am completely satisfied with the internet banking application					

A STUDY ON THE USAGE HABITS AND INCREASE IN DEMAND FOR OTT PLATFORMS AFTER COVID-19.

K S Lakshmi

ABSTRACT –

Entertainment is a very important part of every household in India. Every individual has their own way of acquiring information and spending their leisure time. It is known to us that majority of the population enjoy watching content rather than reading or creating content themselves. As per studies done by BARC (Broadcast Audience Research Council) in 2021, around 210 million Indian households had a television set. There was a growth of 6.9% from 197 million in 2018. There has also been an increase in the number of rural households with a television set at home. This shows us the importance of TV and its benefits in Indian households. Apart from TVs', Radio and other real-time sources of entertainment relating to music, art and dance etc. are very popular in India.

In the recent past however, India saw the emergence of another potential and reasonable source of entertainment that is the "Over The Top" Platforms, popularly known as the OTT Platforms. An over-the-top (OTT) media service is one that delivers content to viewers via the Internet. OTT bypasses traditional content controllers and distributors such as cable, broadcast, and satellite television platforms. Websites on personal computers, apps on mobile devices (such as smartphones and tablets), digital media players (such as video game consoles), and televisions with built-in Smart TV platforms are all typical ways to access over-the-top services.

The goal of my research is to determine the effect of Covid 19 in the rise in demand for OTT platforms and changes in people's usage behaviours in India. As the theatres were shut down due to the lockdown, many movies and shows were released on OTT platforms. The many other benefits available at reasonable prices made OTT platforms accessible to many people. It is important for us to analyse these platforms as it is a major breakthrough in terms of entertainment. The market is doing well and is gaining popularity like never before.

To understand this and draw the right conclusions, I have collected primary data by conducting a survey using google forms. The responses of 155 individuals were collected and the interpretation has been done in order to derive to accurate conclusions.

It is understood after the study that Covid 19 has definitely accelerated the growth of OTT platforms in India. The lockdown and its after effects have also played a major role in creating certain behavioural changes as a result of increased viewing. This is further explained in detail in the paper.

KEYWORDS-

Entertainment, Habit, Usage, OTT Platforms, Quality, Variety, Lockdown, Subscription, Information

INTRODUCTION –

An over-the-top (OTT) media service is one that is delivered to viewers directly over the Internet. OTT bypasses cable, broadcast, and satellite television platforms, which have traditionally served as content controllers or distributors. Over-the-top services are commonly accessed through websites on personal computers, as well as apps on mobile devices (such as smartphones and tablets), digital media players (such as video game consoles), and televisions with built-in Smart TV platforms. Over the past few years, India has seen an increase in the number of people subscribing to OTT platforms. The popularity of OTT platforms in India has become a big breakthrough in the entertainment area, and it is currently gaining even more attention, especially after the pandemic. This is now the latest mode of entertainment for many. **Historical context –**

When the British ruled India, mass communication technologies were utilised to spread awareness, disseminate ideas, inspire the masses to revolt, discuss our rights, and keep the flame of the Indian liberation struggle ablaze. Entertainment was a privilege reserved for a select group of powerful people, usually royalty. Live dancing performances, live sporting activities (indoor and outdoor), and the display of fine arts in the form of paintings and other forms of amusement would be the primary sources of entertainment. However, as time passed and our economic situations improved, media and entertainment grew into a thriving sector that encompassed a wide range of genres such as news, entertainment, sports, and more.

Over the last several years however, OTT platforms/streaming services have seen explosive growth in India and other areas of the world. They're on the verge of displacing cable and satellite pay-tv. According to projections, the market for over-the-top television video streaming services could reach Rs 4,000 crore by 2025. In India, there are 350 million OTT platform users, with the number expected to rise to 500 million in the near future.

LAUNCH OF OTT IN INDIA-

BigFlix was the first OTT platform in India that was launched in 2008 by Reliance Entertainment. This source of entertainment started receiving more attention by 2013 after the launch of Zee TV and Sony LIV. Disney Hotstar was introduced in 2015. Disney Hotstar gained a lot of popularity after its launch and is a strong competitor in the market even today. Later in 2016, we saw the launch of Netflix shortly followed by the launch of Amazon Prime Video in 2017. By now there were many OTT Platforms in India gaining good popularity because of the content provided and features. This popularity of OTT platforms in India soared from 2018 as people realised the comfort of watching good movies, series and shows on their devices, especially mobile phones, anywhere, anytime at very reasonable charges.

The fact that a huge number of Indians, especially the youth now had access to free or good internet connection made this all the more favourable. After the pandemic hit us towards the end of 2019 and the lockdown was announced, OTT gained more popularity and was a major source of entertainment for many households.

In India, there are approximately 40 over-the-top media services (OTT) companies that distribute streaming video over the Internet. The OTT market in India was worth Rs 2,150 crore in fiscal year 2018. By 2030, India's streaming business is expected to be worth \$15 billion, with \$12.5 billion coming from video and \$2.5 billion from audio. The OTT market was predicted to be worth \$1.7 billion in fiscal year 2020. According to reports, OTT platforms will earn revenue of more than Rs. 4000 crores in FY22. India currently has 761 million smartphone users, with KPMG predicting that by 2022, the number of OTT platform users will rise to 62 million.

The aim of my study is to determine the effect of Covid 19 in the rise in demand for OTT platforms and changes in people's usage behaviours in India. As the lockdown was announced, like many other public institutions, theatres and other sources of entertainment were shut for use. This led to people spending their time only indoors and looking for multiple sources of entertainment. This led to many shows and movies being released on OTT platforms. Many features like top quality content, a large variety of shows and movies in multiple languages, multiple screens viewing options and many more benefits available at a reasonable price has led to OTT platforms becoming a hit in many households. The availability of OTT platforms apps that enables viewers to watch on mobile phones using mobile data at reasonable rates has made this accessible to even the non-earning category of our society, especially the youth.

The study was guided by the following research questions –

- 1) Has Covid 19 and the lockdown played an important role in accelerating the demand for OTT Platforms in India?
- 2) Has OTT platforms affected the usage habits of people when it comes to showbiz entertainment resulting in customer satisfaction?

- 3) How has the consistent use of OTT platforms resulted in certain behavioural changes of people?

In the last few years, the popularity of OTT platforms in India has become a big breakthrough in the entertainment area, and it is currently gaining even more traction. I have chosen to study this because OTT platforms have become such a significant part of people's lives today. It is crucial to understand how the recent epidemic has affected viewership, viewing habits, and other behaviour patterns of people.

RESEARCH PROBLEM AND SOLUTION

The emergence of Covid 19 in 2020 was a very unpredictable which turned out to be a negative experience. After the lockdown was announced by the Government, people were forced to stay at home 24/7 and were not allowed to come out of home unless they had to get their necessary errands run or there was an emergency. This also meant people could not go to their work place, public parks, malls, religious institutions, parties, restaurants, movie theatres or any other public places/public gatherings. This took a major toll on people as their mental health was affected and their majority means of entertainment were blocked. People felt trapped, restless and depressed over time and they were dependent mainly on screens for entertainment.

As a solution, this is when many people turned towards OTT platforms as it had many movies and shows under one roof. Many new movies and series were also being released on OTT platforms as the theatres were shut down. This helped people keep themselves entertained and spend quality time with their close family and friends. This is one of the main reasons why OTT platforms gained a lot of popularity in the past 3 years.

Hence through this study, we will understand how Covid 19 drove the viewership and subscriptions to OTT platforms and how this affected the usage habits and resulted in certain behavioural changes.

LIMITATIONS-

- This study was done taking into consideration the responses of 155 individuals only.
 - The pandemic and its after effects are a major factor but not the only reason that accelerated the growth of OTT platforms in India. The availability of multiple movies and shows under one roof, high quality content, ability to view on any screen device, ability to view on multiple screens simultaneously, multiple plans according to the affordability of the individual are a few other important reasons why OTT is preferred today over Television and other traditional means of information and entertainment.

LITERATURE REVIEW-

(S Sunitha, 2020) The COVID19 Pandemic has wreaked havoc on the media and entertainment industries. While public gatherings such as films and events have taken a hit, other home-based entertainments such as OTT platforms like Amazon, Netflix, television channels, and online gaming have seen a significant increase in consumption. We discovered in this primary study that people choose to watch old or repeated episodes on online platforms rather than watching TV for pleasure during the Lockdown. People are enjoying COVID19 Lockdown, thus subscriptions have surged.

(Sheetal Mahender, 2021) People believe that the platforms are cost-effective during this pandemic since they do not alter the habit of binge-watching if we consider it economically. People discovered that investing in these OTT platforms rather than a DTH connection was a better investment. When it comes to kid-friendliness, the occupation has no bearing on awareness of these child locks; nevertheless, age does have an impact on parental control

measures awareness. Even when the pandemic is gone, age and occupation have an impact on people who binge-watch on these sites. We have a lot of time to binge-watch during this pandemic, but once it is done, we will not have as much time to binge-watch.

(Revati Devaki P C, 2021) It has been discovered that the future of OTT platforms is no longer a question mark. The subscribers agreed that they enjoy watching movies on online streaming apps and OTT platforms, thus they will not cancel their membership. The argument here is that the rise of OTT platforms is great for aspiring film professionals since it allows them to produce low-budget feature films for distribution. In the case of OTT platforms, the subscription rate must continue to rise. People will not be cancelling their subscriptions, according to the survey results. Even if OTT services are less expensive than theatres, people prefer to view technologically advanced films in theatres. All other movie-watching tropes will be replaced by OTT services, and television will soon transfer to the internet.

(Sachin Modgil, 2022) This study adopted a qualitative approach with semi-structured interviews through the lens of the diffusion of innovations theory. The research proposes a framework based on four interesting ideas. Digital entrepreneurship prospects are emerging in technology (EdTech, FinTech, cybersecurity), healthcare (diagnostics, virtual care, fitness), entertainment (over the top, gaming, social media), and e-commerce, according to the findings of the thematic study (contactless delivery, payment methods, augmented reality). Entrepreneurs in this study shared their perspectives based on their experiences with the platform or technology they used. To this aim, the current study has implications for both scholars and entrepreneurs who work in or want to work in digital entrepreneurship, as well as future research opportunities.

(Moochhala, 2018) India is a price and culture sensitive country, and the price gap between OTT and cable TV is large, therefore television viewership will continue to expand in tandem. The text of the paper emphasises that focusing on regional markets is the key to unlocking India's digital market because the number of viewers of English-language programmes is fewer. Because the Indian market is so large and diverse, while the user base is still growing and digital advertising is still in its early stages, the future seems bright for everyone. OTT streaming platforms are here to stay, providing Indians with a new way to watch television without having to subscribe to a cable subscription as well as movies. It is undeniable that entertainment is in vogue.

(Fitzgerald, 2019) By 2020, the number of OTT video-on-demand subscribers is expected to have increased from twelve million in 2014 to 105 million. Over the last two decades, India's developing media sector has been characterised by such "blue sky" exponential growth promises. Nonetheless, the digital video subscription business is projected to be worth \$1.2 billion by this metric. By 2020, OTT and digital advertising would be worth roughly Rs. 4,000 crore (US\$578 million), whereas Rs 18,500 crore (US\$2.675 billion) is the estimated value. For the total television sector, around Rs. 109,000 crore (US\$15.76 billion) or 3.6 percent respectively 17% and 17%. By 2015, there had been a rise in the number of prominent OTT video services.

(Sumitra Saha, 2021) On digital platforms, entertainment is a significant driver that grabs attention and develops interest across a wide range of urban and rural viewers. 84 percent of Active Mobile Internet users in India, according to the App Annie State Of Mobile, 2020, Kantar iCube 2019, and MMA GroupM Mobile Marketing Ecosystem Report 2020. A similar preference for accessing content was noted by the researcher, with 72.5 percent of respondents utilising a smart phone. The internet video platforms appear to be promising in terms of delivering a plethora of new prospects for business expansion and bottom-line growth. Richer and more qualitative touch points, along with technological advances and improved branding, will help online video streaming companies reach critical mass. Consumer engagement with the right material has increased as a result of a stronger brand connection and affinities.

(Parikh, 2020) Over the last few years, the development of over-the-top video streaming services in India has resulted in the formation of diverse patterns of content consumption. For one thing, content consumption has spread outside the home, whereas until recently, thanks to the Covid 19, the bulk of video consumption took place inside, and on a massive scale. According to the report, over 91.7 percent of respondents are aware of the OTT medium, implying that OTT is a widely used medium in India. People are continually devouring various types of media for their amusement as a result of the current lockdown situation.

(Saini, 2020) According to the findings, there has been a noticeable increase in the use of OTT as a preferred medium, a habit strengthened by the hitherto unheard-of lockdown imposed by the extraordinarily deadly COVID-19 epidemic. The availability of cross-cultural content, a subscription to essentially unlimited content, and access to informative content in the form of documentary/ docu-series format imply a paradigm shift in the way informational content is produced, transmitted, and consumed. Factors such as the growing use of smartphones and the affordable availability of internet data in India are also critical. While OTT is excited to expand its horizons, the traditional taste for TV media cannot be discounted. Another popular programming format is web series.

(Garima Gupta, 2021) The current investigation highlights shift in consumers' media consumption in light of the current environment of technological breakthroughs in telecommunication and better gadget capacity. The move from traditional media to over-the-top (OTT) media has resulted in a battle between streaming service providers to attract and maintain customers, particularly during the COVID-19 shutdown period. In light of this shift, the current research uses partial least squares structural equation modelling (PLSSEM) to investigate the impact of two key antecedents, customer engagement (CE) and quality of service experience (QoSE), on users' willingness to continue and subscribe (WCS) to streaming services in the future. The research also looks at how satisfaction and habit play an indirect effect in motivation.

(Sundaravel E, 2020) In India, video streaming has become one of the most popular methods of information consumption. Even smaller OTT platforms are attracting foreign investment and having a substantial impact on the market. Hotstar, an Indian OTT provider, now leads the market. Hotstar has the largest non-paying OTT user penetration. Smartphones are the most popular device for watching OTT video content, and Xiaomi is the most popular smartphone brand among OTT consumers. Among OTT customers, Jio is the most popular networking service, followed by Airtel and Vodafone-Idea. Hindi and English are the most popular languages.

(Bhavna Galhotra, 2022) The writers were able to determine the numerous digital platforms that were being used throughout the lockdown phase with the use of this survey. The findings and analysis of the poll show that the majority of individuals used digital platforms for a variety of additional purposes, depending on their needs and requirements, such as digital media, entertainment OTT platforms, and platforms for ordering essentials online. Teachers and employees at the institution underwent a digital makeover to conduct classes online. People tried to shift and buy goods/essentials online while maintaining safety standards, however they needed essentials more than non-essential goods.

(Garima Sharma Nijhawan, 2020) Viewing content on any medium is a form of behaviour that, over time, develops into a habit. For a long time, Indians have wished for a diverse range of content. OTT providers have only scratched the surface of the iceberg; there is enormous potential to delve further into the regional Indian market in the future. This medium has carved out a unique niche for itself in urban India, with only 40 OTT outlets and limited regional content. COVID 19 has aided in the widespread acceptance of the medium in urban areas, where individuals have more purchasing power than in semi-urban or rural India.

(Prof Ria Patnaik, 2021) Over the last few years, the development of over-the-top video streaming services in India has resulted in the formation of diverse patterns of content consumption. For one thing, content consumption has spread outside the home, whereas until recently, thanks to the Covid 19, the bulk of video consumption took place inside, and on a large scale. According to the data acquired by the studies, over 91.7 percent of respondents are aware of the OTT medium, implying that OTT is a widely used medium in India. People are continually devouring various types of media for their amusement as a result of the current lockdown situation. The majority of people (72.7 percent) use OTT for entertainment, followed by YouTube (17.3%) and television (13.3%).

(Raaed Ahmed Syed, 2021) We discovered through an online survey that the show has certainly communicated new conceptions about rural living and culture to the public, with more evident variations among those who have spent most of their lives outside of rural India. When asked about the aspects, the poll respondents were able to recognise them. This indicates that, in addition to the entertainment value, the show has had incidental learning value for the audience. The focus of social media conversations on Twitter, however, was on the show's entertaining features. There were very few interactions with group 1 respondents about the artefacts of rural life, politics, and culture that we address in the survey. As a result, these characteristics did not exhibit great degrees of complexity.

RESEARCH METHODOLOGY-

This study is conducted to understand the role of Covid 19 in driving the demand for OTT platforms in India. We also intend to understand the change in usage habits of Showbiz entertainment and behavioural changes due to the increased use of OTT platforms.

RESEARCH OBJECTIVE-

- 1) To determine the impact of Covid 19 on the demand for OTT Platforms during the epidemic.
- 2) To examine the numerous behavioural changes in consumers as a result of increased viewing.
- 3) To analyse the consumer satisfaction of people towards OTT Platforms.

RESEARCH TYPE –

Based on this research paper's goals and purpose, the approach is from specific to broader and hence is an inductive approach. We have also used survey method to record the responses of 155 individuals to analyse and draw meaningful conclusions from the same.

RESEARCH STRATEGY –

This paper's plan and approach is a descriptive research design, which means we'll be only concerned with explaining the circumstance in this study. We have acquired, analysed, and presented the collected data in a theory-based research approach. The breadth of this descriptive study will enable us to provide more information.

SAMPLING STRATEGY AND DATA COLLECTION METHOD

To draw accurate conclusions and reach our objectives, we have used the Survey method to record the responses of 155 individuals. The data collected is primary in nature and was open to anyone who wanted to fill it. The questionnaire was in the form a google form with 17 questions. Apart from the demographic questions, the questionnaire included questions regarding the demand for OTT platforms during the pandemic, how it affected the behaviour pattern of people and if it has now become a habit of people to use OTT platforms for entertainment instead of the traditional means of screen entertainment.

DATA ANALYSIS METHODS USED-

The statistical tools used for the analysis of the collected data were:

- Descriptive statistic
- Chi square test
- One Way ANOVA
- Regression

- Rank Correlation

HYPOTHESIS –

One Way Anova-

H₀ – There is no significant equal effect exerted by the overall experience with OTT Platforms and Increase in the usage of OTT platforms after the pandemic.

H₁ – There is a significant equal effect exerted by the overall experience with OTT Platforms and Increase in the usage of OTT platforms after the pandemic.

Chi Square Test-

H₀ – There is no association in the mean score of the samples or overall experience with OTT Platforms on increased screen time as a negative behavioural change.

H₁ - There is an association in the mean score of the samples or overall experience with OTT Platforms on increased screen time as a negative behavioural change.

Regression Analysis-

H₀ – There is no association between ages and the average number of hours spent on OTT platforms by people after the pandemic started (especially during the lockdowns)

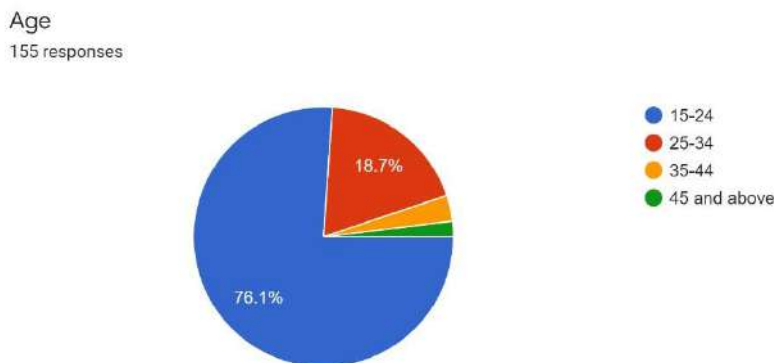
H₁ - There is an association between ages and the average number of hours spent on OTT platforms by people after the pandemic started (especially during the lockdowns)

RESULTS –

The purpose of this study is to understand the role of Covid 19 and its after effects in increasing the demand for OTT platforms in India. We also wanted to understand the changes in consumer behaviour and usage habits due to increased use of OTT platforms.

To draw meaningful conclusions of the same, I conducted a survey by distributing a google form (questionnaire) that had 17 questions. 155 responses were collected based on which the analysis was done.

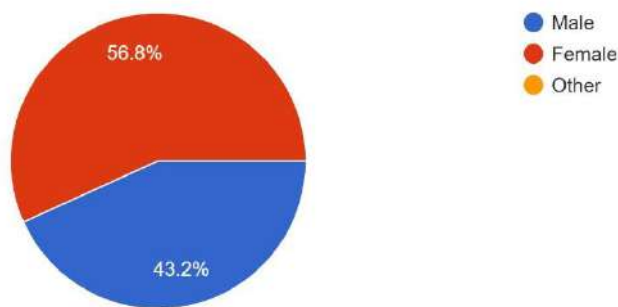
From the responses collected, the following observations were made- 1)



Of the 155 respondents, the majority of 76.1% were individuals who belonged to the age group of 15-24 followed by the next category that had individuals between the age of 25-34. There were very few respondents between the age category of 35-45 or above 45 years of age. This signifies that majority of the responses are given by college students and working individuals who are young.

2)

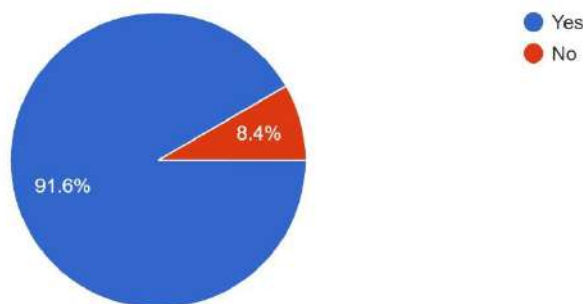
Gender
155 responses



Of the 155 respondents, 56.8% of them were female and the rest of 43,2% respondents were male. Majority responses were given by women.

3)

Do you think there is an increase in your usage of OTT Platforms after the pandemic started?
155 responses

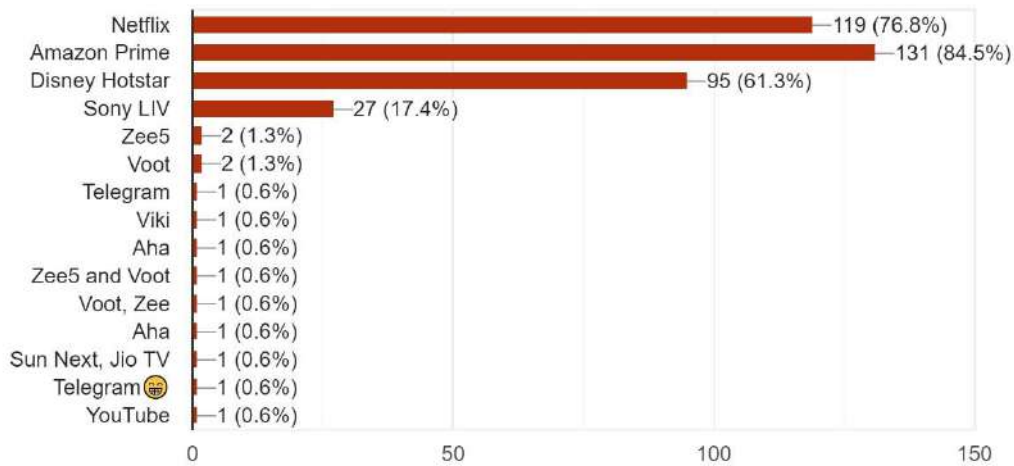


According to the majority respondents; 91.6% of them have agreed that there has been an increase in their usage of OTT platforms after the pandemic started. Only 8.4% of them feel that there has not been a significant increase in their usage of OTT platforms.

4) Popularity of OTT platforms -

Which of the following OTT Platforms do you use?

155 responses

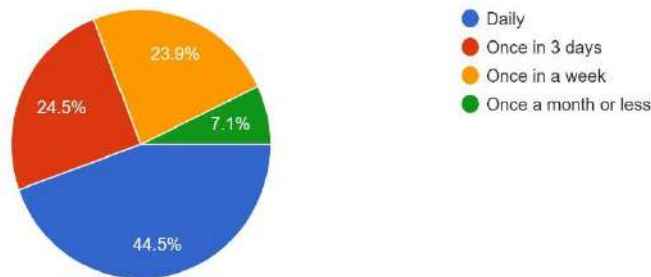


From the total responses collected, it is very clear to us that the majority of 131 respondents; 84.5% of them were users of Amazon Prime followed by Netflix with the second highest number of 119 users. 61.3% of the respondents were users of Disney Hotstar making it the 3rd most popular platform followed by Sony LIV in the 4th position with 17.4% viewers. Many respondents also mentioned about other popular platforms that includes Zee 5, Voot, Telegram, Jio TV, YouTube, Aha and Viki.

5) Consistency in use of OTT platforms-

How often do you watch something on an OTT Platform ?

155 responses

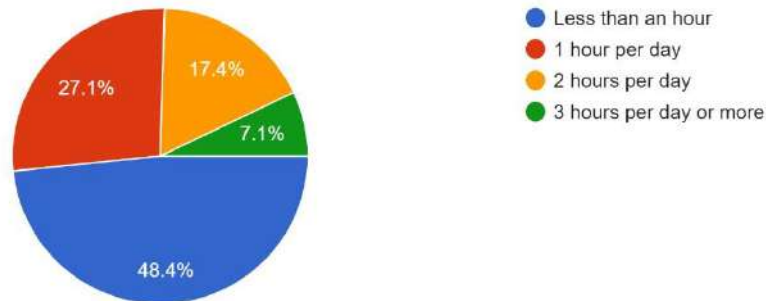


As per the responses, it clear to us that 44.5% of them use OTT platforms on a daily basis while 24.5% of them use these only once in 3 days shortly followed by 23.9% of the respondents who watch content on OTT only once a week. Only 7.1% of the respondents watch something on the OTT platforms once a month or less.

6) Time spent on OTT platforms before the pandemic-

On an average, how many hours were you spending on OTT platforms before the pandemic started?

155 responses

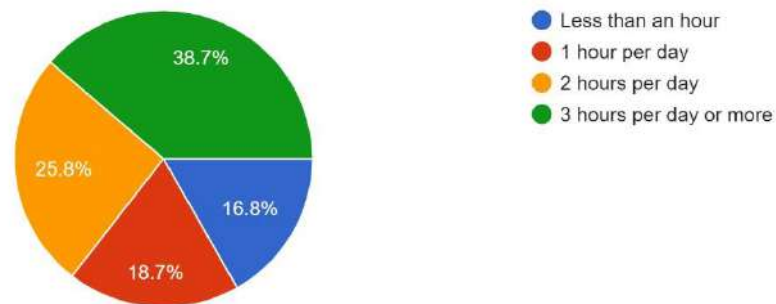


As per the responses received, 48.4% of them spent less than an hour on OTT platforms before the pandemic followed by 27.1% who used to spend an hour on a daily basis. This is followed by 17.4% of them who spent 2 hours daily and only 7.1% of them who spent 3 hours or more on these platforms daily.

7) Time spent on OTT platforms after the pandemic-

On an average, how many hours were you spending on OTT platforms after the pandemic started (during lockdown especially) ?

155 responses

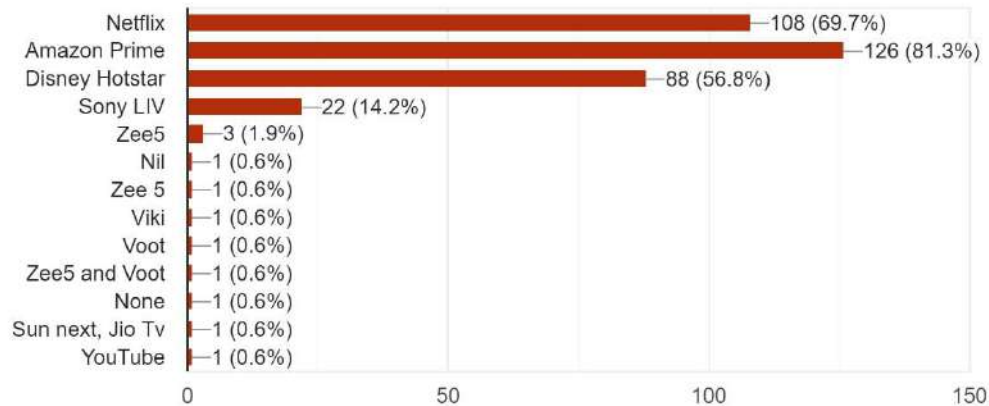


It is clear from this pie chart that there has been a big shift in the usage habit of customers before and after the pandemic started. After the pandemic started, the percentage of people who watch something on the OTT platforms for 3 hours and more went up from 7.1% to 38.7%. Similarly, the percentage of people who used these platforms for 2 hours per day went up from 17.4% to 25.8% which is also a significant rise. 18.7% of them watched only for an hour per day and only 16.8% of people watched for less than an hour.

8) Paid subscriptions -

You have paid subscriptions for which of the following OTT platforms?

155 responses

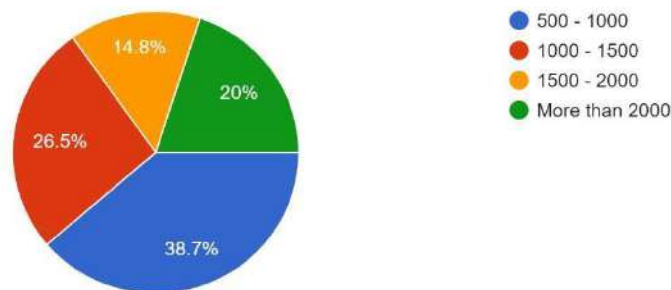


As observed earlier too, since Amazon Prime is the most popular OTT Platform, majority of the respondents have paid to subscribe to Amazon Prime. This is followed by Netflix with 69.7% paid subscriptions and Disney Hotstar with 56.8% paid subscription. Sony LIV has the least paid subscription alongside of Zee 5, Viki, Voot, Jio TV, Sun Next and YouTube.

9) Money spent annually on OTT platforms –

How much do you spend annually on OTT Platforms?

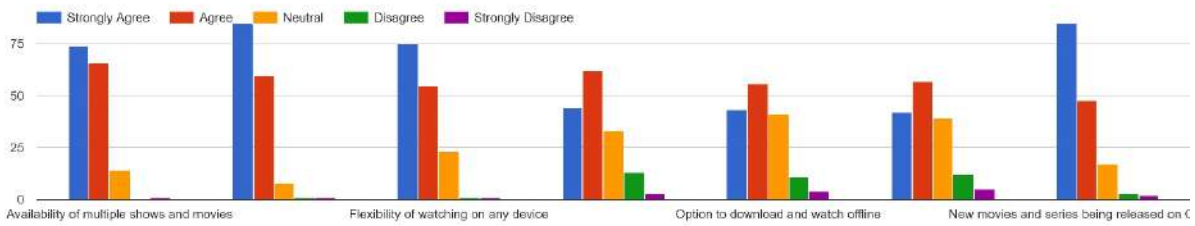
155 responses



As per the responses, majority of the people; 38.7% of the people spend between Rs.500 – Rs.1000 annually on OTT platforms while 26.5% of the people spend between Rs.1000 – Rs.1500. This is followed by 20% of the respondents who spend more than Rs.2000 and only 14.8% of them who spend between Rs.1500 – Rs.2000 annually.

10) Reasons for increased use of OTT platforms

Reasons for your increased use of OTT platforms -



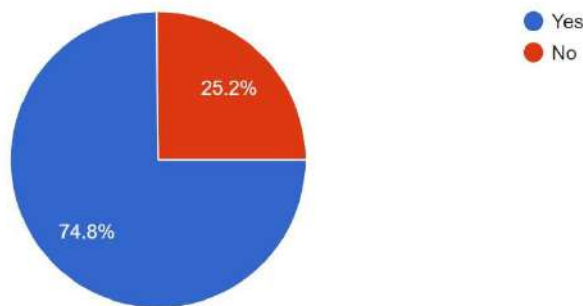
As per the observations, Majority of the respondents Strongly Agree that Availability of multiple shows and movies, Flexibility of watching anytime and anywhere, Flexibility of watching on any device and New movies and series being released on OTT platforms are some major reasons why there is an increase in the use of OTT platforms.

Similarly, another majority of the respondents do agree that the option to play on multiple screens simultaneously, option to download and watch offline and OTT Platforms being cost effective compared to TV cable services are some significant reasons to increase the usage of OTT platforms.

11) Popularity of OTT platforms among elder people-

Do you feel that the older members in your family have accepted OTT platforms as a means of entertainment ?

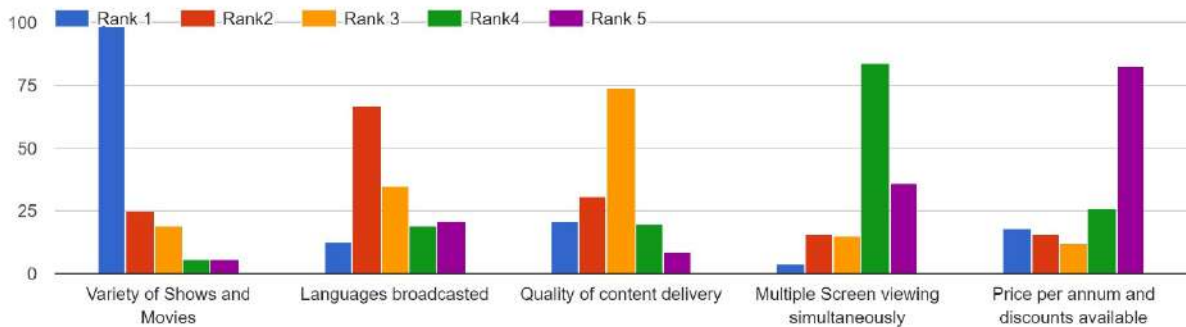
155 responses



As per the responses, majority of them; 74.8% of them do agree that OTT platforms have been accepted as a great means of entertainment by the older members in the family while 25.2% of them still feel that it is not accepted.

12) Ranking the most important features according to respondents-

Please allot (only) one rank to every feature that are important to you while subscribing to an OTT platform; 1 being the most important and 5 being the least important (one rank only for one feature) -

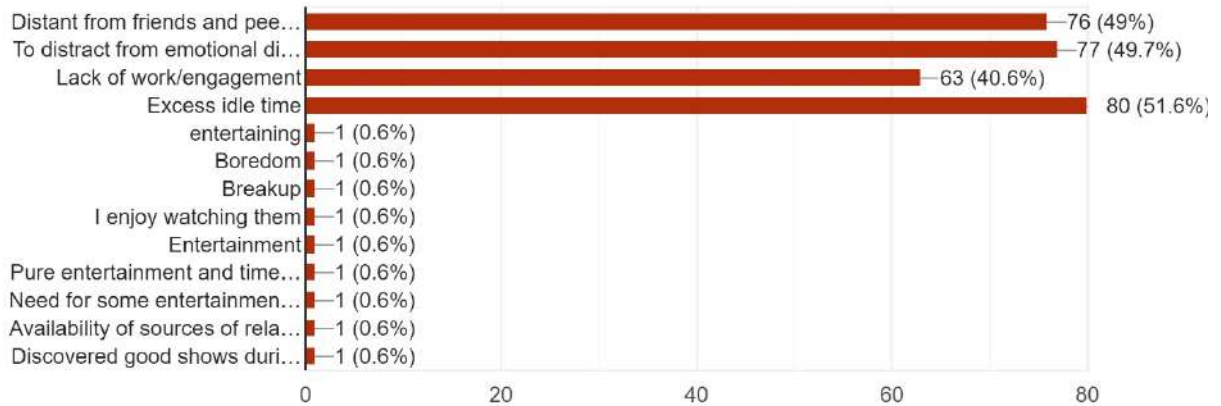


As per the responses, Rank 1 is allotted to Variety of Shows and Movies available on the platform which means this is the most important factor for consumers. The 2nd Rank is allotted to the languages broadcasted followed by the 3rd Rank allotted to the Quality of the content delivered. The ability to view content on multiple screens simultaneously is given Rank 4 and the last Rank is allotted to the Price per annum and Discounts availability.

13) Reasons for increased time spent on OTT platforms after Covid -19 –

What may have led you to increase your time on OTT platforms after the pandemic started?

155 responses

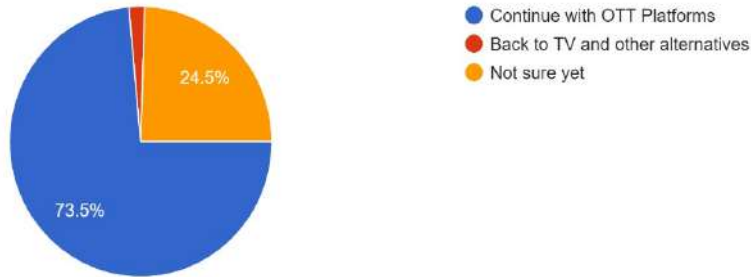


As per the responses, majority of them claim that the first reason for increased time spent on OTT platforms after the pandemic is that they had Excess Idle time. This is followed by 49.7% of them feeling that this was a good way of distracting themselves from emotional distress. 49% of the respondents feel that this is because they were distant from their friends and peer groups. 40.6% of them did feel that this was a result of lack of proper work/engagement. Others stated reasons like breakup, need for entertainment, boredom and discovery of good shows during the pandemic for increased use.

14) Continuation of OTT platform in future-

Will you continue using your OTT platforms after your current year's plan expire or will you prefer to go back to television and other alternatives for movies and shows?

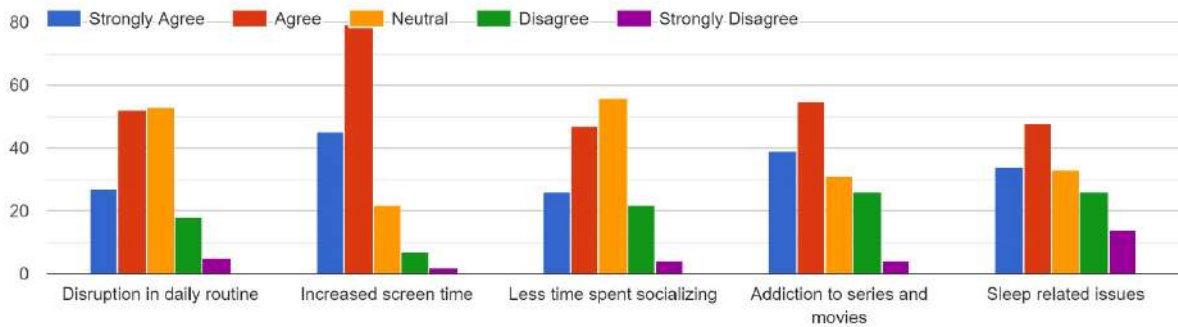
155 responses



As per the responses received, 73.55 of them are sure that they will continue using OTT platforms after the current year's subscription which signifies that OTT platforms are here to stay and are a major competitor to the TV Cable services and other traditional means of entertainment. About 24.5% of the respondents are still not sure about their preference and 1.9% of them are sure to switch back to TV and other alternatives.

15) Main behavioural changes after subscription to OTT Platforms –

Main behavioral changes after subscription to OTT platforms

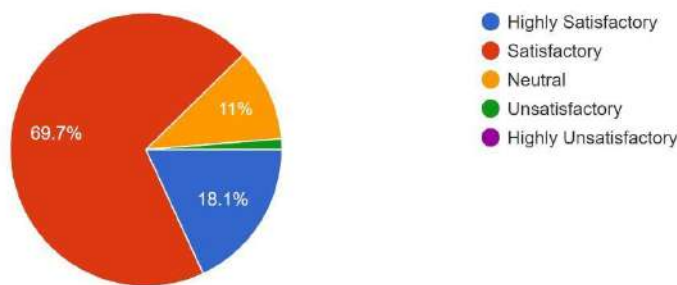


As per the responses received, majority of them agree that Subscription to OTT platforms and increased usage has led to Increased Screen Time, Addiction to movies and series and sleep related issues. However, they have a neutral opinion on this affecting their daily routine and time spent socializing with people (both online and offline). It is best to note however that even if not the majority, a good number of people do feel that this has led to a disruption in their daily routine.

16) Overall experience with OTT platforms –

How is your overall experience with OTT Platforms?

155 responses



According to the majority; 69.7% of the respondents, the overall experience is satisfactory, 18.1% of them are highly satisfied and 11% feel neutral. Only 1.3% of them are unsatisfied with the overall experience.

ANALYSIS-

Chi Square to compare the demographic variable; Age with the total number of hours spent by respondents on OTT platforms after the pandemic started. Since the P value is 0.935, there is no association between the age of the respondents and the number of hours they spent on OTT platforms after the pandemic started. The bulk of the 155 respondents (76.1%) were between the ages of 15 and 24, followed by those between the ages of 25 and 34 (18.7%). There were very few people between the ages of 35 and 45, as well as those above 45. This indicates that the majority of the responses came from college students and young working people. Looking into the number of hours spent by the respondents on OTT platforms after the pandemic started, it is clear that the usage has gone up compared to the pre – pandemic times. After the pandemic, 38.7% of the respondents started spending more than 3 hours on a daily basis on these platforms followed by 25.8% respondents who spent more than 2 hours on the platforms daily. 18.7% of them spent at least an hour and 16.8% of them spent less than an hour on such platforms on a daily basis.

Anova to compare if the overall experience of respondents using OTT platforms with the increase in use of OTT platforms after the pandemic started. Since the P value is 0.001, there is an association between the two. Of the 155 respondents, 91.6% of them; 142 out of 155 respondents do feel that there is an increase in their usage of OTT platforms after the pandemic started. Only 8.4% of them feel that there is no increase in their usage time. As per our study, it is also clear that 69.7% of the respondents; 108 out of 155 respondents are satisfied with their OTT platforms followed by 18.1%; 28 out of 155 respondents who are highly satisfied. 11% of the respondents are neutral and 1.3% of them are unsatisfied. There is a definite increase in the time spent by respondents on OTT platforms because the majority of them are satisfied or highly satisfied with the OTT platforms. Hence there is an association and a good scope for the further growth of OTT platforms in India.

DISCUSSION-

The aim of this study was to understand if Covid-19 has played an important role in increasing the demand for OTT platforms in India and how the increased viewership resulted in changes in usage habits or behaviour of people. The primary data that was collected through google forms; questionnaires that had 17 questions. The first three questions were regarding personal details and demographic details and the rest were with respect to the objectives of the study.

In India, entertainment is an essential component of every home. Every person has their own method of gathering knowledge and passing the time. We all know that the majority of people prefer to watch stuff rather than read it or create it themselves. According to BARC (Broadcast Audience Research Council) surveys, around 210 million Indian households owned a television set in 2021. From 197 million in 2018, there was a 6.9% increase. A rise

in the number of rural households possessing a television has also been seen. This demonstrates the importance of television in Indian households and the benefits it provides. Apart from television; radio, and other realtime entertainment sources such as music, art, and dancing are popular in India. However, in recent years, India has seen the birth of another potential and affordable source of entertainment in the form of "Over The Top" Platforms, often known as OTT Platforms. An over-the-top (OTT) media provider provides material to viewers over the Internet. Traditional content controllers and distributors including cable, broadcast, and satellite television platforms are bypassed by OTT. Over-the-top services are typically accessed through websites on personal computers, apps on mobile devices (such as smartphones and tablets), digital media players (such as video game consoles), and televisions with built-in Smart TV platforms.

From the responses received and the analysis, it can be understood that Covid 19 has played a very important role in increasing the demand for OTT platforms.

The appearance of Covid 19 in 2019 came as a complete surprise, and it turned out to be a bad experience. People were compelled to stay at home 24/7 after the government declared a lockdown, and they were only permitted to leave if they had to conduct important errands or if there was an emergency. People were also unable to attend work, public parks, malls, religious institutions, parties, restaurants, movie theatres, or any other public locations or events. People's mental health suffered as a result of this, and their primary sources of entertainment were cut off. Over time, people felt confined, restless, and melancholy, and they relied heavily on screens for entertainment. As a result, many consumers went to OTT platforms, which housed a large number of movies and series under one roof. As theatres were shut down, many new movies and series were released via OTT platforms. This allowed people to stay occupied while also spending meaningful time with their loved ones. One of the key reasons why OTT platforms have grown in popularity over the last three years is because of this.

In a price sensitive country like India, the availability of OTT platforms with so many features at reasonable prices have only made it more popular among households and youth.

CONCLUSION-

From this study we can conclude that there is a strong positive relationship between Covid-19 and the growth of OTT platforms in India. Covid 19's appearance in 2019 was unexpected, and it turned out to be a negative experience. People were forced to stay at home 24 hours a day, seven days a week when the government proclaimed a lockdown, and they were only allowed to leave if they needed to run urgent errands or if an emergency arose. People also couldn't go to work, public parks, malls, religious institutions, parties, restaurants, movie theatres, or any other public places or events. As a result, people's mental health plummeted, and their principal sources of enjoyment were cut off. People began to feel cramped, restless, and depressed over time, and they became increasingly reliant on screens for entertainment. As a result, many consumers turned to over-the-top (OTT) services, which consolidated a vast number of movies and series into a single location. Many new movies and programmes were published via OTT channels as theatres closed. This kept them occupied while still allowing them to spend quality time with their loved ones. This is one of the main reasons why OTT platforms have gained in popularity over the previous three years.

As of today, OTT platforms have become very common and are almost preferred just as much as a TV at home or even more. OTT platforms are becoming a habit and are definitely here to stay. However, too much use of OTT platforms has already resulted in many negative behaviours according to the respondents. This includes addiction to series/movies, disruption in daily routine, too much screen time, sleep related issues to mention a few. So, if OTT platforms are used in moderation and according to one's paying capacity, it is without doubt the most attractive source of screen entertainment.

The objectives of this study were met and the purpose of this research has been fulfilled.

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Appendix-

A Study on the usage habits and increase in demand for OTT Platforms after Covid-19.

Hello! I am K S Lakshmi, a PG student pursuing my MCom in International Business from St. Joseph's College of Commerce. I request you to spare a few minutes of your time for this survey. This study is conducted as a part of my curriculum; hence your genuine responses are valuable and will be used for academic purpose only.

Thank you!

- 1) Name (Optional)

- 2) Age –
 - a) 15-24
 - b) 25-34
 - c) 35-44
 - d) 45 and above

- 3) Gender -
 - a) Male
 - b) Female
 - c) Others

- 4) Do you think there is an increase in your usage of OTT Platforms after the pandemic started?
 - a) Yes
 - b) No

- 5) Which of the following OTT platforms do you use?
 - a) Netflix
 - b) Amazon Prime
 - c) Disney Hotstar
 - d) Sony LIV

- e) Others (please mention)

- 6) How often do you watch something on an OTT Platform? a) Daily
 - b) Once in 3 days
 - c) Once a week
 - d) Once a month or less

- 7) On an average, how many hours were you spending on OTT platforms before the pandemic started?
 - a) Less than an hour
 - b) One hour per day
 - c) 2 hours per day
 - d) 3 hours per day or more

- 8) On an average, how many hours were you spending on OTT platforms after the pandemic started (during lockdown especially)?
 - a) Less than an hour
 - b) One hour per day
 - c) 2 hours per day
 - d) 3 hours per day or more

- 9) You have paid subscriptions for which of the following OTT Platforms?
 - a) Netflix
 - b) Amazon Prime
 - c) Disney Hotstar
 - d) Sony LIV
 - e) Others (Please mention)

10) How much do you spend annually on OTT Platforms?

- a) 500 – 1000
- b) 1000 – 1500
- c) 1500 – 2000
- d) More than 2000

11) Reasons for your increased use of OTT Platforms –

Reasons	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Availability of multiple movies and shows					
Flexibility of watching anytime, anywhere					
Flexibility of watching on any device					
Option to play on multiple screens simultaneously					

Option to download and watch offline					
Cost effective option compared to television cable services					
New movies and series being released on OTT platforms					

12) Do you feel that the older members in your family have accepted OTT Platforms as a means of entertainment?

- a) Yes
- b) No

13) Please allot (only) one rank to every feature that are important to you while subscribing to an OTT platform; 1 being the most important and 5 being the least important -

- a) Variety of shows and movies
- b) Languages broadcasted
- c) Quality of content delivery
- d) Multiple screens viewing simultaneously
- e) Price per annum and discounts available

14) What may have led you to increase your time on OTT platforms after the pandemic started?

- a) Distant from friends and peer groups
- b) To distract from emotional distress
- c) Lack of work/engagement
- d) Excess idle time
- e) Others (Please mention)

15) Will you continue using your OTT Platforms after your current year’s plan expire or will you prefer to go back to television and other alternatives for movies and shows?

- a) Continue with OTT Platforms
- b) Back top TV and other alternatives
- c) Not sure yet

16) Main behavioral changes after subscription to OTT platforms –

Observations	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Disruption in daily routine					
Increased screen time					
Less time spent socializing					
Addiction to series and movies					

Sleep related issues					
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17) How is your overall experience with OTT platforms?

- a) Highly Satisfactory
- b) Satisfactory
- c) Neutral
- d) Unsatisfactory
- e) Highly Unsatisfactory

STUDY ON CONSUMER PERCEPTION TOWARDS DIGITAL BANKING SERVICES OF SELECTED BANKS

Gayathri Kumari S

ABSTRACT

The purpose of this research paper is to study about the perception of consumers on digital banking of the major banks like HDFC, ICICI, Axis Bank, Yes Bank, Kotak Mahindra Bank, SBI Bank, Canara bank and the customer relation with them and their experiences, how the impact of digital banking services has lead to customer being loyal or not, and also towards which bank the customer has derived the overall level of satisfaction, The research methodology used here is structured data, collected the responses from 167 respondent by distributing questionnaire in order to answer our research question, using of various dimensions of service quality to analyse whether there is any association between the various services of digital banking towards the customer loyalty and how the banks can improve their customer loyalty by various schemes which will assist them to establish a trust among their customers so that customers will be loyal as to their banks in the long run. Data were able to extract information that security and trust plays an important role in order to achieve the customer loyalty also with the help of analysis the conclusion that was inferred is that overall level of satisfaction that customer derived from digital banking services is moderate level and the highest was from ICICI bank and then HDFC Bank was the second level, further there is a significant association between overall satisfaction and satisfaction with transaction safety, security of your account, and trust that you have with regard to your bank. In addition demographic variable factor effects the customer loyalty. By this research we investigated the banks that invest in loyalty platforms are truly putting their customers at the centre of the business and innovating as the market and customer needs change. With the digital disruption in financial services making it easy for customers to escape elsewhere, and with fintech start-ups of financial institutions, banks that don't invest in loyalty will lose the game. This research paper will guide both the customer and the banks in terms of knowing what the customer needs and what the banks need to offer and how the banks can retain their customer in the long term.

INTRODUCTION

Digital banking in India started taking shape in the late 1990s with ICICI bank being the first one to bring the services to their retail client. In 1988, the reserve bank of India (RBI) set up a committee to evaluate the possibility of digitizing the banking sector. With advent of personal computers, information technology was adopted by Indian banks, and they migrated to local area network (LAN) connectivity. Today, most customers have smartphones and other gadgets, giving them easy access to online services. Digital banking is the process of digitalization of banking activities and services that were previously available only in the branches. It substitutes a traditional bank's branch network with an online presence, making it more convenient for users to execute transactions. Enhancing the customer loyalty serves as a basic strategy for gaining competitive advantages in the digital banking services. Trust is an incredibly important part of a banking relationship as customer you want to be certain that your data and money is in safe hands. Banks that see digitalization as a threat and disruption will not survive. Those that see it as a huge opportunity and embrace digital developments will ultimately win. Many researchers have found out about the service quality and satisfaction of consumer but they did not concentrate on customer loyalty, what are the reasons for consumer switching from one bank to another, Where the banks not able to provide security for their transaction. Does safety and security have a relationship with customer loyalty, is financial services market becoming increasingly competitive due to digitalization, can trust and experience help the banking sector to retain their customers in long term. How can bank stand out and drive customer loyalty, which bank has provided the best digital services, How the banks can improve their customer loyalty.

RESEARCH OBJECTIVES

- To reveal the relationship between trust, security, safety and customer loyalty
- Which bank has the top most level, moderate level or least level of satisfaction that customer derived from their bank
- The ways by which the customer can build the customer loyalty programme.

LITERATURE REVIEW

Albert Caruana (2000) described the concept of service loyalty and proceeds to distinguish between service quality and customer satisfaction. Service loyalty, with its final effect on repurchasing by customers, appears to have received relatively little attention. Rosalind McMullan, Andrey Gilmore (2008) had focused on establishing individuals level of loyalty and what sustains and develops customer loyalty. It had recognized loyalty has for many competitive organisations and industries. Vijay M. KUMBHAR(2011) This study evaluates major factors (i.e. service quality, brand perception and perceived value) affecting on customers' satisfaction in e-banking service settings. This study also evaluates influence of service quality on brand perception, perceived value and satisfaction in e-banking. KEVIN OGONJI HARRIS MULUKA(2014) This study purposed to investigate the influence of digital banking on customer satisfaction case of National Bank of Kenya Bungoma County. Four objectives that guided the study: To determine the influences of speed of transactions, to assess influences of accessibility, to determine influences of adaptability of digital banking and to establish how affordability of digital banking influences Customer Satisfaction case of National Bank of Kenya, Bungoma County. D.N.V Krishna Reddy. Dr M Sudhir Reddy (2015) has shown how the e-banking with lots of benefits which adds value to enhance customer's satisfaction in terms of better quality of service offerings and simultaneously enables the banks gain more competitive advantage over the other competitors. Simran Jit Kaur,¹ Liaqat Ali,¹ M. Kabir Hassan,² and Md Al-Emran (2017) identified factor in improving digital banking acceptance in India is the requirement of integrated cultural and organisational changes at the bank's level to gain the customers' confidence and trust in digital banking. Dr Rajsee Joshi, Ritika Goel, Shraddha Garg (2017) has shown current state of digital banking and had also discussed customer's perception on adoption of digital banking in Indian context. It highlighted the fact that customers are in the process of getting acclimatized with the notion of digital banking and that despite all the challenges, their perception towards digitalization's fast changing. Jamil Hammoud¹, Rima M. Bizri¹, and Ibrahim El Baba¹ (2018) The findings show that reliability, efficiency, and ease of use; responsiveness and communication; and security and privacy all have a significant impact on customer satisfaction, with reliability being the dimension with the strongest impact. E-Banking has become one of the essential banking services that can, if properly implemented, increase customer satisfaction, and give banks a competitive advantage. Knowing the relative importance of service quality dimensions can help the banking industry focus on what satisfies customers the most. Sindhu singh (2019) The objective of this study is to measure the e-service quality of internet banking and the

relationship with customer satisfaction in India. This study aims to explore the critical factors of e-service quality of internet banking in India and to measure the customers' satisfaction of internet banking on the identified e-service quality dimensions. This study is an attempt to cover both urban and rural population of India to understand the digital mind set by studying the quality perception of internet banking channel. Pritham chattopadhyaya (2019) had focused on customer satisfaction index as a base new strategic marketing management implementation level to attain sustainability. It has also analyzed the relationship between customer satisfaction and customer relationship with service quality measures. It also indicated importance of customer satisfaction and loyalty in detail. N. Sarvana and Dr R. Leelavathi (2020) provided an overview of the empirical evidence on that internet banking service quality dimensions' area is an important factor to satisfy the customers as each of this is positively related to customer satisfaction. Khattab ibarhim Hadid, Ng Kim Soon and Ali abhusalah Elmabrok Amreeghah (2020) highlighted that reliability, tangibility, responsiveness and assurance has positive influence on customer satisfaction at the end they also suggested how Malaysia should provide standard guidelines and encourage all banks in the country to properly implement an improved digital services. Dr Vipin Jain, Mr. Paritosh Sharma, Dr. Ankit kumar, Dr Amit Kansal (2020) the modernization of banking sector, after the introduction of IT and internet has been benefitted both the customers as well as banks. the banking now Is not just limited to transaction in the branches, but it has made its way into hand held devices like smart phones and tablets. The current phase of banking may be aptly called as 'Digital Banking' Teuta Veseli- Kurtishi, Shenaj Hadzimustafa, Edmond Veseli (2020) have found from their research paper that bank needs to improve customer experience in using multiple sales channels. Bank customer's satisfaction with e-banking, and the reliability of their data security use was high. Also customers should also be constantly informed and educated about the use of these services and the risk arising from the use of digital technologies. Cyano Prem, Dr. M. Babu, R. Muneeswar, (2019) relationship between service quality and its dimensions of Digital Banking and Payment Application in India. Responsiveness and technical Reliability explained more variability in Service Quality that other diemensions. Security wasn the most significant predictor of Service Quality, followed by Responsiveness and Technical Reliability.

The migration to a digital banking world will not be smooth and will lead to further fragmentation in the

financial service markets. Banks must undergo a deeper modification of their business, culture, and IT, and

above all, will need put innovation at its core and use data to create new business, revenue and customer

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A.Pappu Rajan, G.Saranya Associate Professor, Research Associate (2018) The study recommends that there is need by banks to invest more on robust reliable systems to reduce incidents of failed transactions and transactional errors in ATMs, Mobile banking and POS terminals, need to come up with an application that can be used to enhance digital banking, facilitation of ICT skills so that technology can be embraced and lastly there is need to carry out customer satisfaction surveys to establish how customers are adapting to

technology. Cyano Prem, Dr. M. Babu, R. Sugirtha, R. Muneeswaran, (2020) relationship between Service Quality and its dimensions of Digital Banking and Payment Applications in India. Responsiveness and Technical Reliability explained more variability in Service Quality than other dimensions. Security was the most significant predictor of Service Quality, followed by Responsiveness and Technical Reliability.

RESEARCH METHODOLOGY

Methodology is a systematic way to solve the research problem. it may be understood as a science studying how research is done scientifically. This study is descriptive in nature the present study is focused on identifying whether the customer is loyal towards their bank in term of various digital banking services offered by them.

Data collection- Primary data were collected with the help of well- structured questionnaire secondary sources includes research articles, journals, books etc. it involves longitudinal research

Sampling Design and Size-Convenience sampling was used for collecting the response from the various digital banking users from the different bank account holder. The questionnaire was issued to 167 respondents and were taken up for the the statistical analysis.

Sampling Method –The method used is simple random sampling considering the responses from Bangalore district who has account in this following banks Axis bank, ICICI bank, canara bank, sbi bank, kotak Mahindra bank, yes bank, HDFC bank, bank of baroda

Questionnaire Structure and Design –The questionnaire consists of two parts part 1 deals with the demographic profile and part 2 deals with the bank account holder and the various dimensions of digital banking as how the safety, security and trust effect the loyalty of the consumer from there bank.

Statistical Analysis- The collected primary data were statistically analyzed using SPSS software version 20. Statistical tools used are percentage analysis, exploratory factor analysis, descriptive analysis. analyzed Regressions, Coefficient, Anova, and Chi square these are the three test which have been done. In data analysis.

ANALYSIS OF DATA AND INTERPRETATION

RESULTS

If alpha value is less than 0.50 the null Hypothese is Rejected and Accepted the alternative hypothesis. Based on demographic variables computed Anova the demographic variables include (Age, Gender, Education qualification, Family monthly income, bank account)

No	Demographic	Alpha value
----	-------------	-------------

1	Gender	0.14
2	Education qualification	0.18
3	Family monthly income	.000
4	Bank account	0.13

Based on demographic variable analysis the chi square test the results were the overall level of satisfaction and the association with bank account, most useful product, length of digital banking use, frequency of digital banking transaction)

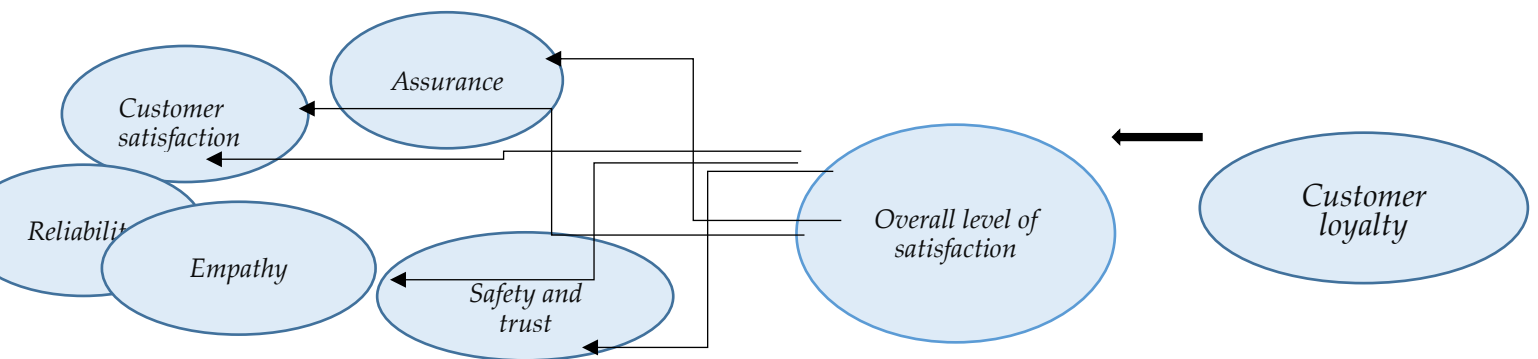
No	Variables	Alpha value
1	Age	.000
2	Gender	.000
3	Education qualification	.320
4	Occupation	.001
5	Family monthly income	.001
6	Bank account	.001

Reliability coefficient value (Regression)

Computed the regression analysis by various dimensions of digital banking that is (Assurance, Customer satisfaction, Reliability, Empathy, Safety and trust)

No	Dimensions of digital banking	Alpha (p)
----	-------------------------------	-----------

1	Confidence in digital banking services(Assurance)	.001
	Digital banking does not share your personal information with other sites(Assurance)	.001
2	The users are satisfied with the security mechanism of digital banking (customer satisfaction)	.001
3	Digital banking provides error free transaction as promised (Reliability)	.294
4	The bank creates compensate for a problem they create (Empathy)	.004
5	I feel my transaction are safe with the bank (safety and trust)	.001
	I consider security as a threat to do online transaction	.166



Discussions

Based on the analysis the finding can be derived that. There is a significant difference in the level of satisfaction in different gender group, educational qualification, family monthly income, different bank account. it is inferred that there is association between Age and Bank Account, Useful product of Digital Banking, Length of Digital Banking use, Frequency of digital banking transaction. it is inferred that there is association between gender and length

of digital banking, frequency of digital banking transaction. Although it showed there is no association between gender and bank account, useful product of digital banking, frequency of digital banking transaction. It is inferred that there is no association between education qualification and bank account, useful product of digital banking, length of digital banking use, frequency of digital banking transaction. It is inferred that there is association between occupation and bank account, useful product of digital banking, length of digital banking use, frequency of digital banking transaction. It is inferred that there is association between family monthly income and bank account useful product of digital banking, length of digital banking use, frequency of digital banking transaction. It is inferred that there is association between overall satisfaction on digital banking services and confidence in the digital banking services, sites don't share your personal information with other sites, transaction is safe with the bank, security as a threat to do digital banking transaction, security mechanism of digital banking, error free transaction as promised, bank compensate for the problem they create. The overall satisfaction derived by the respondent on digital banking services is moderate.

SUGGESTIONS

The results of this research were obtained using survey instruments and analysed as presented in the methodology of this study. The findings were described based on the statistical information generated from the analysis. The main objective of this study is to determine how the security and trust can lead to customer loyalty of digital banking services in order to answer to this question have analysed, firstly the satisfaction level of the consumers of the various banks which provides digital banking services and what are the factor which effects their loyalty towards their bank in which they have their account. In order to understand their loyalty, we have used the parameter of overall level of satisfaction that they derive form their bank as satisfaction leads to customer loyalty. Some of the dimensions which had association with customer loyalty were safety, trust, security, the dimensions include (assurance, reliability, customer satisfaction, empathy, safety and trust), also demographic variable which impact the overall level satisfaction of digital banking services based on our analysis we analysed that age, gender, education, occupation, monthly income all have effect on digital banking services. Age can be factor as many older generations don't trust digital banking as a safe mode for transaction, bank account might be their bank won't provide to higher level of services what the other bank provides, many

older generations are not aware about various product of digital banking, also the length of their use is less. Occupation can be another factor of least satisfaction as based on their work they use the digital banking's services. Also education and family monthly income have impacted the digital transaction as those who has got more monthly income more frequently they use and on the other hand the people with higher education understand the importance of digital economy.

IMPLICATIONS OF STUDY

The study investigates the relationship between digital banking service and customer loyalty of the selected banks in India. This will help the organization to implement various loyalty policy for the customers, theory, practices. This research has answered our research question is there any relationship between trust and security and customer loyalty. The schemes that can be adopted by bank to establish customer loyalty, security plays an important role as why the customer switch from one account to another. The bank need to get updated as the changes occurs or else they might lose their customers.

LIMITATIONN OF STUDY

Firstly, as the study was conducted with the participant of only 167 which were the customers of only few major banks so it is difficult to interpret the satisfaction level of the customers that they derive from their respective banks. Some of the respondents could not understand the questions regarding the dimensions of digital banking services so they could not give their accurate response. Many of low income people use digital banking services but they don't know what's the benefit of it. This Research was not able to find out how the advancement in fintech, such as digital transaction, are making financial inclusions easier to achieve.

CONCLUSIONS

If the banks want to succeed in competitive world they need to make their customer being loyal towards their banks they can achieve this by through loyalty programmes, the banks can offer reward for their transaction this can be the core banking services of the banks so the customer will feel recognised and the banks can value each and every customer as an individual no matter what products or services they are using. In today's digital age, switching banks and becoming multi banked has never been easier. The banks who win will offer smooth digital experiences, market leading propositions and excellent customer

service. They will inspire loyalty with deep, consistent and meaningful engagement with their customers across channels, always offering preferential rewards to existing client in form of best offers, best service and effortless complain resolutions.

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APPENDIX

Questionnaire

A study on consumer perception towards digital banking services of selected banks

1 Name (optional)

2 Age group

(a) 18-25

(b) 25-30

(c) 30-35

(d) 35 or above

3 Gender

- (a) Male
- (b) Female

4 Education qualification

- (a) Intermediate
- (b) Graduation
- (c) Post-graduation
- (d) Above post-graduation

5 Occupation

- (a) Profession
- (b) Business
- (c) Government employee
- (d) Private employee
- (e) Student
- (f) Others

6 Family monthly income (in Rs)

- (a) Below 600000
- (b) 600000-1000000
- (c) 1000000-2000000
- (d) 2000000-3000000

7 I have bank account in this bank

- a) ICICI Bank
- b) Bank of Baroda
- c) HDFC Bank
- d) Axis bank
- e) Yes Bank
- f) Kotak Mahindra bank
- g) Canara bank
- h) SBI bank

8 which one of the following you find the most useful product of digital banking

- a) Mobile banking

- b) Paying bills
- c) Fund transfer
- d) Cash withdrawals
- e) Investment
- f) Stop cheques
- g) Getting statements
- h) Keep track of information

9 Length of digital banking use

- (a) Less than 3 months
- (b) 3 -12 months
- (c) Less than 12 months

10 frequency of online banking transaction

- (a) Less than 5 months
- (b) 5 or more month

Based on dimensions of services offered by digital banks rate the level of satisfaction you derive in terms of

Tangibility	St ro ng ly ag ree	agree	neu tral	disa gree	Strongly disagree
Digital banking provides convenient banking services					
Digital banking facilities are modern					
You are satisfied with technological, up-to-date equipment of the bank					

Assurance	Strongly agree	agree	neutral	disagree	Strongly disagree

You have confidence in the bank service					
Digital banking provides an ease in finding out policy statement and notice statements					
Your digital banking sites does not share your personal information with other sites					

Responsiveness	Strongly agree	agree	neutral	disagree	Strongly disagree
Digital banking provides quick confirmation of the service ordered					
Digital banking can handle customer complaints directly and immediately					
In digital banking, the bank quickly resolves problems that you encounter with your digital transaction					

Customer satisfaction	Strongly agree	agree	neutral	disagree	disagree
The banks websites provides precise					

information that the user needs					
The users are satisfied with the accuracy of the data in digital banking					
The users are satisfied with the security mechanism of digital banking					

Reliability	Strongly agree	agree	neutral	disagree	Strongly disagree
Digital banking provides timely updates and maintenance of accounts					
Digital banking has all the services available when the customer wants					
Digital banking provides error-free transactions as promised					

Empathy	Strongly agree	agree	neutral	disagree	Strongly disagree
The employee of the bank understands your specific needs					

You always receive details of your account through SMS/email on your phone or mail					
The bank compensates for a problem they create					

Performance	Strongly agree	agree	neutral	disagree	Strongly disagree
Digital banking system provides in Multilanguage					
Digital banking system allows interbank transfer					

Transaction efficiency	Strongly agree	agree	neutral	disagree	Strongly disagree
Digital banking gives complete help function					
Digital banking system transaction is fast					

Ease of use	Strongly agree	agree	neutral	disagree	Strongly agree

Information on digital banking is easy to find and instructions are clear					
Digital banking system display output and transaction is fast					

Sites aesthetics	Strongly agree	agree	neutral	disagree	Strongly disagree
Digital banking system websites is well laid out					
Digital banking system is attractive					

Safety and trust	Strongly agree	agree	Neutral	disagree	Strongly disagree
I feel my transactions are safe with the bank					
I consider security as a threat to do online transaction					
Digital banking facilitates my everyday life					

The overall level of satisfaction I derive on digital banking services

- a) The top most level

- b) The moderate level
- c) The least level

I recommend my friends and family to connect to the Digital banking services of _____
Bank (specify any one bank name)

A STUDY ON CONSUMER PERCEPTION TOWARDS E-TWOWHEELERS

Jomin P Manuel

I. ABSTRACT

Electric 2 wheelers or E-2 wheelers are those vehicles that use electricity to operate. This paper aims to know the consumers perception towards the E-2 wheelers. Electric 2 wheelers are new way of transportation having no air, noise pollution and an environmental friendly way to commute. This paper also discuss about the factors that encourage customers to buy E-2 wheelers, opinion of customers on factors like speed, mileage, price, service cost and after sales service of E-2 wheelers when compared with conventional 2 wheelers and overall satisfaction derived from E-2 wheelers.

II. INTRODUCTION

India has the world's third-largest road network. Road travel seemed to be a preferred choice in India with over 60 % of the population used personal or shared vehicles to commute. Conventional vehicles contribute significantly to global warming and air pollution. Dust is produced by all sorts of cars due to brakes, tyres, and road wear. The average diesel vehicle has worse effect on air quality than the average gasoline vehicle. However, gasoline and diesel vehicles pollute the environment more than electric vehicles.

Electric motorbikes and scooters are two-wheeled plug-in electric vehicles. The electricity is stored in a rechargeable battery on board and is used to power one or more electric motors. As of May 2019, the majority of electric bikes and scooters use rechargeable lithium ion batteries, however some early models used nickel-metal hydride batteries. Because batteries cannot store as much energy as a tank of gasoline, electric bikes and scooters have a significant range disadvantage.

Electric and gasoline powered motorcycles and scooters of the same size and weight are roughly comparable in performance. Also it need only very little maintenance. Electric machines enjoy an enormous fuel cost advantage. Even with special equipment, charging a 2 battery takes significantly longer than filling a gasoline tank, which can make electric vehicles less flexible than their gasoline counterparts. Electric vehicles are far quieter than gasoline powered ones, so silent they may sneak up on unwary pedestrians.

China leads the world in electric scooter sales. In January 2013, the Indian government announced a plan to provide subsidies for hybrid and electric vehicles. But there is no

significant change in market. In this paper, the consumer perception towards E-2 wheelers is going to be discussed.

Objectives:

- To identify the determinants of consumer buying behaviour towards E-2 wheeler.
- To examine the relationship between selected demographic variables and determinants of consumer buying behaviour towards E-2 wheelers.
- To examine the relationship between the determinants of consumer buying behaviour towards E-2 wheeler and overall consumer satisfaction on E-2 wheelers.

Research Gap

Many studies are conducted on the topic consumer perception towards E-2 wheelers. But there are still some gaps exists. Main reason is peoples are less aware of the E-2 wheelers. This paper clearly fix the remaining gap on this topic.

Research Problem

This paper studies about the consumer perception towards E-2 wheelers. In this world of pollution, E-2 wheelers are very important for a sustainable future. Many companies started manufacturing electric vehicles. But many consumers are still unaware of the benefits of the electric vehicles. In the present situation, electric vehicles are urge to the environment. Some of the customers perception towards e vehicles are changing. This study will help to get a closer look to the perception of consumers towards E-2 wheelers

Research Question

The research question of this paper is,

- What is the present consumer perception towards E-2 wheelers?
- How demographic variables are related to consumer buying behaviour?
- What are the determinants of consumer buying behaviour?

Importants of the Study

The importance of this study is to find out consumer perception towards E-2 wheelers. Due to rising in crude oil price and environmental concerns, the importance of this study is very

crucial. Also, when compared with conventional 2 wheelers, E-2 wheelers are more economical.

Limitations

- Limited time period for collection of data.
- Limited availability of secondary source of data.
- Most of the respondents was youngsters. But it helps to find out the youngsters buying behaviour of E-2 wheelers.
- There is a chance for respondents did not provide exact opinion.

III. REVIEW OF LITERATURE

(Tupe, Kishore, & Johnvieira, 2020): In this paper, 'Consumer perception of electric vehicles in India', shows the need for energy transition in vehicles in India. Government has taken initiatives to fight the pollution level by promoting electric vehicles. The government and the manufactures should join the hand to build the infrastructure and for making a positive environment for electric vehicles. With the current depletion of fossil fuels and its price hike, electric vehicles are an alternative solution for this. But, the current market penetration of electric vehicle is very low in India. This paper discusses about scope of electric vehicles and also consumer perception for the same is analysed.

(Tu & Yang, 2019): In this article, 'Key factors influencing consumers' purchase of electric vehicles', discusses about the factors that influences consumers purchasing behaviour of electric vehicles in China. Although, the rapid progress in global economy and technology has advanced human civilization, it also caused many damages to the global ecological environment. As a solution for this, Chinese government introduced a plan that expands electric vehicles market and China become the largest electric vehicle market in the world. Consumers consider electric vehicles as forward-looking technology products with similar driving operation and usage cost compared to traditional vehicles. The government and relevant 4 manufacturers need to consider increasing the publicity of electric vehicles and launch more attractive battery and charging schemes to attract consumers and promote the sustainable development of the automobile industry.

(Motwani & Patil, 2019): In the journal 'Customer buying intention towards electric vehicle in India', it discusses about the people opinion and their awareness about the electric vehicle, reaction to some shortcomings of electric vehicle and will people accept it wholeheartedly. Almost all the vehicle producer in the world have at least one electric vehicle in their product portfolio and around the globe the acceptance of electric people is rapidly growing. Government of India launched FAME scheme to increase the adoption of electric vehicle among masses. Based on this study, the companies should increase its efforts to do promotion based on the significant factors of electric vehicles.

(Acharya, Tyagi, & Bansal, 2021): The report 'Consumer perception towards electric vehicles' discusses about the factors that influence consumer while purchasing vehicles and their perception towards an electric vehicle. A delayed start within the Electric Vehicle selection since the last recent two years has shown a surprising increment. A massive change has been observed in the Electric Vehicle Industry throughout the planet with various nations having to show intent to have maximum electric vehicles, yet no significant change had been found within the Indian EV market. One amongst the many reasons behind this can be an absence of a framework for electric vehicles in India.

(S & M, 2021): This paper 'A study on consumer perception towards electric two-wheelers in Chennai' focuses on understanding the customer perception towards the electric two-wheelers across Chennai city. The automobile companies have felt the need to innovate vehicles that will not depend on fossil fuels. As a result, many companies have invested in R&D to bring forth electric bikes. The lack of awareness, regulatory authority, quality issues are some of the biggest challenges in the EV industry. But with ever-increasing petrol prices and high pollution, sooner electric bikes will put a serious challenge to the Petrol Bikes. At this stage, the primary focus of the company shall lie in R&D, improving quality, and educating people.

(Bhatia, Chauhan, & Kumar, 2022): In this paper, 'Study of factors influencing consumer behaviour towards electric two-wheelers in Gujarat', undertaken with the objective to understand the perception and preferences of consumers towards two-wheeler electric vehicles. Authors have also tried to understand the level of awareness and knowledge of consumers along with their perception on various attributes of two-wheeler with electric wheelers to their 5 decision making process. The analysis of the data collected

provides good understanding of consumers' perception and preferences towards two-wheeler electric vehicles. Marketing implications of the findings are also provided which may prove helpful in designing marketing/communication strategies for the marketers of two-wheeler electric vehicles.

IV. RESEARCH METHODOLOGY

This research was conducted in order to understand the consumer perception towards E-2 wheelers. The research is based on quantitative data. It was a primary source of data. In order to obtain primary data, a structured questionnaire was framed according to the objectives of the study. The objectives are,

- To identify the determinants of consumer buying behaviour towards E-2 wheeler.
- To examine the relationship between selected demographic variables and determinants of consumer buying behaviour towards E-2 wheelers.
- To examine the relationship between the determinants of consumer buying behaviour towards E-2 wheeler and overall consumer satisfaction on E-2 wheelers.

The data was collected from 150 respondents and convenience probability method was used for this. The questionnaire included demographic variables like gender, age, educational background, occupation and monthly income. It also includes questions on awareness on E-2 wheelers, influential factors and the overall satisfaction.

Statistical tools used for analysis are,

- Chi-square test
- Regression
- One way Annova

Hypothesis

The data collected has been analysed using different analytical tools. Data analysis has been done with in a view of objectives of the paper.

1. X₂ VS X₉

H₀= There is no relation between male and female and their level of awareness on E-2 wheelers.

H1= = There is relation between male and female and their level of awareness on E-2 wheelers.

Since the P value is .540 which is greater than .050 there is sufficient evidence to accept the null hypothesis(H0). It is inferred that there is no relation between male and female and level of awareness on E-2 wheelers.

Level of awareness about E-2 wheelers does not differ between male and female.

2. X2 VS X10

H0= There is no relation between male and female and riding of E-2 wheeler.

H1= = There is relation between male and female and riding of E-2 wheeler.

Since the P value is .118 which is greater than .050 there is sufficient evidence to accept the null hypothesis(H0). It is inferred that there is no relation between male and female and riding of E-2 wheeler. Riding of E-2 wheeler does not differ between male and female.

3. X29 VS X2

H0=there is no difference in the perception of degree of overall satisfaction of using E-2 wheelers between male and female.

H1= there is difference in the perception of degree of overall satisfaction of using E-2 wheelers between male and female.

Since the P value is .841 which is greater than .050, there is sufficient evidence to accept the null hypothesis. So it is concluded that there is no difference in the perception of degree of overall satisfaction of using E-2 wheelers between male and female.

V. DISCUSSION

An electric vehicle, unlike a conventional vehicle, is quite flexible. This is because of the less number of moving parts that are important in working of a conventional vehicle. In an electric vehicle, the number of moving parts is limited to one, the motor. It can be run by different control mechanism.

In recent times, electric vehicles are on massive rise, there are many reasons behind it. The most prominent one is their contribution in reducing the pollution. In order to understand the topic better, statistical tools such as Chi-square, Annova and Regression are used.

To understand if there was an association between demographic variables and consumers familiarity and knowledge with the E-2 wheelers, Chi-square test was conducted and the following were the results obtained. From the interpretation, it is clear that the level of awareness on E-2 wheelers is not associated with demographic factors like gender, educational background and monthly income. That means, it do not affect the demographic variables. On the other hand, level of awareness have an association with variables like age and occupation. That means, based on age and occupation, the level of awareness on E-2 wheelers could differ.

The riding of E-2 wheelers is not associated with gender, age group, education background, occupation and monthly income. That it means, it these demographic variables do not affect riding of E-2 wheelers.

The currently using 2 wheeler type is not associated with age group, educational background, occupation and monthly income. It is associated with gender. That means, currently using 2 wheeler type is associated with gender.

Choice of buying new 2 wheeler type is not associated with age group, educational background, and occupation. It is associated with gender and monthly income.

Present promotional activities of E-2 wheelers is not associated with gender, educational background, occupation and monthly income.

To findout the essential factors that do not encouraging and do encouraging to buy E-2 wheelers have an influence with the overall satisfaction derived from E-2 wheelers, a regression analysis was conducted and the results were as follows.

It was inferred that the independent variable i.e., initial cost to purchase has a relation with the overall satisfaction derived from E- 2 wheelers and factors not influencing to buy E-2 wheelers.

It was also find out that the independent variables i.e., power delivery, recharging inconvenience, more time for recharging, low resale value has no relation with the overall satisfaction derived from E- 2 wheelers and factors not influencing to buy E-2 wheelers.

The independent variables that influence to buy E-2 wheelers i.e. reduce dependency on fossil fuels, produce less carbo emission, low cost of maintenance, easy to drive and low cost of fuel has no relation with the overall satisfaction derived from E- 2 wheelers.

In order to understand if the demographic variables have an influence on the overall satisfaction derived from using E-2 wheelers and opinion of consumers towards factors like speed, mileage, price, service cost and after sale service of E-2 wheelers when compared to

conventional 2 wheelers, an Anova test was conducted and the results obtained were as follows.

On conducting an ANOVA test, it was seen that there was no significant difference between the overall level of satisfaction of E-2 wheelers experience obtained by the customers of different gender, age groups, education background, occupation, monthly income and present 8 promotional activities. It means that the overall level of satisfaction derived from E-2 wheeler experiences obtained by the customers have no effect based on different gender, age groups, education background, occupation, monthly income and present promotional activities.

It was seen that according to the opinion of customers, there was no significant difference between the speed of E-2 wheelers when compared to conventional 2 wheeler and of different age groups, education background, occupation, monthly income and present promotional activities.

It means that according to the opinion of customers , the speed of E-2 wheelers when compared to conventional 2 wheeler have no effect based on different age groups, education background, occupation, monthly income and present promotional activities. On the other hand, it is seen that there is significant difference in gender and speed of E-2 wheelers when compared to conventional 2 wheelers.

It was seen that according to the opinion of customers, there was no significant difference between the mileage of E-2 wheelers when compared to conventional 2 wheeler and of different gender, age groups, education background, occupation, monthly income and present promotional activities. It means that the mileage of E-2 wheelers when compared to conventional 2 wheeler have no effect based on different gender, age groups, education background, occupation, monthly income and present promotional activities.

It was seen that according to the opinion of customers, there was no significant difference between the price of E-2 wheelers when compared to conventional 2 wheeler and of different gender, age groups, education background, occupation, monthly income and present promotional activities.

It means that the price of E-2 wheelers when compared to conventional 2 wheeler have no effect based on different gender, age groups, education background, occupation, monthly income and present promotional activities.

It was seen that according to the opinion of customers, there was no significant difference between the service cost of E-2 wheelers when compared to conventional 2 wheeler and of different age groups, education background, occupation, monthly income and present

promotional activities. It means that the service cost of E-2 wheelers when compared to conventional 2 wheeler have no effect based on different age groups, education background, occupation, monthly income and present promotional activities. On the other hand, it is seen that there is significant difference in gender and service cost of E-2 wheelers when compared to conventional 2 wheelers.

It was seen that according to the opinion of customers, there was no significant difference between the after sales service of E-2 wheelers when compared to conventional 2 wheeler and of different gender, age groups, education background, occupation, monthly income and 9 present promotional activities. It means that the after sales service of E-2 wheelers when compared to conventional 2-wheeler have no effect based on different gender, age groups, education background, occupation, monthly income and present promotional activities.

VI. SUGGESTIONS

The purpose of this study is to find out the consumer perception towards E-2 wheelers. The future researchers use different methods to find out the consumers perception towards the E-2 wheelers. This study is limited to electric 2 wheelers only. The future researchers try to include comparison of electric 2 wheelers with other types of electric vehicles. Due to time and resource limit, the data only collected from some places only. Future researchers can explore the situation in different regions.

Consumers think that the features of electric 2 wheelers is same as conventional vehicle and price is very high for electric 2 wheelers. Also the present promotional activities of electric vehicles is not at all sufficient. Companies should improve their promotional activities. Also government should provide awareness programmes that can point out the benefits of electric vehicles. Government should provide tax deductions and subsidies for electric 2 wheelers as part of promotion. Consumers should be more aware of the electric 2 wheelers. There are some mis concerns on consumers regarding the electric vehicles. It should be changed.

Corporates support electric 2 wheelers by encouraging their employees to buy electric vehicles. Also corporates should be a role model for the customers. The research and development department should be more efficient and innovative so that the electric vehicles can compete with the conventional 2 wheelers. Better battery capacity, battery leasing, easy recycling process etc should be introduced. Also companies, corporates, government should promote sustainable development through electric vehicles.

VII. CONCLUSION

This entire study brings out the perception of consumers buying behaviour towards the Electric or E-2 wheelers. Consumer behaviour comprises of all individual behaviour that goes into producing before and post-purchase decisions. It became more clear that lack of awareness, regulatory authority, quality issues are some of the biggest challenges in the industry. But with ever-increasing petrol prices and high pollution, sooner electric bikes will put a serious challenge to the Petrol Bikes. At this stage, the primary focus of the company shall lie in R&D, improving quality, and educating people.

As globally people are getting more and more conscious towards environment-friendly living, it's the right time for the two-wheeler industry also to move towards its eco-friendly option of electric vehicles. Electric two-wheelers can solve a big global issue of oil availability and pollution control. Overall satisfaction derived by customers from E-2 wheelers are satisfactory. It can take the world to a new era if all customers understand its value and start using only electric vehicles. Electric two-wheelers can make the world a better place to leave by reducing pollution at a higher rate. In society and industry, by implying research, the perception of consumers towards electric vehicles will change. Though electric vehicles include lithium ion battery that is non-recyclable and non-environmental friendly, the pollution compared to conventional vehicle is less.

VIII. REFERENCE

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APPENDIX

QUESTIONNAIRE

1. Name (optional)

2. Gender

- Male
- Female
- Others

3. Age group

- 18-25
- 26-35
- 36-45
- 46-60
- 60 above

4. Educational background

- Upto 10th
- Upto 12th
- Under-graduation
- Post-graduation

- Profession

5. What is your occupation?

- Student
- Home maker
- Government employee
- Private company employee
- Professional
- Others

6. Monthly income

- Less than 25,000
- 25,001-40,000
- 40,001-60,000
- 60,001-80,000
- Above 80,000

7. Which terrain did you usually ride your 2-wheeler?

Sl No	Factors	Most Unlikely	Unlikely	Neutral	Likely	Most Likely
1	Plain terrain					
2	Hilly terrain					

8. Are you aware of E-2 wheelers?

- Yes
- No

9. Did you ever ride a E-2 wheeler?

- Yes
- No

10. Which bike are you using currently?

- Conventional 2-wheeler
- Electric 2-wheeler

11. If you are going to buy a new 2-wheeler, which type of vehicle do you choose?

- Conventional 2-wheeler
- Electric 2-wheeler

12. Which of the factors that encourage you to buy a E-2 wheeler?

S l N o	Factors	Stro ngly disa gree	Disa gree	Ne utra l	A gr ee	Stro ngly agre e
1	Reduce depend ency on fossil fuels					
2	Produc e less carbon emissio n					
3	Low cost of mainte mane					

4	Easy to drive					
5	Low cost of fuel					

13. Which of the factors that do not encourage you to buy a E-2 wheeler?

S l N o	Factors	Stro ngly disa gree	Disa gree	Ne utr al	A gr ee	Stro ngly agre e
1	Power delivery					
2	Initial cost to purchase					
3	Recharging inconvenience					
4	Recharging takes more time					
5	Low resale value					

14. What is your opinion towards the following factors when compared to conventional 2 wheelers.

S l N o	Factor s	Ve ry Lo w	Lo w	Moder ate	Hi gh	Ve ry Hi gh
1	Speed of E-2 wheel ers					
2	Milea ge of E-2 wheel ers					
3	Price of the E-2 wheel ers					
4	Servic es cost E-2 wheel ers					
5	After sales servic es					

15. Is the present promotional activity about E-2 wheeler sufficient enough for you to make the purchase decision?

- Yes
- No

16. Rate yourself the level of overall satisfaction you derive on E-2 wheelers(scale)

- Most unsatisfactory
- Unsatisfactory
- Neutral o Satisfactory
- Most satisfactory

A STUDY OF CONSUMER BUYING BEHAVIOUR TOWARD OTT PLATFORMS

Keerthana Rakesh

I. ABSTRACT

OTT stands for Over the Top, which is a platform that offers video and audio streaming of content over the internet. It has removed any interference from the cable operators, satellite connections, or broadcast mediums. Due to the upgrade in technology and the technology used by individuals the viewership of the OTT platforms has increased. This study aimed to identify the major factors that influence consumer behaviour towards OTT platforms with the level of satisfaction. Also, to identify the impact of age and city of residence (metropolitan or non-metropolitan) on the selection of the OTT platforms. This research helped to identify that the major factor influencing consumer behaviour towards OTT platforms is price. Also, it identified that the age group and the city of residence also play a major role in the behavioural pattern of the consumers. The outbreak of covid also led to an increase in usage of these OTT services for various purposes like movies, music, tv shows etc. The research was conducted by sending the questionnaire to people. It was approximately sent to 200 people and 152 among them had given responses. The research helped to identify that the consumers prefer to use both conventional tv and OTT platforms, but the trend shows that consumers might soon shift to complete online streaming services: OTT platforms.

Keywords: OTT platforms, technology, price and age group.

II. INTRODUCTION

OTT stands for over the top platform, which implies that all the content can be viewed from anywhere and at any time through the internet, due to over-the-top technology. Initially performed by **telecom operators**, and slowly moving towards the Internet, TV broadcasting switched from terrestrial networks to wire-based. This technology, added to the development of high-speed networks and mobile internet, allowed the birth of OTT. The OTT platform in India started in 2008 when Reliance launched its Bigflix. OTT platform gained momentum in India when OTT streaming was launched by Zee and Sony liv. This study aims to find consumer satisfaction and preference based on the age group and the area/ city of residence (metropolitan or non). The main problem is to focus on the level of satisfaction derived from different OTT platforms and how the OTT platforms should make strategies to maintain the trend of OTT viewing and increase the level of satisfaction. The study was guided to the following research questions:

- What could be the favourable factors that motivate a consumer to subscribe to any OTT platforms?
- Perception of consumers towards OTT platforms

This study aims to understand the entertainment industry revolution by understanding consumer buying behaviour towards these OTT platforms. There are various limitations faced during the study like the Time limit deadline to collect data and analyses and the data collected in the form of a questionnaire may not be fully accurate.

III. REVIEW OF LITERATURE

(Sujata, 2015) The growing impact of OTT services on telcos' voice and messaging revenue is a widely accepted phenomenon. Their impact on mobile data traffic and telco data revenue is also areas that have been acknowledged as critical points for consideration.

This study attempts to link these issues to a shift in consumer preferences, identify the underlying factors thereof and understand the factors driving users towards OTT services.

(Kabusheva S. , Ladislav Tyll, & Ondřej Machek, 2016) The goals of this article are to provide a comprehensive overview of the transformation of the telecommunication business and to capture the habits and preferences of consumers in using OTT services on their mobile devices, as well as their satisfaction level with the current telco services that they possess. The findings can be used by telecommunication operators as well as OTT providers to adapt their business strategy to the habits and preferences of their current or potential customers.

(Dhote, 2021) This study also attempts at addressing the existing gap where consumer engagement has been studied more in the context of a brand-consumer relationship.

(Priya, Pias Mondal, & Dr Trinley Paldon, 2021) This research paper explores the relationship between Over the Top (OTT), Social gratification, customer engagement towards the OTT platform, and Subscription intention. This study helps to understand whether customer engagement in the Intention to use the OTT platform in the industry matches the international experience.

(Kumari, 2021) The of content creation. The present study aims to understand the changes in the pattern of content consumption behaviour of consumers after the introduction of OTT services in India and the factors contributing to the success of OTT services.

(Varghese & Selvin Chinnaiah, 2021) The study will finally conclude by giving suggestions on how movie theatres compete to stay relevant, in the minds of their consumers in the current marketplace, where video content is easily accessible on OTT platforms from the convenience of their homes.

(GAOSHINDE, 2021) this study identified People who spend most of their time on Netflix and chilling can see strategies of brands doing recall and will see the impact while buying that product. embedded marketing has been used widely by film producers, advertisers, corporate and has become a strong part of the advertising world.

(sahu, Loveleen gaur, & Gurmeet Singh, 2021) this study examined consumer indulgence in conventional tv and OTT platforms. It was identified that the majority of consumers were into conventional tv than OTT platforms)

(Koul, Suhas Suresh Ambekar, & Manoj Hudnurkar, 2021) The result of this research is a ranking of factors based on their importance as perceived by the millennial consumers and then form composite factors, which have similarities in responses.

(T.S, 2020) The main purpose of this study is to find out the perception and satisfaction of consumers or users of OTT video platforms with special reference to Kerala, Thrissur district.

(Gangwar, Vinay Sai Sudhagoni, Natraj Adepu, & Sai Teja Bellamkonda, 2020) OTT's providers not only depend on their repository but invest a lot of money in producing their content. Many factors, such as new technologies, a drop in data charges, and improved Internet speeds both at home and on the Internet. Mobiles, tablets, laptops, and Smart TVs are now to be made for entertainment and made it easy the consumption content provided by the OTT providers. This paper is a novel approach to understanding user-profiles and preferences from an Indian perspective.

(Dey & Rahul Chanda, 2022) This study tries to investigate if OTT has taken over the films based on cost, content, characterization, and accessibility catered to its respective audience in the city. Many viewers are against the idea of censorship in Ott which is considered to be one of the major reasons for its increased viewership. In this research, the researcher tries to find out whether the preferences of the viewers are diverting towards OTT content or whether it remains with commercial cinema released in theatres.

(Gimpel, 2015) The telecommunications, media, and entertainment industries face significant changes as technological innovations, shifting consumer behaviour, and new business models reshape the industry.

IV. RESEARCH METHODOLOGY

To address the research problem identified the following research objectives have been formulated:

- i.To identify the factors that determine the consumer buying behaviour towards the OTT platform.
- ii.To examine the relationship between age and the city of residence (metropolitan or non-metropolitan) and the factors that impact the consumer buying behaviour towards the OTT platform.
- iii.To evaluate the relationship between the factors that impact or determine the consumer buying behaviour towards OTT and the overall level of satisfaction towards OTT platforms.

The type of research is quantitative- descriptive cum explanatory and exploratory. It's a cross-sectional study. The data type is primary data through a structured questionnaire, sampling size being 150. The statistics used are:

- Chi-square

- One-way Anova
- Regression

RESULTS AND FINDINGS

HYPOTHESIS

H0: there is no association between age group and type of city residing.

H1: there is an association between age group and type of city residing.

Since the P-value is 0.001 which is less than 0.050, this implies that the null hypothesis can be rejected. It is inferred that there is an association between age group and the kind of OTT platform used.

H0: there is no association between age group and what consumers prefer watching more on

H1: there is an association between age group and what consumers prefer watching more on.

Since the P-value is .000, which is less than .050, this implies that the null hypothesis can be rejected. It is inferred that there is an association between age group and what the consumers prefer watching more on. (OTT platform or TV).

H0: there is no association between the increase in usage of OTT platforms with the covid outbreak and age group.

H1: there is an association between the increase in usage of the OTT platform with the covid outbreak and age group.

Since the P-value is .001, which is less than .050, this implies that the null hypothesis can be rejected. It is inferred that there is an association between the increase in usage of OTT platforms and the age group.

FINDINGS

The purpose of the study is to focus on the consumer preference towards OTT platforms and how the demographic factors i.e., age and the city of rising (metropolitan or non-metropolitan) and the overall level of satisfaction derived from the contents and services provided by the OTT platforms. The questionnaire was the major source of data collection for meeting the aim of the paper.

The surveys were sent to approximately 200 people and 150 people responded, yielding a response rate of 75%. Out of the responses given 47.7% were women and 44.7% were men, which implies that women made up the majority of the responses. The age group from which responses were received were 49.3% for the 15-25 age group and 26.3%, 17.1% and 7.2% for 26-35, 36-50 and,50 and above respectively. This indicates that major responses were given by the 15-26 group. Based on occupation students were the most (35.5%) followed by government employees, private employees, homemakers, IT professionals and other categories of occupation. The annual income which showed the more responses is from 0- 500000 at a rate of 43.4% then 500000- 1000000. The responses were given more from people residing in the metropolitan city (55.4%) than non-metropolitan (44.7%).

Consumers prefer using different OTT platforms for Movies the most and then followed by music, Tv shows, sports and live shows. The factors that actively motivate existing and potential consumers to subscribe to an OTT platform are price, the monthly or yearly plans, and the quality of the content provided with the convenience to watch the content from anywhere at any point in time.

The suggestions from others also act as an important influencing factor. The quality of the services by the OTT platforms is not much important, similarly the time factor of not having time to go to the theatres for shows. The outbreak of covid-19 has led to the increase in usage of OTT platforms for various services provided.

The factors like affordable and reasonable prices for subscriptions, and the features of freemium (some content that can be viewed free of cost and some only with a subscription) also add to the factors that influence the consumer buying behaviour towards OTT platforms.

Among the number of OTT platforms available in the market, most consumers preference for Amazon Prime Video followed by Netflix and Disney+ Hotstar, which are currently the market leaders in India.

Most of the consumers prefer to use both subscriptions based as well as subscription-free based at a rate of 74.3% and to watch both TV shows and OTT shows. Many of them use more than one OTT platform for different genres of shows provided at 84.2%.

The extra features that some of the consumers wished to be added to the OTT platforms for entertainment and awareness were flash news(47) and gaming (42) and the remaining Respondents did not wish to add more to the services provided by the platforms.

The level of satisfaction from the respondents is satisfactory (89).

VI. DISCUSSIONS

This study reveals that there is a relationship between the demographic variables and the consumer buying behaviour towards the OTT platforms. Based on the price and the quality of the content provided the consumer base of these OTT platforms increases as the subscription of the OTT platforms increases. To understand these three major tests were conducted.

The Chi-square test, to understand the relationship between the demographic variables and choices made by the consumer on what kind of OTT platforms to be used and do consumers prefer watching more on OTT platforms.

The test show that is an association between the age of the viewer and the kind of city being resided in, the kind of OTT platform used, prefer to watch more on and the does the user use more than one OTT platform. Relationship between the occupation of the consumers with the type of city, kind of platform used, and prefer to watch more on.

The test also shows that there is no association between gender and city of residence, kind of platform used, prefer more to watch on and the number of OTT subscriptions, occupation with the number of subscriptions, annual income with the number of subscriptions.

ANOVA tests, to understand the relationship between, whether the usage of OTT platforms started with the covid outbreak and did this led to an increase in the usage, also what all OTT platforms available in the market are subscribed to the most by the consumers and the demographic variables.

From this test, it is identified that there is an association between the increase in the usage of OTT platforms based on age and occupation, and different OTT platforms available in the market being Netflix, Amazon Prime Video, Disney+ Hotstar, Sony Liv, Alt Balaji, Zee5 and MX players.

It is identified there is no association between started usage of the OTT platforms with the Covid outbreak with gender, age, occupation and annual income.

The regression test helped to understand the relationship between the services provided by the platforms with various OTT platforms available in the market.

It is identified that there is an association between movies, music, and tv shows with the various OTT platforms available.

These tests also identified that is no association between live shows and sports with the OTT platforms.

VII. CONCLUSION AND SUGGESTIONS

It can be concluded from the study that the major factors that impact consumer buying behaviour on the OTT platforms are Price and the quality of the content provided. The price plans lead to an increase in the consumer base of these platforms and make the consumers irrespective of age group subscribe to the platforms. The kind of city of residence i.e., metropolitan or non-metropolitan also increases the viewership. This study revealed that the viewers are more in metropolitan cities than in other cities, as suggestions and convenience factors can be reasons for such behaviour from the consumers in metropolitan cities.

It is suggested from the study that the OTT platforms can use strategies of making the subscription plans to be flexible as this might help increase the customer base.

The companies try to create more awareness among the non-metropolitan cities for increasing their viewership.

The companies can also try to bring in more content without compromising on the quality of the content to retain the existing consumers as well as to bring in potential consumers.

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[_OTT Platforms: How it is Transforming the Entertainment Industry in India?](#)
(alphansotech.com)

Has OTT replaced television and the big screen? -Quora

IX. APPENDIX

Questionnaire

A STUDY ON CONSUMER BEHAVIOR TOWARD THE OTT PLATFORM

Questionnaire

1.Name (optional):

2.gender:

- Male
- Female
- Other

3. Age group:

- 15-25
- 26-35
- 36-50
- 50 and above

4. occupation

- IT professional
- Govt. employee
- Pvt. Employee
- Student
- Homemaker
- Other (specify):

5. Annual Income:

- 0-5,00,000
- 5,00,000-10,00,000
- 10,00,000-20,00,000

- Above 20,00,000

6. Which type of city are you living in?

- Metropolitan
- Non-metropolitan

7. I prefer using OTT platforms for the following:

	Most likely	Likely	Neutral	Unlikely	Most unlikely
Movies					
Tv shows					
Live shows					
Sports					
Music					

8. which of the following factor do you think is/ are important while choosing an OTT platform:

	Most important	important	Neutral	unimportant	Most unimportant
Price					
Word of mouth					

(suggestions)					
reviews					
Quality of the services					
Quality of the content provided					
No time for going to theatres					
Can be watched at any point in time					

9. Your OTT platform usage during the lockdown

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Did you start using the OTT					

platform during the lockdown?					
Has the consumption increased of OTT platforms during the lockdown					

10. what features motivate you to subscribe to OTT platforms:

	Strongly agree	agree	Neutral	Disagree	Strongly Disagree
Content provided by the OTT platform					
Affordable price					
Reasonable price					
Convenience					
Safety (from covid)					
Advertisement free					
Free content					

11. You have a subscription for which of the following platforms:

	Most likely	Likely	neutral	Unlikely	Most unlikely
Netflix					
Amazon prime video					
Disney+hotstar					
Sony Liv					
Alt Balaji					
Zee5					
MX player					

12. which of the following platform you use for the content (i.e., movies, sports, tv series, web series etc.) provided the most?

	Strongly agree	agree	Neutral	Disagree	Strongly Disagree
Netflix					
Amazon					
Disney+ Hotstar					
Alt Balaji					

Voot select					
Sony Liv					

13. What kind of OTT platform do you use?

- Subscription-based
- Free subscription based
- both

14. what do you prefer watching more on?

- Television
- OTT platform
- Both

15. Would you use more than one OTT platform?

- Yes
- No

16. what extra features do you wish, OTT platforms provided:

	Most likely	likely	neutral	unlikely	Most likely
Flash News					
Games					

17. How satisfied are you on a scale of 1-5of OTT platforms?

1- least; 5- best

	Most satisfactory	satisfactory	neutral	dissatisfactory	Most dissatisfactory

A STUDY ON STREE SHAKTI PROGRAMME AND IT'S IMPACT ON WOMEN ENTREPRENEURS.

Revathi Pradhiksha D

ABSTRACT:

Poverty alleviation, women's empowerment and entrepreneurship have already been implemented central discussion issues of recent decades. The government in this regard is constantly trying to overcome everything and improve the standard of living below marginalized women. The Stree Shakthi (SSP) program is one of the women help controlled program implemented by the government of Karnataka to address some of them widespread women's empowerment, poverty and survival. Data gathered from 152 members through online and through direct survey based on intentional sampling use of surveys based on structured interviews. The results of the study revealed that there is a CNS has become a tool in creating a certain lifestyle change isolated women and also in some awakened the spirit of entrepreneurship sample of respondents. This article advises the Karnataka government to work again on SSP regulation to encourage greater participation of the marginalized women and thus encouraged them to break the bond of poverty that had become slavery in over the years. Keywords: Stree Shakthi Programme, Women empowerment spirit, transformation in lifestyle politically, economically and socially.

INTRODUCTION:

Stree Shakthi is a women's empowerment program launched by the Karnataka government in 2000-2001 to strengthen their access to financial services and make them self-sufficient. The program draws inspiration from the principles of self-help groups (SHG), where skills development and access to financial services are provided through microcredit and savings products. The women are group of people in the society who are facing the problem so we have to focus how they can be empowered effectively.

How Stree Shakthi program formed?

The Stree Shakthi programme were created at the village level by Anganwadi workers. Each group usually has 15-20 women, with women from the following categories preferring

- Women living below the poverty line.
- The wife of a farm worker without land.
- Women from Scheduled Caste / Scheduled Tribe (SC / ST) and

- Women from families with alcoholics, drug addicts or people with disabilities. An Anganwadi employee is responsible for creating and organizing groups. Anganwadi workers are trained for these activities and receive additional financial incentives to perform this task.

How does Stree Shakti work?

- An Anganwadi worker identified a group of 15-20 women as a self-help group.
- The group meets once a week or once a month.
- The activities and minutes of the meeting were recorded in a physical notebook as a record and each member received a passbook with their group contribution. When the savings reach the limit, the group starts lending this amount to people who need it.
- The group later moved to create a joint bank account to save its savings.
- The bank later began lending to the group after checking its accounts, books and records at weekly meetings. The amount of debt depends on their savings in bank accounts.
- In addition to lending, the group is also encouraged to generate income such as sewing, weaving, agarbatti production, papad production and so on.

Research problem: Women are limited to going out and engaging in more income-generating activities. The government should take a step in recasting the SSP Regulation to provide better opportunities for these marginalized women.

Research question:

1. Are the women of the group are independent Socially, Economically and Politically after joining the group in order to create a favorable environment for social change?
2. Does the group help in income generating activities of the members?
3. Does the group give the members an opportunity to take advantage of other departments by combining the services of different departments and credit institutions for collateral, access to women, credit financing?

OBJECTIVES OF THE STUDY:

- To study the economic, social and political condition of women.
- To empower the women and eradication of poverty.
- To understand the working of this programme.
- To recognize the impact of this programme.

LIMITATIONS OF THE STUDY:

- The study is limited with the opinion of 152 respondents alone.
- Limited time period for the collection of data.
- Most of the people do not have complete knowledge about this programme.

REVIEW OF LITERATURE:

Stree Shakthi Programme

The program was launched by the Karnataka Ministry of Women and Children in 2000-2001. It has a strong focus on empowering rural women through social and economic empowerment. Through the concept of self-help groups, the program was created by Stree Shakthi (SSG) in the state with the help of Taluk federations and Anganwadi village workers. Many financial assistance programs, such as revolving funds, fruit materials, incentives for groups to save more, funds for income-generating activities, interest rate subsidies of six percent of loans, communitylevel consolidation at the block level, skills development training, marketing complex , exhibition / molasses marketing, prices and mobile demand for products offered in this program for women. Beneficiaries of the program include low-income families, landless farmers and women from SC / ST. Currently, 1.40 million groups work in the state and about 21 million members are organized.

Women Empowerment

One of the goals of the program is to increase the income level of rural women by participating in income and financial activities. The main reasons for women in low status are insufficient access to education, training, credit problems, low participation in business activities and low economic status (Naganagoud, 2011). Empowerment is understood from different angles and this study looks at women's empowerment as a process of increasing the ability of individuals or groups to make and change their decisions, choices for desired actions and outcomes (Krishna, 2003). enables women to empower women. Lifestyle changes, freedom of decision, self-control, social support, self-confidence are some of the factors conducted in the study that lead to the empowerment of women, also identified (Women., Education and Empowerment: Pathways to Autonomy, 1995)

Women Empowerment and Entrepreneurship

Women's empowerment and entrepreneurship is a topic that is constantly being talked about in various areas. Despite consistent government support and financial assistance through various

programs, women's interest in participating in entrepreneurial initiatives appears to be lacking. Support activities are also one of the ways in which marginalized women can earn a living and have a better standard of living.

Self-confidence can be achieved through the SSP by making marginalized women socially and financially qualified. One of the results of women's empowerment is "entrepreneurship", which means women who engage in entrepreneurial activities after participating in the program. Entrepreneurial activities can be invested in small entrepreneurial activities that these women want to start on their own after mastering the art of obtaining technical and financial support through the program. These factors have previously been recognized in many NGO programs aimed at empowering women. Moser (1993) also describes four approaches, namely the social approach, which cares for women in low-income households, the equality approach, which promotes political discrimination against women, and the anti-poverty approach, which supports women according to programs. Overcoming poverty and access to women's empowerment in the Third World to increase women's self-confidence.

In the early stages, women face many challenges and risks within their families and society. Mastering special skills as a result of each training offered, social support, income control, freedom of decision and increased self-confidence after participating in the program are some of the factors. which attracted social scientists. Therefore, it is important to show whether the SSP will lead to an awakening of the entrepreneurial spirit of the members.

Further Contributions of Studies

Numerous studies have shown that SSP contributes to the improvement of women's lifestyles and includes entrepreneurial initiatives. Empowering women through self-help groups will bring benefits not only to individual women and women's groups, but also to the family and community as a whole through collective action. for good (Lakshmanapathi, 2015). Rural women's confidence in agriculture has declined and the emergence of Stree Shakthi (SSG) groups has changed the lives of rural women. Self-help groups not only provide loans but also strengthen the social and economic position of women. They have encouraged women to participate in decision-making in the local, community and local democratic sectors, and have encouraged women to take leadership positions (Bhavya & Umesh, 2011). They also have to deal with specific problems. socio-economic profile of Stree Shakthi members, loans, benefits, savings, asset creation, employment, cost-effectiveness of income-generating activities and the overall impact of microfinance on women. Some of the poorest of the poor have difficulty joining the SSP. Given that only 0.07 percent participated in the Bellary district of Karnataka, they should be careful

when participating in the program by reserving it under government- sponsored programs (Naganagoud, 2011). The Mandya area of Karnataka shows that there have been many changes in members' employment, income, savings and investment since joining Stree Shakthi Groups. Numerous studies have confirmed that the Stree Shakthi program plays an important role in women's development and that women should be encouraged to take more entrepreneurial initiatives under this program.

RESEARCH METHODOLOGY:

The type of study is rather descriptive. The study population included women who take part in the SHG from the nearby slums and through online. A structured questionnaire was designed to collect data from respondents. The questionnaire consists of several sections and commences with a preamble explaining the purpose of the research, rights of the respondents, completion instructions as well as a screening questions. The subsequent sections of the questionnaire includes, structured questions designed to obtain (1) a demographic profile of respondents, and to gain (2) insight into the patronage focus of respondents.

The data for my studies is collected through direct interview in nearby slums and through online, by sending structured questionnaire as it was difficult to collect the complete data directly. But, my research ensures there's equal contribution both the ways. For the purpose of this study 152 respondents were taken into consideration, considering the availability of time and resource.

The data collected was analyzed using SPSS software version 21. Chi-Square test, One-Way ANOVA, and Regression was applied to meet the objectives of the study. In order to conduct analysis following hypothesis is,

H₀ = There is no significant difference in the age group and the members of the family.

H₁ = There is significant difference in the age group and the members of the family.

H₀ = There is no significant difference in the educational qualification and the primary motive of joining this group.

H₁ = There is significant difference in the educational qualification and the primary motive of joining this group.

ANALYSIS OF RESULTS:

The study was conducted in Bengaluru, Karnataka in nearby slums and through online among the women SSP respondents with a sample size of 152. Study is descriptive and researched profile,

lifestyle and business changes marginalized women's initiative. The study analyzed and discussed about the problems related to the objectives.

Age group: The responses were collected from different age group, the descriptive statistics indicates that approximately 30.3% falls under the age bracket of 40-50, 25.7% falls under the age bracket of 30-40, 23.7% falls under the age bracket of 20-30, 14.5% falls under the age bracket of 50 and above, and the remaining fall under the age bracket of less than 20.

Educational qualification: Majority 73.7% of the women in SSG are found to be literates with educational qualification upto 10th, undergraduate and postgraduate. And a small portion of 26.3% are illiterates and people from other field. This shows that majorities have educational knowledge which will enable them to undertake specialized skill based employment opportunities with proper exposure to training.

Marital status: The study clearly shows the huge portion of women of 43.4% are married, 26.3% are single, 16.4% are divorcee and 13.8% are single. This shows 56.5% of respondents are the independent women who requires some income generating activity to lead their living.

The main reason of joining this group is because they do not get any financial help from their family as the study clearly shows, around 48.9% of their spouse or others are alcoholic and the remaining percent are drug addicts, physically disabled, or don't have any support.

Primary motive of joining the SHG: As the study shows the basic motive of the members in joining the group is to become independent. Where, 19.7% are to develop the savings habit, 17.1% is to get access to credit facilities, 23.7% is to achieve self-reliance, 17.8% is to achieve socio-economic empowerment, and 21.7% agrees with all the mentioned factors.

Problems faced before joining the SSP: The study shows that the members had different lifestyles before joining the group. As it clearly shows that 23.7% were dependent for money, 16.4% had inferiority complex, 15.1% had male interference, 25% were lacking their knowledge on social, economical and political factors and 20.4% were dominated by others.

Impact after joining SSP: The analysis of Social, Political and economic empowerment has been carried out by considering few factors. The response of individual factors has been taken in scale of 5. Where 1 stands for Strongly disagree and 5 stands for Strongly agree.

Socially: Members have agreed that there is maximum level of change in their lifestyle in factors like freedom to take participation in social activities, freedom for personal choices, are able to take care of their dependents for their education, health and nutrition, got the ability to speak in public and in SHG.

Economically: After joining this group the members have become economically strong and independent like rise in income, loan repayment capacity, owning of property and are able to take active participation in family economic decision.

Politically: The members have agreed that they are able to face the world with confidence now since they are independent. The level of Self-confidence, Self-esteem and Self-respect have increased, have the leadership role in family and in SHG and are politically aware of things and have freedom to participate.

With the help of interpretations made, where one-way anova clearly shows the overall satisfaction of the members are high. As they can see a major difference in their lifestyle before and after joining the group.

STATISTICAL TOOLS USED:

1. Chi-Square test: Chi-Square is employed to know the statistical significance dependents between two categorical variables.
2. One way ANOVA: To know the statistical significant difference on various factors by demographic variables this tool is used.
3. Regression Analysis: To know which variables have impact on a topic of interest.

Chi-Square test results: The age group, educational qualification, marital status, household size, no. of income earners, annual income are the basic factors that are compared with the members of the family, having a bank account, awareness of SHG, being a part of SHG, difference in occupation before joining the group, Income generating activity, primary motive of joining the group, duration in the group, frequency of the meetings, savings amount per meeting, loan availed form bank, purpose of the loan, problems faced before joining the group in order to proceed with the analysis and interpretation.

H₀ = There is no significant difference in the educational qualification and the primary motive of joining this group.

H₁ = There is significant difference in the educational qualification and the primary motive of joining this group.

One-Way ANOVA results: Since the P-values are .331, .819, .641, .230, .154, .309, .203, .504, .502, .181, .358, .920, .132, .578, .824, .595, .414, .433, .471, .796, .319, .405, .155, .564, .304, .377, .272, .881 which are greater than .050, there is sufficient evidence to accept the null hypothesis. It is inferred that there is no significant difference in the Economic, Social, and

Political development and the age group, educational qualification, marital status, household size, no. of income earners, annual income, and the family problems.

Regression results: The constant variables taken for the analysis are the economic, social, political and the overall factors which are considered after joining the group are compared with the level of satisfaction in economic, social, political and the overall developments for the purpose of interpretation. On performing the analysis, it was observed that, since Adjusted R square are .074, .090, .124, .186, .075 which proves these regression models are good fit and are highly satisfied with their level of development.

DISCUSSION:

The empowerment of women and the eradication of poverty are the main objectives of the Stree Shakthi Programme. Beneficiaries after joining this group saw improved living standards, freedom of decision, increased household income, greater participation in social affairs, self confidence, better income control and increased self-confidence. SSP therefore has a significant impact on the lifestyle change of isolated women.

The government's main goal in implementing various schemes and programs for women is to eradicate poverty and begin empowerment. The government is therefore now trying to support marginalized women with a minimum of livelihood. From the analysis, we see that a new trend has quietly emerged among these marginalized groups of women, taking some of them to the next level of life by finding a way to survive on their own. Some of them started business thanks to support and training from the government program. Some of them are also motivated by other factors, such as special skills and training acquired through SSP activities, income control, social empowerment, self-confidence, freedom of choice and social support which made them independent . The government should therefore encourage more and more women in SHG to take part in entrepreneurial activities by promoting a better educational base and providing better opportunities for growth.

In addition, it was also noted that the percentage of divorced and widowed women was found to be high in business. Traces of entrepreneurship can be observed in their activities, as they are considered more independent in making their own financial decisions and do not rely on financial support. This may be due to a pull factor in business theory.

CONCLUSION:

The study examines the impact of the Karnataka government's Stree Shakthi Programme state initiative on contributing to a significant improvement in the living conditions of marginalized

women who have participated in the government's program. The government has introduced the Stree Shathi Programme to make beneficiaries Socially, Politically and Economically strong. The Stree Shathi Programme has thus contributed to some extent to changing the lifestyle of women in Bengaluru, Karnataka. It inspired the enterprising spirit of some of these isolated women and took them to the next level of life. Despite all these efforts, women are limited to going out and engaging in more income-generating activities. The government may consider recasting the Stree Shathi Programme Regulation to provide better opportunities for these marginalized women by introducing financial well-being measures aimed at attracting greater participation in the program, including other marginalized sectors in mainstream society. Some suggestions can also be made based on current research like to introduce skills-based training facilities for these marginalized women, introduce training facilities in the lobby to provide better and more mobile skills and training facilities for women who cannot leave families and breastfeeding infants. This study focused only on lifestyle changes among Self-help group members. And it covers only few respondents from the nearby slums and through online. In addition, a comparative study can be performed between non-self-help group members and members of the group in different clusters with larger sample sizes to obtain a more comprehensive picture of the gap or lifestyle.

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APPENDIX:

A STUDY ON STREE SHAKTI PROGRAMME AND IT'S IMPACT ON WOMEN ENTREPRENEUR.

Research objectives:

- To study the economic and social condition of women under Stree-Shakti programme in nearby slum.
- To identify the functions of Stree-Shakti programme in the study area.
- To know the impact of Stree-Shakti programme on its members.

Dear Respondent,

I Revathi Pradhiksha D, pursuing my Post graduation in St. Joseph's College of Commerce, kindly request you to spare few minutes of your time for the survey. This study is conducted as a

part of my curriculum. Your response will be used for the academic purpose only and will be highly confidential.

Thank you.

QUESTIONNAIRE:

1. Name (optional):

2. Age group:

- Less than 20
- 20-30
- 30-40
- 40-50
- 50 and above

3. Educational qualification:

- Illiterate
- Primary
- SSLC
- Undergraduate
- Postgraduate
- Others

4. Marital status:

- Single
- Married
- Divorcee
- Widow

5. Household Size (No. of members in the family):

- 2-3
- 3-5
- Above 5

6. No. of income earners:

- One
- Two
- Three
- More than three

7. Annual Income:

- Less than 100000
- 100000 – 300000
- 300000 – 500000
- 500000 and above

8. Is any member of your family

- Alcoholic
- Drug addicts
- Physically disabled
- Others.....

9. Comment on the following

Sl No		Yes	No
1	Do you have a bank account		
2	Are you aware of SHG?		
3	Are you part of SHG?		
4	Was your occupation different before joining this group?		

10. Working of SHG functions in the following way

S		Most disagree	Disagree	Neutral	Agree	Most Agree
1						

n o						
1	Conduct any meetings regularly					
2	Attend the meetings regularly					
3	Fine collected for not attending					
4	Fine collected used for the benefit of your SHG					
5	Group provide loan/financial help from the savings made by each					
6	Notebook maintained to keep a track on the					

	contributed of each member					
7	Passbook provided for keeping track					
8	Benefited through this scheme from the bank					
9	Encourage you in any income generating activities					

11. Your motives and activities in SHG:

a. What income generating Activity are you into now?

- Small scale/Own business
- Group activities (specify)

b. Primary motive of joining this SHG (put tick against one option only)

- To develop savings habit
- To get access to credit facilities
- For achieving self-reliance
- For socio economic empowerment and sustenance
- All the above

c. How long have you been part of this group?

- 0 - 6 months
- 6 months - 1 year
- 1 - 2 years
- 2 years and above

d. Frequency of group meetings:

- Weekly once
- Fortnightly once
- Monthly once
- Never

e. Savings amount per meeting

- Less than 100
- 100 – 300
- 300 and above

f. Amount of loan availed form the bank

- Less than 5000
- 5000 – 10000
- 10000 – 15000
- 15000 – 20000
- 20000 and above

g. Purpose of the loan: (put tick against one option only)

- House
- Education
- Small business
- Health
- To repay the debts
- Others (specify)
- Not taken any loan

12. Problems faced before joining SHG: (put tick against one option only)

Dependent for money	
---------------------	--

Inferiority complex	
Male interference	
Lacks of knowledge	
Dominated by others	
Others.....?(specify)	

13. Impact after joining SHGs: (On the scale of 1 to 5 where 1 being strongly agree and 5 being strongly disagree)

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Social:					
Freedom for participation in social activities					
Freedom for personal choices					
Education, health care and nutrition of dependents					
Speaking in public					

Speaking in SHG					
Economics:					
Rise in income					
Loan repayment capacity					
Property ownership					
Participation in family economic decision					
Political:					
Self confidence level, self-esteem and self respect					
Leadership role in family					
Leadership role in SHG					
Political awareness or participation					

14. Rate yourself the level of satisfaction you have attained in the following

Transformati on in lifestyle	Highly satisfie d	Satisfie d	Neutr al	Unsatisfie d	Highly unsatisfie d
Economics development					
Social development					
Political development					
overall					

A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS BRANDED PRODUCTS

V.Geethanjali

ABSTRACT

A branded product is one which is made by well known manufacturer and has the manufacturer's label on it. This paper aims to find the consumers preference to purchase branded products from online websites or apps or showrooms. The study reveals that advertising, suggestions from others and quality of the product does impact the buying decision of consumers towards branded products. It is identified that consumers prefer to buy products from showrooms as compared to online shopping. Overall, this study reveals that consumers are satisfied with the use of branded products.

INTRODUCTION

Consumer can be either an individual or group of people who purchase or use goods and services solely for personal use and not for manufacturing or resale. Consumer behaviour is the process whereby individuals decide whether, what, when, where, how and from whom to purchase goods and services. This research paper aims to study why consumers prefer to buy branded products and what influences them to buy branded products and the level of satisfaction derived from branded product. This paper aims to find the consumers preference to purchase branded products through online websites or apps or showrooms.

The goal of this study is to understand whether consumers would prefer buying branded products through online websites or apps or from showrooms.

The main problem is to focus on the factors influencing consumer buying behaviour towards branded products and whether consumer would prefer to buy national brand or international brand.

Limitations of the study

- The study is restricted to Bangalore
- The sample size collected is small
- The population of consumers are not known
- Time limits deadline to collect data and analyse
- There is no probabilistic way to estimating the representativeness of the selected samples

Objectives of the study

- To identify factors which influence consumer buying behaviour toward branded products
- To identify whether the consumer would like to buy national brand or international brand
- To identify whether consumers buy products through online websites or apps or showrooms.

REVIEW OF LITERATURE

(Hariramani, BUYINBUYING BEHAVIOUR AND PERCEPTIONS REGARDING BRANDED Vs. UNBRANDED LIFESTYLE PRODUCTS A RESEARCH PAPER, 2020) :

The findings of the study revealed that using branded products is perceived as a sign of status symbol. More branded items are preferred in apparels, foot wears and accessories while in home-furnishings customized or designer items are preferred.

(*Dr Mahalaxmi Krishnan, Prof V S Pande, & Dr Mayuresh Mule, 2012) :

This research based on field study as well as desktop analysis of the available literature was done with the objective of ascertaining the determinants for consumer preference for branded and unbranded products. This study would help in brand strategy and positioning especially in the vast expanding rural areas where there is pronounced tilt towards local or unbranded products.

(Fatima Sarwar, Muzamil Aftab, & Muhammad Tahseen Iqbal, 2014):

The research paper is about the impact of branding on consumer behaviour. Brand knowledge is a very important factor. As the consumer is more aware of the brand and he has all the knowledge about its price, quality etc., the more he will be attracted towards that brand.

(Hareem Zeb, Kashif Rashid, & M.Bilal Javeed, 2011):

The purpose of this research is to examine Pakistani female consumer's buying behaviour and understand the key factors of branded clothing which influence female consumer's involvement towards trendy branded clothing. The results indicate that status branding, brand attitude, paying premium for branded clothing, self-concept and reference groups were found to have positive effects on female consumer buying behaviour while increasing consumer involvement in fashion clothes.

(Asim Nasar, Syed Karamatullah Hussani, Emadul Karim, & Mohammad Qutubuddin Siddiqui, 2012) :

The aim of this study is to find out the factors that influenced on the consumer buying behaviour towards the branded products. The specific objective is to find out the relationship of consumer buying behaviour with the distinguish features, quality standard and comfort feeling of branded products.

(Kashi, 2013):

This study, we surveyed customers' behaviour and influence of individual characteristics (tendency to uniqueness and orientation towards foreign brands) and characteristics of brands (perceived quality and emotional value) on intention to buy foreign brands in comparison to local brands.

(Dr.L.R. Paliwal & Aishvarya Bansal, 2017):

This research paper is to deliberate upon the young consumers towards branded apparel in India. The study aims to evaluate the young consumer buying behaviour towards apparel is positive or not.

(Jaywant Singh & Fancesca Dall'Olmo Riley, 2021):

This study indicates that consumers buy differentiated commodities. This study aims to know the brand perception of the consumer.

RESEARCH METHODOLOGY

In order to address the research problem identified the following research objectives have been formulated:

1. To identify the factors that determine the consumer buying behaviour towards branded products
2. To examine the relationship between selected demographic variables and the factors that impact the consumer buying behaviour towards branded products
3. To evaluate the relationship between the factors that impact or determine the consumer buying behaviour toward branded products and overall level of satisfaction towards branded products.

Research philosophy

The research philosophy of this paper is positivism. It is basically preferred in quantitative methods where we used a structured questionnaire and official statistics to get a good reliability. This use of data will help us to understand the pattern as a whole than individuals. In this research we tend to look for relationships or correlations between two or more variables. To conclude we are going to compare and then analyse the variables.

Research type

Based on this research paper's goals and purpose, the approach is from specific to broader and hence is an inductive approach.

Data collection method

To analyse the overall satisfaction of consumer buying behaviour towards branded products primary data was used. The primary source of data was through a structured questioner and the same was circulated through Google Forms to the respondents. A sample of 160 respondents were collected. The questioner includes demographic variables like age, gender, occupation, educational qualification, annual income. It also includes questions on factors influencing consumers to buy branded products, preference of buying national brand or international brand and the overall satisfaction.

Statistical tools used

One way ANOVA

Regression

RESULTS

Hypothesis:

H0: There is no association between selection of national brand and gender

H1: There is association between selection of national brand and gender

Since P value is 0.006 which is less than 0.050, there is evidence to reject null hypothesis.

It is inferred that there is association between selection of national brand and gender.

H0: There is no association between the overall satisfaction and gender.

H1: There is association between the overall satisfaction and gender

Since P value is 0.015 which is less than 0.050, there is evidence to accept null hypothesis.

It is inferred that there is association between overall satisfaction and gender.

H0: There is no association between preference of buying branded products and gender

H1: There is association between preference of buying branded products and gender

Since P value is 0.003 which is less than 0.050, there is evidence to reject null hypothesis.

It is inferred that there is association between preference of buying branded products and gender.

RESEARCH FINDINGS

Primary data was collected in the form of a questionnaire to understand the objectives. It was seen that from a sample of 160 respondents, 50.6% were female, 46.8% were male and 2.5% were

others. The age group revealed that 63.9% were 18- 25, 31% were 26-40, 4.4% were 41-60 and 0.6% were above 60. In terms of occupation 40.8% were students, 10.8% were government employee, 20.4% were private employee, 7% were doing business, 9.6% were in profession and 11.5% were others. According to the income 60.1% were earning up to 0- 5,00,000, 28.5% were earning up to 500001- 10,00,000, 9.5% were earning up to 1000001- 2000000, 1.9% were earning above 2000000.

In order to understand if the demographic variables have an influence on the overall satisfaction of the consumer, an ANOVA test was conducted. The test revealed that the demographics variables like gender, age, education background were less than the significant value and hence there was a significant difference between the variables and the overall satisfaction. On the other hand, there was no significant difference between the overall satisfaction and the demographic variables of occupation and annual income

To find out the factors influencing the overall satisfaction level of consumers, regression analysis was conducted and results were as follows. It was inferred that influential factors like advertising, word of mouth, brand, quality, affordable price has exerted sufficient influence on the overall satisfaction the consumers have on branded products. Other influential factors like family, peers, social media advertising, celebrity endorsement, reasonable price, appeal, trend have failed to exert sufficient influence on the overall satisfaction the consumers have on branded products.

DISCUSSIONS

It is interpreted that from a sample of 160 respondents 50.6% were female, 46.8% were male and 2.5 % were others. This shows that females are more brand conscious. The age group revealed that 63.9% were 18- 25, 31% were 26-40, 4.4% were 41-60 and 0.6% were above 60. This shows that adults buy more branded products. In terms of occupation 40.8% were students, 10.8% were government employee, 20.4% were private employee, 7% were doing business, 9.6% were in profession and 11.5% were others. According to the income 60.1% were earning up to 0- 5,00,000, 28.5% were earning up to 500001- 10,00,000, 9.5% were earning up to 1000001- 2000000, 1.9% were earning above 2000000. In terms of educational background 46.8 % were graduates, 37.7% were post graduates, 7% were up to 12th, 5.1 % were up to 10th, 3.8% were others.

It is identified that consumers prefer buying branded products at the rate of 38%, followed by preference of neutral and most likely. It is identified that 49 consumers neutrally prefer to buy international brand, 42 consumers likely prefer to buy international brand and 34 consumers most likely prefer to buy international brand. So, for conclusion we can see that most consumers likely prefer to buy international brand.

It is identified that 53 consumers likely prefer to buy national brand, 48 consumers neutrally prefer to buy national brand and 30 consumers most likely buy national brand. So, for conclusion we can see that most consumers likely buy prefer to buy national brand.

It is identified that 48 consumers strongly agree to buy branded products that is well advertised, 46 consumers agree to buy branded products that is well advertised, 37 consumers neutrally buy branded products that is well advertised. So, for conclusion we can see that most of the consumers strongly agree to buy brands that is well advertised.

It is identified that 48 consumers agree to buy branded products based on print advertisement, 44 consumers neutrally prefer to buy branded products based on print advertisement, 30 consumers strongly agree to buy branded products based on print advertisement. So, for conclusion we can see that most of the consumers agree to buy branded products based on print advertisement.

It is identified that 52 consumers neutrally prefer to buy branded products based on social media advertising. It is identified that 49 consumers agree to buy branded products based on social media advertising. It is identified that 39 consumers strongly agree to buy branded products based on social media advertising. So, for conclusion we can see that most of the consumers neutrally prefer to buy branded products based on print advertising.

It is identified that 57 consumers neutrally prefer to buy branded products based on celebrity endorsement. It is identified that 51 consumers agree to buy branded products based on celebrity endorsement. It is identified that 22 consumers strongly agree to buy branded products based on celebrity endorsement. So, for conclusion we can say that most of the consumers neutrally prefer to buy branded products based on celebrity endorsement.

It is identified that 61 consumers agree to buy branded products based on preference. It is identified that 50 consumers strongly agree to buy branded products based on preference. It is identified that 35 consumers neutrally prefer to buy branded products based on preference. So, for conclusion we can say that most of the consumers agree to buy branded products based on preference.

It is identified that on the overall quality of the product influences consumers to buy branded products the most. So, with this we can conclude that consumers look into the quality of the product to buy it. Next factor which influences them to buy branded products is affordable price. So, with this we conclude that consumers would consider price as an influential factor.

The study shows that consumers prefer smart phones as their branded products compared to other categories like casual clothes, accessories, formal wears, cosmetics.

The study shows that status symbol is strongly related with brand name.

It is found that consumers prefer to buy branded products from showrooms as compared online shopping.

Overall, we can conclude that consumers derive more satisfaction when they use branded products.

CONCLUSION

The study shows, on average, advertising, suggestions from others and quality of the product does impact the buying decision of consumers towards branded products. And also, it is found that consumer tends to buy or prefer more of international products rather than domestic ones. It is identified that consumers prefer to buy products from showrooms as compared to online shopping. Overall, we can conclude that consumers derive more satisfaction when they use branded products.

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APPENDIX

Consumer buying behavior towards branded products

Questionnaire

1. Name: (optional)

2. Gender:
 - Male
 - Female
 - Other
3. Age:
 - 18-25
 - 26-40
 - 41-60
 - Above 60

4. Occupation:
 - Govt. employee
 - Pvt. Employee
 - Student
 - Business
 - Profession
 - Others if any specify

5. Annual Income:
 - 0-500000
 - 500001-1000000
 - 1000001-2000000
 - Above 2000000

6. Educational qualification
 - Up to class 10th
 - Up to class 12th
 - Graduate
 - Post graduate
 - Others if any specify

7. Do you buy branded products?
 - Most likely
 - Likely
 - Neutral
 - Unlikely
 - Most unlikely

8. Do you prefer international brand or national brand?

	Most likely	Likely	Neutral	Most unlikely	unlikely
International brand					
National brand					

9. I prefer to buy branded products because of the following reasons:

Reasons	Strongly agree	agree	neutral	disagree	Strongly disagree
Brand that is well advertised					
Based on the print advertisement					
Based on social media advertisement					
Based on celebrity endorsements					
Based on reference					

10. The factors that influence you to buy branded products

	Most likely	Likely	Neutral	unlikely	Most unlikely
Advertising					
Word of mouth					
Family					
Peers					
Social media advertising					
Celebrity endorsement					

Brand					
Reasonable Price					
Quality					
Appeal					
Trend					
Affordable price					

10. Which all categories of products you would like to have branded?

	Most unlikely	Unlikely	Neutral	Likely	Most likely
Casual clothes					
Accessories					
Bags					
Formal wears					
Smart phones					
Cosmetics					
Electronics					

11. Check sentence

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Is pricing an important factor for purchase of branded products					
Brand has now become a status symbol. Do you agree?					

12. Check sentence

	Most likely	Likely	Neutral	Unlikely	Most unlikely
Do you switch brands regularly					
Do you use same brands repeatedly					
How much do you cared about using brands					
Do you buy branded products through recommendations of others					
Do you buy branded products from stores					
Do you buy branded products online					

13. Rate yourself with the level of satisfaction you derive on branded products

- Most unsatisfactory
- Unsatisfactory
- Neutral
- Satisfactory
- Most satisfactory

14. Rate yourself with the overall satisfaction you derive on unbranded products

- Most unsatisfactory
- Unsatisfactory
- Neutral
- Satisfactory
- Most satisfactory



St. Joseph's College of Commerce (Autonomous)

Affiliated to Bengaluru City University

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

College with Potential for Excellence (CPE)

Ranked 65th in the NIRF 2023 by the Ministry of Education, Government of India

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