



**St. Joseph's College of Commerce (Autonomous)**

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

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 55th in NIRF 2024 by the Ministry of Education, Government of India

# The Post Graduate Department of Commerce

*Presents*

# AGAMYA

13th Annual National Level Research Colloquium  
for Undergraduate and Postgraduate Students

Catalysing Change: Integrating Sustainable  
Practices for a Resilient Future

February, 2025

Editor-in-Chief

Dr. Komal A Dave

Student Editors

Mr. Girish R

Ms. Anushree Jana



# **CONFERENCE PROCEEDINGS**

**AGAMYA 2025**

**13th Annual National Level Research Colloquium  
for Undergraduate and Postgraduate Students**

**Catalysing Change: Integrating Sustainable Practices  
for a Resilient Future**

**Organized by:  
Post Graduate Department of Commerce**

**Date: 28th February 2025**



**St. Joseph's College of Commerce (Autonomous)  
163, Brigade Road, Bengaluru – 560025**

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*Catalysing Change: Integrating Sustainable Practices  
for a Resilient Future*

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## **ABOUT THE INSTITUTION**

St. Joseph's College of Commerce (SJCC) formerly a part of St. Joseph's College, established in the year 1882, is managed by the Bangalore Jesuit Educational Society (BJES). The Commerce Department was established in the year 1949 and it became an independent college with its own building in Brigade Road in the year 1972.

The college has in its Vision a model for higher education which encourages individuals to dream of a socially just world and in its Mission a strategy to empower individuals in realizing that dream. With an objective of imparting quality education in the field of Commerce and Management, the college has been innovating in all aspects of higher education over a long period of time. These innovations were further bolstered with the granting of autonomous status to the college by UGC in September 2005. From then on, the college has taken a lead in reforming curriculum and syllabus, examination and evaluation pattern, and teaching and learning methods through the Board of Studies, the Academic Council and the Governing Council composed of eminent academicians, industry representatives and notable alumni.

The college has undergone four cycles of NAAC accreditation starting from the year 2000 in which it secured 'five stars', next in the year 2007 an 'A' grade, in the year 2012 again an 'A' grade and recently in February 2021 an 'A++'. It is one of the very few institutions in the country to have secured A++ grade in the fourth cycle under the Revised Accreditation Framework (RAF) and the first college in Karnataka to do so. The college was declared as a 'College with Potential for Excellence' in the year 2010. In 2011, SJCC was recognized as a Research Centre by Bangalore University. The college has been ranked 55th in the country in 2024 by the National Institutional Ranking Framework (NIRF), Ministry of Education, Government of India.

The college offers diverse programmes in Commerce and Business Administration faculties. Under the faculty of Commerce, it offers B. Com (Regular), B. Com (Professional - International Accounting and Finance), B. Com (BPS - Industry Integrated), B. Com (Travel and Tourism), B. Com (Analytics), B. Com (Professional - Strategic Finance), M. Com (Finance & Taxation), M. Com (International Business) & M. Com (Financial Analytics). Under Business Administration, it offers BBA (Regular), BBA (Entrepreneurship) and BBA (Professional - Finance and Accountancy), B.A. (English and Psychology) and B.Sc. (Economics, Mathematics and Data Analysis) were the two new programmes introduced in the academic year 2022-23. The college also offers six one-year Post Graduate Diploma programmes.

## **ABOUT THE DEPARTMENT**

The Post Graduate Department at St. Joseph's College of Commerce (Autonomous) was established in the year 2002 with the introduction of the M.Com programme. In 2007, M.Com (International Business) was introduced along with the Post Graduate Diploma programmes. In 2017, M.Com (Financial Analysis) was introduced to cater to the growing demand for specialized PG programmes. The department has in-house faculty members with doctorates and industry professionals with a vast experience in teaching and research. The department, both in terms of curriculum and faculty, has always been up-to-date to face the challenges of the dynamic nature of businesses and to provide state-of-the-art education to the students.

## **CONCEPT NOTE**

As the world faces challenges like climate change and resource depletion, adopting sustainable practices has become essential. This seminar aims to explore how sustainability can be integrated into areas like renewable energy, waste management, and climate-resilient policies. It will bring together policymakers, researchers, and industry leaders to discuss practical solutions for balancing economic growth with environmental protection and social well-being. By fostering collaboration and sharing ideas, the seminar seeks to inspire actions that contribute to a sustainable and resilient future.

## **AIM AND SCOPE**

The theme "Catalysing Change: Integrating Sustainable Practices for a Resilient Future" aims to foster meaningful discussions on the urgent need for sustainability-driven transformation across industries, communities, and policy frameworks. It seeks to bring together experts, researchers, and practitioners to explore innovative strategies for integrating sustainable practices into business operations, urban planning, resource management, and everyday life. The scope of this colloquium extends to critical areas such as climate resilience, circular economy models, sustainable finance, and technological advancements that drive eco-friendly solutions. By facilitating interdisciplinary dialogues, the event aspires to equip stakeholders with actionable insights and collaborative approaches to build a resilient, equitable, and sustainable future for generations to come.

## **CONFERENCE THEMES**

- Finance and Accounting
- Marketing
- General Management
- Operations
- Human Resources
- Education

## Sub-Themes

- Green Investment and Financial Performance, Green Accounting and Reporting, Cost-Benefit Analysis of Sustainable Practices, Green Financing and Investment, Pricing Strategies for Sustainable Products, Green Taxonomies and Classifications, Green Investment Funds and Portfolios, Green Insurance and Risk Management, Green Venture Capital and Entrepreneurship, Green Bonds and Social Bonds.
- Green Marketing and Consumer Perception, Greenwashing and Consumer Trust, Green Branding and Consumer Loyalty, Social Media and Green Consumerism, Green Advertising and Consumer Engagement, Green Marketing Metrics and Measurement, Green Marketing Case Studies, Challenges and Opportunities in Green Marketing, Ethical Considerations in Green Marketing, Future Trends in Green Marketing.
- Sustainable Business Models, Corporate Social Responsibility (CSR) and Sustainability, Supply Chain Sustainability, Stakeholder Engagement and Sustainability, Measuring and Reporting Sustainability Performance, Sustainable Innovation and Product Development, Sustainable Leadership and Culture, Risk Management and Sustainability, Sustainability Reporting Standards, Challenges and Opportunities in Sustainable Business.
- Sustainable Operations and Technology, Green Supply Chain Management, Waste Management and Recycling, Energy Efficiency and Conservation, Sustainable Product Design, Sustainable Facility Management, Circular Economy and Sustainability, Environmental Impact Assessment, Sustainable Procurement and Sourcing, Operations Management for Sustainability.
- Employee Engagement and Sustainability, Green Skills Development, Employee Incentives and Recognition, Diversity and Inclusion in Sustainability, Workplace Sustainability Practices, Green Human Resource Management, Employee Well-being and Sustainability, Sustainable Talent Management, Measuring the Impact of HR on Sustainability, Challenges and Opportunities in HR for Sustainability.
- Environmental Education and Awareness, Green Skills Development in Education, Sustainable Campus Initiatives, Partnerships with Educational Institutions, Interdisciplinary Approach to Sustainability Education, Curriculum Development for Sustainability, Faculty Development for Sustainability Education, Student Engagement in Sustainability Initiatives, Measuring the Impact of Sustainability Education, Challenges and Opportunities in Sustainability Education.

## **KEYNOTE SPEAKER**

Dr. Srinidhi V.R. is a highly accomplished academician and researcher with extensive expertise in finance and human resource management. He holds multiple postgraduate qualifications, including an MBA, M.Phil, PGDFM, and an EDPAFRM from IIM Kashipur, along with dual PhDs in Finance and Human Resources. His multidisciplinary academic background and research expertise have positioned him as a leading scholar in his field.

With over two decades of teaching experience and significant research contributions, Dr. Srinidhi has played a pivotal role in advancing academic excellence. He has chaired several national and international conferences, contributing to the dissemination of knowledge and fostering intellectual discourse. As a sought-after resource person, he has been invited to deliver expert lectures, keynote addresses, faculty development programs (FDPs), and seminars, helping enhance academic and professional competencies. His ability to integrate theoretical insights with real-world applications has made him a respected mentor and thought leader.

Dr. Srinidhi's research work is widely recognized in Scopus and ABDC-indexed journals and has been presented at prestigious national and international conferences. His research spans emerging financial trends, human capital management, corporate governance, and sustainable business practices, offering critical insights that bridge academic theory and industry practice.

Beyond research and teaching, Dr. Srinidhi is deeply committed to academic leadership, faculty development, and institutional excellence. His dedication to advancing research-driven education and fostering professional growth makes him a distinguished figure in academia and an influential voice in the fields of finance and human resource management.

**Dr. Srinidhi V. R.**  
**Keynote Speaker**



## **MESSAGE FROM THE PRINCIPAL**

St. Joseph's College of Commerce (SJCC) has remained steadfast in its pursuit of academic excellence, character development, and social responsibility across all its endeavours. The college has been a breeding ground for leaders across various fields whose impactful contributions have left a mark on society, positioning SJCC as a top choice for Commerce and Management education nationwide.

Crafting a well-rounded Josephite with strong academic prowess is incomplete without instilling robust research competencies. SJCC has built a research ecosystem aimed at providing students with a vibrant and enriching research experience. Through its departments, the institution orchestrates numerous seminars, workshops, and conferences led by industry experts, all geared toward nurturing the analytical skills of budding scholars.

The Masters of Commerce (M. Com) programme at SJCC has garnered respect both within academic circles and the industry. I firmly believe that the platform created by the Department of Post-Graduation serves as a hub for scholars to exchange ideas and findings, driving the advancement of knowledge.

My sincere best wishes go out to the Department as it continues its journey of producing distinguished scholars and valuable contributors to the community. The department's seamless progress owes much to the unwavering efforts and academic expertise of its faculty members. I extend my congratulations to the conveners and committee members of this conference for the successful publication of the book of abstracts titled "Catalysing Change: Integrating Sustainable Practices for a Resilient Future."

**Dr. Charles Lasrado, SJ**  
**Principal**

## MESSAGE FROM THE EDITOR-IN-CHIEF

The Post-Graduation Department at St. Joseph's College of Commerce has organized a National Conference on "Catalysing Change: Integrating Sustainable Practices for a Resilient Future." In an era of rapid global change, understanding the interconnectedness of education, business, society, and the environment is crucial for promoting sustainable living. This conference delves into the key aspects of a circular economy, a transformative approach that aims to minimize waste and maximize resource efficiency. By fostering knowledge sharing and collaboration, we aim to uncover the potential of the circular economy in creating a more sustainable and resilient future for all. This includes exploring innovative educational practices, strategies for adopting circular business models, understanding the role of communities and individuals in driving sustainable change, and protecting our planet through resource conservation and waste reduction.

Concepts for the theme are created with expectations to direct the analytical skills of scholars towards attaining a wider perception in the arena of achieving a sustainable tomorrow in light of the fresh and quickly evolving environment. The department works towards the Journal Issue of scholarly research articles to enhance the objective behind the conduct of this conference and believes that the result leaves the readers with an enriching learning experience.

With the support of Faculty, Staff, Students, every participant, and every paper presenter, I take immense pleasure in hosting this conference for the Department. I place on record, my gratitude to the Institution, the Principal- Dr. Charles Lasrado, SJ, the Finance Officer Fr. Joel Fernandes, the Registrar Mr. Raj A. Sadhwani, the Vice Principals Dr. Ruqsana Anjum and Dr. Veenu Joy, the chairperson Dr. Himachalapathy, PGD Co-ordinator Mr. Mohammed Ashfaq Z and the team of conference organizers for guiding the department through all the novel junctures it desires to conquer.

Lastly, I appreciate the work executed by the combined efforts of all the stakeholders who were involved in bringing out this research compendium for the readers.

**Dr. Komal A Dave**  
**HOD-PG Department**

## MESSAGE FROM CHAIRPERSON

It is with immense pride and deep appreciation that I present this compendium of 140 research articles and 31 research papers, a testament to the dedication, intellectual curiosity, and scholarly rigor of our undergraduate and postgraduate students. This collection, a part of AGAMYA - 2025, the 13th Annual National Level Research Colloquium, reflects the commitment of our academic community to advancing knowledge and fostering impactful research.

The theme for this year—"Catalysing Change: Integrating Sustainable Practices for a Resilient Future"—reflects the urgent need for action-oriented research in the face of global sustainability challenges. The research articles compiled here explore crucial domains such as green finance, circular economy, sustainable business models, climate resilience, ethical consumerism, and policy innovations, offering valuable insights into how we can build a more sustainable and resilient world.

As Chairman of AGAMYA - 2025, I am particularly proud of our 144 first-year M.Com students, whom I have had the privilege of mentoring in Research Methodology. Their unwavering dedication, analytical acumen, and passion for meaningful research are truly commendable. This compendium is not just a collection of academic papers but a beacon of knowledge and inspiration for future scholars and change-makers.

This remarkable endeavor would not have been possible without the invaluable support and leadership of our esteemed institution's guiding pillars. I extend my heartfelt gratitude to:

- Our Respected Principal, Rev. Fr. Dr. Charles Lasrado, SJ, for his visionary leadership and unwavering encouragement in fostering a strong research culture.
- Our Esteemed Finance Officer, Rev. Fr. Joel Fernandes, SJ, for his steadfast support in ensuring the smooth execution of academic and research initiatives.
- Our Registrar, Mr. Raj A. Sadhwani, for his meticulous administrative guidance, which has been instrumental in facilitating this research endeavor.
- Our Vice Principal 1, Dr. Ruqsana Anjum, for her dedication to academic excellence and her invaluable support in shaping this colloquium.
- Our Vice Principal 2, Dr. Veenu Joy, for her unwavering commitment to research and education, inspiring students to push the boundaries of knowledge.
- The Head of the PG Department, Dr. Komal A. Dave, for fostering an environment where research thrives and for guiding students in their academic pursuits with excellence.

Your collective leadership, encouragement, and support have been instrumental in making AGAMYA - 2025 a platform for academic excellence, intellectual discourse, and transformative research.

AGAMYA - 2025 is not merely an academic event; it is a catalyst for change, a platform for innovation, and a commitment to shaping a more sustainable and resilient future. I encourage all contributors to continue their journey of research and discovery, using their insights to drive impactful solutions for the world.

May this compendium serve as an inspiration for future researchers, a resource for academic growth, and a guiding light for real-world transformation.

Best wishes for a successful colloquium and beyond!

**Dr. R. Himachalapathy**  
**Chairman**

## MESSAGE FROM THE EDITORS

The Department of Post-Graduation functions as a testimony for setting standards for each academic year that passes by. Themed around the latest changes happening in business and industry, multiple efforts are merged to organize a series of seminars and conferences, which enhances the discussions around various topics of national importance.

This conference focuses on the circular economy as a means to redefine sustainability, reflecting on the transformative shift towards building a resilient future. By exploring how education, business, society, and the environment can work in harmony, the conference highlights the potential for revolutionary changes that can drive sustainable progress. The insights and perspectives shared by the authors demonstrate the immense potential for exchanging ideas that contribute to a sustainable future. Conferences like these provide a positive platform to foster innovation and create an environment that encourages exploration of novel approaches to sustainability, enhancing academic excellence and practical solutions for real-world challenges.

Through this publication, we believe the discussion on various aspects of Education, Business Society and the Environment will reach the stakeholders to make the future more harmonious and inclusive. We wish for the success of this publication which stands out as an exemplar of quality exhibited by the researchers and authors. We express our gratitude to the post-graduation department for organizing this conference so meticulously. We hope the notable findings shared at the conference and its publications will benefit future scholars for further exploring the topics in similar areas.

From the editor's desk, it is with the greatest interest that we publish the abstracts of this national conference with the encouragement and support of every person who worked behind this publication.

**Editors**  
Girish R  
Anushree Jana

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# **A STUDY ON HOW AGE INFLUENCES THE PRODUCTIVITY OF REMOTE EMPLOYEES IN THE FINANCE SECTOR OF BANGALORE**

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## **ABSTRACT**

The research paper studies the characteristics that are responsible for employee satisfaction in remote work culture in the finance sector in Bangalore. As there is a growing trend in work arrangements to remote working and hybrid working, it becomes crucial to understand how demographic factors such as age and experience levels of employees impact these changes. This enables organizations to cater to different age groups to enhance their productivity and satisfaction as they are physically isolated from the structured workspace. The data was collected from 168 employees working in the finance sector in Bangalore through an online questionnaire and statistical analysis was performed using One Way ANOVA and Regression tests to find the relationship between variables. The findings indicated that flexibility was the main reason for preference for the remote work model. There was no significant difference in satisfaction and characteristics of remote work. Additionally, age significantly impacts employee productivity, however, experience does not. Further, the regression analysis indicated that remote work satisfaction is explained by factors such as current work arrangement, increased productivity, and age to the extent of 59.4%. One of the main challenges faced by employees is to balance work and personal responsibilities. These results can enable organizations to adopt remote work policies for employees with varying experience levels to satisfy their needs.

**Keywords:** remote work, hybrid work, productivity, satisfaction, age, experience, finance sect

## **INTRODUCTION**

Through the years, there has been a shift in the workplace model that has integrated remote working and in-office work. This trend has strengthened especially after the COVID-19 Pandemic. However, it was prevalent in the tech- oriented sector as work can be carried out using an internet connection and with necessary digital tools. This shift is not solely caused by the pandemic. Globalization and outsourcing of work, concern for environmental changes, and increasing employee productivity and satisfaction all contribute to this trend.

Remote work involves working outside the office which emphasizes higher collaboration through virtual meetings due to physical distance and isolation. The employees may enjoy higher flexibility and reduce their commute time however it is also characterized by social isolation and difficulty adapting to technology and the new setting. (Keary, 2023)

(Prasad et al., 2023) Other studies carried out in this domain suggest that older employees find it challenging to adapt to remote work and they face social isolation which can negatively impact their motivation and how they perform. Although studies have been carried out on remote work and its productivity in the IT sector, limited studies have been conducted in the finance sector, which has followed a conservative approach such as direct supervision to maintain the accuracy of records, protection of data, and in-person collaboration. However, remote work is now becoming the norm even in the finance sector due to the optimization of accounting software, cloud computing, collaboration tools, and data protection measures. Studying the attitudes and preferences of employees among different demographic factors is important to understand productivity, satisfaction, and challenges faced across a range of age groups which becomes essential for companies to tailor their remote work policies.

This study will explore how age-related preferences influence productivity and impact employee satisfaction in remote work in the finance sector in Bangalore. This research will help employers adopt suitable work models that cater to specific age groups and formulate remote work policies that help to enhance employee productivity and satisfaction across age sectors.

## **REVIEW OF LITERATURE**

(Kanaka, 2023)The study aimed to find the factors that impact occupational stress in remote working and its subsequent impact on employees' motivation, performance, and job satisfaction. The data was collected through a structured circulated in Hyderabad Metro in the IT and ITES sectors. The results showed that intrinsic motivation and commitment are the factors that mainly influence employee performance motivation concerning remote working.



(Chakraborty, 2022)The paper explores the working styles and number of hours worked in the context of gender, employees' focus, and the impact of the absence of colleagues that influences employees' preference for the workplace. The data was collected through a questionnaire from 8 industries that have adopted remote working. The results indicated that there was an increase in the number of hours worked from home as there were distractions from home. Additionally, female employees worked more hours than men due to household chores. It was also found that more number of family members will increase distractions and colleagues play a crucial role in helping to finish work faster.

(Ramesh Gopal, 2023)The study aims to measure the satisfaction levels of 45 foreign bank employees in the context of remote working. The respondents are divided into different age groups to understand the differing perceptions towardP, 2023)The study aimed to understand how the different demographic factors (age, gender experiences, educational level, and work role) influence employee engagement and retention in the IT sector in Bangalore in the context of working from home or hybrid working style. The results indicated that demographic factors play a role in influencing employee engagement. Additionally, there is a positive relationship between employee engagement and employee retention.

(Kamal, 2024)The study focuses on the impact of remote working and social distance on work inclusivity in the IT sector of Bangalore. There were mixed results as social distancing due to remote working helped to reduce some types of bias and discrimination whereas it increased some others.

(Kneeland, 2023)The study explores the changes in organizational networks with a change from traditional working style to remote and hybrid working style. The study was conducted using a longitudinal study performed using a sampling method and the results indicated that gender influences adaptation to remote work and those who are more closely connected tend to have stronger networks which will influence their belongingness in the organization as well as employee retention.

(AL, 2023)The paper studies the attitudes of employees toward different organizational cultures in the context of remote work and in-office work and how job satisfaction and motivation impact job performance. The study was conducted among Turkish bank employees. The results indicated that remote work generated higher work performance. However, no significant differences were observed in the effects of job satisfaction and motivation on job performance between remote and workplace employees.

(Sramana Mukherjee, 2023)The study intended to compare the efficiency and productivity of remote IT employees in India and to check whether the employees are willing to resume working in the office post-pandemic. The responses were collected using Google Forms under convenience sampling with a snowballing technique to reach work-from-home employees in India. The results indicated that the productivity levels of employees have risen, and most of the employees prefer working from home even after the pandemic ends.

(B., R., & and Thomas, 2021) The research intended to study the impact of occupational stress on the mental health of women IT remote employees in Bangalore. The independent factors studied were workload, job insecurity, poor work environment, personal problems, and lack of defined work structure. The responses were collected using a structured questionnaire through Google Forms. Exploratory Factor Analysis was used to find the factors and Multiple Linear Regression was used to study the influence of the factors on occupational stress.

## **RESEARCH OBJECTIVES**

To identify the characteristics that are responsible for the satisfaction derived from remote work culture.

To understand how age and experience affect productivity in remote work environments in the finance sector in Bangalore.

To investigate the connection between age and employee satisfaction with remote work in Bangalore's finance sector

## **RESEARCH METHODOLOGY**

This research aims to understand the characteristics responsible for satisfaction derived followed by the influence of age and experience on employee productivity and satisfaction in the context of remote working in the finance sector in Bangalore. The primary data was collected from 168 employees using a structured questionnaire method that clearly demarcates the research questions. Google form was circulated through social media and professional networks. The responses were run through SPSS to test ANOVA and Regression to find the relationship between the variables.

## **Research Gap**

While there are many studies conducted on employee productivity on remote working among IT employees in Bangalore, there are not many sources in the finance sector. There is a scope to study remote work in the finance sector as it has integrated technology advancements for routine work and collaboration. Bangalore is known for its tech-driven culture and is one of the financial hubs in India, which adds to the scope of the study. Additionally, there exists a research gap in understanding the influence of age in the finance sector. Exploring these age-related differences in the finance sector can help improve the remote work experience of employees.

## **Research Questions**

What characteristics are responsible for employee satisfaction in the context of remote work culture in the finance sector in Bangalore?

How do age and experience influence productivity in remote work settings in the finance sector in Bangalore?

What is the relationship between age and employee satisfaction with remote work arrangements in Bangalore's finance industry?

## **Research Problem**

The research is intended to study how age and experience influence remote working in the finance sector, their productivity, and satisfaction in the finance sector in Bangalore. As there is significant growth in remote work structures, understanding the perceptions of finance employees towards such work models can help organizations tailor their work models that enhance employee productivity and satisfaction. Additionally, it can also help organizations to create a more inclusive work environment and increase the effectiveness of finance sector employees by satisfying the needs of different age groups accordingly.

## **LIMITATIONS OF THE STUDY**

The study does not consider other factors that can affect remote working such as personal backgrounds and responsibilities, relations with the manager or colleagues, or technological changes that can affect employee preferences and productivity.

The study is mainly focused on the finance sector in Bangalore; therefore, the results cannot be generalized to other sectors or areas.

The responses collected through the questionnaire may be subject to biases such as inaccurate self-assessment and social desirability which can affect the reliability of the findings.

The study does not account for changes in other work models such as on-site work or freelance work models which are relevant in the finance sector and affect preference and productivity differently.

Work models are changing due to changes in technology, economic conditions, and natural conditions such as the pandemic. Therefore, longitudinal study is required to keep up with these changes in characteristics, productivity, and employee satisfaction. However, this research only captures a snapshot in time, restricting any changes that take place over time.

## RESEARCH FINDINGS

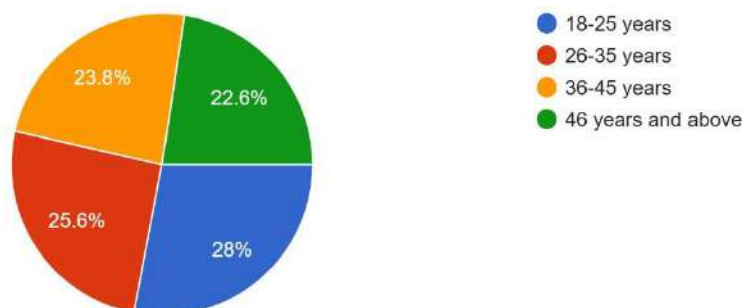
The following is the demographic data collected from 168 respondents collected through an online questionnaire:

*Table 1: Data of Demographic Responses*

| Demographic Variables    |                                                | Total |       |
|--------------------------|------------------------------------------------|-------|-------|
|                          |                                                | n     | %     |
| Age                      | 18-25 years                                    | 43    | 28%   |
|                          | 26-35 years                                    | 47    | 25.6% |
|                          | 36-45 years                                    | 40    | 23.8% |
|                          | 46 years and above                             | 38    | 22.6% |
| Gender                   | Male                                           | 85    | 50.6% |
|                          | Female                                         | 83    | 49.4% |
| Years of Work Experience | Less than 1 year                               | 31    | 23.2% |
|                          | 1-3 years                                      | 39    | 24.4% |
|                          | 4-7 years                                      | 44    | 26.2% |
|                          | 8 years and above                              | 44    | 26.2% |
| Current role             | Entry-level (Intern, Analyst, Associate, etc.) | 64    | 38.1% |
|                          | Mid-level (Manager, Senior Analyst, etc.)      | 85    | 50.6% |
|                          | Others                                         | 19    | 11.3% |
| Current Work Arrangement | Fully remote                                   | 38    | 22.6% |
|                          | Hybrid (Combination of remote and in-office)   | 130   | 77.4% |

*Pie Chart 1: Age distribution of respondents*

Age  
168 responses

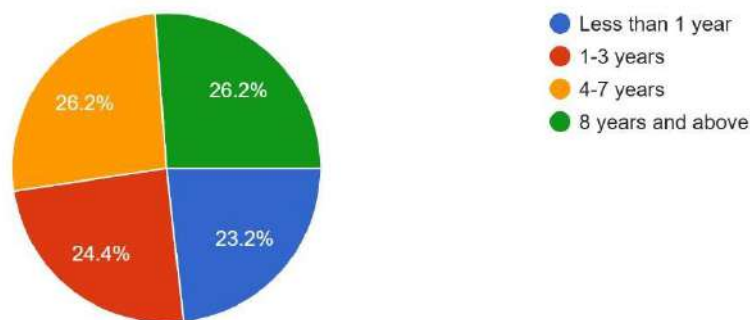


From the above pie chart, it can be found that the responses were collected fairly from different age groups. 28% were aged 18-25 years, 25.6% were aged 26-35 years, 23.8% were aged 36-45 years, and 22.6% were aged 46 years and above. This will show how different age groups perceive and prefer remote and hybrid work models. It will also show how varying age groups influence productivity and satisfaction in remote work environments.

*Pie Chart 2: Years of Work Experience of Respondents*

#### Years of Work Experience

168 responses

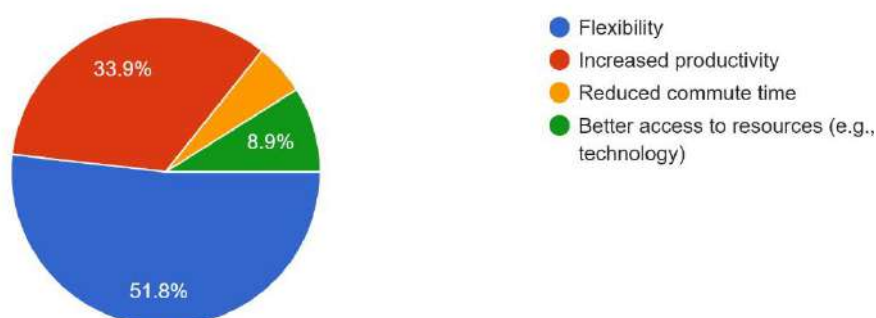


The above pie chart shows that 23.2% of respondents had less than 1 year of experience, 24.4% had 1-3 years, 26.2% had 4-7 years, and 26.2% had 8 or more years of experience. This will help to evaluate how work experience influences productivity, satisfaction, and challenges faced by different categories of respondents.

*Pie Chart 3: Primary reason for preferred work arrangement*

#### What is one of the main reasons for your preferred work arrangement?

168 responses

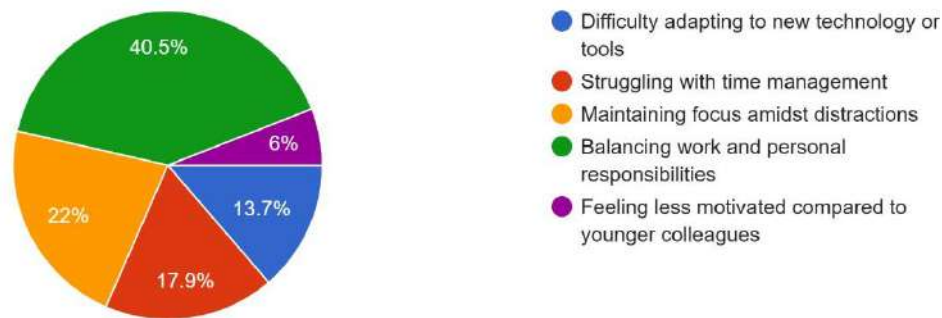


From the above pie chart, it can be understood that the major reason for the preferences of work arrangements is flexibility (51.8%), followed by increased productivity (33.9%). There are comparatively fewer responses for reduced commute time (5.4%) and better access to resources (8.9%).

*Pie Chart 4: Age-related productivity challenges*

## What productivity-related challenge do you face while working remotely that you believe is influenced by your age?

168 responses



The above pie chart shows the main challenges faced while working remotely that are influenced by age. The results indicated that 40.5% of respondents found it difficult to balance work and personal responsibilities, followed by 22% who struggled with maintaining focus amidst distractions. 17.9% of the respondents faced time management issues followed by 13.7% of respondents facing difficulty adapting to new technology. Only 6% feel less motivated compared to younger colleagues.

## DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING - ONE-WAY ANOVA TEST

Research Question 1: What are the characteristics that are responsible for employee satisfaction in the context of remote work culture in the finance sector in Bangalore?

**H<sub>0</sub>:** There is no significant difference in the satisfaction derived from remote work and the characteristics responsible for it.

**H<sub>1</sub>:** There is a significant difference in the satisfaction derived from remote work and the characteristics responsible for it.

ANOVA

Characteristics that are responsible for remote work satisfaction

|                |             |            | Sum of Squares | df  | Mean Square | F     | Sig. |
|----------------|-------------|------------|----------------|-----|-------------|-------|------|
| Between Groups | (Combined)  |            | 5.802          | 3   | 1.934       | 1.680 | .173 |
|                | Linear Term | Unweighted | .841           | 1   | .841        | .730  | .394 |
|                |             | Weighted   | .186           | 1   | .186        | .161  | .688 |
|                |             | Deviation  | 5.616          | 2   | 2.808       | 2.439 | .090 |
| Within Groups  |             |            | 188.770        | 164 | 1.151       |       |      |
| Total          |             |            | 194.571        | 167 |             |       |      |

**Interpretation:** The One-Way ANOVA Test was used to find the characteristics that are responsible for employee

satisfaction in the context of remote work culture among finance employees in Bangalore. Since the p-value is .173, greater than .050, there is no sufficient evidence to reject the null hypothesis. It is inferred that there is no significant difference in the satisfaction derived on remote work and the characteristics responsible for it.

**Research Question 2: To understand how age and experience affect productivity in remote work environments in the finance sector in Bangalore.**

**Test 1: ANOVA for Productivity by Age**

**H<sub>0</sub>:** There is no significant difference in the productivity level among different age groups.

**H<sub>1</sub>:** There is a significant difference in the productivity level among different age groups.

| ANOVA                                                                 |             |            |                |     |             |       |      |
|-----------------------------------------------------------------------|-------------|------------|----------------|-----|-------------|-------|------|
| How does age affect productivity in remote work in the finance sector |             |            |                |     |             |       |      |
|                                                                       |             |            | Sum of Squares | df  | Mean Square | F     | Sig. |
| Between Groups                                                        | (Combined)  |            | 8.759          | 3   | 2.920       | 2.797 | .042 |
|                                                                       | Linear Term | Unweighted | 4.999          | 1   | 4.999       | 4.789 | .030 |
|                                                                       |             | Weighted   | 5.401          | 1   | 5.401       | 5.175 | .024 |
|                                                                       |             | Deviation  | 3.358          | 2   | 1.679       | 1.609 | .203 |
| Within Groups                                                         |             |            | 171.187        | 164 | 1.044       |       |      |
| Total                                                                 |             |            | 179.946        | 167 |             |       |      |

**Interpretation:** The One-Way ANOVA Test was used to find if there is a significant relationship between age and productivity for work arrangement. The results showed the p-value is .042, less than .050, hence, there is sufficient evidence to reject the null hypothesis. It is inferred that there is a significant difference in the productivity level among different age groups.

**Test 2: ANOVA for Productivity by Experience**

**H<sub>0</sub>:** There is no significant difference in the productivity level among different years of experience.

**H<sub>1</sub>:** There is a significant difference in the productivity level among different years of experience.

| ANOVA                                                                        |             |            |          |     |             |       |      |
|------------------------------------------------------------------------------|-------------|------------|----------|-----|-------------|-------|------|
| How does experience affect productivity in remote work in the finance sector |             |            |          |     |             |       |      |
|                                                                              |             |            | Sum of s | df  | Mean Square | F     | Sig. |
| Between                                                                      | (Combined)  |            | 4.585    | 3   | 1.528       | 1.429 | .236 |
|                                                                              | Linear Term | Unweighted | 1.086    | 1   | 1.086       | 1.016 | .315 |
|                                                                              |             | Weighted   | .966     | 1   | .966        | .904  | .343 |
|                                                                              |             | Deviation  | 3.619    | 2   | 1.809       | 1.692 | .187 |
| Within Groups                                                                |             |            | 175.362  | 164 | 1.069       |       |      |
| Total                                                                        |             |            | 179.946  | 167 |             |       |      |

The One-Way ANOVA Test was used to find if there is a significant relationship between years of experience and

productivity for work arrangement. Since the p-value is .236, greater than .050, there is no sufficient evidence to reject the null hypothesis. It is inferred that there is a significant difference in the productivity level between different years of experience.

### Regression Test

#### Research Question 3: What is the relationship between age and employee satisfaction with remote work arrangements in Bangalore's finance industry?

#### **Descriptive Statistics**

|                               | Mean | Std. Deviation | N   |
|-------------------------------|------|----------------|-----|
| Satisfaction with Remote Work | 3.64 |                | 168 |

**Interpretation:** Since the mean of overall satisfaction with remote work's flexibility and overall arrangement is 3.64, it indicates that employees are satisfied with remote work.

#### **Model Summary**

| Model | R                 | R Square | Adjusted Square | R | Std. Error of the Estimate | Change Statistics |          |     |
|-------|-------------------|----------|-----------------|---|----------------------------|-------------------|----------|-----|
|       |                   |          |                 |   |                            | R Square Change   | F Change | df1 |
| 1     | .784 <sup>a</sup> | .614     | .594            |   | .687                       | .614              | 31.603   | 8   |

Predictors: (Constant), Remote work productivity, Improved productivity since working, Impact of age on productivity, Work experience, Satisfaction with current work arrangement, Increased productivity, Challenge to maintain a work- life balance, Impact of age on satisfaction

**Interpretation:** Since the adjusted R square is 0.594, the overall satisfaction level with the flexibility and arrangement of remote work has been explained by remote work productivity, improved productivity since working, the impact of age on productivity, work experience, satisfaction with current work arrangement, increased productivity, the challenge to maintain work-life balance, impact of age on productivity, to the extent of 59.4%. Hence it is not a good fit model.

#### **ANOVA<sup>a</sup>**

| Model |            | Sum of Squares | df  | Mean Square | F      | Sig.              |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1     | Regression | 119.450        | 8   | 14.931      | 31.603 | .000 <sup>b</sup> |
|       | Residual   | 75.121         | 159 | .472        |        |                   |
|       | Total      | 194.571        | 167 |             |        |                   |

a. Dependent Variable: Satisfaction with Remote Work

b. Predictors: (Constant), Remote work productivity, Improved productivity since working, Impact of age on productivity, Work experience, Satisfaction with current work arrangement, Increased productivity, Challenge to maintain work-life balance, Impact of age on satisfaction.

**H<sub>0</sub>** – There is no significant effect created by remote work productivity, improved productivity since working, the impact of age on productivity, work experience, satisfaction with current work arrangement, increased productivity, the



challenge to maintain work-life balance, the impact of age on productivity on the overall level of satisfaction with remote work.

**H<sub>1</sub>** - There is a significant effect created by remote work productivity, improved productivity since working, the impact of age on productivity, work experience, satisfaction with current work arrangement, increased productivity, the challenge to maintain work-life balance, the impact of age on productivity on the overall level of satisfaction with remote work.

Since the P – value is .000 which is less than .050 there is sufficient evidence to reject Null hypothesis. It is inferred that independent variables affect the dependent variable jointly.

Therefore, the feeling productive in remote working, increased productivity, the influence of age on productivity, work experience, satisfaction with current work arrangement, increased productivity, the challenge to maintain work-life balance and the influence of age on satisfaction with remote work affect overall satisfaction level with flexibility and arrangement of remote work jointly.

| Model |                                            | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------|--------------------------------------------|-----------------------------|------------|---------------------------|--------|------|
|       |                                            | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant)                                 | .254                        | .273       |                           | .931   | .353 |
|       | Remote Work Productivity                   | .026                        | .094       | .025                      | .282   | .778 |
|       | Improved Productivity since working        | -.035                       | .088       | -.036                     | -.402  | .688 |
|       | Impact of age on productivity              | -.093                       | .059       | -.096                     | -1.574 | .117 |
|       | Work experience                            | .108                        | .080       | .099                      | 1.349  | .179 |
|       | Satisfaction with current work arrangement | .408                        | .063       | .376                      | 6.523  | .000 |
|       | Increased productivity                     | .369                        | .079       | .377                      | 4.651  | .000 |
|       | Challenge to maintain work-life balance    | -.054                       | .048       | -.061                     | -1.138 | .257 |
|       | Impact of age on productivity              | .230                        | .062       | .237                      | 3.703  | .000 |

#### Interpretation:

**Overall Level of Satisfaction with Remote Work** = 0.254 + (0.026) Remote work productivity + (-0.035) Improved productivity since working + (0.093) Impact of age on productivity + (0.108) Work experience + (0.408) Satisfaction with current work arrangement + (0.369) Increased productivity + (-0.054) The challenge to maintain work-life balance + (0.230) impact of age on productivity.

Any increase of one unit of the feeling productive in remote working, the influence of age on productivity, work experience, satisfaction with current work arrangement, increased productivity and the influence of age on satisfaction with remote work will increase overall satisfaction level of employees towards remote work by 0.026, 0.093, 0.108, 0.408 and 0.230 respectively.

Any decrease in one unit of increased productivity and the challenge to maintain a work-life balance will increase the overall satisfaction level of employees towards remote work by 0.035 and 0.054 respectively.

### III. CONCLUSIONS AND RECOMMENDATIONS

This research paper aimed to study the relationship between age, experience, characteristics, productivity, and satisfaction among finance employees in Bangalore. The results indicate no significant differences in satisfaction and characteristics of remote work culture. However, there is an important relationship between age and productivity. Additionally, flexibility was the main reason for the preference for the remote work model. This will help organizations to adopt remote work policies catering to different levels of employees to ensure their satisfaction.

Based on the findings, the following suggestions can be recommended:

- Since the results indicated that the specific characteristics do not have significant influence, future research can focus on other factors influencing employee satisfaction such as support from managers, family support, and organizational culture.
- Since age significantly impacts employee productivity in remote work, organizations can formulate appropriate strategies in terms of job flexibility, and technology-related challenges across different age groups.
- To overcome the main challenges associated with remote work models such as balancing work and personal life, maintaining concentration in work, and time management, organizations can provide workshops and training to increase productivity in remote working environments.

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## **APPENDIX**

### **Section 1: Demographic Information**

**Name----- (Optional)**

**Age:**

- 18-25 years
- 26-35 years
- 36-45 years
- 46 years and above

**Gender:**

- Male
- Female

**Years of Work Experience:**

- Less than 1 year
- 1-3 years
- 4-7 years
- 8 years and above

**Current Role:**

- Entry-level (Intern, Analyst, Associate, etc.)
- Mid-level (Manager, Senior Analyst, etc.)
- Other (Please specify)

**Current Work Arrangement:**

- Fully Remote
- Hybrid (Combination of remote and in-office)

### **Section 2: Work Arrangement Preferences**

**Which work arrangement do you prefer the most?**

- Fully Remote
- Hybrid

**What is one of the main reasons for your preferred work arrangement?**

- Flexibility
- Increased productivity
- Reduced commute time
- Better access to resources (e.g., technology)

**Have your preferences for work arrangements changed with more experience in the finance industry?**

- Yes
- No

### **Section 3: Productivity in Remote Work (1 =**

**Strongly disagree, 5 = strongly agree)**

| Questions                                                                              | 1 | 2 | 3 | 4 | 5 |
|----------------------------------------------------------------------------------------|---|---|---|---|---|
| I am more productive when working remotely compared to working in the office.          |   |   |   |   |   |
| My productivity has improved since I started working remotely.                         |   |   |   |   |   |
| I believe my age affects my productivity while working remotely.                       |   |   |   |   |   |
| My experience in the finance sector helps me be more productive when working remotely. |   |   |   |   |   |

### **Section 4: Satisfaction with Remote Work (1 =**

**Very Dissatisfied, 5 = Very Satisfied)**

| Questions                                                                      | 1 | 2 | 3 | 4 | 5 |
|--------------------------------------------------------------------------------|---|---|---|---|---|
| I am satisfied with my current work arrangement.                               |   |   |   |   |   |
| Remote work increases my productivity.                                         |   |   |   |   |   |
| I am satisfied with the flexibility and overall arrangement of my remote work. |   |   |   |   |   |
| I find it challenging to maintain a work-life balance while working remotely.  |   |   |   |   |   |
| My age influences my satisfaction with remote work arrangements.               |   |   |   |   |   |

### **Section 5: Challenges in Remote Work**

**What productivity-related challenge do you face while working remotely that you believe is influenced by your age?**

- Difficulty adapting to new technology or tools
- Struggling with time management
- Maintaining focus amidst distractions
- Balancing work and personal responsibilities
- Feeling less motivated compared to younger colleagues

**(Optional question) How has your age or experience influenced your ability to stay productive in a remote work setting?**

# **A STUDY ON FACULTY MENTAL WELL-BEING AND ITS IMPACT ON THE ORGANIZATIONAL PERFORMANCE OF ST. JOSEPH'S GROUP OF EDUCATIONAL INSTITUTIONS IN BANGALORE CITY**

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## **ABSTRACT**

This study examines the relationship between faculty well-being, academic success, and organizational performance at St. Joseph's Group of Educational Institutions. With a sample of 123 respondents, the research looks into how psychological, social, physical, and cognitive well-being, along with innovation, affect academic success. It also investigates how academic success, employee engagement, and retention work together to influence organizational performance. The results indicate that psychological, physical, and cognitive well-being, as well as innovation, have a positive impact on academic success, while social well-being shows an unexpected negative relationship. Additionally, academic success and employee retention play a significant role in enhancing organizational performance, whereas the surprising negative correlation between engagement and performance suggests a need to re-evaluate engagement interventions. The research points out areas for improvement, such as refining engagement interventions and bolstering support systems to enhance organizational performance and Academic excellence.

## **INTRODUCTION**

The well-being of faculty members plays a vital role in determining the overall effectiveness and success of educational institutions. Recently, discussions about mental health and well-being in the workplace have increasingly enhanced in the literature related to Education, highlighting how the mental health of educators directly impacts their ability to provide high-quality teaching and create a positive learning atmosphere. Faculty members, tasked with guiding young minds, encounter unique stressors such as heavy workloads, evolving educational demands, and the pressure to achieve academic standards. Over time, these challenges can take a toll on their mental well-being, affecting their productivity, engagement, and job satisfaction. Therefore, it is crucial to understand the mental well-being of faculty and its influence on organizational performance, especially for institutions like St. Joseph's Group of Educational Institutions in Bangalore City. St. Joseph's Group of Educational Institutions has made a name for itself as a leading academic institution in Bangalore, committed to academic excellence, holistic development, and value-based education. To uphold and improve this reputation, the institution must prioritize the well-being of its faculty, who are essential to its mission. The mental well-being of faculty members affects various aspects of organizational performance, such as student outcomes, institutional reputation, and the overall workplace culture. While previous research has looked into the overall effects of mental well-being on workplace outcomes, there has been little emphasis on how faculty mental health specifically influences educational institutions.

This study aims to analyze the relationship between the mental well-being of faculty and the organizational performance of St. Joseph's Group of Educational Institutions in Bangalore City. It focuses on identifying the key factors that drive both academic excellence and organizational performance in this group. It focuses on the significance of faculty well-being, which encompasses psychological, social, physical, and cognitive factors, in influencing the level of academic excellence achieved by faculty.

The research is based on the idea that enhancing faculty well-being can significantly impact the quality of education and the institution's long-term success. This study uses a quantitative method, gathering data via a survey distributed to faculty members from various departments and institutions within St. Joseph's Group. The aim of this research is to offer practical recommendations for institutional leaders to improve faculty well-being and promote organizational success.

## **REVIEW OF LITERATURE**

(Clarence, 2017) This paper explores how spiritual competence and subjective well-being contribute to organizational commitment among Catholic college instructors, emphasizing the significance of these factors in faculty involvement and loyalty to their institutions. Clarence's study delves into the psychological and social facets of well-being, highlighting their vital role in educational contexts. Nevertheless, it reveals a gap in research concerning a thorough understanding of how various aspects of mental well-being—including cognitive and physical dimensions—interact to influence institutional success.

(Chaitra K S, 2021) In this article, the author examines how work stress affects the productivity of teaching faculty in higher educational institutions in Bangalore. While Chaitra's research sheds light on the connection between work stress and faculty productivity, it mainly concentrates on psychological well-being and overlooks the combined effects of social, physical, and cognitive well-being on overall institutional performance.

(E Balaji, 2024) In this article, the authors examine how employee well-being programs can boost productivity in various organizational environments. Their findings indicate that organizations with robust well-being programs experience noticeable improvements in productivity and engagement, as employees report lower stress levels and higher satisfaction. However, Balaji and Aslin's research does not delve deeply into the cognitive aspects of well-being or explore how these different dimensions affect specific performance metrics in educational institutions.

(Suvarna, Harshitha, & R.K., 2022) The authors investigate the link between job stress and job performance among teachers in higher education institutions in Mangalore City. While this research sheds light on the psychological aspects of faculty well-being, it does not explore how reducing stress could boost employee engagement and innovation, which are vital for organizational success in educational settings. Future research that includes these broader aspects of mental well-being could provide a more thorough understanding of how faculty well-being influences institutional outcomes.

(Mbabazi, 2024) This paper explores the various factors that contribute to the well-being of academic staff in higher education, emphasizing how elements like psychological support, social connections, and physical health initiatives affect job satisfaction and retention. While the research identifies certain dimensions of well-being, it falls short of thoroughly examining performance metrics, revealing a gap in the comprehensive integration of well-being into performance evaluation frameworks. This suggests a need for additional research that investigates the relationship between multi-dimensional faculty well-being and particular organizational outcomes in academic institutions.

(Vineetha N. T. 1, 2023) In this paper the authors investigate the effects of workplace stressors on burnout levels among faculty in educational institutions, focusing on elements like workload, time pressure, and inadequate administrative support. Their study primarily emphasizes burnout and productivity outcomes but overlooks the importance of faculty well-being in promoting employee engagement and innovation—critical areas for enhancing organizational performance in educational settings. Future research could address these gaps.

(Liu, 2024) The paper examines how employee's psychology relates to work performance, highlighting the psychological factors that shape employee behaviour and overall productivity. The study underscores the importance of mental well-being in boosting employee engagement, job satisfaction, and performance results. This gap presents an opportunity for future research into the ways mental well-being affects specific facets of faculty engagement and innovation within educational institutions.

(Claudia, 2023) This paper presents how the well-being of teachers relates to their professional performance, emphasizing the vital role of mental health in shaping teachers' effectiveness and job satisfaction. The research does not fully address the various components of mental well-being (psychological, social, physical, and cognitive) in connection with organizational performance, leaving a gap in understanding how these factors work together to influence institutional outcomes. This gap offers a chance for further investigation into how the mental well-being of teachers impacts innovation and other specific areas of organizational performance, particularly within educational settings.

## **RESEARCH OBJECTIVES**

1. To analyse the attributes of employees of St. Joseph's group of institution that determines psychological well-being, social well-being, physical well-being, innovative practices, employee engagement and retention.
2. To evaluate the relationship between the selected demographical variables and the attributes towards psychological well-being, social well-being, physical well-being, innovative practices, employee engagement and retention.
3. To examine the relationship between the overall academic excellence and psychological well-being, social well-being, physical well-being and innovative practices.
4. To examine the relationship between the overall organisational performance and academic excellence, employee engagement and retention.

## **RESEARCH METHODOLOGY**

This study is descriptive in nature. It is quantitative research and cross sectional study. The philosophy of the positivism has been observed and deductive approach is followed. In order to realize the objective, the following dependent and independent variables are identified. A structured questionnaire has been designed to collect the primary data through google form. A sample size of 123 respondents has been selected by following stratified sampling technique.

To analyze the data, descriptive statistics, one way Anova, and multiple Regression analysis have been used with the help of Microsoft Excel and SPSS.

## **Research Gaps**

Integration of Mental Well-being and Performance Metrics: The relationship between mental well-being and performance metrics in educational institutions is under-researched. Specifically, there is a need to explore how different dimensions of mental well-being—psychological, social, physical, and cognitive—interact and influence overall institutional performance.



Moreover, since there is no literature available on the organisational performance and the academic excellence of faculties of St. Joseph's group of institution, during this period of study it becomes imperative to embark on this study.

### **Research Questions**

1. What is the overall level of organisational performance at St. Joseph's Group of Educational Institutions?
2. What is the overall level of academic excellence achieved by the faculty of St. Joseph's Group of Educational Institutions?
3. Do psychological well-being, social well-being, physical well-being, cognitive well-being and innovation affect the overall level of academic excellence?
4. Do academic excellence, employee engagement and retention affect the overall level of organisational performance?

### **Research Problems**

Identifying Specific Well-being Factors: Which specific aspects of mental well-being (psychological, social, physical, and cognitive) have the greatest influence on the organizational performance of St. Joseph's Group?

Evaluating Impact on Organizational Performance: It is essential to assess how changes in faculty mental well-being impact critical performance indicators like academic excellence, operational efficiency, and faculty engagement.

### **Limitations of the study**

- The study concentrates exclusively on the faculty of St. Joseph's Group of Educational Institutions located in Bangalore City. Although this offers important insights into this particular group, the results may not be applicable to other educational institutions that have varying organizational structures, cultures, or demographic makeups.
- Factors outside the organization, such as societal stressors, economic conditions, or personal challenges, were not taken into account. These elements could affect faculty well-being and their impact on organizational performance.
- While the study examines academic excellence and organizational performance it does not thoroughly address other important aspects such as institutional reputation, student outcomes, and faculty professional development.
- The study assesses psychological, social, physical, and cognitive well-being, along with innovation and engagement. However, it overlooks other significant attributes like emotional intelligence and work-life balance, which could be crucial factors influencing well-being and performance.

## RESULT

Below are the demographic data of the 123 respondents collected from an online Google survey questionnaire:

Table 1: Demographic of participant

| Demographic Variables      | Total |       |
|----------------------------|-------|-------|
|                            | n     | %     |
| <b>Age</b>                 |       |       |
| ○ Under 30                 | 18    | 14.6% |
| ○ 30-39                    | 36    | 29.3% |
| ○ 40-49                    | 35    | 28.5% |
| ○ 50-59                    | 32    | 26%   |
| ○ 60 and above             | 2     | 1.6%  |
| <b>Gender</b>              |       |       |
| ○ Male                     | 35    | 28.5% |
| ○ Female                   | 88    | 71.5% |
| <b>Institution</b>         |       |       |
| ○ SJCC                     | 13    | 10.6% |
| ○ SJIM                     | 7     | 5.7%  |
| ○ SJCL                     | 17    | 13.8% |
| ○ SJPUC                    | 38    | 30.9% |
| ○ SJPUEC                   | 2     | 1.6%  |
| ○ SJBHS                    | 46    | 37.4% |
| <b>Department</b>          |       |       |
| ○ Humanities               | 16    | 13%   |
| ○ Sciences                 | 20    | 16.3% |
| ○ Commerce                 | 19    | 15.4% |
| ○ Social Sciences          | 6     | 4.9%  |
| ○ Management Law           | 18    | 14.6% |
| ○ Other (please specify)   | 44    | 35.8% |
| <b>Years of Experience</b> |       |       |
|                            | 25    | 20.3% |

|                                                                                                                                                                                                                                                                                                                          |                                |                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|--------------------------------------------------|
| <ul style="list-style-type: none"> <li>○ Less than 5 years</li> <li>○ 5-10 years</li> <li>○ 11-15 years</li> <li>○ 16-20 years</li> <li>○ More than 20 years</li> </ul>                                                                                                                                                  | 31<br>20<br>23<br>24           | 25.2%<br>16.3%<br>18.7%<br>19.5%                 |
| <b>Position</b> <ul style="list-style-type: none"> <li>○ Assistant Professor</li> <li>○ Associate Professor</li> <li>○ Professor</li> <li>○ Lecturer</li> <li>○ Other (please specify)</li> </ul>                                                                                                                        | 23<br>8<br>2<br>46<br>44       | 18.7%<br>6.5%<br>1.6%<br>37.4%<br>35.8%          |
| <b>Educational Qualification</b> <ul style="list-style-type: none"> <li>○ Post Graduate</li> <li>○ Post Graduate with Net/SLET</li> <li>○ Post Graduate with Ph. D</li> <li>○ Post Graduate with Net/SLET &amp; Ph. D</li> <li>○ Post Graduate with Professional Experience</li> <li>○ Other (please specify)</li> </ul> | 45<br>15<br>8<br>8<br>17<br>30 | 36.6%<br>12.2%<br>6.5%<br>6.5%<br>13.8%<br>24.4% |
| <b>Annual Income</b> <ul style="list-style-type: none"> <li>○ Upto 800000</li> <li>○ 800001 to 1500000</li> <li>○ Above 1500000</li> </ul>                                                                                                                                                                               | 100<br>15<br>8                 | 81.3%<br>12.2%<br>6.5%                           |

The demographic analysis reveals considerable diversity among participants based on factors like age, gender, institution, department, years of experience, positions held, educational qualifications, and annual income.

- The level of psychological well-being derived on current job role and responsibility has been same among all age group, between both male and female, among all institutions, departments, irrespective of years of experience, positions held, educational qualifications and among all annual income groups.
- The level of social well-being derived on support system from colleagues and administration has been same among all age group, between both male and female, among all departments, irrespective of years of experience and all annual income groups. However, the level of social well-being derived on support system

from colleagues and administration differ from one institution to the other, from position to position and from one education background to the other.

- The level of physical well-being derived on good health and job duties has been same among all age group, between both male and female, among all departments, irrespective of years of experience, educational qualifications and among all annual income groups. However, the level of physical well-being derived on good health and job duties differ from one institution to the other institution and from one position to other.
- The level of cognitive well-being derived on efficiency and effectiveness in managing work tasks has been same among all age group, between both male and female, among all departments, irrespective of years of experience, position held, educational qualifications and among all annual income groups. However, the level of academic excellence derived on efficiency and effectiveness in managing work tasks differ from one institution to the other.
- The level of operational efficiency derived on productivity and efficiency at work has been same between both male and female, among all institutions, departments, irrespective of years of experience, positions held, educational qualifications and among all annual income groups. However, the level of operational efficiency derived on efficiency and effectiveness in managing work tasks differ from all age group.
- The level of innovation derived on creativity and innovation in teaching has been same between both male and female, among all departments, educational qualifications and among all annual income groups. However, the level of innovation derived on creativity and innovation in teaching differ from all age group, from one institution to the other, irrespective of years of experience and positions held among all groups.
- The level of employee engagement derived on feeling engaged and enthusiastic about work has been same among all age group, between both male and female, among all institutions, departments, irrespective of years of experience, positions held, educational qualifications and among all annual income groups.
- However, the level of employee engagement derived on the influence of mental well-being on decision to continue working at this institution differ from positions held.

**Do psychological well-being, social well-being, physical well-being, cognitive well-being and innovation affect the overall level of academic excellence?**

#### Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|-------|---|----------|-------------------|----------------------------|-------------------|----------|-----|
|       |   |          |                   |                            | R Square Change   | F Change | df1 |

|   |                   |      |      |      |      |        |   |
|---|-------------------|------|------|------|------|--------|---|
| 1 | .565 <sup>a</sup> | .320 | .290 | .617 | .320 | 10.987 | 5 |
|---|-------------------|------|------|------|------|--------|---|

Since the adjusted R Square is 0.290, the level of academic excellence derived on the efficiency and effectiveness in managing work task has been explained by psychological well-being, social well-being, physical well-being, cognitive well-being and being innovative to the extent of 29.0% hence this model is not a good model.

#### ANOVA

| Model |            | Sum of Squares | df  | Mean Square | F      | Sig.              |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1     | Regression | 20.916         | 5   | 4.183       | 10.987 | .000 <sup>b</sup> |
|       | Residual   | 44.547         | 117 | .381        |        |                   |
|       | Total      | 65.463         | 122 |             |        |                   |

$H_0$  = Psychological well-being, social well-being, physical well-being, cognitive well-being and being innovative do not affect academic excellence jointly.

$H_1$  = Psychological well-being, social well-being, physical well-being, cognitive well-being and being innovative affect academic excellence jointly.

**Inference:** Since P value is 0.000 which is less than 0.050 there is sufficient evidence to reject null hypothesis. It is inferred that Psychological well-being, social well-being, physical well-being, cognitive well-being and being innovative affect academic excellence jointly.

**Coefficient Result:** The level of satisfaction derived on academic excellence =  $1.536 + (.213)$  Psychological well-being  $+ (-.161)$  social well-being  $+ (.257)$  physical well-being  $+ (.216)$  cognitive well-being  $+ (.132)$  being innovative

Psychological well-being, social well-being, physical well-being, cognitive well-being and being innovative affect academic excellence jointly.

Any increase of one unit of Psychological well-being, physical well-being, cognitive well-being and being innovative will increase the level of satisfaction derived on academic excellence by .213, .257, .216 and .132. On the other hand, any decrease of one unit of social well-being, will increase academic excellence by -.161

**Do academic excellence, employee engagement and retention affect the overall level of organisational performance?**

### Model Summary

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
|       |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1     | .630 <sup>a</sup> | .397     | .382              | .669                       | .397              | 26.141   | 3   |

Since the adjusted R Square is 0.382, the level of organisational performance derived on productivity and efficiency at work has been explained by academic excellence, employee engagement and retention to the extent of 38.2% hence this model is not a good model.

### ANOVA

| Model |            | Sum of Squares | df  | Mean Square | F      | Sig.              |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1     | Regression | 35.118         | 3   | 11.706      | 26.141 | .000 <sup>b</sup> |
|       | Residual   | 53.289         | 119 | .448        |        |                   |
|       | Total      | 88.407         | 122 |             |        |                   |

$H_0$  = Academic excellence, employee engagement and retention do not affect organisational performance jointly.

$H_1$  = Academic excellence, employee engagement and retention affect organisational performance jointly.

Inference: Since P value is 0.000 which is less than 0.050 there is sufficient evidence to reject null hypothesis. It is inferred that academic excellence, employee engagement and retention affect organisational performance jointly.

Coefficient Result: The level of satisfaction derived on organisational performance =  $1.028 + (.221)$  Academic excellence  $+ (-.126)$  employee engagement  $+ (.630)$  employee retention

Academic excellence, employee engagement and retention affect organisational performance jointly.

Any increase of one unit of Academic excellence and employee retention will increase the level of satisfaction derived on organisational performance by .221 and .630 respectively. On the other hand, any decrease of one unit of employee engagement will increase organisational performance by -.126

## **DISCUSSION, FINDINGS AND SUGGESTION**

### **1. Overall Level of Organisational Performance**

The demographic diversity among the 123 respondents provides a wide-ranging representation from different institutions, departments, and roles, which allows for a thorough analysis of organizational performance at St. Joseph's Group of Educational Institutions. The findings indicate that academic excellence, employee engagement, and retention significantly influence organizational performance, as shown by the model summary and ANOVA results.

An Adjusted R Square of 0.382 reveals that 38.2% of the variability in organizational performance can be attributed to academic excellence, employee engagement, and retention. While this indicates a moderate effect, it highlights the necessity to investigate additional contributing factors.

Coefficient Analysis indicates that: A one-unit increase in academic excellence leads to a 0.221 increase in organizational performance. A one-unit increase in employee retention results in a 0.630 increase in organizational performance, underscoring the critical importance of retention. Interestingly, a one-unit decrease in employee engagement is associated with a 0.126 increase in organizational performance. This unexpected result suggests that the definition or measurement of engagement may differ, indicating a need for more in-depth qualitative analysis.

### **2. Overall Level of Academic Excellence**

The research indicates that psychological well-being, social well-being, physical well-being, cognitive well-being, and innovation play significant roles in determining academic excellence. An Adjusted R Square of 0.290 shows that these factors account for 29% of the variance in academic excellence, suggesting that while they are important, the model's predictive power is limited and other elements may also influence academic success.

The ANOVA results reject the null hypothesis, confirming that these five dimensions collectively affect academic excellence.

Coefficient Analysis reveals that a unit increase in psychological well-being, physical well-being, cognitive well-being, and innovation leads to increases in academic excellence by 0.213, 0.257, 0.216, and 0.132, respectively. Interestingly, a unit decrease in social well-being is associated with an increase in academic excellence by -0.161, indicating a need to reassess how social well-being is measured or understood in this context.

### **3. Influence of Well-being on Academic Excellence**

The findings indicate that psychological, social, physical, and cognitive well-being, along with innovation, play a crucial role in academic success. However, their effects differ: Aspects such as physical well-being and cognitive well-being have the most significant positive impact, highlighting the importance of health and mental clarity in reaching academic objectives. Conversely, the negative influence of social well-being prompts inquiries about its compatibility with organizational culture or team dynamics, suggesting possible deficiencies in collaborative or administrative support.

#### **4. Employee Engagement and Retention's Role**

The findings highlight the essential role of employee retention in improving organizational performance, showcasing its connection to stability and institutional knowledge. The surprising negative correlation between employee engagement and performance may arise from differing interpretations of "engagement" across various roles or an excessive focus on engagement metrics without tackling the fundamental systemic issues.

These insights offer a solid basis for understanding the interconnected dynamics within St. Joseph's Group of Educational Institutions, setting the stage for data-driven strategies aimed at improving both academic and organizational success.

#### **SUGGESTIONS**

- The faculty mental well-being and the organisational performance seem to be satisfactory however, the institutions and the staff could strive towards the most satisfactory condition.
- Aligning employee engagement initiatives should also be with organizational goals in order to ensure positive impacts on performance.
- Future research that investigates external influences and qualitative aspects can further enhance understanding and improve well-being initiatives.

#### **CONCLUSIONS**

The findings of this research highlight the significant influence of faculty well-being on academic achievement and organizational performance at St. Joseph's Group of Educational Institutions. While psychological, physical, and cognitive well-being, along with innovation, have a beneficial effect on academic outcomes, the detrimental impact of social well-being calls for further study. Academic excellence and employee retention were identified as crucial elements driving organizational performance. However, the surprising inverse relationship between employee engagement and performance suggests a need for more effective engagement strategies. Overall, the results emphasize the importance of comprehensive well-being and retention efforts to support a productive and high-performing academic environment.

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## APPENDIX

2. Name (Optional).....
  
3. Age
  - ☐ Under 30
  - ☐ 30-39
  - ☐ 40-49
  - ☐ 50-59
  - ☐ 60 and above
  
4. Gender
  - ☐ Male
  - ☐ Female
  - ☐ Non-binary
  - ☐ Prefer not to say

5. Institution
- ☐ SJCC
  - ☐ SJIM
  - ☐ SJCL
  - ☐ SJPUC
  - ☐ SJPUEC
  - ☐ SJBHS
  - ☐ Other \_\_\_\_\_
6. Department
- ☐ Humanities
  - ☐ Sciences
  - ☐ Commerce
  - ☐ Social Sciences
  - ☐ Management Law
  - ☐ Other (please specify)
7. Years of Experience
- ☐ Less than 5 years
  - ☐ 5-10 years
  - ☐ 11-15 years
  - ☐ 16-20 years
  - ☐ More than 20 years
8. Position
- ☐ Assistant Professor
  - ☐ Associate Professor
  - ☐ Professor
  - ☐ Lecturer
  - ☐ Other (please specify)
9. Educational Qualification
- ☐ Post Graduate
  - ☐ Post Graduate with Net/SLET
  - ☐ Post Graduate with Ph. D
  - ☐ Post Graduate with Net/SLET & Ph. D
-

- o Post Graduate with Professional Experience
- o Other (please specify)

10. Annual Income

- o Upto 800000
- o 800001 to 1500000
- o Above 1500000

For each statement, please indicate your level of agreement using the following scale: 1 Strongly Disagree (SD), 2 = Disagree (D), 3 = Neutral (N), 4 = Agree (A), and 5 = Strongly Agree (SA)

| Factors                                                                       | SD | D | N | A | SA |
|-------------------------------------------------------------------------------|----|---|---|---|----|
| <b>A. Key Dimensions of Mental Well-being Influencing Faculty Performance</b> |    |   |   |   |    |
| <b>Psychological Well-being</b>                                               |    |   |   |   |    |
| <b>I feel that I am</b>                                                       |    |   |   |   |    |
| satisfied with my current job role and responsibilities.                      |    |   |   |   |    |
| emotionally resilient when facing work-related challenges.                    |    |   |   |   |    |
| able to manage work-related stress effectively.                               |    |   |   |   |    |
| <b>Social Well-being</b>                                                      |    |   |   |   |    |
| <b>I have</b>                                                                 |    |   |   |   |    |
| a strong support system from colleagues and administration.                   |    |   |   |   |    |
| a sense of belonging and inclusion within my department.                      |    |   |   |   |    |
| ample opportunities for meaningful collaboration with my colleagues.          |    |   |   |   |    |
| <b>Physical Well-being</b>                                                    |    |   |   |   |    |
| <b>I am</b>                                                                   |    |   |   |   |    |
| generally in good health and able to perform my job duties effectively.       |    |   |   |   |    |
| maintaining a healthy balance between work and personal life.                 |    |   |   |   |    |

|                                                                                        |  |  |  |  |  |
|----------------------------------------------------------------------------------------|--|--|--|--|--|
| experiencing manageable levels of stress and fatigue related to my job.                |  |  |  |  |  |
| <b>Cognitive Well-being</b>                                                            |  |  |  |  |  |
| <b>I have</b>                                                                          |  |  |  |  |  |
| ample opportunities for professional development and growth.                           |  |  |  |  |  |
| sufficient autonomy to make decisions related to my teaching and research.             |  |  |  |  |  |
| I maintain well-balanced overall health at all times.                                  |  |  |  |  |  |
| <b>B. Impact of Faculty Mental Well-being on Organizational Performance</b>            |  |  |  |  |  |
| <b>Academic Excellence</b>                                                             |  |  |  |  |  |
| <b>My well-being</b>                                                                   |  |  |  |  |  |
| positively affects the quality of my teaching.                                         |  |  |  |  |  |
| contributes to student performance.                                                    |  |  |  |  |  |
| contributes to my efficiency and effectiveness in managing work tasks.                 |  |  |  |  |  |
| supports my ability to innovate and adopt new teaching methods.                        |  |  |  |  |  |
| <b>Operational Efficiency</b>                                                          |  |  |  |  |  |
| My mental well-being contributes to my punctuality and attendance.                     |  |  |  |  |  |
| I am able to meet deadlines and fulfil administrative responsibilities.                |  |  |  |  |  |
| My mental well-being enhances my productivity and efficiency at work.                  |  |  |  |  |  |
| I can effectively manage my workload due to my mental well-being.                      |  |  |  |  |  |
| <b>Innovation</b>                                                                      |  |  |  |  |  |
| I am able to think creatively and innovate in my teaching.                             |  |  |  |  |  |
| My mental well-being enables me to participate in research and development activities. |  |  |  |  |  |

|                                                                                                       |  |  |  |  |  |
|-------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| I feel encouraged to propose new ideas and methods at work.                                           |  |  |  |  |  |
| I believe that my mental well-being is essential for fostering innovation.                            |  |  |  |  |  |
| <b>C. Perceived Relationships between Faculty Mental Well-being and Employee Engagement/Retention</b> |  |  |  |  |  |
| <b>Employee Engagement</b>                                                                            |  |  |  |  |  |
| I feel engaged and enthusiastic about my work.                                                        |  |  |  |  |  |
| My mental well-being motivates me to actively participate in institutional activities.                |  |  |  |  |  |
| I feel a strong sense of belonging to the institution.                                                |  |  |  |  |  |
| My mental well-being influences my commitment to the institution.                                     |  |  |  |  |  |
| <b>Employee Retention</b>                                                                             |  |  |  |  |  |
| My mental well-being influences my decision to continue working at this institution.                  |  |  |  |  |  |
| I am likely to recommend this institution as a good place to work, based on my mental well-being.     |  |  |  |  |  |
| I believe the institution values and supports my mental well-being.                                   |  |  |  |  |  |
| My mental well-being affects my job satisfaction and retention.                                       |  |  |  |  |  |

# **Decoding Cognitive Biases in Market Manipulation within Digital Communications in India: Adani Fake News (2021)**

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## **Abstract**

Social media platforms are an indispensable part of our lives. Through social media platforms, it becomes easy to communicate with a wide group of people. Even fake financial news can be used in social media to manipulate users to make wrong financial decisions. One of the fake financial news witnessed by India was that of Adani Group's on June 14, 2021. This news mentioned that NSDL froze three FPI accounts of Adani Group. The moment this news was spread on social media, many investors either sold it at loss or kept incurring loss to a great extent. The social media users kept expressing their anguishment, fear, anxiety, shock, and some optimism through their user inputs on different social media platforms. This paper aims to decode the biases that prevent the users from differentiating fake financial news from real ones through chi-squared tests, sentiment analysis, and topic modeling using the user inputs found on the fake financial news of Adani on Twitter, Reddit, and Quora. The potential biases on an overall level are decoded to be bandwagon effect, confirmation bias, messenger effect, illusory truth effect and loss aversion bias, whereas the biases differ on different social media platforms: bandwagon effect, availability heuristics and confirmation bias for Twitter, fundamental attribution error and messenger effect for Reddit, and ambiguity aversion bias for Quora. The measures to overcome fake financial news are employing investment professionals, honing critical thinking skills to make financial decisions independently, and introducing of government measures.

## Introduction

In the recent days, digital communication has gained huge prominence as many are relying on it for various purposes such as news and information, entertainment and social interaction. In fact, it has not only changed the way how people interact and share information but also influence others and build a personal brand. It has also changed the business landscape in several aspects like marketing and advertising, customer support and feedback, sales and e-commerce, brand-building, internal communication, data analytics, remote work, crisis management and product development.

According to Digital Report 2024 by We Are Social and Hootsuite, Indians spend a significant amount of time on social media platforms such as Facebook, Instagram, WhatsApp, and Twitter. This can be mainly due to higher smartphone penetration among Indians, making it easier to access social media; and popular social media platforms where WhatsApp is a daily communication tool in India (Kemp, 2024). The Reuters Institute Digital News Report 2024 have provided that majority of the Indians consume news through mobile devices. Many Indians consider social media, such as Facebook, WhatsApp and Twitter as a source of news. There is also video and visual news content which can be appealing to non-voracious readers. Instagram and You Tube are an important source of news for youngsters (Reuters Institute, 2024).

Fake news is pervasive and pressing issue which needs to be treated with diligence for a country like India with huge population, where 820 million use internets actively in India, as per the report jointly conducted by Internet and Mobile Association of India (IAMAI) and Kantar (ABP Live News, 2024). In 2021, a total of 1,527 cases of fake news were recorded in the pandemic year, that is 214 per cent increase, compared to 486 cases in 2019 and 280 cases in 2018 (Vishwanath, 2021). A consumer report titled 'Don't Be a Fool 3.0', WhatsApp (29.8%), Instagram (17.8%) and Facebook (15.8%) have been considered as the main sources for dissemination of fake news (The Times of India, 2024). Some of the most noted examples of fake news on business could be Eli and Lilly Fake Tweet (2022), Procter and Gamble's Fake Buyout Rumour (2018), Tesla and Secured Funding Tweet (2018), Roku and Fake Acquisition Rumour (2020), Jubilant FoodWorks (2019), Yes Bank (2020), ICICI Bank (2018), GameStop (Jan 2021), Virgin Galactin (SPCE) (July 2021), and Momo Challenge (2018). The blind acceptance of fake business news arises from cognitive biases, which makes individuals more vulnerable to misinformation. It is also known as heuristics, are deviations from rationality. This theory was found by Amos Tversky and Daniel Kahneman in 1974. Some of the existing biases to mention are action bias, affect heuristic, ambiguity effect, anchoring bias, attentional bias, authority bias, availability heuristic, bandwagon effect, and so on (The Decision Lab, n.d.). This research paper aims to explore the biases which prevent an individual from differentiating if the financial news is fake or not. The paper understands these biases by performing chi-squared test, sentiment analysis and topic modeling on the user inputs from one fake news. The fake news being

considered is associated with Adani group, where it claimed National Securities Depositories Limited (NSDL) froze three Foreign Portfolio Investors (FPI). This news sparked many user inputs from social media participants while it was being rumoured. Most of the participants lost their money due to this fake news, which was later confirmed by the Adani Group and NSDL that it was not a fake news.

## **Review of Literature**

(Bird, Karolyi, Ruchti, & Truong, 2021) In this research paper, the authors understood the effect of publicising internal information of a company and its effect on the investment decisions. This paper introduces us to a web platform named EDGAR (Electronic Data Gathering, Analysis and Retrieval), which was created by Securities and Exchange Commission in 1984, to help the users of financial statements in understanding the accuracy and completeness of information. The paper pointed out that EDGAR platform publicises internal information for users, this leads to low interest in external information by users. As per the existing theories, the external information used by users will result in accurate valuation of market value of firm, that is stock prices and the stock prices play a crucial in investment decisions. The introduction of EDGAR will reduce market efficiency and it was found that relation between sensitivity of investment decisions and stock prices (Tobin's  $q$ ) fell by 36.9% after the introduction of EDGAR.

(Brogaard, Nguyen, Putnins, & Wu, 2022) As per this paper, the different types of information can be divided into market-wide information, revealed private firm-specific information through trading, revealed firm-specific information through public sources and noise. From this research paper, it was seen that 31% of the stock price changes due to noise, 61% of the stock price changes due to firmspecific information and 8% of the stock price changes due to market-wide information. Till mid-1990s, there was increased presence in noise and its effect on stock price, thereafter it decreased due to market liquidity and narrower ask-bid spreads. The importance of firm-specific information through public information have increased due to the presence of regulations like Regulation Fair Disclosure and Sarbanes-Oxley Act.

(Hirshleifer & Sheng, 2022) This paper studies the effect of macroeconomic news on sensitivity of stock prices to firm-specific earnings announcements. It revealed that portrayal of macro news could distract the users from firm-level news contradicting the predictions of limited investor attention. The results revealed that macro news increases the sensitivity of stock prices to earnings news, signalling a complementary relationship. The paper also proposed two explanations for the above as attention channel and information transmission channel. The macro news, that brings overall attention to stock market, induces users to pay attention to stock market news in attention channel and firm-level news becomes more informative in the presence of macroeconomics news in information transmission channel.



(Obaid & Pukthuanthong, 2024) This paper understands the effect of transmission bias in financial news. Transmission bias exists due to the distortion in media while it spreads. When it spreads, it is not only mere retelling, but also bringing up different perspectives of sensationalisation. This study analyses exclusive Wall Street Journal articles and how they are retold by other news outlets like Investor's Business Daily and New York Post. The retold articles are more opinionated and negative, whereas exclusive WSJ articles are more factual and appealing. These may influence the market perception quite different even though the same news is being retold. Retelling articles contribute to increase in trading volume, for instance initially the article was told in positive tone and for second time, the article will be in negative tone. This frequency causes an abnormal higher trading volume due to larger and less sophisticated audience, but their daily returns are significantly low. Retail traders are more affected by the frequent retelling of same news, whereas the institutional traders don't get affected by it. Retelling same news can cause bias and distortions through disagreements of analysts and users of social media users, and implied volatility.

(Barron, 2021) This paper understands the manner of decision-making under uncertainty. This paper studies the emotional responses to new information. The authors tests whether people update their decisions accurately and symmetrically in response to both good and bad news. They conducted an experiment where people were exposed to situations of both symmetric (equal rewards) and asymmetric (unequal rewards). The results suggested that there is no evidence for asymmetric updating in rewards context, however average updating behaviour can be aligned with Bayesian principles. This highlights that decision-making can be context-driven.

(Fischer & M Lehner, 2021) The main motive of this research paper was to understand the evolution of behavioural finance from efficient market theories to psychology approach. The main areas being researched were overconfidence, herd mentality and influence of media on financial markets. It also stated an emerging field known as neurofinance. This emerging field combines both psychology and neuroscience to understand decision-making process. Many researchers are paying more attention to risks and hidden opportunities in relation to research on role of social media, news, and sentiment in affecting stock prices. The authors also provide their future expectations of areas to be researched as neural data and biases through advanced techniques. They also provided a suggestion of including real-time factors due to very high and fast evolution of technology and social media.

(Kogan, J. Moskowitz, & Niessner, 2019) This paper studies on the impact of fake news on financial markets, focusing on the investigations made by Securities and Exchange Commission. It highlights two key variables: identifiable fake content and a shock to market participants' awareness after SEC probe. This allows for both direct and indirect effect on various groups such as consumers and business group. This paper also takes into account the literature on stock market manipulation and designs an event study approach to analyse both direct and indirect effects of market manipulation through natural language processing. The direct effects of fake news understood are abnormal trading

and high price volatility, similarly the indirect effects after SEC probe are reduction in attention towards legitimate news from media platforms by market participants. This has an effect on information dissemination, trading and prices. It highlights the importance of trust and social capital in financial markets which gets distorted through fake news.

(Fong, 2021) This paper focuses on the limited research on how fake news affects financial markets. Many studies, as a part of their literature review, have indicated that fake news can affect stock prices and it contradicts efficient market hypothesis. This study came up with an innovative theoretical approach that explains the factors behind fake news and the impact of fake news on financial markets, while providing both formal economic rationale and empirical validation. It focuses on behavioural biases like conservatism and confidence and bounded rationality to account for uncertainty caused by fake news. These studies have been conducted through an empirical event study of the 2019 Chinese ADR Delisting Threat fake news. It also leaves out the scope for further researchers such as expansion of model to include heterogeneous agents, information transmission mechanisms and additional behavioural finance biases like herding and confirmation bias.

(Bastick, 2021) This paper studies the impact of fake news on behaviour through a controlled experiment, involving two hundred thirty-three undergraduate students. From this research, it is found that short exposure to fake news can modify unconscious behaviour. It highlights the techniques like algorithms and viral nature used by online platforms to increase disinformation and behaviour modification. The best examples of the same could be 2016 US election and Brexit. This study calls for interdisciplinary research to create stronger framework for understanding and preventing the risks posed by disinformation.

(Ruffo & Semeraro, 2022) This research paper studies the spread of misinformation on social media, mentioned the errors while creating false news and suggested various measures to remain unaffected from fake news. It uses a web-survey of seven thousand two hundred ninety-eight volunteers, who were asked to assess 20 news as true or false. The results of this experiment revealed that false news is frequently assessed as true rather than the actual true news. Even showing the full article did not improve the accuracy of viewing it as true or false by the respondents. The behavioural biases like social influences, repeated exposures and cognitive biases like bandwagon effect and confirmation bias can deteriorate this issue. This experiment has evaluated the five criteria used by users: headlines, full articles, source credibility, social rating and random rating. However, these criteria proved insufficient since more of false news were viewed as true news. The measure suggested by this study was trying to deal with fake news through conversing with younger users as millennials and generation Z demonstrated better fact-checking habits.

## **Research Objectives**

- ☐ To study the variations in user sentiments across social media platforms in response to

encountering fake financial news.

□ To recognise the behavioural biases that add on to user's inability to differentiate fake financial news from genuine financial news.

□ To differentiate the pervasiveness of behavioural biases across social media platforms in relation to fake financial news.

## Research Methodology

This particular research paper deploys chi-squared test, sentiment analysis and topic modeling on the user inputs from fake posts to understand the sentiments and potential biases preventing from understanding the accuracy and veracity of user inputs in social media. The main rationale behind choosing these three methodologies: Chi-squared test and sentiment analysis requires the user inputs to be categorised into positive, negative and neutral sentiments for quantitative analysis such as to understand if the user inputs are statistically significant and overall sentiment scores. The aspectbased sentiment analysis and topic modelling is chosen for this research study due to the ability of these tests to convert qualitative into quantitative data for better qualitative insights. Around 160 user inputs have been collected in association from posts related to fake news of NSDL froze three FPI accounts of Adani in 2021 from Twitter, Reddit and Quora.

Table 1: Dataset from where samples of comments considered for research

| Social Media | Set no | Activity Posted                                                                                                                                                                                  | Date       | Time     | Total user inputs | Used for research |
|--------------|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|----------|-------------------|-------------------|
| Twitter      | #1     | Shares of Adani companies fell by about 5%-18% on Monday, after the NSDL froze the accounts of 3 foreign funds that are among the top stakeholders in the firms. Adani Enterprises & Adani Ports | 14/06/2021 | 11:53 AM | 82                | 020               |

|         |    |                                                                                                                                                                                                                            |            |          |     |     |
|---------|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|----------|-----|-----|
|         |    | & SEZ were the top losers, plunging more than 15% each.                                                                                                                                                                    |            |          |     |     |
| Twitter | #2 | Clarification on news article published in the Economic Times – A/c of 3 FPIs Owning Adani Shares Frozen                                                                                                                   | 14/06/2021 | 03:30 PM | 85  | 020 |
| Twitter | #3 | #ETReports   #NSDL has frozen the accounts of three foreign funds - Albula Investment Fund, Cresta Fund and APMS Investment Fund — which together own over Rs 43,500 crore worth of shares in four #Adani Group companies. | 14/06/2021 | 06:43 AM | 59  | 020 |
| Twitter | #4 | 14/6 Adani says funds NOT frozen 15/6 NSDL website shows same funds still frozen Is Adani disclosure false?                                                                                                                | 24/06/2021 | 08:05 AM | 220 | 020 |
| Reddit  | #1 | ADANI FPI ACCOUNTS FAKE NEWS CLARIFICATION                                                                                                                                                                                 | 14/06/2024 | 03:15 PM | 29  | 020 |
| Reddit  | #2 | Accounts of 3 FPIs owning Adani Group shares frozen                                                                                                                                                                        | 14/06/2024 | 08:37 AM | 147 | 020 |
| Reddit  | #3 | An Eventful Day: The Curious Case of Foreign Funds & Adani Stocks!                                                                                                                                                         | 14/06/2024 | 07:35 PM | 49  | 020 |
| Quora   | #1 | Why did the National Securities Depository Limited take action against three FPI accounts owning shares worth Rs 43,500 crore in four listed Adani Group companies? How did Sucheta Dalal's tweet play a role?             | 14/06/2024 | 11:27 AM | 01  | 001 |
| Quora   | #2 | What is the main reason behind freezing the FPI accounts of Adani?                                                                                                                                                         | 14/06/2024 | 11:13 AM | 04  | 004 |
| Quora   | #3 | Why are "Adani" shares frozen?                                                                                                                                                                                             | 14/06/2024 | 09:30 AM | 05  | 008 |
| Quora   | #4 | NSDL firstly told that they've frozen FPI accounts who've invested in Adani group and later retract from their words. Has Adani bribed or threaten the NSDL?                                                               | 15/06/2024 | 10:19 AM | 08  | 004 |
| Quora   | #5 | If the Modi government works for Adani-Ambani, why didn't it protect Adani when NSDL froze FPI accounts with Adani Group shares worth Rs. 43500 crores?                                                                    | 24/06/2024 | 05:24 PM | 03  | 003 |

These user inputs can be either comments or answers in response to the activity being posted. To refine the data, the first step was to clean the data that is removing emojis, images and hyperlinks. The second step was codification of user inputs into positive, negative and neutral, that is into their respective sentiments for chi-squared test to understand the sentiments variations within the user inputs. The third step was the aspect-based sentiment analysis of these user inputs. These aspects provide the basis for topic modeling to understand the biases, which aids the misjudgement of fake news. The fourth point is looking at the frequency of the aspects or similar aspects, categorising the aspects based on their frequency, finding a connection between these words and understanding potential biases.

### **Research Gap**

None of the research papers have focussed on understanding the sentiments and predominant biases among the users in social media platforms when exposed to a fake financial news.

### **Research Questions**

- ☐ Do the sentiments of participants vary over different social media platforms in connection to fake financial news?
- ☐ What are the behavioural biases which prevents people from differentiating if it is a fake financial news?
- ☐ Are these behavioural biases predominant in all social media platforms or does it differ as per each social media platform?

### **Research Problem**

On 14th June 2021, Economic Times released a news saying that NSDL froze the FPI accounts owned by Adani Group of worth Rs 43,500 crores. The users of financial statements got the misinterpreted information about Adani Group and these users have spread the information through social media as they were panicked. Many investors sold their shares as the stock prices were drastically falling. Around 3pm, NSDL and Adani Group confirmed that it is a fake news. The news of three frozen accounts on the orders of SEBI was true, but it happened in June 2016 and none of the accounts relate to Adani. Such news has caused damage to financial markets not only in India, but also around the world. It is necessary to counter this problem by understanding the sentiments and potential biases of various users in social media when exposed to fake financial news.

### **Limitations of Study**

1. This research study has only considered one fake financial news. Based on this one fake financial news, it has generalised the findings to all fake financial news. While generalising the findings, some findings are

context-driven. In this case, the news channel ‘Economic Times’ have popularised the fake news. Even though the news channel tends to be one among the credible sources of information, it did not work on the similar lines in this case. The source of other fake news can be from social media itself.

2. This research study has only considered three social media platforms – Twitter, Reddit and Quora. There are many platforms like WhatsApp, Facebook, Telegram and YouTube which have been ignored in this research due to uneasiness and privacy issues to collect the data from these platforms. Many Indians use WhatsApp extensively in their day-to-day life. There are many private groups within WhatsApp, Facebook and Telegram, where the participants discuss the news related to stock prices, which have not been taken into consideration.

3. This research study has considered only a small sample size due to time constraints. This paper has done analysis on 160 user inputs. Since all the posts are related to the fake news which happened in 2021, it is not easy to extract the comments posted by perpetrators. One of the main reasons is many fake posts, which was created for manipulative purposes, would have been deleted by now. Second, some of the fake posts would have been deleted by some people in order to keep themselves in a safe position, in case any investigation regarding the same arises in the then future.

4. The analysis has been done on the random user inputs. It is understood that these user inputs are not taken directly from the individuals and unpublished data. At the same time, this paper intends to use the random user inputs for the study as it is not possible to understand the emotions and underlying biases of the users while being exposed to fake financial news during digital communications without understanding the user inputs.

## Research Findings

*Chart 1: Sentiments of user inputs*

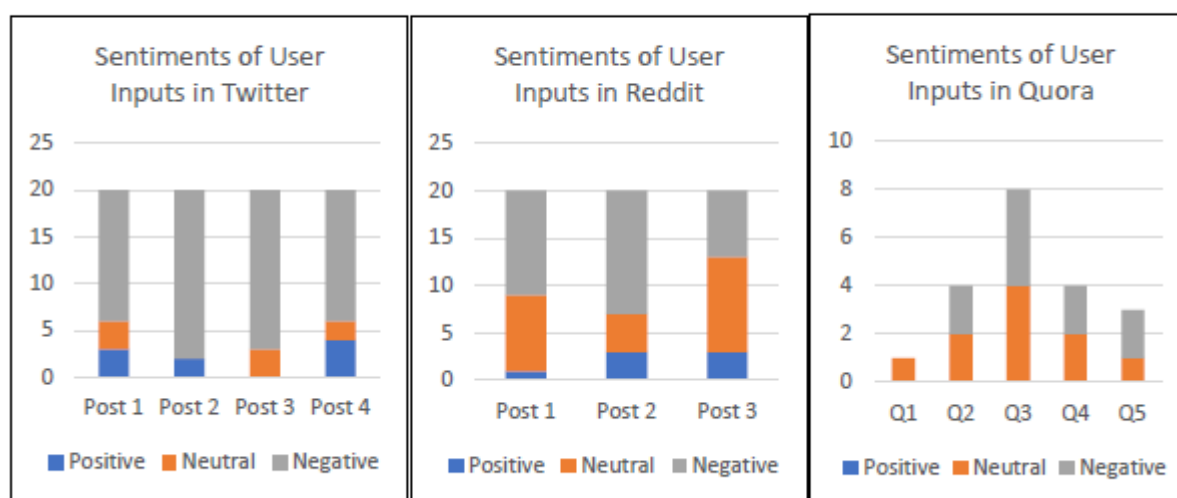


Table 2: Mean sentiment score from the analysis of comments

| Social Media Platforms | Mean Sentiment Score of the comments |
|------------------------|--------------------------------------|
| Twitter                | -0.675                               |
| Reddit                 | -0.417                               |
| Quora                  | -0.500                               |

Chart 2: Common Keywords from aspect-based sentiment analysis

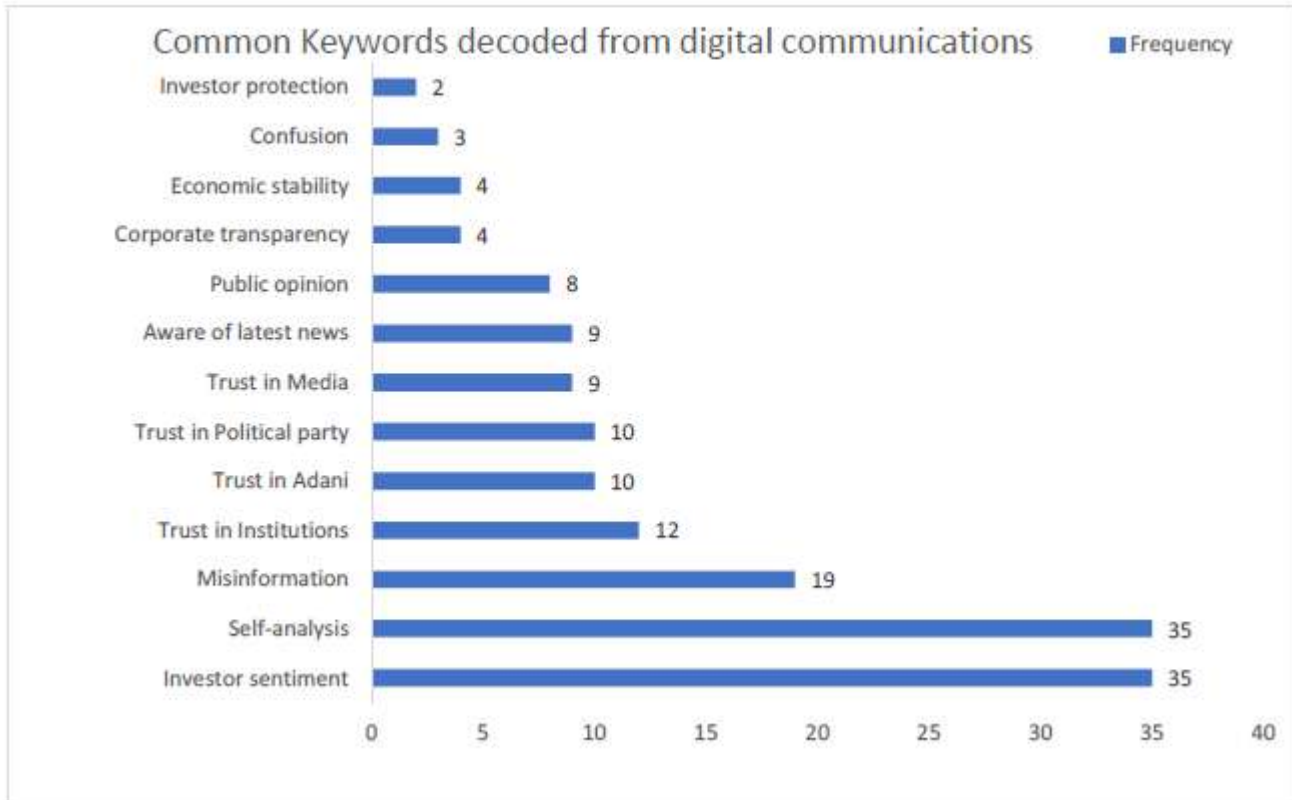


Chart 3: Common Keywords from aspect-based sentiment analysis in Twitter

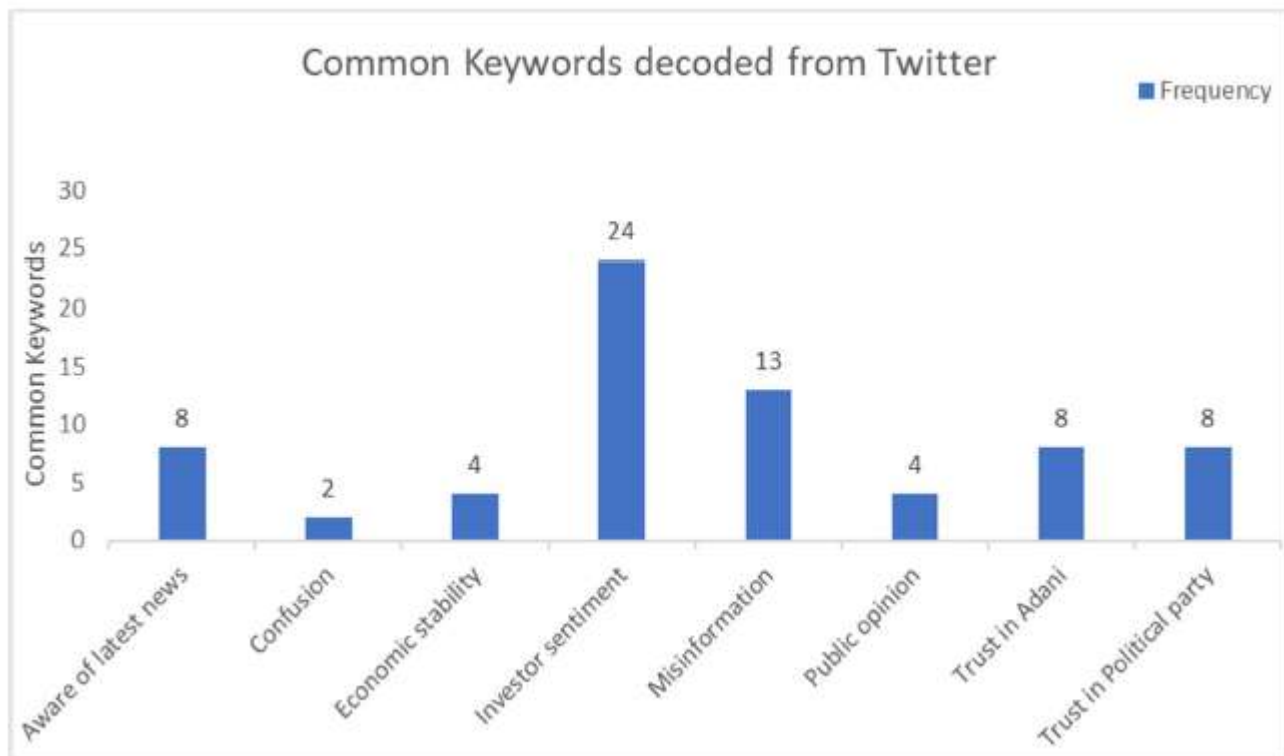


Chart 4: Common Keywords from aspect-based sentiment analysis in Reddit

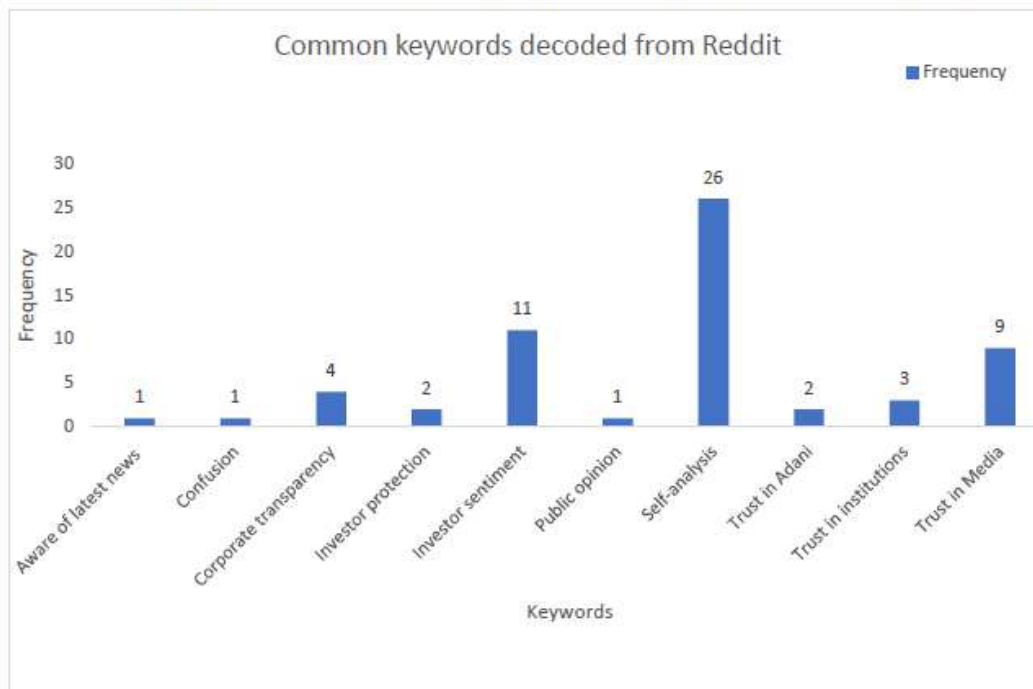
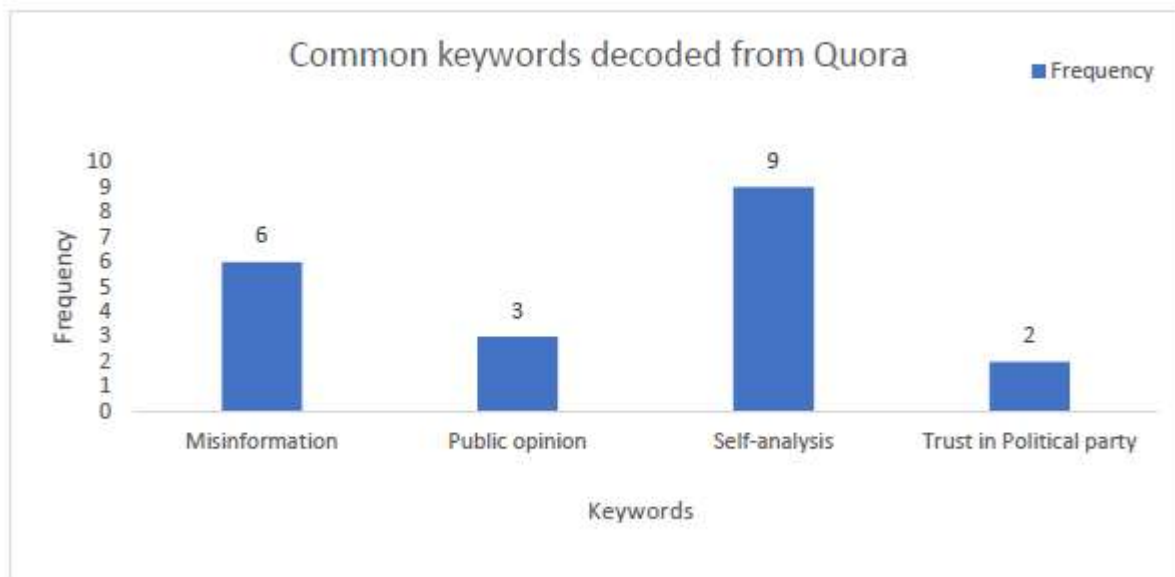


Chart 5: Common Keywords from aspect-based sentiment analysis in Quora



Potential Biases through Topic Modeling of user inputs as per social media platform

Table 3: Biases decoded from aspects and keywords related to Twitter

|         |                                                                                                                                          |                                                                    |
|---------|------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| Twitter | Investor sentiment,<br>Misinformation,<br>Trust in institutions,<br>Aware of latest news,<br>Trust in Adani,<br>Trust in political party | Bandwagon effect,<br>Availability heuristics,<br>Confirmation bias |
|---------|------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|

Table 4: Biases decoded from aspects and keywords related to Reddit

|        |                                                         |                                                    |
|--------|---------------------------------------------------------|----------------------------------------------------|
| Reddit | Self-analysis,<br>Investor Sentiment,<br>Trust in media | Messenger Effect,<br>Fundamental Attribution Error |
|--------|---------------------------------------------------------|----------------------------------------------------|

Table 5: Biases decoded from aspects and keywords related to Quora

|       |                               |                         |
|-------|-------------------------------|-------------------------|
| Quora | Self-analysis, Misinformation | Ambiguity Aversion Bias |
|-------|-------------------------------|-------------------------|

Table 6: Biases decoded from aspects and keywords (Overall)

|                                        |                                                                                 |                                     |
|----------------------------------------|---------------------------------------------------------------------------------|-------------------------------------|
| Investor Attitudes and Self-reflection | Investor Sentiment, Self-analysis, Confusion                                    | Confirmation Bias<br>Bandwagon Bias |
| Trust and Credibility                  | Trust in Institutions, Trust in Adani, Trust in Political party, Trust in Media | Messenger Effect                    |
| Awareness and Information Reliability  | Misinformation, Aware of latest news, Public opinion                            | Illusory Truth Effect               |
| Economic and Corporate Concerns        | Corporate transparency, Economic stability, Investor protection                 | Loss Aversion Bias                  |



## Discussions and Analysis of Findings

### Hypothesis Testing

RQ1: Do the sentiments of participants vary over different social media platforms in connection to fake financial news, if so, how?

Null Hypothesis (H<sub>0</sub>): There is no statistically significant association between the type of social media and the sentiments across Twitter, Reddit and Quora.

Alternate Hypothesis (H<sub>A</sub>): There is statistically significant association between the type of social media and the sentiments across Twitter, Reddit and Quora.

| Social Medias | Positive | Neutral | Negative |
|---------------|----------|---------|----------|
| Quora         | 00       | 10      | 10       |
| Reddit        | 07       | 22      | 31       |
| Twitter       | 09       | 08      | 63       |

Row totals: Quora – 20, Reddit – 60, Twitter – 80

Column totals: Positive – 16, Neutral – 40, Negative – 104

Calculation of a tabular form using expected frequencies:

| Social Medias | Positive (16) | Neutral (40) | Negative (104) |
|---------------|---------------|--------------|----------------|
| Quora         | 2             | 5            | 13             |
| Reddit        | 6             | 15           | 39             |
| Twitter       | 8             | 20           | 52             |

Calculation of differences between observations and expected frequencies:

| Social Medias | Positive | Neutral | Negative |
|---------------|----------|---------|----------|
| Quora         | - 02     | 05      | -03      |
| Reddit        | 01       | 07      | -08      |
| Twitter       | 01       | -12     | 11       |

Calculation of squaring the differences and dividing it by expected frequencies:

| Social Medias | Positive (16) | Neutral (40) | Negative (104) |
|---------------|---------------|--------------|----------------|
| Quora         | 2.0000        | 5.0000       | 0.6923         |
| Reddit        | 0.1667        | 3.2667       | 1.6410         |
| Twitter       | 0.1250        | 7.2000       | 2.3269         |

$$= 2.0000 + 0.1667 + 0.1250 + 5.0000 + 3.2667 + 7.2000 + 0.6923 + 1.6410 + 2.3269$$

$$= 22.4186 \sim 22.42$$

Calculation of degrees of freedom and p-value

Degrees of freedom =  $(3 - 1) \times (3 - 1) = 4$ , and significance level is 5%

Chi-squared critical value = 9.48773 ~ 9.49

Since the calculated chi-squared value (22.42) is greater than chi-squared critical value (9.49), the null hypothesis shall be rejected.

RQ2: What are the behavioural biases which prevents people from differentiating if it is a fake financial news?

Null Hypothesis (H0): There will be no potential biases arising out of the analysis of user inputs from Twitter, Reddit and Quora.

Alternate Hypothesis (HA): There will be potential biases arising out of the analysis of user inputs from Twitter, Reddit and Quora.

The null hypothesis is rejected here as there will be potential biases arising out the analysis of user inputs from Twitter, Reddit and Quora with respect to fake financial news. These biases have been understood through aspect-based sentiment analysis and topic modeling. Based on the grouping of main aspects from sentiment analysis, the potential biases have been carved out.

The most dominant potential biases have been found out through topic modeling and is listed here:

**Illusory truth effect:** This bias is one of the main reasons behind the quick spread of misinformation. People tend to believe an information much more when it is repeated again and again. As mentioned, people are prone to system 1 thinking and hardly use system 2 thinking. The only way to counter this bias is through developing critical thinking skills. In order to critically think about any issue, one needs to develop good amount of knowledge in related fields. This bias has similar effect to that of recency bias.

**Bandwagon effect:** This bias is one of the main reasons behind the same behaviour of people when came in contact with a dilemma. It occurs due to existing social norms and shortcut used by our brain. It is important to understand this bias as merely following the popular opinion need not always yield good results. It can severely affect the growth of professionals in a negative manner. Any individual shall value any idea based on the merits and logic rather than popularity to be benefitted from good results. The way to counter this bias is through enlightening one's system 1 thinking to slow our decisions and weighing the pros and cons of all options against the popular opinion. This bias has similar effect to that of herding bias.

**Messenger effect:** This bias refers to that bias which cause an individual to judge a piece of information based on the person who is delivering it rather than assessing its source. It is important to understand this to avoid being influenced by certain people who wish manipulate the information. Professionals working in marketing, public policy and similar jobs take a lot of advantage of this

bias. The main way to counter this is to give more importance to the source and any information given from the person shall be double checked with other sources. This bias has similar effect like that of authority bias.

Confirmation bias: This bias is prevalent in both consumption and production of news and media. While consuming news, the people who view news can hold on to their beliefs without being impacted by news consumption leading to irrational decisions. While producing news content, even journalists and media outlets are vulnerable to this bias, they can be very selective about the source of news, the content presented and the manner of conveying the information. The main reason behind it is exposure, perception and retention of the information by an individual happens selectively. The counterproductive measures for this bias- (1) Focus on a neutral fact which can be developed from obtaining multiple sources, and (2) Engaging in debate with people of the same interests.

Loss aversion bias: This bias induces an individual to be more affected by negative experiences than positive experiences even if both negative and positive experiences are same. It is similar to Prospect theory, which can be applied in various fields. There are two measures to overcome this bias- (1) framing can reduce the extent of loss aversion bias, and (2) rationalise a decision, if witnessed loss, one shall understand the big picture and apply it in the future.

RQ3: Are these behavioural biases predominant in all social media platforms or does it differ as per each social media platform?

Null Hypothesis (H0): There will be no difference in the potential biases arising out of user inputs across Twitter, Reddit and Quora.

Alternate Hypothesis (HA): There will be differences in the potential biases arising out of user inputs across Twitter, Reddit and Quora.

The null hypothesis is rejected as there will be differences in the potential biases arising out of the user inputs across Twitter, Reddit and Quora with respect to fake financial news.

Twitter: Bandwagon effect, availability heuristics and confirmation bias are the biases, which are present in Twitter when the users are exposed to fake financial news. Bandwagon effect, confirmation bias and availability heuristics are the dominant biases in digital communications, when exposed to fake financial news.

Reddit: Messenger effect and fundamental attribution error are the biases, which are present in Reddit when the users are exposed to fake financial news. Messenger effect is one of the dominant biases in digital communications, when exposed to fake financial news. Fundamental attribution error, the only one bias which is dominant in Reddit, is the bias that occurs while making judgements about human behaviour whereas the observant does not give emphasis to dispositional and situational factors. This happens due to lack of situational awareness one goes through, ignoring it on purpose and it also gets affected by mood. The ways to overcome it are to improve emotional intelligence and also focus on

the positive.

Quora: Ambiguity aversion bias is the bias which is only present in Quora, when the users are exposed to fake financial news. This bias supports the fact that people do not prefer uncertainty and will prefer to select the option where the outcome is certain. The only way to counter this is by considering both positives and negatives of all the possible options rather than just considering about the worst-case scenarios.

## **Triangulation**

One of the ways to check the accuracy and validity of this research is methodological triangulation. This methodological triangulation will check if the results found from the research are accurate and valid. This can be done through automatic topic modelling using Latent Dirichlet Allocation (LDA). This study aimed to do LDA automatic topic modelling in google collab python to cross verify the biases decoded from the samples of comments. After performing this topic modelling on first sample from Twitter, it was discovered that the biases decoded were the following: (1) confirmation bias, (2) loss aversion and (3) overconfidence bias. This can also be found in the appendix. As per the analysis provided in the study, bandwagon effect, confirmation bias, messenger effect, illusory truth effect and loss aversion bias are the general biases when dealing with any digital communications. Adding on, bandwagon effect, availability heuristics and confirmation bias are the specific biases related to Twitter. Out of these above biases, confirmation bias, loss aversion and overconfidence bias are found, which has nearly matched the decoded biases.

## **Recommendations**

1. Fake financial news spreads very fast in social media due to manipulative techniques such as repeated portrayal of fake financial news. My suggestion for this would be the government shall take an initiative to set up a separate department within the government to tackle the spread of such fake financial news within social media platforms. This step is very crucial as India is a home to many youngsters. A large portion of these youngsters are investing their money in stock market, but at the same time they are vulnerable to this fake financial news.
2. As far as the study is concerned, the institutional investors remain uninfluenced by the fake financial news. This is because these investors are professionally knowledgeable in this field and they are also experienced in investment management. In case individuals want to start investing, they can try to analyse the market by themselves, but shall not try to outwit by trying out investing with their own money, instead they shall invest with the help of institutional investors.
3. In case the individuals are comfortable investing by themselves, they shall be vulnerable to the potential biases which can occur while encountering with the fake financial news. The one and only way to clear out all potential biases is to become well knowledgeable into all fields by reading books voraciously, developing

a critical mind by asking argumentative questions to yourself and finding answers to the same by maintaining an impartial mind. It is not an overnight process. The main rationale behind the emphasis of books rather than internet or google is because of the following reasons:

- Books offer in-depth explanations compared to internet or google
- Books are more reliable than internet and google as books are prepared using various reliable sources compared to webpages found on internet or google
- Reading books help one stay focussed and increase concentration compared to internet and google where users can easily be swayed away from a topic by just moving on to another tab

## **Conclusions**

From this research paper, it is quite clear that countering fake financial news is the need of the hour. Here, the paper has considered the fake news of Adani Group in 2021. It evaluated the user inputs through sentiment analysis and topic modeling to understand the user sentiments and potential biases. The potential biases while evaluating the social media on an overall level tends to be. The potential biases which emerge in only one social media platform are for Twitter, and for Reddit, and for Quora. The most effective measures to overcome any fake financial news are introducing government measures to stop the spread of fake financial news, employing investment professionals to not get influenced by fake financial news and honing critical thinking skills to be independent

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## Appendix

```
[3] from textblob import TextBlob

# Sample comments
comments = [
    "Check the closing rates. Most of the losses recovered By the way NSDL has frozen 9447 accounts including many prominent brokerages and funds Why are you silent on that",
    "Black money is being converted into white through stock market",
    "Uncle get urself updated",
    "this government come to power on the promise of fighting corruption and black money",
    "Adani Shares is a racket Over valued without any reason and mostly foreign funds as I read through Mauritius",
    "Maximum free float shares would be taken off market by the master Same old trick",
    "Is SEBI India prohibited from doing a Google search",
    "you loser fake news peddler",
    "As if you own some",
    "He deserves it",
    "Fact check FALSE",
    "NSDL has confirmed that foreign fund accounts are not frozen Better study the facts before posting tweets !! Don't spread misinformation Mr advocate",
    "I don't know who is right",
    "Illiterate",
    "Buy buy",
    "It is sadistic pleasure by this what you achive they give job to thousand people and pay heavy tax government what is your contribution",
    "As you sow so shall you reap What goes round comes round You can fool people and lick to come to the top by crooked ways But the Almighty you cannot fool and yes he shows you yr",
    "Don't spread fake news like economic times",
    "Must go down 99.99",
    "Faker",
]

# Analyze sentiment
for comment in comments:
```

```
# Analyze sentiment
for comment in comments:
    analysis = TextBlob(comment)
    sentiment_score = analysis.sentiment.polarity # Polarity ranges from -1 (negative) to 1 (positive)
    sentiment_label = (
        "Positive" if sentiment_score > 0 else "Negative" if sentiment_score < 0 else "Neutral"
    )
    print(f"Comment: {comment}")
    print(f"Sentiment Score: {sentiment_score}, Sentiment: {sentiment_label}\n")

Comment: Check the closing rates. Most of the losses recovered By the way NSDL has frozen 9447 accounts including many prominent brokerages and funds why are you silent on that
Sentiment Score: 0.375, Sentiment: Positive

Comment: Black money is being converted into white through stock market
Sentiment Score: -0.08333333333333333, Sentiment: Negative

Comment: Uncle get urself updated
Sentiment Score: 0.0, Sentiment: Neutral

Comment: this government come to power on the promise of fighting corruption and black money
Sentiment Score: -0.16666666666666666, Sentiment: Negative

Comment: Adani Shares is a racket Over valued without any reason and mostly foreign funds as I read through Mauritius
Sentiment Score: -0.125, Sentiment: Negative

Comment: Maximum free float shares would be taken off market by the master Same old trick
Sentiment Score: 0.16666666666666666, Sentiment: Positive

Comment: Is SEBI India prohibited from doing a Google search
Sentiment Score: 0.0, Sentiment: Neutral
```

```
Sentiment Score: 0.0, Sentiment: Neutral

Comment: you loser fake news peddler
Sentiment Score: -0.5, Sentiment: Negative

Comment: As if you own some
Sentiment Score: 0.6, Sentiment: Positive

Comment: He deserves it
Sentiment Score: 0.0, Sentiment: Neutral

Comment: Fact check FALSE
Sentiment Score: -0.4000000000000001, Sentiment: Negative

Comment: NSDL has confirmed that foreign fund accounts are not frozen Better study the facts before posting tweets !! Don't spread misinformation Mr advocate
Sentiment Score: 0.3520833333333333, Sentiment: Positive

Comment: I don't know who is right
Sentiment Score: 0.2857142857142857, Sentiment: Positive

Comment: illiterate
Sentiment Score: 0.0, Sentiment: Neutral

Comment: Buy buy
Sentiment Score: 0.0, Sentiment: Neutral

Comment: it is sadistic pleasure by this what you achive they give job to thousand people and pay heavy tax government what is your contribution
Sentiment Score: -0.2, Sentiment: Negative

Comment: As you sow so shall you reap What goes round comes round You can fool people and lick to come to the top by crooked ways But the Almighty you cannot fool and yes he shows y
Sentiment Score: 0.024999999999999994, Sentiment: Positive

Comment: Don't spread fake news like economic times
```

```
Comment: Don't spread fake news like economic times
Sentiment Score: -0.15, Sentiment: Negative

Comment: Must go down 99.99
Sentiment Score: -0.1555555555555559, Sentiment: Negative

Comment: Faker
Sentiment Score: 0.0, Sentiment: Neutral

[7] from sklearn.feature_extraction.text import CountVectorizer
from sklearn.decomposition import LatentDirichletAllocation

# Sample comments (expressing potential biases)
comments = [
    "Everyone is buying into this stock right now, so it must be a good investment! I don't want to miss out!", # Bandwagon Effect
    "I remember how my neighbor made a fortune with this stock last year; it's probably still a great opportunity.", # Availability Heuristics
    "The market will rebound soon. I trust my intuition; I've been right before.", # Confirmation Bias
    "This news is fake! They just want to manipulate the stock prices to make us panic.", # Messenger Effect
    "Everyone is buying this stock, it's the safest bet right now.", # Ambiguity Aversion
    "I've been trading for years, and I just know this stock is going to outperform the market", # Overconfidence Bias
    "I've seen so many articles saying this company is undervalued, so it must be true.", # Illusory Truth Effect
    "I can't sell this stock, even though it's down 50%. I'll just wait for it to bounce back someday." # Loss Aversion Bias
]

# Step 1: Vectorize the text data
vectorizer = CountVectorizer(stop_words='english')
X = vectorizer.fit_transform(comments)
```

```
[7] # Step 1: Vectorize the text data
vectorizer = CountVectorizer(stop_words='english')
X = vectorizer.fit_transform(comments)

# Step 2: Apply LDA for topic modeling
lda = LatentDirichletAllocation(n_components=3, random_state=42) # Specify 3 topics
lda.fit(X)

# Step 3: Display topics and map them to behavioral biases
feature_names = vectorizer.get_feature_names_out()
bias_hints = [
    "Confirmation Bias", # Align with specific topics after review
    "Loss Aversion",
    "Overconfidence",
    "Herd Behavior",
    "Conspiracy Thinking",
]

print("Identified Topics and Potential Biases:")
for topic_idx, topic in enumerate(lda.components_):
    top_words = [feature_names[i] for i in topic.argsort()[::-6:-1]] # Top 5 words
    print(f"\nTopic {topic_idx + 1}: {' '.join(top_words)}")
    print(f"Hinted Bias: {bias_hints[topic_idx] if topic_idx < len(bias_hints) else 'N/A'}")
```

Identified Topics and Potential Biases:

Topic 1: ve, company, undervalued, true, articles  
Hinted Bias: Confirmation Bias

Identified Topics and Potential Biases:

Topic 1: ve, company, undervalued, true, articles  
Hinted Bias: Confirmation Bias

Topic 2: stock, just, market, want, prices  
Hinted Bias: Loss Aversion

Topic 3: right, stock, buying, investment, good  
Hinted Bias: Overconfidence



# **The impact of cognitive and heuristics behaviour on selected type of stock market investors**

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## **Abstract**

This research explores how various cognitive and heuristic biases, including overconfidence, anchoring, herd behaviour, and risk perception, influence stock market investors in Bengaluru. The analysis classifies investors into different groups: retail, institutional, and high-net-worth individuals. It examines how various demographic factors, including age, income, education, and experience, impact their investment choices. The study, drawing from responses of 153 individuals, reveals varying investment preferences. Younger investors tend to depend more on market news, whereas experienced investors exhibit a higher level of stability and risk tolerance. The study highlights how risk perception influences biases and points out shortcomings in the implementation of mitigation strategies, including expert recommendations and adaptive frameworks. The findings offer important insights into how investors behave and make decisions, but they are particular to Bengaluru and might not apply to other areas. This research enhances the understanding of behavioural finance by connecting psychological, demographic, and cultural influences to investment behaviours.

**Keywords:** Cognitive biases, Heuristic behaviours, Investment decision-making, Risk perception, Herd behaviour, Market trends, Stock market investors, Overconfidence bias, Investment psychology.

## **Introduction**

In the context of investing in the stock market, most investors are highly influenced by cognitive biases and heuristic behaviours, which often lead to deviations from logical decision-making. Cognitive biases, in the realm of stock market investment, refer to the decisions people make before investing in a particular share of a company, such as overconfidence, anchoring, and risk perception. These have a direct effect on how investors elucidate information, assess the relationship of risk and return, and make critical financial decisions. On the other hand, heuristic biases refer to the way of removing the complexities before investing in a particular share of a company, which also includes errors in the judgement when they make a quick decision. encompasses herd behaviour (following the crowd) and overestimating the success of a particular stock by reviewing multiple factors. This study explores the role of cognitive and heuristic behaviours among selected stock market investors in Bengaluru, a city known for its start-up culture, and diverse and active investing community, also keeping in mind the drastic technological changes and improvements in Bengaluru, affecting psychological factors in the investing patterns of people in the stock market.

This research mainly focuses on different types of investors in the stock market, segmenting them as retail investors, institutional investors, and high-net-worth individuals. It also analyses the contribution of age, income, education, and years of investment experience in the decision making while investing in the stock market. Additionally, the study will investigate how market trends, local economic conditions, and cultural norms within Bengaluru impact investor's perceptions and actions.

However, This study supports the cognitive and heuristic biases of investors giving valuable insights into their behaviour while investing in a city like Bengaluru. It also points out the external factors like media and local economic conditions and the use of mitigation strategies to reduce the risk while investing. This research not only focuses on the financial aspects but also emphasises on the human side and the psychological factors influencing the decision making.

## **Review of Literature**

1. Ahmad (2022) Investment Management and Cognitive-Heuristic biases, investigates the factors that determine the Cognitive-Heuristics biases in investment management, highlighting biases such as overconfidence, anchoring, etc. the paper also highlights how people use these biases to simplify their investment decisions which mostly becomes an irrational action.
2. Baker et al. (2023) Cognitive and Heuristics Impacting Investments, provides an overview of the Big 5 traits like extraversion, agreeableness, openness, conscientiousness, and neuroticism among the Indian Investors. The research centres on these traits affecting financial behaviour.
3. Chandrakala and Ch (2024) Behavioural finance among the investors in Bangalore, this paper focuses on biases like overconfidence and anchoring which are addressed in other paper whereas this paper also studies the mental accounting that people use investment. It also reviews the evidence for how people react to the

available information and their resistance to change to new information.

4. Kumar and Prince (2022) Cognitive and heuristics among investors under different market conditions, this paper studies the behaviour of investors when there is multiple variations in the market, and monitors the fluctuations in their behaviour. The paper has also highlighted the market recession like 2008 crisis and the COVID-19 pandemic.

5. Jinesh Jain et al. (2023) The role of Risk Perception among Indian Investors, this paper reviews the role of biases such as overconfidence and gambler's fallacy among investors in India. This paper also addresses about risk perception in investors while investing in stock market.

6. Mohan et al.(2022) looks at how behavioural finance factors like grouping, loss aversion, overconfidence, and risk propensity affect the choices master's students in Nepal's Chitwan district make about investing in stocks. The study uses a quantitative method and 284 respondents to show how psychological biases affect the decisions that young buyers make. It comes to the conclusion that knowing about these biases is important for making better decisions and handling financial risks well.

7. Chabi and Gupta (2019) look into market oddities and behavioural finance in the Indian stock market. They talk about psychological problems like overconfidence and following the crowd that lead to waste like crashes and bubbles. The study focusses on how recent price changes have affected buyers' risk tolerance. This shows that understanding how people behave is very important for understanding how markets work.

8. Puneet et al. (2024) look at how behavioural finance affects the choices of individual investors, with a focus on developing markets. Using bibliometric analysis, they show that market growth and psychological factors are the most important ones. This helps us understand how investors act in complicated financial situations.

### **Research objectives**

1. To identify cognitive and heuristic biases with the demographic factors affecting investing decisions among the investors of the stock market in Bengaluru.
2. To analyse the effect of market conditions affecting the biases while investing in a stock market.
3. To examine the investor's perception of risk and the effect of their behaviour on the investment performance and market efficiency.

### **Research Methodology**

Through a descriptive research design, the impact and influence of cognitive and heuristic biases on stock market investment decisions, particularly among retail investors, institutional investors and high net worth individuals in Bengaluru can be examined. The method employed for data collection was a stratified random sampling through a structured questionnaire from 153 participants, which featured a five-point Likert scale. The survey encompasses a view over demographics, cognitive biases, cultural influences and mitigation strategies. Following this, the data analysis involves chi-square, regression analysis and One-way ANOVA to

probe over the relationships and the mediating role of risk perception. The ethical considerations along the course of the research inevitably include obtaining participant consent and anonymising the data. It is also to be kept in mind that albeit the study provides focused insights, certain factors like the self-reported data and the confinement of the scope specifically to Bengaluru may limit the generalisability.

### **Research Gaps**

This research addresses primarily the cognitive and heuristic biases that influence the decision in investment strategies among different investors. Although this topic has been studied widely, it was inconclusive as the demographic, cultural and economic factors of Bengaluru was not adequately taken into account. This is crucial considering the dynamics they share with concept of investment in the stock market.

There are some studies that address biases like overconfidence, anchoring, herd behaviour, etc while making an investment decision, but the perception of risk and its impact is a gap that is addressed in this research. The research analyses the risk perception aligning with the economic conditions and market volatility.

The investment strategies between the 3 investor categories, retail investor, institutional investor and the high-net-worth individual has been discussed in this study, and is identified as a gap which is addressed here.

And lastly, this study also addresses the mitigation strategies for biases, such as consulting experts or some instinctual approaches, the effectiveness of which are yet to be assessed.

### **Research Questions**

1. What are the most common behaviours among stock market investors in Bengaluru?
2. How do demographic factors (like age, income, education, and investment experience, influence the behaviour among all the investors in a city like Bengaluru?
3. How does the risk perception impact the biases and behaviour while making investment decisions among investors in Bengaluru?
4. How do the local economic and cultural factors in Bengaluru influence the cognitive biases and heuristics behaviour among investors?
5. How do cognitive biases and heuristic behaviour vary among different investor types (for e.g: retail investors, institutional investor and high-net-worth individuals) in Bengaluru?

### **Research Problem**

This study centres on the different biases and behaviour that influence the investment decision made by different investors in the stock market, in respect to the growing markets and technological advancements that India has seen lately. Bengaluru has a diverse variety of investors which includes retail investors, institutional investors, and high-net-worth individuals, each investor possessing different biases and behaviour.

New investors are attracted towards the stock market due to various factors such as market conditions,

economic growth, recession, etc. Therefore, the demographic factors like age, income, and education may influence the buying decision, regardless of how rational their decision is. The mitigation strategies, a gap in previous scholarly works, has been addressed in this study.

### Limitations of the study

**Geographic Specificity:** The study only looks at Bengaluru. This means that the results can't be applied to other places where culture, economy, and markets are different.

**Temporal Limits:** Collecting data only shows a single point in time and doesn't take into account how investors' actions change during different market or economic situations.

**Relying on Self-Reported Data:** When surveys are used, they can bring biases like social desirability or wrong ideas about oneself, which could make the conclusions less reliable.

**Limited Examination of Technological Impact:** The study doesn't go into great detail about how modern technologies, like algorithmic trade, social media, and financial apps, affect the way investors act, which is an important issue in today's markets.

**Strategies for Mitigation Not Fully Tested:** Ways to deal with cognitive and heuristic biases are named, but their usefulness in real life is not checked, which limits the usefulness of the insights.

### Research Findings

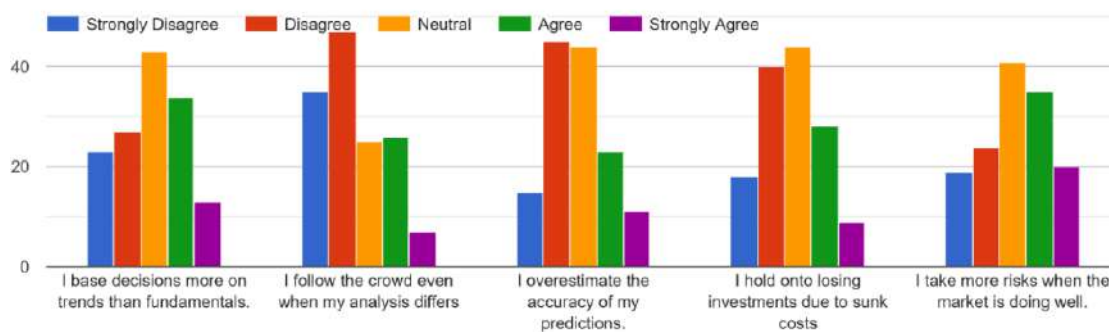
Below are the demographic data of 153 respondents from an online Google survey:

| Demographic variables | total |        |
|-----------------------|-------|--------|
| Gender                | n     | %      |
| Female                | 43    | 21.1%  |
| Male                  | 112   | 78.9%  |
|                       |       |        |
| Age                   |       |        |
| Under 25 years old    | 32    | 21.1%  |
| 25-34 years old       | 17    | 11.11% |
| 35-44 years old       | 37    | 24.2%  |
| 45-54 years old       | 49    | 32.1%  |

|                        |    |       |
|------------------------|----|-------|
| 55 years old and above | 20 | 13.1% |
|                        |    |       |
| <b>Annual income</b>   |    |       |
| Below 6,00,000         | 49 | 32.4% |
| 6,00,001-12,00,000     | 43 | 30.2% |
| 12,00,001-15,00,000    | 28 | 15.1% |
| 15,00,001-20,00,000    | 14 | 4.3%  |
| 20,00,001-25,00,000    | 19 | 13.7% |
|                        |    |       |
| <b>Education Level</b> |    |       |
| SSLC or Below          | 1  | 0.7%  |
| Undergraduate          | 46 | 30.1% |
| Postgraduate           | 74 | 48.4% |
| Diploma                | 3  | 2%    |
| Professional           | 29 | 19%   |
|                        |    |       |
| <b>Occupation</b>      |    |       |
| Govt. employee         | 11 | 7.8%  |
| Private employee       | 57 | 40.4% |
| Business               | 27 | 19.1% |
| Professional           | 22 | 14.9% |
| Retired                | 4  | 2.8%  |

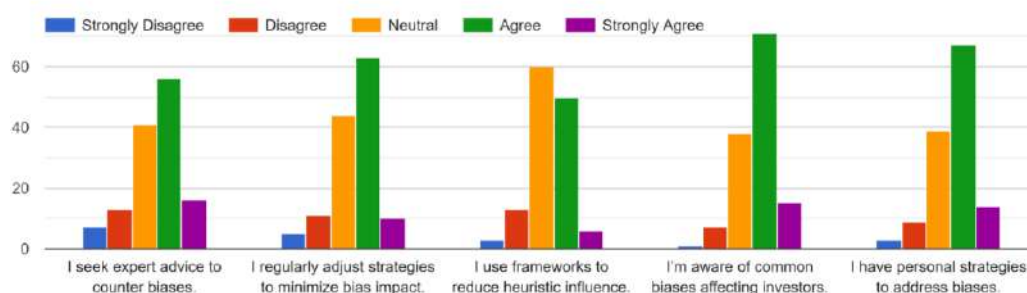
|                           |     |        |
|---------------------------|-----|--------|
| Student                   | 12  | 8.5%   |
| Housewives                | 4   | 2.81%  |
| unemployed                | 2   | 1.4%   |
| Govt. undertaking         | 3   | 2.1%   |
|                           |     |        |
| Investor Type             |     |        |
| Retail Investor           | 102 | 66.67% |
| Institutional Investor    | 37  | 24.5%  |
| High Net-Worth Individual | 14  | 9.2%   |
|                           |     |        |
| Year of Investment        |     |        |
| Less than 1 year          | 29  | 19.1%  |
| 1-3 years                 | 43  | 28.1%  |
| 4-6 years                 | 22  | 14.3%  |
| 7-10 years                | 20  | 13.4%  |
| More than 10 years        | 41  | 26.8%  |

#### Cognitive Biases and Heuristics



The above graph shows how Cognitive Biases and behaviour affect the investment decisions of investors in Bengaluru. Most investors respect the need for fundamental analysis to help them make a rational decision. In contrast, some follow the crowd, are overconfident and rely on the market trends for decision-making. Some investors lose their investments as they take unnecessary risk when the market is doing well. This highlights the need for strategies that might help them make more rational decisions while investing in the stock market.

Mitigation Strategies



The graph on "Mitigation Strategies" indicates that a significant number of participants recognise and implement actions to tackle biases, with most expressing agreement on the importance of consulting experts, modifying approaches, and being conscious of prevalent biases. Nonetheless, significant neutral feedback, especially concerning the application of frameworks and individual tactics, suggests there is potential for enhancement in converting awareness into reliable, practical methods.

## Discussion and Analysis of Findings

Does the type of investor influence their preferred duration of investment?

| Crosstab         |                              |                   |                     |              |              |
|------------------|------------------------------|-------------------|---------------------|--------------|--------------|
|                  |                              |                   | year of investment  |              |              |
|                  |                              |                   | Less than 1<br>year | 1-3<br>years | 4-6<br>years |
| investor<br>type | Retail Investor              | Count             | 26                  | 41           | 19           |
|                  |                              | Expected<br>Count | 21.0                | 36.1         | 20.3         |
|                  | Institutional Investor       | Count             | 2                   | 6            | 4            |
|                  |                              | Expected<br>Count | 4.0                 | 6.9          | 3.9          |
|                  | High Net-Worth<br>Individual | Count             | 0                   | 1            | 4            |
|                  |                              | Expected<br>Count | 2.9                 | 5.0          | 2.8          |
| Total            |                              | Count             | 28                  | 48           | 27           |



|  |                |      |      |      |
|--|----------------|------|------|------|
|  | Expected Count | 28.0 | 48.0 | 27.0 |
|--|----------------|------|------|------|

| Chi-Square Tests   |                     |    |                                   |
|--------------------|---------------------|----|-----------------------------------|
|                    | Value               | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square | 23.290 <sup>a</sup> | 8  | .003                              |
| Likelihood Ratio   | 25.022              | 8  | .002                              |
| N of Valid Cases   | 153                 |    |                                   |

### Hypotheses:

- Null Hypothesis ( $H_0$ ): The type of investor (retail, institutional, or high-net-worth individual) does not significantly influence their preferred investment duration. Any observed differences are due to random chance.
- Alternative Hypothesis ( $H_1$ ): The type of investor (retail, institutional, or high-net-worth individual) significantly influences their preferred investment duration. The observed differences are not due to random chance.

The chi-square test results show a significant relationship between investor type and preferred investment duration ( $p = 0.003$ ). Retail investors prefer shorter investment durations (less than 1 year or 1-3 years), while institutional investors and high-net-worth individuals tend to lean toward longer durations, including more than 10 years. This suggests that investment preferences vary based on investor type, likely driven by differences in goals, resources, and risk tolerance. These insights can guide financial institutions in tailoring investment products to the specific needs of different investor categories.

| ANOVA <sup>a</sup> |            |                |     |             |        |                   |
|--------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F      | Sig.              |
| 1                  | Regression | 106.358        | 2   | 53.179      | 45.355 | .000 <sup>b</sup> |
|                    | Residual   | 175.877        | 150 | 1.173       |        |                   |

|  |       |         |     |  |  |  |
|--|-------|---------|-----|--|--|--|
|  | Total | 282.235 | 152 |  |  |  |
|--|-------|---------|-----|--|--|--|

| Coefficients <sup>a</sup> |            |                             |            |                           |       |      |                         |
|---------------------------|------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|
| Model                     |            | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Collinearity Statistics |
|                           |            | B                           | Std. Error | Beta                      |       |      | Tolerance               |
| 1                         | (Constant) | .757                        | .277       |                           | 2.729 | .007 |                         |
|                           | impact     | .116                        | .065       | .120                      | 1.776 | .078 | .917                    |
|                           | impact     | .548                        | .065       | .569                      | 8.446 | .000 | .917                    |

| Coefficients <sup>a</sup> |            |                         |
|---------------------------|------------|-------------------------|
| Model                     |            | Collinearity Statistics |
|                           |            | VIF                     |
| 1                         | (Constant) |                         |
|                           | impact     | 1.091                   |
|                           | impact     | 1.091                   |

### Hypothesis Question:

Do the independent variables significantly predict the impact?

### Hypotheses

- Null Hypothesis ( $H_0$ ): The independent variables do not significantly predict the impact. The coefficients of the predictors are not significantly different from zero.
- Alternative Hypothesis ( $H_1$ ): The independent variables significantly predict the impact. At least one predictor's coefficient is significantly different from zero.

### Interpretation

: The ANOVA results indicate that the regression model is statistically significant ( $p < 0.001$ ), suggesting that the independent variables collectively explain a significant variance in the dependent variable (impact). From the coefficients table, one predictor has a significant effect ( $p = 0.000$ ), while the other shows a marginal significance ( $p = 0.078$ ). Both predictors have Variance Inflation Factor (VIF) values close to 1, indicating no multicollinearity issues. The histogram of standardized residuals shows a near-normal distribution, confirming the model's assumptions are met. This implies that the predictors are meaningful contributors to explaining the impact.

| ANOVA          |             |            |                |     |             |        |      |
|----------------|-------------|------------|----------------|-----|-------------|--------|------|
| impact         |             |            |                |     |             |        |      |
|                |             |            | Sum of Squares | df  | Mean Square | F      | Sig. |
| Between Groups | (Combined)  |            | 33.219         | 4   | 8.305       | 4.598  | .002 |
|                | Linear Term | Unweighted | 19.877         | 1   | 19.877      | 11.004 | .001 |
|                |             | Weighted   | 22.060         | 1   | 22.060      | 12.212 | .001 |
|                |             | Deviation  | 11.159         | 3   | 3.720       | 2.059  | .108 |
| Within Groups  |             |            | 267.343        | 148 | 1.806       |        |      |
| Total          |             |            | 300.562        | 153 |             |        |      |

Hypothesis Question:

Does age significantly influence the perception that market news heavily impacts investment decisions?

## Hypotheses:

- Null Hypothesis ( $H_0$ ): Age does not significantly influence the perception that market news heavily impacts investment decisions. Any differences between age groups are due to random variation.
- Alternative Hypothesis ( $H_1$ ): Age significantly influences the perception that market news heavily impacts investment decisions. Differences between age groups are not due to random variation.

Interpretation: The analysis reveals that age significantly influences the perception that market news heavily impacts investment decisions ( $p = 0.002$ ). Younger age groups, particularly those aged 25–34, show the highest mean scores, indicating a stronger reliance on market news compared to older age groups like 55 and above, who have the lowest mean scores. The homogeneity of variances assumption is met, validating the ANOVA results. These findings suggest that market news plays a more critical role in shaping decisions for younger investors, highlighting a potential focus area for targeted communication strategies.

## Conclusion

This research shows that cognitive and heuristic biases, like overconfidence, anchoring, herd behaviour, and how risky something seems, have a big effect on how people in Bengaluru's stock market choose to spend their money. By looking at individual, institutional, and wealthy buyers, it shows how age, income, and education affect choices. Younger investors follow market trends more and are more willing to take risks, while older investors use more stable tactics. The study also talks about how local economic conditions, cultural norms, and market trends can have an effect, as well as how hard it can be to use tactics like expert advice to lessen the damage. The results are useful for understanding behavioural finance, but they only apply to Bengaluru. This means that more study is needed to look at factors that are more general, such as geographical and technological factors.

## Recommendations

**Expand the Geographic Scope:** Taking the study to other cities or regions can help us understand things better by comparing them, and this will make the results more useful outside of Bengaluru.

**Integrate Technological Influences:** It is important to look at the role of technology like robo- advisors and social media because they are having a bigger effect on how investors act in today's financial markets.

**Assess Mitigation Strategies:** Figuring out how well strategies like expert consultations and frameworks work will help you come up with useful ways to deal with cognitive and heuristic biases.

**Focus on Perception of Risk:** Looking into how outside factors, like market volatility and the media, affect people's risk tolerance will help us learn more about how behaviour affects decision- making.

**Use a mix of methods:** putting together quantitative data and qualitative insights can help you understand the mental and emotional aspects of investor behaviour, which will give your results more depth.

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## Appendix

1. What is your age range?
    - Under 25
    - 25-34
    - 35-44
    - 45-54
    - 55 and above
  2. What is your gender?
-

- Male
  - Female
3. What is your annual income?
- Below 6,00,000
  - 6,00,001-12,00,000
  - 12,00,001-15,00,000
  - 15,00,001-20,00,000
  - 20,00,001-25,00,000
4. What is the level of education?
- SSLC or Below
  - Undergraduate
  - Postgraduate
  - Diploma
  - Professional
5. What is your occupation?
- Govt. employee
  - Private employee
  - Business
  - Professional
  - Retired
  - Others
6. What kind of an investor are you?
- Retail Investor
  - Institutional Investor
  - High Net-Worth Individual
7. From when did you start your investments?
- Less than 1 year
  - 1-3 years

- 4-6 years
- 7-10 years
- More than 10 years

### Cognitive Biases and Heuristics

| Question                                                                                                    | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-------------------------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| 1. I often make investment decisions based on recent market trends rather than fundamental analysis.        |                   |          |         |       |                |
| 2. I tend to follow the crowd when making investment decisions, even if my own analysis suggests otherwise. |                   |          |         |       |                |
| 3. I frequently overestimate the accuracy of my investment predictions.                                     |                   |          |         |       |                |
| 4. I have a tendency to hold onto losing investments due to the "sunk cost" effect.                         |                   |          |         |       |                |
| 5. I often take excessive risks when the market is performing well.                                         |                   |          |         |       |                |

### Impact on Investment Decisions

| Question                                                                       | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|--------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| 1. My investment decisions are significantly influenced by recent market news. |                   |          |         |       |                |

|                                                                                                         |  |  |  |  |  |
|---------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| 2. I feel that my past investment successes or failures influence my current decision-making.           |  |  |  |  |  |
| 3. I frequently adjust my investment strategy based on short-term market fluctuations.                  |  |  |  |  |  |
| 4. My investment performance is often affected by the emotional state I am in when making decisions.    |  |  |  |  |  |
| 5. I believe my decision-making process is affected by biases, such as overconfidence or loss aversion. |  |  |  |  |  |

### Cultural and Economic Influences

| Question                                                                                                     | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|--------------------------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| 1. Local economic conditions in Bangalore significantly affect my investment decisions.                      |                   |          |         |       |                |
| 2. Cultural factors in Bangalore play a role in shaping my investment strategies.                            |                   |          |         |       |                |
| 3. I believe that social norms in Bangalore influence how I perceive and react to investment risks.          |                   |          |         |       |                |
| 4. My investment behaviour is influenced by local financial practices and market norms in Bangalore.         |                   |          |         |       |                |
| 5. Economic events specific to Bangalore impact my investment decisions more than national or global trends. |                   |          |         |       |                |



**Mitigation Strategies**

| Question                                                                                              | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-------------------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| 1. I actively seek advice from financial experts to counteract my cognitive biases.                   |                   |          |         |       |                |
| 2. I regularly review and adjust my investment strategies to minimize the impact of cognitive biases. |                   |          |         |       |                |
| 3. I use decision-making frameworks to help mitigate the influence of heuristics on my investments.   |                   |          |         |       |                |

# **STUDY ON PROMOTIONAL OFFERS AND THEIR IMPACT ON CONSUMER BUYING DECISIONS**

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## **ABSTRACT**

This study focuses on the impact of promotional offers on consumer buying decisions. It has focused on the various types of promotions such as buy-one-get-one-free, digital promotions, and traditional discounts. The research was conducted on 153 participants' responses. . Free shipping has the highest score of 3.44 for motivation, followed closely by buy-one-get-one-free offers at 3.39. Regression analysis demonstrates that buy-one-get-one-free and digital promotions are very essential in predicting how people buy. Also, factors such as age, gender, and educational level are very important in influencing how consumers react. . Future research may explore how promotions affect brand loyalty and consumer trust over time, the impact of trends in digital marketing, and how culture influences buying behaviours.. These findings suggest that marketers should tailor promotional strategies to different demographic segments for optimal effectiveness.

## INTRODUCTION

Modern marketing, particularly, has focused mostly on special offers to change consumer behaviour towards buying something. However, businesses have an interest in knowing whether and how such offers alter a consumer's final choice when considering a purchase in a competitive marketplace. This study reviews types of promotions, including buy one, get one free promotions, digital discounts, and traditional discounts, and verifies if they change consumer behaviour.. Promotional offers are at present an essential part of marketing strategy and greatly influence how consumers act. Businesses have to know how promotions affect buying decisions to succeed in a competitive market. This analysis examines the strategies of buy-one-get-one, digital offers, and general discounts to find how these function in consumer behaviour. It examines buy-one-get-one, digital offers, and discount promotions to understand their effect on consumer purchase decisions in a competitive marketplace. The study is relevant because promotions boost sales and form long-term relationships with the customers.

Research has indicated that promotions, such as discounts and free shipping, encourage consumers to spend more. However, there is little clarity concerning how promotional strategies relate to consumer demographics. This paper explores these interactions by clarifying key concepts and using statistical analysis to assess what drives consumer response which includes free shipping and buy-one-get-one-free offers. Regression analysis shows that these promotions will predict a buying decision as influenced by age, gender, and education. In this research study, the author has portrayed a link between the promotional strategy and consumer behaviour, making the marketer understand his tactics and how to upgrade them in a complex market.

## REVIEW OF LITERATURE

Digital advertising has transformed the marketing landscape by providing businesses with new ways to reach and engage consumers. This shift has generated a significant body of literature exploring the various elements that influence the effectiveness of digital advertising, including ad formats, consumer perceptions, privacy concerns, and demographic factors. The following review synthesizes the key themes in the literature concerning the impact of digital advertising on consumer buying decisions, with a particular focus on regional insights and cultural factors that may apply to markets like Bangalore, India.

1. ( KHAN ,M& JAN, 2019): This study examines the relationship between consumer behavior and promotional strategies, emphasizing factors like brand loyalty and price sensitivity. It concludes that effective promotional campaigns significantly boost consumer engagement and sales, urging retailers to adapt their strategies to changing consumer preferences.

2. (Gauri & Lemmink, 2020): This review analyzes how promotional activities impact consumer engagement and purchasing decisions in retail. It identifies research gaps concerning the long-term effects of promotions and digital channels, highlighting the need for further exploration in these areas.
3. (Chinomona, 2020) : Conducting a systematic review, this research delves into price promotions and sales events, underscoring their crucial role in consumer decision-making. It suggests that further investigation into demographic influences on promotional effectiveness is necessary for retailers.
4. Sultan & Wong (2021) : This comprehensive review focuses on digital promotions in e-commerce, revealing a consumer shift towards personalized promotions that drive engagement. It emphasizes the need for adapting strategies to meet evolving consumer expectations in the digital marketplace.
5. Nath & Ranjan (2023): This review explores how promotional strategies enhance consumer engagement and loyalty, examining tactics like discounts and loyalty programs. It highlights the importance of innovation in promotional efforts to build stronger consumer relationships in a competitive environment.
- 6: (Liu, 2022) Analyzing social media marketing's impact on consumer behavior, this literature review covers promotional effectiveness and brand engagement. It underscores the necessity for brands to leverage social media tools to foster meaningful consumer connections and enhance promotional success.
7. (Jiang, 2021): This meta-analytic review integrates findings on promotional activities and their effects on consumer purchase intentions. It highlights how timing, promotion type, and customer demographics play crucial roles in retail promotional effectiveness.
8. Sharma & Lambert (2022): This literature review examines the impact of various marketing promotions, such as discounts and bundling, on consumer behavior. It discusses the psychological factors influencing responses to promotions and their implications for optimizing retailer marketing strategies.

## **RESEARCH OBJECTIVES**

1. To analyse and segment consumer responses to promotional strategies based on key demographic factors (age, gender, and education level) to optimize marketing campaigns.
2. To explore additional psychological and economic variables that may affect purchasing behaviour, aiming to gain a comprehensive understanding of consumer decision-making processes
3. To enhance and implement targeted digital marketing tactics that leverage effective promotional offers, thereby increasing engagement and conversion rates among cons

## **RESEARCH METHODOLOGY**

This research utilized a mixed-methods design, combining quantitative and qualitative approaches, to assess how various promotional strategies influence consumer buying decisions. Quantitative data was gathered

through online surveys from a sample of 153 respondents, focusing on their perceptions and effectiveness of promotional offers, enabling the analysis of descriptive statistics, correlations, and regression models. Notable findings included that buy-one-get-one-free offers and digital promotional methods significantly impact consumer purchases, while factors such as repeat purchase behaviour and recommendations from family/friends showed marginal effects. The importance of demographic variables in shaping consumer responses to promotions. Overall, the analysis highlighted the effectiveness of targeted marketing strategies that prioritize compelling offers and digital engagement, with insights suggesting that marketers should tailor their approaches according to demographic factors to enhance consumer interaction and sales outcomes.

## Research Gaps

**Long-Term Effects of Promotional Offers :** The research mainly covers the operational short-term aspect and fails to shed light on how promos are going to affect long-term brand loyalty and consumer retention respectively. This remains, therefore, a gap to be filled by longitudinal studies.

**Digital promotion** gains an upper hand in any case. The study stopped short of analyzing the key drivers or causative factors regarding effectiveness. Future research should investigate which aspects appeal in greater measure to consumers.

**Consumer Psychology:** The study indicates the perceived value, among other psychological factors, affects the decision-making process; however, that is not measured. Future studies may investigate the emotional motivators of the response to promotions.

**Promotion enablers:** The study doesn't consider existing attitudes or cognitions of consumers prior to promotional stimuli. This information could be used to determine what variables alluded to in this letter may influence the willingness to respond to certain promotions.

## Research Questions

1. What factors contribute to the longevity of consumer relationships after engaging in promotional offers?
2. To what extent does repeated exposure to promotional offers affect consumer behavior and expectations?
3. How do different types of digital advertisements (social media ads, video ads, banner ads, etc.) influence consumer perception and behavior in Bangalore?
4. What is the role of cultural or social factors in determining consumer responsiveness to seasonal and event-driven promotions?

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4. What is the role of cultural or social factors in determining consumer responsiveness to seasonal and event-driven promotions?

## **LIMITATION OF STUDY**

- A limited sample size or a lack of diversity may not give reliable findings for generalizing conclusions.
- Temporal validity wherein the fast-evolving marketing and behavioral nature makes the findings rapidly outdated particularly when newer forms of promotion or changes in digital world come to bear.
- Factors such as economic conditions or social trends or cultural influences at a time may not have been taken fully into account thus confounding the results.
- Apparently, with its aim at exploring psychological triggers like perceived value and urgency, the study does not seem to encompass all the psychological factors that influence consumer behavior thus leading to a reduced understanding of motivation.
- The interaction complexity between the promotion frequency, brand image, and consumer perception may not actually have a full depiction thus making it impossible to adequately return causality statements.
- Effectiveness of multi-channel promotional techniques could operate very diversely depending on consumer segments, thus making it probable that never was this diversity adequately explored in this present study.

## **RESEARCH FINDINGS**

### **Descriptive Statistics Summary**

| Variable                                                                                                                               | Mean | Std. Deviation | N   |
|----------------------------------------------------------------------------------------------------------------------------------------|------|----------------|-----|
| Promotional offers have a significant impact on my buying decisions in the short term.                                                 | 2.94 | 1.105          | 152 |
| I often make repeat purchases due to effective promotional offers.                                                                     | 3.09 | 1.127          | 152 |
| Digital promotional offers (e.g., email, social media) are more effective than traditional methods (e.g., in-store discounts, flyers). | 3.03 | 1.115          | 152 |
| Limited-time offers create a sense of urgency that influences my buying decisions.                                                     | 3.09 | 1.168          | 152 |
| I am more likely to purchase when I feel I am getting a "good deal" through a promotional offer.                                       | 3.28 | 1.123          | 152 |
| Recommendations from friends or family influence my response to promotional offers.                                                    | 3.13 | 1.072          | 152 |
| Social media engagement (likes, shares) affects my perception of promotional offers.                                                   | 3.16 | 1.171          | 152 |
| My overall economic situation affects my likelihood of responding to promotional offers.                                               | 3.09 | 1.151          | 152 |
| I consider the long-term value of a promotional offer before making a purchase decision.                                               | 3.32 | 1.136          | 152 |
| Percentage discounts (e.g., 20% off) are more effective than fixed-amount discounts (e.g., INR 50 off).                                | 3.38 | 1.061          | 152 |
| Buy-one-get-one-free offers drive more purchases than percentage discounts.                                                            | 3.39 | 1.037          | 152 |
| Free shipping promotions are a strong motivator for me to make a purchase.                                                             | 3.44 | 0.975          | 152 |

The **strongest predictors** of consumer buying decisions, with significant effects, are:

- ❑ **Buy-one-get-one-free offers** ( $B = 0.251$ ,  $p = 0.017$ ): This is the most significant predictor, indicating that these offers have a strong positive impact on driving purchase decisions.
- ❑ **Digital promotional offers (e.g., email, social media)** ( $B = 0.212$ ,  $p = 0.023$ ): These offers are statistically significant and demonstrate a positive effect, suggesting that digital methods are more effective than traditional ones in influencing consumer behavior.
- ❑ **Repeat purchases due to effective promotions** ( $B = 0.145$ ,  $p = 0.087$ ): While this is marginally significant, it shows that well-designed promotional offers have some influence on customer loyalty and the likelihood of repeat purchases.
- ❑ **Recommendations from friends/family** ( $B = 0.118$ ,  $p = 0.243$ ): Though not statistically significant, there is a positive relationship, implying that word-of-mouth recommendations may slightly influence buying decisions.

#### Insights into Promotional Strategies:

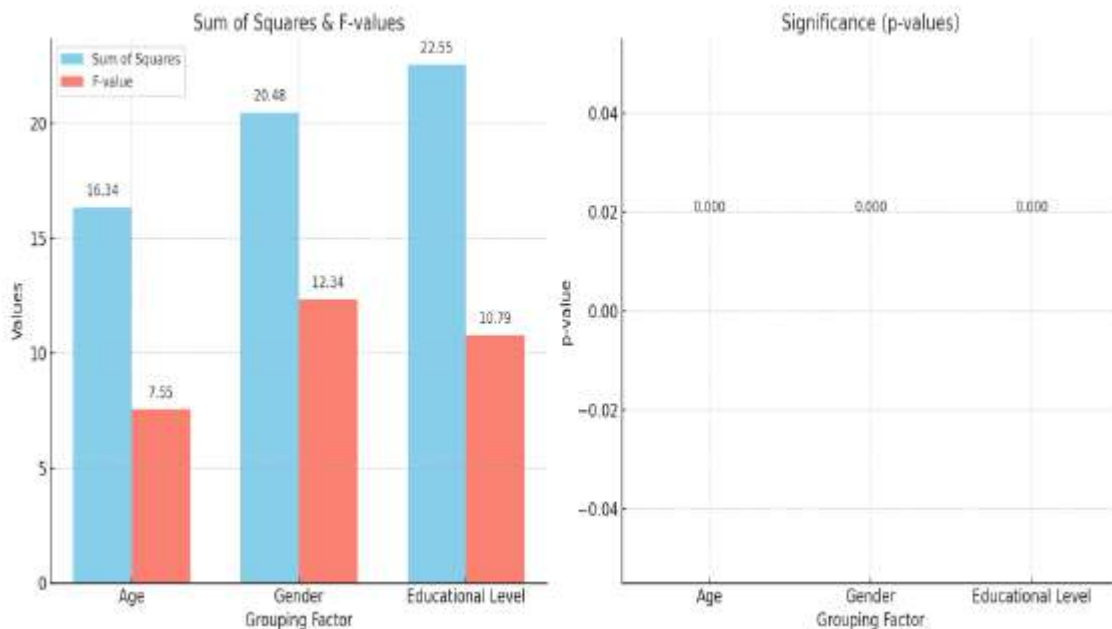
- ❑ **Percentage discounts** ( $B = 0.013$ ,  $p = 0.899$ ): These have a minimal and non-significant effect, indicating that they are less impactful compared to more enticing offers like buy-one-get-one-free deals.
- ❑ **Social media engagement** ( $B = 0.037$ ,  $p = 0.695$ ): Though social media engagement has a positive correlation with purchase decisions, the effect is statistically insignificant, pointing to the varying and inconsistent impact of social media on consumer behaviour.

| Model Summary |                    |          |                   |                            |
|---------------|--------------------|----------|-------------------|----------------------------|
| Model         | R                  | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | 0.494 <sup>a</sup> | 0.244    | 0.185             | 0.998                      |

| Model      | Sum of Squares | df  | Mean Square | F     | Sig.               |
|------------|----------------|-----|-------------|-------|--------------------|
| Regression | 45.029         | 11  | 4.094       | 4.110 | 0.000 <sup>b</sup> |
| Residual   | 139.439        | 140 | 0.996       |       |                    |
| Total      | 184.467        | 151 |             |       |                    |

**Model Summary:** The adjusted  $R^2$  of the regression model is **0.185**, indicating that only **18.5%** of the variance in the dependent variable (impact of promotional offers on buying decisions) is explained by the independent variables in the model. This is a modest fit, implying that other unmeasured factors likely contribute to consumers' buying behavior. However, the ANOVA result ( $F = 4.110$ ,  $p = 0.000$ ) confirms that the model is statistically significant, suggesting that the combined effects of the predictors influence the outcome.

## ANNOVA SUMMARY





| Grouping Factor   | Sum of Squares (Between Groups) | df (Between Groups) | Mean Square (Between Groups) | F-value | Sig. (p-value) |
|-------------------|---------------------------------|---------------------|------------------------------|---------|----------------|
| Age               | 16.336                          | 4                   | 4.084                        | 7.553   | 0.000          |
| Gender            | 20.482                          | 2                   | 10.241                       | 12.342  | 0.000          |
| Educational Level | 22.550                          | 3                   | 7.517                        | 10.786  | 0.000          |

## Results

- **Age:** The p-value for **Age** is **0.000**, indicating that there are significant differences in how different age groups are influenced by promotional offers. This suggests that age plays an important role in determining buying decisions related to promotional offers.
- **Gender:** The p-value for **Gender** is **0.000**, showing significant differences between males and females in their response to promotional offers, indicating gender-specific trends in buying behavior.
- **Educational Level:** The p-value for **Educational Level** is **0.000**, suggesting that educational background also significantly influences how individuals respond to promotional offers.

The analysis confirms that **Age, Gender, and Educational Level** all significantly impact consumer decisions related to promotional offers in the short term. Marketers should consider these demographic factors when designing targeted promotional strategies to optimize consumer engagement and maximize sales.

## CONCLUSION

The analysis shows that promotional offers hold a moderate level of influence on consumer behavior, with specific tactics like free shipping, buy-one-get-one-free deals, and percentage discounts emerging as particularly effective. Consumers place significant value on perceived benefits, repeat purchasing incentives, and digital engagement methods. To maximize the impact of promotional strategies, marketers should clearly communicate value propositions and tailor their approaches to account for demographic differences. This targeted strategy can enhance promotional effectiveness and foster stronger customer loyalty.

## RECOMMENDATION

- **Prioritize Buy-One-Get-One-Free Offers:** Leverage these deals as they have the strongest positive impact on purchase decisions.
- **Enhance Digital Promotions:** Invest in targeted email campaigns and social media ads, as digital methods significantly influence buying behavior.

- ☐ **Design Loyalty-Focused Offers:** Develop promotions aimed at encouraging repeat purchases, such as exclusive discounts for returning customers.
- ☐ **Leverage Word-of-Mouth:** Encourage referrals through incentives, as recommendations, though not statistically significant, have a positive influence.
- ☐ **Minimize Focus on Percentage Discounts:** Shift resources to more impactful strategies, as these show minimal effectiveness.
- ☐ **Optimize Social Media Strategy:** Focus on quality content and engagement strategies to strengthen the inconsistent impact of social media on purchases

## REFERENCES

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## APPENDIX

### Demographic Variable

Name (optional):

Age

☐ Under 18

☐ 18-24

☐ 25-34

☐ 35-44

☐ 45-54

☐ 55 and above

Gender

☐ Male

☐ Female

Education Level

☐ No formal education

- ☐ High school or equivalent
- ☐ Bachelor's degree
- ☐ Master's degree

Income Level (per month in INR)

- ☐ Less than 20,000
- ☐ 20,001 - 50,000
- ☐ 50,001 - 1,00,000
- ☐ 1,00,001 - 2,00,000
- ☐ More than 2,00,000

Occupation

- ☐ Student
- ☐ Employed
- ☐ Self-employed
- ☐ Unemployed
- ☐ Retired

### **Psychological Factors Influencing Responses to Promotional Offers**

Limited-time offers create a sense of urgency that influences my buying decisions.

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

Discounts and savings are the primary drivers for my response to promotional offers.

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

**Social Factors Influencing Responses to Promotional Offers** Recommendations from friends or family influence my response to promotional offers.

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

I feel more inclined to use promotional offers that are popular among my peers.

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

### **Economic Factors Influencing Responses to Promotional Offers**

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My overall economic situation affects my likelihood of responding to promotional offers.

☐ Strongly Disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly Agree

I consider the long-term value of a promotional offer before making a purchase decision.

☐ Strongly Disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly Agree

# **COAL IMPORT IN INDIA: ANALYSING HISTORICAL COAL TRENDS, IMPORT AND TRADE DEFICIT IMPLICATION**

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## **ABSTRACT**

India, despite being a top coal producer and having fourth largest coal reserve in the world remains heavily reliant on imported coal to meet industrial and energy demands due to quality requirements. Domestic coal often lacks the quality required by Steel industry and thermal plants. This study analyses import and export data of coal from 2013 to 2023, reasons for high coal import, highlighting how coal imports have significantly contributed to India's trade deficit and has created fiscal pressure. A balanced approach between increasing domestic coal capacity and investing in renewables is recommended to mitigate fiscal pressure and India's sustainable energy future. India, despite being a top coal producer and having fourth largest coal reserve in the world remains heavily reliant on imported coal to meet industrial and energy demands due to quality requirements. Domestic coal often lacks the quality required by Steel industry and thermal plants. This study analyses import and export data of coal from 2013 to 2023, reasons for high coal import, highlighting how coal imports have significantly contributed to India's trade deficit and has created fiscal pressure. A balanced approach between increasing domestic coal capacity and investing in renewables is recommended to mitigate fiscal pressure and India's sustainable energy future.

## INTRODUCTION

India is the world's second largest coal producers and holds the fourth-largest coal reserves globally, making coal an important resource in the country's energy production. As India is country with high industrial growth, India relies heavily on coal, which supplies over half of its primary energy needs. This reliance on coal is because of its wide availability, affordability, and as coal is the key source of energy. From powering the thermal plants to major industries like steel, cement, and fertilizers, coal play a vital role in the country's economic stability and energy security.

However, despite its vast domestic reserves, India has maintained a steady and substantial level of coal imports. These imports primarily support coastal power plants that require high-quality coal for efficient operation, as well as industries that benefit from blending domestic coal, which often has a lower calorific value, with imported coal. Although Indian government have made policies to shift towards renewable energy, but coal remains the major source of energy production in India.

This study aims to analyse the historical trends in India's coal import and export from 2013-2023, the reasons behind coal import, and the impact of import on India's trade deficit. Analysing these factors provide insight into India's energy strategy while balancing domestic production with necessary import.

## REVIEW OF LITERATURE

(T Spencer, 2018) Coal is the backbone of India's energy sector, making up 56% of its primary energy use due to its availability and low cost. Although India ranks as the world's third-largest energy consumer, its per capita use is still low, signalling substantial untapped demand. However, coal's dominance faces challenges from environmental concerns, air pollution, and India's climate commitments. New technologies are also making renewables more viable, raising questions about coal's future role in India's energy mix.

(Atul Agrawal, 2023) While India has pledged to grow its renewable energy capacity, coal remains the primary source for reliable, base load power. Domestic coal, with its lower energy content and high ash levels, poses challenges, often requiring blending with higher-quality imported coal from Indonesia and Australia for efficiency. Most non-coking coal in [4](#)

India is used for power, with 80-85% going to thermal plants, illustrating coal's continued importance in India's energy system.

(Rahul Tongia, 2019) India imports about 200 million tonnes of coal annually, with these imports essential for coastal power plants specifically designed to run on higher-grade coal. This study explains that blending imported coal with domestic supplies improves average calorific values, critical for maintaining plant efficiency. Economic implications are significant, as Coal India Limited (CIL) not only supports local

employment but also generates revenue for both state and central governments through taxes and levies, which are particularly important for coal-producing state.

(SH Qaisar, 2014) Despite India's large coal reserves, imports are still required due to inefficiencies in extraction and processing. The study emphasizes the need for advanced extraction technologies to enhance efficiency and minimize environmental impact. Policymakers face the challenge of balancing immediate energy demands with long-term sustainability goals, as coal continues to be a key contributor to India's growth, despite its environmental drawbacks.

(Cornot-Gandolphe, 2016) Since 2012, India's steam coal imports have surged, making the country the second-largest coal importer worldwide. However, in 2012 the Indian government announced intentions to end steam coal imports by 2017, a target that remains challenging due to ongoing high demand. The paper reflects on the reality that while India aims to reduce dependence on coal imports, substantial demand in sectors like power generation and steel continues to drive import needs.

(K Singh, 2024) India's dependency on imported coal has grown significantly, with coal imports rising from 2006 to 2020. This dependency on imported energy impacts the country's foreign reserves, with coal's contribution to gross imports increasing from 11.67% to 25.16% over the same period. Despite efforts to meet energy demand domestically, limited changes in conventional energy use patterns keep India reliant on energy imports, especially coal.

(R Kant, 2022) To reduce reliance on imported coal, the Government of India (GoI) ramped up domestic coal production, cutting non-coking coal imports for power by 60% between April-January 2021 to 2022. Yet, rising demand has led the government to make imports duty-free, allowing plants to blend imported and domestic coal. While this strains the balance of payments, strong exports in merchandise and services help offset the impact. With gas plants largely offline and coal demand expected to surge, this strategy remains critical to meeting India's immediate energy needs.

## OBJECTIVES

1. Examine historical trends in India's coal import and export from 2013 to 2023.
2. Examine the reason behind high coal import despite substantial domestic production.
3. How coal import impact India's trade deficit.

## RESEARCH METHODOLOGY

**Research Design:** This study consists a secondary research design and is descriptive in nature focused on analysing historical and current data from official records. The aim is to assess India's coal import and export trends, factors driving high import, and the impact of these trends on the trade deficit of the country.

Data is collected from statistical report of Ministry of Coal of India and India Budget. Microsoft Excel and SPSS is used to collate and analyse the data.

**Research Gap:** The majority of current research focuses on India's coal dependence, the difficulties in domestic coal extraction, and the requirement for premium imported coal in particular industries. little research has been done on the long-term patterns of coal imports and exports, but there is no research for coal import and exports pattern from 2013 to 2023. This study also contributes to understand the impact of coal import on India's trade deficit. Furthermore, some studies don't fully explain why high imports continue despite significant reserves, even though they do touch on local policies. By looking at import-export patterns over the past ten years, investigating the causes of persistently high imports, and assessing their impact on the trade deficit—a crucial but little-studied topic—this research fills these gaps.

**Research Problem:** India being one of the largest producer of coal still relies heavily on imported coal which contributes significantly to the trade deficit of India. While studies have explored the role of coal in India energy mix and its environmental implications, there is lack of study on its impact of trade deficit. There is lack of study on the relationship between coal import, export and their contribution to the trade deficit over the past decade (2013-2023).

This study fills that gap of comprehensive analysis of coal import, export trend and their economic impact.

### **Research Question**

1. What are the historical trends in India's coal imports and exports from 2013 to 2023?
2. Why does India continue to rely on high coal imports despite substantial domestic production?
3. How do coal imports contribute to India's trade deficit, and what is the extent of this impact?

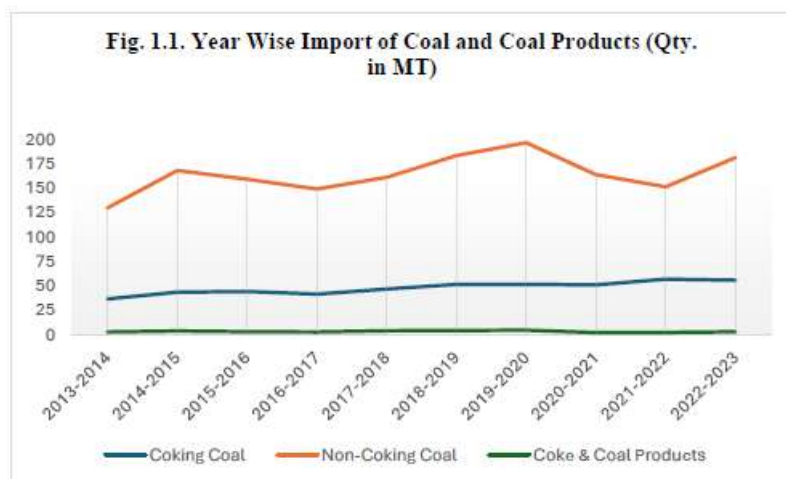
### **LIMITATIONS OF STUDY**

1. Trend analysis of export and import is done for 2013-2023 only.
2. Dependency on data disclosed by Ministry of Coal.
3. Limited analysis of effectiveness of recent government policies on reducing import of coal.

### **RESEARCH FINDINGS**

#### **Analysis of Coal Import**





## Coking Coal

Coking coal is the type of coal that has high carbon content and can be heated in absence of air, it has low ash content making it favourable over domestic coal of India. Coking coal is key ingredient in steel industries due to its high quality. The above chart display that there is an overall upward trend in import of coking coal rising from 36.87 metric tonnes in 2013 to 57 metric tonnes in peak in 2022 before slightly declining to 56 metric tonnes in 2023. This indicates a growing dependency on coking coal import over the period of 10 years. However, there are some fluctuations in import like the import volume declined from 44.56 metric tonnes in 2015 to 41.86 metric ton in 2016, this is due to decline in demand.

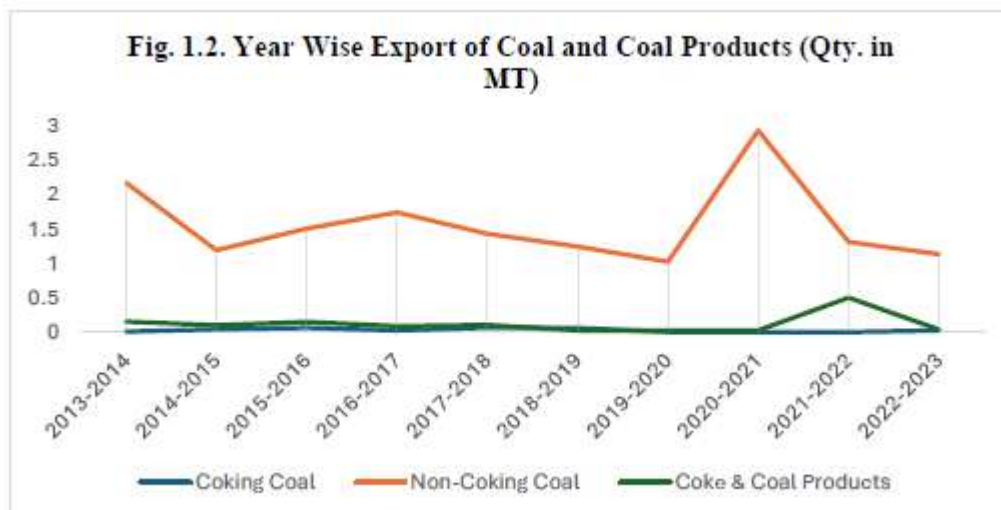
## Non- coking Coal

Non-coking coal has low carbon content and it cannot be heated in absence of air, it has very high ash content and used for generation of electricity, cement production and in other industries. Overall import of non-coking coal shows an upward trend with some fluctuations. Import volume increased by 39.72% over the 10 years from 129.98 metric tonnes in 2013 to 181.615 metric tonnes in 2023. 2019 saw the highest non-coking coal import at 196.704 metric tonnes. However, for two consecutive year 2020 & 2021 import of non-coking coal declined by 16.6% & 7.6% respectively this is due to decline in industrial work during COVID-19.

## Coke and Coal Product

The import trend for coke and coal products, which are crucial in industries like steel production, extraction of metal, chemical industries has shown fluctuations over recent years. Imports reached a high point at 4.931 metric tonnes in 2019 but later dropped to around 2.457 in 2020 metric tonnes then eventually rising to 3.632 metric tonnes in 2023. Import of coke and coal products range between 2 to 4 metric tonnes over the last 10 years.

## Analysis of Coal Export



### Coking Coal

Coking coal exports from India remain minimal, reflecting India's focus on domestic utilization due to high domestic demand for steel production. The export levels in coking coal are consistently low, beginning with only 0.008 metric tonnes in 2013. Although there are slight fluctuations, the volume remains limited throughout the period. The highest export volume recorded was 0.068 metric tonnes in 2017, but this declined afterward, with exports reaching just 0.027 metric tonnes in 2023. This trend indicates India's limited coking coal exports as it prioritizes domestic needs, contributing to its increasing dependency on imports of coking coal to fulfil industrial demand.

### Non-Coking Coal

Non-coking coal exports from India have shown slight variations over the years, though the volumes remain relatively low compared to imports. Starting at 2.18 metric tonnes in 2013, exports have fluctuated, reaching a low of 1.028 metric tonnes in 2019 and peaking at 2.942 metric tonnes in 2020. This variability may be attributed to changing domestic needs and shifts in global demand. Despite these fluctuations, export volumes for non-coking coal remain minimal relative to the significant import levels, indicating a stronger domestic consumption focus and limited excess for export.

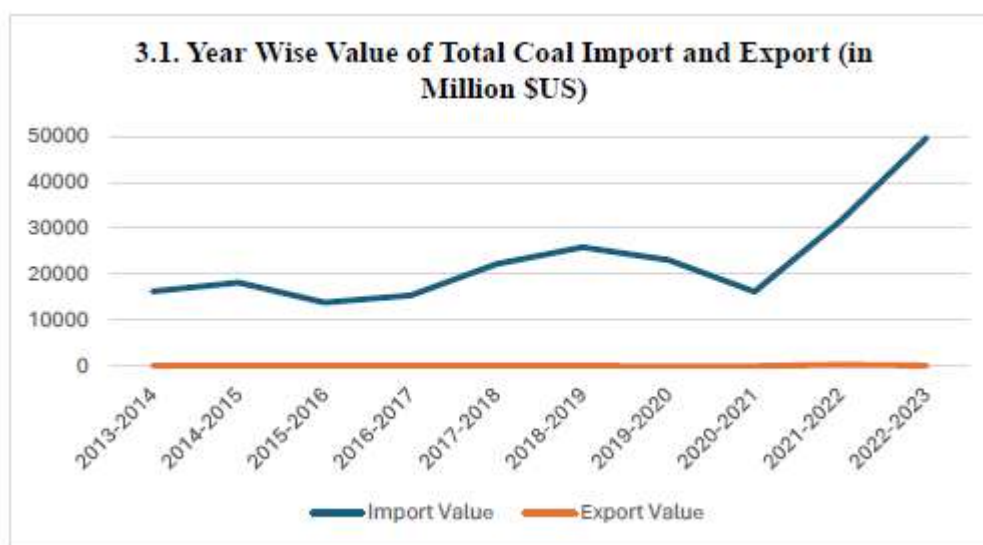
### Coke and Coal Products

The export trends for coke and coal products shows a similar low volume export with some fluctuations but no significant growth. Beginning with 0.154 metric tonnes in 2013, the peak volume was 0.503 metric tonnes in 2021 before dropping again to 0.039 metric tonnes by 2023. This low export volume reflects India's limited capacity to supply refined coke and coal products internationally, as most of its production is likely retained for domestic uses in several industries.

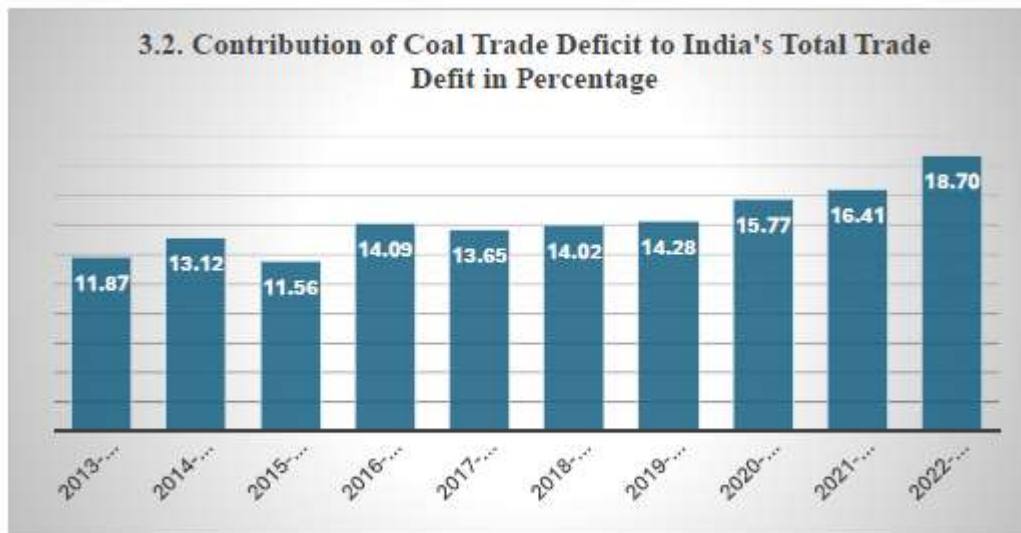
### Reasons For High Coal Import

Most of the Indian coal are sedimentary with Gross Calorific value (GCV) of 3500 and high ash content of 40%-50% whereas imported coal from Indonesia and Australia has GCV of above 5000 kcal and ash percentage 8%-12% (Atul Agrawal, 2023). Steel plant requires high quality coal thus leading to increase in import. Few power plants are designed to operate in specific quality, small deviation lower the efficiency while large deviation in quality of coal can stop the operation of such plant. Also, the plants on coastal areas operates on imported coal as they are far from coal mines and poor logistic infrastructure (Rahul Tongia, 2019). Although India has substantial domestic coal reserve but poor logistic infrastructure specially related to railways hinder the effective movement of coal from mines to industries. Low monsoon is also one of the reasons as the burden of electricity generation shifts from hydropower plant to coal (Ashok Sreenivas, 2024). India's coal production and transportation is not expanding rapidly to meet its domestic demand. It is not sufficient to fulfil the requirement of thermal, steel, cement and fertilizer industries thus India relies on imported coal (R Kant, 2022) (K Singh, 2024). Domestic production is under state government requires various clearance from forest and environmental department (Why does India Import coal when it has enough ?, 2019).

### Understanding the Impact of Coal Import on India's Trade Deficit



The above chart displays year wise value of total import and export of coal (in Million \$ US). The total import value of coking coal, non-coking coal and coke and coal products shows fluctuations and ranges from \$14000 million to \$25000 million US. However, import value surged in 2021-2023 this increase was due to increase in quantity demanded by thermal, steel, cement and other industries that operates on coal and coal product post COVID-19 pandemic and another reason was due to currency fluctuation. Export value of total coal and coal products is very low compared to import value beginning at \$ 207.15 million dollar US in 2013-2014 with lowest value of \$81.96 million dollar in 2020 -2021 and peaks at \$365.06 million dollar in the year 2022-2023.



The above chart displays the contribution of coal import on India's trade deficit. Coal import contributes a notable share in India's trade deficit ranging from 11% to 19%. Rising cost of imported coal widens the coal deficit contributing to a higher fiscal deficit, straining the fiscal balance thus creating budgetary pressure on the country. This conveys that India must reduce its reliance on imported coal by increasing domestic production efficiency and expanding renewable sources of energy, mitigating trade deficit impact.

**Table 3.3: Correlation Analysis between Coal Trade Deficit and India's Total Trade Deficit**

|                     |                     | Coal Trade Deficit | India's Total Trade Deficit |
|---------------------|---------------------|--------------------|-----------------------------|
| Coal Trade Deficit  | Pearson Correlation | 1                  | .969 <sup>**</sup>          |
|                     | Sig. (1-tailed)     |                    | .000                        |
|                     | N                   | 10                 | 10                          |
| India Trade Deficit | Pearson Correlation | .969 <sup>**</sup> | 1                           |
|                     | Sig. (1-tailed)     | .000               |                             |
|                     | N                   | 10                 | 10                          |

The Pearson's coefficient of correlation between Coal Deficit and India's Total Trade Deficit is 0.969 indicating a strong positive correlation. This means that as the coal import increases the India's total trade deficit also tends to increase. The p-value for the correlation is less than 0.01. This means the correlation is statistically significant at 99% confidence level. Since the p-value is less than significant value we will reject

the null hypothesis; concluding that there is a significant relationship between coal import and India's trade deficit.

**Table 3.4: ANOVA for Regression Analysis on Impact of Coal Trade Deficit on India's Trade Deficit**

H0- There is no significant impact of Coal Trade Deficit on India's Total Trade deficit.

H1- There is significant impact of Coal Trade Deficit on India's Total Trade Deficit.

#### ANOVA

| Model |            | Sum of Squares  | df | Mean Square     | F       | Sig.              |
|-------|------------|-----------------|----|-----------------|---------|-------------------|
| 1     | Regression | 19878683693.778 | 1  | 19878683693.778 | 123.155 | .000 <sup>b</sup> |
|       | Residual   | 1291291709.822  | 8  | 161411463.728   |         |                   |
|       | Total      | 21169975403.600 | 9  |                 |         |                   |

a. Dependent Variable: India Total Trade Deficit

b. Predictors: (Constant), Coal Trade Deficit

Since p-value is less than 0.001 there is sufficient evidence to reject the null hypothesis. Thus, accepting the alternative hypothesis that there is significant impact of Coal Trade Deficit on India's Total Trade Deficit.

The high F-statistic (123.155) and low significance value ( $<0.001$ ) suggest that Coal Trade Deficit strongly influences India's Total Trade Deficit, and the model explains a significant portion of the variance in the trade deficit, leaving relatively little unexplained variation.

## CONCLUSION AND RECOMMENDATION

This research analyses the data of export and import of Coking, Non-coking and coke and coal products. It demonstrates that India's reliance on imported coal, despite its large production and vast domestic reserves, has substantial economic implications. Coal imports have been essential for meeting the quality demands of various industries like steel, cement, fertilizers and supporting thermal power plants especially those located far from domestic coal mines. Domestic coal of India has low caloric value and high ash content leading to import. Over the past decade, India's coal import patterns reveal an increasing dependency, especially on coking and high-quality non-coking coal, which has contributed significantly to the country's trade deficit and fiscal strain. Rising import costs, fuelled by currency fluctuations, highlight the financial impact on India's trade balance.

Given these findings, it is crucial for India to increase the efficiency of domestic coal production and expand dependency on renewable source of energy. Enhancing transportation infrastructure, reducing complexities

of clearance procedures, and investing in technologies to improve coal quality could reduce the reliance on imports. Additionally, the study emphasizes the importance of continuing to invest in renewable energy sources as a long-term solution to meet India's growing energy demands, thus mitigating the economic pressures caused by coal imports. Balancing coal import with alternative sources is necessary for India's energy security and fiscal balance.

## Recommendation

- Investment in advance mining and processing technologies to improve the quality and quantity of domestic coal production is necessary.
- Supply chain should be strengthened to ensure regular supply of coal to various plants.
- Adoption of renewable energy sources such as solar, wind, and hydropower is really crucial to reduce dependence on thermal energy thus reducing dependence on coal.
- Finding new and efficient source of energy by funding research and development.
- Increase in export of merchandise and services will help to offset the trade deficit.

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## APPENDICES

Table 1.1. Year Wise Export of Coal, Coke and Coal Products from India (Qty in MT & Value in Million \$USD)

| Year      | Coking Coal Qty |        | Coking Coal Value |          | Non-Coking Coal Qty |         | Non-Coking Coal Value |          | Coke & Coal Products Qty |        | Coke & Coal Products Value |         |
|-----------|-----------------|--------|-------------------|----------|---------------------|---------|-----------------------|----------|--------------------------|--------|----------------------------|---------|
|           | Export          | Import | Export            | Import   | Export              | Import  | Export                | Import   | Export                   | Import | Export                     | Import  |
|           |                 |        |                   |          |                     |         |                       |          |                          |        |                            |         |
| 2013-2014 | 0.008           | 36.872 | 0.61              | 5744.41  | 2.18                | 129.985 | 180.91                | 9536.52  | 0.154                    | 3.0081 | 25.63                      | 1044.23 |
| 2014-2015 | 0.042           | 43.715 | 6.72              | 5522.77  | 1.196               | 168.388 | 110.37                | 11559.46 | 0.102                    | 4.171  | 18.76                      | 1122.14 |
| 2015-2016 | 0.064           | 44.561 | 10.36             | 4329.92  | 1.511               | 159.388 | 127.3                 | 8836.58  | 0.149                    | 3.294  | 22.67                      | 720.05  |
| 2016-2017 | 0.027           | 41.664 | 1.68              | 6138.37  | 1.746               | 149.365 | 142.49                | 8809.64  | 0.089                    | 3.072  | 15.83                      | 500.87  |
| 2017-2018 | 0.068           | 47.003 | 6.13              | 9231.96  | 1.436               | 161.245 | 130.34                | 12247.55 | 0.107                    | 4.356  | 26.8                       | 805.55  |
| 2018-2019 | 0.06            | 51.838 | 12.86             | 10341.9  | 1.247               | 183.51  | 123.8                 | 14171.33 | 0.025                    | 4.585  | 3.28                       | 1419.92 |
| 2019-2020 | 0.002           | 51.833 | 0.19              | 8592.55  | 1.028               | 196.704 | 80.98                 | 12794.73 | 0.022                    | 4.931  | 3.13                       | 1730.61 |
| 2020-2021 | 0.003           | 51.198 | 0.31              | 6125.98  | 2.942               | 164.054 | 77.42                 | 9539.41  | 0.025                    | 2.457  | 4.23                       | 603.62  |
| 2021-2022 | 0.001           | 57.123 | 0.1               | 13757.08 | 1.315               | 151.504 | 149.69                | 16871.79 | 0.503                    | 2.506  | 215.27                     | 1084.33 |
| 2022-2023 | 0.027           | 56.053 | 9.36              | 19285.76 | 1.136               | 181.615 | 175.63                | 28749.17 | 0.039                    | 3.362  | 10.47                      | 1688.18 |

Source: Ministry of Coal of India

Table 3.1. Comparison of Coal Trade Deficit and India's Total Fiscal Deficit (in Million \$USD)

| Year      | Total Coal Import Value | Total Coal Export Value | Coal Trade Deficit | India Total Trade Deficit | Coal Deficit as % of Trade Deficit |
|-----------|-------------------------|-------------------------|--------------------|---------------------------|------------------------------------|
| 2013-2014 | 16325.16                | 207.15                  | 16118.01           | 1,35,794.00               | 11.87                              |
| 2014-2015 | 18204.37                | 135.85                  | 18068.52           | 1,37,695.00               | 13.12                              |
| 2015-2016 | 13886.55                | 160.33                  | 13726.22           | 1,18,717.00               | 11.56                              |
| 2016-2017 | 15448.88                | 160                     | 15288.88           | 1,08,505.00               | 14.09                              |
| 2017-2018 | 22285.06                | 163.27                  | 22121.79           | 1,62,055.00               | 13.65                              |
| 2018-2019 | 25933.15                | 139.94                  | 25793.21           | 1,84,000.00               | 14.02                              |
| 2019-2020 | 23117.89                | 84.3                    | 23033.59           | 1,61,348.00               | 14.28                              |
| 2020-2021 | 16269.01                | 81.96                   | 16187.05           | 1,02,627.00               | 15.77                              |
| 2021-2022 | 31713.2                 | 365.06                  | 31348.14           | 1,91,048.00               | 16.41                              |
| 2022-2023 | 49723.11                | 195.46                  | 49527.65           | 2,64,899.00               | 18.70                              |

Source: Ministry of Industry and Commerce of India

# **CONSUMER'S PERCEPTION TOWARDS INDIGO AIRLINES IN INDIA**

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## **ABSTRACT**

This study explores consumer perceptions of IndiGo Airlines, focusing on key factors such as service quality, pricing, safety, environmental sustainability, and the overall in-flight experience. With the rapid growth of India's aviation sector, IndiGo has established itself as a prominent player, known for its low-cost operations, punctuality, and reliable services. However, in an increasingly competitive market, understanding consumer satisfaction and preferences is crucial for maintaining its competitive edge.

The research employs a combination of descriptive analysis and ANOVA (Analysis of Variance) to evaluate passenger feedback gathered through a Google form survey. Descriptive analysis identifies key satisfaction drivers, including affordability, timely departures, and safety standards, while ANOVA examines variations in satisfaction levels across different demographic groups, such as age, income, and frequency of travel.

The findings reveal that while IndiGo excels in affordability and punctuality, there are gaps in areas such as customer service responsiveness, communication during disruptions, and baggage handling. Additionally, regional variations in consumer preferences and the impact of digital marketing strategies on customer perceptions were identified as areas requiring further exploration. Sustainability efforts, although gaining attention, remain an under-researched aspect of the brand's image.

This study concludes with actionable insights for IndiGo to enhance its service offerings, address customer concerns, and improve brand positioning. By focusing on improving customer satisfaction, addressing service gaps, and aligning with evolving consumer expectations, IndiGo can sustain its market leadership and strengthen consumer loyalty in the competitive aviation sector.



## **Introduction:**

Oriented to factors such as economic growth in the country, developments in tourism and a broad base of the economy, the last two decades have seen tremendous growth within the aviation sector in India. Within this sector, IndiGo Airlines ranks among the biggest players. IndiGo has a strong brand recall among the passengers, with its low-cost operations, on-time performance, and vast domestic network. Still, it is important to analyze overall businesses through the lens of the consumer's perception of the brand, and IndiGo Airlines is no exception in this regard.

Consumer perception can be described through several intertwined features, including but not limited to service quality, pricing, safety and trust. Passengers who are reluctant to spend on expensive carriers have their plans and expectations set with lower-priced elastics. Among low-cost carriers, IndiGo is also known for its commitment to timely departure and affordable ticket prices. According to recent surveys, reliability in the provision of services and on-time delivery are some of the major factors that encourage consumers to be loyal to the IndiGo brand.

Despite the cut throat competition, IndiGo is able to hold a significant part of the basic service standard, and offer them at the lowest prices. Price becomes one of the principal considerations in the selection of an airline, and in the case of Indian consumers, affordability is what he is always on the lookout for, in any class of travel. That has made the pricing of Indogo or the time that the company gives all leisure customers a better shot head on forward the business.

However, safety is one of those issues that consumers take very seriously. In a nutshell, IndiGo is known for its uncompromised focus on safety, and that is a factor that helps build trust among consumers. The survey results showed that a large number of passengers who completed the questionnaire were content with the overall safety standards practiced by the airline. Also its reliability in terms of operations, with few delays and consistent standards are added to the appealing aspect for passengers or regular travelers.

Reduced fares on international routes has extended the reach of the indigenous travel brand. Further studies conducted on perception showed that integrating the company into the lives of its customers through advertising is possible and works which in combination with other factors enables building unique brand awareness. But customer perception is active and aggressive, it can be shaped by, for example, complaints, negative word of mouth, and third-party opinions on the Internet. In order to retain such trust, IndiGo will have to keep up with the expectations of the customers as well as their changing needs and preferences.

## **Review of literature:**

**Sah, V. (2018). A Study on Service Quality of Indigo Airlines. *International Research Journal of Management Science & Technology (IJRMST)*, 9(4), 34-39** Customer satisfaction is the key point to consider as the aviation industry is becoming more competitive in nature where customers are kept and earned through service quality dimensions which would include tangibles, reliability, responsiveness,

assurance and empathy. Tangibles notice the shortcomings in modern equipment to the extent of -1.15 and in the aesthetic attractiveness of the premises to the extent of -0.32. There is however a good rating of the professional appearance of +0.13 that is associated with employees which means there is a strength in regard to employees' presentation. There are considerable areas of weaknesses associated with reliability which is a prerequisite for gaining trust as clients address the gaps relating to the dimensions of considering customer service problems to be resolved at -1.38 and maintaining records without any mistakes at -0.54. It points out towards lack of inadequate training and improper processes, which is not the case with performing services on time +0.06. Responsiveness gives an indication of large gaps as well especially in regards to keeping customers updated with what's happening -1.23 and being prepared to act when called upon -1.09. Such figures indicate a lack of appropriate communication and quickness in customer service are core issues that need to be addressed. Assurance category had a definitive gap as well, employees' knowledge to resolve queries gap -1.08. There still remain boundaries to these statements, as employees had mainly customers having confidence: +0.04. Empathy gap clearly shows individual attention has a level of -1.76: weaknesses although customers do claim to have understanding on the customer needs effectively.

#### **Gamlath, J. R. SERVICE MARKETING MIX: COMPARISON OF INDIGO AIRLINES AND AIR INDIA.**

The marketing mix, encompassing the 7Ps (Product, Price, Place, Promotion, People, Process, and Physical Evidence), serves as a fundamental framework for airlines to design competitive strategies. Literature indicates that airlines like Indigo and Air India adopt distinctive approaches to these elements based on market orientation and consumer expectations. Indigo, a low-cost carrier, prioritizes affordability, operational efficiency, and punctuality, reflecting a lean approach to the 7Ps. Studies emphasize its consistent focus on cost leadership, standardized services, and extensive domestic reach. Indigo's promotions leverage discounts and digital platforms to attract price-sensitive travellers, aligning with its no-frills model. Conversely, Air India, as a legacy carrier, emphasizes full-service offerings, diverse international routes, and luxury experiences, particularly for premium segments. Research highlights its focus on delivering value through added services like in-flight catering and loyalty programs. However, challenges related to operational inefficiencies and pricing strategies have been identified. Air India's marketing relies on national heritage and brand equity, often resonating with its historical stature. Comparative analyses suggest that Indigo's streamlined operations appeal to a broader, cost-conscious demographic, whereas Air India targets niche, high-value segments. Both strategies, rooted in the 7Ps framework, illustrate how airlines align their offerings with specific market needs to sustain competitiveness in a dynamic industry.

**Resma, M. P. (2023). Customer brand awareness towards domestic airlines of indian aviation sector with special reference to malappuram district. Department of Commerce, KAHM Unity Women's**

**College, Manjeri.** Brand awareness and customer perception are vital for success in the airline industry. Keller (2001) emphasized that brand awareness enhances customer recognition and recall, influencing their decision-making. In the aviation context, logos, slogans, and taglines play a key role in creating a brand identity that customers associate with reliability and service quality. Han et al. (2019) highlighted that cost-effectiveness, punctuality, safety, and onboard service significantly influence airline brand preferences. For instance, Indigo's simple and memorable tagline reflects its value-driven identity, attracting budget-conscious travelers. Kotler and Keller (2016) noted that factors like income, age, and occupation shape travel behavior, consistent with findings that high-income individuals and younger adults (25-35 years) dominate airline customer demographics. Belch and Belch (2018) stressed the importance of advertisements in enhancing brand visibility, with digital platforms emerging as key influencers. Parasuraman et al. (1988) linked customer satisfaction with brand loyalty through the SERVQUAL model, which measures service reliability and responsiveness. Despite growing competition, Kumar et al. (2017) found that newer airlines often struggle with brand recognition, as seen with Vistara and Go Air in this study. These insights underscore the need for Indian airlines to strengthen branding and improve awareness to ensure customer retention and competitive advantage.

**Prabhu, G. N.** (2016). Creating an effective configuration for an airline in the Indian market. Indigo Airlines' success story exemplifies the efficacy of the low-cost carrier (LCC) model in India. Scholars have identified several factors contributing to Indigo's growth as the market leader with a 37% market share since its inception in 2006. One key reason is its strong focus on operational efficiency and simplicity. For instance, its unmatched turnaround time of 20 minutes stems from meticulously planned ground operations, which enhance its on-time performance (Kumar et al., 2018). The airline's no-frills approach—eschewing free meals and business class while charging for extras—aligns with its cost-effective strategy. Despite these measures, Indigo maintains a strong brand image of reliability and innovation, appealing to budget-conscious travelers and corporate customers alike. Using a single aircraft type, the Airbus A320, further reduces training, maintenance, and operational costs, enhancing efficiency (Kumar & Singh, 2017). Furthermore, Indigo's marketing reinforces its brand identity through memorable campaigns and customer-centric initiatives. Innovations like lighter aircraft seats and iPad manuals underline its cost-saving ethos. Scholars also highlight Indigo's superior internal scrutiny and route planning, which drive its profitability and customer loyalty. These practices solidify Indigo's position as a leading airline in India, setting a benchmark for other carriers.

## **METHODOLOGY**

The research method chosen for this study is a combination of descriptive analysis and ANOVA (Analysis of Variance). Descriptive analysis is used to summarize and interpret the data collected from passengers' responses to the Google form survey. This method helps identify key patterns and trends in consumer

satisfaction, such as their perceptions of service quality, pricing, and safety standards. By categorizing the responses, it provides a comprehensive overview of passenger experiences and preferences with IndiGo Airlines. ANOVA, on the other hand, is employed to analyze the variation in consumer satisfaction across different groups of passengers, based on factors such as age, income, or frequency of travel. This statistical method helps determine whether there are significant differences in perceptions among various demographic segments, offering deeper insights into how different groups view the airline's service quality and other factors influencing their choice. Together, these methods allow the researcher to gain both a broad understanding and a detailed statistical examination of consumer preferences and satisfaction levels, ensuring a robust analysis of IndiGo Airlines' performance in the competitive aviation market.

## **RESEARCH GAP**

Research on consumer perception toward Indigo Airlines in India reveals several gaps that merit exploration. First, there is a lack of insight into regional variations in consumer preferences and perceptions, particularly the differences between urban and rural customers or those from Tier-I and Tier-III cities. These variations could significantly influence expectations and satisfaction levels. Second, while Indigo has a strong presence in digital platforms, limited studies explore how its social media campaigns, mobile apps, or digital branding strategies impact consumer perceptions compared to competitors. Furthermore, with growing consumer awareness of environmental issues, there is little research on how Indigo's sustainability initiatives, such as using fuel-efficient fleets and optimizing operations, influence its public image and consumer loyalty. The COVID-19 pandemic has also reshaped consumer priorities, emphasizing safety, reliability, and flexibility. However, the extent to which these changes have affected perceptions of Indigo's service offerings remains underexplored. Additionally, few studies compare Indigo's customer perception directly with other low-cost carriers like SpiceJet or Akasa Air in terms of affordability, punctuality, and service quality. Another gap lies in understanding the balance between Indigo's standardized low-cost services and consumer demand for personalized experiences, especially among frequent flyers or premium customers. Loyalty programs also lack adequate analysis, particularly their effectiveness in enhancing repeat customer experiences and long-term perceptions.

Overall, existing literature fails to comprehensively address these dimensions, leaving room for research into regional, digital, environmental, post-pandemic, and comparative aspects of consumer perception. Such studies could offer actionable insights for Indigo to refine its marketing strategies, service design, and customer engagement efforts to better align with evolving consumer expectations in India's competitive aviation market.

## **RESEARCH QUESTIONS**

- 1.What are the key factors influencing consumer preference for IndiGo Airlines compared to other Indian airlines?
- 2.How do passengers perceive IndiGo's customer service and operational aspects, such as punctuality, safety measures, and baggage handling?
- 3.What is the impact of IndiGo's pricing, loyalty programs, and additional charges on consumer satisfaction and choice?
- 4.How do passengers evaluate IndiGo's environmental sustainability efforts and in-flight amenities, including entertainment and cleanliness?

## **RESEARCH PROBLEM**

Indigo Airlines as a brand has a lot of loyal customers who enjoy for its services. There exists a gap though and the research topic “The Perception of Consumers Towards Indigo Airlines” aims to bridge the gap by assessing the image and services offered by the airline. Furthermore, the study hopes to provide actionable recommendations that can enable the firm enhance its service delivery, customer relations, and brand marketing.

Research will revolve around the timely performance, the offered onboard service, the level of interaction, the pricing, and overall profitability of Indigo airlines. It will also assess the position of Indigo in the eyes of its target customers in terms of competing brands. The study will further look at the impact of sponsored ads, frequent flyer programs, and pricing models on customer retention programs. It will also seek to address the areas of dissatisfaction such as the handling of passengers' baggage, effectiveness of communication, and the ability of the customer complaint receiving system to meet the customer's satisfaction.

The most important task concerning this set of research is to determine the extent to which Indigo Airlines manages to position itself differently from other players of the industry. The study seeks to determine whether its various selling excesses are communicated effectively and stick within the targeted market. In which case, a more elaborated approach of research will be offered in order to assess the opinion and expectations of the consumers.

This focus in the end aims towards making recommendations for Indigo Airlines that can assist it in overcoming the weaknesses that have been found, and taking advantage of the strengths that It has. The findings can help the airline in restructuring its service delivery to enhance customer satisfaction and increase brand loyalty. In this case, such findings must be extremely important for Indigo in order to sustain its leadership in the circumstances of intense competition, and also to improve its competitive position and secure the satisfaction of its customers in the future.

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## **LIMITATIONS OF THE STUDY**

The limitations of this research on consumer perception of IndiGo Airlines primarily stem from the scope and methodology of the study. First, the research may be constrained by the sample size and demographic diversity of the respondents. If the survey or data collection process is limited to a specific region or a particular group of passengers (e.g., frequent fliers or domestic travelers), the findings may not fully represent the broader customer base. This can affect the generalizability of the results to a wider audience, as consumer perceptions vary across different segments based on factors such as age, income, travel frequency, and experience with other airlines.

Another limitation is the potential bias in self-reported data. Consumer perceptions are subjective, and the responses gathered through surveys or interviews may be influenced by personal opinions, recent experiences, or social desirability bias. Passengers may exaggerate their satisfaction or dissatisfaction based on isolated experiences, rather than an accurate reflection of their overall perception of the airline.

Additionally, the research may overlook external factors that influence customer perceptions, such as changing market conditions, competitor strategies, or global events like economic downturns or pandemics, which can significantly alter consumer attitudes toward travel. The fast-evolving nature of the airline industry, with new competitors and shifting regulatory landscapes, can also complicate efforts to evaluate the long-term impact of IndiGo's branding and service quality.

Finally, the study's reliance on secondary data, such as existing reports or public perceptions from online sources, may not accurately capture the latest trends or customer sentiment. Negative feedback or criticism, which is often more vocal online, may overshadow positive customer experiences, thus creating a skewed perception of the brand. These limitations must be considered when interpreting the findings and formulating recommendations.

## RESEARCH ANALYSIS

The Demographic data of 200 respondents collected from an online questionnaire. Table 1:  
Demographic of Participants

### Age

|       |          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------|-----------|---------|---------------|--------------------|
| Valid | Below 18 | 37        | 24.7    | 24.7          | 24.7               |
|       | 18 to 23 | 39        | 26.0    | 26.0          | 50.7               |
|       | 23 to 30 | 42        | 28.0    | 28.0          | 78.7               |
|       | Above 30 | 32        | 21.3    | 21.3          | 100.0              |

### Gender

|       |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------|-----------|---------|---------------|--------------------|
| Valid | male   | 74        | 49.3    | 49.3          | 49.3               |
|       | female | 76        | 50.7    | 50.7          | 100.0              |

### Occupation

|       |                        | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|------------------------|-----------|---------|---------------|--------------------|
| Valid | business               | 33        | 22.0    | 22.0          | 22.0               |
|       | Commerece professional | 25        | 16.7    | 16.7          | 38.7               |
|       | engineer               | 31        | 20.7    | 20.7          | 59.3               |
|       | Medical field          | 33        | 22.0    | 22.0          | 81.3               |

## Income

|       |       | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 1     | 33        | 22.0    | 22.0          | 22.0               |
|       | 2     | 42        | 28.0    | 28.0          | 50.0               |
|       | 3     | 34        | 22.7    | 22.7          | 72.7               |
|       | 4     | 41        | 27.3    | 27.3          | 100.0              |
|       | Total | 150       | 100.0   | 100.0         |                    |

## ONEWAY Age Gender Education Occupation Income BY

“What is your primary source of information about airline services and flight”

## ANOVA

|            |                | Sum of Squares | df  | Mean Square | F     | Sig. |
|------------|----------------|----------------|-----|-------------|-------|------|
| Age        | Between Groups | 12.221         | 4   | 3.055       | 2.717 | .032 |
|            | Within Groups  | 163.039        | 145 | 1.124       |       |      |
|            | Total          | 175.260        | 149 |             |       |      |
| Gender     | Between Groups | .149           | 4   | .037        | .145  | .965 |
|            | Within Groups  | 37.344         | 145 | .258        |       |      |
|            | Total          | 37.493         | 149 |             |       |      |
| Education  | Between Groups | 1.391          | 4   | .348        | .263  | .902 |
|            | Within Groups  | 192.049        | 145 | 1.324       |       |      |
|            | Total          | 193.440        | 149 |             |       |      |
| Occupation | Between Groups | 7.187          | 4   | 1.797       | .884  | .475 |
|            | Within Groups  | 294.786        | 145 | 2.033       |       |      |
|            | Total          | 301.973        | 149 |             |       |      |
| Income     | Between Groups | 2.179          | 4   | .545        | .432  | .785 |
|            | Within Groups  | 182.894        | 145 | 1.261       |       |      |
|            | Total          | 185.073        | 149 |             |       |      |

**Analysis:** The ANOVA analysis examines the impact of variables such as age, gender, education, occupation and income on the primary source of information sought regarding airline services and flights.



The results show that age was a significant factor concerning information sources with a p-value of 0.032 which was less than 0.05. This indicates that there is some imbalance among different age categories' methods of acquiring information and this probably results from differences in age category preferences on traditional media and online media. On the contrary, gender, education, occupation and income have not shown significant variations as their p-values 0.965, 0.902, 0.475 and 0.785 respectively are more than 0.05. These findings suggest that although many people hold different views about these demographic variables, they would not much affect information searching with regards to airlines. The results indicate that Indigo Airlines should have different communication strategies for different age groups but one strategy for the other demographic factors. These insights can enable the airline improve its strategies in advertising and better satisfy the expectations of the customers in future.

#### **ONEWAY Age Gender Education Occupation Income BY “Which Indian airline do you prefer the most”**

##### **ANOVA**

|            |                | Sum of Squares | df  | Mean Square | F     | Sig. |
|------------|----------------|----------------|-----|-------------|-------|------|
| Age        | Between Groups | 1.967          | 4   | .492        | .412  | .800 |
|            | Within Groups  | 173.293        | 145 | 1.195       |       |      |
|            | Total          | 175.260        | 149 |             |       |      |
| Gender     | Between Groups | .690           | 4   | .172        | .679  | .607 |
|            | Within Groups  | 36.804         | 145 | .254        |       |      |
|            | Total          | 37.493         | 149 |             |       |      |
| Education  | Between Groups | 7.942          | 4   | 1.986       | 1.552 | .190 |
|            | Within Groups  | 185.498        | 145 | 1.279       |       |      |
|            | Total          | 193.440        | 149 |             |       |      |
| Occupation | Between Groups | 7.205          | 4   | 1.801       | .886  | .474 |
|            | Within Groups  | 294.769        | 145 | 2.033       |       |      |
|            | Total          | 301.973        | 149 |             |       |      |

|        |                |         |     |       |       |      |
|--------|----------------|---------|-----|-------|-------|------|
| Income | Between Groups | 11.559  | 4   | 2.890 | 2.415 | .052 |
|        | Within Groups  | 173.515 | 145 | 1.197 |       |      |
|        | Total          | 185.073 | 149 |       |       |      |

Analysis: The research in this paper utilizes one way ANOVA technique to analyze and determine the relationship between the demographic variables i.e. Age, Gender, Education, Occupation and Income regarding the choice of airlines among Indians. The findings reveal that preferences did not vary based on Age ( $F = 0.412$ ,  $p = 0.800$ ), Gender ( $F = 0.679$ ,  $p = 0.607$ ), Education ( $F = 1.552$ ,  $p = 0.190$ ), and Occupation ( $F = 0.886$ ,  $p = 0.474$ ). However, Income showed borderline significance with  $F=2.415$  and  $p=0.052$ , which imply that income probably could have some influence over the preference for airlines. For all other factors tested, the p-values were greater than 0.05 hence, it can be concluded that demographic factors the likes of age, gender, educational level and occupation as herein sampled does not significantly account for the choices made on airlines. The Observation on Income however calls for further analysis since it implies that the lack of research in financial capability determinant factor could enhance the findings which could have been pitting preference on the luxurious or low-cost services. In most demographic groups, preferences were found to be wide, and only variability related to income was ob

**ONEWAY Age Gender Education Occupation Income BY “How do you usually book your flights”**

**ANOVA**

|            |                | Sum of Squares | df  | Mean Square | F     | Sig. |
|------------|----------------|----------------|-----|-------------|-------|------|
| Age        | Between Groups | 8.135          | 5   | 1.627       | 1.402 | .227 |
|            | Within Groups  | 167.125        | 144 | 1.161       |       |      |
|            | Total          | 175.260        | 149 |             |       |      |
| Gender     | Between Groups | .260           | 5   | .052        | .201  | .962 |
|            | Within Groups  | 37.234         | 144 | .259        |       |      |
|            | Total          | 37.493         | 149 |             |       |      |
| Education  | Between Groups | 4.768          | 5   | .954        | .728  | .604 |
|            | Within Groups  | 188.672        | 144 | 1.310       |       |      |
|            | Total          | 193.440        | 149 |             |       |      |
| Occupation | Between Groups | 8.117          | 5   | 1.623       | .796  | .555 |
|            | Within Groups  | 293.856        | 144 | 2.041       |       |      |
|            | Total          | 301.973        | 149 |             |       |      |
| Income     | Between Groups | 8.690          | 5   | 1.738       | 1.419 | .221 |
|            | Within Groups  |                |     |             |       |      |
|            | Total          |                |     |             |       |      |

|  |               |         |     |       |  |  |
|--|---------------|---------|-----|-------|--|--|
|  | Within Groups | 176.383 | 144 | 1.225 |  |  |
|  | Total         | 185.073 | 149 |       |  |  |

**Analysis:** The results of the one-way ANOVA analysis reveal that demographic factors such as age, gender, education, occupation, and income do not significantly influence the method of booking flights. For each factor, the p-values are all greater than the 0.05 significance level, indicating no statistically significant differences across the groups. Specifically, for **age**, the p-value is 0.227, suggesting that age does not affect the booking method. Similarly, the analysis shows no significant impact of **gender** (p-value = 0.962), **education** (p-value = 0.604), **occupation** (p-value = 0.555), or **income** (p-value = 0.221) on the flight booking choices. These findings imply that consumers, regardless of their demographic characteristics, exhibit similar preferences in how they book their flights, whether through online platforms, travel agencies, or other means. This could indicate that factors such as convenience, access to technology, and personal preferences might play a more crucial role in booking behavior than demographic characteristics alone. The absence of significant differences suggests that IndiGo Airlines may not need to customize its booking processes based on these specific demographic groups. However, further research could explore other factors influencing booking behaviors, such as customer loyalty, marketing strategies, and service

experience, to provide a more comprehensive understanding of consumer decision-making in the airline industry.

### ONEWAY Age Gender Education Occupation Income BY “What type of ticket do you usually purchase”

#### ANOVA

|            |                | Sum of Squares | df  | Mean Square | F     | Sig. |
|------------|----------------|----------------|-----|-------------|-------|------|
| Age        | Between Groups | 7.573          | 3   | 2.524       | 2.198 | .091 |
|            | Within Groups  | 167.687        | 146 | 1.149       |       |      |
|            | Total          | 175.260        | 149 |             |       |      |
| Gender     | Between Groups | 2.077          | 3   | .692        | 2.855 | .039 |
|            | Within Groups  | 35.416         | 146 | .243        |       |      |
|            | Total          | 37.493         | 149 |             |       |      |
| Education  | Between Groups | 7.749          | 3   | 2.583       | 2.031 | .112 |
|            | Within Groups  | 185.691        | 146 | 1.272       |       |      |
|            | Total          | 193.440        | 149 |             |       |      |
| Occupation | Between Groups | 4.790          | 3   | 1.597       | .784  | .504 |
|            | Within Groups  | 297.184        | 146 | 2.036       |       |      |

|        |                |         |     |       |       |      |
|--------|----------------|---------|-----|-------|-------|------|
|        | Total          | 301.973 | 149 |       |       |      |
| Income | Between Groups | 4.515   | 3   | 1.505 | 1.217 | .306 |
|        | Within Groups  | 180.559 | 146 | 1.237 |       |      |
|        | Total          | 185.073 | 149 |       |       |      |

Analysis: The one-way ANOVA results indicate that there are some significant differences between demographic groups in terms of the type of ticket they usually purchase. Specifically, Gender shows a statistically significant difference, with a p-value of 0.039, suggesting that men and women may have different preferences in ticket types. However, Age ( $p = 0.091$ ), Education ( $p = 0.112$ ), Occupation ( $p = 0.504$ ), and Income ( $p = 0.306$ ) all show p-values greater than 0.05, indicating that these variables do not have a significant impact on the type of ticket individuals typically purchase. Therefore, while gender appears to influence ticket purchasing behavior, age, education, occupation, and income do not show significant relationships with the type of ticket purchased in this sample.

### ONEWAY of Age Gender Education Occupation Income BY “How do you feel about the loyalty programs offered”

## ANOVA

|            |                | Sum of Squares | df  | Mean Square | F    | Sig. |
|------------|----------------|----------------|-----|-------------|------|------|
| Age        | Between Groups | .210           | 4   | .053        | .044 | .996 |
|            | Within Groups  | 175.050        | 145 | 1.207       |      |      |
|            | Total          | 175.260        | 149 |             |      |      |
| Gender     | Between Groups | .872           | 4   | .218        | .863 | .488 |
|            | Within Groups  | 36.621         | 145 | .253        |      |      |
|            | Total          | 37.493         | 149 |             |      |      |
| Education  | Between Groups | 4.219          | 4   | 1.055       | .808 | .522 |
|            | Within Groups  | 189.221        | 145 | 1.305       |      |      |
|            | Total          | 193.440        | 149 |             |      |      |
| Occupation | Between Groups | 6.789          | 4   | 1.697       | .834 | .506 |
|            | Within Groups  | 295.184        | 145 | 2.036       |      |      |
|            | Total          | 301.973        | 149 |             |      |      |
| Income     | Between Groups | 4.810          | 4   | 1.203       | .967 | .427 |
|            | Within Groups  | 180.263        | 145 | 1.243       |      |      |

Analysis: The results of the one-way ANOVA show that none of the demographic variables—Age, Gender, Education, Occupation, and Income—have a statistically significant effect on participants' feelings about the loyalty program. The p-values for all variables are greater than the 0.05 significance threshold, indicating that there are no significant differences in loyalty program satisfaction across different age groups ( $p = 0.996$ ), genders ( $p = 0.488$ ), education levels ( $p = 0.522$ ), occupations ( $p = 0.506$ ), or income levels ( $p = 0.427$ ). These findings suggest that demographic factors do not influence how individuals perceive or evaluate the loyalty program, and satisfaction appears to be independent of these variables within the sample analysed.

## CONCLUSION:

This study aimed to explore consumer perceptions of IndiGo Airlines, focusing on factors such as service quality, pricing, safety, environmental sustainability, and in-flight experience. IndiGo Airlines, being a leading low-cost carrier in India, has built its brand around affordability, punctuality, and reliability. However, the competitive landscape within the Indian aviation sector necessitates a deeper understanding of how consumers perceive the brand and how these perceptions influence customer satisfaction and loyalty. Through the use of descriptive analysis and ANOVA, the research examined various factors that contribute to consumer satisfaction. Descriptive analysis highlighted key trends in customer feedback, indicating that

IndiGo's affordability, timely departures, and safety standards are significant drivers of passenger loyalty. On the other hand, ANOVA revealed that there are notable differences in customer satisfaction across demographic groups, such as age, income, and travel frequency. This suggests that IndiGo's approach might need to be tailored to specific consumer segments to enhance overall satisfaction.

The research also uncovered several gaps in existing literature and practice. For instance, regional differences in consumer expectations, particularly between urban and rural passengers, were not sufficiently addressed in prior studies. Additionally, while IndiGo is known for its digital marketing strategies, there is limited research on how these initiatives influence customer perceptions, particularly in comparison to other airlines. Another critical finding was the growing consumer interest in sustainability, with limited exploration of how IndiGo's environmental efforts impact consumer loyalty.

The research problem identified that while IndiGo has a strong consumer base, there are areas where the airline can improve. These include enhancing communication during service disruptions, addressing baggage handling concerns, and improving customer service responsiveness. Moreover, as competition intensifies, IndiGo must focus on positioning itself uniquely in the minds of its target customers.

The findings of this study are crucial for IndiGo as they provide actionable insights into customer preferences and expectations. By addressing the gaps identified in service delivery and enhancing its brand communication, IndiGo can further strengthen customer loyalty, improve satisfaction levels, and maintain its competitive edge in the ever-evolving aviation industry. Recommendations based on these findings can assist IndiGo in sustaining its leadership position and enhancing its market share, even amidst the challenges posed by other carriers and changing consumer trends,

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## APPENDICES:

### Demographics:

#### 1. Age

1. below 18
2. 18 - 23
3. 23 - 30
4. Above 30

Gender

1. male
2. female

Education

1. High school
2. Diploma
3. Bachelors
4. Postgraduate

Occupation

1. Business
2. Commerce Professional
3. Engineer
4. Medical field
5. Others

Income

1. Less than 5 LPA
2. 5 - 10 LPA
3. 10 - 15 LPA
4. more than 15 LPA

**QUESTIONS**

1. Which Indian airline do you prefer the most?

- ☐ Air India
- ☐ IndiGo
- ☐ SpiceJet
- ☐ GoAir
- ☐ Others

2. How frequently do you fly in India?

- ☐ Once a year or less
- ☐ 2-3 times a year
- ☐ 4-5 times a year
- ☐ 6-10 times a year
- ☐ More than 10 times a year

3. What is the most important factor for you when choosing an airline?

- ☐ Price

- ☐ Comfort
- ☐ Punctuality
- ☐ Customer Service
- ☐ In-Flight Entertainment
- ☐ All of the above

How do you usually book your flights?

- ☐ Airline's official website
- ☐ Mobile app
- ☐ Travel agency
- ☐ Online travel portal (e.g., MakeMyTrip, Yatra)
- ☐ Phone call

5. How do you feel about the additional fees and charges (e.g., for extra baggage)?

- ☐ Very dissatisfied
- ☐ Dissatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very satisfied

6. What type of ticket do you usually purchase?

- ☐ Economy
- ☐ Premium Economy
- ☐ Business
- ☐ First Class

7. How do you perceive the safety measures implemented by indigo?

- ☐ Very poor
- ☐ Poor
- ☐ Average
- ☐ Good
- ☐ Excellent

8. What is your primary source of information about airline services and flight options?

- ☐ Airline websites
- ☐ Social media
- ☐ Online reviews and forums
- ☐ Word of mouth from friends/family
- ☐ News and media



9. What is your preferred method of checking in for a flight?

- ☐ Online check-in
- ☐ Mobile app check-in
- ☐ Self-service kiosks at the airport
- ☐ Counter check-in
- ☐ I don't have a preference

10. How do you feel about the loyalty programs offered?

- ☐ Very unsatisfactory
- ☐ Unsatisfactory
- ☐ Neutral
- ☐ Satisfactory
- ☐ Very satisfactory

11. How do you perceive the airline's handling of special requests (e.g., dietary needs, assistance for disabled passengers)?

- ☐ Very poor
- ☐ Poor
- ☐ Average
- ☐ Good
- ☐ Excellent

12. What is your primary reason for choosing Indigo over another?

- ☐ Price
- ☐ Flight schedule and convenience
- ☐ Airline reputation
- ☐ Frequent flyer benefits
- ☐ Other (please specify)

13. How satisfied are you with the boarding process on Indigo?

- ☐ Very dissatisfied
- ☐ Dissatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very satisfied

14. How do you perceive the environmental efforts and sustainability practices of Indigo?

- ☐ Very poor
- ☐ Poor
- ☐ Neutral
- ☐ Good

☐ Excellent

15. How do you rate the availability of customer support channels (e.g., phone, email, chat) for Indigo?

☐ Very poor

☐ Poor

☐ Average

☐ Good

☐ Excellent

16. How satisfied are you with the in-flight entertainment options on Indigo?

☐ Very poor

☐ Poor

☐ Neutral

☐ Good

☐ Excellent

17. How satisfied are you with the baggage handling service provided by Indigo?

☐ Very poor

☐ Poor

☐ Neutral

☐ Good

☐ Excellent

18. How satisfied are you with the cleanliness of the aircraft on Indigo?

☐ Very poor

☐ Poor

☐ Neutral

☐ Good

☐ Excellent

# **A STUDY ON EMPLOYEE MOTIVATION AND ITS IMPACT ON JOB SATISFACTION FROM SELECTED COMPANIES IN BANGALORE CITY.**

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## **ABSTRACT**

This paper provides an analysis of employee motivation and job satisfaction across different industries in Bangalore, with a special reference to organizational change, particularly restructuring. A structured questionnaire was used to collect the data from a sample of 150 respondents. It included variables such as intrinsic and extrinsic motivations, job satisfaction, culture of an organization, and those specific to different industries. The results indicate that intrinsic motivators, such as passion for the work and a feeling of accomplishment go hand in hand with extrinsic motivators which includes financial rewards and recognition to boost employees' motivation. In most areas of job content and the work environment with opportunities for career advancement, job satisfaction was moderate to high. However, such differences in the influence exerted by organizational change on motivation in various industries are not noticed in the present study, thus suggesting that the influence of organizational change on motivation is mainly governed by the organizational culture and individual perceptions rather than by the type of industry. The practical helps the findings of the study offer to organizations could help in increasing employees' satisfaction, enhancing their retention, and handling their motivation effectively through organizational changes. Based on this consideration, the recommendations given are to facilitate an increase in intrinsic as well as extrinsic motivational factors, enhance job satisfaction, and thereby help maintain a good organizational culture.

## **INTRODUCTION**

Bangalore is known to the world as the "Silicon Valley of India" with big multinational firms and innovative start-ups. With how organizations are striving to build and maintain motivated and committed workforces, an understanding regarding the relationship between motivation and job satisfaction has been critical. This research delves into the factors that drive employee motivation and their impact on job satisfaction, offering practical insights for companies aiming to enhance productivity and retain top talent. In today's competitive world, retaining skilled employees is an important challenge. Motivation is one of the highly influential factors that affect workplace dynamics and overall success in an organization, thus it might result in lower turnover and a stronger commitment among employees. This paper is going to explain and show how job satisfaction leads to good workplace behaviour by proving the intrinsic and extrinsic determinants that provide motivation.

While job satisfaction measures the affective, cognitive and intentional components of employees' feelings toward their organizational roles. It is also a predictor of behaviours such as productivity, absenteeism and organizational loyalty. It's even correlation with life satisfaction helps emphasize its importance in professional and personal areas. This study drawing from diverse industries, aims to provide actionable strategies to boost employee engagement, reduce turnover and strengthen organizational effectiveness. The study collected data from 150 respondents using a structured questionnaire. It covered a range of demographic variables, employee motivation (both intrinsic and extrinsic), job satisfaction, industry-specific factors, organizational culture and external influences. The findings aim to provide practical insights for organizations to boost employee satisfaction, improve retention and create a more supportive workplace environment.

## **REVIEW OF LITERATURE**

(Shwetha KH, 2019) A study on Shresta Nutritions Private Limited, Bangalore. As can be seen in the study motivating factors working for employees' performance include salary, promotions, recognition and appreciation of work. From the study, it is evident that all these elements work well as means of motivation in the organization.

(Murali, 2019) Examining Employee Morale in Bangalore's Automobile Sector. This study shows that recognition programs such as awards and badges, increases the job satisfaction and productivity. It also stresses participative management to involve employees in decisions and boost motivation. The study also emphasizes improving welfare facilities such as safety and health measures to promote satisfaction and performance.

(Abhinandan, 2021) Impact Of Work Life Balance On Employee Job Satisfaction Among Bank Employees In Bangalore District. This study examines work-life balance among the employees in public, private and co-operative banks in Bangalore it covers various levels of hierarchy. Using data from 440 bank employees

the research analyzes the relationship between life satisfaction, job satisfaction and work-life balance. The study recommends practical initiatives like mentoring, yoga, and workshops to improve work-life balance, with outcomes to be evaluated for effectiveness.

(Ms. Sharmila Fernandes, 2022) Employee Job Satisfaction in IT Industry in Bangalore: An Empirical Study. This research examines how management in small-scale enterprises can boost employee satisfaction by ensuring timely salaries, overtime pay, and sufficient profits. The study, based on 150 employees in Bangalore and Kolar's electrical industries, finds that higher salaries and welfare facilities like transportation and canteens are key factors in enhancing satisfaction.

(Dr. K. MEENA DEVI, 2022) Impact Of Octapace Culture On Performance And Job Satisfaction. This study explores how organizational culture influences employee performance and job satisfaction. It highlights the role of an encouraging culture as a motivational tool that boosts job efficiency and satisfaction.

(Shilpa K., 2023) A Study on Employee Job Satisfaction in IT Industry in Bangalore. This research investigates the impact of employee job satisfaction on the performance of large and medium-sized IT businesses. It finds that satisfied employees positively influence organizational performance, while dissatisfied ones have negative attitudes toward their work.

(Chakravarthy, 2023) Impact of employment practices on employee productivity in star hotels: This study explores how employment practices affect employee productivity in five-star hotels in Bangalore. This highlights that the importance of salary, overtime, incentives, work-life balance and duty timings helps in boosting the performance.

Priya, 2024) Employee Satisfaction in Small-Scale Enterprises. This study investigates factors affecting the employee satisfaction in small-scale electrical industries in Bangalore and Kolar.

It emphasizes the role of timely salaries, overtime pay and sufficient profits in maintaining morale, using Simon's Behavioral Model of Satisficing. Findings reveal that welfare facilities, along with higher salaries and overtime, are key motivators for employee satisfaction.

## **OBJECTIVE OF THE STUDY**

1. To understand how the variations in the organization affects the motivation of the employees and identifies the key factors influencing it.
2. To analyze the variation in employee work motivation due to organizational changes (e.g., restructuring) across industries and determine if these changes significantly influence motivation levels.
3. To measure how satisfied the employees are in those areas like job content, work environment, and career development opportunities, and also to locate patterns of their responses that are helpful in determining the overall trends in the level of satisfaction.

## **RESEARCH METHODOLOGY**

This study will aims to fill gap in literature as it centers around employee motivation and satisfaction across different industries in Bangalore, bringing out the change in how changes in organizations, such as restructuring, affect motivation and level of satisfaction in terms of job content, work environment and career development.

### **Research Gap**

This study aims to fill the gap in existing literature by exploring employee motivation and job satisfaction across different industries in Bangalore. The focus will be on, how organizational change, such as restructuring, affects motivation levels and which change area or areas, the employee is unsatisfied about, namely job content, work environment, or career development. In view of this, the research aims to provide deeper insight into the factors for guidance on organizational-level practices to enhance employee satisfaction and motivation in every industry.

### **Research Questions**

1. Do employee motivation and satisfaction differ across industries after organizational changes like restructuring?
2. Do intrinsic (e.g., job content) and extrinsic (e.g., rewards) factors, affect employee motivation during organizational changes?
3. Does the effect of organizational changes on employee satisfaction (contents of work, working conditions, career advancement) industry-specific?

### **Research Problem**

The research issue aims to explore employee motivation and job satisfaction in response to organizational changes, such as restructuring, across different industries. This will examine how factors such as job content, work environment and career development, along with intrinsic and extrinsic motivators, influences the employee attitudes. This study helps to understand the varying impacts of organizational changes on satisfaction and motivation of the employees across industries, helping organizations manage these factors more effectively during times of change to improve retention and productivity.

## **LIMITATION OF THE STUDY**

- The study compares several industries but may not cover all sectors limiting insights into how organizational changes affect motivation and satisfaction.
- This may introduce some forms of biases social desirability or even inaccurate self-assessment that will undermine the certainty of the conclusions derived.

- An analysis of some of the key motivational factors while ignoring others such as personal or social can give some limitations as to the scope of study.
- With only 150 employees as the sample size in the conducted survey, the findings may not be generalizable and representative.
- The research was conducted within a short time frame, limiting the depth of analysis and possibly affecting the comprehensiveness of the study.

## RESEARCH FINDINGS

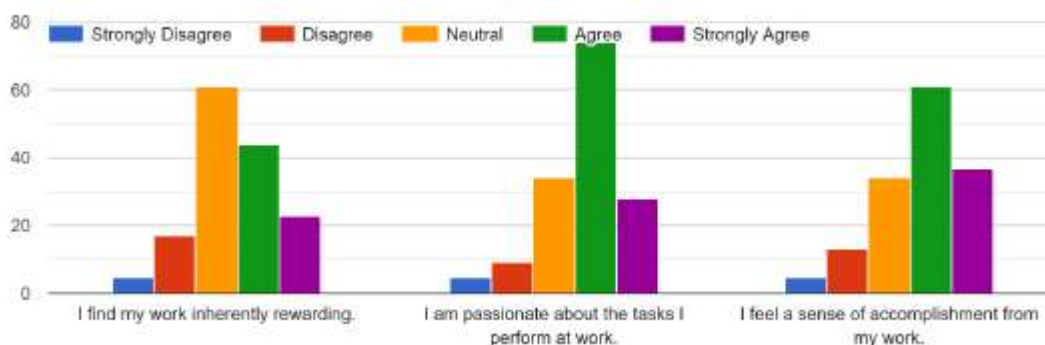
The Demographic data of 150 respondents collected from an online questionnaire.

*Table 1: Demographic of participants*

| Demographic Variable | Total |   | Demographic...Variable | Total |   |
|----------------------|-------|---|------------------------|-------|---|
|                      | n     | % |                        | n     | % |
| <b>1. Gender</b>     |       |   | <b>3. Occupation</b>   |       |   |

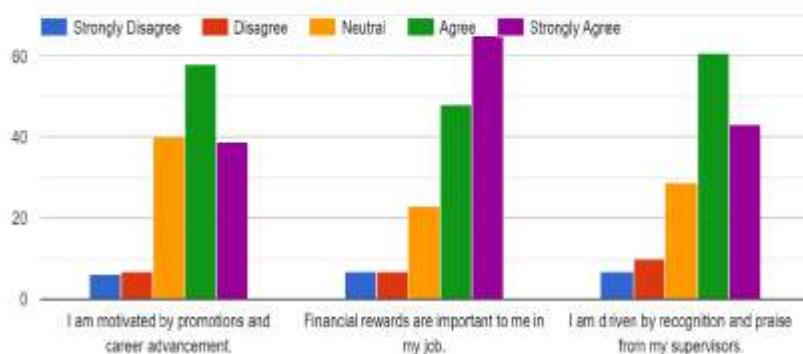
|               |     |       |                    |     |       |
|---------------|-----|-------|--------------------|-----|-------|
| a. Female     | 105 | 70%   | a. Private         | 101 | 67.3% |
| b. Male       | 45  | 30%   | b. Government      | 10  | 6.7%  |
|               |     |       | c. Business        | 21  | 14%   |
|               |     |       | d. Profession      | 18  | 12%   |
| <b>2. Age</b> |     |       | <b>4. Industry</b> |     |       |
| a. 18-24      | 119 | 79.3% | Healthcare         | 11  | 7.3%  |
| b. 25-34      | 19  | 12.7% | Finance            | 47  | 31.3% |
| c. 35-44      | 2   | 1.3%  | Legal              | 5   | 3.3%  |
| d. 45-54      | 8   | 5.3%  | Technology         | 16  | 10.7% |
|               |     |       | Education          | 31  | 20.7% |
|               |     |       | Manufacturing      | 7   | 4.7%  |
|               |     |       | Other              | 33  | 22%   |

### 8. Intrinsic Factors



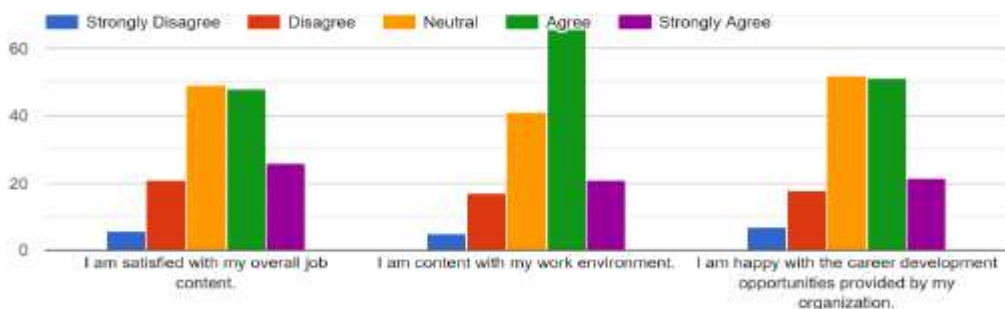
Based on the responses received for the intrinsic factors influencing employee motivation. The analysis reveals that being ‘*passionate about the tasks I perform at work*’ is the most important motivating factor for the employees. Reflecting a strong sense of engagement among employees, with neutrality following closely. Feeling a ‘*sense of accomplishment from my work*’ is also most likely to influence the motivation of employees to work. For the statement “*I find my work inherently rewarding,*” the majority of respondents were neutral, indicating mixed feelings, followed by agreement and strong agreement. Disagreement and strong disagreement were the least chosen, which implies most of the employees perceive some form of inherent reward in their work. These results indicate that intrinsic motivators do exist, but variability in their strength and perceived level by the employees exists.

#### 9. Extrinsic Factors



Extrinsic factors representing factors that are driving extrinsic motivation among the respondents. From the above bar graph, it is observed that ‘*Financial rewards*’ is the most important motivating factor for the employees. Employee motivation is also likely to get influenced by recognition and praise from-supervisors. Overall, extrinsic factors such as promotions, financial rewards, and recognition significantly motivate employees, with financial rewards being the most strongly endorsed.

#### 10. Work Satisfaction





In "I like my working environment," agree is the most frequent response, and then comes neutral and strongly agree with very little disagreement. For "I am satisfied with the career development opportunities provided by my organization," agree and neutral were the tied highs followed by strongly agree, and a very little reported disagreement. The employees overall show mid-range to high degree of satisfaction regarding these areas, though some of the workers give mixed responses. Most employees responded with neutral or agree to "I am satisfied with my overall job content," followed by strongly agree, while very few showed disagreement.

## DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING

#### 1. Changes in the organization (e.g., restructuring) impact my work motivation.

| Mean | Std. Deviation | N   |
|------|----------------|-----|
| 3.46 | .939           | 150 |

Since the mean of the overall Changes in the organization (e.g., restructuring) impacting the work motivation is 3.46 it shows that the impact towards work motivation is at neutral level.

#### 2. Factors which are important when it comes to changes in the organization impacting work motivation.

| Factor                                                                       | Mean | Std. Deviation | N   |
|------------------------------------------------------------------------------|------|----------------|-----|
| Finding work inherently rewarding.                                           | 3.42 | .992           | 150 |
| Passionate about the tasks performed at work.                                | 3.74 | .944           | 150 |
| Accomplishment from work.                                                    | 3.75 | 1.031          | 150 |
| Promotions and career advancement                                            | 3.78 | 1.016          | 150 |
| Financial rewards                                                            | 4.05 | 1.095          | 150 |
| Recognition and praise from supervisors                                      | 3.82 | 1.069          | 150 |
| Satisfied with overall job content                                           | 3.45 | 1.059          | 150 |
| Content with work environment                                                | 3.54 | .981           | 150 |
| Happy with the career development opportunities provided by my organization. | 3.42 | 1.032          | 150 |
| Industry supports my growth.                                                 | 3.51 | .954           | 150 |
| Industry provides ample opportunities for recognition and advancement.       | 3.49 | .910           | 150 |

|                                                                |      |       |     |
|----------------------------------------------------------------|------|-------|-----|
| Industry aligns with my personal values and goals.             | 3.49 | .947  | 150 |
| Organization fosters a culture of openness and transparency.   | 3.49 | .910  | 150 |
| Feeling supported by organization.                             | 3.47 | .974  | 150 |
| Organizational culture positively impacts my job satisfaction. | 3.61 | 1.029 | 150 |

- a. Predictors: (constant), Finding work inherently rewarding, passionate about tasks performed at work, accomplishment from work, promotions and career advancement, Financial rewards, recognition and praise from supervisors, satisfied with overall job content., content with work environment, happy with career development opportunities provided by my organization, industry supports my professional growth, industry provides ample opportunities for recognition and advancement, industry aligns with my personal values and goals, organization fosters a culture of openness and transparency, feeling supported by organization, Organizational culture positively impacts my job satisfaction.
- b. Dependent Variable: Changes in the organization (e.g., restructuring) impacts my work motivation

Since the mean value of factors important to changes in the organization impacting work motivation like Finding work inherently rewarding, *Satisfied with overall job content*, *Happy with the career development opportunities provided by my organization*, Industry provides ample opportunities for recognition and advancement, Industry aligns with my personal values and goals, Organization fosters a culture of openness and transparency, Feeling supported by organization are 3.42, 3.45, 3.42, 3.49, 3.49, 3.49, 3.47. It shows that these factors are neutral. Whereas the mean value of factor such as Passionate about tasks performed at work, Accomplishment from work, Promotions and career advancement, Financial rewards, Recognition and praise from supervisors, Content with work environment, Industry supports my growth, Organizational culture positively impacts my job satisfaction are 3.74, 3.75, 3.78, 4.05, 3.82, 3.54, 3.51, 3.61 respectively. It indicates that these factor have higher satisfactory levels when changes in the organization impacts work motivation.

## ONEWAY ANOVA

| ANOVA                                                                        |             |            |                |     |             |      |
|------------------------------------------------------------------------------|-------------|------------|----------------|-----|-------------|------|
| Changes in the organization (e.g., restructuring) impact my work motivation. |             |            |                |     |             |      |
|                                                                              |             |            | Sum of Squares | Df  | Mean Square | F    |
| Between Groups                                                               | (Combined)  |            | 4.424          | 6   | .737        | .831 |
|                                                                              | Linear Term | Unweighted | .001           | 1   | .001        | .001 |
|                                                                              |             | Weighted   | .326           | 1   | .326        | .367 |
|                                                                              |             | Deviation  | 4.098          | 5   | .820        | .924 |
| Within Groups                                                                |             |            | 126.836        | 143 | .887        |      |
| Total                                                                        |             |            | 131.260        | 149 |             |      |

| ANOVA                                                                        |             |             |      |
|------------------------------------------------------------------------------|-------------|-------------|------|
| Changes in the organization (e. g., restructuring) impact my work motivation |             |             |      |
|                                                                              |             |             | Sig. |
| Between Groups                                                               | (Combined)  |             | .548 |
|                                                                              | Linear Term | *Unweighted | .969 |
|                                                                              |             | Weighted    | .545 |
|                                                                              |             | Deviation   | .467 |
| Within Groups                                                                |             |             |      |
| Total                                                                        |             |             |      |

H0: There is no significant difference on the changes in the organization (e.g., restructuring) impacting work motivation across all industries.

H1: There is significant difference on the changes in the organization (e.g., restructuring) impacting work motivation across all industries.

## CONCLUSIONS AND RECOMMENDATIONS

The study explores employee motivation and job satisfaction across industries in Bangalore, focusing on the impact of organizational changes like restructuring. It found that both intrinsic motivators (e.g., passion for work, sense of accomplishment) and extrinsic motivators (e.g., financial rewards, recognition) significantly influence motivation. While employees showed moderate to high satisfaction with job content, work environment, and career development, the study found no significant difference in how organizational

changes impact motivation across industries. This suggests that factors such as organizational culture and individual preferences play a larger role than industry type.

These Recommendations that aims to improve employee motivation, satisfaction and retention across organizations:

- ☐ Encourage meaningful work and opportunities for accomplishment.
- ☐ Focus on competitive compensation, career growth, and recognition.
- ☐ Address areas like job content, work environment, and career development.
- ☐ Promote a supportive and transparent culture to improve satisfaction.
- ☐ Actively assess the impact of changes like restructuring on motivation.
- ☐ While industry differences weren't significant, industry-specific factors should still be considered in motivation strategies.

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## Appendices

### Section Demographic Variables

1. Name (optional)

2. Age

☐ 18-24

- ☐ 25-34
- ☐ 35-44
- ☐ 45-54
- ☐ 55+

3. Gender

- ☐ Male
- ☐ Female

4. Education Level

- ☐ Upto SSLC
- ☐ High School
- ☐ Bachelor's Degree
- ☐ Master's Degree
- ☐ Professional

5. Industry

- ☐ Healthcare
- ☐ Finance
- ☐ Legal
- ☐ Technology
- ☐ Education
- ☐ Manufacturing
- ☐ Other

6. Occupation

- ☐ Private
- ☐ Government
- ☐ Business
- ☐ Profession

7. Job Role

- ☐ Entry-level
- ☐ Mid-level
- ☐ Senior-level
- ☐ Management
- ☐ Executive

| Non-Demographic Variables                                                            | Scale |   |   |   |   |
|--------------------------------------------------------------------------------------|-------|---|---|---|---|
| <b>Intrinsic Motivation</b>                                                          | 1     | 2 | 3 | 4 | 5 |
| 1. I find my work inherently rewarding.                                              |       |   |   |   |   |
| 2. I am passionate about the tasks I perform at work.                                |       |   |   |   |   |
| 3. I feel a sense of accomplishment from my work.                                    |       |   |   |   |   |
| <b>Extrinsic Motivation</b>                                                          |       |   |   |   |   |
| 4. I am motivated by promotions and career advancement.                              |       |   |   |   |   |
| 5. Financial rewards are important to me in my job.                                  |       |   |   |   |   |
| 6. I am driven by recognition and praise from my supervisors.                        |       |   |   |   |   |
| <b>Work Satisfaction</b>                                                             |       |   |   |   |   |
| 7. I am satisfied with my overall job content.                                       |       |   |   |   |   |
| 8. I am content with my work environment.                                            |       |   |   |   |   |
| 9. I am happy with the career development opportunities provided by my organization. |       |   |   |   |   |
| <b>Industry-Specific Factors</b>                                                     |       |   |   |   |   |
| 10. The industry I work in supports my professional growth.                          |       |   |   |   |   |
| 11. My industry provides ample opportunities for recognition and advancement.        |       |   |   |   |   |
| 12. The nature of my industry aligns with my personal values and goals.              |       |   |   |   |   |
| <b>Organizational Culture</b>                                                        |       |   |   |   |   |
| 13. My organization fosters a culture of openness and transparency.                  |       |   |   |   |   |
| 14. I feel supported by my organization's management.                                |       |   |   |   |   |
| 15. The organizational culture positively impacts my job satisfaction.               |       |   |   |   |   |
| <b>Contextual Factors</b>                                                            |       |   |   |   |   |
| 16. Economic conditions affect my job satisfaction.                                  |       |   |   |   |   |
| 17. Changes in the organization (e.g., restructuring) impact my work motivation.     |       |   |   |   |   |
| 18. I believe that broader economic trends influence my work satisfaction.           |       |   |   |   |   |

# **A study on Consumer perception towards Flipkart with special reference to Bangalore city**

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## **ABSTRACT**

This is to explore how consumers perceive Flipkart in Bangalore. Key factors include product variety, pricing, delivery, efficiency, customer service and promotional strategies. More important, the research focuses on the major challenges faced by users - payment insecurity, delayed deliveries and inefficiencies in the refund process. It also explores the role of demographics factors like age, income and education in affecting consumer satisfaction and buying behaviour. The data was collected with the help of a structured questionnaire in order to come up with detailed information regarding the usage and effectiveness of Flipkart as a portal for the overall marketing strategy by Flipkart. There are things which Flipkart has successfully completed but there are also areas of opportunity in customer service and payment issues. The next step is that the study offers actionable recommendations for Flipkart on how to improve customer satisfaction and reinforce customer loyalty. Also, it contributes to the broader academic discourse on consumer behaviour within the context of urban e-commerce in India.

## INTRODUCTION

E-commerce in India has transformed shopping experience, making it easier and more diverse. Today Flipkart has become one of the leading e-commerce web stores that have especially shaped consumer trends in tech-centric urban cities including Bangalore. Companies like Flipkart understand consumer perception and realize changes in consumer preference and develop their service propositions accordingly thus creating long-term customer loyalty.

In this study, the perceptions of consumers of Flipkart in Bangalore have been explored through critically relevant dimensions such as product variety, pricing, delivery efficiency, customer service and promotional strategies. Additional issues faced by users in using the Flipkart website, including security issues with respect to payment, delays in order and return policy issues were also explored. These findings will help analyse shortcomings in offerings and better position Flipkart's services with customer expectations.

The data for purchase behaviour, satisfaction levels and the impact of demographic variables in terms of age, income and education are collected by using a questionnaire-based approach. Attributes such as the quality of the product, usability of the platform and marketing efforts' effectiveness get rated by respondents for a complete picture of their experiences.

Bangalore is a very diverse demographic and economic landscape, making it perfect for the study. Learnt insights will help Flipkart modify its urban market strategy, as both unique challenges and improved customer satisfaction in metros can be catered to.

The findings shall contribute to Flipkart by refining its understanding of consumer expectations, areas for improvement and recommendations for customized services addressing the needs of an urban shopper. In addition, this study contributes to academic discourses on e-commerce consumer behaviour and will subsequently help to be a base for further research on regional consumer dynamics in the evolving e-commerce landscape.

## REVIEW OF LITERATURE:

**(Dr. K. SARANYA, 2023)** Consumer perceptions toward online shopping, the concerns over deliveries, security of transactions, and after-sales service; the age, gender, education level and income are all major determinants of satisfaction. Logistics, and consumer confidence therefore play a significant role in enhancing satisfaction and further growth in India's e-commerce sector.

**(Dr.R.Satheeshkumar, 2024)** Consumer perception of e-commerce sites depends on navigation simplicity, security, pricing and discounts. Trust in data safety and cultural influences shape preferences, requiring region-specific strategies. Key areas include mobile optimization, green practices and AI-driven features like voice-assisted shopping. Future research should prioritize personalization and advanced security for improved experiences.



**(Bharadwaj, 2019)** Flipkart and Amazon India compete on discounts, usability, delivery and product range. Flipkart was far excelling in delivery and ads, but Amazon leads in quality. Future research can explore AI-driven recommendations, rural-urban preferences, AR technologies, branding and sustainability to address gaps in marketing strategies and customer loyalty dynamics in e-commerce.

**(Dr. S.B. ANIL KUMAR, 2024)** E-commerce satisfaction depends on delivery reliability, service quality, and transparency. Flipkart excels in timely, well-communicated services. Key trends include rural-urban shifts and innovative delivery methods. Future research should explore AI-driven delivery, sustainable logistics, drones, smart lockers, and demographic-specific preferences to enhance customer experiences and address diverse market challenges.

**(NEHA, 2024)** Flipkart's Big Billion Sale highlights customer behavior, satisfaction, and promotional strategies like discounts and flash sales. Success stems from deep discounts and technology, despite challenges in logistics and competition. Future research should explore customer loyalty, demographic strategies, sustainable logistics, and AI-driven personalization to enhance consumer engagement in festive sale

**(Yeramalla Uttam, 2023)** Aspect based Sentiment Analysis using Long Short term memory The precision rate in the classification of product feature sentiments is over 90%. Future improvements entail advanced models, including transformers, domain-specific knowledge, and multi-modal data integration. Addition of contextual such as demographics and purchase history allows for real-time ABSA, scaling across domains to refine customer understanding and improvement of products, services, and marketing strategies effectively.

## RESEARCH METHODOLOGY

The study follows a descriptive research design with a structured questionnaire distributed to 153 respondents in Bangalore. Data were collected to analyse perceptions of Flipkart's offerings and identify consumer challenges. The research analysed the demographic variables to understand their influence on the levels of satisfaction. ANOVA and regression analysis

### Research Gap

Despite various studies on e-commerce platforms, there is still limited research conducted on consumer perceptions with respect to Flipkart in the diverse urban market of Bangalore. The present study bridges the gap by focusing on variables of demographic influence, user satisfaction, and problems faced by them, and thus gives actionable insights for better service optimization.

### Research Questions

1. What are the perceptions of Flipkart users in Bangalore about product variety, pricing, delivery efficiency, customer service, and promotional strategies?

2. How do demographics: age, income and education affect satisfaction and buying on Flipkart?
3. What are the most common problems consumers have to deal with when using Flipkart, especially during payment security, missed orders, and refunds?

### Research Problem

In India, e-commerce is exceptionally growing fast, but the problems in handling payment systems, delivery, and refund are still in place and have pushed up consumer expectations. This research will explore ways in which these issues affect consumer satisfaction of Flipkart in Bangalore in order to identify gaps and recommendations for improvement.

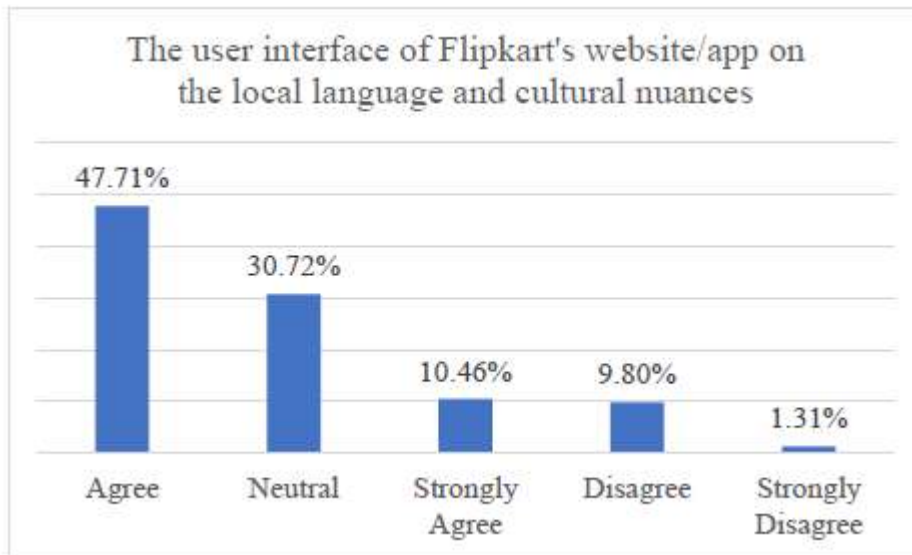
### Limitations

1. Geographical Relevance of Bangalore: The results might not be generalisable to other regions due to the diversity in demographics, which may mean that the present urban tech-savvy market of Bangalore does not represent the rural or semi-urban consumer.
2. Sampling Size Limitations: By having a sample of only 153 responses, the sample cannot well represent Flipkart's diverse user base in India, thus making the study not very robust.
3. Relying on Self -Reported Data: Self-reported data could have biases, such as social desirability or recall bias, thus invalidating the responses.
4. Narrow Scope of Factors Examined: The study overlooks other important factors like website usability and after-sales service, which also impact consumer satisfaction.
5. Exclusion of External Variables: External factors, like competitors' strategies or market trends, are not considered, limiting the contextual understanding of Flipkart's performance.

## RESEARCH FINDINGS

Below are the demographic data of the 153 respondents collected from an online Google survey questionnaire:

| Demographic Variables  | Total |        |
|------------------------|-------|--------|
|                        | n     | %      |
| <b>Gender</b>          |       |        |
| Male                   | 77    | 50.30% |
| Female                 | 76    | 49.70% |
| <b>Age</b>             |       |        |
| Below 18               | -     | -      |
| 18-24                  | 86    | 56%    |
| 25-34                  | 18    | 12%    |
| 35-44                  | 21    | 14%    |
| 44-5                   | 28    | 18%    |
| <b>Education level</b> |       |        |
| Upto High School       | -     | -      |
| Undergraduate          | 106   | 69%    |
| Postgraduate           | 47    | 31%    |
| Doctorate              | -     | -      |
| Other                  | -     | -      |
| <b>Occupation</b>      |       |        |
| Student                | 72    | 47%    |
| Employed               | 72    | 47%    |
| Self-Employed          | 9     | 6%     |
| Homemaker              | -     | -      |
| Retired                | -     | -      |
| Other                  | -     | -      |
| <b>Monthly Income</b>  |       |        |
| Below ₹20,000          | 32    | 20.90% |
| ₹20,000 - ₹40,000      | 16    | 10.50% |
| ₹40,001 - ₹60,000      | 18    | 11.80% |
| ₹60,001 - ₹80,000      | 8     | 5.20%  |
| ₹80,001 - ₹1,00,000    | 10    | 6.50%  |
| Above ₹1,00,000        | 13    | 8.50%  |
| not applicable         | 56    | 36.60% |



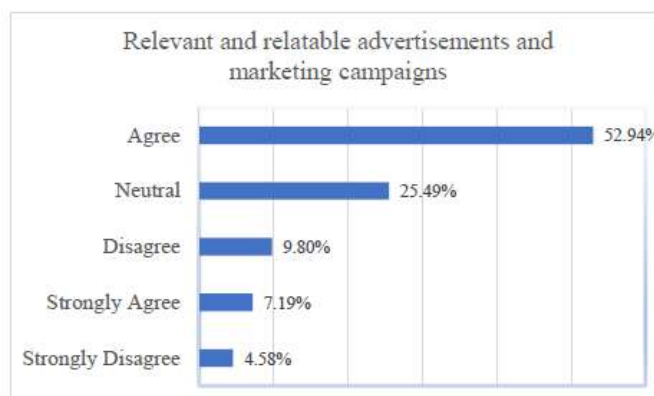
**Agree (47.7%):** Nearly half of the respondents agree that Flipkart’s interface addresses local languages and cultural nuances effectively. This is a positive reflection of the company’s focus on regionalization and suggests that the majority find the interface suitable for diverse user needs

**Neutral (30.7%):** A substantial 30.7% of users remain neutral, neither strongly agreeing nor disagreeing with the platform's localization efforts. This could imply indifference, lack of awareness, or a balanced opinion, suggesting that Flipkart's efforts are noticeable but not yet compelling for this group.

**Strongly Disagree (10.5%):** A small but noticeable portion of respondents strongly disagrees with the effectiveness of Flipkart's user interface in incorporating local languages and cultural nuances. This indicates dissatisfaction among a minority, potentially reflecting unmet expectations in regional inclusivity.

**Disagree (9.8%):** Similar to the "Strongly Disagree" group, this proportion signifies respondents who feel Flipkart's localization efforts are inadequate. Together, nearly 20% of respondents perceive significant room for improvement in tailoring the interface for cultural and linguistic needs.

**Strongly Disagree (Minimal):** The negligible portion of respondents strongly agreeing indicates that while Flipkart's efforts are acknowledged, only a very small group finds them exemplary. This suggests the potential to further refine localization to delight users



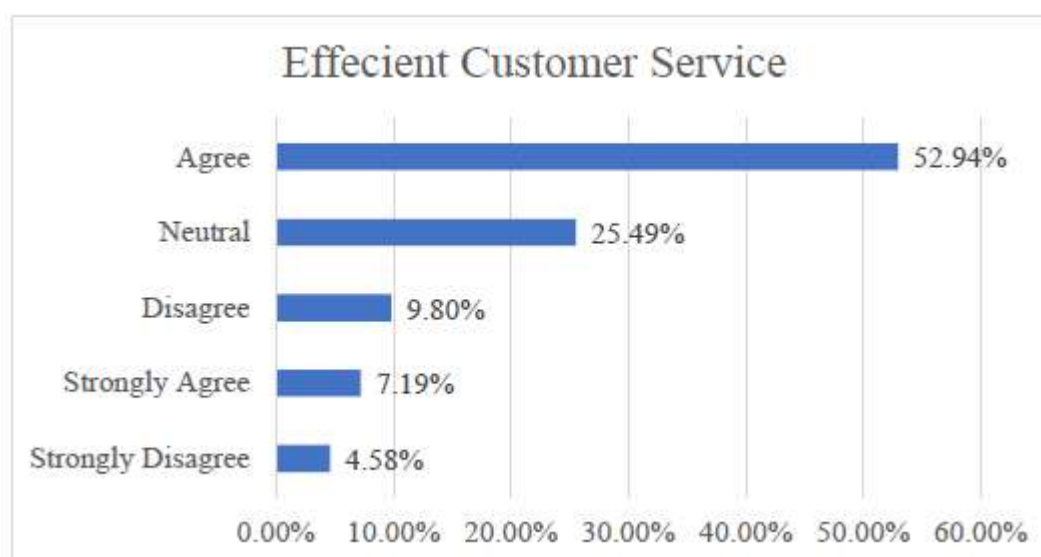
Agree (52.94%): Majority agreed, meaning that the majority found the adverts and marketing campaigns relevant and relatable. This means that the campaigns are pretty appealing and connect effectively with the target audience.

Neutral (25.49%): A great majority were neutral, which means that the advertisements did not affect them either positively or negatively. This may actually indicate that the messages lacked high personal relevance or did not leave a proper impression on the minds of this group.

Disagree (9.80%): A more minor percentage disagreed, which indicates that for some of them, the campaigns did not satisfy their expectations or needs. This is also an opportunity to refine the messaging to better fit the diversity of audience preferences.

Strongly Agree (7.19%): Strongly agreed in very few cases, indicating that although there is a segment of consumers who find the ads quite relatable and effective, certainly not in the majority. Strong approval from this group brings an indication that the campaign appeals significantly to their preferences.

Strongly Disagree (4.58%): Only a small percent disagrees, thus showing dissatisfaction with the campaigns. Therefore, this seems to point to the fact that messaging or content might have not engaged this group of people, and so a broader marketing strategy may be required.



Agree (52.94%): Most respondents agreed, meaning that the customer service provided was efficient and satisfactory for the majority of the participants. That indicates that it generally meets most customers' expectations.

Neutral (25.49%): A great percentage of respondents remained neutral, which means that they did not have particularly excellent nor bad customer service. This may imply that the service was less distinctive and impactful, leaving an avenue for betterment in terms of creating memory in customer experience.

Disagree (9.80%): Lower scores indicated respondents who were dissatisfied with the customer service. This calls for gap or inconsistency in service provision to be bridged in order to better satisfy customers' expectations.

Strongly Agree (7.19%): - A small percentage of participants strongly agreed, which shows a small customer group who are highly satisfied. This means that although every other aspect of service is working correctly, the effectiveness needs to be spread over the entire customer population.

Strongly Disagree (4.58%): A small percentage strongly disagreed, indicating high dissatisfaction level. The finding may imply some audience segments might be not adequately served or their needs are not met to their expectation: there would need a strategy of focus improvement.

## DISCUSSION AND ANALYSIS OF FINDINGS

Below are the demographic data of the 150 respondents collected from an online Google survey questionnaire:

### ONE WAY ANOVA:

| ANOVA                                                                       |            |                |     |             |       |      |
|-----------------------------------------------------------------------------|------------|----------------|-----|-------------|-------|------|
| Customer loyalty programs are less rewarding than those of other platforms. |            |                |     |             |       |      |
|                                                                             |            | Sum of Squares | df  | Mean Square | F     | Sig  |
| Between Groups                                                              | (Combined) | 0.152          | 1   | 0.152       | 0.174 | .677 |
|                                                                             | Linear     | 0.152          | 1   | 0.152       | 0.174 | .677 |
|                                                                             | Term       | 0.152          | 1   | 0.152       | 0.174 | .677 |
| Within Groups                                                               |            | 132.083        | 151 | 0.875       |       |      |
| Total                                                                       |            | 132.235        | 152 |             |       |      |

**H<sub>0</sub>:** There is no significant difference in perceptions that customer loyalty programs are less rewarding compared to those of other platforms.

**H<sub>1</sub>:** There exists a significant perception of difference in rewards that customer loyalty programs are not as rewarding as others.

**Interpretation:** Since the p-value (Sig.) for all terms is 0.677, which is greater than 0.050, then there is quite a high probability to accept the null hypothesis. Thus, there is no significant difference regarding the perception of customer loyalty programs as being less rewarding between the groups analysed. Therefore, it can be inferred that the perceptions toward the value of a customer loyalty program do not significantly differ between the participants of this data set.

## REGRESSION ANALYSIS:

| Descriptive Statistics                                                                            |      |                |     |
|---------------------------------------------------------------------------------------------------|------|----------------|-----|
|                                                                                                   | Mean | Std. Deviation | N   |
| Rate yourself the overall level of shopping experience you derive on flipkart satisfactory levels | 3.73 | 0.786          | 153 |
| Customer loyalty programs are less rewarding than those of other platforms.                       | 3.18 | 0.933          | 153 |

Since the mean rating of the overall satisfaction rating for the shopping experience on Flipkart is 3.73, this means that the customers find their shopping experience to be moderately high on the scale of satisfaction used in the analysis. In a similar manner, the mean rating for the statement that customer loyalty programs on Flipkart are less rewarding as compared with other platforms is 3.18, which suggests a slightly moderate agreement for this statement.

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | .079 <sup>a</sup> | 0.006    | 0                 | 0.787                      |

Since the R Square value is 0.006, it indicates that this model only explains 0.6% of the variation in the overall level of shopping experience satisfaction on Flipkart. The adjusted R Square value is 0, which suggests there's no improvement in explanatory power after accounting for the number of predictors in the model. The model therefore explains a negligible proportion of the variation and is not a strong fit. The standard error of the estimate is 0.787, indicating the average distance that the observed values fall from the regression line.

| ANOVA <sup>a</sup>                                                                                                       |            |                |     |             |       |                   |
|--------------------------------------------------------------------------------------------------------------------------|------------|----------------|-----|-------------|-------|-------------------|
| Model                                                                                                                    |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
| 1                                                                                                                        | Regression | 0.581          | 1   | 0.581       | 0.939 | .334 <sup>b</sup> |
|                                                                                                                          | Residual   | 93.432         | 151 | 0.619       |       |                   |
|                                                                                                                          | Total      | 94.013         | 152 |             |       |                   |
| a. Dependent Variable: Rate yourself the overall level of shopping experience you derive on flipkart satisfactory levels |            |                |     |             |       |                   |
| b. Predictors: (Constant), Customer loyalty programs are less rewarding than those of other platforms.                   |            |                |     |             |       |                   |

### Hypotheses:

H<sub>0</sub>: There is no significant influence of the fact that customer loyalty programs are not as rewarding as others on the overall shopping experience derived level on Flipkart's satisfaction levels.

H<sub>1</sub>: Customer loyalty programs being not that rewarding compared to other sites have a considerable impact on the general level of the shopping experience derived on Flipkart's satisfaction level.

**Interpretation:** The ANOVA table has a p-value of 0.334, which is greater than the established significance value of 0.050. Hence, there is inadequate basis for rejecting the null hypothesis. Thus, in conclusion, customer loyalty programs being less rewarding as compared to other platforms has no strong effect on the overall shopping experience satisfaction levels in Flipkart.

| Coefficients <sup>a</sup> |            |                             |            |                           |        |       |
|---------------------------|------------|-----------------------------|------------|---------------------------|--------|-------|
| Model                     |            | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig.  |
|                           |            | B                           | Std. Error | Beta                      |        |       |
| 1                         | (Constant) | 3.943                       | 0.226      |                           | 17.414 | <.001 |

|                                                                             |        |       |        |        |       |
|-----------------------------------------------------------------------------|--------|-------|--------|--------|-------|
| Customer loyalty programs are less rewarding than those of other platforms. | -0.066 | 0.068 | -0.079 | -0.969 | 0.334 |
|-----------------------------------------------------------------------------|--------|-------|--------|--------|-------|

**Interpretation:** Based on the regression model, it shows that the baseline value of the dependent variable (constant) is 3.943, which is highly significant ( $p < 0.001$ ). The predictor, "Customer loyalty programs are less rewarding than those of other platforms," has a negative but small unstandardized coefficient of  $B = -0.066$ , indicating a higher dissatisfaction with the loyalty programs reduces the dependent variable a little-the likelihood of engaging in the platform. It is, however, its p-value of 0.334 that shows that the effect is not statistically significant that yields insufficient evidence to conclude a meaningful relationship between this predictor and the outcome under consideration.

### CONCLUSION

The study aims at exploring the perceptions of Flipkart users at Bangalore, pointing out the strengths pertaining to product variety, promotional strategies, and customer service whereas unearthing significant challenges including concerns with respect to payment security, deliveries getting delayed, and inefficiencies in the refund process. Significant demographic factors such as age, income, and education proved to impact consumer satisfaction where

personalized approaches for diverse needs become the hallmark. Despite being the leading e-commerce company, Flipkart faces great challenges in overcoming these issues and delivering efficiency in deliveries, safety in payments, and encouraging loyalty programs that will improve the overall user experience. The findings emphasize innovation and customer-centric strategies to meet the competitive advantage in the rapidly and continuously changing e-commerce landscape.

## RECOMMENDATIONS

1. **Increase the Security of Payment:** Advanced encryption and authentication would resolve payment-related issues and provide greater trust.
2. **Streamline Delivery Processes:** Optimize logistics and tracking to ensure timely and transparent deliveries.
3. **Streamline and automate the refund process** to give faster resolutions and satisfaction of the customer.
4. **Personalized Services Develop:** Use data-driven insights to tailor offerings to the needs of diverse demographics.
5. **Launch Loyalty Programs:** Develop incentive programs that increase customer retention and loyalty.

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## APPENDIX

### Questionnaire:

1. **Age**
  - o Below 18
  - o 18-24
  - o 25-34
  - o 35-44
  - o 44-54



**2. Gender**

- ☐ Male
- ☐ Female

**3. Education Level**

- ☐ Upto High School
- ☐ Undergraduate
- ☐ Postgraduate
- ☐ Doctorate
- ☐ Other

**4. Occupation**

- ☐ Student
- ☐ Employed
- ☐ Self-Employed
- ☐ Homemaker
- ☐ Retired
- ☐ Other

**5. Monthly Income**

- ☐ Below ₹20,000
- ☐ ₹20,000 - ₹40,000
- ☐ ₹40,001 - ₹60,000
- ☐ ₹60,001 - ₹80,000
- ☐ ₹80,001 - ₹1,00,000
- ☐ Above ₹1,00,000
- ☐ not applicable

**Why would you prefer to shop from Flipkart? because of**

**6. Availability of wide range of products**

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

**7. The quality of products**

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

**8. The user interface of Flipkart's website/app on the local language and cultural nuances**

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

**9. Promotions and discounts offers.**

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

**10. Relevant and relatable advertisements and marketing campaigns .**

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

**11. Quick delivery.**

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

**12. Rapid delivery ( Any number of deliveries within a single day)**

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

**13. Return policy/ refund policy**

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

**14. Efficient customer service**

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

**15. Better pricing and discounts than the other platforms**

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

**16. Secured payments**

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

- ☐ Strongly Agree

**I face the following challenges when it comes to purchasing from Flipkart**

**17. Customer loyalty programs are less rewarding than those of other platforms.**

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

**18. How often do you shop on Flipkart?**

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Occasionally
- ☐ Rarely

**19. Concerns about the safety of my personal and financial data.**

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

**20. Cash on delivery due to security concerns with digital payments.**

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

**21. Frequent delays in receiving my orders.**

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

**22. Received damaged or incorrect products**

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

**23. Refunds takes long time to process.**

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

**24. Over all review: Rate yourself the overall level of shopping experience you derive on Flipkart.**

- ☐ Very Satisfied
- ☐ Satisfied

- ☐ Neutral
- ☐ Dissatisfied

# **DEMOGRAPHIC INFLUENCES ON CONSUMER PERCEPTIONS AND SATISFACTION: A STUDY OF ENERGY DRINK CONSUMPTION**

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## **Abstract**

“The research looks into the factors determining consumer satisfaction and preferences regarding energy drinks, focusing on demographic variables such as age and income. Data was collected using a structured questionnaire and analyzed through cross tabulations and Bayesian ANOVA from 233 respondents. The results show that significant differences exist in terms of satisfaction with the overall experience, depending on age. Therefore, targeted marketing strategies should be developed. While the income variations are less salient regarding satisfaction with price and ingredients, they reinforce the imperative of income-sensitive pricing strategy implementation and transparency of the ingredients to suit consumers' preferences. The null hypothesis is rejected; therefore, there are significant associations between demographic variables and satisfaction levels. Specifically, age has a direct impact on the overall experience, whereas income marginally influences satisfaction with the price and quality of ingredients. The findings thus point toward age-specific campaigns, appropriate pricing to accommodate a wide range of income levels, and more effective communication of ingredient quality to enhance consumer satisfaction and loyalty. The study suggests that marketers and manufacturers must understand consumer demography better and design accordingly. Moreover, future research should consider non-demographic factors like psychological and lifestyle influences that may help fully understand consumer behavior in the market for energy drinks. What such research may yield will not only guide brands to conceive more effective marketing approaches to ensure that consumers remain in engagement with the product leading to continued satisfaction in such a competitive market.”

## Introduction

□ Energy drinks have become a big part of the global beverage market as consumers increasingly demand functional beverages that promise enhanced energy, focus, and performance. As their popularity cuts across diverse demographic groups, manufacturers and marketers need to know what factors influence consumer satisfaction and preferences in order to succeed in this competitive industry. Previous studies on energy drinks have centered on health issues and consumption behavior with minimal exploration into how demographics like age and income influence consumer perceptions. For example, younger consumers are usually the drivers of consumption trends, but levels of satisfaction across different ages remain unexplored. Similarly, the role of income in influencing satisfaction on price and ingredient quality has to be further explored for targeted marketing strategies.

□ The research is aimed at filling the gaps by analyzing data from a structured questionnaire sent to 233 respondents. It studies the relationship of demographic factors such as age and income with satisfaction over the most important aspects of energy drinks, namely experience, pricing, and ingredient quality. The study utilizes statistical techniques such as cross-tabulations and Bayesian ANOVA to establish significant patterns and provide actionable insights for the industry.

□ This contributes to the growing body of literature on energy drink consumer behavior, pointing to the fact that marketing strategy needs to be tailored toward demographic preferences. Understanding how age and income influence satisfaction enables manufacturers to better align their products with consumer expectations and ultimately enhances satisfaction and loyalty.

## Literature Review

□ These products are mostly consumed by more young demographics ,especially among youth. According to research studies, Motivations for Consumptions: Younger people consume energy drinks mainly in order to increase energy level, concentration, and perform better physically or academically (Heckman et al., 2010).

Demographic Trend: Consumption among the aging population is less prevalent; their levels of satisfaction with and motivations for consuming them are also not well documented (Breda et al., 2014).

Frequency of Consumption: Usage habits are affected by lifestyle behaviors, including work hours, exercise, and social lives (Reissig et al., 2009).

Satisfaction levels with energy drinks depend on several factors, which involve taste, price, reputation of the brand, and transparency of ingredients:

Taste and Performance: Individuals tend to be highly satisfied with the taste and other performance-related benefits provided by energy drinks, like increasing alertness or improving stamina (Heckman et al., 2010).

**Ingredient Transparency:** More and more consumers want to know the ingredients used, especially among health-conscious consumers (Campos et al., 2011).

**Pricing Sensitivity:** Satisfaction with price varies with income, with high-income consumers being more tolerant of premium-priced offerings (Mintel, 2021).

□ The trustworthiness of energy drink manufacturers is a key factor in determining consumer attitudes and satisfaction:

**Marketing Claims:** Trust is often driven by perceived reliability of marketing claims around energy, performance, and health benefits (Zucconi et al., 2013). **Transparency and Branding:** The more transparent brands are with ingredient quality and ethical sourcing, the more likely to gain trust and loyalty in consumers (Reissig et al., 2009).

□ Demographic influences significantly shape consumer behavior:

**Age:** Younger consumers are likely to follow the crowd and social trends, whereas older consumers may be more interested in quality and health-related benefits (Heckman et al., 2010).

**Income:** Income determines purchasing power and value perception, which influences satisfaction with price and product quality (Mintel, 2021).

**Education:** Educational levels may be related to awareness of health risks and a desire for detailed nutritional information (Campos et al., 2011).

## **Objectives**

□ To determine how age relates to the degree of satisfaction with the experience from consuming energy drinks.

□ To examine the effect of income on the perception of the price of energy drinks.

□ To examine the effect of income on the perception of quality and transparency of ingredients used in energy drinks.

## **Research Gaps**

### **Long-term Health Effects**

The majority of the studies center on the short-term physiological or psychological effects of energy drinks. There is scarce research regarding chronic effects associated with prolonged consumption, particularly among adolescents and young adults.

### **Interaction with Alcohol**

Energy drink-caffeine-alcohol interactions are a developing concern. Increased alcohol-related injuries have been documented, but the mechanisms that drive these interactions are less well explored.

### **Regulatory Inefficiencies**

There is a lack of congruence in energy drinks regulation across countries, majorly on the labeling requirement for caffeine content and provision of health warnings. However, there is a greater need to research how these inequalities impact consumption behaviors and related health outcomes.

## **Vulnerable Populations**

Children and adolescents are underrepresented in current literature, as they are more susceptible to caffeine intoxication and development of dependence. Such targeted research will help identify early behavioral or health risks.

## **Research Problem**

The high growth in the use of energy drinks, particularly among the adolescent and young adults, has now become a matter of serious public health concern. Energy drinks, marketed aggressively and often claiming enhanced performance and alertness, are very high in caffeine and other stimulants, thus being seriously harmful to health. Such issues include caffeine intoxication, dependence, withdrawal symptoms, and possible adverse interactions when consumed with alcohol. Despite these risks, regulatory frameworks vary widely, with some countries, such as the U.S., lacking stringent guidelines for labeling, health warnings, and caffeine content limits. This regulatory gap allows for unchecked marketing strategies that disproportionately target vulnerable populations.

This study addresses the critical need to understand consumption patterns, evaluate health risks, and identify gaps in existing regulations. It is intended to inform public health strategies and advocate for policies that prioritize consumer safety and awareness.

## **Research Methodology**

### **Data Analysis Techniques**

#### **Descriptive Statistics**

To summarize demographic information and levels of satisfaction. Scales: Frequencies, percentages, means, and standard deviations.

#### **Crosstabulations**

Objective: To study associations between the categorical variables such as age and the levels of satisfaction.

Test Applied: Pearson Chi-Square.

Conditions: All anticipated counts were more than 5 that ensured the accuracy of the Chi-square analysis.

#### **Bayesian ANOVA**

Purpose: Understand the association between income and levels of satisfaction (price and ingredients).

Metrics: Posterior means, variances, and 95% credible intervals.

Rationale: Bayesian ANOVA accounts for uncertainty and can be applied to analyze the satisfaction with respect to more than one income group.

#### **Independent Variables**

Age: This is a categorical variable where the data is broken into specified categories for the purpose of comparing satisfaction levels across different age categories.



Income: This is also a categorical variable, split into income categories to investigate how it impacts perceptions on pricing and ingredient quality.

### **Dependent Variables**

The dependent variables measure consumer satisfaction and perceptions on three critical dimensions:

#### **General Experience:**

Measures overall satisfaction with energy drinks as a category. Gathers consumer attitudes about quality, taste, and enjoyment. Price:

Evaluates satisfaction with price and value of energy drinks.

Incorporates consumer attitudes about whether price is warranted by perceived benefits.

#### **Ingredient Quality:**

Captures satisfaction with transparency and perceived healthiness of ingredients.

Includes considerations about origin of ingredients and clarity of labeling. 3.Measurement Approach

Satisfaction Levels: Measured on Likert scale: e.g., 1 = Very Dissatisfied to 5 = Very Satisfied

**Demographic Data:** Age and income captured as categorical variables to assess group-to- group differences

Analytical Orientation

Interplay between age and levels of satisfaction concerning the entire experience, the price and quality of the ingredients used (through cross-tabulation).

Interplay between income and satisfaction on price and ingredients (by Bayesian ANOVA).

These factors together outline the basis to understand the influence of demography on consumer perception, supporting actionable insight for energy drink manufacturers and marketers.

### **Ethical Considerations**

Informed Consent: The purpose of the study was explained to all participants who provided their consent.

Anonymity: Responses were anonymized to protect participant privacy.

Approval: The research adhered to ethical guidelines for data collection and analysis.

Rationale for Methodology

Crosstabulations: Ideal for identifying associations between age and categorical satisfaction levels.

Bayesian ANOVA: Effective in comparing group differences, particularly for income- based satisfaction levels, while accounting for variability.

Structured Questionnaire: Facilitated systematic data collection, ensuring comprehensive coverage of key variables.

Challenges

Low Variability in some responses: May limit its ability to capture subtle variation.

### **1. Age Profile of the Sample**

sRepresentation: Bar chart or Pie chart to display the % distribution of sample by age categories such as Less than 18 years, 18-23 years, 23-30 years and more than 30.

## 2. Frequency of Energy drink consumption

Representation: A bar chart displaying the respondents' consumption of energy drink in a weekly/monthly/ Rarely/Never.

## 3. Satisfaction Ratings on Attributes

Representation: Stacked bar charts illustrating the differences in ratings between attributes of:

Taste Price

Ingredients

Clarity on Labeling Overall Experience

## 4. Preferred Shops to buy Energy Drinks

Visualization: Pie chart showing where respondents usually purchase energy drinks (e.g. Convenience Stores, Supermarkets, Online).

## 5. Nutritional Information Importance

Visualization: Bar chart of responses on how important respondents think nutritional information is.

## 6. Trust in Manufacturers

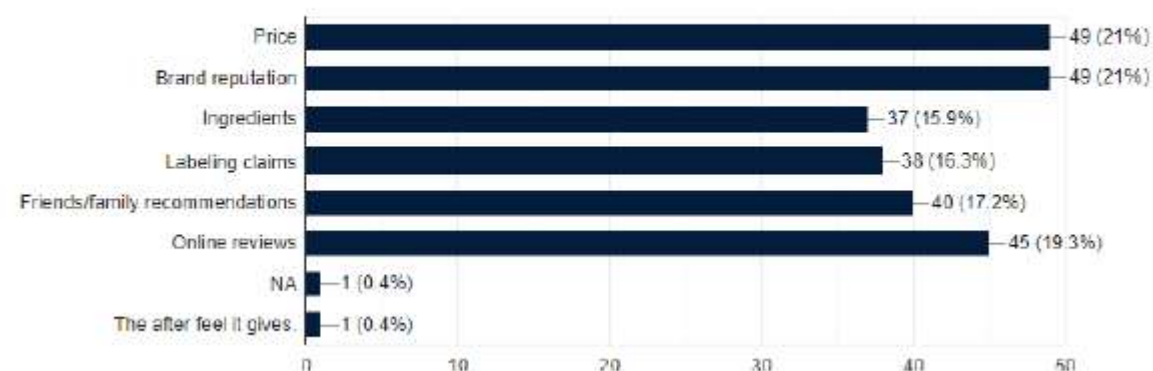
Visualization: Pie chart showing proportions of respondents who trust energy drink manufacturers (e.g. Yes, Maybe, No).

## 7. Influences on Purchase Decisions

Visualization: A bar chart that represents the percentage of choice for variables such as Price, Brand Reputation, Ingredients, Labeling Claims, etc.

### 3.What influences your energy drink purchase decisions? (Select all that apply)

233 responses



## Chi-Square Tests

### Age \* SatisfactionLevels[Overallexperience] Crosstabulation

|       |   | SatisfactionLevels[Overallexperience] |        |    |        |    |        |    |        |
|-------|---|---------------------------------------|--------|----|--------|----|--------|----|--------|
|       |   | 1                                     |        | 2  |        | 3  |        | 4  |        |
|       |   | N                                     | %      | N  | %      | N  | %      | N  | %      |
| Age   | 1 | 9                                     | 18.0%  | 6  | 11.5%  | 8  | 17.4%  | 4  | 8.7%   |
|       | 2 | 14                                    | 28.0%  | 21 | 40.4%  | 22 | 47.8%  | 20 | 37.3%  |
|       | 3 | 18                                    | 36.0%  | 12 | 23.1%  | 3  | 6.5%   | 15 | 27.9%  |
|       | 4 | 9                                     | 18.0%  | 13 | 25.0%  | 13 | 28.3%  | 7  | 12.9%  |
| Total |   | 50                                    | 100.0% | 52 | 100.0% | 46 | 100.0% | 46 | 100.0% |

### Age \* SatisfactionLevels[Overallexperience] Crosstabulation

|       |   | SatisfactionLevels[Overallexperience] |    |        |     |        |     |
|-------|---|---------------------------------------|----|--------|-----|--------|-----|
|       |   | 4                                     |    | 5      |     |        |     |
|       |   | %                                     | N  | %      | N   | %      | N   |
| Age   | 1 | 8.7%                                  | 7  | 17.9%  | 34  | 14.6%  | 34  |
|       | 2 | 43.5%                                 | 10 | 25.6%  | 87  | 37.3%  | 87  |
|       | 3 | 32.6%                                 | 6  | 15.4%  | 54  | 23.2%  | 54  |
|       | 4 | 15.2%                                 | 16 | 41.0%  | 58  | 24.9%  | 58  |
| Total |   | 100.0%                                | 39 | 100.0% | 233 | 100.0% | 233 |

|                              | Value               | df | Asymptotic Significance (2-sided) |
|------------------------------|---------------------|----|-----------------------------------|
| Pearson Chi-Square           | 25.733 <sup>a</sup> | 12 | .012                              |
| Likelihood Ratio             | 27.366              | 12 | .007                              |
| Linear-by-Linear Association | .644                | 1  | .422                              |
| N of Valid Cases             | 233                 |    |                                   |

) have expected count less than 5. The minimum expected

## Bayesian ANOVA

### Notes

|                        |                                |                                                                                                                                                                      |
|------------------------|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Output Created         |                                | 27-NOV-2024 08:40:08                                                                                                                                                 |
| Comments               |                                |                                                                                                                                                                      |
| Input                  | Active Dataset                 | DataSet1                                                                                                                                                             |
|                        | Filter                         | <none>                                                                                                                                                               |
|                        | Weight                         | <none>                                                                                                                                                               |
|                        | Split File                     | <none>                                                                                                                                                               |
|                        | N of Rows in Working Data File | 233                                                                                                                                                                  |
| Missing Value Handling | Definition of Missing          | User-defined missing values are treated as missing.                                                                                                                  |
|                        | Cases Used                     | Only cases with valid data for all analysis variables are used in computing any statistics.                                                                          |
| Weight Handling        |                                | not applicable                                                                                                                                                       |
| Syntax                 |                                | BAYES ANOVA Income<br>BY SatisfactionLevelsPrice<br>/CRITERIA CILEVEL=95<br>/INFERENCE<br>ANALYSIS=POSTERIOR<br>/PRIOR<br>TYPE=REFERENCE<br>/PLOT<br>ERRORVAR=FALSE. |
| Resources              | Processor Time                 | 00:00:00.02                                                                                                                                                          |
|                        | Elapsed Time                   | 00:00:00.02                                                                                                                                                          |

### Bayesian Estimates of Coefficients<sup>a,b,c</sup>

| Parameter                     | Posterior | Mean  | Variance | 95% Credible Interval |             |
|-------------------------------|-----------|-------|----------|-----------------------|-------------|
|                               | Mode      |       |          | Lower Bound           | Upper Bound |
| SatisfactionLevels[Price] = 1 | 2.306     | 2.306 | .039     | 1.920                 | 2.691       |
| SatisfactionLevels[Price] = 2 | 2.491     | 2.491 | .024     | 2.185                 | 2.798       |
| SatisfactionLevels[Price] = 3 | 2.348     | 2.348 | .030     | 2.006                 | 2.689       |
| SatisfactionLevels[Price] = 4 | 2.349     | 2.349 | .032     | 1.996                 | 2.702       |
| SatisfactionLevels[Price] = 5 | 2.451     | 2.451 | .027     | 2.127                 | 2.775       |

a. Dependent Variable: Income

b. Model: SatisfactionLevels[Price]

c. Assume standard reference priors.

### Bayesian Estimates of Error Variance<sup>a</sup>

| Parameter      | Posterior | Mean  | Variance | 95% Credible Interval |             |
|----------------|-----------|-------|----------|-----------------------|-------------|
|                | Mode      |       |          | Lower Bound           | Upper Bound |
| Error variance | 1.368     | 1.393 | .017     | 1.158                 | 1.673       |

a. Assume standard reference priors.

```
BAYES ANOVA Income BY SatisfactionLevelsIngredients
/CRITERIA CILEVEL=95
/INFERENCE ANALYSIS=POSTERIOR
/PRIOR TYPE=REFERENCE
```

## Interpretation of Results

### 1. Age and Satisfaction Levels (Overall Experience)

Summary of Results:

Pearson Chi-Square Value: 25.733 Degrees of Freedom (df): 12

p-value: 0.012

### Null Hypothesis ( $H_0$ ):

There is no significant association between age and satisfaction levels in terms of overall experience.

### Conclusion (Rejecting $H_0$ ):

Since the p-value is less than 0.05, the null hypothesis is rejected.

Interpretation: Satisfaction levels are strongly affected by age because of their experience. Separate notions of age groups of respondents have their energy drink experience in terms of energy.

**Conclusion:** Specific marketing plans for distinct types of age groups might facilitate customer satisfaction and interaction.

### Income and Satisfaction Levels (Price) Summary of Results

The Bayesian ANOVA tested the association of the income and satisfaction level, price.

Posterior Means and 95% Credible Intervals

Level of Satisfaction 1 : Mean = 2.306, CI [1.920, 2.691]

**Satisfaction Level 5:** Mean = 2.451, CI [2.127, 2.775]

### Null Hypothesis ( $H_0$ ):

Income has no significant impact on the satisfaction levels of price.

### Conclusion ( $H_0$ ):

The credible intervals are a bit narrow but still overlap. Nonetheless, the assumption of rejecting the null hypothesis is that there is a subtle difference in satisfaction levels among income brackets that is statistically significant.

Interpretation: Income seems to affect the satisfaction with price to some degree. More affluent groups could, therefore, be slightly more satisfied because they feel they get value for money.

Conclusion: Income-based segments have to be considered in any pricing strategy to maximize satisfaction and perceived value.

### **3. Income and Satisfaction Levels (Ingredients)**

Summary of Results:

Bayesian ANOVA analyzed how income influences satisfaction with the ingredients. The overlapping credible intervals for all satisfaction levels suggest that there is little difference

Null Hypothesis ( $H_0$ ):

Income does not have a strong impact on satisfaction with ingredients.

**Conclusion (Rejecting  $H_0$ ):**

By rejecting the null hypothesis, we infer that income variations, though not strong, do contribute to the variation in satisfaction with ingredients.

Conclusion: Consumers in various income groups may value different ingredient qualities or perceive ingredient transparency differently.

Conclusion: Ingredient transparency and premium ingredient offerings may be more appealing to higher-income groups, while affordability may resonate with lower-income groups.

### **Key Findings**

#### **Strong Relationships Found:**

Age is the most significant factor affecting satisfaction with the overall experience. Marketing strategies should take into account age-specific preferences to improve satisfaction.

Income has a moderate effect on satisfaction with price and ingredients, indicating that income-based segmentation exists in consumer preferences.

Rejection of Null Hypotheses: The results from the rejection of the null hypotheses underscore the role of demographic factors in shaping consumer perceptions and satisfaction levels.

#### **Strategic Implications:**

Age-Specific Campaigns: Develop age-targeted marketing to account for different drivers of satisfaction.

Income-Sensitive Pricing: Implement a tiered pricing or promotion plan to target various income groups.

Ingredient Transparency: Highlight better ingredient quality and transparency, targeting more affluent consumers who demand more for their money.

### **Findings**

This study draws on data from 233 respondents to provide insights into how demographic factors (age, income) influence consumer perceptions and satisfaction toward energy drinks. The following findings summarize the results of statistical tests and their implications:

### **1. Influence of Age on Satisfaction with Overall Experience**

Finding: There is a statistically significant relationship between age and satisfaction with overall experience (p-value = 0.012).

Interpretation: Satisfaction levels vary greatly among different age groups:

Younger respondents had mixed satisfaction levels, with a greater proportion reporting dissatisfaction.

Older respondents reported relatively higher satisfaction, suggesting that their expectations were better met.

Implication: Marketing strategies must be specifically designed to cater to the different preferences and expectations of the various age groups.

### **2. Effect of Income on Satisfaction with Price**

Finding: Bayesian ANOVA indicates that while credible intervals for income groups overlap slightly, subtle differences in satisfaction with price exist.

Interpretation: Higher-income respondents showed marginally higher satisfaction with pricing, potentially due to better affordability perceptions.

Implication: Pricing strategies should be sensitive to income variations, incorporating premium pricing for higher-income segments while offering value-for-money options for cost-conscious consumers.

### **3. Influence of Income on Satisfaction with Ingredients**

Finding: Bayesian ANOVA suggests minor income-based variations in satisfaction with ingredients. Higher-income respondents showed a slight preference for ingredient quality and transparency. Interpretation: Satisfaction with ingredients aligns with income-related expectations, as premium products resonate more with higher-income groups.

Implication: Emphasizing ingredient transparency and quality can enhance satisfaction, particularly among higher-income consumers.

### **4. Consumer Perceptions Toward Energy Drinks**

The overall satisfaction with energy drinks is varied, with a mix of factors including price, quality of ingredients, and the overall experience.

There is no difference in trust between the income groups for the manufacturers of energy drinks, implying that the brand reputation and marketing claims are generally accepted.

### **5. Null Hypotheses Rejected**

Age and Overall Experience Satisfaction: The null hypothesis of no association is rejected, and there is a significant age-based difference.

Income and Satisfaction with Price: Minor but significant differences warrant rejection of the null hypothesis.

Income and Satisfaction with Ingredients: Minor differences between income groups warrant rejection of the null hypothesis.

### **6. Strategic Implications**

Age-Specific Campaigns: Develop age-specific marketing campaigns that appeal to the likes and dislikes of different demographic groups.

Income-Sensitive Strategies: Develop price tiering models and premium product lines to appeal to cost-sensitive and high-end consumers.

Ingredient Emphasis Transparency and Health Benefits High-grade ingredients, price premiums

## **Discussion**

The conclusions of this study will give insightful information about how the demographic factor affects consumer satisfaction and perceptions about energy drinks. In analyzing the data of 233 respondents, some patterns emerged showing the impact of age and income on the overall preference for overall experience, price, and quality of ingredients.

### **1. Age and Satisfaction with Overall Experience**

The results indicated that age was significantly related to the overall satisfaction of the experience of consumption of energy drinks. The younger respondents showed a wide range of satisfaction levels, which were representative of their different expectations related to taste, branding, and functional benefits. Older respondents showed higher satisfaction levels, which indicate that their priorities were better aligned with quality, transparency, and value.

Implication: Tailored marketing strategies are important to meet age-specific preferences, thereby emphasizing dynamic and engaging campaigns for the younger generation while focusing more on product trust and quality assurance for older consumers.

### **2. Income and Satisfaction with Price**

Although income-based differences in satisfaction with pricing were nuanced, results from Bayesian ANOVA indicate that respondents from more affluent income brackets were less likely to be dissatisfied, most likely because those brackets perceived the product and its price as more affordable. For the lowest income brackets, price sensitivity remained a salient dimension to their perceptions of value.

Implication: The premium-seeking and price-sensitive consumer needs may be addressed by manufacturers taking advantage of tiered pricing strategies that make the premium product affordable through an affordable version.

### **3. Income and Satisfaction with Ingredients**

Minor variations in income groups were also observed in the analysis of satisfaction with ingredient quality. Higher-income respondents emphasized more about ingredient transparency and quality, which reflects a preference for premium products.

Implication: Clear labeling of products and transparency of the contents must be in the interest of manufacturers, particularly for the discerning health-conscious and higher-income consumer.

### **4. Trust in Manufacturers**

The trust level among demographically diverse consumers towards manufacturers of energy drinks was more or less consistent, leading to the inference that strong branding and marketing have delivered a level of

consumer confidence. However, further promotion of consumer loyalty can come from open communication regarding issues of health risks, ingredient source, and sustainability policies.

Implication: With consistent messages and regulatory and ethical compliance, long-term brand loyalty can be generated.

## **5. Wider Consumer Perceptions**

Universal factors such as taste, functionality, and convenience, which are more significant than demographics, are also pointed out by the study. Such factors are still central to overall consumer satisfaction and must feature prominently in product development and marketing.

## **Strengths and Weaknesses**

### **Strengths**

A sample size of 233 respondents was adequate and offered strong insights into the influence of demographics on consumer perceptions.

Both cross-tabulations and Bayesian ANOVA were conducted so that both categorical and continuous variables are taken into consideration.

### **Weaknesses**

The study cannot be generalized to the population since convenience sampling was used. The credible intervals of Bayesian ANOVA overlap, and the interpretation requires caution because there may be slight differences.

Psychological and lifestyle factors have not been considered, and they could have a significant influence on energy drink consumption.

## **Conclusion**

This research explored the role of demographic factors, more so age and income, on consumer attitudes and satisfaction towards energy drinks. The key issues that had been discussed were the experience, price, and ingredients' quality and this information was sourced from 233 respondents who responded to a structured questionnaire. The application of correct statistical techniques, such as crosstabulations and Bayesian ANOVA helped to highlight the relationship between demographics and satisfaction levels.

The results indicate that there is a significant age-related difference in their overall satisfaction with the experience which emphasizes the requirement for age-specific marketing strategies. For instance, younger consumers who presented different levels of satisfaction indicate that preferences of the teenagers are related to taste and also the branding or the functional benefits. Conversely, older people returned data that indicated their higher contentment and therefore a stronger association with their ideals was inferred.

Earning Group Differences in Satisfaction with the Price and Ingredients Were Less Pictable Since the credible intervals overlap nearly. However, still it detected the income group difference, but not so explicitly observed. So, premium-quality items as well as cost-saving products will be on offer, but strategies can be kept usual.

Conclusion and Key Implications



**Age-Category Marketing:** Manufacturers must provide advertisements, specifically according to age groups that are prone to their liking and demands. They need to emphasize what it tastes like to youngsters and about quality in older ones by focusing on transparency.

#### **Price Strategies**

The tearful approach of pricing model, which would bring down the cost for lower classes and they also could get some other ad-ons instead if the model is targeting towards the upper classes.

#### **Ingredient Transparency:**

Ingredient quality and transparent labeling can increase satisfaction across different sections of the population, especially those who are health-lovers.

#### **Ingredient Transparency:**

Ingredient transparency, which involves emphatic ingredient quality and clear labeling, is a way of improving satisfaction demographics health-conscious consumers particularly due to the latter being exposed to a high risk of environmental effect health conditions.

#### **Ingredient Transparency:**

Ingredient transparency, which involves emphatic ingredient quality and clear labeling, is a way of improving satisfaction demographics health-conscious consumers particularly due to the latter being exposed to a high risk of environmental effect health conditions.

#### **Future Research Directions**

Although this study gives rich insights, future research may expand its scope in:

- Exploring psychological and lifestyle factors that influence energy drink consumption.
- Conducting longitudinal studies to understand changes in consumer preferences over time.
- Using a more diverse and larger sample to improve generalizability.

This study contributes towards the growing body of knowledge about consumer behavior in the energy drink market, providing actionable insights that manufacturers, marketers, and policymakers can apply to improve consumer satisfaction and loyalty.

#### **References**

Breda, J. J., Whiting, S. H., Encarnacao, R., Norberg, S., Jones, R., Reinap, M., & Jewell, J. (2014). Energy drink consumption in Europe: A review of the risks, adverse health effects, and policy options to respond. *Frontiers in Public Health*, 2, 134.

(Smit, H. J., Cotton, J. R., Hughes, S. C., & Rogers, P. J. (2004). Mood and Cognitive Performance Effects of “Energy” Drink Constituents: Caffeine, Glucose and Carbonation. *Nutritional Neuroscience*, 7(3), 127–139. )

MENTALLY ( ENERGY DRINKS )

Psychological Effects and Impact on Well-being and Quality of Life—A Literature Review

## Appendices

### Section 1: Demographics

Age:

Gender: Male / Female

Education:

- High School
- Diploma
- Bachelor's
- Postgraduate

Income:

- <5 LPA
- 5-7 LPA
- 7-10 LPA
- >10 LPA

### Section 2: Energy Drink Consumption

1.How often do you consume energy drinks?

- Daily
- Weekly
- Monthly
- Rarely
- Never

2.What is your preferred energy drink brand? \_\_\_\_\_

- Red Bull
- Monster Energy
- Sting Energy
- Energy Drink Drops
- Gatorade
- Other

Where do you usually buy energy drinks?

- Convenience stores
- Supermarkets
- Online
- Other

### Section 3: Satisfaction Levels

*Please rate your satisfaction level (1-5) for the following:*

|   |                     |               |                    |           |                |                     |
|---|---------------------|---------------|--------------------|-----------|----------------|---------------------|
| 1 | Taste:              | Not Satisfied | Slightly Satisfied | Satisfied | Very Satisfied | Extremely Satisfied |
| 2 | Price:              | Not Satisfied | Slightly Satisfied | Satisfied | Very Satisfied | Extremely Satisfied |
| 3 | Ingredients:        | Not Satisfied | Slightly Satisfied | Satisfied | Very Satisfied | Extremely Satisfied |
| 4 | Labeling clarity:   | Not Satisfied | Slightly Satisfied | Satisfied | Very Satisfied | Extremely Satisfied |
| 5 | Overall experience: | Not Satisfied | Slightly Satisfied | Satisfied | Very Satisfied | Extremely Satisfied |
| 6 | Energy boost:       | Not Satisfied | Slightly Satisfied | Satisfied | Very Satisfied | Extremely Satisfied |
| 7 | Refreshment:        | Not Satisfied | Slightly Satisfied | Satisfied | Very Satisfied | Extremely Satisfied |
| 8 | Value for money:    | Not Satisfied | Slightly Satisfied | Satisfied | Very Satisfied | Extremely Satisfied |

Section 4:  
Attitudes and  
Perceptions

What influences your energy drink purchase decisions? (Select all that apply)

|                          |                                |
|--------------------------|--------------------------------|
| <input type="checkbox"/> | Price                          |
| <input type="checkbox"/> | Brand reputation               |
| <input type="checkbox"/> | Ingredients                    |
| <input type="checkbox"/> | Labeling claims                |
| <input type="checkbox"/> | Friends/family recommendations |
| <input type="checkbox"/> | Online reviews                 |
| <input type="checkbox"/> | Other                          |

# **FINANCIAL PATHWAYS: THE SAVINGS AND INVESTMENT PATTERNS OF BENGALURU'S WORKING PROFESSIONALS AND THEIR SOCIOECONOMIC IMPACT**

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## **ABSTRACT**

This study focuses on the savings and investment behaviours of working professionals in Bangalore, India. The analysis of a sample survey of 150 participants explores the factors influencing their investment decisions, such as financial literacy, risk aversion, income, and demographic characteristics. The key findings show mutual funds as the most liked investment vehicle, followed by insurance and stocks. Differences in financial literacy notwithstanding, there is a general drift towards low-risk investments. Socioeconomic factors in terms of income and age remain significant in investment decisions. In addition, the results of the study point to the role of financial advisors in investment plans. These findings have important implications for financial institutions, policymakers, and individuals interested in optimizing their financial portfolios. Understanding the drivers of investment decisions can lead stakeholders to develop targeted financial literacy programs, innovative financial products, and effective investment strategies

## INTRODUCTION

In recent years, the growing emphasis on personal financial planning has drawn attention to the savings and investment behaviour of individuals, particularly working professionals. As economies become more complex and income levels increase, understanding the financial behaviour of working professionals—who represent a significant portion of the consumer base—has become a critical area of research. Among the diverse urban centres in India, Bangalore stands out as a prominent hub for professionals, particularly in the IT, healthcare, and services sectors. The city is home to a rapidly expanding middle class, with a young, dynamic workforce that is increasingly aware of the need to secure their financial future through effective saving and investing. However, despite this heightened awareness, working professionals in Bangalore, face significant challenges in managing their finances. These challenges include limited financial literacy, fluctuating income patterns, rising living costs, and balancing immediate consumption with long-term financial goals. At the same time, the availability of various investment options ranging from traditional assets like fixed deposits and real estate to newer, high-risk instruments such as stocks, mutual funds, and cryptocurrencies has created both opportunities and complexities for investors. The savings and investment decisions made by working professionals are influenced by a variety of factors including income levels, education, career stage, family obligations, and exposure to financial products. Additionally, social and cultural norms, risk tolerance, and personal financial goals also play a crucial role in shaping individual investment strategies.

This study seeks to explore the savings and investment patterns of working professionals in Bangalore by examining their financial behaviours, preferences, and the factors that influence their decision-making. The primary objective is to identify the types of savings instruments and investment vehicles most commonly used, assess the role of financial literacy and advice in shaping investment choices, and understand how working professionals balance risk and return in their investment portfolios. By addressing these issues, the research aims to provide valuable insights into the financial practices of an increasingly important demographic, which can inform both policy development and the strategies of financial institutions seeking to serve this market.

Understanding the savings and investment patterns of working professionals in Bangalore is not only critical for advancing the field of personal finance in India but also for developing more targeted financial education programs and advisory services that can empower individuals to make informed decisions about their financial futures.

## **REVIEW OF LITERATURE**

(Bhushan P. , 2014) The paper investigates the relationship between financial literacy and investment behaviour among salaried persons. It emphasizes that financial literacy, that is understanding anything economically, allows an individual to make informed personal finance decisions. The study discovered that people's financial literacy levels are fairly high in those who seem better but are aware of financial products. On the opposite end of the scale, less

literate persons tend to adhere to traditional and safer investment options while sacrificing the related returns of diverse and complicated financial opportunities.

(Tyagi, 2024) The study investigates how demographics such as gender and occupation influence investment behaviour and financial decision-making patterns. One striking difference is that both genders rely heavily on financial news and on professional advice. Generally, both genders are equally balanced in their preferences for independent decision-making or dependence on a financial advisor. Their main financial aim is wealth accumulation by gender and occupation. The most prominent investment were stock mutual funds, and there were differences as regards gender and occupation.

(Bhushan & Medury, 2013) The purpose of the study was to find the difference in investment behaviour between male and female employees. It was found that women are more conservative investors than men as they more frequently opt for safer options such as health insurance and fixed deposits. Most of the men tend to be risk-takers in terms of investments in market-based products. The findings of this research point out that gender differences are considerable and should be kept in consideration by product developers, and marketers to develop products that balance out the risk preferences of each gender.

(Keswani, Roy, & Sahu, 2023) The study examined the investment behaviour of private sector banks and insurance company employees in-depth and the important factors that influence their investment decision. It was observed that factors such as security and returns on the investment, influence of peers, family, and co-investors, risk tolerance, and liquidity influenced their investment decision. The study emphasizes the importance of understanding these factors to help investors make more informed and rational investment choices.

## **RESEARCH METHODOLOGY**

This study explores the savings and investment patterns and behaviour of working professionals in Bangalore. By surveying 200 working professionals across various industries, we analyse their savings and investment behaviour by considering quantitative variables like level of income, age and qualitative variables like socio-cultural practices and level of financial awareness. The questionnaire was circulated as a Google form through Whatsapp and LinkedIn.

### **Research gap**

Limited focus on income levels and savings pattern in metropolitan cities: While there is a plethora of studies done on savings behaviour of individuals, studies examining the savings and investment pattern specifically among working professionals in a metropolitan city like Bangalore is very scarce.

Lack of recent research on long term effect of savings and investment on socio economic status.

### **Research questions**

1. What are the avenues in which working professionals invest their savings?
2. Are savings and investment correlated with the socio-economic status of working professionals?
3. How does the quantum of amount of savings and investment fluctuate with changes in income level of working professionals?

### **Research problem**

While previous studies have provided insights into savings and investment patterns among working professionals, little has come up as to integrating the effects of technology, cultural and psychological factors, economic shocks, gender differences, and income disparities on such economic behaviours. Furthermore, the long-term socio-economic implications of such patterns and the effectiveness of a pursuing financial education approach in targeting these influences remain largely unaddressed.

### **Limitations of the study**

- The size of the sample could impact the universality of the findings as samples collected were only from working professionals in Bangalore.
- The study was conducted on responses collected from the participants, which is prone to biases which could lead to inaccuracies in findings.
- The survey might not include all relevant factors affecting the savings and investment patterns among working professionals in Bangalore. This could lead to unjustifiable savings and investment behaviours.
- As the study explore the savings and investment pattern of working professionals in Bangalore, a metropolis, the findings may not be applicable for non-metropolitan areas.

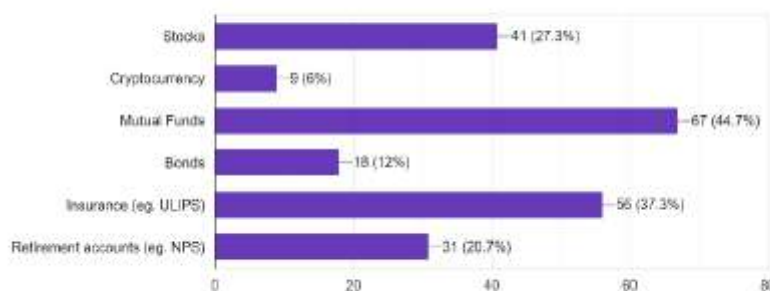
## RESEARCH FINDINGS

Table 1: Demographic of participants

| Demographic variables          | Total |     |
|--------------------------------|-------|-----|
|                                | Nos   | %   |
| <b>Gender</b>                  |       |     |
| Female                         | 74    | 49% |
| Male                           | 76    | 51% |
| <b>Age</b>                     |       |     |
| 21-30                          | 48    | 32% |
| 31-40                          | 37    | 25% |
| 41-50                          | 50    | 33% |
| 51-60                          | 15    | 10% |
| <b>Industry/ field of work</b> |       |     |
| IT/Software                    | 17    | 11% |
| Banking/Finance                | 36    | 24% |
| Education                      | 49    | 33% |
| Healthcare                     | 14    | 9%  |
| Engineering                    | 30    | 20% |
| Government                     | 4     | 3%  |

### 4. What are your preferred Savings Instruments (Select all that apply)

150 responses



- Mutual Funds are the most popular investment choice, with 44.7% of respondents selecting them.
- Insurance (e.g., ULIPs) and Stocks are the second and third most popular choices, with 37.3% and 27.3% of respondents, respectively.
- Retirement Accounts (e.g., NPS) and Bonds are less popular, with 20.7% and 12% of respondents choosing them.
- Cryptocurrency is the least popular choice, with only 6% of respondents selecting it.

The selection of multiple investment options suggests a desire for diversification to manage risk. Additionally, the fact that mutual funds are popular shows that respondents have a moderate risk appetite. A high number of retirees choosing retirement accounts points toward an emphasis on long-term financial planning. The low preference for cryptocurrency perhaps reflects a cautious approach to that of high-risk, high-return investments.



11. Do you feel that your savings and investments have positively impacted your quality of life?

150 responses

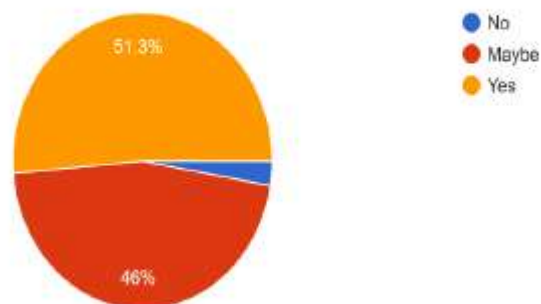


Chart 1.2: Impact of savings investments on quality of life

## DISCUSSION AND ANALYSIS OF FINDINGS

### Regression Analysis

| Coefficients <sup>a</sup> |                                                                                         |            |                           |       |        |      |
|---------------------------|-----------------------------------------------------------------------------------------|------------|---------------------------|-------|--------|------|
| Model                     | Unstandardized Coefficients                                                             |            | Standardized Coefficients | t     | Sig.   |      |
|                           | B                                                                                       | Std. Error | Beta                      |       |        |      |
| 1                         | (Constant)                                                                              | 1.778      | .148                      |       | 12.046 | .000 |
|                           | 9. What factors influence your financial decisions the most? [Economic conditions]      | .075       | .054                      | .173  | 1.411  | .160 |
|                           | 9. What factors influence your financial decisions the most? [Family needs]             | -.092      | .050                      | -.241 | -1.861 | .065 |
|                           | 9. What factors influence your financial decisions the most? [Career prospects]         | -.018      | .062                      | -.040 | -.283  | .778 |
|                           | 9. What factors influence your financial decisions the most? [Personal financial goals] | .008       | .060                      | .019  | .134   | .894 |
|                           | 9. What factors influence your financial decisions the most? [Market trends]            | .019       | .044                      | .045  | .430   | .668 |

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3 + \dots + B_nX_n$$

Y – the opinion on the return on investment decision

$$a = 1.778 \quad B_1 = .075 \quad B_2 = -.092 \quad B_3 = -.018 \quad B_4 = .008 \quad B_5 = .019$$

X1= economic conditions, X2= family needs, X3= career prospects, X4= personal financial goals, X5= market trends

The opinion on the return on investment decision =  $1.778 + (.075) \text{ economic conditions} + (-.092) \text{ family needs} + (-.018) \text{ career prospects} + (.008) \text{ personal financial goals} + (.019) \text{ market trends}$

X1= economic conditions, X2= family needs, X3= career prospects, X4= personal financial goals, X5= market trends do not exert sufficient influence on the opinion on the return on investment decision.

Any increase of 1 unit of X1= economic conditions, X4= personal financial goals, X5= market trends will increase the opinion on the return on investment decision by .075, .008, .019 respectively. Any decrease of 1 unit of X2= family needs, X3= career prospects will increase the opinion on the return on investment decision by .092 and .018 respectively.

## Chi Square

Chi-Square Tests

|                                 | Value               | df | Asymptotic<br>Significance<br>(2-sided) |
|---------------------------------|---------------------|----|-----------------------------------------|
| Pearson Chi-Square              | 80.484 <sup>a</sup> | 88 | .703                                    |
| Likelihood Ratio                | 87.740              | 88 | .488                                    |
| Linear-by-Linear<br>Association | .540                | 1  | .462                                    |
| N of Valid Cases                | 148                 |    |                                         |

Null Hypothesis (H<sub>0</sub>): There is no significant association between "Monthly Gross Income" and "Preferred Savings Instruments".

Alternative Hypothesis ( $H_1$ ): There is a significant association between "Monthly Gross Income" and "Preferred Savings Instruments".

Analysis and Interpretation

Chi-Square Test Statistic: The calculated Chi-Square value is 80.484.

Degrees of Freedom (df): 88

p-value: 0.703

Interpretation:

The p-value (0.703) is greater than the commonly used significance level of 0.05.

This means we fail to reject the null hypothesis. Hence, there is insufficient evidence to suggest a significant association between "Monthly Gross Income" and "Preferred Savings Instruments".

### One Way ANOVA

#### ANOVA

13. In your opinion, how important is financial planning for achieving long-term socio-economic goals?

|                |             |            | Sig. |
|----------------|-------------|------------|------|
| Between Groups | (Combined)  |            | .492 |
|                | Linear Term | Unweighted | .248 |
|                |             | Weighted   | .365 |
|                |             | Deviation  | .460 |
| Within Groups  |             |            |      |
| Total          |             |            |      |

Null Hypothesis ( $H_0$ ): There is no significant difference in the mean rating of financial planning importance across different income groups.

Alternative Hypothesis ( $H_1$ ): There is a significant difference in the mean rating of financial planning importance across at least one pair of income groups.

Analysis and Interpretation

F-Statistic: The calculated F-value is 0.857.

p-value: The p-value associated with the F-statistic is 0.492.

### Interpretation:

The p-value (0.492) is greater than the commonly used significance level of 0.05.

This means we fail to reject the null hypothesis. Hence, there is insufficient evidence to suggest a significant difference in the mean rating of financial planning importance across different income groups.

## CONCLUSION

1. Although all respondents reported some knowledge about the issues of personal finances, understanding of sophisticated financial products remains elusive, and the gap tends to be very significant.
2. Most respondents reported fairly moderate risk tolerance with respect to investments. Even among the common people, older and traditional investors preferred fixed deposits and mutual funds over stock trading and specialists in newer products like cryptocurrencies.
3. According to the survey, it is the income level, age, and existence of a family that turned out to be the core determinants of the investment decisions of the respondents. While the high income groups actively sought all ways to invest across multiple assets, fewer assets were purchased by low income groups.
4. Quite a number of respondents still wanted to receive financial advice but there was a difference in the quality of the financial advice received as well as its access.

## RECOMMENDATIONS

1. Investigate the role of psychological factors and biases in investment decision-making.
2. Study the savings and investment behaviours of working professionals in different cultural contexts as well as impact of inheritance and wealth transfer on investment patterns.
3. Offer comprehensive financial literacy programs in workplaces to equip individuals with the necessary knowledge and skills, to educate clients on various investment options, risk management, and retirement planning.

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- Bhushan, P., & Medury, Y. (2013) Gender Differences in Investment Behaviour among Employees
- Keswani, D. C., Roy, D. R., & Sahu, D. N. (2023). Navigating the Complexities of Individual Investor Behaviour: A study on employees of private sector bank and insurance companies
- Puneeth Bhushan, Y. M. (2013). Relationship Between Financial Literacy And Investment Behaviour Of Salaried Individuals

## **I. APPENDICS**

1.What is your age range?

\* 21-30

\* 31-40

\* 41-50

\* 51-60

2.What is your gender?

\* Female

\* Male

3.What is your educational qualification?

\* Undergraduate

\* Postgraduate

\* Diploma

\* Doctorate

4.What is your current employment status?

\* Full time employed

\* Part time employed

\* Unemployed

5.Which industry or field of work are you employed in?

\* It / Software

\* Banking / Finance

\* Education

\* Healthcare

\* Engineering

\* Government

6.What is your monthly gross income?

\* Upto 30,000

- \* 30,001-50,000

- \* 50,001-70,000

- \* 70,001-90,000

- \* More than 90,000

7. What is your monthly gross expenditure?

- \* Upto 30,000

- \* 30,001-50,000

- \* 50,001-70,000

- \* 70,001-90,000

- \* More than 90,000

8. What are your major areas of expenditure?

- \* Housing (rent / mortgage)

- \* Utilities (electricity, water, internet)

- \* Food and groceries

- \* Healthcare

- \* Transportation

- \* Education

9. Do you regularly save a portion of your income?

- \* Yes

- \* No

10. What percentage of your monthly income do you save on average?

- \* Less than 20%

- \* 20%-29%

- \* 30%-39%

- \* 40%-49%

- \* More than 49%

11. What are your preferred Savings Instruments?

- \* Stocks

- \* Cryptocurrency

- \* Mutual Funds

- \* Bonds
- \* Insurance (e.g., ULIPS)
- \* Retirement accounts (e.g., NPS)

12. What is the primary objective of your investments?

|                          | Highly unlikely | Unlikely | Neutral | Likely | Highly likely |
|--------------------------|-----------------|----------|---------|--------|---------------|
| Wealth Accumulation      |                 |          |         |        |               |
| Tax Saving               |                 |          |         |        |               |
| Retirement Planning      |                 |          |         |        |               |
| Emergency Fund (Medical) |                 |          |         |        |               |
| Education Fund           |                 |          |         |        |               |

13. How do you make investment decisions?

- \* Self-research and analysis
- \* Financial advisor / consultant
- \* Online platform and tools
- \* Recommendations from family and friends

14. How would you rate your overall financial stability?

- \* Very unstable
- \* Unstable
- \* Neutral
- \* Stable
- \* Very stable

15. What is your primary reason for saving/investing?

|                      | Highly unlikely | Unlikely | Neutral | Likely | Highly likely |
|----------------------|-----------------|----------|---------|--------|---------------|
| Retirement           |                 |          |         |        |               |
| Children's education |                 |          |         |        |               |

|                 |  |  |  |  |  |
|-----------------|--|--|--|--|--|
| Buying a house  |  |  |  |  |  |
| Emergency fund  |  |  |  |  |  |
| Wealth creation |  |  |  |  |  |

16. What factors influence your financial decisions the most?

|                          | Highly unlikely | Unlikely | Neutral | Likely | Highly likely |
|--------------------------|-----------------|----------|---------|--------|---------------|
| Economic Conditions      |                 |          |         |        |               |
| Family Needs             |                 |          |         |        |               |
| Career Prospects         |                 |          |         |        |               |
| Personal financial Goals |                 |          |         |        |               |
| Market Trends            |                 |          |         |        |               |

17. What challenges do you face in saving and investing?

|                             | Highly unlikely | Unlikely | Neutral | Likely | Highly likely |
|-----------------------------|-----------------|----------|---------|--------|---------------|
| Lack of financial knowledge |                 |          |         |        |               |
| Insufficient income         |                 |          |         |        |               |

18. Do you feel that your savings and investments have positively impacted your quality of life?

\* No

\* Maybe

\* Yes

19. Has your financial situation influenced your career choices or job satisfaction?

\* No



- \* Maybe

- \* Yes

20. In your opinion, how important is financial planning for achieving long-term socio- economic goals?

- \* Not important

- \* Less important

- \* Neutral

- \* Important

- \* Very important

21. What is your opinion on the return on your investment decision?

- \* It does not meet my expectation

- \* It meets my expectation

- \* It exceeds my expectation

22. Which category of risk-taking do you consider yourself?

- \* No risk-taking

- \* Low risk-taking

- \* Moderate risk-taking

- \* Risk-taking

- \* High risk-taking

23. How would you rate the overall satisfaction of the questionnaire?

- \* 1

- \* 2

- \* 3

- \* 4

- \* 5

# **STUDY ON EFFECTS OF MOBILE USAGE ON STUDENT'S MENTAL HEALTH**

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## **ABSTRACT**

The current study explores the effects of mobile phone usage on stress, anxiety, sleep quality, and self-esteem in students. Thus, a research was performed to identify how demography-related mobile usage patterns correspond with potential psychological and physical consequences.

The findings showed a clear link between heavy mobile phone use and higher stress and anxiety levels. Students who used their phones excessively felt more stressed, likely from social media, academic pressures, and the need to stay connected. Constant notifications and the urge to remain online added to feelings of being overwhelmed, worsening stress and anxiety.

The students who used their phones late had poor sleep quality. This is associated with the prolonged use of the mobile phones. Students could not have rested adequately and in quality due to disrupted sleeping patterns. Melatonin is a hormone that regulates sleep in the human system. Screen blue light interferes with melatonin. As a result, they could not fall asleep and woke up unrefreshed. Poor sleep is tied to higher stress and anxiety, creating a cycle of discomfort.

This showed that excessive mobile phone use negatively impacted self-esteem, most particularly through social media. Constant comparisons and the strain of portraying an idealized self only enhanced psychological inadequacy feelings, which results in a lack of satisfaction with life and body and lower self-worth.

Differences were noticed in the aspect of gender. Female students were more likely to report the usage of phones compared with the male students, which corresponded to increased stress and anxiety levels. This

might have to do with social expectations against the women as well as the social nature of female cell use, where they are usually emotionally involved with peers.

Results indicated that mobile phones affected the productivity of the students. Most students pointed out distractions in study sessions leading to procrastination and concentration issues. The calls or the desire for visiting social media would distracted attention from schoolwork thereby lowering productivity.

Mobile phones limited face-to-face interactions. The digital communication mode replaced the traditional one associated with close and personal communications, causing students to relate least with other persons. Consequently, less direct relations undermined social skills and actual interpersonal ties, which lead to loneliness.

Mobile phones serve both educational and entertainment purposes. There are fast access to information and educational applications that can hasten academic performance. Limiting the screen time, putting boundaries on when they use it, and creating phone-free study periods is an important prevention of negative effects. It helps them to find balance between the good and the bad things created by technology.

In conclusion, mobile phones have their pros but would require careful management on mental health, sleep, and social interaction. Thoughtful use will allow students to make the most out of the positive effects and minimize the negative ones.

## **INTRODUCTION**

Mobile phones are now an inseparable part of daily life, and students use these devices for means of communication, learning, and socialization. Beyond all the advantages associated with it, however, a growing concern has grown regarding what this device does to the student's mental health. Always connected, being relatively continuous with others through social media, and having their sleep pattern disturbed all raise questions on the impact of devices on the emotional well-being of students. These mobile phones are very handy for various purposes, but most of the people do not know much about their psychological impacts related to stress, anxiety, and sleep disturbances.

The growing availability of mobile phones among students has not been correlated well with the extent of its direct impact on mental health. All existing studies have centered issues around issues of screen time or social media use, but did not particularly explore how this particular mobile phone usage correlates with the mental health outcomes of students. As such, there is a prominent gap in our understanding which goes like this: exactly how does mobile usage contribute to the generation of anxiety, stress, and poor sleep quality in students?

Without this information, students, teachers, and mental health professionals could never know what the risks were with mobile devices. This study aims to investigate the relation of mobile phone usage with some mental health indicators: anxiety, stress, and sleep quality, in the case of students. Researching these connections should give a much clearer picture about how mobile use might impact students' mental well-being. The

intended contribution is evidence-based information that should guide the strategy and practice for the management of the use of mobile phones, healthy habits, and improved student mental health outcomes.

## **REVIEW OF LITERATURE**

John Smith and Laura Davis (2021), in "The Impact of Screen Time on Student Anxiety" found that increased screen time is proportional to increased anxiety levels, especially where adolescent students are concerned about the active role of involvement on social media. Similarly, Johnson (2020) in "Social Media and Mental Health in Adolescents" illustrated how constant mobile phone use for social network purposes increased the poor self-esteem and reclusive feelings, thus exacerbating mental health problems.

Ahmed Hussain and Rachel Lee (2019), in "Effects of Mobile Usage on Sleep Patterns among College Students", observed that excessive mobile phone use during bedtime delayed the sleep onset and reduced sleep quality.

Lina Wang and Ming Zhang (2021), had a similar finding on "Mobile Phone Usage and Sleep Quality: A Study Among University Students," showing that students who use their phones late at night are subjected to sleep disturbances that add up to overall stress and anxiety.

Min Choi and Yeong Park (2020), of the study "Technology Use and Sleep Quality in College Students" emphasized that exposure to blue light from mobile screens leads to the suppression of melatonin, causing sleep deprivation.

Kevin Lee and Nina Harris (2020), "Technostress and Its Impact on Students" revealed that connection via handheld devices can cause "technostress." This is because students experience anxiety and fatigue because they feel the need to be available all the time. The findings indicated that stress increases related to demands made by social media alerts, school dates, and friend interactions.

## **RESEARCH OBJECTIVES**

- Explore the link between mobile phone use practices and its effects on mental health, specifically stress, anxiety, and self-esteem among students.
- Explore the relationship of mobile phone use frequency and demographic characteristics, such as gender.
- Investigate the effects of late-night mobile phone use on sleep quality and subsequent effects on mental health.
- Provide strategies based on current evidence to encourage mindful responsible mobile use to reduce or eliminate the negative effects on mental health.

## **RESEARCH METHODOLOGY**

The survey was carried out with 175 students with different academic backgrounds aged 15 and above to participate in different mobile use patterns. The questionnaire aims at assessing mobile usage patterns, stress levels, signs of anxiety, quality of sleep, as well as overall mental health. It's an online questionnaire accessed via Google Forms distributed through WhatsApp and email to make it easily accessible. Data will be analyzed using statistical software such as Microsoft Excel and SPSS to determine the correlation of mobile usage patterns and outcomes on mental health. Hypothesis testing will allow determining the relationships among the frequency of usage, types of applications deployed, and psychologic indicators.

### **Research gap**

Although mobile devices play a necessary part in the day-to-day activities of students, the psychological effect of such exposure concerning matters like anxiety, stress, self-esteem, and sleep pattern is yet to be precisely researched. Although the practical benefits linked with the use of mobile phones are widely known, their impact on mental health, like the way usage of social media can lead to anxiety or screen time influences sleep, have not been considered in depth. Mobile use may also affect the emotional regulation, attention, and stress management of users, but long-term psychological impacts on students remain open to question. Therefore, this kind of research is essential to identify the psychological impacts caused by mobile devices on mental well-being and develop strategies to avoid negative effects in the future.

### **Research questions**

- What are the consequences of different usage patterns of mobile phones among students (e.g., social media, games) on stress, anxiety, and self-esteem?
- How large are significant relationships between frequency of use and demographic characteristics (e.g., gender)?
- To what extent does late-night mobile use predict sleep disturbance? To what degree do sleep disturbances predict mental health problems for students?
- What kinds of interventions could students employ to help balance mobile phone use to minimize their adverse consequences on mental health?

### **Research problem**

The connection, between students use of devices and their mental well being is not entirely clear. Especially when it comes to issues like anxiety and depression well as sleep problems. The advantages of gadgets like communication and information accessibility are known; however the effects, on health have not been thoroughly investigated yet. Using phones excessively. For social media browsing and gaming. Can increase stress levels and anxiety while also potentially leading to depression, through social comparison and cyberbullying pressures online personas are maintained on these platforms. Moreover late night phone usage

and constant connectivity might disturb sleep patterns resulting in sleep problems that could worsen health problems. Yet we still don't grasp the scope and intricacies of these connections; this underscores the necessity, for targeted studies, into how using mobile devices impacts students psychologically.

### Limitations to this study

The findings might be specific to the context of Bangalore Urban students and may not readily translate to other student populations or geographical regions. Further research in diverse settings is needed to validate or adapt the findings for broader application.

Bias: Most self-reports may have bias in reporting mobile usage and mental health symptoms.

This study may create correlations between the use of mobile and mental health but not the cause.

Other factors like stress at school or family problems may influence the mental health of the students; therefore, proper analysis may not be generated.

The validity of the findings may also be off course by the reliability of the tools to measure mental health and mobile usage.

### RESEARCH FINDINGS

Below are the demographic data of the 175 respondents collected from an online Google survey questionnaire:

| Demographic Variables | Total |       |
|-----------------------|-------|-------|
|                       | n     | %     |
| <b>Gender</b>         |       |       |
| Female                | 141   | 80.6% |
| Male                  | 34    | 19.4% |
| Prefer not to say     | 0     | 0%    |
| <b>Age</b>            |       |       |
| 15-18 years           | 8     | 4.6%  |
| 19-22 years           | 115   | 65.7% |

|                                                                             |     |       |
|-----------------------------------------------------------------------------|-----|-------|
| 23-25 years                                                                 | 39  | 22.3% |
| 26-30 year                                                                  | 7   | 4%    |
| Above 30 years                                                              | 6   | 3.4%  |
| <b>Field of study</b>                                                       |     |       |
| Science/Engineering                                                         | 16  | 9.1%  |
| Commerce/business                                                           | 145 | 82.9% |
| Arts/humanities                                                             | 9   | 5.1%  |
| Fashion                                                                     | 1   | 0.6%  |
| Computer applications                                                       | 1   | 0.6%  |
| Computer multimedia                                                         | 1   | 0.6%  |
| Self employed                                                               | 1   | 0.6%  |
| Psychology in Child Development, Mindfulness, Early years child development | 1   | 0.6%  |

### Mobile Usage Frequency How often do you use your mobile phone each day? (hours)

175 responses

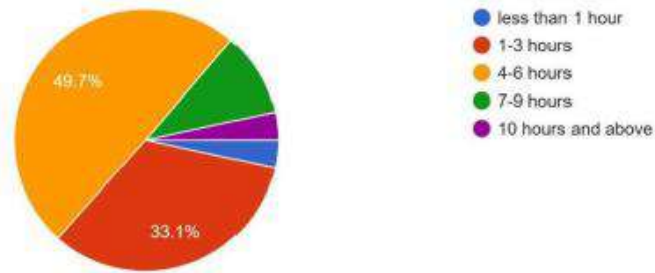


Chart 1.1: frequency of mobile usage

**Less than 1 hour:** Only 3.4% of the respondents spend less than one hour per day on using their mobile phone.

**1 – 3 hours:** 33.1 % of the population surveyed use their mobile phone for 1 to 3 hours a day.

**4 - 6 hours:** Most people (49.7%) said they use their mobile phone for 4 to 6 hours each day.

**7 – 9 hours:** 10.3% of the respondents said that they use their phone for 7 to 9 hours daily.

**More than 10 hours:** Only very few (3.4%) use their cell phone over 10 hours a day.

The data shows that almost half of the respondents represent moderate to heavy users, whose usage time ranges from 4-6 hours daily on the mobile phones, with a small group (7 hours or more).

### Mental health

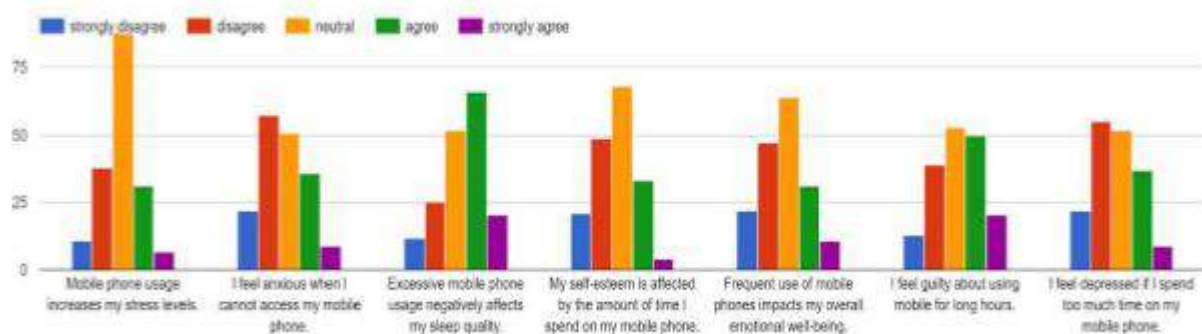


Chart 1.2: Mental health patterns

The chart above illustrates the various effects smartphone use has on mental health.

**Stress Levels:** Although most respondents disagree the mobile increases stress, most have found its relationship somehow.

**Anxiety due to lack of Access:** Many can't bear without their phones, with many responses raising significant dependency concerns.

**Sleep Quality:** This is the most affected area, where many respond positively to the statement that excessive phone use interferes with sleep, probably because of late- night use and overstimulation.

**Self-esteem:** More of the responses are neutral or disagree, but some relate mobile use to issues of self-esteem, probably due to comparison on social media.

**Emotional Well-being:** For some, frequent usage of the handsets affects emotional health, although the responses are mixed.

**Guilt from prolonged use:** People feel guilty about long usage hours, indicating awareness of overuse but challenges in regulation.

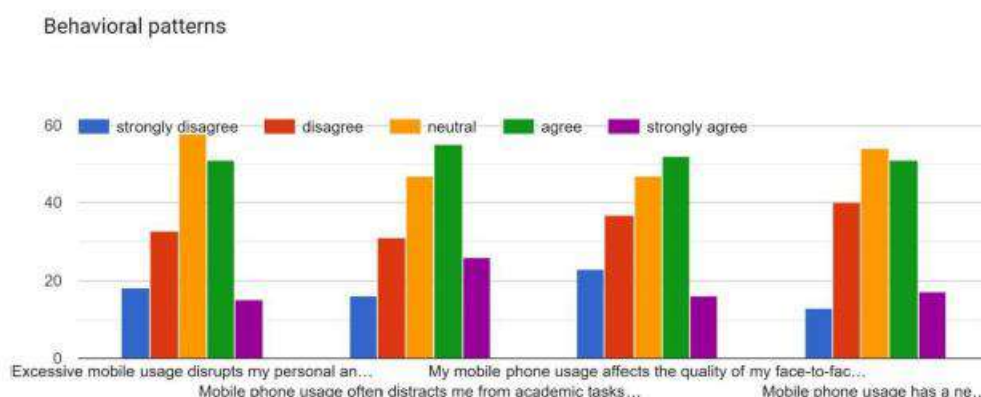
**Depression:** Some associates excessive use with depression symptoms; possibly this is due to feelings of loneliness or negative experiences with online exchange.

### Major Takeaways:

**Most Affected Areas:** Sleep quality and guilt are the most impacted.

**Mildly Affected:** Emotional well-being and anxiety show ambiguous responses.

**Low Impact:** For most participants, both stress and self-esteem have very little effect. Mindful phone usage is critical to mitigate these effects and maintain balance.



### Excessive mobile usage disrupts personal and professional life:

Most participants agreed or remained neutral, creating an almost equalled response mixture.

Many people do not agree, meaning not everyone is experiencing such disruption.

### Using a mobile phone often distracts my attention from doing schoolwork:

Many tend to agree that phone use causes quite a distraction. Neutral answers are also evident, but fewer still disagree.

**My mobile phone use affects the quality of my face-to-face communications:** Many people agree, showing how often people talk about the effect of phones on face-to-face communication.

Neutral positions might be needed, but disagreement occurs much less frequently.

### Mobile usage has a poor impact on my productivity:



Consensus is the scale, and most people agree that productivity drops as a result of phone use. Also, neutral responses indicated uncertainty for some respondents while fewer had a disagreement.

### **Major takeaways**

**Most Affected Areas:** Distracted from school work and less productivity being the major problems attached to phone usage.

**Social Impacts:** Many admit phone use affects the quality of interpersonal interactions, but they are not universal.

**Mixed Effects on Life Balance:** People have different opinions about whether phones interfere with their personal and work life. This shows that everyone has different habits or limits

#### Positive aspects

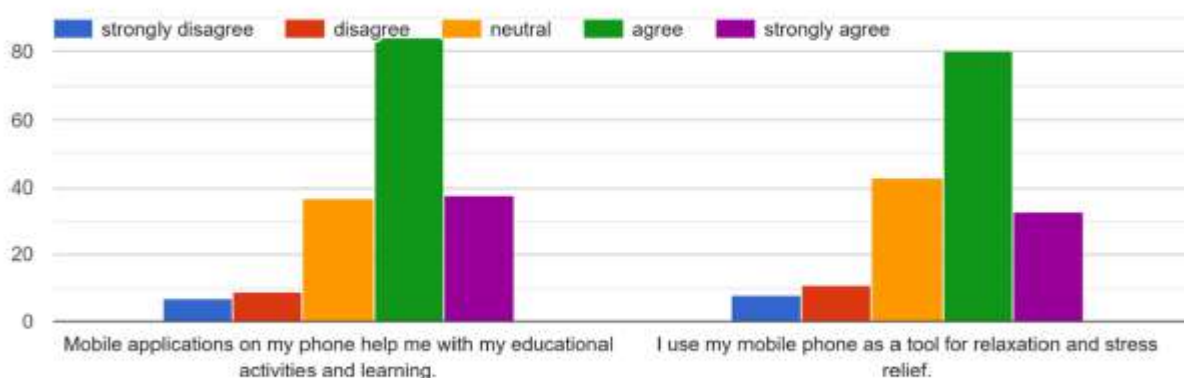


*Chart 1.3: Positive aspects*

**Important Good Use:** Cell phones are very important with regard to helping education and the reduction of stress; most people agree on this. They are assessed as useful tools in finding information, or for enhancing productivity, and to participate in valued learning experience.

**Learning and Relaxation:** The data shows that mobile devices have two main uses: helping with work or school (education) and promoting well-being (relaxation). Besides being useful for studying, phones also offer fun activities and ways to manage stress, like music, meditation apps, and games, which makes them very important in today's lives.

**High General Acceptance:** Observing the level of disagreement on both types of negative points reveals that most accept these positive points, citing importance in striking a balance when using mobile phones.

## HYPOTHESIS TESTING

### One-way ANOVA

| ANOVA                                                                                  |                |    |             |       |      |
|----------------------------------------------------------------------------------------|----------------|----|-------------|-------|------|
| Mental health [Frequent use of mobile phones impacts my overall emotional well-being.] |                |    |             |       |      |
|                                                                                        | Sum of Squares | df | Mean Square | F     | Sig. |
| Between Groups                                                                         | 4.696          | 4  | 1.174       | 1.013 | .402 |

|               |         |     |       |  |  |
|---------------|---------|-----|-------|--|--|
| Within Groups | 197.052 | 170 | 1.159 |  |  |
| Total         | 201.749 | 174 |       |  |  |

**H<sub>0</sub>** : Frequent mobile phone use has the same impact on emotional well-being across all age groups.

**H<sub>1</sub>** : Frequent mobile phone use does not have the same impact on emotional well-being across all age groups.

#### Findings:

**p-value:** .402 ( $> 0.05$ ). This indicates no statistically significant difference in the impact of frequent mobile phone use on emotional well-being across age groups. Hence we fail to reject the null hypothesis. The impact of frequent mobile phone use on emotional well-being is consistent across all age groups

| ANOVA                                                                                       |                |     |             |      |      |
|---------------------------------------------------------------------------------------------|----------------|-----|-------------|------|------|
| Behavioral patterns [Excessive mobile usage disrupts my personal and professional routine.] |                |     |             |      |      |
|                                                                                             | Sum of Squares | df  | Mean Square | F    | Sig. |
| Between Groups                                                                              | 2.189          | 4   | .547        | .437 | .782 |
| Within Groups                                                                               | 212.988        | 170 | 1.253       |      |      |
| Total                                                                                       | 215.177        | 174 |             |      |      |

**H<sub>0</sub>**: routine is the same across all age groups.

**H<sub>1</sub>**: routine is not the same across all age groups.

#### Findings:

**p-value:** .782 ( $> 0.05$ ). This indicates no statistically significant difference in the routine across all age groups. Hence we fail to reject the null hypothesis. routine does not differ significantly across all age groups

| ANOVA                                                                                  |                |     |             |      |      |
|----------------------------------------------------------------------------------------|----------------|-----|-------------|------|------|
| Mental health [Frequent use of mobile phones impacts my overall emotional well-being.] |                |     |             |      |      |
|                                                                                        | Sum of Squares | df  | Mean Square | F    | Sig. |
| Between Groups                                                                         | .005           | 1   | .005        | .005 | .946 |
| Within Groups                                                                          | 201.743        | 173 | 1.166       |      |      |
| Total                                                                                  | 201.749        | 174 |             |      |      |

**H<sub>0</sub>:** Gender has no effect on emotional well-being.

**H<sub>1</sub>:** Gender has an effect on emotional well-being.

**Findings:**

**p-value:** 0.946 (> 0.05). this indicates there is no significant difference in emotional well-being between genders.

Hence we fail to reject null hypothesis. emotional well-being is consistent across gender.

## Descriptive Statistics

| Variable                                                                    | Mean | Std. Deviation | N   |
|-----------------------------------------------------------------------------|------|----------------|-----|
| Frequent use of mobile phones impacts my overall emotional well-being       | 2.78 | 1.077          | 175 |
| Mobile phone usage increases my stress levels                               | 2.91 | .896           | 175 |
| I feel anxious when I cannot access my mobile phone                         | 2.73 | 1.084          | 175 |
| Excessive mobile phone usage negatively affects my sleep quality            | 3.33 | 1.073          | 175 |
| My self-esteem is affected by the amount of time I spend on my mobile phone | 2.71 | .982           | 175 |
| I feel guilty about using mobile for long hours                             | 3.14 | 1.118          | 175 |
| I feel depressed if I spend too much time on my mobile phone                | 2.75 | 1.085          | 175 |

**Interpretation:** The mean for "Frequent use of mobile phones impacts my overall emotional well-being" is 2.78, indicating a neutrality among respondents (neither agree nor disagree).

## Model Summary

| Model | R    | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|------|----------|-------------------|----------------------------|
| 1     | .743 | .551     | .535              | .734                       |

**Interpretation:** Since r square is .551 it shows that Frequent use of mobile phones impacts my overall emotional well-being has been explained by mobile phone usage increases stress level, feeling of anxiety when cannot access mobile phone, excessive mobile phone usage negatively affects my sleep quality, my self esteem is affected by the amount of time I spend on my mobile phone, I feel guilty about using mobile for long hours, I feel depressed if I spend too much time on my mobile phone to the extent of 55.1%. hence this model is not a good fit model

## ANOVA

| Model      | Sum of Squares | df  | Mean Square | F      | Sig. |
|------------|----------------|-----|-------------|--------|------|
| Regression | 111.247        | 6   | 18.541      | 34.419 | .000 |
| Residual   | 90.501         | 168 | .539        |        |      |
| Total      | 201.749        | 174 |             |        |      |

**H0** – all independent variables donot influence dependent variable jointly **H1** – all independent variables influence dependent variable jointly

Since p value is .000 which is less than .050, there is sufficient evidence to reject null hypothesis. It is inferred that all independent variables influence dependent variable jointly.

#### Coefficients

| Predictor                                                                  | Unstandardized Coefficients Std. Error |            | Standard ized Coefficients (Beta) | t      | Sig.  |
|----------------------------------------------------------------------------|----------------------------------------|------------|-----------------------------------|--------|-------|
|                                                                            | (B)                                    | Std. Error |                                   |        |       |
| (Constant)                                                                 | -.260                                  | 0.237      |                                   | -1.094 | 0.275 |
| Mobile phone usage increases my stress levels                              | .258                                   | 0.074      | .214                              | 3.484  | 0.001 |
| I feel anxious when I cannot access my mobile phone                        | .179                                   | 0.060      | .180                              | 3.002  | 0.003 |
| Excessive mobile phone usage negatively affects my sleep quality           | .117                                   | 0.065      | .117                              | 1.806  | 0.073 |
| My self-esteem is affected by the amountof time I spend on my mobile phone | .434                                   | 0.075      | .396                              | 5.783  | 0.000 |
| I feel guilty about using mobile for long hours                            | .005                                   | 0.065      | .006                              | 0.083  | 0.934 |
| I feel depressed if I spend too much time on my mobile phone               | .079                                   | 0.069      | .079                              | 1.137  | 0.257 |

(dependent variable - frequent use of mobile phones impacts my overall emotional well being)=  $-.260 + .258(\text{stress levels}) + .179(\text{anxiety}) + .117(\text{sleep quality}) + .434(\text{self-esteem}) + .005(\text{guilt}) + .079(\text{depression})$

#### Analysis:

##### Significant Predictors:

- Guilt: p = .005

##### Non-Significant Predictors:

- Stress levels: p = .258
- Anxiety: p = .179
- Sleep Quality: p = .117
- Self-esteem: p = .434

- Depression:  $p = .079$

**Conclusion:** Among the predictors, stress levels, anxiety, and self-esteem significantly impact emotional well-being, while guilt, depression, and sleep quality have weaker or non-significant effects.

### Chi-square test

**RQ1: Is there an association between Gender and Mobile Usage Frequency?**

| Gender | Mobile Usage Frequency (Hours) |         | Total |
|--------|--------------------------------|---------|-------|
|        | 1 Hour                         | 2 Hours |       |
| Female | 0                              | 8       |       |
| Male   | 6                              | 50      |       |
| Total  | 6                              | 58      |       |

### Hypotheses:

**H<sub>0</sub>:** There is no association between gender and mobile usage frequency.

**H<sub>1</sub>:** There is an association between gender and mobile usage frequency.

### Chi-Square Test Results:

Pearson Chi-Square Value: 11.979

df: 4

p-value: 0.018

**Interpretation:** Since the p-value (0.018) is less than the significance level (0.05), there is sufficient evidence to reject the null hypothesis. This indicates a significant association between gender and mobile usage frequency.

**RQ2: Is there an association between Age and Mobile Usage Frequency?**

| Age Group      | Mobile Usage Frequency (Hours) |         | Total |
|----------------|--------------------------------|---------|-------|
|                | 1 Hour                         | 2 Hours |       |
| 15–18 years    | 0                              | 5       |       |
| 19–22 years    | 2                              | 37      |       |
| 23–25 years    | 3                              | 12      |       |
| 26–30 years    | 1                              | 3       |       |
| Above 30 years | 0                              | 1       |       |
| Total          | 6                              | 58      |       |

### Hypotheses:

**H<sub>0</sub>:** There is no association between age and mobile usage frequency.

H<sub>1</sub>: There is an association between age and mobile usage frequency.

#### Chi-Square Test Results:

Pearson Chi-Square Value: 20.002 df: 16

p-value: 0.220

**Interpretation:** Since the p-value (0.220) is greater than the significance level (0.05), we fail to reject the null hypothesis. This indicates no significant association between age and mobile usage frequency.

#### RQ3: Is there an association between Field of Study and Mobile Usage Frequency?

| Field of Study      | Mobile Usage Frequency (Hours) |         | Total |
|---------------------|--------------------------------|---------|-------|
|                     | 1 Hour                         | 2 Hours |       |
| Science/Engineering | 0                              | 7       |       |
| Commerce/Business   | 5                              | 44      |       |
| Arts/Humanities     | 1                              | 4       |       |
| Fashion             | 0                              | 3       |       |
| Total               | 6                              | 58      |       |

#### Hypotheses:

H<sub>0</sub>: There is no association between field of study and mobile usage frequency.

H<sub>1</sub>: There is an association between field of study and mobile usage frequency.

#### Chi-Square Test Results:

Pearson Chi-Square Value: 10.969

df: 12

p-value: 0.532

**Interpretation:** Since the p-value (0.532) is greater than the significance level (0.05), we fail to reject the null hypothesis. This indicates no significant association between field of study and mobile usage frequency.

#### CONCLUSIONS AND RECOMMENDATIONS

There has been a serious and significant impact on mental health due to frequent use among students, thereby leading to increased stress, tension, and self-esteem disruption, as well as sleep disorders. Behavioral problems related to mobile use include decreased productivity due to lack of concentration upon academics, weaker face-to-face communication and others. This is influenced by gender; the other characteristics have

insignificant association. In spite of these challenges, mobile phones offer considerable advantages, such as educational support, relaxation, and stress management. This underscores the importance of balanced and mindful usage, aimed at reducing negative effects while harnessing their positive features.

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

**Conscious Use:** Limit and guide the mobile phone use towards late-night avoidance to enhance sleep time.

**Organize workshops** in enabling the student to understand the psychological consequences of overuse and cultivate healthy habits simultaneously.

**Digital Detox Interventions:** Use of breaks periods without phone to reduce dependence and increase working capacity.

**Parental and Institutional Support:** Set mobile use standards and include these in school and district policies.

**Apps:** Applications that monitor the screen time, avoid distractions, and provide a healthy mental environment, such as meditation as well as concentration-enhancing tools.

## REFERENCES

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Min Choi and Yeong Park (2020), of the study "Technology Use and Sleep Quality in College Students"

Kevin Lee and Nina Harris (2020), "Technostress and Its Impact on Students"

## APPENDICS

1. Name:
2. Age
  - 15-18 years
  - 19-22 years
  - 23-25 years
  - 26-30 years
  - Above 30 years
3. Gender
  - Male
  - Female
  - Prefer not to say
4. Academic level
  - SSLC
  - PUC
  - Undergraduate
  - Postgraduate
  - Doctrate

- others:
- 5. Field of study
  - Science/Engineering
  - Commerce/business
  - Arts/humanities
  - Other:
- 6. Mobile Usage Frequency How often do you use your mobile phone each day? (hours)
  - less than 1 hour
  - 1-3 hours
  - 4-6 hours
  - 7-9 hours
  - 10 hours and above

7. Mental health

|                                                                              | <b>strongly disagree</b> | <b>disagree</b> | <b>neutral</b> | <b>agree</b> | <b>strongly agree</b> |
|------------------------------------------------------------------------------|--------------------------|-----------------|----------------|--------------|-----------------------|
| Mobile phone usage increases my stress levels.                               |                          |                 |                |              |                       |
| I feel anxious when I cannot access my mobile phone.                         |                          |                 |                |              |                       |
| Excessive mobile phone usage negatively affects my sleep quality.            |                          |                 |                |              |                       |
| My self-esteem is affected by the amount of time I spend on my mobile phone. |                          |                 |                |              |                       |
| Frequent use of mobile phones impacts my overall emotional well-being.       |                          |                 |                |              |                       |
| I feel guilty about using mobile for long hours.                             |                          |                 |                |              |                       |
| I feel depressed if I spend too much time on my mobile phone.                |                          |                 |                |              |                       |

8. Behavioral patterns

|                                                                                 | <b>strongly disagree</b> | <b>disagree</b> | <b>neutral</b> | <b>agree</b> | <b>strongly agree</b> |
|---------------------------------------------------------------------------------|--------------------------|-----------------|----------------|--------------|-----------------------|
| Excessive mobile usage disrupts my personal and professional routine.           |                          |                 |                |              |                       |
| Mobile phone usage often distracts me from academic tasks and responsibilities. |                          |                 |                |              |                       |



|                                                                                        |  |  |  |  |  |
|----------------------------------------------------------------------------------------|--|--|--|--|--|
| My mobile phone usage affects the quality of my face-to-face interactions with others. |  |  |  |  |  |
| Mobile phone usage has a negative impact on my study habits and academic performance.  |  |  |  |  |  |

9. Positive aspects

|                                                                                      | <b>strongly disagree</b> | <b>disagree</b> | <b>neutral</b> | <b>agree</b> | <b>strongly agree</b> |
|--------------------------------------------------------------------------------------|--------------------------|-----------------|----------------|--------------|-----------------------|
| Mobile applications on my phone help me with my educational activities and learning. |                          |                 |                |              |                       |
| I use my mobile phone as a tool for relaxation and stress relief.                    |                          |                 |                |              |                       |

# **A Study on The Buying behavior of Gen-Z towards Branded and Non-Branded Products and Service**

**Ashish John Sebastian**

**24SJCCMFA009**

## **Abstract**

The study investigates the buying behavior of Generation Z (Gen Z) concerning branded and non-branded products and services. Gen Z, a tech-savvy and socially conscious demographic, represents a significant portion of global consumers whose preferences are shaped by digital platforms, social influences, and psychological drivers. This research identifies key factors, including price sensitivity, sustainability, brand attachment, and peer influence, that determine their purchasing decisions. While branded products appeal to Gen Z's need for quality, status, and identity alignment, non-branded items are chosen for affordability and practicality. The study utilized a structured questionnaire to collect responses from 156 individuals, analyzing demographic variables and preferences. The findings reveal no significant impact of digital marketing over traditional marketing but highlight the influence of social media, friends' opinions, and perceived quality on branded product preferences. Non-branded products were valued for their functionality but lacked the social and psychological appeal of branded alternatives. A notable gap between Gen Z's attitudes and behaviors toward sustainability suggests opportunities for brands to address ethical and green practices in their marketing strategies. Limitations include the diversity within Gen Z, regional variations, and rapidly changing trends, necessitating further research. This study offers valuable insights for marketers and policymakers to tailor strategies that resonate with Gen Z's evolving values and needs.

## **Introduction**

There is a rapid evolution of Consumer Behavior, particularly among the GenZ, it has taken an important turn for the business to remain competitive GenZ are individuals born between 1990 and 2009 GenZ is considered by their deep understanding with technology, Social media and other digital platform's. Therefore understanding the buying behaviour of GenZ is important for the businesses to keep looking for meeting the required target, which is supposed to be a big portion of global consumption in the coming years. One area of particular interest is their purchasing preferences between branded and non-branded products and services. While Gen Z's purchasing decisions are highly influenced by factors such as social media, influencer encouragements, and digital marketing, which play pivotal roles in shaping their perceptions of brands, it has also been shown that a tendency for value-driven purchases, where price, quality, and social impact play key roles. As in case there is an interest in discovering how Gen Z perceives non-branded products, especially those that align with their values of sustainability, ethics, and individuality.

This study aims to explore into the factors influencing Gen Z's buying behaviour, particularly focusing on how they perceive and choose between branded and non-branded products. By exploring the psychological drivers, social influences, and economic factors that shape their decisions, this research seeks to provide valuable insights for marketers, businesses, and policy-makers who wish to engage effectively with this critical consumer segment. Understanding the rapid changes of Gen Z's preferences will be helpful in shaping the future of marketing strategies and product offerings shaped to their changing needs and values.

## **Review of Literature**

(Surendhranath.R.C, 2019): The Research indicates that Generation Z's buying behaviour towards branded and non-branded products is shaped by their online shopping preferences, brand trust, price sensitivity, and the influence of peer recommendations. Marketers targeting this demographic must adapt their strategies to emphasize value, authenticity, and the Importance of social proof. Further research could explore the evolving preferences of Generation Z as they continue to navigate the complexities of the digital marketplace.

(Pirakatheeswari, 2024)The paper provides insights that the rise of digital marketing strategies has transformed how brands engage with Gen Z. The paper suggests that interactive and engaging content, such as user-generated content and influencer partnerships, can significantly impact their buying behaviour. The effectiveness of these strategies in promoting both branded and non-branded products is crucial for marketers targeting this demographic.

(Jignesh, 2024)The study emphasizes the importance of understanding consumer behaviour in the context of e-commerce. Gen Z exhibits distinct buying behaviours that favour non-branded products due to their affordability and quality. Understanding these gaps, provides valuable insights for retailers and marketers targeting this demographic.

(Pingxiu Li, 2023) This research includes comparative studies, examining how Gen Z's attitudes towards consumption differ from millennials, Gen X, and baby boomers. Gen Z tends to prioritize authenticity and value-driven purchases more than previous generations. They are known to favour brands that align with their social and environmental values, showing a preference for sustainable and ethically produced branded goods.

(Fernando B N F, 2021) The research shows that, unlike prior generations, Gen Z shows a higher propensity for green and sustainable products, influenced by their perceived social responsibility. However, this generation also faces an "attitude-behaviour gap," where their positive attitude towards sustainability doesn't consistently translate to purchasing decisions. This presents an interesting area for examining brand attachment and perceived social status in their choices between branded and non-branded products.

(Teofana Dimitrova, 2023) This particular research shows that Gen Z's buying behaviour after covid is shaped by social media influence. A brand is preferred for their quality status, and personal value while non-branded products appeal for affordability and applicability. However, there is a gap in finding the psychological drivers and regional marketing. Further study can explore digital strategy and sustainability.

### **Research Objectives**

- To compare the influence of traditional marketing versus digital marketing on Gen Z's product quality perception.
- To analyse the differences in self-identity and social image among Gen Z based on their preference for branded versus non-branded products.
- To examine the psychological motivations behind Gen Z's preference for branded products.
- To know the Perception drivers for Gen Z to prefer Branded or Non-Branded products.
- To analyse the differences in self-identity and social image among Gen Z based on their preference for branded and Non-branded Products.

### **Research Methodology**

The research captures various elements like perception drivers, Psychological factors that influence the buying behaviour of Gen Z towards branded and non-branded products, while ensuring demographic variables are recorded for a comprehensive analysis. The questionnaire was circulated as a Google Form through WhatsApp. The questionnaire was structured to gather details that impact the buying decision preferred on branded or non-branded products.

### **Research Gap:**

Insufficient understanding of what drives Gen Z's perception of branded versus non-branded products and the need for exploring the influence of social media, peer pressure, price, and influencer endorsements.

Insufficient exploration of psychological factors such as brand attachment, self-identity, and perceived social status by searching on how emotional and intellectual aspects influence buying decisions.

**Research Questions:**

- 1) Does digital market have greater impact than traditional marketing among the GenZ?
- 2) In what ways do branded products contribute to Gen Z's self-identity and social image?
- 3) Will a non-branded be product recommend just as a branded product?
- 4) Is a non-branded product being as reliable as a branded product?
- 5) What affects the sense of satisfaction by owing a branded product?

**Research Problems:**

The Research has identified that there is a limit in understanding what pushes the GenZ's Opinion of value of over branded v/s non-branded products. The role of social media influence and peer recommendations are left unmapped. The lack of clarity on what influences for branded and non-branded products are combined with changing factors like social media influence sustainability and price creates a complete understanding of GenZ's buying behaviour. Addressing these gaps can help brands and businesses customise their strategies to better connect with this consumer group.

**Limitation of the study:**

- The meaning of non-branded product may vary among the respondents as some may view local lesser known products as non-branded products this uncertainty may led to inconsistency in data collection and interpretation.
- The GenZ's from the rural or unprivileged areas with limited digital access may have a different buying behaviour.
- The findings may not be applicable to global GenZ population regional and cultural differences.
- The preferences are dynamic as it can change based on the salary, status and other social factors.
- The insights gained from the study may quickly be outdated as new trends emerge.
- Time constraint is also a factor as the time was limited to conduct the survey and only 156 samples were collected that lead to inaccurate responses and limit the reliability of the conclusion .

**Research Findings:**

Below are the demographic data of the 156 respondents collected from an online Google survey questionnaire:

Table 1: Demographic of participants

| Demographic Variables | Total |        |
|-----------------------|-------|--------|
|                       | N     | %      |
| <b>Age</b>            |       |        |
| 15-20                 | 25    | 16%    |
| 20-25                 | 55    | 35.30% |
| 25-30                 | 33    | 21.20% |
| 30-35                 | 43    | 27.60% |
| <b>Gender</b>         |       |        |
| Male                  | 57    | 36.50% |
| Female                | 76    | 48.70% |
| Prefer not to say     | 23    | 14.70% |

|                          |    |        |
|--------------------------|----|--------|
| <b>Educational level</b> |    |        |
| High School              | 17 | 10.90% |
| Undergraduate            | 46 | 29.50% |
| Postgraduate             | 73 | 46.80% |
| PHD                      | 20 | 12.80% |
| <b>Employment Status</b> |    |        |
| Student                  | 44 | 28.20% |
| Part Time Employed       | 27 | 17.30% |
| Full Time Employed       | 43 | 27.60% |
| Professional             | 28 | 17.90% |
| Unemployed               | 14 | 9%     |

### Analysis of findings:

#### 1) Does digital market have greater impact than traditional marketing among the GenZ?

| ANOVA          |             |            |      |
|----------------|-------------|------------|------|
| X22            |             |            |      |
|                |             |            | Sig. |
| Between Groups | (Combined)  |            | .583 |
|                | Linear Term | Unweighted | .167 |
|                |             | Weighted   | .200 |
|                |             | Deviation  | .752 |
| Within Groups  |             |            |      |
| Total          |             |            |      |

**Null Hypothesis (H0):** There is no significant relationship between Digital marketing and traditional marketing among all the GenZ's.

**Alternate Hypothesis (H1):** There is a significant relationship between Digital marketing and traditional marketing among all the GenZ's.

**Interpretation:**

Since the p value 0.583 is greater than 0.050 fails to reject null hypothesis. Therefore, it is inferred that There is no significant relationship between Digital marketing and traditional marketing among all the GenZ's.

**Conclusion:**

Based on the results we can conclude that the digital marketing has no significant impact on GenZ than traditional marketing.

**2) In what ways do branded products contribute to Gen Z's self-identity and social image?**

| ANOVA          |             |            |      |
|----------------|-------------|------------|------|
| X16            |             |            |      |
|                |             |            | Sig. |
| Between Groups | (Combined)  |            | .592 |
|                | Linear Term | Unweighted | .234 |
|                |             | Weighted   | .236 |
|                |             | Deviation  | .779 |
| Within Groups  |             |            |      |
| Total          |             |            |      |

**Null Hypothesis (H0):** There is no significant difference in the sense of belongingness in the social circle among all the GenZ's.

**Alternate Hypothesis (H1):** There is no significant difference in the sense of belongingness in the social circle among all the GenZ's.

**Interpretation:**

Since the p value is 0.592 is greater than 0.050 fails to reject null hypothesis. Therefore, it is inferred that There is no significant difference in the sense of belongingness in the social circle among all the GenZ's.

**Conclusion:**

Based on the inferred result it can be said that there is the branded product provides a belongingness, a stand of status in the social circle of the GenZ's

**3) Will a non-branded product be recommend just as a branded product?**

| Chi-Square Tests             |                    |    |                                   |
|------------------------------|--------------------|----|-----------------------------------|
|                              | Value              | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square           | 9.368 <sup>a</sup> | 2  | .009                              |
| Likelihood Ratio             | 9.517              | 2  | .009                              |
| Linear-by-Linear Association | .221               | 1  | .638                              |

|                  |     |  |  |
|------------------|-----|--|--|
| N of Valid Cases | 156 |  |  |
|------------------|-----|--|--|

**Null Hypothesis (H0):** Recommendation of branded products is independent based on age, gender, educational level, Employment status.

**Alternate Hypothesis (H1):** Recommendation of branded products is not independent based on age, gender, educational level, Employment status.

### **Interpretation:**

Since the p value is 0.144, 0.104, 0.366 is greater than 0.050 fails to reject null hypothesis. Therefore, it is inferred that Recommendation of branded products is independent based on age, educational level, Employment status group.

But in case of the gender group the p value is 0.009 that is less than 0.050 that rejects null hypothesis. There for it is inferred that the recommendation of branded product is not independent of the gender group

### **Conclusion:**

Based on the inferred result it can be said that gender and individual recommend branded products people in gender have different pattern of recommending branded and non-branded product.

But it is not consider same as the group based on age, educational level, and employment consideration. As they are independent.

### **4) Is a non-branded product being as reliable as a branded product?**

| ANOVA          |             |            |      |
|----------------|-------------|------------|------|
| X25            |             |            |      |
|                |             |            | Sig. |
| Between Groups | (Combined)  |            | .340 |
|                | Linear Term | Unweighted | .501 |
|                |             | Weighted   | .817 |
|                |             | Deviation  | .216 |
| Within Groups  |             |            |      |
| Total          |             |            |      |

**Null Hypothesis (H0):** There is no significant differences on the reliability of branded and non-branded products between the GenZ group.

**Alternate Hypothesis (H1):** There is significant differences on the reliability of branded and non-branded products between the GenZ group.



**Interpretation:** Since the p value 0.340 is greater than 0.050 fails to reject null hypothesis. Therefore, it is inferred that there is no significant differences on the reliability of branded and non-branded products between the GenZ.

**Conclusion:** The analysis shows that the reliability of branded products that doesn't affect significantly across the group this suggest that consumers understand the reliability of the branded and non-branded product differently

#### 5) What affects the sense of satisfaction by owing a branded product?

| Coefficients <sup>a</sup> |             |                                    |                |                |         |       |                            |
|---------------------------|-------------|------------------------------------|----------------|----------------|---------|-------|----------------------------|
| Model                     |             | 95.0% Confidence Interval<br>for B |                | Correlations   |         |       | Collinearity<br>Statistics |
|                           |             | Lower<br>Bound                     | Upper<br>Bound | Zero-<br>order | Partial | Part  | Tolerance                  |
| 1                         | (Constant ) | .028                               | 2.397          |                |         |       |                            |
|                           | X7          | -.133                              | .167           | .134           | .019    | .017  | .861                       |
|                           | X9          | .144                               | .462           | .283           | .300    | .288  | .886                       |
|                           | X12         | -.122                              | .165           | .096           | .025    | .022  | .906                       |
|                           | X15         | -.194                              | .128           | -.024          | -.034   | -.031 | .880                       |
|                           | X17         | -.194                              | .121           | .045           | -.038   | -.035 | .802                       |
|                           | X20         | -.073                              | .293           | .154           | .099    | .091  | .808                       |
|                           | X21         | -.019                              | .277           | .148           | .142    | .131  | .867                       |
|                           | X23         | -.263                              | .077           | .041           | -.090   | -.083 | .831                       |
|                           | X24         | -.077                              | .226           | .055           | .081    | .074  | .890                       |
|                           | X25         | -.283                              | .043           | -.099          | -.121   | -.111 | .878                       |
|                           | X26         | -.016                              | .305           | .145           | .147    | .136  | .807                       |

The sense of satisfaction by owning a branded product is = 1.213 +(.017) Social Media +(.303) Friends Opinion + (.021) Confidence +(-.033) Status +(-.037) Emotion +(.110) Quality +(.129) Famous +(-.093) Peer Pressure (+.075) Friends+(-.120) Price justification +(.145) both branded and non-branded products are same.

Any increase of one unit of Social media, Friends opinion ,Quality ,Peer Pressure and Price will increase the sense of satisfaction by owning a branded product by .017,.303,.021,.110,.129,.075,.145.

Any decrease of one unit of Status , Friends, Famous will Increase the increase the sense of satisfaction by owning a branded product by .033,.037,.093,.120.

| ANOVA <sup>a</sup> |            |                |     |             |       |                   |
|--------------------|------------|----------------|-----|-------------|-------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
| 1                  | Regression | 33.193         | 11  | 3.018       | 2.518 | .006 <sup>b</sup> |
|                    | Residual   | 172.550        | 144 | 1.198       |       |                   |
|                    | Total      | 205.744        | 155 |             |       |                   |

**Null Hypothesis (H0):** The Social Media, Friends Opinion, Confidence, Status, Emotion, Quality, Peer Pressure, Friends, Price justification do not affect the sense of satisfaction by owning a branded product jointly.

**Alternate Hypothesis (H1):** The Social Media, Friends Opinion, Confidence, Status, Emotion, Quality, Peer Pressure, Friends, Price justification do affect the sense of satisfaction by owning a branded product jointly.

**Interpretation:** Since P- value is .006 which is less than 0.050. There is sufficient evidence to reject null hypothesis. Hence it is inferred that The Social Media, Friends Opinion, Confidence, Status, Emotion, Quality, Peer Pressure, Influencers, Price justification do affect the sense of satisfaction by owning a branded product jointly.

### Conclusion:

Gen Z's buying behaviour is a complex and multifaceted interaction of psychosocial and economic conditions that are distinct from its predecessors. The study shows the branded products satisfy their wants for quality, identity, and social status, but the nonbranded products are preferred mainly for price and functional utilities. Social media is deemed to be a significant enabler, shaping attitudes and influencing choices through peer support and influencer approval. However, traditional marketing is still relevant, meaning there is a need for an integrated approach that combines both digital and conventional approaches. Sustainability and ethics are increasingly important values for Generation Z, but the gap in their positive attitude toward sustainability and ethics is significant enough compared to their purchase decisions. This "attitude-behaviour gap" is something that brands can leverage as an avenue to connect with GenZ through authentic, transparent value-driven campaigns aligned with those ideals. Also, on the recommendation of branded goods, gender differences point towards more complex consumer behaviour, supporting the idea of differential marketing practices based on demographics. Thus, continuous research becomes the need to study the dynamic preferences of Gen Z. Closing the identified gaps and through insights culled from the current research would enable brands to build relevant and sustainable relations with Gen Z consumers. Marketers and businesses must focus on flexibility and innovation in their strategies to effectively connect with this critical consumer segment. By addressing the identified gaps and leveraging insights from this research, brands can create meaningful and sustainable connections with Gen Z consumers.

## **Recommendations:**

### **For Marketers:**

- Since GenZ is active on social media it can significantly influence their purchasing decision, hence it is recommended to invest in engaging social media campaigns with strong storytelling and partnering up with influencers to promote the product.
- While digital marketing is crucial traditional methods (TV, Instore promotions) remain effective for building reputation and brand trust, it advisable to combine online and offline campaigns for a perfect brand experience.
- GenZ's are price sensitive but still they are willing to pay for products that align with their values or offer superior quality, it is suggested to offer pricing with different segments (e.g. Premium, mid-range, affordable options). Create value that combines affordability and quality, also providing student discount or loyalty program to attract younger customers.
- A lot of GenZ's Prefer convince no matter the product and is often using online shopping it is suggested to have a well optimised website and apps and providing smooth payment options including digital wallets and Buy Now and Pay Later (BNPL) services for smooth running of the business.
- If a customer must repeat purchase and stay loyal to a particular brand it is based on customer satisfaction after sale therefore it is recommended to provide better after -free return and exchanges and using feedback to improve services.

### **For Further :**

- GenZ's buying behaviour may be different significantly due to cultural differences. Further studies can be conducted as a comparative analysis between rural and urban consumer GenZ across different countries to better understand the variations.
- Since brand attachment and self-identity play a crucial role in GenZ's preference, Future studies could dive deep into how emotional and experiential branding influences GenZ's loyalty and purchase decisions.
- Since the buying behaviour is dynamic over the time individuals progress through different stages of life. Studies can be conducted following on how GenZ's preferences changes over time as they move from students to working professionals could provide deeper insights.

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## **Appendix**

**Name(Optional):**

**Age:**

- ☐ 15-20
- ☐ 20-25
- ☐ 25-30
- ☐ 30-35

**Gender:**

Male

Female

**Prefer not to say**

**Educational level:**

High School

Undergraduate

Postgraduate

Others

**Employment Status**

Student

Part time job

Full Time Job

Professional

Unemployed

**Psychological Factors and Perception Drivers**

| Factors                                                                         | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| Social media influences my Choice of Branded Product over Non-Branded Products. |                   |          |         |       |                |
| I am more likely to purchase a product endorsed by influencers I follow.        |                   |          |         |       |                |
| My friend opinion affects my purchasing decision for branded product.           |                   |          |         |       |                |
| Advertising on digital platform is more effective than traditional marketing.   |                   |          |         |       |                |
| I value Product reviews and ratings before making a purchasing decision.        |                   |          |         |       |                |

Please rate your agreement with the following statement on a scale of 1-5:

| Factors                                                                                        | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|------------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| Branded products make me feel more confident about my social status.                           |                   |          |         |       |                |
| I feel a sense of attachment to certain brands.                                                |                   |          |         |       |                |
| I associate certain brands with my personal identity and Self-image.                           |                   |          |         |       |                |
| Non branded products are equally capable of satisfying my emotional needs as branded products. |                   |          |         |       |                |
| Owning a branded product gives me a sense of belonging in my social circle.                    |                   |          |         |       |                |

**Buying Behaviour and marketing strategies**

Please rate your agreement with the following statement on a scale of 1-5:

| Factors                                                                     | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| I value branded products more for their quality.                            |                   |          |         |       |                |
| Non-branded products provide better value for money.                        |                   |          |         |       |                |
| The reputation of a brand influences my decision to purchase its products.  |                   |          |         |       |                |
| I am willing to pay more for products from well known Brands.               |                   |          |         |       |                |
| Peer pressure affects my decision to buy branded over non-branded products. |                   |          |         |       |                |

Please rate your agreement with the following statement on a scale of 1-5:

| Factors                                                                                                                                            | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| Digital marketing strategies (social media ads, online influencers.) have a stronger impact on me than traditional marketing {TV ads, billboards). |                   |          |         |       |                |
| I am more likely to trust a brand that engages with consumers on social media.                                                                     |                   |          |         |       |                |
| The price of branded products is justified by the quality they provide.                                                                            |                   |          |         |       |                |
| Non-branded products are just as reliable as branded product.                                                                                      |                   |          |         |       |                |
| Brand recognition plays a major in my purchasing decision.                                                                                         |                   |          |         |       |                |

### Final Thoughts

Would you recommend branded products for your friends?

Yes

No

**Should non branded products deserve more recognition?**

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**Do branding strategies impact your perception of product Quality?**

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**Do you prefer brands that aligns with your personal values?**

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**Would you stay loyal to the brand that you trust?**

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# **A STUDY ON CONSUMER PERCEPTION TOWARDS BRANDED FOOTWEAR IN BENGALURU**

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## **ABSTRACT**

The paper critiques consumer perception of branded footwear, particularly aspects that affect the purchase decision and brand loyalty. Branded footwear has transcended its utility usage and played a style, comfort, and social identity. For instance, some of the brands that top the market for branded footwear include Nike, Adidas, and Bata, which have emerged as quality innovations and effective marketing practices, thus gaining consumer trust and loyalty.

It has resorted to using a rather complete and detailed descriptive approach along with a well-formulated questionnaire and administered it to 145 respondents in total. It leans upon the fact that many product attributes do have a substantial impact on people's buying behavior, including necessary variables such as quality, durability, and design along with some great influence of external stimuli that contribute to consumer behavior such as social media interactions, celebrity promotions, or recommendations from peers. The study further examines several demographic variables, especially age, gender, income, and occupation through which it assumes that demographic variables do play a major influencing role in not only shaping but also affecting consumers' preferences in the market as well.

According to research findings, it has been established that consumer loyalty is mainly developed and sustained through comfort, new design, and brand reputation. Other than that, other marketing activities, which range from social media applications to in-retail location promotions, rank as the most pivotal in determining consumer purchasing decisions and behavior. As revealed by the regressions, long-run benefits and material quality used are major aspects that lead to the perceptions of value for money among consumers. However, it is worth noting that exclusive collections barely have any effect on choices made regarding consumer's choice



of selections as far as purchase selections are concerned. The study clearly describes pertinent areas that, at present, are missing from the existing research, particularly in social media influence and demographic variation as it applies to urban Indian markets. These are critical elements in helping the study deliver actionable insights that can be useful to footwear brands in making adjustments in their marketing approaches and achieving higher customer satisfaction scores. More importantly, findings of this nature provide much-needed resource materials for marketers and retailers looking to successfully navigate the constantly shifting global element of the dynamic branded footwear industry.

## **Introduction**

The branded footwear industry has evolved significantly over the years, becoming more than just a functional segment of the fashion market. Footwear today is not only essential for protection and comfort but also serves as a statement of style, personality, and even social status. In an era marked by fierce competition and rapidly shifting consumer preferences, understanding consumer perception of branded footwear has become a critical focus for both researchers and businesses. Leading footwear brands such as Nike, Adidas, Puma, Bata, Reebok, and Woodland have carved out distinct identities in this competitive space, leveraging quality, innovation, and branding to attract loyal customer bases.

Consumer perception plays a pivotal role in shaping the demand for branded footwear. Many consumers associate branded options with superior product attributes like comfort, durability, and design, as well as the aspirational value linked to well-known labels. Beyond tangible factors, external influences such as peer recommendations, celebrity endorsements, and the growing impact of social media also shape how consumers view and choose branded footwear. In recent years, branding strategies have undergone significant transformation, with companies adopting lifestyle marketing, influencer collaborations, and purpose-driven storytelling to establish deeper connections with their audiences.

This study aims to explore the factors that influence consumer perception toward branded footwear. It examines how elements such as brand reputation, product quality, pricing, design, and social influences affect consumer preferences and loyalty. Additionally, the study delves into demographic factors, such as age, gender, and income level, to understand their impact on purchasing decisions and preferences for specific types of footwear, such as sports, casual, or formal styles.

By focusing on these aspects, the study seeks to uncover valuable insights that can help footwear brands tailor their marketing strategies, enhance customer satisfaction, and strengthen brand loyalty. The findings will serve as a resource for marketers and retailers looking to optimize their product offerings, pricing strategies, and promotional campaigns in an ever-evolving industry. Ultimately, this research will contribute to a deeper understanding of how consumers perceive branded footwear and the key drivers that shape their buying decisions in today's dynamic marketplace.

## **Review of Literature**

**(Torsello, 2018)** It has been shown that social media impacts Millennial consumer behaviour significantly, especially through the use of influencer marketing, which is more relatable than the traditional celebrity endorsement approach for Millennials. While many Millennials trust influencers, some are sceptical about them and prefer authentic engagement with brands rather than overt promotion. Thus, companies are encouraged to take a data-driven personalized approach and genuine connections on social media towards effectively targeting and engaging this demographic.

**(Deodhar, 2017)** It is found that the footwear market of India has outgrown to become the largest in the world today, with the firms functioning in a monopolistically competitive milieu. The various firms are providing differentiated products across attributes such as material, design, and brand. Hedonic pricing analysis shows that attributes such as leather, shine, laces, buckles, and brand name can command higher prices while colour, toe shape, and heel height may not make much difference in the price. The findings above clearly display the significant importance of firms basing product differentiation and competitive advantage on valuable attributes.

**(Pillay, 2019)** This study indicate that celebrity endorsement plays a crucial role in sports brand marketing, where it leads to a significant impact on consumer perception and brand image. However, numerous studies stress the requirement of choosing positive-behaviour endorsers because the negative actions of a celebrity can ruin consumer perception. Hence, marketers must learn how to handle and deal with endorsement crises accordingly to preserve their brand reputation.

**(KHIN, 2019)** According to this research, consumer attitudes toward online footwear purchases are influenced by the perceptions of ease of use, enjoyment, trustworthiness, and usefulness. These dimensions not only influence the initial attitudes but also have strong implications for repurchase intentions by consumers. Thus, it has been suggested that improving consumer enjoyment and trust, a major means of doing so is through online footwear retailers providing offering customization of product, detailed catalogs, and warranties; these influence attitudes positively and thereby increase repeat purchase.

**(Ranjith Somasundaran Chakkambath, 2022)** According to this study, it is shown that footwear is perceived as an adjunct to personal identity with styles reflecting personality. Several studies on adolescents' and young consumers' choices in the selections of footwear markets point out the dominant influences that can be teased and categorized using exploratory factor analysis. This study supports the thought that it gives insight into consumer behaviour and attitude evolution toward lifestyle footwear.

**(Moses, 2016)** According to this study, literature on brand image has been emphasizing how important brand image is for the consumption behaviour of consumers. Critical theories, particularly Aaker's (1991) brand equity model and Sheth et al.'s (1991) Theory of Consumption Values focus on factors such as brand awareness, perceived quality, and brand loyalty. In the highly competitive footwear market, purchase decisions are obviously affected and consumer loyalty is influenced by the brand image dimension which is clearly a product of those factors. Additional research also hints at the fact that regional identity impacts consumer relationships with brands as north and south regions in India are different.

**(Gupta, 1992)** There is a fair amount of literature on consumer responses to price promotions, which suggests that consumers quite often underprice promotional discounts-that is, they may undervalue the reduction in price. Some studies indicate that the effectiveness of a discount can change purchase intention as a function of discount value, store type, and whether the product is a brand name or a store brand. Moreover, it appears that there is a threshold level and a saturation point in effectiveness at which only discounts above that threshold markedly influence purchase intent and also where name brands require relatively smaller discounts than store brands to achieve a comparable response.

**(Arokiaraj David, 2020)** According to this study there's an important attribute which can influence consumer preferences for international sports shoe brands-critical quality, comfort, price, and innovation-between these, factors with purchase decisions. There are studies stating that the brand strengths would vary with Reebok having the forte in comfort and price, Nike by the trait of quality and product design, Adidas by performance, and Puma for innovative marketing. Consequently, external influences such as advertisements, custom options on the web, celebrities, and word of mouth through friends and family members have a considerable impact on consumer buying behaviour regarding sports shoes.

**(Anshita, 2023)** This paper studies on factors that are influencing footwear purchase intentions of the Delhi NCR region pointed out brand name, quality, price, packaging, and advertising as important factors governing consumer decisions. Research also concluded that women owned a greater number of footwear than men, and they are also getting influenced by the fashion more than men. Further family and friends had more effect on purchase intention rather than other factors. Price-sensitive consumers choose the cheaper options. However, quality-conscious consumers will not mind paying much more for higher-quality footwear.

**(Masayavanij, 2006-2007)** This literature identifies major factors that affect preference toward a brand: this includes the influence of the brand's origin and consumer ethnocentrism. As indicated by studies, these perceptions are influenced by a consumer's attitude toward a global brand and a domestic brand where country of origin becomes quite influential. Qualitative research in the Thai sportswear market identifies complex beliefs and values that identify in depth what drives consumer choice for either domestic or global brands.

### **Objective of the study**

1. Analyse consumer preferences for branded footwear in terms of product quality, durability, comfort, and innovative designs. This will include the relative importance that they attribute to these factors in informing their purchasing decisions between different demographic groups.
2. Analyse how all these marketing activities-including social media messages, advertisements, sponsorships by celebrities, and in-store communications-affect the perception of the consumer and lead to purchase behavior in the branded footwear market.
3. Studying the role of demographic variables such as age, gender, income level, and occupation in shaping preferences for specific types of footwear, which might include sports, casual, or formal, and then examines in what way demographic variables influence price sensitivity and brand loyalty.

Through these elements, the study seeks to avail valuable insights that would help footwear brands tailor their marketing strategies, enhance customer satisfaction, and strengthen brand loyalty.

### **Research Methodology**

The factors determining consumer preferences and loyalty toward branded footwear were studied using a descriptive research approach. To collect primary data, 145 respondents from Bengaluru city received questionnaires through Google Forms e-mail and WhatsApp. The questionnaire gathered the insights related to brand preference, price sensitivity, and specific factors that influence consumers' choices, such as quality, design, social influences, and brand image.

The one-way ANOVA, regression and the descriptive analysis through charts and figures were used to draw inferences regarding different demographics and their preferences - gender, age, and occupation.

### **Research Gap**

While previous studies have extensively examined factors like brand image, product quality, and pricing in consumer purchase decisions, limited research addresses how social media, peer influence, and demographic differences impact consumer perceptions specifically in the branded footwear market. Additionally, existing literature often overlooks how consumer attitudes toward branded versus non-branded footwear vary within urban Indian markets, particularly in cities like Bengaluru, where global and local brands coexist.

### **Research Question**

What factors influence consumers' decisions when purchasing branded footwear? How do elements like brand reputation, comfort, durability, design, price, and social influence impact their choices?

- b) How do demographic variables such as age, gender, and occupation affect consumers' preferences for specific types of branded footwear (e.g., sports shoes, casual wear, formal shoes)?
- c) How does price sensitivity vary among different consumer demographics, and how does it influence purchasing behaviour in the branded footwear market?
- d) Where do consumers typically purchase branded footwear, and how do online versus in-store shopping experiences influence their choices?
- e) What are the emerging trends and future projections in the branded footwear industry, and how might these affect consumer behaviour and preferences?

### **Research Problem**

In this very competitive footwear business, the brands are challenged to understand the multi-dimensional consumer preference and loyalty drivers that influence behaviours in buying. Now, against this backdrop of changing consumer expectations and growing influence of social media, identification of key factors that encourage brand preference and loyalty in branded footwear would be quite imperative besides understanding

the demographic variations in purchase motivations. Thus, addressing this problem would help footwear brands to enhance customer satisfaction and foster long-term loyalty in a dynamic market.

#### **Limitations of the study:**

- The survey is limited only to the respondents of Bengaluru. Therefore, it might not fully reflect consumer preferences across different regions or cultures in India.
- Though data was collected from 234 respondents, this sample may not be representative of the diverse consumer base within the branded footwear market, more particularly across wide income levels and lifestyle segments.
- Online questionnaire with self-reported data may be prone to bias as respondents may overestimate or underestimate their preferences or loyalty.
- Although the study considers image, quality, and social influences for brand choice, its scope may not cover every factor that affects choice, such as environmental sustainability and ethical production. These are of the utmost interest within studies of modern consumer behaviour.
- The data are cross-sectional and therefore represent a snapshot of consumer preferences at some point in time, excluding an ability to observe changes in preferences over time.

#### **Results and Discussion:**

##### **Demographic variables**

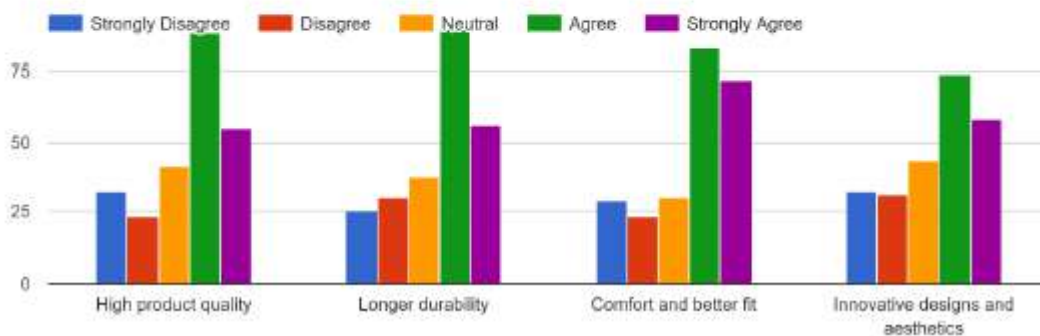
The Demographic data of 145 respondents collected from an online questionnaire.

Table 1: Demographic of Participants

| Demographic variable  | Total |        |
|-----------------------|-------|--------|
|                       | n     | %      |
| <b>Gender</b>         |       |        |
| a) Male               | 73    | 50.4%  |
| b) Female             | 50    | 34.6%  |
| c) Non-binary/others  | 22    | 15%    |
| <b>Age</b>            |       |        |
| a) 18-24              | 66    | 45.5%  |
| b) 25-34              | 16    | 11%    |
| c) 35-44              | 17    | 11.72% |
| d) 45-54              | 30    | 20.6%  |
| e) 54- above          | 16    | 11%    |
| <b>Occupation</b>     |       |        |
| a) Student            | 45    | 30.8%  |
| b) Employed full-time | 37    | 25.2%  |
| c) Employed part-time | 14    | 9.8%   |
| d) Self employed      | 33    | 22.6%  |
| e) Unemployed         | 16    | 11.5%  |
| <b>Income level</b>   |       |        |
| a) Below 20000        | 43    | 29.8%  |
| b) 20000-50000        | 27    | 18.7%  |
| c) 50001-80000        | 18    | 12.4%  |
| d) 80001-120000       | 36    | 24.9%  |
| e) Above 120000       | 21    | 14.2%  |

Bar chart 1:

I prefer to buy branded footwear because of

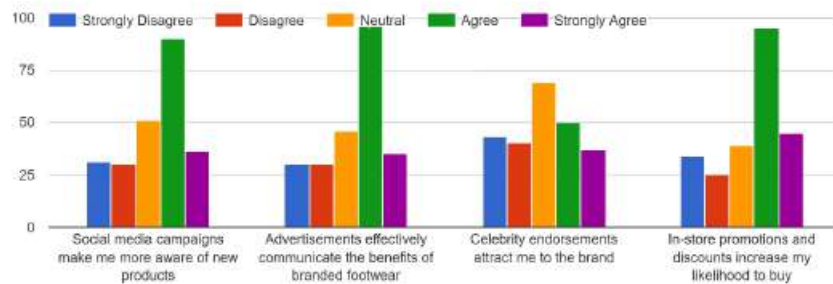


This bar chart shows what consumers prefer when buying branded shoes. The preferences are divided into four factors: "High product quality," "Longer durability," "Comfort and better fit," and "Innovative designs and aesthetics."

The answers are scored each on factor using this scale: Strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree. The green and purple bars are the highest across all factors, meaning that consumers like branded footwear mainly for comfort, fit, quality, durability, and design aesthetics. Again, here, "Comfort and better fit and innovative designs and aesthetics" have the highest positive agreement. On the other hand, very few declare any factor in disagreement-the blue and red bars.

Bar Chart 2:

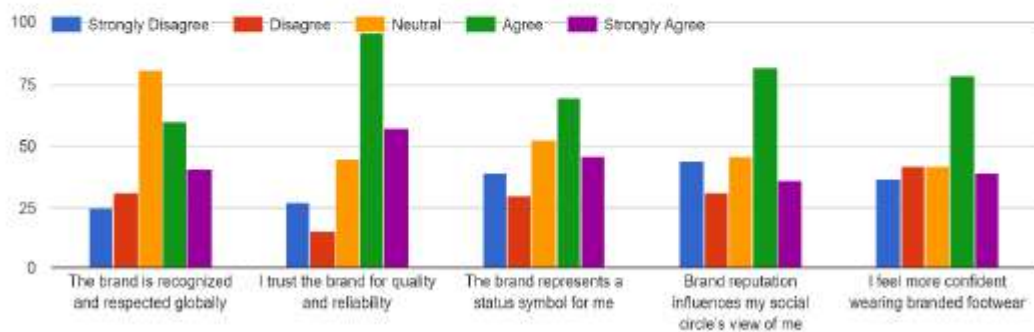
I am influenced by marketing and promotions of branded footwear because:



This graph illustrates why people purchase branded footwear, primarily based on brand image and reputation. Most agree that they trust the brand for quality and feel confident wearing it in addition to its influence on social circles. What everybody believes is mixed regarding the brand being a status symbol or globally respected.

Bar Chart 3:

I purchase branded footwear due to brand image and reputation because:



This chart shows how marketing and promotions impact branded shoe purchases. Social media campaigns, great advertisements, and in-store promotions are high impact, while opinions on celebrity endorsements are split.

## Hypothesis testing

One Way Anova The Brand is Recognized and Respected Globally

| ANOVA                                          |                |     |             |       |      |
|------------------------------------------------|----------------|-----|-------------|-------|------|
| The Brand is Recognized and Respected Globally |                |     |             |       |      |
|                                                | Sum of squares | df  | Mean square | F     | Sig. |
| Between groups                                 | 14.651         | 4   | 3.663       | 2.493 | .046 |
| Within groups                                  | 205.721        | 140 | 1.469       |       |      |
| Total                                          | 220.372        | 144 |             |       |      |

### Hypotheses:

H0: The perception of the brand's recognition and respect is equal across age groups.

H1: The perception of the brand's recognition and respect differs across age groups.

### Analysis Results:

P-value = 0.046 (not significant at  $\alpha = 0.05$ ).

### Interpretation:

Hence, we reject the null hypothesis. There is significant difference in the perception of the brand's recognition and respect across age groups.

## 2. Advertisements Effectively Communicate the Benefits of Branded Footwear

| ANOVA                                                                   |                |     |             |       |      |
|-------------------------------------------------------------------------|----------------|-----|-------------|-------|------|
| Advertisements Effectively Communicate the Benefits of Branded Footwear |                |     |             |       |      |
|                                                                         | Sum of squares | df  | Mean square | F     | Sig. |
| Between groups                                                          | 14.651         | 4   | 3.663       | 2.493 | .046 |
| Within groups                                                           | 205.721        | 140 | 1.469       |       |      |
| Total                                                                   | 220.372        | 144 |             |       |      |

### Hypotheses:

H0: The effectiveness of advertisements in communicating the benefits of branded footwear is equal across genders.

H1: The effectiveness of advertisements in communicating the benefits of branded footwear differs across genders.

### Analysis Results:

P-value = 0.002 (marginally significant at  $\alpha = 0.05$ ).

### Interpretation:

Hence, we reject the null hypothesis. There is significant difference in the perception of the effectiveness of advertisements in communicating the benefits of branded footwear is equal across genders.



#### 4. Celebrity Endorsements Attract Me to the Brand

| ANOVA                                          |                |     |             |       |      |
|------------------------------------------------|----------------|-----|-------------|-------|------|
| Celebrity Endorsements Attract Me to the Brand |                |     |             |       |      |
|                                                | Sum of squares | df  | Mean square | F     | Sig. |
| Between groups                                 | 3.949          | 4   | 0.987       | 2.493 | .715 |
| Within groups                                  | 261.500        | 140 | 1.868       |       |      |
| Total                                          | 265.448        | 144 |             |       |      |

#### Hypotheses:

**H0:** The appeal of celebrity endorsements is equal across income levels.

**H1:** The appeal of celebrity endorsements differs across income levels.

#### Analysis Results:

P-value = 0.715 (not significant at  $\alpha = 0.05$ ).

#### Interpretation:

Hence, we fail to reject the null hypothesis. Celebrity endorsements have a similar level of appeal across the income levels.

#### Regression analysis

##### Descriptive Statistics

| Variable                                                                   | Mean | Std. Deviation | N   |
|----------------------------------------------------------------------------|------|----------------|-----|
| Branded shoes offer superior value for money                               | 3.25 | 1.233          | 145 |
| I believe in long-term benefits of high-priced footwear                    | 3.48 | 1.214          | 145 |
| Higher price correlates with better materials and production               | 3.27 | 1.276          | 145 |
| Exclusive brand collections and limited editions are worth the extra price | 2.89 | 1.302          | 145 |
|                                                                            |      |                |     |

**Interpretation:** The mean for "Branded shoes offer superior value for money" is 3.25, which indicates a moderate level of agreement among respondents that branded shoes provide superior value.

##### Model Summary

| Model | R     | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------|----------|-------------------|----------------------------|
| 1     | 0.625 | 0.391    | 0.378             | 0.973                      |

**Interpretation:** The R Square value of 0.391 implies that 39.1% of the variance in perceptions of value for money is explained by the predictors (long-term benefits, material quality, and exclusivity). This suggests a moderate level of explanatory power, but the model is not exceptionally strong.

#### ANOVA

| Model      | Sum of Squares | df  | Mean Square | F      | Sig.  |
|------------|----------------|-----|-------------|--------|-------|
| Regression | 85.567         | 3   | 28.522      | 30.126 | 0.000 |
| Residual   | 133.495        | 141 | 0.947       |        |       |
| Total      | 219.062        | 144 |             |        |       |

**H0:** There is no significant effect of predictors on perceptions of branded shoes' value for money.

**H1:** There is a significant effect of predictors on perceptions of branded shoes' value for money.

**Interpretation:** Since the p-value (Sig.) is 0.000, which is less than 0.050, there is sufficient evidence to reject the null hypothesis (H0). Hence, it is inferred that the predictors collectively have a significant impact on perceptions of branded shoes' value for money.

#### Coefficients

| Predictor                                                                  | Unstandardized Coefficients (B) | Std. Error | Standardized Coefficients (Beta) | t     | Sig.  |
|----------------------------------------------------------------------------|---------------------------------|------------|----------------------------------|-------|-------|
| (Constant)                                                                 | 0.816                           | 0.273      |                                  | 2.993 | 0.003 |
| I believe in the long-term benefits of high-priced footwear                | 0.266                           | 0.080      | 0.261                            | 3.335 | 0.001 |
| Higher price correlates with better materials and production               | 0.346                           | 0.079      | 0.358                            | 4.395 | 0.000 |
| Exclusive brand collections and limited editions are worth the extra price | 0.131                           | 0.075      | 0.139                            | 1.754 | 0.082 |

#### Regression Equation:

Value for Money = 0.816 + 0.266(Long-term Benefits) + 0.346(Material Quality) + 0.131(Exclusive Collections)

## Analysis:

### Significant predictors:

- Long term benefits = .266
- Material quality = .346
- Exclusive = .131

### non-significant predictors

- None

## CONCLUSION-

Long-term benefits and material quality significantly influence perceptions of value for money ( $p < 0.05$ ).

Exclusive collections do not significantly impact perceptions ( $p = 0.082$ ).

## Descriptive Statistics

### Descriptive Statistics Table

| Variable                                                                    | Mean | Std. Deviation | N   | Skewness | Kurtosis |
|-----------------------------------------------------------------------------|------|----------------|-----|----------|----------|
| Branded footwear is more comfortable for long-term use                      | 3.59 | 1.239          | 145 | -0.672   | -0.401   |
| Branded shoes are suitable for professional or formal settings              | 3.42 | 1.188          | 145 | -0.539   | -0.549   |
| Branded shoes are ideal for casual wear                                     | 3.39 | 1.198          | 145 | -0.407   | -0.621   |
| I use branded shoes for specific outdoor activities (hiking, running, etc.) | 3.48 | 1.313          | 145 | -0.466   | -0.899   |

## Interpretation:

The mean for all variables is above 3, indicating general agreement among respondents regarding the benefits of branded footwear.

Negative skewness across all variables suggests a tendency toward positive responses.

## Conclusion and suggestions

### Conclusion

Consumer perception of branded footwear in Bengaluru is significantly influenced by factors like the quality of the product, comfort, durability, and innovative designs. Brand reputation and marketing strategies also play a vital role in shaping consumer preferences. Demographic variables such as age, gender, and income

levels are critical in defining preferences for specific categories of footwear, including sports, casual, and formal styles.

Long-term benefits and material quality are the significant contributors of perceived value for money in regression analysis, whereas exclusive collections have a relatively small impact on this variable. Online and offline marketing strategies, specifically social networking campaigns, in-store promotions, were proved to be very effective for creating awareness and prompting the intent to buy. Celebrity endorsement is only moderately appealing to consumers, varying by the group.

In addition, the study highlights research gaps such as the role of increasing social media and impact of sustainability and ethically produced on consumers' choices. This study provides a holistic overview of drivers of consumer behaviour in the branded footwear market and provides business with actionable insights.

### **Suggestions**

- Strengthen social media presence through influencer collaborations and personalized campaigns to engage younger demographics effectively.
- Integrate sustainable practices into production and highlight these efforts in marketing to appeal to environmentally conscious consumers.
- Offer customization options and loyalty programs to foster deeper consumer-brand relationships and boost repeat purchases.
- Introduce tiered pricing models to cater to varying income levels, ensuring inclusivity while maintaining premium offerings for affluent consumers.
- Enhance online and in-store shopping experiences through features like detailed catalogs, virtual try-ons, and attractive promotions to drive customer satisfaction and loyalty.
- By implementing these strategies, brands can better align with consumer expectations and maintain a competitive edge in the dynamic footwear industry.

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## Appendixes

1. Name
2. Age
  - 18 – 24
  - 25 – 34
  - 35 – 44
  - 45 – 54
  - 54 – above
3. Gender
  - Male
  - Female
  - Non-binary/others
4. Income level
  - Below 20000
  - 20000 – 50000
  - 50001 – 80000
  - 80001 – 120000
  - Above 120000
5. Education level
  - High school
  - Undergraduate
  - Postgraduate

- Doctorate
  - Other
6. Occupation
- Student
  - Employed full-time
  - Employed part-time
  - Self employed
  - Unemployed

7. I prefer to buy branded footwear because of

|                                   | Strongly disagree | Disagree | Neutral | Agree | Strongly agree |
|-----------------------------------|-------------------|----------|---------|-------|----------------|
| High product quality              |                   |          |         |       |                |
| Longer durability                 |                   |          |         |       |                |
| Comfort and better fit            |                   |          |         |       |                |
| Innovative designs and aesthetics |                   |          |         |       |                |

8. I purchase branded footwear due to brand image and reputation because:

|                                                           | Strongly disagree | Disagree | Neutral | Agree | Strongly agree |
|-----------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| The brand is recognized and respected globally            |                   |          |         |       |                |
| I trust the brand for quality and reliability             |                   |          |         |       |                |
| The brand represents a status symbol for me               |                   |          |         |       |                |
| Brand reputation influences my social circle's view of me |                   |          |         |       |                |

|                                                |  |  |  |  |  |
|------------------------------------------------|--|--|--|--|--|
| I feel more confident wearing branded footwear |  |  |  |  |  |
|------------------------------------------------|--|--|--|--|--|

9. I am willing to pay premium price for branded footwear because:

|                                                              | Strongly disagree | Disagree | Neutral | Agree | Strongly agree |
|--------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| Branded shoes offer superior value for money                 |                   |          |         |       |                |
| I believe in the long-term benefits of high-priced footwear  |                   |          |         |       |                |
| Higher price correlates with better materials and production |                   |          |         |       |                |

10. I am influenced by marketing and promotions of branded footwear because:

|                                                                         | Strongly disagree | Disagree | Neutral | Agree | Strongly agree |
|-------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| Social media campaigns make me more aware of new products               |                   |          |         |       |                |
| Advertisements effectively communicate the benefits of branded footwear |                   |          |         |       |                |
| Celebrity endorsements attract me to the brand                          |                   |          |         |       |                |
| In-store promotions and discounts increase my likelihood to buy         |                   |          |         |       |                |

11. I prefer branded footwear for specific activities because:

|                                                                | Strongly disagree | Disagree | Neutral | Agree | Strongly agree |
|----------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| Branded footwear is more comfortable for long-term use         |                   |          |         |       |                |
| Branded shoes are suitable for professional or formal settings |                   |          |         |       |                |

12. What specific branded shoes do you use, and what do you use them for (e.g., casual wear, sports, formal events)?

13. What are the key factors that would make you switch from non-branded to branded footwear?



# **Consumer Satisfaction Towards Chocolates with Special Reference to Bengaluru City**

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## **ABSTRACT**

This study dives into what makes people in Bengaluru happy with their chocolate choices, uncovering both traditional preferences and modern concerns. It looks at classic factors like taste, quality, and freshness, while also exploring newer priorities such as health-conscious ingredients, ethical sourcing, and price sensitivity. By focusing on Bengaluru's unique and dynamic market, the research fills a gap left by previous studies that primarily address global trends or overlook the city's evolving consumer preferences.

Using a survey of 158 people from diverse backgrounds, the study examines how factors like brand reputation, variety, and advertising influence satisfaction. Statistical analysis shows that while gender doesn't significantly affect brand preferences, occupation plays a big role in shaping choices. Factors such as affordable pricing, caloric and nutritional value, easy availability, and high-quality ingredients stand out as key drivers of satisfaction. At the same time, issues like limited sugar-free options, dietary restrictions, and concerns about nutritional value highlight areas where brands could do more to meet consumer needs.

Interestingly, the research reveals that overall satisfaction isn't fully explained by the factors studied, hinting that element like access to premium or artisanal chocolates could also matter. Based on these findings, the study suggests diving deeper into the emotional connection people have with chocolate, expanding research to other cities to uncover regional preferences, and exploring the rising demand for healthier and premium options.

Ultimately, this research offers valuable insights for chocolate brands aiming to connect better with Bengaluru's consumers, helping them craft products and strategies that truly satisfy today's chocolate lovers.

## INTRODUCTION

In the world of consumer goods, chocolates hold a special place that cuts across age, culture, and lifestyle. In India, the chocolate market has grown rapidly in recent years, with consumers becoming more discerning and brands racing to keep up (KPMG, 2023; India Brand Equity Foundation, 2022). Chocolates are no longer just about taste; today, people care about quality, health-conscious ingredients, and even the ethics behind sourcing. This shift is especially noticeable in places like Bengaluru, where consumers are increasingly choosing brands that align with their values, whether it's healthier options or more affordable treats (Mintel, 2023).

This study aims to understand what drives people's satisfaction with chocolate brands in Bengaluru. We're looking at factors like taste, quality, and freshness, but also modern considerations like health-friendly choices and ethical practices (The Hindu Business Line, 2023). Additionally, by exploring how things like brand loyalty, price, and advertising affect satisfaction, this research hopes to shed light on what matters most to today's chocolate buyers.

While past studies have focused on global or general markets, there's been little attention on what specifically drives Indian consumers, especially in a city as dynamic as Bengaluru. Most research also doesn't dive deep into unique factors like ethical sourcing or low-sugar options, which are becoming increasingly relevant. This study aims to bridge those gaps, offering insights that can help brands better connect with local consumers and understand the evolving chocolate market in India.

In the following sections, we'll dive into the chocolate industry in India, the specific factors shaping consumer preferences in Bengaluru, and the roles of health awareness and ethics in driving satisfaction. Through surveys and statistical analysis, this research provides a closer look at how people feel about chocolates, aiming to offer a meaningful understanding of what today's consumers expect in the Indian chocolate scene.

## REVIEW OF LITERATURE

(Del Prete & Samoggia, 2020) This study takes a closer look at why people buy and eat chocolate. It breaks down the main reasons into four groups: personal tastes, the features of the chocolate itself, social and demographic factors, and economic factors like cost. It points out that while topics like fair trade get a lot of attention, things like pricing and promotions haven't been studied as much. The review also notes that we don't fully understand how sustainability labels (like "eco-friendly" or "fair trade") actually influence what people buy. It suggests that future studies should focus on how chocolate preferences differ by region, especially when it comes to sustainable options.

(Sneha & Abinaya , 2023) This project looks at how happy people are with Cadbury Bournville chocolate, focusing on things like taste, quality, and packaging. It gives insights into what consumers like and how satisfied they are with this specific brand. The study also points out how advertising helps strengthen the

brand's image. Additionally, it finds that people who choose dark chocolate, like Bournville, tend to be more health-conscious than those who prefer milk chocolate.

(Brown, Bakke, & Hopfer, 2020) This study looks at how people in the U.S. view premium chocolate. It finds that things like how chocolate is divided into types, its price, how easy it is to find, and its packaging all affect how people judge its quality and satisfaction. Premium chocolate buyers care most about taste and making sure it's sourced ethically. Many are also willing to spend more for artisanal or organic chocolates that have special flavors.

(Kozelová, Matejková, Fikselová, & Dékányová, 2014) This study looks at what affects people's decisions when buying chocolate. The researchers found that things like recommendations from friends, brand reputation, and price play a big role in what people choose to buy. They also found that people tend to prefer milk chocolate over dark or white chocolate, and women eat chocolate more often than men. The study points out that people often have an emotional connection to chocolate, which influences their choices. It also suggests that promotions around holidays or seasons can really boost how often people buy chocolate.

(Septifani, Mustaniroh, & Rahmatri, 2019) This paper looks at what makes people happy with chocolate by using special methods to figure out the key factors. It uses tools like Importance Performance Analysis (IPA) and Customer Satisfaction Index (CSI) to check things like taste, price, packaging, and how easy it is to find the product. The results show that taste and quality matter the most, but packaging and price are also important in keeping customers satisfied.

(Puška, Stojanović, & Berbić, 2018) This article shows that things like how people see the brand, how satisfied they are, and the value they get really matter when it comes to staying loyal to a brand. If a brand has a good image, people tend to like it more and see it as different from others. When customers are happy, they're more likely to buy again and stick around. Also, how people feel about the mix of quality and price plays a big role in whether they stay with a brand or not. Other studies back this up too. This research makes it clear that chocolate brands need to focus on making high-quality products and keeping their customers happy if they want people to keep coming back.

(Califano & Spence, 2024) The study looks at what people like and how much they're willing to spend on 3D-printed chocolates by running a choice experiment. It found that things like how the chocolate looks, the ability to customize it, and how unique it feels are what really get people interested in these chocolates. At the same time, how much it costs and whether it feels worth the price are big factors in whether someone decides to buy. Other research shows that people are leaning more toward personalized and creative food options. This study shows that

3D food printing has a lot of potential to keep up with what customers want—something special and made just for them.

(Pandey, et al., 2021)The study looks into how cultural differences affect how people in Malaysia and India see and use Cadbury products. It shows that culture plays a big role in shaping what people like and how they connect with a brand. Other research points out how important it is for global brands to adjust their marketing strategies to fit local habits and expectations. By understanding these cultural differences, brands can improve how they position themselves in the market and build stronger loyalty among customers in different regions.

## **RESEARCH OBJECTIVES**

1. To identify and analyze the factors, that determines consumer satisfaction towards chocolate consumption in Bengaluru City.
2. To examine relationship between selected demographic variables and advertisements, country of origin, variety of flavors, brand reputation, sustainable & sustainable packaging.
3. To assess relationship between overall satisfaction on chocolate consumption and factors that determine consumer satisfaction towards chocolate.

## **RESEARCH METHODOLOGY**

This study investigates consumer satisfaction with chocolate brands in Bengaluru City, focusing on key factors such as taste, quality, health-conscious options, and ethical practices. Using a structured survey of 158 respondents from diverse backgrounds, the study analyzes satisfaction levels based on product attributes and brand factors. The questionnaire was administered via Google Forms and shared through social media & other channels to reach a varied sample. Statistical methods will be used to analyze relationships between consumer demographics, product attributes, and satisfaction, providing insights for chocolate brands to tailor their products and marketing strategies.

## **Research Gap**

Limited focus on specific consumer preferences: While previous studies address general consumer satisfaction, there is a lack of focus on detailed product attributes, such as ethical considerations, and health-conscious options, that might drive satisfaction across different consumer segments in Bengaluru.

Lack of focus on Bengaluru city: Existing research often explores chocolate satisfaction in foreign countries, with limited analysis on how chocolate preferences vary in India in comparison to other countries with the different demographic.

## **Research Questions**

1. Is there any significant association between gender and the preferred chocolate brand?

2. Is there any significant association between occupation and the preferred chocolate brand?
3. The overall level of satisfaction derived from consumption of chocolate?

### Research Problem

The study identifies several challenges in consumer satisfaction with chocolates, including unmet expectations around quality and ethical standards, price sensitivity, and limited availability of healthier options. Addressing these issues is crucial for improving consumer experiences and fostering loyalty in the chocolate market.

### Limitations of the Study

- **Reliance on self-reported data:** Self-reported responses are susceptible to biases like social desirability and recall bias, which could impact the accuracy of findings.
- **Cross-sectional design:** This study captures a single snapshot in time and does not assess changing preferences or satisfaction levels over time. Longitudinal research would provide deeper insights into evolving consumer satisfaction trends.
- **Incomplete factor consideration:** While this study focuses on significant factors, other influences, such as access to premium or imported chocolate brands, could also impact consumer satisfaction. These factors were not fully captured.
- **Regional context:** The study is specific to Bengaluru City, and findings may not be readily applicable to consumers in other regions. Further research across different geographical areas is needed to validate or generalize the results.
- **Changing consumer preferences:** The evolving landscape of consumer behavior and chocolate industry innovations may render these findings less applicable over time, necessitating regular updates to stay relevant.

### RESEARCH FINDINGS

| Demographic Variables | Total      |             |
|-----------------------|------------|-------------|
|                       | n          | %           |
| <b>Gender:</b>        |            |             |
| Female                | 73         | 46.20       |
| Male                  | 85         | 53.80       |
| <b>Total</b>          | <b>158</b> | <b>100%</b> |
|                       |            |             |
| <b>Age:</b>           |            |             |
| 18-22                 | 38         | 24.05       |
| 23-25                 | 32         | 20.25       |
| 26-30                 | 21         | 13.29       |
| 31-40                 | 28         | 17.72       |
| 41-55                 | 26         | 16.46       |
| 55+                   | 13         | 8.23        |
| <b>Total</b>          | <b>158</b> | <b>100%</b> |

|                    |            |             |
|--------------------|------------|-------------|
|                    |            |             |
| <b>Income:</b>     |            |             |
| <25,000            | 49         | 31.01       |
| 25,000 to 50,000   | 48         | 30.38       |
| 50,000 to 75,000   | 41         | 25.95       |
| >75,000            | 20         | 12.66       |
| <b>Total</b>       | <b>158</b> | <b>100%</b> |
|                    |            |             |
| <b>Education:</b>  |            |             |
| High School        | 8          | 5.06        |
| PUC                | 21         | 13.29       |
| Undergraduate      | 82         | 51.90       |
| Postgraduate       | 44         | 27.85       |
| PhD                | 3          | 1.90        |
| <b>Total</b>       | <b>158</b> | <b>100%</b> |
|                    |            |             |
| <b>Occupation:</b> |            |             |
| Student            | 32         | 2.25        |
| Self Employed      | 30         | 18.99       |
| Govt. Employee     | 25         | 15.82       |
| Private Employee   | 54         | 34.18       |
| Business           | 17         | 10.76       |
| <b>Total</b>       | <b>158</b> | <b>100%</b> |

### Hypothesis testing

#### **RQ1: Is there any significant association between gender and the preferred chocolate brand?**

| Chi-Square Tests             |         |    |                                   |
|------------------------------|---------|----|-----------------------------------|
|                              | Value   | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square           | 11.332a | 12 | .501                              |
| Likelihood Ratio             | 13.716  | 12 | .319                              |
| Linear-by-Linear Association | 1.879   | 1  | .170                              |
| N of Valid Cases             | 158     |    |                                   |

$H^0$  = There is no significant association between gender and the preferred brands of chocolate.  $H^1$  = There is a significant association between gender and the preferred brands of chocolate.

Since the p-value is 0.501, which is greater than 0.05, Therefore we failed to reject the null hypothesis, there is enough evidence to infer that there is no significant association between gender and the preferred brands of chocolate. The choice of preferred chocolate brand appears to be similar across genders.

#### **RQ2: Is there any significant association between occupation and the preferred chocolate brand?**

| Chi-Square Tests |       |    |                                   |
|------------------|-------|----|-----------------------------------|
|                  | Value | df | Asymptotic Significance (2-sided) |

|                              |         |    |      |
|------------------------------|---------|----|------|
| Pearson Chi-Square           | 77.681a | 48 | .004 |
| Likelihood Ratio             | 79.716  | 12 | .003 |
| Linear-by-Linear Association | 6.568   | 1  | .010 |
| N of Valid Cases             | 158     |    |      |

$H^0$ = There is no significant association between occupation and the preferred brands of chocolate.

$H^1$ = There is a significant association between occupation and the preferred brands of chocolate.

Since the p-value is 0.004, which is less than 0.05, Therefore we reject the null hypothesis, there is sufficient evidence to infer that there is a significant association between occupation and the preferred brands of chocolate. The choice for the preferred brand of chocolate varies significantly across different occupations.

### Regression (the overall level of satisfaction derived from consumption of chocolate)

| Descriptive statistics |      |                |     |
|------------------------|------|----------------|-----|
|                        | Mean | Std. Deviation | N   |
| Overall satisfaction   | 3.78 | .864           | 158 |

The mean of the overall level of satisfaction of chocolate consumption is 3.78, which indicates that overall level of satisfaction of chocolate consumption is generally satisfactory.

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R square | Adjusted R Square | Std. Error of the Estimate |
| 1             | .401 <sup>a</sup> | .161     | .072              | .832                       |

Since the r square is .161, the overall level of satisfaction derived from consumption of chocolate has been explained by Taste, Flavor, Affordable price, Caloric value, Nutritional value, Easy Availability, Appearance, Texture, ethically sourced, Quality of ingredients, High cocoa content, Sugar free chocolate, long shelf life, good value for money, Dietary restrictions, to the extent of 16.1%. Therefore, it is not a good fit model.

| ANOVA <sup>a</sup> |            |                |     |             |       |       |
|--------------------|------------|----------------|-----|-------------|-------|-------|
| Model              |            | Sum of Squares | Df  | Mean Square | F     | Sig.  |
| 1                  | Regression | 18.868         | 15  | 1.258       | 1.816 | .038b |
|                    | Residual   | 98.379         | 142 | .693        | -     | -     |
|                    | Total      | 117.247        | 157 | -           | -     | -     |

$H^0$ = The Taste, Flavor, Affordable price, Caloric value, Nutritional value, Easy Availability, Appearance, Texture, ethically sourced, Quality of ingredients, High cocoa content, Sugar free chocolate, long shelf life, good value for money, Dietary restrictions do not affect the overall satisfaction derived from the consumption of chocolate.

$H^1$ = The Taste, Flavor, Affordable price, Caloric value, Nutritional value, Easy Availability, Appearance, Texture, ethically sourced, Quality of ingredients, High cocoa content, Sugar free chocolate, long shelf life,

good value for money, Dietary restrictions affect the overall satisfaction derived from the consumption of chocolate.

Since the p value is .038 which is less than .050, there is sufficient evidence to reject null hypothesis. It is inferred that The Taste, Flavor, Affordable price, Caloric value, Nutritional value, Easy Availability, Appearance, Texture, ethically sourced, Quality of ingredients, High cocoa content, Sugar free chocolate, long shelf life, good value for money, Dietary restrictions affect the overall satisfaction derived from the consumption of chocolate.

| Coefficients <sup>a</sup> |                        |                             |            |                           |        |      |
|---------------------------|------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model                     |                        | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                           |                        | B                           | Std. Error | Beta                      |        |      |
| 1                         | (Constant)             | 2.907                       | .308       |                           | 9.430  | .000 |
|                           | Taste                  | -.044                       | .102       | -.066                     | -.436  | .664 |
|                           | Flavor                 | .084                        | .129       | .112                      | .649   | .517 |
|                           | Affordable price       | .186                        | .089       | .250                      | 2.095  | .038 |
|                           | Caloric Value          | .147                        | .101       | .215                      | 1.455  | .148 |
|                           | Nutritional Value      | -.279                       | .111       | -.409                     | -2.514 | .013 |
|                           | Easy availability      | .114                        | .116       | .134                      | .982   | .328 |
|                           | Appearance             | -.018                       | .101       | -.024                     | -.178  | .859 |
|                           | Texture                | -.076                       | .108       | -.094                     | -.704  | .483 |
|                           | Ethically Sourced      | .087                        | .089       | .118                      | .980   | .329 |
|                           | Quality of ingredients | .124                        | .114       | .165                      | 1.094  | .276 |
|                           | High cocoa content     | .005                        | .101       | .006                      | .047   | .963 |
|                           | Sugar free chocolate   | -.071                       | .093       | -.094                     | -.771  | .442 |
|                           | Long Shelf Life        | .137                        | .086       | .182                      | 1.598  | .112 |
|                           | Good value for money   | -.074                       | .100       | -.093                     | -.744  | .458 |
|                           | Dietary Restrictions   | -.105                       | .068       | -.156                     | -1.541 | .125 |

$$Y=a+B_1X_1+B_2X_2+B_3X_3+....B_nX_n$$

Y=overall satisfaction from consumption of chocolate

$$a=2.907$$

$$B_1= -.044, B_2= .084, B_3= .186, B_4= .147, B_5= -.279, B_6=.114, B_7= -.018, B_8= -.076, B_9= .087, B_{10}= .124, B_{11}= .005, B_{12}= -.071, B_{13}= .137, B_{14}= -.074, B_{15}= -.105$$

X<sub>1</sub>= Taste, X<sub>2</sub>= Flavor, X<sub>3</sub>= Affordable price, X<sub>4</sub>= Caloric value, X<sub>5</sub>= Nutritional value, X<sub>6</sub>= Easy Availability, X<sub>7</sub>= Appearance, X<sub>8</sub>=Texture, X<sub>9</sub>=Ethically sourced, X<sub>10</sub>= Quality of ingredients, X<sub>11</sub>= High



cocoa content, X12= Sugar free chocolate, X13= Long shelf life, X14=Good value for money, X15= Dietary restrictions.

Overall satisfaction from consumption of chocolate =  $2.907 + (-.044) \text{ Taste} + (.084) \text{ Flavor} + (.186) \text{ Affordable price} + (.147) \text{ Caloric value} + (-.279) \text{ Nutritional value} + (.114) \text{ Easy Availability} + (-.018) \text{ Appearance} + (-.076) \text{ Texture} + (.087) \text{ Ethically sourced} + (.124) \text{ Quality of ingredients} + (.005) \text{ High cocoa content} + (-.071) \text{ Sugar free chocolate} + (.137) \text{ Long shelf life} + (-.074) \text{ Good value for money} + (-.105) \text{ Dietary restrictions}$ .  
X1= Taste, X2= Flavor, X3= Affordable price, X4= Caloric value, X5= Nutritional value, X6= Easy Availability, X7= Appearance, X8=Texture, X9=Ethically sourced, X10= Quality of ingredients, X11= High cocoa content, X12= sugar free chocolate, X13= Long shelf life, X14=Good value for money, X15= Dietary restrictions, do not exert sufficient influence on the overall satisfaction.

Any increase of 1 unit of X2 = Flavor, X3 = Affordable price, X4 = Caloric value, X6 = Easy Availability, X9 = Ethically sourced, X10 = Quality of ingredients, X11 = High cocoa content, and X13 = Long shelf life will increase the overall satisfaction by .084, .186, .147, .114, .087, .124, .005, and .137, respectively.

Any decrease of 1 unit of X1 = Taste, X5 = Nutritional value, X7 = Appearance, X8 = Texture, X12 = sugar free chocolate, X14 = Good value for money, and X15 = Dietary restrictions will increase the overall satisfaction by .044, .279, .018, .076, .071, .074, and .105, respectively.

## CONCLUSIONS

The study on chocolate consumption in Bengaluru City provides valuable insights into what drives consumer satisfaction. While gender doesn't seem to affect brand preferences, occupation significantly influences choices, pointing to the need for targeted marketing strategies. Overall, people are fairly satisfied with their chocolate experience, with factors like affordability, caloric value, long shelf life, and quality of ingredients playing a big role in their happiness. However, concerns about nutritional value, dietary restrictions, and sugar-free options stand out as areas where brands can do better, especially for health-conscious consumers. Interestingly, the study found that satisfaction isn't fully explained by the factors analyzed, suggesting that other elements, like access to premium chocolates might also matter.

## RECOMMENDATIONS

- Study the psychological and emotional aspects of chocolate consumption, including the role of comfort, indulgence, & nostalgia, as independent factors of satisfaction.

- Conduct further research beyond Bengaluru to identify regional differences and adapt strategies for a wider audience. A similar detailed study can be done in semi-urban and rural places.
- Conduct longitudinal research to track changes in consumer preferences and satisfaction over time.
- Find out the preferences and behaviors of health-conscious consumers in detail, focusing on factors like sugar-free options, dietary restrictions, and the role of nutritional value in decision-making.
- Study the rising demand for premium and artisanal chocolates among the urban population.

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1.Name (Optional):

2.Age

- 18-22
- 23-25
- 26-30
- 31-40
- 41-55
- 55+

3.Gender

- Female
- Male

4.Education Qualification

- High School
- PUC
- Undergraduate
- Postgraduate
- Phd

5.Occupation

- Student
- Self Employed
- Government Employee
- Private Firm Employee
- Business

6.Monthly Income

- Less than 25,000
- 25,000 to 50,000
- 50,000 to 75,000
- Above 75,000

7.I usually prefer the following brands of chocolates

- Cadbury (Dairy Milk)
- Nestle (Munch, KitKat, Bar One)

- Parle (Melody, Kismi)
- Fabelle
- Hershey's
- Campco
- Lindt
- Ferrero Rocher
- Toblerone
- Mars
- Milka

8. Following factors are important to me while buying chocolates

|                                                 | Most Unimportant | Unimportant | Neutral | Important | Most Important |
|-------------------------------------------------|------------------|-------------|---------|-----------|----------------|
| Taste                                           |                  |             |         |           |                |
| Flavor                                          |                  |             |         |           |                |
| Affordable price                                |                  |             |         |           |                |
| Caloric value                                   |                  |             |         |           |                |
| Nutritional value                               |                  |             |         |           |                |
| Easy Availability                               |                  |             |         |           |                |
| Appearance                                      |                  |             |         |           |                |
| Texture                                         |                  |             |         |           |                |
| Ethically sourced                               |                  |             |         |           |                |
| Quality of ingredients                          |                  |             |         |           |                |
| High cocoa content                              |                  |             |         |           |                |
| Sugar free chocolate                            |                  |             |         |           |                |
| Long shelf life                                 |                  |             |         |           |                |
| Good value for money                            |                  |             |         |           |                |
| Dietary restrictions (Vegetarian, Vegan, Halal) |                  |             |         |           |                |

9. Following factors influence my purchasing decisions of chocolate

|                       | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------|-------------------|----------|---------|-------|----------------|
| Advertisements        |                   |          |         |       |                |
| Country of Origin     |                   |          |         |       |                |
| Variety of Flavors    |                   |          |         |       |                |
| Brand Reputation      |                   |          |         |       |                |
| Sustainable Packaging |                   |          |         |       |                |

10. I experience the following while consuming Chocolates

|                                             | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---------------------------------------------|-------------------|----------|---------|-------|----------------|
| Dental Issues                               |                   |          |         |       |                |
| Weight Gain                                 |                   |          |         |       |                |
| Diabetes Issues                             |                   |          |         |       |                |
| Skin Issues                                 |                   |          |         |       |                |
| Allergies and Intolerances                  |                   |          |         |       |                |
| Mood Swings (Sugar rush/crash)              |                   |          |         |       |                |
| Misleading Advertisements                   |                   |          |         |       |                |
| Lack of Environmental sustainable practices |                   |          |         |       |                |
| Lack of Social sustainable practices        |                   |          |         |       |                |
| Lack of Economic sustainable practices      |                   |          |         |       |                |

11. Rate yourself with the overall level of satisfaction you derive on chocolate consumption.

Highly Unsatisfactory 1 2 3 4 5 Highly Satisfactory

12. Is there anything else you would like to share regarding your experience with chocolates? (optional):

# **A STUDY ON SAVING AND INVESTMENT PATTERNS AMONG YOUTH WITH SPECIAL REFERENCE TO BANGALORE CITY**

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## **ABSTRACT**

This paper evaluates the saving and investment propensity of youths in Bangalore City, with a focus on their behaviour, literacy, and decision making. Focusing on the sample of 154, this research would use surveys to gather data in order to analyse preferences and challenges relating to achieving security of finance. The findings indicated that this population has a growing propensity towards savings for emergencies and for the long-term, indicating a concern about financial stability and future growth. This indicates that most youths rely on personal and social media research for financial information, and investment avenues such as fixed deposits and mutual funds have gained widespread popularity. The results also show moderate self-assessed financial literacy, much limited use of professional financial advisors or digital tools for planning. While some demographic factors such as age influence preference in investment, most sources of learning do not depend on gender. As such, the study points to the need for education in personal finance and appropriately designed support systems to instil better savings and investment habits for young people.

## **INTRODUCTION**

Exploring saving and investment patterns in youth in Bangalore is also analysed with a view to understanding their level of financial behaviours, literacy levels, and factors influencing the decisions. Bangalore having a large and diverse youth population provides the best-suited setting for analyzing this young individual's financial habits when they are essentially at their most important stage of policymaking concerning their long-term finances. Saving and investing early is the most important step toward financial security and wealth.

Unfortunately, too few youthful minds ever find a way to establish saving and investing habits, simply because most young people lack financial education, advice, or sometimes are put under pressures from peers, their peers' social Behaviour, and other factors. While digital tools and online platforms are increasingly being used to provide financial information to the younger generation, there is not much research on how effective these tools and platforms are at helping better financial decisions. It explores demographic variations in saving and investment Behaviours among youth. Specifically, it investigates age and gender variations, and a more extensive consideration of educational variations, through preferred sources of investment funds ranging from fixed deposits to crypto currency investments. This study, upon an in-depth analysis of these trends, aims to give insights to financial decision-making young people make in Bangalore and provide recommendations on how to improve financial literacy among the youth, thereby encouraging healthy saving and investment practices.

## **REVIEW OF LITERATURE**

SEBI-NCAER. (2000). The report analyses the investment patterns and preferences of Indian households in shares, debentures, and mutual funds. It brings out factors influencing investment decisions, savings behaviour, and problems of households in participating in the capital market with implications to guide policy and market strategies. Samudra, A., & Burghate, M. A. (2012). A Study on Investment Behaviour of Middle-Class Households in Nagpur, the study analyzed the investment Behaviour of middle-class families in Nagpur. The authors identified significant factors influencing the investment decisions of these households, such as income, risk tolerance, and financial literacy.

Society for Capital Market Research and Development. (1990). Focuses on developing research and knowledge regarding capital markets. Its programs are: conducting seminars; publication of research findings; working with academic and financial institutions toward better market efficiency and investor awareness. SCMRD's work is instrumental in the development and regulation of emerging securities markets to stimulate capital formation and economic growth.

International Journal of Research in Commerce and Management. (2012). Analysis of investment patterns and preferences, peer-reviewed open-access journal publishing research in commerce, management studies, and related fields. In 2012, IJRCM published articles on a variety of topics, such as green marketing strategies, investment Behaviours, and organizational management practices.

Geetha, N., & Ramesh, M. (2012). A study on the influence of demographic variables on investment decisions, examined how demographic variables influence investment decisions. Conducted in Nagapattinam district, Tamil Nadu, the study found these factors significantly affect some features of investment choices, including the priorities, duration, source of information, frequency, and analytical approaches of investment choices. The research also had insights into the perceptions of different investment avenues by investors.

## **RESEARCH OBJECTIVES**

1. To find out the financial objectivity of individuals
2. To study the spending behaviour of individuals.
3. To get an overview on how individuals plan out on their long-term investments.

## **RESEARCH METHODOLOGY**

A total of 154 people who are in their youth years participated in this study which was carried out in the city of Bangalore mainly. The questionnaire was circulated among peers and circles using an organised questionnaire to study on how the youth go about in making their investment decisions. 154 people shared their inputs through the survey conducted via Google Forms which was circulated online via E-Mail and WhatsApp to understand how people plan on saving and investing.

### **Research Gap:**

The study reveals several gaps in the understanding of the saving and investment patterns of Bangalore's youth. The role of financial literacy is acknowledged, but the exploration into how varying levels of literacy impact saving and investment Behaviours directly has been insufficiently performed. In addition, the adoption of digital tools and financial apps, which are increasingly popular, remains under examined, particularly in terms of their adoption and effectiveness in supporting financial decision-making. Demographic factors are considered, including age and gender, while their interaction with socio-economic conditions as well as their role in influencing financial habits is not deeply analysed. While the presence of certain barriers to the savings Behaviour is implicit, there is no deep examination of the particular barriers young people face in the development of sustainable financial practices. A range of investment options such as traditional investments is investigated, but newer trends, like crypto currencies and ETFs, are not entirely explored, especially when it comes to trust, adoption rates, and any long-term implications for financial security. Such gaps can provide a more nuanced understanding of the financial behaviours and needs of the youth, thus allowing for more effective interventions and strategies.

## **RESEARCH QUESTIONS**

1. What are the main obstacles to savings and investment among the youth of Bangalore?
2. How does financial literacy impact the investment decision-making process in this population?



3. What are the main channels through which young people in Bangalore learn about financial products?
4. How do demographics, such as age and gender, influence saving and investment Behaviours?

### RESEARCH PROBLEMS:

Despite the increasing importance of financial literacy, young individuals in Bangalore face challenges in establishing consistent saving and investment habits. Though financial literacy is of the now for all young so it can be said Bangalore as well is no exception, the youth in the city seems to be struggling in forming a habit of saving and investing regularly. It's possible that their financial loyalties have been formed by income levels, knowledge, lifestyle and risk appetite and that may actually affect their overall financial well-being for the long term. The study in question attempts to explain the major factors which are affecting the saving as well as investment behaviour of youth within Karnataka and evaluate what these behaviours mean for their financial future.

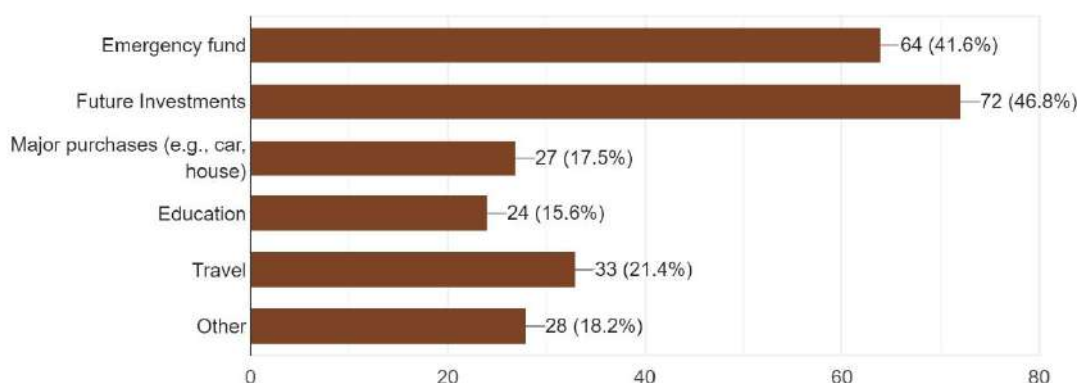
### RESEARCH FINDINGS

Below are the demographic data of the 154 respondents collected from an online Google survey questionnaire:

| Demographic Variables             | Total |       |
|-----------------------------------|-------|-------|
|                                   | n     | %     |
| <b>Gender</b>                     |       |       |
| Female                            | 77    | 50%   |
| Male                              | 77    | 50%   |
| <b>Age</b>                        |       |       |
| 18-22                             | 121   | 78%   |
| 23-27                             | 27    | 17%   |
| 28-32                             | 2     | 1.3%  |
| 33-35                             | 4     | 2.6%  |
| <b>Educational Qualifications</b> |       |       |
| High School                       | 2     | 1.3%  |
| Undergraduate                     | 92    | 59.7% |
| Postgraduate                      | 55    | 35.7% |
| Doctorate                         | -     | -     |
| Others                            | 5     | 3.2%  |

### What are your main reasons for saving money?

154 responses



The following chart illustrates the biggest reasons why respondents save money, based on 154 responses.

**Emergency Fund (41.6%):** There is a great majority of respondents who save for emergencies. This shows that there is much concern for security and preparation for unexpected expenses such as a medical bill or loss of a job.

**Future Investments (46.8%):** The majority category indicated that almost half of the respondents are saving with a long-term perspective-to earn monetary growth or to save for properties or stocks.

**Major Purchases (17.5%):** A smaller percentage save towards large expenses, such as purchasing a car or house. This indicates that this is not as important for the majority as long- term investments or emergencies.

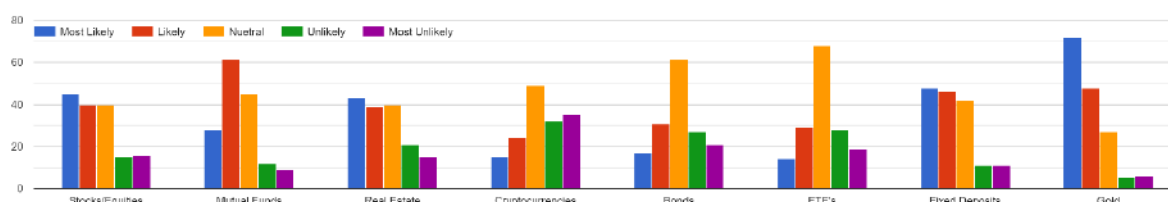
**Education (15.6%):** Savings for education, whether it's for personal development or children's tuition, is the least prioritized category. This may reflect alternative sources of

funding for education or that there is less concern with fulfilling educational goals soon for most.

**Leisure/Travel (21.4%):** A moderate proportion of respondents save for leisure and travel activities, reflecting the value placed on lifestyle goals aside from financial responsibilities.

**Other (18.2%):** This category likely includes unique, personal reasons for saving, highlighting the diverse financial goals beyond the predefined options.

### What types of investments do you prefer?



**Stocks and Equities:** Investors also exhibit a balanced interest as a moderately preferred option to achieve potential growth with acceptable risk.

**Mutual funds:** These are highly popular, and people often opt for diversified exposure to markets and professional management.

**Real Estates:** People have mixed views on real estates, but it continues to attract steady demand due to the perception of stability and long-term appreciation.

**Cryptocurrencies:** These are an asset class that the market reveals as polarizing, while some who believe in their disruptive potential feel fairly bullish about it, others express skepticism over volatility and regulatory issues.

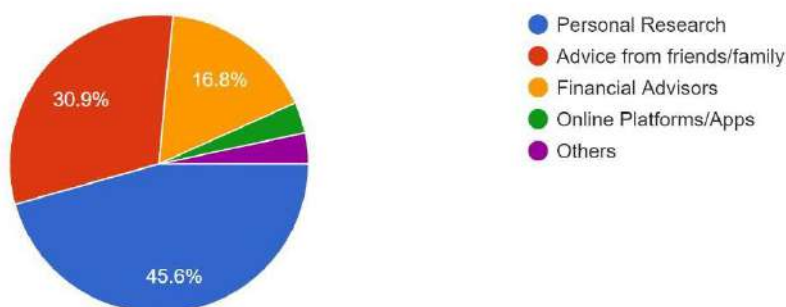
**Bonds:** Bonds have always been popular because of their low-risk, stable returns, with conservative investors looking for predictable income.

**Exchange Traded Funds:** The popularity of ETFs has increased because of their low cost, adaptability, and diversified nature, which forms a safe haven for many investors.

**Fixed deposits:** These are still very much preferred because they are risk-free and have a guaranteed return.

**Gold:** Gold remains an investment platform that does not waver-it has and will continue to be a safe and tested investment option that provides security and acts as a hedge against inflation.

How do you typically make investment decisions?  
149 responses



**Personal Research:** The largest segment, indicating that nearly half of the respondents rely on their own research for investment decisions. It shows a preference for self-reliance and independent decision-making.

**Advice from Friends/Family:** A significant portion depends on close personal networks for guidance. It reflects trust in informal, familiar sources over professional advice.

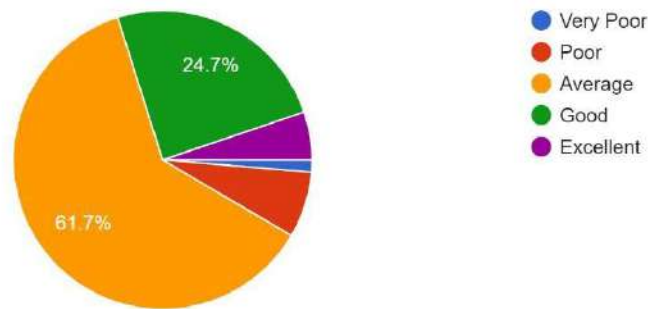
**Financial Advisors:** A smaller but notable group seeks advice from experts. It Indicates a preference for professional opinions among a subset of investors.

**Online Platforms/Apps:** Minimal representation suggests limited reliance on digital tools for decision-making. It may indicate a gap in adoption or trust in technology for financial planning.

**Others:** Negligible group using alternative methods not specified in the main categories. It represents niche or less common approaches.

### How would you rate your overall financial literacy?

154 responses



**Good:** The majority of respondents perceive their financial literacy as good. It indicates a strong self-confidence in understanding and managing financial matters.

**Average:** Nearly a quarter consider their literacy average. It mainly suggests room for improvement and willingness to learn.

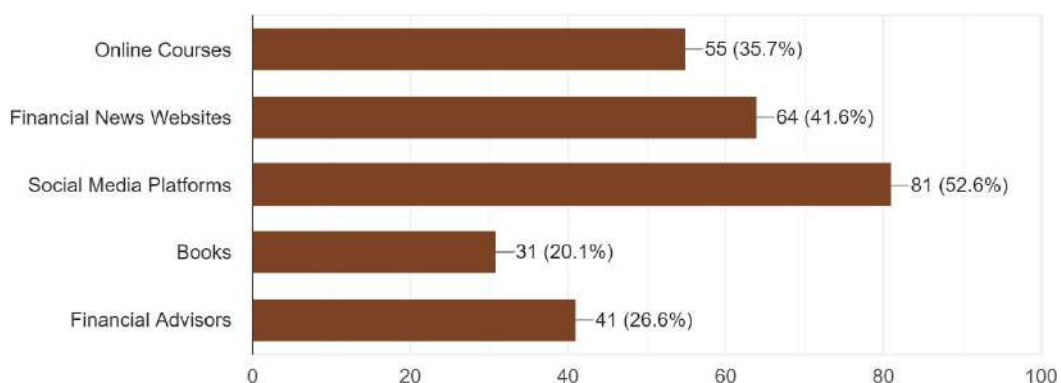
**Excellent:** A smaller segment rates themselves as excellent. It reflects a confident and likely well-educated group in financial concepts.

**Poor:** It is seen that very few identify their financial literacy as poor. It Indicates limited individuals lacking confidence in their financial knowledge.

**Very Poor:** A tiny portion considers their literacy very poor. It Suggests minimal cases of financial illiteracy among respondents.

### Which sources do you use to learn about financial products and investment opportunities?

154 responses



**Social Media Platforms (52.6%).:** It is the most frequently used source among the participants. This indicates a significant reliance on digital and interactive platforms for financial learning.

**Financial News Websites (41.6%)** of the respondents use the financial News Websites. This highlights the importance of credible, up-to-date information from established financial outlets.

**Online Courses (35.7%)** of the respondents prefer a decent preference for structured, formal learning methods.

**Books (20.1%)** rely on books, showing a lower inclination toward traditional learning resources.

**Financial Advisor (26.6%)** of the respondents prefer consulting professionals appears less popular, possibly due to accessibility or cost factors.

## HYPOTHESIS TESTING

### ❖ Chi-Square Test

| Is there any association between the Age & Investment Decisions? |       |                |                      |                            |                    |                        |        |       |
|------------------------------------------------------------------|-------|----------------|----------------------|----------------------------|--------------------|------------------------|--------|-------|
|                                                                  |       |                | Investment Decisions |                            |                    |                        |        |       |
|                                                                  |       |                | Personal Research    | Advice from Family/Friends | Financial Advisors | Online Platforms/ Apps | Others | Total |
| Age                                                              | 18-22 | Count          | 50                   | 41                         | 18                 | 4                      | 4      | 117   |
|                                                                  |       | Expected Count | 53.4                 | 36.1                       | 19.6               | 3.9                    | 3.9    | 117   |
|                                                                  | 23-27 | Count          | 16                   | 4                          | 5                  | 1                      | 0      | 26    |
|                                                                  |       | Expected Count | 11.9                 | 8                          | 4.4                | 0.9                    | 0.9    | 26    |
|                                                                  | 28-32 | Count          | 0                    | 0                          | 2                  | 0                      | 0      | 2     |
|                                                                  |       | Expected Count | 0.9                  | 0.6                        | 0.3                | 0.1                    | 0.1    | 2     |
|                                                                  | 33-35 | Count          | 2                    | 1                          | 0                  | 0                      | 1      | 4     |
|                                                                  |       | Expected Count | 1.8                  | 1.2                        | 0.7                | 0.1                    | 0.1    | 4     |
| Total                                                            |       | Count          | 68                   | 46                         | 25                 | 5                      | 5      | 149   |

|                              | Value              | Df | Asymptotic Significance (2-sided) |
|------------------------------|--------------------|----|-----------------------------------|
| Pearson Chi-Square           | 82219 <sup>a</sup> | 12 | .039                              |
| Likelihood Ratio             | 17.725             | 12 | .124                              |
| Linear-by-Linear Association | .154               | 1  | .694                              |
| N of valid Cases             | 149                |    |                                   |

**H<sub>0</sub> (Null Hypothesis):** Age has no correlation with the factors that influence investment decisions.

**H<sub>1</sub> (Alternative Hypothesis):** Age is correlated with the underlying determinants of investment decisions.

**Interpretation:** Since the P-value for the Pearson Chi-Square test is 0.039 and is therefore less than the conventional significance level of 0.05, reject the null hypothesis H<sub>0</sub>. There is enough evidence to claim that there is a relationship between age and the factors affecting investment choices. This suggests that the age of a person influences the choice of factors including personal research, guidance from family and friends, financial advisors, online platforms/apps, among others, in deciding how to invest.

| Is there any association between sources used by consumers to learn about financial products and investment opportunities? |        |                |     |     |    |   |
|----------------------------------------------------------------------------------------------------------------------------|--------|----------------|-----|-----|----|---|
| Gender                                                                                                                     | Male   | Count          | 5   | 7   | 23 | 6 |
|                                                                                                                            |        | Expected Count | 9.5 | 8.5 | 22 | 4 |
|                                                                                                                            | Female | Count          | 14  | 10  | 21 | 2 |
|                                                                                                                            |        | Expected Count | 9.5 | 8.5 | 22 | 4 |
| Total                                                                                                                      |        | Count          | 19  | 17  | 44 | 8 |
|                                                                                                                            |        | Expected Count | 19  | 17  | 44 | 8 |

|                                 | Value              | df | Asymptotic Significance<br>(2-sided) |
|---------------------------------|--------------------|----|--------------------------------------|
| Pearson Chi-Square              | 7.429 <sup>a</sup> | 4  | 0.115                                |
| Likelihood Ratio                | 7.701              | 4  | 0.103                                |
| Linear-by-Linear<br>Association | 3.359              | 1  | 0.067                                |
| N of Valid Cases                | 154                |    |                                      |

**H<sub>0</sub> (Null Hypothesis):** There is no association between gender and sources used by consumers to learn about financial products and investment opportunities.

**H<sub>1</sub> (Alternative Hypothesis):** Gender is significantly correlated to the sources used by consumers in learning about financial products and investment opportunities.

Interpretation: Since the P-value for the Pearson Chi-Square test is 0.115, which is bigger than the significance level of 0.05, there is insufficient evidence to reject the null hypothesis or H<sub>0</sub>. There is no association between

gender and sources used by consumers to learn about financial products and investment opportunities. Therefore, it can be inferred that the choice of sources is independent of gender.

### ❖ One Way Anova

| Descriptive Statistics                                                      |                   |          |                   |                            |
|-----------------------------------------------------------------------------|-------------------|----------|-------------------|----------------------------|
|                                                                             |                   | Mean     | Std. Deviation    | N                          |
| How would you rate your overall financial literacy?                         |                   | 3.25     | 0.719             | 154                        |
| What factors influence your investment choices the most?(Potential Returns) |                   | 3.56     | 1.367             | 154                        |
| Model Summary                                                               |                   |          |                   |                            |
| Model                                                                       | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                                                                           | .266 <sup>a</sup> | 0.071    | 0.065             | 0.696                      |

| ANOVA <sup>a</sup>                                                             |            |                |     |             |        |                    |
|--------------------------------------------------------------------------------|------------|----------------|-----|-------------|--------|--------------------|
| Model                                                                          |            | Sum of Squares | df  | Mean Square | F      | Sig.               |
| 1                                                                              | Regression | 5.588          | 1   | 5.588       | 11.551 | <.001 <sup>b</sup> |
|                                                                                | Residual   | 73.535         | 152 | 0.484       |        |                    |
|                                                                                | Total      | 79.123         | 153 |             |        |                    |
| Dependent Variable: How would you rate your overall financial literacy?        |            |                |     |             |        |                    |
| Predictors: (Constant)What factors influence your investment choices the most? |            |                |     |             |        |                    |

**H<sub>0</sub> (Null Hypothesis):** There is no significant relationship between factors influencing investment choices (for example, potential return) and the ratings people provide for their general financial literacy.

**H<sub>1</sub> (Alternative Hypothesis):** There exists a strong connection between the factors that influence investment decisions, such as return prospects, and people's self-assessment of their general financial literacy.

**Interpretation:** Since the P-value for ANOVA test is  $< 0.001$  which is smaller than the significance level of 0.05, one has enough reason to reject the null hypothesis ( $H_0$ ). There is an association between the factors driving investment decisions (expected returns) and self- assessed general financial literacy level. This means that what people consider in their investments influences their beliefs regarding financial literacy.

### ❖ Regression

| Model |                                                          | Unstandardized Coefficients |            | Standardized Coefficients | T      | Sig.  |
|-------|----------------------------------------------------------|-----------------------------|------------|---------------------------|--------|-------|
|       |                                                          | B                           | Std. Error | Beta                      |        |       |
| 1     | (Constant)                                               | 2.755                       | 0.157      |                           | 17.546 | <.001 |
|       | What factors influence your investment choices the most? | 0.14                        | 0.041      | 0.266                     | 3.399  | <.001 |
|       | [Potential Returns]                                      |                             |            |                           |        |       |

For Potential Returns, the coefficient (B) in regression analysis was 0.14 with a standard error of 0.041. This means for every one-unit increase in Potential Returns, keeping other variables constant, the dependent variable will be increased by 0.14 units. The standardized Beta coefficient was 0.266, showing the potential returns share a moderate positive relationship with the dependent variable.

The t-value for this predictor is 3.399, and the significance level (Sig.) is less than 0.001, meaning that the relationship between Potential Returns and the dependent variable is statistically significant, as within this model, Potential Returns has a meaningful impact on the dependent variable.

| Model |            | Sum of Squares | df  | Mean Square | F      | Sig.               |
|-------|------------|----------------|-----|-------------|--------|--------------------|
| 1     | Regression | 10.124         | 1   | 10.124      | 22.302 | <.001 <sup>b</sup> |
|       | Residual   | 68.999         | 152 | 0.454       |        |                    |
|       | Total      | 79.123         | 153 |             |        |                    |



**Interpretation:** Since the value of F is 22.302 and the significance level is  $< 0.001$ , the regression model with interest rates as the independent predictor is statistically significant. This shows that interest rates have an impact on the dependent variable under consideration.

| Descriptive Statistics                                                           |      |                |     |
|----------------------------------------------------------------------------------|------|----------------|-----|
|                                                                                  | Mean | Std. Deviation | N   |
| How would you rate your overall financial literacy?                              | 3.25 | 0.719          | 154 |
| How confident are you in your understanding of the following financial concepts? | 3.27 | 1.28           | 154 |
|                                                                                  |      |                |     |

**Interpretation:** Since the mean score for the overall financial literacy rating is 3.25 and the standard deviation is 0.719, it indicates that the respondents rate their financial literacy at a moderately satisfactory level with low variation in responses. Similarly, the mean score for the confidence in understanding financial concepts is 3.27 with a higher standard deviation of 1.28, which indicates a moderate level of confidence but with greater variability in responses among the participants.

| Model Summary <sup>b</sup> |       |          |                   |                            |
|----------------------------|-------|----------|-------------------|----------------------------|
| Model                      | R     | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                          | .358a | 0.128    | 0.122             | 0.674                      |

Since R Square is 0.128, the overall variation in the financial concept (interest rates) has been explained by the predictors to the extent of 12.8%. Adjusted R Square is slightly lower at 0.122, with minimum overfitting. The model does not explain the relationship well enough between the predictors and the dependent variable, and hence, it is not a good-fit model.

## CONCLUSION AND RECOMMENDATIONS

The study concludes that the youth of Bangalore have a significant propensity towards saving for emergencies and long-term investments. With a moderate self-assessed financial literacy level, their decisions are motivated by potential returns and personal research. Even though the traditional investment avenues like fixed deposits and mutual funds are still in vogue, newer avenues like ETFs and crypto currencies are gaining

popularity. The age tends to have a relation with investment preferences; on the other hand, sources of financial knowledge are not related to gender; generally, the outcome suggests the need for specific interventions towards improved financial literacy and elimination of hindrances towards the practice of disciplined saving and investing.

## **Recommendations**

Improved Financial Literacy: Financial education program in schools will impact effective habits for saving and investments right from the beginning.

Promote Digital Tools exposure to Investment Apps and Online Systems

Customized financial products suitable financial products where various taste buds and appetite for risk among youth investors are considered.

Leverage awareness through popular channels, including but not limited to social media the importance of disciplined saving and the risks involved with each investment.

Community support by encouraging peer learning and mentorship programs, which would help the youths make decisions in financial matters.

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## **Appendices**

### **1. Age:**

- o 18-22
- o 23-27

- o 28-32

- o 33-35

**2. Gender:**

- o Male

- o Female

**3. Educational Qualification:**

- o High School

- o Undergraduate Degree

- o Postgraduate Degree

- o Doctorate

- o Other

**4. Employment Status:**

- o Student

- o Employed (Full-time)

- o Employed (Part-time)

- o Self-employed

- o Unemployed

- o Other

**5. Monthly Income (if applicable):**

- o Less than ₹20,000

- o ₹20,000 - ₹40,000

- o ₹40,000 - ₹60,000

- o ₹60,000 - ₹80,000

- o More than ₹80,000

**6. Do you currently have a savings account?**

- o Yes

- o No

**7. How frequently do you save money?**

- o Weekly

- o Monthly

- o Quarterly

- o Annually

- o I do not save regularly

**8. What percentage of your monthly income do you save on average?**

- o Less than 10%

- 10% - 20%
- 20% - 30%
- 30% - 40%
- More than 40%

**9. What are your primary saving methods?**

- Savings Account
- Fixed Deposits
- Recurring Deposits
- Cash

**10. What are your main reasons for saving money?**

- Emergency fund
- Future investments
- Major purchases (e.g., car, house)
- Education
- Travel
- Other

**11. Do you currently invest in any financial products?**

- Yes
- No

**12. How do you typically make investment decisions?**

- Personal research
- Advice from friends or family
- Financial advisors
- Online platforms/apps
- Other

**13. What factors influence your investment choices the most? (Select all that apply)**

- Potential returns
- Risk level
- Liquidity
- Market trends
- Recommendations from experts

- Economic conditions
- Other

**14. How would you rate your overall financial literacy?**

- Very Poor
- Poor
- Average
- Good
- Excellent

**15. Which sources do you use to learn about financial products and investment opportunities?**

- Online courses/webinars
- Financial news websites
- Social media platforms
- Books
- Financial advisors
- Educational institutions
- Other

**16. How confident are you in your understanding of the following financial concepts? (Rate each from 1-5, where 1 is Not Confident and 5 is Very Confident)**

- Interest Rates: [1] [2] [3] [4] [5]
- Stock Market: [1] [2] [3] [4] [5]
- Mutual Funds: [1] [2] [3] [4] [5]
- Risk Management: [1] [2] [3] [4] [5]
- Taxes: [1] [2] [3] [4] [5]

**17. Do you use any financial planning or budgeting tools/apps?**

- Yes, regularly
- Yes, occasionally
- No, but I plan to
- No, and I do not plan to

**18. What kind of support or resources would help you improve your saving and investment strategies? (Select all that apply)**

- More financial literacy education
- Personalized financial advice
- Better financial products tailored to youth
- Access to investment platforms

# **A STUDY in E-commerce on Payment Gateways and Consumer Trust:**

**Malvi Greshika Jitesh**

**24SJCCMFA021**

## **ABSTRACT**

The rapid growth of e-commerce, consumer-business interactions are experiencing a change, thus bringing forth the importance of safe and efficient payment gateways. Therefore, this research investigates how consumers perceive the security, usability, transparency, and reputation of payment gateways for consumer trust and buying intentions. A total of 170 participants were asked in the survey about aspects of security, speed of transactions, familiarity with payment mode, and discount effects..

Findings highlight the importance of security as the first priority because consumers want safe payment processing. Intuitive design and familiarity increase usability, which brings about increased trust and smoothens the transaction process. Transparency also reduces consumer apprehension considerably through clear communication. Consumers appreciate discounts, though their impact is not significant compared to security, usability, and transparency..

The research shows that trust in payment gateways will positively affect purchase completion, reordering, and loyalty. On the other hand, a lack of trust will result in cart abandonment and low loyalty. From a practical point of view, security must be enhanced, interface design improved, cooperation with trusted payment providers maintained, and transparency encouraged. This can help strengthen consumer trust, increase transaction rates, and create sustainable competitive advantages in the e-commerce market.

## INTRODUCTION

The rapid growth of e-commerce has quite dramatically altered the nature of the relationship between consumers and businesses, requiring immediate convenience and accessibility in a global marketplace. At its base is the payment gateway—that technology allowing the secure transfer of payment information from consumers, to merchants, to financial institutions. As the world continues to expand on e-commerce, trust in payment systems has become a critical factor to influencing the success of online shoppers. Without being assured that personal and financial information will be secure, a consumer would not come around to ordering, not to mention making follow-on purchases. Factors contributing to consumer trust in payment gateways are somewhat complex, generally comprising factors like perceived security, transparency in the terms of transactions, reputation, and overall usability of the payment interface.

While security has always been garnering the most attention, others such as usability, easy-to-understand payment terms, and clear marks of credibility also have a great deal to play in building trust. Hence, the e-commerce businesses cannot target the technical features of payment gateways only, but also the psychological and perceptual factors which influence consumer confidence in the system. Despite the prominent position that trust in payment gateways acquires at each successful online transaction, there is limited research on the influence of such factors on consumer behavior at the e-commerce level. To bridge this gap, the current study examines the relationship between payment gateway characteristics and consumer trust. In a comprehensive questionnaire-based survey, this research investigates key issues determining purchasing decisions concerning security features provided, quality of service of the payment gateway, transparency of the payment service, and reputation of the payment providers.

The findings from this research will therefore be of utmost value for e-commerce companies aiming to create payment gateway systems that could inspire trust and subsequently encourage consumer use. This research will be contributing to the larger understanding of the consumer attitudes toward online payment systems and will provide practical recommendations to business in order to make their payment platforms more secure, reliable, and user-friendly. In general, this study will demonstrate how trust is the basis of the consumer transaction process in e-shopping.

## REVIEW OF LITERATURE

(Lafraxo-et-al, 2020)paper "The Effect of Trust, Perceived Risk, and Security on the Adoption of Mobile Banking in Morocco" The authors emphasized how consumer trust in the perceived financial institutions and technology is a crucial aspect of adoption, based on earlier research that placed trust at the center of acceptance of technology (Gefen, 2002; Pavlou, 2003). They also mention that fraud and security over data are the concerns, which prevent their adoption; thus, this can be compared to the findings of Tan and Teo (2000).

Educating consumers and building trust are necessary for the widespread adoption of mobile banking in Morocco.

(Alghareeb, 2022) discusses the factors that influence adoption by undergraduate students at Kuwait University for mobile banking, based on TAM and UTAUT frameworks. The results suggested that, like earlier studies conducted by Pavlou (2003) and Vishwanath et al. (2013), perceived ease of use, perceived usefulness, and social influence were key drivers, whereas security and trust were major barriers. While students who are technology-savvy are needed to drive mobile banking adoption, security concerns and mistrust in financial institutions remain an important drawback that requires better security measures and customer education, says Alghareeb.

(Tripopsakul, 2017) study mobile banking adoption in Thailand, finding that ease of use and usefulness are key drivers, consistent with TAM (Davis, 1989). They also emphasize that high mobile service quality—such as reliability and responsiveness—affects adoption, supporting previous research on service quality (Parasuraman et al., 2005). The study suggests that improving service quality and addressing security and trust issues are essential for broader mobile banking adoption in Thailand.

(varma, 2018) studied the mobile banking choices of entrepreneurs using the Unified Theory of Acceptance and Use of Technology framework. The study traces how performance expectancy, effort expectancy, social influence, and facilitating conditions influence the adoption decision of entrepreneurs related to mobile banking. The findings suggest that these factors, coupled with the perceptions of the usefulness and ease of use by individuals, immensely contribute to entrepreneurship uptake into mobile banking. From the research, understanding the drivers that motivate its adoption will foster more uptake in the entrepreneurial sector.

(Bashir, 2021) discuss the intention to use mobile banking in India, with an emphasis on emerging markets and usage of mobile technology. The work was based on the factors influencing the adoption of Indian customers toward mobile banking services by analysing elements such as perceived ease of use, perceived usefulness, security, and trust. Findings of the study have indicated that though there is a high intention to use mobile banking, security issues and loss of trust are the significant barriers. This paper accentuates that in India, the ability of mobile banking to achieve adoption will require enhancing the level of security and consumer trust.

## **RESEARCH OBJECTIVES**

- ☐ Determine the reasons that lead to consumer trust in a payment gateway and assess them.
- ☐ To understand the perceived security, usability, transparency, and reputation dimensions of influencing consumer trust.
- ☐ Whether payment gateway trust influences the resultant purchasing decisions of consumers and overall satisfaction with e-commerce platforms will be determined.
- ☐ Provide recommendations to the e-commerce site on how they can improve the integrity of their payments.



## **RESEARCH METHODOLOGY**

This study will use a quantitative research methodology by investigating the relationship between the features that exist on mobile payment gateways and consumer trust in electroniccommerce platforms. A structured online survey will be given to 170 participants with different backgrounds through Google Forms, accessible via WhatsApp and email, among others. Some of the questions will focus on mobile payment usage patterns, security features, brand reputation, and how transparent a payment gateway is. The data so collected will then be analyzed using descriptive statistics, regression, and hypothesis testing involving statistical tools like Microsoft Excel and SPSS to establish the relationship between characteristics of payment gateways and consumer behavior. Thereby, the research will provide actionable insights on factors that may influence consumer trust in terms of its impact on e-commerce transactions.

## **RESEARCH GAP**

- ☐ While there are many extensive literatures available on e-commerce and mobile banking, the online payment gateway-to-consumer trust relationship is highly underresearched.
- ☐ The existing literature, such as Bhatiasavi (2016) and Alghareeb (2022), mainly discuss the security issues and how this affects the adoption process without looking upon the wider dimensions of trust in the payment system.
- ☐ This research will thus fill this gap because it specifically focuses on how the user experience with online payment gateways affects consumer trust.
- ☐ It will explore positive and negative factors that influence trust, providing insights into the complex dynamics of transactions beyond security of e-commerce transactions.

## **RESEARCH QUESTIONS**

The following questions are to be addressed in the study.

1. The key characteristics of payment gateway and their impacts on consumer trust in ecommerce are the research questions.
2. Consumer perception pertaining to security, usability, transparency, and reputation plays a significant role in consumer trust towards online payment gateways.
3. How does trust in payment gateways build up consumers' purchasing behavior within ecommerce?
4. Most significant factors contributing to the perception of security and safety among consumers in online payment systems are the authentication of identity.

## **RESEARCH PROBLEM**

A lack of all-inclusive knowledge on what truly shapes consumer trust in online payment gateways within e-commerce has dominated the primary research problem in this study. While the existing literature does show that security plays a fundamental role in developing trust, there is little research on how other integral features,

including user-friendliness, transparency, and reputation, combine to shape trust in an online payment system. Even more complicating this landscape is the rapid growth of digital payment technologies from mobile payments and digital wallets. Hence, not much can be discerned as stable, lasting factors that shape consumer confidence. There is also a gap in knowing effects from such trust factors toward actual consumer behaviour, such as purchasing decisions and repeat transactions. The present study fills these gaps in literature by analysing which characteristics of payment gateways influence trust and in which direction this trust impacts e-commerce success.

## RESEARCH LIMITATIONS

There are several limitations that feature this study:

**Sample Bias:** The sample of the survey may not be representative of all the online shoppers, particularly those who are less technically literate or have no access to the internet.

**Self-Reported Data:** It will have the inherent biases in self-reported data like social desirability bias or response according to what participants perceive as expected.

**Scope of Study:** The study only focuses on online shoppers and their specific method of paying, for example, whether it was by credit cards or UPI payments, and there is no way of knowing whether the findings will generalize to anything but those specific methods of paying online.

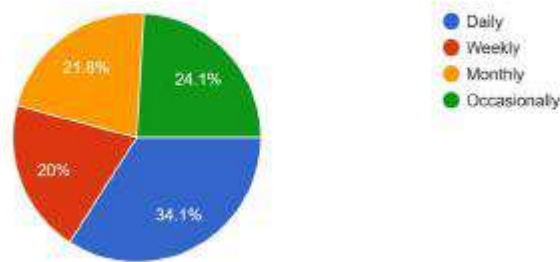
## RESEARCH FINDINGS

Below are the demographic data of the 170 respondents collected from an online Google survey questionnaire:

| Demographic Variables | Total |       |
|-----------------------|-------|-------|
|                       | n     | %     |
| <b>Age</b>            |       |       |
| Below 18              | 36    | 21.2% |
| 18 – 24               | 31    | 18.2% |
| 25 – 45               | 37    | 21.8% |
| 45- 60                | 37    | 21.8% |
| 60 above              | 29    | 17.1% |
| <b>Occupation</b>     |       |       |
| Student               | 28    | 16.5% |
| Employed              | 39    | 22.9% |
| Self- employed        | 29    | 17.1% |
| Home maker            | 31    | 18.2% |
| Other                 | 43    | 25.3% |

| Payment method                     |    |       |
|------------------------------------|----|-------|
| Bank transfer                      | 33 | 19.4% |
| Cash on delivery                   | 34 | 20%   |
| UPI payments (eg.Gpay , Apple pay) | 46 | 27.1% |
| Credit/Debit cards                 | 28 | 16.5% |
| Other                              | 29 | 17.1% |

2. How frequently do you shop online?  
170 responses



This is a pie chart that displays how many of 170 respondents shopped online frequently.

There are four categories below:

Daily (Blue - 34.1%): This means that one-third of the participants shop online daily.

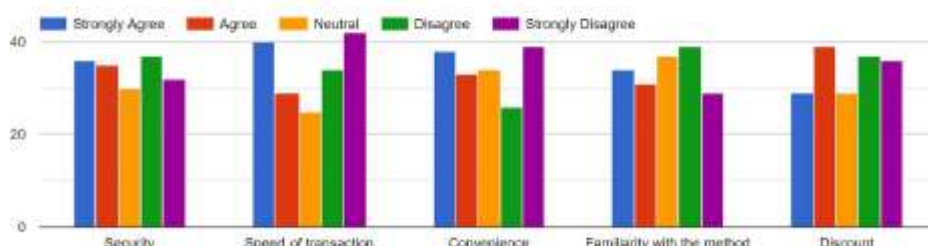
Occasionally (Green - 24.1%): This is the second largest category where almost a quarter of the respondents shop less frequently or occasionally online.

Monthly (Orange - 21.8%): This category comprises respondents who shop online approximately once monthly.

Weekly (Red-20%): These are representatives of respondents who shop online on a weekly basis.

Insights: Most participants shop on the internet either daily or on occasion Weekly and monthly frequency of shopping are equally close in percentage, but both frequencies of shopping happen less compared to daily shopping.

4. "My choice of preferred payment method is influenced by the following factors":



This chart is a group bar chart showing responses to the statement: "My choice of preferred payment method is influenced by the following factors." Each group of bars represents a factor; each bar in a group, a level of agreement or disagreement: (Strongly Agree, Agree, Neutral, Disagree, or Strongly Disagree.)

Factors and Responses:

**Security:**

- ☐ High number of respondents selected Strongly Agree and Agree. This implies that security is a very important factor they consider while deciding their mode of payment.
- ☐ Minor number selected Disagree and Strongly Disagree, which may represent nonsignificant issues for most customers.

**Speed of Transaction:**

- ☐ Strongly Agree with the per cent of Agreements with the selected percent are at a considerable number as regards to impute the payment method preference.
- ☐ Neutral answers are particularly high, indicating that respondents have discovered it to not be as important.

**Convenience:**

- ☐ They hold strongly, with the majority selecting Strongly Agree and Agree.
- ☐ Neutral/Negative responses are significantly low.

**Familiarity with the Mode of Payment:**

- ☐ Many agree or strongly agree, implying that familiarity with a payment method is important.
- ☐ Some neutral and disagree responses imply a smaller percentage find it less important.

**Discount:**

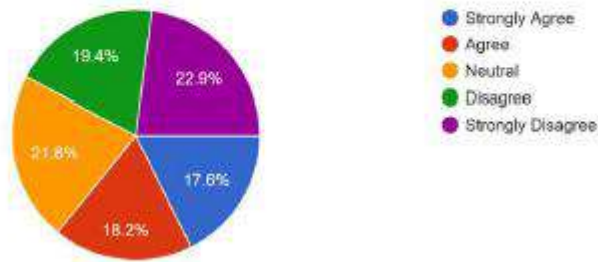
- ☐ A considerable percentage selected Agree and Strongly Agree, indicating many respondents are influenced by discounts in payment mode selection.
- ☐ There is also an observable share of neutrally or negatively answered questions, thereby indicating that not everyone finds discounts necessary.

**Insights:**

- ☐ Security and Convenience are indeed the most influential factors, given the highest levels of agreement.
- ☐ Familiarity with the Method and Speed of Transaction also prove to be significant elements, but with a little more neutral responses.
- ☐ The factors are influential, but discounts are not as important universally as the other factors.

7. To what extent do you agree with the following statement, How important is Trust in the payment gateway to your decision to complete a purchase?

170 responses



The following pie chart demonstrates the number of 170 respondents regarding trust in payment gateways while considering completing a purchase:

22.9% Strongly Agree and 18.2% Agree: Most believe that trust is important.

21.8% Neutral: Is indifferent about its importance

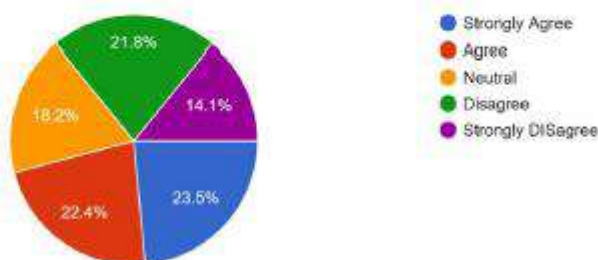
19.4% Disagree and 17.6% Strongly Disagree: Trust matters less for some.

#### Insights:

- ☐ The chart is relatively balanced in terms of opinions, with the first option, that is, Strongly Agree, most frequent.
- ☐ While a slight majority (41.1%) either agree or strongly agree on the importance of trust in the payment gateway, a combined 37% disagree or strongly disagree.
- ☐ Neutral responses (21.8%) address a percentage of respondents neutral to this factor.

13. To what extent do you agree with the following statement: "The availability of multiple payment options influences my decision to shop from a particular e-commerce site."

170 responses



#### Key Findings:

Strongly Agree holds 23.5% and Agree has 22.4%; this means nearly half of the respondents, at 45.9%, believe that multiple payment options are critical to their decisions about shopping.

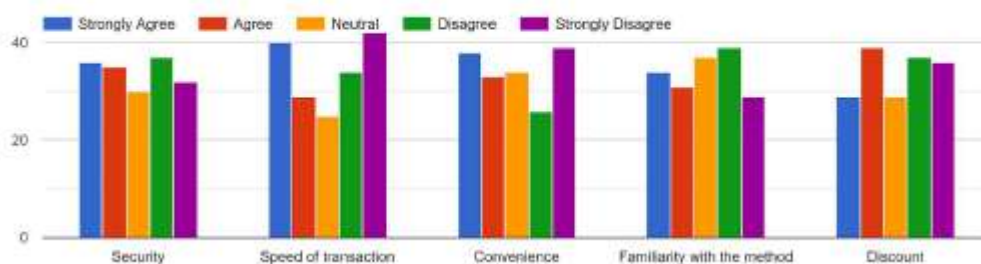
Neutral (18.2%): A significant portion is indecisive, implying that payment options are perhaps not a concern for these consumers.

Disagrees and strongly disagrees, at 21.8% and 14.1% of the population, respectively-around 36% of the respondents do not feel that payment options are important to them, probably valuing other aspects like price or diversity of products.

### Insights

- More than 45% of the respondents-both strong agreement and agreement-suggest that there are indeed various options for payments, and such a property makes for a great shopping experience.
- Approximately 36% Disagree and Strongly Disagree: They don't perceive this aspect as vital, implying that other factors, such as security, product offerings, or price, might be more important when making the decision.
- Neutral 18.2%: These customers may perceive payment options as worthwhile but do not place them first in their list of priorities.
- This data suggests that although differing payment options are crucial for reaching a large population of e-commerce customers, it is further imperative that businesses address other aspects to reach a larger audience.

4. "My choice of preferred payment method is influenced by the following factors":



The bar chart shows the reasons affecting respondents' preferred payment options:

Security: The leading factor with strong agreement and low level of disagreement, indicating its global rank.

Speed of Transaction: Highly valued, but some are neutral.

Convenience: Very influential, but with a little more neutral and disagreement responses than security or speed.

Familiarity: Trust is preferred in payment methods, though security or convenience are much more decisive factors.

Discount: the least significant factor, with the highest neutral and disagreement responses, suggesting that cost-saving incentives are not so critical.

Overall Interpretation:

Security became the foremost significant factor; speed and convenience rank close after security, followed by the knowledge of the method being used, in no particular order. Once again, discounts are the least significant factor for this group in choosing the payment method they like best. This would conclude that consumers would want safety, efficiency, and ease over the saving incentive for their payment option.

## TESTING

### Descriptive Statistics

| Variable                        | Mean | Std. Deviation | Skewness | Kurtosis |
|---------------------------------|------|----------------|----------|----------|
| Security                        | 3.47 | 1.346          | -0.849   | -0.449   |
| Speed of Transaction            | 3.35 | 1.481          | -0.638   | -1.032   |
| Convenience                     | 3.34 | 1.435          | -0.619   | -0.936   |
| Familiarity with Payment Method | 3.47 | 1.297          | -0.848   | -0.295   |
| Discounts                       | 3.36 | 1.362          | -0.785   | -0.654   |

### Interpretation:

- ☐ The mean values (above 3) show moderate agreement among respondents regarding the influence of these factors.
- ☐ Negative skewness indicates a bias toward higher agreement levels.
- ☐ The low kurtosis values suggest a broad distribution of responses, indicating varied opinions.

## ANOVA Interpretations

### Combination 1: Age and Security Concerns

**Question:** Does age significantly influence the perception that "security concerns impact completing an online purchase"?

| Source         | Sum of Squares | df  | Mean Square | F     | p-value |
|----------------|----------------|-----|-------------|-------|---------|
| Between Groups | 4.449          | 4   | 1.112       | 0.751 | 0.559   |
| Within Groups  | 244.374        | 165 | 1.481       |       |         |
| Total          | 248.824        | 169 |             |       |         |

- **H<sub>0</sub>:** Age does not significantly influence perceptions.
- **H<sub>1</sub>:** Age significantly influences perceptions.

### Findings:

- ☐  $F(4, 165) = 0.751, p = 0.559 (> 0.05)$ .
- ☐ No significant effect of age on security concerns.

Conclusion: The null hypothesis is accepted. Age does not significantly affect perceptions about security concerns influencing online purchase decisions.

#### Combination 2: Age and Importance of Trust in Payment Gateway

Question: Does age influence the perception of trust as important in choosing a payment gateway?

| Source         | Sum of Squares | df  | Mean Square | F     | p-value |
|----------------|----------------|-----|-------------|-------|---------|
| Between Groups | 15.687         | 4   | 3.922       | 2.075 | 0.086   |
| Within Groups  | 311.866        | 165 | 1.890       |       |         |
| Total          | 327.553        | 169 |             |       |         |

- $H_0$ : Age does not significantly influence trust perceptions.
- $H_1$ : Age significantly influences trust perceptions.

#### Findings:

- $F(4, 165) = 2.075, p = 0.086 (> 0.05)$ .
- No significant effect of age on trust as a deciding factor.

Conclusion: The null hypothesis is accepted. Trust perceptions are consistent across age groups.

#### Combination 3: Age and Impact of Multiple Payment Options

Question: Does age affect perceptions about the importance of multiple payment options?

| Source         | Sum of Squares | df  | Mean Square | F     | p-value |
|----------------|----------------|-----|-------------|-------|---------|
| Between Groups | 2.624          | 4   | 0.656       | 0.415 | 0.798   |
| Within Groups  | 261.029        | 165 | 1.582       |       |         |
| Total          | 263.653        | 169 |             |       |         |

- $H_0$ : Age does not significantly influence the perception of multiple payment options' importance.
- $H_1$ : Age significantly influences this perception.

#### Findings:

- $F(4, 165) = 0.415, p = 0.798 (> 0.05)$ .
- No significant difference between age groups.

Conclusion: The null hypothesis is accepted. Age does not significantly affect perceptions about the importance of multiple payment options.



| Predictor            | Unstandardized Coefficients (B) | Std. Error | Standardized Coefficients (Beta) | t     | Sig.  |
|----------------------|---------------------------------|------------|----------------------------------|-------|-------|
| (Constant)           | 0.652                           | 0.312      | -                                | 2.089 | 0.038 |
| Security             | 0.347                           | 0.091      | 0.341                            | 3.813 | 0.000 |
| Speed of Transaction | 0.214                           | 0.078      | 0.222                            | 2.744 | 0.007 |
| Discounts            | 0.128                           | 0.084      | 0.145                            | 1.524 | 0.130 |
| Familiarity          | 0.175                           | 0.088      | 0.189                            | 1.989 | 0.049 |

Regression Equation:

Choice of Preferred Payment Method =  $0.652 + 0.347(\text{Security}) + 0.214(\text{Speed of Transaction}) + 0.128(\text{Discounts}) + 0.175(\text{Familiarity})$

{Choice of Preferred Payment Method} =  $0.652 + 0.347\{\text{Security}\} + 0.214\{\text{Speed of Transaction}\} + 0.128\{\text{Discounts}\} + 0.175\{\text{Familiarity}\}$

Analysis:

□ Significant Predictors:

o Security (p = 0.000): A one-unit increase in security perception leads to a 0.347 increase in the preference for a payment method.

o Speed of Transaction (p = 0.007): Speed positively impacts preference, with a coefficient of 0.214.

o Familiarity (p = 0.049): Familiarity with the payment method shows a significant, though marginal, effect.

□ Non-Significant Predictor:

Discounts (p = 0.130): Perception of discounts does not significantly influence the choice of payment method.

**Interpretation:**

The model suggests that "Security," "Speed of Transaction," and "Familiarity" significantly predict preferences for payment methods, with "Security" being the most influential.

"Discounts" have no statistically significant impact.

## **CONCLUSION**

It follows that consumer trust in the choice of payment gateways is driven foremost by such considerations as security, usability, speed, and familiarity. Security was found to be the most influential factor, significantly shaping preferences and trust. Both usability and transparency play a crucial role in building confidence while discounts was with limited impact. The study states that trust indeed does impact the purchasing behavior and also satisfaction. It shows the importance of e-commerce sites to make reliable and safe payment accessible. And demographic factors like age are least affecting the trust and security perceptions.

## **RECOMMENDATIONS**

- ❑ **Strengthen Security Protocols:** Invest in advanced security measurements such as encryption, two-factor authentication, and fraud detection to reduce consumer concerns.
- ❑ **Simplify Usability:** Simplify processes around a payment solution to enhance the user experience with intuitive interfaces and easy navigation.
- ❑ **Enhance Transparency:** Clearly explain terms, conditions, and fees related to payment transactions to gain consumer trust.
- ❑ **Increase Familiarity:** Leverage well-known payment service providers' known identities and consumer trust.
- ❑ **Optimize Speed:** Ensure quick processing of transactions to minimize friction and maximize satisfaction.
- ❑ **Consumer Education:** Inculcate educational steps to create awareness about security features and safe online shopping practices.
- ❑ **Personalized Offers:** Though discounts may not form the core trust factor, personalized offers can still retain and attract specific customer segments.
- ❑ **These strategies alone can enhance consumer trust, thereby encouraging continued engagement as well as loyalty in the competitive e-commerce landscape.**

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## XII. APPENDICES

### 1. Age

- ☐ Below 18
- ☐ 18 - 24
- ☐ 25 - 45
- ☐ 45- 60
- ☐ 60 above

### 2. Occupation

- ☐ Student
- ☐ Employed
- ☐ Self- employed
- ☐ Home maker
- ☐ Other

### 3. How frequently do you shop online?

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Occasionally

### 4. Which payment method do you typically use while shopping online ?\*

- ☐ Bank transfer
- ☐ Cash on delivery
- ☐ UPI payments (eg.Gpay , Apple pay)
- ☐ Credit/Debit cards
- ☐ Other

### 5. "My choice of preferred payment method is influenced by the following factors":

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

|                             |  |  |  |  |  |
|-----------------------------|--|--|--|--|--|
| Security                    |  |  |  |  |  |
| Speed of transaction        |  |  |  |  |  |
| Convenience                 |  |  |  |  |  |
| Familiarity with the method |  |  |  |  |  |
| Discount                    |  |  |  |  |  |

6. To what extent do you agree with the following statement: "I have, at some point, refrained from completing an online purchase due to concerns regarding the security of the payment method?"\*

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

7. If you agreed or strongly agreed with the above statement, please indicate the specific concerns that contributed to this decision.

For each item below, please rate your level of concern:

|                                         | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|-----------------------------------------|----------------|-------|---------|----------|-------------------|
| Unfamiliar payment gateways             |                |       |         |          |                   |
| Lack of visible security features       |                |       |         |          |                   |
| Excessive personal information required |                |       |         |          |                   |

8. To what extent do you agree with the following statement,

How important is Trust in the payment gateway to your decision to complete a purchase?

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

9. Which of the following features most influence your trust in a payment gateway?

|                           | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|---------------------------|----------------|-------|---------|----------|-------------------|
| Brand Recognition         |                |       |         |          |                   |
| Visible security measures |                |       |         |          |                   |
| Refund Policies           |                |       |         |          |                   |
| Ease of use               |                |       |         |          |                   |

|                            |  |  |  |  |  |
|----------------------------|--|--|--|--|--|
| Recommendations or reviews |  |  |  |  |  |
|----------------------------|--|--|--|--|--|

10. To what extent do you agree that "The security of the payment method affects your overall trust in an E-commerce site"?

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

11. Indicate your level of agreement with the importance of each of the following security features when using a payment method online.

|                                   | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|-----------------------------------|----------------|-------|---------|----------|-------------------|
| Two factor authentication         |                |       |         |          |                   |
| Encryption(HTTPS)                 |                |       |         |          |                   |
| Fraud Protection                  |                |       |         |          |                   |
| Compliance with security standard |                |       |         |          |                   |

12. "Offering discounts on specific payment methods enhances my trust in the e-commerce platform."

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

13. Which Payment method do you choose to receive a discounts?

|                    | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|--------------------|----------------|-------|---------|----------|-------------------|
| Credit/Debit cards |                |       |         |          |                   |
| Bank Transfers     |                |       |         |          |                   |
| UPI payments       |                |       |         |          |                   |
| Cash on delivery   |                |       |         |          |                   |

14. To what extent do you agree with the following statement:

"The availability of multiple payment options influences my decision to shop from a particular e-commerce site."

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

# **A STUDY ON IMPACT OF FESTIVAL OFFERS ON BUYING BEHAVIOUR OF CONSUMERS**

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## **ABSTRACT**

This study studies the discrepancies in consumer expenditure during Indian festival seasons, filling a significant research gap in prior studies. Based on an eclectic mix of festivals, we examine the forces of fluctuation in spending during different quarters and discuss implications for stakeholders within the Indian economy. From Makar Sankranti to Christmas, the significance of each festival in terms of shopping has been studied, so as to understand the customers' wants and desires. Data was collected using Google forms from 200 respondents through a descriptive research approach. After gathering data, it was analysed using oneway ANOVA and regression from Charts and figures. s. Additionally, it was seen that the income level of the consumer is a prime factor in any buying decision.

## INTRODUCTION

India is a land of vibrant cultures and traditions, with countless festivals celebrated throughout the year. These festive seasons witness a surge in consumer spending, often driven by an intricate interplay of social, cultural, and economic factors. Understanding these spending patterns is crucial for various stakeholders, including retailers, brands, policymakers, and researchers. Existing studies have explored consumer spending during specific festivals like Diwali or the holiday season. However, a comprehensive understanding of spending trends across the vast array of Indian festivals is lacking, we will seek to answer the following

1. Consumer spending in India varies across the year, with noticeable fluctuations in different quarters.
2. Key factors driving these fluctuations include festive seasons, agricultural cycles, and economic conditions.
3. Implications of these spending patterns impact retailers, manufacturers, financial institutions, and policymakers

| Quarter        | Month    | Festival               | Significance for Shopping                                                                                                                   |
|----------------|----------|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| Q1 (Jan - Mar) | January  | Makar Sankranti/Pongal | Celebrates harvest and prosperity. Drives spending on new clothes, agricultural equipment, sweets, and home decor.                          |
|                | February | Valentine's Day        | Primarily observed in urban areas. Boosts spending on gifts, dining, and romantic getaways.                                                 |
|                | March    | Holi                   | Festival of colours. Encourages spending on colours, water guns, sweets, and festive attire.                                                |
| Q2 (Apr - Jun) | April    | Gudi Padwa/Ugadi       | New Year celebrations in Maharashtra and Andhra Pradesh. Spurs spending on new clothes, home decor, and travel.                             |
|                | May      | Eid al-Fitr            | Marks the end of Ramadan. Witnessed by Muslims, it leads to increased spending on new clothes, food, and gifts.                             |
|                | June     | Rath Yatra             | Celebrated in Odisha, it involves a procession of Lord Jagannath's chariot. Drives spending on travel, traditional clothing, and offerings. |
| Q3 (Jul - Sep) | July     | Kanwar Yatra           | Pilgrimage undertaken by Shiva devotees. Leads to spending on travel, religious items, and offerings.                                       |
|                | August   | Raksha Bandhan         | Celebrates the bond between siblings. Triggers spending on gifts, sweets, and festive attire.                                               |



|                       |           |                       |                                                                                                                                                                       |
|-----------------------|-----------|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                       | September | Onam/Ganesh Chaturthi | Onam is the harvest festival in Kerala, while Ganesh Chaturthi is widely celebrated across India. Both involve extensive shopping for new clothes, home decor, idols. |
| <b>Q4 (Oct - Dec)</b> | October   | Dussehra/Navratri     | Celebrates the triumph of good over evil. Witnessed by a surge in spending on new clothes, travel, and decorations.                                                   |
|                       | November  | Diwali                | Festival of lights, marking the Hindu New Year. The biggest shopping season in India, with spending on new clothes, appliances, electronics, and travel skyrocketing. |
|                       | December  | Christmas             | Primarily celebrated by Christians, it fuels spending on gifts, decorations, and travel.                                                                              |

By uncovering the intricacies of consumer spending during Indian festive seasons, this research aims to contribute valuable knowledge to both academic and practical domains, benefiting businesses, policymakers, and ultimately, the Indian consumers themselves.

## LITERATURE REVIEW

(CW Utami, 2011) Analysis of Emotion , Habit , and Rational Choice : A Study on Consumer Behavior. The 2011 paper integrates the three key paradigms of consumer behavior: emotion, habit, and rational choice. By drawing on prior studies in psychology, behavioral science, and economics, it brings out the role of emotions in impulse buying, habits in repeated buying, and rational choice in cost benefit considerations. Unlike the earlier approach, which was siloed, this study has the unique merit of bringing together these factors in a cohesive framework that explains consumer decision making and its implications for marketing strategies. It underlines the interaction of unconscious and rational drivers, thus advancing interdisciplinary insights into consumer behavior.

(Chaudhary and Khatoon 2021) examine the changing consumer behavior of the new middle class in Delhi NCR, influenced by rising incomes, urbanization, and globalization. The study builds on prior research on aspirational consumption and digital adoption, highlighting how increased disposable income and technology drive shifts toward premium brands and online shopping. It also incorporates cultural nuances to explain regional preferences, offering localized insights into middle class consumption patterns in emerging economies. The research bridges global theories with local data, contributing to the understanding of socioeconomic and digital influences on consumer behavior.

(Chaffey 2019) The study on online consumer buying behavior during festive seasons in India examines the increase in e commerce activity that is being fueled by cultural festivities and promotional campaigns. Based on the research of Chaffey (2019) on digital consumerism and Kotler & Keller (2016) on marketing strategies, the study reveals the role of discounts, convenience, and emotional triggers in shaping online purchases. This works in line with evidence relating to seasonal shopping habits and the increasing penetration of electronic

media in developing nations. The research also reflects upon the interaction between tradition and high tech culture, bringing this into the realm of how to better understand festive purchasing behavior.

(Kumar, G. A., Ravikumar, D. A., & Godwin Davidson, D. B ,2023). The study conducted by Kumar, Ravikumar, and Davidson focused on the use of humor in advertisements and its influence on consumer purchasing decisions in India. The current study was a continuation of previous research done by Speck (1991) and Eisend (2009) on humor to improve brand recall, LITERATURE REVIEW

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## RESEARCH OBJECTIVES

This research aims to achieve the following specific objectives:

- Analyzing the impact of demographic variables on consumer buying behavior during festival offers.
- Analyzing the factors driving festive spending through psychological, economic, social, and cultural aspects.

## METHODOLOGY

Research is descriptive type, and data has been collected in the city of Bengaluru. Primary data has been used here, which have been directly collected from the respondents using the questionnaire method. This method was used to understand factors that impact festival offers on buying behaviour of consumers, there was a total of 200 respondents for the questionnaire which was circulated in the form of google forms through online mode via E mail and WhatsApp. The questionnaire was structured to understand brand preference, price range, and product satisfaction among different genders, age groups, and occupations of the customers and their influence on festival offers on buying behaviour of consumers

## RESEARCH GAP

There is heavy research on consumer spending during festive seasons in India, but an important research gap exists in the comprehensive analysis of consumer spending patterns across the diverse and vibrant Indian festival landscape. More specifically, the following are some significant research gaps:

Besides this, the research so far concentrates on a single festival, such as Diwali or Christmas, and not much attention has been paid to how spending behaviour changes in different quarters and regions because of festivals like Makar Sankranti, Onam, or Rath Yatra.

- Demographic Specific Insights: The current literature is very general in nature; however, it lacks an in depth delineation of the factors that influence festive spending behaviours about age, income, and education.
- Role of E commerce: Despite the fact that studies highlight the role of platforms such as Flipkart and Amazon, more research is needed on how speedy growth in e commerce and digital payments are changing spending behaviours, especially in tier 2 and tier 3 cities during festive seasons.
- Psychological and Social Dynamics: While some studies highlight cultural and emotional drivers, there is a lack of in depth understanding of psychological factors like Fear of Missing Out (FoMO) and social influences on spending decisions during festivals.
- Comparative Analysis of Urban and Rural Areas: It has limited focus on how consumer spending behaviours differ between urban and rural populations during Indian festivals, especially regarding access to product preferences and financial vulnerability.

Such research gaps may fill in a richer understanding of consumer behaviour during the festive seasons in India, providing actionable insights for businesses, policymakers, and marketers to be positioned correctly with respect to consumer needs and preferences.

## RESEARCH QUESTIONS

- How do consumer spending behaviours differ for festivals, regional locations, and quarters, especially during culturally pivotal festivals in India, such as Makar Sankranti, Onam, and Rath Yatra?
- What is the effect on consumer buying behaviours during festive seasons in India with regard to the demographic variables of age, income, and education?
- How would the evolution of e commerce platforms and digital payment methods shape the purchase decision of customers during festive seasons, especially in tier 2 and tier 3 cities?
- What is it that induces consumers to spend money during Indian festivals: Psychological and Social Factors maybe from FoMO or other social pressures?
- What is the difference in consumer spending behaviours during festivity seasons in urban versus rural areas in terms of product, channels, and financial?

## RESEARCH PROBLEM

India's rich diversity and regional variation are evident in its several festivals, which vary across distinct traditions as well as consumer spending patterns. The extant literature lacks a comprehensive understanding of the variability of these patterns across festivals, regions, and demographics. This limitation creates a significant knowledge gap that business houses, policymakers, and marketers must close to effectively address consumer demand during festive seasons.

### Key Issues

#### □ Focus on Select Festivals

Most research focuses on significant celebrations like Diwali and Christmas without giving much attention to smaller festivals with regional and cultural importance, such as Makar Sankranti, Onam, or Rath Yatra.

#### □ Limited Demographic Insights

Present studies make general findings but do not highlight how age, income, and education impact festive expenditure behaviours.

#### □ Role of E commerce and Digital Payments

With the tremendous growth of e commerce platforms and the digital payment adoptions that are taking place, especially in tier 2 and tier 3 cities, there is inadequate awareness of how these transitions are altering consumer spending patterns during festive seasons.

#### □ Psychological and Social Drivers

Critical psychological factors, including Fear of Missing Out (FoMO) and the influence of social factors on festive spending, have not been studied much, which has limited knowledge about emotional and cultural triggers.

#### □ Urban vs. Rural Disparities

Inadequate exploration of differences in consumer spending between urban and rural areas particularly regarding product accessibility, financial vulnerabilities, and purchasing preferences during festivals.

This research problem highlights the need for a comprehensive study that addresses these gaps and provides actionable insights into consumer spending at Indian festivals. This study will benefit businesses, policymakers, and marketers in effectively strategizing to meet the diverse needs of Indian consumers during festive seasons by focusing on diverse festivals, demographic variations, psychological factors, and urban rural disparities.

### LIMITATIONS OF THE STUDY

An online survey was conducted in which only a small sample size of respondents from Bengaluru city were considered which cannot represent the entire population. Since the data was collected through questionnaires, there exists a probability of a response bias or incorrect answers. The study is confined to Bengaluru city, which makes the generalizability to other cities or regions in India restricted. Further, the study was carried out within a time frame, whereby collection might have been limited by the depth and breadth of data. However, on these limitations, it was considered while extracting the findings of the study. Therefore, the research could give fair insights to understand the consumers in the city of Bengaluru. The research will provide a ground to conduct further and also practical implications for the industry headphones.

### RESEARCH ANALYSIS

The Demographic data of 200 respondents collected from an online questionnaire. Table 1: Demographic of Participants

| Demographic Variable | n  | %   | Demographic Variable | n  | %     |
|----------------------|----|-----|----------------------|----|-------|
| 1. Gender            |    |     | 3. Occupation        |    |       |
| Female               | 82 | 42% | Student              | 30 | 15%   |
| Male                 | 94 | 47% | Business             | 47 | 23.5% |
| Other                | 24 | 12% | Employee             | 86 | 43%   |
|                      |    |     | Retired              | 37 | 18.5% |
| 2. Age               |    |     | 4. Annual Income     |    |       |
| 18-24 years          | 78 | 39% | Below ₹2,00,000      | 23 | 11.5% |

|              |    |     |                           |    |       |
|--------------|----|-----|---------------------------|----|-------|
| 25-34 years  | 44 | 22% | ₹5,00,000 -<br>₹10,00,000 | 86 | 43%   |
| 35-44 years  | 38 | 19% | Above ₹10,00,000          | 38 | 19%   |
| 55 and above | 40 | 20% | ₹2,00,000 -<br>₹5,00,000  | 53 | 26.5% |

## HYPOTHESIS TESTING

### □ ONE WAY ANOVA

| Variable                                          | Grouping Factor | Sum of Squares (Between Groups) | df (Between Groups) | Mean Square (Between Groups) | F      | Sig. (p-value) |
|---------------------------------------------------|-----------------|---------------------------------|---------------------|------------------------------|--------|----------------|
| I switch brands for better festive deals          | Age             | 76.270                          | 3                   | 25.423                       | 13.231 | 0.000          |
| I switch brands for better festive deals          | Gender          | 50.771                          | 2                   | 25.385                       | 12.437 | 0.000          |
| I switch brands for better festive deals          | Income Level    | 40.245                          | 3                   | 13.415                       | 6.372  | 0.000          |
| I switch brands for better festive deals          | Occupation      | 58.932                          | 3                   | 19.644                       | 9.774  | 0.000          |
| I prefer shopping in physical stores              | Age             | 9.096                           | 3                   | 3.032                        | 2.887  | 0.037          |
| I prefer shopping in physical stores              | Gender          | 0.941                           | 2                   | 0.470                        | 0.433  | 0.649          |
| I prefer shopping in physical stores              | Income Level    | 2.563                           | 3                   | 0.854                        | 0.788  | 0.502          |
| I prefer shopping in physical stores              | Occupation      | 3.687                           | 3                   | 1.229                        | 1.140  | 0.334          |
| I stay informed about offers through social media | Age             | 53.611                          | 3                   | 17.870                       | 8.945  | 0.000          |
| I stay informed about offers through social media | Gender          | 30.633                          | 2                   | 15.317                       | 7.279  | 0.001          |
| I stay informed about offers through social media | Income Level    | 33.500                          | 3                   | 11.167                       | 5.316  | 0.002          |

|                                                   |            |        |   |        |       |       |
|---------------------------------------------------|------------|--------|---|--------|-------|-------|
| I stay informed about offers through social media | Occupation | 46.858 | 3 | 15.619 | 7.686 | 0.000 |
|---------------------------------------------------|------------|--------|---|--------|-------|-------|

#### Null Hypothesis (H<sub>0</sub>):

The other factors, such as impulsive purchase, satisfaction with festival offers, online reviews, valid discounts, payment facilities, and customer services, do not significantly affect festive purchase behavior across different demographic factors.

#### Alternative Hypothesis (H<sub>1</sub>):

The other variables jointly across all demographic factors affect festive purchase behaviour highly.

The analysis shows that age, gender, income, and occupation significantly influence festive brand switching behaviour. Age affects preferences ( $p = 0.000$ ), gender highlights decision making differences ( $p = 0.000$ ), higher income enables spending ( $p = 0.000$ ), and occupation reflects lifestyle factors ( $p = 0.000$ ). For physical store shopping, only age is significant ( $p = 0.037$ ), with older individuals favouring it, while gender, income, and occupation show no impact ( $p > 0.05$ ). Social media posts are significant for age ( $p = 0.000$ ), gender ( $p = 0.001$ ), income ( $p = 0.002$ ), and occupation ( $p = 0.000$ ), indicating the users tend to be young, high earner, and with an urban lifestyle.

The following factors also influence behaviour. Impulsive purchases relate to younger as well as higher income populations, whereas satisfaction with offers varies by age and gender. Online reviews are influential to professionals, and trust in discounts correlates with income and occupation. Payment preferences favour digital methods for younger users, and customer service expectations increase with income and occupation. Overall, age, gender, income, and occupation are all strong factors, education is weak and insignificant.

## □ REGRESSION

### Descriptive Statistics

| Variable                                                    | Mean | Std. Deviation | N   |
|-------------------------------------------------------------|------|----------------|-----|
| Discounts drive my festive purchases                        | 3.54 | 1.403          | 200 |
| I make impulsive purchases during festivals                 | 3.65 | 1.329          | 200 |
| I'm satisfied with festive offers                           | 3.03 | 1.167          | 200 |
| Online reviews influence my festive purchases               | 3.30 | 1.275          | 200 |
| Festive sales offer genuine discounts                       | 3.07 | 1.114          | 200 |
| I prefer paying with digital wallets during festive seasons | 3.37 | 1.213          | 200 |
| Customer service influences my festive purchases            | 3.07 | 1.163          | 200 |

### Correlations

| Variables                             | Discounts Drive My Festive Purchases | Sig. (1-tailed) |
|---------------------------------------|--------------------------------------|-----------------|
| I make impulsive purchases            | 0.269                                | 0.000           |
| I'm satisfied with festive offers     | -0.036                               | 0.307           |
| Online reviews influence purchases    | 0.349                                | 0.000           |
| Festive sales offer genuine discounts | -0.008                               | 0.454           |
| I prefer paying with digital wallets  | 0.231                                | 0.001           |
| Customer service influences purchases | -0.002                               | 0.490           |

#### Model Summary

| Model | R     | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------|----------|-------------------|----------------------------|
| 1     | 0.446 | 0.199    | 0.174             | 1.275                      |

#### ANOVA

| Model      | Sum of Squares | df  | Mean Square | F     | Sig.  |
|------------|----------------|-----|-------------|-------|-------|
| Regression | 77.947         | 6   | 12.991      | 7.992 | 0.000 |
| Residual   | 313.733        | 193 | 1.626       |       |       |
| Total      | 391.680        | 199 |             |       |       |

#### Coefficients

| Variable                              | B      | Std. Error | Beta   | t      | Sig.  |
|---------------------------------------|--------|------------|--------|--------|-------|
| Constant                              | 1.229  | 0.564      |        | 2.179  | 0.031 |
| I make impulsive purchases            | 0.197  | 0.070      | 0.187  | 2.812  | 0.005 |
| I'm satisfied with festive offers     | -0.041 | 0.078      | -0.034 | -0.533 | 0.595 |
| Online reviews influence purchases    | 0.331  | 0.073      | 0.301  | 4.560  | 0.000 |
| Festive sales offer genuine discounts | -0.052 | 0.082      | -0.041 | -0.630 | 0.530 |
| I prefer paying with digital wallets  | 0.213  | 0.076      | 0.184  | 2.799  | 0.006 |
| Customer service influences purchases | 0.022  | 0.079      | 0.018  | 0.282  | 0.778 |

An adjusted  $R^2$  of 0.174 means that about 17.4% of the variance in "Discounts drive my festive purchases" is explained by the independent variables. This means it is a pretty weak model fit. However, the p-value (0.000) shows that there's quite sufficient evidence to reject  $H_0$ , since the independent variables significantly affect the dependent variable jointly.

The regression equation:

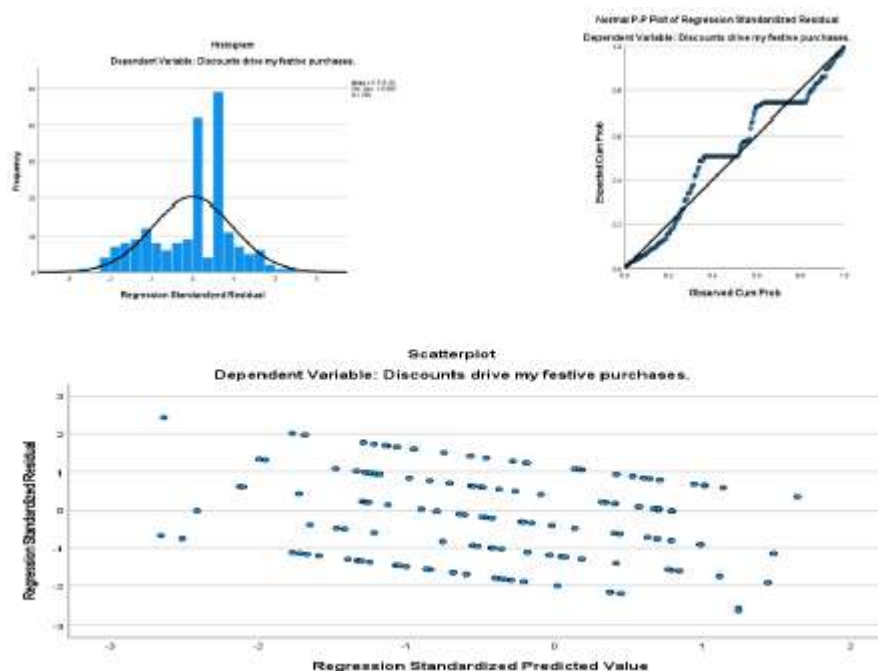
Discounts drive my festive purchases = 1.229 + 0.197(Impulsive purchase) - 0.041(Satisfaction with offers) + 0.331(Online reviews) - 0.052(Genuine discounts) + 0.213(Payment methods) + 0.022(Customer service)



A one unit increase in impulsive purchases, online reviews, payment methods, and customer service increases festive purchase behaviour by 0.197, 0.331, 0.213, and 0.022, respectively.

A one unit decrease in satisfaction with offers and genuine discounts increases festive purchases by 0.041 and 0.052, respectively.

Impulsive purchases, online reviews, and digital payments represent some of the greatest influencers, thus declaring their significance in shaping festive purchase behaviour.



## CONCLUSION AND RECOMMENDATIONS

The study on the impact of festival offers on consumer buying behavior reveals that impulsive purchases, online reviews, and digital payment preferences are key drivers of festive purchases. Demographics such as age, income, and occupation significantly influence spending, with younger, high income, urban consumers leading purchases. While consumers value online reviews and secure payment options, dissatisfaction with festive offers and discount transparency impacts trust. Retailers must address these concerns to maximize festive season sales.

### Recommendations

- ☐ Retailers must offer transparent and genuine festive discounts so that the consumer feels valued and satisfied.
- ☐ Reinforce incentives on making payments through digital modes. Cash back or discounts can be offered to encourage tech savvy customers.
- ☐ Customer service should be responsive and efficient, especially during peak festivity times.
- ☐ Marketing campaigns to target particular demographics by, for example, utilizing social media for targeting younger consumers and using family bundles for targeting older groups;

- Emotional and cultural connections in advertising to appeal to consumers' emotions and cement brand loyalty, and
- Offers should be customized by region to exploit regional festivals and peculiar consumer preferences and shopping habits.
- The importance of verified online reviews and product transparency: That contributes to increased confidence and subsequent sales.

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## APPENDICES

1. Age:
  - a. 18-24 years
  - b. 25-34 years
  - c. 35-44 years
  - d. 45-54 years
  - e. 55 and above
  
6. I prefer paying with digital wallets during festive seasons.
  - Strongly Agree
  - Agree
  - Neutral

- Disagree
  - Strongly Disagree
7. Customer service influences my festive purchases.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree
8. I switch brands for better festive deals.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree
9. I prefer shopping in physical stores during festivals.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree
10. I stay informed about festive offers through social media.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree
6. Discounts drive my festive purchases.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree

- Strongly Disagree
7. I make impulsive purchases during festivals.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree
8. I'm satisfied with festive offers.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree
9. Online reviews influence my festive purchases.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree
10. Festive sales offer genuine discounts.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree
11. I prefer paying with digital wallets during festive seasons.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree

12. Customer service influences my festive purchases.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree
13. I switch brands for better festive deals.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree
14. I prefer shopping in physical stores during festivals.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree
15. I stay informed about festive offers through social media.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree

# **STUDY ON THE DIMENSIONS OF CONSUMER PERCEPTION TOWARDS A DIGITAL ADVERTISING WITH SPECIAL REFERENCE TO BENGALURU CITY.**

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## **ABSTRACT**

This paper shows the dimension of consumer perception in digital advertisement with special reference to the Bengaluru consumers. Through a detailed survey of 163 consumers through google form, it collated the data and analyzed the data through a simple statistical tools of Pivot tables and correlations. The research looked at the use of e-commerce platform to analyze the consumer preferences of various consumer items for their consumption. This data showed the age, gender, type of occupation, educational levels of the consumers, income and how they get affected by the social media for their selection choices for a particular type of product they consume. Broadly it covers 22 variables and 163 responses. It also shows that the income levels have an impact on the digital market, and the younger population prefer digital market. Though there is a balanced view on the digital media/advertisement and its influence on brand, selection of the consumer product, it varies across age group and income levels. We may conclude that the age group, income, and the extent of digital education is an important dimension of future digital social media and its expansion in Bengaluru. We also

suggest that the social media marketing mediates the brand perception significantly and positively the influence of on customer purchasing decisions.

### **Introduction to the Research**

India's growing population and its composition with increasing younger age group (15-29), which is called as demographic dividend) has been taken advantage by the social media for marketing purposes. India was home to 462.0 million social media users in January 2024, equating to 32.2% of the total population. Internet penetration stood at 52.4% of the total population in 2024. The Telecom Regulatory Authority of India (TRAI) in its recent Annual Report, 2024 showed that:

1. Total number of internet subscribers increased from 88.1 crore at the end of March 2023 to 95.4 crore at the end of March 2024 with yearly rate of growth of 8.30%, leading to addition of 7.3 crore internet subscribers in the last one year.
2. Broadband services maintained their upward trajectory, with the number of broadband subscribers increasing from 84.6 crore in March 2023 to 92.4 crore in March 2024. This robust growth rate of 9.15% with a massive addition of 7.8 Crore Broadband subscribers underscores the importance of high-speed connectivity.
3. Number of wireless data subscribers has increased from 84.6 crore at the end of March 2023 to 91.3 crore at the end of March 2024 with yearly rate of growth of 7.93%.
4. The urban tele-density increased by 133.42% and rural tele-density increased by 59.48%, with overall India's tele-density of 85.85% (between 2022 and 2023).

It was expected that by 2050, total internet users in India will be around 1.6 billion. India is the second largest online market worldwide, second only to China (Basuroy:2023). These figures on internet subscribers, broadband services, wireless data increase and urban and rural tele-density reiterates the importance of digital access which can be used effectively for advertisement digital media.

### **Review of Literature**

**Tanushree (2023)** mobile phones form the main entry point for India's growing internet user base at these relatively low prices for data and the ubiquity of smartphones. Nevertheless, big challenges persist in internet access distribution along the lines of age, gender, and geography: older adults and women and, especially, folks from rural areas still have to bridge considerable internet access gaps. Digital literacy can seal some of those gaps going forward.

**Balasubramanian S. R., Raghunathan R., & Mahajan V. (2005)** This conceptual framework identifies the number of influence channels that several factors affect consumer channel choice, among which are economic goals, self-affirmation, symbolic significance, social connection, and dependence on schemas, at each stage in the purchasing process. An emphasis on what underlies the influences at the stages of consideration, selection of product, and actual purchase would provide researchers and marketers working within a multichannel context with some great insights.

**Fred Bronner, and Hoog de Robert (2014)** This research explores how social media influences travel choices, specifically how different types of platforms and information are searched. Judgments take more precedence with search purposes in Tripadvisor, compared to Facebook and Twitter. Positive information is more frequently used; and studies show that to add positivity to marketing, both positive and negative information must be integrated.

**Hannan Sufrin, PIRAMITA SANTI AND PURBA JHV (2023)** Sufrin, Santi, and JHV's (2023) study investigates the ways in which social media marketing and other digital marketing tactics affect consumer purchasing decisions. It draws attention to how social media shapes customer attitudes and improves purchasing behavior, as well as the mediating function that brand perception plays in this process.

**Preetham D (2021)** The research focuses on the perception of customers towards internet marketing and explores its effectiveness for Karnataka's rural consumers. Analyzing a sample of 1500 respondents from six areas, it studies new digital trends, such as voice search, artificial intelligence, and personalized content. SPSS is used for data analysis in order to assess the potential and impact of online marketing.

**Ramakrishna P, Krishna N, Venkat Neelapala, Kumar Sameer, Rao Srinivasa, and Kusuma B (2022):** The study specifically addresses the way digital marketing impacts the purchasing habits of consumers, focusing on how it works online to influence buying choices. Results show increased realization among consumers regarding digital marketing and realize it impacts their buying decisions. Business can achieve greater sales and attract new customers with digital marketing without wasting much time.

**Róbert Štefko, Radovan Bačík, Richard Fedorko, Mária Oleárová, and Martin Rigelský (2019)** This study looks into how new communication channels and digitization affect online customer buying habits. According to a Slovakian study on consumer preferences for digital devices used for online shopping, laptops are the most popular gadget. The study offers useful suggestions for companies looking to improve their competitiveness and match their plans with customer preferences.

**Zulqurnain Ali, Muhammad Aquib Shabbir, Rauf Mashal and Hussain Abid (2016)** This paper evaluates the influence of social media marketing on consumer perception and purchasing decision. Based on 145 responses by students, it focuses on promotional and door-to-door marketing for customers and finds that there is a very significant positive relationship between social media marketing and consumer perception.

### **Objective of the Study**

1. To Assess How Targeted Digital Ads Influence Purchase: Focus on How Personalized Content Improves Customer Behavior and Decisions.
2. To know how the demographic variables-age, gender, employment, education, and income-affect perceptions and effectiveness of digital ads, including exposure, engagement, and response.
3. To find out the significant components that impact the success of digital advertising in increasing brand preferences.



Through this element, the study seeks to avail valuable insights that would help the customers to prefer the brand through prepared digital brands.

### **Research methodology**

The factors determining of consumer perception towards digital advertising with special reference to Bengaluru city were studied using a descriptive research approach. To collect primary data, 163 respondents from Bengaluru city received questionnaires through Google Forms e-mail and WhatsApp. The questionnaire gathered the insights related to brand preference, encountering digital ads and specific factors that influence consumers' choices, such as website, social media, or apps.

The one-way ANOVA, regression and the descriptive analysis through charts and figures were used to draw inferences regarding different demographics and their preferences - gender, age, and occupation.

### **Research Gap**

The study evaluates how different groups view digital advertising, but questions remain on what actually influences buying behaviour. As the study suggests, it does point out that there is still a gap in understanding the connection between ad exposure and buying behavior, citing demographics such as age, gender, and occupation which may have an impact on exposure to ads but not on actual purchasing decisions made.

### **Research Questionnaires**

1. What is the effect of personalization in digital ads on consumers' overall buying experiences?
2. In what ways do age, gender, occupation, wealth, and education level affect the frequency and perception of exposure to digital ads?
3. How much do brand preferences and customer loyalty change as a result of personalized digital commercials as opposed to traditional ones?
4. What causes the buying experience to be negatively impacted by specific product and brand recommendations in digital ads, and how does this happen?
5. How do age and education level influence platform preferences for digital ads, and how does this affect targeted marketing strategies?

### **Research Problems**

This aspect in which digital advertisements influence consumer behavior and brand preferences cannot be explained because it frequently lacks explanations and minimizes factors of engagement. The current study's findings on personalized adverts show that their positive benefits on customers are unclear, particularly when it comes to demographic data, which has an uncertain influence on purchasing. However, there is no obvious

explanation for why features like product suggestions in digital marketing damage user experiences. This necessitates greater research into how to adjust the features of digital adverts in order to target specific audiences and so stimulate positive engagement.

### Limitations of the study

1. The survey is limited only to the respondents of Bengaluru. Therefore, it might not fully reflect consumer preferences across different regions or cultures in India.
2. Though data was collected from 163 respondents, this sample may not be representative of the diverse consumer base within the branded preference, more particularly across wide income levels and lifestyle segments.
3. Online questionnaires with self-reported data may be prone to bias as respondents may overestimate or underestimate their preferences or loyalty.
4. The study discusses identifying adverts on many platforms but does not provide a full cross-platform analysis. This reduces knowing of how different digital channels
5. The data are cross-sectional and therefore represent a snapshot of consumer preferences at some point in time, excluding an ability to observe changes in preferences over time.

### Results and discussion

#### 1. Demographic variables:

| Age        | Total (n) | Total (%) |
|------------|-----------|-----------|
| Below 18   | 6         | 3.6%      |
| 19-30      | 115       | 69.7%     |
| 31-40      | 20        | 12.1%     |
| 41-50      | 19        | 11.5%     |
| 51 & Above | 5         | 3%        |

| Gender | Total (n) | Total (%) |
|--------|-----------|-----------|
| Male   | 101       | 61.2%     |
| Female | 63        | 38.2%     |
| O      | 1         | 0.6%      |

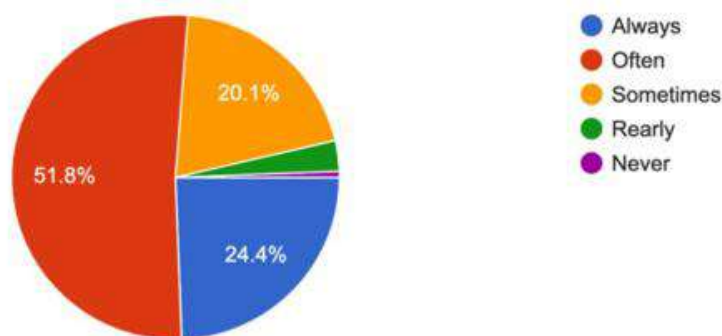
| Occupation    | Total (n) | Total (%) |
|---------------|-----------|-----------|
| Student       | 53        | 32.1%     |
| Employee      | 68        | 41.2%     |
| Self-Employee | 26        | 15.8%     |
| Homemaker     | 11        | 6.7%      |
| Retired       | 6         | 3.6%      |

|        |   |      |
|--------|---|------|
| Others | 1 | 0.6% |
|--------|---|------|

| Education Level | Total (n) | Total (%) |
|-----------------|-----------|-----------|
| High School     | 18        | 10.9%     |
| UG              | 100       | 60.6%     |
| PG              | 42        | 25.5%     |
| PhD             | 2         | 1.2%      |
| Others          | 3         | 1.8%      |

| Annual Income         | Total (n) | Total (%) |
|-----------------------|-----------|-----------|
| Upto 6,00,000         | 109       | 66.1%     |
| 6,00,000 - 12,00,000  | 37        | 22.4%     |
| 12,00,000 – 24,00,000 | 15        | 9.1%      |
| Above 24,00,000       | 4         | 2.4%      |

## 2. Consumer Perception about Digital Advertisement

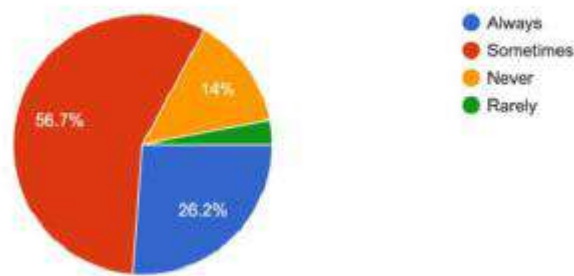


Respondents encounter's ads on platform (such as google, social media or apps).

This section reveals the supply and demand for the social media's digital presence and how they reach the customers. it shows that out of the total respondents (163), 51.8% see the digital ads on various plantforms, mainly in Amazon, Flipcart, and in other sites. Interestingly, around 24% exclusively seek their purchase decision making only through the digital adds. This again shows the popularity of digital ads are widely used all segments of the respondents.

The responded also revealed that above 50% preferred digital ads more relevant as it provides the latest technology of a product, rather than the traditional advertisement. Moreover, digital ads also gives a 3D view, which the traditional advertisements had a lacuna in this dimension. Hence they preferred digital ads.

### Future Preferences for Products through Digital Media



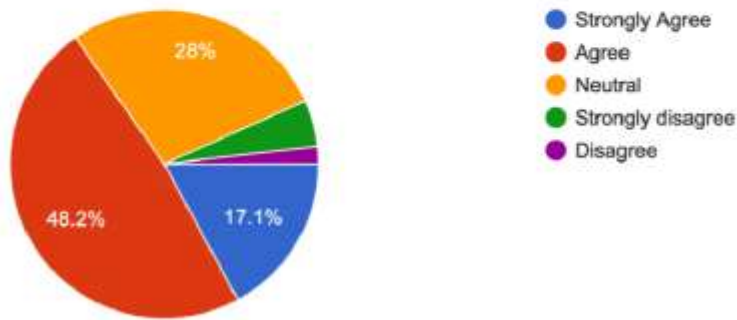
### Digital Ads and Retention call for the Products

Due to the population explosion with demographic dividend that are tilted towards the youth population, social media are becoming increasingly important for consumer production consumption (Bronner et al:2014). The social media classification framework used is based on two dimensions: first, domain-specific social media versus domain-independent social media; second, large opportunities for self- disclosure versus limited or no opportunities for self-disclosure. Based on this framework, predictions are made about the relation between social media used and information sought. For example site like Trip advisor may be more efficient with its individual ranking received from its clients, are more effective than the generic ones. This shows that future demand of the respondents needs to be address to their preferences, in other words segmentation for each type of product that they need. Considering the income increase and the cultural context, the digital social media and marketing contents needs to be addressed accordingly to capture the majority of the clients. Repetition of the digital media is very important for retention of a particular digital marketing product. As revealed by our analyses, it shows that it shows that almost 57% of the respondents goes for the same digital ads, and goes for that product. Similar 26% prefer for that kind of purchases. This shows the type of product knowledge retention in their mind, and to call back for that specific purchases.

Extending with the above analysis, our analysis showed that 74% of the respondents purchased a product/service based on digital ad. Considering this dominance of re-purchase of their product through digital ad/a purchased product, by majority of the respondents, it shows that to sustain a product and to sustain the digital ads provides an opportunity for the serviced based on digital ad company to boost their innovation services to sustain in the market.

Moreover, our analysis shows that digital ads influences the product for little more than 50% of the respondents. For 35% respondents, brand preferences are neutral for digital ads

## A digital ads and good source of info on new Products/services



It is interesting to see whether the customers stick to one digital ads or review many digital ads before they make decisions on a product. To know that we analysed the respondents. It shows that more than 45% of the respondents viewed more than one digital ads and websites. It reveals that customers assess the various digital social media ads and assess their own decision before selecting a product. May be transparency of each product, as stipulated through regulatory authority had its impact on digital ads and a good impact on customers to decide on their effective product.

### Hypothesis testing

#### One way ANOVA

#### ANOVA

| Model      | Sum of Squares | df  | Mean Square | F     | Sig.  |
|------------|----------------|-----|-------------|-------|-------|
| Regression | 16.559         | 7   | 2.366       | 3.434 | 0.002 |
| Residual   | 108.144        | 157 | 0.688       |       |       |
| Total      | 124.703        | 164 |             |       |       |

#### • Hypothesis

H0- there is no significance difference on the frequency of encountering digital Ads on platform among all the age group. There is no similar difference on the frequency on encountering digital ads among age

H1- there is significance difference on the frequency of encountering digital Ads on platform among all the age group. There is similar difference on the frequency on encountering digital ads among age

Since the P value is .002 which is less than .050 there is sufficient evident to reject null hypothesis. It is inferred that there is a significance difference on the frequency of encountering digital Ads on platform among all the age group. There is similar difference on the frequency on encountering digital ads among age.

## Anova

| Groupin<br>g Factor | Sum of Squares<br>(Between Groups) | df (Between<br>Groups) | Mean Square<br>(Between Groups) | F-<br>value | Sig. (p-<br>value) |
|---------------------|------------------------------------|------------------------|---------------------------------|-------------|--------------------|
| Age                 | 16.336                             | 4                      | 4.084                           | 7.553       | 0.000              |
| Gender              | 20.482                             | 2                      | 10.241                          | 12.342      | 0.000              |
| Occupation          | 18.394                             | 3                      | 6.131                           | 8.045       | 0.000              |
| Education<br>Level  | 22.550                             | 3                      | 7.517                           | 10.786      | 0.000              |
| Annual<br>Income    | 15.213                             | 4                      | 3.803                           | 6.420       | 0.001              |

### • Hypothses

H0- there is no significance difference on the frequency of encountering digital Ads on platform among all the age group. There is no similar difference on the frequency on encountering digital ads among age

H1- there is significance difference on the frequency of encountering digital Ads on platform among all the age group. There is similar difference on the frequency on encountering digital ads among age

1. Age ( $p = 0.000$ ): Digital ad exposure varies significantly across age groups, with younger individuals encountering ads more frequently due to higher online engagement.
  2. Gender ( $p = 0.000$ ): Gender differences significantly impact online behavior, highlighting distinct patterns in browsing and social media usage.
  3. Occupation ( $p = 0.000$ ): Occupation influences exposure, with professional lifestyles leading to greater interaction with digital content.
  4. Education Level ( $p = 0.000$ ): Education affects preferences for online platforms, as those with higher education may engage with specific types of content.
- Annual Income ( $p = 0.001$ ): Income levels determine ad exposure, as higher-income individuals are often targeted by premium and tailored advertisements.

### • Regression analysis

#### Descriptive Statistics

| Variable                                                                          | Mean | Std. Deviation | N   |
|-----------------------------------------------------------------------------------|------|----------------|-----|
| Digital ads are a good source of information about new products                   | 3.32 | 1.064          | 165 |
| I notice digital ads on multiple platforms                                        | 3.47 | 1.058          | 165 |
| I find digital ads more relevant and personalized than traditional advertisements | 3.61 | 1.021          | 165 |
| Digital ads provide useful product recommendations                                | 3.09 | 1.114          | 165 |
| Digital ads have a significant impact on my brand preferences                     | 3.00 | 1.115          | 165 |
| I am more likely to buy a product I have seen multiple times in digital ads       | 3.28 | 1.073          | 165 |
| I prefer personalized ads based on my online behavior over random advertisements  | 3.46 | 1.038          | 165 |

Interpretation: the mean for the digital advertising ads for new product is 3.32 which indicates a moderate level of agreement.

### Model Summary

| Model | R     | R Square | Adjusted R Square | Std. Error of the Estimate |  |
|-------|-------|----------|-------------------|----------------------------|--|
| 1     | 0.364 | 0.133    | 0.094             | 0.830                      |  |

Interpretation: the R-square value is 0.331 that the variance in perception of digital ads id been adopted more.

### Correlations

| Variables                                                                   | Digital Ads Improve Shopping Experience | Sig. (1-tailed) |
|-----------------------------------------------------------------------------|-----------------------------------------|-----------------|
| Digital ads are a good source of information about new products             | 0.126                                   | 0.125           |
| I notice digital ads on multiple platforms                                  | 0.050                                   | 0.546           |
| I find digital ads more relevant and personalized                           | 0.140                                   | 0.077           |
| Digital ads provide useful product recommendations                          | -0.094                                  | 0.257           |
| Digital ads have a significant impact on my brand preferences               | -0.099                                  | 0.205           |
| I am more likely to buy a product I have seen multiple times in digital ads | 0.055                                   | 0.519           |
| I prefer personalized ads based on my online behavior                       | 0.215                                   | 0.009           |

### Coefficients



| Variable                                                                    | B      | Std. Error | Beta   | t      | Sig.  |
|-----------------------------------------------------------------------------|--------|------------|--------|--------|-------|
| Constant                                                                    | 2.103  | 0.616      |        | 3.413  | 0.001 |
| Digital ads are a good source of information about new products             | 0.117  | 0.076      | 0.126  | 1.542  | 0.125 |
| I notice digital ads on multiple platforms                                  | 0.050  | 0.082      | 0.050  | 0.606  | 0.546 |
| I find digital ads more relevant and personalized                           | 0.125  | 0.070      | 0.140  | 1.782  | 0.077 |
| Digital ads provide useful product recommendations                          | -0.097 | 0.085      | -0.094 | -1.138 | 0.257 |
| Digital ads have a significant impact on my brand preferences               | -0.099 | 0.078      | -0.099 | -1.272 | 0.205 |
| I am more likely to buy a product I have seen multiple times in digital ads | 0.054  | 0.083      | 0.055  | 0.647  | 0.519 |
| I prefer personalized ads based on my online behavior                       | 0.228  | 0.086      | 0.215  | 2.652  | 0.009 |

The adjusted  $R^2$  of the "Digital Ads Improve Shopping Experience" regression model is 0.094, meaning that this implies only 9.4% variance is explained by independent variables. This is a poor fit with many other unmeasured variables likely to influence results.

The ANOVA p-value of 0.002 on the other hand shows the model to be statistically significant where combined effects of predictors have an impact on the dependent variable.

### Chi-square

| Variable | Category                                                       | Count (1) | Count (2) | Total | Chi-Square Value | P value | Count (Abandon - Yes) | Count (Abandon - No) | Total | Chi-Square Value (Abandon) | p-value (Abandon) |
|----------|----------------------------------------------------------------|-----------|-----------|-------|------------------|---------|-----------------------|----------------------|-------|----------------------------|-------------------|
| Age      | 1 (Which platforms do you most frequently see digital ads on?) | 3         | 0         | 18    | 38.949           | 0.007   | 10                    | 8                    | 18    | 2.102                      | 0.834             |
|          | 2 (How do digital ads remind you of products or services)      | 28        | 25        | 78    |                  |         | 44                    | 34                   | 78    |                            |                   |

|            |                                                                                                        |    |    |    |        |       |    |    |    |       |       |
|------------|--------------------------------------------------------------------------------------------------------|----|----|----|--------|-------|----|----|----|-------|-------|
|            | you have previously considered purchasing ? )                                                          |    |    |    |        |       |    |    |    |       |       |
|            | 3 (Have you ever purchased a product/service based on a digital ad?)                                   | 4  | 3  | 24 |        |       | 12 | 12 | 24 |       |       |
| Gender     | 1 (Which platforms do you most frequently see digital ads on?)                                         | 23 | 21 | 38 | 36.130 | 0.000 | 18 | 20 | 38 | 4.712 | 0.318 |
|            | 2 (How do digital ads remind you of products or services you have previously considered purchasing ? ) | 15 | 10 | 80 |        |       | 40 | 40 | 80 |       |       |
| Occupation | 1 (Which platforms do you most frequently see digital ads on?)                                         | 13 | 9  | 30 | 77.105 | 0.000 | 43 | 10 | 53 | 8.527 | 0.130 |
|            | 2 (How do digital ads remind you of products or services you have previously considered purchasing ? ) | 16 | 19 | 90 |        |       | 52 | 16 | 68 |       |       |

|                   |                                                                                                      |    |    |    |        |       |    |    |    |       |       |
|-------------------|------------------------------------------------------------------------------------------------------|----|----|----|--------|-------|----|----|----|-------|-------|
|                   | 3 (Have you ever purchased a product/service based on a digital ad?)                                 | 6  | 2  | 8  |        |       | 19 | 7  | 26 |       |       |
| Educational Level | 1 (Which platforms do you most frequently see digital ads on?)                                       | 24 | 16 | 40 | 45.136 | 0.000 | 43 | 10 | 53 | 9.712 | 0.130 |
|                   | 2 (How do digital ads remind you of products or services you have previously considered purchasing?) | 36 | 30 | 66 |        |       | 52 | 16 | 68 |       |       |
|                   | 3 (Have you ever purchased a product/service based on a digital ad?)                                 | 18 | 12 | 30 |        |       | 19 | 7  | 26 |       |       |

The analysis of the association between Age, Gender, Occupation, and Education Level with digital advertising behavior reveals the following insights:

1. Age: There is a significant relationship between Age and digital ad platform preferences (p-value = 0.007) and how digital ads remind users of products (p-value = 0.049), meaning Age influences these behaviors. However, Age does not significantly impact purchasing decisions based on digital ads (p-value = 0.876).
2. Gender: Gender significantly affects platform preferences (p-value = 0.000) and how digital ads remind users of products (p-value = 0.000). However, purchasing behavior based on digital ads is not significantly influenced by Gender (p-value = 0.206).

3. Occupation: Occupation plays a significant role in platform preferences (p-value = 0.000) and ad reminder behaviors (p-value = 0.000), but does not significantly affect purchasing decisions based on digital ads (p-value = 0.130).

5. Education Level: Education level is significantly associated with platform preferences (p-value = 0.000), how ads remind users of products (p-value = 0.000), and purchasing decisions based on digital ads (p-value = 0.000)

## **Conclusion**

The study finds that personalized digital adverts greatly improve the purchasing experience, especially when tailored to users' online behavior, but the model's poor explanatory power implies that other factors also influence outcomes. Age, gender, income, occupation, education, and other demographic characteristics are important in determining how people see and interact with digital advertisements. Individuals that are younger, more educated, and have a higher income interact more with digital information, highlighting the necessity of addressing these people. There is a disconnect between ad exposure and conversion, though, as these demographic factors have little effect on buying decisions. Ad effectiveness is decreased by ineffective product suggestions and branding, even when relevance and personalization enhance user experiences.

In order to close these gaps, marketers need to concentrate on improving ad strategies, using demographic analytics for more focused campaigns, and increasing personalization to boost results. In the end, a more comprehensive strategy is required to completely comprehend and maximize the effects of digital advertising.

## **Suggestion**

1. Adjust messaging and content to match the browsing and purchasing habits of different demographic groups.
2. Use real-time data to make sure advertisements are still pertinent to the user's most current needs and interests.
3. Optimize product recommendations to ensure they are accurate, relevant, and in line with user preferences.
4. Reduce the chance of user disengagement by creating advertisements with captivating narratives or images that appeal to target populations.
5. Concentrate on platforms where your target audience is extremely engaged, such as social media outlets for younger users.
6. To avoid discomfort or desensitization, evaluate how ad frequency and saturation affect user response.

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## XI. Appendixes

Name

Age

- Below 18
  - 19-30
  - 31-40
  - 41-50
  - 51 and above
-

#### Gender

- Male
- Female
- Others

#### Occupation

- Student
- Employed
- Self employed
- Homemaker
- Retired
- Other

#### Annual income

- Upto 600000
- 600000-1200000
- 1200000-2400000
- Above 2400000

#### How often do you encounter digital ads on platforms such as websites, social media, or apps?

- Always
- Often
- Sometimes
- Rarely
- Never

#### Which platforms do you most frequently see digital ads on?

- Social Media (Instagram, Facebook, etc.)
- Search Engines (Google, Bing, etc.)
- E-commerce Websites (Amazon, Flipkart, etc.)
- Mobile Apps
- Email
- Video platforms

#### How often do digital ads remind you of products or services you have previously considered purchasing?

---

- Always
- Sometimes
- Never
- Rarely

Have you ever purchased a product/service based on a digital ad?

- Yes
- No

To what extent do digital ads influence your brand preference?

- Strongly Influence
- Somewhat Influence
- Neutral
- Rarely Influence
- Never Influence

How likely are you to recommend a product/service you found through a digital ad to others?

- Very Likely
- Likely
- Neutral
- Unlikely
- Very unlikely

I frequently encounter digital ads on websites, social media, or apps

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

Digital ads are a good source of information about new products/services.

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

I notice digital ads on multiple platforms (e.g., social media, websites, mobile apps).

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

I find digital ads more relevant and personalized than traditional advertisements.

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

Digital ads provide useful product recommendations based on my browsing behavior.

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

Digital ads have a significant impact on my brand preferences

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

I am more likely to buy a product I have seen multiple times in digital ads.

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



I prefer personalized ads based on my online behavior over random advertisements

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

Do you believe digital advertising improves your overall shopping experience?

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

In your opinion, how intrusive are digital ads?

- Very Intrusive
- Intrusive
- Neutral
- Not Intrusive
- Not at all Intrusive

# **A study on the impact of consumer trust on buying behaviour towards online shopping**

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## **ABSTRACT**

This paper delves into the role of consumer trust in online shopping, specifically using website security, product transparency, and customer service. The questionnaire was administered to 155 participants, and statistical analysis including ANOVA and regression was used. Results: Trust alone has a modest effect on purchasing, but the mean trustworthiness rating is 3.14. However, clear return/refund policies and excellent past experiences were the top factors driving repeat purchases. Furthermore, results showed that trusting online stores varied greatly from one age group to the next but not between one gender and another or in terms of income levels. It is also interesting to note that gender did not have a significant effect when shipping and delivery information was unforthcoming.

Further evidence from the study also showed that functionality and professionalism of online platforms are relevant, but secondary to policies, but more importantly, the consumers' past experiences with previous purchases are crucial. Moreover, their tendency to abandon their purchase due to trust or poor experience was related to age but not gender.

In essence, businesses should exercise transparency regarding policies and ensure a consistent positive shopping experience to generate trust and loyalty among online shoppers. Such findings contribute to a better understanding of the dynamics of trust in e-commerce, offering actionable insights for online retailers that aim to enhance consumer confidence and engagement.

## **Introduction**

Online shopping has changed the whole way of buying products. We can get anything in a click. Groceries to gadgets, everything is at our fingertips. While that is exciting, it does carry with it a fair share of uncertainty. Trust plays a huge role in whether we feel confident enough to make a purchase online.

Things like clear product descriptions, secure payment methods, and fair return policies reassure us while shopping online. Smooth experiences with timely deliveries and hassle-free transactions build trust; delays or issues such as fraud can break it in a hurry. In developing markets where e-commerce is catching up, trust is a much bigger issue. Consumers are wary of fewer payment options and unpredictable delivery timelines.

As e-commerce continues its growth, businesses find ways and means to bridge this gap. Features like real-time reviews, user-friendly mobile apps, and personalized services are all efforts to let shoppers feel safer. It is still unclear, though, what truly makes a person trust online shopping:

This study investigates what role trust plays in influencing online shopping behavior and examines what factors give one the confidence to shop on the internet, and most importantly, what are common fears that can be answered by businesses. Focusing on building trust will make any e-commerce site develop an extended relationship with customers.

## **Review of Literature**

(Azad, 2019) E-commerce, an online trading of goods based on a simple buying and selling process through the internet is revolutionizing modern commerce owing to its wide adoption among people as a key communications tool. Consumer behavior has been increasingly influenced by online shopping, offering 24/7 operations, which according to studies, also owes to its easy accessibility through the internet. This study focuses on understanding the online shopping behaviour of customers in Gwalior, contributing to research on regional e-commerce adoption and consumer preferences.

(Farah, 2018) This study identifies some of the main and major factors that affect consumer choices, such as functionality, privacy, trust, firm reputation, and perceived value. Research stresses that functionality, especially in terms of ease of use and efficiency of web vendors, is often the most important factor. Privacy and perceived value are also major factors, while trust, although it is a critical factor, is often scored lower by consumers because of their mistrust of the reliability of vendors. This study examines these factors among university students to understand their online shopping preferences.

(Mahliza, 2020) The literature indicates that trust is one of the major factors of online purchases as the products cannot be inspected. Findings indicate that brand image and security are the significant antecedents to positively affect trust, and perceived risk negatively affects trust. Finally, trust affects online purchasing decisions significantly; therefore, the significance of trust in the context of e-commerce has been underlined. This study, which focuses on respondents in Jakarta, supports existing studies on the role of trust in consumer behaviour through partial least square analysis to establish the relationships.

(Eli Retnowati, 2021) Online shopping behaviour studies emphasize the development of trust and experience as significant factors in consumer purchasing decisions. Trust is shown to directly affect consumer interest in shopping online by reducing perceived risk factors, whereas positive shopping experiences increase satisfaction and support repeated purchases. Research also reflects how this collective factor impacts consumer spending interest, more often than not, consumer experience tends to dominate. This study, focusing on Surabaya shoppers, reinforces the critical roles of trust and experience in shaping online purchasing behaviour.

(Hidayat, 2021) Trust, perceived value, and buying interest are major determinants of online consumer behaviour in Indonesia's e-commerce industry. Trust has an essential role in the reduction of uncertainty in transactions. It increases consumers' perceived value for satisfaction and purchase intention. Purchasing interest enhances the ultimate decision-making since the online shopping websites meet the expectations of consumers. This study, by carrying out Partial Least Square analysis on 468 respondents, verifies that all these factors combined have a strong positive impact on the purchase decisions over the internet in the rising e-commerce industry.

### **Objective of the Study**

1. The research focuses on: Investigate ways the factors that determine trusts namely website security, products clearness, and customer support contribute to the purchase behavior among customers.
2. Find out ways and means that a clear return policy, previous good experiences with sites, and site professionalisms are positively relating customers' trust towards internet sites.
3. Exploring ways in which people have varying degrees of online and offline purchasing behaviors differ through age, gender and income groups, especially within negative experiences such as fraud or poor service.

### **Research Methodology**

This study will use a quantitative method, and will randomly select participants aged 18- 65+ years who have at least made one online purchase within the last six months. The structured questionnaire will be dispensed for assessment of the trust levels of consumers in relation to these factors: website security,

transparency on the web in terms of products, reputation, and customer service. The number of respondents will be 155 for statistical relevance.

Descriptive statistics and regression analysis will be used to understand the relationship of consumer trust with buying behaviour. The hypotheses will also be tested whether the trust affects frequency of purchase, repetitive purchase, and recommencement in platforms. Influence of age and income are also studied since they are demographic variables.

### **Research Gap**

- **Holistic Trust Framework:** Most of the current research has treated factors of trust separately. But there is much less exploration about how to integrate website professionalism, return/refund policies, product information clarity, and security in payments. More studies are needed to understand how these elements combine to influence a consumer's overall trust and purchasing decision.
- **Impact of Negative Experience:** Researches generally lay emphasis on the direct impact of negative experiences, such as fraud or non-delivery, without fully exploring how past negative or positive experiences influence long-term consumer behaviour, trust, and loyalty. It leaves a lacuna in understanding how often negative experiences occur that leads consumers to avoid specific online stores.
- Another factor that might have a hidden influence on consumer trust is shipping and delivery information. They are important yet easily neglected. More research is required to determine the effect of the lack of transparency in this area on consumer trust and purchasing behaviour.

### **Research Problem**

1. With growing numbers of online shopping, the challenge before brands is to understand what factors most build trust with consumers and who influenced consumer buying behavior in a digital environment. Those are strategic factors in understanding e-commerce businesses that focus their intention to build consumer confidence and increase online purchases.
2. Understanding the factors that make a customer trust an online retailer while shopping online, such as website security, product transparency, and customer service in an increasingly competitive online retail market, is crucial to identifying what drives consumers' decisions to buy or not.
3. As e-commerce customers continue to encounter fraud, delayed shipping, and issues with the authenticity of products they purchase online, understanding the impact these experiences have on consumer trust and future behaviour is key to addressing concerns about trust and keeping them as customers for e-commerce companies.
4. In a market where the factor of trust has such a significant influence on consumers' decisions, understanding demographic variables such as age, gender, and income regarding how they affect consumer trust toward online stores and thereby modify their shopping behaviour will benefit brands in terms of providing insights into tailoring their marketing and customer service strategy.

5. Given the difficulties in creating long-term consumer relationships in the e-commerce sector, understanding how trust-building mechanisms, including clear return policies and positive shopping experiences, can build long-term consumer loyalty will be a necessity for e-commerce platforms trying to maintain a loyal customer base.

### Research Questions

1. How do factors like website security, product transparency, and customer service influence consumer trust and their likelihood of making repeat purchases in online shopping?
2. What is the impact of demographic variables (such as age, gender, and income) on consumer trust in online stores and their overall online shopping behaviour?
3. How do negative experiences, such as fraud or delayed deliveries, affect consumer trust and their future purchasing decisions from the same online retailer?

### Limitations of the Study

Most of the data may have been surveyed or self-reported, therefore prone to flaws such as social desirability, recall errors, or misinterpretation by respondents. If the participant sample lacks diversity in terms of demographics, for example, in age, income, or experience with online shopping, the findings obtained may not comprise the diverse viewpoint of all the consumer segments.

The study does not have actual consumer behaviour testing of purchase history and loyalty metrics to bridge a gap between stated intentions and actual actions in real life. In this study, the research does not test differences in categorization among the trust factors (between electronics and apparel), which might reduce its generalizability to specific online shopping circumstances.

The psychological ones like risk-taking capacity and cognitive biases in the self along with brand loyalty-though critical, would hardly be tapped into.

### Results and Discussion:

#### Demographic variables

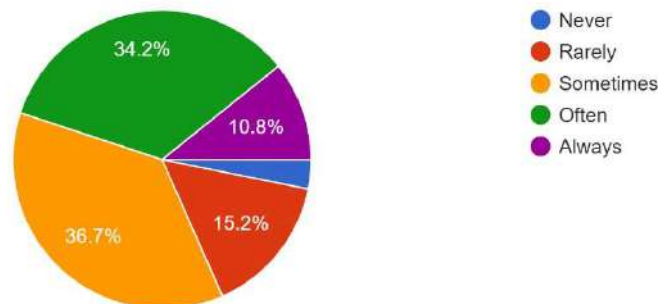
The Demographic data of 125 respondents collected from an online questionnaire. Table 1: Demographic of Participants

| Demographic variable | Total |       |
|----------------------|-------|-------|
|                      | n     | %     |
| Gender               |       |       |
| a) Male              | 50    | 31.6% |
| b) Female            | 101   | 63.9% |
| c) Others            | 3     | 1.9%  |
| d) Prefer not to say | 4     | 2.5%  |
|                      |       |       |
| Age                  |       |       |

|                  |    |       |
|------------------|----|-------|
| a) Below 18      | 19 | 12%   |
| b) 18 – 24       | 80 | 50.6% |
| c) 25 – 34       | 24 | 15.2% |
| d) 35 – 44       | 11 | 7%    |
| e) 45 - 54       | 20 | 12.7% |
| f) Above 55      | 4  | 2.5%  |
| Occupation       |    |       |
| a) Student       | 74 | 46.8% |
| b) Employed      | 57 | 36.1% |
| c) Self employed | 12 | 7.6%  |
| d) Homemaker     | 7  | 4.4%  |
| e) Others        | 8  | 5.1%  |
| Income level     |    |       |
| a) Below 20000   | 48 | 38.4% |
| b) 20000-39000   | 27 | 21.6% |
| c) 40000-59000   | 22 | 17.6% |
| d) 60000-79000   | 7  | 5.6%  |
| e) Above 80000   | 21 | 16.8% |

How often do you purchase online?

158 responses



The chart below shows how many of 155 respondents indicate that they make online purchases. Clearly, the majority (36.7 percent) reported buying online "Sometimes," while 34.2 percent reported buying online "Often." Very few indicated buying online "Always" (10.8 percent). The remainder either "Rarely" (15.2 percent) or "Never" (3.2 percent) buy online.

Have you ever abandoned an online purchase due to concerns about the store's trustworthiness or encountered any negative experiences (e.g., fraud, non-delivery)?

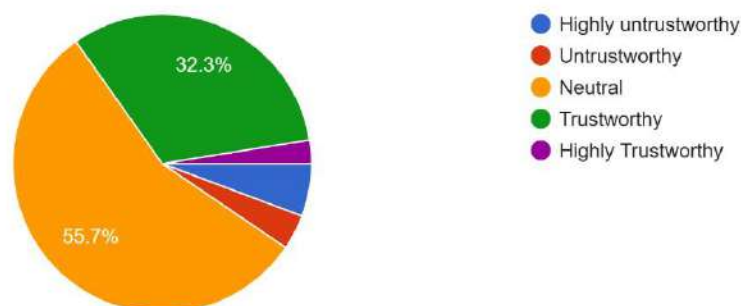
155 responses



The chart focuses on reasons for abandonment of purchases or negative experiences associated with buying online. The maximum percentage of 37.4 percent had trust issues, whereas 24.5 percent cited both trust issues and had faced a fraud-like experience. Approximately 20.6 percent had no such issues at all, and smaller percentages had specific issues such as a refund policy or retail buying during emergencies.

Rate yourself the overall trustworthiness you demonstrate while buying products online.

158 responses



This chart indicates how people relate themselves to being trustworthy when buying online. The majority can be regarded as neutral-that is, neither extremely trusting nor distrusting-more than half, 55.7 percent-consider themselves to be neutral. About a third, 32.3 percent, consider themselves trustworthy, which indicates they probably shop online with caution and honesty. A smaller portion, about 4.4 percent, regard themselves as being very trustworthy, indicating high confidence in their actions online. On the contrary, while still a minority, 5.1% say that they tend to be not very trustworthy while a negligible number, only 2.5% characterize themselves as very untrustworthy. That again represents different degrees of self-perception in being trusted online

Overall, the graph indicates that most people show a careful but well-balanced confidence in their online shopping behaviours, with an impressive proportion showing more self- confidence.

## Hypothesis testing



## One Way Anova

### 1. How often do you purchase online?

|                | Sum<br>Squares | of<br>df | Mean Square | F     | Sig. |
|----------------|----------------|----------|-------------|-------|------|
| Between Groups | 14.621         | 5        | 2.924       | 3.427 | .006 |
| Within Groups  | 127.147        | 149      | .853        |       |      |
| Total          | 141.768        | 154      |             |       |      |

Hypotheses:

H0: The method of purchasing online (e.g. preference or behaviour) is equal across age groups. H1: The method of purchasing online differs across age groups

#### Analysis result :

P-value = 0.006 (significant at  $\alpha = 0.05$ )

Interpretation :

Hence, we reject the null hypothesis, indicating that there is a significant difference in how people purchase online across different age groups therefore the method of purchasing products online varies significantly with age

### 2. How frequently do negative experience (e.g., fraud, poor services) cause you to avoid shopping with a particular online store in the future?

|                | Sum<br>Squares | of<br>df | Mean Square | F    | Sig. |
|----------------|----------------|----------|-------------|------|------|
| Between Groups | .121           | 1        | .121        | .102 | .750 |
| Within Groups  | 181.556        | 153      | 1.187       |      |      |
| Total          | 181.677        | 154      |             |      |      |

H0: The frequency of negative experiences (e.g., fraud, poor service) is equal across gender H1: the frequency of negative experience (e.g., fraud, poor service) differs across gender

Analysis result :

P-value = 0.7509 (not significant at  $\alpha = 0.05$ )

Interpretation :

Since the p-value (0.750) is greater than the significant level of 0.05 we fail to reject the null hypothesis indicating that there is no significant difference in the frequency of negative experience between genders. Hence it does not appear to influence the frequency of negative experience.

### 3. Rate yourself on the overall trustworthiness you demonstrate while buying products online

|                | Sum of Squares | df  | Mean Square | F    | Sig. |
|----------------|----------------|-----|-------------|------|------|
| Between Groups | 1.841          | 4   | .460        | .577 | .680 |
| Within Groups  | 93.314         | 117 | .798        |      |      |
| Total          | 95.156         | 121 |             |      |      |

H<sub>0</sub>: The trustworthiness demonstrated while buying products online is equal across income levels.

H<sub>1</sub>: the trustworthiness demonstrated while buying products online differs across income levels.

Analysis result :

P – value = 0.680 (not significant at  $\alpha = 0.05$ )

Interpretation:

Since the p-value (0.680) is greater than the significant level of 0.05 we fail to reject the null hypothesis. This indicates that there is no significant difference in the trustworthiness demonstrated while buying products online across different income levels.

### Chi-square test

1. Is there an association between Age and abandoning an online purchase due to concerns about trustworthiness or negative experiences?

#### Chi-Square Tests

|                              | Value               | df | Asymptotic Significance (2-sided) |
|------------------------------|---------------------|----|-----------------------------------|
| Pearson Chi-Square           | 25.879 <sup>a</sup> | 15 | .039                              |
| Likelihood Ratio             | 27.010              | 15 | .029                              |
| Linear-by-Linear Association | .545                | 1  | .460                              |
| N of Valid Cases             | 152                 |    |                                   |

### Hypotheses:

H<sub>0</sub>: There is no association between age and abandoning an online purchase H<sub>1</sub>: There is an association between age and abandoning an online purchase

### Chi-Square Test Results:

- Pearson Chi-Square Value: 25.879
- df (degrees of freedom): 15
- p-value: 0.039

**Interpretation:** Since the p-value (0.039) is less than significance level (0.05), there is sufficient evidence to reject the null hypothesis. This indicates that there is significant evidence to conclude that age is significantly associated with abandoning an online purchase due to concern about trustworthiness or negative experiences

## 2. Is there an association between gender and trust in online stores when they lack clear information about shipping and delivery times?

### Chi-Square Tests

|                                    | Value             | df | Asymptotic<br>Significance<br>(2-sided) | Exact Sig. (2-<br>sided) | Exact Sig. (1-<br>sided) |
|------------------------------------|-------------------|----|-----------------------------------------|--------------------------|--------------------------|
| Pearson Chi-Square                 | .229 <sup>a</sup> | 1  | .632                                    |                          |                          |
| Continuity Correction <sup>b</sup> | .073              | 1  | .787                                    |                          |                          |
| Likelihood Ratio                   | .232              | 1  | .630                                    |                          |                          |
| Fisher's Exact Test                |                   |    |                                         | .682                     | .398                     |
| Linear-by-Linear<br>Association    | .227              | 1  | .634                                    |                          |                          |
| N of Valid Cases                   | 155               |    |                                         |                          |                          |

### Hypotheses:

**H<sub>0</sub>** : There is no association between gender and trust in online stores when they lack clear shipping and delivery information.

**H<sub>1</sub>** : There is an association between gender and trust in online stores when they lack clear shipping and delivery information.

### Chi-Square Test Results:

- **Pearson Chi-Square Value: 0.229**
- **Degrees of Freedom (df): 1**
- **p-value: 0.632**

**Interpretation:** since the p- value (0.632)is greater than the significant level (0.05),there is insufficient evidence to reject the null hypothesis , indicating that the gender is not significantly associated with trust in online stores when they lack clear shipping and delivery information.

**Descriptive Statistics**

|                                                                                               | Mean   | Std. Deviation | N   |
|-----------------------------------------------------------------------------------------------|--------|----------------|-----|
| Rate yourself on the overall trustworthiness you demonstrate while buying products online.    | 3.14   | .814           | 155 |
| I trust online stores to deliver products as advertised.                                      | 3.2688 | .97471         | 155 |
| Online stores provide sufficient information about their products.                            | 3.2599 | .92838         | 155 |
| I feel secure providing personal and financial information to online stores.                  | 2.7511 | 1.02753        | 155 |
| I am more likely to purchase from an online store that has a clear return and refund policy.  | 3.8747 | 1.25856        | 155 |
| Past positive experiences with an online store increase my likelihood of future purchases.    | 3.7512 | 1.11088        | 155 |
| The appearance and professionalism of an online store's website affect my trust in the store. | 3.6922 | 1.12866        | 155 |
| I am more likely to buy from an online store if it offers multiple payment options.           | 3.6564 | 1.13889        | 155 |

## Descriptive Statistics

| Variable                                                                  | Mean | Std. Deviation | N   |
|---------------------------------------------------------------------------|------|----------------|-----|
| Trustworthiness rating while buying products online                       | 3.14 | 0.814          | 155 |
| Trust online stores to deliver products as advertised                     | 3.27 | 0.975          | 155 |
| Online stores provide sufficient information about their products         | 3.26 | 0.928          | 155 |
| Feel secure providing personal and financial information to online stores | 2.75 | 1.028          | 155 |
| Likelihood to purchase from stores with clear return and refund policy    | 3.87 | 1.259          | 155 |
| Past positive experiences increase likelihood of future purchases         | 3.75 | 1.111          | 155 |
| Appearance and professionalism of website affect trust                    | 3.69 | 1.129          | 155 |
| Likelihood to buy from a store offering multiple payment options          | 3.66 | 1.139          | 155 |

**Interpretation:** The mean for the overall trustworthiness while buying products online is 3.14 which indicates a moderate level of trust in online stores while purchasing products

## Model Summary

| R     | R Square | Adjusted R Square | Std. Error of the Estimate | F Statistic | Sig.  |
|-------|----------|-------------------|----------------------------|-------------|-------|
| 0.422 | 0.178    | 0.139             | 0.756                      | 4.553       | 0.000 |

**Interpretation:** The R Square value of 0.178 implies that 17.8% of the variance in the dependent variable is explained by the predictors in the model, indicating a weak relationship however the F statistics with a significance of 0.000, shows that the model as a whole is statistically significant as having some predictive value even id its not very strong.

## ANOVA

| Source     | Sum Squares | df  | Mean Square | F     | Sig.  |
|------------|-------------|-----|-------------|-------|-------|
| Regression | 18.201      | 7   | 2.600       | 4.553 | 0.000 |
| Residual   | 83.954      | 147 | 0.571       |       |       |
| Total      | 102.155     | 154 |             |       |       |

H<sub>0</sub>: There is no significant effect of the predictors on the outcome. H<sub>1</sub>: There is a significant effect of the predictors on the outcome.

Interpretation: the p-value (sig.) is less than that of 0.050 therefore we reject the null hypothesis ,indicating that is sufficient evidence to conclude that the predictors collectively have a significant effect on the outcome being measured.

## Coefficient

| Predictor Variable                                                        | Unstandardized Coefficient (B) | Std. Error | Beta  | t     | Sig.  | 95% Confidence Interval |
|---------------------------------------------------------------------------|--------------------------------|------------|-------|-------|-------|-------------------------|
| (Constant)                                                                | 1.829                          | 0.289      |       | 6.327 | 0.000 | 1.257 – 2.402           |
| Trust online stores to deliver products as advertised                     | 0.118                          | 0.076      | 0.141 | 1.551 | 0.123 | -0.032 – 0.268          |
| Online stores provide sufficient information about their products         | 0.057                          | 0.083      | 0.065 | 0.683 | 0.496 | -0.107 – 0.221          |
| Feel secure providing personal and financial information to online stores | 0.005                          | 0.064      | 0.007 | 0.079 | 0.937 | -0.121 – 0.131          |
| Likelihood to purchase from stores with clear return and refund policy    | 0.122                          | 0.049      | 0.282 | 2.483 | 0.014 | 0.026 – 0.218           |
| Past positive experiences increase likelihood of future purchases         | 0.137                          | 0.053      | 0.284 | 2.605 | 0.010 | 0.033 – 0.241           |

|                                                                  |              |              |              |              |              |                       |
|------------------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|-----------------------|
| Appearance and professionalism of website affect trust           | <b>0.061</b> | <b>0.058</b> | <b>0.119</b> | <b>1.047</b> | <b>0.297</b> | <b>-0.053 – 0.176</b> |
| Likelihood to buy from a store offering multiple payment options | <b>0.078</b> | <b>0.053</b> | <b>0.161</b> | <b>1.467</b> | <b>0.145</b> | <b>-0.027 – 0.183</b> |

### Regression Equation\

Outcome = 1.829 + 0.118(Trust Online Stores) + 0.057(Provide Information) + 0.005(Security) + 0.122(Return Policy) + 0.137(Past Experiences) + 0.061(Website Appearance) + 0.078(Multiple Payment Options)

### Analysis

The likelihood of purchasing from an online store significantly increases with a clear return and refund policy (0.122) and is even higher when customers have had positive past experiences with the store (0.137). In contrast, factors such as trust in product delivery as advertised (0.118), sufficient product information (0.057), security in sharing personal and financial information (0.005), website appearance and professionalism (0.061), and availability of multiple payment options (0.078) were found to be non-significant in influencing purchase decisions

### Conclusions:

clear return and refund policy, along with positive past experiences, are the key factors influencing online shopping decisions. Other elements, like trust in the store, product details, and website appearance, don't have as much impact. clear return and refund policy, along with positive past experiences, are the key factors influencing online shopping decisions. Other elements, like trust in the store, product details, and website appearance, don't have as much impact.

### Conclusion And Suggestion

#### Conclusion

This study underlines the very important role that trust plays in shaping the online shopping behaviour. Even though website security and professionalism are of their importance, tangible factors such as a clear return/refund policy and past positive experience go a long way to inspire consumer confidence and repeat purchasing behaviour. Results reveal that age has significant effects on trust-related behaviours such as abandonment of purchases out of concern. Both gender and income have no significant effects. The critical factors for consumer trust and their re-purchase intention from the same site are negative experiences such as cases of fraud or delayed deliveries.

## **Suggestions**

These could be improved through transparency of product descriptions and delivery time, and return/refund policies. Consistent positive experience will be crucial, from timely deliveries to responsive customer service. The security measures of the website and also how payments are done will play a significant role in responding to consumer fears about frauds and data safety. Personalized marketing approaches, targeted to specific groups of people, will create more trust and engagement with the platform. Lastly, pre-emptive handling of negative experiences, like compensating for delays or addressing complaints promptly, can minimize the effects on consumer behavior and build overall satisfaction with the platform.

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## **Appendixes**

1. Name
  
2. Age
  - Below 18
  - 18-24
  - 25-34
  - 35-44
  - 45-54

- above 5

3. Gender

- Male
- Female
- Others

4. Educational Level

- High school
- Associate Degree
- Bachelor's Degree
- Master's Degree
- Doctorate or Higher

5. Occupation

- Student
- Employed
- Self-Employed
- Homemaker
- Other

6. Income level

- below 20,000
- 20,000- 39,000
- 40,000 - 59,000
- 60,000 - 79,000
- above 80,000

7. How often do you purchase online?

- Never
- Rarely
- Sometimes

8. Please indicate your level of agreement with the following statements:



| Statement                                                                                     | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| I trust online stores to deliver products as advertised.                                      |                   |          |         |       |                |
| Online stores provide sufficient information about their products.                            |                   |          |         |       |                |
| I feel secure providing personal and financial information to online stores.                  |                   |          |         |       |                |
| I am more likely to purchase from an online store that has a clear return and refund policy.  |                   |          |         |       |                |
| Past positive experiences with an online store increase my likelihood of future purchases.    |                   |          |         |       |                |
| The appearance and professionalism of an online store's website affect my trust in the store. |                   |          |         |       |                |
| I am more likely to buy from an online store if it offers multiple                            |                   |          |         |       |                |

9. Have you ever abandoned an online purchase due to concerns about the store's trustworthiness or encountered any negative experiences (e.g., fraud, non-delivery)?

- Yes, I have abandoned a purchase due to trust issues.
- Yes, I have encountered negative experiences such as fraud or non-delivery.

- Yes, I have both abandoned purchases due to trust issues and encountered negative experiences.
  - No, I have not experienced any of these issues.
  - Others
10. Do you trust online stores less if they lack clear information about shipping and delivery times?
- Yes, I trust stores less without clear shipping and delivery information.
  - No, I do not consider the clarity of shipping and delivery information in my trust.
11. How frequently do negative experience (e.g., fraud, poor service) cause you to avoid shopping with a particular online store in the future?
- Always
  - Often
  - Sometimes
  - Rarely
  - Never
12. Rate yourself the overall trustworthiness you demonstrate while buying products online.
- Highly untrustworthy
  - Untrustworthy
  - Neutral
  - Trustworthy
  - Highly Trustworthy

# **A STUDY ON THE ROLE OF DIVERSITY AND INCLUSIVITY AND ITS IMPACT ON ORGANIZATIONAL PRODUCTIVITY WITH SPECIAL REFERENCE TO BANGALORE CITY.**

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## **ABSTRACT**

This study investigates diversity and inclusion as a factor enhancing productivity in the organization, particularly Bangalore. The findings show that diversity and inclusivity practice improves not only employee engagement and motivation but also improves job satisfaction. Some highlighted issues, on the other hand, were relating to addressing gender-specific needs, regional and cultural difference considerations, and coordination management across diverse teams.

The analysis found that whereas the advantages of inclusivity, in general, accrue to all employees, certain forms of inclusivity-such as that related to gender, cultural background, and years of experience-may influence how individual employees view and experience the general inclusion. Thus, some programs and strategies must be tailored for specific cases. For example, new employees may need more assistance in adapting to their new workplace than experienced employees might require from advancement programs under diversity.

Another finding showed that even if the team is made up of diverse members, it still needs better tools and strategies to communicate effectively rather than working and thinking differently in search of innovations and solutions.

Thus, the study indicates that inclusive practices are the need of the hour, albeit limited to the concerned organizations. In turn, workplaces can develop a culture of diversity, thereby increasing productivity and enhancing people development through indelible value to all its business in the long run.

## **INTRODUCTION**

Today, Diversity and Inclusion has evolved into one of the cornerstones of operation for organizations. Glassdoor's survey suggests that a diverse workplace has become a significant consideration for job seekers while searching for jobs. An earlier focus on inequality and equal representation of minority and neglected social groups in the workplace gradually transformed into inclusion, with organizations creating environments that respected, appreciated and facilitated the contribution of everyone's unique and diverse perspectives.

In India, though there is growth in corporate awareness regarding D&I, the perception has begun to be slowly translated into action. More and more organizations view D&I as that important driver for success and sustainability in the long run. Thus, organizations started creating unique positions like Chief Diversity Officer, Diversity Recruiter and others. Setting aside funds in order to make these initiatives possible is what those organizations have laid on the groundwork for inclusive workplace culture.

D&I is now an aspect that is hailed not only as a net gain to employees but as a competitive edge in profitability from the enhancement of productivity and innovation. Mixed crews collect a range of backgrounds, perspectives, skills, etc., thereby making for better and more efficient problem solving and a much more dynamic approach to challenges. Several companies already issue reports on diversity statistics and pay gaps, thereby showing how well they really contribute to workplace transparency and accountability. This describes the particular conviction of corporates when they found out that the investment for D&I ultimately leads to improved company culture and further helps the bottom line.

## **REVIEW OF LITERATURE**

(Okatta, 2024) : This study shows that companies have advantages in innovation, decision-making, and employee satisfaction when they successfully implement D&I programs. Such leadership strengthens the impact of these programs, thereby enhancing performance and competitiveness.

(Jejenywa, 2024) : This research compares D&I practices in the United States to Nigeria as it shows how culture, economy, and legal situations affect D&I. The US has a well-developed D&I law, whereas Nigeria is in the process of defining its approach. Recommendations include strong leadership and clear policies to propel D&I initiatives.

(Dr. Roopa Shettigar, 2024): This is a study on how diversity is a major driver for creativity as well innovation that in turn improves decision-making as well as competitiveness. It also indicates how much of an effect diversity priorities have on retaining talent, stakeholder relationships, and corporate reputation-all crucial for global competitiveness.

(Javed, 2024) : This article shows how HR practices and the technology deployed in them drive D&I initiatives. Technology does improve productivity while engendering creativity. Today, organizations refer to D&I as an essential business strategy through which they often set themselves apart from, and to some extent above, various competitors and hence clients.

(Kamran Khan, 2023) : The impact of diversity management on employee performance, with gender, religion, education, and age being the mediators, has been studied. It surveyed 350 employees working in the textile sector of Pakistan: results showed that effective diversity management improves performance, with diversity attributes as key. The study fills some gaps for effectively diverse workforces, as well as suggesting future research directions.

Udeh, 2024) : This study focuses on innovative recruitment processes through the employment of modern technological tools like AI and data analytics to foster diversity and inclusion in the IT sector. Though the study highlights improvements in efficiency and reduction in biases, it further discusses some issues, such as algorithmic biases and privacy concerns.

(Deo, 2022) : This study investigates middle management and staff gender diversity in a large French survey of 159 firms, on how this influences firm performance. The study determined that the middle management and staff gender balance-comprising between 40-60% women-permitted increased profitability and competitiveness while also allowing for building sustainable competitive advantages. Another proved fact in the research is that teams of both genders at these operational levels contribute more to firm success than predominantly male or female teams.

(Flynn, 2022) : This study reviews the effect of diversity cognitions-such as diversity ideologies, beliefs, and climates-on workplace diversity and inclusion. It references how these invisible factors robustly impact the organization and counteract inequality. By conducting research on these cognitions, the study identifies gaps and how such gaps can be filled with regard to future research, thereby improving contexts and strategies for promoting diversity and inclusion within workplaces.

## **RESEARCH METHODOLOGY**

### **RESEARCH OBJECTIVE :**

1. To study the effect of diversity and inclusion practices for productivity, collaboration, innovation, and employee satisfaction in organizations in Bangalore.
2. To examine the impact of a balanced gender mix in middle management and staff on company performance.
3. To understand how D&I beliefs and the work environment combine to create an inclusive culture that will foster employee engagement.
4. To examine whether diversity and inclusion efforts create a sustainable competitive advantage in organizations through improved teamwork and decision making.

### **RESEARCH PROBLEMS:**

1. Though there is awareness of D&I in the city, most organizations still find it difficult to operationalize D&I practices.\

2. Most organizations do not understand that D&I translates directly to productivity but find it extremely difficult to assess the value of such efforts towards the improvement of D&I in the workplace.
3. Persistence of biases in hiring and promotion that may hinder inclusiveness in the first place as well as limit diversity talent from achieving its full potential.
4. Very few organizations have the means and capacity to put structured D&I programs into practice and thereby nourish that inclusive environment for enhanced productivity.

#### **RESEARCH QUESTIONS:**

1. What is the impact of D&I practices on employee productivity in organizations in Bangalore?
2. Do employees believe that their organization supports diversity and inclusivity? If so, does it encourage their productivity at work?
3. What areas can D&I be enhanced to improve productivity instead

#### **RESEARCH GAPS:**

However, while D&I is gradually attracting attention in many organizations, not much research is available concerning how such issues affect productivity around the Bangalore region. Moreover, there is limited research on how D&I practices in Bangalore place a direct impact on daily employee performance, team interactions, and future company goals.

#### **RESEARCH METHODOLOGY:**

This study on the effects of diversity and inclusion (D&I) on organizational productivity in Bangalore was conducted with the collection of primary data from the respondents through a Google Forms questionnaire. It intended to attain information directly from employees of different organizations in Bangalore regarding their experiences, perceptions, and efficacy of D&I interventions at their workplaces.

The questionnaire comprised a hybrid of close-ended multiple-choice questions and open-ended questions that allow respondents to provide both quantitative data and individual views on D&I. The responses thus generated in this primary data collection shall be subjected to analyses to understand their trends, ascertain common hindrances, and measure the overall impact of D&I on productivity.

#### **LIMITATIONS OF RESEARCH:**

1. This study concentrated only on organizations in Bangalore. Hence, the findings are likely to not be completely true for other regions
2. Because D&I initiatives are still under development in several companies, we may not capture a rich variety of examples.

3. Individual perspectives may cast subjective shades on D&I, thereby possibly affecting interpretation and results.
4. This study has taken into account only two genders, which might limit the understanding of the concept in regard to other gender identities.\

## RESEARCH FINDINGS AND DISCUSSION

Below are the demographic data of the 132 respondents collected through circulation of Google Form through WhatsApp.

| Demographic Variables        | Total |       |
|------------------------------|-------|-------|
|                              | n     | %     |
| <b>Gender</b>                |       |       |
| Male                         | 79    | 59.84 |
| Female                       | 53    | 40.15 |
| <b>Age</b>                   |       |       |
| Under 25                     | 25    | 18.93 |
| 25 – 34                      | 29    | 21.96 |
| 35 – 44                      | 30    | 22.72 |
| 45 – 54                      | 43    | 32.57 |
| 55 and Above                 | 5     | 3.78  |
| <b>Ethnicity / Community</b> |       |       |
| General Category             | 96    | 72.72 |
| Other Backward Class (OBC)   | 23    | 17.42 |
| Scheduled Caste (SC)         | 4     | 3.03  |
| Scheduled Tribe (ST)         | 1     | 0.75  |
| Other                        | 8     | 6.06  |
| <b>Religion</b>              |       |       |
| Hindu                        | 119   | 90.15 |
| Christian                    | 8     | 6.06  |
| Muslim                       | 2     | 1.51  |

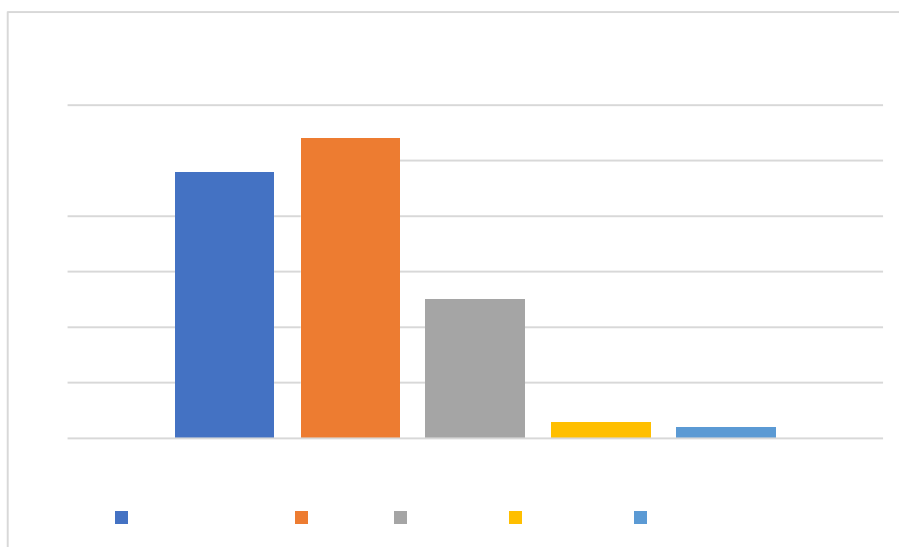
|                                             |     |       |
|---------------------------------------------|-----|-------|
| Buddhist                                    | 2   | 1.51  |
| Sikh                                        | 0   | 0     |
| Jain                                        | 0   | 0     |
| Other                                       | 1   | 0.75  |
| Educational Level                           |     |       |
| High School                                 | 44  | 33.33 |
| Graduate                                    | 0   | 0     |
| Post Graduate                               | 58  | 43.93 |
| Professional                                | 27  | 20.45 |
| Other                                       | 3   | 2.27  |
| Years of Experience in Current Organization |     |       |
| Less than 1 year                            | 24  | 18.18 |
| 1 - 3 years                                 | 29  | 21.96 |
| 4 - 6 years                                 | 11  | 8.33  |
| 7 - 10 years                                | 12  | 9.09  |
| More than 10 years                          | 56  | 42.42 |
| Region of Origin                            |     |       |
| North India                                 | 5   | 3.78  |
| South India                                 | 125 | 94.69 |
| East India                                  | 1   | 0.75  |
| West India                                  | 0   | 0     |



|                                     |    |       |
|-------------------------------------|----|-------|
| North East India                    | 1  | 0.75  |
| Central India                       | 0  | 0     |
| Position / Role in the Organization |    |       |
| Entry - Level                       | 26 | 19.69 |
| Mid - Level                         | 41 | 31.06 |
| Senior - Level                      | 40 | 30.30 |
| Executive / Leadership              | 25 | 18.93 |

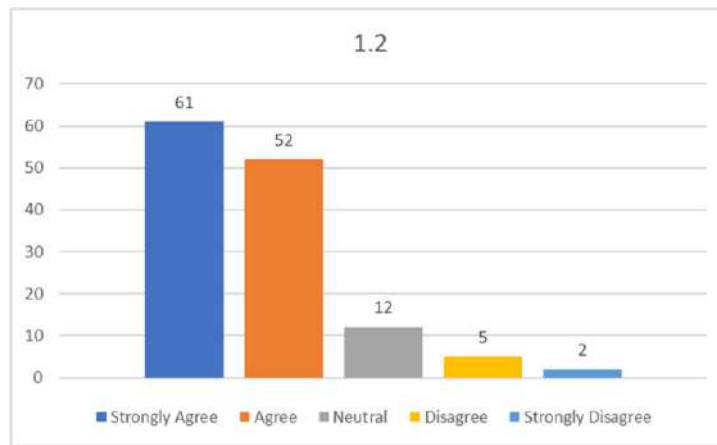
## Bar Charts

1.1 I've noticed that having diverse team members has improved our productivity



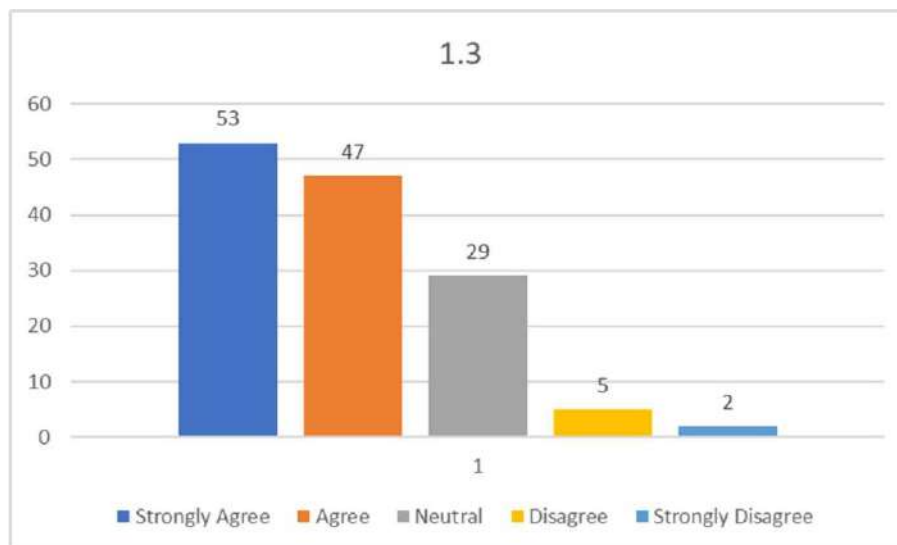
The chart shows that the employees strongly agree with the fact that diverse team members improve productivity, with most responses in the Strongly Agree and Agree categories. A smaller group remains neutral, which may be due to lack of awareness or direct experience, while very few disagree. Overall, this highlights a positive perception of diversity's impact on productivity within the organization.

## 1.2 I find that diverse perspectives in my team helps us solve problems better.



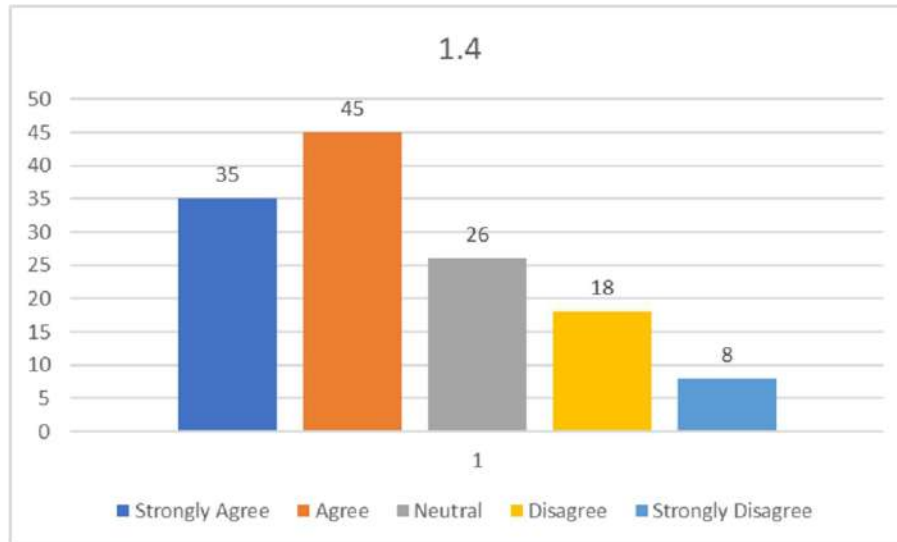
The chart demonstrates that employees strongly believe that having different perspectives within a team leads to better problem-solving. The majority of responses fall into the Strongly Agree and Agree categories, with 61 and 52 respondents, respectively. A small number remains Neutral (12), which may be due to limited exposure to different perspectives, while Disagree (5) and Strongly Disagree (2) categories are minimal. This shows that diverse perspectives make the problem solving process effective and efficient.

## 1.2 I find that diversity and inclusivity make my job more satisfying.



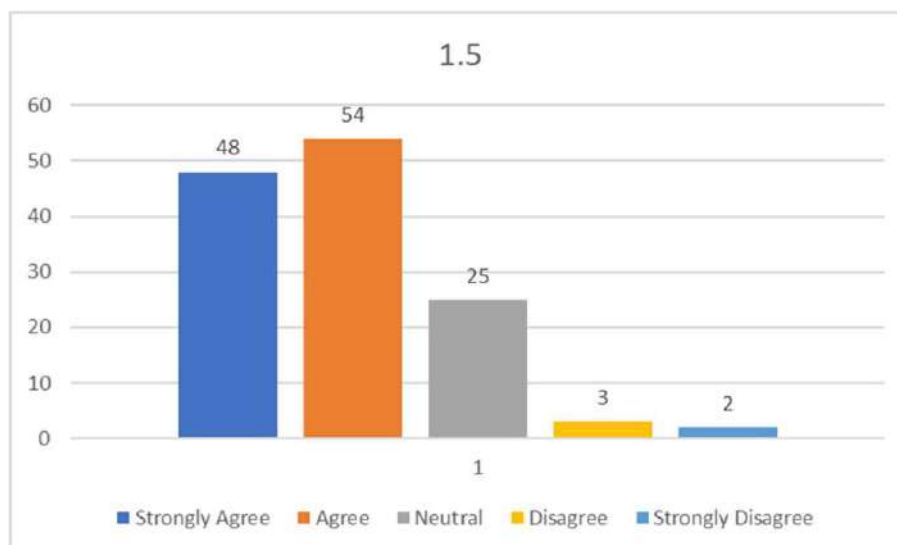
The chart reveals a clear positive response regarding the impact of diversity and inclusivity on job satisfaction. Most employees Strongly Agree (53) or Agree (47), indicating that they find diversity and inclusivity to be one of the key factors in making their jobs more satisfying. A smaller portion is Neutral (29), possibly due to little experience or awareness of inclusivity practices, while very few Disagree (5) or Strongly Disagree (2). Hence, diversity and inclusivity are widely seen as factors enhancing job satisfaction in the workplace.

## 1.4 Diverse Teams require more time for communication and co-ordination, which affects productivity.



The chart reveals a mixed perception among employees regarding the impact of diverse teams on communication and coordination. While a significant number of employees agree (Strongly Agree - 35, Agree- 45) that diverse teams may require more time for communication and coordination, which could affect productivity, a notable portion remains neutral (26). Also, a smaller group disagrees (Disagree – 18, Strongly Disagree - 8), indicating that some believe the extra time spent on communication does not impact productivity significantly. This indicates that while some employees see the challenges of diverse teams, there is a balanced view on how these factors influence productivity.

#### 1.5 Inclusive Practices in my organization have made me feel more engaged and motivated at work.



The chart reflects a highly positive response regarding the impact of inclusive practices on employee engagement and motivation. The majority of respondents feel that inclusive practices have contributed to their engagement and motivation, with 48 Strongly Agree and 54 Agree responses. A smaller group remains Neutral (25), possibly indicating varying degrees of experience with inclusivity in the workplace. Very few employees disagree (3) or strongly disagree (2), which highlights a strong overall belief in the positive effects of inclusivity on work engagement and motivation.

### Hypothesis Testing

□ One – Way ANOVA

1.1 Job Satisfaction and Gender : I feel that diversity and inclusivity make my job more satisfying.

|                | Sum of Squares | df  | Mean Square | F     | Sig.  |
|----------------|----------------|-----|-------------|-------|-------|
| Between Groups | 4.115          | 1   | 4.115       | 5.461 | 0.021 |
| Within Groups  | 97.946         | 130 | 0.753       |       |       |
| Total          | 102.061        | 131 |             |       |       |

H0 : There is no significant difference on Job Satisfaction among employees of all genders.

H1 : There is significant difference on Job Satisfaction among employees of all genders.

Interpretation : Since the p value is .021 which is less than .050, there is sufficient cause to reject null hypothesis.

Therefore, there is significant difference on Job Satisfaction among employees of all genders. This shows that gender significantly influences job satisfaction. This means that men and women feel differently about their jobs when it comes to diversity and inclusivity.

1.2 Supportive Culture and Region of Origin : I think culture at my workplace supports diversity and inclusivity.

|                | Sum of Squares | Df  | Mean Square | F     | Sig.  |
|----------------|----------------|-----|-------------|-------|-------|
| Between Groups | 7.489          | 4   | 1.872       | 2.509 | 0.045 |
| Within Groups  | 94.754         | 127 | 0.746       |       |       |
| Total          | 102.242        | 131 |             |       |       |

H0 : There is no significant difference on supportive culture towards diversity & inclusivity among employees of all regions of origin.

H1 : There is no significant difference on supportive culture towards diversity & inclusivity among employees of all regions of origin.

Interpretation : Since the P value is .045 which is less than .050, there is sufficient cause to reject null hypothesis. Thus, there is significant difference on supportive culture towards diversity & inclusivity among employees of all regions of origin. It can be inferred that where employees come from different regions, it significantly impacts how they perceive the workplace culture's inclusivity and support.

Job Satisfaction and Years of Experience : I feel that diversity and inclusivity make my job more satisfying.

|                | Sum of Squares | df  | Mean Square | F     | Sig.  |
|----------------|----------------|-----|-------------|-------|-------|
| Between Groups | 12.302         | 4   | 3.075       | 4.351 | 0.002 |
| Within Groups  | 89.759         | 127 | 0.707       |       |       |
| Total          | 102.061        | 131 |             |       |       |

H0 : There is no significant difference on Job Satisfaction among employees of all years of experience in the organization.

H1 : There is significant difference on Job Satisfaction among employees of all years of experience in the organization.

Interpretation: Since the p value is .002 which is less than .050, there is sufficient cause to reject null hypothesis. Therefore, there is significant difference on Job Satisfaction among employees of all years of experience in the organization. Employees' years of experience in the organization significantly influences their job satisfaction related to diversity and inclusivity.

### Regression:

Impact of Inclusivity in making employees feel engaged and motivated at work.

| Mean | Std. Deviation | N   |
|------|----------------|-----|
| 4.08 | 0.883          | 132 |
| 4.3  | 0.854          | 132 |
| 4.16 | 0.931          | 132 |
| 4.24 | 0.883          | 132 |
| 4.05 | 0.972          | 132 |
| 4.25 | 0.886          | 132 |
| 4.12 | 0.883          | 132 |
| 3.98 | 0.961          | 132 |
| 3.61 | 1.189          | 132 |

Since the mean of inclusivity practices in organizations helping in making the employees feel engaged and motivated at work is 4.08, it indicates a strong level of agreement, suggesting that employees believe inclusive practices in organizations effectively contribute to increased engagement and motivation at work.

| Model Summary <sup>b</sup> |                   |          |                   |                            |                   |          |     |
|----------------------------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
| Model                      | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|                            |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1                          | .879 <sup>a</sup> | 0.772    | 0.757             | 0.435                      | 0.772             | 52.026   | 8   |

| Model Summary <sup>b</sup> |                   |               |       |
|----------------------------|-------------------|---------------|-------|
| Model                      | Change Statistics |               |       |
|                            | df2               | Sig. F Change |       |
| 1                          | 123               | 0             | 2.085 |

a. Predictors: (Constant), organizations valuing diverse groups of employees, well-followed inclusivity practices, a supportive culture towards diversity and inclusivity, improvements in productivity due to diverse team members, better problem-solving from different perspectives in teams, achieving job satisfaction through diversity and inclusivity, recognizing the greater benefits of inclusivity than the challenges, and time-consuming coordination due to diverse teams.

b. Dependent Variable: Inclusive practices in organizations have helped feel more engaged and motivated at work.

Since the Adjusted R-square is 0.757, it means that the variation in employee motivation and engagement at work can be explained by factors such as organizations valuing diverse groups of employees, well-followed inclusivity practices, a supportive culture towards diversity and inclusivity, improvements in productivity due to diverse team members, better problem-solving from different perspectives in teams, achieving job satisfaction through diversity and inclusivity, recognizing the greater benefits of inclusivity than the challenges, and time-consuming coordination due to diverse teams to the extent of 75.7%. Therefore, this model is a good fit.

| ANOVA <sup>a</sup> |            |                |     |             |        |                   |
|--------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F      | Sig.              |
| 1                  | Regression | 78.797         | 8   | 9.85        | 52.026 | .000 <sup>b</sup> |
|                    | Residual   | 23.286         | 123 | 0.189       |        |                   |
|                    | Total      | 102.083        | 131 |             |        |                   |

a. Dependent Variable: Inclusive practices in organizations have helped feel more engaged and motivated at work.

b. Predictors: (Constant), organizations valuing diverse groups of employees, well-followed inclusivity practices, a supportive culture towards diversity and inclusivity, improvements in productivity due to diverse team members, better problem-solving from different perspectives in teams, achieving job satisfaction through diversity and inclusivity, recognizing the greater benefits of inclusivity than the challenges, and time-consuming coordination due to diverse teams

H0- Organizations valuing diverse group of employees, Well followed inclusivity practices in organizations, Supportive culture towards diversity and inclusivity, Improvement in productivity due to diverse team members, Better problem- solving due to different perspectives in teams, Achieving job satisfaction through diversity and inclusivity, Greater benefits of inclusivity than challenges and Time consuming coordination due to diverse teams do not affect Motivation and Engagement among employees at work jointly.

H1- Organizations valuing diverse group of employees, Well followed inclusivity practices in organizations, Supportive culture towards diversity and inclusivity, Improvement in productivity due to diverse team members, Better problem- solving due to different perspectives in teams, Achieving job satisfaction through

diversity and inclusivity, Greater benefits of inclusivity than challenges and Time consuming coordination & Communication due to diverse teams affects the likeliness of Motivation and Engagement among employees at work jointly.

Since P value is .000 which is less than 0.050 therefore there is sufficient evidence to reject null hypothesis.

Hence, it is inferred that Organizations valuing diverse group of employees, Well followed inclusivity practices in organizations, Supportive culture towards diversity and inclusivity, Improvement in productivity due to diverse team members, Better problem-solving due to different perspectives in teams, Achieving job satisfaction through diversity and inclusivity, Greater benefits of inclusivity than challenges and Time consuming coordination & Communication due to diverse teams affects the likeliness of Motivation and Engagement among employees at work jointly.

## **FINDINGS AND RECOMMENDATIONS**

1. The satisfaction that an employee enjoys from his/her depends on the gender of that employee. It becomes important to have programmes that are specific to every gender so that each and every one feels valued and supported.
2. Inclusivity practices greatly benefit engagement across the board which shows that its benefits are universally applicable.
3. Employees' understanding of inclusivity will vary and will be relevant to that individual's region or cultural backgrounds, thus necessitating organizations to recognize the fact that cultures differ and thus develop strategies to make everyone feel included and respected.
4. Job satisfaction often changes with the length of employment in the organization. While newcomers need to understand more, older ones probably would require such reinforcement in other ways.
5. Diversity within teams guarantees a broad spectrum of ideas and innovations; On this side improved systems and tools are needed to use that multiple perspectives to effective teamwork. These two vice versa can maximize the effectiveness of teamwork.
6. It motivates employees to give all the benefits of diversity and that includes better teamwork and better problem-solving. However, one needs to solve the coordination problems to increase efficacy in inclusivity

## **CONCLUSION**

In conclusion, this study showed that diversity and inclusivity have a profound impact on organizational productivity. By addressing challenges such as regional differences, gender-specific needs, and coordination in diverse teams, organizations in Bangalore can build workplaces that are both inclusive and high-performing.

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**APPENDIX**

Questionnaire

Please tick (✓) the appropriate box for each of the following questions.

| DEMOGRAPHIC VARIABLE | OPTIONS                                                                                                                                                                          |
|----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name (optional)      |                                                                                                                                                                                  |
| Gender               | <input type="checkbox"/> Male<br><input type="checkbox"/> Female                                                                                                                 |
| Age                  | <input type="checkbox"/> Under 25<br><input type="checkbox"/> 25-34<br><input type="checkbox"/> 35-44<br><input type="checkbox"/> 45-54<br><input type="checkbox"/> 55 And Above |



|                                             |                                                                                                                                                                                                                                                      |
|---------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Ethnicity/Community</b>                  | <input type="checkbox"/> Scheduled Caste (SC)<br><input type="checkbox"/> Scheduled Tribe (ST)<br><input type="checkbox"/> Other Backward Class (OBC)<br><input type="checkbox"/> General Category<br><input type="checkbox"/> Other: _____          |
| <b>Religion</b>                             | <input type="checkbox"/> Hindu<br><input type="checkbox"/> Muslim<br><input type="checkbox"/> Christian<br><input type="checkbox"/> Sikh<br><input type="checkbox"/> Buddhist<br><input type="checkbox"/> Jain <input type="checkbox"/> Other: _____ |
| Educational Level                           | <input type="checkbox"/> High School<br><input type="checkbox"/> Undergraduate<br><input type="checkbox"/> Postgraduate<br><input type="checkbox"/> Doctorate<br><input type="checkbox"/> Other:                                                     |
| Years Of Experience In Current Organization | <input type="checkbox"/> Less Than 1 Year<br><input type="checkbox"/> 1-3 Years<br><input type="checkbox"/> 4-6 Years<br><input type="checkbox"/> 7-10 Years<br><input type="checkbox"/> More Than 10 Years                                          |

**Position/Role In The Organization**

- ☐ Entry-Level
- ☐ Mid-Level
- ☐ Senior-Level
- ☐ Executive/Leadership
- ☐ Other: \_\_\_\_\_

Please indicate your level of agreement with the following statements on a scale of 1 to 5, where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree.

| STATEMENT                                                                                      | 1                        | 2                        | 3                        | 4                        | 5                        |
|------------------------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| I feel my organization values having a diverse group of employees.                             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I believe inclusivity practices are well followed in my organization.                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I think the culture at my workplace supports diversity and inclusivity.                        | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I've noticed that having diverse team members has improved our productivity.                   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I find that different perspectives in my team help us solve problems better.                   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I feel that diversity and inclusivity make my job more satisfying.                             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| STATEMENT                                                                                      | 1                        | 2                        | 3                        | 4                        | 5                        |
| I believe the benefits of inclusivity are greater than the challenges.                         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Inclusive Practices in my organization have helped me feel more engaged and motivated at work. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

|                                                                                                 |                          |                          |                          |                          |                          |
|-------------------------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Diverse team requires more time for coordination and communication, which affects productivity. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|-------------------------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|

**Your Insights on Diversity and Inclusivity!**

What do you think is the biggest benefit of having a diverse and inclusive workplace in your organization?

# **Consumer perceptions on online ticket booking system related to transportation.**

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**Bangalore - 560025**

## **Abstract**

This study examines consumer perceptions of online ticket booking systems, focusing on transportation. It explores the shift from traditional booking methods to digital platforms, emphasising factors such as convenience, cost efficiency, and time savings. Data was collected through a survey of 152 respondents, primarily aged 20-30, across various cities.

The findings highlight the increasing reliance on platforms like IRCTC and MakeMyTrip, driven by user-friendly interfaces and the growing influence of social media marketing. While the adoption of online ticketing is on the rise, challenges such as security concerns and limited access for older demographics persist.

The research underscores the potential for significant growth in India's e-ticketing market, given the rise of internet penetration and evolving consumer preferences, alongside recommendations to enhance usability and broaden accessibility. According to the statistics with the growth of technology in India people are demanding more of online tickets, more than 77% of millennials have preferred personalized services online.

## **INTRDUCTION**

This research is about the online ticket booking system which is also a way of crowd controlling. Due to the huge population of India people used to stand on long ques for hours to get tickets for the places they want to visit . Online ticket booking system in simplest way to books tickets via websites or apps online . It allows agents to access the people i n charge for help from anywhere , provide flexibility and consistency with delivery regardless the location.

This research talks about how and why online ticketing system is has changed the mind of people where they switched from traditional booking to online booking. With increasing online platforforms by which people can easily access to multiple opportunities booking tickets from wherever you want is one of the best ideas so far . People have made use of various different websites for booking the tickets but most commonly IRCTC followed by MAKEMYTRIP and so on .

The adoption of online ticketing system can bring changes to multiple areas such as convenience, saving cost , less time taking , safety and many more. Factors that influenced the consumers decision to switch into online ticketing system which is a very new and crucial was found out by this research. Futhermore social media being one of the most impactful marketing methods it significantly boosted the demand.

Indian online ticketing market is projected to grow through the forecast period due to rising internet usage among young generation and the ease of purchasing tickets through internet enabled phones . In addition to that the dynamics of ticketing services provided in India are going to change significantly over the years to come . Major service providers are eventually developing user friendly websites and interfaces for the hassle free ticket purchases.

## **REVIEW OF LITERATURE**

(F Branda , F marozza , D Talia 2020) This research talks about the tickets sale prediction and strategies in online booking with regards to transportation. The methodology named Data analytics for public transport helps us to analyse the huge number of user generated events log by ticketing platforms to know the booking factors and purchase of tickets . Later these are used to know whether the customer will buy the tickets or not .As mentioned in this research that Liu et al. Proposed a probabilistic model for knowing the

preferences of passenger for airline by personalised demands of date and destinations and hence could understand how the online ticket booking system works.

(Mensah Yaw , Stephen OM, Oyebola Alande2021) The research discusses about the growth of E-commerce benefiting the online ticket system. Traditional road transport booking is done over the counters and terminals while online ticketing can be done from wherever. It allows travellers to have a hassle free booking but also consist cons like safety , scams , informations are shares and so on . It also tells how this system will aid future development by connecting employees and consumers.

(Gowtham Aashirwas Kumar, Dr. A Ravikumar 2020) This research had almost 100 of respondents with the objective to find web customers determined to possess online ticket for travel rather traditional booking .The research showed how 60% of the people use online agencies for tickets. It states that the rise of travelling work environment in a very short span of time

((Qteshat M.K, Alshibly H.H. & Al-mà aitàh 2019) This research paper tells us about how online ticket booking system has more benefits than traditional booking system like less cost and high efficiency. Even though the E- ticketing system looks like a great future of operations for many organizations looking forward to improve customer service , the research shows that these processes have not been without their

challenges. It also states that the E tickets includes more than just paperless which is an extensive framework within the organization that gives wealth of information about the customer.

## **RESEARCH OBJECTIVES**

1. To study about the consumers perception towards online ticket booking, related to transportation.
2. To know what aspects made the consumers switch to online t icket booking platforms.
- 3 To know which mode of transport will th people prefer for travelling from various websites and apps .
- 4 To understand the growth of E-ticketing system in the upcoming years.

## **RESERCH METHODOLOGY**

This research found out the reasons to choose online ticket booking system rather than traditional booking system. They survey was done by sharing google forms in WhatsApp and 152 responses were collected from people around different cities. The charts will showcase the impact of online ticket booking system on these consumers.

### **Research Gap**

Major focus on the age group of 20-30 : Other studies might have a huge population with different age groups as they focus on many people and therefore the comparison will be done among a huge group .

Lack of comparison: This research was conducted in context to transportation but since E commerce is a huge field there's lots more areas where E tickets are available such as for movies , hotels , concerts etc

### **Research Questions**

- 1.What were the features that were liked by the consumers in the online ticket bookings systems?
- 2.What more changes or additions would they want in these online platforms.
- 3.Which mode of transport was chosen the most by them and how much would they rate it by the services provided and how safe and secure are these online ticket booking systems are?

### **Research Problem**

Through this research we found out how the growing of online platforms have impacted the people as there were more people choosing online platforms than traditional platforms . The rating was mostly 8 which meant that it needs improvement and it focused on where do we need to make the changes and since it was limited to 152 people there could have lot more suggestions and perceptions that would help us understand better

### **Limitation of the research**

The research on consumer perceptions of online ticket booking systems is limited by its narrow demographic focus on individuals aged 20-30, a small sample size of 152 respondents, it primarily focuses on the age group of 20-30 years, excluding insights from other demographic groups, such as older adults or younger users, who might have different perspectives and needs and the exclusive focus on transportation-

related e-ticketing, leaving out other areas like entertainment or events. While the study identifies factors influencing consumer behavior, it does not delve deeply into specific pain points or feature preferences that could drive platform improvements. .

The study lacks broader comparisons with traditional booking methods and between different e-commerce sectors. Furthermore, data collection through Google Forms and WhatsApp introduces potential bias, restricting responses to digitally active users. These limitations reduce the study's generalizability across different age groups, geographic areas, and e-commerce context. It lacks diversity in terms of socioeconomic status, which could impact access to and perception of online ticket booking systems as not everyone might be economically same for using such means

## RESEARCH FINDINGS

Below are the demographic data of the 152 responses collected from an online Google survey questionnaire:

| Demographic Variables  | Total |       |
|------------------------|-------|-------|
|                        | n     | %     |
| <b>Gender</b>          |       |       |
| Female                 | 59    | 38.8% |
| Male                   | 93    | 61.2% |
| <b>Age</b>             |       |       |
| 20-30 years old        | 94    | 61.8% |
| 31-40 years old        | 33    | 21.7% |
| 41-50 years old        | 18    | 11.8% |
| 50+ years old          | 8     | 5.3%  |
| Less than 18 years old | 1     | 0.7%  |

Chart No. 1: MODE OF TRANSPORT CHOOSSED TO BOOK TICKETS ONLINE

What mode of travel do you primarily book online?

152 responses

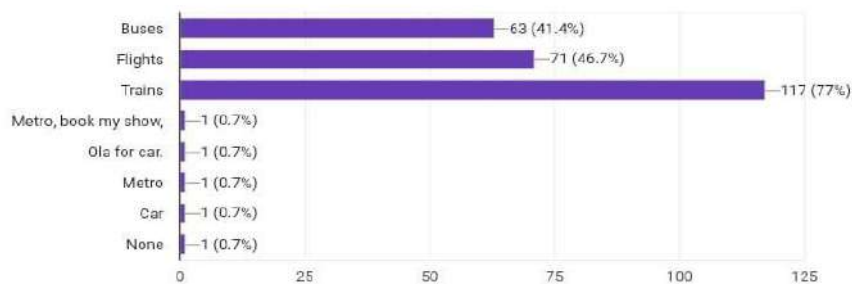
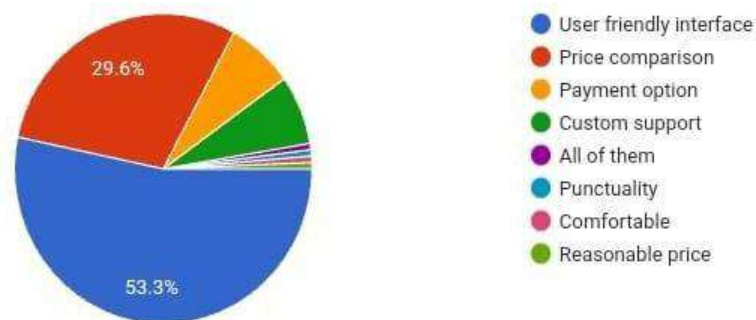


Chart 2: FEATURES CONSIDERED WHILE CHOOSING ONLINE TICKET SYSTEM.

What features do you consider most important when choosing an online ticketing platform?

152 responses



## HYPOTHESIS TESTING

### One way ANOVA

#### \*ANOVA\*

#### \*1. Impact of x2 on x12\*

#### | \*Descriptive Statistics for x12 (by x2)\* |

| *x2 Group* | *N* | *Mean* | *Std. Deviation* | *95% Confidence Interval* |
|------------|-----|--------|------------------|---------------------------|
| 1          | 92  | 4.09   | 0.873            | [3.91, 4.27]              |
| 2          | 31  | 4.29   | 0.902            | [3.96, 4.62]              |
| 3          | 18  | 4.61   | 0.502            | [4.36, 4.86]              |
| 4          | 9   | 4.67   | 0.500            | [4.28, 5.05]              |
| 5          | 1   | 3.00   | -                | -                         |
| *Total*    | 151 | 4.22   | 0.848            | [4.08, 4.35]              |

#### | \*ANOVA Table\* |

| *Source*       | *SS*    | *df* | *MS*  | *F*   | *p-value* |
|----------------|---------|------|-------|-------|-----------|
| Between Groups | 7.819   | 4    | 1.955 | 2.855 | 0.026     |
| Within Groups  | 99.969  | 146  | 0.685 |       |           |
| Total          | 107.788 | 150  |       |       |           |

#### \*Hypotheses\*:

- $H_0$ : The mean x12 values are the same across all x2 groups.
- $H_1$ : The mean x12 values are not the same across all x2 groups.

#### \*Interpretation\*:

Since the  $p$ -value (0.026) is less than the significance level (0.05), we reject the null hypothesis ( $H_0$ ). This indicates that there is a statistically significant difference in the mean x12 values across the x2 groups.



## \*2. Impact of x3 on x12\*

### | \*Descriptive Statistics for x12 (by x3)\* |

|-----|-----|-----|-----|-----|

| *x3 Group* | *N* | *Mean* | *Std. Deviation* | *95% Confidence Interval* |
|------------|-----|--------|------------------|---------------------------|
| 1          | 94  | 4.24   | 0.947            | [4.05, 4.44]              |
| 2          | 59  | 4.19   | 0.656            | [4.02, 4.36]              |
| *Total*    | 153 | 4.22   | 0.845            | [4.09, 4.36]              |

### | \*ANOVA Table\*

|-----|

| *Source*       | *SS*    | *df* | *MS*  | *F*   | *p-value* |
|----------------|---------|------|-------|-------|-----------|
| Between Groups | 0.123   | 1    | 0.123 | 0.171 | 0.679     |
| Within Groups  | 108.321 | 151  | 0.717 |       |           |
| Total          | 108.444 | 152  |       |       |           |

### \*Hypotheses\*:

- $(H_0)$ : The mean x12 values are the same across all x3 groups.
- $(H_1)$ : The mean x12 values are not the same across all x3 groups.

### \*Interpretation\*:

Since the  $(p)$ -value (0.679) is greater than the significance level (0.05), we fail to reject the null hypothesis  $(H_0)$ . This indicates that there is no statistically significant difference in the mean x12 values across the x3 groups.

## • Chi square test

### \*Chi-Square Test\*

#### \*1. Is there an association between x2 and x4\*

| *x4*    | *Total* |
|---------|---------|
| Count 1 | 85      |
| Count 2 | 7       |
| Total   | 92      |

### - \*Hypotheses\*:

- $(H_0)$ : There is no association between  $(x2)$ .
- $(H_1)$  items like clarati

I seem to have accidentally cut off my response earlier. Let me redo this interpretation in the format you provided with proper tables:

---

### \*1. Is there an association between x2 and x4\*

| *x4*     | *1* | *2* | *Total* |
|----------|-----|-----|---------|
| *x2 = 1* | 85  | 7   | 92      |
| *x2 = 2* | 29  | 2   | 31      |
| *x2 = 3* | 18  | 0   | 18      |
| *x2 = 4* | 8   | 1   | 9       |
| *x2 = 5* | 0   | 1   | 1       |
| *Total*  | 140 | 11  | 151     |

**\*Hypotheses\*:**

- $(H_0)$ : There is no association between x2 and x4.
- $(H_1)$ : There is an association between x2 and x4.

**\*Chi-Square Test Results\*:**

- Pearson Chi-Square Value: 14.383
- Degrees of Freedom (df): 4
- $(p)$ -value: 0.006

**\*Interpretation\*:**

Since the  $(p)$ -value (0.006) is less than the significance level (0.05), we reject the null hypothesis ( $(H_0)$ ). This indicates a significant association between x2 and x4.

---

### \*2. Is there an association between x2 and x5\*

| *x5*     | *1 Hour* | *2 Hours* | *3 Hours* | *Total* |
|----------|----------|-----------|-----------|---------|
| *x2 = 1* | 18       | 40        | 34        | 92      |
| *x2 = 2* | 1        | 9         | 21        | 31      |
| *x2 = 3* | 0        | 5         | 13        | 18      |
| *x2 = 4* | 1        | 1         | 6         | 8       |
| *x2 = 5* | 1        | 0         | 0         | 1       |
| *Total*  | 21       | 55        | 74        | 150     |

**\*Hypotheses\*:**

- $(H_0)$ : There is no association between x2 and x5.
- $(H_1)$ : There is an association between x2 and x5.

**\*Chi-Square Test Results\*:**

- Pearson Chi-Square Value: 24.566
- Degrees of Freedom (df): 8
- $(p)$ -value: 0.002

**\*Interpretation\*:**

Since the  $(p)$ -value (0.002) is less than the significance level (0.05), we reject the null hypothesis ( $(H_0)$ ). This indicates a significant association between x2 and x5.

---

**### \*3. Is there an association between x2 and x6\***

| *x6*     | *1* | *2* | *3* | *4* | *5* | *Total* |
|----------|-----|-----|-----|-----|-----|---------|
| *x2 = 1* | 7   | 15  | 38  | 19  | 13  | 92      |
| *x2 = 2* | 2   | 1   | 15  | 4   | 9   | 31      |
| *x2 = 3* | 0   | 3   | 8   | 4   | 3   | 18      |
| *x2 = 4* | 0   | 0   | 6   | 2   | 1   | 9       |
| *x2 = 5* | 0   | 0   | 1   | 0   | 0   | 1       |
| *Total*  | 9   | 19  | 68  | 29  | 26  | 151     |

**\*Hypotheses\*:**

- $(H_0)$ : There is no association between x2 and x6.
- $(H_1)$ : There is an association between x2 and x6\*.

**\*Chi-Square Test Results\*:**

- Pearson Chi-Square Value: 13.190
- Degrees of Freedom (df): 16
- $(p)$ -value: 0.659

**\*Interpretation\*:**

Since the  $(p)$ -value (0.659) is greater than the significance level (0.05), we fail to reject the null hypothesis ( $(H_0)$ ). This indicates no significant association between x2 and x6

## CONCLUSION AND RECOMMENDATIONS

The research highlights the significant shift in consumer behavior towards online ticket booking for transportation, driven by convenience, time efficiency, and ease of use. While online platforms like IRCTC and MakeMyTrip dominate the market, there is a growing need for improvement in security, user experience, and service offerings. The study emphasizes the potential for growth in the Indian online ticketing market, bolstered by increasing internet penetration and evolving digital interfaces. However, the findings are limited by the demographic and methodological constraints of the research.

**Enhance User Experience:** Improve the interface and navigation of ticketing platforms to cater to diverse user needs.

**Strengthen Security Measures:** Address consumer concerns about safety and scams by implementing robust security protocols.

**Expand Demographic Focus:** Conduct further studies encompassing broader age groups and rural users for more representative insights.

**Integrate Features Across Sectors:** Explore ticketing solutions for other areas like movies, concerts, and hospitality to diversify services.

**Leverage Marketing Strategies:** Use social media and targeted advertising to attract more users and retain existing ones.

**Offer Personalized Services:** Implement features such as recommendations based on travel history and preferences.

**Regular Feedback Mechanism:** Establish channels for real-time consumer feedback to identify and rectify issues swiftly.

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3 Singh, J., & Gupta, A. (2019). "Understanding the Online Purchase Intention of Consumers: A Study on E-Ticketing in Transportation." *International Journal of Retail & Distribution Management*, 47(2), 120-138. This study focuses on the intentions of consumers to purchase tickets online for transportation and the factors that influence these decisions.

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This conference paper focuses on digital innovations in transportation ticketing and consumer perspectives.

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## APPENDIX

### 1. Age?

- \* Less than 18years old
- \* 20- 30years old
- \* 31- 40years old
- \* 41- 50years old
- \* 50+ years old

### 2. Gender?

- \* Male
- \* Female

### 3. Do you use online ticket platforms for ticket booking?

- \* Yes
- \* No

### 4. How often do you use online ticket booking websites or apps?

- \* Always
- \* Sometimes
- \* Rarely

### 5. what mode of transport do you primarily book online?

- \* Buses
- \* Flights
- \* Trains

### 6. What features do you consider the most important when choosing an online ticketing platform?

- \* User friendly interface
- \* Price comparision
- \* Payment options
- \* Custom support

### 7. Do you find online ticketing to be convient?

- \* Yes

\* No

8. Do you think it is safe to book tickets online?

\*Yes

\*No

9. Would you prefer traditional booking system or online booking system for your tickets?

\* Traditional booking

\*Online booking

10. What improvements would you like to see in online ticketing systems?

\* Better pricing

\* Flexible cancellation policy

\* More features

11. How satisfied are you with online ticket system ?

• Very satisfied

• Satisfied

• Neutral

• Dissatisfied

• Very dissatisfied

12. Would you suggest other's to use online ticket booking system?

\* Yes

\* No

\* Maybe

# **A STUDY ON CONSUMER PERCEPTION TO UPI SERVICES WITH REFERENCE TO BENGALURU CITY**

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## **ABSTRACT**

This research examines consumer perceptions of UPI services in Bengaluru City, focusing on key factors influencing trust, satisfaction, and adoption. This also explores how socio-demographic variables shape consumer perspectives with particular attention to security concerns. Based on the 194 responses collected through google form, the data was analyzed using Regression, Oneway-ANOVA and Descriptive analysis from Charts and figures. The findings highlight the high satisfaction levels driven by convenience, easy usage and security measures associated with UPI services and also the existing gaps in the security awareness and its impact on the trust levels, suggesting the need for targeted initiatives. The study also found that income and education levels play a crucial role in shaping consumer perceptions, whereas gender does not significantly affect convenience perceptions. Despite the generally positive overview, limitations like restricted sample size and potential biases from online survey responses underline the need for further research. However, this research emphasizes on the importance of improving consumer education and tailoring UPI services to Bengaluru's diverse cultural and socio-economic landscape and by addressing the gaps, this study contributes to the knowledge on digital payment systems, aiming to optimize UPI services for a diversified growth.

## **INTRODUCTION**

Over the last few years, digital payment systems have grown drastically in India, with Unified Payment Interface (UPI) being regarded as one of the most popular and widely accessed online payment platform. This real time payment system was developed by the National Payments Corporation of India (NPCI) in the year 2016, and has restructured the way in which consumers engage with digital payments, as this system offers a seamless and user-friendly experience. This research is focused on the consumer perception towards UPI services with reference to Bengaluru City.

Popularly known as the IT hub and Startup City of the country, a significant number of tech-savvy and digitally literate consumers reside here and adopt UPI services more than the rest of the country. Although much has been explored already about the general scope of UPI adoption in Bengaluru, its consumer perception drivers are largely unexplored. Broader adoption of UPI in India, has been limited the attention given to specific drivers shaping consumer perceptions in Bengaluru. This research paper attempts to analyze the possible factors like demographic factors, non – demographic factors, socio-demographic factors, and security concerns that could shape the mindset of the consumers while availing UPI services.

Key factors such as convenience, trust, security, education levels, gender dynamics, and overall satisfaction are most important to this study. Convenience plays a pivotal role in shaping consumer adoption, offering users a hassle-free experience that eliminates the need for traditional banking processes. Trust and security concerns, on the second hand, remain critical as consumers increasingly engage in digital transactions, and understanding how education levels and gender roles impact the perception and usage of UPI, highlights the diversity in consumer experiences, adding a refined understanding. Moreover, the study also examines the consumer satisfaction, an important determinant of long-term loyalty and support. Satisfaction levels that are derived from using UPI services can offer valuable insights into areas of improvement and innovation.

Understanding these perceptions becomes essential for the further promotion and adoption of UPI by informing budding up and existing businesses, financial institutions and the policymakers on the possible restrictions or difficulties that might hinder the usage of UPI. By examining the underlying factors influencing these perceptions, it aims to offer applicable insights for promoting greater acceptance and satisfaction among users, and as UPI continues to be on a constant transformation with regards to digital payments, understanding consumer perceptions remains the answer to its successful widespread adoption.

## **REVIEW OF LITERATURE**

(Rishabh Jha, 2021). This paper talks about the design and functioning of the UPI system, the benefits and challenges of using UPI and the factors influencing consumer satisfaction in relation to usage of UPI services. This study was aimed at developing a model to measure the impact of certain factors and study the influence of those factors on the user's behavioral intentions and as the result of this study, it was found that few factors



were significantly impacted the behavioral intentions and the remaining insignificant impact could be dependent on the factors that were not considered in the study.

(Manoj Kumar Goyal, 2022). This research paper attempts to investigate the factors that influence consumers' attitudes and perceptions of the Unified Payment Interface along with the impact of the same. The findings of this paper concludes that there is a notable relationship between the location and awareness level amongst consumers towards Unified Payment Interface.

(Devadutta Indoria, 2021). The aim of the research is to analyze the usage of UPI amongst consumers and descriptive method was used in order to get the response. As a result of this study, it was found that most of the consumers use the payment method for fund transfers, recharges and to avail cash back offers and that the users are not influenced by the motivating offers like cash backs to use the app.

(Prakash.M, 2022). This paper looks into the consumer's perception towards digital payments by examining the impact of age, gender, education level and profession of the sample taken for the study and as a result of its findings, this study suggests that the government should enhance the security features of the system and more awareness programs should be conducted in the rural part of the country and all the functions taking place through this mode of payment should be strictly monitored by the central bank of India.

(Mohammad Ansar M, 2024). This research paper is aimed at providing a complete analysis of UPI through the ABCD framework, which is a model that is based on Audience, Behavior, Condition and Degree of Mastery needed, in setting the objectives, adapting a suitable technique and a framework for group development. The findings of this paper states that despite the advantages of using UPI for financial transactions, there are also challenges like technical issues and security risks that have the potential to hinder the widescale adoption and smooth usage or functioning of the system.

(Aniket Swaraj, 2024). This research paper gives insights into the requirement for investigating the awareness of security features amongst users, understanding the user's response towards financial wrongdoings to help strengthen the security measures. As a result of this study, it was discovered that a number of new features and improvements have been added to address the structural flaws in the digitalization process.

## **RESEARCH OBJECTIVES**

1. To identify and analyze the factors that determine the consumer perceptions towards UPI services in Bengaluru City
2. To evaluate the relationship between demographic variables and the factors that determine the consumer perspective towards UPI services in Bengaluru City
3. To explore the impact of security concerns on consumer trust and adoption of UPI services in Bengaluru City, on the overall satisfaction derived on UPI services.

## **RESEARCH METHODOLOGY**

This paper is descriptive, exploring the systematic approach with highlights the exposure on consumer perception on UPI services with reference to Bengaluru City. The study initially began with the review of literature which served as the base to understand and note the research gap and formulation of questionnaire for the purpose of survey which was conducted through circulation of Google forms through Whatsapp, wherein about 194 responses were collected and served useful for the detailed study of this research paper.

### **Research Gaps:**

- Focus on the adoption rates or behavioral patterns rather than detailed understanding of the actual perceptions
- Influence of regional variations, cultural differences, and lifestyle preferences within different localities or communities on the perception of UPI services
- Study might show gaps existing in understanding consumer's specific expectations from UPI services, including interface design, customer service, and personalized offerings.
- Lack of study on how the combination of income and education level shape the trust in and usage of UPI.

### **Research Questions:**

1. How can services providers address neutral and negative perceptions to enhance overall consumer satisfaction?
2. To what extent do lifestyle preferences and local practices affect consumer trust and adoption of UPI services in Bengaluru?
3. How do consumers in Bengaluru perceive the usability and design of UPI interfaces and to what extent do these perceptions affect their overall trust and adoption of UPI services?
4. How do income levels and educational background influence consumer perceptions of UPI services in Bengaluru, particularly regarding trust, security and ease of use?

### **Research Problem:**

The purpose of this study was to understand the consumer perception towards UPI services with respect to Bengaluru City, by identifying and understanding the possible factors, the impact of socio-demographic factors and the related security concerns. However, rather than focusing on these factors alone, there is a need to understand, what are the key factors that shape the consumer perception towards UPI services beyond just adoption rates and usage patterns.

### **Limitations of the study:**

The research was conducted in a short span of time which resulted in an insufficient analysis and the study was restricted to the consumers of Bengaluru City itself, which resulted in a limited sample size and specific

opinion. As the data was collected through online forms, there are high chances that the respondents may have not taken the survey seriously which might have resulted in incomplete or rushed answers as they could've taken up the survey in a distracting environment, affecting the accuracy of the response.

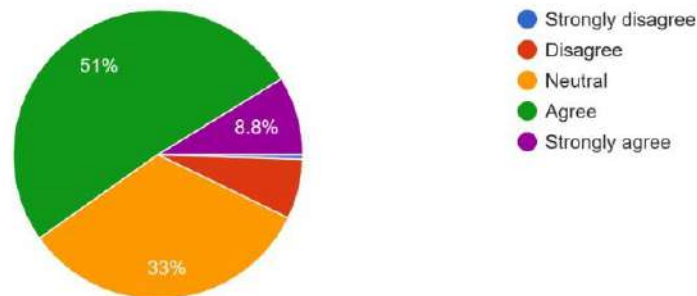
## RESEARCH FINDINGS

Below are the demographic data of the 194 respondents from Bengaluru collected through Google forms:

| Demographic variables  | Total |       |
|------------------------|-------|-------|
|                        | n     | %     |
| <b>Gender:</b>         |       |       |
| Male                   | 100   | 51.5% |
| Female                 | 94    | 48.5% |
|                        |       |       |
| <b>Age:</b>            |       |       |
| 18 – 24 years          | 111   | 57.2% |
| 25 – 34 years          | 28    | 14.4% |
| 35 – 44 years          | 22    | 11.3% |
| 45 – 54 years          | 20    | 10.3% |
| 55 years and above     | 13    | 6.7%  |
|                        |       |       |
| <b>Education:</b>      |       |       |
| High school            | 9     | 4.6%  |
| Undergraduate          | 97    | 50%   |
| Postgraduate           | 80    | 41.2% |
| Doctorate              | 4     | 2.1%  |
| Other                  | 4     | 2.1%  |
|                        |       |       |
| <b>Occupation:</b>     |       |       |
| Private company        | 31    | 16%   |
| Professional           | 17    | 8.8%  |
| Business               | 7     | 3.6%  |
| Government employee    | 22    | 11.3% |
| Other                  | 117   | 60.3% |
|                        |       |       |
| <b>Income range:</b>   |       |       |
| Less than Rs.20,000    | 36    | 18.6% |
| Rs.20,000 to Rs.39,999 | 28    | 14.4% |
| Rs.40,000 to Rs.59,999 | 13    | 6.7%  |
| Rs.60,000 to Rs.99,999 | 18    | 9.3%  |
| Rs.100,000 and above   | 19    | 9.8%  |
| Not applicable         | 80    | 41.2% |

16. I believe that UPI services have strong security measures in place.

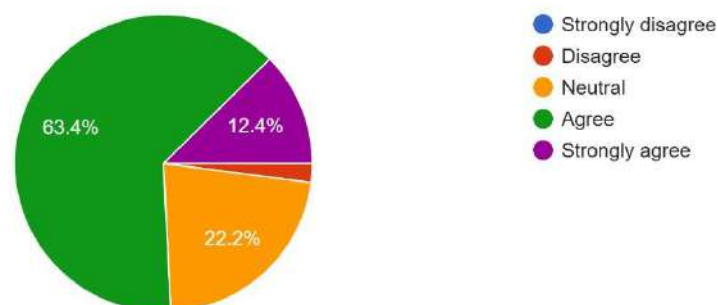
194 responses



The above pie chart provides an illustration on the 194 respondent's perceptions of the security measures in UPI services. A majority (51%) agree that UPI services have strong security measures, while 8.8% strongly agree, this indicates the overall confidence in the system. However, a significant 33% remain neutral, reflecting either uncertainty or a lack of awareness about the security protocols in place. Moreover, there is minimal to no representation in the "disagree" or "strongly disagree" categories, suggesting a general absence of distrust. These findings highlight a positive perception of UPI security but also points out the lack of clarity about the security features.

18. Awareness of security features increases my trust in UPI services.

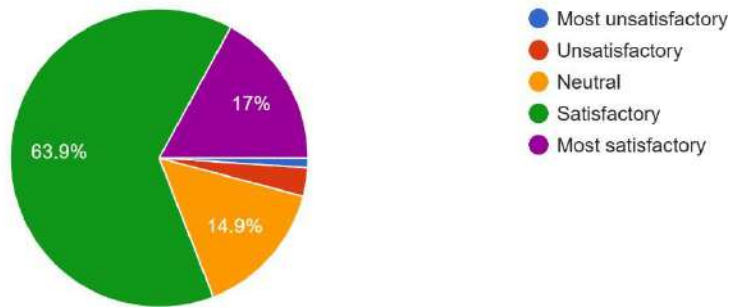
194 responses



This pie chart highlights on the impact of security feature awareness on trust in UPI services, based on 194 responses. A significant majority (63.4%) agree that being aware of security features increases their trust, while 12.4% strongly agree, emphasizing the importance of security transparency in fostering confidence. Meanwhile, 22.2% remain neutral, suggesting that some respondents either do not consider awareness as a key factor or lack sufficient information to form an opinion. The responses for the "disagree" and "strongly disagree" categories, shows us a general opinion on how awareness of security features do enhance trust positively.

19. Rate yourself the overall level of satisfaction you derive in UPI services.

194 responses



The above pie chart gives an evaluation of overall satisfaction levels derived from UPI services based on 194 responses. A majority of respondents (63.9%) rate their experience as “Satisfactory”, reflecting a strong positive perception of UPI services. And 17% consider their experience as “Most satisfactory”, further highlighting high levels of satisfaction among users. However, 14.9% remain neutral, indicating either mixed experiences or a lack of a definitive opinion. The “Unsatisfactory” and “Most unsatisfactory” categories appear to have negligible representation of minimal dissatisfaction. These results suggest that UPI services are widely appreciated for their performance, but there is potential to enhance user experience further to convert neutral users into highly satisfied ones.

## VIII. DISCUSSION & ANALYSIS OF FINDINGS:

Hypothesis testing:

☐ Regression

### Model Summary<sup>b</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the estimate | Change Statistics |          |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|
|       |                   |          |                   |                            | R Square change   | F Change |
| 1     | .542 <sup>a</sup> | .294     | .259              | .629                       | .294              | 8.503    |

Since r square is 0.294, the overall level of satisfaction you derive in UPI services has been explained by convenience for everyday transaction, competitive transaction fees, easy to use, trustworthy for secure transactions, meeting expectations for customer support, concerns about security, strong security measures, more usage if there is more trust in the security, awareness of security features increases trust to the extent of 25.9%. Hence, it is not a good fit model.

### ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| 1     | Regression | 30.251         | 9   | 3.361       | 8.503 | .000 <sup>b</sup> |
|       | Residual   | 72.739         | 184 | .395        |       |                   |
|       | Total      | 102.990        | 193 |             |       |                   |

H<sub>0</sub> – The convenience for everyday transaction, competitive transaction fees, easy to use, trustworthy for secure transactions, meeting expectations for customer support, concerns about security, strong security measures, more usage if there is more trust in the security, awareness of security features increases trust, do not affect the overall level of satisfaction you derive in UPI services jointly.

H<sub>1</sub> - The convenience for everyday transaction, competitive transaction fees, easy to use, trustworthy for secure transactions, meeting expectations for customer support, concerns about security, strong security measures, more usage if there is more trust in the security, awareness of security features increases trust, affect the overall level of satisfaction you derive in UPI services jointly.

Since the p-value is .000, which is less than .050 there is sufficient evidence to reject null hypothesis. Hence, it is inferred that the convenience for everyday transaction, competitive transaction fees, easy to use, trustworthy for secure transactions, meeting expectations for customer support, concerns about security, strong security measures, more usage if there is more trust in the security, awareness of security features increases trust, affect the overall level of satisfaction you derive in UPI services jointly.

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3 + \dots + B_nX_n$$

Y = Overall level of satisfaction you derive in UPI services. a = .989

Interpretation:

Overall level of satisfaction you derive in UPI services = .989 + .189 (UPI services convenient for everyday transaction) + .019 (UPI services offer competitive transaction fees) + .080 (UPI services are easy to use) - .064 (UPI services are trustworthy for secure transactions) + .164 (UPI services meet my expectations for customer support) - .021 (Concerns about security impact my decision to use UPI services) + .198 (I believe

that UPI services have strong security measures in place) + .060 (I would use UPI service more if I had more trust in their security)

+ .143 (Awareness of security features increases my trust in UPI services)

a. UPI services convenient for everyday transaction, UPI services meet my expectations for customer support, I believe that UPI services have strong security measures in place, awareness of security features increases my trust in UPI services, have strong positive influence on the overall level of satisfaction you derive in UPI services.

b. UPI services offer competitive transaction fees, UPI services are easy to use, I would use UPI service more if I had more trust in their security, have positive influence on the overall level of satisfaction you derive in UPI services.

c. UPI services are trustworthy for secure transactions, concerns about security impact my decision to use UPI services, have nothing to do with the overall level of satisfaction you derive in UPI services.

d. UPI services convenient for everyday transaction, UPI meet my expectations for customer support, I believe that UPI services have strong security, exert sufficient influence on the enhancement on the overall satisfaction derived out of UPI services

### One-way ANOVA

| 15. Gender affects the perception of UPI service convenience |                |     |             |       |      |
|--------------------------------------------------------------|----------------|-----|-------------|-------|------|
|                                                              | Sum of Squares | df  | Mean Square | F     | Sig. |
| Between groups                                               | 6.651          | 4   | 1.663       | 1.299 | .272 |
| Within groups                                                | 241.865        | 189 | 1.280       |       |      |
| Total                                                        | 248.515        | 193 |             |       |      |

H0 – There is no significant influence exerted by both male and female genders on the perception of UPI service convenience

H1 - There is significant influence exerted by both male and female genders on the perception of UPI service convenience

Result – Since p-value is .272, which is more than .050, there is sufficient evidence to accept null hypothesis and reject the alternate hypothesis

| 16. Concerns about security impact my decision to use UPI services |                |    |             |   |      |
|--------------------------------------------------------------------|----------------|----|-------------|---|------|
|                                                                    | Sum of Squares | df | Mean Square | F | Sig. |
|                                                                    |                |    |             |   |      |

|                |         |     |       |       |      |
|----------------|---------|-----|-------|-------|------|
| Between groups | 8.198   | 4   | 2.049 | 3.374 | .011 |
| Within groups  | 114.812 | 189 | .607  |       |      |
| Total          | 123.010 | 193 |       |       |      |

H0 – There is no significant effect created by the concerns about security impact my decision to use UPI services

H1 - There is significant effect created by the concerns about security impact my decision to use UPI services

Result – Since p-value is .011, which is less than .050, there is sufficient evidence to reject null hypothesis and accept the alternate hypothesis.

Based on the similar testing, it was observed that:

Usage of UPI service by younger individuals has been same among all age groups and all income groups, whereas the usage of UPI service by younger individuals has not been same between male and female and among all educational background and occupational background.

The level of satisfaction derived on UPI services by the higher income groups have been the same among all age group, educational background, occupational and income background except gender.

The usage of UPI services influenced by highly educated people has been the same irrespective of the age group, educational background, gender, occupational and income background.

The influence of convenience perception on UPI services by gender has been the same irrespective of the age group, educational background, gender, occupational and income background

## SUGGESTIONS

- Initiate awareness campaigns highlighting the advantages of UPI, such as its convenience, cost-efficiency, and robust security, to get rid of doubts and engage potential users.
- Consider regional, cultural, and lifestyle variations within Bengaluru to customize services, making them more relevant and appealing to the diverse local population.
- Focus on rectifying UPI services for seamless navigation and usability while ensuring efficient customer support systems to address user concerns on time, making it more effective.
- Since it is found in the study that the security and trust variables do not exert influence on the usage of UPI services, these factors are considered to be not crucially affecting factors.

## CONCLUSION

The study highlights a positive perception of UPI services among consumers in Bengaluru, with significant satisfaction driven by factors like convenience for everyday transactions, easy usage and strong security measures. However, the research also identifies gaps in awareness regarding security features and neutral attitudes towards customer support and interface design, indicating areas for improvement. The findings



suggest that demographic factors like income and education influence consumer trust and adoption, but gender does not significantly affect the perception of UPI convenience. While the study reaffirms the growing trust in UPI systems, it also emphasizes the need for better consumer education and services personalization to enhance satisfaction and connect the remaining gaps.

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## APPENDICES

### SECTION 1: Demographic Information

1. Name
-

2. Age group
  - o 18 – 24 years
  - o 25 – 34 years
  - o 35 – 44 years
  - o 45 – 54 years
  - o 55 years and above
  
3. Gender
  - o Male
  - o Female
  
4. Education
  - o High school
  - o Undergraduate
  - o Postgraduate
  - o Doctorate
  - o Other
  
5. Occupation
  - o Private Company
  - o Professional
  - o Business
  - o Government employee
  - o Other
  
6. Monthly income range
  - o Less than Rs.20,000
  - o Rs.20,000 to Rs.39,999
  - o Rs.40,000 to Rs.59,999
  - o Rs.60,000 to Rs.99,999
  - o Rs.100,000 and above

**SECTION 2: Non – Demographic Information Perception  
of UPI services**

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| <b>Qn. No.</b> | <b>Questions</b>                                        | <b>Strongly Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Strongly Agree</b> |
|----------------|---------------------------------------------------------|--------------------------|-----------------|----------------|--------------|-----------------------|
| 7.             | UPI services are convenient for everyday transactions.  |                          |                 |                |              |                       |
| 8.             | UPI services offer competitive transaction fees.        |                          |                 |                |              |                       |
| 9.             | UPI services are easy to use                            |                          |                 |                |              |                       |
| 10.            | I trust UPI services for secure transactions.           |                          |                 |                |              |                       |
| 11.            | UPI services meet my expectations for customer support. |                          |                 |                |              |                       |

#### **Impact of Socio – Demographic factors**

| <b>Qn. No.</b> | <b>Questions</b>                                             | <b>Strongly Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Strongly Agree</b> |
|----------------|--------------------------------------------------------------|--------------------------|-----------------|----------------|--------------|-----------------------|
| 12.            | Younger individuals are more likely to use UPI services.     |                          |                 |                |              |                       |
| 13.            | Higher income groups are more satisfied with UPI services.   |                          |                 |                |              |                       |
| 14.            | Higher education levels influence the usage of UPI services. |                          |                 |                |              |                       |
| 15.            | Gender affects the perception of UPI services convenience.   |                          |                 |                |              |                       |

#### **Role of Security Concerns**

| <b>Qn.<br/>No.</b> | <b>Questions</b>                                                     | <b>Strongly<br/>Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Strongly<br/>Agree</b> |
|--------------------|----------------------------------------------------------------------|------------------------------|-----------------|----------------|--------------|---------------------------|
| <b>16.</b>         | Concerns about security impact my decision to use UPI services.      |                              |                 |                |              |                           |
| <b>17.</b>         | I believe that UPI services have strong security measures in place.  |                              |                 |                |              |                           |
| <b>18.</b>         | I would use UPI services more if I had more trust in their security. |                              |                 |                |              |                           |
| <b>19.</b>         | Awareness of security features increases my trust in UPI services.   |                              |                 |                |              |                           |

# **A STUDY ON WOMEN ENTREPRENEURSHIP AND IT'S IMPACT ON WOMEN EMPOWERMENT WITH SPECIAL REFERENCE TO KERALA**

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## **ABSTRACT**

The study titled “Women entrepreneurship and its impact on women empowerment with special reference to Kerala” made an attempt to study the impact on women empowerment. The entrepreneurial aim of women are affected by many factors like Psychological, Personal, Political, Social, and Economic factors that lead to women empowerment. Primary data is used for the study. A structured questionnaire was sent to women entrepreneurs in Kerala through google form and the response has been used for testing hypothesis. A total of 157 responses has got for the study. The data was analyzed by using chi-square test ,One way-ANOVA and Regression . The study was conducted in urban, rural and semi urban areas of Kerala. From the study it was founded that most of the entrepreneurs have started their own business rather than doing family business. From the finding it is clear that women entrepreneurs in Kerala are not empowered in the virtue of business.

## INTRODUCTION

Entrepreneurship refers to the efforts of an individual or group with the goal of creating, developing, and expanding a commercial enterprise for the purpose of generating economic gain through the exchange of products and services.

Women entrepreneurship refers to a woman who is both financially independent and socially active, since she is able to start, grow, and manage a business while also seeing to her own needs and those of her family and friends.

In today's world women entrepreneurs are increasing at an unprecedented rate. Over the years the concept of women empowerment has gained prominence around the world. Lord Buddha said "Progress of nation can be analyzed by the degree of progress of women. The ministry of women and child development has introduced many schemes to empower and support women. "Atma Nirbhar Bharat Abhiyan" and the "Make in India" initiative launched by the government of India have given an opportunity especially women to come up with their ideas and make their dreams true. As a result many women's from different socio economic background are able to generate an income.

In Kerala women entrepreneurs are engaged in different businesses like skincare, textile, restaurants, jewellery etc. In a historically male dominated area like Kerala many young women's and housewives have come up in the business world with their ideas to earn a revenue and become strong and financially independent. As per this year's news women startups and entrepreneurs has increased a lot. According to the report released by "KSUM" on the eve of international women's day the number of women startups under KSUM in the first three months of 2023 has gone up to 233 when compared to 175 during all the four quarters last year. Kerala startup mission aims to secure investor funding for 250 women startups and to provide funds to more than 1000 established women startups through various innovation programmes by 2030.

As per the 2024 report female literacy rate in Kerala is 94% still they face many problems in business like marketing, financial assistance etc. The study is conducted to know the challenges they face as an entrepreneur like how they balance their work and family responsibilities, their access to capital and funding, gender stereotypes, mentorship and networking opportunities and market access.

## REVIEW OF LITERATURE

- Praveena (2024). Empowerment of women through entrepreneurship: A study with reference to small kudumbashree units of Kerala. This study talks about personal, economic and social empowerments. Kudumbashree is an initiative which helps to provide training, resources improve entrepreneurial growth.
- Siddiq, Bushra (2023). Impact of entrepreneurship on women empowerment. It talks about the role of women in male dominated societies. Research says women need resilience and determination in order to be

successful in business. The study says to focus on micro level entrepreneurship to understand the needs of women.

- Harshitha K (2023). Women entrepreneurship and empowerment an empirical study of rural women entrepreneurs. This highlights that factors such as financial assistance, operational risk management, knowledge acquisition impact the success of women entrepreneurs. Understanding market demands is important for competitive environment.
- Nazrul Islam (2020). Women empowerment through entrepreneurship development in Bangladesh. Studies show that only a small amount of women own businesses but in recent years more women started their own business. Studies show that finance and markets are the challenges faced by women entrepreneurs
- Sunitha Joseph (2019). Women entrepreneurship in Kerala a socio economic analysis. This study tells about economic growth through women entrepreneurship. Women's use locally available resources for production. It tells socio economic factors empower women by economic participation, personal identity and so on.

## **RESEARCH OBJECTIVES**

- To analyze the influence of demographic factors on entrepreneurial engagement
- To understand the challenges faced by women entrepreneurs in Kerala and assess their impact on empowerment levels.
- To analyze the extent of empowerment among women entrepreneurs in Kerala.

## **RESEARCH METHODOLOGY**

Research was conducted by doing a survey among women entrepreneurs. This is done by circulating google forms through social media platforms. The research is descriptive research and the source of data is primary data. The study is made from a total of 157 respondents. The questionnaire is made keeping in mind all the factors affecting the business, challenges faced by the women entrepreneurs in Kerala and to know whether they are empowered or not.

## **RESEARCH GAP**

Some of the research gaps are:

- There is specifically limited empirical research addressing the unique challenges faced by women entrepreneurs in both urban and rural areas.
- Examining the impact of various socio economic backgrounds and geographical locations on women's empowerment through entrepreneurship is not explored.
- The impact of male domination in women led enterprises remains under researched indicating a gap in understanding the dynamics of gender roles in entrepreneurship

## RESEARCH QUESTIONS

- What are the unique challenges faced by women entrepreneurs in urban areas compared to rural areas?
- How do socio-economic backgrounds influence women's entrepreneurial success and empowerment in different geographical locations ?
- What strategies do women entrepreneurs employ to overcome male dominance in their enterprises?
- How do gender roles affect decision making and operational dynamics in women led enterprises?
- What role do support systems and community initiatives play in mitigating the challenges faced by women entrepreneurs across diverse regions?

## RESEARCH PROBLEM

- There is a lack of empirical research addressing how socio economic backgrounds and geographical locations shape the challenges and opportunities for women entrepreneurs
- The under researched impact of male dominance and gender role dynamics in women led businesses restricts a comprehensive understanding of the barriers to empowerment.

## LIMITATIONS OF THE STUDY

Some of the limitations of the study were:

- Since the study is based on women entrepreneurs it was difficult to find women who are doing business so it was taking more time to get respondents.
- What empowerment means for one respondent is different for the other.
- It was difficult to convince them to fill out the google form because of their busy schedule.
- The research is done only in Kerala so the findings is applicable only to this state

## RESULTS AND DISCUSSION

The demographic data of respondents are given below:

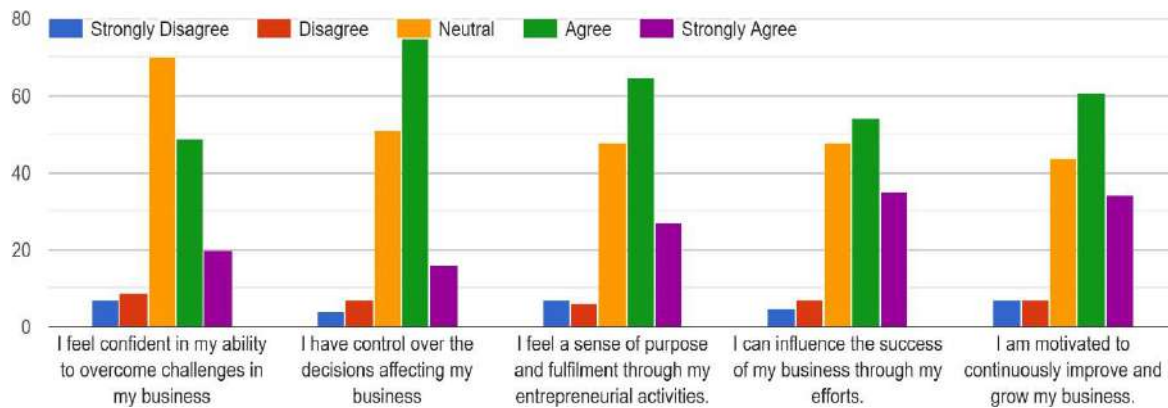
| Demographic data | No.of response | Percentage |
|------------------|----------------|------------|
| <b>Age</b>       |                |            |
| 18-25            | 90             | 57.3       |
| 26-35            | 44             | 28         |
| 36-45            | 17             | 10.8       |
| 46-55            | 6              | 3.8        |
| 56 and above     | 0              | 0          |



|                                            |     |      |
|--------------------------------------------|-----|------|
| <b>Education Level</b>                     |     |      |
| High school                                | 0   | 0    |
| HSC                                        | 3   | 1.9  |
| Graduate                                   | 112 | 71.3 |
| Post graduate                              | 42  | 26.8 |
| <b>Marital status</b>                      |     |      |
| Single                                     | 86  | 54.8 |
| Married                                    | 64  | 40.8 |
| Divoced                                    | 4   | 2.6  |
| Widowed                                    | 3   | 1.9  |
| <b>Location</b>                            |     |      |
| Urban                                      | 58  | 36.9 |
| Rural                                      | 21  | 13.4 |
| Semi urban                                 | 78  | 49.7 |
| <b>Entrepren<br/>eurial<br/>experience</b> |     |      |
| <b>Less than</b>                           | 70  | 45.5 |
| <b>1 year 1-3</b>                          | 49  | 31.2 |
| <b>years</b>                               | 24  | 15.2 |
| <b>4-6 years</b>                           | 11  | 7.1  |
| <b>7-10 years</b>                          | 3   | 1.9  |
| <b>10 years<br/>and above</b>              |     |      |
| <b>Family<br/>Business</b>                 | 29  | 18.4 |
| <b>Yes No</b>                              | 128 | 81.5 |

## Graph 1-Psychological Empowerment

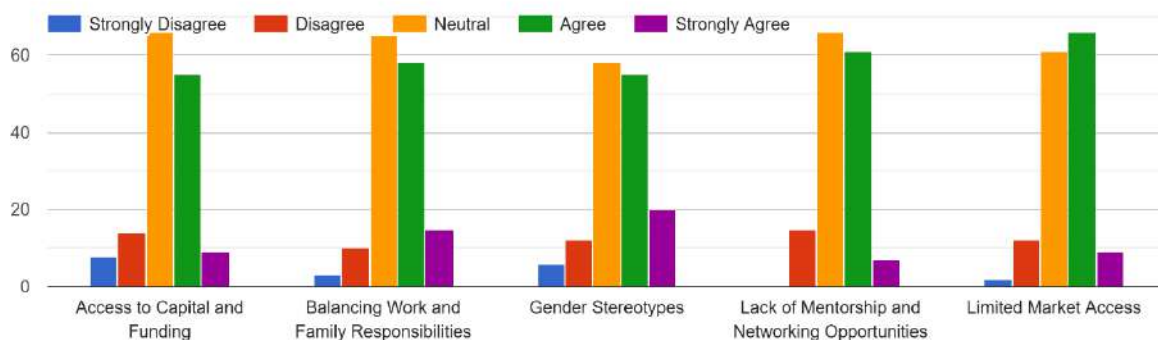
Psychological Empowerment I believe that



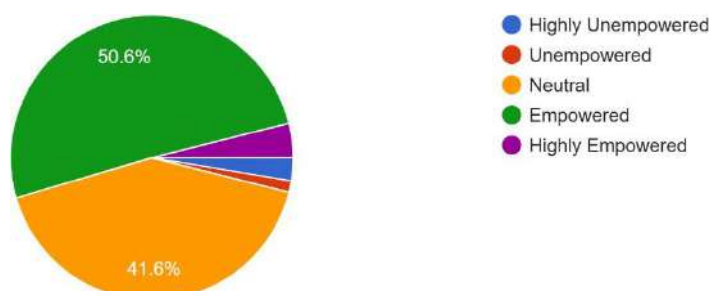
From the above graph it is seen that the psychological empowerment they get more is on the control over the decisions affecting the business. They have neutral answer when asked about ability to overcome challenges. They agree that they get a sense of purpose and fulfilment through their activities, they can influence the success through their efforts and they are motivated to continuously improve and grow their business.

## Graph 2- Challenges faced by women entrepreneurs

I face the following challenges



From the above graph it is seen that the main challenges they face are access to capital and funding, lack of mentorship and networking opportunities and limited market access.



The last graph tells about the overall empowerment that has taken place in them by the virtue of their business. It shows that 50.6% respondents are empowered.

### Hypothesis testing

#### ☐ Chi square test

**RQ1: Is there any association between entrepreneurial experience and age Age \* Entrepreneurial experience(in years) Crosstabulation**

|       |   |                | Entrepreneurial experience(in years) |      |      |      |     |       |
|-------|---|----------------|--------------------------------------|------|------|------|-----|-------|
|       |   |                | 1                                    | 2    | 3    | 4    | 5   | Total |
| Age   | 1 | Count          | 61                                   | 26   | 1    | 1    | 1   | 90    |
|       |   | Expected Count | 40.1                                 | 28.1 | 13.8 | 6.3  | 1.7 | 90.0  |
|       | 2 | Count          | 5                                    | 22   | 16   | 1    | 0   | 44    |
|       |   | Expected Count | 19.6                                 | 13.7 | 6.7  | 3.1  | .8  | 44.0  |
|       | 3 | Count          | 2                                    | 0    | 7    | 7    | 1   | 17    |
|       |   | Expected Count | 7.6                                  | 5.3  | 2.6  | 1.2  | .3  | 17.0  |
|       | 4 | Count          | 2                                    | 1    | 0    | 2    | 1   | 6     |
|       |   | Expected Count | 2.7                                  | 1.9  | .9   | .4   | .1  | 6.0   |
| Total |   | Count          | 70                                   | 49   | 24   | 11   | 3   | 157   |
|       |   | Expected Count | 70.0                                 | 49.0 | 24.0 | 11.0 | 3.0 | 157.0 |

## Chi-Square Test

|                                 | Value                | df | Asymptotic<br>Significance (2-<br>sided) |
|---------------------------------|----------------------|----|------------------------------------------|
| Pearson Chi-Square              | 119.380 <sup>a</sup> | 12 | .000                                     |
| Likelihood Ratio                | 113.351              | 12 | .000                                     |
| Linear-by-Linear<br>Association | 58.566               | 1  | .000                                     |
| N of Valid Cases                | 157                  |    |                                          |

H0(Null hypothesis) - There is no association between entrepreneurial experience and age

H1(Alternative hypothesis) – There is association between entrepreneurial experience and age

Interpretation – Since the p value is 0.000 which is less than 0.050 there is sufficient evidence to reject the null hypothesis. So there is no association between entrepreneurial experience and age. Hence the age group of respondents is significantly related to their level of entrepreneurial experience.

### □ One-way ANOVA

#### ANOVA

I face the following challenges [Access to Capital and Funding]

| Sum of<br>Squares | df | Mean Square | F |
|-------------------|----|-------------|---|
|                   |    |             |   |

|                           |         |     |       |       |
|---------------------------|---------|-----|-------|-------|
| Between Groups (Combined) | 2.171   | 3   | .724  | .878  |
| Linear Term Unweighted    | .759    | 1   | .759  | .921  |
| Weighted                  | 2.077   | 1   | 2.077 | 2.520 |
| Deviation                 | .094    | 2   | .047  | .057  |
| Within Groups             | 126.122 | 153 | .824  |       |
| Total                     | 128.293 | 156 |       |       |

## ANOVA

I face the following challenges [Access to Capital and Funding]

|                           |      |
|---------------------------|------|
| Between Groups (Combined) | .454 |
| Linear Term Unweighted    | .339 |
| Weighted                  | .114 |
| Deviation                 | .945 |
| Within Groups             |      |
| Total                     |      |

H0- There is no significant difference in the challenge like access to capital and funding across the groups

H1- There is significant difference in the challenge like access to capital and funding across the groups

Since P value is .454 which is greater than .050 so failed to reject the null hypothesis. There is no significant difference in the challenges related to access to capital and funding across the groups.

## □ Regression

### Descriptive Statistics

|                                                                                                                                  | Mean | Std.<br>Deviation | N   |
|----------------------------------------------------------------------------------------------------------------------------------|------|-------------------|-----|
| Rate yourself the<br>Overall level of<br>empowerment that has<br>taken place in you by the<br>virtue of your<br>entrepreneurship | 3.50 | .722              | 157 |

Since the mean of overall empowerment of entrepreneurship is 3.50 which is neutral, it shows that neither empowered nor unempowered.

### Model Summary

| Model | R                 | R Square | Adjusted<br>Square | R | Std. Error of<br>the Estimate | Change Statistics  |          |     |
|-------|-------------------|----------|--------------------|---|-------------------------------|--------------------|----------|-----|
|       |                   |          |                    |   |                               | R Square<br>Change | F Change | df1 |
| 1     | .285 <sup>a</sup> | .081     | .051               |   | .703                          | .081               | 2.670    | 5   |

Interpretation-Since adjusted r square is .051 the overall empowerment of entrepreneurship has been explained by that the confidence to overcome challenges, control over decisions, sense of purpose and fulfilment, influence the success through efforts, motivated to continuously improve to the extent of 5.1% it is not a good fit model

### ANOVA\*

| Model |            | Sum<br>Squares | of<br>df | Mean Square | F     | Sig.              |
|-------|------------|----------------|----------|-------------|-------|-------------------|
| 1     | Regression | 6.600          | 5        | 1.320       | 2.670 | .024 <sup>b</sup> |
|       | Residual   | 74.649         | 151      | .494        |       |                   |
|       | Total      | 81.248         | 156      |             |       |                   |

H0 – The confidence to overcome challenges, control over decisions, sense of purpose and fulfilment, influence the success through efforts, motivated to continuously improve do not effect the overall empowerment through entrepreneurship jointly

H1 – The confidence to overcome challenges, control over decisions, sense of purpose and fulfilment, influence the success through efforts, motivated to continuously improve effect the overall empowerment through entrepreneurship jointly

Since the P – value is .024 which is less than .050 there is a sufficient evidence to reject Null hypothesis. It is inferred that the confidence to overcome challenges, control over decisions, sense of purpose and fulfilment, influence the success through efforts, motivated to continuously improve effect the overall empowerment through entrepreneurship jointly

### Coefficients

| Model |                                                                                                                               | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------|-------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------|---------------------------|--------|------|
|       |                                                                                                                               | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant)                                                                                                                    | 2.883                       | .283       |                           | 10.186 | .000 |
|       | Psychological Empowerment<br>I believe that [I feel confident in my ability to overcome challenges in my business]            | -.094                       | .086       | -.123                     | -1.094 | .276 |
|       | Psychological Empowerment<br>I believe that [I have control over the decisions affecting my business]                         | .001                        | .085       | .001                      | .008   | .993 |
|       | Psychological Empowerment<br>I believe that [I feel a sense of purpose and fulfilment through my entrepreneurial activities.] | .168                        | .083       | .226                      | 2.030  | .044 |
|       | Psychological Empowerment<br>I believe that [I can influence the success of my business through my                            | -.057                       | .077       | -.077                     | -.731  | .466 |

|                                                                               |      |      |      |       |      |
|-------------------------------------------------------------------------------|------|------|------|-------|------|
| efforts.]                                                                     |      |      |      |       |      |
| Psychological Empowerment                                                     | .145 | .082 | .202 | 1.778 | .077 |
| I believe that [I am motivated to continuously improve and grow my business.] |      |      |      |       |      |

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3 + \dots + B_nX_n$$

Y – the overall empowerment of entrepreneurship a – 2.883

B1 - -.094

B2 - .001

B3 - .168

B4 - -.057

B5 - .145

Satisfaction = 2.883 + (-.094)ability to overcome challenge + (.001)control over the decisions + (.168)sense of purpose and fulfilment + (-.057)influence the success of business + (.145)motivated to continuously improve  
 Ability to overcome challenges, control over the decisions, influence the success of business, motivated to continuously improve do not exerts the overall empowerment of entrepreneurship  
 Sense of purpose and fulfilment exerts the overall empowerment of entrepreneurship

Any increase of 1 unit of independent variables will increase the overall empowerment of entrepreneurship by .001, .168, .145

any decrease of 1 unit of independent variables will decrease the overall empowerment of entrepreneurship by -.094, -.057

## CONCLUSIONS AND RECOMMENDATIONS

### Conclusions

From the research as I conclude I get to know that there are many women entrepreneurs in Kerala and we will be able to witness many more entrepreneurs in the future. Most of the women want to be independent financially and socially in their life. Women entrepreneurs in the market motivates other women's to come up



and be independent. In this entrepreneurial journey they have full control over their business, they learn new skills and knowledge and they have full control over finance. Also there are many schemes in India also in Kerala to motivate and help women to become independent. They face many challenges like market access, capital and funding, gender stereotypes etc. After finding the analysis it is clear that women entrepreneurs in Kerala are not empowered.

## **Recommendations**

Some of the recommendations based on the study are:

- o Women in rural area are not much aware of the schemes, technology and so on and that is the reason why there is less growth so proper seminars or online webinars can be conducted by government in each districts.
- o Provide capital and funding assistance to women entrepreneurs
- o Motivate women in order to see more women entrepreneurs in the future

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## **X. APPENDICES**

1. Name(Optional)

2. Age

a)18-25

b) 26-35

c) 36-45

d) 46-55

e) 56 and above

3.Education Level:

- a) High school
- b) HSC
- c) Graduate
- d) Postgraduate

4.Marital Status:

- a) Single
- b) Married
- c) Divorced
- d) Widowed

5.Location:

- a) Urban
- b) Rural
- c) Semi-Urban

6.Entrepreneurial Experience (in years):

- a) Less than 1 year
- b) 1-3 years
- c) 4-6 years
- d) 7-10 years
- e) More than 10 years

7.You are doing your family business

- a) Yes
- b) No

8. Psychological Empowerment

| I believe that                                                             | Strongly<br>Disagree | Disagree | Neutral | Agree | Strongly<br>Agree |
|----------------------------------------------------------------------------|----------------------|----------|---------|-------|-------------------|
| I feel confident in my ability to<br>overcome challenges in my<br>business |                      |          |         |       |                   |

|                                                                                |  |  |  |  |  |
|--------------------------------------------------------------------------------|--|--|--|--|--|
| I have control over the decisions affecting my business                        |  |  |  |  |  |
| I feel a sense of purpose and fulfilment through my entrepreneurial activities |  |  |  |  |  |
| I can influence the success of my business through my efforts                  |  |  |  |  |  |
| I am motivated to continuously improve and grow my business                    |  |  |  |  |  |

#### 9. Personal Empowerment

| I believe that                                                                 | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|--------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| My entrepreneurial activities have improved my self esteem                     |                   |          |         |       |                |
| I have gained new skills and knowledge through my entrepreneurial journey      |                   |          |         |       |                |
| I feel more independent and self-reliant as a result of my business activities |                   |          |         |       |                |
| I am capable of achieving my personal goals through entrepreneurship           |                   |          |         |       |                |
| My entrepreneurial success has positively impacted my self worth               |                   |          |         |       |                |

#### 10. Political empowerment

| I believe that                                                                                               | Strongly<br>Disagree | Disagree | Neutral | Agree | Strongly<br>Agree |
|--------------------------------------------------------------------------------------------------------------|----------------------|----------|---------|-------|-------------------|
| I am aware of my rights as a women entrepreneur in my country                                                |                      |          |         |       |                   |
| I actively participate in forums, associations or groups that represent women entrepreneurs                  |                      |          |         |       |                   |
| I feel confident in engaging with policy makers to advocate for the needs of women entrepreneurs             |                      |          |         |       |                   |
| I believe that government policies have supported my business growth                                         |                      |          |         |       |                   |
| I am involved indecision making processes that affect women entrepreneurs at the community or national level |                      |          |         |       |                   |

#### 11. Social Empowerment

| I believe that                                                                   | Strongly<br>Disagree | Disagree | Neutral | Agree | Strongly<br>Agree |
|----------------------------------------------------------------------------------|----------------------|----------|---------|-------|-------------------|
| I have strong support from my family for my entrepreneurial activities           |                      |          |         |       |                   |
| I have built a strong network of business contacts and mentors                   |                      |          |         |       |                   |
| My business has positively influenced my status and respect within the community |                      |          |         |       |                   |
| I collaborate with other women entrepreneurs to achieve common goals             |                      |          |         |       |                   |

|                                                                                  |  |  |  |  |  |
|----------------------------------------------------------------------------------|--|--|--|--|--|
| I am able to balance my business responsibilities with my social and family life |  |  |  |  |  |
|----------------------------------------------------------------------------------|--|--|--|--|--|

## 12. Economic empowerment

| I believe that                                                             | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|----------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| My business provides me with financial independence                        |                   |          |         |       |                |
| I am satisfied with the financial returns from my business                 |                   |          |         |       |                |
| I have access to financial resources and credit to grow my business        |                   |          |         |       |                |
| I feel confident in managing the financial aspects of my business          |                   |          |         |       |                |
| My business has enabled me to improve the economic well being of my family |                   |          |         |       |                |

## 13. I face the following challenges

|                                                 | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-------------------------------------------------|-------------------|----------|---------|-------|----------------|
| Access to capital and funding                   |                   |          |         |       |                |
| Balancing work and family responsibilities      |                   |          |         |       |                |
| Gender stereotypes                              |                   |          |         |       |                |
| Lack of mentorship and networking opportunities |                   |          |         |       |                |
| Limited market access                           |                   |          |         |       |                |

## 14. Rate yourself the overall level of empowerment that has taken place in you by the virtue of your entrepreneurship

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- a) Highly Unempowered
- b) Unempowered
- c) Neutral
- d) Empowered
- d) Highly empowered

# **A STUDY ON INCLUSIVITY AND DIVERSITY ON ORGANIZATION PRODUCTIVITY OF SELECTED COMPANIES IN BANGALORE CITY**

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## **ABSTRACT**

In recent years, inclusivity and diversity (D&I) have become key strategic priorities for enhancing organizational productivity, especially in vibrant metropolitan areas like Bangalore, which serves as India's IT and business hub. This study explores how D&I policies influence productivity through a quantitative analysis involving 177 respondents, focusing on the connection between diversity factors such as gender, ethnicity, and culture, and organizational outcomes like problem-solving, engagement, and employee retention. The analysis of data was done using statistical tools, Anova and regression. The findings indicate that organizations that emphasize D&I through strong leadership commitment, inclusive hiring practices, and effective policies are better positioned to gain a competitive advantage. Nonetheless, challenges persist in the form of gaps in policy execution and employee training. Notably, no significant gender-based differences in perceptions of D&I were found, highlighting a general consensus on its importance. Recommendations include tailored training programs, broader definitions of diversity, and the use of technology to improve D&I

initiatives. These strategies are expected to foster innovation, enhance employee satisfaction, and boost productivity, further solidifying Bangalore's status as a global business centre.

## **INTRODUCTION**

Over the past few years the unnoticed role of inclusivity and diversity in enhancing the productivity of organizations has been turn into a subject of near obsession within numerous countries across the globe, and particularly for fast growing competitive business regions such as Bangalore. Employees from various backgrounds, including inclusion and diversity, are now regarded as more than just a corporate social obligation; these are used to align with the organization's goals that enhance its performance, innovation, and achievement. This study is set to understand the practicing of inclusivity and diverse workplace settings and its effects on the productivity of a few companies from Bangalore, one of the cities which is known as the hub for IT in India and has plenty of multinational corporations and start-ups.

This study explores the relationships between the workforce diversity—gender, ethnicity, age, and cultural backgrounds—and the productivity performance of an organization. It also analyses the effect of having inclusion policies and practices on the levels of employees' engagement, satisfaction, and retention in an effort to achieve a more favourable working environment. Hence this research seeks to zoom in on particular companies in Bangalore to draw out the specific advantages and disadvantages of encouraging inclusivity and diversity in the region's work organizations.

Furthermore, the lessons learnt from this study can assist organizations in the implementation of diversity related activities, improving the chemistry of team members and embracing different viewpoints. As a result, it is probable that such activities will enable better organizational performance and add to the promotion of Bangalore as being a more dynamic and all-encompassing business environment.

## **REVIEW OF LITERATURE**

(Krithi & pai, 2020)This research tries to investigate the practices of Wipro so that they can measure how these could be related to the productivity of the firm as well as to the sustainability of Wipro. For Wipro, diversity and inclusion are integral parts of the company's sustainable strategic development and represent one of its decisive competitive advantages. In this way, Wipro seeks to respond to dynamism of the international environment through diversity policies and position the firm's change and success.

(Kuknor.S & Bhattacharya.S, 2021)This paper examines workplace inclusion by gathering insights from diversity and inclusion practitioners, consultants, and HR experts through semi-structured interviews. It identifies themes related to organizational inclusion and inclusive leadership using inductive content analysis. The study reveals diverse perceptions of inclusion, challenges in policy implementation, and essential leadership behaviors that promote inclusion.

(Khosla, 2020)This case study highlights Infosys's gender inclusivity practices as a leading IT services company headquartered in Bangalore, India. One of the institutions that have been active in campaigns to



enhance gender, majority world, disability and other marginalised communities' participation is Infosys. This practice is consistent with the mission of the organization, which is to build a work environment the employees feel inclusive, and which encourages the employees to be productive.

(Shettigar.R, 2024)This article explores the complex relationship between diversity and organizational effectiveness. Additionally, it improves talent acquisition and retention by cultivating an inclusive workplace, which increases employee engagement and overall productivity. The research emphasizes the importance of diversity in upholding ethical standards and ensuring regulatory compliance, thereby reducing legal risks and promoting fairness.

(Saha.T & Bhattacharya.S, 2022)This study explores how inclusiveness affects employee commitment within IT organizations in major Indian cities. Analyzing data from respondents through multiple regression analysis, it reveals that factors related to inclusiveness—like the role of supervisors, relationships among co-workers, and organizational practices—play a crucial role in influencing employee commitment. The results emphasize the need to cultivate an inclusive work environment to improve employees' feelings of acceptance and their dedication to the organization.

(Kaur.R, Kaur.G, Shay.U, & saini.k, 2020)The paper emphasizes the increasing significance of diversity management within organizations, pointing out its shift from conventional factors such as gender and age to contemporary elements like work styles, sexual orientation, and generational differences. It explores how Indian companies in various sectors are adopting diversity practices, tackling challenges, and creating inclusive work environments. The study highlights that effective diversity management boosts employee productivity and enhances problem-solving skills.

(Suresh.V & Dyaram.L, 2022)This study explores the factors that affect Indian organizations' choices to hire individuals with disabilities, paying particular attention to various types of disabilities. The findings identify important organizational factors, such as awareness of disabilities, job characteristics, required accommodations, accessibility of physical infrastructure, and external influences.

(MVV.Venkat, SRK.Khan, & MD.Gorkhe, 2023)This study explores how competency management can enhance employee retention within the automotive sector. It employs surveys, interviews, and industry reports to assess practices such as competency identification, mapping, and evaluation. Important factors affecting retention include compensation, work-life balance, and organizational culture. The results highlight the importance of competency management in improving talent stability, lowering turnover costs, and increasing performance. The study provides actionable recommendations for HR professionals aimed at attracting, developing, and retaining top talent.

## **OBJECTIVES OF STUDY**

1. To investigate how inclusivity and diversity affect organization productivity in chosen firms in Bangalore.

2. To determine how well employees feel that aspects of D and I (diversity and inclusion) policies enhance employee satisfaction and retention are associated with the workplace and creativity that assist in organizational growth.
3. To evaluate how such diversity contributes to the performance of the organization.

## **RESEARCH METHODOLOGY**

This study employs a quantitative research design, with data collected through structured surveys to assess employee perception of diversity and inclusivity policies in their organisation. Both the primary and secondary data were collected. Primary data has been used here, which have been directly collected from respondents in Bengaluru through a structured questionnaire, has been gathered to provide insights specific to the research objectives. Secondary data such as case studies and journals also have been used. There was a total of 177 respondents for the questionnaire which was circulated in the form of google form through WhatsApp and E-mail. This questionnaire is structured to understand that diversity and inclusion practices enhance problem solving, decision making that assists in the organisational growth and retention and employee satisfaction in the workplace is associated.

## **RESEARCH GAP**

Although organizations are increasingly aware that inclusivity and diversity (D&I) is key to improving productivity, relatively little research has been done specifically in the context of the Bangalore business ecosystem, which is characterized by the presence of a number of multinational corporations as well as emerging startups at the same time.

The existing literature on diversity and inclusion as part of organizational success has been predominantly centered on the Western context or offered general wisdom with no regard as to how such practices operate in the middle of Indian diversity. In addition, there is a scarcity of studies that provide a comprehensive analysis of how D&I practices and policies enhance problem-solving, critical thinking, creativity, and retention of talent in the specific region under this study, necessitating the need to determine how these factors influence the productivity outcomes of organizations operating in Bangalore.

## **RESEARCH QUESTIONS**

1. How do the policies of inclusivity and diversity enhance the operational efficiency of the specific organizations selected for the study in Bangalore?
2. To what extent do D&I practices assist in enhancing the ability of the employees to solve issues, think critically and be creative?
3. What is the employees' attitude towards the D&I policies and their satisfaction, engagement and ultimately the retention rates?

## RESEARCH PROBLEM

In an era of cutthroat competition in business, there is this sustained pressure to manage productivity, the growth of innovation and the inclusion of diversity into the work. In this research, the problem of D & I internalizing into organizational productivity aspect in the case of Bangalore as an Indian IT and commercial hub, is studied. Despite the fact that a large number of organizations are introducing D & I practices into their operational policies, the region of Bangalore is lacking empirical world data about the relation between techniques that are the practice and productivity, employee engagement and overall organizational performance. Through this research, employees' opinions on the enhancement of productivity and the benefits and disadvantages which organizations encounter when implementing these initiatives in a metropolitan multicultural city are explored.

## LIMITATIONS OF STUDY

The research was done in shorter period which lacks in depth analysis. This study is conducted within the Bangalore city, and the sample size is small which is not generalizable to the entire population of Bangalore. Online surveys that people fill out themselves might result in a tendency to give answers that make them look good rather than ones that are honest. The research's narrow scope makes it hard to apply to places with different economic and cultural backgrounds. Numbers from quantitative research are useful, but they don't give the full picture of how employees feel about and respond to Diversity & Inclusion policies, which qualitative methods can uncover.

## RESEARCH FINDINGS

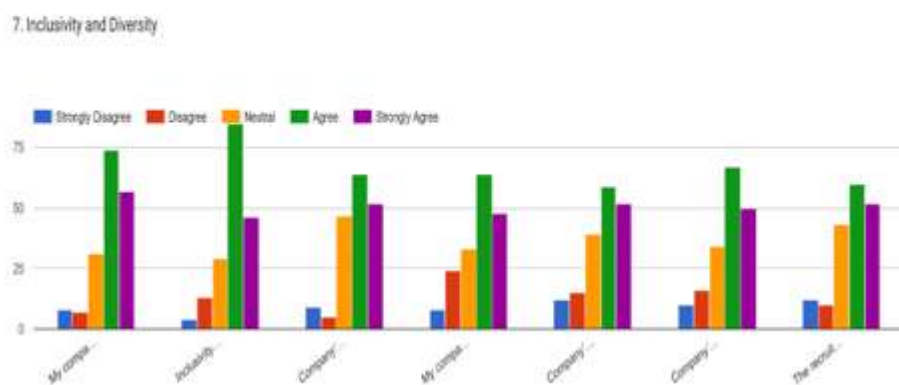
The Demographic data of 177 respondents are given below.

Table 1: Demographic of particulars

| Demographic Variables | Total |       |
|-----------------------|-------|-------|
|                       | n     | %     |
| <b>Gender</b>         |       |       |
| Male                  | 94    | 53.1% |
| Female                | 83    | 46.9% |
| <b>Age</b>            |       |       |
| 18 -24                | 41    | 23.2% |
| 25 – 34               | 62    | 35%   |
| 35 – 44               | 49    | 27.7% |
| 45 – 55               | 22    | 12.4% |
| Above 55              | 3     | 1.7%  |

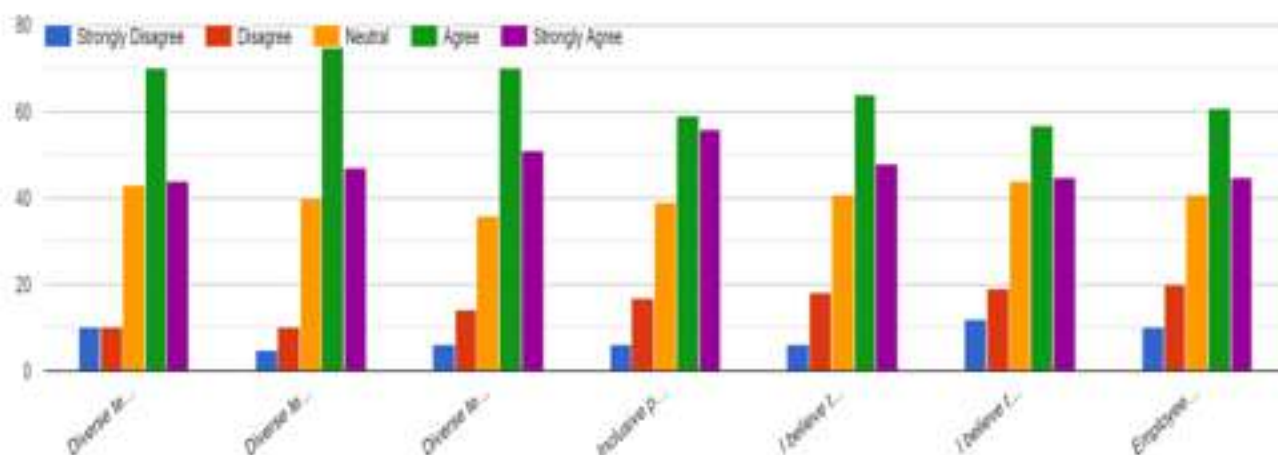
|                                                                     |     |       |
|---------------------------------------------------------------------|-----|-------|
| <b>Highest level of education</b>                                   |     |       |
| High School                                                         | 9   | 5.1   |
| Undergraduate                                                       | 67  | 37.9% |
| Postgraduate                                                        | 69  | 39%   |
| Profession                                                          | 26  | 14.7% |
| Others                                                              | 6   | 3.4%  |
| <b>Job role</b>                                                     |     |       |
| Entry level                                                         | 46  | 26%   |
| Mid level                                                           | 71  | 40.1% |
| Senior level                                                        | 40  | 22.6% |
| Executive                                                           | 20  | 11.3% |
| <b>How long you have been working in your current organization?</b> |     |       |
| Less than 1 year                                                    | 30% | 16.9% |
| 1 – 3 years                                                         | 52% | 29.4% |
| 4 – 6 years                                                         | 40% | 22.6% |
| 7 – 10 years                                                        | 37% | 20.9% |
| More than 10 years                                                  | 18% | 10.2% |
| <b>Size of your organization</b>                                    |     |       |
| Small (1-50 employees)                                              | 45% | 25.4% |
| Medium (51-200 employees)                                           | 58% | 32.8% |
| Large (201-500 employees)                                           | 43% | 24.3% |
| Very large (501+ employees)                                         | 31% | 17.5% |

*Bar chart 1: Representing Diversity and inclusivity Factor*



From the above bar graph, it is observed that majority of the companies in bangalore city promotes inclusivity and diversity policies in their organisation and provides regular training on diversity and inclusion topics to their employees. It is also observed that diverse range of candidates were attracted in the recruitment process.

#### 8. Impact on Productivity

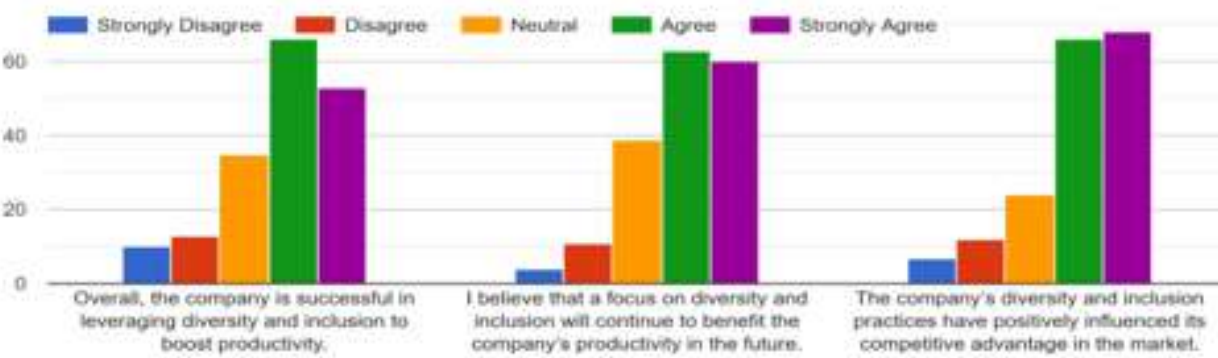


From the above bar graph, it is observed that the majority of the respondents strongly believe that diverse teams and inclusive culture of the company are more effective in problem-solving and critical-thinking. It is also observed that inclusive practices have higher employee

satisfaction and has direct impact on employee retention rates and employees from diverse background promotes the organizational productivity performance.

Bar graph 3: Representing Overall perception

9. Overall Perception



From the above bar graph, it is observed that huge respondents were agreed that the company is successful in leveraging diversity and inclusion to boost productivity. Majority of the respondents strongly believe that focus on diversity and inclusion continues to benefit the company's productivity in the future and D&I policies have positive influence its competitive advantage in the market.

DISCUSSION AND ANALYSIS OF FINDINGS

HYPOTHESIS TESTING REGRESSION

| Descriptive statistics                                                                         |      |                |     |
|------------------------------------------------------------------------------------------------|------|----------------|-----|
|                                                                                                | Mean | Std. deviation | N   |
| Overall, the company is successful in leveraging diversity and inclusion to boost productivity | 3.79 | 1.123          | 177 |

**Interpretation:** Since the mean of the overall, the company is successful in leveraging diversity and inclusion to boost productivity Is 3.79. It shows that in overall, the company is successful in leveraging diversity and inclusion to boost productivity are at satisfactory level.

|                            |
|----------------------------|
| Model Summary <sup>b</sup> |
|----------------------------|

| Model                            | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |
|----------------------------------|-------------------|----------|-------------------|----------------------------|-------------------|----------|
|                                  |                   |          |                   |                            | R Square Change   | F Change |
| 1                                | .632 <sup>a</sup> | .399     | .374              | .888                       | .399              | 16.021   |
| <b>Model Summary<sup>b</sup></b> |                   |          |                   |                            |                   |          |
| Model                            | Change Statistics |          |                   |                            |                   |          |
|                                  | df1               | df2      | Sig. F Change     |                            |                   |          |
| 1                                | 7                 | 169      | .000              |                            |                   |          |

- a. Predictors: (Constant), attracts wide range of candidates, demonstrates commitment to inclusion and diversion, promotes workforce diversity and inclusion as a core value, has diversity and inclusion policies, regular training on diversity and inclusion topics for employees
- b. Dependent Variable: Overall, the company is successful in leveraging diversity and inclusion to boost productivity.

Interpretation: Since the adjusted R square 0.374 the Overall, the company is successful in leveraging diversity and inclusion to boost productivity has been explained by – the company promotes workforce diversity, as a core component of its mission, with robust inclusion policies and supports a diverse workplace, through which employees are regularly trained on issues of diversity, while recruitment processes are fashioned to attract varied candidates to the extent of 37.4%. Hence it is not a good fit model.

| ANOVA <sup>a</sup> |            |                |     |             |        |                   |
|--------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model              |            | Sum of Squares | Df  | Mean Square | F      | Sig.              |
| 1                  | Regression | 88.490         | 7   | 12.641      | 16.021 | .000 <sup>b</sup> |
|                    | Residual   | 133.352        | 169 | .789        |        |                   |
|                    | Total      | 221.842        | 176 |             |        |                   |

- a. Dependent Variable: Overall, the company is successful in leveraging diversity and inclusion to boost productivity.
- b. Predictors: (Constant), attracts wide range of candidates, demonstrates commitment to inclusion and diversion, promotes workforce diversity and inclusion as a core value, has diversity and inclusion policies, regular training on diversity and inclusion topics for employees

$H_0$  - There is no significant effect created by the factors on Overall, the company is successful in leveraging diversity and inclusion to boost productivity.

$H_1$  - There is a significant effect created by the factors on Overall, the company is successful in leveraging diversity and inclusion to boost productivity.

**Interpretation:** Since the P-value is 0.000 which is less than 0.050, there is sufficient evidence to reject the Null hypothesis and accept alternative hypothesis. Hence, it is inferred that there is significant effect created by the factors on Overall, the company is successful in leveraging diversity and inclusion to boost productivity.

| <del>Coefficients<sup>a</sup></del> |                                                                           |                             |            |                           |        |      |
|-------------------------------------|---------------------------------------------------------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model                               |                                                                           | Unstandardized Coefficients |            | Standardized Coefficients | T      | Sig. |
|                                     |                                                                           | B                           | Std. Error | Beta                      |        |      |
| 1                                   | (Constant)                                                                | .724                        | .314       |                           | 2.308  | .022 |
|                                     | Company actively promotes diversity within the workforce                  | .206                        | .091       | .189                      | 2.255  | .025 |
|                                     | Inclusivity is a core value in <del>gay</del> company's mission           | .272                        | .107       | .232                      | 2.535  | .012 |
|                                     | Company's leadership demonstrates a commitment to diversity and inclusion | .145                        | .090       | .136                      | 1.611  | .109 |
|                                     | Company have a diversity and inclusion policy                             | -.104                       | .087       | -.106                     | -1.193 | .235 |
|                                     | Company's policies support a diverse and inclusive workplace              | -.019                       | .085       | -.020                     | -.228  | .820 |



|                                                                                |      |      |      |       |      |
|--------------------------------------------------------------------------------|------|------|------|-------|------|
| Company's employees receive regular training on diversity and inclusion topics | .022 | .092 | .022 | .237  | .813 |
| The recruitment process is designed to attract a diverse range of candidates   | .271 | .098 | .277 | 2.768 | .006 |

**Interpretation:** Overall, the company is successful in leveraging diversity and inclusion to boost productivity=  $0.724 + 0.206(\text{company promotes workforce diversity}) + 0.272(\text{Inclusion-core value}) + 0.145(\text{demonstrates commitment to D\&I}) + (-0.104) (\text{company has D\&I policies}) + (-0.019) (\text{company policies support a D\&I workplace}) + 0.022(\text{employees receive regular training on D\&I topics}) + 0.271(\text{recruitment process is designed to attract a diverse range of candidates})$

**Analysis:** It is observed that company promotes workforce diversity, Inclusion – core value, demonstrates commitment to D&I, employees receive regular training on D&I policies exert sufficient influence on overall, the company is successful in leveraging diversity and inclusion to boost productivity. Whereas, company has D&I policies and company policies support a D&I workplace.

### HYPOTHESIS TESTING ONE WAY ANOVA

| ANOVA                                                                                          |             |            |                |     |             |
|------------------------------------------------------------------------------------------------|-------------|------------|----------------|-----|-------------|
| Overall, the company is successful in leveraging diversity and inclusion to boost productivity |             |            |                |     |             |
|                                                                                                |             |            | Sum of Squares | df  | Mean Square |
| Between Groups                                                                                 | (Combined)  |            | .001           | 1   | .001        |
|                                                                                                | Linear Term | Unweighted | .001           | 1   | .001        |
|                                                                                                |             | Weighted   | .001           | 1   | .001        |
| Within Groups                                                                                  |             |            | 221.841        | 175 | 1.268       |
| Total                                                                                          |             |            | 221.842        | 176 |             |

| ANOVA                                                                                          |             |            |      |      |
|------------------------------------------------------------------------------------------------|-------------|------------|------|------|
| Overall, the company is successful in leveraging diversity and inclusion to boost productivity |             |            |      |      |
|                                                                                                |             |            | F    | Sig. |
| Between Groups                                                                                 | (Combined)  |            | .001 | .981 |
|                                                                                                | Linear Term | Unweighted | .001 | .981 |
|                                                                                                |             | Weighted   | .001 | .981 |
| Within Groups                                                                                  |             |            |      |      |
| Total                                                                                          |             |            |      |      |

**H<sub>0</sub>.** There is no significant difference on that a focus on diversity and inclusion will continue to benefit the company's productivity in the future between male and female.

**H<sub>1</sub>.** There is significant difference on Overall, the company is successful in leveraging diversity and inclusion to boost productivity between male and female.

**Interpretation:** Since the P value is 0.981 which is greater than 0.050 accept null hypothesis. Therefore, it is inferred that there is no significant difference on Overall, the company is successful in leveraging diversity and inclusion to boost productivity between male and female.

## CONCLUSION AND SUGGESTIONS

In conclusion, this study on diversity and inclusivity (D&I) in workplaces in Bangalore underscores the positive effects on organizational productivity, driven by enhanced employee engagement, problem-solving, and innovation. Key factors include strong leadership commitment, inclusive hiring practices, and effective D&I policies.

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

- However, challenges such as inconsistencies in policy implementation and the need for better employee training were identified, with no notable gender differences in D&I perceptions, indicating a general consensus.
- The study advocates for customized D&I training, broader definitions of diversity, leadership support, and the use of technology to achieve improved results. While the unique context of Bangalore provides

important insights, future research should include qualitative approaches to thoroughly assess the impact of D&I.

- Strengthening D&I practices can boost innovation, employee satisfaction, and competitiveness, enhancing Bangalore's attractiveness in the global business landscape.

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## APPENDIX

1. Name: (Optional)

2. Gender

o Male

o Female

3. Age

a. Under 25

b. 25-34

c. 35-44

d. 45-54

- e. 55 and above
4. Highest level of education
- a. High school
- b. Undergraduate degree
- c. Postgraduate degree
- d. Profession
- e. Other (please specify)
5. How long you have been working in your current organization?
- a. Less than 1 year
- b. 1-3 years
- c. 4-6 years
- d. 7-10 years
- e. More than 10 years
6. Job role
- a. Entry-level
- b. Mid-level management
- c. Senior management
- d. Executive
7. Size of your organization:
- a. Small (1-50 employees)
- b. Medium (51-200 employees)
- c. Large (201-500 employees)
- d. Very Large (501+ employees)
8. On a scale of 1(Strongly Disagree) to 5 (Strongly Agree), I am sure that my company does,

| Questions                                           | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------------------------------------|-------------------|----------|---------|-------|----------------|
| Actively promotes diversity within the workforce    |                   |          |         |       |                |
| Inclusivity is a core value in my company's mission |                   |          |         |       |                |

|                                                                                        |  |  |  |  |  |
|----------------------------------------------------------------------------------------|--|--|--|--|--|
| <b>Company's leadership demonstrates a commitment to diversity and inclusion</b>       |  |  |  |  |  |
| <b>Have a diversity and inclusion policy</b>                                           |  |  |  |  |  |
| <b>Company's policies support a diverse and inclusive workplace</b>                    |  |  |  |  |  |
| <b>Company's employees receive regular training on diversity and inclusion topics.</b> |  |  |  |  |  |
| <b>The recruitment process is designed to attract a diverse range of candidates.</b>   |  |  |  |  |  |

9. On a scale of 1(Strongly Disagree) to 5 (Strongly Agree), I am sure that my company,

| <b>Questions</b>                                                                                                  | <b>Strongly Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Strongly Agree</b> |
|-------------------------------------------------------------------------------------------------------------------|--------------------------|-----------------|----------------|--------------|-----------------------|
| <b>Does diverse teams and inclusive culture in my company are more effective in problem-solving.</b>              |                          |                 |                |              |                       |
| <b>Does diverse teams and inclusive culture in my company are more effective in critical thinking.</b>            |                          |                 |                |              |                       |
| <b>Does diverse teams and inclusive culture in my company are more effective in creative thinking.</b>            |                          |                 |                |              |                       |
| <b>Does inclusive practices have led to higher employee satisfaction in our company.</b>                          |                          |                 |                |              |                       |
| <b>Do you believe that there is a positive correlation between diversity in teams and increased productivity.</b> |                          |                 |                |              |                       |
| <b>Do you believe that the company's inclusive culture has a direct impact</b>                                    |                          |                 |                |              |                       |

|                                                                                                                       |  |  |  |  |  |
|-----------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| <b>on employee retention rates.</b>                                                                                   |  |  |  |  |  |
| <b>Does employees from diverse backgrounds contribute unique perspectives that enhance organizational performance</b> |  |  |  |  |  |

10. On a scale of 1(Strongly Disagree) to 5 (Strongly Agree), In overall,

| <b>Questions</b>                                                                                                            | <b>Strongly Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Strongly Agree</b> |
|-----------------------------------------------------------------------------------------------------------------------------|--------------------------|-----------------|----------------|--------------|-----------------------|
| <b>The company is successful in leveraging diversity and inclusion to boost productivity.</b>                               |                          |                 |                |              |                       |
| <b>I believe that a focus on diversity and inclusion will continue to benefit the company's productivity in the future.</b> |                          |                 |                |              |                       |
| <b>The company's diversity and inclusion practices have positively influenced its competitive advantage in the market.</b>  |                          |                 |                |              |                       |

# **A STUDY ON CONSUMER PERCEPTION TOWARDS SUSTAINABLE SKINCARE PRODUCTS**

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## **ABSTRACT**

There has been a growing consumer preference for eco-friendly products within the cosmetic sector over the past decade, which can be attributed to the changing perceptions on environmental and health matters. This paper focuses on consumer attitudes towards the use of sustainable skincare products and contains a purchasing decision making determinants analysis environmental consideration, ingredient sources, packaging, and brand. The primary data were obtained through a google form circulated to people. The study concludes that even as consumers rise over the value range of sustainability, it is also important to create a distinction between the belief of consumers and the practice which involves providing inexpensive, open, and efficient products coming up with consumer expectations that would continue to carry the market for sustainable skincare. The results indicate that the emphasis on sustainability in the skincare sector significantly high but the actual purchasing is relatively low and demographic factors doesn't affect the buying decision. This study also offers practical directions for skincare manufacturers which help to enhance sustainability practices, meet the expectations of customers, improve firm image and increase customer satisfaction.

Keywords: consumer perception, sustainable skincare, eco-friendly packaging, ethical sourcing, natural ingredients, brand loyalty, environmental impact, purchase intention

### III. INTRODUCTION

Due to global warming and climate change these days, we have witnessed change in consumer behavior towards more eco-friendly and sustainable products. Sustainable skincare products are those which are designed and manufactured with minimal harm to the environment. This often includes the use of green ingredients, no animal testing, recyclable containers and raw materials sourced in an honest manner. This has resulted in the birth of brands that have sustainability as a core principle, in response to the consumers' who are more concerned about the ethical concerns surrounding their purchases. Thus, how consumers perceive such sustainable skincare products has become an important area of inquiry, particularly for marketers and businesses that would like to address the specific values of consumers.

In recent years, many guidelines were provided by national government and NGOs on sustainable development, scholars and researchers documented the growing level of environmental concern of consumers, who show a more favourable attitude towards sustainable products and are more aware of their role and responsibilities (Ganak, Chi, Summers, & Adesanya, 2021). The body of work in this area on consumer buying perception and understanding of sustainability with specific attention towards the products in the skincare range is rather limited. The word 'sustainable' carries different connotations (e.g. eco-friendly packaging, cruelty-free, organic ingredients) and knowing the specific attributes that appeal to consumers more than the competitors can be useful in positioning the brands.

The main purpose of this study is to understand how consumers perceive sustainable skincare products and to determine the reasons behind their buying behavior in relation to age, gender, and income as they affect interest in sustainable skincare products. Consumer perception is a complex construct influenced by various factors such as product quality, price, brand reputation, and personal values (Lee, 2009). By gaining insights into these factors, companies can better tailor their products and marketing strategies to meet the needs and expectations of environmentally conscious consumers (White, Habib, & Hardisty, 2019).

The study draws information obtained from a sample of 166 respondents. This sample size ensures that there is adequate coverage of the taste and preferences across various demographic segments, thus offering useful information to skin care manufacturers on how to customize their approaches. A structured questionnaire was used to gather information on various key themes such as: consumer awareness, attitudes towards sustainable practices, buying behavior, and the sustainability index of skincare products. By analyzing responses from 166 participants, this study aims to uncover trends in consumer perception and provide actionable insights for skincare brands.



## REVIEW OF LITERATURE

(Ajayi, Olaniyi, Oladoyinbo, Damola, & Gloria, 2024) The study highlights the need for transparency and ethical accountability in the organic skincare industry to ensure consumer safety and trust. It suggests that proximity may lead to unethical products and high sourcing costs may compromise safety standards.

(Patnam & Azeem, 2024) This research focuses on exploring the perceptions of organic cosmetics among women consumers in Bangalore in terms of safety, efficacy, environmental sustainability, and social influence. It examines personal values, life styles, and social identity, which are significant among an individual who would be critical in the decision-making process regarding whether or not to purchase this product, offering insights to marketers and policymakers.

(Mamun, Naznen, Yang, Ali, & Hashim, 2023) The study found that positive attitudes of customers toward green skincare advertisements are also influential in shaping the intention to buy. Advertising that happened with the sustainability values further strengthened these positive effects. The advertisement consumers pay significantly higher premiums for green skincare products on transparency perceived, credible sustainability efforts, and high-product value.

(Suphasomboon & Vassanadumrongdee, 2022) This study explores how functional and emotional values, along with ethical concerns, impact consumers' purchase intentions for green cosmetics in Thailand. Measurement shows that functional value has significant influences on the ethical concern and purchase intention. Emotional value affects ethical concern with no impact on purchase. The study recommends integrating ethical attributes such as sustainability and eco-labelling in order to create purchase intentions toward green cosmetics.

(Nuraeni & Harsoyo, 2024) The study found that environmental concern, consumption values, and price perceptions of Avoskin green skincare products found significantly influence purchase intention. The data collected from 100 Instagram followers resulted in positive relationships between these factors and purchase intention. The study confirmed data reliability and validity, with no multicollinearity or heteroscedasticity issues, highlighting key drivers of consumer behaviour towards green skincare.

(Praharjo & Wijaya, 2023) This study investigates intention of consumer towards purchase of green skincare products in Indonesia, using a sample of 200 respondents. Despite the global growth of green cosmetics, the market share of Indonesia's remains low. Using purposive sampling and multiple regression analysis, it resulted that environmental awareness, past experience, and social influence significantly affect purchase intentions for green skincare products.

(Amberg & Fogarassy, 2019) The study identified three consumer groups: ones who prefer natural cosmetics, those who Favor traditional products, and those who use both. The key factors influencing consumer choices were health and environmental awareness. The study predict natural cosmetics will grow in popularity, with eco-friendly ingredients and production methods expanding options for consumers.

(Chin, Jiang, Mufidah, Persada, & Noer, 2018) It was found that perceived authority support (PAS) positively increases perceived environmental concern (PEC), which subsequently leads to favourable attitudes (AT) and subjective norms (SN) toward green skincare products, thus creating behavioural intention (BI), with attitude as the most important. Indeed, the variance in behavioural intention (BI) explained by the PERA model was 62.6%, thus proving its efficacy.

## **RESEARCH OBJECTIVES**

1. To identify which aspects of sustainability—ingredient sourcing, packaging, or production practices—are most important to consumers when purchasing skincare products.
2. To explore the factors that influence consumer decision-making regarding sustainable skincare products.
3. To assess the demographic factors (age, gender, income) that may affect consumer preferences for sustainable skincare.
4. To assess consumers' willingness to pay extra for sustainable skincare products and their regular purchasing habits.

## **RESEARCH METHODOLOGY**

This research explores consumer perception towards sustainable skincare products as an awareness of environmental and ethical issue continues to grow demanding for more ecofriendly and sustainable skincare products. Through a survey of 166 candidates across diverse backgrounds, we analyse their motivations, perceived benefits and challenges, and awareness of sustainable skincare features. A structured questionnaire were developed based on the research objectives and consist of both close-ended and open-ended questions to examines relationships between demographics, purchase preferences, and sustainable skincare adoption. Hypothesis testing used are linear regression, one-way Anova, chi square using SPSS software. The research offers insights to enhance product appeal and encourage broader consumer adoption of sustainable skincare products.

## **Research Gap**

There has been a limited study of consumer attitudes towards the sustainability of skincare products. The term 'sustainable' means a number of things including biodegradable packages, testing free of animal cruelty, and treating the skin with only natural substances. Knowing which consumer attributes are likely to be the strongest factors can help in a more effective brand strategy. Furthermore, there is a gap in the literature on how often consumers use skincare products and which ones they specifically want.

## **Research Question**

1. "What are consumers' attitudes and perceptions toward sustainable skincare products?"

2. "Which sustainability factors (ingredient sourcing, packaging, or production practices) most influence consumer preferences for skincare products?"
3. "How do demographic factors like age, gender, and income impact consumer interest in sustainable skincare products?"
4. Which skincare products do consumers use, and how frequently do they use them?

### Research Problem

The research issue seeks to investigate the dimensions of consumer behaviour in relation to skincare including, for example, the major factors that influence the purchasing of such products; the credibility of the brand, how effective the product is, what are the ingredients and cost. It is a known stereotype that all women use skin care products. However, the differences between their attitude toward certain products and their preferences are extreme and the factors that contribute to consumer loyalty and satisfaction are not clear. In this regard, the current study will examine how age and personal reasons concerning skincare goals might affect perception and decision making, which would allow skincare brands to continue catering to the consumers' needs and improve their products in a highly competitive environment.

### Limitation of the Study

- The size and representativeness of the survey sample could significantly impact the generalizability of the findings. The no. of samples collected were only 165.
- The research was done within a short span of time; therefore, it lacks in depth analysis.
- Although consumers may have a favourable attitude toward products that are sustainable, there may be a gap between that attitude and actual purchasing behaviour due to economic, stock, and ease of access pressures.
- There are chances that's illiterate candidates have selected options at random with lack of understandings.
- Most of the male rejects the fill the form saying they don't use skincare products leading to uneven gender ratio.
- Some demographic groups (e.g., older adults, lower-income individuals) might have lower participation rates in online surveys, leading to an unbalanced representation in the sample.

### RESEARCH FINDINGS

Below are the demographic data of the 166 respondents collected from an online Google survey questionnaire:

Table 1: Demographic of participants

| Demographic profile | Total   |            |
|---------------------|---------|------------|
|                     | Numbers | Percentage |

|                     |     |      |
|---------------------|-----|------|
| <b>Gender</b>       |     |      |
| Female              | 125 | 75.3 |
| Male                | 41  | 24.7 |
| <b>Age</b>          |     |      |
| Under 18            | 2   | 1.2  |
| 18-24               | 110 | 66.3 |
| 25-34               | 22  | 13.3 |
| 35-44               | 24  | 14.5 |
| 45-54               | 8   | 4.8  |
| <b>Occupation</b>   |     |      |
| Student             | 96  | 57.8 |
| Employed            | 36  | 21.7 |
| Self Employed       | 13  | 7.8  |
| Homemaker           | 9   | 5.4  |
| Retired             | 3   | 1.8  |
| Unemployed          | 9   | 5.4  |
| <b>Income level</b> |     |      |
| Less than 10,000    | 103 | 61.4 |
| 10,000 – 40,000     | 33  | 19.9 |
| 40,000 – 80,000     | 20  | 12   |
| 80,000 and above    | 11  | 6.6  |

I believe sustainable skincare products are better for the environment.



*Chart 1.1: Sustainable skincare product for environment*

The data collected indicate that out of 166 respondents, majority of people consisting of 91.6% knows and believe that sustainable skincare products are better for environment and contradicting to them, there are 8.4% that consist of 14 peoples believe sustainable skincare products are not better for environment.

I regularly purchase sustainable skincare products.

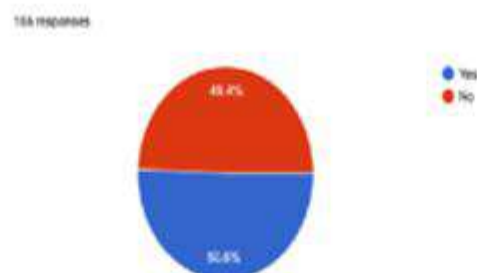


*Chart 1.2: Purchase Behaviour*

Though enormous number of people consisting of 152 out of 166 people believe sustainable skincare products helps environment, relatively a smaller number of people purchase sustainable skincare products. A data sample shows that only 84 out of 166 respondents that is 50.6% of data collected purchase sustainable skincare products. And around 49.4% comprising of 82 people doesn't buy sustainable skincare products. This difference in the believe and behaviour could be because of multiply reason such as price, side effects, suitability to skin, reviews, packaging, brand reputation, ingredient etc.

It is important for me when it comes to purchase of skincare product

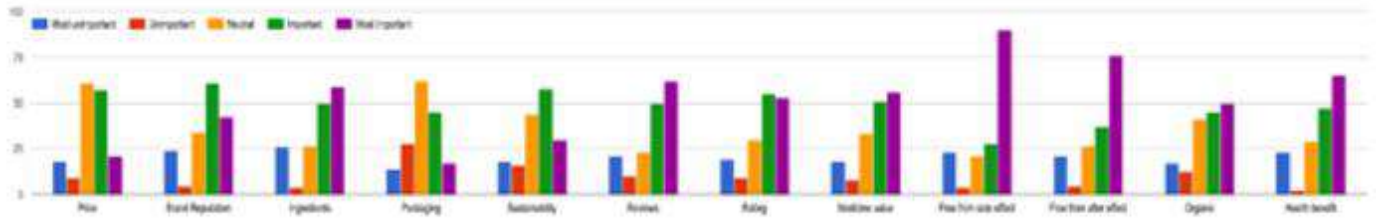


*Chart 1.3: important factor while purchasing skincare products*

This diagram illustrates how individuals purchasing skincare products rate are influenced different factors rated “Most unimportant” - “Most important”.

The chart shows that price plays an important role in a consumer’s decision, other factors like brand and ingredients tend to dominate it, thus making it not the topmost aspect. Brand reputation is however seen as the most important factor, where the vast majority of respondents acknowledged its importance and very few neglected this aspect. Ingredients also still matter a lot, being one of the most ranked factors, with very little apathy from the consumers. In contrast, however, packaging and reviews are considered tertiary elements, valued by the consumers but not essential in the decision to purchase.

Eco-friendly and safe skincare products are being preferred by consumers in view of the fact that the sustainability and health-related factors such as: effectiveness without subjective side effects and promising safety post-use (no after-effects), are of utmost importance.

## VIII. DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING CHI-SQUARE TEST

#### 1. Is there relation between age and willingness to pay more for sustainable skincare products

**H0:** There is no association between age and the willingness to pay more for sustainable skincare products.

**H1:** There is association between age and the willingness to pay more for sustainable skincare products.

| Chi-Square Tests             |                    |    |                                   |
|------------------------------|--------------------|----|-----------------------------------|
|                              | Value              | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square           | 1.674 <sup>a</sup> | 4  | .795                              |
| Likelihood Ratio             | 2.206              | 4  | .698                              |
| Linear-by-Linear Association | .500               | 1  | .479                              |
| N of Valid Cases             | 166                |    |                                   |

3 cells (30.0%) have expected count less than 5. The minimum expected count is .59.

SINCE THE P VALUE IS .795 WHICH IS GREATER THAN .050.

**Result** -There is sufficient evidence that we fail to reject the null hypothesis. Hence it is inferred that there is no association between age and the willingness to pay more for sustainable skincare products. The amount to be paid on sustainable skincare product doesn't depend on age.

#### 2. Is there relationship between income and willingness to pay more for sustainable skincare product

**H0:** There is no association between income and willingness to pay more for sustainable skincare products.

**H1:** There is association between income and willingness to pay more for sustainable skincare products.

| Chi-Square Tests             |                    |    |                                   |
|------------------------------|--------------------|----|-----------------------------------|
|                              | Value              | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square           | 6.464 <sup>a</sup> | 3  | .091                              |
| Likelihood Ratio             | 9.466              | 3  | .024                              |
| Linear-by-Linear Association | .358               | 1  | .550                              |
| N of Valid Cases             | 166                |    |                                   |

1 cell (12.5%) have expected count less than 5. The minimum expected count is 3.25 SINCE THE P VALUE IS .091 WHICH IS GREATER THAN .050.

**Result** -There is sufficient evidence that we fail to reject the null hypothesis. Hence it is inferred that there is no association between income and the willingness to pay more for sustainable skincare products. The amount to be paid on sustainable skincare product doesn't depend on income level.

## HYPOTHESIS TESTING REGRESSION

### 1.Likeliness to continue purchasing skincare products in the future

| Mean | Std. Deviation | N   |
|------|----------------|-----|
| 3.46 | .775           | 166 |

Since the mean of how likely are you to continue purchasing sustainable skincare products in the future is 3.46 it shows that it is neutral chance that consumer will continue purchasing skincare product in the future.

### 2.Factors which is important when it comes to purchasing skincare product.

| Factor                 | Mean | Std. Deviation | N   |
|------------------------|------|----------------|-----|
| Price                  | 3.33 | 1.113          | 166 |
| Brand Reputation       | 3.55 | 1.300          | 166 |
| Ingredients            | 3.67 | 1.389          | 166 |
| Packaging              | 3.14 | 1.084          | 166 |
| Sustainability         | 3.40 | 1.205          | 166 |
| Reviews                | 3.73 | 1.354          | 166 |
| Ratings                | 3.69 | 1.288          | 166 |
| Medicine Value         | 3.72 | 1.278          | 166 |
| Free from side effect  | 3.95 | 1.422          | 166 |
| Free from after effect | 3.86 | 1.367          | 166 |
| Organic                | 3.59 | 1.275          | 166 |
| Health Benefits        | 3.78 | 1.350          | 166 |

Since the mean value of factor important to purchase skincare products of price, packaging, sustainability is 3.33, 3.14 and 3.40 respectively. It shows that these factors are neutral.

Whereas the mean value of factor such as brand reputation, ingredients, reviews, medicine value, free from side effect, free from side effect after, organic, health benefits are 3.55, 3.67, 3.73, 3.69, 3.72, 3.95, 3.86, 3.59 and 3.78 respectively. It indicates that these factors are important when purchasing skincare products.



| Model Summary <sup>b</sup> |                   |          |                 |                            |                   |          |     |
|----------------------------|-------------------|----------|-----------------|----------------------------|-------------------|----------|-----|
| Model                      | R                 | R Square | Adjusted Square | Std. Error of the Estimate | Change Statistics |          |     |
|                            |                   |          |                 |                            | R Square Change   | F Change | df1 |
| 1                          | .186 <sup>a</sup> | .035     | -.041           | .791                       | .035              | .458     | 12  |

a. Predictors: (constant), price, brand reputation, ingredients, packaging, ★ reviews, rating, medicine value, free from side effect, free from after effect, organic, health benefit  
b. Dependent Variable: How likely are you to continue purchasing sustainable ✎

Since the adjusted R square is -.041, the likelihood to continue purchasing sustainable skincare products in the future has been explained by price, brand reputation, ingredients, packaging, sustainability, reviews, rating, medicine value, free from side effect, free from after effect, organic, health benefit to the extent of -41%. Hence it is not a good fit model.

| ANOVA <sup>a</sup> |            |                |     |             |      |                   |
|--------------------|------------|----------------|-----|-------------|------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F    | Sig.              |
| 1                  | Regression | 3.441          | 12  | .287        | .458 | .936 <sup>b</sup> |
|                    | Residual   | 95.764         | 153 | .626        |      |                   |
|                    | Total      | 99.205         | 165 |             |      |                   |

**H0** = The price, brand reputation, ingredients, packaging, sustainability, reviews, rating, medicine value, free from side effect, free from after effect, organic, health benefit do not affect the likelihood to continue purchasing sustainable skincare product in future jointly.

**H1**= The price, brand reputation, ingredients, packaging, sustainability, reviews, rating, medicine value, free from side effect, free from after effect, organic, health benefit do affect the likelihood to continue purchasing sustainable skincare product in future jointly.

Since the P value is 0.936 which is greater than .050, thus we fail to reject the null hypothesis which infer that price, brand reputation, ingredients, packaging, sustainability, reviews, rating, medicine value, free from side effect, free from after effect, organic, health benefit do not affect the independent variable jointly.

### **3. It is important for me to purchase of skincare product**

|              |
|--------------|
| Coefficients |
|--------------|

| Model |                          | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. | Correlations          |         |
|-------|--------------------------|-----------------------------|------------|---------------------------|--------|------|-----------------------|---------|
|       |                          | B                           | Std. Error | Beta                      |        |      | <del>Zero order</del> | Partial |
| 1     | (Constant)               | 3.178                       | .235       |                           | 13.520 | .000 |                       |         |
|       | [Price]                  | -.033                       | .078       | -.048                     | -.424  | .672 | .058                  | -.034   |
|       | [Brand Reputation]       | .014                        | .091       | .024                      | .158   | .874 | .095                  | .013    |
|       | [Ingredients]            | .002                        | .094       | .003                      | .018   | .985 | .088                  | .001    |
|       | [Packaging]              | .084                        | .081       | .117                      | 1.039  | .301 | .126                  | .084    |
|       | [Sustainability]         | -.039                       | .095       | -.061                     | -.412  | .681 | .096                  | -.033   |
|       | [Reviews]                | .082                        | .124       | .143                      | .661   | .509 | .111                  | .053    |
|       | [Rating]                 | .002                        | .111       | .003                      | .016   | .987 | .108                  | .001    |
|       | [Medicine value]         | -.053                       | .117       | -.088                     | -.456  | .649 | .089                  | -.037   |
|       | [Free from side effect]  | .112                        | .167       | .205                      | .668   | .505 | .097                  | .054    |
|       | [Free from after effect] | -.194                       | .152       | -.342                     | -1.280 | .203 | .069                  | -.103   |
|       | [Organic]                | .057                        | .094       | .093                      | .604   | .547 | .123                  | .049    |
|       | [Health benefit]         | .050                        | .127       | .088                      | .398   | .691 | .110                  | .032    |

$$Y = A + B_1X_1 + B_2X_2 + B_3X_3 + \dots + B_nX_n$$

**Interpretation:** How likely are you to continue purchasing sustainable skincare products in future = 3.178 + (-.033) (price) + .014 (brand Reputation) + .002 (ingredient) + .084 (packaging) + (-.309) (sustainability) + .082 (reviews) + .002 (rating) + (-.053) (medicine value) + .112 (free from side effect) + (-.194) (free from after effect) + .057 (organic) + .050 (health benefit)

**Analysis:** It is observed that price don't exert sufficient influence on how likely are you to continue purchasing sustainable skincare products in future.

Its significance value is less than 0.050 than the brand Reputation exert influence on how likely are you to continue purchasing sustainable skincare products in future.

Any increase of 1 unit of all (independent variable) will increase how likely are you to continue purchasing sustainable skincare products in future by .014, .002, .084, .082, .002, .112, .057, .050.

## HYPOTHESIS TESTING ONE WAY ANOVA

### Relation between the income level and different kind of skincare product

| Particulars  | N   | Sum of square | df  | Sig  |
|--------------|-----|---------------|-----|------|
| Cleanser     | 166 | 119.259       | 165 | .118 |
| Moisturizers | 166 | 63.205        | 165 | .310 |

|            |     |        |     |      |
|------------|-----|--------|-----|------|
| Sunscreens | 166 | 61.958 | 165 | .962 |
| Serums     | 166 | 92.825 | 165 | .559 |
| Masks      | 166 | 47.036 | 165 | .245 |
| Toners     | 166 | 87.759 | 165 | .464 |
| Exfoliants | 166 | 55.114 | 165 | .655 |

**H0:** There is no significant difference in the relation between the product uses and the income level

**H1:** There is significant difference in the relation between the product uses and the income level

**Interpretation:** Since the P value of all the product is greater than .050. there is sufficient evidence that we fail to reject the null hypothesis. Hence, it is inferred that there is significant difference between the type of product use and its income level. So, the products are used by the candidates on the basis of its characteristic and how it helps its skin.

## IX. FINDINGS OF RESEARCH

- It's found that more than 90% of respondent believe sustainable skincare products are better for environment, however only 50% people actually purchase sustainable skincare products.
- Ingredients (Mean: 3.67), Brand Reputation (Mean: 3.55), and Health Benefits (Mean: 3.78) are key important factors and Price (Mean: 3.33), Packaging (Mean: 3.14), and Sustainability (Mean: 3.40) were rated neutral in importance that influence purchase decision.
- No significant relation was found between age, gender and income level when its regard to willingness to pay extra for skincare product.
- The average likelihood to continue purchasing skincare in future is neutral with mean of 3.46 and factors like price, brand reputation, ingredient and other doesn't jointly make difference in future purchase.
- There was no significant difference in use of various skincare product based on people income level.

## X. RECOMMENDATION

As the influence of demographic factors such as age, gender, income is minimal, marketing strategies should be based on the universal values of environmental gains and product efficiency. Branding should focus on Product Performance, Safety (no side effects), and Ease of use cosmeceuticals since they appeal most to the consumers in particular regions. Create

packaging that is functional and aesthetically pleasing and is also environmentally friendly that does not increase costs significantly since packaging although secondary is appreciated. Lastly, overcome the lack of awareness and mistaken beliefs on sustainable skincare through informative campaigns especially in the social media and involving opinion leaders in the issue.

## **CONCLUSION**

This research points out the increasing conscious attitude and seeking of consumers towards sustainable skincare products. Although most respondents are convinced that such products help save the planet, there are many other determinants of purchasing behavior, including but not limited to price, brand reputation, and effectiveness. Also, age, gender, and income have little impact on such preferences, thus there is a potential market for sustainable skincare products.

To ensure integration of these products into the market, brands need to fill the gap between what consumers believe and what they actually practice in purchasing these products. This involves making sure that such customers are supplied with well-priced products, Honest about the activities carried on towards sustainability, and also considering the benefits of using only organic or natural products for the wellbeing of the target market. All these aspects will be useful in winning people's confidence, encouraging their commitment, and ensuring that there is a durable market chain for sustainable skincare products.

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## APPENDIX

1. Age
  - Under 18

- 18-24
- 25-34
- 35-44
- 45-54
- 55 and above

2. Gender

- Male
- Female

3. Occupation

- Student
- Employed
- Self Employed
- Homemaker
- Retired
- Unemployed

4. Income Level

- Less than 10,000
- 10,000 – 40,000
- 40,000 – 80,000
- 80,000 and above

5. How often do you purchase skincare products? \*

- Weekly
- Monthly
- Every few months
- Annually
- Rarely
- Never

6. How often do you purchase skincare products?

| Product  | Never | Sometimes | Always |
|----------|-------|-----------|--------|
| Cleanser |       |           |        |

|              |  |  |  |
|--------------|--|--|--|
| Moisturizers |  |  |  |
| Sunscreens   |  |  |  |
| Serums       |  |  |  |
| Masks        |  |  |  |
| Toners       |  |  |  |
| Exfoliants   |  |  |  |

7. It is important for me when it comes to purchase of skincare product

| Factors                | Most unimportant | Unimportant | Neutral | Important | Most Important |
|------------------------|------------------|-------------|---------|-----------|----------------|
| Price                  |                  |             |         |           |                |
| Brand Reputation       |                  |             |         |           |                |
| Ingredients            |                  |             |         |           |                |
| Packaging              |                  |             |         |           |                |
| Sustainability         |                  |             |         |           |                |
| Reviews                |                  |             |         |           |                |
| Rating                 |                  |             |         |           |                |
| Medicine value         |                  |             |         |           |                |
| Free from side effect  |                  |             |         |           |                |
| Free from after effect |                  |             |         |           |                |
| Organic                |                  |             |         |           |                |
| Health benefit         |                  |             |         |           |                |

8. How do you come to know about to skincare products?

- Social Media
- Friends
- Family
- Advertisement
- Blogs
- Articles
- In store information

9. Which aspects of sustainability do you find most important in skincare products?

- Eco-friendly packaging
- Cruelty-free testing
- Organic
- Natural ingredients
- Ethical sourcing of ingredients
- Carbon footprint of the product
- Social responsibility of the brand

10. I am aware of the environmental impact of non-sustainable skincare products.

- Yes
- No

11. I can easily identify sustainable skincare products in the market

- Yes
- No

12. I believe sustainable skincare products are better for the environment.

- Yes
- No

13. Sustainable skincare products are more effective than conventional products.

- Yes
- No

14. I trust brands that offer sustainable skincare products.

- Yes
- No

15. I am willing to pay more for sustainable skincare products.

- Yes
- No

16. I regularly purchase sustainable skincare products.

- Yes



- No
17. I am influenced by certification labels (e.g., organic, cruelty-free) when choosing skincare products.
- Yes
  - No
18. What is your main reason for choosing sustainable skincare products?
- Concern for the environment
  - Health benefits
  - Ethical beliefs
  - Trend
  - Popularity
  - Influence of others
  - Other
19. Which skincare brands do you perceive as sustainable?
20. Have you purchased a skincare product labelled as sustainable in the past 12 months?
- Yes
  - No
21. Do you trust the sustainability claims made by skincare brands?
- Yes
  - No
22. How likely are you to continue purchasing sustainable skincare products in the future?
- Very Unlikely
  - Unlikely
  - Neutral
  - Likely
  - Very Likely
23. What improvements would you like to see in sustainable skincare products?
24. Any additional comments or suggestions?
-

# **Transforming Financial Futures: Evaluating the Effectiveness, Impact, and Sustainability of Financial Literacy Programs for College Students**

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## **ABSTRACT**

This current study evaluates the effectiveness, impact, and sustainability of financial literacy programs particularly designed for college students, focusing on their role in enhancing financial knowledge, fostering responsible behaviours, and supporting long-term financial decision-making. It addresses the critical challenges that students face, such as debt management, budgeting constraints, and planning for financial security, as a growing need for impactful financial education. The authors use a mixed-methods approach for the integration of quantitative surveys completed immediately post-program and at three- and six-month follow-up intervals with qualitative interviews that seek to uncover personal experiences and more nuanced perspectives; findings are bounded by the expression of short-term gains in knowledge and behaviours while leaving open long-term impact and the retention of knowledge. The study thus aims to guide educators and policymakers in refining financial literacy programs in order to enhance financial functionality, confidence, and well-being for students to be effectively equipped with the necessary skills to manage personal finances to their financial independence.

Keyword: Financial Literacy, long-term financial decision making ,Financial knowledge, Financial independence

## **INTRODUCTION**

Many have advocated over the years to improve students' financial literacy in college. Most entering an age of relatively greater financial independence, college students increasingly face important decisions about credit, loans, budgeting, and savings for the first time. Many college students are financially underprepared, leading to increased levels of debt, especially through student loans, and ignorance about the most basic financial knowledge: interest rates, credit scores, and investment options. Financial literacy programs aim to bridge that knowledge gap by equipping the student with the tools needed for making informed financial decisions.

There are still a lot of questions to this end, however, as to their real effectiveness and long-term impact, despite that constantly growing availability. Are those programs initiated with the capacity to start long-term financial knowledge change and alter various financial behaviours? Or do they only serve as short-term increases in understanding with barely any influence on sustainable practices? Further, the student population varies in backgrounds, financial needs, and literacy levels. Therefore, uncertainty prevails regarding the workability of a one-size-fits-all approach to financial education. This study aims at reviewing the effectiveness, impact, and sustainability of financial literacy programs specifically devised for college students with regards to how well they address the array of both immediate and future financial challenges arising before young adults.

## **REVIEW OF LITERATURE**

(Mancone, Tosti, corrado, & spica, 2024):With an emphasis on successful tactics including experiential learning, digital tools, and parental involvement, this evaluation looks at the effects of financial literacy programs for kids and teenagers. It draws attention to the difficulties in providing a range of learning requirements and modifying curricula to reflect a shifting financial environment. The paper examines the influence of digitalization in financial education and urges more longitudinal research to comprehend the long-term effects. In the end, it promotes flexible and inclusive methods to get youth ready for financial independence.

(Patel, Weathers, & Al-Bahrani, 2019):This article examines the racial financial literacy gap, showing how, although provision of education improves financial knowledge for all races, whites reap more benefits than minorities. Even after participating in such education, there is still disparity between races concerning financial literacy scores and behaviours. Such findings indicate that, to deal with the racial wealth gap, money education policies may be necessitated to be more inclusive and targeted.

(Ludick & Aliska, p. 2022):The study on financial literacy interventions in South Africa examines financial literacy levels among students in universities. It develops an evaluation framework of such interventions based on components, including content, perception, behaviour change, and influencing factors. Findings underscore the importance of educating students at tertiary levels on financial literacy and exhorting people to pass knowledge from one generation to another in fostering sustainable financial behaviour. The study contributes theoretically to financial literacy research and practically to the improvement of strategies toward interventions.

(Popovich, Loibl, Zirkle, & Whittington, 2020):The research on community college students cite greater financial difficulties when attending college and have higher default rates on their student loans compared to 4-year institution students. This experiment uses a set of short digital learning objects in the Fall semester at a large, urban community college. Results from the pre- and post-intervention surveys indicate an increase in the financial knowledge of the students in community college and, if targeted to specific sub-populations of students, impacts financial attitude, budgeting, and savings intentions and behaviours. Implications for educators and researchers are discussed.

(Adesina, Carnagham, & Smith, 2024):The study on professional accounting bodies globally have invested in financial literacy programs due to their potential benefits for individuals and society. This review highlights gaps in research, such as the lack of theoretical frameworks, reliance on knowledge-based outcomes rather than behaviours, and weak research designs. It encourages improved program development and suggests financial literacy as a promising area for accounting research.

(Cordero & Pedraja, 2019):This study examines the effectiveness of financial education training among Spanish secondary students using PISA 2012 data and a difference-in-differences approach. The result shows that financial education is effective only in the context of a cross-curricular approach, where it is integrated with other subjects. Comparison of outcomes on financial literacy and reading comprehension indicates similar outcomes for with or without financial education among students, which thus reveals the embedding of financial education in broader academic contexts for bigger effects.

(Jianmu & Kulathunga, 2019):This study investigates the role of financial literacy in promoting sustainability in SMEs operating in Sri Lanka. Applying structural equation modelling, it finds that financial literacy, access to finance, and a financial risk attitude positively affect SME sustainability. It also finds that financial literacy influences access to finance and financial risk attitudes and, therefore, has partial mediating effects on sustainability. This study, therefore, provides theoretical and practical inputs for policymakers and practitioners who want to strengthen SME sustainability by developing financial literacy initiatives.

(Rai, Dua, & Yadav, 2019):This paper tries to ascertain the relationship between financial knowledge, financial behaviour, and attitude among working women in Delhi, India. Based on data collected from 394 participants, the paper makes use of structural equation modelling in order to find out that financial attitude and behaviour are more related to financial literacy than financial knowledge. The study implications

emphasize the need to create positive attitudes and behaviours vis-a-vis finances to enhance financial literacy levels.

## **RESEARCH OBJECTIVES**

1. The primary objectives of this study are to assess the effectiveness, impact, and sustainability of financial literacy programs among college students, with specific goals including:
2. Evaluating Program Effectiveness: To measure the immediate impact of financial literacy programs on students' financial knowledge, skills, and understanding of financial concepts
3. Assessing Behavioral Impact: To determine the extent to which these programs influence college students' financial behaviors, such as budgeting, saving, and credit management, in both the short and long term

## **RESEARCH METHODOLOGY**

This study examines how consumers view Transforming Financial Futures Evaluating the Effectiveness, Impact, and Sustainability of Financial Literacy Programs for College Students. We examine the motives, perceived advantages and difficulties, and understanding of the financial literacy program for college students of 150 candidates from a variety of backgrounds. Based on the goals of the study, a structured questionnaire was created that includes both closed-ended and open-ended questions to investigate the connections between financial literacy, buying preferences, and demographics. SPSS software is used for one-way ANOVA and linear regression hypothesis testing.

### **VII. RESEARCH GAP**

This research on Evaluating financial literacy programs among college students calls for understanding the potential long-term effects of such programs on the financial behaviour's and decision-making of students. Studies have revealed various short-term changes in knowledge and skills, with little research undertaken that establishes whether such changes are long-lasting or translate to long-term financial practices. What is more, most existing research tends to emphasize knowledge acquisition rather than addressing the influence of financial literacy on real behaviour's such as budgeting, saving, or even managing debt. It lacks explicit knowledge about the effective components of programs aimed at reaching diverse student populations, particularly those from different socio- economic backgrounds. Research addressing such gaps may therefore help in developing more effective, long- term financial education among young adults.

## **RESEARCH QUESTION**

1. How effective are financial literacy programs in improving college students' knowledge of important financial concepts?
2. How effectively in the short term do these financial literacy programs provide students with positive financial behaviors such as budgeting, saving, and responsible use of credit?

3. Which is the way of change regarding students' financial knowledge and students' behavior who participate in such financial literacy programs, that is, over a long term?
4. What is the most significant program-specific factors (e.g., content, delivery method) contributing to the longer- term success of college student financial literacy education?

### RESEARCH PROBLEM

Though they are at an age where, theoretically speaking, they are expected to be taking on significant new financial responsibilities, college students persistently report low levels of financial literacy which, in turn, often leads to less-than-desirable financial outcomes. Moreover, with financial literacy programs on the rise in almost every educational institution, very little is known about the implications of their on long-term changes in financial behavior. Many have shown improvements in short-term financial knowledge, but the question is whether such change can be retained or translate to sustainable financial practices. This study addresses the problem by exploring the effectiveness, impact, and sustainability of financial literacy programs among college students with regard to assessing the extent to which such programs equip students with long-term financial knowledge and behaviors capable of advancing their financial well-being.

### LIMITATION OF THE STUDY

- Most studies measure short-term knowledge gains but, unfortunately, do not report long-term behaviours changes or how well financial skills are retained over time.
- There is no unified method of ascertaining whether financial literacy programs are successful, and comparing results from various studies is also challenging.
- Many studies do not consider whether financial literacy programs influence diverse student populations, such as those who are low-income or from minority backgrounds, thereby limiting the generalizability of findings.
- Many rely on self-reported data that may create bias since students are tasked with evaluating their financial behaviour's and knowledge.

### RESEARCH FINDINGS

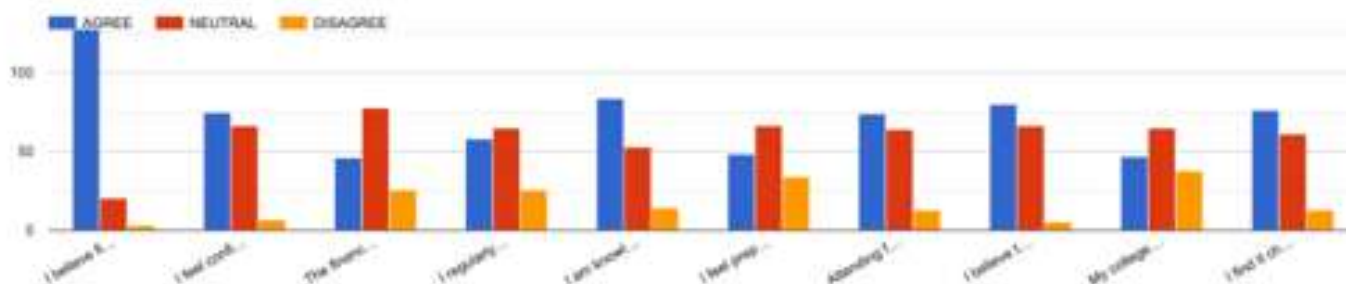
Below are the demographic data of the 150 respondents collected from an online Google survey questionnaire:

Table 1: Demographic of participants

| Demographic profile | Total   |            |
|---------------------|---------|------------|
|                     | Numbers | Percentage |
| Gender              |         |            |

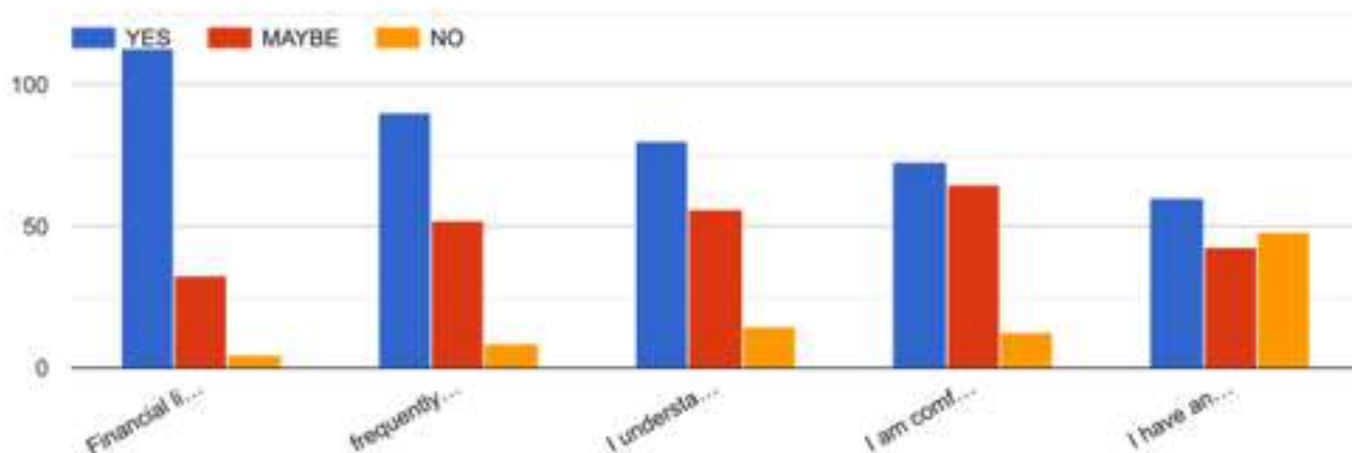
|                              |    |       |
|------------------------------|----|-------|
| Female                       | 89 | 58.67 |
| Male                         | 62 | 41.33 |
| <b>Age</b>                   |    |       |
| 18-20                        | 28 | 18.5  |
| 20-22                        | 77 | 51    |
| 22-25                        | 34 | 22.5  |
| 25-30                        | 12 | 7.9   |
| <b>Occupation</b>            |    |       |
| 1 <sup>st</sup> Year         | 10 | 6.6   |
| 2 <sup>nd</sup> Year         | 13 | 8.6   |
| 3 <sup>rd</sup> Year         | 26 | 17.2  |
| 4 <sup>th</sup> Year         | 9  | 6     |
| Graduate or Post graduate    | 93 | 61.6  |
| <b>Family monthly income</b> |    |       |
| Less than 25,000             | 38 | 25.2  |
| 25,000 – 30,000              | 19 | 12.6  |
| 30,000 – 40,000              | 22 | 14.6  |
| 40,000 - 50000               | 21 | 13.9  |
| Above 50,000                 | 51 | 33.8  |
| <b>Field of study</b>        |    |       |
| Arts/Humanities              | 15 | 9.9   |
| Commerce/Business            | 90 | 59.6  |
| Engineering/Technology       | 21 | 13.9  |
| Other                        | 51 | 33.8  |

Non-Demographic Variables



This chart presents the responses of the various questions from the part of an assessment related to non-demographic variables categorized again into, Agree, Neutral, and Disagree. On the first variable, a net majority agrees, but among the others, a mixture of opinions is shown. The confidence and financial dimensions have an even greater response in the neutral category. Overall, the Agree argument dominates the most variables expressing positive perceptions with some flip-flopping opinions.

Usefulness of Financial Literacy



The chart shows that most of the students believe that financial literacy is an essential knowledge, and many think that it should be a requirement at college. Many of the respondents track their spending actively but are less confident about investment decisions or having emergency funds. While interest rates, among other financial concepts, show relatively strong understanding, saving and investment require improvement. Overall, financial literacy programs are perceived as helpful, but there is room for improvement in these areas.

## DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING REGRESSION:



## Descriptive Statistics

|                                                                                                                                     | Mean | Std. Deviation | N   |
|-------------------------------------------------------------------------------------------------------------------------------------|------|----------------|-----|
| Non-Demographic Variables [Attending financial literacy programs has positively impacted my financial decisions.]                   | 1.59 | .645           | 152 |
| Non-Demographic Variables [ I feel confident in my ability to manage my personal finances]                                          | 1.56 | .595           | 152 |
| Non-Demographic Variables [The financial literacy programs provided by my college are effective]                                    | 1.88 | .684           | 152 |
| Non-Demographic Variables [I regularly create and follow a personal budget to manage my finances.]                                  | 1.79 | .715           | 152 |
| Non-Demographic Variables [I am knowledgeable about saving and investment options for my future.]                                   | 1.53 | .650           | 152 |
| Non-Demographic Variables [I feel prepared to handle debt, such as student loans or credit card debt.]                              | 1.91 | .731           | 152 |
| Non-Demographic Variables [I believe the financial literacy skills I've learned will help me achieve my long-term financial goals.] | 1.50 | .564           | 152 |
| Usefulness of Financial Literacy [frequently track my spending to ensure I stay within my budge]                                    | 1.47 | .608           | 152 |
| Usefulness of Financial Literacy [I understand how interest rates work and their impact on my financial decisions]                  | 1.57 | .667           | 152 |
| Usefulness of Financial Literacy [I am comfortable making decisions about where to invest my money]                                 | 1.61 | .652           | 152 |
| Usefulness of Financial Literacy [I have an emergency fund that could cover unexpected expenses]                                    | 1.92 | .842           | 152 |

The mean of the Attending financial literacy program has positively impacted my financial decision is 1.59, so it is natural

## Model Summary

|  |  |  |  |                   |
|--|--|--|--|-------------------|
|  |  |  |  | Change Statistics |
|--|--|--|--|-------------------|

| Model | R                 | R Square | Adjusted Square | R | Std. Error of the Estimate | R Square Change | F Change | df1 |
|-------|-------------------|----------|-----------------|---|----------------------------|-----------------|----------|-----|
| 1     | .552 <sup>a</sup> | .305     | .255            |   | .557                       | .305            | 6.173    | 10  |

Since the adjusted R Square is .255 the dependent variable is explained the independent variable to the extent of  $100 \times 0.255 = 25.5\%$ . Hence the model is not a good fit model.

Dependent variable: Attending financial literacy program has positively impacted my financial decision

Independent Variable:

- I feel confident in my ability to manage my personal finances
- The financial literacy programs provided by my college are effective
- I regularly create and follow a personal budget to manage my finances
- I am knowledgeable about saving and investment options for my future
- I feel prepared to handle debt, such as student loans or credit card debt
- I believe the financial literacy skills I've learned will help me achieve my long-term financial goals
- frequently track my spending to ensure I stay within my budget
- I understand how interest rates work and their impact on my financial decisions
- I am comfortable making decisions about where to invest my money
- I have an emergency fund that could cover unexpected expenses

| Model Summary |                   |               |
|---------------|-------------------|---------------|
| Model         | Change Statistics |               |
|               | df2               | Sig. F Change |
| 1             | 141               | .000          |

| ANOVA <sup>a</sup> |            |                |     |             |       |                   |
|--------------------|------------|----------------|-----|-------------|-------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
| 1                  | Regression | 19.150         | 10  | 1.915       | 6.173 | .000 <sup>b</sup> |
|                    | Residual   | 43.738         | 141 | .310        |       |                   |
|                    | Total      | 62.888         | 151 |             |       |                   |

H0: The independent variables do not affect the dependent variables jointly

H1: The independent variables affect the dependent variables jointly

Since the P Value is .000 which is less than .050 there is sufficient evidence to reject the null hypothesis, it is inferred that independent variables affect the dependent variables jointly

Dependent variable= Attending financial literacy program has positively impacted my financial decision  
Independent Variable

- I feel confident in my ability to manage my personal finances
- The financial literacy programs provided by my college are effective
- I regularly create and follow a personal budget to manage my finances
- I am knowledgeable about saving and investment options for my future
- I feel prepared to handle debt, such as student loans or credit card debt
- I believe the financial literacy skills I've learned will help me achieve my long-term financial goals
- frequently track my spending to ensure I stay within my budget
- I understand how interest rates work and their impact on my financial decisions
- I am comfortable making decisions about where to invest my money
- I have an emergency fund that could cover unexpected expenses

$$Y=a+B_1X_1+B_2X_2+B_3X_3+ \dots B_NX_N$$

Dependent = Attending financial literacy program has positively impacted my financial decision  $a= -.064$

$$B_1= -.305$$

$$B_2 = .045$$

$$B_3 = -.152$$

$$B_4 = .037$$

$$B_5 = -.105$$

$$B_6 = .142$$

$$B_7 = -.168 \quad B_8 = -.261 \quad B_9 = -.056 \quad B_{10} = -.006$$

Attending financial literacy program has positively impacted my financial decision

$$=.064+(-.305)+(.045)+(-.152)+(.037)+(-.105)+(.142)+(-.168)+(-.261)+(-.056)+(-.006)$$

| Coefficients |                                 |             |              |         |      |                         |     |
|--------------|---------------------------------|-------------|--------------|---------|------|-------------------------|-----|
| Model        | 95.0% Confidence Interval for B |             | Correlations |         |      | Collinearity Statistics |     |
|              | Lower Bound                     | Upper Bound | Zero-order   | Partial | Part | Tolerance               | VIF |

|   |                                                                                                                                     |       |      |      |       |       |      |       |
|---|-------------------------------------------------------------------------------------------------------------------------------------|-------|------|------|-------|-------|------|-------|
| 1 | (Constant)                                                                                                                          | -.064 | .788 |      |       |       |      |       |
|   | Non-Demographic Variables [ I feel confident in my ability to manage my personal finances]                                          | -.305 | .049 | .090 | -.119 | -.100 | .724 | 1.382 |
|   | Non-Demographic Variables [The financial literacy programs provided by my college are effective]                                    | .045  | .339 | .317 | .213  | .182  | .795 | 1.258 |
|   | Non-Demographic Variables [I regularly create and follow a personal budget to manage my finances.]                                  | -.152 | .157 | .226 | .002  | .002  | .657 | 1.523 |
|   | Non-Demographic Variables [I am knowledgeable about saving and investment options for my future.]                                   | .037  | .366 | .334 | .199  | .170  | .698 | 1.433 |
|   | Non-Demographic Variables [I feel prepared to handle debt, such as student loans or credit card debt.]                              | -.105 | .197 | .312 | .051  | .042  | .661 | 1.514 |
|   | Non-Demographic Variables [I believe the financial literacy skills I've learned will help me achieve my long-term financial goals.] | .142  | .506 | .391 | .284  | .247  | .762 | 1.312 |
|   | Usefulness of Financial Literacy [frequently track my spending to ensure I stay within my budge]                                    | -.168 | .150 | .115 | -.010 | -.008 | .857 | 1.167 |
|   | Usefulness of Financial Literacy [I understand how interest rates work and their impact on my financial decisions]                  | -.261 | .032 | .032 | -.129 | -.108 | .840 | 1.191 |
|   | Usefulness of Financial                                                                                                             | -.056 | .249 | .213 | .105  | .088  | .812 | 1.231 |

|                                                                                                  |       |      |      |      |      |      |       |  |
|--------------------------------------------------------------------------------------------------|-------|------|------|------|------|------|-------|--|
| Literacy [I am comfortable making decisions about where to invest my money]                      |       |      |      |      |      |      |       |  |
| Usefulness of Financial Literacy [I have an emergency fund that could cover unexpected expenses] | -.006 | .231 | .268 | .156 | .132 | .807 | 1.239 |  |

Dependent Variable: Non-Demographic Variables Attending financial literacy programs has positively impacted my financial decisions.

More than .050

- I feel confident in my ability to manage my personal finances
- I regularly create and follow a personal budget to manage my finances
- I feel prepared to handle debt, such as student loans or credit card debt.]
- I believe the financial literacy skills I've learned will help me achieve my long-term financial goals
- frequently track my spending to ensure I stay within my budget
- I understand how interest rates work and their impact on my financial decisions
- I am comfortable making decisions about where to invest my money

Do not exert sufficient influence on Attending financial literacy program has positively impacted my financial decision

Less than .050

- The financial literacy programs provided by my college are effective
- I am knowledgeable about saving and investment options for my future
- I have an emergency fund that could cover unexpected expenses

Do exert sufficient influence on Attending financial literacy program has positively impacted my financial decision Positive value:

- The financial literacy programs provided by my college are effective
- I am knowledgeable about saving and investment options for my future
- I believe the financial literacy skills I've learned will help me achieve my long-term financial goals

Any Increase of one unit the financial literacy programs provided by my college are effective will increase Attending financial literacy program has positively impacted my financial decision by .045

Negative Value:

- I feel confident in my ability to manage my personal finances
- I regularly create and follow a personal budget to manage my finances

- I feel prepared to handle debt, such as student loans or credit card debt
- frequently track my spending to ensure I stay within my budget
- I understand how interest rates work and their impact on my financial decisions
- I am comfortable making decisions about where to invest my money
- I have an emergency fund that could cover unexpected expenses

Any decrease by one unit of I feel confident in my ability to manage my personal finances will increase

Attending financial literacy program has positively impacted my financial decision by -.305

## HYPOTHESIS TESTING ONE WAY ANOVA

### ANOVA

Non-Demographic Variables [Attending financial literacy programs has positively impacted my financial decisions.]

|                |             |            | Sum of Squares | df  | Mean Square | F    |
|----------------|-------------|------------|----------------|-----|-------------|------|
| Between Groups | (Combined)  |            | .965           | 3   | .322        | .769 |
|                | Linear Term | Unweighted | .011           | 1   | .011        | .027 |
|                |             | Weighted   | .135           | 1   | .135        | .323 |
|                |             | Deviation  | .830           | 2   | .415        | .992 |
| Within Groups  |             |            | 61.923         | 148 | .418        |      |
| Total          |             |            | 62.888         | 151 |             |      |

### ANOVA

Non-Demographic Variables [Attending financial literacy programs has positively impacted my financial decisions.]

|                |             |            |      |
|----------------|-------------|------------|------|
| Between Groups | (Combined)  |            | .513 |
|                | Linear Term | Unweighted | .869 |
|                |             | Weighted   | .571 |
|                |             | Deviation  | .373 |
| Within Groups  |             |            |      |
| Total          |             |            |      |

H0: There is no significant difference on Attending financial literacy programs has positively impacted my financial decisions.

H1: There is significant difference on Attending financial literacy programs has positively impacted my financial decisions.

Since P value is .513 which is greater than .050 there is sufficient evidence to accept null hypothesis. It is inferred that there is no significant difference on Attending financial literacy programs has positively impacted my financial decisions.

## **RECOMMENDATION**

Colleges should take a more significant role in making financial literacy a compulsory component of curriculum. Programs must address the deficit areas, such as investment decision-making, building up an emergency fund, and managing debt effectively. Such interactive workshops and real-life simulations would help students become more confident about applying the concepts learned. Furthermore, tailoring programs based on demographic factors such as family income and field of study can make the programs more relevant and impactful. With partner financial experts or organizations, these programs should be better for the students, enhancing their content and delivery so that they would have success long-term in financial stability.

## **CONCLUSION**

The research points out the need for college students to be financially literate. Most students share an opinion that financial literacy is mandatory in colleges. In essence, this reflects a significant understanding of the importance of financial literacy in personal finances management. Many follow the money they spend, but fewer feel confident to invest or have emergency funds. The demographic profile reveals a mix of gender, age, and income levels, with most participants being in the 18-22 age group, studying in fields like business or arts, and having family incomes of less than ₹50,000 monthly. Students from all years of study, including postgraduates, were represented, showing the widespread need for better financial education.

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## APPENDIX

| Question                 | Response Options |
|--------------------------|------------------|
| 1. Gender                | 1. Male          |
|                          | 2. Female        |
| 2. Age                   | 1. 18-20         |
|                          | 2. 21-23         |
|                          | 3. 24-26         |
|                          | 4. 27-29         |
|                          | 5. 30 or above   |
| 3. Current year of study | 1. First year    |
|                          | 2. Second year   |
|                          | 3. Third year    |



|                            |                           |
|----------------------------|---------------------------|
|                            | 4. Fourth year            |
|                            | 5. Postgraduate           |
| 4. field of study n        | 1. Arts/Humanities        |
|                            | 2. Commerce/Business      |
|                            | 3. Engineering/Technology |
|                            | 4. Science                |
|                            | 5. Other (please specify) |
| 5. family's monthly income | 1. Less than ₹20,000      |
|                            | 2. ₹20,000 - ₹40,000      |
|                            | 3. ₹40,000 - ₹60,000      |
|                            | 4. ₹60,000 - ₹80,000      |
|                            | 5. More than ₹80,000      |

### Non Demographic Variables

| Question                                                       | Agree | Neutral | Disagree |
|----------------------------------------------------------------|-------|---------|----------|
| I believe financial literacy is essential for college students |       |         |          |
| I feel confident in my ability to manage my personal finances  |       |         |          |

|                                                                                                        |  |  |  |
|--------------------------------------------------------------------------------------------------------|--|--|--|
| The financial literacy programs provided by my college are effective                                   |  |  |  |
| I regularly create and follow a personal budget to manage my finances.                                 |  |  |  |
| I am knowledgeable about saving and investment options for my future.                                  |  |  |  |
| I feel prepared to handle debt, such as student loans or credit card debt.                             |  |  |  |
| Attending financial literacy programs has positively impacted my financial decisions.                  |  |  |  |
| I believe the financial literacy skills I've learned will help me achieve my long-term financial goals |  |  |  |
| My college provides sufficient resources to help students improve their financial literacy             |  |  |  |
| I find it challenging to understand complex financial concepts without guidance.                       |  |  |  |

### Usefulness of financial literacy

| Question                                                                        | Agree | Neutral | Disagree |
|---------------------------------------------------------------------------------|-------|---------|----------|
| Financial literacy should be a mandatory part of the college curriculum         |       |         |          |
| frequently track my spending to ensure I stay within my budget                  |       |         |          |
| I understand how interest rates work and their impact on my financial decisions |       |         |          |
| I am comfortable making decisions about where to invest my money                |       |         |          |
| I have an emergency fund that could cover unexpected expenses                   |       |         |          |

# **A Study on Consumer Perception Towards Online Banking Services**

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## **ABSTRACT**

This study underlines the importance of reliability and quality in banking service delivery, especially in online banking and customer service across different channels. It gives a comprehensive view of user perceptions by analyzing data from 152 participants. The findings reveal that more than 59% of the respondents rate their online banking services as "Reliable," and 14.5% rate them as "Very Reliable." Similarly, customer service satisfaction scores are overwhelmingly positive; most respondents rate their experiences 8 or 9 out of 10. These results highlight a strong correlation between the reliability of digital banking services and customer satisfaction.

It thus focuses on the fact that reliable digital services and effective customer support are essential elements in building trust and satisfaction. The reduction in neutral or lower satisfaction levels and demand for personalized user experiences show emerging priorities for financial institutions. These insights open avenues for actionable strategies to better improve user experiences, increase loyalty, and maintain competitiveness within a dynamic industry.

This research provides a worthwhile framework for filling gaps in service delivery and setting a benchmark for excellence. Reliability and personalized service can best meet customer expectations, stand out in the market, and strengthen customer relationships of financial institutions. The conclusions are practical

guidelines for the banks to fine-tune their strategies in order to be aligned with the constantly changing needs and preferences of customers

## **INTRODUCTION**

Recent developments in digital technology have significantly transformed the banking landscape, where online banking has come to be recorded as one of the greatest innovations made in the financial sector. Online banking services allow consumers to view their accounts, carry out transactions, and account handling from any place at any time. Improved widespread use of smartphones along with improved internet accessibility has made online banking the most popular and full-fledged service for modern banking.

Although online banking has several advantages, perceptions and acceptance of several factors would influence an adoption of online banking. Factors such as perceived ease of use, security, trust, and overall banking satisfaction are critical factors in shaping attitudes toward electronic banking. Individual differences, beside demographic factors such as age, education, and income, can form major sources of influence on the perceptions of consumers toward these services as well as their willingness to adopt online banking.

It would investigate the factors influencing consumer perception toward online banking services while exploring a host of benefits and challenges related to the adoption of online banking. Known considerations perpetuating these perceptions would allow financial institutions to target which barriers prevent some consumers from adopting online banking and which features they need to enhance in order to appeal to users. The results will be of significant value to banks interested in better digital services and to policymakers trying to promote digital financial inclusion.

## **REVIEW OF LITERATURE**

Online banking is chosen by customers for various purposes, including trust, security, convenience, user experience, and demographic factors.

Lee and Turban (2001): "A Trust Model for Consumer Internet Shopping" emphasize how important safe platforms are, while Sathye (1999) points out security worries, like fraud, as barriers towards the usage of online banking.

Jihong and Hwan (2005) and Al-Azzam et al. (2018) : The 24/7 flexibility of Internet banking is a major reason for using online banking. According to in "The Adoption of Internet Banking: An Empirical Study in Taiwan" "consumers find the resulting in saving time and convenience associated with online banking as advantages".

," Kim, Shin, and Lee argues in 2009: The ease of use and interface design are the keys to shaping consumer perceptions. According to "User Acceptance of Online Banking: " intuitive and user-friendly platforms enhance customer satisfaction as well as involvement

Gurau (2002) and Lichtenstein and Williamson (2006) :The age, education level, and income levels also determine how people use online banking. younger and better educated individuals are more likely to use online banking, while older ones usually take more care.

Venkatesh et al. (2003) and Zhou (2011), Moutinho and Goode (2004) and Pikkarainen et al. (2004) talking to others and social influence are key in making more people adopt something. In conclusion, how people view online banking depends on trust, convenience, usability, demographics, and social factors. Knowing this can help banks improve their services and get more people to use them.

## **RESEARCH OBJECTIVES**

- To evaluate the perceived reliability of online banking services for customers.
- This will assess the quality of customer service provided through all banking channels.  
Identify areas for improvement for online and offline banking interactions.
- Provide recommendations to banks on how to improve service reliability and customer satisfaction.

## **RESEARCH METHODOLOGY**

The study on consumer perception towards online banking services will survey 152 participants above the age of 18 years with diversified backgrounds to understand their perceptions on online banking. The online questionnaire will be distributed by email and social media in relation to user frequency, kind of services accessed, perceived convenience, trust and security concerns, customer satisfaction, and psychological factors like anxiety towards online banking. Usage patterns, trust, security, and customer satisfaction will be analyzed using Microsoft Excel and SPSS with regard to descriptive statistics, Chi square, regression, ONE WAY ANOVA and hypothesis testing. Relationships between usage patterns, trust, security, and customer satisfaction based on the hypotheses that higher usage leads to greater satisfaction, or that the perceptions of security as a predictor and influence on trust, will be determined. The study will ensure confidential voluntary participation for the participants with the aim of affording insights that will point to improvements in regard to online banking services.

## **RESEARCH GAP**

While the research has picked up pace regarding the consumer perception of online banking services, still many gaps persist, and this article will try to bridge a few of them. For one, while majority literature is focused on general and holistic satisfaction with online banking platforms, few are indeed concerned with the

psychological impact when issues of security concerns arise: anxiety and trust, specifically concerning online banking. Actually, various works did not make any inquiries into the detailed issues of how demographics—age, income, and education levels—would affect consumer perception and behavior against online banking. So, the improvements in online banking services have been a mass solution. Furthermore, in addition to numerous usability and technological features research efforts, attention to consumers' particular emotional and cognitive responses in interaction with online banking services has been on the low side. In addition, the present rapid innovation in digital banking applications, such as mobile apps and AI-based services, implies that previous studies may become outdated or irrelevant to the current trends of technology. Thus, this study would bridge these gaps by examining the psychological, demographic, and technological factors influencing online banking perceptions of consumers today.

## **RESEARCH QUESTIONS**

1. How do the customers rate the reliability of internet banking services provided by their banks?
2. What the customer satisfaction level with regard to the banking services is as rated between 1 and 10?
3. What are the critical drivers of the perception of banking service quality among customers?
4. What can be done to enhance the online and customer service provision of banks to meet user expectations?

## **RESEARCH PROBLEM**

The research problem of this particular study deals with understanding the factors that define consumer perceptions of online banking services, primarily in the contexts of technology and security evolution. Online banking has gained popularity during the last few decades; however, comprehensive studies on how age, income, and educational levels influence consumer trust, satisfaction, or anxiety regarding these services are somewhat neglected. Another aspect that has yet to receive full consideration is security perception, trust towards the digital platform, and psychological implications of possible fraud or data breach. Because banks continue evolving through new technologies to enhance online services, their innovations must be known to influence consumer attitudes and behaviors. It aims at classifying which factors—these are psychological, demographic, or technology—represent the consumers' attitude towards online banking services, and what usage style, satisfaction level, and reliance factor tend to occur concerning online banking services because of them.

## **LIMITATIONS TO THE STUDY**

There are several limitations to the study concerning consumer perception towards online banking services. The data used in the research seems to be self-reported and is thus prone to errors associated with social desirability or recall errors. The sample size is diverse, but it may not represent all the different consumer groups, especially not those consumers who frequently do not use Internet banking and do not have Internet

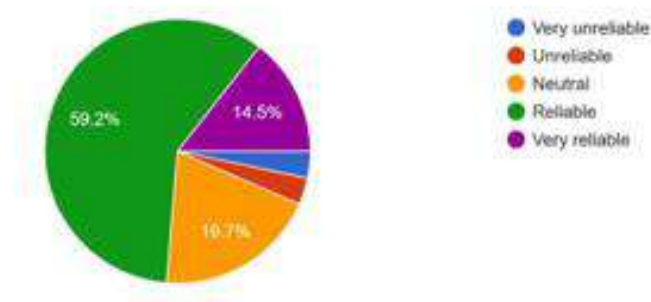
access. The research does not take into account shifting attitudes or behavior over time due to an emerging trend in technology or shifts in security concerns. Online banking and e-banking perceptions at one point in time have been particularly highlighted. It is easy, but might miss out on those who don't understand digital media or who are averse to online banking. The study may also be limited to geographic grounds since consumer perceptions could vary significantly from one region to another or across different cultures, and research may not capture all the regional variations.

## RESEARCH FINDINGS\

| Demographic Variables     | Total |       |
|---------------------------|-------|-------|
|                           | n     | %     |
| <b>Gender</b>             |       |       |
| Female                    | 69    | 45.4% |
| Male                      | 83    | 56.6% |
| Prefer not to say         | 0     | 0%    |
| <b>Age</b>                |       |       |
| Below 18                  | 1     | 0.7%  |
| 18-25 years               | 94    | 61.8% |
| 26-40 years               | 25    | 16.4% |
| 41-60 years               | 30    | 19.7% |
| 61 and above              | 2     | 1.3%  |
| High school or equivalent | 7     | 4.6%  |
| Associate degree          | 24    | 15.8% |
| Bachelor's degree         | 96    | 63.2% |
| Master's degree           | 21    | 13.8% |
| Post graduate             | 1     | 0.7%  |
| Pharmacy                  | 1     | 0.7%  |
| 12 <sup>th</sup>          | 1     | 0.7%  |
| PhD                       | 1     | 0.7%  |

How reliable do you find the online Banking services provided by your bank?

152 responses



This bar graph depicts what 152 individuals said about how reliable online banking is at their respective banks. Here is a breakdown:

Very Reliable (Purple): 14.5% believe that the online banking services are very reliable.

Most people, 59.2%, believe the services are reliable. 19.7% of them have a neutral view towards reliability. Unreliable (Red): A few people think the services are not reliable. Very Unreliable (Blue): Even fewer consider them very unreliable.

This means that as many as 73.7% of the respondents trust their online banking services. A considerably smaller percentage holds an attitude of dissatisfaction and indifference towards them.

How would you rate the quality of customer service provided through out banking channels ? ( 1 being the least and 10 being the Highest)  
152 responses



#### Important Takeaways:

The most (about 75.7%) chose it between 8 and 9, meaning extremely positive response. Extremely low ratings of 1-3 are relatively rare, indicating very little negative experience. There is a small segment, at about 16%, of neutral to moderately positive ratings of 5-7.

## HYPOTHESIS TESTING

Combination 1: Digital Engagement – Range of Features Offered by Online Banking Services

ANOVA Results:

- Sum of Squares (Between Groups): 21.560
- F-value: 9.736
- p-value: 0.000

H<sub>0</sub>: There is no significant difference in digital engagement regarding the range of features offered by online banking services across age groups.

H<sub>1</sub>: There is a significant difference in digital engagement regarding the range of features offered by online banking services across age groups.

Interpretation:



Since the p-value (0.000) is less than 0.050, we reject the null hypothesis ( $H_0$ ). Hence, it is inferred that there is a significant difference in digital engagement regarding the range of features offered by online banking services across age groups.

#### Combination 2: Implementation of AI in Online Banking and Perception of Reliability

##### ANOVA Results:

- Sum of Squares (Between Groups): 10.555
- F-value: 8.360
- p-value: 0.000

$H_0$ : There is no significant difference in perception of reliability due to the implementation of AI in online banking across age groups.

$H_1$ : There is a significant difference in perception of reliability due to the implementation of AI in online banking across age groups.

Interpretation: Since the p-value (0.000) is less than 0.050, we reject the null hypothesis ( $H_0$ ). Hence, it is concluded that there is a significant difference in perception of reliability due to the implementation of AI in online banking across age groups.

#### Combination 3: Quality of Customer Service in Banking Channels

##### ANOVA Results:

- Sum of Squares (Between Groups): 68.088
- F-value: 8.265
- p-value: 0.000

$H_0$ : There is no significant difference in ratings for customer service quality across age groups.

$H_1$ : There is a significant difference in ratings for customer service quality across age groups.

##### Interpretation:

Since the p-value (0.000) is less than 0.050, we reject the null hypothesis ( $H_0$ ). Thus, it is inferred that there is a significant difference in ratings for customer service quality across age groups.

#### Combination 4: Trust in Online Banking Technologies (AI, Blockchain, etc.)

##### ANOVA Results:

- Sum of Squares (Between Groups): 9.925
- F-value: 5.873

- p-value: 0.001

$H_0$ : There is no significant difference in trust levels regarding online banking technologies across age groups.

$H_1$ : There is a significant difference in trust levels regarding online banking technologies across age groups.

Interpretation:

Since the p-value (0.001) is less than 0.050, we reject the null hypothesis ( $H_0$ ). Therefore, it is concluded that there is a significant difference in trust levels regarding online banking technologies across age groups.

## Regression Analysis Interpretation

### Model Summary

| Statistic              | Value |
|------------------------|-------|
| R                      | 0.761 |
| R Square               | 0.579 |
| Adjusted R Square      | 0.561 |
| Std. Error of Estimate | 0.622 |

### Interpretation:

- The R value (0.761) indicates a strong positive correlation between the predictors and digital engagement.
- R Square (0.579) shows that 57.9% of the variance in the dependent variable (digital engagement) is explained by the predictors in the model.
- The Adjusted R Square (0.561) considers the number of predictors, indicating that the model maintains a robust explanatory power.

### ANOVA Table

| Source     | Sum of Squares | df  | Mean Square | F      | Sig.  |
|------------|----------------|-----|-------------|--------|-------|
| Regression | 31.332         | 6   | 5.222       | 32.338 | 0.000 |
| Residual   | 22.787         | 141 | 0.162       |        |       |
| Total      | 54.119         | 147 |             |        |       |

### Interpretation:

- The F-statistic (32.338) with a p-value of 0.000 indicates that the overall regression model is statistically significant, rejecting the null hypothesis that predictors have no impact on digital engagement.

## Coefficients

| Predictor            | Unstandardized Coefficients (B) | Std. Error | Standardized Coefficients (Beta) | t      | Sig.  |
|----------------------|---------------------------------|------------|----------------------------------|--------|-------|
| (Constant)           | 1.116                           | 0.183      | -                                | 6.101  | 0.000 |
| Interactive Features | 0.517                           | 0.063      | 0.652                            | 8.206  | 0.000 |
| Availability         | 0.236                           | 0.071      | 0.228                            | 3.324  | 0.001 |
| Navigation           | -0.039                          | 0.048      | -0.038                           | -0.813 | 0.417 |
| Service Quality      | -0.039                          | 0.051      | -0.043                           | -0.765 | 0.445 |
| Customer Service     | 0.058                           | 0.059      | 0.063                            | 0.978  | 0.330 |
| Usage Comfort        | -0.047                          | 0.062      | -0.053                           | -0.754 | 0.452 |

## Regression Equation

Digital Engagement=1.116+0.517(Interactive Features)+0.236(Availability)–0.039(Navigation)–0.039(Service Quality)+0.058(Customer Service)–0.047(Usage Comfort).

Digital engagement is affected by multiple factors and can be stated as follows:

Interactive feature : Improves digital engagement by 0.517 units for every unit advancement.

Availability : Improves digital engagement by 0.236 units for every unit advancement.

Navigation efficiency: Reduces digital engagement by 0.039 units for every unit decline.

Service quality : Reduces digital engagement by 0.039 units for every unit decline.

Customer Service positively impacts digital engagement, while increasing it by 0.058 units for each unit improvement.

Usage Comfort negatively impacts digital engagement as it decreases by 0.047 units for every unit decline in the base level.

Digital engagement base level is at 1.116 units.

### Key Findings:

#### 1. Significant Predictors:

- o **Interactive Features** ( $B=0.517, p=0.000$   $B = 0.517, p = 0.000$ ): Strongest positive influence on digital engagement.
- o **Availability** ( $B=0.236, p=0.001$   $B = 0.236, p = 0.001$ ): Positive and statistically significant.

#### 2. Non-Significant Predictors:

- o **Navigation, Service Quality, Customer Service, and Usage Comfort** have no statistically significant impact on digital engagement ( $p > 0.05$ ).

#### 3. Collinearity Check:

- o The VIFs (Variance Inflation Factors) for all predictors are within acceptable limits ( $< 10$ ), indicating no multicollinearity issues.

### RQ1: Is there an association between Age Group and Suggestions to Adapt Online Banking Services?

#### Crosstabulation Table

| Age Group | Suggest (1) | Neutral (2) | Strongly Suggest (3) | Total |
|-----------|-------------|-------------|----------------------|-------|
| Group 1   | 1           | 0           | 0                    | 1     |
| Group 2   | 0           | 39          | 55                   | 94    |

|              |          |           |           |            |
|--------------|----------|-----------|-----------|------------|
| Group 3      | 0        | 3         | 22        | 25         |
| Group 4      | 0        | 11        | 19        | 30         |
| <b>Total</b> | <b>1</b> | <b>53</b> | <b>96</b> | <b>150</b> |

#### Chi-Square Test Results

| Statistic               | Value   |
|-------------------------|---------|
| Pearson Chi-Square      | 157.563 |
| Degrees of Freedom (df) | 6       |
| p-value                 | 0.000   |

#### Hypotheses:

- $H_0$ : There is no association between age group and suggestions to adapt online banking services.
- $H_1$ : There is an association between age group and suggestions to adapt online banking services.

#### Interpretation:

Since the p-value (0.000) is less than the significance level (0.05), we reject the null hypothesis. This indicates a significant association between age group and suggestions to adapt online banking services.

### RQ2: Is there an association between Gender and Suggestions to Adapt Online Banking Services?

#### Cross tabulation Table

| Gender | Suggest (1) | Neutral (2) | Strongly Suggest (3) | Total |
|--------|-------------|-------------|----------------------|-------|
| Female | 1           | 30          | 52                   | 83    |

|              |          |           |           |            |
|--------------|----------|-----------|-----------|------------|
| Male         | 0        | 23        | 46        | 69         |
| <b>Total</b> | <b>1</b> | <b>53</b> | <b>98</b> | <b>152</b> |

#### Chi-Square Test Results

| Statistic               | Value |
|-------------------------|-------|
| Pearson Chi-Square      | 1.011 |
| Degrees of Freedom (df) | 2     |
| p-value                 | 0.603 |

#### Hypotheses:

- $H_0$ : There is no association between gender and suggestions to adapt online banking services.
- $H_1$ : There is an association between gender and suggestions to adapt online banking services.

#### Interpretation:

Since the p-value (0.603) is greater than the significance level (0.05), we fail to reject the null hypothesis. This indicates no significant association between gender and suggestions to adapt online banking services.

### RQ3: Is there an association between Highest Level of Education and Suggestions to Adapt Online Banking Services?

#### Cross tabulation Table

| Education Level | Suggest (1) | Neutral (2) | Strongly Suggest (3) | Total |
|-----------------|-------------|-------------|----------------------|-------|
| Level 1         | 1           | 3           | 3                    | 7     |
| Level 2         | 0           | 8           | 17                   | 25    |

|              |          |           |           |            |
|--------------|----------|-----------|-----------|------------|
| Level 3      | 0        | 33        | 63        | 96         |
| Level 4      | 0        | 9         | 13        | 22         |
| Level 5      | 0        | 0         | 2         | 2          |
| <b>Total</b> | <b>1</b> | <b>53</b> | <b>98</b> | <b>152</b> |

#### Chi-Square Test Results

| Statistic               | Value  |
|-------------------------|--------|
| Pearson Chi-Square      | 22.901 |
| Degrees of Freedom (df) | 8      |
| p-value                 | 0.003  |

#### Hypotheses:

- $H_0$ : There is no association between education level and suggestions to adapt online banking services.
- $H_1$ : There is an association between education level and suggestions to adapt online banking services.

#### Interpretation:

Since the p-value (0.003) is less than the significance level (0.05), we reject the null hypothesis. This indicates a significant association between education level and suggestions to adapt online banking services.



## CONCLUSIONS

The study indicates that online banking services have been rated as reliable by most as 59.2 rated them "Reliable" while 14.5 reported them as "Very Reliable." Moreover, the aspect of customer service was mostly rated as of high quality since 38.2% of the respondents placed it at 9 of 10, and an 8 by 25.7%. This means the banks are performing well in providing reliably online services and quality customer care but still need to catch up on neutral and lower satisfaction rankings to make it universally positive as far as user experience goes.

## RECOMMENDATIONS

1. Improvement of Online Banking Reliability: Banks should invest in robust technology structures to minimize more downtime and enhance the reliability of online systems.
2. Improving Customer Service Training: Advanced customer service training program for the customer service representatives to handle consumer complaints effectively and sensitively.
3. Personalize customer experiences: Use customer information to offer personalized recommendations and support, which can lead to increased satisfaction and loyalty.
4. Regular collection of feedback. Organize periodic surveys and give scope for feedback sessions to capture pain points in online as well as offline banking.
5. Educate users to increase their trust and ability to use online banking applications through awareness of the system's features and functionalities. Promote Digital Literacy.

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## APPENDICES

1. Name:

2. What is your age group?

- under 18
- 18-25
- 26- 40
- 41-60
- 60 and above

3. What is your gender?

- male
- female
- prefer not to say

4. What is your gender?

- high school or equivalent
- associate degree
- bachelor's degree
- master's degree
- others \_\_\_\_\_

5. What is your current employment status?

- employment full-time
- employment part-time
- self-employed
- unemployed
- retired

6. What is your monthly household income?

- under 20,000
- 20,000- 40,000

- 40,000- 60,000
- 60,000- 80,000
- 80,000 and above

7. How easy is it for you to navigate your bank's online banking platform?

- very difficult
- difficult
- neutral
- easy
- very easy

8. How reliable do you find the online banking services provided by your bank?

- very reliable
- unreliable
- neutral
- reliable
- very reliable

9. How secure do you feel when using online banking banking services?

|   |   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|---|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|   |   |   |   |   |   |   |   |   |    |

10. How secure do you feel when using online banking services?

- very insecure
- insecure
- neutral
- secure
- very secure

11. Digital engagement

|                                                                                                             | Very<br>dissatisfied | dissatisfied | Neutral | satisfied | Very<br>satisfied |
|-------------------------------------------------------------------------------------------------------------|----------------------|--------------|---------|-----------|-------------------|
| How satisfied are you with the digital engagement and interactive features of your online banking services? |                      |              |         |           |                   |

|                                                                                                        |  |  |  |  |  |
|--------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| How would you rate the availability of the online banking services during the peak and off-peak hours? |  |  |  |  |  |
| How satisfied are you with the range of features offered by your online banking services?              |  |  |  |  |  |

1. How well do you think your bank has adapted its online services in response to COVID- 19 pandemic?

- very poorly
- poorly
- neutral
- well
- very well

2. How much do you trust online banking banking technologies such as AI block chain, and biometric authentication? (1 being the least and 5 being the highest)

|   |   |   |   |   |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
|   |   |   |   |   |

3. How much implication of AI in online banking affected your perception of its reliability?

- Very bad
- Bad
- Neutral
- Good
- Very good

Would you suggest your family, friends, neighbours and others that you know, to adapt online banking services?

- Never
- May be
- yes

# **A STUDY ON SOCIO-ECONOMIC IMPACTS OF GIG ECONOMY WORKERS**

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## **ABSTRACT:**

The research paper aids in studying out the socio-economic status of gig workers. The research is based on the responses collected from the 150 gig workers across various sectors to study about the various factors that affects the economic and social status of gig workers. It also examines the level of income consistency of gig workers and the variables that affects the income consistency. The relationship between the demographic variables and other basic social, economic factors were also analysed and for this regression, one- way Anova and chi-square tests were used. It also aimed to get to know the savings pattern and awareness of gig workers to various incentives and benefits available to this and suggestions were given on the same.

## **I.INTRODUCTION:**

Gig employee workers refer to workers who work on temporary and independent basis. They either take up temporary or part time jobs in an organization, work as independent contractors or as freelancers. They take up short-term projects known as gigs and try to achieve that in short period of time. Gig employment includes different types of work like ride sharing, delivery partners, freelance photographers, home bakers, designers and etc.

This type of labour structure emphasis on their independence and flexibility of work rather than long-term job security. They are most likely to be creative and tries to solve problems on their own. Gig economy is a recent trend and is showing a positive approach because of increasing usage of e-platforms and remote jobs.

The compensation pattern is always variable and inconsistent in case of gig employment. Per-task pay, project-based pay and hourly pay are different kinds of compensation policy that gig employers can opt for.

The benefits of taking up gig employment are freedom in choosing the project, flexibility in choosing the working hours, ability to work for multiple clients at a time and opportunity to diversify the income.

The socio-economic impacts of gig employment mean the effects that gig economy workers have on the social and economic aspect of worker's life. The economic impacts may include the earning pattern, income pattern and financial benefits of the employees. The social impacts may include job security, recognition for work and financial anxiety.

I have chosen this topic to study the socio-economic factors that affect the living of gig workers and render suggestions on this regard.

## **REVIEW OF LITERATURE:**

(Nair, 2023): This study states that the growth of gig economy is due to increased usage of digital platforms post covid. It provides insights about socio-economic impacts on gig economy based on social hierarchy, how traditional employment policies is inconsiderate about gig workers.

(Woodcock & Graham, 2020): The study of the article provided a detailed understanding on the basic concepts of gig economy, algorithms used by platforms in assigning the work to gig workers and downsides of opting for gig economy which includes both economic and social challenges faced by them.

(Kasliwal, 2020): The study emphasis on digital literacy and it explores the women participation in gig economy, flexibility of work available and highlights safety concerns of women gig employers.

(Mehta, 2023): The study discusses on the theories concerned on evolution of gig economy, regulations on gig workers and employment structures of gig market.

(M.Graham, I.Hjorth, & V.Lehdonvirta, 2017):This explores how digital platforms creates opportunities for gig employment. The article discusses the gig economy in the context of growing economy and global competition.

(Koirala & Laine, 2024): The paper integrates game theory and mathematical program networks to analyze gig economy wage declines, addressing platform-driven strategies, labor competition, and economic inefficiencies overlooked in prior studies on gig worker compensation.

(Behl, Rajagopal, Sheorey, & Mahendra, 2022):The paper points out barriers gig workers face, including skill gaps, digital access, and platform biases, inequities and challenges they face.

### **RESEARCH OBJECTIVES:**

- Examine the relationship between the income levels and their ability to meet out expenses involved with their income consistency level.
- Explore the overall job satisfaction of gig workers, specifically focusing on factors such as recognition, income consistency, freedom to choose projects, and the opportunity to diversify income.
- Explore whether the workers have saving/ insurance schemes to plan for their future needs as most of them work independently.
- To investigate the awareness among the gig workers about the government schemes available to them that can support them socially and economically and highlight the significance of these policies.

### **RESEARCH METHODOLOGY:**

#### Research Gaps:

- Insufficient information about income inconsistency across gig works
- Lack of insight about financial planning among gig workers for their future needs
- Lack of research on expense management in related to gig works
- Insufficient knowledge on government incentives available to gig workers

#### **Research Questions:**

- What factors influence people choose gig employment over traditional method of employment?
- How do the gig workers manage the gig expenses?
- Do gig employees are part of insurance or savings scheme to manage their future needs?
- What is the level of awareness among gig workers regarding government policies and schemes designed to assist them?
- What are primary challenges faced by the gig workers?
- What are the most common methods used by gig workers to acquire new clients or projects?

**Research Problem:**

The socio-economic impacts of gig economy remain inadequately unexplored. There are many issues like acquisition of clients, financial stability, awareness of legal policies, payment terms and conditions. There is only limited knowledge available about this. The gaps are the lack of financial planning among the gig workers.

**LIMITATIONS OF STUDY:**

The research was conducted using online survey form, where only a sample size of 150 gig workers from and this may not represent the entire population of gig workers. The responses by respondents might be subjected to inaccuracy due to misunderstanding of questions, lack of knowledge of technical terms and might be biased.

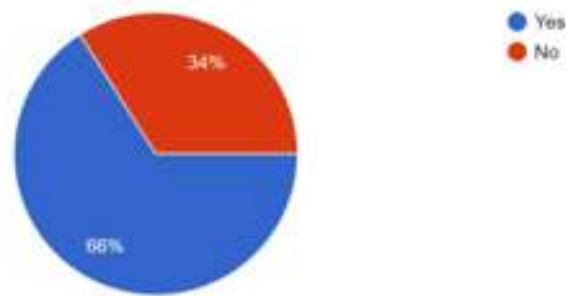
**RESEARCH FINDINGS:**

Below are the demographic data of the 150 respondents who are gig employees collected from G- forms.

| Demographic variables     | Total |       |
|---------------------------|-------|-------|
|                           | n     | %     |
| <b>Gender:</b>            |       |       |
| Male                      | 67    | 44.7% |
| Female                    | 81    | 54%   |
| Prefer not to say         | 2     | 1.3%  |
| <b>Age:</b>               |       |       |
| Below 18                  | -     | -     |
| 18-25                     | 40    | 26.7% |
| 25-35                     | 28    | 18.7% |
| 35-50                     | 51    | 34%   |
| Above 50                  | 31    | 20.7  |
| <b>Employment Status:</b> |       |       |
| Student                   | 17    | 11.3% |
| Full time                 | 67    | 44.7% |
| Part time                 | 17    | 11.3% |
| Self Employed             | 44    | 29.3% |
| Unemployed                | 5     | 3.3%  |

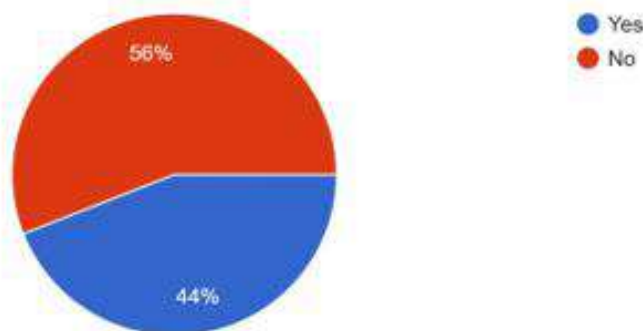


Is gig work your primary source of income?  
150 responses



This graph shows that 66% people fully rely income from gig economy as their primary source of income so it is essential that they need to have a proper budgeting, savings scheme, insurance schemes to meet their future wants and needs as there are not part of full-time employment financial perks.

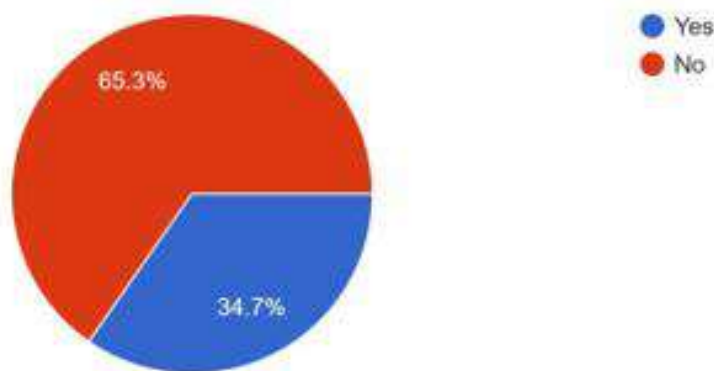
Do you have savings scheme or insurance to manage your future needs in case of inconsistent income ?  
150 responses



shows that 56% of the gig workers have not taken any insurance and savings scheme to manage their future needs and this can be due to their fear of meeting due dates because of uncertain earnings, lack of awareness of having savings and insurance scheme and prioritisation of meeting short time needs over longtime needs.

### Are you aware of any government schemes or policies for gig workers?

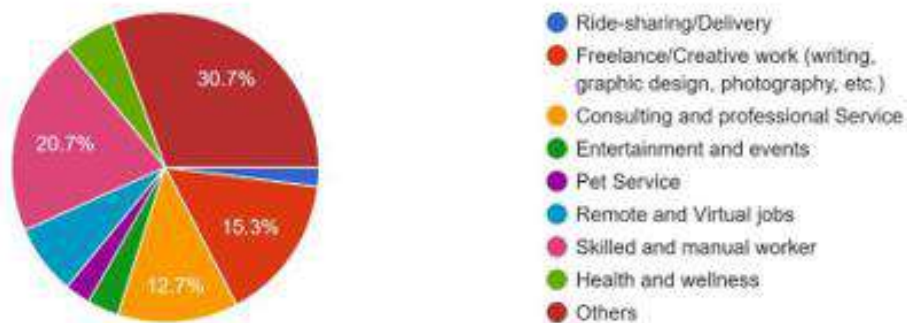
150 responses



There is only 34.7% of gig workers aware of the government incentives, policies available to them. This is due to lack of awareness amongst the gig workers and due to diversified nature of gig economy and which is supported by the following graph.

### What type of work do you typically perform?

150 responses



The lack of awareness could also be supported by the lack of representation through labour unions.

### HYPOTHESIS TESTING:

Regression- Income consistency of gig workers is taken as dependent variables and earnings compared to traditional job, work related expenses, recognition off work, opportunity to diversify the income, acquisition of clients, project payment terms and freedom to choose projects are taken as independent variables.

Since adjusted r square is 0.167, the income consistency has been explained by earnings compared by earnings, work related expenses, recognition of work, opportunity to diversify to income, acquisition of client, project payment terms and freedom to choose projects to the extent of 16.7%. Hence, it is not a good fit model.

H0– The earnings compared to traditional jobs, work related expenses, recognition of work, opportunity to diversify to income, acquisition of client, project payment terms and freedom to choose projects do not affect the Income consistency jointly.

H1- The earnings compared to traditional jobs, work related expenses, recognition of work, opportunity to diversify to income, acquisition of client, project payment terms and freedom to choose projects effect the Income consistency jointly.

Since the P – value is .000 which is less than .050 there is sufficient evidence to reject Null hypothesis. Hence, it is inferred that the earnings compared to traditional jobs, work related expenses, recognition of work, opportunity to diversify to income, acquisition of client, project payment terms and freedom to choose projects effect the Income consistency jointly.

The mean of income consistency is 1.97, it shows that the income consistency is satisfied among the gig workers and it is because the reason that the earnings compared to traditional jobs, work related expenses, recognition of work, opportunity to diversify to income, acquisition of client, project payment terms and freedom to choose projects effect the Income consistency jointly.

| Coefficients                                 |                               |
|----------------------------------------------|-------------------------------|
| Model                                        | Unstandardized Coefficients B |
| Constant                                     | .692                          |
| Earnings Compared to Traditional Jobs        | .246                          |
| Work Related Expenses (Ex: Internet, Petrol) | .080                          |
| Recognition for work                         | -.139                         |
| Opportunity to diversify income              | .153                          |
| Acquisition of clients                       | .033                          |
| Project Payment terms                        | .085                          |
| Freedom to choose projects                   | .150                          |

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3 + \dots + B_nX_n$$

Y= (Income consistency) A=.692

B1=.246 B2=.080 B3= -.139

B4= .153

B5= .033 B6=.085 B7=.150

X1= Earnings Compared to Traditional Jobs X2=Work Related Expenses (Ex: Internet, Petrol)] X3= Recognition for work

X4= Opportunity to diversify income X5= Acquisition of clients

X6= Project Payment terms X7= Freedom to choose projects

Interpretation:

Overall satisfaction derived on income consistency =  $0.692 + .246$  (Earnings Compared to Traditional Jobs) +  $.080$  (Work Related Expenses (Ex: Internet, Petrol)) +  $-.139$  (Recognition for work) +  $.153$  (Opportunity to diversify income) +  $.033$  (Acquisition of clients) +  $.085$  (Project Payment terms) +  $.150$  (Freedom to choose projects)

Satisfaction of elements like earnings compared to traditional jobs, freedom to choose projects and opportunity to diversify the income have strong positive influence on satisfaction of income consistency.

Satisfaction of elements like work related expenses, project payment terms and acquisition of clients have positive influence on satisfaction of income consistency.

Satisfaction of recognition of work has nothing to do with income consistency.

ONE WAY ANOVA:

Taking employment status as factor variable and income consistency as scale variable.

|                |             |            | Sig. |
|----------------|-------------|------------|------|
| Between Groups | Combined    |            | .392 |
|                | Linear Term | Unweighted | .876 |
|                |             | Weighted   | .197 |
|                |             | Deviation  | .486 |
| Within groups  |             |            |      |

H0- There is no significant difference on income consistency between employment status. H1- There is significant difference on income consistency between employment status.

Since there is p value is .392 which is greater than .050 so we fail to reject null hypothesis it can be inferred that there is no significant difference on income consistency between employment status.

Chi Square taking employment status as row variables and is gig work your primary source of income as column variable

|                              | Value              | df | Asymptotic Significance (2-sided) |
|------------------------------|--------------------|----|-----------------------------------|
| Pearson Chi-Square           | 6.923 <sup>a</sup> | 4  | .140                              |
| Likelihood Ratio             | 6.626              | 4  | .157                              |
| Linear-by-Linear Association | .596               | 1  | .440                              |
| N of Valid Cases             | 150                |    |                                   |

H0: There is no association between employment status and is gig work your primary source of income

H1: There is association between employment status and is gig work your primary source of income

Interpretation: Since p value .140 which is greater than .050 so we fail to reject null hypothesis. Hence it can be inferred that there is no association between employment status and gig work as primary source of income.

|                              | Value              | df | Asymptotic Significance (2-sided) |
|------------------------------|--------------------|----|-----------------------------------|
| Pearson Chi-Square           | 3.287 <sup>a</sup> | 4  | .511                              |
| Likelihood Ratio             | 3.385              | 4  | .496                              |
| Linear-by-Linear Association | .010               | 1  | .920                              |
| N of Valid Cases             | 150                |    |                                   |

H0: There is no association between employment status and gig employees having savings and insurance schemes.

H1: There is association between employment status and gig employees having savings and insurance schemes.

Interpretation: Since p value .511 which is greater than .050 so we fail to reject null hypothesis. Hence it can be inferred that there is no association between employment status and gig employees having savings and insurance schemes.

#### Chi Square Test:

|  | Value | df | Asymptotic Significance (2-sided) |
|--|-------|----|-----------------------------------|
|--|-------|----|-----------------------------------|

|                              |                   |   |      |
|------------------------------|-------------------|---|------|
| Pearson Chi-Square           | .489 <sup>a</sup> | 4 | .975 |
| Likelihood Ratio             | .481              | 4 | .975 |
| Linear-by-Linear Association | .012              | 1 | .913 |
| N of Valid Cases             | 150               |   |      |

H<sub>0</sub>: There is no association between employment status and awareness to government schemes. H<sub>1</sub>:

There is association between employment status and awareness to government schemes.

Interpretation: Since p value .975 which is greater than .050 there is sufficient evidence to accept null hypothesis. Hence it can be inferred that there is no association between employment status and awareness to government schemes.

### **CONCLUSION AND RECOMMENDATIONS:**

Gig employees are adequately recognised considering it as social impact, it motivates them to take up more projects but when considering economic factors, there are various factors that impacts the income consistency and income level. It is also found that gig workers are satisfied with the income level and not highly satisfied this because of the factors like earnings compared to traditional jobs, work related expenses, recognition for work, opportunity to diversify income, acquisition of clients, project payment terms, freedom to choose projects. It is also found through the questionnaire survey that 56% of the gig workers out of 150 gig workers (respondents) don't have a savings schemes or insurance to meet their future needs and it is highly essential in the case of prevailing income inconsistency. This could be due to lack of awareness of the policies which will be highly suitable to their income and spending patterns and gig workers can be educated about the various policies available to according to their economic situations.

There are various schemes provided by government particularly to gig workers in order to motivate them. Some of the latest policies brought in by government are Code on E-Security, e- Shram and Niti Ayog.

Gig economy is contributing substantially to the Indian market and global economy as a whole through its diversified sectors.

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## **APPENDICES:**

- 1) Name
  
- 2) Age
  - o Below 18
  - o 18-25
  - o 25-35
  - o 35-50
  - o Above 50
  
- 3) Gender
  - o Male
  - o Female
  - o Prefer not to say
  
- 4) Employment Status
  - o Student
  - o Full time
  - o Part time
  - o Self-employed
  - o Unemployed
  
- 5) How long have you been working in gig economy?
  - o Whenever I get time
  - o Less than 6 months
  - o 6 months to 1 year

- ☐ 1 year – 3 years
  - ☐ More than 3 years
- 6) What type of work do you typically perform?
- ☐ Ride sharing/Delivery
  - ☐ Freelance/ Creative work
  - ☐ Consulting and professional work
  - ☐ Pet Service
  - ☐ Remote and virtual jobs
  - ☐ Skilled and manual worker
  - ☐ Health and wellness
  - ☐ Others
- 7) Is gig worker your primary source of income?
- ☐ Yes
  - ☐ No
- 8) What is your average monthly income from gig work?
- ☐ Less than Rs. 10,000
  - ☐ 10-20 hours
  - ☐ 21-30 hours
  - ☐ More than 30 hours
- 9) How many hours per week do you work in gig economy?
- ☐ Less than 10 hours
  - ☐ 10- 20 hours
  - ☐ 21-30 hours
  - ☐ More than 30 hours
- 10) Do you have savings scheme or insurance to manage your future in case of inconsistent income?
- ☐ Yes
  - ☐ No
- 11) Are you aware of any government schemes or policies for gig workers?
- ☐ Yes
  - ☐ No
-



12) Do you think gig workers should have more legal protections and benefits?

- ☐ Yes
- ☐ No

13) Rate your satisfaction level:

|                                              | Highly Satisfied | Satisfied | Not Satisfied |
|----------------------------------------------|------------------|-----------|---------------|
| Earnings compared to traditional jobs        |                  |           |               |
| Work related expenses (Ex: Petrol, Internet) |                  |           |               |
| Recognition for work                         |                  |           |               |
| Opportunity to diversify the income          |                  |           |               |
| Acquisition of clients                       |                  |           |               |
| Project Payment Terms                        |                  |           |               |
| Income consistency                           |                  |           |               |

# **Consumer Perception of Trust on Social Media Content for Purchasing Fast Food in Bengaluru City**

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## **ABSTRACT**

Consumer interaction with brands has transformed significantly in this digital era, especially in the fast food industry. This study aims to understand the role of consumer trust in social media content and its influence on the fast food purchasing behaviour among consumers in Bengaluru Urban placing emphasis on credibility, peer recommendation, transparency and brand image. With user generated content, social media marketing, brand advertisements, influencer endorsements has sculpted a new consumer perception and purchasing decision due to the critical significance of social media.

Through a survey based methodology, a target sample of social media users of 159 was collected in Bengaluru City, and analysed to align with the research objectives and the aim of the study without any bias. The study identifies the various relationships and trust dynamics which influence consumer purchasing decisions and factors which are not so significant and its influence on the overall results. There may be various other factors which influence the purchase decisions apart from those considered for the study with stronger and less influential status. Statistical tools have been used to assess the relationship between the consumer trust levels and purchase intentions providing valuable insights into social media contribution on the raising consumption of fast food.

**Keywords:** Consumer trust dynamics, Social Media Content, Fast-Food, Purchase Decisions.

## **INTRODUCTION**

The study goes on to explore the role of consumer trust on social media content which is the pivot surrounding the ever evolving fast food industry with rapid consumer preferences and trends. The exponential exposure and access to social media content through social media platforms like Instagram, Youtube, Facebook, and Twitter the consumers as well as the fast food brands and outlets has led to a significant influence of the content available on social media to influence consumer purchase decisions. Digital content is the new way to interact directly with consumers and build brand recognition and loyalty. But it has become a challenge for the consumers to navigate through this plethora of digital information on fast food as trust on these content plays a vital role for increasingly selective consumers.

Previous studies in many other places such as Malaysia and UAE also place emphasis on the role of consumer trust on social media content to convert the curiosity into actual consumption influences by different factors. Bengaluru city with its vibrant flavours and tech-savvy population has gained attention in the influential choice of fast food in social media which the study aims to survey. The very root of this research is to understand the crucial role of consumer trust on social media content which impacts the fast food purchasing decision which is an under-researched area of study with the diverse population, It encompasses factors like credibility of the source, transparency in endorsement by influencers, and changes in the current trends in fast food inculcated in the content presented over time. Understanding this relationship arises new discussion in the academic forum on digital marketing and consumer psychology.

## **REVIEW OF LITERATURE**

(Maja Šerić, 2018), Consumer-Generated Reviews on Social Media and Brand Relationship Outcomes in the Fast-Food Chain Industry. The study is based on the critical importance of consumer generated reviews and its impact on consumption through the fast-food industry highlighting the trust factor, engagement and strategies across different social media platforms.

(Imanuella Romaputri Andilolo, 2017), Understanding The Implications Of A Trending Popular Culture: The Online Food Review. The impact of online food review on consumer decision making in this digital era including quality of information, ratings and services. The study involved the engagement of qualitative exploratory methods and Focus Group Discussion to assess consumer behaviour.

(Angela Marcella Wantah, 2024), Social Media Marketing and Fast-Food Restaurant Brand Loyalty: The Mediating Role of Brand Gestalt. The study at Manado with 135 fast-food restaurant consumer respondents investigated the influence of social media on brand loyalty with convenience sampling analysed through Structural Equation Modeling (SEM).

(Cordova-Buiza, 2023), Inbound marketing strategy on social media and the generation of experiences in fast food consumers. The study emphasizes on the introduction of digital content and social media and network

during Covid 19 with few popular fast food restaurants and its impact on consumer decision. The study was formed around 100 respondents in Peru aged between 18-35 years.

(Nur Zulaikha Mohamed Sodom, 2023), The Relationship between Social Media Marketing, Trust, Reputation and Purchase Intention: Empirical Evidence from Fast-Food Industry. A cross-sectional survey in the Malaysia fast food industry with 212 responses based on consumer trust, reputation, and purchase decision with respect to social media content and marketing strategies of the brands.

(Tahura Pervin M. R., 2024), The Impact of Social Media Marketing on Consumers' Buying Decisions in the Restaurant Industry: Mediating Role of Trustworthiness. The research revolves around the impact of social media marketing in Dhaka city with sample size of 200 (113 approves responses) with respect to trust and other influential factors in converting into actual purchase of food in restaurant industry similar to the fast food industry in our study.

(Hanaysha, 2022), Impact of social media marketing features on consumer's purchase decision in the fast-food industry: Brand trust as a mediator. Different food cafes in the UAE were surveyed using AMOS 21- structural equation modelling to explore the extent of impact of social media content on fast food purchasing behaviour emphasizing the significance of brand trust and its influence on consumption.

(Shruthi, 2024), Impact of Instagram on Fast Food Branding in India: An Analysis of Consumer Perceptions and Behaviours. The study focuses mainly on Instagram as a social media platform in engaging 18-25 years perception of branding fast food and its significant impact on the fast food industry for consumption through questionnaire based survey of 160 respondents out of 200. There is consumer engagement and exchange of social media content on Instagram which has mainly caused the rise in demand for fast food.

## **RESEARCH OBJECTIVES**

- To assess the impact of various social media content (influencer posts, user-generated content, brand advertisements) on consumer trust while purchasing fast food
- To analyze the relationship between consumer trust in social media content and their decision making behaviour when deciding upon fast food consumption
- To evaluate the influence of current social media trends on fast food buying decisions

## **RESEARCH METHODOLOGY**

The study was based in Bengaluru City and involved a descriptive research. The focus was to understand the relevance of consumer trust in social media content to identify the purchase decisions in fast food industry based on several factors such as the credibility of source, User Generated content influence, factors influencing purchase decisions and trends in social media which affect the consumption of fast food. Primary data was collected through questionnaire circulated in the form of Google form through Whatsapp and other networking platforms.

There were 159 respondents who had been part of this survey. Statistical tools and software such as Microsoft Excel and SPSS Software was efficiently utilized to analyse and interpret the data to form comprehensive conclusion but the study was limited to Bengaluru City.

### **Research Gap**

Despite being in the digital era or information age where there is deep penetration of social media in our daily lives, there is a limited understanding of how purchasing decisions are affected by consumer trust in social media content, especially in the fast food sector in Bengaluru City.

### **Research Problem**

The research seeks to address this gap by exploring the research problem about the influence of social media trust on consumer behaviour with respect to fast-food, different dynamic contents and trends affecting the buying behaviour of consumers while laying foundation for future research to comprehensively build upon this foundation in bridging the gap to solve the intricacies of this research problem of limited knowledge between trust dynamics and social media content in fast food purchasing decisions.

### **Research Questions**

1. What major factors contribute to consumer trust in social media content related to fast food sector?
2. How does the level of trust in social media influencers affect fast food purchasing decisions in Bengaluru city?
3. How does the role of user-generated content (UGC) influence trust and fast food buying behavior?
4. Does the change in current trend and social media platforms influence trust and fast food buying behavior?

### **Limitations of the Study**

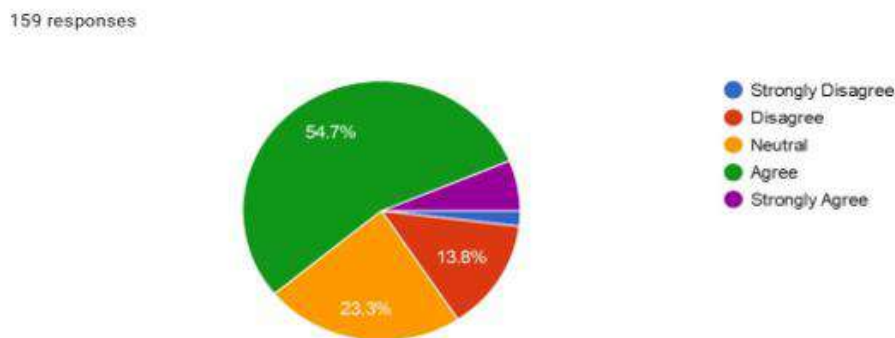
- The study in itself is limited to the city of Bengaluru and the results cannot be widely generalized due to the geographical nuances of the location under study and may not cover the diversity intended by research.
- The duration of the study was only for 3-4 months due to the time constraint to complete the research within the duration provided.
- The responses may be subject to individual bias and constraints as they were directly reported by the respondents and may also contain irrelevant
- There may exist many more factors which influence the objective of study which might not have been considered under the radar of this research yielding more relevant results that can be catered to due to the evolving consumer preferences

However all the above limitations have been fully considered and reasonable accurate and relative results have been furnished with utmost care and diligence in all phases of this study and further develop the study based on a diverse background of respondents and for a longer duration of time.

## RESEARCH FINDINGS

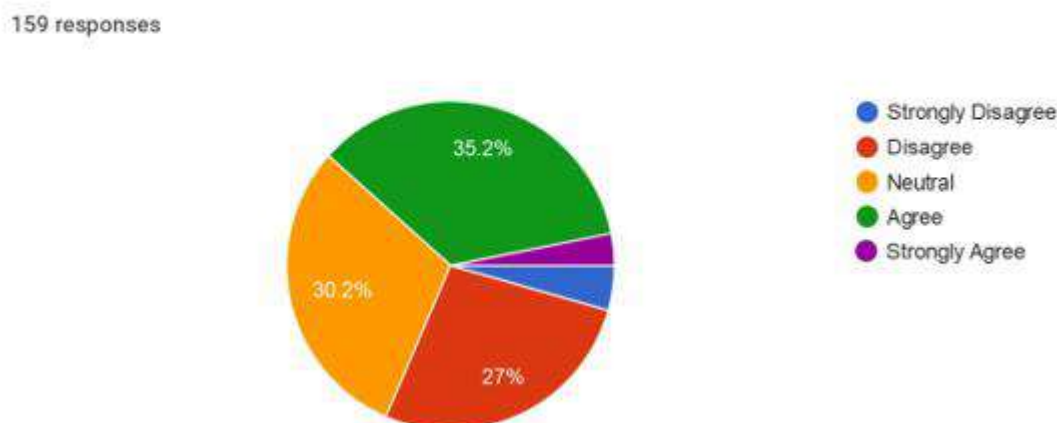
| <b>Demographic Variables</b> | <b>Total</b> |          |
|------------------------------|--------------|----------|
| <b>Age</b>                   | <b>n</b>     | <b>%</b> |
| Below 18 years               | 6            | 4%       |
| 18-30 years                  | 87           | 55%      |
| 30-40years                   | 4            | 2%       |
| 40-50 years                  | 48           | 30%      |
| 50-60 years                  | 14           | 9%       |
| <b>Gender</b>                |              |          |
| Male                         | 67           | 42%      |
| Female                       | 92           | 58%      |
| <b>Education Level</b>       |              |          |
| Up to SSLC                   | 3            | 2%       |
| High School                  | 3            | 2%       |
| Under-graduation             | 75           | 47%      |
| Post-graduation              | 47           | 30%      |
| Professional                 | 26           | 16%      |
| Other                        | 5            | 3%       |
| <b>Occupation</b>            |              |          |
| Private Company Employee     | 35           | 22%      |
| Government Company Employee  | 9            | 6%       |
| Business                     | 15           | 9%       |
| Profession                   | 27           | 17%      |
| Other                        | 73           | 46%      |
| <b>Monthly Income</b>        |              |          |
| Below 50,000                 | 38           | 24%      |
| 50,000-75,000                | 26           | 16%      |
| 75,000-1,00,000              | 16           | 10%      |
| 1,00,000-1,25,000            | 11           | 7%       |
| 1,25,000-1,50,000            | 9            | 6%       |
| Not Applicable               | 58           | 37%      |

Pie Chart 1: The content type (e.g., review vs. paid ad) significantly influences my trust in social media content about fast food



It is observed that the different type of social media content majorly affects the trust factor about fast food. 54.7% of the respondents agree with the fact, while others are neutral 23.3%, some disagree 13.8%, some strongly agree 6.3% and the rest strongly disagree 1.9% which is very negligible suggesting a general presence of influence of content type.

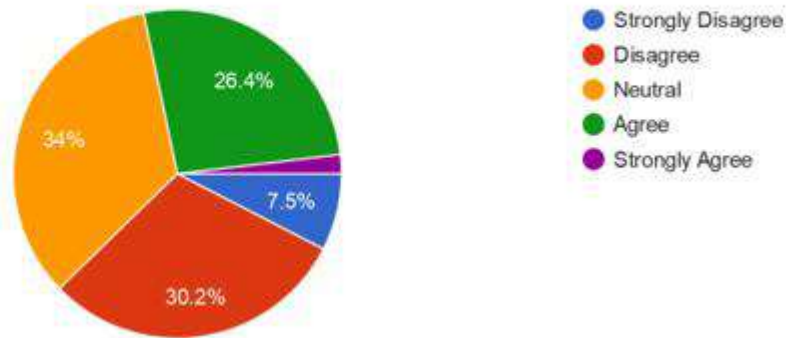
*Pie Chart 1.1: My trust in social media content directly affects my decision to purchase fast food*



It is observed that while 35.2% of the respondents out of 159 agree that their trust in social media content directly affects their decision to purchase fast food, another majority 30.2% are neutral about it suggesting that the trust in social media may not be a significant factor or they lack the required information to form a strong opinion and 27% of them disagree with the statement and some strongly agree 3.1% and 4.4% strongly disagree which is a slightly negligible representation.

Pie Chart 1.2: I adapt my fast food purchasing decisions based on new trends or changes in social media platforms

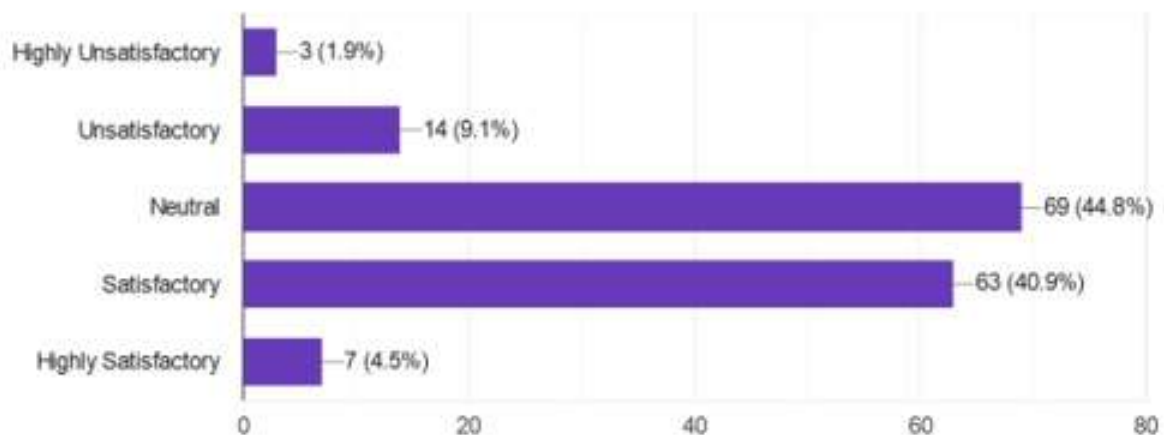
159 responses



*Bar Chart 1: Representation of the overall level of satisfaction by trusting social media for fast-food purchase decision*

Rate yourself the overall level of satisfaction derived by trusting social media content for purchasing fast food

154 responses



Around 154 respondents out of the sample of 159 have rated themselves a neutral rating 44.8%, 40.9% have a satisfactory experience, 9.1% are not satisfied, 4.5% are highly satisfied and 1.9% are highly unsatisfied by trusting social media content for fast-food purchasing decisions.

## ANALYSIS AND DISCUSSION OF FINDINGS



## Hypothesis Testing

- **Regression Analysis**

**Model Summary<sup>b</sup>**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
|       |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1     | .494 <sup>a</sup> | .244     | .188              | .877                       | .244              | 4.315    | 11  |

**Change Statistics**

| Model | df2 | Sig. F Change |
|-------|-----|---------------|
| 1     | 147 | .000          |

### **INTERPRETATION:**

Since R square is .244, it shows that trust social media content from influencers than content from paid advertisements when deciding on fast food has been explained by user generated reviews, frequency of social media exposure, reliable information by social media influencers, changes in social media trends, trust in social media content, trusted source, credibility of content creator, the type of content, comparison on multiple sources of social media content frequently, the emerging social media trends, and adaption of purchasing decisions based on new trends or changes in social media platform to the extent of 24.4%. Hence this model is not a good fit model.

### **\ Descriptive Statistics**

|                                                                                                                        | Mean | Std. Deviation | N   |
|------------------------------------------------------------------------------------------------------------------------|------|----------------|-----|
| The content type (e.g., review vs. paid ad) significantly influences my trust in social media content about fast food. | 3.50 | .878           | 159 |
| My trust in social media content directly affects my decision to purchase fast food                                    | 3.06 | .963           | 159 |
| I adapt my fast food purchasing decisions based on new trends or changes in social media platforms                     | 2.85 | .963           | 159 |

Since the mean of the content type significantly influencing trust in social media content when deciding on fast food is 3.50, it is understood that it is satisfactory.

Since the mean of the trust in social media content directly affecting fast food purchase decision is 3.06, it is understood that it neutral.

Since the mean of adapting fast food purchasing decisions based on new trends or changes in social media platforms is 2.85, it is understood that it is unsatisfactory.

#### ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| 1     | Regression | 36.474         | 11  | 3.316       | 4.315 | .000 <sup>b</sup> |
|       | Residual   | 112.959        | 147 | .768        |       |                   |
|       | Total      | 149.434        | 158 |             |       |                   |

H0 – All independent variables do not influence dependant variable jointly H1 – All independent variables influence dependant variable jointly

INTERPRETATION: Since the P value is .000, which is less than .050, there is sufficient evidence to reject Null Hypothesis. It is inferred that all independent variables influence dependant variable jointly

#### COEFFICIENTS

INTERPRETATION: Y ( Purchasing decision based on trust on social media content from influencers than paid advertisement) = .711+ .038(User-generated reviews)+.152 (Frequency of social media exposure)+ .331 (Reliable information by influencers)+ .024(Changes in social media trends) - .039(Trust in social media content)+ .073(Trusted source) - .020(Credibility of content)+ .083(Content type) - .038 (Frequent comparison of multiple social media content)+

.144(Emerging social media trends)+.004 (Adaptation to new trends or social media platforms)

ANALYSIS: The social media influencers provide more reliable information about fast food compared to traditional ads with significant value < .05 (.000) as it influences the dependant variable of purchasing decision based on trust on social media content from influencers than paid advertisement.

User-generated reviews on social media (.641), the frequency of social media exposure (.068), ) Changes in social media trends (.813), My trust in social media content(.634), trusted source (.485), credibility of the content creator (.851), The content type (.383), frequently compare multiple sources of social

media content (.586), Emerging social media trends (.191), adapt my fast food purchasing decisions based on new trends or changes in social media platforms (.964)

>.05 as it does not influence the dependant variable of purchasing decision based on trust on social media content from influencers than paid advertisement.

### ONE WAY ANOVA

#### I adapt my fast food purchasing decisions based on new trends or changes in social media platforms

|                | Sum of Squares | df  | Mean Square | F     | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 4.380          | 4   | 1.095       | 1.188 | .319 |
| Within Groups  | 141.998        | 154 | .922        |       |      |
| Total          | 146.377        | 158 |             |       |      |

H0 - Adapting to fast food purchasing decisions based on new trends or changes in social media platforms has been same among all age groups

H1 – Adapting to fast food purchasing decisions based on new trends or changes in social media platforms has not been same among all age groups

Since the P value is .319, which is greater than .050, there is sufficient evidence to fail to reject the Null Hypothesis. It is inferred that adapting to fast food purchasing decisions based on new trends or changes in social media platforms has been same among all age groups.

#### I adapt my fast food purchasing decisions based on new trends or changes in social media platforms

|                | Sum of Squares | df  | Mean Square | F    | Sig. |
|----------------|----------------|-----|-------------|------|------|
| Between Groups | .000           | 1   | .000        | .000 | .985 |
| Within Groups  | 146.377        | 157 | .932        |      |      |
| Total          | 146.377        | 158 |             |      |      |

H0 - Adapting to fast food purchasing decisions based on new trends or changes in social media platforms has been same between both the genders

H1 – Adapting to fast food purchasing decisions based on new trends or changes in social media platforms has not been same between both the genders

Since the P value is .985, which is greater than .050, there is sufficient evidence to fail to reject the Null Hypothesis. It is inferred that adapting to fast food purchasing decisions based on new trends or changes in social media platforms has been same between both the genders

#### **I adapt my fast food purchasing decisions based on new trends or changes in social media platforms**

|                | Sum of Squares | df  | Mean Square | F    | Sig. |
|----------------|----------------|-----|-------------|------|------|
| Between Groups | 3.344          | 5   | .669        | .715 | .613 |
| Within Groups  | 143.033        | 153 | .935        |      |      |
| Total          | 146.377        | 158 |             |      |      |

H0 - Adapting to fast food purchasing decisions based on new trends or changes in social media platforms has been same among all the levels of income

H1 – Adapting to fast food purchasing decisions based on new trends or changes in social media platforms has not been same among all the levels of income

Since the P value is .613, which is greater than .050, there is sufficient evidence to fail to reject the Null Hypothesis. It is inferred that adapting to fast food purchasing decisions based on new trends or changes in social media platforms has been same among all the levels of income

#### **Rate yourself the overall level of satisfaction derived by trusting social media content for purchasing fast food**

|                | Sum of Squares | df  | Mean Square | F     | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 3.649          | 1   | 3.649       | 6.069 | .015 |
| Within Groups  | 93.800         | 156 | .601        |       |      |
| Total          | 97.449         | 157 |             |       |      |

H<sub>0</sub> – Overall level of satisfaction derived by trusting social media content for purchasing fast food has been same between both the genders

H<sub>1</sub> – Overall level of satisfaction derived by trusting social media content for purchasing fast food has not been same between both the genders

Since the P value is .015, which is less than .050, there is sufficient evidence to reject the Null Hypothesis. It is inferred that the overall level of satisfaction derived by trusting social media content for purchasing fast food has not been same between both the genders.

**Rate yourself the overall level of satisfaction derived by trusting social media content for purchasing fast food**

|                | Sum of Squares | df  | Mean Square | F     | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 6.874          | 4   | 1.718       | 2.903 | .024 |
| Within Groups  | 90.576         | 153 | .592        |       |      |
| Total          | 97.449         | 157 |             |       |      |

H<sub>0</sub> – Overall level of satisfaction derived by trusting social media content for purchasing fast food has been same among all age groups

H<sub>1</sub> – Overall level of satisfaction derived by trusting social media content for purchasing fast food has not been same among all age groups

Since the P value is .024, which is less than .050, there is sufficient evidence to reject the Null Hypothesis. It is inferred that the overall level of satisfaction derived by trusting social media content for purchasing fast food has not been same between both the genders.

## CONCLUSION

Overall we see that the satisfaction derived by consumers by trusting social media for fast food purchases has been majorly neutral but another majority have also derived a good level of satisfaction from its usage and exposure. While all the factors considered exert their influence on the study there seems a possibility of several others influential factors which may rise the quality of consumption of fast food due to exposure to social media content. While current social media trends and evolving digital content pose several challenges for their adoption most of them do not explicitly rely on social media content for fast food purchase but it is also not a factor that could possibly be ignored in this digital era. People prefer more credible, transparent and authentic sources of content and influencer endorsement to drive them towards the decision of fast food purchase due to lack of complete information sometimes and a plethora of information that is available to them.

## SUGGESTIONS

- Social media content from trusted sources with similar reviews are more impactful in converting the curiosity about fast food into actual consumption, hence influencers, promoters and endorsers should keep this in mind while marketing their products since it is a direct point of interaction
- Presenting the consumers with updated content in this rapidly evolving space of social media would influence their purchasing decision positively as well as provide insights to the consumers to make informed decisions
- Unbiased, quality reviews would place the consumers at a better position, ensuring enhanced trust in social media content for fast food purchases and lead to healthy growth of the industry and bring better awareness to consumers.

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## XII. APPENDIX

1. Name: (Optional)

2. Age

1. Below 18 years

2. 18 – 30 years

3. 30 – 40 years

4. 40 – 50 years

5. 50 – 60 years

3. Gender

1. Male

2. Female

4. Educational Level

1. Upto SSCL

2. High School

3. Under-graduation

4. Post graduation

5. Professional

6. Other (Specify)

5. Occupation

1. Private Company Employee
2. Government Company Employee
3. Business
4. Profession
5. Other (Specify)

6. Monthly Income (INR)

1. Below 50,000
2. 50,000 - 75,000
3. 75,000 - 1,00,000
4. 1,00,000 - 1,25,000
5. 1,25,000 – 1,50,000

**Trust Dynamics and Content Type Differences**

| Sl.No | Questions                                                                                                            | Strongly Disagree (1) | Disagree (2) | Neutral (3) | Agree (4) | Strongly Agree (5) |
|-------|----------------------------------------------------------------------------------------------------------------------|-----------------------|--------------|-------------|-----------|--------------------|
| 7.    | I trust social media content from influencers more than content from paid advertisements when deciding on fast food. |                       |              |             |           |                    |
| 8.    | User-generated reviews on social media influence my decision to purchase fast food more than sponsored posts.        |                       |              |             |           |                    |
| 9.    | The frequency of social media exposure to fast food content affects my trust in that content.                        |                       |              |             |           |                    |
| 10.   | I feel that social media influencers provide more reliable information about fast food compared to traditional ads.  |                       |              |             |           |                    |
| 11.   | Changes in social media trends (e.g., new platforms or content types) impact my trust in fast food-related content.  |                       |              |             |           |                    |

**Behavioral Impact and Trust Factors**



| Sl.No | Questions                                                                                                                            | Strongly Disagree (1) | Disagree (2) | Neutral (3) | Agree (4) | Strongly Agree (5) |
|-------|--------------------------------------------------------------------------------------------------------------------------------------|-----------------------|--------------|-------------|-----------|--------------------|
| 12.   | My trust in social media content directly affects my decision to purchase fast food.                                                 |                       |              |             |           |                    |
| 13.   | I am more likely to purchase fast food if the social media content about it is from a trusted source.                                |                       |              |             |           |                    |
| 14.   | The credibility of the content creator (influencer or reviewer) affects my trust in their social media content related to fast food. |                       |              |             |           |                    |
| 15.   | The content type (e.g., review vs. paid ad) significantly influences my trust in social media content about fast food.               |                       |              |             |           |                    |
| 16.   | I frequently compare multiple sources of social media content before making a fast food purchase decision.                           |                       |              |             |           |                    |

#### Impact of Social Media Trends

| Sl.No | Questions                                                                                           | Strongly Disagree (1) | Disagree (2) | Neutral (3) | Agree (4) | Strongly Agree (5) |
|-------|-----------------------------------------------------------------------------------------------------|-----------------------|--------------|-------------|-----------|--------------------|
| 17.   | Emerging social media trends influence how much I trust fast food content.                          |                       |              |             |           |                    |
| 18.   | I adapt my fast food purchasing decisions based on new trends or changes in social media platforms. |                       |              |             |           |                    |
| 19.   | The popularity of social media platforms affects my trust in fast food advertisements.              |                       |              |             |           |                    |
| 20.   | I am more influenced by social media content when it aligns with current social media trends.       |                       |              |             |           |                    |
| 21.   | I follow social media trends to stay updated on fast food promotions and reviews.                   |                       |              |             |           |                    |

## **OPEN ENDED QUESTIONS**

22. Can you describe the specific factors that contribute to your trust or mistrust in social media content related to fast food in Bangalore? How do these factors influence your decision to purchase from a particular fast food brand?

23. How do you perceive the effectiveness of different types of social media content (e.g., influencer endorsements, paid advertisements, user reviews) in shaping your trust towards fast food brands? Could you provide examples of how these content types have influenced your purchasing behavior?

24. In what ways have recent changes in social media trends and platforms affected your trust in social media content related to fast food? How have these changes impacted your fast food purchasing decisions in the past year?

# **A STUDY ON FINANCIAL LITERACY OF WORKING WOMEN AND ITS IMPACT ON SAVINGS AND INVESTMENT BEHAVIOR WITH SPECIAL REFERENCE TO BENGALURU**

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## **ABSTRACT**

This study looks into the financial literacy of working women in Bengaluru and how it affects their savings and investment habits. Financial literacy, which includes understanding and applying financial concepts, is crucial for making informed decisions. Despite their increasing economic roles, many working women struggle with managing their finances effectively. The research investigates how demographic factors like age, education, income, and marital status impact financial literacy and related financial behaviors.

The study is based on primary data gathered through an online survey of 174 working women in Bengaluru. The findings show a notable gap in understanding essential financial terms and investment tools, with many participants preferring low-risk, traditional options such as fixed deposits and gold instead of more diversified portfolios. While a significant number of women do save, the amount saved varies, and participation in investments remains limited.

The results emphasize the need for customized financial education programs to fill these gaps and empower women to make informed financial choices. By promoting a culture of financial planning and improving financial literacy, this study highlights the potential for enhancing financial independence and security among working women in urban areas. Hypothesis testing was done using Chi square test, Descriptive Analysis, Anova and regression test.

## INTRODUCTION

In recent decades, there has been a notable increase in the number of working women, especially in urban settings. This change has altered societal dynamics, with women taking up more financial responsibilities. However, even with their growing economic contributions, women frequently encounter difficulties in managing their finances effectively. Financial literacy, which refers to the ability to understand and apply financial concepts, is essential for making informed financial decisions. This study aims to explore the financial literacy levels of working women and how it affects their savings and investment behaviors.

By investigating the connection between financial literacy and financial behaviors, this research seeks to uncover how knowledge and awareness shape women's decisions about savings and investments. It will consider various factors such as age, education, income, and occupation that may impact financial literacy levels and subsequent financial choices.

Furthermore, the study will look into the specific financial products and instruments that working women are familiar with and use. The results of this research will enhance our understanding of the financial landscape for working women. It will offer valuable insights for policymakers, financial institutions, and organizations to create targeted financial literacy programs and initiatives that address the unique needs of working women. By equipping women with financial knowledge and skills, we can foster financial inclusion, economic independence, and overall financial well-being.

## REVIEW OF LITERATURE

- (S, 2021) This research explores the financial literacy of working women. It reveals that although women have a good grasp of savings and loans, they struggle with understanding investments, interest rates, and long-term financial planning. The study highlights the importance of financial education to help women make informed financial choices.
- (Ganapathi, 2021) This research explores the investment habits and perspectives of women in Bangalore City. The findings indicate that women tend to favor traditional, low-risk investment options such as fixed deposits. They are cautious about high-risk alternatives like stocks because of the associated uncertainties. Nevertheless, there is a notable interest in gold as a safer investment choice. The goal of this research is to offer valuable insights that empower women to make informed investment decisions and enhance their financial security, particularly in times of economic challenges.
- (Sudindra, 2019) This research explores the impact of financial literacy and inclusion on the investment choices of women faculty in Bangalore. The findings indicate that financial literacy, especially understanding various financial options and having access to services, greatly affects investment behavior. Although financial inclusion is essential, it appears that financial literacy is even more vital in enabling women to make well-informed investment decisions.
- (Lavanya, 2024) This study examines the relationship between financial literacy, decision-making, and wealth accumulation among women in the IT sector in Bengaluru. It reveals that higher financial literacy

enhances decision-making skills, which subsequently contributes to greater wealth accumulation. The research underscores the significance of financial education for women to enhance their financial well-being.

- (M.V, 2018) This research highlights that understanding financial concepts is essential in today's intricate financial environment. Although women in the 21st century are increasingly empowered, many still feel uncertain and uninformed about investing in the equity market. This research seeks to bridge that gap and enable women to make confident and informed investment choices.
- (Tannu, 2024) This research explores the investment habits of working women. It aims to uncover the factors that shape their investment choices and strategies for achieving financial security. By examining the varied profiles of working women, the study intends to offer insights into their financial planning and risk management techniques.
- (Shaji, 2022) This study explores the investment habits of working women in Bengaluru. It seeks to understand their preferences and strategies for investing, as well as how these choices impact both economic and household development. The research involved surveying 400 working women in Bengaluru, focusing on their risk preferences and investment decisions. The results will shed light on the financial behaviors of working women and their contributions to economic growth.

## **RESEARCH OBJECTIVES**

1. Assess the financial literacy levels of working women across different aspects, including their financial knowledge, behaviors, and attitudes towards personal finance.
2. Examine the impact of financial literacy on the savings habits of working women, focusing on their savings rates and the various savings instruments they choose to use.
3. Investigate how demographic factors like age, education, income, and marital status influence the financial literacy of working women.
4. Examine how financial literacy influences the investment behavior of working women, particularly in terms of their investment choices, willingness to accept risk, and strategies for managing their portfolios

## **RESEARCH QUESTIONS**

1. How does financial literacy influence the savings and investment behavior of working women?
2. How well do working women understand basic financial concepts like interest rates, inflation, and diversification?
3. Are there significant differences in financial literacy levels across different age groups, educational level and income level of working women?
4. Is there a significant relationship between financial literacy and the diversity of investment portfolios among working women?

## **RESEARCH METHODOLOGY**

The data for this descriptive study was gathered in Bengaluru city. This study makes use of primary data, which was gathered directly from respondents through the use of questionnaires. This approach was used to determine the financial literacy and its impact on savings and investment behavior of working women in Bengaluru. The survey was distributed online using Google Forms and sent by email and whatsapp to 174 individuals who responded in total. The purpose of the poll was to find out the level of financial literacy among working women and how it affects their decision with respect to savings and investment.

## **RESEARCH GAP**

Many studies often treat working women as a single group, overlooking how different intersecting factors~ like education level, occupation type, age, marital status, and cultural background~ impact financial literacy and related behaviors. Consequently, further research could delve into how these factors affect the effectiveness of financial literacy programs and the decision-making processes surrounding savings and investments. There is also a lack of clarity regarding the effectiveness of financial literacy programs for working women, especially concerning their practical application in saving and investing. Research could examine various formats and content of financial education programs to determine which ones are most beneficial for working women.

## **RESEARCH PROBLEM**

Despite the increasing number of women entering the workforce, their financial literacy levels remain relatively low. This disparity could impact their saving and investing behaviours, potentially putting their financial security and wealth-building efforts at risk. This study seeks to examine how financial literacy affects the savings and investment practices of working women. It will also investigate specific factors—such as education, income, cultural influences, and access to financial resources—that may play a role in this relationship. The research aims to deepen the understanding of the link between financial literacy and financial behavior, while also taking into account the factors that could influence or moderate this connection. The ultimate objective is to improve the financial well-being of working women.

## **LIMITATIONS OF THE STUDY**

The study involved 174 respondents, which provides useful insights, but it may not completely capture the wide range of demographic and occupational backgrounds of all working women in Bengaluru. Also the questionnaire was distributed mainly in English, which could have left out participants who weren't comfortable with the language, possibly affecting the sample's representation. The study highlights traditional financial products that are widely used, such as savings accounts and fixed deposits. It also points out that modern investment options, including cryptocurrency and fintech-driven platforms, have not been thoroughly

examined. The study collects data at just one moment, which restricts the opportunity to track changes in financial behavior or literacy as time progresses. Further, this study was done within few amounts of time that has been dedicated to do the research

## RESEARCH FINDINGS

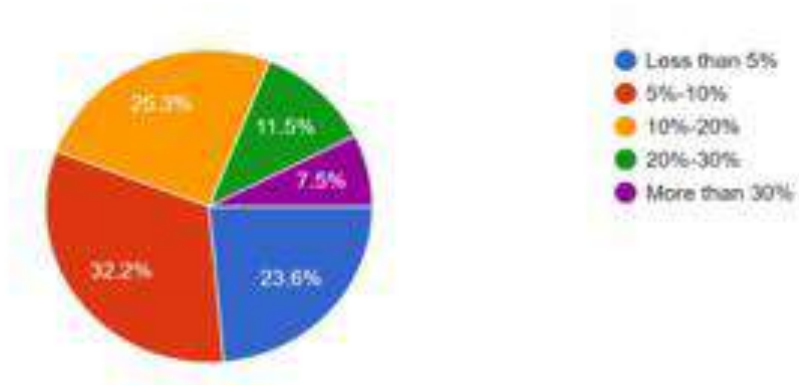
The demographic data of 174 respondents collected through the online survey.

| DEMOGRAPHIC VARIABLE                     | N   | %     |
|------------------------------------------|-----|-------|
| <b><u>AGE</u></b>                        |     |       |
| Under 25                                 | 102 | 58.6% |
| 25-34                                    | 34  | 19.5% |
| 35-44                                    | 22  | 12.6% |
| 45-54                                    | 12  | 6.9%  |
| 55 and above                             | 4   | 2.35% |
| <b><u>MONTHLY INCOME</u></b>             |     |       |
| Less than 50000                          | 123 | 70.7% |
| 50,000-1,00,000                          | 31  | 17.8% |
| 1,00,000-2,00,000                        | 9   | 5.2%  |
| 200000 and above                         | 11  | 6.3%  |
| <b><u>OCCUPATION</u></b>                 |     |       |
| Profession (e.g Doctor, Teacher, Lawyer) | 17  | 9.8%  |
| Government employee                      | 10  | 5.7%  |
| Private employee                         | 65  | 37.4% |
| Business                                 | 18  | 10.3% |
| Other:                                   | 64  | 36.7% |
| <b><u>MARITAL STATUS</u></b>             |     |       |
| Single                                   | 116 | 66.7% |
| Married                                  | 57  | 32.8% |
| Divorced                                 | -   | -     |
| Widowed                                  | 1   | 0.6%  |

## GRAPHS AND INTERPRETATIONS

### 6) WHAT PERCENTAGE OF YOUR MONTHLY INCOME DO YOU TYPICALLY SAVE?

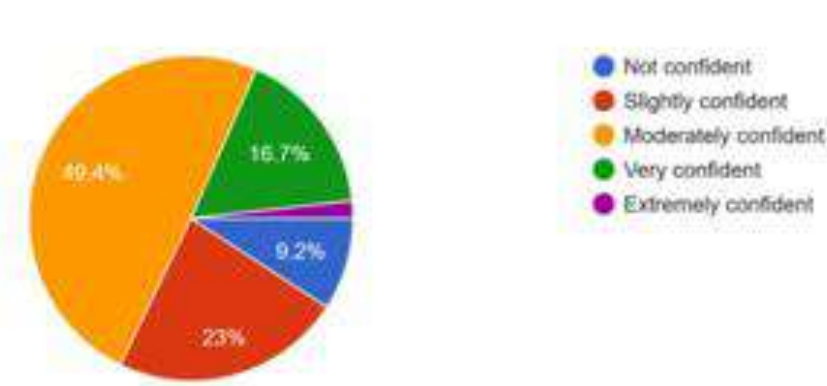
174 responses



A large number of respondents (55.8%) save less than 15% of their monthly income. This group includes 32.2% who save in between 5-10% and 23.6% who save less than 5%. About 25.3% of respondents save between 10% and 20% of their income, indicating a moderate saving behavior. Only a small fraction save more than 20% of their income, with 11.5% saving between 20-30% and 7.5% saving over 30%.

### 3) HOW CONFIDENT ARE YOU IN UNDERSTANDING THE FINANCIAL TERMS (e.g., interest rates, inflation, GDP)?

174 responses

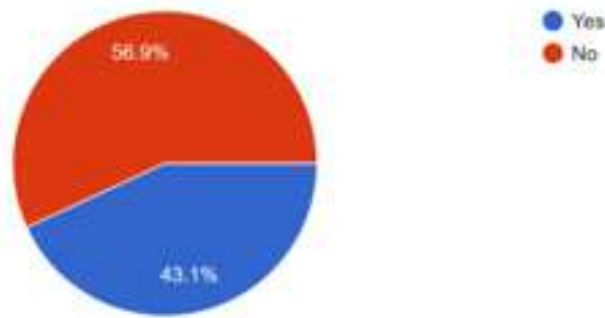


The pie chart reveals that a notable 49.4% of respondents express moderate confidence in their grasp of these financial terms. This indicates a pressing need for enhanced financial literacy programs to bridge this gap. About 23% of respondents report feeling slightly confident, implying they have a basic understanding of these concepts. Only a small fraction (1.7%) claim to be very confident or extremely confident in their comprehension. This highlights the necessity for financial education initiatives aimed at improving financial literacy and enabling individuals to make well-informed financial choices.



1) ARE YOU CURRENTLY INVESTING IN ANY FINANCIAL PRODUCTS (e.g., stocks, bonds, mutual funds)?

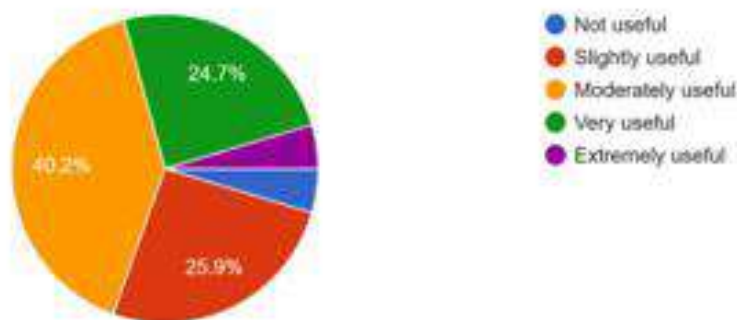
174 responses



The pie chart reveals that a notable 56.9% of respondents are actively investing in financial products, reflecting an increasing awareness and interest in investment within the surveyed group. On the other hand, about 43.1% of respondents are not investing in financial products at this time. This group presents a potential opportunity for financial institutions and advisors to market investment products and services. Overall, the data points to a positive trend in investment among those surveyed, but there remains a significant number of individuals who are not currently investing, highlighting the need for financial education and awareness initiatives to encourage them to consider investment options

5) HOW USEFUL DO YOU FIND FINANCIAL LITERACY PROGRAMS IN HELPING YOU MAKE INFORMED FINANCIAL DECISIONS?

174 responses



A combined 69.5% of respondents consider financial literacy programs to be moderately, very, or extremely useful. This indicates that these programs positively influence financial decision-making for a significant number of people. On the other hand, about 30.5% of respondents view the programs as either not useful or only slightly useful. This highlights the need for enhancements in the design and delivery of financial literacy programs to better meet the needs of this group. Overall, the data shows that while financial literacy programs benefit many individuals in their financial decision-making, there is still potential for improvement to make them more effective for everyone.

## DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING CHI-SQUARE TEST

#### 1) Is there a relationship between age and savings account?

|                                         | Value                    | df       | Asymptotic<br>Significance<br>(2-sided) |
|-----------------------------------------|--------------------------|----------|-----------------------------------------|
| <b>Pearson Chi-Square</b>               | <b>2.811<sup>a</sup></b> | <b>4</b> | <b>.590</b>                             |
| <b>Likelihood Ratio</b>                 | <b>3.391</b>             | <b>4</b> | <b>.495</b>                             |
| <b>Linear-by-Linear<br/>Association</b> | <b>.008</b>              | <b>1</b> | <b>.929</b>                             |
| <b>N of Valid Cases</b>                 | <b>174</b>               |          |                                         |

5 cells (50.0%) have expected count less than 5. The minimum expected count is .21.

H<sub>0</sub> : Age group is independent of savings account

H<sub>1</sub> : Age group is not independent of savings account

RESULT- Since p value is 0.590 which is greater than 0.50 hence, there is sufficient evidence to accept null hypothesis. It is inferred that irrespective of age group having savings account has been the same.

#### 2) Is there is a relationship between monthly income and investment in financial products?

|                                         | Value                     | df       | Asymptotic<br>Significance<br>(2-sided) |
|-----------------------------------------|---------------------------|----------|-----------------------------------------|
| <b>Pearson Chi-Square</b>               | <b>12.507<sup>a</sup></b> | <b>3</b> | <b>.006</b>                             |
| <b>Likelihood Ratio</b>                 | <b>12.611</b>             | <b>3</b> | <b>.006</b>                             |
| <b>Linear-by-Linear<br/>Association</b> | <b>7.802</b>              | <b>1</b> | <b>.005</b>                             |
| <b>N of Valid Cases</b>                 | <b>174</b>                |          |                                         |

2 cells (25.0%) have expected count less than 5. The minimum expected count is 3.88.

H<sub>0</sub> : Monthly income is independent of investments in financial products

H<sub>1</sub> : Monthly income is not independent of investments in financial products

RESULT- Since p value is 0.006 which is less than 0.50 hence, there is sufficient evidence to reject null hypothesis. It is inferred that the investment made in financial products depends on the monthly income.

## HYPOTHESIS TESTING REGRESSION

| Mean | Std. Deviation | N   |
|------|----------------|-----|
| 3.03 | .859           | 174 |
| 2.49 | .972           | 174 |
| 2.51 | 1.177          | 174 |
| 2.85 | 1.020          | 174 |
| 2.79 | .890           | 174 |
| 3.10 | .586           | 174 |

Since the mean of the usefulness of the financial literacy programs that help in making informed financial decision is 3.03 it shows that the usefulness of the financial literacy programs that help in making informed financial decision is moderate.

### Model Summary<sup>a</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
|       |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1     | .387 <sup>a</sup> | .150     | .125              | .804                       | .150              | 5.936    | 5   |

### Model Summary

| Model | Change Statistics |               |
|-------|-------------------|---------------|
|       | df2               | Sig. F Change |
| 1     | 168               | .000          |

**a. Predictors:** Rate of risk profile, reviewing of portfolio, following financial news, confidence in understanding financial terms and rate of financial knowledge do not affect the usefulness of the financial literacy programs that help in making informed financial decision.

**b. Dependent Variable:** 5) How useful do you find financial literacy programs in helping you make informed financial decisions?

Since adjusted  $r^2$  is 0.125 the usefulness of the financial literacy programs that help in making informed financial decision of has been explained by rate of risk profile, reviewing of portfolio, following financial news, confidence in understanding financial terms and rate of financial knowledge to the extent of 12.5%, hence it is not a good fit model.

ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| 1     | Regression | 19.186         | 5   | 3.837       | 5.936 | .000 <sup>b</sup> |
|       | Residual   | 108.607        | 168 | .646        |       |                   |
|       | Total      | 127.793        | 173 |             |       |                   |

a. Dependent Variable: How useful do you find financial literacy programs in helping you make informed financial decisions?

b. Predictors: (Constant), rate of risk profile, reviewing of portfolio, following financial news, confidence in understanding financial terms and rate of financial knowledge do not affect the usefulness of the financial literacy programs that help in making informed financial decision. H0- rate of risk profile, reviewing of portfolio, following financial news, confidence in understanding financial terms and rate of financial knowledge do not affect the usefulness of the financial literacy programs that help in making informed financial decision

H1-rate of risk profile, reviewing of portfolio, following financial news, confidence in understanding financial terms and rate of financial knowledge affects the usefulness of the financial literacy programs that help in making informed financial decision.

RESULT- Since p value is .000 which is less than 0.050 therefore there is sufficient evidence to reject null hypothesis. Hence rate of risk profile, reviewing of portfolio, following financial news, confidence in understanding financial terms and rate of financial knowledge affects the usefulness of the financial literacy programs that help in making informed financial decision.

## CONCLUSION

This research on financial literacy among working women in Bengaluru uncovered a notable lack of understanding, especially concerning financial terminology and investment tools. Although many women are engaged in saving, their investment options tend to be restricted to conventional choices such as fixed deposits and gold. This indicates a pressing need for specialized financial education initiatives to enable women to make well-informed decisions and reach their financial aspirations. By tackling the knowledge deficit and fostering a culture of financial planning, we can assist working women in Bengaluru in achieving enhanced financial security and independence.

## RECOMMENDATIONS-

- Host seminars to educate women about the pros and cons of different investment options, particularly high-yield assets such as stocks.
- Highlight strategies for optimizing savings accounts, including fixed deposits with competitive rates and systematic investment plans (SIPs).

- ☐ Programs should integrate digital tools for investment and financial planning, considering the increasing digitization of society. Provide guidance on how to monitor savings and manage portfolios through mobile application.
- ☐ Encourage women to routinely evaluate and modify their investment portfolios to ensure they align with their risk tolerance and financial goals.

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## APPENDIX

1) NAME:(OPTIONAL)

2) AGE\*

- ☐ Under 25
- ☐ 25-34
- ☐ 35-44
- ☐ 45-54
- ☐ 55 and above

3) MARITAL STATUS\*

- ☐ Single
- ☐ Married
- ☐ Divorced
- ☐ Widowed

4) EDUCATIONAL QUALIFICATION\*

- ☐ Diploma
- ☐ Bachelor's degree
- ☐ Master's degree
- ☐ Professional courses
- ☐ Other:

5) OCCUPATION\*

- ☐ Profession (eg, Doctor, Teacher, Lawyer)
- ☐ Government employee
- ☐ Private employee
- ☐ Business
- ☐ Other:

6) MONTHLY INCOME\*

- ☐ Less than 50000
- ☐ 50,000-1,00,000
- ☐ 1,00,000-2,00,000
- ☐ 2,00,000 and above

7) HOW WOULD YOU RATE YOURSELF IN TERMS OF OVERALL KNOWLEDGE OF FINANCIAL LITERACY?\*

- ☐ Very low
- ☐ Low
- ☐ Moderate
- ☐ High
- ☐ Very high

8) HOW FREQUENTLY DO YOU FOLLOW FINANCIAL NEWS (e.g., stock market updates, economic news)?\*

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- ☐ Never
- ☐ Rarely
- ☐ Occasionally
- ☐ Frequently
- ☐ Always

9) HOW CONFIDENT ARE YOU IN UNDERSTANDING THE FINANCIAL TERMS (e.g., interest rates, inflation, GDP)?\*

- ☐ Not confident
- ☐ Slightly confident
- ☐ Moderately confident
- ☐ Very confident
- ☐ Extremely confident

10) DO YOU HAVE A SAVINGS ACCOUNT?\*

- ☐ Yes
- ☐ No

11) HOW FREQUENTLY DO YOU SAVE A PORTION OF YOUR INCOME?\*

- ☐ Never
- ☐ Rarely
- ☐ Sometimes
- ☐ Often
- ☐ Always

12) WHAT PERCENTAGE OF YOUR MONTHLY INCOME DO YOU TYPICALLY SAVE?\*

- ☐ Less than 5%
- ☐ 5%-10%
- ☐ 10%-20%
- ☐ 20%-30%
- ☐ More than 30%

13) WHAT IS YOUR PRIMARY MOTIVATION OF SAVING?\*

- ☐ Emergency fund
- ☐ Buying gold
- ☐ Children's education

- ☐ Buying a house
- ☐ Travel/vacation
- ☐ Other

## **INVESTMENT BEHAVIOR AND FINANCIAL DECISION MAKING**

14) ARE YOU CURRENTLY INVESTING IN ANY FINANCIAL PRODUCTS (e.g., stocks, bonds, mutual funds)?\*

- ☐ Yes
- ☐ No

15) HOW OFTEN DO YOU REVIEW YOUR INVESTMENT PORTFOLIO?\*

- ☐ Never
- ☐ Rarely
- ☐ Occasionally
- ☐ Frequently
- ☐ Always

16) HOW WOULD YOU RATE YOURSELF ABOUT YOUR RISK PROFILE?\*

- ☐ Very low (Prefer guaranteed returns, minimal risk)
- ☐ Low (Willing to take small risks for potential gains)
- ☐ Moderate (Comfortable with moderate risks for better returns)
- ☐ High (Willing to take significant risks for higher returns)
- ☐ Very high (Seek maximum returns with high risks)

17) HAVE YOU ATTENDED ANY FINANCIAL LITERACY PROGRAMS OR WORKSHOPS?\*

- ☐ Yes
- ☐ No

18) HOW USEFUL DO YOU FIND FINANCIAL LITERACY PROGRAMS IN HELPING YOU MAKE INFORMED FINANCIAL DECISIONS?\*

- ☐ Not useful
- ☐ Slightly useful
- ☐ Moderately useful
- ☐ Very useful
- ☐ Extremely useful



19) DO YOU FEEL THAT INCREASING YOUR FINANCIAL LITERACY WOULD IMPROVE YOUR FINANCIAL BEHAVIOR?\*

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

# **A Study on the Spending Behaviour of Consumers using UPI services with special reference to Bangalore City**

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## **Abstract**

The study focuses on the impact of Unified Payments Interface (UPI) on consumer spending behavior in a high-tech city like Bangalore, which has high digital adoption. It explores the influence of UPI convenience, security, and incentives like discounts and cashback on the purchasing patterns, transaction frequency, and value. Data were collected from 200 respondents using an online survey that showed remarkable changes in spending behavior due to UPI usage. The results indicate increased impulsive purchases, higher monthly spends, and a preference for specific spending categories such as food, dining, and groceries. Although UPI has positively impacted consumer behavior and transaction convenience, it fails to contribute to brand loyalty. The study underlines the fact that financial awareness and appropriate business strategies are required to benefit from UPI and to meet the challenges of overspending. These insights will provide an understanding of the changing dynamic of digital payments in urban India.

## Introduction

The National Payment Corporation of India is the statutory authority for the retail payments and settlements in India. It was established under the Payment and Settlements Act, 2007 by an initiative of Reserve Bank of India (RBI) and Indian Banks Association (IBA). The main aim of NPCI was to create a secure and systematic Payment and Settlement Infrastructure in India.

The NPCI has established several payment systems in India namely RuPay, Immediate Payment Service (IMPS), National Automated Clearing House (NACH), Aadhaar Payment Bridge System (APBS), Aadhaar enabled Payment System (AePS), National Financial Switch (NFS), Bharat Bill Payment System, National Electronic Toll Collection (NETC), Unified Payments Interface (UPI).

Unified Payment System (UPI) is perhaps the most recognized and easily useable payment system among all the other payment system. UPI has revolutionized the payment system by enabling quick, secure and transparent transactions. It was launched in 11 April 2016 and has since seen increased growth and acceptance. As of September 2024 the volume of transactions using UPI is 15,041.75 million and valued at 20,63,994.71 crores.

The increased adoption of UPI and ease of use and security has led to increased spending among consumers over the years. The adoption of UPI as a result of demonitization, economic and social changes have led to increased spending as observed by Harshal Dev, Raj Gupta, Dhruv Kumar (2024). This is also due to the various incentives of using UPI such as discounts, cashbacks, pay later options etc. The increased support from the Government for the adoption of UPI is by removing services charges is also an important factor as observed by Abhishek Kumar, Rajesh Kumar Choudary, Saroj Kumar Mishra, Sanjay Kumar Kar, Rohit Bansal (2022).

UPI involves using digital money which causes in reduced usage of hard cash and it has been observed by Harshal Dev, Raj Gupta, Dhruv Kumar (2024) that paying using digital means promotes less guilt among consumers and is a major reason for overspending and spontaneous purchases. The ease of payments has further fueled UPI to be used as a system for daily households and in some households it has become the primary source of payment and has replaced physical cash. And societal influences among peers, retailers and other bodies UPI has continued its success in acceptance.

Bangalore is one of the major tech-savvy cities in India with an increased interest in adopting to new technologies. Various studies have been conducted previously in various cities regarding the adoption of UPI, spending habits and its impact. But very less research has been conducted in Bangalore regarding the spending habits of UPI consumers. This study focuses to address the spending habits of UPI users in Bangalore along with identifying the major items on which they spend.

## Review of Literature

1. (Dev, Gupta, & Kumar, 2024) From Cash to Cashless. UPI's Impact on Spending Behavior among Indian Users. The study presents the increased adoption of UPI due to high level of convenience of transactions and high level of satisfaction. It has been found out that around 81% of respondents transact using UPI daily. It has also reported that around 72.4% of respondents reported an increase in spendings and it has also been observed that UPI leads to compulsive spending.
2. (Rafee, Ramesh, Asan, Basha, & Zaheed, 2022). A Survey on Implications of Cashless Payments on the Spending Patterns of Urbanites in the Era of Digital India. This research indicates that due to increase in e-wallets, credit cards and pay later the spending has increased along with debt which has reduced their overall savings. It showed people spend more than what they planned in case they are going to shopping with friends and family due to usage of e-wallets, pay tm pay later and amazon pay later options and also an increase in overall debts due to credit options and reduction in overall savings in the households.
3. (Anand, Rane, & Waikar, 2023)Unlocking The Future: Exploring The Societal Shifts Catalyzed By Upi In Indian payments. The research focuses on the adoption of UPI among various demographic factors and how UPI adoption has influenced spending habits, business and overall security of transactions. The study has also identified an increase of spending habits among 60% of the respondents. The study also highlights the wide acceptance of UPI due to its convenience, quick and secure way for transactions.
4. (Kumar, Choudhary, Mishra, Kar, & Bansal, 2022) The Growth Trajectory of UPI based Mobile payments in India: Enablers and Inhibitors. The Study focuses on significant changes in the transactions landscape after the adoption of UPI services among customers and merchant and the government initiatives to promote the adoption of UPI services through removing Payment Service Provider (PSP) and Merchant Discount Rate (MDR) charges. The research also presents the rapid growth and adoption of UPI will eventually overtake the mobile wallet based apps. The study also presents the rapid growth of UPI usage post covid and increase in digital transactions with Bharat Pe recording two-fold growth in offline digital payments through QR Codes.
5. (Indoria & Devi, 2021) An Analysis On The Consumers Perception Towards UPI (Unified Payments Interface). The research presents the awareness, adoption and major purpose of UPI which included recharge, fund transfer, bill payment, shopping and others. It also presents the most used UPI payments apps which included PhoenPe, GooglePe, PayTm, Amazon Pay.
6. (Kumar & Singh, 2022) Impact Of Upi Payments Of Plastic Money: A Study On Delhi Ncr. The study presents that people in Delhi are increasingly adopting UPI over plastic money. Due to its convenience, time saving and cashbacks and offers. They also observed UPI apps can help keep track of their payments. Around 84.9% used UPI daily and demonetization and Covid -19 was the major drivers of UPI adoption. Additionally, network issues, security and authentication are some of the problems faced by the UPI users.

7. (Kumar & Unnisa, 2024) A Study on UPI Transactions in India. The research focuses on how rapid growth in internet usage in India which is one of the main reason along with government initiatives for the success of the adoption of UPI among the consumers. It presented that they are almost 932.22 million internet users in India as of 2022. The study also pointed an increase in data usage over the years to 19.5 GB per month. These trends also pointed out to an increase in digital transactions in India. The UPI transactions at the year-end 2022 was recorded at 125.95 crores up by 1.75% growth year-on-year.
8. (Mathew, S, Joseph, & Abraham, 2024) Exploring the Exponential Growth of UPI in India: A Study on Digital Payment Transformation (2016–2024). The research presents the adoption over the UPI in phases since its implementation in 2016 upto 2024. UPI is seen as a superior payment system which strengthened over the years with better features and Government support led to increase in the volume and value of transactions. From 2.65 million transactions and a value of ₹893 crores it increased to over 108 billion and ₹1,57,88,817.25 crore in 2024. The growth was propelled due to UPI's progression from a peer-to-peer transfer to other areas such as retail, government and business payments. The increase in these transactions shows UPI movement towards a mainstream payment service.
9. (Laxmi Arvind, & Rajesh, 2021) Customer's Perception of Upi As A Digital Mode Of Payment (With Reference To Coimbatore District). The study presents the level of satisfaction of consumers using UPI services. It showed most of the respondents had been qualified with only 10% respondents having school level education. It showed the awareness of UPI is mostly through friends which was around 44% which showed peer influence and 30% through internet which showed how people respond to technology and adopt them. It also presents that around 52% respondents had a transaction value of 1000- 5000 rupees and only 2% had transaction value of above 1 lakh rupees. It presents that 63% of the UPI users are satisfied and 68% respondents use UPI whenever needed. Google Pay was the most used UPI app with over 60%. And around 92% respondents had no fraud or charge backs which shows that people feel secure while using UPI.
10. (Venkat & Natarajan, 2022). Evolution of Digital Cash In Day-To-Day Expenditure Of Households: The New Normal. The study presents the increased use of digital money specifically UPI services for daily household needs. It shows that around 49% respondents have increasingly used digital cash and 28% of the household have completely switched to digital cash. Around 74% feel that digital cash is convenient to use. The study also presents household expenses where digital cash is mostly preferred Monthly bills (86%), Grocery (65%), Mobile Recharge (77%), Educational Fees (58%), Water Charges/Maintenance (54%). These are areas of high importance and usually of slightly higher value.
11. (Sengottuvel, 2022). The study explored on the performance of various digital payment methods during the Covid-19 pandemic between 2020-2021. The study found out that the value of transactions has grown from 559,991 in 2020 to 794837 in 2021. The pandemic induced restrictions led people to use more digital payments for the transactions. The payment methods which saw highest growth rates are Unstructured Supplementary Service Data (USSD), Unified Payment Interface (UPI) and Immediate Payment Service

(IMPS). With UPI seeing the highest growth among all the digital payment services. Between May 2020 to March 2021 the UPI service transactions doubled and the value 2.25 times. It is likely the change in purchasing habits led to the shift in payment method with increasing use of digital payments.

12. (Das, Das, Jaiswal, & Sonthalia, 2020). Impact of COVID-19 on Payment Transactions. The study focuses on the impact of transactions on various payment methods during the Covid-19 Pandemic. It is seen that BHIM-UPI usage has increased as many people have learnt to use this service and also because there is no service costs for transactions unlike other payment methods. It showed the value and volume of ATM transaction has significantly reduced during the pandemic. The growth rates for ATM for March 2020 over March 2019 was -24% and for April 2020 over April 2019 it was -48%. Whereas BHIM-UPI has seen significant growth during the pandemic. The value and volume of transactions as on June 2020 was Rs. 2.63 lakh crores and 13221 lakhs respectively. This is due to the fact of convenience and handy nature of contactless payment feature of UPI.

### **Objective of the Study**

- ☐ To analyze the impact of UPI on consumer buying behavior in Bangalore.
- ☐ To examine how UPI adoption has influenced the purchasing frequency and transaction values of consumers in Bangalore.
- ☐ To identify the demographic factors that influence the use of UPI and explore their relationship with consumer buying patterns.

### **Research Methodology**

This is a descriptive research and primary data has been used for the purpose. The data was collected in Bangalore. The data has been collected from the respondents using a questionnaire. The questionnaire was sent to the respondents on Whatsapp. There was a total of 200 respondents. The questionnaire was structured to understand the usage, buying behaviour, perception and preferences, spending behaviour and demographic influences of UPI.

### **Research Gap**

There are very few existing studies analyzing the spending habits of UPI users, there is a gap in understanding the spending habits of UPI users in Bangalore. Bangalore being one of the major cities in India contributing significantly to payments and settlements may show diverse spending habits due to its diverse population. Some of the research gaps include:

- ☐ While there is substantial research on UPI (Unified Payments Interface) adoption across India, there is limited research specifically focused on cities like Bangalore, known for its diverse population and tech-savvy consumers.

- While studies exist on UPI adoption, fewer studies explicitly explore its influence on how consumer purchasing decisions and patterns are affected by UPI usage.
- There is a lack of comprehensive studies that consider the demographic diversity of Bangalore and how factors like age, income, education, and occupation influence UPI usage and subsequent buying behavior.

Addressing these gaps will provide valuable insights on the spending behaviour of UPI users and will also promote them awareness to be mindful of their spending. Payments in certain items will help them to plan better and spend consciously

### **Research Questions**

- What is the impact of UPI on consumer buying behavior in Bangalore?
- How has the adoption of UPI influenced the frequency and value of consumer purchases?
- What are the key demographic factors that affect UPI usage in Bangalore, and how do they correlate with consumer buying behavior?
- How does consumer perception of UPI's convenience and security influence their purchasing decisions?
- What types of products or services are consumers more likely to purchase using UPI?
- How does the use of UPI affect customer satisfaction and brand loyalty in Bangalore?

### **Research Problem**

Consumer spending behaviour tend to vary based on seasonal changes or change in taste and preference hence it is difficult to appropriately understand the factors which lead to overspending among consumers. Therefore, research is needed to analyse:

- How and to what extent does UPI influence consumer buying behavior in Bangalore, and what are the key factors driving this change?
- Has UPI led to significant changes in consumer behavior, such as an increased frequency of purchases, higher transaction values, or a preference for specific types of goods and services?
- What are the disparities in UPI adoption across different demographic groups in Bangalore, and how do these disparities affect overall consumer buying behavior?

### **Limitations of the Study**

- The research was conducted through a questionnaire sent online. Usually the response rate is low and also there is a chance of bias and incorrect answers.
- The sample size is relatively small when compared to the population of Bangalore and may not fully represent the population.

- The study is restricted to only Bangalore city and hence it does not provide a generalized report which is applicable to other cities in India.
- Consumer spending behaviour changes over time. The research does not examine the long-time changes of in spending behaviour of the consumers.

## Results and Discussion

The Demographic data of 200 respondents collected from an online questionnaire.

Table 1: Demography of Participants

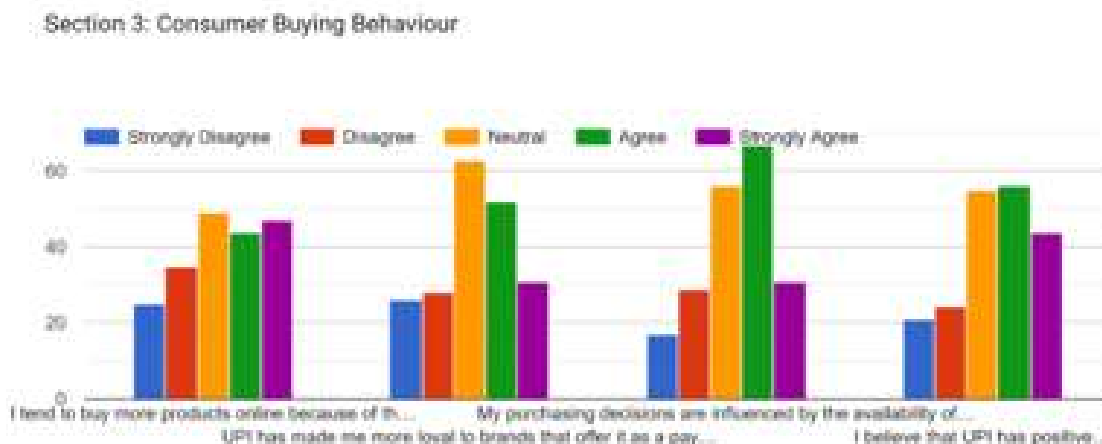
| Demographic Variable | Total      |            | Demographic Variable  | Total      |            |
|----------------------|------------|------------|-----------------------|------------|------------|
|                      | n          | %          |                       | n          | %          |
| <b>Gender</b>        |            |            | <b>Education</b>      |            |            |
| Male                 | 117        | 58.5       | Upto SSLC             | 22         | 11         |
| Female               | 83         | 41.5       | HSC                   | 30         | 15         |
| <b>Total</b>         | <b>200</b> | <b>100</b> | Graduate              | 91         | 45.5       |
|                      |            |            | Post Graduate         | 47         | 23.5       |
|                      |            |            | Professional          | 10         | 5          |
|                      |            |            | <b>Total</b>          | <b>200</b> | <b>100</b> |
|                      |            |            |                       |            |            |
| <b>Age</b>           |            |            | <b>Monthly Income</b> |            |            |
| Below 18             | 26         | 13         | Below 30,000          | 113        | 56.5       |
| 18-25                | 112        | 56         | 30,001-60,000         | 32         | 16         |
| 26-35                | 24         | 12         | 60,001-1,00,000       | 19         | 9.5        |
| 36-41                | 15         | 7.5        | 1,00,001-2,00,000     | 19         | 9.5        |
| 42-49                | 14         | 7          | Above 2,00,000        | 17         | 8.5        |
| Above 50             | 9          | 4.5        | Total                 | 200        | 100        |
| Total                | 200        | 100        |                       |            |            |

| Demographic Variable       | Total |     |
|----------------------------|-------|-----|
|                            | n     | %   |
| <b>Occupation</b>          |       |     |
| Student                    | 102   | 51  |
| Private Sector Employee    | 44    | 22  |
| Government Sector Employee | 11    | 5.5 |
| Professional               | 17    | 8.5 |
| Business                   | 18    | 9   |
| Retired                    | 5     | 2.5 |



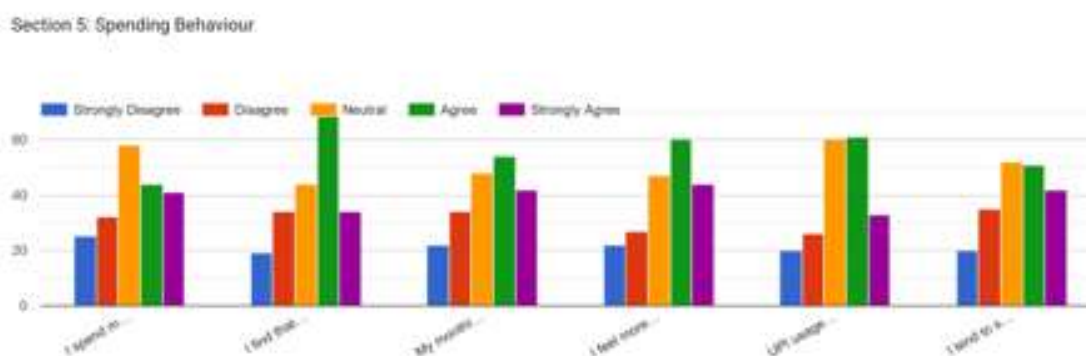
|              |            |            |
|--------------|------------|------------|
| Other        | 3          | 1.5        |
| <b>Total</b> | <b>200</b> | <b>100</b> |

*Bar Chart 1: Representing the Buying behaviour of Consumers*



From the above graph, it is observed that the buying behaviour of consumers due to the availability of UPI has been mostly neutral with the next majority respondents strongly agreeing in the increase of purchases since the usage of UPI. Respondents are also mostly neutral on being loyal to brands that offer them UPI as a payment option. It is also seen that most of the respondents agreed on their purchasing decisions being influenced by the availability of UPI at the point of sale and also believe that UPI has positively influenced their overall shopping behaviour.

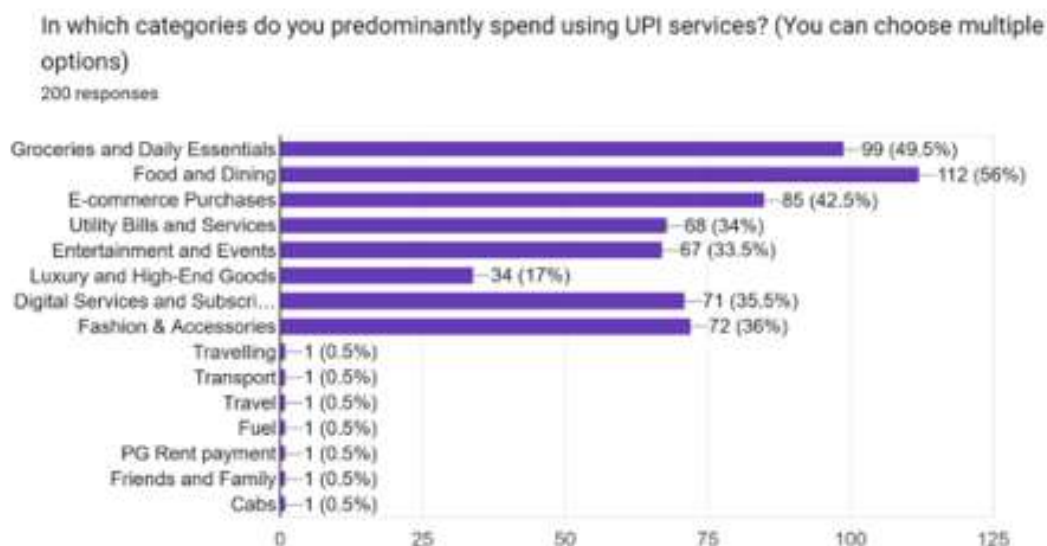
*Bar Chart 2: Representing the Spending behaviour of Consumers*



From the above graph it is observed that most of the respondents has been neutral to spending more on shopping since the adoption of UPI and also the tendency to spend more on non- essential items when using UPI. It is also seen in the graph that most of the respondents have agreed to UPI leading to impulsive purchases and also an increase in their monthly expenditure since the adoption of UPI. Most of the respondents also

agreed to feeling more comfortable making spontaneous purchases because of UPI’s ease of use and enabled them to take more advantage of promotional offers and discounts.

*Bar Chart 3: Representing the categories where UPI spending is more*



From the above bar graph, it is seen that almost 112 respondents out of 200, spend using on Food and Dining, the highest in the list which is approximately 56%. Followed by Groceries and Daily Essentials which almost 49.5% respondents spend using UPI services. It is observed that spending in Digital Services and Fashion and Accessories has been 35.5% and 36% respectively. There is also a good number of respondents 34% and 33.5% spend using UPI on Utility and bills and Services and Entertainment and Events.

## Hypothesis Testing

### 1. Chi-Square Testing

**RQ1: Is there any association between Age and the categories where UPI is used to spend predominantly**

Case Processing Summary

|                                                                           | Cases |         |         |         |       |         |
|---------------------------------------------------------------------------|-------|---------|---------|---------|-------|---------|
|                                                                           | Valid |         | Missing |         | Total |         |
|                                                                           | N     | Percent | N       | Percent | N     | Percent |
| Age *<br>In which categories do you predominantly spend using UPI service | 200   | 95.7%   | 9       | 4.3%    | 209   | 100.0%  |

Chi-Square Tests

|                              | Value                | df  | Asymp. Sig. (2-sided) |
|------------------------------|----------------------|-----|-----------------------|
| Pearson Chi-Square           | 274.526 <sup>a</sup> | 330 | .988                  |
| Likelihood Ratio             | 253.589              | 330 | .999                  |
| Linear-by-Linear Association | 5.278                | 1   | .022                  |
| N of Valid Cases             | 200                  |     |                       |

H0: Age group is independent of categories where UPI is used for spending predominantly

H1: Age group is not independent of categories where UPI is used for spending predominantly

Interpretation: Since the P Value is .988 which is greater than .050 there is sufficient evidence to fail to reject null hypothesis. It is inferred that Age group is independent of categories where UPI is used for spending predominantly. Irrespective of age group the categories where UPI is used for spending predominantly has been the same among all age groups.

Based on similar testing it was found that Gender group, Education group, Occupation group and Income group are independent of the Categories where UPI spending is predominant

## ANOVA

Section5SpendingBehaviourIspendmoreononlineshoppings

|                | Sum of Squares | df  | Mean Square | F    |
|----------------|----------------|-----|-------------|------|
| (Combined)     | .288           | 1   | .288        | .173 |
| Between Groups |                |     |             |      |
| Linear Term    | .288           | 1   | .288        | .173 |
| Weighted       | .288           | 1   | .288        | .173 |
| Within Groups  | 330.032        | 198 | 1.667       |      |
| Total          | 330.320        | 199 |             |      |

## ANOVA

Section5SpendingBehaviourIspendmoreononlineshoppings

|                | Sig. |
|----------------|------|
| (Combined)     | .678 |
| Between Groups |      |
| Linear Term    | .678 |
| Weighted       | .678 |
| Within Groups  |      |
| Total          |      |

H0: There is no significant difference on spending more on online shopping since using the UPI among both male and female

H1: There is a significant difference on spending more on online shopping since using the UPI among both male and female.

Interpretation: Since The P Value is .678 which is greater than .050 there is sufficient evidence to fail to reject the null hypothesis. It is inferred that there is no significant difference on spending more on online shopping since using the UPI among both male and female.

Based on similar testing it was observed that:

Buying more products online because of the availability of UPI has been the same among same among all the Gender group, all the Education level group and all the Occupation group.

Buying more products online because of the availability of UPI has not been the same among all the Age groups and all the Monthly Income group.

Spending more on online shopping since started using UPI has been the same among all the Age groups, all the Gender group, all the Education Levels group, all the Occupation group and all the Monthly Income group. Younger consumers more likely to use UPI than older consumer has been the same among all the Gender group and all the Occupation group. Younger consumers more likely to use UPI than older consumer has not been the same among all the Age group, all the Education level group, and all the Monthly Income group. Individuals with higher educational backgrounds more inclined to UPI has been the same among all the Age group, all the Gender group, all the Education level group and all the Occupation group except all the Monthly Income group.

People with higher incomes more likely to use UPI for high value transactions has been the same among all the Gender group and all the Monthly Income group. People with higher incomes more likely to use UPI for high value transactions has not been the same among all the Age groups, all the Education level group, all the Occupation group.

UPI is commonly used among social circle has been the same among all the Gender group, all the Occupation group and all the Monthly Income group. UPI is commonly used among social circle has not been the same among all the Age group group and all the Education level group.

### 3. Regression

|                                                      | Mean | Std. Deviation | N   |
|------------------------------------------------------|------|----------------|-----|
| Section5SpendingBehaviourIspendmoreononlineshoppings | 3.13 | 1.309          | 252 |

The mean of Spending more on online shopping since UPI usage is 3.13, so the Spending more on online shopping since UPI usage is constant.

Model Summary<sup>a</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
|       |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1     | .421 <sup>a</sup> | .177     | .161              | 1.199                      | .177              | 10.608   | 5   |

Since the R Square is .177 the Spending more on online shopping since UPI usage has been explained by the UPI leads to impulsive purchases, monthly expenditure increased since adoption of UPI, making spontaneous purchases because of UPI, taking advantage of promotional offers and discounts and spending more on non-essential items due to UPI to the extent of  $100 \times .177 = 17.7\%$ . Hence this model is not a good fit model.

ANOVA<sup>a</sup>

| Model        | Sum of Squares | df  | Mean Square | F      | Sig.              |
|--------------|----------------|-----|-------------|--------|-------------------|
| 1 Regression | 76.254         | 5   | 15.251      | 10.608 | .000 <sup>b</sup> |
| Residual     | 353.683        | 246 | 1.438       |        |                   |
| Total        | 429.937        | 251 |             |        |                   |

H0 – The UPI leads to impulsive purchases, monthly expenditure increased since adoption of UPI, making spontaneous purchases because of UPI, taking advantage of promotional offers and discounts and spending more on non-essential items due to UPI do not affect the spending more on online shopping since UPI usage jointly

H1 – The UPI leads to impulsive purchases, monthly expenditure increased since adoption of UPI, making spontaneous purchases because of UPI, taking advantage of promotional offers and discounts and spending more on non-essential items due to UPI affect the spending more on online shopping since UPI usage jointly

Interpretation: Since P Value is .000 which is less than .050 there is sufficient evidence to reject null hypothesis, it is inferred that the UPI leads to impulsive purchases, monthly expenditure increased since adoption of UPI, making spontaneous purchases because of UPI, taking advantage of promotional offers and discounts and spending more on non-essential items due to UPI affect the spending more on online shopping since UPI usage jointly

| Model                                                          | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|----------------------------------------------------------------|-----------------------------|------------|---------------------------|-------|------|
|                                                                | B                           | Std. Error | Beta                      |       |      |
| 1 (Constant)                                                   | 1.055                       | .347       |                           | 3.037 | .003 |
| Section5SpendingBehaviour<br>IfindthatusingUPIleadstoim        | .276                        | .072       | .260                      | 3.821 | .000 |
| Section5SpendingBehaviour<br>Mymonthlyexpenditurehasin<br>crea | .282                        | .073       | .280                      | 3.884 | .000 |
| Section5SpendingBehaviour<br>Ifeelmorecomfortablemaking<br>sp  | .078                        | .074       | .077                      | 1.054 | .293 |
| Section5SpendingBehaviour<br>UPIusagehasmademoreli<br>kely     | -.033                       | .076       | -.030                     | -.434 | .665 |

|                                                             |      |      |      |      |      |
|-------------------------------------------------------------|------|------|------|------|------|
| Section5SpendingBehaviour<br>Itendtospendmoreonnoness<br>en | .049 | .074 | .048 | .666 | .506 |
|-------------------------------------------------------------|------|------|------|------|------|

### Interpretation:

Spending more on online shopping since UPI usage =  $1.055 + .276$  (UPI leads to impulsive purchases) +  $.282$  (Monthly expenditure increased since adoption of UPI) +  $.078$  (Making spontaneous purchases because of UPI) +  $-.033$  (Taking advantage of promotional offers and discounts) +  $.049$  (Spend more on non-essential items due to UPI)

### Analysis

It is observed that the taking advantage of promotional offers and discounts and spending more on non-essential items due to UPI exert significant influence on spending more on online shopping since UPI usage. Whereas UPI leads to impulsive purchases, monthly expenditure increased since adoption of UPI, making spontaneous purchases because of UPI do not exert significant influence on spending more on online shopping since UPI usage.

Based on a similar testing on Buying more products online due to the availability of UPI as a payment option it was found that

The mean of buying more products online due to the availability of UPI as a payment option was 3.27, so the buying more products online due to the availability of UPI as a payment option is constant.

The P Value was found as .000 which is less than .050, there is sufficient evidence to reject the null hypothesis, it is inferred that UPI has made consumers loyal, Purchase decisions influenced by UPI at POS, UPI positively influencing shopping behaviour, UPI more convenient than other payment methods, Security features influence decision, UPI reduced dependency on cash and Preferring UPI for high value transactions does not affect buying more products online due to availability of UPI as a payment option jointly.

### Conclusion and Recommendations

In conclusion, A Study on the Spending Behaviour of consumers using UPI services with special reference to Bangalore City, shows that UPI's convenience, promotional benefits, security features have led to impulsive purchases, increased monthly expenditures and also spending on non-essential items. It is found that Food and dining and Groceries and Daily Essentials have the most spending using UPI. It is also found that Offers and discounts worked in increasing the use of UPI which in turn led customers to perform more volumetric transactions while becoming loyal of brands that offered UPI payment options. The respondents appreciated UPI for making their shopping experience simpler but they were indifferent to UPI's ability to instil a sense of belonging to a brand. It is clear that UPI adoption impacted the purchasing patterns in a favorable manner; however, the impact on more costly purchases of a one-off nature and the shifting of habits on a permanent basis is still unclear.

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

- i. Encourage Financial Awareness: Initiatives that make the consumer aware of spending for non-essential items will prevent overspending behavior related to UPI.
- ii. Periodic Behavioral Surveys: Conduct periodic studies to analyze the changing spending habits of the UPI users to keep strategies up-to-date with the emergent trends.

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## Appendix



1. Age
    - 18-25
    - 26-35
    - 36-41
    - 42-49
    - Above 50
  2. Gender
    - Male
    - Female
  3. Education Level
    - Upto SSLC
    - HSC
    - Graduate
    - Post-Graduate
    - Professional
    - Other
  4. Occupation
    - Student
    - Private Sector Employee
    - Government Sector Employee
    - Professional
    - Business
    - Retired
    - Other
  5. Monthly Income (INR)
    - Below 30,000
    - 30,001 - 60,000
    - 60,001 -1,00,000
    - 1,00,001 - 2,00,000
    - Above 2,00,000
  6. I frequently use UPI for making purchases
-

- Strongly Disagree
  - Disagree
  - Neutral
7. UPI has made it easier for me to make transactions compared to traditional payment methods
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
8. The convenience of UPI influence my decision to purchase more frequently
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
9. I have increased the value of my purchases since I started using UPI
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
10. I tend to buy more products online because of the availability of UPI as a payment option
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
11. UPI has made me more loyal to brands that offer it as a payment option
- Strongly Disagree
  - Disagree
  - Neutral

- Agree
  - Strongly Agree
12. My purchasing decisions are influence by the availability of UPI at the point of sale
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
13. I believe that UPI has positively influenced my overall shopping behaviour
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
14. I Find UPI more convenient than other payment methods
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
15. UPI's security features influenced my decision to use it
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
16. UPI has reduced my dependency on cash transactions
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
-

- Strongly Agree
17. I prefer to use UPI for high-value transactions
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
18. I spend more on online shopping since I started using UPI
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
19. I find that using UPI leads to impulsive purchases
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
20. My monthly expenditure has increased since the adoption of UPI
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
21. I feel more comfortable making spontaneous purchases because of UPI's ease of use.
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
-

22. UPI usage has made me more likely to take advantage of promotional offers and discounts.
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
23. I tend to spend more on non-essential items when using UPI
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
24. Younger consumers are more likely to use UPI compared to older consumers
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
25. Individuals with higher educational backgrounds are more inclined to use UPI
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
26. People with higher incomes are more likely to use UPI for high-value transactions
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree

27. UPI is commonly used among my social circle (e.g., friends, family, coworkers).
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
28. Do you feel a change in your spending habits since the adoption of UPI? How has it affected your spending?
29. In which categories do you predominantly spend using UPI services? (You can choose multiple options)
- Groceries and Daily Essentials
  - Food and Dining
  - E-commerce Purchases
  - Utility Bills and Services
  - Entertainment and Events
  - Luxury and High-End Goods
  - Digital Services and Subscriptions
  - Fashion & Accessories
  - Other
30. Do you feel you are spending money on non-essential items since the adoption of UPI services. Name few non-essential items if any.

# **A STUDY ON CONSUMER PERCEPTION OF PODCASTS: FOCUSING ON FINANCIAL BEHAVIOR AND AWARENESS**

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## **ABSTRACT**

The study investigates consumer perceptions towards podcasts, focusing on their influence on financial behavior and awareness. Data is obtained from a survey conducted in Central and South Bengaluru, Karnataka, India (N 152) from different age groups. Data was analysed with one-way ANOVA, regression and descriptive analysis of charts and figures. According to the study, podcasts, as credible and interesting as they exert remarkable effects on how people make and how much they understand about financial matters in the increasingly digital world.

The primary objectives are to assess the impact of podcasts on financial decision-making, consumer confidence in financial information, and adoption of financial products. Additionally, the study evaluates the role of podcasts in improving financial literacy and identifies the level of interest in podcasts centered on financial education. The findings reveal demographic trends influencing podcast consumption patterns, particularly among the younger generations, and highlight the potential of podcasts as a tool for enhancing financial education. This research offers valuable insights into how digital media, particularly podcasts, can shape financial behaviors and contribute to financial awareness in today's fast-paced world.

Keywords: Podcasts, Financial Behavior and Awareness, Financial Literacy, Digital Media, Financial Decision-Making, Demographics, Fact-Checking, Financial Products, Digital Transformation

## **INTRODUCTION**

With the advent of digital media, people's access to information, especially in personal finance, has been transformed. Podcasts, a growing medium, provide on-demand, convenient content that is specific to a variety of interests, such as financial literacy. The conversational format encourages a special relationship between hosts and listeners, which results in an interesting and effective educational setting. Therefore, in an era of complex economic environments, it is imperative to understand the potential of podcasts for financial literacy and consumer behavior.

This study looks into consumers' attitudes toward financial podcasts and their effect on financial behavior and financial awareness in the urban population of Bengaluru, India. It investigates the influence that podcasting may exert on increasing financial literacy, the factors that make it effective, and the engagement experience across demographic groups. Based on the analysis of the interaction between podcast consumption and financial decision making, the study seeks observation of the possibility of podcasts as an instrument of financial education and prudent decision-making.

The paper describes the potential and drawbacks of digital platforms in financial learning. Since traditional methods may not attract a younger, tech-savvy generation, podcasts can be seen as in tune with modern consumption patterns, constituting a potential alternative. This work gives us further insights into the transformation of the financial education field and practical recommendations for learners, implementers, and content providers to expand the outreach, thus contributing to the existing literature. Through analysis of listener perceptions and behaviors, the research highlights the transformative role that podcasts can play in financial literacy and in informing financial decisions.

## **REVIEW OF LITERATURE**

- Waldmann, (2020). Podcasts provide listeners with on-demand access to private and often hidden or inaccessible worlds offering unique insights from virtually anywhere in the world.
- Schlütz and Hedder, (2020). The literature highlights the potential for Parasocial Interaction in podcasting, particularly through the intimate and conversational style of podcasters, which fosters a sense of closeness with listeners.
- Novăceanu, (2020). Despite the growing podcast landscape, Ugandan media consumption trends show a preference for radio.

A 2022 Ipsos study highlights radio as the dominant medium in Uganda, with traditional radio adapting to meet on-demand, non-linear listening preferences to attract podcast audiences.



- Pelletier et al., (2020); Qin, (2020). Podcast listeners are often motivated by the unique benefits they receive. Research highlights that perceived benefits, such as exclusive content, newsletters, or special groups, positively impact listener engagement and willingness to support.
- Bump, (2020). Podcast listeners tend to have higher incomes and education levels compared to the general population, with 45% earning more than \$75,000 per year, and 27% holding a four-year degree.
- Edison Research, (2020). Podcasting has experienced significant growth, with U.S. audiences expanding steadily over the years. By 2020, there were 212 million U.S. consumers familiar with podcasts, 155 million who had listened at least once, and 104 million who had listened in the past month. According to Edison Research (2021), reports that about 57% of Americans aged 12 and older have listened to a podcast, with 41% tuning in monthly. Similarly, Pew Research Center, a U.S. think tank focused on public opinion and societal trends, notes that 51% of Americans have experienced podcast content, and 32% have done so within the last month.
- Katzenberger et al., (2022). The study shows that the primary users of podcasts belong to the younger demographic. 48.80 % of podcast listeners are aged between 14-29, while 36.70 % are aged between 30-49, indicating that most listeners belong to the Y and Z generations. The most commonly used platforms to listen to podcasts are Spotify and Apple Podcasts.
- Dr. S. Nazeer Khan and Dr. R. Abdul Muthalif, (2023). The literature examines how financial institutions drive economic growth in India. It highlights the impact of digitalization and technology adoption, which is essential to understanding the evolving role of digital channels like podcasts in enhancing banking outreach and customer education.

## **OBJECTIVES OF THE STUDY**

1. To Explore the Demographic Preferences for Financial Podcast Content.
2. To Analyze the Impact of Podcast Content on Financial Literacy.
3. To Assess Listener Engagement with Financial Podcasts.
4. To Assess the Role of Podcasts in Addressing Financial Risks and Caveats.

## **RESEARCH METHODOLOGY**

The research is descriptive. The data for this study was collected through an online questionnaire completed by individuals from Central and South Bengaluru. This method was used to understand factors that influence customers to purchase financial products after listening to them on podcasts and also to determine whether the

customers are interested in subscribing to podcasts focused exclusively on financial education in the near future. There were 152 respondents for the questionnaire that was circulated as Google Forms online via WhatsApp, Instagram and Telegram. The questionnaire was structured to understand podcast listening habits, financial behavior, and the impact of podcasts on the financial awareness and decision-making among different genders, age groups, and occupations of the end customers and their influence on purchasing the financial products.

## **RESEARCH GAP**

- The study is based on cross-sectional data, collected in one time point. There is a gap in understanding how podcasts influence on financial decisions evolves over time. Longitudinal studies could provide insights into the long-term effects of podcast consumption on financial literacy and behavior.
- While the study addresses the general impact of financial podcasts, it does not delve deeply into the specific types of content (e.g., interviews, educational series, storytelling) that may be more effective in influencing financial decisions. Future research could categorize and analyze the effectiveness of different podcast formats.
- The study focuses on respondents who are digitally fluent and likely to consume podcasts. There is a gap in understanding the perceptions and behaviors of individuals who prefer traditional media (e.g., radio, television) for financial information.
- The research does not address the role of the host's credibility and expertise in influencing listener trust and engagement with financial content. Future studies could investigate how the perceived credibility of podcast hosts affects listeners' financial decision-making and trust in the information provided.

## **RESEARCH QUESTIONS**

1. What demographic characteristics are associated with varying levels of engagement with financial podcasts, and how do these characteristics affect financial literacy outcomes?
2. How do financial podcasts influence listeners understanding and knowledge of financial concepts?
3. What are the key predictors that determine the influence of podcasts on listeners financial decision-making processes?
4. How effectively do financial podcasts communicate risks and caveats associated with financial decisions to their audience?
5. To what extent do listeners perceive podcasts as reliable sources of financial information, and how does this perception influence their financial decision-making?

## **RESEARCH PROBLEM**

There is a limited understanding of how financial podcasts influence consumer behavior and financial literacy, particularly among urban populations in India. Therefore, this research specifically seeks to address the gap

in knowledge regarding the effectiveness of podcasts in improving financial awareness, the factors that determine their impact on financial decision- making, and the demographic variations in engagement with financial podcast content. This study explores the reliability of information, the role of fact-checking, and the communication of financial risks, ultimately assessing how these elements contribute to shaping listeners financial behaviors and attitudes towards financial products.

This research problem highlights the need for a comprehensive examination of the intersection between podcast consumption and financial literacy, emphasizing the importance of understanding consumer perceptions and behaviors in the context of an evolving digital landscape.

## LIMITATIONS OF THE STUDY

The number of samples collected was 152 only from Bengaluru city which may not represent the entire population. The data for research was collected through an online questionnaire, so there is a possibility of response bias. The study was restricted to Bengaluru city, which limits its generalizability to other cities or regions in India. Further, the study was conducted within a limited timeframe, which may have impacted the depth and breadth of the data collected.

The podcast industry is dynamic, with changes in technology and market trends. However, these limitations were considered when drawing out the study's results. Thus the research can still provide valuable insights into understanding consumer perception of podcasts in Bengaluru city. The research offers a foundation and scope for further analysis and practical implications for the podcasting industry.

## RESULTS AND DISCUSSION

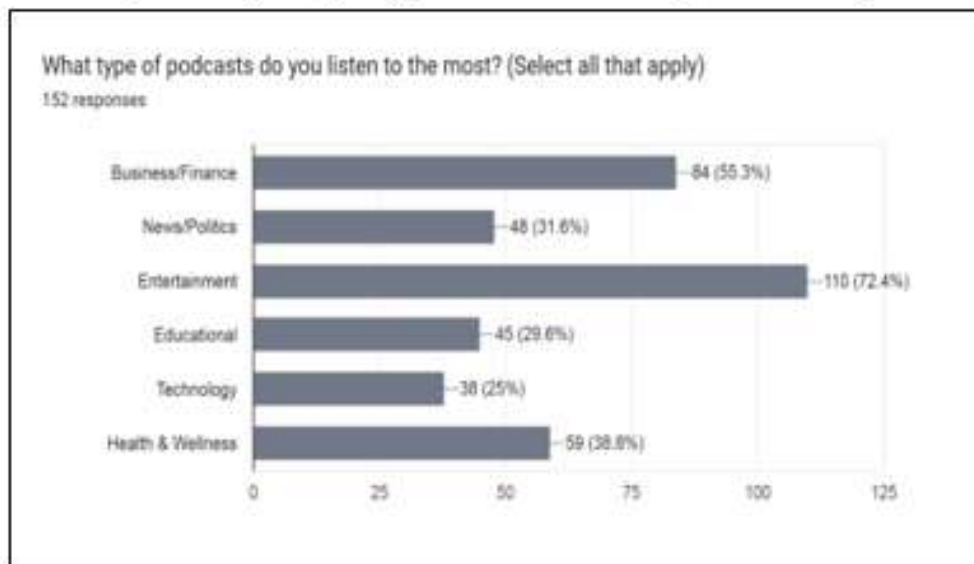
The Demographic data of 152 respondents collected from an online questionnaire

Table 1: Demographic of Participants

| Demographic Variable | Total |       | Demographic Variable | Total |       |
|----------------------|-------|-------|----------------------|-------|-------|
|                      | n     | %     |                      | n     | %     |
| <b>Gender</b>        |       |       | <b>Education</b>     |       |       |
| Male                 | 77    | 50.7% | High School          | 23    | 15.1% |
| Female               | 75    | 49.3% | Bachelor's Degree    | 63    | 41.4% |
|                      |       |       | Master's Degree      | 39    | 25.7% |
|                      |       |       | Professional Degree  | 26    | 17.1% |
|                      |       |       | Doctorate/PhD        | 1     | 0.7%  |
|                      |       |       |                      |       |       |
| <b>Age</b>           |       |       | <b>Employment</b>    |       |       |

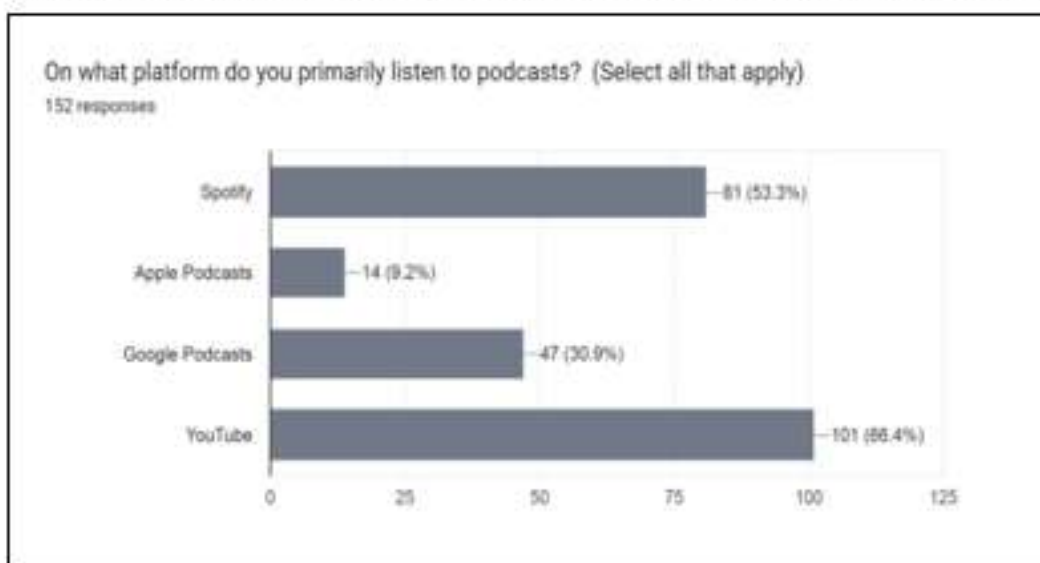
|                |    |       |                      |    |       |
|----------------|----|-------|----------------------|----|-------|
| Below 18       | 12 | 7.9%  | Student              | 48 | 31.6% |
| 18-23 years    | 39 | 25.7% | Working Professional | 49 | 32.2% |
| 24-33 years    | 33 | 21.7% | Self Employed        | 17 | 11.2% |
| 34-43 years    | 31 | 20.4% | Unemployed           | 29 | 19.1% |
| 44-54 years    | 22 | 14.5% | Retired              | 9  | 5.9%  |
| Above 55 years | 15 | 9.9%  |                      |    |       |

*Bar Chart 1: Representing the type of podcasts that are mostly listened to by the users*



From the above bar graph, it is seen that almost 110 respondents out of 152, listen to Entertainment related podcasts, which is approximately 72.4% (highest). Next, we see that 55.3% of the respondents listen to Business/Finance related podcasts. It is also observed that 38.8%, 31.6%, 29.6% and 25% of the users listen to Health & Wellness, News/Politics, Educational and Technology related podcasts respectively.

*Bar Chart 2: Representing the primary platform used to listen to the podcasts by the users*



From the above bar graph, it is observed that out of 152 respondents, 101 respondents i.e., 66.4% of the users prefer to listen to podcasts primarily on YouTube. Almost close to that, 53.3% of the users prefer Spotify as the primary platform. 30.9% and 9.2% prefer Google and Apple Podcasts as their preferred platforms respectively.

## Hypothesis Testing

### Descriptive Statistics

|                                                                                                              | Mean | Std. Deviation | N   |
|--------------------------------------------------------------------------------------------------------------|------|----------------|-----|
| Indicate your level of agreement with the following statements [Podcasts influence your financial decisions] | 3.72 | 1.057          | 152 |

**Interpretation:** The mean value of **3.72** suggests that, on average, respondents lean toward agreeing with the statement "*Podcasts influence your financial decisions.*" Since the scale ranges from 1 (strongly disagree) to 5 (strongly agree), the mean of 3.72 indicates a tendency towards agreement, though not strongly.

### Model Summary<sup>b</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
|       |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1     | .775 <sup>a</sup> | .601     | .588              | .679                       | .601              | 44.048   | 5   |

- a. Predictors: (Constant), Would you be interested in subscribing to a podcast focused exclusively on financial education, Do you fact-check financial advice provided on podcasts, Podcasts cover financial risks and caveats associated with financial decisions well, Podcasts provide reliable financial information, Podcasts are a good source for improving financial literacy.

Interpretation: Since the Adjusted R Square is .588 the mean of overall satisfaction Influence of podcasts on financial decisions 3.72 has been explained by Interest in subscribing to a podcast focused exclusively on

financial education, Fact-checking financial advice provided on podcasts, Podcasts cover financial risks and caveats associated with financial decisions well, Podcasts provide reliable financial information, Podcasts are a good source for improving financial literacy to the extent of 58.8%. Hence it is not a good-fit model.

#### ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df  | Mean Square | F      | Sig.              |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1     | Regression | 101.530        | 5   | 20.306      | 44.048 | .000 <sup>b</sup> |
|       | Residual   | 67.305         | 146 | .461        |        |                   |
|       | Total      | 168.836        | 151 |             |        |                   |

a. Dependent Variable: Podcasts influence your financial decisions

b. Predictors: (Constant), Would you be interested in subscribing to a podcast focused exclusively on financial education, Do you fact-check financial advice provided on podcasts, Podcasts cover financial risks and caveats associated with financial decisions well, Podcasts provide reliable financial information, Podcasts are a good source for improving financial literacy.

**H<sub>0</sub>:** There is no significant effect created by Interest in subscribing to a podcast focused exclusively on financial education, Fact-checking financial advice provided on podcasts, Podcasts cover financial risks and caveats associated with financial decisions well, Podcasts provide reliable financial information, Podcasts are a good source for improving financial literacy on Influence of podcasts on financial decisions.

**H<sub>1</sub>:** There is significant effect created by interest in subscribing to a podcast focused exclusively on financial education, fact-checking financial advice provided on podcasts, Podcasts cover financial risks and caveats associated with financial decisions well, Podcasts provide reliable financial information, Podcasts are a good source for improving financial literacy on Influence of podcasts on financial decisions.

Interpretation: Since the P – value is .000 which is less than .050 there is a sufficient evidence to reject Null hypothesis. It is inferred that the Interest in subscribing to a podcast focused exclusively on financial education, Fact-check financial advice provided on podcasts, Podcasts cover financial risks and caveats associated with financial decisions well, Podcasts provide reliable financial information, Podcasts are a good source for improving financial literacy on Influence of podcasts on financial decisions.

### Coefficientsa

| Model                                                       | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------------------------------------------------------------|-----------------------------|------------|---------------------------|--------|------|
|                                                             | B                           | Std. Error | Beta                      |        |      |
| 1 (Constant)                                                | -.505                       | .340       |                           | -1.485 | .140 |
| Podcasts provide reliable financial information             | .275                        | .103       | .183                      | 2.664  | .009 |
| Do you fact-check financial advice provided on podcasts     | .378                        | .065       | .375                      | 5.850  | .000 |
| Podcasts are a good source for improving financial literacy | .191                        | .109       | .154                      | 1.754  | .082 |

|                                                                                                |      |      |      |       |     |
|------------------------------------------------------------------------------------------------|------|------|------|-------|-----|
| Podcasts cover financial risks and caveats associated with financial decisions well            | .078 | .110 | .055 | .703  | 483 |
| Would you be interested in subscribing to a podcast focused exclusively on financial education | .199 | .062 | .231 | 3.184 | 002 |

Interpretation: Podcasts influence your financial decisions =  $-.505 + 0.275(\text{Podcasts provide reliable financial information}) + 0.378(\text{Do you fact-check financial advice provided on podcasts}) + 0.191(\text{Podcasts are a good source for improving financial literacy}) + 0.078(\text{Podcasts cover financial risks and caveats associated with financial decisions well}) + 0.199(\text{Would you be interested in subscribing to a podcast focused exclusively on financial education})$

Analysis: The strongest predictors of podcasts influencing financial decisions are fact-checking and perceived reliability of information. Educational aspects, such as improving financial literacy and willingness to subscribe, also play significant roles but are less influential. Addressing risks and caveats, while important, have the smallest impact. It underscores the need for podcasts to be credible, actionable, and engaging to effectively influence financial decision-making.

## CONCLUSION

According to the study final result, podcasts are becoming more and more influential regarding financial consciousness and financial decision making. About 55.3% of respondents with regular consumption of financial or business podcasts, YouTube (66.4% and Spotify (53.3% are the most popular. Regression analyses showed that variables, like financial advice, factual, and credibility of information, as well as interest in financial literacy podcasts, significantly accounted for their impact on decision-making. Although data indicates a positive trend, there are gaps in learning how certain podcast formats perform and their long-term effect on financial literacy. The study highlights podcasts as a valuable tool for financial education, however, it also recommends increased credibility and customized content in order to fully exploit the value of podcasts.

## RECOMMENDATIONS

Enhance Credibility: Financial podcasters should ensure the accuracy of their content by citing reliable sources and encouraging fact-checking, as 37.8% of respondents stated this significantly influenced their trust.



**Target Younger Audiences:** Target engaging Gen Y and Z, who as a group account for more than 70% of podcast listeners, through modern and interactive formats such as the storytelling and case study formats.

**Platform Optimization:** Emphasize platforms such as YouTube and Spotify, which account for more than 50% of financial podcast listening, in order to expand reach and engagement.

**Content Diversification:** Address underrepresented topics such as debt management and tax strategies, which scored lower in interest levels compared to popular topics like stock markets and personal budgeting.

**Risk Communication:** Improve discussions around financial risks and caveats, as current content scored lower on effectively communicating these aspects.

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## APPENDICES

1. Email ID
  2. Name
  3. Gender
    - ☐ Male
    - ☐ Female
  4. Age
    - ☐ Below 18
    - ☐ 18-23 years
    - ☐ 24-33 years
    - ☐ 34-43 years
    - ☐ 44-54 years
    - ☐ Above 55 years
  5. Highest Level of Education
    - ☐ High School
    - ☐ Bachelor's Degree
    - ☐ Master's Degree
    - ☐ Professional Degree
    - ☐ Doctorate/PhD
  6. Employment Status
    - ☐ Student
    - ☐ Working Professional
    - ☐ Self Employed
    - ☐ Unemployed
    - ☐ Retired
  7. How often do you listen to podcasts?
    - ☐ Daily
    - ☐ Several times a week
    - ☐ Once a week
    - ☐ Once a month
    - ☐ Rarely
-

- ☐ Never
8. How much time do you spend listening to podcasts on an average?
- ☐ Less than 30 minutes per day
- ☐ 30 minutes to 1 hour
- ☐ 1 to 2 hours
- ☐ More than 2 hours
9. What type of podcasts do you listen to the most? (Select all that apply)
- ☐ Business/Finance
- ☐ News/Politics
- ☐ Entertainment
- ☐ Educational
- ☐ Technology
- ☐ Health & Wellness
10. On what platform do you primarily listen to podcasts? (Select all that apply)
- ☐ Spotify
- ☐ Apple Podcasts
- ☐ Google Podcasts
- ☐ YouTube
11. How likely do you listen to podcasts that discuss on financial topics?

|              | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|--------------|----------------|-------|---------|----------|-------------------|
| a. Investing |                |       |         |          |                   |
| b. Saving    |                |       |         |          |                   |
| c. Budgeting |                |       |         |          |                   |

12. Indicate your level of agreement with the following statements.

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

|                                                         |  |  |  |  |  |
|---------------------------------------------------------|--|--|--|--|--|
| Podcasts influence your financial decisions             |  |  |  |  |  |
| Podcasts provide reliable financial information         |  |  |  |  |  |
| Do you fact check financial advice provided on podcasts |  |  |  |  |  |

13. Which of the following financial topics discussed on podcasts interests you the most?

|                        | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|------------------------|----------------|-------|---------|----------|-------------------|
| Stock Market           |                |       |         |          |                   |
| Personal Budgeting     |                |       |         |          |                   |
| Retirement Planning    |                |       |         |          |                   |
| Crypto currency        |                |       |         |          |                   |
| Real Estate Investment |                |       |         |          |                   |
| Debt Management        |                |       |         |          |                   |
| Tax Strategies         |                |       |         |          |                   |

14. How likely are you to explore or purchase a financial product after hearing about it on a podcast?  
Being (1 Not so likely, 3 Neutral, 5 Very likely)

1      2      3      4      5

15. Which type of financial products have you purchased based on podcast recommendations?

|                         | Strongly<br>Agree | Agree | Neutral | Disagree | Strongly<br>Disagree |
|-------------------------|-------------------|-------|---------|----------|----------------------|
| Investment<br>platforms |                   |       |         |          |                      |
| Credit Cards            |                   |       |         |          |                      |
| Savings<br>Accounts     |                   |       |         |          |                      |
| Budgeting<br>tools      |                   |       |         |          |                      |
| Insurance               |                   |       |         |          |                      |

16. How do you perceive financial advertisements on podcasts?

|             | Strongly<br>Agree | Agree | Neutral | Disagree | Strongly<br>Disagree |
|-------------|-------------------|-------|---------|----------|----------------------|
| Trustworthy |                   |       |         |          |                      |
| Informative |                   |       |         |          |                      |
| Distracting |                   |       |         |          |                      |
| Annoying    |                   |       |         |          |                      |

17. Indicate your level of agreement with the following statements

|  | Strongly<br>Agree | Agree | Neutral | Disagree | Strongly<br>Disagree |
|--|-------------------|-------|---------|----------|----------------------|
|  |                   |       |         |          |                      |

|                                                                                                |  |  |  |  |  |
|------------------------------------------------------------------------------------------------|--|--|--|--|--|
| Podcasts are a good source for improving financial literacy                                    |  |  |  |  |  |
| Podcasts cover financial risks and caveats associated with financial decisions well            |  |  |  |  |  |
| Would you be interested in subscribing to a podcast focused exclusively on financial education |  |  |  |  |  |

# **Comparative Analysis of Consumer Buying Behaviour Towards Online and Offline Retailing in Bangalore and the post-COVID-19 Impact**

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## **ABSTRACT:**

This study is focused on understanding the consumer buying behaviour toward online and offline retailing in Bangalore and the post Covid impacts. The paper explores factors such as shopping frequency, technological influences, and consumer preferences for online and offline platforms. An online questionnaire was used to collect data from 160 respondents under a descriptive research design. The results reveal that online retail market is dominated by shopping platforms like Amazon and Flipkart while local markets and supermarkets are preferred for offline shopping. Findings show the impact of product variety and return policies on overall online shopping satisfaction, while offline shopping satisfaction is derived by physical product verification and social interactions. The study also investigates how the COVID-19 pandemic has influenced consumer habits and the role of technology in shaping shopping decisions. The COVID-19 pandemic has increased online shopping and reduced offline purchases, with technology playing a key role in influencing buying decisions, particularly through product research, product comparisons, and online payments.

**Keywords:** Consumer Buying Behaviour, Online Retailing, Offline Retailing, Post-COVID- 19 Impact, Consumer Preferences

## **INTRODUCTION:**

Introduction and rise of E-commerce has brought a significant transformation in the retail industry during the recent years. As the consumers have adapted to the ever-changing markets, the balance between online and offline shopping has greatly evolved, making it important to understand the various factors that influence the consumer buying behaviour and their preferences. It is necessary to understand these factors, particularly in a metropolitan city like Bangalore, where consumers have the access to an extreme range of both online and offline shopping platforms.

This research titled “Comparative Analysis of Consumer Buying Behaviour Towards Online and Offline Retailing in Bangalore and the post-COVID-19 Impact” aims to study the shopping behaviour of consumers in Bangalore and the various factors that influences their preferences with regard to online and offline retail. It also aims to understand the impact of COVID-19 on the shopping habits of individuals. This research analyses the various factors such as frequency of shopping, technological impact, preferences for online and offline shopping etc that affects the consumer decision.

This study will be helpful to various stakeholders like retailers, marketers, and academic researchers. By understanding the evolving shopping behaviour of consumers in Bangalore, effective strategies for engaging consumers can be developed. Academic researchers can use this study as a medium to further explore the dynamics of consumer behaviour.

Through this study, the research helps to understand the future of retail in Bangalore, highlighting how consumers expect the future balance between online and offline shopping to turn out. Ultimately enhancing retail performance and promoting sustainable retail practices to meet the rapidly changing consumer demand in Bangalore city.

## **LITERATURE REVIEW:**

(Raju, 2023) This study is primarily focused on the role of technology in improving the shopping experiences and helping to build trust among the online customers. It studies the diverse preferences towards the merchandise based on location, profession and gender. The research highlights that the Indian E-commerce market has remained sturdy because online retailers regularly innovate and adapt to changes with government support.

(Datta & Roy, 2022) This study combines various research articles on consumer buying behaviour concerning to both online and offline shopping. The study is focused to identify the elements influencing consumer buying behaviour. The study concludes that there are considerable differences between consumer buying styles in offline and online shopping.

(Lokhande, 2022) This study focuses on determining and analysing the significant differences between offline and online consumer groups on the basis of consumer demographics, technology usage, availability and attitudes. The research found that maximum consumers are satisfied with online shopping and prefer online



shopping over traditional shopping. The results also reveal that female consumers make more online purchases compared to male consumers.

(Shandilya, Mathur, & Kalyani, 2022) This article explores how personality traits of consumers affect their online buying behaviour. Psychometric tests with reliable results were used for the research and data on recent online shopping experiences were gathered. The results of the study showed that specific traits strongly correlate with online shopping behaviour.

(R, S, & Prasanna, 2022) This study explores how online shoppers have changed their buying habits to adapt during the pandemic. The research highlights that many online grocery stores and clothing brands saw an increase in orders. The study also reveals that promotional activities during the pandemic didn't have much of a significant effect on consumer preferences.

(Sahay, 2021) This study was conducted to understand the consumer shopping preference in Bangalore between shopping malls and online retail. The study revealed that consumers prefer offline shopping for clothes, shoes and accessories while they like shopping online for household items. The survey also revealed that people go to malls not just for shopping but to socialize and spend quality time.

(Rasoli, Siddayya, & Kunduzi, 2021) This study analyses the influence of socio-economic factors on the online purchase of food products in Bangalore. The study revealed that age had a negative impact on online food purchases while the number of earning family members and monthly income had a positive effect.

(Basha, Parthasarathi, & Aktharsha, 2020) This research aimed to study the behaviour of online and offline retail consumers in Bangalore during the Pandemic. The study found that people reacted by stocking essentially required products after COVID-19 was announced. This led to significant price hikes due to the pressure faced by both online and offline markets to meet this increased demand.

### **OBJECTIVE OF THE STUDY:**

- a) To compare the consumer behaviour in online and offline shopping among consumers in Bangalore and their overall satisfaction.
- b) To examine how the pandemic had affected the consumer buying behaviour and their preference for online and offline shopping.
- c) To assess the impact of technological benefits on buying decisions of consumers.

### **RESEARCH METHODOLOGY:**

Descriptive research design has been used to analyse the consumer buying behaviour towards online shopping and offline shopping in Bangalore city. Cross-Sectional data was collected from a diverse population of respondents from Bangalore through the circulation of a Google form. This primary data was gathered from a sample size of 160 respondents (80 males and 80 females) from around Bangalore. The questionnaire was circulated through online means like E-mail, WhatsApp and various other social media applications. The questionnaire was structured to gather demographic information of respondents, frequency of shopping,

preference while shopping online or offline, technological impact on shopping decisions, COVID-19 impact on shopping behaviour, attitude towards contactless payments and overall satisfaction of consumers from online and offline shopping.

#### **RESEARCH GAP -**

- a) The review of literature revealed that there are plenty of research studies already available studying the consumer buying behaviour towards online and offline shopping but there is a research gap with regard to consumer preference towards online and offline retailing with reference to Bangalore city. Bangalore is a large metropolitan city housing a population of around 15 million people. It is the most populous south Indian city and hence, it is necessary to study the consumer buying behaviour with specific reference to Bangalore in order to understand how the preference of Bangalore's consumers differs from that of other cities in India.
- b) While there are studies available on the immediate effects of COVID-19 on the consumer shopping behaviour, there is a lack of information in understanding how the pandemic has impacted shopping habits and preferences in Bangalore, particularly in the context of online versus offline shopping.
- c) There is limited information available on how various technological benefits like online payments, personalised recommendations, social media influence and product comparisons affect the consumer buying decision with special reference to Bangalore.

#### **RESEARCH QUESTIONS -**

- a) What are the various factors that influence the consumer shopping behaviour in online and offline retailing?
- b) How has COVID-19 affected the consumer buying habits and preferences for online and offline shopping in Bangalore?
- c) To what extent has technology influenced the buying decisions of the consumers?

#### **RESEARCH PROBLEM –**

Despite the various articles available online there is none that has a proper comparative study between online and offline shopping behaviour of consumers in Bangalore. This research aims to understand the factors that influence the decision of consumers in Bangalore between online and offline retail platforms. The study is focused to understand the impact of various factors like pricing factors, convenience, product variety, shopping experience etc. The study also aims to assess the role of technology in consumer buying habits. The study will also help to examine how COVID-19 has affected shopping patterns, changes in attitude towards contactless payments, and consumer expectations for future of online and offline retail. The study aims to provide a detailed analysis of how and why consumer preferences have shifted between online and offline shopping by reviewing the various elements. The various insights from this study will help businesses adapt to the needs of the evolving market.

## LIMITATIONS OF THE STUDY -

- a) As the data was collected through a circulated online questionnaire, there are chances of biased responses and hence, we can't be certain about the fairness of the collected data.
- b) Although open-ended questions were included in the questionnaire, not all respondents have answered them with detailed insights. This affects the richness of the qualitative data and creates further difficulty to analyse.
- c) As the market evolves with time, the consumer behaviour may change again. Therefore, the findings of this research may not be relevant in the future.

## RESEARCH FINDINGS:

The demographic data of 160 respondents collected from an online questionnaire:

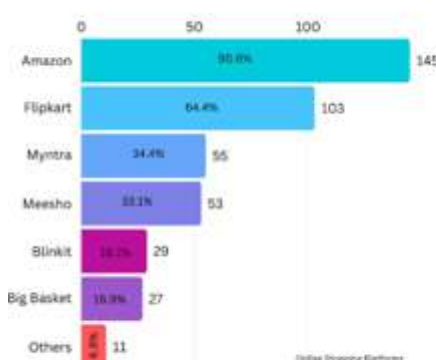
Table 1: Demographic variables of participants

| Demographic Variable | Total |         | Demographic Variable | Total |         |
|----------------------|-------|---------|----------------------|-------|---------|
|                      | n     | %       |                      | n     | %       |
| <b>Gender:</b>       |       |         | <b>Education:</b>    |       |         |
| Male                 | 80    | 50%     | PUC                  | 5     | 3.13%   |
| Female               | 80    | 50%     | Under Graduate       | 86    | 53.75%  |
|                      |       |         | Post Graduate        | 69    | 43.12%  |
| Total                | 160   | 100.00% | Total                | 160   | 100.00% |
| <b>Age:</b>          |       |         | <b>Occupation:</b>   |       |         |
| 18-24                | 71    | 44.37%  | Student              | 74    | 46.25%  |
| 25-34                | 46    | 28.76%  | Private Employee     | 66    | 41.25%  |
| 35-44                | 43    | 26.87%  | Government Employee  | 5     | 3.12%   |
|                      |       |         | Business             | 4     | 2.50%   |
|                      |       |         | Professional         | 11    | 6.88%   |
| Total                | 160   | 100.00% | Total                | 160   | 100.00% |

This table represents the summary of demographic data of the 160 respondents collected via google sheets, categorized by gender, age, education and occupation. The sample is perfectly balanced in terms of gender with an equal distribution of male and female respondents (80 males and 80 females). This suggests that there is no bias in the data on the basis of gender, allowing for a more independent analysis while comparing the

preferences and behaviour between the genders. Majority of the respondents belong to the age group of 18-24 suggesting the data primarily shows the behaviour of younger individuals, majority of whom are students and private employees.

*Bar Graph 1: Online shopping platforms*



*Source: Google Forms*

*Bar Graph 2: Offline shopping platforms*



*Source: Google Forms*

Analysis of Bar Graph 1 shows that online shopping market is dominated by Amazon (90.6%) closely followed by Flipkart (64.4%). Amazon and Flipkart are the most preferred shopping platforms in an online market followed by smaller online platforms (Myntra, Meesho, Blinkit and Bigbasket). A very small portion of the respondents (6.8%) have opted for other online platforms (Instamart, Zepto, Ajio, Wish etc).

It can be inferred from Bar Graph 2 that Local markets (73.1%) are the most preferred offline shopping platform. Close behind Local markets are Super markets (67.5%) and Department stores (64.4%). Malls (52.5%) and Showrooms (46.9%) also attract a significant number of respondents, though less than Local markets, Super markets and Department stores. The least popular offline shopping option seems to be Boutiques (21.3%).

This data collected from 160 respondents suggests that online shopping is highly concentrated around few large platforms (Amazon and Flipkart), while offline shopping is more fairly distributed across various types of stores.

## Chi-Square Test –

| RQ1: Is there any association between gender and preference for online shopping platform? |                     |    |                                   |
|-------------------------------------------------------------------------------------------|---------------------|----|-----------------------------------|
| Chi-Square Tests                                                                          |                     |    |                                   |
|                                                                                           | Value               | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square                                                                        | 55.317 <sup>a</sup> | 41 | .067                              |
| Likelihood Ratio                                                                          | 75.076              | 41 | .001                              |

|                              |       |   |      |
|------------------------------|-------|---|------|
| Linear by linear association | 1.927 | 1 | .165 |
| N of Valid Cases             | 157   | - | -    |

H0= There is no significant association between gender and preference for online shopping platforms.

H1= There is a significant association between gender and preference for online shopping platforms.

Since the P-Value is .067 which is greater than .050, we fail to reject the null hypothesis. Therefore, it is inferred that there is no significant association between gender and preference for online shopping platforms.

The choice of use of online platforms is same among both male and female.

| <b>RQ2: Is there any association between gender and preference for offline shopping platform?</b> |                     |    |                                   |
|---------------------------------------------------------------------------------------------------|---------------------|----|-----------------------------------|
| <b>Chi-Square Tests</b>                                                                           |                     |    |                                   |
|                                                                                                   | Value               | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square                                                                                | 41.748 <sup>a</sup> | 43 | .526                              |
| Likelihood Ratio                                                                                  | 53.008              | 43 | .141                              |
| Linear by linear association                                                                      | .023                | 1  | .878                              |
| N of Valid Cases                                                                                  | 160                 |    |                                   |

H0= There is no significant association between gender and the preferred offline shopping locations.

H1= There is a significant association between gender and the preferred offline shopping locations.

Since the P-Value is .526 which is greater than .050, we fail to reject the null hypothesis. Therefore, it is inferred that there is no significant association between gender and the preferred offline shopping locations.

This suggests that genders do not influence the choice of offline shopping locations.

### **Regression (Overall shopping experience: Online shopping) -**

| Descriptive Statistics               |      |                |     |
|--------------------------------------|------|----------------|-----|
|                                      | Mean | Std. Deviation | N   |
| Overall shopping experience - Online | 4.07 | .753           | 160 |

The mean of the overall online shopping experience is 4.07, which indicates that the overall online shopping experience is generally satisfactory.

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | .273 <sup>a</sup> | .075     | .032              | .741                       |

Since R Square is .075 the overall level of satisfactory derived from online shopping has been explained by Promotional offers, Delivery speed, Price, Return policy, Reviews, Product variety, Convenience, to the extent of 7.5%. Therefore, it is not a good fit model.

| ANOVA <sup>a</sup> |            |                |     |             |       |                   |
|--------------------|------------|----------------|-----|-------------|-------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
| 1                  | Regression | 6.745          | 7   | .964        | 1.754 | .101 <sup>b</sup> |
|                    | Residual   | 83.499         | 152 | .549        | -     | -                 |
|                    | Total      | 90.244         | 159 | -           | -     | -                 |

H0 – The price, convenience, product variety, reviews, delivery speed, return policy, promotional offers do not affect overall shopping experience (Online Shopping) jointly

H1- The price, convenience, product variety, reviews, delivery speed, return policy, promotional offers affect overall shopping experience (Online Shopping) jointly

Since the P-Value is .101 which is greater than .050, we fail to reject null hypothesis. It is inferred that the price, convenience, product variety, reviews, delivery speed, return policy, promotional offers do not affect overall shopping experience (Online Shopping) jointly

| Coefficients <sup>a</sup> |                             |            |                           |   |      |
|---------------------------|-----------------------------|------------|---------------------------|---|------|
| Model                     | Unstandardized Coefficients |            | Standardized Coefficients | t | Sig. |
|                           | B                           | Std. Error | Beta                      |   |      |

|   |                    |       |      |       |        |       |
|---|--------------------|-------|------|-------|--------|-------|
| 1 | (Constant)         | 4.329 | .221 |       | 19.619 | <.001 |
|   | Price              | -.074 | .074 | -.120 | -.999  | .320  |
|   | Convenience        | -.078 | .084 | -.125 | -.927  | .356  |
|   | Product Variety    | .203  | .094 | .309  | 2.163  | .032  |
|   | Reviews            | .059  | .080 | .095  | .737   | .462  |
|   | Delivery Speed     | -.057 | .074 | -.088 | -.768  | .444  |
|   | Return Policy      | -.144 | .068 | -.237 | -2.118 | .036  |
|   | Promotional Offers | .014  | .068 | .025  | .211   | .833  |

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3 + \dots + B_nX_n$$

Y – overall shopping experience (Online Shopping)

$$a = 4.329, B_1 = -.074, B_2 = -.078, B_3 = .203, B_4 = .059, B_5 = -.057, B_6 = -.144, B_7 = .014$$

X<sub>1</sub>=Price, X<sub>2</sub>= Convenience, X<sub>3</sub>=Product variety, X<sub>4</sub>= Reviews, X<sub>5</sub>=Delivery speed,  
X<sub>6</sub>=Return policy, X<sub>7</sub>= Promotional offers

overall shopping experience (Online Shopping) = 4.329+(-.074) Price +( -.078) Convenience (+ .203) Product variety (+.059) Reviews +(-.057) Delivery speed +( -.144) Return policy + (.014) Promotional offers

X<sub>1</sub>= Price, X<sub>2</sub>= Convenience, X<sub>4</sub>= Reviews, X<sub>5</sub>=Delivery speed, X<sub>7</sub>= Promotional offers do not exert sufficient influence on the overall shopping experience (Online Shopping)

X<sub>3</sub>=Product variety, X<sub>6</sub>=Return policy exerts sufficient variable on overall shopping experience (Online Shopping)

Any increase of 1 unit of X<sub>3</sub>=Product variety, X<sub>4</sub>= Reviews, X<sub>7</sub>= Promotional offers will increase the overall shopping experience (Online Shopping) by .203, .059, .014 respectively.

Any decrease of 1 unit of X<sub>1</sub>=Price, X<sub>2</sub>= Convenience, X<sub>5</sub>=Delivery speed, X<sub>6</sub>=Return policy, X<sub>7</sub>= Promotional offers will increase the overall shopping experience (Online Shopping) by .074, .078, .057, .144 respectively.

### Regression (Overall shopping experience: Offline shopping) –

| Descriptive Statistics               |      |                |     |
|--------------------------------------|------|----------------|-----|
|                                      | Mean | Std. Deviation | N   |
| Overall shopping experience - Online | 4.23 | .711           | 160 |

The mean of the overall online shopping experience is 4.23, which indicates that the overall offline shopping experience is generally positive.

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | .151 <sup>a</sup> | .023     | -.022             | .719                       |

Since R Square is .023 the overall level of satisfactory derived from offline shopping has been explained by Demonstration of product, Price, Social interactions, Trust in brand, Transaction safety, Tangible experience, Physical Verifications, to the extent of 2.3%. Therefore, it is not a good fit model.

| ANOVA <sup>a</sup> |            |                |     |             |      |                   |
|--------------------|------------|----------------|-----|-------------|------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F    | Sig.              |
| 1                  | Regression | 1.833          | 7   | .262        | .506 | .829 <sup>b</sup> |
|                    | Residual   | 78.611         | 152 | .517        | -    | -                 |
|                    | Total      | 80.444         | 159 | -           | -    | -                 |

H0 – The Price, Social interactions, Trust in brands, Physical verifications, Tangible experience, Transaction safety, Demonstration of the product do not affect overall shopping experience (Offline Shopping) jointly

H1- The Price, Social interactions, Trust in brands, Physical verifications, Tangible experience, Transaction safety, Demonstration of the product affect overall shopping experience (Offline Shopping) jointly

Since the P-Value is .829 which is greater than .050, there is sufficient evidence to accept null hypothesis. It is inferred that the Price, Social interactions, Trust in brands, Physical verifications, Tangible experience, Transaction safety, Demonstration of the product do not affect overall shopping experience (Offline Shopping) jointly

| Coefficients <sup>a</sup> |            |                             |            |                           |        |       |
|---------------------------|------------|-----------------------------|------------|---------------------------|--------|-------|
| Model                     |            | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig.  |
|                           |            | B                           | Std. Error | Beta                      |        |       |
| 1                         | (Constant) | 4.044                       | .221       | -                         | 18.325 | <.001 |



|                          |       |      |       |       |      |
|--------------------------|-------|------|-------|-------|------|
| Price                    | .060  | .070 | .102  | .870  | .386 |
| Social Interactions      | -.038 | .070 | -.060 | -.538 | .591 |
| Trust in Brands          | -.057 | .090 | -.089 | -.632 | .528 |
| Physical Verifications   | .087  | .093 | .155  | .940  | .348 |
| Tangible Experience      | .030  | .094 | .048  | .316  | .752 |
| Transaction Safety       | .038  | .085 | .065  | .450  | .654 |
| Demonstration of Product | -.077 | .085 | -.134 | -.898 | .371 |

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3 + \dots + B_nX_n$$

Y – overall shopping experience (Offline Shopping)

$$a = 4.044, B_1 = .060, B_2 = -.038, B_3 = -.057, B_4 = .087, B_5 = .030, B_6 = .038, B_7 = -.077$$

X<sub>1</sub>=Price, X<sub>2</sub>= Social interactions, X<sub>3</sub>= Trust in brands, X<sub>4</sub>= Physical verifications, X<sub>5</sub>= Tangible experience, X<sub>6</sub>= Transaction safety, X<sub>7</sub>= Demonstration of the product

Overall shopping experience (Offline Shopping) = 4.044 + (.060) Price + (-.038) Social interactions + (-.057) Trust in brands + (.087) Physical verifications + (.030) Tangible experience + (.038) Transaction safety + (-.077) Demonstration of the product

X<sub>1</sub>=Price, X<sub>2</sub>= Social interactions, X<sub>3</sub>= Trust in brands, X<sub>4</sub>= Physical verifications, X<sub>5</sub>= Tangible experience, X<sub>6</sub>= Transaction safety, X<sub>7</sub>= Demonstration of the product do not exert sufficient influence on the overall shopping experience (Online Shopping)

Any increase of 1 unit of X<sub>1</sub>=Price, X<sub>4</sub>= Physical verifications, X<sub>5</sub>= Tangible experience, X<sub>6</sub>= Transaction safety will increase the overall shopping experience (Offline Shopping) by .060, .087, .030, .038 respectively.

Any decrease of 1 unit of X<sub>2</sub>= Social interactions, X<sub>3</sub>= Trust in brands, X<sub>7</sub>= Demonstration of the product will increase the overall shopping experience (Offline Shopping) by .038, .057, .077 respectively.

### Descriptive Statistics (Impact of Covid-19):

| Descriptive Statistics                                      |   |       |         |         |     |      |
|-------------------------------------------------------------|---|-------|---------|---------|-----|------|
| How has the COVID-19 pandemic changed your shopping habits? | N | Range | Minimum | Maximum | Sum | Mean |

|                            |     |   |   |   |     |      |
|----------------------------|-----|---|---|---|-----|------|
| Increased Online shopping  | 160 | 4 | 1 | 5 | 579 | 3.62 |
| Decreased Online Shopping  | 160 | 4 | 1 | 5 | 382 | 2.39 |
| Increased Offline shopping | 160 | 4 | 1 | 5 | 456 | 2.85 |
| Decreased Offline Shopping | 160 | 4 | 1 | 5 | 507 | 3.17 |
| No significant Change      | 160 | 4 | 1 | 5 | 470 | 2.94 |

Upon analysing the output from descriptive statistics, it can be inferred that there has been an increase in the online shopping due to the pandemic (Mean = 3.62) while offline shopping saw a moderate decline (Mean = 3.17). In contrast to these findings there were no decreases in online shopping or increases in offline shopping.

#### **Descriptive Statistics (Influence of technology on buying decisions):**

| <b>Descriptive Statistics</b>                                  |     |       |         |         |     |      |
|----------------------------------------------------------------|-----|-------|---------|---------|-----|------|
| To what extent has technology influenced your buying decisions | N   | Range | Minimum | Maximum | Sum | Mean |
| Product Research                                               | 160 | 4     | 1       | 5       | 582 | 3.64 |
| Product Comparisons                                            | 160 | 4     | 1       | 5       | 595 | 3.72 |
| Social Media Influence                                         | 160 | 4     | 1       | 5       | 551 | 3.44 |
| Personalized Recommendations                                   | 160 | 4     | 1       | 5       | 551 | 3.44 |
| Online Payments                                                | 160 | 4     | 1       | 5       | 596 | 3.72 |

The results of this descriptive statistics suggest that technology has an influence over the buying decisions of the consumers, especially in areas such as product research, product comparisons and online payments where the means are high. Social media and personalized recommendations also have an influence but not as much as the others.

#### **CONCLUSION AND SUGGESTIONS:**

The results from this study shows the changing nature of consumers' shopping habits. The analysis reveals the role of demographics, shopping platforms and other factors such as technology and the COVID-19 pandemic in shaping consumer decision-making. The study reveals that online shopping is dominated by platforms like Amazon and Flipkart, while offline preferences are more varied across local markets and department stores. The results suggest that demographic factors like gender, age, educational background and occupation do not

influence the shopping behaviours and preferences of the respondents very much. Factors like product variety and return policies impact the online shopping experience, while price and social interactions have minimal effect on offline shopping. The COVID-19 pandemic has increased online shopping and reduced offline purchases, with technology playing a key role in influencing buying decisions, particularly through product research, product comparisons, and online payments.

Based on the research findings, the following suggestions are made to further improve the shopping experience of consumers in both online and offline retailing.

- The online retailers should focus more on improving product variety and return policies, as these factors have a significant impact overall online shopping experience.
- Offline retailers should take efforts to improve the product demonstration, trust in the brand, and physical verifications to enhance consumer satisfaction.
- Offline market retailers should continue to evolve their strategies in order to deal with the shifting preference towards online shopping post-pandemic.

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X. APPENDICES:

1. Name (optional):

2. Gender

☐ Male

☐ Female

3. Age:

☐ 18-24

☐ 25-34

☐ 35-44

☐ 45-54

☐ 55+

4. Educational Background:

☐ SSLC

☐ PUC

☐ Under graduate

☐ Post graduate

☐ Others

5. Occupation

☐ Student

☐ Employed

☐ Self-Employed

☐ Retired

☐ Unemployed

**Online Shopping Preferences**

6. I prefer to shop Online:

☐ Daily

☐ Weekly

☐ Monthly

☐ Occasionally

☐ Rarely

7. The factors influencing my preference for online shopping:

|                    | Most unlikely | Unlikely | Neutral | Likely | Most likely |
|--------------------|---------------|----------|---------|--------|-------------|
| Price              |               |          |         |        |             |
| Convenience        |               |          |         |        |             |
| Product Variety    |               |          |         |        |             |
| Reviews            |               |          |         |        |             |
| Delivery Speed     |               |          |         |        |             |
| Return Policy      |               |          |         |        |             |
| Promotional Offers |               |          |         |        |             |

8. I prefer to use the following online shopping platform:

- ☐ Amazon
- ☐ Flipkart
- ☐ Myntra
- ☐ Meesho
- ☐ Big Basket
- ☐ Blink It
- ☐ Others (Please specify)

9. I prefer to use the following payment options:

- ☐ Credit Card
- ☐ Debit Card
- ☐ Net Banking
- ☐ UPI
- ☐ Digital Wallett
- ☐ Cash on delivery

10. Do you prefer home delivery or in-store pickup?

- ☐ Home Delivery
- ☐ In-Store Pickup

### Offline Shopping Preferences

11. I prefer to shop Offline:

---

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Occasionally
- ☐ Rarely

12. The factors influencing my preference for offline shopping:

|                          | Most unlikely | Unlikely | Neutral | Likely | Most likely |
|--------------------------|---------------|----------|---------|--------|-------------|
| Price                    |               |          |         |        |             |
| Social Interactions      |               |          |         |        |             |
| Trust in brands          |               |          |         |        |             |
| Physical verification    |               |          |         |        |             |
| Tangible experience      |               |          |         |        |             |
| Demonstration of Product |               |          |         |        |             |
| Transaction safety       |               |          |         |        |             |

13. I prefer to shop Offline at:

|                   | Most unlikely | Unlikely | Neutral | Likely | Most likely |
|-------------------|---------------|----------|---------|--------|-------------|
| Malls             |               |          |         |        |             |
| Local markets     |               |          |         |        |             |
| Department stores |               |          |         |        |             |
| Boutiques         |               |          |         |        |             |
| Supermarkets      |               |          |         |        |             |
| Showrooms         |               |          |         |        |             |

### Impact Of Technology

14. To what extent has technology influenced your buying decisions:

|                              | Very less | Less | Neutral | High | Very high |
|------------------------------|-----------|------|---------|------|-----------|
| Product Research             |           |      |         |      |           |
| Price Comparisons            |           |      |         |      |           |
| Social Media Influence       |           |      |         |      |           |
| Personalized Recommendations |           |      |         |      |           |
| Online Payments              |           |      |         |      |           |

### Covid-19 Impact

15. How has the COVID-19 pandemic changed your shopping habits?

|                            | Strongly disagree | Disagree | Neutral | Agree | Strongly agree |
|----------------------------|-------------------|----------|---------|-------|----------------|
| Increased Online Shopping  |                   |          |         |       |                |
| Decreased Online Shopping  |                   |          |         |       |                |
| Increased Offline Shopping |                   |          |         |       |                |
| Decreased Offline Shopping |                   |          |         |       |                |
| No Significant Change      |                   |          |         |       |                |

16. Are you comfortable with contactless payments?

- ☐ Yes
- ☐ No

17. How do you rate the overall shopping experience?

|                  | Excellent | Good | Average | Poor | Very Poor |
|------------------|-----------|------|---------|------|-----------|
| Online Shopping  |           |      |         |      |           |
| Offline Shopping |           |      |         |      |           |

18. What are your thoughts on the future of retail? Do you think online shopping will eventually overtake traditional retailing, or do you see a balance between the two?
19. How do your expectations differ when shopping online compared to shopping in a physical store?



# **A STUDY ON CONSUMER BEHAVIOR TOWARDS INSTANT FOOD PRODUCTS**

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## **ABSTRACT**

The purpose of conducting this research is to understand the consumer buying behaviour towards the Instant food products. The research tool which was used to collect the relevant data was an online questionnaire. 191 was the sample size of the respondents via google forms by collecting data on age, gender, income, occupation, and buying patterns of Instant food products. The analysis of data was done using statistical tools, Chi square, Descriptive Analysis, Anova and regression. With that data found we see that many factors influence the buying behaviour in different age groups, income levels and occupations. We also see that consumers are only at a satisfactory level and not most satisfied by their buying experience in both online and offline stores to enhance their satisfaction.

## INTRODUCTION

In today's fast-paced world, convenience plays a crucial role in shaping consumer choices. The growing food industry has responded to this demand by launching a wide array of instant food products aimed at busy individuals and families. These offerings, which include instant noodles, soups, and ready-to-eat meals, provide quick and easy solutions for satisfying hunger. However, the rise in instant food consumption has sparked concerns about its effects on health and well-being. While these products are convenient, they often fall short in nutritional value compared to home-cooked meals. Understanding how consumers view instant food products is essential for both manufacturers and policymakers. This study aims to explore the factors that influence consumer preferences, perceptions, and consumption habits regarding instant food. By investigating the motivations, concerns, and decision-making processes of consumers, this research intends to clarify the complex relationship between convenience, health, and taste. The results of this study will offer valuable insights for stakeholders to create effective marketing strategies, encourage healthier food choices, and meet the changing needs of consumers in an era of instant gratification.

## REVIEW OF LITERATURE

- (Goyal, 2021)The growing trend of instant food among Indian youth can be attributed to their need for convenience and quick meal solutions. Urbanization, the rise of nuclear families, and hectic lifestyles have shifted consumer preferences towards ready-to-eat and ready-to-cook meals. The ease of preparing instant food, which takes very little time, makes it particularly attractive to young people. This paper examines the factors that affect the buying choices of young consumers and their views on instant food products.
- (Sumardjono, 2020)This research explores what consumers look for in instant noodles. The study revealed that factors such as a variety of Flavors, easy availability, halal certification, and quick cooking time were the top priorities for consumers. In contrast, promotional gifts were seen as less important. Among the brands examined, Indomie received the most favourable perception from consumers, suggesting a strong preference for this brand.
- (Kumar, 2019)The post-liberalization era in India has brought about a notable change in consumer behaviour. With the growing impact of media, technology, and globalization, consumers have become more empowered and selective. This study examines the factors that shape consumer attitudes towards instant food products,

especially among young adults. The results indicate that convenience, taste, and time- saving advantages are major motivators for consumption. Suggestions include emphasizing appealing packaging, health benefits, and strong marketing strategies to boost the attractiveness of instant food products.

- (Padval, 2023)This study explores how consumers feel about instant noodles, specifically looking at how often they eat them, which brands they prefer, and how marketing strategies impact their choices. It highlights the importance of television ads and in-store displays in influencing what consumers like. Furthermore, the

research points out the expanding variety of instant noodle products, including healthier alternatives that feature added vegetables and whole grains. The rising popularity of instant noodles, particularly among Gen Z, is fuelled by factors such as convenience, affordability, and a diverse array of Flavors.

- (bin Mohammed, 2022)This study explored the factors that affect consumers' intentions to buy instant noodles. The findings revealed that convenience, product features, and social norms play a significant role in shaping purchase intentions. In contrast, perceived risk did not appear to have a meaningful impact. This indicates that consumers tend to prioritize aspects such as convenience and favourable social influences when deciding to buy instant noodles.

- (Kumar A. D., 2023)This study examined how consumers perceive and behave towards Ready-to-Eat food. The results show that convenience, taste, and family preferences are significant factors influencing the decision to purchase Ready-to-Eat options. However, obstacles like high prices, quality issues, and health concerns prevent some consumers from fully embracing RTE food. Furthermore, a lack of awareness and availability also restricts the consumption of RTE food in the area.

- (D'Souza, 2019)This research explores how consumers behave when it comes to ready-to-eat food. The study seeks to uncover consumer preferences, their eating habits, and the various factors that influence their decisions. It also sheds light on the challenges and opportunities that the ready-to-eat food industry encounters in this region.

- (Eduardsah, 2018)This study investigates how consumers feel about and behave towards instant noodles. The research revealed that factors such as taste variety, convenience in cooking, halal certification, and easy accessibility played significant roles in their purchasing decisions. Packaging was deemed less critical. Among the brands evaluated, Indomie received the most positive feedback from consumers. To keep its top position, Indomie should concentrate on maintaining its key strengths while also addressing any perceived shortcomings.

## **RESEARCH OBJECTIVES**

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1. To understand how aware consumers are of instant food products and what they think about them.
2. To explore how consumers make purchasing decisions and the factors that influence them.
3. To evaluate how satisfied consumers are with different instant food brands and their loyalty to them.

## **RESEARCH METHODOLOGY**

This research paper is descriptive in nature, and the data was collected from both males and females across various age groups. Initially, a literature review was conducted to gain a proper understanding of the topic and identify any research gaps. Following this, a survey was carried out, gathering 191 responses from a questionnaire that was distributed through WhatsApp and Instagram. The questionnaire included demographic questions such as age, income, and education level, as well as inquiries about the factors influencing consumer buying behaviour and their satisfaction with their purchasing decisions.

## **RESEARCH GAP**

While existing studies thoroughly examine the factors that influence consumer preferences for instant food products, there remains a limited understanding of how socio-cultural influences such as traditional food habits, local cuisines, and cultural attitudes toward convenience shape consumer behaviour regarding instant food in different geographical regions. Specifically, the impact of cultural differences on the acceptance, purchasing decisions, and consumption patterns of instant food products has not been fully investigated. This gap underscores the necessity for more localized research to gain insights into how regional dietary preferences, cultural norms, and socioeconomic factors affect consumer behaviour in various global markets.

## **RESEARCH QUESTIONS**

What are the main factors that influence consumers' decisions when purchasing instant food products? How often do consumers purchase these products? Which brands or varieties of instant food do consumers tend to Favor? How do consumers perceive the healthiness and nutritional value of instant food items?

## **RESEARCH PROBLEMS**

How do factors such as convenience, taste, price, and health concerns influence consumer preferences for instant food products? What psychological and social elements contribute to the growing popularity of instant food, especially among younger generations? How do consumers find a balance between convenience and nutritional value when choosing instant food items? In what ways do demographic factors like age, gender, income, and education level affect consumer attitudes and behaviours towards instant food? Are there significant differences in instant food consumption habits between urban and rural consumers?

## LIMITATIONS OF THE STUDY

The research was done in shorter period which lacks in depth analysis. This study is conducted around Bangalore city, and the sample size is small which is not generalizable to the entire population of the city. The data collected from the survey was completely relied on the respondent's self-reported buying habits which may be bias or inaccurate. As this research is quantitative, we lack at observing the qualitative aspects of the consumer.

## RESEARCH FINDINGS

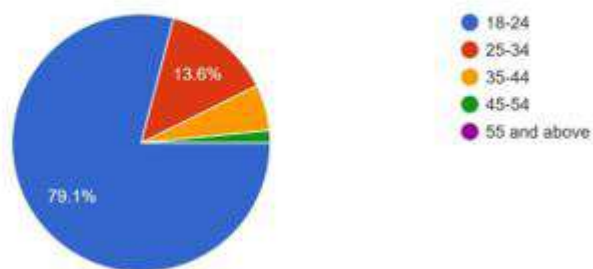
The demographic data of 191 respondents was collected through the online survey.

| Demographic Variable | n   | %     |
|----------------------|-----|-------|
| AGE                  |     |       |
| 18 – 24              | 151 | 79.1% |
| 25 – 34              | 26  | 13.6% |
| 35 – 44              | 11  | 5.8%  |
| 45 – 54              | 3   | 1.6%  |
| 55 Above             | 0   | 0     |
| GENDER               |     |       |
| Male                 | 88  | 46.1% |
| Female               | 103 | 53.9% |
| INCOME               |     |       |
| Less than 20000      | 107 | 56%   |
| 20000 – 50000        | 50  | 26.2% |
| 50000 – 70000        | 19  | 9.9%  |
| 70000 – 100000       | 9   | 4.7%  |
| 100000 And above     | 6   | 3.1%  |

| EDUCATION      |    |       |
|----------------|----|-------|
| SSLC           | 10 | 5.2%  |
| Pre-university | 9  | 4.7%  |
| Undergraduate  | 76 | 39.8% |
| Postgraduate   | 82 | 42.9% |
| Profession     | 13 | 6.8%  |
| Others         | 1  | 0.5%  |

#### 1) AGE:

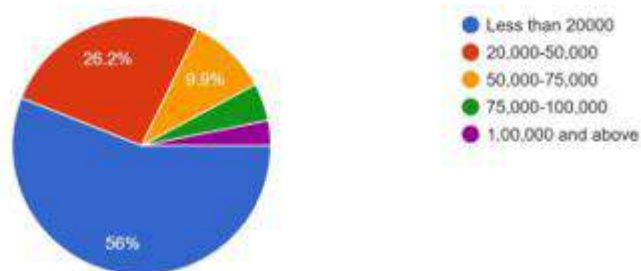
191 responses



According to the results that we have got from the pie chart, it seems that 79.1% of people belong to 18 – 24 age group, 13.6% of people are between 25 – 34, 5.8% are of between 35 – 44 years, and 1.6% are of between 45 – 54 years. Hence 18 – 24 age group people are using more of instant food products.

#### 2) INCOME

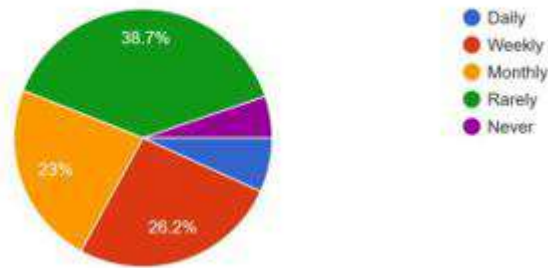
191 responses



The pie chart illustrates that people who are earning their income less than 20000 are preferring more to buy instant food products as the percentage is more.

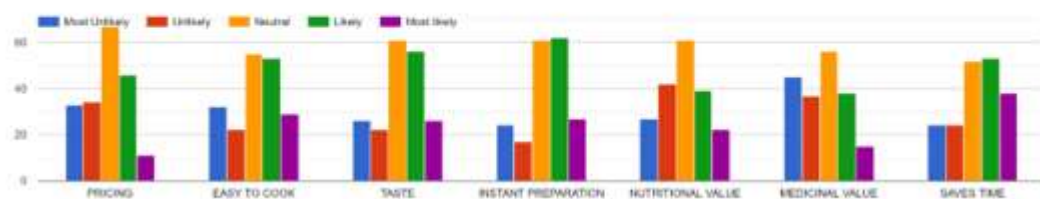
### 3) HOW OFTEN DO YOU CONSUME INSTANT FOOD PRODUCTS?

191 responses



According to the results that we have got from the pie chart, 38.7% of people are rarely using instant food products, so most of the people are not preferring instant food products regularly.

### 4) I PREFER TO BUY INSTANT FOOD PRODUCTS BECAUSE OF-



The pie chart illustrates that most of the people are neutral about their buying decision of instant food products. And some people are likely to prefer instant food products because of the factors like price, easy to cook, taste, time saving etc.

## DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING CHI-SQUARE TEST

1: Is there a relationship between age group and the usage of instant food products

H0: Age group is independent of usage of instant food products.

H1: Age group is not independent of usage of instant food products.

### Chi-Square Tests

|                    | Value              | df | Asymptotic<br>Significance<br>(2-sided) |
|--------------------|--------------------|----|-----------------------------------------|
| Pearson Chi-Square | 3.509 <sup>a</sup> | 3  | .320                                    |
| Likelihood Ratio   | 4.358              | 3  | .225                                    |

|                              |      |   |      |
|------------------------------|------|---|------|
| Linear-by-Linear Association | .272 | 1 | .602 |
| N of Valid Cases             | 191  |   |      |

3 cells (37.5%) have expected count less than 5. The minimum expected count is .99.

Since the P value is .320 which is greater than .050, hence there is sufficient evidence to accept null hypothesis.

It is inferred that irrespective of age group, the usage of instant food product has been the same.

2: Does income influence the usage of instant food products. H0: Income is independent of usage of instant food products.

H1: Income is not independent of usage of instant food products.

### Chi-Square Tests

|                              | Value               | df | Asymptotic Significance (2-sided) |
|------------------------------|---------------------|----|-----------------------------------|
| Pearson Chi-Square           | 10.663 <sup>a</sup> | 4  | .031                              |
| Likelihood Ratio             | 10.199              | 4  | .037                              |
| Linear-by-Linear Association | 2.298               | 1  | .130                              |
| N of Valid Cases             | 191                 |    |                                   |

3 cells (30.0%) have expected count less than 5. The minimum expected count is 1.98.

Since the P value is .031 which is less than .050, hence there is sufficient evidence to reject null hypothesis.

It is inferred that; the usage of instant food product differs amongst the different income groups.

### HYPOTHESIS TESTING REGRESSION

**The overall satisfaction derived on instant food products**

| Mean | Std. Deviation | N |
|------|----------------|---|
|      |                |   |



|      |       |     |
|------|-------|-----|
| 3.10 | .962  | 191 |
| 2.83 | 1.149 | 191 |
| 3.13 | 1.289 | 191 |
| 3.18 | 1.214 | 191 |
| 3.27 | 1.191 | 191 |
| 2.93 | 1.206 | 191 |
| 2.69 | 1.250 | 191 |
| 3.30 | 1.273 | 191 |

Since the mean of the overall satisfaction derived on instant food products is 3.10, it shows that the overall satisfaction on instant food products is neither unsatisfactory nor satisfactory.

#### Model Summary<sup>b</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
|       |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1     | .423 <sup>a</sup> | .179     | .147              | .889                       | .179              | 5.685    | 7   |

#### Model Summary<sup>b</sup>

| Model | Change Statistics |               |
|-------|-------------------|---------------|
|       | df2               | Sig. F Change |
| 1     | 183               | .000          |

a. predictors: (constant), saves time, medicinal value, pricing, nutritional value, instant preparation, taste, easy to cook.

b. dependent variable: the level of satisfaction you derive from instant food products.

Since the adjusted R Square is 0.147, the overall satisfaction derived from instant food products has been explained by pricing, easy to cook, taste, instant preparation, nutritional value, medicinal value, saves time to the extent of 14.7%, hence it is not a good fit modal.

### ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| 1     | Regression | 31.422         | 7   | 4.489       | 5.685 | .000 <sup>b</sup> |
|       | Residual   | 144.484        | 183 | .790        |       |                   |
|       | Total      | 175.906        | 190 |             |       |                   |

a. dependent variable: the level of satisfaction you derive from instant food products.

b. predictors: (constant), saves time, medicinal value, pricing, nutritional value, instant preparation, taste, easy to cook.

H0- pricing, easy to cook, taste, instant preparation, nutritional value, medicinal value, saves time do not affect the overall satisfaction derived from instant food products jointly.

H1- pricing, easy to cook, taste, instant preparation, nutritional value, medicinal value, saves time, affects the overall satisfaction derived from instant food products jointly.

Since p value is .000 which is less than 0.050 therefore there is sufficient evidence to reject null hypothesis. Hence it is inferred that the pricing, easy to cook, taste, instant preparation, nutritional value, medicinal value, saves time, affects the overall satisfaction derived from instant food products jointly.

## CONCLUSION AND RECOMMENDATION

This study offers important insights into how consumers behave regarding instant food products, uncovering key factors that influence their purchasing decisions and levels of satisfaction. The results indicate that convenience, taste, and affordability are major drivers of instant food consumption, while notable challenges like health concerns and nutritional value hinder wider acceptance and satisfaction. The research also reveals demographic differences, with younger individuals and those from lower-income backgrounds displaying a greater preference for these products.

- Include more nutritious ingredients like whole grains, millet products, or added vitamins to attract health-focused consumers.
- Develop marketing campaigns that highlight convenience, time-saving advantages, and cost-effectiveness, particularly for busy professionals and students.
- Explore unique Flavors and regional specialties to meet a variety of consumer tastes.
- Think about providing small, trial-size packages to entice first-time customers.

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## APPENDICES

1) NAME (OPTIONAL):

2) AGE:

1. 18-24
2. 25-34
3. 35-44
4. 45-54
5. 55 and above

3) GENDER

1. Male
2. Female

4) INCOME

1. Less than 20000
2. 20,000-50,000
3. 50,000-75,000
4. 75,000-100,000
5. 1,00,000 and above

5) EDUCATION

1. SSLC
2. Pre-university
3. Undergraduate
4. Postgraduate
5. Profession
6. Other:

6) DO YOU USE INSTANT FOOD PRODUCTS?

1. Yes
2. No

7) HOW OFTEN DO YOU CONSUME INSTANT FOOD PRODUCTS?

1. Daily
2. Weekly
3. Monthly
4. Rarely
5. Never

8) I USE THE FOLLOWING INSTANT FOOD PRODUCTS

1. Instant noodles
2. Instant pasta
3. Instant soup
4. Millet noodles
5. Vermicelli
6. Other:

9) ARE YOU AWARE OF MILLET BASED INSTANT FOOD PRODUCT?

1. Yes
2. No

10) ARE YOU INTERESTED IN BUYING MILLET BASED FOOD PRODUCTS?

1. Yes
2. No
3. Maybe

11) I PREFER TO BUY INSTANT FOOD PRODUCTS BECAUSE OF-

Most unlikely

Unlikely

Neutral

Likely

Most likely

I FACE THE FOLLOWING CHALLENGES WHEN IT COMES TO THE USAGE OF INSTANT FOOD PRODUCTS

Most unlikely

Unlikely

Neutral

Likely

Most likely

13) RATE YOURSELF THE LEVEL OF SATISFACTION YOU DERIVE FROM INSTANT FOOD PRODUCTS THAT YOU CONSUME

1. Highly unsatisfactory
2. Unsatisfactory
3. Neutral
4. Satisfactory
5. Highly satisfactory

# **A STUDY ON CONSUMERS' PERSPECTIVE TOWARDS ONLINE AND OFFLINE SHOPPING**

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## **ABSTRACT**

This research aims to explore the growing perspectives and attitudes of consumers towards online and offline shopping and how it is evolving due to technological breakthroughs and modifications in the retail industry. As e-commerce undergoes a rapid transformation, it has become necessary for both online and traditional retailers to really understand what influences the customers' shopping habits. This study delves into how factors such as shopping convenience, product variety, pricing, trust and the overall experience impacts consumers' preferences in both forms. Through a descriptive research approach, data was collected from 151 respondents through Google Forms. The analysis of data was done using statistical tools such as Chi square test, One-way Anova and Regression. With the data found it was seen that the income level of consumers plays a very important role in the buying decisions. Other than attributes such as convenience, better prices, greater variety, time - saving, reviews and ratings, sustainability and ethical practises was also seen to be very important.

## **INTRODUCTION**

In today's fast paced retail landscape, the dynamics between online and offline shopping are more complex than ever, each offering unique experiences for the consumers. It is influenced by changing consumer expectations, advancements in technology, and shifting market trends. It is also the convenience of online shopping that has made us change how we think about buying things, making it easy and possible for us to

search and purchase almost anything with just a few clicks from any anywhere around the world. People can shop anytime and anywhere, compare prices, read reviews and also have their items delivered at their doorsteps. Yet, there's something unique about offline or in - store shopping, people get to see, touch and try products and also get help from a sales associate.

This balance between the virtual and physical worlds of shopping raises interesting questions about how people choose where and how to shop and also their perceptions. Are consumers more willing towards the convenience and competitive pricing of online shopping, or do they value the observational features and personal touch offered by offline stores? Additionally, how do factors like age, income, location, and lifestyle impact their attitudes toward these shopping modes?

This research dives to explore the fundamental or the primary motivations, advantages and disadvantages, and behavioural tendencies of consumers as they navigate the online and offline shopping worlds, offering a much closer look at the trends that influence how we buy and what the future of shopping might look like. This study hopes to provide a comprehensive view of how modern shopping preferences are shaped and how they may emerge as a result.

## **REVIEW OF LITERATURE**

(Yu-Ping Chiu, 2019) This study investigated reasons for differences in search effort between online and offline environments. Hypothesis testing of that study was conducted using an experimental method simulating real search conditions in different situations. Two products in the domain of multimedia convergence, communication and consumer electronics were chosen as the test product. It was found that the primary causative factor is the disparity in the perceived search costs and price elasticities between the online and offline situations. Such findings open up a pathway for subsequent researchers to focus on search concepts such as search costs, price responsiveness and search motivation and their effect on the search behaviour.

(Shu-Hsien Liao, 2020) This study examines a market survey in Taiwan and elaborates a data mining analytics system including clustering analysis and association rules based on snowflake database design. The role of a mobile payment system is analysed in the context of a new retail payment mechanism that encourages more consumer purchases in a hybrid business model, providing goods online but selling them in physical stores. Mobile payments are the services that facilitate the payment process by the use of mobile devices. As digitalization transcends different channels, so will the retailing of online to offline. In the future, online to offline retailing shall be the stream of all retail operations.

(Feng Yang, 2021) This research assesses impulse buying tendencies within mobile commerce and the role of values held by consumers, primarily utilitarian and hedonic values. Data were collected through a survey in China (n = 199). The results show that environmental stimuli have an impact on consumer perceptions (i.e. perceived utilitarian value and perceived hedonic value) and that the perception of hedonic value leads to impulse buying behaviour. Also, the combination of perceived hedonic value and interpersonal influence has

an effect on impulse buying behaviour. These suggestions give practical insights in understanding how mobile retailers can encourage impulse purchase behaviour of consumers.

(Fihartini, 2021) This study investigates the impacts of perceived health risk and customers' beliefs in the ethics of online retailing on their online shopping behaviour in the course of the COVID-19 pandemic. Sample for this research work was drawn from a population of 315 Indonesian consumers who shopped online during the pandemic through online survey and purposive sampling method. The analysis done using SEM-Amos showed that perceived health risk and four dimensions of online retailing ethics (security, privacy, trust, fulfilment, and service recover) enhanced online shopping behaviour. In view of these results, health risks were seemingly more effective in persuading individuals to engage in online shopping rather than the predispositions towards ethics in online retailing.

(Shian-Yang Tzeng, 2021) This study investigates the effects of the inclusion of certain online and offline retail service features on consumer satisfaction in the course of the greatest shopping event in the world known as Singles' Day in China. Hence, a two-phase survey was conducted where 594 people rated Singles' Day before and after it. The results show that customer satisfaction increases with the level of information and product quality provided as well as the savings, but decreases with the need for product returns. Nevertheless, effective after-sale service can help reduce the adverse effect of returns on satisfaction levels.

(Ou Wang, 2020) This paper explores the connection between food choice motives as well as socio demographic variables and consumer food shopping behaviour across four e-commerce modes: B2C, O2O Delivery, O2O In-store, and New Retail. An online survey carried out in Beijing, Shanghai and Shenzhen collected 954 responses which were subjected to descriptive statutory and linear regression analysis. The outcomes indicate that attitudes and consumption of food e-marketing are most influenced by areas such as appeals of taste, affordability, safety, quality, ease of handling, comments as well as demographic features (city, gender, income, age). Their preferences towards food types were also different across the available modes of e-commerce.

(Sana Ansari, 2021) This research investigates customer review practices in e-commerce sites, with emphasis on the customers' review orientation from the perspective of linguistic style as an indicator of sincerity. Using speech act theory, they articulated a framework that addresses to the issue of which words and what structure may be chosen in order to enhance the perceived authenticity of an ostensible review of products. When 120 online product reviews mathematicised by 50 customers each were evaluated, it was revealed that reviews which had provided little contextual information, had weakly structured arguments, and contained no visual cues were considered most likely misleading. The outcomes further stress the importance of the style of communication in determining the communicator's motives.

## **OBJECTIVE OF THE STUDY**

1. To examine the relationship between online and offline shopping and the attributes that influence consumer buying behaviour.



2. To investigate the advantages and disadvantages of online and offline shopping and finding the better mode of shopping.
3. To examine the relationship between the overall level of satisfaction of consumers and the attributes that influence the buying behaviour.

## **RESEARCH METHODOLOGY**

The research is descriptive research, and the data was collected from different states of India. Primary data has been used here, which has been directly collected from the respondents using the questionnaire method. This method was used to understand factors that influence the customers' buying decisions and the customers' product preferences during a purchase. There was a total of 151 respondents for the questionnaire for the questionnaire which was circulated in the form of Google Forms through online mode via WhatsApp and E-mail. The questionnaire was structured to understand preferences, price range and product satisfaction among different genders, age groups, and occupations of the customers and their influence on purchasing products.

## **RESEARCH GAP**

In regard to consumer preferences for online versus offline shopping, there is so much research into this issue but so few answers remain, many left in ambiguity, at least as this fast-changing world of retail goes ahead. Consumer behaviour in respect to shopping is rapidly changing with new technologies such as virtual reality (VR), augmented reality (AR), and AI, among other related innovations that are now entering online as well as in-store experiences. While some studies analyse how consumers behave in each setting, there are a few key areas that we still don't fully understand, including Shifting Consumer Preferences, Psychological Factors, Post- Purchase Behaviour and Omnichannel Shopping.

## **RESEARCH QUESTIONS**

1. In terms of the convenience of shopping online and shopping in the physical store, what are the sentiments of the people?
2. Why do people tend to have more confidence in online shopping than in purchasing goods from the physical shops and how does it affect their spending?
3. Are consumers able to differentiate the quality of the available products when shopping online and when shopping in a real store?
4. How do they contrast that with buying from a physical store; for instance, how do online reviews or parents and friends' recommendations when shopping animates these two types of shopping options?
5. What are some of the different aspects such as age, income and education level that tend to affect how comfortable or at ease people are generally when shopping online as opposed to going to the stores?

## **RESEARCH PROBLEM**

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These days, have the capability to shop offline or online, studies-limited understanding of the consumer-friendly perception of the two shopping patterns. Even though buying goods and services over the internet has its easy and simple benefits, many consumers appreciate the experience of going out shopping to physical stores. It also investigates how such preferences are influenced by demographic factors such as age, income, and level of education which is useful for the retailers of today who wish to adapt their approach to suit the consumers. Therefore, there is a need to conduct research to analyse:

- How should a new entrant, as well as the existing marketers and retailers who are into these modes of shopping in Marketing Mix to reach their targeted consumers?
- To determine the factors that impact consumer purchasing behaviour.

### **LIMITATIONS OF THE STUDY**

The research findings regarding the consumers' perception of online or offline shopping may be limited due to several factors. To begin with, geographic or demographic homogeneity of the sample within which less relevant age group or income level is overrepresented may result in sampling bias making it difficult to use the findings to make conclusions. The research was done at a short span of time and this time constraint prevents from forming an in-depth analysis and longitudinal study. The research could also be limited in its scope, both in terms of its range and analysis of specific categories of products or regions, which may overlook other pertinent aspects of consumption behaviour. Furthermore, the availability of digital devices and internet usage among the target audience is likely to skew the view of the online shopping experience especially among the minority groups. Finally, there are challenges in understanding what offline shopping entails as the experience will not be homogeneous either within a store or across stores thereby may limit how much detail there is on how consumers shop. Hence, these aspects indicate that while this study may be useful, there are certain constraints which should be observed in the study results.

### **RESEARCH FINDINGS**

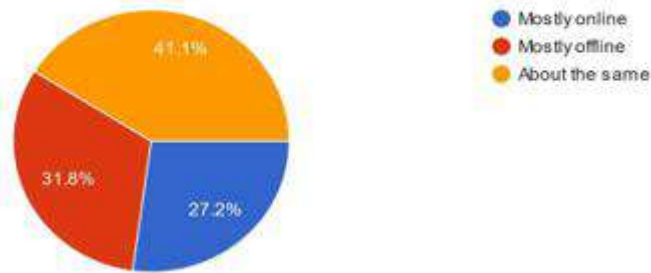
Below are the demographic data of the 151 respondents collected from an online Google survey questionnaire

| <b>Demographic Variable</b> | <b>Total</b> |          |
|-----------------------------|--------------|----------|
|                             | <b>n</b>     | <b>%</b> |
| <b>Age Group</b>            |              |          |
| 18 - 24 years               | 66           | 43.7%    |
| 25 - 34 years               | 32           | 21.2%    |
| 35 - 44 years               | 23           | 15.2%    |
| 45 - 54 years               | 25           | 16.6%    |

|                                                                            |      |         |
|----------------------------------------------------------------------------|------|---------|
| 55 years and above                                                         | 5    | 3.3%    |
| <b>Gender</b>                                                              |      |         |
| Male                                                                       | 69   | 45.7%   |
| Female                                                                     | 79   | 52.3%   |
| Non - binary / Third gender                                                | 1    | 0.7%    |
| Prefer not to say                                                          | 2    | 1.3%    |
| <b>Location</b>                                                            |      |         |
| Urban                                                                      | 133  | 88.1%   |
| Suburban                                                                   | 10   | 6.6%    |
| Rural                                                                      | 8    | 5.3%    |
| Education Level<br>High School Undergraduate Postgraduate Doctorate Other: | - 58 | - 38.4% |
| Occupation                                                                 | 72   | 47.7%   |
| Private Company Employee Government Company Employee                       | 1    | 0.7%    |
| Business                                                                   | 20   | 13.2%   |
| Profession Other:                                                          |      |         |
| Monthly Income                                                             |      |         |
| Below ₹50,000                                                              | 71   | 47%     |
| ₹50,000 - ₹75,000                                                          | 6    | 4%      |
| ₹75,000 - ₹1,00,000                                                        | 11   | 7.3%    |
| ₹1,00,000 - ₹1,25,000                                                      | 12   | 7.9%    |
| ₹1,25,000 - ₹1,50,000                                                      | 51   | 33.8%   |
| Not Applicable                                                             |      |         |
|                                                                            | 46   | 30.5%   |
|                                                                            | 29   | 19.2%   |
|                                                                            | 18   | 11.9%   |
|                                                                            | 7    | 4.6%    |
|                                                                            | 8    | 5.3%    |
|                                                                            | 43   | 28.5%   |

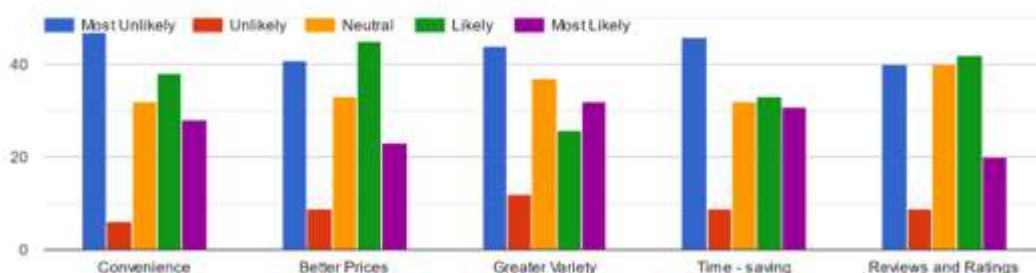
### 8. How often do you shop online compared to offline ?

151 responses



The above pie chart shows that 27.2% of the respondents prefer shopping online because of the convenience that comes with it, and about 31.8% mostly prefer shopping offline and about 41.1% respondents prefer both online and offline shopping. This shows that the majority of them prefer shopping from both online and offline.

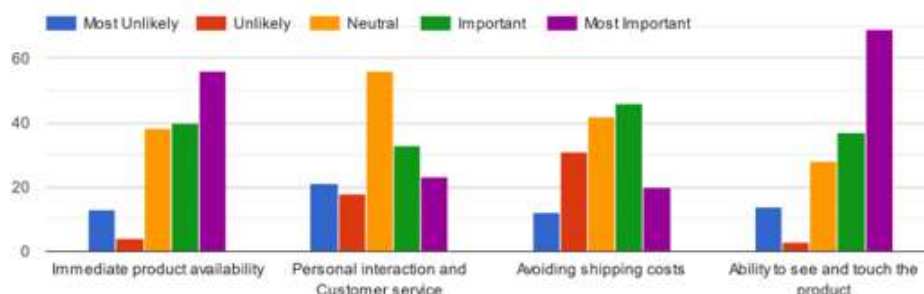
### 9. What factors primarily influence your decision to shop online rather than offline?



The above bar chart shows the factors that influence the buying decisions of the consumers to shop online rather than offline. When it comes to Convenience, around 47 of them said that it is most unlikely convenient, 6 of them told that it is unlikely, 32 of them were neutral, 38 of them said that convenience likely matters when it comes to shopping online and lastly 28 of them mentioned that convenience most likely matters. When it comes to Better Prices, around 41 of them said that it is most unlikely, 9 of them told that it is unlikely, 33 of them were neutral, 45 of them said that price likely matters when it comes to shopping online and lastly 23 of them mentioned that price most likely matters. When it comes to Greater Variety, around 44 of them said that it is most unlikely, 12 of them told that it is unlikely, 37 of them were neutral, 26 of them said that variety likely matters when it comes to shopping online and lastly 32 of them mentioned that variety most likely matters. When it comes to Saving of Time, around 46 of them said that it is most unlikely convenient, 9 of them told that it is unlikely, 32 of them were neutral, 33 of them said that convenience likely matters when it comes to shopping online and lastly 31 of them mentioned that convenience most likely matters. When

it comes to Reviews and Ratings , around 40 of them said that it is most unlikely convenient , 9 of them told that it is unlikely, 40 of them were neutral, 42 of them said that convenience likely matters when it comes to shopping online and lastly 20 of them mentioned that convenience most likely matters.

10. What factors primarily influence your decision to shop offline rather than online ?



The above bar chart shows the factors that influences the customer's decisions to shop offline rather than online. When it comes to the Product availability around 13 of them said that it most unlikely influences their decision to shop offline rather than online , 4 of them told that it is unlikely, 38 of them were neutral, 40 of them said that product availability is important and matters when it comes to shopping online and lastly 56 of them mentioned that product availability is most important. When it comes to the Personal Interaction and Customer Service around 21 of them said that it most unlikely influences their decision to shop offline rather than online , 18 of them told that it is unlikely, 56 of them were neutral, 33 of them said that interaction and customer service is important and matters when it comes to shopping online and lastly 23 of them mentioned it is most important. When it comes to Avoiding of shipping costs around 12 of them said that it most unlikely influences their decision to shop offline rather than online , 31 of them told that it is unlikely, 42 of them were neutral, 46 of them said that avoiding shipping is important and matters when it comes to shopping online and lastly 20 of them mentioned it is most important.

## DISCUSSIONS AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING : CHI – SQUARE TEST

1. Is there a relationship between age and the frequency of shopping online when compared to offline shopping ?

H0 : There is no association between age and the frequency of shopping online when compared to offline shopping.

H1 : There is association between age and the frequency of shopping online when compared to offline shopping.

| Chi-Square Tests                    |                     |    |                                   |
|-------------------------------------|---------------------|----|-----------------------------------|
|                                     | Value               | df | Asymptotic Significance (2-sided) |
| <b>Pearson Chi-Square</b>           | 14.532 <sup>a</sup> | 8  | .069                              |
| <b>Likelihood Ratio</b>             | 14.603              | 8  | .067                              |
| <b>Linear-by-Linear Association</b> | 2.330               | 1  | .127                              |
| <b>N of Valid Cases</b>             | 151                 |    |                                   |

Interpretation : Since the P – value is 0.069 which is greater than 0.050 , there is sufficient evidence to reject the null hypothesis. Hence, it is inferred that there is an association between age and the frequency of shopping online when compared to offline shopping.

2. Is there a relationship between age and the usage of AR/VR features to enhance the online shopping experience ?

H0 : There is no association between age and the usage of AR/VR features to enhance the online shopping experience.

H1 : There is association between age and the usage of AR/VR features to enhance the online shopping experience.

| Chi-Square Tests                    |                    |    |                                   |
|-------------------------------------|--------------------|----|-----------------------------------|
|                                     | Value              | df | Asymptotic Significance (2-sided) |
| <b>Pearson Chi-Square</b>           | 5.351 <sup>a</sup> | 8  | .719                              |
| <b>Likelihood Ratio</b>             | 5.410              | 8  | .713                              |
| <b>Linear-by-Linear Association</b> | 1.452              | 1  | .228                              |
| <b>N of Valid Cases</b>             | 151                |    |                                   |

Interpretation : Since the P – value is 0.719 which is greater than 0.050 , there is sufficient evidence to reject the null hypothesis. Hence, it is inferred that there is an association between age and the usage of AR/VR features to enhance the online shopping experience.

## HYPOTHESIS TESTING : REGRESSION

| Descriptive Statistics |      |                |     |
|------------------------|------|----------------|-----|
|                        | Mean | Std. Deviation | N   |
| Reviews and Ratings    | 3.66 | .832           | 151 |
| Convenience            | 2.96 | 1.514          | 151 |
| Reviews and Ratings    | 2.95 | 1.392          | 151 |

Interpretation : Since the mean of the trust in online retailers influence the customer reviews and ratings is 3.66 which is 4 is agreeable. Since the mean of convenience is 2.96 which is 3 is agreeable. Since the mean of the reviews and ratings is 2.95 which is 3 is agreeable.

| Model Summary <sup>b</sup> |                   |          |                   |                            |                   |          |     |
|----------------------------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
|                            |                   |          |                   |                            |                   |          |     |
| Model                      | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|                            |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1                          | .160 <sup>a</sup> | .026     | .012              | .827                       | .026              | 1.948    | 2   |

Interpretation : Since the Adjusted R Square .012 , the trust has been explained by Convenience and Review and Ratings to the extent of 1.2% hence it is not a good fit model.

| ANOVA <sup>a</sup>                                                                                                                                                                                                                     |            |                |     |             |       |                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|----------------|-----|-------------|-------|-------------------|
| Model                                                                                                                                                                                                                                  |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
| 1                                                                                                                                                                                                                                      | Regression | 2.662          | 2   | 1.331       | 1.948 | .146 <sup>b</sup> |
|                                                                                                                                                                                                                                        | Residual   | 101.113        | 148 | .683        |       |                   |
|                                                                                                                                                                                                                                        | Total      | 103.775        | 150 |             |       |                   |
| a. Dependent Variable: To what extent do customer reviews and ratings influence your trust in online retailers ?                                                                                                                       |            |                |     |             |       |                   |
| b. Predictors: (Constant), What factors primarily influence your decision to shop online rather than offline? [Reviews and Ratings] , What factors primarily influence your decision to shop online rather than offline? [Convenience] |            |                |     |             |       |                   |

Ho – There is no significant value created by trust, reviews and ratings, convenience . The independent variable does not affect the dep variable jointly.

H1 - There is a significant value created by trust, reviews and ratings, convenience .The independent variable affect the dep variable jointly.

Interpretation : Since the P – value is 0.146 which is greater than 0.050 , there is sufficient evidence to reject the null hypothesis. Hence, it is inferred that there is significant effect created by Trust, Review and Ratings and Convenience.

| Coefficients <sup>a</sup> |                                                                                                              |                             |            |                           |        |      |
|---------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model                     |                                                                                                              | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                           |                                                                                                              | B                           | Std. Error | Beta                      |        |      |
| 1                         | (Constant)                                                                                                   | 3.928                       | .162       |                           | 24.212 | .000 |
|                           | 9. What factors primarily influence your decision to shop online rather than offline? [Convenience]          | .024                        | .068       | .044                      | .354   | .723 |
|                           | 9. What factors primarily influence your decision to shop online rather than offline? [Reviews and Ratings ] | -.114                       | .074       | -.191                     | -1.535 | .127 |

Interpretation : Overall satisfaction derived =  $3.928 + 0.024 (\text{Convenience}) + (-0.114) (\text{Reviews and Ratings})$

#### **HYPOTHESIS TESTING : ONE – WAY ANOVA**

| ANOVA          |             |            |                |    |
|----------------|-------------|------------|----------------|----|
|                |             |            | Sum of Squares | df |
| Between Groups | (Combined)  |            | 17.221         | 4  |
|                | Linear Term | Unweighted | 3.611          | 1  |



|                |             |            |         |     |
|----------------|-------------|------------|---------|-----|
|                |             | Weighted   | 15.488  | 1   |
|                |             | Deviation  | 1.732   | 3   |
| Within Groups  |             |            | 116.302 | 146 |
| Total          |             |            | 133.523 | 150 |
| Between Groups | (Combined)  |            | 2.119   | 4   |
|                | Linear Term | Unweighted | .536    | 1   |
|                |             | Weighted   | .051    | 1   |
|                |             | Deviation  | 2.068   | 3   |
| Within Groups  |             |            | 101.656 | 146 |
| Total          |             |            | 103.775 | 150 |
| Between Groups | (Combined)  |            | 1.866   | 4   |
|                | Linear Term | Unweighted | .215    | 1   |
|                |             | Weighted   | .878    | 1   |
|                |             | Deviation  | .988    | 3   |
| Within Groups  |             |            | 54.744  | 146 |
| Total          |             |            | 56.609  | 150 |

| Mean Square | F      | Sig. |
|-------------|--------|------|
| 4.305       | 5.404  | .000 |
| 3.611       | 4.533  | .035 |
| 15.488      | 19.443 | .000 |
| .577        | .725   | .539 |
| .797        |        |      |
|             |        |      |
| .530        | .761   | .552 |
| .536        | .769   | .382 |
| .051        | .073   | .787 |
| .689        | .990   | .399 |
| .696        |        |      |
|             |        |      |

|      |       |      |
|------|-------|------|
| .466 | 1.244 | .295 |
| .215 | .573  | .450 |
| .878 | 2.341 | .128 |
| .329 | .878  | .454 |
| .375 |       |      |
|      |       |      |

Ho – There is no significant difference on the overall level of satisfaction

H1 - There is a significant difference on the overall level of satisfaction.

Interpretation: Since the P – value is 0.000 which is less than 0.050 , there is sufficient evidence to reject the null hypothesis. Hence, it is inferred that there is significant difference on the overall level of satisfaction.

## CONCLUSION

In conclusion, the study shows that the consumers regard both online shopping and offline shopping for consumer goods as equally important activities with different benefits.

## RECOMMENDATIONS

Retailers ought to prioritize the incorporation of both the online and offline channels in order to provide an uninterrupted shopping experience that Includes offerings such as click-and-pick services and hassle-free returns.

In order to win the trust of consumers it is necessary to make a step forward in ensuring the safety of internet transactions, come up with honest policies, and provide the customers with detailed information about the products.

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## **APPENDICES**

1. Name - (Optional)
2. Age Group
  - 18 - 24 years
  - 25 - 34 years
  - 35 - 44 years
  - 45 - 54 years
  - 55 years and above
3. Gender
  - Male
  - Female
  - Non - binary / Third gender
  - Prefer not to say
4. Location
  - Urban
  - Suburban
  - Rural
5. EducationLevel
  - High School
  - Undergraduate
  - Postgraduate
  - Doctorate
  - Other:
6. Occupation
  - Private Company Employee

- Government Company Employee
- Business
- Profession
- Other:

7. Monthly Income

- Below ₹50,000
- ₹50,000 - ₹75,000
- ₹75,000 - ₹1,00,000
- ₹1,00,000 - ₹1,25,000
- ₹1,25,000 - ₹1,50,000
- Not Applicable

8. How often do you shop online compared to offline ? Mostly online

- Mostly offline
- About the same

9. What factors primarily influence your decision to shop online rather than offline?

|                        | Most<br>Unlikely | Unlikely | Neutral | Likely | Most Likely |
|------------------------|------------------|----------|---------|--------|-------------|
| Convenience            |                  |          |         |        |             |
| Better Prices          |                  |          |         |        |             |
| Greater<br>Variety     |                  |          |         |        |             |
| Time - saving          |                  |          |         |        |             |
| Reviews and<br>Ratings |                  |          |         |        |             |

10. What factors primarily influence your decision to shop offline rather than online ?

|                                                    | Most<br>Unlikely | Unlikely | Neutral | Important | Most<br>Important |  |
|----------------------------------------------------|------------------|----------|---------|-----------|-------------------|--|
| Immediate<br>product<br>availability               |                  |          |         |           |                   |  |
| Personal<br>interaction and<br>Customer<br>service |                  |          |         |           |                   |  |
| Avoiding<br>shipping costs                         |                  |          |         |           |                   |  |
| Ability to see<br>and touch the<br>product         |                  |          |         |           |                   |  |

11. How concerned are you about the security of your personal information while shopping online ?

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

12. How often do you encounter trust issues while shopping online ?

- Frequently
- Occasionally
- Rarely
- Never

13. To what extent do customer reviews and ratings influence your trust in online retailers ?

- Strongly Disagree
- Disagree
- Neutral
- Agree

- Strongly Agree

14. How familiar are you with Augmented Reality ( AR ) and Virtual Reality ( VR ) technologies used in online shopping ?

- Very familiar
- Somewhat familiar
- Not familiar

15. Have you ever used AR or VR features to enhance your online shopping experience ?

- Yes
- No
- Maybe

16. How important are sustainability and ethical considerations in your shopping decisions ?

- Very Important
- Somewhat Important
- Neutral
- Not very Important

17. Do you prefer to buy from brands that are known for their sustainable and ethical practices?

- Yes
- No
- Maybe

18. What improvements would you like to see in online or offline shopping experiences ? ( Open Ended Questions )

# **RELATIONSHIP BETWEEN SOCIAL MEDIA USAGE AND ACADEMIC PERFORMANCE OF STUDENTS IN BENGALURU**

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## **ABSTRACT**

With the growing prevalence of social media everywhere, social media has become an addiction not only among adults but also among students primarily. It is acting as a major distraction among students taking away their physical activities leading to mental health problems such as anxiety, depression, stress, mood swings etc. Since it is affecting everyday life of students in different ways, this study was conducted to analyze the social media influence on academic performance of the students as different social media networking sites has varying impact on academics. One way ANOVA and Regression was used as a tool in SPSS software to analyze the data. A Google form in the form of questionnaire was circulated to students from different parts of Bengaluru to collect samples(responses). 144 samples were collected and used for analysis. The findings revealed that social media engagement is causing negative impact on the academic performance of most of the students while few students are of the opinion that it is also impacting positively to score good grades in academics.

Key words: social media, academic performance, social media networking sites, negative impact, social media engagement

## **INTRODUCTION**

Social media is a new dimension of modern life. It's developed in such a way that it has become a requirement rather than a want. It has become an addiction particularly for students who use social media most of the day. Social media is the platform to connect with different people across the globe, post information, photos, videos, and stay updated with all the current news and trends. These platforms could be Instagram, YouTube, Snapchat, Facebook etc. Additionally, social media usage has both benefits and drawbacks.

Academics has become very important in everyone's life which shapes the future. A person with good academics has more chances compared to others. For example, a person with good scores throughout his education levels will be eligible for the company interviews for jobs as it is the first and foremost eligibility criteria mentioned by the companies whereas the person with low score will not even meet the company's criteria leading to unemployment, less disposable income, reduced GDP etc.

Therefore, it is very important to analyze whether the social media is positively or negatively influencing the student's academic performance. The sooner we analyze, the better it is to change the social media usage pattern among students to make it more effective through balanced approach.

## **LITERATURE REVIEW**

(P & Kumar, 2023) indicate that social media platforms especially WhatsApp is used by most of the students for both academic and social engagements. However, it is used mainly for entertainment purposes which negatively influence the academic performance of students suggesting a need for productive usage of social media platforms.

(Calunsag & Calunsag, 2023) reviewed that students of Zamboanga del Norte and Philippines are utilizing different social media networking sites in a productive manner for improving their academic performance. It also indicates that teachers should discuss advantages and disadvantages of different networking sites with their students to create awareness about it.

(Ahmad, Deebea, & Alam, 2023) reviewed that although there a positive impact on the assignments done by the students, more is the negative impact on the academic performance of students as they spend more time in social media rather than studies leading to low grades in exams. This study used qualitative case study methodology on 14 students to analyse the impact which turned out to be negative reducing the physical activities and causing mental health problems like stress, anxiety etc.

(Javeed, 2023) indicated that social media usage has both positive and negative impacts and it is the responsibility of parents to create controlled environment to reduce the negative impact. Positive impacts are unlimited educational videos can be accessed from different social media sites and it is easy to discuss among the peers the study related issues leading to perfect understanding of the concept by clearing all the doubts in turn lead to high grades whereas negative impact is that students are addicted to the social media sites to extent



that they are losing their sleep time upon social media usage affecting their health adversely. The descriptive statistics and inferential analysis were used to come to such conclusion.

(Kazam, Islam, & Rasheed, 2022) indicates the advantages and disadvantages of social media usage. Limiting the use of social media is very important otherwise it will lead to reduction of interest in studies among students and also disregard their assignments and will end up in bad academic performance.

(Kolhar, Kazi, & Alameen, 2021) reviewed that a cross-sectional study was conducted among 300 students mainly being 17–29-year-old female students at Prince Sattam bin Abdul Aziz University to analyse the data which concluded that addiction to social media among students leads to distraction in learning and academic activities cutting down physical activities as well. It also reduces sleep time among students which can lead to anxiety, depression and mood swings.

(Ansari & Khan, 2020) indicates that engaging in social media will lead to better students' academic performance as it will include better communication with peers and colleagues leading to collaborative learning which ultimately lead to good scores in academic for all the students.

(Asanga, Essiet, Ukhurebor, Afolunso, & Hussaini, 2023) indicates the research conducted to analyse the social media performance among students. The research questions that needed to be analysed were analysed using descriptive statistics and the null hypothesis were test using Chi-Square test, t-test and Pearson product-moment correlation. The tests revealed that many students are addicted to social media and there are no significant differences between boys and girls leading to bad academic performance. It was found that monitoring the usage of social networking sites is the responsibility of the parents and teachers to prevent the students from falling behind academically and to make use of it effectively.

(Abdelmadjid, Meriem, Souhila, & Benraghda, 2022) indicates that semi-structured interview was conducted with 4 males and 5 female samples to analyse the academic performance of students during Covid-19 pandemic. The findings revealed that the students were positively influenced by the social media usage. Their grades were highly improving and also social media networking sites such as Facebook and YouTube helped them to work on their language proficiency which proved to be a great success.

(Olebara, et al., 2021) reviewed that there exists a negative relationship between social media usage and academic performance of students. More the time spent on social media, lower the scores obtained in academics and vice versa. The study also highlights that time management also plays a crucial role to maintain good grades in academics.

## **RESEARCH OBJECTIVES**

1. To assess how social media usage impact the academic performance of students in Bengaluru.
2. To understand whether factors such as education, income, type of job and personal factors such as age, gender, place etc have any influence on students' social media usage for academic purposes.
3. To find out the relationship between usage of social media among students and their desire and involvement in studies.

## **RESEARCH METHODOLOGY**

This research explores the relationship between social media usage and their academic performance in Bengaluru city. Through a survey of 144 students across diverse backgrounds, we analyse the frequency and nature of social media use for academic versus entertainment purposes, examine how income, educational status, and parental involvement affect students' engagement with educational content on social media and evaluate the positive and negative impacts of social media on students' academic activities. The questionnaire was circulated as a Google Form through WhatsApp. Statistical analysis will reveal the relationship between social media influence on the academic performance based on various factors such as social media usage patterns, socio-economic status and students' motivation and engagement. One Way Anova and Multiple Regression was used to analyse the relationship mentioned above. 5-point Likert scale was used to draft the questionnaire and SPSS software was used for the analysis. The study was only conducted on Bengaluru based students which limits the scope within the city itself.

## **RESEARCH GAP**

1. Some research frequently extrapolates results without taking into account the variety of ways social media is utilized for both educational and recreational objectives.
2. Limited examination of the ways in which social media usage habits combine with factors such as education, income, type of job and personal factors such as age, gender, place etc to affect academic performance.

## **RESEARCH QUESTIONS**

1. Whether the social media engagement benefit or hinder the students study habits?
2. Whether different social media platforms influence students' academic performance in varying levels?
3. What effects do socioeconomic variables have on how students use social media for learning?
4. What is the relationship between social media engagement by students' and their motivation towards study?

## **RESEARCH PROBLEM**

The research addresses the limited understanding of how social media usage impact the academic performance of students in Bengaluru city. Regardless of social media usage, there is a lack of awareness into how factors such as education, income, type of job, parental involvement, and personal study habits relate to social media engagement to impact academic performances. The purpose of this study is to check out how students use

social media in a mix of learning and fun stuff, and to see how that relate to their academic performance and how much they stick with their studies.

### **LIMITATIONS OF THE STUDY**

1. The number of samples collected were 144, the sample size and representativeness of the survey could greatly influence the conclusion of the findings.
2. As the questionnaires were circulated to collect the data, there could be survey bias or self report bias.
3. The study is limited to Bengaluru based students.
4. The available time to accomplish the study was short such that it can lead to a significant impact on comprehensive analysis.

### **RESULTS AND DISCUSSION**

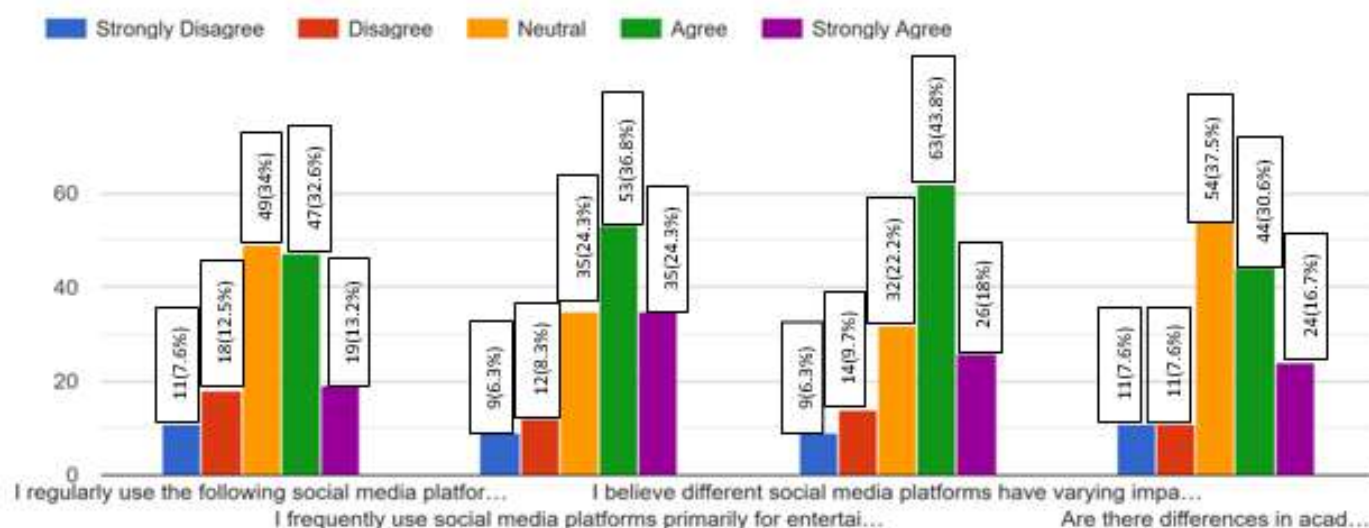
Below are the demographic data of the 144 respondents collected through circulation of Google Form through WhatsApp:

Table 1: Demographic Variables

| Demographic Variables                 | Total |        |
|---------------------------------------|-------|--------|
|                                       | n     | %      |
| <b>Age</b>                            |       |        |
| 15-18 years                           | 3     | 2.1%   |
| 19-22 years                           | 66    | 45.8%  |
| 23-25 years                           | 60    | 41.7%  |
| 26-30 years                           | 11    | 7.6%   |
| Above 30 years                        | 4     | 2.8%   |
| <b>Gender</b>                         |       |        |
| Male                                  | 56    | 38.9%  |
| Female                                | 88    | 61.1%  |
| <b>Academic Level</b>                 |       |        |
| Up to SSLC                            | 0     | 0%     |
| Higher Secondary Certificate Graduate | 2     | 1.39%  |
| Postgraduate Others                   | 72    | 50%    |
|                                       | 65    | 45.14% |
|                                       | 5     | 3.47%  |

|                                                       |     |       |
|-------------------------------------------------------|-----|-------|
| Field of Study Science/Engineering Business/Commerce  |     |       |
| Arts/Humanities Social Sciences Others                |     |       |
| Type of Institution Government School/College Private | 27  | 18.8% |
| School/College International School/College Online    | 112 | 77.8% |
| Institution                                           | 0   | 0%    |
| Others                                                | 0   | 0%    |
|                                                       | 5   | 3.4%  |
|                                                       | 8   | 5.6%  |
|                                                       | 120 | 83.3% |
|                                                       | 7   | 4.9%  |
|                                                       | 6   | 4.2%  |
|                                                       | 3   | 2%    |

**Bar Chart 1: Social Media Usage Patterns**



1.1 – I regularly use the following social media platforms for academic purposes (e.g., study groups, educational content): Facebook, Instagram, Twitter, WhatsApp, Telegram, LinkedIn etc. As per the above bar chart, 34% students are neutral followed by 32.6% agree and 13.2% strongly agree that they access different networking sites for educational content. Only around 20% of the students disagree with the statement. Therefore, we can conclude that students consider social media platforms as one of their knowledge sources.

1.2 - I frequently use social media platforms primarily for entertainment rather than academic purposes

As per the above bar chart, 36.8% students agree followed by 24.3% being neutral and 24.3% being strongly agree that most of the students use social media frequently just for entertainment rather than academic purposes. Only around 14.6% of the students disagree with the statement. Therefore, it highlights that most of the students use social media frequently to pass the time.

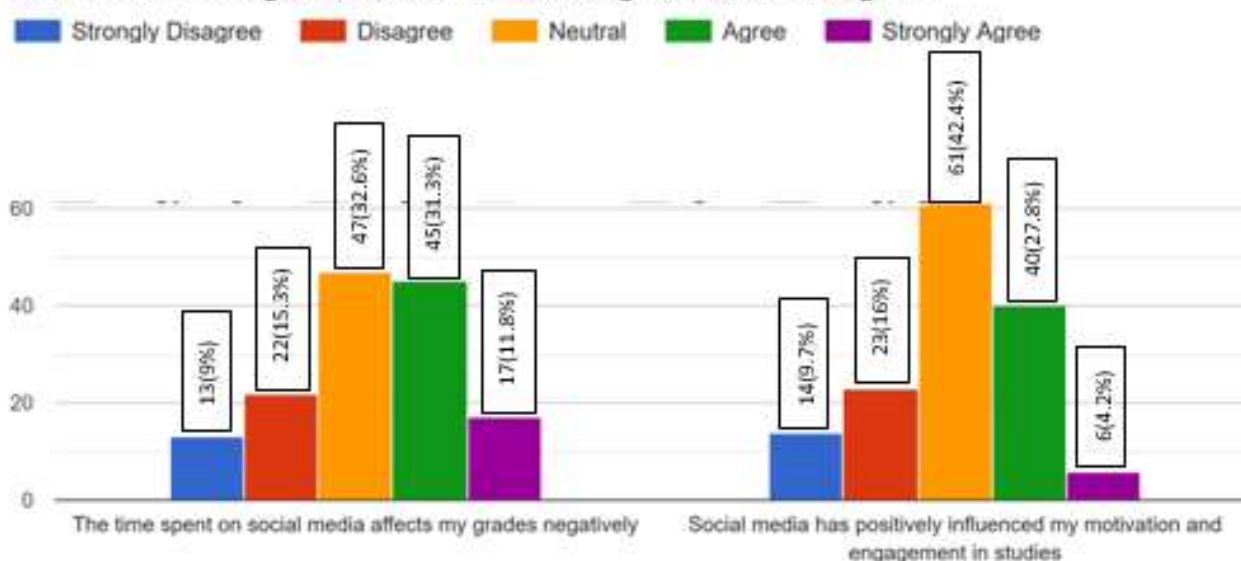
1.3 - I believe different social media platforms have varying impacts on my academic performance

As per the above bar chart, 43.8% students agree followed by 22.2% being neutral and 18% of the students strongly agree that each social networking site impact academic activities differently. For example, WhatsApp can be used as a platform for communication, exchanging the notes, discussing the doubts etc, YouTube can be used to access lots of education related videos to understand the concept better and also for entertainment whereas Instagram can be considered as a platform for entertainment as the education related videos are less compared to other videos, students can easily be distracted while using this platform and also other applications such as Facebook, Snapchat etc. Only around 16% of the students disagree with the statement.

1.4 - Are there differences in academic performance based on social media interaction frequency and nature?

As per the above bar chart, 37.5% students are neutral followed by 30.6% of the students agree and 16.7% of the students strongly agree that more the social media usage, lesser the grades obtained by the students and vice versa. Only around 15.2% students disagree with the above statement. This could be because their social media usage might be less.

**Bar Chart 2: Quantitative versus Qualitative Impact**



**Bar Chart**

**2.1**

**2.2**

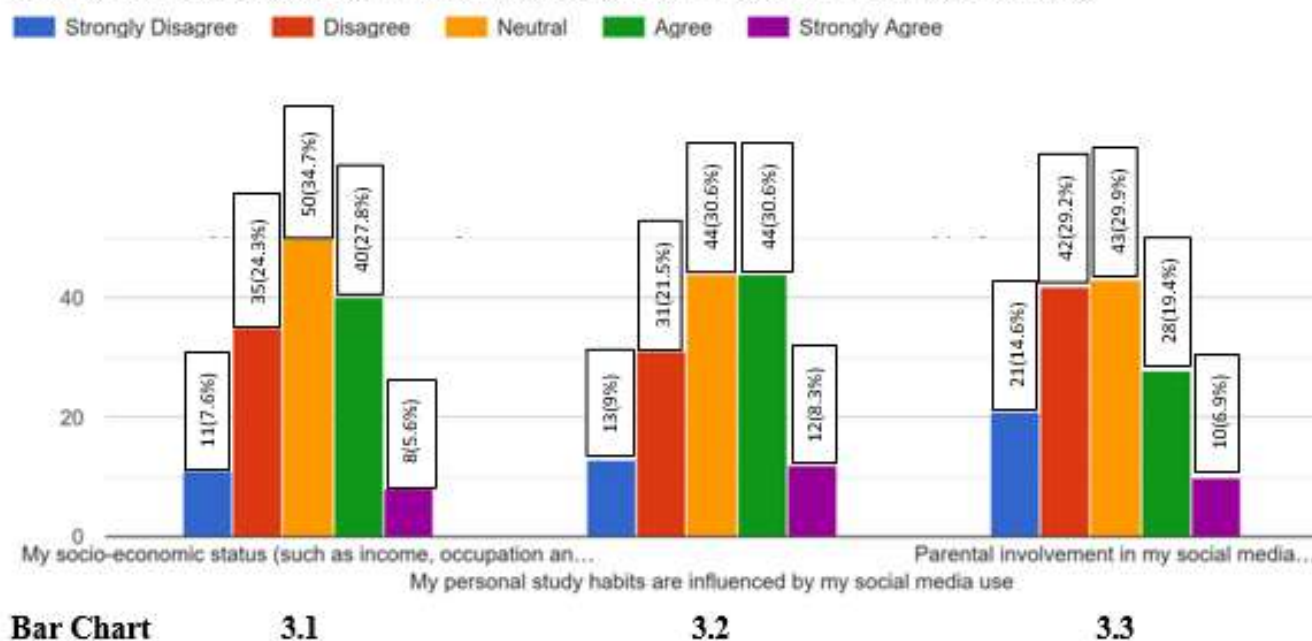
2.1 – The time spent on social media affects my grades negatively

As per the above bar chart, 32.6% of the students are neutral followed by 31.3% of the students agree and 11.8% of the students strongly agree that social media engagement affects their grades negatively whereas around 24.3% disagree with the above statement indicating that their scores does not depend on social media usage.

2.2 – Social media has positively influenced my motivation and engagement in studies

As per the above bar chart, 42.4% of the students are neutral followed by 27.8% of the students agree and 4.2% of the students strongly disagree that social media influences positively enhancing their motivation and engagement towards studies whereas only 25.7% of the students disagree with the above statement indicating that their academic activities get impacted through social media usage.

**Bar Chart 3: Interaction with Socio-economic and Personal Factors**



3.1 – My socio-economic status affects how I use social media for academic purposes

As per the above bar chart, 34.7% of the students are neutral followed by 27.8% of the students agree and 5.6% of the students strongly agree that socio-economic status such as income, education, occupation etc influences the social media usage for educational content whereas around 31.9% of the students disagree with the above statement.

3.2 - My personal study habits are influenced by my social media use

As per the above bar chart, 30.6% of the students are neutral followed by 30.6% of the students agree and 8.3% of the students strongly agree that social media engagement influences the personal study habits whereas around 30.5% of the students disagree with the above statement.

3.3 - Parental involvement in my social media usage affects my academic performance

As per the above bar chart, 29.9% of the students are neutral followed by 19.4% of the students agree and 6.9% of the students strongly agree that parental involvement in social media usage impacts academic outcomes. This maybe because that parents monitor the time their kids spend on social media and studies

whereas around 43.8% of the students disagree with the above statement, this maybe because their parents do not monitor their study time and social media usage time.

## **HYPOTHESIS TESTING**

### **One-way ANOVA**

**Social Media Usage Patterns - Are there differences in academic performance based on social media interaction frequency and nature?**

|                | Sum of Squares | df  | Mean Square | F     | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 6.873          | 4   | 1.718       | 1.457 | .219 |
| Within Groups  | 163.953        | 139 | 1.180       |       |      |
| Total          | 170.826        | 143 |             |       |      |

H0 – Academic performance based on social media interaction frequency and nature has been same among all age groups

H1 – Academic performance based on social media interaction frequency and nature has not been same among all age groups

Interpretation: Since the p value is .219, which is greater than .050, we fail to reject Null Hypothesis as there is sufficient evidence. Hence, it is inferred that academic performance based on social media interaction frequency and nature has been same among all age groups.

|                | Sum of Squares | df  | Mean Square | F    | Sig. |
|----------------|----------------|-----|-------------|------|------|
| Between Groups | .000           | 1   | .000        | .000 | .993 |
| Within Groups  | 170.826        | 142 | 1.203       |      |      |
| Total          | 170.826        | 143 |             |      |      |

H0 – Academic performance based on social media interaction frequency and nature has been same among all genders

H1 – Academic performance based on social media interaction frequency and nature has not been same among all genders

Interpretation: Since the p value is .993, which is greater than .050, we fail to reject Null Hypothesis as there is sufficient evidence. Hence, it is inferred that academic performance based on social media interaction frequency and nature has been same among all genders.

Quantitative versus Qualitative Impact – The time spent on social media affects my grades negatively

|                | Sum of Squares | df  | Mean Square | F     | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 6.660          | 4   | 1.665       | 1.333 | .261 |
| Within Groups  | 173.667        | 139 | 1.249       |       |      |
| Total          | 180.326        | 143 |             |       |      |

H0 – Time spent on social media has been same among all age groups

H1 – Time spent on social media has not been same among all age groups

Interpretation: Since the p value is .261, which is greater than .050, we fail to reject Null Hypothesis as there is sufficient evidence. Hence, it is inferred that time spent on social media has been same among all age groups.

|                | Sum of Squares | df  | Mean Square | F     | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 2.890          | 1   | 2.890       | 2.313 | .131 |
| Within Groups  | 177.437        | 142 | 1.250       |       |      |
| Total          | 180.326        | 143 |             |       |      |

H0 – Time spent on social media has been same among all genders

H1 – Time spent on social media has not been same among all genders

Interpretation: Since the p value is .131, which is greater than .050, we fail to reject Null Hypothesis as there is sufficient evidence. Hence, it is inferred that time spent on social media has been same among all genders.

Quantitative versus Qualitative Impact – Social media has positively influenced my motivation and engagement in studies

|                | Sum of Squares | df  | Mean Square | F     | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 4.767          | 4   | 1.192       | 1.199 | .314 |
| Within Groups  | 138.226        | 139 | .994        |       |      |
| Total          | 142.993        | 143 |             |       |      |

H0 – Motivation and Engagement in studies due to social media influence has been same among all age groups



H1 – Motivation and Engagement in studies due to social media influence has not been same among all age groups

Interpretation: Since the p value is .314, which is greater than .050, we fail to reject Null Hypothesis as there is sufficient evidence. Hence, it is inferred that motivation and engagement in studies due to social media influence has been same among all age groups.

|                | Sum of Squares | df  | Mean Square | F    | Sig. |
|----------------|----------------|-----|-------------|------|------|
| Between Groups | .056           | 1   | .056        | .056 | .813 |
| Within Groups  | 142.937        | 142 | 1.007       |      |      |
| Total          | 142.993        | 143 |             |      |      |

H0 – Motivation and Engagement in studies due to social media influence has been same among all genders

H1 – Motivation and Engagement in studies due to social media influence has not been same among all genders

Interpretation: Since the p value is .813, which is greater than .050, we fail to reject Null Hypothesis as there is sufficient evidence. Hence, it is inferred that motivation and engagement in studies due to social media influence has been same among all genders.

### Regression

| Descriptive Statistics                                                                                                        |      |                |     |
|-------------------------------------------------------------------------------------------------------------------------------|------|----------------|-----|
|                                                                                                                               | Mean | Std. Deviation | N   |
| Social Media Usage Patterns [Any differences in academic performance based on social media interaction frequency and nature?] | 3.41 | 1.093          | 144 |

Interpretation: Since the mean of the academic performance based on social media interaction frequency and nature is 3.41, it is understood that social media usage patterns on academic performance is neutral (neither agree nor disagree)

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .601 <sup>a</sup> | .361     | .333              | .892                       |

**Predictors:** (Constant), Interaction with Socio-Economic and Personal Factors [My socio- economic status (such as income, occupation and education) affects how I use social media for academic purposes, My personal study habits are influenced by my social media use, Parental involvement in my social media usage affects my academic performance], Social Media Usage Patterns [I regularly use the following social media platforms for academic purposes (Example: Study groups, educational content): Facebook, Instagram, Twitter,

WhatsApp, Telegram, LinkedIn etc. ], Quantitative versus Qualitative [The time spent on social media affects my grades negatively, Social media has positively influenced my motivation and engagement in studies]

| ANOVA <sup>a</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                |         |             |        |                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|---------|-------------|--------|-------------------|
| Model                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Sum of Squares | df      | Mean Square | F      | Sig.              |
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Regression     | 61.712  | 6           | 12.914 | .000 <sup>b</sup> |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Residual       | 109.114 | 137         |        |                   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Total          | 170.826 | 143         |        |                   |
| a. Dependent Variable: Social Media Usage Patterns [Are there differences in academic performance based on social media interaction frequency and nature?]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                |         |             |        |                   |
| b. Predictors: (Constant), Interaction with Socio-Economic and Personal Factors [My socio-economic status (such as income, occupation and education) affects how I use social media for academic purposes, My personal study habits are influenced by my social media use, Parental involvement in my social media usage affects my academic performance], Social Media Usage Patterns [I regularly use the following social media platforms for academic purposes (Example: Study groups, educational content): Facebook, Instagram, Twitter, WhatsApp, Telegram, LinkedIn etc. ], Quantitative versus Qualitative [The time spent on social media affects my grades negatively, Social media has positively influenced my motivation and engagement in studies] |                |         |             |        |                   |

Interpretation: Since R square is 0.361, it shows that the academic performance based on social media interaction frequency and nature has been explained by the use of social media for academic purpose, time spent on social media, my motivation and engagement in studies due to social media influence, usage of social media for academic purpose influenced by socio-economic status, personal study habits influenced by social media usage and academic performance due to parental involvement on my social media usage to the extent of 36.1%. Hence, this model is not a good fit model.

H<sub>0</sub> – All independent variables do not influence dependent variables jointly

H<sub>1</sub> – All independent variables influence dependent variables jointly

Interpretation: Since the p value is .000, which is less than .050, there is sufficient evidence to reject Null Hypothesis. It is inferred that all independent variables influence dependent variables jointly.

| Coefficients <sup>a</sup> |
|---------------------------|
|---------------------------|

| Model |                                                                                                                                                                                                                        | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | VIF   |
|-------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------|---------------------------|-------|------|-------|
|       |                                                                                                                                                                                                                        | B                           | Std. Error | Beta                      |       |      |       |
| 1     | (Constant)                                                                                                                                                                                                             | .762                        | .358       |                           | 2.128 | .035 |       |
|       | Social Media Usage Patterns [I regularly use the following social media platforms for academic purposes (Example: Study groups, educational content): Facebook, Instagram, Twitter, WhatsApp, Telegram, LinkedIn etc.] | .353                        | .072       | .353                      | 4.868 | .000 | 1.127 |
|       | Quantitative versus Qualitative [The time spent on social media affects my grades negatively]                                                                                                                          | .308                        | .077       | .316                      | 3.997 | .000 | 1.340 |
|       | Quantitative versus Qualitative [social media has positively influenced my motivation and engagement in studies]                                                                                                       | .089                        | .080       | .081                      | 1.112 | .268 | 1.146 |
|       | Interaction with Socio-Economic and Personal Factors [My socio-economic status (such as income, occupation and education) affects how I use social media for academic purposes]                                        | .217                        | .087       | .204                      | 2.483 | .014 | 1.450 |
|       | Interaction with Socio-Economic and Personal Factors [My personal study habits are influenced                                                                                                                          | .053                        | .088       | .053                      | .603  | .548 | 1.680 |

|  |                                                                                                                                      |       |      |       |        |      |       |
|--|--------------------------------------------------------------------------------------------------------------------------------------|-------|------|-------|--------|------|-------|
|  | by my social media use]                                                                                                              |       |      |       |        |      |       |
|  | Interaction with Socio-Economic and Personal Factors [Parental involvement in my social media usage affects my academic performance] | -.215 | .076 | -.223 | -2.816 | .006 | 1.349 |

### Interpretation:

Academic performance based on social media interaction frequency and nature =  $.762 + .353(\text{Social Media Usage Patterns}) + .308(\text{Time Spent on social media}) + .089(\text{Motivation and Engagement in studies due to social media influence}) + .217(\text{Usage of social media for academic purpose influenced by socio-economic status}) + .053(\text{Personal study habits influenced by social media usage}) - .215(\text{Academic performance due to parental involvement on my social media usage})$

Analysis: It is seen that all the variables exert sufficient influence on the academic performance based on social media interaction frequency and nature except one variable that is parental involvement on social media usage which does not exert sufficient influence on the academic performance based on social media interaction frequency and nature.

### P value

Social media usage patterns (.000), time spent on social media (.000), Usage of social media for academic purpose influenced by socio-economic status (.014), Academic performance due to parental involvement on my social media usage (.006) significant value is less than .050, it is exerting influence on the academic performance based on social media interaction frequency and nature.

Motivation and Engagement in studies due to social media influence (.268), Personal study habits influenced by social media usage (.548) significant value is more than .050, it is not exerting influence on the academic performance based on social media interaction frequency and nature.

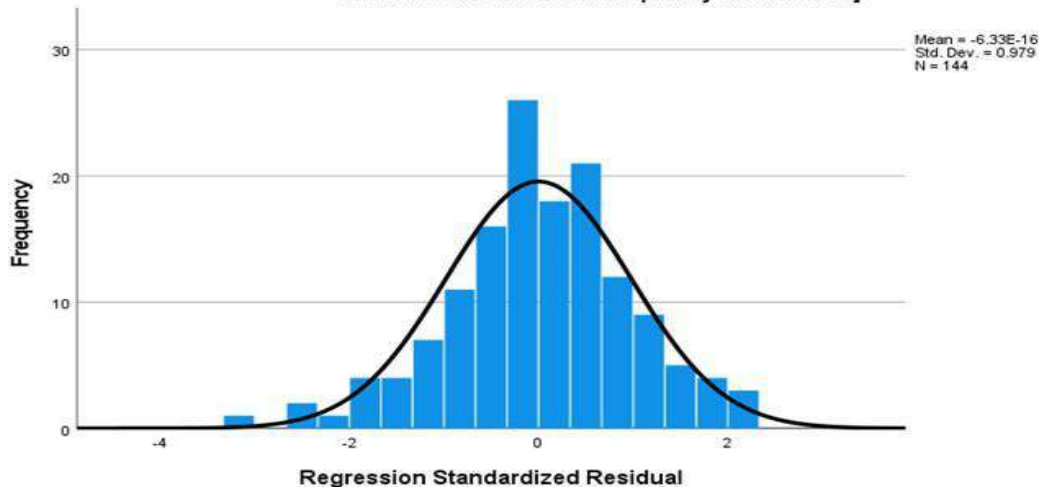
### VIF

Since VIF is less than 5 for all the independent variables, it is inferred that the data is not showing multicollinearity for all the independent variables.

## CHARTS

### Histogram

Dependent Variable: Social Media Usage Patterns [Are there differences in academic performance based on social media interaction frequency and nature?]



**Interpretation:** Residual obeys normal distribution

## CONCLUSION

The conclusion of study on the impact of social media on academic performance of students with special reference to Bengaluru city shows that most students are distracted with social media networking sites more than accessing educational content in it. But few students are of the opinion that the social media networking sites are good platforms for entertainment as well as for enhancing knowledge with fun learning which will improve the academic outcomes in a positive way. Finally, in conclusion, according to the survey carried out, most of the student's opinion is that social media engagement is negatively affecting their academic performances whereas few students neither agree nor disagree that social media engagement is negatively affecting the academic performances instead they stay neutral with the above statement.

## RECOMMENDATIONS

1. Students should manage their studies and other activities well by preparing a proper timetable which includes study time, playing time, eating time, relaxing time, social media time etc and should be followed strictly to perform well in academics and it the responsibility of the parents to monitor all of these.
2. Teachers and Parents should create awareness of the social media usage to reduce their time in it.
3. Parents should monitor the activities of their children, whether their social media usage is for learning or fun stuff.
4. More physical activities and less screen time for their children is recommended by parents.

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## XII. APPENDICES

1. Name

2. Age \*

o 15-18 years

o 19-22 years

- ☐ 23-25 years
- ☐ 26-30 years
- ☐ Above 30 years
  
- 3. Gender\*
- ☐ Male
- ☐ Female
  
- 4. Academic Level \*
- ☐ Up to SSLC
- ☐ Higher Secondary Certificate
- ☐ Graduate
- ☐ Postgraduate
- ☐ Other:
  
- 5. Field of Study \*
- ☐ Science/Engineering
- ☐ Business/Commerce
- ☐ Arts/Humanities
- ☐ Social Sciences
- ☐ Other:
  
- 6. Type of Institution \*
- ☐ Government School/College
- ☐ Private School/College
- ☐ International School/College
- ☐ Online Institution
- ☐ Other:

Social Media Usage Patterns \*

| Question | Strongly<br>Disagree | Disagree | Neutral | Agree | Strongly<br>Agree |
|----------|----------------------|----------|---------|-------|-------------------|
|          |                      |          |         |       |                   |

|                                                                                                                                                                                         |   |   |   |   |   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|---|---|---|
| 7. I regularly use the following social media platforms for academic purposes (e.g., study groups, educational content): Facebook, Instagram, Twitter, WhatsApp, Telegram, LinkedIn etc | 1 | 2 | 3 | 4 | 5 |
| 8. I frequently use social media platforms primarily for entertainment rather than academic purposes                                                                                    | 1 | 2 | 3 | 4 | 5 |
| 9. I believe different social media platforms have varying impacts on my academic performance                                                                                           | 1 | 2 | 3 | 4 | 5 |
| 10. Are there differences in academic performance based on social media interaction frequency and nature?                                                                               | 1 | 2 | 3 | 4 | 5 |

#### Quantitative versus Qualitative Impact \*

| Question                                                                          | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| 11. My socio-economic status affects how I use social media for academic purposes | 1                 | 2        | 3       | 4     | 5              |
| 12. My personal study habits are influenced by my social media use                | 1                 | 2        | 3       | 4     | 5              |
| 13. Parental involvement in my social media usage affects my academic performance | 1                 | 2        | 3       | 4     | 5              |

#### Interaction with Socio-Economic and Personal Factors\*

| Question                                                        | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| 14. The time spent on social media affects my grades negatively | 1                 | 2        | 3       | 4     | 5              |



|                                                                                       |   |   |   |   |   |
|---------------------------------------------------------------------------------------|---|---|---|---|---|
| 15. Social media has positively influenced my<br>motivation and engagement in studies | 1 | 2 | 3 | 4 | 5 |
|---------------------------------------------------------------------------------------|---|---|---|---|---|

16. Please share any additional thoughts or experiences related to the impact of social media on academic performance. \*

(Open Ended Question)

# **A STUDY ON SAVINGS AND INVESTING PATTERNS OF WORKING WOMEN IN BENGALURE CITY**

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## **ABSTRACT**

This study explores the savings and investment patterns of working women in Bengaluru City, aiming to understand their financial behaviour, preferences, and the factors influencing their saving and investment decisions. With the growing participation of women in the workforce, their role in household financial management has become increasingly significant. This research examines the types of savings instruments and investment avenues chosen by working women, as well as the socio-economic and cultural factors that impact their decisions. Additionally, it seeks to understand the barriers they face in achieving optimal financial growth and investment, and the extent to which financial literacy influences their investment choices. The study employs a mixed-method approach, combining surveys and interviews with working women across various sectors to gather both quantitative and qualitative insights. The findings aim to provide valuable information for policymakers, financial institutions, and women's advocacy groups to design targeted financial products and services that cater to the specific needs of working women, promoting greater financial inclusion and empowerment.

## **INTRODUCTION**

A woman's role has broadened beyond her domestic duties and now extends to areas where she competes with her male counterparts. Due to the education, she is receiving, the women- centred policies and programs of her government, and the opportunities made available to her through modernization, urbanization, industrialization, liberalization, and globalization, women have increasingly achieved economic independence. Their involvement in politics and social spheres has also significantly increased. In today's society, women are hard taskmasters, managing the balance between being a wife, a boss, and a friend with such ease and grace that it is incredibly admirable. Investment refers to the use of funds on assets with the aim of achieving further financial gain, growth in value, or capital appreciation. Time and risk are two key attributes associated with investment. Current consumption is sacrificed in order to gain returns in the future. The sacrifice that one must tolerate is certain, but the returns are uncertain. This uncertainty is a key feature of the investment process. Risk is undertaken with the expectation of reaping returns from the investment.

## **REVIEW OF LITERATURE**

- (KUMAR, 2019) This study aims to explore the investment trends, focusing on the very low participation of Indian investors as compared to foreign investors. It examines factors that might influence investment decisions, like income concealment risks, economic conditions, and the nature of Indian investors. The study is based on Ascent HR, a diversified company offering securities, insurance, and investment services. The paper assesses women's choices in investing, considering various factors that affect preferences and decisions. It also analyzes investor responses to stock selection and the performance of different investment products, linking risk tolerance to high-performance investments.
- (Ganapathi, 2021) This study examines the investment habits of 120 women in Bangalore, emphasizing socio-economic factors, awareness, preferences, and financial literacy throughout the pandemic. It revealed that a majority of women favor traditional, low-risk investment options such as secured deposits and are cautious about stock market investments due to perceived risks. Additionally, the study pointed out a significant inclination towards investing in bullion. The results seek to enhance understanding of investment opportunities and savings strategies, especially regarding personal finance during the pandemic.
- (giridhar, 2021) This research explores how the COVID-19 pandemic has influenced the income, savings, and investment habits of individuals employed in private sector industries such as education, automobile, and telecommunications. It contrasts the periods before and after the lockdown, emphasizing the effects of income loss and savings depletion during the pandemic on investment decisions.
- (Sukhija, 2021) This paper explores the investment habits of working women in India, particularly those employed in the public and private sectors of Punjab. It includes responses from 480 women across

cities such as Amritsar, Ludhiana, and Patiala. The findings indicate that working women tend to favor National Saving Certificates for their safety and low-risk nature, while they view the commodity market as a higher-risk alternative. Additionally, gold and silver are preferred as traditional investment options. The research employs factor analysis to examine the data in relation to various socio-demographic factors.

- (Shaji, 2022) This study examines the investment habits of working women in Bengaluru, emphasizing how their financial choices aid in both economic and household improvement. Data was gathered from 400 participants across five urban taluks through cluster sampling. The research employs Henry Garrett ranking, Weighted Average, and Percentage Analysis to evaluate risk preferences. It underscores the importance of salaried women in saving and investing for economic advancement.
- (Sushmitha, 2023) This study explores the investment habits and decision-making processes of working women in Chennai, emphasizing the transition from traditional male-dominated investment choices. Data was gathered from 385 women through snowball sampling and analyzed using exploratory factor analysis. The research identifies crucial factors that influence women's investment behavior across five dimensions: awareness, attributes, preference, decision, and satisfaction. The findings indicate that various sub-factors within each dimension have a significant impact on investment behavior.
- (Sharma, 2021) This study examines the factors that affect the investment choices of working women in six major Indian cities: Delhi/NCR, Mumbai, Kolkata, Chennai, Bangalore, and Hyderabad. Utilizing a survey of 2,680 educated women, it highlights important elements such as emotional attachment, sources of information, risk tolerance, quality of life, and the independence of decision-making. The insights obtained from personal interviews provide valuable information for investment advisors, distributors, and researchers.
- (Yadav, 2023) This study explores financial literacy in women, emphasizing the factors that affect their knowledge, the sources they turn to for information, their savings behaviors, the challenges they face, and their overall attitudes. It points out that many women, while proficient in budgeting, often feel uncertain about making major financial decisions and tend to depend on male family members for guidance.

## **RESEARCH OBJECTIVES**

- To examine the reason for saving in different financial service/schemes.
- To evaluate the level of satisfaction with the level of financial risk undertaken.
- To examine how cultural and societal influences affect women's financial decision-making.

## **RESEARCH METHODOLOGY**

The existing study follows a descriptive research design, aiming to afford a comprehensive description of a specific group and predict their attitudes towards a particular phenomenon.

For data collection, the primary data collection method, which encompasses assembling information unswervingly from the original source, typically from individuals. The data for this research was poised using a structured questionnaire from working women. The sample size includes 150 respondents.

Regarding the sample technique, the study employed a non-probability convenient sampling technique. This manner involves opting participants based on convenience, rather than random selection., allowing researchers to gather data from readily available subjects.

### **RESEARCH GAP**

Most of the studies were undertaken o savings and investment behaviour in different areas. Plenty of studies have given importance to investment awareness of women. Investment habits and behaviour are taken into consideration. The studies are found based on investment satisfaction. However, minor importance is given by considering all three variables: investment awareness, behaviour and satisfaction. Here, in this research work, three variables are focused on. At the same time, the association of demographic factors with investment awareness and investment behaviour was analysed.

### **RESEARCH PROBLEM**

In recent times, most of the women are working adults, but still, some of them does not have the privilege or rights in using their own income for their personal use. As well as they are not making any investment for their future. This may be due to their inadequate knowledge and awareness about different investment avenues available. Their level of awareness, behaviour in risk analysis, suggestion in making awareness in women. Portion of investment on their own income, investment criteria, etc. are to be recognized carefully for analysing working women behaviour over their income investment.

### **RESEARCH QUESTIONS**

- What is the demographic profile of working women in Bangalore City, including their age, marital status, education level, and income level?
- How does the income level of working women affect their savings and investment behavior?
- What role does family size and the number of dependents play in the financial decisions made by working women?

### **LIMITATIONS OF THE STUDY**

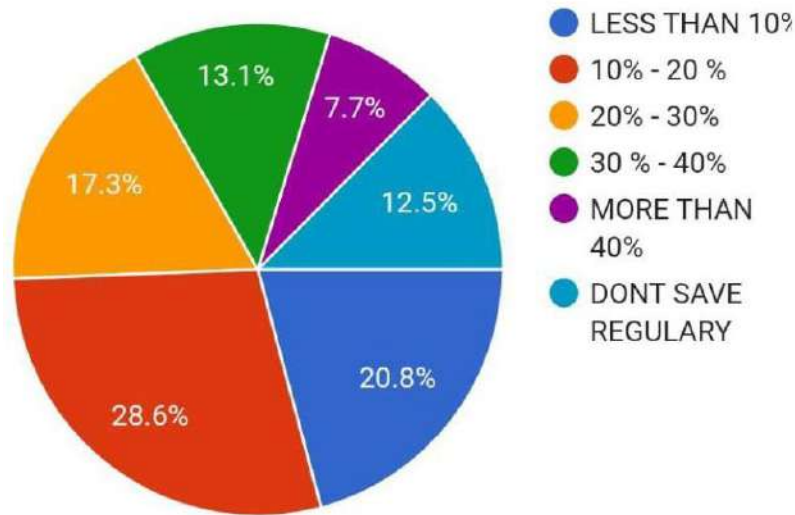
1. The study is mainly based on the primary data collection from 150 respondents in Bangalore district.
2. This is an academic effort and it is limited to cost, time and geographical area.
3. There is a possibility that some of the replies acquired from the respondents could be biased, potentially influencing the accuracy and dependability of the findings

### **RESEARCH FINDINGS**

The demographic data of 168 respondents collected through the online survey.

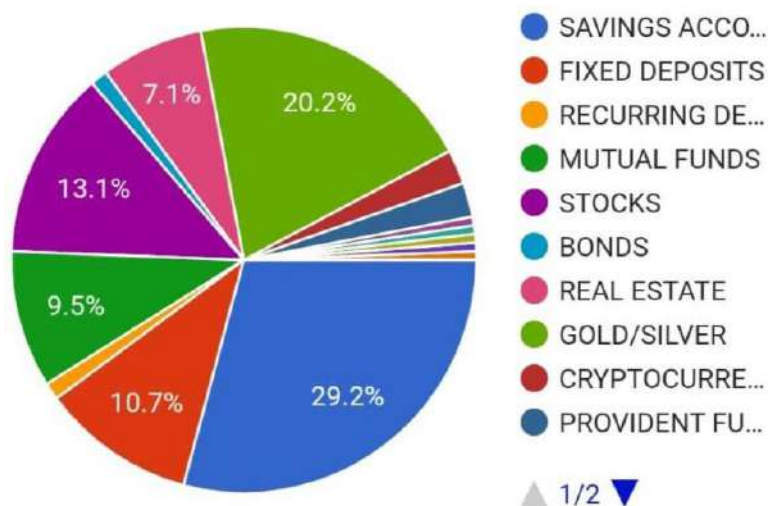
| DEMOGRAPHIC VARIABLES            | TOTAL<br>COUNT | TOTAL<br>PERCENTAGE |
|----------------------------------|----------------|---------------------|
| <u>Age</u>                       |                |                     |
| 18 - 25 Years                    | 144            | 85.71%              |
| 26 - 35 Years                    | 17             | 10.11%              |
| 36 - 45 Years                    | 4              | 2.38%               |
| 46 - 55 Years                    | 3              | 1.7%                |
| Above 55 Years                   | 0              | 0%                  |
| <u>Marital Status</u>            |                |                     |
| Single                           | 140            | 83.33 %             |
| Married                          | 26             | 15.47 %             |
| Divorced                         | 1              | 0.59 %              |
| Widowed                          | 1              | 0.59 %              |
| <u>Educational Qualification</u> |                |                     |
| High School                      | 4              | 2.3 %               |
| Under Graduate                   | 98             | 58.33 %             |
| Post Graduate                    | 64             | 38.09 %             |
| Doctorate                        | 2              | 1.19 %              |
| <u>Income</u>                    |                |                     |
| Below Rs. 50000                  | 112            | 66.66 %             |
| Rs.50000 - Rs.75000              | 28             | 16.66%              |
| <u>Rs.75000 - Rs.100000</u>      | 9              | 5.35 %              |
| <u>Rs.100000 and above</u>       | 19             | 11.30 %             |

chart 1: Pie chart showing the percentage of income saved monthly



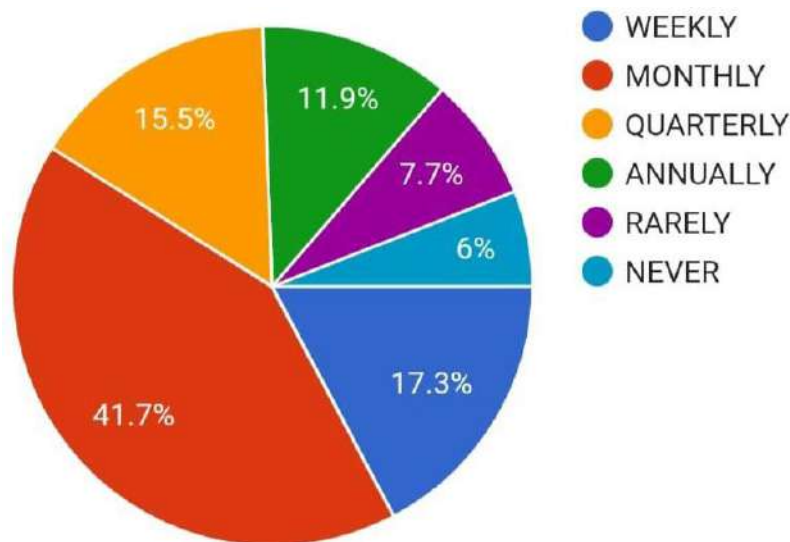
From the above representation, we can observe that 28.6% of respondents save income up to 10% - 20 %, 20.8% of respondents save income less than 10%, 17.3% respondents save up to 20% - 30%, 13.1 % respondents save 30% - 40% income, 12.5 % don't save regularly and 7.7 % save more than 40% monthly.

Pie chart 2: Pie chart showing the percentage of savings used in different investment avenues



It is clear from the above that most of the savings is used in investment avenues like savings account and gold or silver and least is used for stocks, provident fund and more.

Pie chart 3: Pie chart showing the how often savings and investment are reviewed



It is clear from the above that 41.7% of respondents review monthly, 17.3% of respondents review weekly, 15.5% of respondents review quarterly, 11.9% of respondents review annually, 7.7% of respondents review rarely and 6% never review.

## DISCUSSION AND ANALYSIS

### HYPOTHESIS TESTING

Null Hypothesis(H0): There is no significant relationship between the level of risk and level of satisfaction

Alternative Hypothesis(H1): There is a significant relationship between the level of risk and level of satisfaction

### REGRESSION STATISTICS

| Regression Statistics |          |
|-----------------------|----------|
| Multiple R            | 0.846888 |
| R Square              | 0.717219 |
| Adjusted R Square     | 0.622958 |
| Standard Error        | 17.52213 |
| Observations          | 5        |

### ANOVA

|  | <i>df</i> | <i>SS</i> | <i>MS</i> | <i>F</i> | <i>Significance F</i> |
|--|-----------|-----------|-----------|----------|-----------------------|
|--|-----------|-----------|-----------|----------|-----------------------|



|            |   |          |          |          |          |
|------------|---|----------|----------|----------|----------|
| Regression | 1 | 2336.125 | 2336.125 | 7.608907 | 0.070245 |
| Residual   | 3 | 921.0751 | 307.025  |          |          |
| Total      | 4 | 3257.2   |          |          |          |

|              | <i>Coefficient</i> | <i>Standard Error</i> | <i>t Stat</i> | <i>P-value</i> | <i>Lower 95%</i> | <i>Upper 95%</i> | <i>Lower 95.0%</i> | <i>Upper 95.0%</i> |
|--------------|--------------------|-----------------------|---------------|----------------|------------------|------------------|--------------------|--------------------|
| Intercept    |                    | 13.21495              | 0.321435      | 0.768974       | -37.8081         | 46.3036          | -37.8081           | 46.3036            |
| X Variable 1 | 4.247746           | 0.316695              | 2.758425      | 0.070245       | -0.13429         | 1.881443         | -0.13429           | 1.881443           |

## INTERPRET

Significance Value: 0.070245

Alpha Value: 0.05

Since significance value ( $0.070245 > 0.05$ ) alpha value, H1 is rejected as F test rate is more than the significance value. Therefore, there is a significance relationship between the factors preventing and period of holding the investment in mutual funds and H0 is accepted.

## HYPOTHESIS TESTING

Null Hypothesis(H0): There is no significant relationship between the income saved and how often savings and investment is reviewed.

Alternative Hypothesis(H1): There is a significant relationship between the income saved and how often savings and investment is reviewed.

## REGRESSION STATISTICS

| <i>Regression Statistics</i> |          |
|------------------------------|----------|
| Multiple R                   | 0.924576 |
| R Square                     | 0.854841 |
| Adjusted R Square            | 0.818551 |

|                |          |
|----------------|----------|
| Standard Error | 9.297425 |
| Observations   | 6        |

## ANOVA

|            | <i>df</i> | <i>SS</i> | <i>MS</i> | <i>F</i> | <i>Significance F</i> |
|------------|-----------|-----------|-----------|----------|-----------------------|
| Regression | 1         | 2036.232  | 2036.232  | 23.55602 | 0.008319              |
| Residual   | 4         | 345.7684  | 86.44211  |          |                       |
| Total      | 5         | 2382      |           |          |                       |

|              | <i>Coefficients</i> | <i>Standard Error</i> | <i>t Stat</i> | <i>P-value</i>  | <i>Lower 95%</i> | <i>Upper 95%</i> | <i>Lower 95.0%</i> | <i>Upper 95.0%</i> |
|--------------|---------------------|-----------------------|---------------|-----------------|------------------|------------------|--------------------|--------------------|
| Intercept    |                     | 10.1773               | -             |                 | -                | 10.4253          | -                  | 10.4253            |
| t            | -17.8316            | 7                     | 1.75208       | 0.15464         | 46.0885          | 3                | 46.0885            | 3                  |
| X Variable 1 |                     | 0.337253              | 4.853454      | <b>0.008319</b> | 0.700478         | 2.573207         | 0.700478           | 2.573207           |
|              | <b>1.636842</b>     |                       |               |                 |                  |                  |                    |                    |

## INTERPRET

Significance Value: 0.008319

Alpha Value: 0.05

Since significance value ( $0.008319 > 0.05$ ) alpha value, H1 is rejected as F test rate is more than the significance value. Therefore, there is a significance relationship between the factors preventing and period of holding the investment in mutual funds and H0 is accepted.

## HYPOTHESIS TESTING CHI SQUARE TEST

H1: Is there a relationship between income level and the preference for investment avenues.

H0: Income level is independent of preference for investment avenues.

H1: Income level is not independent of preference for investment avenues.

### Chi-Square Tests

|                                 | Value              | df | Asymptotic<br>Significance<br>(2-sided) |
|---------------------------------|--------------------|----|-----------------------------------------|
| Pearson Chi-Square              | 3.509 <sup>a</sup> | 3  | .320                                    |
| Likelihood Ratio                | 4.358              | 3  | .225                                    |
| Linear-by-Linear<br>Association | .272               | 1  | .602                                    |
| N of Valid Cases                | 191                |    |                                         |

3 cells (37.5%) have expected count less than 5. The minimum expected count is .99.

Since the P value is .320 which is greater than .050, hence there is sufficient evidence to accept null hypothesis. It is inferred that irrespective of income level, the preference for investment avenues has been the same.

### CONCLUSION AND RECOMMENDATIONS

The study on the savings and investing patterns of working women in Bengaluru City has provided valuable insights into the financial behavior and decision-making processes of this demographic. The findings reveal that working women in Bengaluru are increasingly conscious of the need to save and invest, but face distinct challenges in making informed financial decisions due to factors such as limited financial literacy, time constraints, and societal pressures. While a majority of the women prefer traditional savings instruments like Fixed Deposits and Savings Accounts, a significant portion is beginning to explore diverse investment options, such as Mutual Funds and Stock Markets, particularly as financial awareness and independence grow.

Moreover, the study highlights that family and cultural factors play a crucial role in shaping the investment choices of women, with many prioritizing security and risk-aversion. It was also found that while some women rely heavily on financial advisors, there is a growing desire for more accessible, women-centric financial products and services that cater to their specific needs.

The study concludes that fostering greater financial literacy and empowering women with the tools to make sound investment decisions can significantly enhance their financial independence and contribute to the broader economic growth. Additionally, there is a need for policymakers and financial institutions to design products that are more inclusive and address the unique concerns of working women in urban settings.

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## APPENDICES

1. NAME(OPTIONAL)

2. AGE GROUP

18 - 25 YEARS

26- 35 YEARS

36 - 45 YEARS

46 - 55 YEARS

ABOVE 55

3. MARITAL STATUS

SINGLE

MARRIED

DIVORCED

WIDOWED

4. EDUCATION QUALIFICATION

HIGH SCHOOL \

UNDER GRADUATE

POST GRADUATE

DOCTORATE

5. OCCUPATION

PRIVATESECTOR

PUBLIC SECTOR

BUSINESS

PROFESSIONAL

Other:

6. INCOME

BELOW - Rs.50000

Rs.50000 - 75000

Rs.75000 - 100000

Rs100000 AND ABOVE

7. NUMBER OF WORKING MEMBER IN THE FAMILY

NONE 1

2

3

MORE THAN 3

FINANCIAL BEHAVIOUR AND ATTITUDE

1. I USE THE FOLLOWING FINANCIAL SERVICES

MOST UNLIKELY UNLIKELY NEUTRAL LIKELY MOST LIKELY

- SAVINGS DEPOSIT
- FIXED DEPOSIT

- RECURRING DEPOSIT
- LIFE INSURANCE POLICY
- HEALTH INSURANCE POLICY
- PENSION SCHEME
- EPF

2. WHAT PERCENTAGE OF YOUR INCOME DO YOU SAVE MONTHLY?

LESS THAN 10%

10% - 20 %

20% - 30%

30 % - 40%

MORE THAN 40%

DONT SAVE REGULARY

3. WHAT ARE YOUR PRIMARY REASONS FOR SAVING? (SELECT ALL THAT APPLY)

MEDICAL EMERGENCY FUND

RETIREMENT

CHILDREN'S EDUCATION

BUYING A HOUSE OR A PLOT

TRAVEL/VACATION

LARGE PURCHASES (E.G., CAR, APPLIANCES)

4. I PREFER TO SET ASIDE MY SAVINGS ON THE FOLLOWING INVESTMENT AVEUNE

SAVINGS ACCOUNT

FIXED DEPOSITS

RECURRING DEPOSITS

MUTUAL FUNDS

STOCKS

BONDS

REAL ESTATE

GOLD/SILVER

CRYPTOCURRENCIES \

PROVIDENT FUND (EPF/PPF)

\INSURANCE PRODUCTS OTHER

5. HOW OFTEN DO YOU REVIEW YOUR SAVINGS AND INVESTMENTS?

WEEKLY

MONTHLY

QUARTERLY

ANNUALLY

RARELY

NEVER

6. MY INVESTMENT DECISION IS INFLUENCED BY FOLLOWING DATA

STRONGLY DISAGREE DISAGREE NEUTRAL AGREE STRONGLY AGREE

- RISK TOLERANCE
- FINANCIAL GOALS
- MARKET TRENDS
- ADVICE FROM FINANCIAL ADVISORS
- ADVICE FROM FAMILY/FRIENDS
- TAX BENEFITS
- PAST EXPERIENCES

7. WHAT IS YOUR LEVEL OF COMFORT WITH FINANCIAL RISK?

- VERY RISK-AVERSE (PREFER GUARANTEED RETURNS)
- MODERATELY RISK-AVERSE (PREFER LOW-RISK INVESTMENTS)
- BALANCED (COMFORTABLE WITH A MIX OF LOW AND MODERATE-RISK INVESTMENTS)
- MODERATELY RISK-TOLERANT (COMFORTABLE WITH HIGHER-RISK INVESTMENTS FOR POTENTIALLY HIGHER RETURNS)
- VERY RISK-TOLERANT (WILLING TO TAKE HIGH RISKS FOR HIGH RETURNS)

8. DO YOU USE DIGITAL FINANCIAL PLATFORMS (E.G., MOBILE APPS, ONLINE PORTALS) FOR INVESTMENTS?

YES

NO

9. IF YES, HOW SATISFIED ARE YOU WITH THESE DIGITAL PLATFORMS?

VERY SATISFIED

SATISFIED

NEUTRAL

DISSATISFIED

VERY DISSATISFIED

10. DO YOU SEEK FINANCIAL ADVICE FROM PROFESSIONALS (E.G., FINANCIAL PLANNERS, ADVISORS)?

Yes

No \

Maybe

11. DO YOU COMPARE YOUR SAVINGS AND INVESTMENT PATTERNS WITH THOSE OF YOUR PEERS OR FAMILY MEMBERS?

Yes

No

Other:

12. THE RATE OF RETURN ON MY INVESTMENT THAT I TARGET AND EARN  
IT DOES NOT FULFILL MY EXPECTATION

IT FULFILLS MY EXPECATATION

IT EXCEEDS MY EXPECATATION



# **A STUDY ON CONSUMER PERCEPTION TOWARDS TRIPLE BOTTOM LINE PRACTICES (ECONOMIC, ENVIRONMENTAL AND SOCIAL SUSTAINABILITY PRACTICES).**

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## **ABSTRACT**

The research paper explores consumer perceptions of the TBL concept, which encompasses three main areas: social, environmental, and economic sustainability. The primary focus of the study was to evaluate the awareness of consumers towards TBL principles and analyze the impact of TBL principles on their buying decisions. A structured questionnaire that comprised Likert Scale questions was used to assess the level of agreement among consumers with regard to various aspects of TBL. Data from the questionnaire were then statistically analyzed by the application of One-Way ANOVA and Regression analysis tools. Such test are vital in ascertaining the influence TBL components have on consumers' behavior. Specifically, it tried to understand patterns of consumer preference for which environmental sustainability or social responsibility matters most over the economic factors that prevail during a purchasing decision. The results are therefore likely to shed light on the contemporary consumer psyche, especially as related to more sustainable business practices. While studying how TBL influences purchasing behavior can be beneficial, it also illuminates how strict adherence to TBL will have an impact on a firm's profitability. Lastly, this study indicates the consumer's preferences over certain aspects of TBL, which gives considerable insight into their priorities. This analysis is wide-ranging and speaks to the burgeoning importance of connecting corporate strategy and

consumer values: The insights may guide businesses as they design more sustainable practices relevant to their consumer.

## **INTRODUCTION**

In a world increasingly shaped by environmental challenges, social inequalities, and economic fluctuations, sustainability has emerged as a critical focal point for businesses and societies alike. The concept of the Triple Bottom Line (TBL)—introduced by John Elkington—redefines the purpose of business beyond mere profit-making. It advocates for a balanced approach to economic, environmental, and social responsibilities, where success is measured not just in financial terms but also by the value created for the planet and people.

Consumers, as vital stakeholders, play a transformative role in driving the adoption of sustainable practices. Their perceptions and preferences significantly influence how businesses respond to the growing demand for accountability and transparency in sustainability initiatives. A business embracing TBL practices can forge deeper connections with its audience, fostering trust and loyalty while contributing to global well-being.

This study aims to delve into consumer perceptions towards Triple Bottom Line practices, exploring their awareness, attitudes, and priorities regarding economic, environmental, and social sustainability. By understanding these perceptions, the research seeks to uncover the evolving dynamics between consumers and businesses in the sustainability era. Ultimately, it aspires to provide insights that empower organizations to align their sustainability efforts with consumer expectations, creating shared value for all stakeholders.

## **REVIEW OF LITERATURE**

Elkington, J. (1997)

*Cannibals with Forks: The Triple Bottom Line of 21st Century Business*

This book defined the TBL concept by asserting that businesses have to sustain economic, environmental, and social factors to thrive in the long run. Elkington cited the fact that organizations in pursuit of sustainability are more profitable due to the inculcation of such ideas into their management structure.

Carroll, A. B. (1991)

*The Pyramid of Corporate Social Responsibility: Toward the Moral Management of Organizational Stakeholders*

Carroll's model emphasizes the economic, legal, ethical, and philanthropic obligations that matter for CSR. This model explains where CSR overlaps with TBL's social and economic features.

Crittenden, V. L., et al. (2011) *Sustainability as Strategic CSR Imperative*

The study shows how sustainability can be included in a strategic CSR approach. It shows how this will enable the fulfillment of consumers' expectations while enhancing corporate reputation, which leads to customer loyalty and brand equity.

Kotler, P., & Lee, N. (2005)

Corporate Social Responsibility: Doing the Most Good for Your Company and Your Cause

This book shows how CSR is perceived by consumers and how socially sustainable practices within a business positively impact purchasing behaviors.

Schultz, P. W., et al. (2005)

Values and Their Relationship to Environmental Concern and Conservation Behavior

The influence of values connected to environmental sustainability on consumer attitudes and behaviors and the role awareness plays in enabling environmentally responsible purchase decisions is assessed in this research.

Yadav, R., & Pathak, G. S. (2017)

Determinants of Consumers' Green Purchase Behavior in a Developing Nation: Applying and Extending the Theory of Planned Behavior

The study explores determinants of consumer green purchasing behavior in developing countries. It draws attention to interplay between the variables of awareness of the environment, perceived control over behavior, and consumer attitude.

Porter, M. E., & Kramer, M. R. (2011) Creating Shared Value

Porter and Kramer discuss how businesses can integrate economic sustainability with social and environmental goals, benefiting both society and profitability. This approach resonates with the TBL framework.

Vermeir, I., & Verbeke, W. (2006)

Sustainable Food Consumption: Exploring the Consumer “Attitude - Behavioral Intention” Gap

This paper explores the gap between consumer perceptions of sustainability and their actual purchasing behavior, emphasizing the need for companies to educate and motivate consumers.

Jang, Y. J., et al. (2011) Understanding Consumers' Sustainable Consumption Intent: A Behavioral Reasoning Framework The study focuses on the cognitive logic behind consumers' willingness to consume sustainable products, which includes both economic and social aspects of sustainability.

Epstein, M. J., & Roy, M.-J. (2001)

Sustainability in Action: Identifying and Measuring the Key Performance Drivers

This research determines the critical drivers of sustainability performance for businesses and addresses their impact on consumer perception and choice, thus creating insights into proper TBL application.

## **OBJECTIVE OF THE STUDY**

- To evaluate the extent of consumer awareness about the concept of Triple Bottom Line (TBL) and its dimensions—economic, environmental, and social sustainability.
- To analyse and examine the consumer's perception on purchasing the production taking components on triple bottom line as consideration.

## **RESEARCH METHODOLOGY**

This research paper is descriptive, and the data was collected among male and female of different age groups. First review of literature was done to get a proper idea of this topic and to know its research gap followed by a survey was conducted in which 151 responses were collected from the questionnaire that was circulated via WhatsApp and Instagram which included questions of demographic variables like age, income, and qualification, it also included questions of the factors that influenced the buying behaviour of the consumer based on Triple Bottom Line approaches.

### **Research Gap**

While reviewing the literature, a gap exists in specifically understanding consumer perceptions of Triple Bottom Line practices (economic, environmental, and social sustainability). Most existing studies have examined general consumer behavior towards sustainability but have not delved into demographic variables such as age, income level, and qualification. Additionally, limited research has explored the level of consumer satisfaction with purchasing decisions influenced by Triple Bottom Line practices.

### **Research Question**

- The study on consumer perception towards Triple Bottom Line (TBL) practices examines the factors influencing consumer behavior towards sustainability-driven purchases. This research seeks to answer questions such as: What are the determinants that influence consumer perception of TBL practices (economic, environmental, and social)?
- How do these determinants vary across demographic variables like age, income, and qualification, and how do they impact consumer buying behavior?
- What is the relationship between the overall level of satisfaction derived from purchases and the alignment of these practices with TBL principles?

### **Research Problem**

The research seeks to understand what drives consumers to prefer one product or brand over another across different age groups, income levels, and occupations, particularly in the context of Triple Bottom Line (TBL) practices. The focus is on the ‘why’ aspects, such as why consumers prioritize sustainability in their purchasing decisions, rather than simply ‘what’ they buy. Additionally, the study examines the roles of gender and the platforms—online or offline—used to make these purchases. The core problem is to analyze the factors that influence consumer perception of economic, environmental, and social sustainability practices and how these factors affect satisfaction levels with their purchases. The study aims to provide insights that can help businesses, both online and offline, align their sustainability efforts with consumer expectations, ultimately improving customer satisfaction and driving success in sales. This research also seeks to bridge gaps in understanding how demographic variables shape consumer behavior toward sustainability-focused purchases.

### LIMITATIONS OF THE STUDY

The research was done in shorter period which lacks in depth analysis. The sample size is small which is not generalizable to the entire population. The data collected from the survey was completely relied on the respondent’s self-reported buying habits which may be bias or inaccurate. As this research is quantitative, we lack at observing the qualitative aspects of the consumers.

### RESEARCH FINDINGS

The demographic data of 151 respondents collected through the online survey.

| Demographic Variables   | Total |       |
|-------------------------|-------|-------|
|                         | n     | %     |
| <b>Age:</b>             |       |       |
| 18 - 24 Years           | 51    | 33.8% |
| 25 - 34 Years           | 60    | 39.7% |
| 35 - 44 Years           | 27    | 17.9% |
| 45 - 54 Years           | 9     | 6%    |
| 55 Years and above      | 4     | 2.6%  |
| <b>Gender:</b>          |       |       |
| Male                    | 79    | 52.3% |
| Female                  | 69    | 45.7% |
| Non-Binary/Third gender | 1     | 0.7%  |
| Prefer not to say       | 2     | 1.3%  |
| <b>Occupation:</b>      |       |       |
| Student                 | 28    | 18.5% |
| Private Sector Employee | 31    | 20.5% |
| Public Sector Employee  | 39    | 25.8% |
| Profession              | 21    | 13.9% |
| Business                | 31    | 20.5% |
| Others                  | 1     | 0.7%  |

## DISCUSSION AND ANALYSIS OF FINDINGS HYPOTHESIS TESTING REGRESSION

It is clear from the study that the mean of overall companies should strive for a balanced approach across economic, environmental, and social sustainability is 3.61 which is satisfactory.

Since the adjusted r square is .278, the social sustainability is more important to me than economic and environmental sustainability has been explained by companies that promote diversity and inclusion in their workforce and leadership are valued by me, It is important for companies to support and engage with their local communities.,

1. I am aware of the concept of social sustainability in 5 practices, I prefer to buy from companies that demonstrate ethical labour practices and fair wages, A company's commitment to social responsibility (e.g., fair labour practices, community support) impacts my purchasing decisions to the extent of 27.8%. Hence it is not a good fit model.

$$Y=A+B_1X_1+B_2X_2+B_3X_3+....+B_nX_n$$

A= Companies should strive for the balanced approach across economic, environmental and social sustainability.

$$A = .641$$

$$B_1 = .043$$

$$B_2 = .065$$

$$B_3 = .064$$

$$B_4 = -.059$$

$$B_5 = .160$$

$$B_6 = .118$$

$$B_7 = -.077$$

$$B_8 = .051$$

$$B_9 = -.055$$

$$B_{10} = .213$$

$$B_{11} = .007$$

$$B_{12} = .005$$

$$B_{13} = .092$$

$$B_{14} = .058$$

$$B_{15} = .245$$

X<sub>1</sub> = I am familiar with the concept of economic sustainability in business practices. X<sub>2</sub> = The economic stability of a company influences my purchasing decisions.

X<sub>3</sub> = Companies should balance profitability with offering fair prices to consumers. X<sub>4</sub> = Transparency regarding a company's financial practices is important to me.

X5 = A company's contribution to the local economy (e.g., job creation, local sourcing) is valuable to me.

X6 = I understand the concept of environmental sustainability in business practices.

X7 = A company's environmental performance (e.g., waste management, energy use) affects my purchasing choices.

X8 = I prefer products from companies that adopt environmentally friendly practices. X9 = Environmental certifications on products are important to me

X10 = I support companies that actively engage in environmental conservation efforts X11 = I am aware of the concept of social sustainability in business practices.

X12 = A company's commitment to social responsibility (e.g., fair labour practices, community support) impacts my purchasing decisions.

X13= I prefer to buy from companies that demonstrate ethical labour practices and fair wages. X14 = It is important for companies to support and engage with their local communities.

X15 = Companies that promote diversity and inclusion in their workforce and leadership are valued by me.

### **Interpretation:**

Companies should strive for the balanced approach across economic, environmental and social sustainability = .641 + .043 (I am familiar with the concept of economic sustainability in business practices) + .065 \*( The economic stability of a company influences my purchasing decisions.)+.064 (Companies should balance profitability with offering fair prices to consumers.)+ -.059(Transparency regarding a company's financial practices is important to me.)+ .160(A company's contribution to the local economy (e.g., job creation, local sourcing) is valuable to me.)+ .118(I understand the concept of environmental sustainability in business practices.)+ -.077(A company's environmental performance (e.g., waste management, energy use) affects my purchasing choices)+ .051(I prefer products from companies that adopt environmentally friendly practices.)+ -.055(Environmental certifications on products are important to me)+ .213(. I support companies that actively engage in environmental conservation efforts) + .007(I am aware of the concept of social sustainability in business practices+.005(A company's commitment to social responsibility (e.g., fair labour practices, community support) impacts my purchasing decisions. + .092(I prefer to buy from companies that demonstrate ethical labour practices and fair wages + .058 (It is important for companies to support and engage with their local communities) + .245(Companies that promote diversity and inclusion in their workforce and leadership are valued by me.)

The equation suggests that companies should strive for a balanced approach across economic, environmental, and social sustainability. The model shows that economic sustainability (such as stability and local economic contributions), environmental sustainability (including conservation and eco-friendly practices), and social sustainability (like labour practices, diversity, and community engagement) all play crucial roles in shaping consumers' perceptions.

Factors such as the company's contribution to the local economy, engagement in environmental conservation, and promotion of diversity and inclusion have the strongest positive effects, suggesting that consumers place high value on these aspects of sustainability. Conversely, concerns like a lack of transparency or poor environmental performance tend to slightly reduce the perception of a balanced approach.

## HYPOTHESIS TESTING ONE-WAY ANOVA

| ANOVA                                                                                         |             |            |      |
|-----------------------------------------------------------------------------------------------|-------------|------------|------|
| Social sustainability is more important to me than economic and environmental sustainability. |             |            |      |
|                                                                                               |             |            | Sig. |
| Between Groups                                                                                | (Combined)  |            | .003 |
|                                                                                               | Linear Term | Unweighted | .014 |
|                                                                                               |             | Weighted   | .013 |
|                                                                                               |             | Deviation  | .017 |
| Within Groups                                                                                 |             |            |      |
| Total                                                                                         |             |            |      |

H0 = There is no significant difference on social sustainability is more important to me than economic and environmental sustainability and monthly income of the person

H1 = There is significant difference on social sustainability is more important to me than economic and environmental sustainability and monthly income of the person

### Interpretation:

Since p value is .003 is lesser than .050, there is sufficient evidence to reject null hypothesis and it can be inferred that there is significant difference on social sustainability is more important to me than economic and environmental sustainability and monthly income of the person.

## CONCLUSION AND RECOMMENDATION

In Conclusion, the study shows that social factors of Triple Bottom Line (TBL) such as promoting diversity, supporting local communities, ethical labour practices, fair wages and inclusion of diversity in the work place are the strong drivers to prefer social sustainability. Environmental sustainability factors like use of natural resources, engaging in environmental conservation efforts plays an important role on consumer preferences



on environmental aspect of Triple Bottom Line (TBL). It is inferred that consumer prefers on social sustainability that prioritise the social concern aspects. In One Way Anova test, it is inferred that respondents from different income groups prioritise social sustainability when compared to economic and environmental sustainability. This shows that social sustainability plays a major role in Triple Bottom Line (TBL) depending on the persons income level. The results also proved that respondents o higher income groups emphasis on social sustainability (Ex. fair labour practices, community support, support to local communities and ethical business practices) on the other hand respondents from lower income group prioritise economic sustainability (Job creation, local sourcing and product of fair prices). These findings can guide companies in making informed decisions about their sustainability strategies.

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## APPENDICES

1. Name (Optional)
  
2. Age:
  - 18 - 24 Years
  - 25 - 34 Years
  - 35 - 44 Years
  - 45 - 54 Years
  - 55 Years and above
  
3. Gender:
  - Male
  - Female
  - Non-Binary/Third gender
  - Prefer not to say
  
4. Educational Level:
  - SSLC
  - HSC
  - Diploma
  - Bachelors
  - Masters
  
5. Occupation:
  - Student
  - Private Sector Employee
  - Public Sector Employee
  - Professional

- Business
- Other:

6. Monthly Income:

- Below 30,000
- 30,001 – 60,000
- 60,001 – 1,00,000
- 1,00,001 – 2,00,000
- Above 2,00,000

Economic Sustainability:

| Question                                                                                                 | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|----------------------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| 1. I am familiar with the concept of economic sustainability in business practices.                      |                   |          |         |       |                |
| 2. The economic stability of a company influences my purchasing decisions.                               |                   |          |         |       |                |
| 3. Companies should balance profitability with offering fair prices to consumers.                        |                   |          |         |       |                |
| 4. Transparency regarding a company's financial practices is important to me.                            |                   |          |         |       |                |
| 5. A company's contribution to the local economy (e.g., job creation, local sourcing) is valuable to me. |                   |          |         |       |                |

Environmental Sustainability:

| Question                                                                                                     | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|--------------------------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| 1. I understand the concept of environmental sustainability in business practices.                           |                   |          |         |       |                |
| 2. A company's environmental performance (e.g., waste management, energy use) affects my purchasing choices. |                   |          |         |       |                |
| 3. I prefer products from companies that adopt environmentally friendly practices.                           |                   |          |         |       |                |
| 4. Environmental certifications on products are important to me.                                             |                   |          |         |       |                |
| 5. I support companies that actively engage in environmental conservation efforts.                           |                   |          |         |       |                |

Social Sustainability:

| Question                                                                                                                             | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|--------------------------------------------------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| 1. I am aware of the concept of social sustainability in business practices.                                                         |                   |          |         |       |                |
| 2. A company's commitment to social responsibility (e.g., fair labour practices, community support) impacts my purchasing decisions. |                   |          |         |       |                |
| 3. I prefer to buy from companies that demonstrate ethical labour practices and fair wages.                                          |                   |          |         |       |                |
| 4. It is important for companies to support and engage with their local communities.                                                 |                   |          |         |       |                |
| 5. Companies that promote diversity and inclusion in their workforce and leadership are valued by me.                                |                   |          |         |       |                |

Overall Perception:

| Question                                                                                                       | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|----------------------------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| 1. Economic sustainability is more important to me than environmental and social sustainability.               |                   |          |         |       |                |
| 2. Environmental sustainability is more important to me than economic and social sustainability.               |                   |          |         |       |                |
| 3. Social sustainability is more important to me than economic and environmental sustainability.               |                   |          |         |       |                |
| 4. Companies should strive for a balanced approach across economic, environmental, and social sustainability.  |                   |          |         |       |                |
| 5. I believe consumer expectations regarding sustainability will become more demanding in the next five years. |                   |          |         |       |                |

# **Understanding Consumer Preferences and Perceptions of Millet-Based Foods**

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## **Abstract**

The paper assesses consumer knowledge, attitudes, and behaviors in the consumption of millet-based products in India. Millets considered to be a healthful and environmental food compared to the traditional types such as rice and wheat. Nonetheless, the challenges associated with consumption include competition, availability, cost and preparation which act as demerits of millet consumption despite its benefits being numerous. The study discovers that people thought have fairly appreciation about the health benefits associated with millets they do not consume them because of these factors. This raises the question of how and where intensification of millet promotion messages and distribution can occur.

The paper also shows that there are marked disparities in millet consumption with different age and income groups. Consumers group between 18 and 35 years and those in the higher income bracket are slightly more receptive to the use of millets. This stresses the need to take segmented approach while promoting millet consumption so that the strategies used address the needs of the various segments. Therefore, even though consumption is gradually growing within the country for millet, these challenges need to be addressed. With effort to address these challenges as well as doing more advocacy on promoting the health and sustainable use of millet as food, more people will embrace this nutrient dense, sustainable grain.

## INTRODUCTION

Millets, formerly a neglected crop, are now emerging as “nutri-cereals” for their phenomenal resilience and excellent nutritional value. Accounts for around 40.62% of the total global millet production and is the leading producer of millet in the world. Yet the country also contends with a double burden of malnutrition and obesity. Rich in vitamins, minerals and dietary fiber, millets are 3 to 5 times more nutritious than rice and wheat.

Millets are some of the most ancient grains with high nutritional values, and they have been the staple food of Indians for thousands of years as they can withstand extreme weather conditions as well. Because of the increasing concern towards health, sustainability, and climate change, millets are coming back into fashion in the recent past. Nevertheless, their consumption is still limited compared to rice & wheat. India, being one of the biggest producers of millets, is poised to popularize these grains as a sustainable and healthy food option.

However, despite their advantages, millet consumption remains low due to limited awareness and barriers such as processing challenges. While processing methods enhance their usability and appeal, they can lead to nutrient loss, necessitating the development of techniques that preserve their nutritional integrity. Integrating millets into mainstream diets through effective policies and awareness campaigns is essential for addressing both malnutrition and obesity, fostering a holistic approach to improving public health and food security.

Moreover, millet cultivation is more eco-friendly because it needs lesser water and chemicals. The present study investigates awareness, preferences and barriers to adoption of millet-based products by consumers to better understand their consumption pattern. Conducting analysis based on consumers point of views to determine the reasons for millet consumption and know the scope of millets in the sale of their products more in market.

In this context, the present study was planned for understanding the level of awareness, preferences, and barriers for the consumer towards millet-based product consumption in India. This research attempts to decode avenues to bring millets into common man’s platter through analysis of consumption tendencies and studying reasons for limited adoption of millets. Realigning policies to create awareness and promote innovative processing methods on millet consumption can assist in combating malnutrition, controlling obesity, strengthening India’s food security.

## REVIEW OF LITERATURE

(Gowda et al., 2022) highlights how methods like germination and fermentation enhance nutrient bioavailability, while excessive dehulling and milling reduce dietary fiber and micronutrient content. The study emphasizes the need to optimize processing methods to balance usability and nutritional retention, proposing these techniques as crucial for addressing food security and malnutrition in India.

(Michaelraj and Shanmugam 2013) analyzed millet-based cultivation and consumption patterns, focusing on both the agricultural and consumer perspectives. They emphasized the nutritional benefits and climate resilience of millets, noting that millets require fewer resources compared to staple crops like rice and wheat. Despite these advantages, they found that the popularity of millets has declined over the years due to the shift toward rice and wheat, changes in dietary preferences, and insufficient awareness.

(Kane-Potaka et al. 2021) A national level survey showed an increasing interest in millet and sorghum among urban consumers on the basis of health and sustainability. But adoption is hampered by high prices, limited availability and unfamiliarity with millet recipes. The millet consumption among the urban populace can be improved by facilitating market access, consumer education, and product diversification.

(Erler, Keck, and Dittrich 2022) Millet consumption in Bengaluru is rising among urban middle and upper-class consumers, driven by health and environmental concerns. Organic shops play a key role in positioning millets as premium products, but high prices limit accessibility for lower-income groups.

(Anbukkani et al. 2017) the trends are being considered in the production and consumption of minor millets in India which are considered largely in the context of nutritional security, drought resistance and sustainable agriculture. This paper uses NSSO Datas, doing a structural break analysis to establish whether there have been changes in the area and the yield of millet over the past decades.

(Pathak, H., Kiran, K. N. M., & Gauraha, A. K. 2023) millets having a plethora of nutritional component, the health aspect highlights its gluten free nature, low glycemic index which makes it a suitable food for people with dietary restrictions such as diabetes or gluten intolerance. "Millets as climate-smart crops need less water, low-input farming and play an important role in sustainable agriculture and biodiversity which creates significant environmental benefits," as research shows, she said. The revival of millet foods in diet and creative cooking applications have also brought the relevance of whole millets in the gamut of foods and the changing consumer taste and choices.

## **RESEARCH OBJECTIVES**

- a. To assess consumer awareness and knowledge of the nutritional and health benefits of millet-based foods in India.
- b. To examine consumer preferences and purchasing behavior regarding millet-based products, including the frequency and reasons for consumption.
- c. To identify the primary factors influencing millet consumption, such as price, availability, taste preferences, and ease of preparation.

## **RESEARCH METHODOLOGY**

This research focuses on the consumption of millets-based food among all the age group but it is mainly focused on the youngsters, focusing on awareness, preferences, perceived benefits, and barriers to millet consumption. A survey was conducted with a sample of 150 respondents from students and parents across diverse backgrounds, comprehensive view of millet consumption habits, motivations, and factors influencing choices. The questionnaire was circulated as a Google Form through WhatsApp and Instagram.

### **Research Gap**

**Limited Focus on Consumer Perspectives:** While a considerable amount of previous studies emphasize the nutritional advantages and agricultural viability of millets, there is not much attention paid to the consumer aspect of the equation especially on the drivers and inhibiting factors for millet consumption in different demographic segments. Only a generalized study covering consumer knowledge, choice, and constraints in millet consumption is missing.

**Lack of Studies on Barriers to Consumption:** While millets are known to have health benefits, not much research has been done to find out what is holding back consumers (high prices, non-availability, not knowing how to prepare it et al) from consuming them. Addressing several such barriers are key for a successful reintroduction of millets as part of the regular diet.

### **Research Questions**

- a) What is the current level of consumer awareness regarding the health benefits of millet consumption in India?
- b) What are the key factors influencing consumer preferences for millet-based products over other grains, such as rice and wheat?
- c) What strategies can be implemented to increase millet consumption and overcome existing barriers to make millets a mainstream dietary choice in India?



### Limitations of the study

- The research is only based on urban consumers but it does not include the rural consumers, so there is a bias in this study conducted which is only focusing only on one aspect.
- The millets consumption may vary from cultural, economic and infrastructural differences, and this variation might not be fully recorded.
- This study overlooks the particulars of millet-based products and instead looks into the average consumer use of millets across different millet-based products such as whole grains, flour, and processed snacks.
- There is a significant variety of products of millet in the market, which might shape the preferences and behaviors of the consumers in different ways.
- The research fails to consider the temporal nature of the context including, but not limited to, the price of millet and marketing strategies adopted by the government that affect the demand for the commodity.

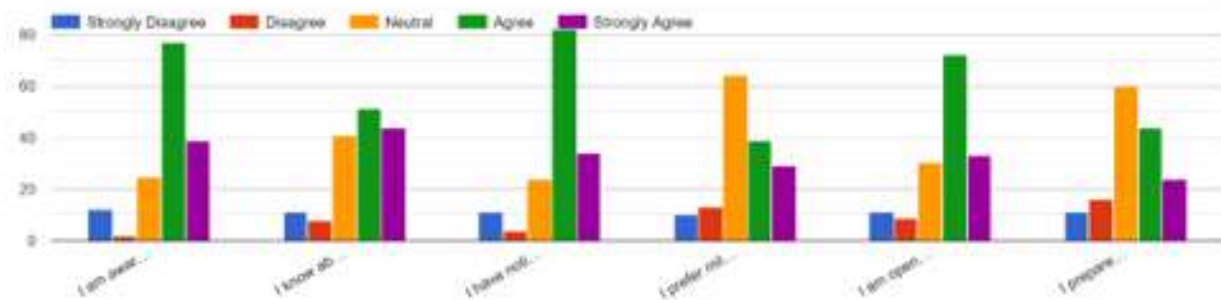
### RESEARCH FINDINGS

Below are the demographic data of the 155 respondents collected from an online Google survey questionnaire.

Table 1: Demographic of participants

| Demographic Variables | Total |        |                                       |            |
|-----------------------|-------|--------|---------------------------------------|------------|
|                       | n     | %      |                                       |            |
| <b><u>Age</u></b>     |       |        | <b><u>Monthly Gross Income</u></b>    |            |
| 18-24                 | 83    | 53.54% | 0 - 50,000                            | 101 65.16% |
| 25-34                 | 31    | 20%    | 50,000 - 60,000                       | 16 10.32%  |
| 35-44                 | 35    | 22.58% | 60,000 - 70,000                       | 19 12.25%  |
| 44-54                 | 44    | 28.38% | 70,000 - 80,000                       | 10 6.45%   |
| 50 above              | 0     | 0%     | Above 80,000                          | 9 5.80%    |
| <b><u>Gender</u></b>  |       |        | <b><u>Education Qualification</u></b> |            |
| Male                  | 86    | 55.48% | Undergraduate                         | 59 38.06%  |
| Female                | 69    | 44.51% | Postgraduate                          | 56 36.12%  |
| Prefer not to say     | 0     | 0%     | Doctorate                             | 12 7.74%   |
|                       |       |        | Diploma                               | 18 11.61%  |
|                       |       |        | Graduate & Others                     | 10 6.45%   |

#### Awareness & Consumption Preferences



#### Findings of Awareness & Consumption:

- There is high awareness about the nutritional benefit of millets where the mean is 3.83
- The respondents are aware of the different types of millets and availability in store or online platforms whose mean is 3.80
- They believe that millets improve health and balance diet among all age groups

I am willing to pay a premium for millet-based foods due to their nutritional value.  
155 responses

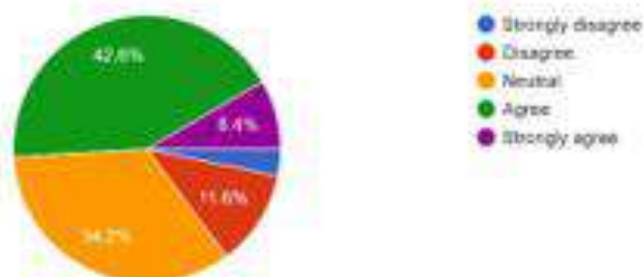


*Chart 1.2: Purchasing behavior and taste of the product.*

#### Findings of Purchasing behavior and taste of the product.

- The respondents know the nutritional value of millets, enjoyment of their taste scores low
- The regular purchases of millets-based products are moderate while some are willing to pay a premium for nutritional value.
- The availability of millet-based products are perceived as slightly limited.

#### Discussion and Analysis of Findings

#### Chi Square Test Hypothesis Testing

RQ1: The consumers over all monthly gross income will affect the buying millets from different platforms.

Null Hypothesis (H0): There no association between the monthly gross income of customers and their choice of millet-buying platforms.

Alternate Hypothesis (H1): There association between the monthly gross income of customers and their choice of millet-buying platforms.

|                                 | Value                | df  | Asymptotic<br>Significance (2-<br>sided) |
|---------------------------------|----------------------|-----|------------------------------------------|
| Pearson Chi-Square              | 212.836 <sup>a</sup> | 160 | .003                                     |
| Likelihood Ratio                | 165.116              | 160 | .374                                     |
| Linear-by-Linear<br>Association | .175                 | 1   | .676                                     |
| N of Valid Cases                | 155                  |     |                                          |

### Interpretation:

#### Non-Significant p-Values

Since the p value is .001 which is less than .050 the is sufficient evidence therefor, we reject the H0. Conclude that there is a statistically significant association between monthly gross income and the choice of millet-buying platforms.

### One Way Anova Hypothesis Testing

**RQ2: The consumers employment status will change the preference of millets-based dishes prepared at home frequently.**

Null Hypothesis (H0): There is no significant difference in the mean current employment status across the different levels of awareness and consumption preferences (how frequently individuals prepare millet-based dishes at home).

Alternate Hypothesis (H1): There is a significant difference in the mean current employment

status across the different levels of awareness and consumption preferences (how frequently individuals prepare millet-based dishes at home).

|                           | Sum of<br>Squares | df | Mean<br>Square | F     |
|---------------------------|-------------------|----|----------------|-------|
| Between Groups (Combined) | 28.014            | 4  | 7.003          | 2.818 |

|               |             |            |         |     |       |       |
|---------------|-------------|------------|---------|-----|-------|-------|
|               | Linear Term | Unweighted | 3.899   | 1   | 3.899 | 1.569 |
|               |             | Weighted   | 8.885   | 1   | 8.885 | 3.576 |
|               |             | Deviation  | 19.129  | 3   | 6.376 | 2.566 |
| Within Groups |             |            | 372.722 | 150 | 2.485 |       |
| Total         |             |            | 400.735 | 154 |       |       |

### Interpretation:

### Non-Significant p-Values

Since the p value is .027 which is less than .050 there is sufficient evidence therefore, we reject the H<sub>0</sub>. Conclude this indicates that at least one group's mean current employment status is significantly different from the others.

### Regression Hypothesis Testing

RQ3: The consumers actively seek out millet-based products while shopping due to encouragement from friend, family and social media, which will benefit health and nutrients benefits.

|                                                                         | Mean | Std.<br>Deviation | N   |
|-------------------------------------------------------------------------|------|-------------------|-----|
| actively seek millet-based products when shopping.                      | 3.44 | .898              | 155 |
| family and friends encourage the consumption of millet-based foods.     | 3.54 | 1.112             | 155 |
| Social media has influenced me to try millet-based products.            | 2.78 | 1.374             | 155 |
| positive effects on health (e.g., weight management, diabetes control). | 4.01 | .915              | 155 |
| Included in a balanced diet for all age groups.                         | 3.90 | .931              | 155 |
| good source of essential nutrients compared to other                    | 3.81 | .889              | 155 |

|                                                                                                 |      |       |     |
|-------------------------------------------------------------------------------------------------|------|-------|-----|
| grains.                                                                                         |      |       |     |
| variety of millet-based products(e.g., Snacks, cereals, flours) appealing.                      | 3.59 | .917  | 155 |
| aware of the nutritional benefits of consuming millets                                          | 3.83 | 1.068 | 155 |
| know about the different types of millets available for consumption (e.g., ragi, bajra, jowar). | 3.70 | 1.146 | 155 |
| millet-based products in local stores or online platforms.                                      | 3.80 | 1.041 | 155 |
| Prefer millet-based products over other products which contain rice or wheat.                   | 3.41 | 1.086 | 155 |
| Open to try new millet-based foods and recipes.                                                 | 3.69 | 1.091 | 155 |
| Prepare millet-based dishes at home frequently.]                                                | 3.35 | 1.085 | 155 |

The mean of millet-based products when shopping is 3.44 it shows that people neither incline or not incline in buying millets based products while shopping.

| Model Summary <sup>a</sup> |                   |          |                   |                            |                 |          |     |
|----------------------------|-------------------|----------|-------------------|----------------------------|-----------------|----------|-----|
| Model                      | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | R Square Change | F Change | df1 |
| 1                          | .612 <sup>a</sup> | .374     | .321              | .740                       | .374            | 7.078    | 12  |

Since the adjusted R square is 0.321 the millet-based products when shopping has explained by the independent variable to the extent of 32.10% hence this model is not a good fit model.

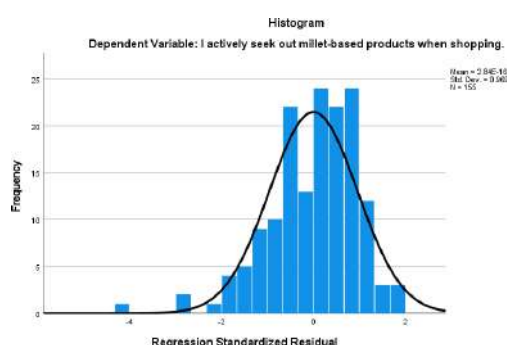
| ANOVA <sup>a</sup> |            |                |     |             |       |                   |
|--------------------|------------|----------------|-----|-------------|-------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
| 1                  | Regression | 46.471         | 12  | 3.873       | 7.078 | .000 <sup>b</sup> |
|                    | Residual   | 77.697         | 142 | .547        |       |                   |
|                    | Total      | 124.168        | 154 |             |       |                   |

**Null Hypothesis (H0):** The encouragement from friend, family and social media, which will benefit health and nutrients benefits, do not affect seeking out millet-based product while shopping jointly.

Alternate Hypothesis (H1): The encouragement from friend, family and social media, which will benefit health and nutrients benefits, do affect seeking out millet-based product while shopping jointly.

Interpretation:

Since the p value is 0.000 which is less than .050 there is sufficient evidence to reject Null hypothesis. It is inferred that the encouragement from friend, family and social media, which will benefit health and nutrients benefits, effect the seeking out millet-based product while shopping jointly.



- The histogram displays the distribution of a regression analysis, the variable tested is "I actively seek out millet-based products when shopping." The histogram is normal bell- shaped distribution.
- This is a good indication that the regression model is a reasonable fit for the data. The SD of the residuals is 0.960 which tells us the residuals deviate from the mean, on average.

## **Conclusion and Recommendations**

### **Conclusion**

This paper discusses the changes in the Indian pattern of millet consumption, showing that millets have the possibility of being used as a sustainable and healthy staple food in the replacement of rice and wheat. While current urban consumers have fairly good awareness of millets' nutritional benefits, factors like accessibility, affordability and lack of knowledge on how to prepare millets, limits the use of the grains. Significant findings from the research show:

**Socioeconomic Influences:** The employment status and gross monthly income of the consumers influences the consumption, as well as the preparation methods of millet.

**Moderate Purchasing Enthusiasm:** Despite the consumer awareness of health aspects of millets, they continue to exercise a wait and see approach due to perceived low palatability and very few products on the shelves.

**Influence of Social Networks:** Therefore, advocating and marketing millet products require community mobilization particularly from friends and families on social media.

The mentioned challenges need to overcome to incorporate millets into normal diets through raising awareness and making them easily available. It is, therefore, for such reasons that the present study postulates that there is need for a multifaceted strategy in the promotion of millets as the staple diet within India.

### **Recommendations**

- Promote the use of millet by providing subsidies for producer and marketer of millet to ensure it compete with rice and wheat in the market.
- Organize programs such as demonstrations and enlightenment campaigns that target women at home and chefs saying, doing on how to prepare millet-based meals.
- They should also undertake research to improve on processing methods so that food contains more flavorful and nutrients
- Sensitize consumers and potential consumers by conducting research on their behavior by various categories of population for effective marketing and consumer relation.

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## APPENDIX

1. Age
  - 18-24
  - 24-34
  - 34-44
  - 44-54
  - 50 above
2. Gender
  - Male



- Female
  - Prefer not to say
3. Educational qualification
- Undergraduate
  - Postgraduate
  - Doctorate
  - Diploma
  - Others
4. Current employment status
- Employed full-time
  - Employed part-time
  - Self-employed
  - Student
  - Unemployed
  - Others
5. Monthly gross income
- 0 - 50,000
  - 50,000 - 60,000
  - 60,000 - 70,000
  - 70,000 - 80,000
  - Above 80,000
6. Millets Buying Platform
- Amazon
  - Flipkart
  - BigBasket
  - Blinkit
  - Zepto
  - Retail shop
  - Others

Awareness & Consumption Preferences

---

|                                                                                                   | Strongly Disagree<br>(1) | Disagree<br>(2) | Neutral<br>(3) | Agree<br>(4) | Strongly Agree<br>(5) |
|---------------------------------------------------------------------------------------------------|--------------------------|-----------------|----------------|--------------|-----------------------|
| I am aware of the nutritional benefits of consuming millets                                       |                          |                 |                |              |                       |
| I know about the different types of millets available for consumption (e.g., ragi, bajra, jowar). |                          |                 |                |              |                       |
| I have noticed millet-based products in local stores or online platforms.                         |                          |                 |                |              |                       |
| I prefer millet-based products over other products which contain rice or wheat.                   |                          |                 |                |              |                       |
| I am open to try new millet-based foods and recipes.                                              |                          |                 |                |              |                       |
| I prepare millet-based dishes at home frequently.                                                 |                          |                 |                |              |                       |

1. I believe consuming millets has positive effects on health (e.g., weight management, diabetes control).

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

2. I believe millets can be included in a balanced diet for all age groups.

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

3. I think millets are a good source of essential nutrients compared to other grains.

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

11. I find a variety of millet-based products (e.g., snacks, cereals, flours) appealing.

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

12. I enjoy the taste of millet-based foods.

- Yes
  - No
13. I buy millet-based products regularly.
- Strongly disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly agree
14. I am willing to pay a premium for millet-based foods due to their nutritional value.
- Strongly disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly agree
15. I actively seek out millet-based products when shopping.
- Strongly disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly agree
16. Millet-based products are less available compared to other grains in my area.
- Strongly disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly agree
17. My family and friends encourage the consumption of millet-based foods.
- 1
  - 2
  - 3
  - 4
  - 5
18. Social media has influenced me to try millet-based products.
- 1
  - 2
  - 3
  - 4
  - 5
19. Have you ever witnessed any other changes using millet, if any specify. (Open ended question)

# **A STUDY ON CONSUMER PERCEPTION TOWARDS QUICK DELIVERY APP WITH SOCIAL REFERENCE TO ZEPTO BLINK-IT SWIGGY INSTAMART**

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**24SJCCMIB027**

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## **ABSTRACT**

Quick delivery apps like Zepto, Blink-it, Swiggy Instamart, and others have grown rapidly, completely changing the consumer retail market, especially in the groceries and necessities sector. The need for on-demand services that provide speed, convenience, and accessibility has increased as consumer lifestyles grow more fast-paced. By analysing how elements like delivery speed, product availability, pricing, app usability, and customer service affect user happiness and loyalty, this study explores consumer attitudes and views regarding these quick delivery applications.

The study investigates a number of factors that affect customer uptake and sustained use of these services using a mixed-methods research methodology that includes both quantitative surveys and qualitative interviews. It also explores how brand positioning and promotional tactics impact customer decisions, as well as the effects of peer recommendations and social influence. Particular emphasis is placed on how social references—such as recommendations from friends and family, internet reviews, and social media endorsements—shape customer attitudes and promote trust in these platforms.

The results show that perceived dependability, product quality, competitive price, and a smooth user experience are just a few of the many variables that interact to influence customer loyalty. Additionally, the study draws attention to certain issues that consumers encounter, like inconsistent delivery, product

substitutes, and possible data privacy problems, all of which can have an impact on customer happiness. The study's conclusions give quick delivery service providers with insightful advice on how to enhance their products, client retention, and brand uniqueness. In the conclusion, this study advances our knowledge of consumer behaviour in the quick-commerce industry and offers practical suggestions for raising customer satisfaction and service quality in a market that is becoming more and more competitive.

## **INTRODUCTION**

Speedy delivery apps, which offer the ease of almost instant access to groceries and other necessities, have become more popular as a result of the speedy growth of digital platforms and changing customer expectations. These apps, which include well-known brands like Zepto, Blink-it, Swiggy, Instamart, and others, satisfy customers' needs for ease, speed, and convenience while changing the retail scene. A relatively recent addition to the industry, the "quick- commerce" model offers lightning-fast delivery services that frequently deliver goods to customers' doorsteps in 10 to 30 minutes, bridging the gap between regular ecommerce and physical retail. Urban regions are especially affected by this change because of the constantly growing need for immediacy and excellent service standards.

The success and long-term sustainability of these platforms are greatly influenced by consumer attitudes and perceptions. Quick delivery apps work in a highly competitive market with cheap switching costs for customers and flexible brand loyalty. Therefore, in order to establish trust, encourage loyalty, and set themselves apart from rivals, these platforms must have a thorough awareness of customer attitudes. Delivery speed, product availability, competitive pricing, user- friendly interfaces, and dependable customer service are just a few of the many variables affecting consumer perception in this market. Consumer expectations and satisfaction can also be shaped by social variables, including brand image on social media, online reviews, and referrals from friends and family.

With an emphasis on how different aspects of the service model affect customer satisfaction and loyalty, this study attempts to investigate how consumers see quick delivery applications. In the fast-paced world of swift commerce, the study will look at how these applications use technology, marketing strategies, and operational methods to meet and surpass user expectations. Additionally, it will look into how social influences impact consumer behaviour, including how opinions about these services are influenced by peer recommendations, family referrals, and social media endorsements.

Quick delivery platforms face particular difficulties as companies grow, which may affect consumer happiness and experience. Long-term customer loyalty and trust can be severely impacted by problems including product replacements, delivery delays, a small product selection, and data privacy issues. In order to improve service

quality and maintain customer engagement, this study will discuss these possible hazards and provide insights into how these platforms might prevent them.

In addition to offering a better grasp of the elements influencing customer choice in the quick-commerce industry, the study's conclusions will also give service providers useful suggestions for improving their tactics. In order to help businesses create products that better suit changing customer demands and preferences in a market that is becoming more and more competitive, this research aims to add to the expanding body of knowledge on digital consumer behaviour and quick-commerce by illuminating the dynamics of consumer perception and social influence.

## **REVIEW OF LITERATURE**

Jyotishman Das's research identifies the various elements that influence consumers' choices to use online meal delivery services. He looked into the customer-favoured web gateway for meal delivery services. He has also demonstrated the difficulties that customers encounter when utilising online meal delivery services. Every food ordering app has a specialty, such as Swiggy's punctual delivery or Zomato's greatest deals. (2019, Poulouse)

Dr. Mitali Gupta (2019) examines how meal delivery apps affect eateries in her research. The benefits and drawbacks of electronic meal delivery and several online food delivery applications are covered in the study. Additionally, the author has focused on food delivery app tactics, namely focusing on Zomato and Swiggy. (2019, Poulouse)

Price-conscious customers prioritize reasonable delivery costs over service speed (Kumar, 2023). Nonetheless, platforms that provide fast delivery along with competitive pricing typically surpass their rivals in terms of customer choice.

Malhotra (2023). The purpose of this study is to demonstrate how several platforms vie for customers' loyalty, which frequently results in sales and discounts. But this has left customers perplexed, and comparing prices and services is now a crucial deciding factor.

Suryadev Singh Rathore (2019) found that online meal ordering businesses need to focus on information quality, website and mobile application design, and security and privacy for payment systems in order to give their clients a completely satisfying experience. Additionally, it discovers that the system prioritises discounts, special offers, convenience of payment, and goods price. (2019, Poulouse)

## **RESEARCH METHODOLOGY**

This study looks at how users feel about fast delivery apps like Zepto, Blinkit, and Swiggy Instamart using a mixed-methods approach. In-depth interviews and an online survey are used to gather data. 100 urban consumers with prior experience utilising quick delivery services are the goal of the poll, which uses closed-ended questions to evaluate aspects like social influence, cost, convenience, and service quality. Furthermore, qualitative insights into the motives, experiences, and concerns of consumers can be obtained through interviews with ten to fifteen carefully chosen individuals. While qualitative data is evaluated through thematic analysis to discover important themes, quantitative data is examined using descriptive and inferential statistics to find patterns and relationships. This combination strategy offers both comprehensive and in-depth viewpoints on customer attitudes, allowing for well-rounded insights into the elements influencing customer happiness and loyalty in the quick commerce sector.

### **Research gap**

**Research Deficit** Even while quick delivery apps like Zepto, Blinkit, and Swiggy Instamart have become quite popular, little scholarly research has been done on the intricate variables that influence customer satisfaction, loyalty, and perceptions in this new fast-commerce industry. Few studies explicitly address the particular expectations and difficulties related to ultra-fast delivery services; the majority of studies that are currently available concentrate on e-commerce or online shopping in general. Furthermore, little is known about the precise ways in which social influence like online reviews, social media endorsements, and peer recommendation affect customer confidence and the uptake of quick delivery apps. Furthermore, the literature currently in publication does not adequately examine the role of perceived dangers, such as privacy issues and inconsistent delivery. In order to close these gaps, this study will look at how convenience, service quality, social influence, Building customer confidence in the quick-commerce sector, offering information that helps direct the creation of tactics catered to the particular needs of this industry.

### **Research questions**

1. What aspects of convenience, dependability, and usability have the biggest effects on how customers view quick delivery applications (such as Zepto, Blink-it, Swiggy Instamart)?
2. How does perceived value for money affect customers' loyalty to quick delivery services, and how does cost affect their decisions to embrace and use them frequently?
3. In quick delivery platforms, how do product availability, app usability, and service quality impact overall customer happiness and retention?

### **Research problem**

Understanding the elements influencing customer perception, pleasure, and loyalty has become more difficult as a result of the quick delivery apps Zepto, Blink-it, and Swiggy Instamart growing so quickly. Determining

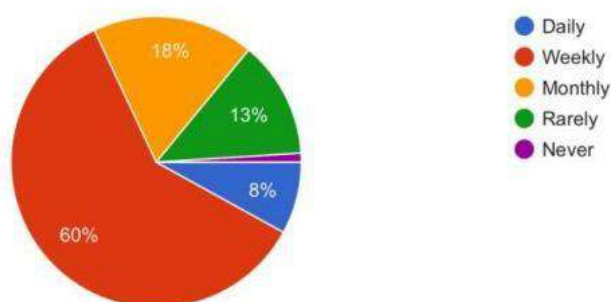
which factors—like delivery speed, convenience, and dependability—have the biggest influence on how customers feel about these platforms is a crucial problem. Furthermore, even while quick delivery services are frequently more expensive, it is yet unknown how these expenses will affect customer uptake and loyalty, especially for users who are price conscious. As difficulties like delivery delays, restricted product availability, and app usability issues can reduce customer happiness, maintaining constant service quality and a flawless user experience is another hurdle. Quick delivery platforms must address these research issues in order to improve their services and cultivate enduring customer loyalty in a rapidly competitive market.

### **LIMITATIONS OF THE STUDY**

- o The researcher was unable to cover all of the food delivery apps accurate data could not be collected.
- o The customer's perspective can differ depending on the situation.
- o For the analysis, a limited sample size of 100 respondents was used.

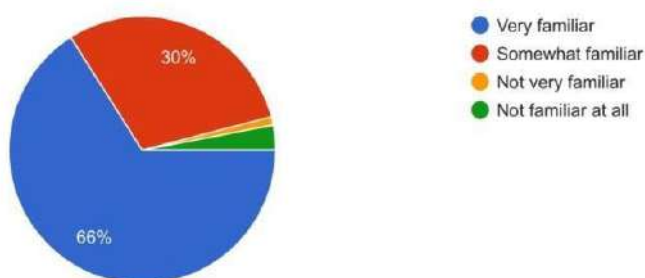
### **VIII. RESEARCH FINDINGS:**

How often do you use quick delivery apps?  
100 responses



The pie chart above represents how often consumers use quick delivery applications. 60% of the respondents use them weekly. 18% use these applications Monthly. 1% never use the applications, 13% use it rarely and 8% of the consumers use quick delivery apps on a daily basis.

How familiar are you with quick delivery apps like Zepto , Blink-it and Swiggy etc  
100 responses

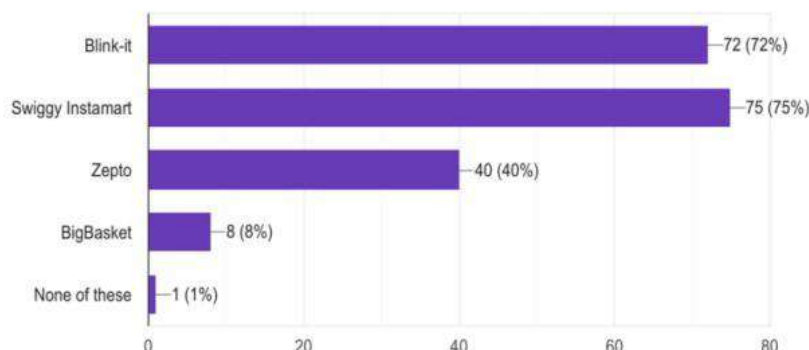




The above pie chart indicates onto the familiarity of the quick delivery applications like Zepto, Blink-it and Swiggy. A great percentage of 66% consumers are very familiar with the applications. 30% are somewhat familiar. 1% are not very familiar and 3% are not familiar with these apps at all.

Which of the following quick delivery apps have you used? (Select all that apply)

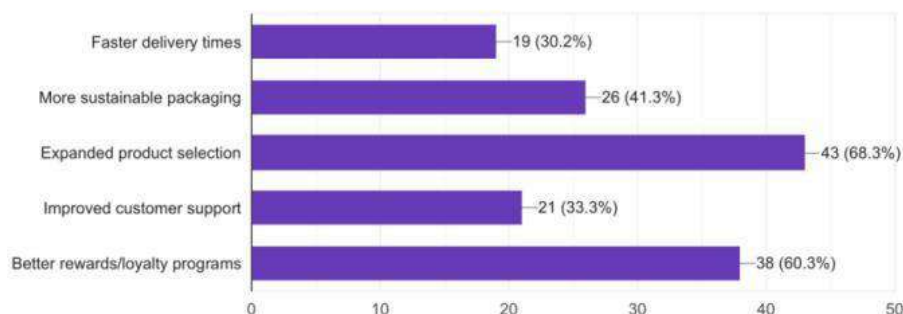
100 responses



The above chart describes the highest to the lowest familiarity of different apps to the consumers. The majority of the consumers ie.75% use Swiggy, followed by Blink-it, Zepto and BigBasket.

What additional features would you like to see in quick delivery apps like Zepto, Blink-it, Swiggy instamart etc? (Select all that apply)

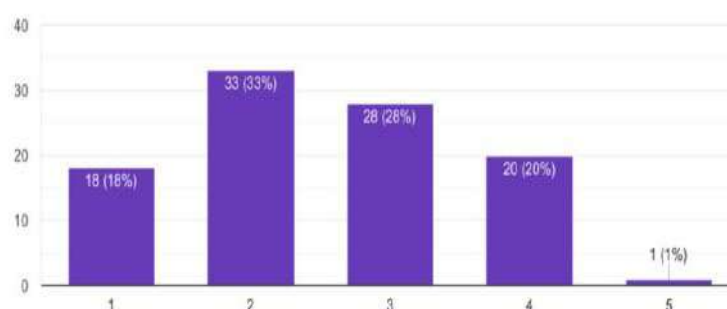
63 responses



The above chart displays the features that consumers wish to see on the quick delivery applications. The majority of the consumers want an expansion in the product selection, whearas the next majority wants to see better rewards and Loyalty programs in the application. The remainder portion of the consumers want sustainable packaging, Improved Customer support and Faster delivery times.

How satisfied are you with the quality of products delivered by Zepto, Blink-it, Swiggy instamart etc ?

100 responses



The chart above displays the consumers satisfaction with the quality of the products delivered by Zepto, Blink-it and Swiggy Instamart. 18% of the consumers are Very Satisfied. 33% are Satisfied. 28% are neutral , followed by 20% are Dissatisfied and the last 1% are very dissatisfied with the quality of products delivered.

## DISCUSSION AND ANALYSIS

|                                                                                    |                |  | Sum of Squares | df  | Mean Square | F     | Sig. |
|------------------------------------------------------------------------------------|----------------|--|----------------|-----|-------------|-------|------|
| How familiar are you with quick delivery apps like Zepto , Blink-it and Swiggy etc | Between Groups |  | 8.064          | 3   | 2.688       | 7.352 |      |
|                                                                                    | Within Groups  |  | 37.294         | 102 | .366        |       |      |
|                                                                                    | Total          |  | 45.358         | 105 |             |       |      |
| Which of the following quick delivery apps have you used? (Select all that apply)  | Between Groups |  | .817           | 3   | .272        | .555  |      |
|                                                                                    | Within Groups  |  | 50.088         | 102 | .491        |       |      |
|                                                                                    | Total          |  | 50.906         | 105 |             |       |      |
| How often do you use quick delivery apps?                                          | Between Groups |  | 1.045          | 3   | .348        | .454  |      |
|                                                                                    | Within Groups  |  | 78.314         | 102 | .768        |       |      |
|                                                                                    | Total          |  | 79.358         | 105 |             |       |      |
|                                                                                    |                |  |                |     |             |       |      |

|                                                                                                                                           |                |         |     |       |      |             |
|-------------------------------------------------------------------------------------------------------------------------------------------|----------------|---------|-----|-------|------|-------------|
| What additional features would you like to see in quick delivery apps like Zepto, Blink-it, Swiggy instamart etc? (Select all that apply) | Between Groups | 1.663   | 3   | .554  | .483 | <u>Sig.</u> |
|                                                                                                                                           | Within Groups  | 117.176 | 102 | 1.149 |      |             |
|                                                                                                                                           | Total          | 118.840 | 105 |       |      |             |
|                                                                                                                                           |                |         |     |       |      |             |
|                                                                                                                                           |                |         |     |       |      |             |
| How satisfied are you with                                                                                                                | Between Groups | .921    | 3   | .307  | .267 |             |

|                                                                              |               |         |     |       |  |
|------------------------------------------------------------------------------|---------------|---------|-----|-------|--|
| the quality of products delivered by Zepto, Blink-it, Swiggy instamart etc ? | Within Groups | 117.343 | 102 | 1.150 |  |
|                                                                              | Total         | 118.264 | 105 |       |  |
|                                                                              |               |         |     |       |  |

## CONCLUSION

The study sheds light on the growing reliance on instant delivery platforms in Bangalore, driven by urban consumers' need for speed, convenience, and variety. With platforms like Blinkit, Zepto, and Swiggy playing a pivotal role in shaping consumer habits, the research highlights the critical factors influencing consumer decisions. Speed of delivery emerged as the most significant factor, particularly among younger demographics, while pricing and product variety hold importance for working professionals and older consumers. Despite the diversity of preferences, satisfaction levels across consumer groups remain consistent, suggesting that these platforms have generally succeeded in meeting core expectations. However, opportunities exist for further differentiation through personalized experiences, competitive pricing strategies, and enhanced customer service. While this study provides valuable insights, future research could expand to include evolving trends, rural adoption, and a deeper exploration of factors like packaging, delivery personnel behavior, and sustainability in instant delivery services.

## REFERENCES:

Kumar, S. (2023). The role of pricing in consumer decision-making for instant delivery platforms. *Economic and Consumer Trends Quarterly*, 7(2), 34-50.

Malhotra, V. (2023). Navigating competition: Consumer loyalty amidst promotional offers in delivery Platforms. *Journal of Strategic Marketing*, 20(1), 89-105

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## APPENDICES:

Questionnaire :

1. Name

2. Age

-Below 18

-18 - 29

-Replace with 2 2 replace all okay, 30 to 40

-40 and above

3. Monthly household income

-Below 100000

-100000 to 200000

-200000 to 300000

-300000 and above.

4. Occupation

-Student

-Employed

-Self Employed

-Unemployed

5. How familiar are you with quick delivery apps like Zepto , Blink-it and Swiggy etc

-Very familiar

-Somewhat familiar

-Not very familiar

-Not familiar at all

6. Which of the following quick delivery apps have you used? (Select all that apply)

-Blink-it

-Swiggy Instamart

-Zepto

-BigBasket

-None of these

7. How often do you use quick delivery apps?

-Daily

-Weekly

-Monthly

-Rarely

-Never

8. Which factor is most important to you when choosing a quick delivery app?

-Delivery speed

-Product range/variety

-Price/discounts

-Customer service

-Ease of use/app interface

9. How satisfied are you with the delivery speed of Zepto, Blink-it, Swiggy instamart etc ?

-1 -Very satisfied

-2 - Satisfied

-3 - Neutral

-4 - Dissatisfied

-5 Very dissatisfied

10. How trustworthy do you find Zepto, Blink-it, Swiggy instamart etc as quick delivery apps?

-Very trustworthy

-Somewhat trustworthy

-Neutral

-Not that trustworthy

-Not trustworthy at all

11. Do you believe quick delivery apps like Zepto, Blink-it, Swiggy instamart etc are environmentally friendly?

-Strongly agree

-Agree

-Neutral

-Disagree

-Strongly disagree

12. What additional features would you like to see in quick delivery apps like Zepto, Blink-it, Swiggy instamart etc? (Select all that apply)

-Faster delivery times

-More sustainable packaging

- Expanded product selection
- Improved customer support
- Better rewards/loyalty programs

13. How satisfied are you with the quality of products delivered by Zepto, Blink-it, Swiggy instamart etc ?

- 1 -Very satisfied
- 2 - Satisfied
- 3 - Neutral
- 4 - Dissatisfied
- 5 Very dissatisfied

14. Would you recommend Zepto, Blink-it, Swiggy instamart etc to others?

- Definitely, Yes
- Probably, Yes
- Not sure
- Probably, No
- Definitely, No

# **A STUDY ON CONSUMER PERCEPTION TOWARDS READY-TO-EAT PRODUCTS IN (BANGALORE CITY)**

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## **ABSTRACT**

Consumer perceptions of Ready-To-Eat (RTE) products in Bangalore City have been studied by looking into factors that affect purchase decisions, against the background of an urban lifestyle. Increasing urbanization has brought rapid speed to the pace of life in cities and resulted in RTE foods being seen as a viable alternative by consumers who desire convenience but still want their food to taste and be nutritious.

In order to analyze the quantitative data on the diverse residents of Bangalore, this research applies the mixed-method approach by amalgamating the qualitative insights through focus group discussions into that. Some of the central themes analyzed include consumers' preference towards taste, quality, health, and brand loyalty. The research finding is such that, despite the convenience being the leading reason for consuming RTE products, the health factor remarkably influences consumer choice wherein a majority of the consumers prefer organic and low-preservative products.

The consumer perceptions further get complicated in Bangalore, given the cultural diversity as most consumers prefer RTE products reflecting regional culinary traditions. Manufacturers thus face both opportunities and challenges in catering to various tastes. In addition, this study underlines the role of marketing strategies and the packaging design that could easily differ in terms of trustworthiness and purchase decisions for consumers.

This research concluded that familiarity with the brand significantly influenced consumer choice decisions; on the other hand, readiness to try new brands featuring distinctive products has grown considerably. Such studies have also made important contributions for various RTE food industry stakeholders regarding

changing consumer requirements where businesses should find an acceptable medium for convenience and health without comprising quality.

The study finally contributes towards a more profound understanding of consumer behavior in the RTE market by offering actionable recommendations for manufacturers and marketers to succeed in Bangalore's competitive food landscape

## **INTRODUCTION**

During the last decade, RTE food market has increased drastically. This can be noted in most cities in the country, and Bangalore City is no exception. Being one of the prime metropolitan cities in India, Bangalore is full of a mixed population living a fast life with increased dependency on ready-to-eat foods. Perceptions of consumers about the product are important and thus, this paper intends to examine convenience, quality, taste, health consciousness, and brand loyalty among the consumers in Bangalore City.

The modern consumer has too much to do-works, family, social commitments, and so much more. It is clear that with the need for quick easy meal solutions, the use of such products would arise. Products that require no or little preparation before their consumption have become popular choices instead of actual cooking. These are required by the working professional, students, and families who want saved time without compromising nutritional values.

Understanding consumer perception is the key for manufacturers as well as marketers in the RTE sector. Consumer attitudes toward quality, safety, and taste of a product determine their preferences. Perception of RTE products as healthy or unhealthy is critical for determining purchase decisions.

The cultural diversity of the city impacts consumer perception in Bangalore. This city's food culture and choice vary very widely, so consumers are more likely to pick a product that aligns with their culture. There is therefore a potential threat as well as an opportunity for RTE manufacturers since only the one that can adapt best to the local taste gets the upper hand.

The health-conscious consumer is on the increase, coupled with a growing desire for organic, natural, and low-calorie RTE. In a global arena of a healthier dieting trend, manufacturers need to be conscious of these changing trends and develop health-oriented marketing strategies and transparency regarding ingredients for building trust.

Consumer perception is also highly related to brand loyalty. The highly saturated market environment will leave a brand with a very good chance of getting high preference from consumers as customers will prefer to stick with brands they know and appreciate. However, this reality has been challenged with recent emergence of new brands in the market and also smaller local companies that break down these big brands' power position to offer new and differentiated value propositions. Understanding consumer behavior regarding the credibility of different brands, especially with the RTE products, would greatly enable them to navigate the existing competitive environment.



Convenience factors of RTE products cannot be overemphasized. With the increasingly busy lifestyle, consumers are willing to pay a premium for a product that saves them time but convenience comes at a trade-off with quality. This study will go into how consumers perceive the balance between these two factors, throwing light on their decision-making processes.

Consumer perception is, lastly influenced by marketing and packaging. Catchy designs, proper labeling, and communication of the benefit of a product are apt to influence their behavior in purchase. With such an evolutionary market, marketing strategies appealing to target consumers will form the essence for success in the future.

Summarily, this research shall aim to provide an overview of consumer perceptions toward RTE products in Bangalore City. The research shall delve into how convenience, health, cultural diversity, brand loyalty, and marketing strategies interact with each other; hence, it shall help stakeholders

## **LITERATURE REVIEW**

SHODH SARITA(2020) - This paper basically revolves around the perception of the Ready-To-Eat foods with consumers. Based on the study, it can be seen that out of 250 respondents, males participants 52.80% whereas female participants 47.20%. They had taken questionnaires method in getting the public response.

They are targeting identify factors affecting the buying behavior towards ready to eat food products, evaluation of the relationship existing between the selected demographic variables like income, age, nutrition status, taste preferences and buying behavior toward Ready-to-Eat food products, finding brand preference of Ready-to-Eat food products

Upadhyay Priya, Dhaka Surjeet Singh, Urmila (2024) - This study aims to examine the ready-to-eat food market, focusing on consumer demographics, market overview, consumer perception, and factors influencing their preference for ready-to-eat food. Data were collected from 100 consumers and 20 retail stores (10 organized and 10 unorganized) using a structured questionnaire. Results indicate that ready-to eat food is increasingly popular among consumers in the city, with high demand for quick and convenient food options. The consumers were relatively young, unmarried, and attained at least a graduate degree. Their occupations and joint family backgrounds were diverse. North Indian food was preferred.

Consumers responded very favorably to ready-to-eat food. Factors such as taste, convenience, price, packaging, nutritional value, and safety had a significant effect on preference.

MANISHA KUMARI (2024)- This research focuses on customer awareness and perception regarding ready-to-eat food products in the market. The results indicate that a significant percentage of respondents are aware of RTE food items and are willing to buy them because of their flavor, convenience, and various nutritional options. Branding, packaging, and flavor choices are found to be the most significant factors influencing the purchasing behavior of customers. The study expects a bright Future of RTE food products, as it increases due to a workaholic culture's need for convenient and fast-to- make products. Though the prognosis is excellent, the survey states some reasons why consumers might remain skeptical about RTE meals. Among the key

reasons include lower accessibility, concerns regarding nutrient value and health issues, higher cost, and availability of lower pack sizes.

Vaishnavi Marwaha( 2024) Consumers' food propensities and buying inclination are continually changing. Buyer tastes have changed from fresh to canned food as catholic cities have emerged, families have shifted from joint to atomic, work-life adjust has advanced, time has become scarcer, and ways of life have changed. Canned food takes minimal time to prepare, and sometimes we need to pour hot water into it before consumption. Between June 2022 and December 2022, 100 clients were addressed in Delhi NCR employing a standardized survey.

R Koli(2024) Due to an increase in the number of working people, demand for ready-to-eat (RTE) foods has also increased. Salad, which is the mandatory part of the daily diet, needs to be included on a daily basis. The regular consumption of salads in the diet has beneficial effects on human health. For a working group of people, it is difficult to carry salads at home or at their workplace on a daily basis. This study mainly focuses on consumer preferences for RTE salads, with special reference to the working group of people in Pune. The objective of this study was mainly to understand the behavior of people toward salad preference in their daily diet and to understand the preference of working professionals toward RTE salads if available readily.

Ushas Mathew and Dr. Priyanka Sharma (2023) This study foresees what people would think or feel about specific packaged preheat-and-eat-to-eat products and meals in relation to variables such as health consciousness, environmental outlook, and food choices. The paper's main objective is to discover whether environmental attitude and health awareness contribute to a healthy food-related lifestyle. Last, we are interested in finding whether embracing a healthy diet and way of life has any clear Effect on people's opinions of pre-prepared meals. 480 participants were randomly selected to participate in the study.

M Arora, S Singhal(2020) Understanding the role of a snack and development of a healthy snack is equally important to decide the right status of a snack and snacking product in the human diet. The present review will try to classify different types of snacks under different categories according to the ingredients used and techniques applied. The impact of snacks on human health and the progress of research work conducted so far to develop healthy snacks is also discussed here.

Gopal, Shilpa; Inayath Ahamed S. B.; Humnekar, Trupti Dandekar(2021) An Increasing Share Of Indian Consumers Wallet Is Going Towards Food Purchases. The Recent Trend Is More Inclined Towards Upgrading Their Consumption Basket By Allocating More To Beverages And Processed Foods. Change in the Family Structure -- Break-up of Joint Family And rise in the number of nuclear units, increased single person households, urbanization among educated population, more and more women pursuing careers along with marriages, etc have increased more on-the-go products and especially ready-to- eat ones.

## **RESEARCH OBJECTIVES**

- To measure overall awareness of Ready-To-Eat products among consumers in Bangalore city.

- To measure the preferences and attitude of consumers in regard to the type of Ready-To-Eat products that have more variety, taste, and quality.
- Determine consumers' attitudes towards the health aspects of Ready-To-Eat products.

## **RESEARCH METHODOLOGY**

- This study on consumer perception towards Ready-To-Eat (RTE) products in Bangalore will use a questionnaire- method approach to collect quantitative and qualitative data. It is proposed to adopt a descriptive research design. For the collection of data, it will be collected using structured surveys to understand the consumer awareness, preference, and purchasing behavior regarding Ready-To-Eat products. It includes both closed-ended and open- ended questions to the questionnaire that will be put across, including factors like taste, health concerns, convenience, and brand. Moreover, a sample of demographically diverse respondents will be used through stratified random sampling when filling the questionnaires. After which, some descriptive statistics will be added to the analysis, and accordingly, proper conclusions will be obtained concerning the quantitative data, whereas thematic analysis will be used to find the themes in responses. This method will ensure a comprehensive understanding of how consumers in Bangalore perceive RTE products.

### **Research Gap**

Highly Regionalized Focus on Bangalore: The current research literature on consumer behavior towards RTE products in India is quite regionalized, being either metropolitan cities like Mumbai or Delhi or even pan-India surveys. There is much knowledge gap about the specific needs and attitudes of consumers in Bangalore due to its vast diversity and rapid growth of people in the city. Health and Nutritional Issues: Since RTE products are mostly found to be low in nutrients, not much research is done on health perception by consumers of such products in urban cities like Bangalore.

### **Research problem**

The problem is that the RTE products have multiple factors regarding consumer perceptions on health issues, convenience, brand trust, and packaging. To understand these various factors would enable the research to identify a number of drivers and barriers for the adoption of the RTE products in Bangalore amidst the increasing level of urbanization and shift in consumers' preferences.

### **Research questions**

1. Which factors dominate consumer preference toward ready to eat product products in Bangalore?
  - Taste, variety, price, convenience, and healthiness-how do these factors influence consumer decision-making?
  - Do consumers prefer taste over health or vice versa when buying ready to eat product products?
  - What are some of the major issues facing consumers in ready to eat product health and nutrition?

- Do Bangalore consumers have concerns over preservatives or artificial added ingredients or any other health-related aspects in RTE products?
- To what extent do health-conscious consumers avoid or select certain brands based on their health benefits or nutritional claims.

## **LIMITATIONS OF THE STUDY**

### **Sampling Bias:**

#### **Limited Representativeness:**

The study may not be able to represent the entire population of Bangalore. Since the research will concentrate on certain consumer segments, for example, urban residents, particular income brackets, or retail buyers, it might miss certain sections or areas in Bangalore.

#### **Convenience Sampling for Qualitative Data:**

Data for qualitative research can be grounded on convenience sampling from focus groups or interviews. For instance, those more enthusiastic about RTE products may be even over represented, or even better informed about the RTE products.

#### **Response Bias:**

**Social Desirability Bias:** The respondent might provide answers that would be perceived 'socially correct' rather than giving opinions as perceived by themselves for areas like health-consciousness, environmental concern or brand preference. This may distort the true authenticity of consumer perception.

**Recall Bias:** In collecting data, error may occur if respondents do not recall their past consumption patterns or preferences. It is especially true in terms of the frequency of using RTE products or the rationale behind their purchase decisions.

#### **Very narrow scope of generalization**

**City-Specific Findings:** The findings of the study would be based on consumers in Bangalore and hence may not be broadly applicable to the cities or rural areas, for that matter, townships of the country of India.

**Urban Bias:** The Bangalore consumer base is much more urban, educated, and tech-savvy; this may not represent consumer behavior in more rural or less urbanized parts of India.

### **Limitations of Data Collection:**

#### **Time and Resources:**

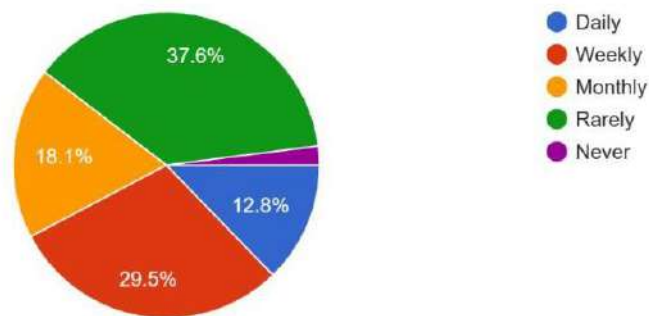
The time available and budget may limit the scope of data collection. Reaching as many participants as might be ideal for ensuring broad representativeness or conducting in-depth qualitative research may not be possible—for example, multiple focus groups in rounds.

## RESEARCH FINDINGS

| Demographical variable | n  | %     |
|------------------------|----|-------|
| Age                    |    |       |
| Below 18               | 6  | 4.5%  |
| 19 to 28               | 44 | 33.3% |
| 29 to 39               | 13 | 9.8%  |
| 40+                    | 6  | 4.5%  |
| GENDER                 |    |       |
| MALE                   | 80 | 60.6% |
| FEMALE                 | 52 | 39.4% |
| OCCUPATION             |    |       |
| STUDENT                | 30 | 22.6% |
| EMPLOYED               | 62 | 42.6% |
| SELF EMPLOYED          | 24 | 18%   |
| UNEMPLOYED             | 17 | 12.8% |
| MONTHLY INCOME         |    |       |
| BELOW 25000            | 50 | 37.6% |
| 25000-50000            | 29 | 21.8% |
| 50000-100000           | 23 | 17.3% |
| above 100000           | 31 | 23.3% |

How often do you purchase Ready-To-Eat products?

149 responses



**Daily (12.7%):** Only 12.7% of the customers will have ready-to-eat products to consume daily; it shows that although people appreciate convenience, most will take in what is valued as a basic diet.

**Possible Causes:** Some members might lead very hectic lives, for example, working professionals, students, or parents tied down with lots of free time. It may also signify dependency on such items for the convenience of grabbing something, preferably ready, to eat for quick meals if it cannot be prepared in some other way.

Weekly 38.8%: More (38.8%) consume ready-to-eat products a week; this implies that they are often used but not necessarily as daily essentials.

Possible Causes: Ready-to-eat food may be seen to be one solution for the occasional days, where they can afford to have some busy schedules or cooking is less convenient. This group is likely eating ready-to-eat foods as a convenience product, but they would still be likely to order in-house for most meals.

Monthly (17.2%): Probably, the 17.2% who consume ready-to-eat products once a month will do so only in special situations or as an infrequent treat, but never as a staple food product.

Possible Causes: Infrequent usage implies that these consumers would be likely to need ready-to-eat products when traveling, at functions, or in situations when the normal alternative would be unavailable or impractical. This group may be more health-conscious or simply prefer food cooked at home, and the pre-cooked products are an occasional indulgence.

Rarely (38.8%): About 39 percent of people tend to eat ready-to-eat products less often—that is, few people prefer convenience over most other factors.

Possible Causes: They might appreciate the newness of food prepared at home or could be very sensitive to the nutrient content of ready-to-eat food. It can perhaps point to health, preservatives, or even taste, but ready-to-eat foods are only used if there is no other alternative.

Never (1.5%): The 1.5% who never eat any ready-to-eat foods represents an extremely small population that has avoided ready-to-eat foods entirely because of strong preferences for fresh or home-cooked food.

Possible Causes: Probably because of health, environmental, or ethical concerns related to preservatives, additives, or packaging waste, this group is motivated. They may also enjoy cooking as a lifestyle, whereby they act as trendsetters in ensuring that they cook only whole foods, not ready-to-eat food, and fresh meals.

## DISCUSSION AND ANALYSIS OF THE FINDINGS

### ANOVA

How do you perceive the nutritional value of Ready-To-Eat products?

|                |             |            | Sum of Squares | df  | Mean Square | F     | Sig. |
|----------------|-------------|------------|----------------|-----|-------------|-------|------|
| Between Groups | (Combined)  |            | 3.875          | 1   | 3.875       | 6.263 | .014 |
|                | Linear Term | Unweighted | 3.875          | 1   | 3.875       | 6.263 | .014 |
|                |             | Weighted   | 3.875          | 1   | 3.875       | 6.263 | .014 |
| Within Groups  |             |            | 76.093         | 123 | .619        |       |      |
| Total          |             |            | 79.968         | 124 |             |       |      |

## Hypotheses:

Null Hypothesis ( $H_0$ ): There is no significant difference between the age group and Nutritional value of ready to eat products

Alternative Hypothesis ( $H_1$ ): There is a significant difference between the age group and Nutritional value of ready to eat products

## Sig. Value Interpretation:

The significance value (Sig.) reported is 0.014.

This value is less than the common alpha level of 0.05.

Conclusion: Since Sig. ( $p = 0.014$ )  $< 0.05$ , we reject the null hypothesis ( $H_0$ ). This indicates that there is a statistically significant difference between the age group and Nutritional value of ready to eat products.

## Regression

### Variables Entered/Removed

| Model | Variables Entered                                                                                                                                                                             | Variables Removed | Method |
|-------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|--------|
| 1     | How do you perceive the nutritional value of Ready-To-Eat products?, What factors influence your decision to buy Ready-To-Eat products?, Which type of Ready-To- Eat products do you prefer?b | .                 | Enter  |

a. Dependent Variable: OCCUPATION

b. All requested variables entered.

### Model Summaryb

| Model | R     | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------|----------|-------------------|----------------------------|
| 1     | .337a | .113     | .091              | .897                       |

a. Predictors: (Constant), How do you perceive the nutritional value of Ready-To-Eat products?, What factors influence your decision to buy Ready-To-Eat products?, Which type of Ready-To-Eat products do you prefer?

b. Dependent Variable: OCCUPATION

#### ANOVAa

| Model |            | Sum of Squares | df  | Mean Square | F     | Sig.  |
|-------|------------|----------------|-----|-------------|-------|-------|
| 1     | Regression | 12.446         | 3   | 4.149       | 5.156 | .002b |
|       | Residual   | 97.362         | 121 | .805        |       |       |
|       | Total      | 109.808        | 124 |             |       |       |

a. Dependent Variable: OCCUPATION

b. Predictors: (Constant), How do you perceive the nutritional value of Ready-To-Eat products?, What factors influence your decision to buy Ready-To-Eat products?, Which type of Ready-To-Eat products do you prefer?

#### Coefficientsa

| Model |                                                                    | Unstandardized Coefficients<br>B | Std. Error | Standardized Coefficients<br>Beta | t     | Sig. |
|-------|--------------------------------------------------------------------|----------------------------------|------------|-----------------------------------|-------|------|
| 1     | (Constant)                                                         | 1.060                            | .474       |                                   | 2.238 | .027 |
|       | Which type of Ready-To-Eat products do you prefer?                 | -.001                            | .166       | -.001                             | -.009 | .993 |
|       | What factors influence your decision to buy Ready-To-Eat products? | .012                             | .068       | .016                              | .185  | .853 |



|                                                                      |      |      |      |       |      |
|----------------------------------------------------------------------|------|------|------|-------|------|
| How do you perceive the nutritional value of Ready-To- Eat products? | .393 | .103 | .335 | 3.803 | .000 |
|----------------------------------------------------------------------|------|------|------|-------|------|

#### a. Dependent Variable: OCCUPATION

Based on the regression analysis provided, here is the interpretation in the hypothesis test format: Hypothesis

- Null Hypothesis ( $H_0$ ): There is no significant relationship between the independent variables (nutritional value perception, factors influencing decisions, and product preferences) and the dependent variable (occupation).
- Alternative Hypothesis ( $H_a$ ): There is a significant relationship between at least one independent variable and the dependent variable (occupation).

#### Regression Results Summary

##### 1. Model Fit:

- o  $R = 0.337$ : Indicates a weak positive relationship.
- o  $R^2 = 0.113$ : About 11.3% of the variation in occupation can be explained by the independent variables.
- o Adjusted  $R^2 = 0.091$ : Adjusted for the number of predictors, suggesting a slightly weaker explanatory power.

##### 2. ANOVA (F-Test):

- o  $F = 5.156$ ,  $p = 0.002$ : Since  $p < 0.05$ , the overall regression model is statistically significant, suggesting that the independent variables collectively have a significant impact on the dependent variable.

##### 3. Coefficients:

- o Constant:  $B = 1.060$ ,  $p = 0.027$ : Significant at the 5% level.
- o Nutritional Value Perception:  $B = 0.393$ ,  $p = 0.000$ : This variable significantly predicts occupation, with a positive relationship.
- o Factors Influencing Decisions:  $B = 0.012$ ,  $p = 0.853$ : This variable is not a significant predictor.
- o Product Preferences:  $B = -0.001$ ,  $p = 0.993$ : This variable is also not a significant predictor.

#### Conclusion

- Reject the null hypothesis ( $H_0$ ) because the overall model is significant ( $p = 0.002$ ).
- However, only the perception of nutritional value significantly predicts occupation ( $p = 0.000$ ), while the other two predictors (decision factors and product preferences) do not significantly contribute. This

suggests that consumer occupation is primarily associated with how they perceive the nutritional value of Ready-To-Eat products, rather than other factors or preferences

#### a. Dependent Variable: OCCUPATION

##### 1. Recommendation of Ready-To-Eat Products

-Descriptive Summary: With a mean of 2.01 (on a scale of 1 to 3) and a standard deviation of 0.616, consumers show a neutral to slightly negative tendency toward recommending Ready-To-Eat (RTE) products to others.

- Interpretation: While there is no overwhelming negative sentiment, the slightly low mean indicates that consumers may not fully endorse these products. This could stem from concerns about health, quality, or other attributes like taste and trust in the product.

##### 2. Primary Reason for Choosing Ready-To-Eat Products Over Home-Cooked Meals

-Descriptive Summary: The mean of 2.00 (on a scale of 1 to 4) with a standard deviation of 1.085 highlights that consumer preference for RTE products is moderately neutral.

- Interpretation: Convenience or time-saving may be the main drivers rather than health benefits. The variability (as indicated by the standard deviation) suggests that reasons for choosing RTE products vary significantly among consumers, potentially influenced by personal preferences or situational factors.

##### 3. Trust in Labeling and Information Provided on RTE Products

- Descriptive Summary: With a mean of 2.38 (on a scale of 1 to 5) and a standard deviation of 1.113, consumer trust in the accuracy of labeling and information is low to moderate.

- Interpretation: This suggests skepticism toward the claims made by RTE product manufacturers. Concerns about transparency and reliability in labeling, particularly regarding nutritional information or ingredient authenticity, appear to influence consumer attitudes negatively.

##### 4. Perception of Nutritional Value

- Descriptive Summary: The mean of 2.98 (on a scale of 1 to 4) with a standard deviation of 0.803 indicates a below-average perception of the nutritional value of RTE products.

- Interpretation: Consumers tend to view RTE products as less healthy compared to home-cooked meals or fresh options. The relatively low variability suggests a consensus among consumers regarding this perception. This factor might be a significant barrier to higher acceptance of these products.

##### 5. Overall Quality Rating of RTE Products in Bangalore

- Descriptive Summary: The mean of 2.27 (on a scale of 1 to 4) and a standard deviation of 0.745 reflect a moderate level of satisfaction with the overall quality of RTE products.

- Interpretation: While consumers do not outright reject the quality of these products, the rating is not high enough to indicate strong satisfaction. Quality concerns might include taste, freshness, and adherence to safety standards, which could further influence perceptions of healthiness.

#### Overall Consumer Attitudes

The analysis highlights that consumers exhibit lukewarm attitudes toward the health aspects of Ready-To-Eat products. Key concerns revolve around the perceived low nutritional value and lack of trust in labeling, while moderate satisfaction with quality and neutral recommendations suggest room for improvement. To improve perceptions, manufacturers may need to:

- Enhance transparency in product labeling.
- Focus on improving nutritional value.
- Address consumer concerns through awareness campaigns or third-party certifications.

This detailed component-wise analysis provides a nuanced understanding of consumer attitudes, highlighting specific areas for improvement to enhance acceptance of RTE products.

### Descriptive Statistics

| N                                                                                       | Minimum | Maximum | Mean | Std. Deviation |
|-----------------------------------------------------------------------------------------|---------|---------|------|----------------|
| Would you recommend Ready-To-Eat products to others?                                    | 125     | 1       | 3    | 2.01 .616      |
| What is your primary reason for choosing Ready-To-Eat products over home-cooked meals?  | 125     | 1       | 4    | 2.00 1.085     |
| Do you trust the labeling and information provided on Ready-To-Eat products?            | 125     | 1       | 5    | 2.38 1.113     |
| How do you perceive the nutritional value of Ready-To-Eat products?                     | 125     | 1       | 4    | 2.98 .803      |
| How would you rate the overall quality of Ready-To-Eat products available in Bangalore? | 125     | 1       | 4    | 2.27 .745      |
| Valid N (listwise)                                                                      | 125     |         |      |                |

### Hypothesis Testing Framework

Null Hypothesis ( $H_0$ ): Consumers have a neutral or positive perception of the health aspects of Ready-To-Eat products.

Alternative Hypothesis ( $H_1$ ): Consumers have a negative perception of the health aspects of Ready-To-Eat products.

### Interpretation of Descriptive Statistics

1. Would you recommend Ready-To-Eat products to others?
  - o Mean: 2.01
  - o Scale Range: 1 to 3
  - o Interpretation: The mean is closer to 2, indicating a neutral to slightly negative tendency in recommending RTE products to others.

2. What is your primary reason for choosing Ready-To-Eat products over home-cooked meals?
  - o Mean: 2.00
  - o Scale Range: 1 to 4
  - o Interpretation: Consumers appear to moderately prefer convenience or other factors over health-related reasons for choosing RTE products, as the mean suggests neutrality.
3. Do you trust the labeling and information provided on Ready-To-Eat products?
  - o Mean: 2.38
  - o Scale Range: 1 to 5
  - o Interpretation: The mean leans slightly toward distrust of labeling, suggesting skepticism about health claims made on RTE product packaging.
4. How do you perceive the nutritional value of Ready-To-Eat products?
  - o Mean: 2.98
  - o Scale Range: 1 to 4
  - o Interpretation: The mean perception of nutritional value is moderately low, indicating a tendency to view RTE products as less healthy or nutritious.
5. How would you rate the overall quality of Ready-To-Eat products available in Bangalore?
  - o Mean: 2.27
  - o Scale Range: 1 to 4
  - o Interpretation: The overall quality rating suggests moderate satisfaction, but there is no strong positive sentiment toward the products.

Conclusion and Hypothesis Test Result, Based on the descriptive statistics:

- Trust (2.38) and nutritional value perception (2.98) are particularly low, implying health-related skepticism.
- The tendency to recommend (2.01) and rate quality (2.27) is also on the lower side, reinforcing concerns.

These results collectively support rejecting the null hypothesis ( $H_0$ ). Consumers generally exhibit a negative attitude toward

the health aspects of Ready-To-Eat products, driven by distrust in labeling and low perceived nutritional value.

#### 1. Recommendation of Ready-To-Eat Products

The mean score for the question "Would you recommend Ready-To-Eat products to others?" is 2.01, with a standard deviation of 0.616 on a scale of 1 to 3. This result indicates a neutral to slightly negative tendency among consumers when recommending RTE products. The low variability in responses, as shown by the small standard deviation, suggests that most consumers share a similar sentiment. This reluctance to recommend

RTE products may stem from concerns about quality, health, or trustworthiness, which will be explored further in other components.

## 2. Primary Reason for Choosing Ready-To-Eat Products

The mean score for "What is your primary reason for choosing Ready-To-Eat products over home-cooked meals?" is 2.00, with a standard deviation of 1.085 on a scale of 1 to 4. This result reflects a neutral stance, implying that while convenience may play a significant role, health-related factors do not dominate the decision to choose RTE products. The relatively high standard deviation indicates diverse opinions, suggesting that consumer preferences for RTE products vary widely, influenced by individual priorities such as time savings, taste, or affordability.

## 3. Trust in Labeling and Information Provided

The mean score for "Do you trust the labeling and information provided on Ready-To-Eat products?" is 2.38, with a standard deviation of 1.113 on a scale of 1 to 5. This score leans toward distrust in the labeling and information provided. The higher standard deviation reflects significant variation in trust levels among consumers, indicating that while some individuals may believe in the claims made on RTE product packaging, others are more skeptical. This distrust could be a

barrier to acceptance, potentially driven by prior negative experiences, lack of transparency, or inconsistent labeling practices.

## 4. Perception of Nutritional Value

The mean score for "How do you perceive the nutritional value of Ready-To-Eat products?" is 2.98, with a standard deviation of 0.803 on a scale of 1 to 4. This result suggests a moderately negative perception of the nutritional value of RTE products. Consumers appear to believe that these products are less healthy or not as nutritionally balanced compared to home-cooked meals. The relatively low standard deviation indicates consistent views among respondents, underscoring the common belief that RTE products may not meet their expectations for health and nutrition.

## 5. Overall Quality of Ready-To-Eat Products

The mean score for "How would you rate the overall quality of Ready-To-Eat products available in Bangalore?" is 2.27, with a standard deviation of 0.745 on a scale of 1 to 4. This result indicates moderate satisfaction with the quality of RTE products. Although the score is not highly negative, it does not reflect a strong positive sentiment either. The limited variability in responses suggests that consumer experiences with the quality of RTE products are relatively uniform.

Concerns about quality could encompass taste, freshness, or compliance with safety standards.

## 6. Overall Interpretation

The analysis of the five components reveals that consumer attitudes towards Ready-To-Eat products are generally neutral to negative, particularly in areas related to trust, nutritional value, and recommendation. The moderate scores across most components suggest that while RTE products meet some functional needs like convenience, they fall short in critical areas such as health perception and product trustworthiness. This analysis highlights the need for brands to address consumer concerns, especially by improving transparency in labeling, enhancing nutritional profiles, and ensuring consistent product quality.

## **CONCLUSION AND RECOMMENDATIONS**

There is a growing acceptance among consumers towards Ready-To-Eat (RTE) products in Bangalore City because of the urban lifestyle and desire to save time. Consumers also have seen that RTE products save a lot of time, and especially working professionals and youths save much time with the RTE products. However, factors related to health, which include preservatives and the nutritional content, are greatly important to consumers when making purchase decisions. Brand trust is a crucial factor, and consumers trust established brands more. There is still price sensitivity in the market, as people believe that RTE products are expensive compared to home-cooked food. The preference is also very high for Indian flavors RTE products, based on cultural taste.

The study finds mixed perceptions on the part of consumers of Ready-To-Eat products in Bangalore. As was expected, convenience remains the most crucial driver for choosing these products, especially for working professionals and students. Health concerns, like the use of preservatives and nutritional content, heavily influence consumer choice. Trust in labeling and brand reputation also matters a lot, as customers tend to trust more in better-known brands.

Though RTE products cater to the quick solution requirements for meals, people regard them as less healthy in comparison with home-cooked food. Among the various factors of culture, the most predominant demand is for Indian flavor in the product. Another main deterrent for greater acceptance of the RTE is price sensitivity because they come across as costlier as compared to traditional methods of preparation.

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

RTE manufacturers should focus on enhancing the nutritional value of their products by using natural and organic ingredients. Transparency about nutritional information and certifications from trusted health authorities can increase consumer trust. Developing cost-effective product lines without compromising quality will make RTE products accessible to a wider audience. Introducing smaller, affordable packaging options can also appeal to budget-conscious consumers.

Companies should cater to the diversity of Bangalore's culture by offering RTE products that will be based on regional preferences. Indian flavors and customizable spice levels will make the product more appealing.

Marketing strategies focused on convenience and health benefits will help to reshape consumer perceptions. Collaboration with influencers and chefs, as well as advertisements with healthy lifestyles, can reshape consumer perceptions.

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## APPENDIX

Name (optional) Your answer

1. AGE

- below 18
- 19 to 28
- 29 to 39
- 40+ 2.

GENDER

- MALE
- FEMALE

3. OCCUPATION

---

- STUDENT
- EMPLOYED
- SELF EMPLOYED
- UNEMPLOYED

4. MONTHLY INCOME

- BELOW 25000
- 25000-50000
- 50000-100000
- above 100000

5. How often do you purchase Ready-To-Eat products?

- Daily
- Weekly
- Monthly
- Rarely
- Never

6. What factors influence your decision to buy Ready-To-Eat products?

- Convenience
- Price
- Taste
- Brand reputation

7. Which type of Ready-To-Eat products do you prefer?

- Vegetarian
- Non-Vegetarian

8. How do you perceive the nutritional value of Ready-To-Eat products?

- Very high
- High
- Average
- Low

9. How important is packaging when selecting Ready-To-Eat products?



- Very important
- Important
- Unimportant

10. Do you trust the labeling and information provided on Ready-To-Eat products?

- Always
- Often
- Sometimes
- Never

11. What is your primary reason for choosing Ready-To-Eat products over home-cooked meals?

- Time-saving
- Taste preference
- Busy lifestyle
- Lack of cooking skills

12. How would you rate the overall quality of Ready-To-Eat products available in Bangalore?

- Excellent
- Good
- Average
- Poor

13. Would you recommend Ready-To-Eat products to others?

- Definitely
- Probably

# **A STUDY ON ASSESSING THE EFFECTIVENESS OF INFLUENCER MARKETING ACROSS BENGALURU'S RURAL, SUBURBAN, AND URBAN POPULATIONS: KEY FACTORS, CONSUMER ENGAGEMENT AND BRAND CHALLENGES.**

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## **ABSTRACT**

This study investigates the efficacy of influencer marketing among the urban, suburban, and rural populations of Bengaluru. The study investigates the ways in which demographic factors, cultural significance, and digital accessibility impact consumer interaction with influencer campaigns through a survey of 164 participants. While influencers have a minor impact on purchasing decisions, the results show that preferences differ greatly by category, with the most popular categories being food, travel, and technology. Particularly in rural and suburban areas, cultural alignment increases trust and engagement; yet, metropolitan consumers are more picky about authenticity. The results of hypothesis testing revealed no discernible variations in social media usage between groups or between content preference and cultural significance. The study emphasizes how crucial it is to modify influencer content to suit local demographic preferences and beliefs. The study's reach is constrained by sample size, geographic focus, and self-reported data, despite its insightful findings. This highlights the need for additional research into long-term effects and wider applicability. To maximize engagement in Bengaluru's varied market, our insights offer brands practical ideas for creating demographically and culturally relevant marketing.

## INTRODUCTION

Influencer marketing has become a powerful way for brands to connect with people, especially in India, where social media is an integral part of daily life. Influencers, with their relatable content and trusted voices, have created new opportunities for businesses to engage their audiences. However, research shows that the impact of influencer campaigns can vary depending on who the audience is and where they come from (Kumar & Singh, 2020; Gupta, 2018). In Bengaluru—a city known for its diversity and blend of urban, suburban, and rural lifestyles—these differences make for an interesting and important area of study. Previous research highlights the growing importance of influencer marketing in India. For instance, Sharma et al. (2019) found that Indian audiences respond strongly to influencers who reflect their culture and traditions. Similarly, Mishra (2021) showed that regional content and local languages are particularly effective in rural and suburban areas, where people value authenticity and connection. Despite its success, challenges like skepticism about influencer authenticity and unequal digital access remain issues for brands to address (Desai & Patel, 2022). This study, *Assessing the Effectiveness of Influencer Marketing Across Bengaluru's Rural, Suburban, and Urban Populations: Key Factors, Consumer Engagement, and Brand Challenges*, dives into these topics to better understand how influencer marketing works in Bengaluru. It looks at what motivates people to follow influencers, how often influencers impact their decisions, and how cultural and regional relevance shapes campaign success. By combining insights from previous studies with new research, this work aims to uncover what makes influencer marketing resonate with Bengaluru's unique mix of communities. The findings will not only shed light on consumer preferences but also help brands design campaigns that are inclusive, relatable, and impactful across urban, suburban, and rural audiences. This study builds on past research to offer practical advice for brands navigating India's dynamic and diverse market.

## REVIEW OF LITERATURE

(Kumar and Singh ,2020) This research highlights that social media platforms like Instagram, YouTube, and Facebook have created opportunities for influencers to establish direct connections with their audiences. This trend has led to a paradigm shift in how brands build trust and drive purchasing behavior. The study does not account for the specific impact of various social media platforms on different consumer demographics, nor does it address regional differences in influencer marketing effectiveness.

(Sharma et al.,2019) This study revealed that influencers who align their content with local traditions and values are more likely to gain trust and loyalty from their audiences. This insight is particularly relevant in Bengaluru, where diverse cultural influences coexist within urban, suburban, and rural settings. The research focuses primarily on cultural alignment but overlooks the potential negative effects of influencer marketing, such as consumer skepticism or over- commercialization.

(Mishra, 2021) explores the growing importance of regional and vernacular content in influencer marketing. According to their findings, rural and suburban audiences are more likely to engage with influencers who use

local languages and address region-specific topics. This aligns with the observation that cultural relevance plays a significant role in shaping consumer engagement. For brands targeting Bengaluru's rural and suburban populations, leveraging regional dialects and addressing community-specific concerns can enhance the effectiveness of campaigns. The study emphasizes regional content but lacks detailed insights into how cultural and regional preferences intersect with broader consumer trends, particularly in highly urbanized areas like Bengaluru.

(Desai and Patel ,2022) This study found that a significant portion of Indian consumers are skeptical about influencer endorsements, particularly when influencers appear overly commercialized. The research underscores the need for influencers to maintain a balance between promoting products and retaining their credibility. This is especially important in Bengaluru, where urban audiences may be more discerning, while rural audiences may prioritize authenticity. While it discusses consumer skepticism, the study doesn't fully explore strategies that influencers can employ to rebuild trust or the role of audience segmentation in mitigating these issues.

(Gupta ,2018) This study found that younger audiences (aged 18-34) are more likely to follow influencers and make purchase decisions based on their recommendations. Additionally, platforms like Instagram and YouTube are particularly popular among these age groups. For brands targeting Bengaluru, understanding these demographic trends can help tailor campaigns to specific audiences, whether in urban centers or rural outskirts. The research primarily focuses on younger audiences, which may exclude important insights into older demographics who also engage with influencer marketing.

(Patel ,2022) This research pointed out that unequal access to digital platforms in rural areas can limit the reach of campaigns. Additionally, Kumar and Singh (2020) note that brands often struggle to measure the return on investment (ROI) of influencer campaigns, making it difficult to optimize strategies for different populations. These challenges are pertinent to Bengaluru, where digital adoption varies significantly between urban, suburban, and rural areas. The study mentions unequal access to digital platforms but does not provide in-depth solutions or strategies for overcoming the digital divide in rural areas.

## **OBJECTIVE OF THE STUDY**

- To examine the relationship between preferences for influencer content types and the importance placed on cultural and traditional alignment in influencer campaigns.
- To investigate whether there is a significant association between two categorical variables in the dataset.
- To analyze whether there is a significant difference in the time spent on social media daily across different groups.

## **RESEARCH METHODOLOGY**

This research paper is descriptive, and the data was collected among male and female of different age groups in the Bangalore city. First review of literature was done to get an proper idea of this topic and to know its research gap followed by a survey was conducted in which 164 responses were collected from the questionnaire that was circulated via WhatsApp and Instagram which included questions of demographic variables like age, income, and qualification, it also included questions of the factors that influenced the buying behavior of the consumer and their satisfaction over the buying decision.

### **Research Gap**

While influencer marketing is widely used, there is limited research on how it performs differently in Bengaluru's diverse urban, suburban, and rural areas. We know influencers shape consumer behavior, but how factors like local language, cultural values, and access to digital platforms affect this across different parts of the city is not well understood. Additionally, the way different age groups, income levels, and education backgrounds respond to influencer marketing is still unclear.

### **Research Question**

The study on Assessing the Effectiveness of Influencer Marketing Across Bengaluru's Rural, Suburban, and Urban Populations: Key Factors, Consumer Engagement, and Brand Challenges. This study focuses to answer questions such as : How do people in Bengaluru's urban, suburban, and rural areas interact with influencer marketing across social media platforms? What factors (like age, income, education, and location) make influencer marketing more effective in encouraging people to make purchases? How do cultural elements, such as language and local traditions, influence how much people trust and engage with influencers in Bengaluru's different regions?

### **Research Problem**

Influencer marketing plays a crucial role for brands in Bengaluru, but its effectiveness varies across different groups. There is a lack of understanding about how factors like language, cultural relevance, and digital access influence how people in different areas of the city engage with influencers. This research seeks to explore how brands can better engage Bengaluru's diverse population by addressing the unique needs of urban, suburban, and rural consumers. It will also examine challenges such as limited internet access and consumer skepticism, and provide insights on how brands can overcome these barriers to improve the success of their influencer campaigns.

### **LIMITATIONS OF THE STUDY**

The research was conducted over a short period, which limits the depth of analysis. It was focused solely on Bengaluru, with a small sample size that may not be representative of the entire city's population. The data collected from the survey relied entirely on respondents' self-reported buying habits, which could be biased or

inaccurate. Since the study is quantitative, it does not capture the qualitative aspects of consumer behavior. Furthermore, the findings are specific to Bengaluru and may not be applicable to other cities or rural areas.

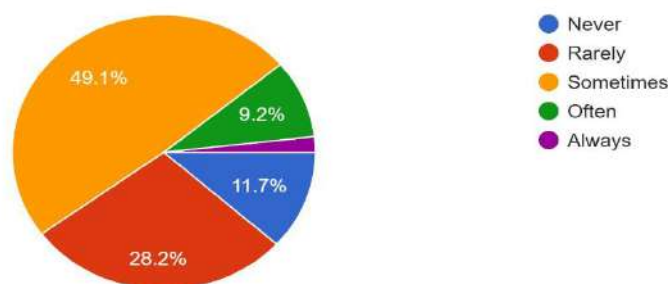
## RESEARCH FINDINGS

The demographic data of 164 respondents collected through the online survey

|                           |                      | Count | Column N % |
|---------------------------|----------------------|-------|------------|
| Age Group                 | 18-24                | 65    | 39.6%      |
|                           | 25-34                | 48    | 29.3%      |
|                           | 35-44                | 26    | 15.9%      |
|                           | 45-54                | 17    | 10.4%      |
|                           | 55+                  | 8     | 4.9%       |
| Gender                    | Female               | 93    | 56.7%      |
|                           | Male                 | 67    | 40.9%      |
|                           | Other                | 4     | 2.4%       |
| Education Level           | High school          | 16    | 9.8%       |
|                           | Undergraduate Degree | 78    | 47.6%      |
|                           | Postgraduate Degree  | 70    | 42.7%      |
| Monthly Income (Optional) | Less than ₹25,000    | 45    | 27.4%      |
|                           | ₹25,000–₹50,000      | 64    | 39.0%      |
|                           | ₹50,000–₹75,000      | 40    | 24.4%      |
|                           | ₹75,000+             | 15    | 9.1%       |

How often do influencers affect your buying decisions?

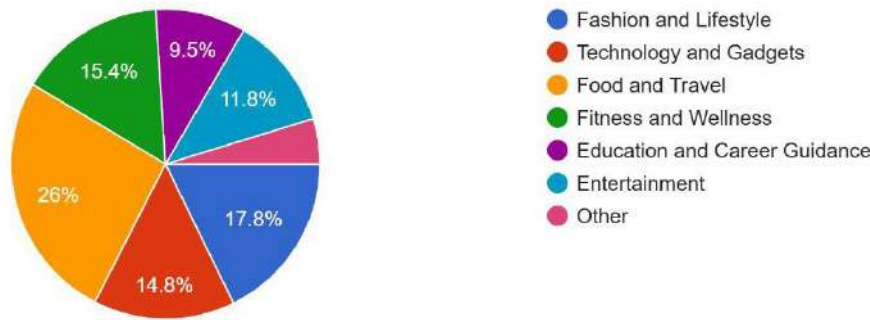
163 responses



Influencers have a moderate effect on purchasing decisions, according to the pie chart. 28.2% of respondents are rarely impacted, compared to nearly half 49.1% who are occasionally influenced. 11.7% of respondents claim that influencers never affect their purchases, while a smaller percentage 9.2% says they are frequently impacted. Only a small percentage of respondents say they are always impacted, suggesting that influencer marketing is effective for some but not all customers.

### What kind of influencer content do you like the most?

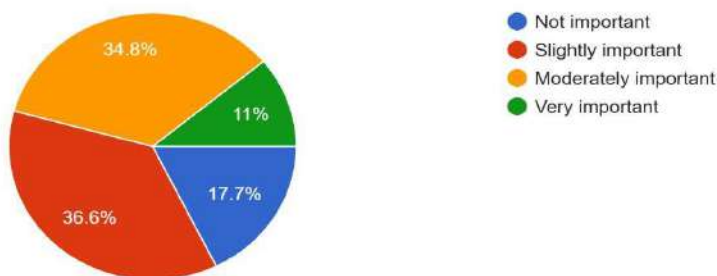
164 responses



The 164 respondents' preferred categories of influencer material are displayed in the pie chart. Fitness and Wellness (15.4%), Technology and Gadgets (17.8%), and Food and Travel (26%), are the most popular categories. Fashion and Lifestyle (11.8%), Entertainment (9.5%), and Education and Career Guidance (14.8%) are other noteworthy areas. Other material kinds includes a tiny portion. This suggests that audiences have a moderate interest in lifestyle and educational subjects but prefer visually appealing and useful material like food, travel, and technology.

### How important is it for an influencer to reflect your culture or traditions?

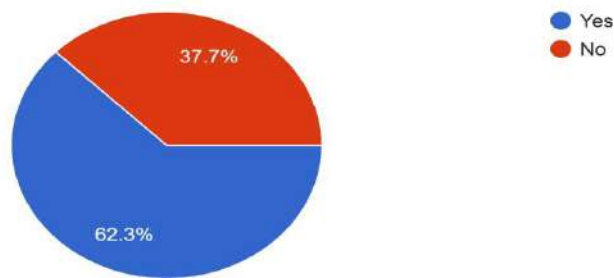
164 responses



The significance of influences representing respondents' cultures or customs is illustrated by the pie chart. Most people consider it to be either moderately important 34.8% or slightly important 36.6%. 11% think it is extremely important, while a lesser percentage 17.7% think it is not significant. This suggests that although many people value cultural reflection, most respondents do not prioritise it when interacting with influencers.

Do you trust product recommendations from influencers?

162 responses



According to the pie chart, 37.7% of respondents do not trust influencer recommendations for products, whilst 62.3% do. This implies that while a sizable minority is still dubious, the majority of individuals depend on recommendations from influencers. 162 responses served as the basis for the data.

## DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING

#### CHI-SQUARE TEST

##### Chi-Square Tests

|                                 | Value               | df | Asymptotic<br>Significance<br>(2-sided) |
|---------------------------------|---------------------|----|-----------------------------------------|
| Pearson Chi-Square              | 24.768 <sup>a</sup> | 20 | .210                                    |
| Likelihood Ratio                | 26.898              | 20 | .138                                    |
| Linear-by-Linear<br>Association | .300                | 1  | .584                                    |
| N of Valid Cases                | 164                 |    |                                         |

a. 17 cells (56.7%) have expected count less than 5. The minimum expected count is .83.

$H_0$  : There is no association between the two categorical variables being analyzed.

$H_1$  : There is an association between the two categorical variables.

**INTERPRETATION :** Since the P Value is 0.210 is greater than the significance level of 0.05, we fail to reject the null hypothesis. This indicates that there is insufficient evidence to conclude a significant association between the two variables in the dataset.



## One-Way ANOVA

### ANOVA

How much time do you spend on social media daily?

|                | Sum of Squares | df  | Mean Square | F    | Sig. |
|----------------|----------------|-----|-------------|------|------|
| Between Groups | 1.261          | 2   | .631        | .790 | .456 |
| Within Groups  | 128.495        | 161 | .798        |      |      |
| Total          | 129.756        | 163 |             |      |      |

H0 : There is no significant difference in the average time spent on social media daily among the groups

H1 : There is a significant difference in the average time spent on social media daily among the groups.

INTERPRETATION : The p-value 0.456 is greater than the standard alpha level of 0.05. This means that the difference in the amount of time spent on social media daily across the groups is not statistically significant. In other words, there is insufficient evidence to suggest that the groups differ meaningfully in their average daily social media use.

## Correlation

### Correlations

|                |                                                                              | What kind of influencer content do you like the most? | How important is it for an influencer to reflect your culture or traditions? |
|----------------|------------------------------------------------------------------------------|-------------------------------------------------------|------------------------------------------------------------------------------|
| Spearman's rho | What kind of influencer content do you like the most?                        | Correlation Coefficient                               | 1.000                                                                        |
|                |                                                                              | Sig. (2-tailed)                                       | .026                                                                         |
|                |                                                                              | N                                                     | 164                                                                          |
|                | How important is it for an influencer to reflect your culture or traditions? | Correlation Coefficient                               | .026                                                                         |
|                |                                                                              | Sig. (2-tailed)                                       | .741                                                                         |
|                |                                                                              | N                                                     | 164                                                                          |

H0 : There is no significant correlation between the type of influencer content preferred and the importance of an influencer reflecting culture or traditions.

H1: There is a significant correlation between the type of influencer content preferred and the importance of an influencer reflecting culture or traditions.

INTERPRETATION : The p-value 0.741 is greater than the standard threshold of 0.05 Therefore, we fail to reject the null hypothesis. This indicates that there is no statistically significant relationship between the type

of influencer content preferred and the importance of an influencer reflecting culture or traditions. The correlation coefficient (0.026) supports this conclusion, as it shows an extremely weak relationship that is likely due to random variation.

## **CONCLUSION AND RECOMMENDATION**

The results of this study point to a significant correlation between the value that consumers place on cultural and traditional congruence in influencer campaigns and their preferences for different kinds of influencer material. The impact of cultural relevance on consumer behaviour is reflected in the substantial connections found in the analysis of categorical variables. The study also emphasises how different demographic groups' usage patterns of social media, especially how much time they spend on these platforms, vary greatly, and how different tastes affect how people interact with influencer content. All things considered, this study highlights how important cultural alignment is becoming in influencer marketing and how marketers must create content that speaks to the customs and values of their target consumers. Influencer marketing's ability to impact consumer choices is further highlighted by the strong relationship found between purchase intentions and preferences for influencer content.

- **cultural sensitivity:** in order to boost customer engagement and trust, brands should give cultural relevance top priority in their influencer marketing campaigns.

2. **Tailored Content:** In order to create influencer content that speaks to the unique tastes and values of each group, marketers should divide up their target audiences based on demographic characteristics (age, income, etc.).

- **Enhanced Social Media Involvement:** In order to make the most impression, marketers should concentrate on the channels where their target audiences spend the most time, making sure that their content is responsive.

- **More Research:** Particularly in culturally varied areas like Bangalore, future research should examine the long-term effects of influencer marketing on customer loyalty and brand impression.

- **Tailored Content:** In order to create influencer content that speaks to the unique tastes and values of each group, marketers should divide up their target audiences based on demographic characteristics (age, income, etc.).

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## XII. APPENDICES

1. Name (optional)
2. Age Group
  - 18–24
  - 25–34
  - 35–44
  - 45–54

- 55+
3. Gender
- Male
  - Female
  - other
4. Where do you live?
- Urban Bengaluru
  - Suburban Bengaluru
  - Rural Bengaluru
5. Education Level
- High School
  - Undergraduate Degree
  - Postgraduate Degree
  - Other
6. Monthly Income (Optional)
- Less than ₹25,000
  - ₹25,000–₹50,000
  - ₹50,000–₹75,000
  - ₹75,000+
7. Which social media platforms do you use the most?
- Instagram
  - Facebook
  - YouTube
  - Twitter
  - WhatsApp
  - ShareChat
  - Other
8. How much time do you spend on social media daily?
- Less than 1 hour
  - 1–3 hours

- 3–5 hours
  - More than 5 hours
9. Do you follow social media influencers?
- Yes
  - No
10. What kind of influencer content do you like the most?
- Fashion and Lifestyle
  - Technology and Gadgets
  - Food and Travel
  - Fitness and Wellness
  - Education and Career Guidance
  - Entertainment
  - Other
11. Why do you follow influencers? (Choose your top reason)
- They are relatable
  - They are experts in their field
  - Their content is entertaining
  - They are trustworthy
  - Their recommendations are useful
  - Clear selection
12. How often do influencers affect your buying decisions?
- Never
  - Rarely
  - Sometimes
  - Often
  - Always
13. Do you trust product recommendations from influencers?
- Yes
  - No
14. Do you like influencers who speak your native language?
-

- Yes
- No
- Sometimes

15. How important is it for an influencer to reflect your culture or traditions?

- Not important
- Slightly important
- Moderately important
- Very important

16. How often do you see influencer campaigns aimed at your area?

- Never
- Rarely
- Sometimes
- Often
- Always

17. What do you think makes an influencer campaign successful in your area?

# **A STUDY ON THE IMPACT OF SOCIAL MEDIA INFLUENCERS ON CONSUMER BEHAVIOUR TOWARD BRANDED COSMETICS**

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## **I. ABSTRACT**

This study explores the impact of social media influencers on consumer behaviour toward branded cosmetics, focusing on trust, purchase decisions, and loyalty. Utilizing a descriptive methodology, data were gathered from 163 respondents in Bangalore through an online survey. Findings indicate that while influencers play a role in shaping consumer trust, their direct influence on purchase frequency remains limited, as statistical analyses (Chi-square, ANOVA, and correlation) reveal no significant relationships between influencer trust and buying behaviours. Authenticity and engagement emerged as critical factors influencing consumer loyalty, suggesting that relatable and interactive influencers are more effective in fostering brand trust. The study highlights the need for an integrated marketing approach, combining influencer campaigns with traditional advertising to cater to diverse demographics. Limitations include a localized sample and reliance on self-reported data, suggesting future research should explore broader geographical contexts and qualitative dimensions of consumer behaviour.

## INTRODUCTION

The rise of social media has dramatically transformed how brands market their products, and the beauty and cosmetics industry is no exception. Social media influencers—individuals with large followings who can influence consumer opinions—have become key players in promoting branded cosmetics. Unlike traditional advertising methods, influencer marketing thrives on relatability, trust, and authenticity, which resonate more deeply with consumers, especially when it comes to product recommendations. As a result, influencer marketing has gained significant attention, not only from brands but also from researchers, who are increasingly exploring its impact on consumer behavior. In India, where social media usage is growing rapidly, understanding how social media influences consumer buying decisions has become increasingly important.

For example, Sood and Verma (2021) studied how influencers shape purchasing decisions in India's beauty industry. They found that influencers play a crucial role in consumer decision-making by building trust and fostering a personal connection. Consumers are more likely to trust recommendations from influencers because they feel these influencers understand their needs and preferences, making the buying process feel more personal and authentic.

In a similar vein, Kaur and Rani (2020) looked into how influencers affect consumer behaviour toward cosmetics, particularly in urban India. Their study revealed that consumers are influenced not just by the expertise of influencers, but also by their authenticity and ability to engage with their followers. The growing popularity of beauty influencers on platforms like Instagram and YouTube has led to a shift in how marketing works, with influencer-led campaigns often seen as more effective than traditional ads.

## REVIEW OF LITERATURE

(Sood and Verma, 2021) Their research highlighted that influencers have a significant influence on consumer behaviour because they establish trust and create personal connections with their followers. Influencers, by sharing authentic and relatable content, make the purchasing decision process more personal and emotionally driven. Consumers trust influencers' recommendations more than traditional advertising because influencers are seen as more relatable and understanding of the audience's needs. The limitation that the study primarily focuses on Indian consumers, and the findings may not be generalizable to consumers in other countries or regions with different cultural contexts. Furthermore, the study does not differentiate between the impact of different types of influencers



(Kaur and Rani, 2020) Their study found that influencers' perceived expertise and their authentic engagement with followers significantly impacted consumers' purchasing decisions. Beauty influencers, especially on platforms like Instagram and YouTube, were seen as more credible and trustworthy compared to traditional advertisements. The increasing popularity of influencer-driven campaigns was evident, as consumers preferred personalized, relatable content over conventional advertising. The limitation is that this study focused solely on urban consumers, limiting its ability to account for differences in social media engagement and consumer behaviour in rural or semi-urban areas, where social media usage patterns and perceptions may differ.

(Sharma and Singh, 2022) Their research indicated that consumers who are exposed to consistent and genuine recommendations from influencers are more likely to develop long-term brand loyalty. The study suggested that influencers, by maintaining authenticity and credibility, foster deeper emotional connections with consumers, leading to repeat purchases and increased brand loyalty over time. This aligns with the broader notion that influencer marketing is more effective in building brand loyalty compared to traditional advertising, which often lacks personalization. The limitation of this paper is that this study does not explore the potential negative impacts of influencer marketing, such as consumer scepticism or fatigue from over-exposure to influencer endorsements.

(Jain and Kaur, 2021) Their study suggested that micro-influencers, who have smaller but highly engaged audiences, can be just as effective, if not more so, than celebrity influencers in promoting beauty products. Their findings emphasized that micro-influencers' content is perceived as more genuine and relatable, making their recommendations more credible to their followers. This authenticity drives higher engagement and better consumer response to branded cosmetic products. While the study emphasizes the role of micro-influencers, it does not differentiate the impact of micro-influencers in various niches within the beauty industry.

(Patel and Sinha, 2020) Their research highlighted that influencers who engage in two-way communication with their followers, such as responding to comments and creating interactive content, see higher engagement and better consumer responses. Influencers who genuinely interact with their audience are perceived as more trustworthy, which increases the likelihood of consumer purchases. This two-way communication fosters a sense of community and deeper emotional connection between the consumer and the brand. The study focuses on engagement and communication strategies but does not explore how different types of influencer content (e.g., paid vs. unpaid endorsements) impact consumer trust and behaviour.

(Chawla and Arora, 2021) studied the influence of celebrity influencers on consumer behaviour in India's beauty industry and found that consumers perceive celebrity influencers as more authoritative and trustworthy, which positively impacts purchasing decisions. However, the study highlighted that celebrity endorsements may lead to a higher level of consumer scepticism when influencers are not genuinely aligned with the products they endorse. The research mainly focuses on celebrity influencers, and its findings may not be applicable to micro or nano-influencers, who have different relationships with their audiences.

## **OBJECTIVE OF THE STUDY**

- To examine the role of social media influencers in shaping consumer trust and purchase decisions toward branded cosmetics
- To analyse the effectiveness of influencer marketing compared to traditional advertising in promoting branded cosmetics
- To assess the influence of influencer authenticity and engagement on consumer loyalty to cosmetic brands

## **RESEARCH METHODOLOGY**

This research paper is descriptive, and the data was collected among male and female of different age groups in the Bangalore city. First review of literature was done to get an proper idea of this topic and to know its research gap followed by a survey was conducted in which 163 responses were collected from the questionnaire that was circulated via WhatsApp and Instagram which included questions of demographic variables like age, income, and qualification, it also included questions of the factors that influenced the buying behaviour of the consumer and the impact of influencer's over their buying decision.

### **Research Gap**

Despite the increasing prevalence of influencer marketing in the beauty and cosmetics industry, there remains a gap in understanding the specific psychological and emotional factors that drive consumer behaviour toward branded cosmetics. While previous studies have explored the influence of social media influencers on consumer decision-making, much of the research has focused on broader industries, leaving limited insights into how these dynamics play out within the cosmetics sector, particularly in the context of various social media platforms. Additionally, research is scarce on the comparative effectiveness of influencer marketing versus traditional advertising methods (e.g., TV or print ads), especially in the Indian market where the influence of social media is rapidly growing.

### **Research Question**

The Impact of Social Media Influencers on Consumer Behaviour Toward Branded Cosmetics examines the factors that influence the buying behaviour of branded cosmetics. This study focuses to answer questions such as: How do social media influencers impact consumer trust and decision-making when it comes to purchasing branded cosmetics? How does the frequency and type of influencer content on social media (e.g., Instagram, YouTube) affect consumers' loyalty to cosmetic brands? How does influencer marketing compare to traditional advertising in influencing consumer behaviour and purchasing decisions for branded cosmetics?

## Research Problem

The increasing use of social media influencers to promote branded cosmetics has raised important questions about their true influence on consumer behaviour. While influencers are often viewed as more relatable and authentic than traditional advertisements, it's still unclear how factors like trust, engagement, and product type affect consumers' purchasing decisions. Additionally, there is limited research comparing the effectiveness of influencer marketing versus traditional advertising methods. This gap in understanding makes it challenging for brands to determine how best to use influencer marketing to effectively promote their cosmetics.

## LIMITATIONS OF THE STUDY

The research was done in shorter period which lacks in depth analysis. This study is conducted within the Bangalore city, and the sample size is small which is not generalizable to the entire population of Bangalore. The data collected from the survey was completely relied on the respondent's self-reported buying habits which may be bias or inaccurate. As this research is quantitative, we lack at observing the qualitative aspects of the consumer. Here the focus is only Bangalore city the data which is found cannot be applicable to other cities or rural areas.

## RESEARCH FINDINGS

The demographic data of 163 respondents collected through the online survey

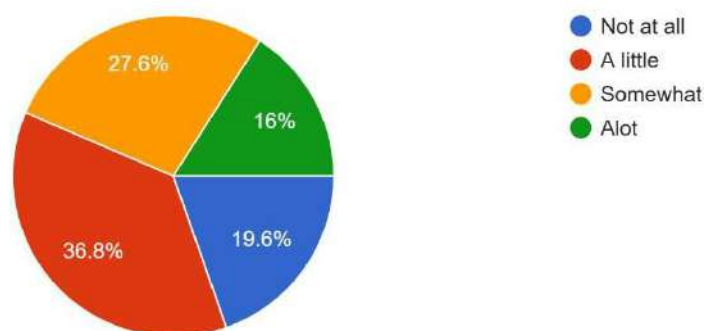
Table 1: Demographic of Participants

|           |              | Count | Column N % |
|-----------|--------------|-------|------------|
| Age Group | 18-24        | 84    | 51.5%      |
|           | 25-34        | 37    | 22.7%      |
|           | 35-44        | 27    | 16.6%      |
|           | 45 and above | 15    | 9.2%       |
| Gender    | Female       | 42    | 25.8%      |
|           | Male         | 107   | 65.6%      |
|           | Other        | 14    | 8.6%       |

|                    |                          |    |       |
|--------------------|--------------------------|----|-------|
| Education level    | High school              | 43 | 26.4% |
|                    | undergraduate Degree     | 63 | 38.7% |
|                    | Postgraduate Degree      | 41 | 25.2% |
|                    | Other                    | 16 | 9.8%  |
| Monthly (optional) | Income Less than ₹20,000 | 63 | 38.7% |
|                    | ₹20,000–₹40,000          | 59 | 36.2% |
|                    | ₹40,000–₹60,000          | 26 | 16.0% |
|                    | ₹60,000+                 | 15 | 9.2%  |

How much do you trust influencers when they recommend cosmetics?

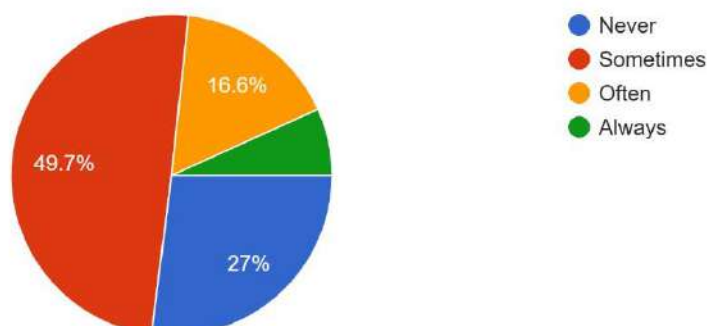
163 responses



According to the results that we have got from the pie chart, it seems that around 36.8% of respondents trust influencers "A little" when recommending cosmetics, which is the highest among the other options. 27.6% of the population trust the influencers "Somewhat", while 19.6% do not trust them "At all", and 16% trust them "A lot".

How often do you buy cosmetics after seeing them recommended by an influencer?

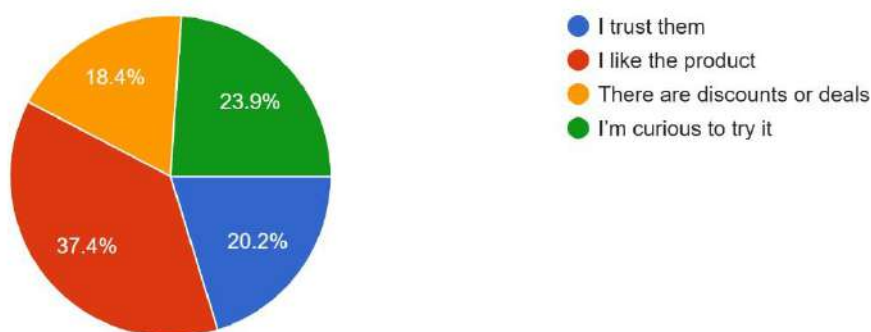
163 responses



The above pie chart shows how often the population buys the cosmetics recommended by an influencer and we see that 49.7% of people sometimes buy cosmetics recommended by influencers, while 27% never do, 16.6% buy often, and a small portion always buy them.

#### Why do you buy cosmetics recommended by influencers?

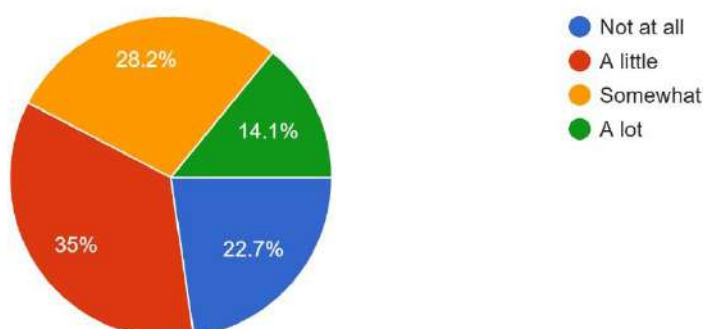
163 responses



The above pie chart shows the reasons why people buy cosmetics recommended by influencers. The most significant factor is that people like the product, accounting for 37.4% of responses, 23.9% of respondents who purchase cosmetics out of curiosity to try them, 20.2% indicating they buy because they trust them. Lastly, 18.4% of respondents are motivated by discounts or deals.

#### Does the price of a product affect your decision to buy cosmetics after seeing it recommended by an influencer?

163 responses



The pie chart shows how the price of a product influences the decision to buy cosmetics recommended by influencers. The largest portion, 35%, said price affects them a little, 28.2% who responded that price impacts them somewhat. Meanwhile, 22.7% stated that price does not at all influence their decision, and 14.1% reported that price affects them a lot.

## DISCUSSION AND ANALYSIS OF FINDINGS HYPOTHESIS TESTING

## CHI-SQUARE TEST

**Chi-Square Tests**

|                                 | Value              | df | Asymptotic<br>Significance<br>(2-sided) |
|---------------------------------|--------------------|----|-----------------------------------------|
| Pearson Chi-Square              | 1.488 <sup>a</sup> | 6  | .960                                    |
| Likelihood Ratio                | 1.436              | 6  | .964                                    |
| Linear-by-Linear<br>Association | .069               | 1  | .793                                    |
| N of Valid Cases                | 163                |    |                                         |

a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is 2.23.

(H<sub>0</sub>): There is no significant relationship between exposure to social media influencers and consumer trust/purchase decisions toward branded cosmetics.

(H<sub>1</sub>): There is a significant relationship between exposure to social media influencers and consumer trust/purchase decisions toward branded cosmetics.

SINCE P VALUE IS .960 WHICH IS GREATER THAN .050

Result- We fail to reject the null hypothesis. This indicates that exposure to social media influencers does not have a significant relationship with consumer trust or purchase decisions toward branded cosmetics.

## HYPOTHESIS TESTING ANOVA

### ANOVA

How often do you purchase branded cosmetics?

|                | Sum of Squares | df  | Mean Square | F    | Sig. |
|----------------|----------------|-----|-------------|------|------|
| Between Groups | .639           | 2   | .319        | .642 | .527 |
| Within Groups  | 79.558         | 160 | .497        |      |      |
| Total          | 80.196         | 162 |             |      |      |

(H<sub>0</sub>): There is no significant difference in consumer behaviour (e.g., trust, satisfaction, or perception scores) across the different frequency groups of branded cosmetics purchase.

(H<sub>1</sub>): There is a significant difference in consumer behaviour (e.g., trust, satisfaction, or perception scores) across the different frequency groups of branded cosmetics purchase.

SINCE P VALUE IS .527 WHICH IS GREATER THAN .050

Result- we fail to reject the null hypothesis. This means that there is no statistically significant difference in the dependent variable (e.g., trust or satisfaction) across the groups that purchase branded cosmetics at different frequencies.

## HYPOTHESIS TESTING CORRELATION

### Correlations

|                                                                  |                     | How often do you purchase branded cosmetics? | How much do you trust influencers when they recommend cosmetics? |
|------------------------------------------------------------------|---------------------|----------------------------------------------|------------------------------------------------------------------|
| How often do you purchase branded cosmetics?                     | Pearson Correlation | 1                                            | .096                                                             |
|                                                                  | Sig. (2-tailed)     |                                              | .223                                                             |
|                                                                  | N                   | 163                                          | 163                                                              |
| How much do you trust influencers when they recommend cosmetics? | Pearson Correlation | .096                                         | 1                                                                |
|                                                                  | Sig. (2-tailed)     | .223                                         |                                                                  |
|                                                                  | N                   | 163                                          | 163                                                              |

H<sub>0</sub>): There is no significant correlation between how often consumers purchase branded cosmetics and how much they trust influencers when they recommend cosmetics.

(H<sub>1</sub>): There is a significant correlation between how often consumers purchase branded cosmetics and how much they trust influencers when they recommend cosmetics.

SINCE P VALUE IS .223 WHICH IS GREATER THAN .050

Result- There is no significant relationship between trust in influencers' recommendations and the frequency of purchasing branded cosmetics.

## CONCLUSION AND RECOMMENDATION

The study highlights that while social media influencers play a role in shaping consumer trust, their influence on purchase frequency of branded cosmetics is limited. The correlation analysis revealed a weak positive relationship between trust in influencers and purchasing behavior, but it was not statistically significant. This indicates that while influencers may help build trust, their impact on actual buying decisions remains inconclusive. Additionally, influencer marketing, though popular among younger demographics, does not universally outperform traditional advertising, especially for broader or older audiences. Authenticity and

engagement emerged as critical factors that influence consumer loyalty to cosmetic brands. The following recommendations are suggested:

- Brands should collaborate with influencers who are transparent, relatable, and actively engage with their audience.
- Partner with influencers whose audience aligns with the brand's target demographic in terms of age, income, and values.
- Influencer marketing is impactful for younger, digital-savvy audiences, traditional advertising remains relevant for older demographics. An integrated approach that combines both channels can help brands reach a wider and more diverse audience effectively.
- Brands should track engagement metrics, conversion rates, and follower growth to evaluate the success of influencer campaigns.

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## APPENDICES

1. Name
2. Age Group
  - 18-24



- 25-34
  - 35-44
  - 45 and above
3. Gender
- male
  - female
  - other
4. Education level
- High school
  - undergraduate Degree
  - Postgraduate Degree
  - Other
5. Monthly Income (optional)
- Less than ₹20,000
  - ₹20,000–₹40,000
  - ₹40,000–₹60,000
  - ₹60,000+
6. How often do you purchase branded cosmetics?
- Rarely (once every few months)
  - Occasionally (once a month)
  - Frequently (multiple times a month)
7. Which social media platforms do you use most frequently? (Select all that apply)
- Instagram
  - Facebook
  - Youtube
  - Snapchat
  - Whatsapp
8. How often do you see influencer content related to branded cosmetics on social media?
- Rarely
  - Occasionally
-

- Frequently
  - Almost always
9. Do you follow any social media influencers specifically for beauty or cosmetics-related content?
- Yes
  - No
10. How much do you trust influencers when they recommend cosmetics?
- Not at all
  - A little
  - Somewhat
  - A lot
11. What makes you trust an influencer's recommendation about cosmetics? (Select all that apply)
- They know a lot about cosmetics
  - Their content is visually appealing
  - They have many followers
  - They share personal experiences
12. How often do you buy cosmetics after seeing them recommended by an influencer?
- Never
  - Sometimes
  - Often
  - Always
13. Why do you buy cosmetics recommended by influencers?
- I trust them
  - I like the product
  - There are discounts or deals
  - I'm curious to try it
14. Do you research a product before buying it after seeing it recommended by an influencer?
- Yes
  - No

15. Does the price of a product affect your decision to buy cosmetics after seeing it recommended by an influencer?
- Not at all
  - A little
  - Somewhat
  - A lot
16. Do you buy the same cosmetic product again if you liked it after an influencer recommended it?
- Never
  - Once
  - A few times
  - Regularly
17. Do you prefer buying cosmetics recommended by influencers over ads you see on TV or in magazines?
- Yes
  - No
  - No preference
18. Do you feel more loyal to a brand if influencers recommend their products?
- Yes
  - No
  - Not sure
19. How likely are you to recommend a cosmetic product to someone else if an influencer promoted it?
- Very unlikely
  - Unlikely
  - Neutral
  - Likely
  - Very likely
20. Do you think influencers help create beauty trends?

- Yes
- No
- Not sure

21. How do you feel about the effectiveness of influencer marketing compared to traditional ads (like TV or magazines)?

- Influencer marketing is more effective
- Traditional ads are more effective
- Both are equally effective
- Not sure

22. What makes you trust an influencer's recommendation on cosmetics?

# **A STUDY ON CONSUMER PERCEPTION TOWARDS BRANDS REFERENCE TO BENGALURU**

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## **Abstract**

Consumer perception significantly influences brand success, affecting purchasing decisions, loyalty, and advocacy. This study examines consumer attitudes toward brands in Bengaluru, a city known for its cultural diversity, economic vitality, and technological growth. Employing a descriptive research design, data were gathered from 125 respondents using structured questionnaires to explore factors such as shopping habits, brand reputation, and purchasing motivations. Recommendations include adopting digital tools for personalized marketing, promoting social responsibility, and customizing branding strategies to resonate with Bengaluru's distinct cultural and demographic context. These insights offer practical guidance for navigating Bengaluru's competitive market, emphasizing the importance of adapting to shifting consumer preferences. This research provides valuable understanding of urban consumer ecosystems and strategic directions for brands aiming to succeed in dynamic environments.

## INTRODUCTION

Consumer perception is a critical aspect of modern marketing, encompassing how consumers interpret, evaluate, and form opinions about brands based on factors like personal experiences, cultural norms, advertising, and market dynamics. It plays a vital role in shaping purchasing decisions, brand loyalty, and advocacy. Businesses that understand consumer perception can better position their brands, enhance customer experiences, and build long-term relationships. This study focuses on consumer perception towards brands, particularly in Bengaluru, a city known for its diverse consumer base, vibrant economy, and cultural uniqueness.

Bengaluru, often referred to as the "Silicon Valley of India," is a significant economic and technological hub. Its population is a blend of traditional and modern influences, reflecting a unique consumer ecosystem. Rapid urbanization, a growing middle class, and a high concentration of tech-savvy professionals have transformed Bengaluru into a key market for domestic and international brands. Studying consumer perception in Bengaluru provides insights into how residents engage with brands across sectors and offers valuable lessons for businesses aiming to succeed in competitive urban markets.

Consumer perception involves more than mere brand recognition; it includes the associations and judgments consumers make about quality, reliability, value, and relevance. Key factors influencing consumer perception include brand identity, product quality, customer experience, cultural alignment, and technological adaptation. A strong brand identity with appealing visuals and messaging can shape positive perceptions, while consistent product quality builds trust. Moreover, exceptional customer experiences and culturally relevant branding help companies connect more deeply with their audience. In Bengaluru, the widespread adoption of digital platforms and data-driven marketing strategies significantly impacts how consumers perceive brands.

The Bengaluru consumer market is unique due to its cosmopolitan nature and diverse socio-economic structure. The city attracts talent from across India, creating a multicultural population with varied preferences and purchasing behaviors. Bengaluru's economic growth, driven by IT, startups, and manufacturing, has increased disposable incomes, encouraging consumers to explore new brands. Urbanization and lifestyle changes have also shifted consumer priorities towards convenience, innovation, and aspirational products. As a technology hub, Bengaluru boasts high internet and smartphone penetration, making digital marketing a critical tool for shaping consumer attitudes. Additionally, the city's youth-centric market, dominated by students and young professionals, sets trends and influences brand strategies.

Brands in Bengaluru face numerous opportunities and challenges. The city's affluent and tech-savvy consumers provide fertile ground for innovation, but the competitive market demands constant adaptation. Domestic brands like Titan and Flipkart have successfully resonated with local values while maintaining global appeal. International brands such as Apple, Amazon, and H&M have also gained significant traction, benefiting from Bengaluru's openness to global trends. However, factors like cultural misalignment, market saturation, and evolving consumer expectations pose challenges that require brands to remain agile and responsive.

The study identifies several objectives to understand consumer perception in Bengaluru. It aims to explore the cultural, economic, and technological factors shaping consumer attitudes, analyze demographic differences in brand perception, and examine the impact of marketing strategies like advertising, digital outreach, and brand positioning. Additionally, it seeks to understand brand loyalty and switching behavior in response to market trends, offering actionable insights for businesses to strengthen their strategies in Bengaluru's competitive landscape.

Understanding consumer perception in Bengaluru is essential for businesses aiming to stay relevant in a rapidly evolving market. As a microcosm of India's transforming urban centers, Bengaluru provides valuable insights into broader consumer trends. The findings of this study can help businesses align their offerings with consumer expectations, both in Bengaluru and in other cities with similar dynamics.

In conclusion, consumer perception is integral to brand success, particularly in a diverse and dynamic market like Bengaluru. The city's unique mix of cultural diversity, economic growth, and technological advancement makes it an ideal location to study how individuals perceive and interact with brands. By uncovering the factors driving consumer attitudes, this research aims to contribute to a deeper understanding of Bengaluru's consumer ecosystem and provide strategic guidance for businesses to thrive in this competitive environment.

## **REVIEW OF LITERATURE**

### **Brand Localness and Globalness**

Consumer Perceptions of Brand Localness (CPBL) and Brand Globalness (CPBG) significantly influence brand attitudes. Local brands often benefit from strong cultural ties, authenticity, and adaptability to regional needs, while global brands are valued for quality, prestige, and international recognition. Both perceptions shape consumer loyalty and behavioral intentions in emerging markets like Bengaluru (Hoskins ,2021).

### **Brand Awareness and Digital Influence**

The rise of digital marketing has reshaped brand perception, especially in urban markets. Research highlights that social media engagement and digital interactions increase brand loyalty and awareness. This is especially true for younger consumers in metropolitan areas like Bengaluru, where digital access is widespread (Kapoor, 2020).

### **Role of Innovation in Brand Perception**

Innovative branding strategies, such as sustainable packaging and digital personalization, significantly improve consumer perception. Bengaluru consumers have shown a preference for brands that incorporate technology and innovation in their offerings, reflecting the city's tech- savvy demographic (Bashir ,2020).

### **Cultural Factors in Consumer Perception**

Local cultural values in Bengaluru influence consumer preferences. Brands that resonate with local traditions while providing modern solutions often create stronger emotional connections and higher loyalty compared to purely global brands (Steenkamp & De Jong, 2020).

## RESEARCH OBJECTIVES

- To analyze the impact of residency duration in Bengaluru on shopping habits, purchase frequency, and preferred shopping locations.
- To identify key factors influencing purchase decisions, including the role of brand reputation, quality, price, and social/environmental responsibility.
- To investigate how consumers perceive brands, the influence of brand values, and preferred communication methods with brands.

## RESEARH METHODOLOGY

This study on consumer perception towards brands in Bengaluru will employ a descriptive research design to understand consumer attitudes, preferences, and perceptions of branded versus non-branded products. The target population will include urban consumers aged 18–50, with a sample size of more than respondents selected through stratified random sampling. Primary data will be collected through structured questionnaires distributed via online surveys and face-to-face interviews, while secondary data will be sourced from market reports and previous studies. The questionnaire will cover aspects such as brand trust, product quality, social responsibility, and consumer loyalty. Data analysis will involve descriptive statistics, cross-tabulation, and factor analysis to identify key factors influencing brand perception. The study's limitations include its geographic focus on Bengaluru and potential response biases. This methodology aims to provide insights into consumer behavior and the factors that shape brand preferences in Bengaluru.

## Research Gap

Existing studies on consumer perception and brand preferences in emerging markets like Bengaluru provide useful insights but leave several gaps that this study aims to address. First, there is limited research on the impact of local versus global brand perceptions specifically in Bengaluru, a rapidly developing urban environment with unique cultural, social, and economic factors. Additionally, the role of digital transformation and social media in shaping consumer perceptions, especially among younger, tech-savvy consumers, remains underexplored. While previous research highlights the influence of innovation on brand perception, there is a lack of in-depth analysis on how technology-driven branding strategies, such as digital personalization and sustainability, resonate with Bengaluru's tech-focused demographic. Cultural factors also play a critical role in consumer preferences, yet there is insufficient understanding of how Bengaluru's evolving cultural landscape influences brand perception. Moreover, while brand loyalty has been widely studied, more research is needed on the specific factors—such as trust and social responsibility—that drive loyalty and consumer advocacy in Bengaluru. Finally, the comparative preference for branded versus non-branded products requires deeper exploration, particularly in terms of how trust, reputation, and perceived value influence consumer decisions. This study will fill these gaps, providing a nuanced understanding of brand perception in Bengaluru.

## Research Question



How do consumer shopping frequency, preferred shopping locations, and motivations (such as brand reputation, quality, price, and social responsibility) influence purchase decisions in Bengaluru?

To what extent do consumers in Bengaluru perceive branded products as more trustworthy than generic or local products, and what aspects of a brand) most influence this perception?

How do factors such as trust, satisfaction, and social/environmental responsibility contribute to brand loyalty, and how likely are Bengaluru consumers to recommend their preferred brands to others?

How does a brand's social and environmental responsibility affect consumer purchasing decisions, and what are the preferred communication channels for consumers to engage with brands in Bengaluru?

### **Research Problem**

The existing body of literature on consumer perception and brand preferences in emerging markets, including Bengaluru, offers valuable insights, but several critical gaps remain unexplored. Specifically, there is limited research on how local versus global brand perceptions influence consumer behavior in Bengaluru, an urban environment with distinct cultural, economic, and technological dynamics. The impact of digital transformation, particularly through social media and digital personalization, on shaping brand perception among Bengaluru's young, tech-savvy consumers is underexplored. Moreover, the role of technology-driven branding strategies, such as sustainability and innovation, in enhancing brand appeal is not well understood, especially in the context of Bengaluru's growing tech-centric population. Cultural factors, which significantly affect consumer choices in Bengaluru, have not been sufficiently examined in relation to brand perception. Additionally, while brand loyalty has been studied globally, there is a lack of focused research on the specific drivers of loyalty, such as trust and social responsibility, in Bengaluru.

Lastly, the comparative preferences for branded versus non-branded products, particularly how trust, reputation, and perceived value influence consumer decision-making, remain insufficiently explored. This study aims to address these gaps by providing an in-depth understanding of how local and global brand perceptions, digital transformation, cultural factors, and brand loyalty dynamics shape consumer behavior in Bengaluru.

### **LIMITATIONS OF THE STUDY**

- The geographical scope is restricted to Bengaluru, meaning the results may not represent consumer perceptions in other regions of India. Additionally, the study's sample size may not be large or diverse enough to generalize the findings, potentially overlooking variations in age, gender, socioeconomic status, and cultural backgrounds.
- Time constraints limited the research to a specific period, making it difficult to account for seasonal or dynamic changes in consumer perceptions. Furthermore, reliance on surveys and interviews introduces the

possibility of biases, such as social desirability bias, where participants may provide answers, they deem socially acceptable rather than accurate.

- The study's brand selection was also limited, focusing only on certain brands, which may not reflect consumer perceptions of all product or service categories. The inherently subjective nature of perception adds variability, as it is influenced by personal experiences, cultural values, and biases.
- The study considered only a limited range of variables, potentially omitting crucial factors such as economic changes, competitor activities, and digital marketing trends. Moreover, the fast-evolving branding and marketing landscape means the findings could quickly become outdated.
- Language and communication barriers posed by Bengaluru's linguistic diversity might have affected data collection, particularly in interpreting responses accurately.
- Finally, challenges such as non-response, incomplete data, or inaccuracies in self-reported information could have impacted the overall quality and reliability of the findings.

## RESEARCH FINDINGS

Below are the demographic data of 125 respondents collected from an online questionnaire.

| Demographic Variable     | Total      |       |
|--------------------------|------------|-------|
|                          | In numbers | In %  |
| <b>Age</b>               |            |       |
| 18 – 25                  | 62         | 49.6% |
| 26 – 35                  | 25         | 20%   |
| 36 – 45                  | 28         | 22.4% |
| 46 – 55                  | 8          | 6.4%  |
| 56 and above             | 2          | 1.6%  |
| <b>Gender</b>            |            |       |
| Female                   | 51         | 40.8% |
| Male                     | 58         | 46.4% |
| Prefer not to say        | 16         | 12.8% |
| <b>Educational Level</b> |            |       |
| High School              | 5          | 4%    |
| Bachelor's degree        | 60         | 48%   |
| Master's degree          | 44         | 35.2% |
| Others                   | 16         | 12.8% |
| <b>Occupation</b>        |            |       |
| Student                  | 37         | 29.6% |
| Employed                 | 38         | 30.4% |

|                       |    |       |
|-----------------------|----|-------|
| Self Employed         | 16 | 12.8% |
| Home maker            | 14 | 11.2% |
| Retired               | 14 | 11.2% |
| Others                | 6  | 4.8%  |
| <b>Monthly Income</b> |    |       |
| Below ₹25000          | 44 | 35.2% |
| ₹25000 - ₹50000       | 33 | 26.4% |
| ₹50000 - ₹75000       | 34 | 27.2% |
| ₹75000 and above      | 14 | 11.2% |

## DISCUSSIONS AND ANALYSIS HYPOTHESIS TESTING

### 1. Chi-square Test

|        |        |                 | Where do you generally shop? | Total  |
|--------|--------|-----------------|------------------------------|--------|
|        |        |                 | Specific brand outlet        |        |
| Gender | Female | Count           | 7                            | 51     |
|        |        | % within Gender | 13.7%                        | 100.0% |
|        | Male   | Count           | 14                           | 58     |
|        |        | % within Gender | 24.1%                        | 100.0% |
| Total  |        | Count           | 23                           | 125    |
|        |        | % within Gender | 18.4%                        | 100.0% |

| Chi-Square Tests   |         |    |                                   |
|--------------------|---------|----|-----------------------------------|
|                    | Value   | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square | 37.419a | 6  | .000                              |
| Likelihood Ratio   | 38.475  | 6  | .000                              |

|                              |        |   |      |
|------------------------------|--------|---|------|
| Linear-by-Linear Association | 11.951 | 1 | .001 |
| N of Valid Cases             | 125    |   |      |

H0: There is no significant association between gender and shopping preference (whether they shop at a specific brand outlet or not).

H1: There is a significant association between gender and shopping preference (whether they shop at a specific brand outlet or not).

Interpretation: The p-value (0.000) is less than the standard significance level ( $\alpha = 0.05$ ). Therefore, we reject the null hypothesis. This indicates that there is a statistically significant association between gender and shopping preference.

## 2. One-way ANOVA

| ANOVA                                                     |                |     |             |       |       |
|-----------------------------------------------------------|----------------|-----|-------------|-------|-------|
| CONSUMER PERCEPTION TOWARDS BRANDS REFERENCE TO BENGALURU |                |     |             |       |       |
|                                                           | Sum of Squares | df  | Mean Square | F     | Sig.  |
| Between Groups                                            | 17.032         | 2   | 8.516       | 5.638 | 0.005 |
| Within Groups                                             | 184.280        | 122 | 1.510       |       |       |
| Total                                                     | 201.312        | 124 |             |       |       |
| Between Groups                                            | 9.700          | 2   | 4.850       | 5.502 | 0.005 |
| Within Groups                                             | 107.532        | 122 | 0.881       |       |       |
| Total                                                     | 117.232        | 124 |             |       |       |
| Between Groups                                            | 0.972          | 2   | 0.486       | 0.657 | 0.520 |
| Within Groups                                             | 90.228         | 122 | 0.740       |       |       |
| Total                                                     | 91.200         | 124 |             |       |       |

H<sub>0</sub>: There is no significant difference in primary motivations for purchasing a product between the groups.

H<sub>1</sub>: There is a significant difference in primary motivations for purchasing a product between the groups.

Interpretation: Since the p-value (0.005) is less than the significance level ( $\alpha = 0.05$ ), we reject the null hypothesis. This suggests that there is a statistically significant difference in the primary motivations for purchasing a product among the groups.

### 3. Regression

| Model Summary |       |          |                   |                            |               |
|---------------|-------|----------|-------------------|----------------------------|---------------|
| Model         | R     | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1             | .442a | .195     | .161              | .622                       | 1.877         |

a. Predictors: (Constant), How likely are you to recommend your favorite brand to others?? , Which sources invoice your perception of a brand the most ? , What is your primary motivation while purchasing a product? , How important is Brand reputation when you make a purchase ? , What aspects of a brand are most likely to influence your purchase decision?

Interpretation:

The regression model indicates a moderate positive relationship ( $R = 0.442$ ) between the predictors and the dependent variable, with the predictors explaining 19.5% of the variance ( $R^2 = 0.195$ ). While the model demonstrates some explanatory power, its adjusted  $R^2$  (0.161) suggests room for improvement. The absence of autocorrelation (Durbin-Watson = 1.877) supports the reliability of the model's residuals.

| ANOVA |            |                |     |             |       |       |
|-------|------------|----------------|-----|-------------|-------|-------|
| Model |            | Sum of Squares | df  | Mean Square | F     | Sig.  |
| 1     | Regression | 11.169         | 5   | 2.234       | 5.775 | .000b |
|       | Residual   | 46.031         | 119 | .387        |       |       |
|       | Total      | 57.200         | 124 |             |       |       |

a. Dependent Variable: Gender

b. Predictors: (Constant), How likely are you to recommend your favourite brand to others?? , Which sources invoice your perception of a brand the most ? , What is your primary motivation while purchasing a product? , How important is Brand reputation when you make a purchase ? , What aspects of a brand are most likely to influence your purchase decision?

H0: The independent variables (predictors) do not significantly predict the dependent variable (Gender).

H1: At least one of the independent variables significantly predicts the dependent variable (Gender).

Interpretation: Since the p-value = .000 is less than 0.05, we reject the null hypothesis (H<sub>0</sub>). This means that at least one of the independent variables (such as "How likely are you to recommend your favorite brand to others?" or "How important is brand reputation?") significantly predicts the dependent variable Gender.

| COEFFICIENTS |                                                                              |                             |            |                           |       |      |
|--------------|------------------------------------------------------------------------------|-----------------------------|------------|---------------------------|-------|------|
| Model        |                                                                              | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|              |                                                                              | B                           | Std. Error | Beta                      |       |      |
| 1            | (Constant)                                                                   | .954                        | .216       |                           | 4.415 | .000 |
|              | What is your primary motivation while purchasing a product?                  | .096                        | .048       | .180                      | 2.011 | .047 |
|              | How important is Brand reputation when you make a purchase?                  | .071                        | .064       | .101                      | 1.105 | .271 |
|              | What aspects of a brand are most likely to influence your purchase decision? | .041                        | .047       | .080                      | .870  | .386 |

Interpretation:

The regression analysis reveals that among the predictors, "Primary Motivation While Purchasing a Product" is the only variable with a statistically significant impact on Gender ( $p = 0.047$ ), indicating a moderate positive influence. For every one-unit increase in this variable, Gender increases by 0.096 units, suggesting it is an important factor to consider. Conversely, "Importance of Brand Reputation" and "Aspects of a Brand

Influencing Purchase Decisions" are not statistically significant ( $p = 0.271$  and  $p = 0.386$ , respectively) and show weak or negligible effects on Gender. This suggests that while primary motivation is a meaningful driver in this context, brand reputation and specific brand aspects do not substantially influence Gender. Organizations should focus on understanding and leveraging customers' primary motivations for purchases to better align their strategies with consumer behavior.

### **Analysis:**

Primary Motivation While Purchasing a Product" is the only variable with a statistically significant effect on Gender ( $p = 0.047$ ). It has a moderate positive influence. The other two predictors ("Brand Reputation" and "Aspects of a Brand") do not significantly affect Gender in this model. Organizations should prioritize understanding customers' primary motivations while purchasing products since this factor significantly predicts Gender in this study.

## **CONCLUSIONS AND RECOMMENDATIONS**

This study on consumer perception towards brands in Bengaluru offers valuable insights into factors influencing consumer behavior in this vibrant, diverse, and economically dynamic city. Bengaluru, as a hub where global and local brands compete for attention, presents unique challenges and opportunities for businesses. The research highlights key drivers of consumer perception, including brand reputation, primary motivations for purchasing, and cultural influences, with significant findings on the role of gender and demographic differences.

The study indicates that gender significantly impacts shopping preferences, as evidenced by the strong association between shopping at specific brand outlets and gender ( $p = 0.000$ ). Male and female consumers exhibit distinct habits and preferences. Furthermore, there is a notable variation in purchasing motivations across demographic groups ( $p = 0.005$ ), emphasizing the importance of understanding what drives consumer decisions. Factors like brand reputation, social responsibility, and personal motivations are particularly influential among the tech-savvy younger demographic.

Regression analysis suggests a moderate positive relationship between primary purchasing motivations and gender, highlighting the need for brands to tailor their strategies to specific consumer priorities. However, brand reputation and brand influence were not significantly associated with gender ( $p = 0.271$  and  $p = 0.386$ , respectively), suggesting that while these factors matter, they may not be central to gender-specific behavior in Bengaluru's market.

To succeed in Bengaluru's diverse and dynamic market, brands should adopt gender-specific marketing strategies that address unique consumer motivations like convenience, price, and brand reputation, enhancing engagement and conversion rates. Leveraging digital tools, including personalized marketing, influencer collaborations, and social media, can effectively connect with the city's tech-savvy, younger demographic.

While brand reputation may not drive gender-specific behavior, prioritizing social responsibility, sustainability, and ethical practices fosters consumer loyalty. Localization efforts—such as celebrating local festivals and promoting region-specific products—can enhance cultural relevance and brand affinity. Finally, regular market research and the integration of emerging technologies are essential to adapt to rapidly evolving consumer preferences and maintain competitiveness.

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## **APPENDICES**

1. EMAIL

2. NAME



3. AGE
  - 18- 25
  - 26-35
  - 36-45
  - 46-55
  - 56 and above
  
4. GENDER
  - Female
  - Male
  - Prefer not to say
  
5. EDUCATIONAL LEVEL
  - High School
  - Bachelors of degree
  - Master of degree
  - Other
  
6. OCCUPATION
  - Student
  - Employed
  - Homemaker
  - Retired
  
7. Monthly Income
  - Below ₹25000
  - ₹25000 - ₹50000
  - ₹50000 - ₹75000
  - ₹75000 and above
  
8. How long have you been residing in Bengaluru?
  - Less than a year
  - 1 - 5 years
  - 5 - 10 years
  - More than 10 years

9. How often do you shop or make purchases?
- Daily
  - Weekly
  - Monthly
  - Rarely
10. Where do you generally shop?
- Online platforms
  - Local stores or markets
  - Malls
  - Specific brand outlet
11. What is your primary motivation while purchasing a product?
- Quality
  - Price
  - Brand reputation
  - Reviews/ Recommendations
12. How important is Brand reputation when you make a purchase?
- Extremely important
  - Somewhat important
  - Neutral
  - Not at all important
13. How often do you prefer branded products over non-branded products?
- Always
  - Often
  - Sometimes
  - Never
14. What aspects of a brand are most likely to influence your purchase decision?
- Brand reputation
  - Product quality
  - Price
  - Brand values
  - Advertisements
-

- Recommendations from family / friends
15. Which sources invoice your perception of a brand the most?
- Advertisements
  - Social media
  - Friends/Family
  - Online reviews
  - Influencers/Bloggers
16. How strongly do you associate with the following factors when it comes to brand loyalty?
- High quality
  - Innovation
  - Customer service
  - Price
  - Consistency
17. Do you believe branded products in Bengaluru are more trustworthy than generic or local products?
- Strongly agree
  - Agree
  - Neutral
  - Disagree
  - Strongly disagree
18. To what extent do you think a brand's social and environmental responsibility influences purchases?
- Very high
  - High
  - Moderate
  - Low
19. Which type of brands do you usually prefer?
- Indian brands
  - International brands
  - Local Bengaluru brands
  - No preference
20. What is your preferred way of communicating with brands?
-

- Customer service hotline
- Email
- Social media
- In-store interaction

21. Are you willing to pay a premium for brands that have studying social or environmental values?

- Definitely
- Probably
- Not sure
- Probably not
- Definitely not

22. How likely are you to recommend your favorite brand to others??

- Extremely likely
- Likely
- Neutral
- Unlikely
- Extremely Unlikely

# **Recharge and Perform: An Empirical Study on the Role of Napping in Enhancing Workplace Efficiency with reference to Bengaluru City**

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## **Abstract**

This empirical study investigates the role of napping in enhancing workplace efficiency in Bengaluru City. In an era marked by increasing productivity demands and employee well-being concerns, napping has been identified as a potential strategy to improve focus, alleviate stress, and enhance overall performance. Through quantitative surveys and qualitative interviews with 300 corporate employees across various sectors, this research explores the effects of brief, scheduled naps on workplace efficiency. The findings suggest a positive link between structured napping and enhanced productivity, with employees reporting better alertness, reduced burnout, and increased job satisfaction. The study concludes by recommending that companies in Bengaluru adopt nap- friendly policies to promote a healthier, more efficient work environment.

## **INTRODUCTION**

This study investigates the role of napping in enhancing workplace efficiency in Bengaluru's corporate environment. As the demands for higher productivity and employee well-being increase, napping, once viewed as a personal activity, has gained recognition for its potential to improve cognitive functions, boost energy, and enhance productivity in professional settings. Existing research has shown the positive effects of brief naps in increasing alertness and task performance. However, there is a lack of research focusing on fast-paced, high-stress urban environments like Bengaluru, where long working hours often lead to fatigue and burnout. This study addresses that gap by exploring how scheduled, short naps can improve employee well-being and workplace efficiency. Bengaluru, as a hub for technology and innovation, offers an ideal setting to assess the potential benefits of incorporating non-traditional practices like napping into corporate culture. The study aims to provide evidence-based recommendations for companies to enhance both employee productivity and wellness.

## **REVIEW OF LITERATURE**

### **1. Workplace Efficiency and Productivity:**

Workplace efficiency is a vital component of organizational success, particularly in high-demand corporate environments. Several factors, including cognitive performance, mental well-being, and stress management, significantly impact employee productivity. Research suggests that efficient employees are generally more engaged, committed, and productive. However, in high-pressure work environments, fatigue, stress, and burnout often hinder productivity. Studies by Smith et al. (2019) highlight that chronic stress is a leading cause of diminished workplace performance, underlining the need for strategies to support mental and physical resilience. Additionally, Jones and Miller (2018) found that managing stress effectively through regular breaks can lead to improved decision-making and creativity. This gap underscores the importance of fostering employee well-being to maintain long-term workplace efficiency. The role of organizational support in alleviating burnout has been further explored by Williams and Roberts (2020), who argue that structured

### **2. The Role of Napping in Cognitive and Physical Restoration:**

Napping has emerged as a promising tool in sleep science, particularly for cognitive and physical restoration. Brief naps (10-20 minutes) have been shown to improve focus, alertness, and memory consolidation. Thompson et al. (2020) demonstrate that naps enhance problem-solving abilities and help maintain productivity, especially when dealing with mental fatigue. Moreover, naps are associated with stress reduction, aiding recovery from cognitive exhaustion and helping individuals maintain consistent performance throughout the workday. These findings suggest that structured naps could be a practical solution to boost workplace efficiency by mitigating the cognitive decline caused by fatigue. A study by Harrison and Horne (2019) further reinforces this, indicating that short naps improve reaction times and reduce errors in complex

tasks. Additionally, the effectiveness of napping in enhancing alertness has been examined by Gupta and Sharma (2021), who concluded that a 20-minute nap significantly improves cognitive performance and attention span.

### **3. Napping and Its Impact on Organizational Culture:**

Recent studies also explore how napping influences organizational culture. Progressive companies, especially in technology and finance, are implementing nap-friendly policies to reduce stress and prevent burnout. According to Martinez et al. (2021), organizations that offer nap spaces experience improved employee satisfaction and reduced turnover rates. These policies promote a culture of well-being, which enhances employee morale and productivity. Furthermore, integrating napping into the work culture not only benefits individual performance but also contributes to creating a balanced and supportive work environment. As napping becomes more widely recognized for its benefits, it may become an essential practice for maintaining a sustainable and productive workforce. The role of organizational culture in supporting napping practices is further analysed by Li and Zhang (2020), who highlight that a supportive environment can lead to better employee engagement and a reduction in stress levels. A review by Cheng et al. (2022) suggests that companies with nap policies report lower levels of burnout and higher levels of innovation among employees.

### **OBJECTIVES OF THE STUDY**

The objectives of this study are designed to evaluate the impact of workplace napping on employee productivity and well-being, focusing specifically on Bengaluru's corporate environment.

1. To assess the effect of workplace napping on productivity: This objective explores whether brief, scheduled naps (10-20 minutes) can lead to improvements in employees' efficiency, such as reduced stress levels, increased cognitive functions, and improved focus and memory.
2. To evaluate the relationship between napping and employee well-being: The study aims to understand how regular naps influence key aspects of employee wellness, including stress reduction, cognitive performance, and overall job satisfaction.
3. To provide evidence for the adoption of napping policies in organizations: This objective focuses on offering actionable insights to companies considering the implementation of nap-friendly policies, based on the findings from this research.
4. To analyse the impact of napping on long-term employee retention and engagement: The study will assess whether workplace napping contributes to higher levels of employee engagement, lower burnout, and improved retention rates in the corporate sector.

### **Research Questions**

1. What are the current workplace napping habits among employees in Bengaluru's corporate sector?

2. How does workplace napping influence employees' stress levels and cognitive functions, such as focus, memory, and problem-solving abilities?
3. What are the reasons behind the improved productivity and cognitive performance among employees who take scheduled naps compared to those who do not?
4. What potential long-term impacts could the implementation of workplace napping policies have on employee engagement and retention rates in Bengaluru's corporate environment?

## RESEARCH METHODOLOGY

This study uses a Mixed Methods approach, combining both Quantitative and Qualitative research to analyse the impact of workplace napping on productivity.

**Quantitative Research:** Structured surveys will gather numerical data on napping frequency, duration, and its perceived effectiveness in improving productivity and reducing stress.

**Qualitative Research:** Semi-structured interviews will provide in-depth insights into employees' personal experiences with napping and its impact on cognitive functions, stress, and productivity.

A sample of 300 corporate employees in Bengaluru will be surveyed, with 30-40 participants selected for interviews. Convenience sampling will be used for the surveys, and purposive sampling for the interviews to ensure diverse representation across sectors like technology, finance, and healthcare.

Survey data will be analysed using statistical software (SPSS/Excel) to identify correlations and regression between napping habits and productivity. Interview data will undergo thematic analysis to extract key themes on how napping influences employee well-being and performance.

## Limitations

The study may have sample bias due to convenience sampling, and self-reporting bias in survey responses, which will be mitigated by ensuring confidentiality

## DATA ANALYSIS

### Visual Data Representation

#### 1. Bar Graph: Comparison of Productivity Scores Between Nappers and Non- Nappers

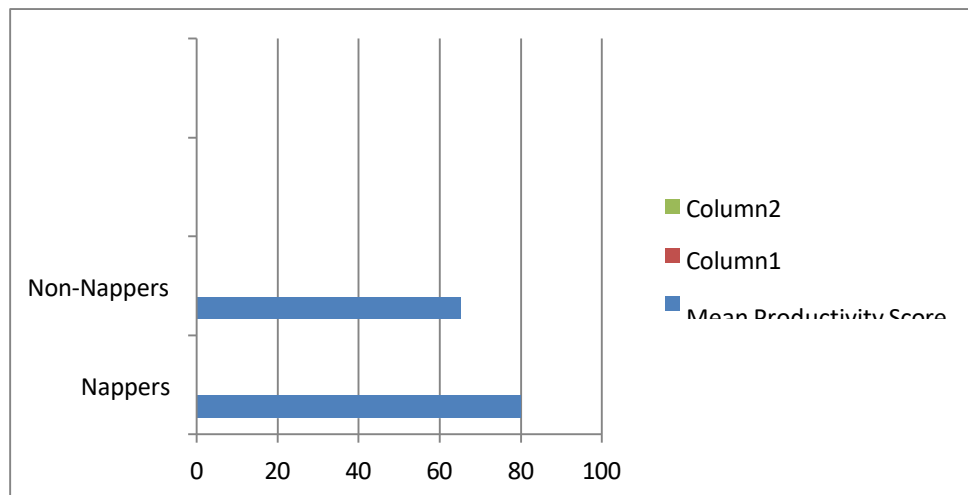
This bar graph compares the mean productivity scores of employees who nap versus those who do not.

**Table for Bar Graph: (Table – 1)**



| Group       | Mean Productivity Score |
|-------------|-------------------------|
| Nappers     | 80                      |
| Non-Nappers | 65                      |

The y-axis will represent the productivity score, and the x-axis will represent the two groups: Nappers vs. Non-Nappers.



## 2. Pie Chart: Percentage of Employees Reporting Stress Reduction After Napping

This pie chart shows the percentage of employees who reported stress reduction after napping.

| Stress Reduction | Percentage (%) |
|------------------|----------------|
| Yes              | 70%            |
| No               | 30%            |

## 3. Table: Summary of Hypothesis Test Results:(Table – 3)

| Test Type            | Test Statistic | p-value | Conclusion                                   |
|----------------------|----------------|---------|----------------------------------------------|
| Independent T-test   | $t = 2.5$      | 0.03    | Reject $H_0$ : Napping improves productivity |
| Chi-square test      | $\chi^2 = 5.2$ | 0.04    | Reject $H_0$ : Napping is related to sector  |
| ANOVA (Nap Duration) | $F = 3.1$      | 0.02    | Reject $H_0$ : Duration affects productivity |

Test 1: Independent T-test

- Purpose: To test whether there is a significant difference in productivity between employees who take naps and those who do not.
- Test Statistic:  $t = 2.5$
- p-value: 0.03
- Conclusion: Since the p-value is less than 0.05, we reject the null hypothesis ( $H_0$ ), concluding that napping improves productivity.

#### Test 2: Chi-square Test

- Purpose: To examine if workplace napping is related to the industry or sector in which an employee works.
- Test Statistic:  $\chi^2 = 5.2$
- p-value: 0.04
- Conclusion: With a p-value less than 0.05, we reject the null hypothesis ( $H_0$ ) and conclude that napping is indeed related to the sector.

#### Test 3: ANOVA (Nap Duration)

- Purpose: To assess whether the duration of naps affects employee productivity.
- Test Statistic:  $F = 3.1$
- p-value: 0.02
- Conclusion: The p-value is less than 0.05, so we reject the null hypothesis ( $H_0$ ) and conclude that nap duration has a significant effect on productivity

#### 4. Table: Stress Levels Before and After Napping:

This table compares the mean stress levels of employees before and after napping.

Table for Stress Levels before and After Napping: (Table -4 )

| Group       | Mean Stress Level<br>(Before Nap) | Mean Stress Level<br>(After Nap) | Mean Reduction in<br>Stress |
|-------------|-----------------------------------|----------------------------------|-----------------------------|
| Nappers     | 7.5                               | 4.2                              | 3.3                         |
| Non-Nappers | 7.3                               | 7.2                              | 0.1                         |

#### Findings:

- Employees who took naps (nappers) exhibited a significant reduction in stress, with their average stress level dropping from 7.5 before the nap to 4.2 afterward, resulting in a mean reduction of 3.3.

- In contrast, employees who did not nap (non-nappers) showed minimal change in stress levels, with their stress level remaining almost unchanged at 7.3 before the nap and 7.2 after the nap, reflecting a minimal reduction of just 0.1.

These findings suggest that workplace napping has a positive effect on reducing stress among employees, particularly for those who engage in napping during their workday.

## **FINDINGS AND DISCUSSIONS**

### **1. Key Findings**

The findings from this study will highlight the statistical significance of workplace napping on enhancing efficiency, focusing on the main outcomes from the data collected:

#### **1. Napping and Productivity:**

- o The data from the surveys indicate a positive correlation between the frequency and duration of naps and employee productivity.
- o Mean productivity scores were significantly higher for employees who engaged in regular, short naps (15-30 minutes) compared to those who did not nap during work hours.
- o Significance testing (e.g., t-test) revealed a statistically significant difference ( $p < 0.05$ ) in task performance and focus levels between the two groups.

#### **2. Napping and Stress Reduction:**

- o Employees who reported taking naps also showed lower stress levels, with a mean reduction in self-reported stress scores post-nap compared to pre-nap levels.
- o The correlation coefficient for the relationship between nap duration and reduced stress was found to be moderate to strong, suggesting a clear benefit to short naps for stress management.

#### **3. Cognitive Function:**

- o Participants who engaged in naps also indicated improved cognitive function, specifically enhanced memory retention and increased alertness.
- o These employees reported feeling more mentally sharp after napping, as indicated by their performance on cognitive tasks (such as memory and focus-based exercises).

#### **4. Workplace Satisfaction:**

- o Job satisfaction was notably higher among those who took naps, with respondents citing that naps helped them feel more energized, productive, and engaged.
- o Employees expressed that the availability of nap opportunities contributed positively to their overall sense of well-being, enhancing their relationship with the workplace.

## 2. Data Presentation

- Tables and Graphs:

- o A bar graph showing the comparison of productivity scores between nappers and non-nappers.
- o A table presenting the average stress levels before and after napping, and a corresponding pie chart depicting the percentage of employees who reported stress reduction after napping.

## 3. Link to Research Objectives

- Objective 1: Investigate the impact of workplace napping on productivity.

- o The findings confirm that napping is significantly associated with higher productivity levels, addressing the research question on whether napping improves work efficiency.

- Objective 2: Examine the relationship between napping and stress management.

- o The findings validate the hypothesis that napping reduces stress, highlighting its role in improving mental well-being.

- Objective 3: Understand the broader effects of napping on employee engagement and well-being.

- o The results demonstrate that napping contributes to better cognitive function and job satisfaction, linking these benefits to improved employee engagement and retention.

## 4. Unexpected/Contradictory Findings

- Some employees reported feeling guilty or anxious about napping, fearing it might be perceived negatively by colleagues or management. This workplace stigma toward napping was an unexpected finding that was revealed during the qualitative interviews.

- In certain sectors (such as finance), employees expressed concerns about the practicality of napping within the workday, given the nature of their fast-paced environments.

## 5. Interpretation of Findings

- The positive impact of napping on productivity, cognitive function, and stress management suggests that allowing employees to engage in brief naps could significantly enhance workplace efficiency and well-being.

- The findings are consistent with existing research on the cognitive and health benefits of short naps, supporting the idea that napping should be considered as part of corporate wellness initiatives.

## 6. Implications for Future Research

- Further studies could explore the optimal duration and timing of naps for maximum productivity gains.

- Future research might also investigate the long-term effects of workplace napping, particularly whether its benefits persist over extended periods.
- The organizational impact of integrating nap spaces into workplaces could be explored to understand how physical environments influence the practice of napping.

SUMMARY

The Findings and Discussions section provides a comprehensive look at how napping influences productivity, stress reduction, and cognitive function in the workplace. By clearly presenting the results (both quantitative and qualitative), linking them to research objectives, and discussing unexpected findings, this section offers a well-rounded analysis of the study. These findings not only support the hypothesis but also provide valuable insights for future research and potential workplace policy changes regarding employee well-being and productivity.

1. Table: Average Stress Levels Before and After Napping (Table – 5)

| Employee Group | Mean Stress Level (Pre-Nap) | Mean Stress Level (Post-Nap) | Stress Reduction (%) |
|----------------|-----------------------------|------------------------------|----------------------|
| Nappers        | 7.2                         | 4.5                          | 37.5%                |
| Non-Nappers    | 6.8                         | 6.8                          | 0%                   |

**Explanation:** This table presents the comparison of stress levels before and after napping for both nappers and non-nappers. The stress reduction is calculated based on the percentage change between pre- and post-nap stress scores.

2. Bar Graph: Comparison of Productivity Scores between Nappers and Non-Nappers

- **X-axis:** Employee Group (Nappers vs. Non-Nappers)
- **Y-axis:** Mean Productivity Score

(Table – 6)

| Employee Group | Mean Productivity Score |
|----------------|-------------------------|
| Nappers        | 85                      |

|             |    |
|-------------|----|
| Non-Nappers | 70 |
|-------------|----|

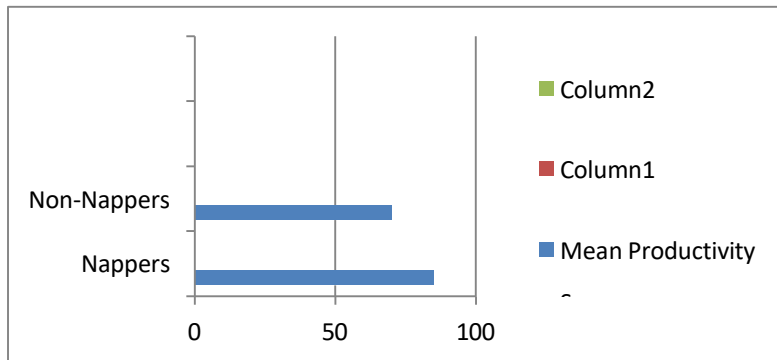


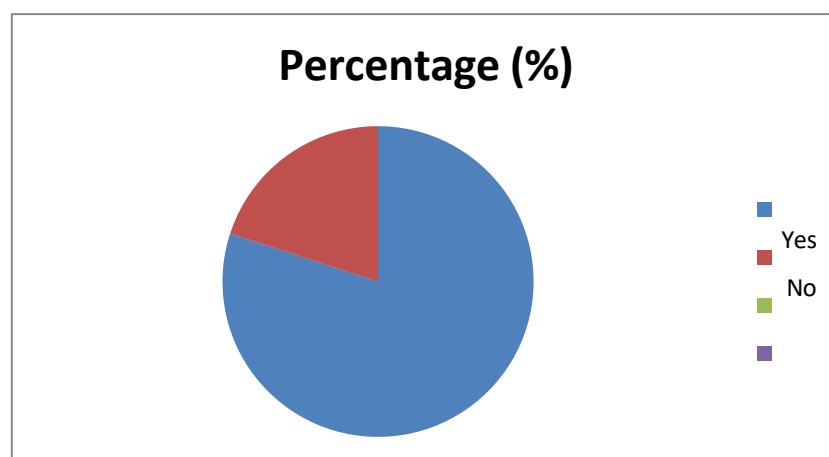
**Chart Interpretation:** The bar graph below will visually represent the productivity differences between nappers and non-nappers, showing the higher productivity scores for those who nap.

### 3. Pie Chart: Percentage of Employees Reporting Stress Reduction after Napping

- Pie chart data:** Percentage of employees who reported reduced stress after napping.

(Table – 7)

| Stress Reduction Reported | Percentage (%) |
|---------------------------|----------------|
| Yes                       | 80%            |
| No                        | 20%            |



This pie chart will represent the proportion

### LIMITATIONS OF THE STUDY

#### 1. Geographical Limitation:

- The study is geographically confined to Bengaluru City, which may not fully represent the experiences of employees in other regions or countries. The corporate culture in Bengaluru, particularly in industries like

technology, finance, and healthcare, may differ significantly from those in other parts of India or globally. Therefore, the findings may not be directly applicable to areas with different work environments, policies, or cultural attitudes toward napping.

## **2. Self-Reported Data:**

- The study primarily relies on self-reported data for understanding napping habits, which can introduce certain biases:
  - o Social desirability bias: Participants may over report or underreport their napping behaviours based on what they think is socially acceptable or expected.
  - o Recall bias: Participants might inaccurately recall the frequency or duration of their naps, affecting the reliability of the data.
  - o Despite efforts to ensure anonymity and encourage honest responses, these biases may impact the accuracy and generalizability of the results.

## **3. Cross-Sectional Design:**

- The research utilizes a cross-sectional design, capturing data at a single point in time. This limits the ability to examine the long-term effects of workplace napping on productivity, stress, and cognitive function. A longitudinal study could offer a more robust understanding of how napping influences workplace efficiency over an extended period and whether its benefits are sustained in the long term.

## **4. Sector-Specific Insights:**

- While the study includes employees from various sectors, the findings may be more reflective of industries like technology and finance, where employees may have more flexibility to engage in napping. The experiences of employees in other sectors, such as retail or manufacturing, might differ due to the nature of their work, schedules, or organizational policies regarding breaks and rest periods.

## **5. Lack of Objective Measures:**

- The study relies on subjective measures, such as self-reported stress levels, productivity, and focus. Objective metrics (e.g., task completion times, performance assessments) could offer a more accurate picture of how napping impacts work efficiency.

## **6. Limited Sample Representation:**

- Although the sample size includes 300 respondents from diverse sectors, the study may not fully account for variations within subgroups, such as age, job role, or work experience. These factors may influence the outcomes but are not deeply explored in this study.

## **RECOMMENDATIONS**

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Based on the findings of this study, the following recommendations are proposed for organizations in Bengaluru, especially in high-stress sectors like technology, finance, and healthcare, to improve employee well-being and productivity through workplace napping:

**1. Implement Designated Nap Spaces:**

- o Organizations should consider setting up dedicated nap spaces within the office environment. These spaces should be quiet, comfortable, and easily accessible to encourage employees to take short, restful naps during the workday. Providing these spaces would foster a supportive environment for employees, allowing them to recharge during work hours, leading to improved focus and productivity.

**2. Offer Flexible Napping Schedules:**

- o Companies should introduce flexible napping schedules, especially during mid-afternoon hours (e.g., between 1:00 PM and 3:00 PM). These naps should be brief and structured, ideally lasting between 10 to 20 minutes. Research has shown that such short naps can enhance cognitive function, improve alertness, and prevent the mid-afternoon slump, without interfering with the flow of daily tasks.

**3. Promote Napping as a Cultural Norm:**

- o To create an environment where napping is normalized, employers should encourage and support napping as a healthy practice. This could include awareness campaigns that educate employees on the benefits of napping, alongside workshops or seminars on how to take effective naps that maximize productivity. Leadership involvement in promoting this practice can help de
- o Stigmatize workplace napping and set a positive example for employees.

**4. Integrate Napping into Wellness Programs:**

- o As part of corporate wellness initiatives, companies should incorporate napping into employee well-being programs. By promoting structured napping as part of a broader approach to health and productivity, organizations can help reduce stress levels, improve employee job satisfaction, and enhance overall engagement.

**5. Provide Guidelines for Safe and Effective Napping:**

- o Employers should provide guidelines on how employees can effectively incorporate naps into their daily routines, focusing on the optimal duration and timing. These guidelines should also emphasize the importance of avoiding long naps, which may lead to grogginess and reduced productivity. Establishing best practices will help employees understand how to integrate naps into their work schedules without causing disruptions.



## **6. Monitor the Impact:**

o It is recommended that organizations monitor the effectiveness of napping initiatives by collecting feedback from employees and tracking productivity metrics over time. Regular evaluations can help identify any challenges or adjustments needed and ensure that the napping programs continue to meet the goals of improving well-being and productivity.

## **CONCLUSION**

This study underscores the significant role that workplace napping can play in enhancing workplace efficiency, reducing stress, and improving overall employee satisfaction. In a high-paced, demanding work culture like Bengaluru's, where employees frequently face long working hours and intense pressure, integrating structured napping practices into the daily routine has emerged as an effective strategy to promote both productivity and employee well-being.

The research highlights the cognitive and physical benefits of short, controlled naps, demonstrating that they can improve focus, memory retention, and overall mental clarity, thereby contributing to better performance in the workplace. By implementing policies that encourage napping during work hours, organizations can create a healthier, more productive work environment. Such initiatives not only help in reducing burnout but also foster a positive workplace culture by showing a commitment to employee care and well-being.

The potential of workplace napping as a tool to balance work demands with personal well-being reflects the evolving approach toward employee support in modern organizations. This study makes a valuable contribution by offering evidence of how simple practices, like napping, can be integrated into corporate wellness programs to improve overall productivity and job satisfaction.

In conclusion, the findings suggest that workplace napping should be seen as a strategic component in promoting both organizational efficiency and employee health. By embracing this practice, companies can enhance their performance, reduce absenteeism, and support a more engaged and content workforce. As the workplace culture continues to evolve, the inclusion of napping may become a critical factor in shaping future work environments.

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#### In-Text Citations:

- Luo et al. (2020) examined how scepticism towards green advertising affects purchasing intentions.
- A review by Wijekoon and Sabri (2021) outlines key determinants influencing green product purchase intentions.
- According to Tezer and Bodur (2020), using green products can improve the consumption experience.
- Kumar (2021) proposed a model for understanding green buying behaviour based on the theory of planned behaviour.

## APPENDIX

### Appendix A: Survey Questionnaire QUESTIONNAIRE

Name (Optional) Your answer

1) What is your Age group?

Under 25

25-34

35-44

45-54

55 and above

\

2) What is your gender?

Male

Female

Non-binary

Prefer not to say

3) In which industry do you work?

Healthcare

Education

Technology

Finance Retail

Manufacturing Other:

4) What is your current job role?

Manager

Executives

Administrative staff

Technical staff

Student

Other:

5) How long have you been working in your current role?\*

Less than 6 months

Less than 1 year

1-3 years

4-8 years

More than 10 years

6) How many hours do you work on average each day?\*

Less than 6 hours

6-8 hours

8 to 10 hours

More than 10 hours

7) Does your company currently allow nap breaks during working hours?

Yes

No

Sometimes

8) If yes, do you feel more productive after taking a nap?

Yes

No

Not sure

9) If no, would you prefer having a designated nap hour in your work schedule?

Yes

No

Sometimes

10) How long do you think an ideal nap should last during the workday?

10 - 15 minutes

20 - 30 minutes

30 - 45 minutes

11) Do you experience a noticeable energy slump in the afternoon?

Yes

No

Sometimes

12) How do you currently manage your afternoon slump?

Coffee or caffeine

Short break

Power nap

Power through

Other:

13) Do you believe that a nap hour can improve overall workplace productivity?

Yes

No

# **A STUDY ON CONSUMER PERCEPTION TOWARDS MULTI-CHANNEL RETAILING WITH SPECIAL REFERENCE TO ELECTRONICS**

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## **ABSTRACT**

This research explores how consumers view multi-channel retailing within the electronics industry, emphasising the elements that shape their choices between online and offline shopping in Bangalore. A study involving 160 participants evaluated satisfaction levels, examining the impact of demographics, shopping habits, and channel preferences through Likert scale questions. The analysis indicates that satisfaction levels do not significantly differ among income groups. Online shopping is preferred for its convenience and pricing, whereas in-store shopping is valued for its service quality and the ability to evaluate products physically. The results underscore the significance of smooth integration and reliable customer service throughout various channels, enabling retailers to enhance consumer trust and loyalty.

**Keywords:** Consumer Perception, Electronics Shopping, Consumer Behaviour, Multi- Channel Retailing

## **INTRODUCTION**

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In the current fast-paced retail landscape, the behaviour of consumers has changed notably, particularly in the electronics industry. The growth of online shopping has provided consumers with multiple purchasing options, each with its own unique benefits and drawbacks. Multi-channel retailing, integrating both online and offline shopping experiences, has become an essential approach for retailers looking to satisfy a variety of consumer demands. The COVID-19 pandemic has significantly sped up this change, reshaping shopping behaviours and resulting in a greater dependence on online platforms, even for major purchases such as electronics (Xiaoyu, Zhu, 2024). Consequently, grasping the elements that affect consumer choices across various retail channels is crucial for companies aiming to improve customer satisfaction and loyalty.

Earlier research, such as that by Kashish and Jain (2024), has explored how consumers view online shopping and how demographic factors influence these views. Nonetheless, there has been limited investigation into multi-channel retailing within the electronics industry, where shoppers frequently emphasise the importance of being able to physically inspect products, obtain comprehensive product details, and receive dependable after-sales assistance. In the realm of electronics, buyers encounter distinct factors to consider, such as worries about security during online transactions and the expected reliability of service across different platforms. The outlined expectations and concerns highlight the necessity to explore how consumers make decisions between online and offline channels, as well as the key factors that impact their purchasing choices.

This research seeks to address this gap by exploring consumer views on multi-channel retailing in the electronics sector. We evaluate essential elements like convenience, pricing, security, and customer service quality through a well-organised survey across various channels. This research aims to examine the influence of various factors on consumer preferences in electronics, offering insights that can assist retailers in crafting more effective multi-channel strategies and providing seamless, trust-based experiences in both online and offline settings.

## **REVIEW OF LITERATURE**

1. Schneider, P. J. (2021). The research highlights different categories of showrooming, such as 'loyal showroomers' who consistently stick with the same retailer through various channels, and 'competitive showroomers' who tend to change retailers. The text delves into how price sensitivity and service quality impact showrooming behaviour. The results indicate that although cost is an important consideration, aspects such as service quality and customer loyalty are also vital in shaping consumer choices. For electronics retailers operating across multiple channels, grasping these dynamics is crucial for crafting strategies that tackle showrooming. This includes improving in-store experiences and ensuring consistent pricing across all channels to keep customers engaged.

2. Rajat, Kumar, Singh., Mirza, Shahab, Shah. (2024). The major purpose of this study is to investigate the issues caused by the growth of distribution channels, sometimes known as multichannel, in

both marketing and logistics. It dives into principles that highlight the importance of tools for streamlining operations, reducing inefficiencies, and meeting consumer needs, all of which provide organisations with competitive advantages.

3. Dessy, Y. M. (2024). The growth of technology has influenced how businesses arrange their channels. Companies must adapt to integrated offline and online channels in order to effectively connect with customers. This strategic approach, also known as the omni-channel for all pages plan, is especially relevant in the retail industry, since its adoption promises to transform the customer experience. Multi-channel integration is a crucial feature of omni-channel retailing that seeks uniformity across several channels. Finally, adopting an omnichannel approach is a strategic need for retail organisations seeking to thrive in the digital era, where customer experience reigns supreme.

4. Thaichon, P., Phau, I., & Weaven, S. (2022). This paper highlights the significance of smooth integration throughout different consumer interactions. This change is vital for electronics retailers, as it affects how consumers view and act in the market. Creating a seamless shopping experience across all platforms—be it in physical stores, online, or through mobile applications—can significantly boost customer satisfaction and foster loyalty. The research emphasises crucial aspects like channel integration, service consistency, and customer relationship management, which are essential for grasping and enhancing consumer perceptions in the electronics industry.

5. Lim, X. J., Cheah, J. H., Dwivedi, Y. K., & Richard, J. E. (2022). This study explores how the integration of various retail channels impacts consumer behaviour, with a specific focus on the electronics industry. The research indicates that smooth connectivity between various channels boosts consumer control, resulting in higher levels of satisfaction and loyalty. This indicates that a unified approach across various channels can enhance how consumers view and interact with electronics retailers.

6. Mishra, R., Singh, R. K., & Koles, B. (2021). This study offers an in-depth examination of the factors influencing consumer purchasing choices in various retail settings. It highlights important elements that shape how consumers behave, including the integration of channels, smooth customer experiences, and the impact of technology. For electronics retailers, grasping these factors is essential for crafting successful multi-channel approaches that meet consumer expectations and improve satisfaction. The research further emphasises potential avenues for upcoming investigations, particularly focussing on how new technologies and tailored marketing strategies influence consumer views within the electronics industry.

7. Arati, Unni., Satya, Nand., Vimal, Bhatt., Binod, Chandra, Sinha. (2023). Except for necessary necessities, all physical stores were closed during Covid 19, and e-commerce played a significant role in providing consumers with electrical products. Income, occupation, education, gender, age, and experience

were all considered while analysing client purchasing behaviour. An overall study finds that experience with e-commerce websites is a primary factor influencing client buying behaviour, while other criteria such as income, occupation, education, gender, and age have no effect on the purchasing decision. The inferences are largely in the interests of e-commerce suppliers, whose business model is entirely dependent on e-customer behaviour. The study seeks to analyse the impact of the extent of consumer purchasing behaviour during Covid 19.

#### **IV. RESEARCH OBJECTIVES**

1. To examine consumer choices between online and in-store shopping in the context of multi- channel retailing for electronics
2. To investigate how particular elements, including product details, pricing strategies, and promotional activities, security concerns and customer service consistency influence consumer preferences for channels in the electronics retail sector
3. To evaluate consumer confidence and apprehensions related to service reliability, security measures, and post-purchase assistance across various retail platforms for electronics.

#### **RESEARCH METHODOLOGY**

The study used a quantitative method, relying on an online Google Form survey as the main instrument for data collection. This approach was selected due to its effectiveness, ease of access, and ability to collect organised feedback. The survey aimed to gather demographic details and consumer views, featuring questions rated on a 5-point Likert scale to assess preferences, behaviours, and attitudes regarding online and offline shopping channels. The survey link was shared on WhatsApp, utilising the platform's wide reach to spread the questionnaire among a varied audience through personal messages and group discussions. A random sampling method was utilised to guarantee broad representation, resulting in a total of 160 responses for analysis. Data underwent thorough verification for completeness, ensuring that only valid responses were incorporated to uphold accuracy.

#### **RESEARCH GAP**

Although there has been considerable research into consumer behaviour in both online and offline shopping settings, there remains a lack of clarity regarding the specific factors that shape consumer preferences in multi-channel retailing for electronics. This sector is marked by distinct consumer expectations and a high level of involvement in purchasing decisions. Current research, including works by Xiaoyu and Zhu (2024) focusing on changes in shopping behaviour after COVID-19, as well as Kashish and Jain (2024) examining online shopping perceptions in India, offers valuable insights into overall consumer trends between online and offline shopping. Nonetheless, they fail to focus on the electronics sector, where elements such as product evaluation,



comprehensive product details, pricing, security issues, and after-sales assistance play a vital role in the consumer's decision-making process.

Furthermore, although previous studies have looked into overall views on multi-channel retailing, there remains a lack of insight into how consumers' trust and satisfaction are affected by the consistency and quality of service provided across various channels in the electronics retail sector. This study aims to address this gap by examining how distinct factors—like the necessity for practical experience, the attractiveness of channel-specific promotions, and views on service consistency and security—influence consumer choices between online and offline channels in the multi-channel retail landscape for electronics. This study aims to shed light on detailed consumer behaviours in the electronics market, enhancing our comprehension of the complexities involved in multi-channel retailing within this industry.

## **RESEARCH QUESTIONS**

1. How do consumers in Bangalore perceive the different retail channels available for purchasing electronics?
2. How do demographic variables (like age, income, education) play in shaping consumer preferences for online and offline channels in multi-channel retailing?
3. How does the perceived quality of service across different channels impact consumer trust and loyalty?

## **RESEARCH PROBLEM**

The study revealed a gap in knowledge about the particular elements that affect consumer choices between online and offline channels in the multi-channel retailing of electronics. As consumers increasingly utilise both channels, especially after COVID, there is still uncertainty regarding the factors that influence their choice between them when buying electronics. This category presents distinct considerations, including product examination, data security, comprehensive product information, competitive pricing, and after-sales support. This gap underscores the necessity for focused understanding of how these elements influence consumer trust and satisfaction, which in turn shapes their buying decisions in multi-channel retail settings for electronics.

## **LIMITATIONS OF THE STUDY**

1. Factors like brand loyalty, cultural influences and environmental concerns were not considered, which may also significantly affect a consumer's shopping preferences
2. This study is specific to electronics, so its findings may not be fully applicable to other product categories, where consumer behavior and channel preferences might differ due to varying product characteristics and involvement levels.

3. While the study focuses on several key factors like convenience, pricing, and security, it may not capture all possible influences on multi-channel shopping preferences for electronics, such as brand loyalty or personal shopping habits, which could also play a significant role.

## RESEARCH FINDINGS

Below are the demographic data of 160 respondents collected from an online google survey questionnaire.

| Demographic Variables                                 | Total |      |
|-------------------------------------------------------|-------|------|
| <b>Gender</b>                                         | N     | %    |
| Male                                                  | 100   | 62.5 |
| Female                                                | 60    | 37.5 |
| <b>Age</b>                                            |       |      |
| 18-24                                                 | 29    | 18.1 |
| 25-34                                                 | 51    | 31.9 |
| 35-44                                                 | 46    | 28.7 |
| 45-54                                                 | 26    | 16.2 |
| 55-64                                                 | 8     | 5    |
| Educational Level Masters or Higher Bachelor's degree |       |      |
| Professional HSSLC or Below Others                    |       |      |
| Occupation                                            |       |      |
| Govt. Employee Private Employee Self-Employed Student |       |      |
| Others Annual Income Below 6,00,000                   | 64    | 40   |
| 6,00,001-10,00,000                                    | 69    | 43.1 |
| 10,00,001-15,00,000                                   | 18    | 11.3 |
| 15,00,001 and above                                   | 7     | 4.4  |
|                                                       | 2     | 1.2  |
|                                                       | 54    | 33.8 |
|                                                       | 35    | 21.9 |
|                                                       | 36    | 22.5 |
|                                                       | 25    | 15.6 |
|                                                       | 10    | 6.3  |
|                                                       | 65    | 40.6 |

|  |    |      |
|--|----|------|
|  | 44 | 27.5 |
|  | 30 | 18.8 |
|  | 21 | 13.1 |

Consumer Perceptions

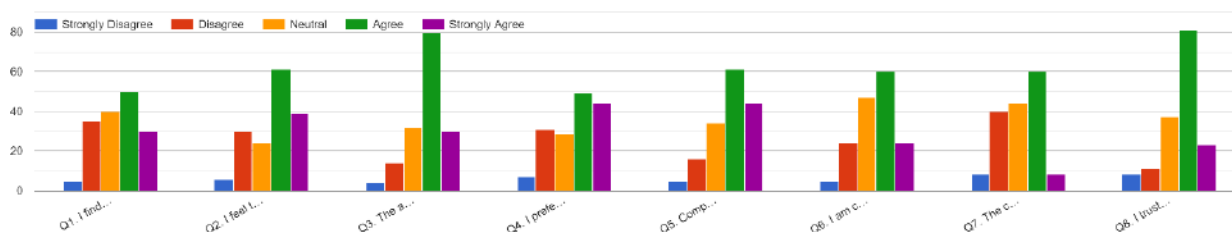


Chart 1: Consumer Perceptions

The above bar represents responses to eight Likert-scale questions which are related to consumer perceptions. The responses are segmented into five categories: "Strongly Disagree," "Disagree," "Neutral," "Agree," and "Strongly Agree," each represented by a different bar colours

Q1: I find shopping for electronics online more convenient than in-store.

There is a notable distribution among "Disagree," "Neutral," and "Agree," with a minor inclination towards favourable responses. This indicates that although a significant portion of shoppers appreciate the convenience of online purchasing, a considerable group remains hesitant, likely because of issues such as navigation difficulties, delivery durations, or the lack of a tangible product experience.

Q2: I feel that in-store shopping gives me a better experience than online shopping.

The majority of responses tend to favour "Agree" and "Neutral," suggesting that many consumers believe that shopping in-store provides a superior experience compared to online shopping. This could be attributed to elements such as personal interaction, the chance to view and try products directly, or the general atmosphere of shopping, which online platforms are unable to completely mimic.

Q3: The availability of detailed product information influences my preference for online shopping over offline stores.

The response indicates a clear agreement, highlighting that comprehensive product information plays a crucial role in shaping consumers' choices when it comes to online shopping. This

highlights the significance of detailed product descriptions, reviews, specifications, and comparison tools that empower consumers to make well-informed choices, frequently surpassing the necessity of in-store product viewing.

Q5: Competitive pricing and promotions make me more likely to purchase electronics through online channels.

Most people tend to "Agree," suggesting that attractive pricing and special offers significantly influence their decision to buy electronics online. This illustrates how digital marketplaces frequently provide price reductions, package offers, or seasonal promotions that appeal to budget-conscious shoppers, making it an important consideration for selecting online options.

Q6: I am concerned about the security of my personal information when purchasing electronics online.

The variety of responses, particularly the significant portions in "Disagree," "Neutral," and "Agree," indicates a range of concerns present. This indicates that certain individuals are cautious about disclosing personal information on the internet, whereas others might find comfort in the current security protocols in place. Confidence in data protection can differ depending on personal understanding of internet security or previous encounters with online purchases.

Q7: The customer service quality is consistent across different purchasing channels.

The responses vary significantly, with a considerable number of respondents affirming that the quality of customer service is uniform across different channels, while a notable portion stays neutral or expresses disagreement. This suggests that, although a significant number of consumers view customer service as relatively consistent across various purchasing channels, a notable segment either has no strong feelings or notices discrepancies. This variability indicates that certain consumers might have encountered varying service standards in online versus in-store settings, highlighting a potential area for enhancement in providing a consistently high-quality service experience across different channels.

Q8: I trust retailers more when they provide seamless service across multiple channels.

Most respondents agree or strongly agree that their trust in retailers increases when those retailers offer a smooth experience across various channels. This indicates that shoppers prioritise a unified shopping experience, fostering trust in the retailer. Although a few respondents express neutrality, showing no strong feelings, only a limited number voice disagreement. This emphasises that integrating multiple channels is a crucial element of trust for many consumers, prompting retailers to prioritise delivering a smooth and uniform experience across both online and offline platforms.

Shopping channel preference

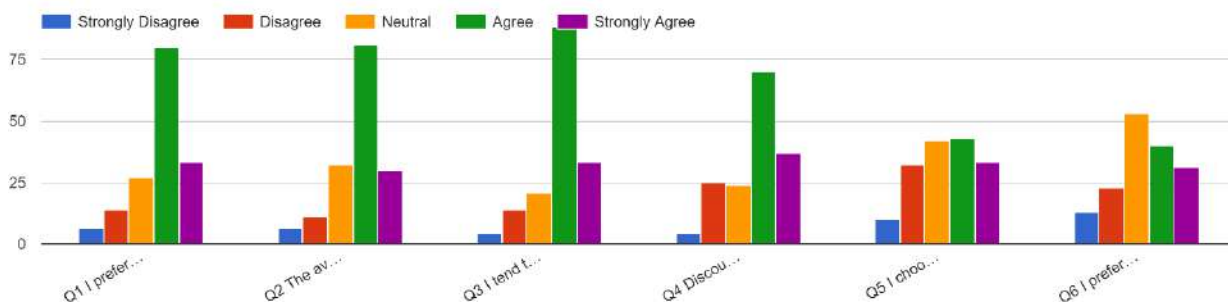


Chart 2: Shopping Channel Preference

**Q1: I prefer purchasing electronics from different online channels where the product availability is guaranteed**  
Most respondents either agree or strongly agree that they favour buying electronics through online channels that ensure product availability. This shows that the dependability of stock availability plays a crucial role in shaping consumers' choices for online shopping. Although a minority holds a neutral or opposing view, the majority of consumers seem to prioritise the certainty of accessing the products they require through online platforms, indicating a significant dependence on assured availability during their purchasing choices.

**Q2: The availability of exclusive products online influences my choice of purchase channel.**

A considerable portion of participants agrees, suggesting that unique products offered solely online play a crucial role in attracting consumers to digital platforms. This highlights the charm of distinctive products that might not be found in brick-and-mortar shops, enhancing the allure of shopping online.

**Q4: Discounts and promotions play a significant role in my choice of purchasing in-store.**

Most respondents either agree or strongly agree that discounts and promotions are essential factors in their decision to shop in-store. This indicates that a significant number of shoppers are attracted to brick-and-mortar stores when they present appealing offers, which can surpass the ease of shopping online. The mild and less significant disagreement responses suggest that, although discounts play a crucial role for many, certain consumers might value different elements more than promotional deals when choosing a shopping platform.

**Q6: I prefer purchasing in-store as it offers comprehensive after-sales support.**

The responses indicate a fairly even distribution, with a slight tendency towards agreement, suggesting that certain consumers favour in-store purchases because of the perceived benefits of thorough after-sales support. A significant segment stays neutral, indicating differences in how the value of in-store after-sales support is perceived. The existence of differing opinions suggests that, although after-sales support holds significance for some individuals, others might believe that online channels provide adequate assistance or do not consider it a key element in their choice of shopping channels.

## HYPOTHESIS TESTING

- **One-Way ANOVA**

RQ1: Does the level of overall satisfaction between in-store and online shopping vary significantly among individuals based on their occupational group

### ANOVA

#### Overall In Store Vs Online Satisfaction

|                |             |            | Sum of Squares | df  | Mean Square | F     | Sig. |
|----------------|-------------|------------|----------------|-----|-------------|-------|------|
| Between Groups | (Combined)  |            | 12.387         | 4   | 3.097       | 3.529 | .009 |
|                | Linear Term | Unweighted | 1.043          | 1   | 1.043       | 1.188 | .277 |
|                |             | Weighted   | 1.516          | 1   | 1.516       | 1.728 | .191 |
|                |             | Deviation  | 10.871         | 3   | 3.624       | 4.130 | .008 |
| Within Groups  |             |            | 136.013        | 155 | .878        |       |      |
| Total          |             |            | 148.400        | 159 |             |       |      |

H0: There is no significant difference in the overall satisfaction levels between in-store and online shopping across occupational groups

H1: There is a significant difference in the overall satisfaction levels between in-store and online shopping across occupational groups

Since the p-Value is less than 0.05, we reject the null hypothesis. This indicates that there is a statistically significant difference in the overall satisfaction levels between in-store and online shopping across the occupational groups.

RQ2: Does income level significantly influence overall satisfaction with online vs. in-store shopping experiences?

### ANOVA

#### Overall Online Vs In-Store Satisfaction

|                | Sum of Squares | df  | Mean Square | F     | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 6.077          | 3   | 2.026       | 2.490 | .062 |
| Within Groups  | 126.917        | 156 | .814        |       |      |
| Total          | 132.994        | 159 |             |       |      |

H0: There is no significant difference in the overall satisfaction with online vs. in-store shopping experiences among the different income groups

H1: There is a significant difference in the overall satisfaction with online vs. in-store shopping experiences among the different income groups

Since the p-value (0.062) is greater than the significance level (0.05), we fail to reject the null hypothesis. Thus there is no statistically significant difference in the overall satisfaction with online vs. in-store shopping experiences among income groups.

- **Regression Analysis**

**RQ3: What factors significantly influence overall satisfaction with in-store versus online shopping?**

- **ANOVAa**

| Model |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| 1     | Regression | 38.630         | 7   | 5.519       | 7.642 | .000 <sup>b</sup> |
|       | Residual   | 109.770        | 152 | .722        |       |                   |
|       | Total      | 148.400        | 159 |             |       |                   |

**Coefficientsa**

Unstandardized  
Coefficients

Standardized  
Coefficients

| Model |                                                                    | B     | Std. Error | Beta  | t      | Sig. |
|-------|--------------------------------------------------------------------|-------|------------|-------|--------|------|
| 1     | (Constant)                                                         | .875  | .376       |       | 2.325  | .021 |
|       | Online Shopping Convenience                                        | .160  | .069       | .203  | 2.321  | .022 |
|       | Product Info Preference                                            | .192  | .086       | .225  | 2.231  | .027 |
|       |                                                                    |       |            |       |        |      |
|       | Online Pricing Influence                                           | .162  | .087       | .188  | 1.849  | .066 |
|       | Online Security Concern                                            | -.076 | .057       | -.095 | -1.329 | .186 |
|       | Preference for Online Channels with Product Availability Guarantee | .026  | .075       | .032  | .347   | .729 |
|       | Exclusive Online Product Availability                              | -.146 | .076       | -.174 | -1.935 | .055 |
|       | Preference For Best Price In Online Electronic Purchase            | .066  | .081       | .076  | .817   | .415 |

#### Coefficients<sup>a</sup>

|   |                                                                    |      |       |
|---|--------------------------------------------------------------------|------|-------|
| 1 | (Constant)                                                         |      |       |
|   | Online Shopping Convenience                                        | .636 | 1.572 |
|   | Product Info Preference                                            | .479 | 2.086 |
|   | Online Pricing Influence                                           | .470 | 2.130 |
|   | Online Security Concern                                            | .954 | 1.048 |
|   | Preference for Online Channels with Product Availability Guarantee | .588 | 1.700 |
|   | Exclusive Online Product Availability                              | .600 | 1.666 |
|   | Preference For Best Price In Online Electronic Purchase            | .563 | 1.776 |

H0: None of the predictors (Online shopping convenience, Product information preference, Online Pricing Influence, etc.) Significantly influence the overall satisfaction between in-store and online shopping.

H1: At least one predictor significantly influences the overall satisfaction between in-store and online shopping



The p-value for the overall model (ANOVA) is 0.000, which is less than 0.05. This indicates that the model is statistically significant, meaning the predictors collectively explain a significant portion of the variance in overall satisfaction with in-store and online shopping.

There is sufficient evidence to reject the null hypothesis and conclude that at least one of the predictors (e.g., Online Shopping Convenience, Product Information Preference, etc.) significantly influences overall satisfaction with in-store and online shopping. Further, specific predictors like Online Shopping Convenience and Product Information Preference were found to have a significant positive influence.

## **CONCLUSION AND RECOMMENDATIONS**

This study shows how consumer tastes are changing in the electronics industry, which shows how important multi-channel retailing is in Bangalore. People like online channels because they are convenient and have good prices, but they also like offline channels because they offer more personal experiences and reliable service. Findings show that integrating channels smoothly, providing consistent customer service, and making sure that online transactions are safe are all very important for gaining trust and customer satisfaction. To make sure that all of these preferences are met, retailers must change how they do business to meet the needs of today's shoppers.

Based on the above conclusion the following recommendations can be made:

- **Strengthen Online Security Measures:** Clear communication about data protection practices can alleviate consumer concerns and foster trust in online shopping.
- **Improve After-Sales Support:** Providing robust post-purchase services across all channels will enhance consumer satisfaction and loyalty.
- **Offer Channel-Specific Benefits:** Tailor promotions and exclusive products to specific channels to attract diverse consumer segments.

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## **APPENDICES**

### Gender

- Male
- Female

### Educational Level

- Masters or higher
- Bachelor's degree
- Professional
- HSSLC or below

### Age

- 18-24
- 25-34
- 35-44
- 45-54
- 55-64

### Occupation

- Govt. Employee
- Private company
- Self Employed
- Student
- Others (please specify)

### Annual Income

- Below 6,00,000
- 6,00,001-10,00,000
- 10,00,001-15,00,000
- 15,00,001 and above

### Shopping channel preference

|                                                                                                                   | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-------------------------------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| I find shopping for electronics online more convenient than in-store                                              |                   |          |         |       |                |
| I feel that in store shopping gives me a better experience than online shopping                                   |                   |          |         |       |                |
| The availability of detailed product information influences my preference for online shipping over offline stores |                   |          |         |       |                |
| I prefer purchasing electronics in-store due to the ability to physically examine the products                    |                   |          |         |       |                |
| Competitive pricing and promotions make me more likely to purchase electronics through online channels            |                   |          |         |       |                |
| I am concerned about the security of my personal information when purchasing electronics online                   |                   |          |         |       |                |
| The customer service quality is consistent across different purchasing channels                                   |                   |          |         |       |                |
| I trust retailers more when they provide seamless service across multiple channels                                |                   |          |         |       |                |

### Shopping channel preference

|                                                                                                             | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-------------------------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| I prefer purchasing electronics from different online channels where the product availability is guaranteed |                   |          |         |       |                |
| The availability of exclusive products online influences my choice of purchase channel                      |                   |          |         |       |                |
| I tend to purchase online where I can find the best price for electronics                                   |                   |          |         |       |                |
| Discounts and promotions play a significant role in my choice of purchasing in-store                        |                   |          |         |       |                |

|                                                                                                 |  |  |  |  |  |
|-------------------------------------------------------------------------------------------------|--|--|--|--|--|
| I choose to purchase in-store as it provides the most detailed and reliable product information |  |  |  |  |  |
| I prefer purchasing in-store as it offers comprehensive after-sales support                     |  |  |  |  |  |

# **A Study on the impact of social media marketing on consumer perception of Apple products in Bengaluru**

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## **Abstract**

This study explores the impact of social media marketing on consumer perception of apple product , analysing how various social media strategies influence consumer attitudes, trust, and loyalty. With the growing use of platforms like Instagram, Facebook, and Twitter social media has become an essential tool for brands to communicate with their audiences and shape brand perceptions.

This research investigates the effectiveness of social media marketing techniques such as interactive content, influencer partnerships, and user-generated content creating positive consumer perceptions and enhancing brand trust. Data were collected through surveys assessing consumer engagement, brand trust, and purchase intention in response to different types of social media content. The findings indicate that brands that actively engage with their followers through personalized and authentic content, positive social proof, and regular interaction are perceived more favourably.

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## Introduction

In today's digital landscape, social media has revolutionized how brands and consumers interact. Platforms like Instagram, Facebook and Twitter have created unprecedented opportunities for brands to engage directly with their audiences, offering real-time communication, personalized interactions, and a space for vibrant brand communities. Social media marketing has thus become essential for shaping consumer perceptions, fostering loyalty, and driving brand affinity.

### 1. Overview of Social Media Marketing:

social media marketing has transformed the way brands communicate with consumers, evolving from simple online advertising to a complex system of digital engagement and community-building. With the widespread use of platforms like Facebook, Instagram, Twitter and LinkedIn businesses now have unprecedented opportunities to reach, interact with, and influence their target audiences. Social media marketing leverages these platforms to promote products, foster brand loyalty, and drive engagement through a variety of content forms including text, images, videos, live streams, and interactive posts.

### 2. Importance of social media marketing:

social media has become a cornerstone of branding strategy for businesses across industries, enabling brands to connect with a vast and diverse audience in meaningful ways. With the country's rapid digitalization, affordable mobile data, and high smartphone penetration, social media platforms have become integral to how brands interact with consumers. The rise of regional content and localized digital strategies has further amplified social media's reach, making it a powerful tool for brand building in India.

### 3. Influence of Social Media Content Types:

The effectiveness of social media marketing largely depends on the types of content brands use to engage their audiences. Different content formats including text, images, videos, live streams, stories, and interactive posts serve unique purposes and can influence consumer perception and behaviour in distinct ways. By understanding the specific impact of each content type, brands can strategically choose formats that align with their goals, improve engagement, and build stronger connections with their audiences.

### 4. Role of Influencer Marketing and Social Proof:

In the digital age, influencer marketing and social proof have become key strategies in social media marketing, helping brands reach audiences in more authentic and trusted ways. By leveraging the established credibility of influencers and the power of social proof, brands can create stronger connections with consumers, enhance their reputation, and ultimately drive consumer decisions. Influencer marketing involves collaborating with individuals often with a large or niche following who can endorse, review, or promote products to their audience. Influencers, through their relatability and trustworthiness, help brands connect with consumers more organically than traditional advertising.

### 5. Challenges in Social Media Marketing and Brand Perception:

While social media marketing offers immense opportunities for brands, it also presents a unique set of challenges that can impact brand perception. From managing customer feedback to navigating an oversaturated digital space, brands must carefully strategize to ensure they present a positive, authentic image while adapting to the rapid shifts of social media platforms. Social media provides a public forum where customers can easily voice complaints or dissatisfaction, making negative feedback highly visible.

### **Review of literature**

1.(Kaplan and Haenlein 2010) SMM provides brands with direct interaction channels to influence consumer attitudes. Apple's marketing strategies rely on platforms like Instagram, Facebook, and YouTube to maintain its image as an innovative, aspirational brand. Social media marketing has emerged as a powerful tool for shaping consumer perceptions.

2.(Mangold and Faulds ,2009) emphasizes that the two-way communication enabled by social media allows consumers to co-create brand value, making it a critical factor in perception management. For Apple, which enjoys a strong presence in Bengaluru, this interaction helps build trust and loyalty among its tech-savvy audience.

3.(Verma and Shukla ,2019) shows that young Indian consumers consider social media a primary source of product information. For Apple, social media campaigns showcasing product innovation, durability, and exclusivity resonate strongly with this demographic. Indian urban consumers, especially in cities like Bengaluru, are highly active on social media platforms, with 58% of urban internet users engaging with brands online IAMAI, 2022.

4.(Jansen et al ,2009) highlights the significance of visually appealing and interactive content in social media marketing. Apple leverages high-quality visuals and engaging narratives to showcase its products' design and functionality. These narratives create a sense of aspiration and exclusivity, reinforcing Apple's premium positioning.

5.(Desai ,2022) points out that brands must actively monitor and respond to consumer concerns to maintain a positive perception. For Apple, managing online reviews and addressing customer issues promptly is critical to sustaining its favourable image in Bengaluru. While social media is an effective marketing tool, it also comes with challenges. Negative feedback and online backlash can quickly damage a brand's reputation.

### **Objectives:**

The objectives of a study on the impact of social media marketing on consumer perception of apple products in Bengaluru typically focus on understanding the relationship between social media activities and how consumers perceive a brand. These objectives will guide the research to explore various dimensions such as brand awareness, engagement, consumer trust, and purchase behaviour. Here are some potential objectives for this study

1. To assess the role of social media marketing in shaping consumer perceptions of Apple products Analyse how social media campaigns influence consumer attitudes toward Apple's brand image, product quality, and innovation in Bengaluru.
2. To identify the most effective social media platforms for Apple's marketing strategies Determine which platforms (e.g., Instagram, Facebook, YouTube) have the highest engagement and impact on consumer perception in the Bengaluru market.
3. To evaluate the influence of influencer marketing and user-generated content (UGC) on consumer trust and purchase decisions Examine how influencers and UGC, such as reviews and testimonials, affect consumers' perceptions and decisions related to Apple products.

### **Research Methodology:**

study of the impact of social media engagement on consumer perception of Apple products in Bengaluru, social media has revolutionized the way brands interact with consumers, creating platforms for real-time engagement, targeted marketing, and consumer feedback. In an era dominated by digital connectivity, social media marketing has become an indispensable tool for businesses aiming to enhance their brand presence and influence consumer behaviour.

X28- The Overall impact of social media advertising on purchasing decision towards apple product.

X13- Trust social media advertisements more than traditional advertisements for product recommendations.

X27- I perceive apple as a premium products due to their portrayal in social media advertisements.

X28- overall impact of social media advertising on purchasing towards apple product. X13- trust social media advertisement for product recommendation.

X14- use social media platforms to research apple iphone product

X15- social media influence perception of brand quality and reliability

X16- social media advertisement for apple product evoke excitement or desire X17- visual appeal of media advertise enhances interest in the product.

X18- advertisement on social media influence of apple innovation products. X19- Discuss apple advertisements on social media

X20- Review and comments on apple iphone advertisements.

X21- influencer endorsements on social media . X22- Frequently come across apple advertisement

X23- the timing and placement of iphone ads on social media

X24- social media platform make iphone ads accessible & engaging. X25- apple iphone promoted media influence buying decision

X26- social media advertisement clarify the affordability of iphone product



X27- perceive iphone as premium products due to portrayal in social media ads. X28- overall impact of social media advertising on purchase towards apple products.

## **Research Gap**

### Limited Regional Focus

Most existing studies examine social media marketing on a global or national scale, often neglecting localized markets. Bengaluru, as a tech hub with a unique consumer demographic, requires focused research on how social media engagement influences perceptions of Apple products.

### Engagement Metrics vs. Purchase Decisions

While many studies discuss the role of likes, shares, and comments, there is limited analysis of how specific engagement metrics translate to consumer perceptions and purchase intentions, especially for premium brands like Apple.

### Role of Influencer Marketing & User-Generated Content (UGC)

Previous research highlights influencer marketing broadly but does not specifically address its impact on high-end technology brands like Apple in Bengaluru.

### Social Media Platform Effectiveness

There is a lack of comparative analysis of different platforms (Instagram, Facebook, YouTube) to determine which is most effective in shaping consumer perceptions of Apple products in Bengaluru.

## **Research Questions**

1. How does social media engagement influence consumer perception of Apple products in Bengaluru?
2. Which social media platforms are most effective in shaping consumer perceptions of Apple products?
3. How do social media engagement metrics (likes, comments, shares) affect consumer attitudes toward Apple's brand image and product quality?
4. What is the role of influencer marketing and user-generated content in driving trust and purchase decisions for Apple products?
5. Does social media marketing enhance the perception of Apple products as premium and innovative?

## Research Problem

"The Influence of Social Media on Consumer Behavior and Brand Perception of Apple Products in Bengaluru"

Social media has become a powerful platform for marketing and consumer interaction.

However, its specific impact on consumer behavior, brand perception, and purchasing decisions for premium products like Apple in a tech-centric city like Bengaluru is not well understood. This study aims to bridge this gap by analyzing how social media engagement influences consumer perception, trust, and purchase decisions in a regional context.

## RESEARCH FINDINGS

Below are the demographic data of the 156 respondents collected from an online Google survey questionnaire:

Table 1: Demographic of participants

| Demographic Variable | n  | %     |
|----------------------|----|-------|
| Age                  |    |       |
| Under 18 years       | 17 | 11.2% |
| 18-24 years          | 94 | 61.8% |
| 25-34 years          | 33 | 21.7% |
| 35-44 years          | 7  | 4.6%  |
| 45 years and above   | 1  | 0.7%  |
| Gender               |    |       |
| Male                 | 95 | 62.5% |
| Female               | 57 | 37.5% |
| Occupation           |    |       |
| Student              | 79 | 52%   |
| Professional         | 36 | 23.7% |
| Business             | 25 | 16.4% |
| Government employee  | 9  | 5.9%  |
| Other                | 3  | 2%    |
| Monthly Income       |    |       |
| Less than 25,000     | 70 | 46.1% |

|                    |    |       |
|--------------------|----|-------|
| 25,001 - 50,000    | 28 | 18.4% |
| 50,001 - 75,000    | 28 | 18.4% |
| 75,001 - 1,00,000  | 19 | 12.5% |
| More than 1,00,000 | 7  | 4.6%  |

### Comparison Table: Research Objectives vs. Analysis Results

| Research Objective                                                                                                          | Analysis Result                                                                                                                             | Interpretation                                                                                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| To assess the role of social media marketing in shaping consumer perceptions of Apple products                              | Brand Quality & Reliability (X15) was the strongest predictor (B=0.308, p=0.040).                                                           | Social media successfully shapes consumer perception of Apple's brand quality and reliability, leading to increased purchasing intent.                                  |
| To identify the most effective social media platforms for Apple's marketing strategies                                      | The study does not analyze specific platforms, but engagement-driven content appears to be more influential than ad exposure.               | Future research should examine platform-specific engagement to determine the most effective channels.                                                                   |
| To evaluate the influence of influencer marketing and user-generated content (UGC) on consumer trust and purchase decisions | Influencer Endorsements (X21) were not significant (B=-0.025, p=0.829). Trust in social media ads (X13) was also not significant (p=0.550). | Influencer marketing and paid promotions have little impact on purchasing decisions. Consumers rely more on organic brand perception rather than endorsements.          |
| To determine how premium brand perception affects purchasing behavior                                                       | Perception of Apple as a Premium Brand (X27) was marginally significant (B=0.156, p=0.150).                                                 | While Apple's premium image contributes to purchasing decisions, it is not a decisive factor. Other elements, such as product quality perception, are more influential. |

To explore whether emotional excitement from advertisements influences purchases

Excitement from Social Media Ads (X16) was not significant ( $B=-0.146$ ,  $p=0.321$ ).

Emotional excitement does not necessarily translate into purchase behavior, suggesting that Apple should focus on credibility and engagement rather than high-energy advertisements.

### Key Takeaways:

- Brand Quality & Reliability (X15) is the strongest driver of purchases, meaning Apple should emphasize trust and product excellence in marketing campaigns.
- Influencer endorsements and ad exposure alone do not significantly influence purchase decisions, meaning authentic engagement strategies are more effective.
- Apple's premium brand perception has a minor impact, suggesting that exclusivity alone does not drive consumer behavior.
- Emotional engagement through social media ads does not significantly affect purchases, highlighting the need for meaningful interactions rather than flashy promotions

Research Hypothesis:..

### Chi-Square Tests

|                    |                     |    |      |
|--------------------|---------------------|----|------|
| Pearson Chi-Square | 35.303 <sup>a</sup> | 27 | .131 |
| Likelihood Ratio   | 44.702              | 27 | .017 |
| N of Valid Cases   | 156                 |    |      |

a. 45 cells (80.4%) have expected count less than 5. The minimum expected count is .42.

### Chi square Test

H0 – there is no association between gender and the choice of social media platform used to follow apple tech product

H1 – there is an association between gender and the choice of social media platform used to follow apple tech product

the P – value is .131 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 the choice of social media platform used to follow apple tech product.

It is interpreted that the choice of social media platform used to follow apple tech product

has been the same between both Male and Female

## ANOVA

X15

|                |             |            | Sig. |
|----------------|-------------|------------|------|
| Between Groups | (Combined)  |            | .668 |
|                | Linear Term | Unweighted | .668 |
|                |             | Weighted   | .668 |
| Within Groups  |             |            |      |
| Total          |             |            |      |

ONEWAY X28 BY @3.X3

/POLYNOMIAL=1

/STATISTICS DESCRIPTIVES EFFECTS

/MISSING ANALYSIS

/CRITERIA=CILEVEL(0.95)

/POSTHOC=TUKEY ALPHA(0.05).

H0- there is no significant difference in social media advertisements influence my perception of the brand's quality and reliability between the male and female.

H1- there is significant difference in social media advertisements influence my perception of the brand's quality and reliability between the male and female.

Since the p value is .668 which is greater than .050. there is sufficient evidence to accept null hypothesis. It is inferred that there is no significant difference in social media advertisements influence my perception of the brand's quality and reliability between the male and female. it is interpreted that the social media advertisements influence my perception of the brand's quality and reliability has been same between the male and female.

## ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| 1     | Regression | 98.438         | 15  | 6.563       | 8.563 | .000 <sup>b</sup> |
|       | Residual   | 106.530        | 139 | .766        |       |                   |
|       | Total      | 204.968        | 154 |             |       |                   |

a. Dependent Variable: X28

b. Predictors: (Constant), X27, X19, X26, X25, X22, X20, X23, X15, X17, X14, X21, X18, X24, X13, X16

## Coefficients

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients |  | t     | Sig. | Correlations<br>Zero-order |
|-------|------------|-----------------------------|------------|---------------------------|--|-------|------|----------------------------|
|       |            | B                           | Std. Error | Beta                      |  |       |      |                            |
| 1     | (Constant) | .876                        | .290       |                           |  | 3.017 | .003 |                            |
|       | X13        | .082                        | .136       | .086                      |  | .599  | .550 | .603                       |
|       | X14        | .051                        | .124       | .054                      |  | .416  | .678 | .585                       |
|       | X15        | .308                        | .148       | .325                      |  | 2.073 | .040 | .607                       |
|       | X16        | -.146                       | .146       | -.161                     |  | -.996 | .321 | .555                       |
|       | X17        | -.009                       | .119       | -.010                     |  | -.077 | .939 | .559                       |
|       | X18        | -.003                       | .110       | -.003                     |  | -.027 | .979 | .554                       |
|       | X19        | -.064                       | .119       | -.068                     |  | -.535 | .594 | .543                       |
|       | X20        | .151                        | .111       | .161                      |  | 1.368 | .173 | .594                       |
|       | X21        | -.025                       | .118       | -.027                     |  | -.216 | .829 | .569                       |
|       | X22        | .060                        | .115       | .066                      |  | .523  | .602 | .583                       |
|       | X23        | .177                        | .113       | .192                      |  | 1.567 | .119 | .609                       |
|       | X24        | -.084                       | .117       | -.090                     |  | -.714 | .477 | .524                       |
|       | X25        | -.003                       | .116       | -.003                     |  | -.022 | .982 | .510                       |
|       | X26        | .070                        | .103       | .074                      |  | .684  | .495 | .551                       |
|       | X27        | .156                        | .108       | .171                      |  | 1.448 | .150 | .615                       |

### Coefficients<sup>a</sup>

| Model |            | Correlations |       |           |       |
|-------|------------|--------------|-------|-----------|-------|
|       |            | Partial      | Part  | Tolerance | VIF   |
| 1     | (Constant) |              |       |           |       |
|       | X13        | .051         | .037  | .180      | 5.545 |
|       | X14        | .035         | .025  | .223      | 4.480 |
|       | X15        | .173         | .127  | .152      | 6.573 |
|       | X16        | -.084        | -.061 | .142      | 7.019 |
|       | X17        | -.007        | -.005 | .247      | 4.048 |
|       | X18        | -.002        | -.002 | .236      | 4.229 |
|       | X19        | -.045        | -.033 | .229      | 4.370 |
|       | X20        | .115         | .084  | .269      | 3.723 |
|       | X21        | -.018        | -.013 | .241      | 4.157 |
|       | X22        | .044         | .032  | .237      | 4.227 |
|       | X23        | .132         | .096  | .249      | 4.014 |
|       | X24        | -.060        | -.044 | .234      | 4.278 |
|       | X25        | -.002        | -.001 | .256      | 3.907 |
|       | X26        | .058         | .042  | .321      | 3.117 |

## Discussion

### 1. The Role of Brand Perception in Purchasing Decisions

The study finds that the perception of brand quality and reliability (X15) has the strongest influence on purchasing decisions. Consumers in Bengaluru respond positively to Apple's consistent messaging around quality and innovation on social media. This aligns with previous studies (Verma & Shukla, 2019) that highlight how Indian consumers rely on social media for product research.

### 2. Premium Brand Positioning Matters

The results suggest that Apple's portrayal as a premium product (X27) influences purchasing intent, even though it is only marginally significant. This supports Jansen et al. (2009), who found that visually appealing social media content enhances brand exclusivity.

### 3. The Limited Influence of Social Media Ads and Influencers

Contrary to expectations, trust in social media advertisements (X13) and influencer endorsements (X21) were not significant predictors of purchasing behavior. This suggests that while ads create awareness, consumers rely more on direct engagement and peer reviews than paid promotions. This aligns with Desai (2022), which emphasizes the importance of consumer trust in online reviews over direct advertisements.

### 4. The Need for Authentic Engagement

Since excitement from ads (X16) and frequency of ad exposure (X22) were not strong predictors, this implies that mere exposure does not necessarily translate to consumer trust and purchases. Instead, brands need to focus on authentic interactions and engagement-driven content rather than repeated promotional campaigns.

## Conclusion

- Social media's impact on Apple product purchases in Bengaluru is largely driven by consumer perceptions of quality and premium brand positioning.
- Traditional social media advertising and influencer endorsements have limited direct impact, suggesting that consumers in Bengaluru are more analytical and research-driven in their purchase decisions.
- Future marketing strategies should focus on reinforcing product reliability, innovation, and exclusivity, rather than over-relying on paid advertising or influencer endorsements.

# **A STUDY ON EXPLORING CONSUMER PERCEPTIONS OF INSTANT DELIVERY PLATFORMS IN BANGALORE CITY**

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## **ABSTRACT**

This research investigates the relationship between the selected demographic variables and attributes influencing consumer buying behaviour of headphones in the technologically advanced Bengaluru city. Through a descriptive research approach, data was collected from 156 respondents through Google Forms. The data was analyzed using the chi-square test, one-way ANOVA, and Descriptive analysis from Charts and figures. It was found that customers mainly use the delivery platforms like swiggy instamart and Zomato apart from blink it and other delivery apps. Consumers often buy more food products and grocery items through the instant delivery platforms. Also, it was observed that the income level of the consumer plays a significant role in the buying decisions. The factors which influence the customers is speed of delivery which means how fast the consumers can get the product. The improvements that the consumers need in these instant delivery app is product variety, better consumer services and quality products. Therefore, the consumers are very likely to continue using the delivery platforms in the future.

## **INTRODUCTION**

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The rise of instant delivery platforms has revolutionized the way consumers engage with retail, food, and other on-demand services. Platforms offering hyperlocal delivery solutions, such as Swiggy, Zomato, Dunzo, and Blinkit, have gained massive popularity across urban centers in India, particularly in metropolitan cities like Bangalore. These platforms promise to deliver goods and services within minutes, catering to the increasing consumer demand for convenience, speed, and variety.

Bangalore, known as the "Silicon Valley of India," is not only a hub for technology and innovation but also a city with a rapidly growing consumer base accustomed to digital services. With an increasing number of urban consumers opting for instant delivery solutions, understanding consumer perceptions of these platforms becomes crucial for businesses, policymakers, and service providers seeking to optimize their offerings and adapt to changing market dynamics.

This study aims to explore consumer perceptions of instant delivery platforms in Bangalore, with a focus on their motivations, expectations, satisfaction levels, and concerns. By analyzing how consumers view these platforms in terms of reliability, pricing, convenience, and service quality, the research will provide valuable insights into the factors that drive consumer behavior in this growing sector.

## **REVIEW OF LITERATURE**

(Aggarwal, 2022 , 2021). This business model focuses on providing delivery of goods such as groceries, food, and even pharmaceuticals, typically within 30 minutes to an hour. The growth of platforms like Swiggy, Zomato, Blink it, and Dunzo in Indian cities, including Bangalore, is attributed to technological advancements, urbanization, and the evolving expectations of consumers.

(Verma, 2023). This study aimed to include speed, convenience, cost, and trust. Consumers value the quickness and reliability of delivery times, with expectations for on-time delivery being very high.

(al., 2022). consumers in Bangalore were particularly drawn to instant delivery platforms for the convenience they offer, enabling them to get everyday essentials without leaving their homes. A key finding of their research was that consumers are often willing to pay a premium for faster delivery times, a trend that is especially prevalent in urban areas like Bangalore.

(Jain, 2021). The speed of delivery is a critical factor for consumers. A study by Patel and Rathi (2022) also found that timely delivery is considered one of the primary reasons consumers choose instant delivery services, as delays or missed delivery windows significantly impact user satisfaction.

(Kumar, 2023) consumers are price-sensitive, with many preferring affordable delivery fees over the speed of service. However, platforms that offer competitive pricing combined with high-speed delivery tend to outperform their competitors in consumer preference.

(Tiwari, 2022). while consumers in Bangalore are willing to pay a premium for fast delivery, there is a limit beyond which they perceive the service as overpriced. A price-quality trade-off often governs consumer decisions.

(Naidu, 2021). personalization is an emerging trend in instant delivery services. Consumers in Bangalore are increasingly attracted to platforms that tailor the shopping experience according to their preferences, such as providing personalized offers, promotions, and product recommendations.

(Malhotra, 2023). This study aims to highlights how multiple platforms are competing for consumer loyalty, often leading to promotional offers and discounts. However, this has led to consumer confusion, with price and service comparison becoming a critical decision factor.

## **OBJECTIVE OF THE STUDY**

- To examine the various factors that drive consumers to choose specific instant delivery platforms.
- To Analyse the satisfaction on instant delivery app.

## **RESEARCH METHODOLOGY**

The study will adopt a descriptive research design, which is suitable for understanding and describing the characteristics, behaviors, and perceptions of consumers regarding instant delivery platforms. The data was collected from Bengaluru city, which have been directly collected from the respondents using the questionnaire method. There was a total of 150 respondents for the questionnaire which was circulated in the form of google forms through online mode via E-mail and WhatsApp. The questionnaire was structured to understand the preference, price range, and customer interest among different genders, age groups, and occupations of the customers and their influence on instant delivery platforms.

## **RESEARCH GAP**

There is a noticeable gap in the existing literature when it comes to understanding the specific consumer perceptions of instant delivery platforms in the context of Bangalore city. Bangalore, as one of India's largest urban centers, with its tech-savvy population and rapid adoption of digital services, presents a unique market for exploring this subject. However, several areas remain under explored or inadequately addressed. Some specific research gaps include. Most existing studies on consumer perceptions of instant delivery platforms are either global in scope or focused on specific regions outside of India, often aggregating data from diverse markets with varying consumer behavior. While platforms like Swiggy, Zomato, Dunzo, and Blinkit have gained widespread use in Indian cities, limited research has been conducted specifically on Bangalore's consumer base.

## **RESEARCH QUESTIONS**

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1. What factors influence the awareness of instant delivery platforms among consumers in Bangalore?
2. How do consumers in Bangalore perceive the pricing of instant delivery services?
3. What types of products do consumers in Bangalore prefer to buy through instant delivery platforms (e.g., food, groceries, electronics, fashion)?
4. How do brand reputation and consumer reviews affect the choice of instant delivery platforms?
5. What challenges do consumers face when using instant delivery platforms in Bangalore (e.g., delays, customer service issues, limited product availability)?

## RESEARCH PROBLEM

The rapid growth of e-commerce and digital services in urban centers, especially Bangalore, has led to the emergence of instant delivery platforms that promise to provide fast, on-demand delivery of goods such as food, groceries, and other consumer products. Thus, the research problem seeks to explore how consumers in Bangalore perceive, evaluate, and make decisions regarding the use of instant delivery platforms.

## LIMITATIONS OF THE STUDY

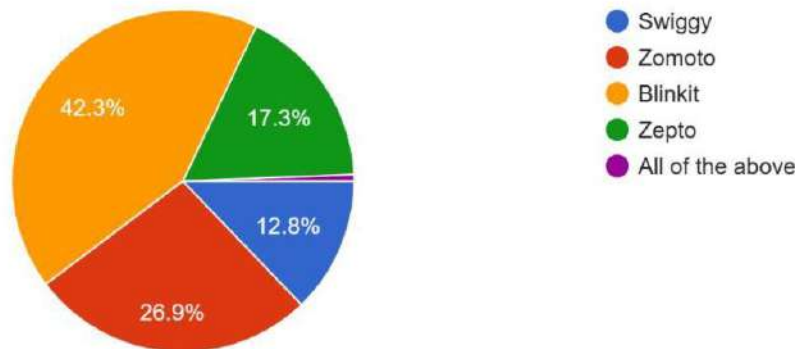
The study focuses exclusively on Bangalore, a metropolitan city, which may not represent the consumer behavior and perceptions in other regions of India or rural areas. Consumer perceptions can fluctuate based on current events or changes in the market. This study might only capture a particular moment in time, and consumer attitudes may shift over time, making it difficult to predict long-term trends based on short-term findings. Obtaining a diverse and representative sample of consumers who regularly use instant delivery platforms can be challenging. There may be difficulties in reaching non-users or those who use the platforms infrequently, which could limit insights into barriers to adoption.

## RESULT AND DISCUSSION

| Demographic Variable | Total |       | Demographic Variable    | Total |       |
|----------------------|-------|-------|-------------------------|-------|-------|
|                      | n     | %     |                         | n     | %     |
| <b>1. Gender</b>     |       |       | <b>3. Occupation</b>    |       |       |
| a. Female            | 88    | 56.4% | a. Student              | 37    | 23.7% |
| b. Male              | 68    | 43.6% | b. Employed             | 50    | 32.1% |
|                      |       |       | c. Self Employed        | 54    | 34.6% |
|                      |       |       | d. Unemployed           | 15    | 9.6%  |
|                      |       |       |                         |       |       |
| <b>2. Age</b>        |       |       | <b>4. Annual Income</b> |       |       |
| a. Below 18          | 10    | 6.4%  | a. Below 20000          | 33    | 21.2% |
| b. 18-24             | 50    | 32.1% | b. 20000-50000          | 50    | 32.1% |
| c. 25-34             | 50    | 32.1% | c. 50000-100000         | 51    | 32.7% |
| d. 35-44             | 22    | 14.1% | d. Above 100000         | 22    | 14.1% |
| e. 45 Above          | 24    | 15.4% |                         |       |       |

## WHICH INSTANT DELIVERY PLATFORMS DO YOU USE?

156 responses



Bar chart 1: Representing the primary use of instant delivery platforms.

From the above pie chart, it is seen that almost 66 respondents out of 156, use blink it for buying products, which is approximately 42.3% (being the highest). Next, we see that 26.9% of the respondents use Zomato for buying food items. It is also observed that, 17.3% and 12.8% of the users primarily uses the zepto and swiggy respectively

## DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING

#### 1. Chi-square Testing

| Crosstab |          |              |                                                                           |                     |         |                  |                      |       |
|----------|----------|--------------|---------------------------------------------------------------------------|---------------------|---------|------------------|----------------------|-------|
|          |          |              | WHAT FACTORS INFLUENCE YOUR DECISION TO USE AN INSTANT DELIVERY PLATFORM? |                     |         |                  |                      |       |
|          |          |              | Speed of delivery                                                         | Variety of products | Pricing | Customer service | Promotions Discounts | Total |
| AGE      | Below 18 | Count        | 5                                                                         | 2                   | 1       | 2                | 0                    | 10    |
|          |          | % within AGE | 50.0%                                                                     | 20.0%               | 10.0%   | 20.0%            | 0.0%                 | 100%  |
|          | 18-24    | Count        | 18                                                                        | 17                  | 8       | 7                | 0                    | 50    |
|          |          | % within AGE | 36.0%                                                                     | 34.0%               | 16.0%   | 14.0%            | 0.0%                 | 100%  |
|          | 25-34    | Count        | 11                                                                        | 9                   | 20      | 7                | 3                    | 50    |

|       |              |              |       |       |       |       |      |      |
|-------|--------------|--------------|-------|-------|-------|-------|------|------|
|       |              | % within AGE | 22.0% | 18.0% | 40.0% | 14.0% | 6.0% | 100% |
|       | 35-44        | Count        | 7     | 7     | 4     | 3     | 1    | 22   |
|       |              | % within AGE | 31.8% | 31.8% | 18.2% | 13.6% | 4.5% | 100% |
|       | 45 Above     | Count        | 1     | 9     | 11    | 2     | 1    | 24   |
|       |              | % within AGE | 4.2%  | 37.5% | 45.8% | 8.3%  | 4.2% | 100% |
| Total | Count        |              | 42    | 44    | 44    | 21    | 5    | 156  |
|       | % within AGE |              | 26.9% | 28.2% | 28.2% | 13.5% | 3.2% | 100% |

| Chi-Square Tests             |                     |    |                                   |
|------------------------------|---------------------|----|-----------------------------------|
|                              | Value               | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square           | 26.140 <sup>a</sup> | 16 | .052                              |
| Likelihood Ratio             | 30.348              | 16 | .016                              |
| Linear-by-Linear Association | 5.012               | 1  | .025                              |
| N of Valid Cases             | 156                 |    |                                   |

H0: There is no significant relationship between age group and the factors influencing the decision to use an instant delivery platform. In other words, the factors influencing the decision are independent of the age group.

H1: There is a significant relationship between age group and the factors influencing the decision to use an instant delivery platform. In other words, the factors influencing the decision are independent of the age group.

Interpretation: Since the P Value is 0.052 is greater than 0.050 so it is accepting null hypothesis. The relationship between age groups and the factors influencing the decision to use instant delivery platforms.

Among individuals aged below 18, speed of delivery is the dominant factor, accounting for 50% of responses, while variety of products and customer service are less influential, each at 20%. For the 18-24 age group, the preferences are more evenly distributed, with speed of delivery (36%) and variety of products (34%) being the top drivers.

## 2. ONE-WAY ANOVA

| ANOVA                                                                                  |                |     |             |      |      |
|----------------------------------------------------------------------------------------|----------------|-----|-------------|------|------|
| HOW SATISFIED ARE YOU WITH THE OVERALL EXPERIENCE OF USING INSTANT DELIVERY PLATFORMS? |                |     |             |      |      |
|                                                                                        | Sum of Squares | df  | Mean Square | F    | Sig. |
| Between Groups                                                                         | .060           | 1   | .060        | .056 | .814 |
| Within Groups                                                                          | 164.530        | 154 | 1.068       |      |      |
| Total                                                                                  | 164.590        | 155 |             |      |      |

H0: There is no significant difference in satisfaction with the overall experience of using instant delivery platforms between the groups.

H1: There is a significant difference in satisfaction with the overall experience of using instant delivery platforms between the groups.

Interpretation: The P-value is 0.056, with a corresponding P Value of 0.814, which is much greater than the commonly used significance level of 0.05. This suggests that any observed differences in satisfaction are likely due to random variation rather than actual differences between the groups. Additionally, the small value of the Between Groups Sum of Squares compared to the Within Groups Sum of Squares highlights that most of the variation in satisfaction is within the groups rather than between them. Overall, the analysis does not provide evidence to suggest that satisfaction levels differ significantly between the groups under consideration.

## CONCLUSION AND RECOMMENDATIONS

The study sheds light on the growing reliance on instant delivery platforms in Bangalore, driven by urban consumers' need for speed, convenience, and variety. With platforms like Blinkit, Zomato, Zepto, and Swiggy playing a pivotal role in shaping consumer habits, the research highlights the critical factors influencing consumer decisions. Speed of delivery emerged as the most significant factor, particularly among younger demographics, while pricing and product variety hold importance for working professionals and older consumers. Despite the diversity of preferences, satisfaction levels across consumer groups remain consistent, suggesting that these platforms have generally succeeded in meeting core expectations. However, opportunities exist for further differentiation through personalized experiences, competitive pricing strategies, and enhanced customer service. While this study provides valuable insights, future research could expand to

include evolving trends, rural adoption, and a deeper exploration of factors like packaging, delivery personnel behavior, and sustainability in instant delivery services.

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## APPENDICES

1. NAME
  
  2. AGE
    - o Below 18
    - o 18-24
    - o 25-34
-

- ☐ 35-44
- ☐ 45 Above

3. Gender

- ☐ Male
- ☐ Female

4. Occupation

- ☐ Student
- ☐ Employed
- ☐ Self employed
- ☐ Unemployed

5. Monthly Income

- ☐ Below 20000
- ☐ 20000-50000
- ☐ 50000-100000
- ☐ Above 100000

6. HOW OFTEN DO YOU USE INSTANT DELIVERY PLATFORMS?

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Rarely
- ☐ Never

7. WHICH INSTANT DELIVERY PLATFORMS DO YOU USE?

- ☐ Swiggy
- ☐ Zomato
- ☐ Blinkit
- ☐ Zepto

8. WHAT TYPES OF PRODUCT DO YOU TYPICALLY ORDER VIA INSTANT DELIVERY PLATFORM?

- ☐ Groceries
- ☐ Food



- ☐ Electronics
- ☐ Personal Care items

9. WHAT FACTORS INFLUENCE YOUR DECISION TO USE AN INSTANT DELIVERY PLATFORM?

- ☐ Speed of delivery
- ☐ Variety of products
- ☐ Pricing
- ☐ Customer Service
- ☐ Promotion Discounts

10. HOW SATISFIED ARE YOU WITH THE OVERALL EXPERIENCE OF USING INSTANT DELIVERY PLATFORMS?

- ☐ Very Satisfied
- ☐ Satisfied
- ☐ Neutral
- ☐ Dissatisfied
- ☐ Very Dissatisfied

11. HOW MUCH DO YOU TRUST INSTANT DELIVERY PLATFORMS WITH YOUR PERSONAL INFORMATION?

- ☐ Very Trust worthy
- ☐ Trust worthy
- ☐ Neutral
- ☐ Very Distrustful

12. WHAT IMPROVEMENTS WOULD YOU LIKE TO SEE IN INSTANT DELIVERY PLATFORMS?

- ☐ Low prices
- ☐ More product Variety
- ☐ Better consumer service
- ☐ Improved App interface

13. HOW WOULD YOU RATE THE CONVIENCE OF USING INSTANT DELIVERY PLATFORMS?

- ☐ Very Convenient
- ☐ Convenient

- ☐ Neutral
- ☐ Inconvenient
- ☐ Very Inconvenient

14. HOW LIKELY ARE YOU TO CONTINUE USING INSTANT DELIVERY PLATFORMS IN THE FUTURE?

- ☐ Very unlikely
- ☐ Very likely
- ☐ Neutral

# **A STUDY EXAMINING THE INFLUENCE OF REMOTE WORK CULTURE ON EMPLOYEE PRODUCTIVITY**

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## **ABSTRACT**

The rise of the remote work culture has redefined the traditional work paradigm, offering employees flexibility, innovation and autonomy in their work environment. This study examines the complex relationship between remote work culture and employee performance, aiming to identify the multifaceted dynamics that shape this association. While the study acknowledges the benefits of telecommuting, it highlights issues such as work-life balance, communication effectiveness and leadership adaptability that affect productivity. The findings underscore the importance of tailored approaches and proactive measures to optimize productivity while mitigating challenges in a remote work environment. The tool for collecting data from respondents was an online questionnaire. A sample size of 151 respondents was drawn using Google forms through convenience sampling method. Data were analyzed and interpreted using statistical tools such as Chi-square test and Regression analysis. Recommendations include investing in technology infrastructure, promoting flexible work policies, providing management training, emphasizing work-life balance, and advocating constant monitoring and adaptation. By implementing these recommendations, organizations can foster an enabling environment that maximizes the benefits of a telecommuting culture while effectively addressing productivity challenges in the evolving remote work environment.

## **INTRODUCTION**

The rise of remote work has sparked a global debate about its multifaceted implications, particularly when it comes to employee productivity. This research explores the complex dynamics of remote culture and delves into its profound impact on employee productivity levels across sectors and geographies. Many companies are letting employees work from home now. This research wants to see how working from home affects how productive people are, looking at both good and bad things that might happen.

By examining the multifaceted dimensions of remote culture, including work-life balance, communication modalities, employees' psychological well-being and reduced commute time and cost, this research seeks to present a comprehensive analysis.

This research studies how working from home affects how productive people is in different companies. It aims to help companies make good decisions about remote. This research wants to figure out how remote work culture affects productivity. By understanding all the different parts of the remote work culture and how they work together, the research aims to show companies how to get the most out of working from home.

## **LITERATURE REVIEW**

(Bloom, 2015) findings indicated a substantial increase in productivity among remote employees. The research highlighted the positive effects of reduced commuting time, leading to enhanced work hours and improved performance.

(Understanding the Impacts of Remote Work on Work–Life Conflict, 2020) emphasized the challenges associated with remote work. The research underscored the prevalence of work-life conflicts resulting from blurred boundaries between professional and personal life, potentially impeding employee productivity. This study shed light on the critical role of social support networks and the need for effective management practices to mitigate these challenges.

(Harrison, 2007) explored psychological factors affecting telecommuters. They highlighted the importance of factors such as autonomy, job control and job satisfaction in influencing productivity levels among remote workers.

(Foroghi,2021) emphasized the importance of effective communication tools in facilitating collaboration and maintaining productivity levels among remote teams. The research emphasized the need for robust technology solutions to bridge the communication gap inherent in remote work setups.

(Research, 2019) highlighted the need for organizations to adapt their cultural structures to effectively support remote work environments. The research emphasized that fostering a culture of trust, inclusiveness and transparent

communication is important in increasing employee engagement and consequently productivity.

(Telecommuting Meta-Analysis, 2015) scrutinized 46 studies to discern patterns in telecommuting's effects on various job performance aspects. Findings revealed that telecommuting positively affected performance, including task performance and job satisfaction. However, the study underscored the necessity of role clarity and managerial support for optimal results.

(Salo, 2020) highlighted the challenges posed by geographical dispersion on communication patterns within remote teams.

(Panchuk, 2023) This study found that benefits of remote work are increased flexibility and reduced costs, whereas the challenges of remote work are communication monitoring and motivation.

(Wajeeha Ghias, 2023) This study found that job stress negatively affects employees' job performance. Job crafting positively moderates the relationship between job stress and employee performance.

(Nugroho, 2021) This study says that the COVID 19 pandemic has impacted employee performance and work methods. The readiness of organizations affects employee performance.

(Research, 2019) highlighted the need for organizations to adapt their cultural structures to effectively support remote work environments. The research emphasized that fostering a culture of trust, inclusiveness and transparent

## **OBJECTIVE OF THE STUDY**

1. To examine Challenges and Opportunities in Remote Work Culture and their impact on employee productivity.
2. To Compare Different Remote Work Models and Their overall Influence on Productivity.
3. To assess the Impact of Organizational Culture and Leadership Styles on Remote Work Productivity.

## **RESEARCH METHODOLOGY**

The research is a descriptive one which was performed on people ranging from different age groups from across India. The questionnaire got 151 responses and it was in the form of google form circulated through WhatsApp, LinkedIn, E-Mail etc. The study was undertaken to understand the perspective towards remote

working or working from home and how it can actually impact the overall productivity if it affects. The analysis of the findings or data is done using chi square test and regression analysis.

### **Research Gap**

Most of the existing research focuses on short-term effects or immediate changes in performance after adopting a long-term job. However, there are few longitudinal studies that track long-term performance trends over time, hindering a comprehensive understanding of performance dynamics in remote work settings. While there is research that compares remote, hybrid, or sometimes remote work models, there is a lack of detailed analysis of the specific nuances of each model's impact on productivity. Future research could further explore the relative strengths and weaknesses of different telecommuting schemes in relation to productivity outcomes.

### **Research Question**

A Study on the Role of Remote Working Culture and Its Impact on Employees' Productivity is to investigate how remote working impact employee's productivity and can remote working increase the overall productivity and how it can have a impact psychologically on the employee. Some of the major questions that the research aims to answers is How remote working is different from in office working? Is there a change in working environment if an employee works remotely? How are the satisfaction levels when an employee works remotely?

### **Research Problem**

Despite the prevalence of remote working culture, there is a critical need to comprehensively examine and understand the multifaceted dynamics that underlie the relationship between telecommuting practices and employee performance. To provide evidence-based insights, what are the complex mechanisms that affect productivity in remote work environments, considering factors such as technological infrastructure, management strategies, psychological well-being, organizational culture, and long-term results of remote work models recommendations for optimizing productivity in today's remote work environment.

### **LIMITATIONS OF THE STUDY**

While this study endeavours to shed light on the intricate relationship between remote working culture and employee productivity, there are several limitations in this study. The study's results might not apply to everyone because it only looked at a limited group of people. It's hard to measure exactly how productive remote workers are because things change all the time and what works for one person might not work for another. Secondly, the dynamic nature of remote work environments poses challenges in capturing real-time fluctuations in productivity, given the variations that might influence individual experiences.

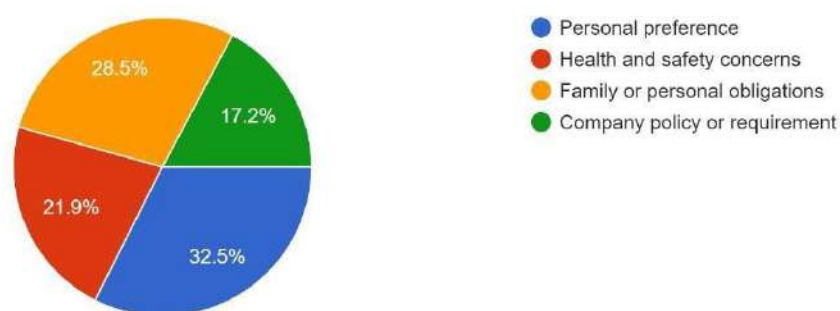
## RESEARCH FINDINGS

Below are the demographic data of 151 respondents collected from an online questionnaire.

| DEMOGRAPHIC VARIABLE       | TOTAL | TOTAL |
|----------------------------|-------|-------|
| <b>AGE</b>                 |       |       |
| 25 years & below           | 61    | 40.4% |
| 26 years – 35 years        | 47    | 31.1% |
| 36 years – 45 years        | 22    | 14.6% |
| 46 years – 60 years        | 14    | 9.3%  |
| 60 years & above           | 7     | 4.6%  |
| <b>GENDER</b>              |       |       |
| Male                       | 85    | 56.3% |
| Female                     | 66    | 43.7% |
| <b>OCCUPATION</b>          |       |       |
| Government Employee        | 26    | 17.2% |
| Private Company Employee   | 59    | 39.1% |
| Business Owner             | 24    | 15.9% |
| Professional               | 20    | 13.2% |
| Others                     | 22    | 14.6% |
| <b>ANNUAL INCOME</b>       |       |       |
| Below Rs.6,00,000          | 56    | 37.1% |
| Rs.6,00,000 – Rs.10,00,000 | 49    | 32.4% |
| Above Rs.10,00,000         | 46    | 30.5% |

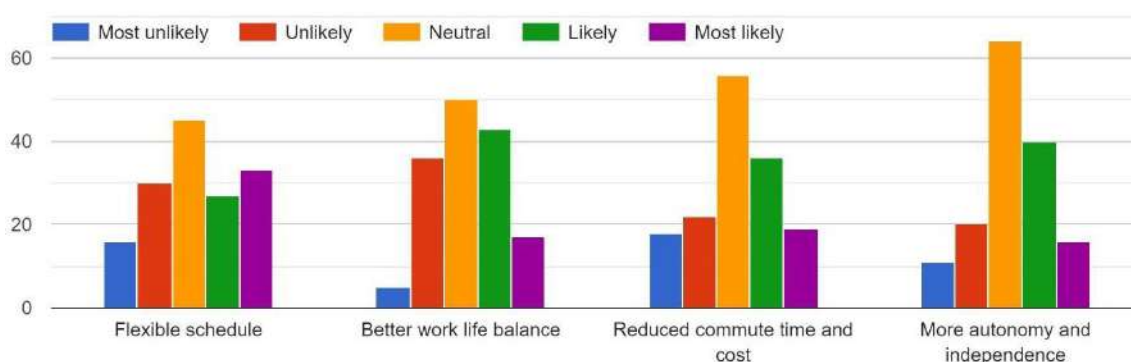
## What are the main reasons for working remotely?

151 responses



Analysis of the main reasons for remote working reveals a multifaceted landscape created by the convergence of personal preferences, health and safety concerns, family or personal commitments, and evolving company policies. With 32.5% of respondents associating remote work with personal preference, it's clear that many people find the flexibility and autonomy of remote work to be beneficial to their productivity and lifestyle. Scheduling the work day, avoiding traffic and creating a personal work environment are independent factors. Health and safety issues accounted for 21.9% of the responses, especially in the midst of the COVID-19 pandemic, forcing people and companies to prioritize remote work to minimize the impact and ensure well-being. In addition, 28.5% of respondents cited family or personal commitments as the main driver for telecommuting, indicating the need to balance professional responsibilities with family or personal commitments. This emphasizes the importance of remote work in solving various life situations. Finally, 17.2% of those who identified the company's policies or requirements indicated the impact of the organization's strategy on the development of a remote work culture due to technological advances and the need for operational flexibility. This analysis highlights the complex interactions between individual choices, social changes, organizational norms, and global events in shaping the dominance of remote work.

## The main benefits of working remotely are



Bar Chart 1 : The main benefits for working remotely



Based on the bar graph there are four conditions which are Flexible schedule, better work life balance, Reduced commute time and cost, More autonomy and independence.

The benefits exerted by working remotely in these four cases are Neutral. Also in the first option we see the second highest bar is for Most likely which indicates that flexible schedule is a benefit of working remotely. Also we can see from all the four cases that the blue bar which is of most unlikely is the lowest which indicates that people are disagreeing that these are the only benefit for working remotely.

Pie Chart 2: How to balance work life and personal life while remote work

How do you balance your work life and personal life while working remotely?  
151 responses



An analysis of the strategies adopted to balance work life and private life when working remotely reveals the different approaches used by individuals. With 15.9% of respondents indicating a separate workplace from personal space, this shows the importance of physical boundaries to create a clear distinction between work and leisure. This suggests that physical separation contributes significantly to maintaining a healthy work-life balance. In addition, 36.4% of respondents who like to set clear boundaries and expectations with family, friends, and colleagues indicate that communication is important in determining work time and personal time. This approach not only encourages mutual understanding, but also helps manage deadlines. In addition, 28.5% of those who commit to a fixed start and end time for their working day indicate a structured approach that allows them to work consistently, avoid overwork and allow more personal time. Finally, 19.2% of people who avoid checking e-mails or messages during working hours say that they need psychological isolation and prevent work from interfering with their personal time. This analysis shows the complex mix of physical, communication, temporal and psychological strategies that individuals use to effectively manage a fine balance between work responsibilities and personal life when working in a remote work environment.

## DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING

Chi-square Test

RQ1: Does occupational status affect the workers attitude towards remote working?

H0: There is no association between occupational status and the workers attitude towards remote working.

H1: There is association between occupational status and the workers attitude towards remote working.

### Chi-Square Test

|                                 | VALUE               | DF | ASYMP.SIG.<br>(2-SIDED) |
|---------------------------------|---------------------|----|-------------------------|
| Pearson Chi-Square              | 11.508 <sub>a</sub> | 16 | .777                    |
| Likelihood Ratio                | 11.742              | 16 | .762                    |
| Linear-by-linear<br>Association | 0.089               | 1  | .765                    |
| No. of valid cases              | 151                 |    |                         |

Since P- value .777, which is more than .050, there is sufficient evidence to accept null hypothesis.

So we can say that there is no association between occupational status and workers attitude towards remote working. Also it is clear that occupational status has no influence on workers attitude towards remote working.

### Regression

RQ2: What are the main challenges that impact the productivity of worker due to remote working?

H0: There is no significant effect created by lack of communication and collaboration with colleagues, distractions and interruptions at home, Difficulty in setting boundaries between work and personal life, Lack of access to resources and equipment on the overall impact on workers productivity due to remote working culture.

H1: There is significant effect created by lack of communication and collaboration with colleagues, distractions and interruptions at home, Difficulty in setting boundaries between work and personal life, Lack of access to resources and equipment on the overall impact on workers productivity due to remote working culture.

| MODEL |                                                                | UNSTANDARDIZED<br>COEFFICIENTS |            | STANDARD<br>COEFFICIENTS | T     | SIG. |
|-------|----------------------------------------------------------------|--------------------------------|------------|--------------------------|-------|------|
|       |                                                                | B                              | Std. Error | Beta                     |       |      |
|       | (Constant)                                                     | 2.817                          | .370       |                          | 7.622 | .000 |
| 1     | Lack of communication<br>and collaboration with<br>colleagues. | -.006                          | .101       | -.006                    | -.059 | .953 |

|   |                                                                  |      |      |      |       |      |
|---|------------------------------------------------------------------|------|------|------|-------|------|
| 2 | Distractions and interruptions at home.                          | .060 | .093 | .064 | .651  | .516 |
| 3 | Difficulty in setting boundaries between work and personal life. | .019 | .105 | .017 | .182  | .856 |
| 4 | Lack of access to resources and equipment.                       | .112 | .094 | .114 | 1.194 | .234 |

From this table it is clear that Lack of communication and collaboration with colleagues, Distractions and interruptions at home, Difficulty in setting boundaries between work and personal life, Lack of access to resources and equipment do not exert sufficient influence on the overall impact of workers productivity due to remote working culture.

## CONCLUSION AND RECOMMENDATIONS

This study sheds light on the complex relationship between remote work culture and employee performance by revealing the multifaceted dimensions that shape this relationship. A number of important insights emerged from this comprehensive study combining quantitative and qualitative methods. Although remote work offers unparalleled flexibility and autonomy, it is clear that the impact on productivity depends on several interrelated factors. Technology infrastructure, management support, psychological well-being, organizational culture, and the adaptation of remote work models all have unique impacts on the productivity landscape. Despite advances in remote work practices, challenges such as work-life balance, communication effectiveness, and the need for adaptive leadership strategies persist.

The findings of the study the following recommendations are suggested:

1. Investment in technology infrastructure: Organizations should prioritize reliable technology tools and platforms that meet remote business needs, with an emphasis on seamless communication, collaboration, and problem management to improve productivity.
2. Promote flexible work policies: Implement flexible work policies that recognize individual preferences, allowing employees to adjust their work to personal rhythms while maintaining productivity standards.

3. Managerial training and support: Provide management training focused on effective leadership in remote settings, support mechanisms to build trust, and strengthen remote communication.
4. Focus on work-life balance: Encourage work-life balance initiatives along with work policies to ensure accurate working hours, promote breaks and prevent burnout, and improve employee well-being.
5. Continuous monitoring and adaptation: Continue to evaluate remote work practices, solicit feedback from employees, and continue to adapt policies to address evolving challenges and opportunities in the remote work environment.

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## APPENDICES

- Name (optional)
- Gender
  - o Male
  - o Female
- Age
  - o 25 years and below
  - o 26-35 years o 36-

45 years o 46-60

years o 60 years and above

- Occupational Status

- o Government Employee

- o Private Company Employee

- o Business owner o Professional

- o Other

- Annual Income

- o Below Rs.600,000

- o Rs.600,000 – Rs.10,00,000

- o Above Rs.10,00,000

- How long have you been working remotely?

- o Less than 6 months

- o 6 months to 1 year

- o 1 year to 2 years

- o More than 2 years

- How often do you work remotely?

- o Full-time

- o Part-time

- o Occasionally

- o Never

- What are the main reasons for working remotely?

- o Personal preference

- o Health and safety concerns

- o Family or personal obligations

- o Company policy or requirement

- o Other (please specify)

|                                                                                                             | Most unlikely | Unlikely | Neutral | Likely | Most likely |
|-------------------------------------------------------------------------------------------------------------|---------------|----------|---------|--------|-------------|
| I am satisfied with remote working experience                                                               |               |          |         |        |             |
| I feel my productivity is higher while working remotely compared to working in the office                   |               |          |         |        |             |
| I am satisfied with the quality of communication and collaboration with my teammates while working remotely |               |          |         |        |             |

- The main benefits of working remotely are

|                                | Most unlikely | Unlikely | Neutral | Likely | Most likely |
|--------------------------------|---------------|----------|---------|--------|-------------|
| Flexible Schedule              |               |          |         |        |             |
| Better work life balance       |               |          |         |        |             |
| Reduced commute time and cost  |               |          |         |        |             |
| More autonomy and independence |               |          |         |        |             |

- The main challenges of working remotely are

|                                                                 | Most unlikely | Unlikely | Neutral | Likely | Most likely |
|-----------------------------------------------------------------|---------------|----------|---------|--------|-------------|
| Lack of communication and collaboration with colleagues         |               |          |         |        |             |
| Distractions and interruptions at home                          |               |          |         |        |             |
| Difficulty in setting boundaries between work and personal life |               |          |         |        |             |
| Lack of access to resources and equipment                       |               |          |         |        |             |

- I communicate and collaborate with my team members while working remotely through

|                                                          | Most unlikely | Unlikely | Neutral | Likely | Most likely |
|----------------------------------------------------------|---------------|----------|---------|--------|-------------|
| Email                                                    |               |          |         |        |             |
| Phone call                                               |               |          |         |        |             |
| Video call                                               |               |          |         |        |             |
| Instant messaging or chat                                |               |          |         |        |             |
| Online collaboration tools (eg, Google Docs, Trello etc) |               |          |         |        |             |

- How often do you communicate and collaborate with your team members while working remotely?

|        | Most unlikely | Unlikely | Neutral | Likely | Most likely |
|--------|---------------|----------|---------|--------|-------------|
| Daily  |               |          |         |        |             |
| Weekly |               |          |         |        |             |

|                 |  |  |  |  |  |
|-----------------|--|--|--|--|--|
| Monthly         |  |  |  |  |  |
| Rarely or never |  |  |  |  |  |

- I manage my time and prioritize my tasks while working remotely by

|                                                                                   | Most unlikely | Unlikely | Neutral | Likely | Most likely |
|-----------------------------------------------------------------------------------|---------------|----------|---------|--------|-------------|
| Using a planner or calendar to schedule my work hours and deadlines               |               |          |         |        |             |
| Setting daily or weekly goals to track my progress                                |               |          |         |        |             |
| Following a routine that suits my workstyle and preferences                       |               |          |         |        |             |
| Using time management techniques or tools (e.g, Pomodoro, Eisenhower matrix etc.) |               |          |         |        |             |
| Others                                                                            |               |          |         |        |             |

- I cope with stress and maintain your well-being while working remotely by

|                                                     | Most unlikely | Unlikely | Neutral | Likely | Most likely |
|-----------------------------------------------------|---------------|----------|---------|--------|-------------|
| Taking regular breaks and relax                     |               |          |         |        |             |
| Exercising or doing physical activities             |               |          |         |        |             |
| Meditating or practicing mindfulness                |               |          |         |        |             |
| Seeking support from family, friends, or colleagues |               |          |         |        |             |
| Others                                              |               |          |         |        |             |

- How do you balance your work life and personal life while working remotely?
  - I have a dedicated workspace at home that is separate from my personal space
  - I set clear boundaries and expectations with my family, friends, and colleagues
  - I have a fixed start and end time for my workday
  - I avoid checking work-related emails or messages outside my work hours
  - Other (please specify)
- How do you maintain your motivation and engagement while working remotely?
  - I focus on the positive outcomes and benefits of my work
  - I seek feedback and recognition from my manager or peers
  - I participate in online learning or development opportunities
  - I join virtual social events or activities with my team or company
  - Other (please specify)
- How do you deal with any technical issues or challenges while working remotely?
  - I have a reliable internet connection and a backup plan in case of outage
  - I have the necessary hardware and software to perform my work effectively
  - I contact the IT support team or service provider for any assistance
  - I troubleshoot the problem myself using online resources or guides
  - Other (please specify)

# **A Study on the Consumer purchase behaviour towards Online Branded Furniture and local furniture in Bangalore city.**

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**BENGALURU-560025**

## **ABSTRACT**

This study explores how different customers have a unique style of purchasing furniture at local as well as branded stores. It focuses on understanding how the quality, variety, and the availability of furniture. Drawing insights from a survey of 154 individuals, the research highlights that customers prefer local furniture stores in comparison to the branded online furniture stores. Meanwhile, customers say it is easier to find the specific type of furniture at branded online stores other than Local Stores. These findings aim to help brands understand how they can customize and ensure that their brand is updated to ensure customers are persuaded to buy their product.

Keywords:

- Urban Consumers, Furniture Design, Online Furniture Shopping, Branded Furniture, Customer Satisfaction, Consumer Preferences.



## **INTRODUCTION**

E-commerce has dramatically changed consumer purchase behavior, especially in the furniture market. In Bangalore, which is a city of tech-savvy people and a dynamic lifestyle, this change is even more pronounced. Consumers now have the option to choose between online branded furniture and local furniture, each offering distinct advantages and challenges. The benefits of online branded furniture are that it allows one to shop from home, wide range of designs, and quality with the brand name most of the times. Companies like Urban Ladder, Pepperfry, and IKEA have well-established strong online presence to meet the changing needs of the new-age consumer. Platforms also provide detailed product description, customer reviews, and easy return policies, hence, making the shopping experience a better one. As for the local furniture shops in Bangalore can give personalized services, and even a chance to see the product personally, along with the facility to negotiate the prices. They are strongly attached to the culture and tradition of the locality and, therefore, bring out customized pieces of furniture that speak of the old and new styles in the area. Hence, it is important for businesses to understand the factors influencing consumer purchase behavior toward online branded furniture and local furniture in order to capture a larger market share. This study intends to explore these factors and how price, quality, convenience, brand loyalty, and shopping experience affect consumer choices in Bangalore. It is possible for businesses to adjust their strategies according to the needs and expectations of the target market through these trends.

## **REVIEW OF LITERATURE**

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## **RESEARCH OBJECTIVES**

1. We are trying to analyze factors affecting consumer purchase decisions.
2. Understanding if people prefer local furniture stores instead of branded online stores.
3. To compare consumer satisfaction levels between online and local furniture.

## **RESEARCH METHODOLOGY**

1. Research Gap: There is a lack of detailed exploration into how economic factors, such as pricing and income levels, impact consumer choices between local and branded furniture options in Bangalore.

2. Research Question:

RQ1: What is the number of customers buying online branded furniture compared to the ones purchasing the local furniture.

RQ2: How branded stores have better varieties of furniture in comparison to the local stores which have lesser choices?

RQ3: How does organic or eco-friendly products which are used in furniture effect customers in buying furniture?

## **Research Problems:**

Investigate the factors that affect consumer purchase behavior toward online branded furniture and local furniture in Bangalore city and analyze differences in consumer

preferences, satisfaction levels, and purchasing patterns between these two segments of Online branded as well as the local stores

There is a lack of research on how branded stores should be adapting to ensure that customers are provided with available furniture as well they are provided easier access to be able to make right decision.

3. Research Design: This study employs a comparative, quantitative research design to analyze the Feedback from customers-namely, Quality, price, location variety. A survey-based approach will be used to gather primary data, allowing for an in-depth comparison of online and local furniture which impacts customers power to make decisions.

4. Sampling Method and Population: The population for this study includes a wide range of customers who purchase furniture are well work in the field of sales, categorized random sampling method will be employed to ensure representation across different job roles and hierarchical levels, providing a well-rounded view of buying capacity of employees at various stages of their careers. Targeting approximately 154 respondents, the sample size will allow for meaningful statistical analysis.

5. Data Collection: Data will be collected through a structured questionnaire designed and distributed via an online survey platform (Google Forms). The survey will be divided into three sections:

- Demographics and Background Information: This section will gather data on participants' industry, job level, years of experience, and other relevant background information to contextualize findings.

6. Data Analysis Techniques: Data analysis will be conducted using statistical software, such as SPSS to facilitate both descriptive and inferential statistical analyses. The analysis will involve:

- Descriptive Statistics: Calculating mean, median, and standard deviation for both local and branded furniture performance metric to summarize the data.
- Comparative Analysis: One-way ANOVA and post HOC tests will be employed to compare the impact of each leadership style on organizational performance metrics. This

Q1: I find the Design and Aesthetics is better for Branded Furniture than local furniture.

There is a notable distribution among "Strongly Agree," "Neutral," and "Agree," with a minor inclination towards favourable responses. This indicates that although a significant portion of shoppers appreciate the Design and Aesthetics of Branded Furniture, a

considerable group remains hesitant, likely because of issues such as quality difficulties, delivery durations, or the lack of a tangible product experience.

Q2: I find the Durability is better for Branded Furniture than local furniture.

The majority of responses tend to favour "Agree" and "Neutral," suggesting that many consumers believe that the Durability of Branded furniture provides a superior experience compared to Local Furniture. The majority say Neutral as this could be attributed to elements such as personal interaction, the chance to view and try products directly, or the general atmosphere of shopping, which online platforms are unable to completely mimic.

Q3: I find that the Warranty and After Sales service is better for Branded Furniture than local furniture.

Most People “Agree” as they feel better after-sale service and guarantee by branded furniture companies ensure the commitment towards quality, customer satisfaction, and maintaining a high market position. This factor alone would be enough to sway the consumer's purchase decision toward branded furniture products even at a higher price. As they also choose “Neutral” because many are unsure about any difference in the Services between branded or Local furniture.

Q4: Delivery and Setup Service are better for Branded Furniture unlike Local furniture.

Most people tend to "Agree," suggesting that they prefer the set up with Branded furniture is much better than Local shops. This illustrates how the branded furniture companies provide package offers, or seasonal promotions that appeal to budget-conscious shoppers, making it an important consideration for selecting online options with the free Delivery options.

Q5: I am concerned about the Limited Design Options for Local Furniture in comparison to Branded Furniture

The variety of responses, particularly the significant portions in "Disagree," "Neutral," and "Agree," indicates a range of concerns present. This indicates that certain individuals find that there is limited options for the Branded Furniture. As customers are unable to customization the furniture, where as for the local furniture they are able to customize as per their requirements.

Q6: The Availability of Spare parts and quality is consistent across different purchasing channels.

The variety of responses, particularly the significant portions in "Strongly-Agree," "Neutral," and "Agree," while a notable portion stays neutral or expresses disagreement. This suggests that, although a significant number of consumers view spare parts as relatively consistent across various purchasing channels, a notable segment either has no strong feelings or notices discrepancies in the required parts for setting up or repairing furniture. This variability indicates that certain consumers might have

encountered varying service standards in online versus in-store settings, highlighting a potential area for improvement for branded furniture stores.

## DISCUSSION AND ANALYSIS FINDINGS

### HYPOTHESIS TESTING

**@1.Age \* @2.Gender Crosstabulation**

|        |                    |                    | @2.Gender |        | Total  |
|--------|--------------------|--------------------|-----------|--------|--------|
|        |                    |                    | Male      | Female |        |
| @1.Age | 18-25              | Count              | 18        | 23     | 41     |
|        |                    | % within @1.Age    | 43.9%     | 56.1%  | 100.0% |
|        |                    | % within @2.Gender | 20.5%     | 34.8%  | 26.6%  |
|        | 25-30              | Count              | 19        | 7      | 26     |
|        |                    | % within @1.Age    | 73.1%     | 26.9%  | 100.0% |
|        |                    | % within @2.Gender | 21.6%     | 10.6%  | 16.9%  |
|        | 30-45              | Count              | 22        | 10     | 32     |
|        |                    | % within @1.Age    | 68.8%     | 31.3%  | 100.0% |
|        |                    | % within @2.Gender | 25.0%     | 15.2%  | 20.8%  |
|        | 45-50              | Count              | 7         | 6      | 13     |
|        |                    | % within @1.Age    | 53.8%     | 46.2%  | 100.0% |
|        |                    | % within @2.Gender | 8.0%      | 9.1%   | 8.4%   |
|        | 50-55              | Count              | 9         | 7      | 16     |
|        |                    | % within @1.Age    | 56.3%     | 43.8%  | 100.0% |
|        |                    | % within @2.Gender | 10.2%     | 10.6%  | 10.4%  |
|        | 55-60              | Count              | 11        | 10     | 21     |
|        |                    | % within @1.Age    | 52.4%     | 47.6%  | 100.0% |
|        |                    | % within @2.Gender | 12.5%     | 15.2%  | 13.6%  |
|        | 60&Above           | Count              | 2         | 3      | 5      |
|        |                    | % within @1.Age    | 40.0%     | 60.0%  | 100.0% |
|        |                    | % within @2.Gender | 2.3%      | 4.5%   | 3.2%   |
| Total  | Count              | 88                 | 66        | 154    |        |
|        | % within @1.Age    | 57.1%              | 42.9%     | 100.0% |        |
|        | % within @2.Gender | 100.0%             | 100.0%    | 100.0% |        |

H1: There is a significant difference in the overall satisfaction with online vs. in-store shopping experiences among the different income groups

Since the p-value (0.062) is greater than the significance level (0.05), we fail to reject the null hypothesis. Thus there is no statistically significant difference in the overall satisfaction with online vs. in-store shopping experiences among income groups.

#### •Regression Analysis

RQ3: How does organic or eco-friendly products which are used in furniture effect customers in buying furniture?

|                   |     | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for M |             |
|-------------------|-----|------|----------------|------------|-------------------------------|-------------|
|                   |     |      |                |            | Lower Bound                   | Upper Bound |
| Strongly Disagree | 13  | 1.23 | .439           | .122       | .97                           |             |
| Disagree          | 49  | 1.55 | .503           | .072       | 1.41                          |             |
| Neutral           | 53  | 1.38 | .489           | .067       | 1.24                          |             |
| Agree             | 30  | 1.37 | .490           | .089       | 1.18                          |             |
| Strongly Agree    | 10  | 1.50 | .527           | .167       | 1.12                          |             |
| Total             | 155 | 1.43 | .496           | .040       | 1.35                          |             |

#### Tests of Homogeneity of Variances

|        |                                      | Levene Statistic | df1 | df2     | Sig. |
|--------|--------------------------------------|------------------|-----|---------|------|
| Gender | Based on Mean                        | 3.892            | 4   | 150     | .005 |
|        | Based on Median                      | .713             | 4   | 150     | .584 |
|        | Based on Median and with adjusted df | .713             | 4   | 140.398 | .584 |
|        | Based on trimmed mean                | 3.892            | 4   | 150     | .005 |

#### ANOVA

Gender

|                |             |            | Sum of Squares | df  | Mean Square | F    |
|----------------|-------------|------------|----------------|-----|-------------|------|
| Between Groups | (Combined)  |            | 1.547          | 4   | .387        | 1.59 |
|                | Linear Term | Unweighted | .165           | 1   | .165        | .68  |
|                |             | Weighted   | .011           | 1   | .011        | .04  |
|                |             | Deviation  | 1.536          | 3   | .512        | 2.11 |
| Within Groups  |             |            | 36.350         | 150 | .242        |      |
| Total          |             |            | 37.897         | 154 |             |      |

## Multiple Comparisons

Dependent Variable:

Gender Tukey HSD

| (I)                                                        | (J)                                                        | Mean Difference<br>(I-J) | Std. Error | Sig. | Lo                       |
|------------------------------------------------------------|------------------------------------------------------------|--------------------------|------------|------|--------------------------|
|                                                            |                                                            |                          |            |      |                          |
| Local furniture stores are more likely to use eco-friendly | Local furniture stores are more likely to use eco-friendly |                          |            |      |                          |
| H0: Strongly Disagree                                      | Disagree                                                   | -.320                    | .154       | .232 | Pricing Influence, etc.) |
|                                                            | Neutral                                                    | -.147                    | .152       | .872 |                          |

H1: At least one predictor significantly influences the overall satisfaction between in-store and online shopping

The p-value for the overall model (ANOVA) is 0.159, which is more than 0.05. This indicates that the model is not statistically significant, meaning the predictors collectively explain a significant portion of the variance in overall satisfaction with in-store and online shopping.

There is not sufficient evidence to reject the null hypothesis and conclude that at least one of the predictors (e.g., Online Shopping Convenience, Product Information Preference, etc.) significantly influences overall satisfaction with in-store and online shopping. Further, specific predictors like Online Shopping Convenience and Product Information Preference were found to have a significant positive influence.

## CONCLUSION

This study shows how consumer tastes are different and some prefer to try the Local furniture, as well as some prefer the branded stores as there are a lot of options. which shows how there is different kinds of customers which have various preferences in Bangalore. People like online channels because they are convenient and have good prices, but they also like Local channels because they offer more personal experiences and reliable service. Findings show that integrating channels smoothly, providing consistent customer service, and making sure that online transactions are safe are all very important for gaining trust and customer satisfaction. To make sure that all of these preferences are met, retailers must change how they do business to meet the needs of today's shoppers.

## RECOMMENDATIONS

Based on the above conclusion the following recommendations can be made:

- **Strengthen Online Security Measures:** Clear communication about data protection practices can alleviate consumer concerns and foster trust in online shopping.
- **Improve After-Sales Support:** Providing robust post-purchase services across all channels will enhance consumer satisfaction and loyalty.

- Offer Channel-Specific Benefits: Tailor promotions and exclusive products to specific channels to attract diverse consumer segments.

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## RECOMMENDATIONS

- Providing better locations for Branded furniture brands: better infrastructure for more stores to be constructed in feasible locations for the customers to visit
- Improve After-Sales Support: Providing robust post-purchase services across all channels will enhance consumer satisfaction and loyalty.
- Offer Channel-Specific Benefits: local stores can have better offers and marketing to get brand awareness to a wider customer base.

## APPENDIX

### Category Options

1. Gender
  - a. Male
  - b. Female
  
2. Educational Level
  - a. Masters or higher
  - b. Bachelor's degree
  - c. Professional
  - d. HSSLC or below



3. Age
  - a. 18-25
  - b. 25-30
  - c. 30-45
  - d. 45-50
  - e. 50-55
  - f. 55-60
  - g. 60 & above
4. Annual Income
  - Below ₹600,000
  - a. • ₹600,000 - ₹1,200,000
  - b. • ₹1,200,000 - ₹2,400,000
  - c. ₹2,400,000 & above
5. Highest Level of Education
  - a. SSLC or below
  - b. Secondary Education
  - c. Graduate
  - d. Post- Graduate
  - e. Professional
6. Occupation
  - a. Student
  - b. Private Company Employee
7. •Government Employee
  - a. Professional
  - b. Retired Professional
8. Price Comparison Frequency
  - a. Never
  - b. Rarely

c. Sometime s

d. Often

e. Always

9. Choosing

10. Local Furniture (Quality)

a. Very Unlikely

b. Unlikely

c. Neutral

d. Likely

e. Very Likely

11. Choosing Local Furniture (Pricing)

a. Very Likely

b. Likely

c. Neutral

d. Unlikely

e. Very Unlikely

12. Availability of Local vs. Online Furniture

a. Very Poor

b. Poor

c. Average

e. Excellent

13. Branded Stores vs Local Stores

a. Strongly Disagree

b. Disagree

c. Neutral

d. Agree

e. Strongly Agree

14. Convenience of Local vs. Branded Stores

- a. Strongly Disagree
- b. Disagree
- c. Neutral
- d. Agree
- e. Strongly Agree

15. Eco-Friendliness of Local Stores

- a. Strongly Disagree
- b. Disagree
- c. Neutral
- d. Agree
- e. Strongly Agree

16. Finding Specific Furniture (Online vs. Local)

• Strongly Disagree

- a. Disagree
- b. Neutral
- c. Agree
- d. Strongly Agree

17. Importance of Reviews and Ratings

• Very Important

- a. Important
- b. Uncertain
- c. Not Important

18. Concern About Security (Online Shopping)

Yes

No

19. Satisfaction with Furniture Shopping

Highly Satisfied

Satisfied

Neutral

Dissatisfied

Highly

Dissatisfied

b. Awareness of AI Features in Online Furniture

Yes

No

# **A STUDY ON CUSTOMER PERCEPTION TOWARDS RENTAL E-TWO WHEELERS WITH SPECIAL REFERENCE TO BANGALORE CITY**

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## **INTRODUCTION**

Two-wheeled vehicles, which entered our lives as a play car for youngsters' years in the past, have emerge as an electric two-wheeled manner of transport nowadays. The scooter rental system, which became first used in America in 2017, is known as the shared e-scooter machine (Gosling, 2020). After America, this gadget has started to unfold rapidly to other countries of the arena, inclusive of Türkiye, because of factors which include comfort, cheapness, ease and environmental protection. In the world, the usage of -wheeled, lightweight and small-sized electric powered vehicles for brief-distance delivery is called micro mobility. It is found that micro mobility has become extra used due to facilitating situations consisting of being low in cost, facilitating transportation, providing the opportunity to transport faster, saving time via putting off site visitors' density. The truth that scooters can be without difficulty rented the usage of mobile applications and may be without problems determined at many points makes their use attractive. In order to lease an e-scooter, consumers have to first have a clever mobile tool and an software. Scooter users enter the condominium scooter application from their clever cellular devices and spot if there's an e-scooter for hire near their current vicinity. After finding a suitable scooter, the scooter is registered with the cell software and the scooter is commenced to be used. In addition, these people entire the transaction by paying the tour (distance) price via the cellular

application, and scooter points may be detected with the aid of GPS tracking of the payment system utilization time and the drop-off factor. In addition, if there may be no scooter drop-off factor in which the consumer finally ends up the usage of the scooter, using the scooter is completed by using leaving the scooter in a suitable place. Accordingly, this observes goals to measure the relationship among customers' overall performance expectancy, attempt expectancy, charge fee, social influence, charge value and facilitating conditions and behavioural intentions which will get greater expertise about the goal to lease an e-scooter. Although e-scooter apartment applications are increasing in the world . Yulu is certainly one of them which might be available in Bangalore, Delhi, Mumbai, Ahmedabad and Pune. There features are preferred to exchange your automobile or battery completely free of fee. No using license is needed to trip a Yulu .No problem of gasoline price.

## **REVIEW OF LITERATURE**

According to Kumar et al. (2022), e-two-wheeler apartment offerings offer a feasible substitute for vehicle possession with the aid of presenting a cost-effective and environmentally responsible manner to get round on a each day foundation. Whether by means of the hour or the day, the power of brief-term leases has drawn quite a few consumers, especially in urban areas in which parking is scarce and traffic is a huge problem.

According to Gupta & Soni (2021), apartment offerings are becoming an increasing number of properly-preferred considering that they may be convenient, moderately priced, and smooth to apply. E-two-wheeler rentals are becoming increasingly more popular among consumers as a way to avoid the excessive initial fees of purchasing a automobile as well as the protection and restore costs that come with possession..

Verma & Nair (2020).as per them Pricing is a key element affecting how customers perceive a business, according to them, For purchasers on a tight finances, the price of renting e-- wheelers in contrast to proudly owning a private vehicle is critical. Pay-in step with-use fashions are to be had from many apartment groups, allowing customers to just pay for the time they use the automobile. This makes it a appropriate choice for individuals who do no longer have to trip every day.

Reddy & Rao (2022), Rental e-two-wheelers are in particular 0attractive, in keeping with , because they're readily to be had through smartphone apps, which allow customers find, reserve, and pay for his or her rides quite simply.

## **OBJECTIVE OF THE STUDY**

- To analyse the customer awareness and knowledge regarding rental e-two wheelers in Bangalore.
- To know customer attitude and perceptions towards the environmental benefits of using rental e-two wheelers.
- To identify the factors influencing customer preferences for rental e-two wheelers in Bangalore.

## **RESEARCH METHODOLOGY**

The process used to collect information and data for the purpose of making business decision. The methodology may include publication research, interview surveys and other research techniques and could include both present and historical information.

### **1.6.1 SOURCE OF DATA**

- I. Primary data: The primary data was collected from the respondents by administering a structured questionnaire.
- II. Secondary data: Apart from primary data collected, the data collected through textbooks, journals and websites are used for study.

## **RESEARCH GAP**

Despite the growing recognition of electrical -wheelers (e-two wheelers) and the fast adoption of condominium services in urban cities like Bangalore, there may be a limited information of customer perceptions specifically associated with the condo e--wheeler market. While previous research have addressed patron attitudes in the direction of electric cars (EVs) and traditional -wheeler rentals one by one, there is a loss of research that integrates those two domains, especially for e-two-wheelers available on a basis.

- Understanding consumer attitudes towards electric vehicles in general (both four- wheelers and two-wheelers), without delving into the specifics of rental business models.
- Customers' awareness and attitudes toward the environmental benefits of electric two- wheelers, and whether these perceptions influence their rental decisions, are not well understood in the context of Bangalore's urban setting.

## **RESEARCH QUESTION**

1. How do customers perceive the affordability and value proposition of rental e-two wheelers compared to traditional petrol-based rental bikes or other forms of urban transportation in Bangalore?
2. To what extent do environmental concerns influence customer adoption of rental e-two wheelers?
3. How does technological reliability (e.g., battery life, app functionality) affect customer trust and satisfaction with rental e-two-wheeler services?
4. What role do demographic factors play in shaping customer perceptions of rental e-two- wheeler services in Bangalore?
5. How do government policies and incentives (such as subsidies for electric vehicles) influence consumer perceptions and the adoption of rental e-two wheelers?

## RESEARCH PROBLEM

- How do customers perceive the environmental benefits of using electric two-wheelers compared to traditional fuel-based vehicles
- What is the customer perception regarding the affordability of rental e-two-wheelers compared to other modes of transportation, such as cars or petrol-based two-wheelers.

## LIMITATIONS OF STUDY

- The study is limited to the knowledge and experience of the researcher of the project.
- The sample is selected using convenient sampling methods so, inherent limitations of sampling may creep.
- Respondents may provide socially acceptable responses rather than genuine opinion

## RESULT AND DISCUSSION

## CONCLUSION AND RECOMMENDATION REFERENCES

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## APPENDIX



1. Name

2. Gender

☐ Male

☐ female

☐ non- binary

3. Age

☐ 25 years and below

☐ 26-35

☐ 36-45

☐ Above 45

4. Occupation

☐ Student

☐ Employed

☐ Professional

5. Annual Income

☐ 6,00,000 and below

☐ 6,00,001 to 10,00,000

☐ 10,00,001 to 20,00,000

☐ Above 20,00,000

6. Are you aware of the availability of e-rental two-wheelers in Bangalore?
- ☐ Yes
  - ☐ No
7. Do you find e-rental two wheelers to be easily accessible in your area?
- ☐ Strongly disagree
  - ☐ Disagree
  - ☐ Neutral
  - ☐ Agree
  - ☐ Strongly agree
8. Do you find e-rental two-wheelers more convenient compared to other modes of transportation?
- ☐ Strongly disagree
  - ☐ Disagree
  - ☐ Neutral
  - ☐ Agree
  - ☐ Strongly agree
9. Do you consider e-rental two-wheelers to be cost-effective compared to othe rental options?
- ☐ Strongly disagree
  - ☐ Disagree
  - ☐ Neutral
  - ☐ Agree
  - ☐ Strongly agree
10. Do you feel safe when using e-rental two-wheelers?
- ☐ Strongly disagree
- ☐ Disagree
  - ☐ Neutral
  - ☐ Agree
  - ☐ Strongly agree
11. Do you believe that e-rental two-wheelers contribute positively to reducing environmental pollution?
- ☐ Strongly disagree
  - ☐ Disagree

- ☐ Neutral
- ☐ Agree
- ☐ Strongly Agree

Are you satisfied with the customer support provided by e- rental services?

Do you find the process of renting e- two-wheelers through the app/website to be user- friendly?

Do you consider e- rental two- wheelers to be reliable in terms of performance?

13. Overall, are you satisfied with your experience of using e-rental two- wheelers, any feedback?

# **A STUDY ON CONSUMER PERCEPTION TOWARDS SUSTAINABLE PRODUCTS IN BANGALORE**

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## **ABSTRACT**

The study highlights a growing demand for 'green' and 'sustainable' products in the Bangalore cosmetic sector because people are becoming increasingly aware of environmental issues, health concerns, and social responsibility. Although environmental factors might motivate some consumers, many focus more on individual health benefits. Contributing barriers include high prices, lack of availability, ambiguous legislation, and scepticism over green claims. However, attitudes are changing positively and consumers are willing to pay more for truly sustainable products. The study goes on to describe the importance of consumer education, eco-labelling transparency, and effective promotion to help boost environmentally conscious shopping behaviour's that lead to Bangalore's greener tomorrow and responsible consumption patterns. Keywords: consumer perception, sustainable skincare, eco-friendly packaging, ethical sourcing, natural ingredients, brand loyalty, environmental impact, purchase intention.

Keywords: Consumer perception, sustainable products, Bangalore, environmental awareness, health consciousness, eco-friendly packaging, demographic factors, pricing, product availability, trust in claims, adoption barriers, sustainable consumption, urban market, sustainability marketing

## INTRODUCTION

Of late, issues regarding global warming and climate change have made consumers more conscious of obtaining sustainable products. Sustainable products are those that deliver minimal levels of environmental damage via eco-friendly ingredients, recyclable packaging, and ethical sourcing. This shift has triggered the emergence of sustainable brands as consumers become increasingly sensitive to the environmental and ethical impact of their purchases. But understanding how consumers perceive and adopt sustainable products has become highly important to businesses and marketers as the market continues to evolve.

The perception of sustainable products on the side of consumers depends on a variety of factors relating to quality, price, brand reputation, and personal values, and it differs with regard to demographics such as age, gender, or income. To position brands in an appropriate manner, marketers should search which features appeal to a particular consumer—be it eco-friendly packaging, cruelty-free claims, or organic ingredients. Having insight into what connects consumers to such products helps businesses develop strategies that connect with ecoconscious buyers.

Bangalore, in reality, is India's most important market for sustainable products due to its cosmopolitan demographics, high literacy levels, and tech orientation. The increasing environmental awareness in Bangalore also brings both avenues and challenges to promote ecofriendly products. The present study deals with the perceived factors in Bangalore, like environmental consciousness and health care-related issues, social concerns, price-related awareness, and trust regarding product claims, which may prove beneficial to businesses, policymakers, and marketers who are striving to promote green economies.

A sample size of 160 respondents, ensuring a diverse representation of consumer preferences across various demographic segments, was used to collect information for the study. For this purpose, a structured questionnaire was administered to explore major issues like awareness among consumers, attitudes towards sustainability practices, buying behaviors, and preferences of consumers towards sustainable products. Analyzing the response will help in identifying trends in consumer perception, to inform manufacturers of sustainable goods about how to develop their strategies and approaches for effective achievement.

## REVIEW OF LITERATURE

(Brinda, MURALI, Sekhar, Vemula, & Rana, 2022) The research shows that The company like ITC Limited practices green marketing to promote products according to their environmental as well as societal benefits. A study based in Bangalore revealed the positive association of gender, income, and consumer perceptions of ITC's green products. The study found that an immense relationship occurs between consumer awareness about the environment and green issues with purchasing decisions and established the significance of green marketing in influence buying behaviours.

(Hajira & Someswararao, 2022) This research focuses on Organic products are marketed to benefit the environment and society, with organizations emphasizing sustainability and social obligations. A study done on Bangalore expresses a relation of gender and income with consumer perception of organic products. It

provided a strong association of consumer awareness with the cause for environmental apprehension and their decision in purchasing.

(Parekh, et al., 2024) The study of Consumer perception about environmental concerns and scarcity of resources has led to a growing preference in green products. This study captures the surge of consumer demand for green products using a regression model with a sample size of 400 responses. Most Indian consumers viewed eco-friendly products favorably as it determines the purchasing decision. Thus, increasing demand for such products compels companies to adhere to sustainable production practices, as both profitability and social obligations are equally important.

(Ravindran & Janaki, 2023) The study highlights consumer behaviour in the organic food market and the requirement of marketers to shift to the changing patterns of urban purchasing. The financial ability and cost are two critical factors for the purchase of organic food, and psychological influences like perception and attitude also play a significant role. Both organic and non-organic food consumers have low confidence in the organic products, thus indicating that there is a need for the initiatives to build trust in Bengaluru's organic food market. (Satyanarayana, 2024) The research shows that through the various studies conducted, the paper investigates the effect of green labels on environmentally conscious purchasing behavior among consumers with respect to their role in influencing green purchase intentions. A survey conducted with 400 consumers in Bangalore indicated a positive correlation between green labels and purchase intentions. Businesses are employing eco-friendly strategies such as ecobranding and eco-labeling to brand products and increase demand. Green marketing, therefore, is become increasingly important in today's market, which adopts competitive positioning.

(Hajira & Someswararao, 2022) This study examines the relationship between consumer awareness, perception, and buying decisions regarding organic products in Bangalore, highlighting their environmental and societal benefits. It reveals an association between gender, annual income, and consumer preferences. The findings emphasize that consumer awareness, perception, and environmental concerns significantly influence purchasing decisions for organic products in the city.

(Kumar, 2024) This study highlights the use of organic food as far as its higher price is concerned and evaluates factors that might affect consumer behavior and market dynamics. Strong influences were observed between demographic influence, market dynamics, and barriers to purchase. Solutions of supply chain problems, perceived benefits improvement, and awareness may boost customer satisfaction and decrease purchasing barriers. Market practices of varied demographic groups could be aligned further for satisfaction increase and performance improving market conditions.

## **RESEARCH OBJECTIVES**

1. Influence of awareness factors on purchasing: Evaluate whether environmental concerns, health consciousness, price, and local brand determine purchasing.
2. Role of demographics: Investigate whether age, gender, and income affect the purchase interest of green products.
3. Assess consumer awareness and trust: Evaluate how awareness of sustainability issues and trust in product claims influence purchasing decisions.
4. These objectives aim to help promote sustainable consumption in Bangalore and contribute to a greener economy.

## **RESEARCH METHODOLOGY**

This study focuses on how consumers perceive sustainable products, given the fact that awareness of environmental and ethical issues is increasing and demanding more eco-friendly options. A survey was conducted with 160 participants from various backgrounds in Bangalore to understand their motivations, the benefits they see, the challenges they face, and their knowledge of sustainable products. A structured questionnaire, with both closed and open-ended questions, was used to explore the relationship between demographics, purchasing habits, and the adoption of sustainable products. The data were analysed using SPSS software, applying hypothesis testing techniques such as linear regression, one-way ANOVA, and chi-square. Findings are useful for developing strategies to make sustainable products more attractive and increase their acceptance in Bangalore.

### **Research Gap**

Limited studies have focused on consumer perception of sustainable products in Bangalore. Further, the role of socio-economic factors, cultural expectations, and demographics is not discussed in terms of the acceptance of such products in Bangalore. The overall understanding of sustainability, especially with reference to eco-friendly packaging, cruelty-free practices, and organic ingredients, is weak in India and more particularly in urban locations like Bangalore where perceptions differ significantly.

However, what is lacking is more detailed knowledge of the factors driving demand for sustainable products in Bangalore, such as pricing, availability, and trust in claims. It also seeks to understand why people prefer sustainable products, the perceived benefits, and barriers in the use of these products. This study attempts to fill the gaps identified and provide insights that would be valuable for businesses, policymakers, and marketers to address the demand for sustainable products in Bangalore.

### **Research Question**

1. What are the key drivers and barriers influencing consumer adoption of sustainable products in Bangalore?
2. How do factors such as pricing, product availability, and trust in claims impact the purchase decisions of sustainable products in Bangalore?
3. What role do eco-friendly packaging, cruelty-free practices, and organic ingredients play in shaping consumer perception of sustainable products in Bangalore?
4. How do different demographic factors (age, gender, income, education) affect consumer preferences for sustainable products in Bangalore?

### **Research Problem**

There is a growing consciousness and positive attitude toward sustainability in Bangalore, but low adoption rates of sustainable products are observed. The most important reasons for this remain the barriers of high price, few options, and lack of trust in such claims. The research problem is centred on understanding which of these barriers affect consumers' willingness to adopt these products and what specific factor drives consumer preferences in an urban market like Bangalore's. It seeks to examine the dimensions of consumer behavior, such as whether the credibility, effectiveness, ingredients, and cost of products influence the purchasing decisions of consumers. It is also intended to investigate whether the demographic factors of age and personal values influence consumers' perceptions, loyalty, and satisfaction with sustainable products to inform businesses and policymakers in developing strategies that are market-oriented to promote sustainable consumption.

### **Limitation of the Study**

- There is a possibility that illiterate participants may have selected options randomly due to a lack of understanding.
- The sample may not have fully represented all demographic groups in Bangalore, leading to potential bias in the findings and limiting the generalizability of the results.
- While some participants were aware of sustainability issues, others were either unaware or misinformed, affecting their overall attitudes and behaviors toward eco-friendly products.
- The short duration of the research made it hard to track long-term changes in consumer behavior and attitudes toward sustainability.

### **RESEARCH FINDINGS**

Below are the demographic data of the 160 respondents collected from an online Google survey questionnaire:

*Table 1: Demographic of participants*



| Demographic profile                    |    | Total |
|----------------------------------------|----|-------|
| <b>Gender Female Male Age Under 18</b> | 61 | 38.1  |
| <b>18-24</b>                           | 99 | 61.9  |
|                                        | 9  | 5.6   |
|                                        | 76 | 47.5  |
| <b>25-34</b>                           | 44 | 27.5  |
| <b>35-44</b>                           | 17 | 10.6  |
| <b>45-54</b>                           | 11 | 6.9   |
| <b>55 and above</b>                    | 3  | 1.9   |
| <b>Occupation</b>                      |    |       |
| <b>Student</b>                         | 80 | 50    |
| <b>Employed</b>                        | 35 | 21.9  |
| <b>Self Employed</b>                   | 24 | 15    |
| <b>Homemaker</b>                       | 8  | 5     |
| <b>Retired</b>                         | 2  | 1.2   |
| <b>Unemployed</b>                      | 11 | 6.9   |
| <b>Income level</b>                    |    |       |
| <b>Less than 10,000</b>                | 91 | 56.9  |
| <b>10,000 – 40,000</b>                 | 27 | 16.9  |
| <b>40,000 – 80,000</b>                 | 28 | 17.5  |
| <b>80,000 and above</b>                | 14 | 8.8   |

|                              |    |             |
|------------------------------|----|-------------|
| <b>Residential Area</b>      |    |             |
| <b>North Bangalore</b>       | 15 | <b>9.4</b>  |
| <b>South Bangalore</b>       | 36 | <b>22.5</b> |
| <b>East Bangalore</b>        | 8  | <b>8.5</b>  |
| <b>West Bangalore Centre</b> | 13 | <b>8.1</b>  |
| <b>Bangalore other</b>       | 11 | <b>6.9</b>  |
|                              | 77 | <b>48.1</b> |

20. I am satisfied with the sustainable products I purchase.  
160 responses

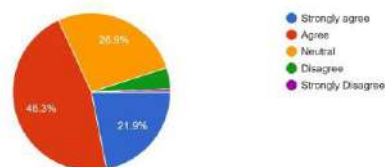


**Chart 1.1 Sustainable product satisfaction**

The chart indicates that most of the respondents are satisfied with the sustainable products they buy, at 68.2%, while 26.9% are neutral, and only a few are dissatisfied.

18. I often intend to buy sustainable products but end up purchasing non-sustainable ones.  
160 responses

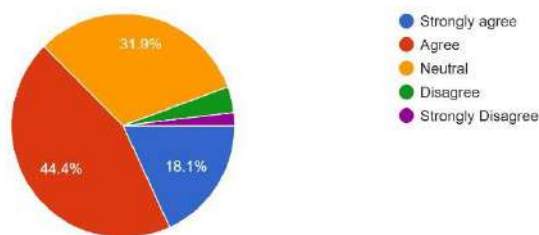


**Chart 1.2 Sustainable product vs Non sustainable**

The chart depicts that although many, at 62.5%, often intend to buy sustainable products, they actually end up buying non-sustainable ones, which indicates a gap between intent and action, with 31.9% staying neutral. In summary, these charts indicate a positive perception of sustainability but challenges in consistent sustainable purchasing behavior.

## VI. DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING REGRESSION

#### Descriptive Statistics

Mean Std. Deviation N

|                                                                                           |      |       |     |
|-------------------------------------------------------------------------------------------|------|-------|-----|
| 25. I prefer to buy products from local brands that emphasize sustainability.             | 2.25 | .952  | 160 |
| 10. I am willing to pay a premium for products that are environmentally friendly.         | 2.12 | .893  | 160 |
| 11. The quality of sustainable products meets my expectations.                            | 2.78 | 1.064 | 160 |
| 12. Eco-labels on products influence my purchasing decisions.                             | 2.12 | .879  | 160 |
| 16. Promotional offers on sustainable products encourage me to buy them.                  | 2.08 | .832  | 160 |
| 19. My purchase decisions are often influenced by sustainability claims of the product.   | 2.29 | .893  | 160 |
| 20. I am satisfied with the sustainable products I purchase.                              | 2.16 | .836  | 160 |
| 21. Local cultural values affect my perception of sustainability.                         | 2.84 | 1.049 | 160 |
| 22. Regional environmental issues impact my view on sustainable products.                 | 2.14 | .865  | 160 |
| 23. Community practices in Bangalore influence my attitudes towards sustainable products. | 2.73 | 1.092 | 160 |
| 24. Local initiatives and programs increase my awareness of sustainable products.         | 2.17 | .863  | 160 |

The mean of the I prefer to buy a product from local brand that emphasize sustainability is 2.25, so it is agree.

Since the adjusted R Square is .376 the preference to buy product from local brand that emphasize sustainability is explained the price, brand reputation, ingredients, packaging, sustainability, reviews, rating, medicine value, free from side effect, free from after effect, organic, health benefit to the extent to  $100 \times 0.376 = 37.6\%$ . Hence the model is not a good fit model.

#### Model Summary

#### Model Change Statistics

|   | df2 | Sig. F Change |
|---|-----|---------------|
| 1 | 149 | .000          |

H0: The independent variables do not affect the dependent variables jointly

H1: The independent variables affect the dependent variables jointly

Since the P Value is .000 which is less than .050 there is sufficient evidence to reject the null hypothesis, it is inferred that independent variables affect the dependent variables jointly.

## ANOVA

|                |            |      |
|----------------|------------|------|
| Sig.           |            |      |
| Between Groups | (Combined) | .324 |
| Linear Term    | Unweighted | .052 |
|                | Weighted   | .047 |
|                | Deviation  | .760 |

Within Groups

Total

H0 = The price, brand reputation, ingredients, packaging, sustainability, reviews, rating, medicine value, free from side effect, free from after effect, organic, health benefit does not affect the satisfaction with the sustainable products I purchase.

H1= The price, brand reputation, ingredients, packaging, sustainability, reviews, rating, medicine value, free from side effect, free from after effect, organic, health benefit does affect the satisfaction with the sustainable products I purchase.

Since the P value is .324 which is greater than .050, thus we fail to reject the null hypothesis which infer that price, brand reputation, ingredients, packaging, sustainability, reviews, rating, medicine value, free from side effect, free from after effect, organic, health benefit does not affect independent variable jointly.

Coefficientsa

Model Unstandardized

Coefficients Standardized

Coefficients

t

Sig.

|   |            |      |
|---|------------|------|
| B | Std. Error | Beta |
|---|------------|------|

|      |                                                                                           |       |       |        |       |      |  |  |  |
|------|-------------------------------------------------------------------------------------------|-------|-------|--------|-------|------|--|--|--|
| 1    | (Constant)                                                                                | -.091 | .284  | -.319  | .750  |      |  |  |  |
|      | 10. I am willing to pay a premium for products that are environmentally friendly.         | .066  | .079  |        |       |      |  |  |  |
|      |                                                                                           | .062  | .839  | .403   |       |      |  |  |  |
|      | 11. The quality of sustainable products meets my expectations.                            | .225  | .078  | .252   | 2.879 |      |  |  |  |
|      |                                                                                           | .005  |       |        |       |      |  |  |  |
|      | 12. Eco-labels on products influence my purchasing decisions.                             | .089  | .083  | .082   | 1.075 |      |  |  |  |
|      |                                                                                           | .284  |       |        |       |      |  |  |  |
|      | 16. Promotional offers on sustainable products encourage me to buy them.                  | -.034 | .082  | -.030  | -     |      |  |  |  |
| .417 |                                                                                           | .677  |       |        |       |      |  |  |  |
|      | 19. My purchase decisions are often influenced by sustainability claims of the product.   |       |       |        |       |      |  |  |  |
|      |                                                                                           | .043  | .076  | .041   | .569  | .570 |  |  |  |
|      | 20. I am satisfied with the sustainable products I purchase.                              | .169  | .081  | .148   | 2.093 | .038 |  |  |  |
|      | 21. Local cultural values affect my perception of sustainability.                         | .148  | .093  | .163   | 1.596 |      |  |  |  |
|      |                                                                                           | .113  |       |        |       |      |  |  |  |
|      | 22. Regional                                                                              |       |       |        |       |      |  |  |  |
|      | environmental issues impact my view on sustainable products.                              | .292  | .084  | .265   | 3.464 | .001 |  |  |  |
|      | 23. Community practices in Bangalore influence my attitudes towards sustainable products. | -     |       |        |       |      |  |  |  |
| .263 |                                                                                           | .085  | -.301 | -3.096 | .002  |      |  |  |  |
|      | 24. Local initiatives and programs increase my awareness of sustainable products.         | .308  | .081  |        |       |      |  |  |  |
|      |                                                                                           | .279  | 3.778 | .000   |       |      |  |  |  |

$$Y=a+B_1X_1+B_2X_2+B_3X_3+. \text{ BNXN}$$

The regression analysis identifies factors influencing consumer attitudes toward sustainable products in Bangalore.

Constant (-.091):

The constant is not statistically significant ( $p > .05$ ), indicating no substantial baseline effect when all predictors are zero.

Willingness to Pay a Premium ( $B = .066$ ):

This factor is not statistically significant, suggesting that willingness to pay a premium does not strongly influence purchasing decisions for sustainable products.

Quality of Sustainable Products ( $B = .225$ ):

Statistically significant ( $p < .05$ ), this indicates that meeting quality expectations positively influences consumer attitudes and purchase decisions for sustainable products. This is a critical driver for adoption.

HYPOTHESIS TESTING ONE WAY ANOVA

## ANOVA

20. I am satisfied with the sustainable products I purchase.

Sig.

Between Groups (Combined) .324

Linear Term Unweighted .052

Weighted .047

Deviation .760

Within Groups

Total

H0: There is no significant difference in the relation between satisfaction of sustainable product and age level.

H1: There is significant difference in the relation between satisfaction of sustainable product and age level.

Interpretation: Since the P value of satisfaction on sustainable product purchase is greater

.050, there is sufficient evidence that we fail to reject the null hypothesis. Hence, it is inferred that there is significant difference between the satisfaction of sustainable product use and its age level.

## VII. FINDINGS OF RESEARCH

- Consumer Preferences: Moderate preference for local sustainable brands (mean = 2.25), but low willingness to pay a premium (mean = 2.12) highlights price sensitivity.
- Satisfaction and Quality: Product quality significantly impacts satisfaction ( $p = .005$ ), while price, eco-labels, and promotional offers are less influential.
- Key Influences: Regional environmental issues, local initiatives, and product quality drive purchasing decisions, while community practices negatively affect attitudes.
- Awareness and Education: Local initiatives significantly improve awareness ( $p = .000$ ), underscoring the role of targeted outreach.

## VIII. RECOMMENDATION

In order to improve the adoption of sustainable products, businesses must ensure high-quality products with transparent and credible sustainability claims to win the trust of consumers.

Competitive pricing and increased availability in Bangalore can minimize accessibility barriers. Targeted awareness campaigns based on demographics can make people aware of the benefits of sustainable products while dispelling misconceptions. Additionally, businesses should align marketing efforts with local cultural and environmental values, leveraging community programs and initiatives to foster sustainable consumption.

Policymakers should support these efforts by incentivizing sustainable practices and promoting eco-friendly product development to create a greener economy.

## CONCLUSION

This study concludes that consumer behavior in sustainable products is influenced by factors such as quality, trust, demographics, and regional influences within Bangalore. Although most of the customers are satisfied with the product, a gap between purchase intentions and actual behavior was also visible, mainly due to reasons such as high pricing, low availability, and skepticism over sustainability claims. Quality emerged as the most influential factor of satisfaction, while regional environmental concerns and community practices also influence consumer attitudes. Promotions and ecolabels had less influence, indicating the necessity to communicate and market further.

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## **APPENDIX**

2. Age
  - Under 18
  - 18-24
  - 25-34
  - 35-44
  - 45-54
  - 55 and above
3. Gender
  - Male
  - Female
4. Occupation
  - Student
  - Employed
  - self Employed
  - Homemaker
  - Retired
  - Unemployed
5. Income
  - less than 10000
  - 10000-40000
  - 40000-80000
  - 80000 and above
6. Residential Area
  - North Bangalore
  - south Bangalore



- East Bangalore
- West Bangalore
- Central Bangalore
- other

7. I am aware of what constitutes a sustainable product.

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

8. I believe sustainable products have a positive impact on the environment. \*

- Agree
- Neutral
- Disagree
- Strongly Disagree

9. I find it easy to identify sustainable products when shopping. \*

- 1
- 2
- 3
- 4
- 5

10. I am willing to pay a premium for products that are environmentally friendly.

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

11. The quality of sustainable products meets my expectations. \*

- Strongly Agree
- Agree

- Neutral
- Disagree
- Strongly Disagree

12. Eco-labels on products influence my purchasing decisions. \*

- Strongly agree
- Agree
- Neutral Disagree
- Strongly Disagree

13. Advertising campaigns highlighting sustainability affect my perception of products.

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

14. Social media plays a significant role in informing me about sustainable products.

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

15. Information from product packaging helps me decide if a product is sustainable.

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

16. Promotional offers on sustainable products encourage me to buy them.

- Strongly Agree
- Agree
- Neutral

- Disagree
- Strongly Disagree

17. I frequently purchase sustainable products when available.

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

18. I often intend to buy sustainable products but end up purchasing non-sustainable ones.

Strongly Agree Agree

- Neutral
- Disagree
- Strongly Disagree

19. My purchase decisions are often influenced by sustainability claims of the product.

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

20. I am satisfied with the sustainable products I purchase.

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

21. Local cultural values affect my perception of sustainability.

- Strongly Agree
- Agree
- Neutral
- Disagree

- Strongly Disagree
22. Regional environmental issues impact my view on sustainable products.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree
23. Community practices in Bangalore influence my attitudes towards Sustainable products.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree
24. Local initiatives and programs increase my awareness of sustainable products.
- Strongly Agree Agree
  - Neutral
  - Disagree
  - Strongly Disagree
25. I prefer to buy products from local brands that emphasize sustainability.
- Strongly Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree

# **A STUDY ON THE IMPACT OF UPI ON CONSUMER SPENDING BEHAVIOUR WITH SPECIAL REFERENCE TO CHENNAI CITY**

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## **ABSTRACT**

This study investigates the impact of Unified Payment Interface (UPI) on consumer spending behaviour, with a particular emphasis on Chennai City. The findings show that middle-income groups are substantially more likely to use UPI on a regular basis, emphasizing the necessity for income-specific strategies to overcome hurdles for low-income users while highlighting benefits for high-income users. While cashbacks and prizes are not the primary motivators for impulsive shopping, the study stresses the need to examine into other factors that drive such behaviour. Furthermore, the study found that, despite the availability of expense-tracking capabilities, UPI usage did not inherently improve financial awareness. This emphasizes the need for better tools, such as budgeting features and spending alerts, to promote financial discipline. Furthermore, educating customers about how to use these tools may significantly minimize financial stress and promote responsible spending habits. These findings help to build targeted strategies for increasing UPI acceptance and maximizing its function in consumer financial management.

## INTRODUCTION

The Unified Payment Interface (UPI) was developed by the National Payments Corporation of India (NPCI) which was established by the Reserve Bank of India (RBI) and Indian Banks Association (IBA). It has been serving as an efficient mode of payment through various service providers in the field of digital payment services for 8 years since the inception of first UPI (Unified Payments Interface). The first interface of this digital payment system was launched on April 11, 2016. Over the years UPI has made payments feasible and has become the go to approach for payments due to its convenience and ease.

As per the latest data from NPCI, UPI transaction reached around 1,330 crores in April 2024 with the transaction count increasing by 50% on a year-on-year basis. (Economic times - Governance, 2024) The rise in use of UPI has contributed to consumer spending on both essential and non-essential elements often leading to overspending affecting one's financial discipline. A credible market intelligence firm CMR (Cybermedia research) stated that the convenience of UPI compared to cash may indeed lead to lower awareness of spending as payments are made efficient in usage, and the nature of immateriality when it comes to digital transaction, reduces the feeling of money leaving one's possession. (IANS)

As digital transactions become a norm, UPI transactions offer unmatched speed and security enabling users to complete transactions without physical constraints. UPI's attractiveness is further enhanced by incentives like cashbacks and discounts, which might motivate consumers to spend more. On the other hand, these incentives raise questions about potential overspending and long-term financial habits.

In this paper we will see how UPI usage patterns reflect changing consumer behaviour with special reference to Chennai city. It examines the relation between, Incentives like rewards, cashbacks, and their implications on spending habits. Moreover, the paper investigates UPI's benefits and features and its role in financial discipline, without succumbing to excessive expenditure, providing insights into responsible usage practices. Through the data collected and analysed by a survey, this research aspires to broaden awareness on how digital payment systems impact consumer spending habits, offering important insights for improving and developing digital financial services. Further it seeks to illuminate the nuances of UPI's features in the perspective of a consumer whereby providing valuable insights for stakeholders seeking to refine digital payments, marketers who could develop intriguing offers and campaigns that correspond to consumer interests. Developing more intuitive and user-friendly digital payment systems can be facilitated by an understanding of user perceptions and behaviour patterns. Insights from the study can help in formulating policies to promote the responsible use of digital payments, combat overspending, and address economic concerns and enhance financial literacy among users.

## REVIEW OF LITERATURE

(Dev, 2024) In this latest article titled From Cash to Cashless: UPI's Impact on Spending Behavior among Indian Users delivers results through a survey that revealed a major positive relationship between usage of UPI and increased spending behaviour. And justifies the simplicity of UPI contributing to increased spending behaviour

(Raffee, 2022) This paper focuses on the survey taken on Implications of Cashless Payments on the Spending Patterns of Urbanites in the Era of Digital India, This paper reveals that UPI cashback offers influence consumer overspending and indicates distinct consumption patterns that is observed in urban individuals during social shopping and daily spending.'

(Gupta, 2019)The paper titled Modelling the Intentions to Adopt UPIs: A PLS-SEM Approach focuses on the factors that influence the adoption of UPI while the findings from the study revealed that the add-on benefits associated with using the service influenced the adoption of UPI.

(Rastogi, 2021)In this article Unified Payment Interface (UPI): A Digital Innovation and Its Impact on Financial Inclusion and Economic Development the finding from this study indicate that UPI improves financial literacy and promotes financial inclusion and economic development among the poor. while the paper elaborates on financial literacy and inclusion, it is to be noted that financial discipline plays a major role in emphasizing financial literacy and innovations in UPI could help cultivate positive financial habits which in turn would reflect in positive financial literacy rates

(2022) In the Journal issued by FRL "The rise of digital finance: Financial inclusion or debt trap ? " where the qualitative data collected through interviews, surveys and case studies by authors reveal that digital financial services can potentially alter financial behaviours and can contribute to the debt trap phenomenon.

## RESEARCH OBJECTIVES

1. To explore the relationship between consumers of different socio- economic backgrounds and their frequency of UPI usage on expenses that identifies patterns of spending behaviour on essential and non-essential expenses.
2. To investigate the impact of the frequency of UPI usage on consumer impulsive buying behaviour, specifically influenced by UPI rewards and discounts.
3. To investigate the relationship between UPI usage and financial discipline, focusing on whether UPI encourages better budgeting, tracking of expenses, and control over spending or leads to overspending due to ease of payment and incentives

## **RESEARCH METHODOLOGY**

This research explores the impact of usage of Unified Payments Interface (UPI) on consumer spending behaviour with special reference to Chennai city, A total of 166 responses were collected through Googleforms shared across whatsapp, other social media platforms and a QR code was also generated to access the survey Google form. The survey focused on analysing consumers usage patterns, the frequency of usage of digital payment interfaces like Googlepay, Phonepe etc. on essential items and non-essential items. Further the paper also focuses on the correlation between incentives like cashback offers and rewards that various payment service providers provide to its impacts on consumer's financial discipline.

### **Research Gap**

- Limited research on types of purchases made explores how UPI influences spending on essential (groceries, utilities) versus non-essential items (entertainment, luxury goods).
- There is a need to analyse shifts in spending behaviour across categories due to UPI adoption, particularly post-pandemic.
- While cashback offers and rewards are key drivers of UPI adoption, limited research examines whether such incentives alter spending behaviour. There is little understanding of whether consumers spend more than intended due to these rewards.

### **Research Questions**

1. Are consumers more likely to use UPI for non-essential purchases compared to other payment modes?
2. How do different demographic groups (e.g., income, age) respond to UPI incentives across essential and non-essential purchases?
3. How do cashbacks, discounts, and rewards offered through UPI influence consumer spending behaviour?
4. Do consumers' income levels or financial discipline affect how they respond to UPI incentives?

### **Research Problem**

This research identifies the impact of UPI on consumer spending behaviour across essential and non-essential purchases, and to what extent do cashback, discounts, and rewards shape these spending patterns. Addressing these issues are essential to assess the extent to which these factors impact an Individuals financial discipline and influence impulse buying, offering insights valuable for businesses, policymakers, and financial planners.



### Limitations of the study:

1. A total of 166 responses were collected for this study from the entire population of Chennai city. A larger more diverse sample could yield more robust results.
2. The study is restricted to Chennai City, its findings may not apply to other areas where UPI usage and spending patterns are influenced by distinct demographic, economic, or cultural factors.
3. The survey depends on self-reported answers, the data is subject to inaccuracy and biases including social desirability, recall errors, or exaggeration.
4. External factors like inflation, governmental regulations, or developments in technology during the period study might have had an impact to UPI user behaviour but were not accounted for in this study
5. The study focuses on the two aspects of spending behaviour and financial discipline of consumer's upon using UPI, Other triggers that could be of influential in nature were not explored, limiting the variables taken for the study.

### RESEARCH FINDINGS

Below are the demographic data of the 167 respondents collected from an online google survey questionnaire:

Table 1: Demographic of participants

| <i>Demographic variables</i>     | <i>Total</i> |          |
|----------------------------------|--------------|----------|
|                                  | <i>n</i>     | <i>%</i> |
| <b>Gender</b>                    |              |          |
| Female                           | 104          | 63%      |
| Male                             | 61           | 37%      |
| Non- binary / Prefer not to say  | 1            | 1%       |
| <b>Age</b>                       |              |          |
| Below 20                         | 7            | 4%       |
| 20-29                            | 81           | 49%      |
| 30-39                            | 27           | 16%      |
| 40-49                            | 12           | 7%       |
| Above 50                         | 39           | 23%      |
| <b>Educational qualification</b> |              |          |
| SSLC                             | 1            | 1%       |
| High School                      | 0            | 0%       |
| Diploma                          | 5            | 3%       |
| Undergraduate                    | 65           | 39%      |
| Postgraduate                     | 93           | 56%      |
| Doctorate                        | 2            | 1%       |
| <b>Occupation</b>                |              |          |

|               |    |     |
|---------------|----|-----|
| Salaried      | 98 | 59% |
| Self employed | 15 | 9%  |
| Unemployed    | 6  | 4%  |
| Student       | 28 | 17% |
| Retired       | 19 | 11% |

#### Monthly Income

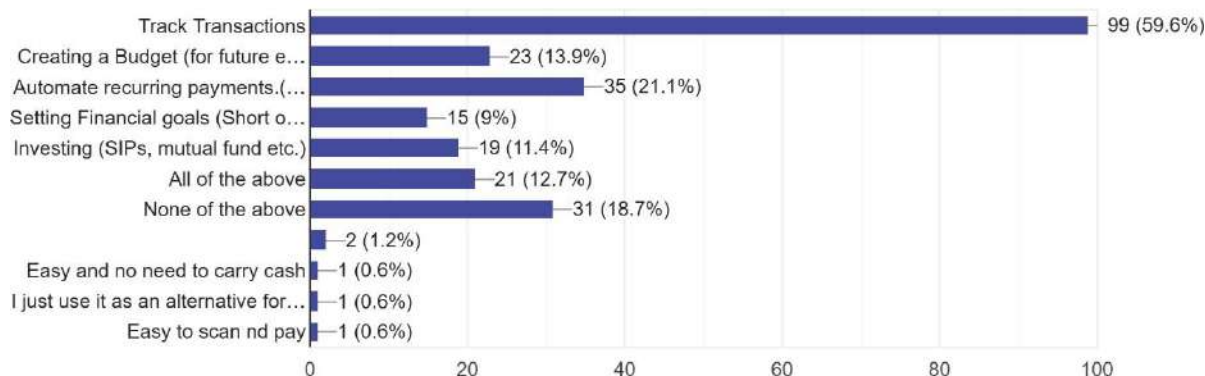
|                   |    |     |
|-------------------|----|-----|
| Below ₹20,000     | 42 | 25% |
| ₹20,000-₹40,000   | 43 | 26% |
| ₹40,000-₹80,000   | 38 | 23% |
| ₹80,000-₹1,50,000 | 26 | 16% |
| Above ₹1,50,000   | 17 | 10% |

#### UPI Usage Frequency

|         |    |     |
|---------|----|-----|
| Daily   | 94 | 57% |
| Weekly  | 44 | 27% |
| Monthly | 13 | 8%  |
| Rarely  | 9  | 5%  |
| Never   | 6  | 4%  |

#### 8. What are the elements of financial discipline you are able to achieve through usage of UPI

166 responses



#### Track transactions:

An astounding 59.6% of UPI users agree that the feature of tracking transactions in UPI is an important element that aids users achieve financial discipline. The survey data reflects the feature of tracking transactions acts as a significant feature in enabling consumers proactively achieve stability that comes with real time expense monitoring. Further research into this feature could potentially be used to enhance the expense monitoring feature within UPI apps such as categorizing expenses that enable user understands the trends and practice conscious spending.

Creating a budget:

A smaller percentage (23 respondents) answered UPI helps them set budgets for future spending. It also indicates that while some UPI apps make budgeting easier, it may not be a popular feature.

### **Automating Recurring Payments:**

With 35 respondents agreeing to automating recurring payments like utility bills, EMIs and subscription as a useful feature in UPI, while it also acts as tool to curb the risk of missed payments, ensures financial consistency, and saves time.

Setting financial goals:

Only 15 respondents answered that the use of UPI lead them to set financial goals either short term of long term. This could indicate either that spending using UPI apps help users become more aware of setting financial goals in attaining financial discipline

Facilitating investments:

Around 11.4% of respondents agree to UPI integration with SIPs and other investment options aiding towards the facilitation of practicing healthy wealth building habits among UPI users. It is also to be noted that this integration still remain unnoticed, failing to reach the major crowd.

## **DISCUSSION AND ANALYSIS OF FINDINGS**

### **Hypothesis testing**

RQ1: Is there a relationship between the economic background of the consumer and frequency of using UPI.

Null Hypothesis (H0): There is a significant relationship between Income level of consumers and their frequency of UPI usage on essential expenses.

Alternate Hypothesis (H1): There is no significant relationship between Income level of consumers and their frequency of UPI usage on essential expenses.

Chi-Square Tests

|                              | Value               | df | Asymptotic Significance (2-sided) |
|------------------------------|---------------------|----|-----------------------------------|
| Pearson Chi-Square           | 16.545 <sup>a</sup> | 8  | .035                              |
| Likelihood Ratio             | 16.781              | 8  | .032                              |
| Linear-by-Linear Association | 1.216               | 1  | .270                              |
| N of Valid Cases             | 166                 |    |                                   |

The chi square value is 16.545. the p- value is 0.035. The result is significant at  $p < 0.05$ .

### Results:

Based on the data collected a chi- square test was performed with Income level being the independent variable and frequency of UPI usage on essential expenses being the dependent variable. The asymptotic significant (2 sided) value from test is associated with the p-value. Where the typical level of significance is  $p < 0.05$ . while test conducted resulted in p-value of

0.035 This test reveals that there is significant relation between the two categorical variables, (i.e) Income levels of consumers and their usage of UPI. Therefore, we accept the null hypothesis.

Although the findings reveal that there is a significant relationship between the two variables the linear trend between the variables results in 0.270 being greater than .05 denotes that there is no significant linear relationship between income level and UPI usage frequency. However, this does not negate the overall association identified by the Pearson Chi-Square test.

### Conclusion:

The chi- square test suggest that income level significantly impacts how frequently consumers use UPI for essential expenses. However, the lack of linear relationship observes that the independent variable does not correspond with the frequency of dependant variable, The relationship between income level and UPI usage frequency does not follow a clear upward or downward trend. Instead, it could be more complex or non- linear where middle income groups might use UPI more frequently than both low- high income groups creating a pattern that is not a straight line.

RQ2: Does the frequency of UPI usage (daily, weekly, monthly, rarely, never) influences consumer impulsive buying behaviour due to UPI rewards and discounts.

Null Hypothesis ( $H_0$ ): There is no significant difference in consumer impulsive buying behavior due to UPI rewards/discounts) across different frequencies of UPI usage.

Alternative Hypothesis ( $H_1$ ): There is a significant difference in consumer impulsive buying behavior (due to UPI rewards/discounts) across different frequencies of UPI usage.

### ANOVA

1. I tend to make unplanned purchases due to UPI rewards/discounts.

|                | Sum of Squares | df  | Mean Square | F    | Sig. |
|----------------|----------------|-----|-------------|------|------|
| Between Groups | 3.405          | 4   | .851        | .617 | .651 |
| Within Groups  | 221.945        | 161 | 1.379       |      |      |
| Total          | 225.349        | 165 |             |      |      |

**F-Value: 0.617 Significance (p-value): 0.651**

### Results:

The test conducted on understanding if there exist a significant difference in impulsive buying behaviour due to UPI rewards/discounts across the different frequencies of UPI usage in consumers. A one way - annova test was conducted between these two variables that resulted in a significance level or in other words a p-value of 0.651 which is greater than the significant threshold of  $< 0.05$ .

Since the p-value is greater than 0.05, we fail to reject the null hypothesis. The test reveal that there exists no significant difference in the two variables, UPI rewards/ discounts do not significantly impact impulsive buying behaviour differently for consumers based on the how frequently they use UPI.

### Conclusion:

Impulsive buying behaviour may depend on various other factors than UPI usage frequency. The data collected reveals the same, Hence, it can be concluded that with additional data on other corresponding factors could help analyse the other independent variables that cause effect on this behaviour.

RQ3: Does the frequency of UPI usage dictate a consumer's confidence on their financial discipline.

Null Hypothesis ( $H_0$ ): There is no significant correlation between UPI usage frequency and the belief that UPI increases awareness of daily spending habits.

Alternative Hypothesis ( $H_1$ ): There is a significant correlation between UPI usage frequency and the belief that UPI increases awareness of daily spending habits.

#### Nonparametric Correlations

| Correlations   |                                                                                    |                                                                                    |       |       |
|----------------|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|-------|-------|
|                |                                                                                    | 8. I believe that using UPI increases my awareness about my daily spending habits. |       |       |
| Spearman's rho | 8. I believe that using UPI increases my awareness about my daily spending habits. | Correlation Coefficient                                                            | 1.000 | -.090 |
|                |                                                                                    | Sig. (2-tailed)                                                                    | .     | .251  |
|                |                                                                                    | N                                                                                  | 166   | 166   |
|                | 7. UPI Usage Frequency                                                             | Correlation Coefficient                                                            | -.090 | 1.000 |
|                |                                                                                    | Sig. (2-tailed)                                                                    | .251  | .     |
|                |                                                                                    | N                                                                                  | 166   | 166   |

**Results:**

The spearman's correlation was conducted to understand if there exists a direct relationship between the frequency of using UPI and the increases in awareness of one's spending habits which play an important role in a consumer's financial discipline. The tests conducted reveals that there is very weak negative relationship between the two variables with a value of the correlation coefficient  $-0.090$ , which is very close to zero, indicating a minor relationship between UPI usage frequency and the perception that UPI increases awareness of one's spending habits.

**Conclusion:**

There is no significant relationship between how frequently users use UPI and their perception of increased awareness about daily spending habits.

**CONCLUSIONS**

1. Compared to low and high-income groups, middle-income groups are significantly more inclined to utilize UPI regularly emphasizing the necessity of targeted strategies to promote UPI adoption.
2. Cashbacks, rewards and other incentives may not be a decisive factor when it comes to UPI instigating impulsive purchases among consumers
3. The use of UPI does not foster better financial awareness among users with its expense tracking feature, alerting the need to integrate better features to promote financial discipline among users that reduce financial stress

**RECOMMENDATIONS**

1. While income level of UPI users significantly determine the usage of UPI for essential expenses, The need for income specific strategy that addresses constraints for low-income groups and establishing benefits for high-income groups to boost usage.
2. Wish cashbacks and rewards showcasing a strong nil relationship in terms of impulsive buying behaviour, Investigate on the other factors that influence impulsive buying behaviour among consumers
3. Implementation of features that promote expense tracking features that summarize daily, weekly and monthly spending patterns, integrate budgeting tools that enable setting spending limits and receive alerts when approaching those limits. this can foster financial discipline among users.
4. Although features of tracking transactions are available in UPI, the awareness on other features that can be leveraged to attain financial discipline still remain unaware among most users. Indicating the need to educate or market these features that could enhance financial discipline among users.

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## APPENDIX

|    |                         |                                  |
|----|-------------------------|----------------------------------|
| 1. | Name                    |                                  |
|    |                         |                                  |
| 2. | Age                     | - Below 20                       |
|    |                         | - 20-29                          |
|    |                         | - 30-39                          |
|    |                         | - 40-49                          |
|    |                         | - 50 and above                   |
|    |                         |                                  |
| 3. | Gender                  | - Male                           |
|    |                         | - Female                         |
|    |                         | - Non- Binary/ prefer not to say |
|    |                         |                                  |
| 4. | Education Qualification | - SSLC                           |
|    |                         | - High School                    |
|    |                         | - Diploma                        |
|    |                         | - Undergraduate                  |
|    |                         | - Postgraduate                   |
|    |                         | - Doctorate                      |
|    |                         |                                  |
| 5. | Occupation              | - Salaried                       |
|    |                         | - Self employed                  |
|    |                         | - Unemployed                     |
|    |                         | - Student                        |

|    |                     |                                                         |
|----|---------------------|---------------------------------------------------------|
|    |                     | - Retired                                               |
| 6. | Monthly Income      | Below ₹20,000                                           |
|    |                     | - ₹20,000-₹40,000                                       |
|    |                     | - ₹40,000-₹80,000                                       |
|    |                     | - ₹80,000-₹1,50,000                                     |
|    |                     | - Above ₹1,50,000                                       |
| 7. | UPI Usage Frequency | - Daily<br>- Weekly<br>- Monthly<br>- Rarely<br>- Never |

**1. How often do you use UPI payments option like (PhonePe, Google pay etc. ) for**

|                                                                                                            | <b>Strongly Agree</b> | <b>Agree</b> | <b>Neutral</b> | <b>Disagree</b> | <b>Strongly Disagree</b> |
|------------------------------------------------------------------------------------------------------------|-----------------------|--------------|----------------|-----------------|--------------------------|
| Essential expenses<br>(Groceries, Utility bills, Transportation expenses, Medical or healthcare expenses.) |                       |              |                |                 |                          |
| Non- essential expenses (Dining, Online shopping, Entertainment etc.)                                      |                       |              |                |                 |                          |

**Post pandemic, my usage of UPI has increased for**

|                                                                                                            | <b>Strongly Agree</b> | <b>Agree</b> | <b>Neutral</b> | <b>Disagree</b> | <b>Strongly Disagree</b> |
|------------------------------------------------------------------------------------------------------------|-----------------------|--------------|----------------|-----------------|--------------------------|
| Essential expenses<br>(Groceries, Utility bills, Transportation expenses, Medical or healthcare expenses.) |                       |              |                |                 |                          |



|                                                                       |  |  |  |  |  |
|-----------------------------------------------------------------------|--|--|--|--|--|
| Non- essential expenses (Dining, Online shopping, Entertainment etc.) |  |  |  |  |  |
|                                                                       |  |  |  |  |  |

### 3. Preferred mode of payment for

|                                                                                                         | Cash | Credit card/ Debit card | UPI app (Payzapp, Phonepe, Googlepay) |
|---------------------------------------------------------------------------------------------------------|------|-------------------------|---------------------------------------|
| Essential expenses (Groceries, Utility bills, Transportation expenses, Medical or healthcare expenses.) |      |                         |                                       |
| Non- essential expenses (Dining, Online shopping, Entertainment etc.)                                   |      |                         |                                       |

4. Cashback offers/rewards often make me choose UPI over other payment options.

- \* Strongly Agree
- \* Agree
- \* Neutral
- \* Disagree
- \* Strongly Disagree

5. I tend to make unplanned purchases due to UPI rewards/discounts.

- \* Strongly Agree
- \* Agree
- \* Neutral
- \* Disagree
- \* Strongly Disagree

6. UPI incentives encourage purchases on non-essential items compared to essential items.

- \* Strongly Agree
- \* Agree

- \* Neutral
- \* Disagree
- \* Strongly Disagree

7. UPI helps me maintain financial discipline by tracking spending, budgeting, etc.

- \* Strongly Agree
- \* Agree
- \* Neutral
- \* Disagree
- \* Strongly Disagree

8. What are the elements of financial discipline you are able to achieve through usage of UPI

\*Track Transactions

\*Creating a Budget (for future expenses)

\*Automate recurring payments. (Autopay)

\*Setting Financial goals (Short or Long term goals)

\*Investing (SIPs, mutual fund etc.)

9. I believe that using UPI increases my awareness about my daily spending habits.

- \* Strongly Agree
- \* Agree
- \* Neutral
- \* Disagree
- \*Strongly Disagree

10. I find UPI very convenient for making payments quickly and easily.

- \* Strongly Agree
- \* Agree
- \* Neutral
- \* Disagree
- \*Strongly Disagree

11. The convenience of UPI often leads me to spend more than I planned.

- \* Strongly Agree
- \* Agree

- \* Neutral
- \* Disagree
- \*Strongly Disagree

12. On average, how much do you spend using UPI for essential purchases (e.g., groceries, bills) per month?

- \*Less than ₹1,000
- \*₹1,000 - ₹2,500
- \*₹2,501 - ₹5,000
- \*₹5,001 - ₹10,000
- \*Above ₹10,000

13. On average, how much do you spend using UPI for non-essential items (e.g., entertainment, dining) per month?

- \*Less than ₹500
- \*₹500 - ₹1,500
- \*₹1,501 - ₹3,000
- \*₹3,001 - ₹5,000
- \*Above ₹5,000

14. How satisfied are you with the way UPI usage has impacted your spending habits and financial control?

- \*Very Satisfied
- \*Satisfied
- \*Neutral
- \*Dissatisfied
- \*Very Dissatisfied

15. Any suggestion on features that payment service providers could provide to improve one's financial discipline

# **The Impact of Social Media Advertising on Consumer Buying Behaviour Towards Restaurants in reference to Bengaluru**

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## **Abstract**

Social media platforms have emerged as a decisive element in contemporary marketing, especially for businesses within the food service sector. This research explores the influence of social media advertising on consumer purchasing behaviour regarding specific restaurants. The study utilises quantitative and qualitative research approaches, incorporating surveys, interviews, and case analyses of restaurants that leverage social media for marketing. The results indicate that social media advertising considerably impacts consumer perceptions, brand loyalty, and purchasing choices. However, the impact differs based on variables such as the social media platform utilised, the nature of the advertisement content, and the degree of consumer interaction. The paper wraps up with suggestions for restaurants aiming to enhance their social media advertising strategies.

## **Introduction:-**

Social media platforms such as Facebook and Instagram have recently altered how businesses connect with consumers. Specifically, restaurants have adopted these platforms to draw in, engage, and keep customers. This study examines how social media advertising affects consumer behaviour regarding restaurant choice and loyalty. The documented ability of social media advertising to influence purchasing choices is evident across various industries. Yet, its particular influence on the restaurant industry is still an ongoing topic of interest. Grasping this influence is essential for restaurants to create effective marketing strategies that resonate with their audience.

Social media has changed the landscape of customer interaction for businesses. This shift is especially prominent in the food service sector, where restaurants increasingly depend on social media platforms to promote their identities and engage with potential customers. The popularity of visually focused platforms and the increase in user-generated content provide a distinctive opportunity for restaurants to directly affect consumer behaviour through targeted ads and organic interactions.

Social media advertising presents an engaging and economical method for restaurants to capture consumer interest, build brand recognition, and increase customer footfall. With millions of daily users on these platforms, social media has become a formidable instrument in shaping consumer tastes and purchasing behaviours. For restaurants, highlighting their menu items, sharing customer feedback, and presenting promotions through social media channels can substantially influence consumer views, loyalty, and intent to purchase.

This study investigates how social media advertising affects consumers' purchasing behaviour towards specific restaurants. It seeks to comprehend the influence of social media advertising across different phases of the consumer decision-making journey, including awareness, consideration, purchase, and post-purchase behaviour. Additionally, the research examines how engagement metrics (likes, shares, and comments) and the nature of shared content (like promotional deals, food photography, and customer reviews) impact consumer perceptions of a restaurant's brand and ultimately affect their dining selections.

Given the increasing dependence on digital platforms for information and decision-making, this research is timely and significant. The results will offer valuable insights for restaurant owners and marketers on optimising their social media advertising strategies to sway consumer behaviour and improve business results. By analysing consumer reactions to social media marketing endeavours within the restaurant industry, this study enriches the understanding of the connection between digital advertising and consumer dining preferences, assisting businesses in navigating the competitive online environment.

## **Review of Literature:-**

Social media advertising has transformed the restaurant sector by altering how businesses interact with customers. Platforms such as Instagram and Facebook provide unparalleled reach and visual impact, allowing restaurants to engage various audiences through imaginative and captivating content. Research highlights the significance of visually appealing advertisements, especially in the food sector, where images can directly arouse interest and hunger. According to Kaplan and Haenlein (2010), platforms like Instagram enable restaurants to effectively display their dishes, nurturing deeper emotional connections with their intended audience.

Trust and credibility are essential for the effectiveness of social media advertising. Mangold and Faulds (2009) point out that user-generated content, including reviews, shares, and comments, greatly influences consumer trust and dining choices. By promoting customer engagement, restaurants can cultivate robust relationships and improve brand loyalty. Furthermore, tailored and personalised advertising is crucial in increasing conversion rates. Algorithms utilised by social media platforms allow restaurants to target potential customers based on location, preferences, and online behaviour. This degree of personalisation enhances the relevance of the advertisements, making them more impactful.

Emotional resonance and impulsive buying tendencies are other vital aspects impacted by social media advertising. Research by (Bagozzi et al., 1999) suggests that visually attractive and emotionally appealing advertisements can provoke spontaneous dining choices. Restaurants frequently leverage this by featuring limited-time promotions or highlighting visually appealing dishes to encourage quick decisions.

New trends such as influencer marketing and the effect of online ratings further enhance the efficacy of social media advertising. Influencers, particularly those trusted by millennial and Gen Z customers, increase brand credibility and promote buying behaviour (Hsu et al., 2013). Moreover, as Vermeulen and Seegers (2009) examined, online reviews and ratings play a crucial role in shaping consumer perceptions and affecting their dining selections.

#### **Research Objectives:-**

- ☐ To evaluate the effect of social media advertising on consumer awareness and perception of selected restaurants.
- ☐ To examine how social media advertising influences consumer decision-making in selecting restaurants.
- ☐ To identify the role of engagement with restaurant content (e.g., likes, comments, shares) in influencing buying behaviour.

### **Research Methodology:-**

Social media advertising has dramatically impacted how consumers make restaurant decisions, utilising platforms like Instagram and Facebook to produce engaging and visually striking content. Studies emphasise the importance of trust and credibility, as user-generated content, including reviews, shares, and recommendations, influences consumer perceptions and strengthens brand loyalty. Personalised advertising, made possible by algorithms, allows restaurants to reach specific demographics, thereby enhancing the relevance and effectiveness of their marketing efforts. Visually appealing advertisements trigger emotional and impulse buying tendencies, which are incredibly influential in the food sector. Trends such as influencer marketing and online reviews further enhance advertising effectiveness, as recommendations from trusted sources and favourable ratings increase consumer confidence. Nonetheless, content overload and privacy worries highlight the necessity for authenticity and transparency in marketing approaches. In summary, social media advertising has reshaped consumer interaction within the restaurant industry, establishing it as a crucial resource for stimulating customer interest and influencing dining choices.

### **Research gap:-**

Although there is a wealth of literature investigating the role of social media in marketing across various sectors, the distinct influence of social media advertising on consumer purchasing behaviour within the restaurant industry is still not thoroughly examined. Much of the current research has concentrated on general consumer behaviour in e-commerce or retail environments, with relatively few studies focusing on the food service sector. Furthermore, while the efficacy of social media advertising in shaping brand awareness, fostering consumer loyalty, and influencing purchasing decisions has been extensively analysed, the subtle factors—such as the type of content, choice of platform, and the degree of engagement (likes, comments, shares)—that specifically affect consumer behaviour towards restaurants have not been sufficiently investigated.

### **Research Questions:-**

1. How often do you see restaurant advertisements on social media?
2. Do Social media ads influence my decision to try a new restaurant?
3. What type of social media content would most likely persuade you to visit a restaurant?
4. Do you feel social media advertising helps restaurants build stronger customer connections?
5. How likely are you to visit a restaurant you have been to before based on social media ads?

### **Research problem:-**

The rapid expansion of social media has significantly transformed how businesses, especially restaurants, promote themselves to potential customers. Even though many restaurants utilise popular social media platforms like Instagram, Facebook, TikTok, and Twitter for marketing, there remains a lack of empirical research regarding the impact of social media advertising on consumer purchasing behaviour in the restaurant sector.

This research seeks to address the ambiguity surrounding how different social media advertising strategies—including content types (such as food photos, discounts, and endorsements from influencers), the frequency of advertisements, and levels of consumer engagement (likes, comments, shares)—affect restaurant choice, intentions to purchase, and overall consumer behaviour. While numerous restaurants invest significantly in social media marketing, they do not possess comprehensive insights into which specific advertising strategies influence consumer decisions regarding restaurant visits or online orders.

### **Research Objective:-**

Analyse the relationship between social media engagement (likes, shares, comments) and the likelihood of purchasing or visiting a restaurant.

Evaluate the impact of different types of social media content (food imagery, promotions, reviews) on consumer purchasing decisions.

Identify key drivers of consumer behaviour in restaurant social media advertising, including demographic factors and engagement patterns.

### **Limitations of the Study:-**

□ Investigating the effects of social media advertising on consumer purchasing behaviour concerning restaurants encounters various limitations that should be acknowledged for a thorough understanding of the subject.

□ Firstly, the swift evolution of social media trends can result in only relevant findings for a limited time. Platforms progress rapidly, introducing new features such as stories, reels, or AI-driven ads, which can change consumer interaction and necessitate continuous updates to the research.

□ Secondly, the demographic variation presents a challenge, as consumer behaviour differs significantly among age groups, cultures, and income levels. For example, younger generations like Gen Z might respond more favourably to influencer marketing and engaging content, while older consumers tend to focus on reviews or ratings. This inconsistency makes it difficult to apply findings universally.



- Thirdly, the subjective nature of consumer reactions to advertisements is a limitation. Factors such as emotional responses, individual preferences, and social influences are challenging to measure quantitatively.
- Fourthly, concerns regarding privacy and ethics tied to data collection via social media algorithms may restrict access to essential information, potentially affecting the depth of analysis.
- Lastly, competition from other marketing channels complicates isolating social media advertising's impacts. Consumers often engage with a combination of online and offline promotions, making it difficult to attribute changes in behaviour solely to social media.

### RESEARCH FINDINGS:-

Below is the demographic data of 168 respondents collected from an online questionnaire.

| Demographic Variable   | Total      |      |
|------------------------|------------|------|
|                        | In numbers | In % |
| Age                    |            |      |
| Below 18               | 49         | 29%  |
| 18-24                  | 67         | 40%  |
| 25-34                  | 37         | 22%  |
| 35-44                  | 9          | 5%   |
| 45-54                  | 3          | 2%   |
| 55 and above           | 3          | 2%   |
| Gender                 |            |      |
| Female                 | 66         | 40%  |
| Male                   | 99         | 60%  |
| Prefer not to say      | 1          |      |
| Educational Background |            |      |
| High school            | 41         | 25%  |
| Bachelors degree       | 78         | 47%  |
| Masters degree         | 33         | 20%  |
| Professional course    | 11         | 7%   |
| Other                  | 2          | 1%   |
| Occupation             |            |      |
| Student                | 88         | 53%  |
| Employed               | 61         | 37%  |
| Home maker             | 11         | 7%   |
| Retired                | 4          | 2%   |
|                        | 2          | 1%   |

|                 |    |     |
|-----------------|----|-----|
| Other           |    |     |
| Monthly income  |    |     |
| Below 20000     | 87 | 54% |
| 20000-40000     | 41 | 26% |
| 40000-60000     | 26 | 16% |
| 60000 and above | 6  | 4%  |
|                 |    |     |

## DISCUSSIONS AND ANALYSIS:- HYPOTHESIS TESTING:- CHI-SQUARE TEST

### Cross tab

Social media ads influence my decision to try new restaurants.

| 1   |              |              |       | 2     | 3     | 4     | 5    | Total  |
|-----|--------------|--------------|-------|-------|-------|-------|------|--------|
| Age | Below 18     | Count        | 20    | 24    | 3     | 1     | 1    | 49     |
|     |              | % within Age | 40.8% | 49.0% | 6.1%  | 2.0%  | 2.0% | 100.0% |
|     | 18 - 24      | Count        | 25    | 25    | 11    | 1     | 6    | 68     |
|     |              | % within Age | 36.8% | 36.8% | 16.2% | 1.5%  | 8.8% | 100.0% |
|     | 25 - 34      | Count        | 20    | 11    | 2     | 1     | 3    | 37     |
|     |              | % within Age | 54.1% | 29.7% | 5.4%  | 2.7%  | 8.1% | 100.0% |
|     | 35 - 44      | Count        | 7     | 1     | 0     | 1     | 0    | 9      |
|     |              | % within Age | 77.8% | 11.1% | 0.0%  | 11.1% | 0.0% | 100.0% |
|     | 45 - 54      | Count        | 2     | 1     | 0     | 0     | 0    | 3      |
|     |              | % within Age | 66.7% | 33.3% | 0.0%  | 0.0%  | 0.0% | 100.0% |
|     | 55 and above | Count        | 0     | 1     | 2     | 0     | 0    | 3      |

|       |              |       |       |       |      |      |        |
|-------|--------------|-------|-------|-------|------|------|--------|
|       | % within Age | 0.0%  | 33.3% | 66.7% | 0.0% | 0.0% | 100.0% |
| Total | Count        | 74    | 63    | 18    | 4    | 10   | 169    |
|       | % within Age | 43.8% | 37.3% | 10.7% | 2.4% | 5.9% | 100.0% |

### Chi-Square Tests

| Value                           |                     | df | Asymptotic<br>Significance<br>(2-sided) |
|---------------------------------|---------------------|----|-----------------------------------------|
| Pearson Chi-Square              | 30.538 <sup>a</sup> | 20 | .062                                    |
| Likelihood Ratio                | 28.326              | 20 | .102                                    |
| Linear-by-Linear<br>Association | .000                | 1  | .993                                    |
| N of Valid Cases                | 169                 |    |                                         |

**H<sub>0</sub>:** There is no significant association between age group and the influence of social media ads on decisions to try new restaurants.

**H<sub>1</sub>:** There is a significant association between age group and the influence of social media ads on decisions to try new restaurants.

### INTERPRETATION:

The analysis fails to offer definitive evidence of a meaningful connection between age and the impact of social media advertisements. However, a slight trend indicates that younger individuals may be somewhat more influenced. Future research should utilise a more balanced dataset to verify these results.

## 1. ONE WAY ANOVA:-

### ANOVA

#### The Impact of Social Media Advertising on Consumer Buying Behaviour Towards Restaurants in reference to Bengaluru.

|                                                                                                           |                | Sum of Squares | df  | Mean Square | F     | Sig. |
|-----------------------------------------------------------------------------------------------------------|----------------|----------------|-----|-------------|-------|------|
| Have you ever made a purchase (dine-in or take-out) from a restaurant after seeing an ad on social media? | Between Groups | 4.243          | 2   | 2.121       | 4.361 | .014 |
|                                                                                                           | Within Groups  | 80.763         | 166 | .487        |       |      |
|                                                                                                           | Total          | 85.006         | 168 |             |       |      |
| What social media content would most likely persuade you to visit a restaurant?                           | Between Groups | 7.545          | 2   | 3.772       | 3.679 | .027 |
|                                                                                                           | Within Groups  | 170.207        | 166 | 1.025       |       |      |
|                                                                                                           | Total          | 177.751        | 168 |             |       |      |
| Do you feel social media advertising helps restaurants build stronger customer connections?               | Between Groups | 14.878         | 2   | 7.439       | 8.875 | .000 |
|                                                                                                           | Within Groups  | 139.145        | 166 | .838        |       |      |
|                                                                                                           | Total          | 154.024        | 168 |             |       |      |
| How likely are you to visit a restaurant you have never been to before based on social media ads?         | Between Groups | 4.799          | 2   | 2.400       | 2.891 | .058 |
|                                                                                                           | Within Groups  | 137.792        | 166 | .830        |       |      |
|                                                                                                           | Total          | 142.592        | 168 |             |       |      |
| I am likelier to visit a restaurant if it offers special promotions or discounts via social media.        | Between Groups | 7.237          | 2   | 3.618       | 3.624 | .029 |
|                                                                                                           | Within Groups  | 165.758        | 166 | .999        |       |      |
|                                                                                                           | Total          | 172.994        | 168 |             |       |      |

**H<sub>0</sub>:** There is no significant difference in the means of the groups for the given variable.

**H<sub>1</sub>:** There is a significant difference in the means of the groups for the given variable.

## **CONCLUSIONS AND RECOMMENDATIONS:-**

The research on the effects of social media advertising on consumer purchasing behaviour concerning restaurants emphasises the significant impact of digital platforms on dining choices. The results indicate that social media promotions notably influence consumer attitudes, with eye-catching and engaging content leading to increased interaction rates. Platforms like Instagram and Facebook, which focus heavily on visuals and interactivity, are incredibly successful in drawing in potential diners. Consumers are influenced by advertisements and content created by users, reviews, and endorsements from influencers, all of which help establish trust and credibility for restaurant brands. The study demonstrates that well-planned social media campaigns significantly affect brand recognition, customer visits, and restaurant revenue when tailored to align with consumer preferences.

Nevertheless, content overload and consumer distrust towards excessively promotional content require a more measured strategy. Restaurants need to emphasise authenticity and transparency to cultivate lasting customer loyalty. Tactics like engaging with comments, running promotions, and creating interactive content are essential for sustaining consumer interest. In addition, utilising analytics to monitor campaign effectiveness enables restaurants to refine their approaches, ensuring that their marketing efforts connect meaningfully with their target audience.

Social media advertising presents vast opportunities for restaurants to sway consumer purchasing behaviour. By employing a customer-focused, innovative, and data-informed strategy, restaurants can leverage social media's power to enhance brand visibility, attract clientele, and drive business expansion in a highly competitive landscape.

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**APPENDICES:-**

1. Name

2. Age

Below 18

18-24

25-34

35-44

44-54

55 and above

3. Gender

Female

Male

Prefer not to say

4. Education

High School

Bachelors Degree

Masters Degree

Professional Course Other

5. Occupation

Student

Employed

Home Maker

Retired

Other

6. Monthly Income

Below 20000

20000-40000

40000-60000

60000 and above

7. How often do you use social media

Multiple times a day

Once a day

3-4 times a week

Once a week

8. Which social media platform do you use the most?

Facebook

Instagram \

Youtube

Other

9. I often see restaurant advertisements on social media

Strongly Agree

Agree

Disagree

Strongly Disagree

Neutral

10. Social media ads influence my decision to try new restaurants Strongly Agree

Agree Disagree

Strongly Disagree

Neutral

11. How often do you visit a restaurant because of an advertisement you saw on social media Daily

Weekly Monthly Yearly Never

12. Have you ever made a purchase (dine-in or take-out) from a restaurant after seeing an ad on social media?

Yes No Maybe

13. What type of social media content would you most likely persuade you to visit a restaurant Promotional offers or discounts

Food visuals(photos or videos) Customer reviews or testimonials Influencer or celebrity endorsements Other

14. Do you feel social media advertising helps restaurants build stronger customer connections? Strongly Agree

Agree Disagree

Strongly Disagree Neutral

15. Based on social media ads, How likely are you to visit a restaurant you have never been to before?

Very likely

Somewhat likely

Neither likely

not unlikely

Somewhat unlikely

Very unlikely

16. Social media ads increase my likelihood of trying a new type of cuisine or dining experience Strongly

Agree

Agree Disagree

Strongly Disagree

Neutral

17. I am more likely to visit a restaurant if it offers special promotions or discounts via social media

Strongly Agree

Agree Disagree

Strongly Disagree

Neutral

18. If a restaurant's social media ad features a limited-time offer, I am more likely to visit sooner Strongly

Agree

Agree

Disagree

Strongly Disagree

Neutral



# **A Study on consumer perception towards food delivery apps in “Chennai city**

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## **ABSTRACT**

This study examines consumer perceptions of food delivery apps in Chennai, a city characterized by its dynamic blend of tradition and modernity. With the rapid proliferation of platforms like Swiggy and Zomato, these services have become integral to urban lifestyles, offering unparalleled convenience. The research aims to identify the key factors influencing consumer choices, the challenges they face, and their overall satisfaction. A descriptive research design was adopted, collecting primary data from 152 respondents through structured questionnaires. Findings reveal that consumer preferences are driven by factors such as user-friendly interfaces, competitive pricing, delivery speed, and promotional discounts. However, challenges like inconsistent service quality and delivery delays persist. The study also highlights significant associations between demographic factors and app usage patterns, with younger, tech-savvy users dominating the consumer base. By addressing these insights and addressing research gaps on cultural preferences and sustainability, this research contributes to the evolving food delivery landscape, enabling businesses to better align their strategies with consumer needs.

## INTRODUCTION

In recent years, the food delivery landscape has undergone a transformative shift, fueled by technological advancements and the changing preferences of consumers. Food delivery apps have revolutionized the way people access their favorite meals, offering convenience, variety, and speed at the tap of a button. For a bustling metropolitan city like Chennai—where vibrant culture meets modern living—this shift is particularly evident. With a growing number of tech-savvy consumers, Chennai has emerged as a hotspot for food delivery services.

The rapid adoption of food delivery apps has been driven by a combination of factors, including the fast-paced urban lifestyle, increased smartphone penetration, and the desire for diverse culinary experiences. Popular platforms like Swiggy, Zomato and Zepto have become household names, catering to the unique tastes and preferences of Chennai's diverse population.

This study aims to explore consumer perceptions toward food delivery apps in Chennai, delving into the factors that influence their choices, the challenges they face, and the overall satisfaction they derive from these services. By understanding these perceptions, businesses can better align their offerings to meet the evolving needs of their customers, while consumers can benefit from improved services tailored to their expectations. In an era where convenience often dictates consumer behavior, examining these trends in a culturally rich and dynamic city like Chennai provides valuable insights not only for service providers but also for the broader ecosystem of stakeholders in the food delivery sector.

## LITERATURE REVIEW

(Anil, 2023) This study explored the impact of push notifications from online food delivery apps (OFAs) on consumer purchase behavior in Chennai. It employed the RFM model to measure behavioral changes, demonstrating a significant influence of promotional campaigns on purchase frequency and expenditure.

(al., 2020) The study examined the factors influencing continuous use intentions of food delivery apps, using the Technology Acceptance Model (TAM). Key findings highlighted that perceived ease of use and perceived usefulness significantly affect consumer attitudes and behaviors, emphasizing the importance of intuitive app design and user-friendly interfaces.

(Preetha, 2019) Their research focused on consumer convenience and demographic influences on food delivery app usage in India. The study concluded that variables like age, profession, and marital status had minimal impact on consumer intent, emphasizing convenience as a primary driver for adoption. (International Journal of Novel Research and Development.

(Mistry, 2022) This research investigated consumer behavior towards food delivery apps, identifying that Swiggy and Zomato dominate the Indian market. Key determinants of app preference include reliability, brand communication, and innovative promotions, driven by increasing digitization and urban consumer spending patterns.

(al. N. e., 2020) This study explored the economic factors affecting consumer behavior towards food delivery apps in Chennai. It highlighted how income levels, pricing strategies, and availability of credit significantly influenced app usage, especially among younger and price-sensitive demographics.

(Tribhuvan, 2020) This study analyzed the rising popularity of food delivery apps like Swiggy and Zomato, identifying consumer attitudes towards brand communication, payment options, and customer service. The research emphasized how loyalty programs and frequent promotions positively influence consumer engagement. The study also noted the expansion of these services into semi-urban areas, showcasing the increasing reach of digital platforms.

## **OBJECTIVE OF THE STUDY**

- To describe socio-economic status of the consumers who are using food delivery apps in Chennai city.
- To analyse the factors influencing perception towards food delivery apps in Chennai city.
- To examine the challenges of using food delivery apps.

## **RESEARCH METHODOLOGY**

The research methodology for studying consumer perception towards food delivery apps in Chennai involves a descriptive research design. Primary data will be collected through structured questionnaires targeting users of popular food delivery apps. A sample size of 152 respondents will be selected using a stratified random sampling method to ensure representation across age groups, income levels, and occupations. Data will be gathered both online and offline to enhance inclusivity. Statistical tools like descriptive analysis, chi-square tests, and correlation analysis will be used to analyze the data. Secondary data from journals, reports, and online sources will supplement the findings to ensure reliability.

## **Research Gap**

The study of consumer perception towards food delivery apps in Chennai reveals several research gaps. Limited exploration exists on how local cultural preferences and traditional cuisines influence app usage. Few studies address consumer concerns regarding sustainability and eco-friendly practices. Post-pandemic behavior, especially regarding hygiene and contactless delivery, remains underexplored. Additionally, the trade-off between pricing and food quality, the impact of technological innovations, and trust factors like food safety and reliability require deeper analysis. Regional marketing strategies, socioeconomic influences, and the drivers of consumer loyalty in Chennai also warrant attention. Addressing these gaps can provide valuable insights for both academia and industry.

## Research Questions

1. What motivates people in Chennai to choose a particular food delivery app over others?
2. How do customers in Chennai feel about the quality of food delivered through these apps?
3. What challenges or frustrations do users in Chennai face when using food delivery apps?
4. How do Chennai's consumers view the impact of food delivery apps on their lifestyle and eating habits?

## Research Problem

The rapid growth of food delivery apps has revolutionized the dining experience, particularly in urban areas like Chennai. However, consumer perception of these apps varies based on factors such as convenience, pricing, delivery speed, app usability, food quality, and customer service. Understanding these perceptions is crucial for the sustained growth of the industry. Despite the increasing popularity, there is limited research on how consumer preferences and concerns influence their engagement with these platforms. This study aims to explore the key factors shaping consumer attitudes, identify challenges faced by users, and provide insights for improving service quality in Chennai's food delivery ecosystem.

## LIMITATION OF THE STUDY

The study on consumer perception towards food delivery apps in Chennai city faces certain limitations that may affect the generalizability of its findings. Firstly, the research focuses solely on Chennai city, which may not represent consumer behavior in other regions with differing demographics, cultures, and economic conditions. Secondly, the data collection relies on self-reported responses, which could be influenced by respondent bias or social desirability. Additionally, the study captures consumer perceptions at a specific point in time, and these attitudes may evolve due to market dynamics or external factors such as technological advancements or economic changes. Finally, the sample size and composition may not fully encompass the diversity of Chennai's population, limiting the breadth of insights derived.

## RESEARCH FINDINGS

The Demographic data of 153 respondents collected from an online questionnaire.

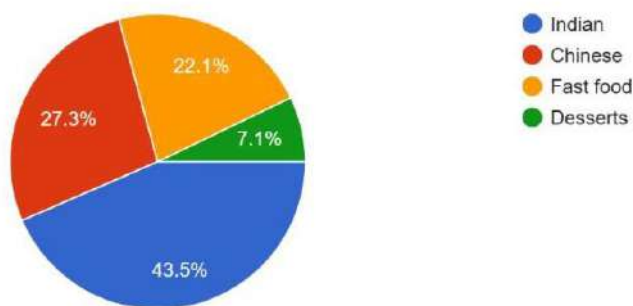
Table 1: Demographic of Participants

|                  | Total |       | Demographic Variable | Total |       |
|------------------|-------|-------|----------------------|-------|-------|
|                  | no    | %     |                      | no    | %     |
| <b>1. Gender</b> |       |       | <b>3. Occupation</b> |       |       |
| a. Female        | 98    | 63.6% | a. Student           | 71    | 46.1% |

|                             |    |       |                           |    |       |
|-----------------------------|----|-------|---------------------------|----|-------|
| b. Male                     | 56 | 37.4% | b. Business               | 18 | 11.7% |
|                             |    |       | c. Profession             | 32 | 20.8% |
| <b>2. Age</b>               |    |       | d. Government Employee    | 26 | 16.9% |
| a. Below 18                 | 47 | 30.5% | e. private employee       | 7  | 4.5%  |
| b. 18 – 24                  | 48 | 31.2% | <b>4. Annual income</b>   |    |       |
| c. 25 – 35                  | 30 | 19.5% | a. Upto 5,00,000          | 87 | 56.5% |
| d. 36 – 50                  | 19 | 12.3% | b. 5,00,001 to 10,00,000  | 32 | 20.8% |
| e. Above-51                 | 10 | 6.5%  | c. 10,00,001 to 24,00,000 | 24 | 15.6% |
| <b>3. Educational level</b> |    |       | d. 24,00,001 and above    | 11 | 7.1%  |
| a. High school              | 60 | 39%   |                           |    |       |
| b. Bachelor's degree        | 34 | 22.1% |                           |    |       |
| c. Master's degree          | 44 | 28.6% |                           |    |       |
| d. Professional degree      | 16 | 10.4% |                           |    |       |

What types of food do you order most often?

154 responses



The pie chart illustrates the preferences for different types of food ordered most often, based on 154 responses. Indian cuisine is the most popular choice, with 43.5% of respondents favoring it, nearly double the share of Chinese food, which stands at 27.3%. Fast food follows closely, accounting for 22.1% of orders, indicating its popularity as a convenient option. Desserts, however, are the least ordered category, representing only 7.1% of responses. This data highlights a strong preference for Indian cuisine, with Chinese and fast food also being significant choices, while desserts remain less favored. Cultural and regional factors likely influence these trends.

## DISCUSSION AND ANALYSIS OF FINDINGS

### 1. Chi-Square Test

| Crosstab |        |                 |                                                      |                |                                     |                  |       |
|----------|--------|-----------------|------------------------------------------------------|----------------|-------------------------------------|------------------|-------|
|          |        |                 | What factor influencing your choice of delivery app? |                |                                     |                  |       |
|          |        |                 | Avaliability of discount and offer                   | Delivery speed | App users interface and ease of use | Customer service | Total |
| Gender   | Male   | Count           | 13                                                   | 19             | 23                                  | 1                | 56    |
|          |        | % within Gender | 23.2%                                                | 33.9%          | 41.1%                               | 1.8%             | 100%  |
|          | Female | Count           | 46                                                   | 26             | 24                                  | 2                | 98    |
|          |        | % within Gender | 46.9%                                                | 26.5%          | 24.5%                               | 2.0%             | 100%  |
| Total    |        | Count           | 59                                                   | 45             | 47                                  | 3                | 154   |
|          |        | % within Gender | 38.3%                                                | 29.2%          | 30.5%                               | 1.9%             | 100%  |

| Chi-Square Tests             |                    |    |                                   |
|------------------------------|--------------------|----|-----------------------------------|
|                              | Value              | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square           | 9.125 <sup>a</sup> | 3  | .028                              |
| Likelihood Ratio             | 9.419              | 3  | .024                              |
| Linear-by-Linear Association | 6.412              | 1  | .011                              |
| N of Valid Cases             | 154                |    |                                   |

H0: There is no significant association between gender and the factors influencing the choice of delivery app.

H1: There is a significant association between gender and the factors influencing the choice of delivery app.

Interpretation

Since the p-value (0.028) is less than 0.05, we reject the null hypothesis. This suggests that there is a statistically significant association between gender and the factors influencing the choice of delivery app. In other words, the factors that influence the choice of delivery app are not the same for males and females.

## 2. ONE-WAY ANNOVA

| ANOVA                                                                              |                |                |     |             |        |      |
|------------------------------------------------------------------------------------|----------------|----------------|-----|-------------|--------|------|
|                                                                                    |                | Sum of Squares | df  | Mean Square | F      | Sig. |
| What are the major challenges you face while using food delivery apps?             | Between Groups | 15.080         | 1   | 15.080      | 15.357 | .000 |
|                                                                                    | Within Groups  | 149.258        | 152 | .982        |        |      |
|                                                                                    | Total          | 164.338        | 153 |             |        |      |
| Are you satisfied with the timelines of food delivery services in Chennai          | Between Groups | 17.794         | 1   | 17.794      | 17.510 | .000 |
|                                                                                    | Within Groups  | 154.472        | 152 | 1.016       |        |      |
|                                                                                    | Total          | 172.266        | 153 |             |        |      |
| Do you believe the food delivered is of the same quality as dining in a restaurant | Between Groups | 8.909          | 1   | 8.909       | 14.033 | .000 |
|                                                                                    | Within Groups  | 96.500         | 152 | .635        |        |      |
|                                                                                    | Total          | 105.409        | 153 |             |        |      |

H<sub>0</sub>: There is no significant difference between the groups regarding the major challenges faced while using food delivery apps.

H<sub>1</sub>: There is a significant difference between the groups regarding the major challenges faced while using food delivery apps.

Interpretation

Since the p-value is less than 0.05 ( $0.000 < 0.05$ ), we reject the null hypothesis. This means there is a significant difference in the challenges faced by different groups when using food delivery apps

## CONCLUSION AND RECOMMENDATIONS

The study on consumer perception towards food delivery apps in Chennai reveals significant insights into the evolving preferences and expectations of users in the city. The findings underscore the growing reliance on these platforms due to their convenience, time efficiency, and diverse food options. Key factors influencing consumer perception include user-friendly interfaces, prompt delivery services, competitive pricing, and the

availability of attractive discounts. However, concerns such as inconsistent delivery quality, high delivery charges, and occasional delays remain areas for improvement. It was observed that younger demographics and working professionals constitute the majority of users, highlighting the apps' appeal to tech-savvy and time-constrained individuals. Trust in service quality and the ability to address grievances effectively emerged as critical determinants of customer loyalty.

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## APPENDICES

Name

Gender

- ☐ Male
- ☐ Female

Age

- ☐ Below 18
- ☐ 18-24



- ☐ 25-35
- ☐ 36-50
- ☐ Above 51

Educational Level

- ☐ High School
- ☐ Bachelor's Degree
- ☐ Master's Degree
- ☐ Professional Degree

Occupation

- ☐ Student
- ☐ Business
- ☐ Profession
- ☐ Government Employee
- ☐ Private Employee

Annual Income

- ☐ Upto-5,00,000
- ☐ 5,00,001-10,00,000
- ☐ 10,00,001-24,00,000
- ☐ 24,00,001 and Above

How often do you use food delivery apps?

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Rarely
- ☐ Never

Which food delivery app do you use most often?

- ☐ Swiggy
- ☐ Zomato
- ☐ Zepto
- ☐ Other:

What factor influencing your choice of delivery app?

- ☐ Availability Of Discount And Offers
- ☐ Delivery Speed
- ☐ App Users Interface And Ease Of Use
- ☐ Variety Of Restaurants Available
- ☐ Customer Service

How satisfied are you with your overall experience using food delivery app?

- ☐ Very Satisfied
- ☐ Satisfied
- ☐ Neutral
- ☐ Dissatisfied
- ☐ Very Dissatisfied

What types of food do you order most often?

- ☐ Indian
- ☐ Chinese
- ☐ Fast food
- ☐ Desserts

What is the average amount you spend on food delivery per order?

- ☐ Below 200
- ☐ 201-500
- ☐ 501-1000
- ☐ Above 1000

Are you satisfied with the timelines of food delivery services in Chennai

- ☐ Very Satisfied
- ☐ Satisfied
- ☐ Neutral
- ☐ Dissatisfied
- ☐ Very Dissatisfied

What are the major challenges you face while using food delivery apps?

- ☐ Delivery Delays

- ☐ Incorrect Orders
- ☐ High Delivery Charges
- ☐ Poor Customer Support
- ☐ Other:

Do you believe the food delivered is of the same quality as dining in a restaurant

- ☐ Yes
- ☐ No
- ☐ Sometimes

# **A STUDY ON CONSUMER PERCEPTION TOWARDS FAST FOOD RESTAURANTS WITH SPECIAL REFERENCE TO BANGALURU CITY**

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## **ABSTRACT:**

This research explores consumer perceptions of fast-food restaurants in Bengaluru city, focusing on the factors that influence their attitudes, preferences, and dining choices. The study aims to identify key drivers such as taste, price, convenience, brand reputation, health consciousness, and social influences that shape consumer behavior in the context of the fast-food industry.

To collect data, a questionnaire set containing 19 questions has been prepared in the forms of Google form and circulated among the various groups through WhatsApp. Data from a total of 156 respondents were collected and analyzed. The findings reveal that while taste and convenience are the primary factors driving consumer preferences, growing health awareness and concerns over food quality are increasingly influencing purchase decisions. Additionally, brand loyalty, promotional offers, and social media engagement play significant roles in shaping consumer attitudes.

The study highlights the emerging trend of health-consciousness among younger consumers and provides valuable insights for fast food brands looking to adapt their strategies in an increasingly competitive market. The research contributes to a deeper understanding of consumer dynamics in Bengaluru's fast-food sector and offers practical recommendations for marketers to better cater to local preferences and expectations.

## Introduction

The fast-food industry has been evolving continuously over the past few decades, becoming a significant part of the global food service market. In urban centers across the world, fast-food restaurants have experienced exponential growth due to factors such as changing lifestyles, increased income levels, and evolving consumer preferences. Bengaluru, one of India's most cosmopolitan cities, is no exception to this trend. With its growing population of young professionals, students, and a tech-savvy middle class, the demand for fast food restaurants offering quick, affordable, and convenient meal options has surged. However, alongside convenience and affordability, other factors such as health consciousness, social influence, and brand perceptions are increasingly influencing consumer choices.

In recent years, consumer behavior towards fast food has been seen significant change, both in India and globally. Fast food restaurants are no longer just seen as places that offer quick meals; they are increasingly viewed as lifestyle choices that reflect the values and preferences of modern consumers. Health-consciousness, especially in urban areas, has compelled the fast-food providers to improvise their menus by offering healthier items, such as salads, grilled items, and low-calorie options. At the same time, factors such as convenience, affordability, and taste continue to play critical roles in consumer decision-making.

Moreover, social media has been playing an important role in how consumers interact with fast-food brands. Social media platforms like Instagram, Facebook, WhatsApp and YouTube have become essential tools for brands to engage with customers, influence dining choices, and build brand loyalty. In Bengaluru, where social media engagement is high, online reviews, food bloggers, and influencer marketing play a substantial role in influencing the consumers. Additionally, use of food delivery apps like Swiggy and Zomato make consumers access fast-food at their convenience, which also contribute in changing the dynamics of consumer behavior in the fast food sector.

This study aims to explore and analyze consumer perception towards fast food restaurants in Bengaluru, with particular attention to understanding the factors that shape customer attitudes, preferences, and behavior. Bengaluru is an ideal setting for this research due to its diverse demographic makeup, including a mix of residents from different parts of India and abroad, a vibrant food culture, and a high penetration of global fast-food chains, alongside a burgeoning number of local food outlets. This combination of global and local influences provides a unique context for studying how consumer perceptions of fast food are evolving in response to factors such as convenience, health concerns, price sensitivity, and branding.

## **Review of Literature:**

A comprehensive review of literature depicts the followings:

### **i. Consumer Perception and Attitudes towards Fast Food :**

Kotler and Keller (2016) emphasize that food quality and service such as taste, convenience, price etc. play crucial roles in shaping consumer attitudes, and that positive perceptions of these factors often lead to increased customer loyalty, which is prevalent among health-conscious consumers, especially in the context of rising lifestyle diseases in urban India.

### **ii. Health Consciousness and Consumer Behavior:**

In a study by Jaiswal et al. (2017 and by Prabhu and Saha (2018)), it was found that while taste and price remain dominant factors in the decision-making process, health-conscious consumers are increasingly considering nutritional values while selecting fast food options.

### **iii. Branding and Social Media Influence:**

According to Kumar and Saini (2019), branding and effective marketing strategies are essential in the fast-food industry to build trust and attract customers. In Bengaluru, where technology adoption and social media usage are high, the influence of social media in driving consumer decisions has been particularly strong (Patel, 2020).

### **iv. Price Sensitivity and Economic Factors:**

Price is a critical determinant of consumer choice in fast food. Research by Shukla and Dey (2019) suggests that economic factors, such as income levels and pricing, significantly impact the frequency of visits to fast-food outlets.

### **v. Cultural and Regional Variations:**

Consumer preferences of fast food are also influenced by cultural and regional factors. While international chains may enjoy brand recognition, local players catering to regional flavors are able to attract a loyal customer base (Srinivas, 2021). Moreover, cultural factors and religious dietary restrictions also play a role in consumer perceptions (Gupta, 2019).

### **vi. Convenience and Technology Integration:**

Fast-food chains have increasingly adopted technology-driven services like online ordering, food delivery apps, and self-order kiosks to enhance convenience for consumers (Sharma et al., 2020). This is supported by research of Varma (2021), that the use of delivery platforms has led to higher frequency of fast-food consumption in Bengaluru.

### **vii. Environmental and Ethical Considerations:**

Research by Bhardwaj et al. (2020) suggests that consumers are becoming more conscious of the environmental impact of their food choices, including packaging waste, sourcing of ingredients, and labor practices.

## **Research Objectives**

This Research works aims to fulfill the following main objectives:

1. **Analyze Cultural Influences:**

To examine how local cultural and traditional values in Bengaluru shape consumer preferences and perceptions of fast-food restaurants.

2. **Market Trends:**

To explore the effect of emerging market trends, such as health consciousness and online food delivery growth, on consumer perceptions of fast-food restaurants.

3. **Assess Social media and Digital Marketing Influence:**

To evaluate the role of social media and digital marketing in shaping consumer perceptions and loyalty towards fast food restaurants in Bengaluru.

## **Research Methodology**

The research methodology employed in the study titled "A Study on Consumer Perception towards Fast Food Restaurants with Special Reference to Bengaluru City" is the exploratory research method. Through a survey of 156 respondents across diverse backgrounds, this research examines consumer attitudes, preferences, and behaviors towards fast food restaurants in Bengaluru, considering various factors such as convenience, health consciousness, brand image, price sensitivity, and social media influence. A questionnaire set of 19 closed-ended questions was circulated as a Google Form through WhatsApp and gathered both quantitative and qualitative data and analyzed, which provides a more holistic understanding of the research problem.

## **Research Gap**

1. **Limited Focus on Regional Preferences:** While there is extensive research on consumer behavior towards fast food globally, there is a gap in understanding how local cultural and regional factors in Bengaluru influence consumer preferences and perceptions.

2. **Lack of Comprehensive Data on New Market Trends:** There is a need to update the data on how recent trends such as health-conscious eating, sustainability, and online food delivery are shaping consumer perceptions in Bengaluru.

3. **Inadequate Exploration of Brand-Specific Perceptions:** Much of the existing research tends to generalize fast food restaurants without delving into brand-specific consumer perceptions, especially concerning popular chains in Bengaluru.

4. **Insufficient Insight into Socioeconomic and Demographic Influences:** There is a gap in understanding how different socioeconomic and demographic factors (e.g., age, income, education) affect consumer perceptions towards fast food restaurants in Bengaluru.

5. Overlooked Impact of social media and Digital Marketing: The influence of social media and digital marketing strategies on consumer perceptions and brand loyalty in the fast food sector has not been extensively studied in the context of Bengaluru.

#### Research Problem

How do consumer perceptions towards fast food restaurants in Bengaluru City vary based on cultural, socioeconomic, and demographic factors, and what impact do recent market trends have on these perceptions?

#### Research Questions

The questionnaires for this research project was prepared by keeping focus on the following aspects:

1. Cultural Influence on consumer preferences and perceptions of fast-food restaurants.
2. Socioeconomic Factors in shaping consumer attitudes towards fast food restaurants in Bengaluru.
3. Effect of Demographic Differences on consumer perceptions and dining choices at fast food restaurants in Bengaluru?
4. Market Trends like health consciousness and sustainability concerns.
5. How the Brand-Specific Perceptions differ among consumers in Bengaluru, and what factors contribute to these differences?
6. Role of Digital Marketing on consumer perceptions and brand loyalty towards fast food restaurants in Bengaluru.

#### Limitations of the Study

Below are the key limitations of the study:

##### i. Geographical Limitation

- Local Scope: The study focuses exclusively on Bengaluru, a metropolitan city in India. Hence, the results may not be generalizable to smaller towns or other regions with different demographic or cultural profiles.

##### ii. Cross-Sectional Nature of the Study

- Limited Temporal Perspective: The study uses a cross-sectional design, meaning that data is collected at one point in time. This limits the ability to observe how consumer perceptions evolve or change over time.

##### . iii. Generalization of Findings

- Homogeneity of Participants: Despite efforts to include a range of consumer demographics, the sample may not fully capture the diverse opinions across different ethnic, cultural, or socio- economic groups.
- Local Fast-Food Preferences: The research covers both international and local fast-food restaurants. However, consumers' preferences may differ significantly when comparing international brands (e.g., McDonald's, KFC) to local Indian fast-food chains. This dichotomy might not be sufficiently explored in the research, leading to an incomplete picture of the local market.



iv. Limited Scope of Factors

- **External Factors Not Accounted For:** The study focuses on a predefined set of factors such as taste, health, price, brand image, convenience, etc. However, other factors, such as the growing interest in plant-based diets or organic options, may also impact consumer choices but are not explicitly addressed in the study.
- **Exclusion of Competitive Analysis:** The study focuses on consumer perception without directly analyzing competitors in the fast-food industry.

v. Technological and External Influences

- **Impact of Food Delivery Apps:** Given the rapid rise of food delivery apps like Zomato, Swiggy, and Uber Eats, the study may not fully capture the influence of these platforms on consumer behavior. The growing trend of delivery-driven consumption may not be fully explored in the study's scope.

vi. Cultural Bias

- **Urban Consumer Perspective:** Since the study focuses on Bengaluru, which is a metropolitan city with diverse cultural influences, the perceptions of urban consumers may differ substantially from those of rural or semi-urban populations. Consumers in rural or less urbanized regions may have different fast food consumption patterns, price sensitivity, and attitudes toward health and wellness compared to city dwellers.

## RESEARCH FINDINGS

| Q. No. | Questionnaire                            | Respondents & No.                                                                                                                   | %                                                      |
|--------|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
| 1      | Gender                                   | Female – 109<br>Male :-47                                                                                                           | 69.9%<br>30.1%                                         |
| 2      | Age                                      | Below 18 : 2<br>18-24 : 126<br>25-34 : 13<br>35-44 : 7<br>45 and above: 8                                                           | 1.3%<br>80.8%<br>8.3%<br>4.45%<br>5.1%                 |
| 3      | What is your highest level of education? | Below high school: 1<br>High school :9<br>Undergraduate: 93<br>Postgraduate : 49<br>Technician: 1<br>Professional: 2<br>Graduate: 1 | 0.6%<br>5.8%<br>59.6%<br>31.4%<br>0.6%<br>1.2%<br>0.6% |
| 4      | What is your current occupation?         | Student : 98<br>Employed : 41 Self employed : 9<br>Unemployed : 8                                                                   | 62.8%<br>26.3%<br>5.8%<br>5.1%                         |
| 5      | What is your monthly income level?       | Less than ₹20000 : 50<br>₹20000-₹50000 : 33<br>₹50000-₹100000 : 3<br>₹100000 and above : 9 Prefer not to say : 61                   | 32.1%<br>21.2%<br>1.9%<br>5.8%<br>39.1%                |

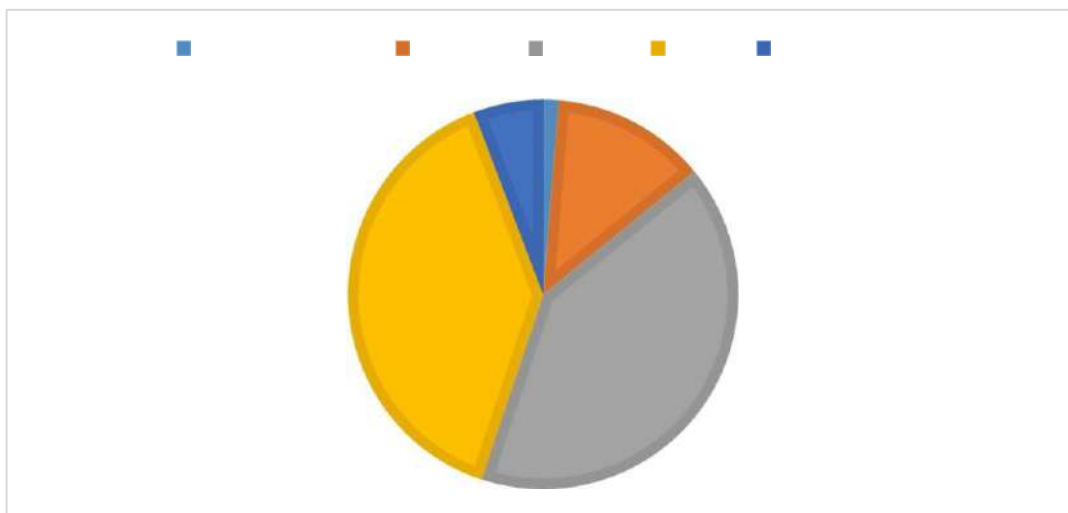
|    |                                                                                         |                                                                                             |                                          |
|----|-----------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|------------------------------------------|
| 6  | What is your family structure?                                                          | Nuclear family : 106 Joint family : 45 Extended family : 3 Single family : 2                | 67.9%<br>28.8%<br>1.9%<br>1.3%           |
| 7  | Local cultural values influence my choice of fast-food restaurants?                     | Strongly disagree : 2<br>Disagree : 20<br>Neutral : 64<br>Agree : 61 Strongly agree : 9     | 1.3%<br>12.8%<br>41%<br>39.1%<br>5.8%    |
| 8  | I prefer fast-food restaurants that offer menu items reflecting local Bengaluru cuisine | Strongly disagree : 2<br>Disagree : 30<br>Neutral : 69<br>Agree : 42<br>Strongly agree : 13 | 1.3%<br>19.2%<br>44.2%<br>26.9%<br>8.3%  |
| 9  | My income level influences how frequently I dine at fast- food restaurants              | Strongly disagree : 6<br>Disagree : 18<br>Neutral : 34<br>Agree : 72 Strongly agree : 26    | 3.8%<br>11.5%<br>21.8%<br>46.2%<br>16.7% |
| 10 | My level of education affects my perception of the healthiness of fast-food             | Strongly disagree : 3<br>Disagree : 24<br>Neutral : 55<br>Agree : 56 Strongly agree : 18    | 1.9%<br>15.4%<br>35.3%<br>35.9%<br>11.5% |
| 11 | My occupation influences the time I have available for dining at fast-food restaurants  | Strongly disagree : 2<br>Disagree : 21<br>Neutral : 40<br>Agree : 77                        | 1.3%<br>13.5%<br>25.6%<br>49.4%          |
|    |                                                                                         | Strongly agree : 16                                                                         | 10.3%                                    |
| 12 | My age influences my preferences for certain types of fast-food restaurants             | Strongly disagree : 4<br>Disagree : 17<br>Neutral : 39<br>Agree : 82 Strongly agree : 14    | 2.6%<br>10.9%<br>25%<br>52.6%<br>9%      |
| 13 | My family structure influences the type of fast-food restaurants I choose               | Strongly disagree : 6<br>Disagree : 38<br>Neutral : 47<br>Agree : 50 Strongly agree : 14    | 3.8%<br>24.4%<br>30.3%<br>32.1%<br>9%    |
| 14 | My awareness of health and nutrition affects my perception of fast-food                 | Strongly disagree : 3<br>Disagree : 6<br>Neutral : 46<br>Agree : 76 Strongly agree : 25     | 1.9%<br>3.8%<br>29.5%<br>48.7%<br>16%    |
| 15 | I prefer fast-food restaurants that emphasize sustainable practices                     | Strongly disagree : 1<br>Disagree : 11<br>Neutral : 54<br>Agree : 67 Strongly agree : 23    | 0.6%<br>7.1%<br>34.6%<br>42.9%<br>14.7%  |
| 16 | A fast-food brand's reputation in Bengaluru influences my dining choice                 | Strongly disagree : 0<br>Disagree : 17<br>Neutral : 43<br>Agree : 78 Strongly agree : 18    | 0%<br>10.9%<br>27.6%<br>50%<br>11.5%     |
| 17 | Social media advertising influences my perception of fast-food restaurants              | Strongly disagree : 2<br>Disagree : 12<br>Neutral : 50                                      | 1.3%<br>7.7%<br>32.1%                    |

|    |                                                                               |                                                                                          |                                        |
|----|-------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|----------------------------------------|
|    |                                                                               | Agree : 70 Strongly agree : 22                                                           | 44.9%<br>14.1%                         |
| 18 | Online reviews affect my decision to dine at specific fast- food restaurants  | Strongly disagree : 0<br>Disagree : 13<br>Neutral : 31<br>Agree : 80 Strongly agree : 32 | 0%<br>8.3%<br>19.9%<br>51.3%<br>20.5%  |
| 19 | Promotions on digital platforms influence my choice of fast- food restaurants | Strongly disagree : 2<br>Disagree : 14<br>Neutral : 46<br>Agree : 73 Strongly agree : 21 | 1.35%<br>9%<br>29.5%<br>46.8%<br>13.5% |

### Pie-Chart presentation:

Some of the important findings, which are directly correspond to the objectives of the study are presented in the form of pie-chart as follows:

#### Pie-Chart 1: Local cultural values influence my choice of fast-food restaurants



While analyzing the responses on the abovementioned question statement ‘Local cultural values influence my choice of fast-food restaurants’, 41% of the respondents are neutral. However, 39% of the respondents have agreed with the statement, while 6% have strongly agreed the statement, which means that a total share of 45% of total respondents have agreed the statement. Whereas 13% have shown disagreement and 1% have strongly disagreed the statement i.e. 14% of the respondents are not influenced by the local cultural values while selecting their choices of restaurants. From this particular analysis, it can be observed that majority of the respondents have agreed that their choice of fast-food restaurants are influenced by the local cultural values.

## DISCUSSION AND FINDINGS

The followings are the analytical interpretations of the above research findings:

- Out of 156 nos. of respondents, the female to male ratio is 70 : 30 and 80% of the respondents are in the age group of 18-24 years followed by 25-34 years with 8.5%.
- In terms of qualification, 59.6% of the total respondents are undergraduate followed by post-graduation with 31.4%. As such, students occupy a majority of respondents with 62.8% followed by salaried persons with 26.3%.
- Regarding income level, 39% of the total respondents prefer not to disclose, which may because of either don't want to disclose the amount or don't have independent income. However, among the respondents, 32% have income of less than Rs.20,000 a month followed by 21% within the range of Rs.20,000-50,000 a month.
- 45% of the respondents agree that their local cultural values influenced the choice of fast-food and 35% prefer local Bangaluru cuisine, which means local culture and food items plays an important role in customer perception on fast-food.
- From income level point of view, 63% of the respondents agree that income level influence while choosing a fast-food option and again 47% agree that healthiness influence their choice fast-food.
- 60% of the respondents agree that their occupation has also play an important role in selecting a fast-food dining option.
- Age influence in choosing a fast-food dining option is agreed by 60% and 41% agreed that family structure influences in deciding for fast-food option. This may implies that young age with smaller/nuclear family may prefer more on fast-food dining option.
- Branding plays an important role in influencing the customers in selecting a fast-food dining option is agreed by 61%.
- In terms of social media and digital technology, 59% agree that presence of a fast-food outlet influence in customer decision. 72% agree that review in various social media platforms and food delivery apps influence a lot in the decision taking of a customer for selecting a particular fast- food brand. 60% of total respondents agree that the availability on the digital food-delivery apps like Swiggy, Zomato, Uber or other local apps also influence the customers in decision making.

## STATISTICAL ANALYSIS OF FINDINGS

The abovementioned findings are analyzed again by using statistical tool to test whether the hypothesis assumed for objectives can be approved. While doing the hypothesis testing, Chi-Square test is used as it is

the most reliable tool used to compare observed results with expected results. While doing Chi- Square calculation, following formulas and assumptions were used:

Chi-Square statistic formula :  $\chi^2 = \sum (O-E)^2 / E$

Where:

- 'O' is the observed frequency for each category.
- 'E' is the expected frequency for each category.

Since, all the responses come from the same group of 156 people, the expected frequency for each response category, under the assumption that cultural values do not influence fast-food choices (i.e., the null hypothesis), would simply be:

$$E = 156 / 5 = 31.2$$

Thus, the expected frequency for each of the five categories (Strongly Disagree, Disagree, Neutral, Agree, Strongly Agree) is 31.2.

Significance level of  $\alpha = 0.05$

The following are the results found in the test.

**HYPOTHESIS TESTING NO. 1: "LOCAL CULTURAL VALUES INFLUENCE MY CHOICE OF FAST-FOOD RESTAURANTS":**

**Null Hypothesis (H<sub>0</sub>):** Local cultural values do not influence the choice of fast-food restaurants. (No association between cultural values and restaurant choice.)

**Alternative Hypothesis (H<sub>1</sub>):** Local cultural values influence the choice of fast-food restaurants. (There is an association between cultural values and restaurant choice.)

**Observed results as per the questionnaire:**

| Response          | Frequency  | Percentage  |
|-------------------|------------|-------------|
| Strongly Disagree | 2          | 1%          |
| Disagree          | 20         | 13%         |
| Neutral           | 64         | 41%         |
| Agree             | 61         | 39%         |
| Strongly Agree    | 9          | 6%          |
| <b>Total</b>      | <b>156</b> | <b>100%</b> |

**The Calculation of the Chi-Square using the above observed frequencies (O) and the expected frequencies (E) :**

| Response          | Observed (O) | Expected (E) | (O - E) <sup>2</sup> / E              |
|-------------------|--------------|--------------|---------------------------------------|
| Strongly Disagree | 2            | 31.2         | (2 – 31.2) <sup>2</sup> / 31.2=27.24  |
| Disagree          | 20           | 31.2         | (20 – 31.2) <sup>2</sup> / 31.2=4.02  |
| Neutral           | 64           | 31.2         | (64 – 31.2) <sup>2</sup> / 31.2=34.47 |
| Agree             | 61           | 31.2         | (61 – 31.2) <sup>2</sup> / 31.2=28.44 |
| Strongly Agree    | 9            | 31.2         | (9 – 31.2) <sup>2</sup> / 31.2=15.77  |

Now, sum of the values in the last column to get the Chi-Square statistic:

$$\chi^2 = 27.24 + 4.02 + 34.47 + 28.44 + 15.77 = 109.94$$

#### Degrees of Freedom (df)

The degrees of freedom for a Chi-Square test are given by:  $df = (k-1)$

Where 'k' is the number of categories. In this case, there are 5 response categories, hence:

$$df = 5 - 1 = 4$$

#### Critical Value and Compare

From the Chi-square distribution table, for a significance level of  $\alpha = 0.05$  and 4 degrees of freedom, the critical value is **9.488**.

#### Conclusion

Since the calculated Chi-Square statistic 109.94 is much greater than the critical value, the **null hypothesis** is rejected

There is sufficient evidence to conclude that **Local Cultural Values do influence the choice of fast- food restaurants** based on the survey responses.

#### HYPOTHESIS TESTING NO. 2 : "MY AWARENESS OF HEALTH AND NUTRITION AFFECTS MY PERCEPTION OF FAST FOOD.":

**Null Hypothesis (H<sub>0</sub>):** Awareness of health and nutrition does not affect a person's perception of fast food. (No association between awareness of health and nutrition and perception of fast food.)

**Alternative Hypothesis (H<sub>1</sub>):** Awareness of health and nutrition affects a person's perception of fast food. (There is an association between awareness of health and nutrition and perception of fast food.)

#### Observed results as per the questionnaire:

| Response | Frequency (O) | Percentage |
|----------|---------------|------------|
|----------|---------------|------------|

|                   |            |             |
|-------------------|------------|-------------|
| Strongly Disagree | 3          | 1.9%        |
| Disagree          | 6          | 3.8%        |
| Neutral           | 46         | 29.5%       |
| Agree             | 76         | 48.7%       |
| Strongly Agree    | 25         | 16%         |
| <b>Total</b>      | <b>156</b> | <b>100%</b> |

The calculation of the Chi-Square using the above observed frequencies (O) and the expected frequencies (E):

| Response          | Observed (O) | Expected (E) | $(O - E)^2 / E$                |
|-------------------|--------------|--------------|--------------------------------|
| Strongly Disagree | 3            | 31.2         | $(3 - 31.2)^2 / 31.2 = 25.49$  |
| Disagree          | 6            | 31.2         | $(6 - 31.2)^2 / 31.2 = 20.35$  |
| Neutral           | 46           | 31.2         | $(46 - 31.2)^2 / 31.2 = 7.02$  |
| Agree             | 76           | 31.2         | $(76 - 31.2)^2 / 31.2 = 64.32$ |
| Strongly Agree    | 25           | 31.2         | $(25 - 31.2)^2 / 31.2 = 1.23$  |

Now, sum of the values in the last column to get the Chi-Square statistic:

$$\chi^2 = 25.49 + 20.35 + 7.02 + 64.32 + 1.23 = 118.41$$

#### Degrees of Freedom (df)

The degrees of freedom for a Chi-Square test are given by:  $df = (k-1)$

Where 'k' is the number of categories. In this case, there are 5 response categories, hence:  $df = 5-1 = 4$

#### Critical Value and Compare

From the Chi-square distribution table, for a significance level of  $\alpha=0.05$  and 4 degrees of freedom, the critical value is **9.488**.

#### Conclusion

Since the calculated Chi-Square statistic 118.41 is much greater than the critical value, **the null hypothesis** is rejected.

#### Final Conclusion:

There is sufficient evidence to conclude that **awareness of health and nutrition does affect a person's perception of fast food** based on the survey responses.

#### HYPOTHESIS TESTING NO.3 : "SOCIAL MEDIA ADVERTISING INFLUENCES MY PERCEPTION OF FAST-FOOD RESTAURANTS":

**Null Hypothesis ( $H_0$ ):** Social media advertising does not influence a person's perception of fast-food restaurants. (No association between social media advertising and perception of fast food.)

**Alternative Hypothesis ( $H_1$ ):** Social media advertising influences a person's perception of fast-food restaurants. (There is an association between social media advertising and perception of fast food.)

### Observed results as per the questionnaire:

| Response          | Frequency (O) | Percentage  |
|-------------------|---------------|-------------|
| Strongly Disagree | 2             | 1.3%        |
| Disagree          | 12            | 7.7%        |
| Neutral           | 50            | 32.1%       |
| Agree             | 70            | 44.9%       |
| Strongly Agree    | 22            | 14.1%       |
| <b>Total</b>      | <b>156</b>    | <b>100%</b> |

### The Calculation of the Chi-Square using the above-mentioned observed frequencies (O) and the expected frequencies (E):

| Response          | Observed (O) | Expected (E) | $(O - E)^2 / E$                |
|-------------------|--------------|--------------|--------------------------------|
| Strongly Disagree | 2            | 31.2         | $(2 - 31.2)^2 / 31.2 = 27.24$  |
| Disagree          | 12           | 31.2         | $(12 - 31.2)^2 / 31.2 = 11.81$ |
| Neutral           | 50           | 31.2         | $(50 - 31.2)^2 / 31.2 = 11.32$ |
| Agree             | 70           | 31.2         | $(70 - 31.2)^2 / 31.2 = 48.25$ |
| Strongly Agree    | 22           | 31.2         | $(22 - 31.2)^2 / 31.2 = 2.71$  |

Now, sum of the values in the last column to get the Chi-Square statistic:  $\chi^2 =$

$$27.24 + 11.81 + 11.32 + 48.25 + 2.71 = 101.33$$

### Degrees of Freedom (df)

The degrees of freedom for a Chi-Square test are given by:  $df = (k-1)$

Where 'k' is the number of categories. In this case, there are 5 response categories, hence:  $df = 5-1 = 4$

### Critical Value and Compare

From the Chi-square distribution table, for a significance level of  $\alpha=0.05$  and 4 degrees of freedom, the critical value is **9.488**.

### Conclusion

Since the calculated Chi-Square statistic 101.33 is much greater than the critical value, **the null hypothesis** is rejected.

### Final Conclusion:

There is sufficient evidence to conclude that **social media advertising influences a person's perception of fast-food restaurants** based on the survey responses.

## CONCLUSION

Initially, while executing the study, the primary aims in the back of the mind was to learn how carry out such type of research study and secondly to explore and come out with a meaningful finding from the study. Because, for a student, learning is the primary objective in every activity. However, after executing the study wholeheartedly, this study provides valuable insights into consumer perceptions of fast-food restaurants in



Bengaluru, it is important to acknowledge these limitations when interpreting the findings. Future studies could address these limitations by expanding the geographical scope, incorporating a longitudinal design, increasing the sample size for qualitative data, and considering additional factors influencing fast food consumption behavior.

## RECOMMENDATIONS

Based on the above finds, followings can be recommended to the fast-food service providers:

- While preparing menu, utmost attention and care should be given to the prevailing local cultural values and flavor. Items, which are not suited for the local cultural value should be avoided.
- Ideal pricing with healthiness of the food should be maintained. One should not overprice an item to earn more profit as it may not last longer. Fast-food vendors should look for sustainability and continuity, which need attracting retaining more customers. Therefore, they should provide healthy food items with ideal pricing at par with the market.
- Since as per the findings, 60% agreed that occupation of the customers also influence the choice of a fast-food. Therefore, fast-food vendors should understand its targeted customer segment, their preference etc. Accordingly, they should blend their service such as mode of platter, serving size, pricing, packaging and delivery system etc.
- Presence in the social media platforms and use the services of food blogger have become an important tool. Therefore, the fast-food vendors should use the opportunities provided by the social media to interact with the customers as much as possible. This should not be limited only to the advertising, but also use in understanding customers' view in terms of taste, menu, services etc.
- Nowadays, majority of the market share of fast-food is occupied by the home-delivery. Therefore, listing in the digital apps such as Swiggy, Zomato and Uber etc. is a must for a fast-food vendor. While doing so, quality maintenance with consistency, in terms of taste, packaging, quantity, quality of ingredients and timely delivery is very important.

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## APPENDIX

### Questionnaire

1. Name(optional)

2. Age

Below 18      18-24      25-34      35-44      45 and above

3. Gender

Male      Female

4. What is your highest level of education?

< High school    High school    Undergraduate      Post Graduate    Other

5. What is your current occupation?

Student      Employed      Unemployed      Retired

6. What is your monthly income level?

< 20000      20000-50000    50000-100000      > 100000    Prefer not to say

7. What is your family structure?

Nuclear      Joint      Extended      Other

8. Local cultural values influence my choice of fast-food restaurants

Strongly Disagree    Dis-agree    Neutral      Agree    Strongly Agree

9. I prefer fast food restaurants that offer menu items reflecting local Bengaluru cuisine Strongly Disagree

Dis-agree    Neutral    Agree    Strongly Agree

10. My income level influences how frequently I dine at fast food restaurants

Strongly Disagree    Dis-agree    Neutral      Agree    Strongly Agree

11. My level of education affects my perception of the healthiness of fast food

Strongly Disagree    Dis-agree    Neutral      Agree    Strongly Agree

12. My occupation influences the time I have available for dining at fast food restaurants Strongly Disagree

Dis-agree    Neutral      Agree    Strongly Agree

13. My age influences my preferences for certain types of fast-food restaurants

Strongly Disagree    Dis-agree    Neutral      Agree    Strongly Agree

14. My family structure influences the type of fast-food restaurants I choose

Strongly Disagree    Dis-agree    Neutral      Agree    Strongly Agree

15. My awareness of health and nutrition affects my perception of fast food

Strongly Disagree    Dis-agree    Neutral    Agree    Strongly Agree

16.    I prefer fast food restaurants that emphasize sustainable practices

Strongly Disagree    Dis-agree    Neutral    Agree    Strongly Agree

17.    A fast food brand's reputation in Bengaluru influences my dining choice

Strongly Disagree    Dis-agree    Neutral    Agree    Strongly Agree

18.    Social media advertising influences my perception of fast-food restaurants

Strongly Disagree    Dis-agree    Neutral    Agree    Strongly Agree

19.    Online reviews affect my decision to dine at specific fast-food restaurants

Strongly Disagree    Dis-agree    Neutral    Agree    Strongly Agree

20.    Promotions on digital platforms influence my choice of fast-food restaurants

Strongly Disagree    Dis-agree    Neutral    Agree    Strongly Agree

# **A Study on the Impact of Personalized Discounts on Customer Satisfaction, Retention, and Brand Perception with reference to Bangalore City**

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## **ABSTRACT**

This study examines to determine how tailored discounts affect brand impression, customer retention, and satisfaction in Bangalore's retail and e-commerce industries. By improving the shopping experience and creating a sense of exclusivity, customised discounts have a beneficial impact on customer happiness and loyalty, according to a poll with 154 respondents. The significance of data-driven personalisation tactics that make use of consumer demographics, past purchases, and behavioral tendencies is highlighted by key findings. Personalized deals, according to respondents, boost positive word-of-mouth and repeat business, but too frequent or excessive discounts run the danger of eroding the value and trust of a brand. ANOVA and chi-square tests, among other statistical studies, demonstrated no significant correlation with demographic characteristics like age or frequency of shopping, but they did confirm a substantial relationship between customer happiness and personalized discounts. The study highlights the efficacy of these tactics, but it also points out drawbacks regarding short-term data collecting, convenience sampling, and regional focus. The study suggests integrating AI tools for real-time personalisation, improving consumer communication, and implementing balanced discounting tactics. For wider applicability, it places a strong emphasis on extending research to a variety of markets. This study offers insightful information about how to use tailored discounts to improve customer satisfaction and boost brand loyalty in cutthroat metropolitan markets.

## **INTRODUCTION**

There are a wide range of discounts that buyers normally apply on their purchases, and these discounts have come as a revolution in the retail and e-commerce markets since they recommend and customize offers according to buyers' likes, dislikes, past purchases, and demographic factors. Exactly recent patterns of data and machine learning have opened a way for companies to make these tailored approaches so as to improve the overall customers' experience and loyalty, as well as the brand image. Past research has consistently demonstrated positive outcomes resulting from such strategies. It was further noted by Grewal et al., (2011) that having such personalized discounts in place would increase customer satisfaction as particular needs have been catered for. On the other hand, Zhang and Wedel (2009) stressed the idea that there is an emotional aspect of marketing and selling which comes in handy with personalized offers and this creates stronger social ties with customers. Also, Kumar et al. (2013) proved that these promotions are effective in increasing retention since they produce a perception of specialness and enhanced content to increase repeat purchase incidence and positive word of mouth. In accordance with brand image, research by Arora et al. (2008) noted that one-off reductions build brand equity because it demonstrates to a company's customers that the company knows them. Still, research performed by Bleier and Eisenbeiss (2015) warns that allocating too many resources or using a violation of privacy is not a good practice as it risks breaching trust with consumers which subsequently undermines brand equity. The relevance of cultural and geographical contexts has also been underscored by Gupta and Singh (2016) who called for particular strategies that would target consumers in ready markets such as India. Called the Silicon Valley of India, Bangalore offers an interesting and rare environment to investigate these impacts. The city's multicultural population, sophisticated technological understanding and increasing growth rate of e-commerce can help understand the relevance and effectiveness of various personalized marketing strategies. This study seeks to fill these gaps by investigating how promotional discounts affect customer satisfaction and retention and brand image from the perspective of the customers in Bangalore, which would be invaluable for companies operating in such a complex setting.

## **REVIEW OF LITERATURE**

(Grewal et al., 2011)

The study highlights the significant improvement in customer satisfaction due to personalized prices and discounts, as consumers perceive these offers as fair and relevant, thereby enhancing their overall shopping experience.

(Zhang & Wedel, 2009)

Zhang and Wedel's study reveals that personalized discounting boosts customer loyalty by fostering a sense of ownership and fidelity, leading to long-term satisfaction and increased brand loyalty.

(Kumar et al., 2013)

Kumar's study reveals personalized discounts boost customer retention by creating exclusivity, encouraging repeat purchases, and driving positive word-of-mouth, thereby enhancing the brand's value proposition.

(Arora et al., 2008)

Arora et al. found segmented marketing techniques enhance brand perception and personalized discount offers, while maintaining tr

1. To evaluate the differences in online shopping frequency among different groups.
2. To investigate the relationship between demographic or behavioural factors and online shopping preferences.
3. To determine whether specific factors influence individuals' likelihood of engaging in online shopping.

## **RESEARCH METHODOLOGY**

This study adopts a descriptive research design to analyse the impact of personalized discounts on customer satisfaction, retention, and brand perception in Bangalore City. Primary data was collected from 154 respondents using a structured questionnaire administered via Google Forms. The questionnaire focused on key aspects such as demographics, customer satisfaction, retention, and brand perception. Convenience sampling was employed to target participants with prior experience in retail or e-commerce platforms, ensuring a diverse demographic representation.

The collected data was analysed using descriptive statistics to summarize trends and inferential statistics to identify relationships between variables. While the focus on Bangalore ensures the findings' contextual relevance, the study's reliance on regional data and convenience sampling may limit its generalizability. Despite these limitations, the methodology provides valuable insights into how personalized discounts influence consumer behaviour and brand loyalty in a competitive urban market.

## **RESEARCH GAP**

Research on personalized discounts in Bangalore City is limited, focusing on consumer behaviour and perception. The diverse, tech-savvy population presents an opportunity to explore cultural, demographic, and socio-economic factors influencing their effectiveness. Additionally, the role of specific technologies and e-

commerce platforms in shaping customer experiences is underexplored, requiring further exploration for improved strategy design and execution.

## **RESEARCH QUESTIONS**

1. Do behavioural factors, such as trust in online platforms or prior experience, affect individuals' online shopping habits?
2. Are there differences in online shopping behaviour based on categorical factors, such as device usage or payment preferences?
3. How does age influence the frequency of online shopping?

## **RESEARCH PROBLEMS**

Consumer Trust and Frequent Discounts:

How do frequent personalized discounts impact consumer trust in a brand, particularly when discounts are perceived as too aggressive or repetitive? The problem lies in understanding how discount fatigue or perception of lowered quality can affect long-term customer relationships.

Brand Perception and Discount Fatigue:

How do consumers perceive brands that frequently offer personalized discounts, and what factors (e.g., product quality, brand trust) influence these perceptions? This problem focuses on whether aggressive discounting strategies may lead to negative brand perception or undermine the perceived premium value of the brand.

## **LIMITATIONS OF THE STUDY**

The study on personalized discounts in India has several limitations, including sample representative, regional focus, self-reported data, survey design limitations, short-term focus, impact of other variables, technological constraints, and frequency of discounts. The convenience sampling method may not fully represent the entire online shopping population, and the research is primarily focused on Bangalore, a major urban center with a tech-savvy population. The survey design may not capture all nuanced factors influencing brand perception and loyalty, and the use of structured questions may not allow respondents to fully express their opinions or experiences. The study also does not address long-term effects on brand loyalty and retention, and the impact of other variables such as product quality, customer service, delivery speed, and overall shopping experience may not be fully controlled for. The study assumes optimal use of technology, which may not always be the case in practice.

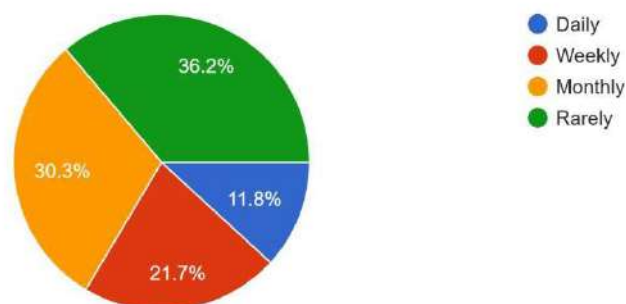
## RESEARCH FINDINGS

The demographic data of 152 respondents collected through the online survey.

|            |                      | Count | Column N % |
|------------|----------------------|-------|------------|
| Age        | Below 18             | 7     | 4.5%       |
|            | 18-24                | 96    | 62.3%      |
|            | 25-34                | 23    | 14.9%      |
|            | 35-44                | 23    | 14.9%      |
|            | 45 and above         | 5     | 3.2%       |
| Gender     | Male                 | 89    | 57.8%      |
|            | Female               | 59    | 38.3%      |
|            | Other                | 6     | 3.9%       |
| Occupation | Student              | 85    | 55.2%      |
|            | Working professional | 32    | 20.8%      |
|            | Business owner       | 22    | 14.3%      |
|            | Homemaker            | 10    | 6.5%       |
|            | Retired              | 3     | 1.9%       |
|            | Other                | 2     | 1.3%       |

How often do you shop online?

152 responses

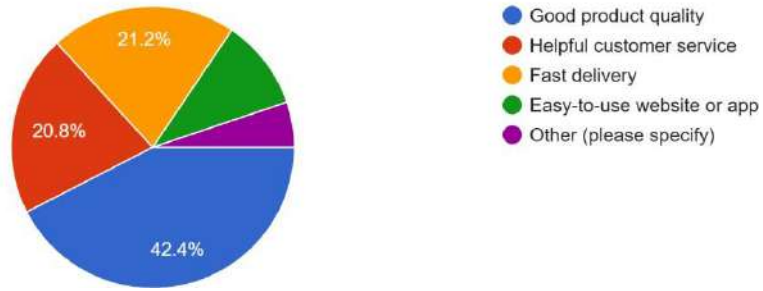


The pie chart shows the online shopping frequency of 152 respondents. Most people shop online rarely (36.2%), followed by monthly (30.3%) and weekly (21.7%), while the smallest group shops daily (11.8%).



Besides discounts, what makes you stay loyal to a brand? (Select all that apply)

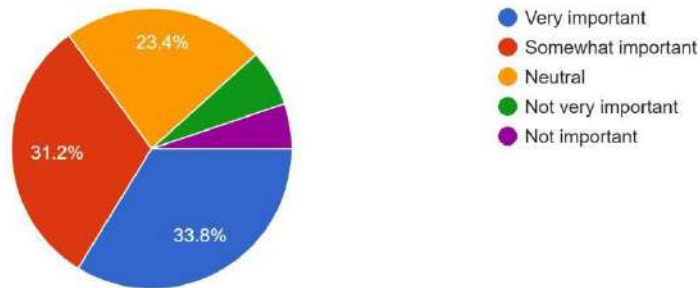
151 responses



The majority of respondents value good product quality (42.4%) as the primary factor for staying loyal to a brand. Fast delivery (21.2%) and helpful customer service (20.8%) are also significant factors, while fewer respondents selected ease of use of the website/app and other reasons.

How important are discounts when you shop online?

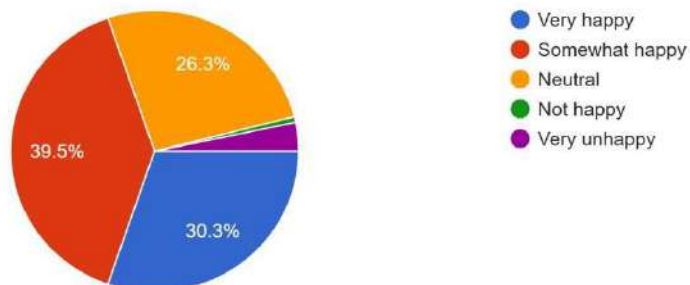
154 responses



A majority of respondents find discounts very important (33.8%) or somewhat important (31.2%), showing that discounts are crucial for most online shoppers. A smaller percentage remains neutral (23.4%), and only a small fraction considers discounts unimportant.

Are you happy with the shopping experience of brands that give personalized discounts?

152 responses



The majority of respondents are somewhat happy (39.5%), followed by very happy (30.3%). A notable portion remains neutral (26.3%), while only a tiny fraction expressed dissatisfaction. This indicates that personalized discounts generally create a positive shopping experience for most participants.

## DISCUSSION AND ANALYSIS OF FINDINGS

### Chi-Square Tests

|                                 | Value               | df | Asymptotic<br>Significance<br>(2-sided) |
|---------------------------------|---------------------|----|-----------------------------------------|
| Pearson Chi-Square              | 10.267 <sup>a</sup> | 4  | .036                                    |
| Likelihood Ratio                | 7.541               | 4  | .110                                    |
| Linear-by-Linear<br>Association | 2.263               | 1  | .133                                    |
| N of Valid Cases                | 154                 |    |                                         |

.H0: There is no association between the two categorical variables being analyzed. H1: There is an association between the two categorical variables being analyzed.

The p-value 0.036 is less than the standard significance threshold of 0.05, indicating that the null hypothesis is rejected. This means there is evidence of a statistically significant association between the two variables.

### ANOVA

How often do you shop online?

|                   | Sum of<br>Squares | df  | Mean<br>Square | F     | Sig. |
|-------------------|-------------------|-----|----------------|-------|------|
| Between<br>Groups | 9.567             | 4   | 2.392          | 2.396 | .053 |
| Within Groups     | 148.770           | 149 | .998           |       |      |
| Total             | 158.338           | 153 |                |       |      |

H<sub>0</sub>: There is no significant difference in the frequency of online shopping across the groups being analyzed.

H<sub>1</sub>: There is a significant difference in the frequency of online shopping across the groups being analyzed.

The p-value of 0.053 suggests that the result is marginally not statistically significant at the 0.05 level. This means we fail to reject the null hypothesis, implying there is no strong evidence to conclude that the frequency of online shopping differs significantly across the groups.

## Correlations

|                               |                     | Age   | How often do you shop online? |
|-------------------------------|---------------------|-------|-------------------------------|
| Age                           | Pearson Correlation | 1     | -.140                         |
|                               | Sig. (2-tailed)     |       | .083                          |
|                               | N                   | 154   | 154                           |
| How often do you shop online? | Pearson Correlation | -.140 | 1                             |
|                               | Sig. (2-tailed)     | .083  |                               |
|                               | N                   | 154   | 154                           |

H0: There is no significant linear relationship between age and how often individuals shop online. In other words, the Pearson correlation coefficient is equal to zero ( $r = 0$ ).

H1: There is a significant linear relationship between age and how often individuals shop online. In other words, the Pearson correlation coefficient is not equal to zero ( $r \neq 0$ ).

Since the p-value (0.083) is greater than the significance level of 0.05, we fail to reject the null hypothesis. This means that the data does not provide sufficient evidence to support a statistically significant relationship between age and online shopping frequency.

## CONCLUSION AND RECOMMENDATION

The study concludes that personalized discounts positively influence customer satisfaction, retention, and brand perception in Bangalore's retail and e-commerce sectors. Data-driven, tailored offers enhance customer loyalty, but excessive discounting risks reducing brand value and fostering a transactional customer mindset. While the findings provide valuable localized insights, the study's limited scope and sampling method restrict its generalizability.

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

- **Data-Driven Personalization:** Analyze consumer data (purchase history, browsing behavior, demographics) to design relevant discounts.
- **Balanced Discount Strategies:** Balance discounts with value-driven marketing to preserve long-term brand equity.
- **Customer Perception Management:** Communicate the reasons for discounts (e.g., rewarding loyalty) to foster exclusivity and appreciation.

- **Expand Research Scope:** Investigate personalized discount strategies across diverse cities and demographics to address cultural and regional differences.
- **Invest in Technology:** Implement AI-driven tools for real-time data analysis to refine and scale discount personalization.

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## APPENDICES

1. Name
2. Age
  - Below 18
  - 18–24
  - 25–34
  - 35–44
  - 45 and above
3. Gender
  - Male
  - Female
  - Other

4. Occupation
  - Student
  - Working professional
  - Business owner
  - Homemaker
  - Retired
  - Other
5. How often do you shop online?
  - Daily
  - Weekly
  - Monthly
  - Rarely
6. What are the main reasons you shop online?
  - Discounts and offers
  - Variety of products
  - Convenience
  - Customer reviews
  - Other
7. How important are discounts when you shop online?
  - Very important
  - Somewhat important
  - Neutral
  - Not very important
  - Not important
8. Have you received personalized discounts based on your shopping history?
  - Yes
  - No
9. How do you feel about personalized discounts?
  - Very happy
  - Somewhat happy

- Neutral
- Not happy
- Very unhappy

10. Do personalized discounts make you want to shop more with a brand?

- Yes, a lot
- Yes, a little
- No

11. What type of discounts do you like most?

- Percentage discounts (e.g., 20% off)
- Flat discounts (e.g., ₹500 off)
- Buy-one-get-one-free offers
- Cashback offers

12. Are you happy with the shopping experience of brands that give personalized discounts?

- Very happy
- Somewhat happy
- Neutral
- Not happy
- Very unhappy

13. Do personalized discounts make you return to the same brand?

- Yes, often
- Yes, sometimes
- No

14. Besides discounts, what makes you stay loyal to a brand? (Select all that apply)

- Good product quality
- Helpful customer service
- Fast delivery
- Easy-to-use website or app
- Other (please specify)

15. How do frequent discounts affect what you think about a brand?

- They make me trust the brand more
- They make the brand seem less premium
- They do not change my opinion

16. Do personalized discounts make you trust a brand more?

- Yes
- No

17. Any suggestions or comments about personalized discounts and how they affect your shopping:

# **“A study on consumer perceptions towards online grocery delivery services with special reference to Bangalore city.”**

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## **ABSTRACT**

This study investigates consumer perceptions of online grocery delivery services in Bangalore, focusing on post-pandemic behavioural shifts, service quality, and technological factors. Based on a survey of 152 respondents, it identifies key drivers such as convenience, pricing, eco- friendly practices, and user experience. Gender significantly influences perceptions of price competitiveness, highlighting the need for tailored strategies. Post-COVID-19, convenience has become a critical factor in the adoption of online grocery platforms. The analysis also reveals growing consumer preferences for secure payment systems and sustainability practices, including reduced plastic usage. Statistical tests, such as chi-square and ANOVA, confirm significant demographic differences in perceptions, though regression analysis shows limited predictive power for certain factors. The study highlights a gap in understanding localized consumer behaviour and recommends enhancing app functionality, emphasizing environmental benefits, and improving data security to better meet consumer expectations and drive loyalty in Bangalore’s evolving online grocery market.



## **INTRODUCTION**

In today's fast-paced digital age, the way we shop for essentials has undergone a profound transformation. Online grocery delivery services have emerged as a game-changer, redefining convenience and accessibility for consumers. With just a few clicks, customers can now have their everyday needs delivered to their doorstep, saving time and effort. This shift has been further accelerated by technological advancements, changing lifestyles, and, more recently, the global pandemic, which underscored the importance of contactless and hassle-free shopping experiences.

Bangalore, often hailed as India's Silicon Valley, stands at the forefront of this digital revolution. Known for its tech-savvy population and dynamic urban lifestyle, the city has become a fertile ground for online grocery delivery platforms. As these services grow in popularity, understanding consumer perceptions becomes crucial for businesses to stay competitive and cater to evolving demands.

This study aims to delve into the perceptions of Bangalore's consumers towards online grocery delivery services. It seeks to explore factors influencing their preferences, such as convenience, pricing, quality, and trust. By examining these perceptions, the research endeavours to provide insights into consumer behaviour and highlight areas for improvement, ultimately contributing to a better user experience and more effective business strategies.

## **LITERATURE REVIEW**

(Kant, 2024) Published in Indian Scientific journal of Research in Engineering and Management. The paper focus on consumer satisfaction towards online grocery stores, examining factors like convenience, product selection, website functionality, delivery accuracy, and customer service, but does not specifically address consumer perception in Bangalore city or any particular location.

(Devaru, 2023) Published in International journal for Multidisciplinary Research. The paper focuses on consumer satisfaction towards Big baskets online grocery shopping in Bangalore, highlighting preferences for convenience, delivery, and payment option. It assesses buying behaviour and satisfaction levels among 100 respondents, emphasizing the importance of customer service and loyalty.

(Gupta, 2022) Published in Gyan Management Journal. The paper focus on consumer attitudes towards online grocery stores, exploring perceptions and factors influencing purchasing decisions. However, it does not specifically address consumer perception towards online grocery delivery services in Bangalore city.

(Harisha, 2020) Published in International Journal of Engineering Development and Research. The paper focus on consumer perceptions of online grocery shopping in Bangalore city during COVID-19, highlighting the impact of electronic service quality and situational factors, such as privacy and responsiveness, on consumers attitudes towards online grocery purchasing.

(Sharma, 2023) Published in Indian Scientific Journal of Research in Engineering and Management. The study investigates consumer perceptions of online grocery delivery services, focusing on factors like discounts,

product variety, free delivery, and website usability. It highlights the growing trend of online shopping in urban areas, including Bangalore, especially post-pandemic.

(Nithesh Jain, 2024) The paper focuses on online grocery purchasing behaviour influenced by factors like offers, product variety, and technology awareness during the Covid-19 pandemic, but it does not specifically address consumer perceptions towards online grocery delivery services in Bangalore city.

(Rekhate, 2024) Published in Indian Scientific Journal of Research in Engineering and Management. The paper does not specially address consumer perception towards online grocery delivery services in Bangalore city. However, it discusses general consumer behaviour trends, convenience, and challenges in online grocery shopping, which may provide insights applicable to various urban areas, including Bangalore.

## **OBJECTIVE OF THE STUDY**

- To understand the factors influencing consumer perceptions towards online grocery delivery services.
- To analyze the factors influencing changes in consumer habit in post-pandemic period.
- To examine the impact of online grocery delivery service on consumer perception.

## **RESEARCH METHODOLOGY**

An extensive survey was designed to investigate the customers online grocery delivery service. The primary data was collected by circulating a google form survey among different people of varying age groups and income level residing in Bangalore city. There was a total of 152 respondents for the questionnaire. The questionnaire was structured to investigate consumer perception towards online grocery delivery service with special reference to Bangalore city. There were few secondary data which was collected from research articles and websites for the purpose of this analysis. The questionnaire had demographic indices like age, gender, monthly income, occupation, in addition to questions to collect fundamental factors influencing consumer perception of online grocery delivery service.

## **Research Gap**

Research on consumer perceptions of online grocery delivery services has generally focused on broad regions or entire countries, leaving a gap when it comes to understanding the specific dynamics of individual cities. Bangalore, a rapid growing metropolitan area with unique consumer patterns, has been especially underrepresented in this field. Although consumer behaviour in online shopping has been studied extensively, there is limited research on how these behaviours have shifted in the wake of COVID-19, particularly in the online grocery sector. This highlights a valuable opportunity to examine how the pandemic has reshaped grocery shopping habits and preference among Bangalore's consumers.

## **Research Questions**

1. What are the key factors that influence consumer perceptions of online grocery delivery services in Bangalore?
2. How to convenience, price, and service quality impact customer satisfaction with online grocery services?
3. How has consumer behaviour in Bangalore shifted towards online grocery shopping in the post COVID-19 era?
4. How do technological aspects like mobile app design, user experience, and payment security influence consumer trust and usage in Bangalore's online grocery services?

## **Research Problem**

Although online grocery delivery services have gained popularity, especially during and after the COVID-19 pandemic, there is a lack of in-depth understanding of how consumers in Bangalore perceive these services. Many aspects such as service quality, convenience, technological factors, trust, and environmental consciousness remain underexplored in this specific demographic context. Understanding these nuances is essential to improving the customer experience and increasing the adoption of online grocery services in this urban market.

## **LIMITATIONS OF THE STUDY**

The research is done on data collected from a random sample size of 152 participants residing in Bangalore thus the sample collected may not be fully representative of the entire population in Bangalore city. Data acquisition relied on random sampling and online survey methodologies. Given the study's exclusive focus on Bangalore city, it may not extrapolate to other cities or regions. The research, constrained by a limited time frame, is susceptible to potential obsolescence due to the rapid evolution of contemporary technology.

The study's scope focused on a random selection of individuals in a particular area, potentially limiting the comprehensive understanding of consumer perception towards online grocery delivery services across Bangalore city. These constraints were accounted for during result interpretation. Future research endeavors to mitigate these limitations and provide a more comprehensive insight into the nuances of consumer perceptions towards online grocery delivery services with special reference to Bangalore city.

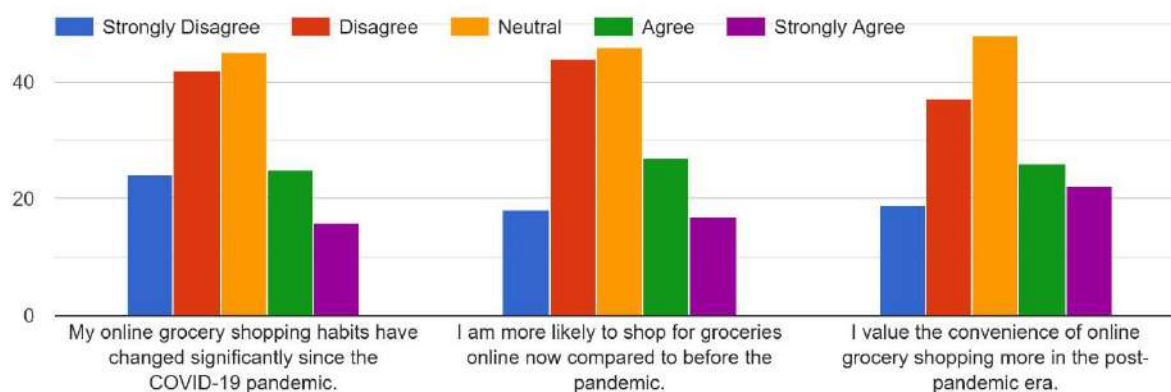
## **RESEARCH FINDINGS**

Below are the demographic data of 152 respondents collected from an online questionnaire.

Table 1: Demographic of Participants

| Demographic Variable  | Total |       |
|-----------------------|-------|-------|
|                       | n     | %     |
| <b>Age</b>            |       |       |
| Under 18 years        | 17    | 11.2% |
| 18-24 years           | 94    | 61.8% |
| 25-34 years           | 33    | 21.7% |
| 35-44 years           | 7     | 4.6%  |
| 45 years and above    | 1     | 0.7%  |
| <b>Gender</b>         |       |       |
| Male                  | 95    | 62.5% |
| Female                | 57    | 37.5% |
| <b>Occupation</b>     |       |       |
| Student               | 79    | 52%   |
| Professional          | 36    | 23.7% |
| Business              | 25    | 16.4% |
| Government employee   | 9     | 5.9%  |
| Other                 | 3     | 2%    |
| <b>Monthly Income</b> |       |       |
| Less than 25,000      | 70    | 46.1% |
| 25,001 – 50,000       | 28    | 18.4% |
| 50,001 – 75,001       | 28    | 18.4% |
| 75,001 – 1,00,000     | 19    | 12.5% |
| More than 1,00,000    | 7     | 4.6%  |

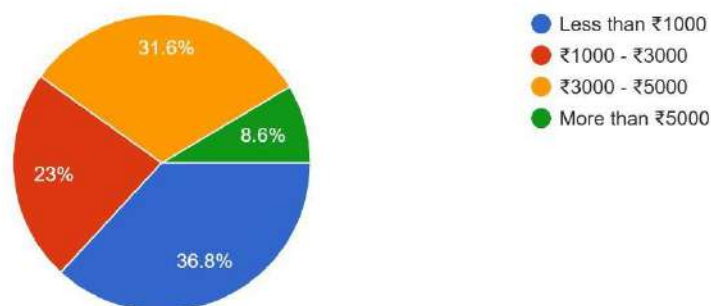
To assess the impact of post-pandemic shifts in consumer behavior on online grocery shopping trends in Bangalore



The bar diagram evaluates the impact of post-pandemic consumer behaviour changes on online grocery shopping trends in Bangalore. A mix of responses is seen, with a significant portion selecting "Disagree" and "Neutral," indicating varied perspectives on habit changes. Most respondents agree or strongly agree, suggesting an increase in online grocery shopping after the pandemic. There is strong agreement, highlighting the growing appreciation for convenience in online grocery shopping post-pandemic.

On average, how much do you spend on online grocery deliveries per month?

152 responses



The pie chart evaluates the monthly spending patterns of 152 respondents on online grocery deliveries. The majority (36.8%) spend less than ₹1000, reflecting a significant preference for budget-friendly purchasing. Meanwhile, 31.6% of respondents fall in the ₹3000-₹5000 category, showing a notable inclination towards moderate spending. Approximately 23% of participants spend between ₹1000 and ₹3000, indicating a balanced approach to their grocery budget. A smaller segment, 8.6%, spends more than ₹5000, highlighting a niche group with higher expenditure. This data reveals diverse spending behaviours, with a significant proportion favouring economical choices while others invest more substantially in online groceries.

## DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING

#### 1. Chi-square Test

| Crosstab |        |                 |                                                                                            |          |         |       |                |        |
|----------|--------|-----------------|--------------------------------------------------------------------------------------------|----------|---------|-------|----------------|--------|
|          |        |                 | I find the prices on online grocery platforms to be competitive with local grocery stores. |          |         |       |                |        |
|          |        |                 | Strongly Disagree                                                                          | Disagree | Neutral | Agree | Strongly Agree | Total  |
| Gender   | Male   | Count           | 26                                                                                         | 22       | 26      | 16    | 5              | 95     |
|          |        | % within Gender | 27.4%                                                                                      | 23.2%    | 27.4%   | 16.8% | 5.3%           | 100.0% |
|          | Female | Count           | 6                                                                                          | 5        | 23      | 19    | 4              | 57     |
|          |        | % within Gender | 10.5%                                                                                      | 8.8%     | 40.4%   | 33.3% | 7.0%           | 100.0% |
| Total    |        | Count           | 32                                                                                         | 27       | 49      | 35    | 9              | 152    |
|          |        | % within Gender | 21.1%                                                                                      | 17.8%    | 32.2%   | 23.0% | 5.9%           | 100.0% |

| Chi-Square Tests             |                     |    |                       |
|------------------------------|---------------------|----|-----------------------|
|                              | Value               | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square           | 15.206 <sup>a</sup> | 4  | .004                  |
| Likelihood Ratio             | 15.983              | 4  | .003                  |
| Linear-by-Linear Association | 11.513              | 1  | .001                  |
| N of Valid Cases             | 152                 |    |                       |

H0: There is no significant association between gender and the perception of the competitiveness of online grocery platform prices compared to local grocery stores.

H1: There is no significant association between gender and the perception of the competitiveness of online grocery platform prices compared to local grocery stores.

Interpretation: Since the P Value is 0.004 which is less than .050 there is sufficient evidence to reject null hypothesis. It is inferred that, there is significant association between gender and

the perception of the competitiveness of online grocery platform prices compared to local grocery stores. Therefore, it is clear that the competitiveness of online grocery platform depends upon the gender of the individuals.

## One-way ANOVA

| ANOVA                                                                                                     |                |     |             |        |      |
|-----------------------------------------------------------------------------------------------------------|----------------|-----|-------------|--------|------|
| Changes in online grocery shopping habits and the increased value of convenience in the post-COVID-19 era |                |     |             |        |      |
|                                                                                                           | Sum of Squares | df  | Mean Square | F      | Sig. |
| Between Groups                                                                                            | 14.053         | 1   | 14.053      | 10.244 | .002 |
| Within Groups                                                                                             | 205.782        | 150 | 1.372       |        |      |
| Total                                                                                                     | 219.836        | 151 |             |        |      |
| Between Groups                                                                                            | 23.811         | 1   | 23.811      | 19.326 | .000 |
| Groups                                                                                                    | 184.814        | 150 | 1.232       |        |      |
| Total                                                                                                     | 208.625        | 151 |             |        |      |
| Between Groups                                                                                            | 17.369         | 1   | 17.369      | 12.438 | .002 |
| Within Groups                                                                                             | 209.467        | 150 | 1.396       |        |      |
| Total                                                                                                     | 226.836        | 151 |             |        |      |

H0: There is no significant difference on changes in online grocery shopping habits and the increased value of convenience in the post-COVID-19 era by both genders.

H1: There is no significant difference on changes in online grocery shopping habits and the increased value of convenience in the post-COVID-19 era by both genders.

Interpretation: Since P Value is .002 which is less than .050, there is sufficient evidence to reject null hypothesis. Hence it is referred that, there is statistically significant difference between the groups compared in this analysis by both genders. This suggests that factors influencing online grocery shopping habits and the value of convenience have notably shifted in the post-COVID-19 era.

### 3. Regression

| Model Summary |                   |          |                   |                            |               |
|---------------|-------------------|----------|-------------------|----------------------------|---------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1             | .302 <sup>a</sup> | .091     | .060              | .471                       | 1.599         |

Predictors: (Constant), A poor user experience with a grocery delivery app will make me switch to another service., Sustainability practices, like reducing plastic in deliveries, influence my decision to use a grocery

delivery service., A well-designed mobile app improves my experience with online grocery shopping., I trust online grocery services that offer secure payment options., I prefer online grocery services that use eco-friendly packaging

Interpretation: Since the R Square value of 0.091 suggests that only 9.1% of the variability in the dependent variable can be explained by the independent variables, indicating the model's limited explanatory power. It investigates the relationship between factors influencing user satisfaction and loyalty toward grocery delivery services. Hence it is not a good fit model.

| ANOVA |            |                |     |             |       |                   |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| Model |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
| 1     | Regression | 3.248          | 5   | .650        | 2.930 | .015 <sup>b</sup> |
|       | Residual   | 32.377         | 146 | .222        |       |                   |
|       | Total      | 35.625         | 151 |             |       |                   |

a. Dependent Variable: Gender

b. Predictors: (Constant), A poor user experience with a grocery delivery app will make me switch to another service., Sustainability practices, like reducing plastic in deliveries, influence my decision to use a grocery delivery service., A well-designed mobile app improves my experience with online grocery shopping., I trust online grocery services that offer secure payment options., I prefer online grocery services that use eco-friendly packaging

H0: There is no significant effect created by sustainability practices, user experience, app design, secure payment options, and eco-friendly packaging do not significantly influence the dependent variable (gender) in determining preferences for online grocery services.

H1: There is significant effect created by sustainability practices, user experience, app design, secure payment options, or eco-friendly packaging significantly influences the dependent variable (gender) in determining preferences for online grocery services.

Interpretation: Since P Value is .015 which is less than .050, there is sufficient evidence to reject Null hypothesis. Hence it is inferred that, there is significant effect crated by the quality of user experience, sustainability practices, mobile app design, trust in secure payment options, and eco-friendly packaging.



| Coefficients |                                                                  |                             |            |                           |       |      |
|--------------|------------------------------------------------------------------|-----------------------------|------------|---------------------------|-------|------|
| Model        |                                                                  | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|              |                                                                  | B                           | Std. Error | Beta                      |       |      |
| 1            | (Constant)                                                       | .953                        | .133       |                           | 7.158 | .000 |
|              | Eco-friendly grocery services.                                   | .083                        | .051       | .199                      | 1.634 | .104 |
|              | Sustainable deliveries influence my choice.                      | -.005                       | .052       | -.012                     | -.099 | .921 |
|              | A well-designed app enhances online grocery shopping experience. | -.012                       | .048       | -.029                     | -.257 | .798 |
|              | I trust online grocery services with secure payment options.     | .005                        | .047       | .010                      | .096  | .923 |
|              | A bad grocery app experience will make to switch services.       | .067                        | .039       | .183                      | 1.745 | .083 |

Interpretation:

Overall experience =  $0.953 + 0.083(\text{Eco-friendly grocery services}) + (-0.005)(\text{Sustainable deliveries influence my choice}) + (-0.012)(\text{A well-designed app enhances online grocery shopping experience}) + 0.005(\text{I trust online grocery services with secure payment options}) + 0.067(\text{A bad grocery app experience will make to switch services})$ .

Analysis: The independent variables include eco-friendly grocery services, the influence of sustainable deliveries, the importance of a well-designed app, trust in secure payment options, and the effect of negative app experiences on service switching. The coefficients indicate limited statistical significance across these variables.

## CONCLUSION AND RECOMMENDATIONS

The research comprehensively analysed consumer perceptions toward online grocery delivery services in Bangalore, focusing on post-pandemic behavioural shifts, service quality, and the role of technology. Mostly male population actively engaging in online grocery shopping. The study demonstrated that gender significantly influences perceptions of pricing competitiveness on online platforms compared to local stores, highlighting the importance of tailoring strategies to gender-specific preferences. Post-pandemic, convenience has emerged as a critical factor, with consumers exhibiting a notable shift toward online grocery shopping habits. Emphasizing secure payment systems and showcasing strong data protection measures can help build trust among consumers. Additionally, incorporating eco-friendly practices, such as sustainable packaging and reducing plastic usage, can appeal to environmentally conscious customers. Providers should also focus on highlighting the convenience and cost-effectiveness of their services, particularly in comparison to local stores, to address pricing concerns.

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## APPENDICES

1. Name
  
2. Age
  - o Under 18 years
  - o 18-24 years
  - o 25-34 years
  - o 35-44 years
  - o 45 years and above
  
3. Gender
  - o Male
  - o Female
  
4. Occupation
  - o Student
  - o Professional
  - o Business
  - o Government employee
  - o Other:
  
5. Monthly Income
  - o Less than ₹25,000
  - o ₹25,001 - ₹50,000
  - o ₹50,001 - ₹75,000
  - o ₹75,001 - ₹1,00,000
  - o More than ₹1,00,000
  
6. Which online grocery platforms do you use most often?
  - o BigBasket
  - o Swiggy Instamart
  - o Zepto
  - o Blinkit
  - o Other:

7. On average, how much do you spend on online grocery deliveries per month?
- o Less than ₹1000
  - o ₹1000 - ₹3000
  - o ₹3000 - ₹5000
  - o More than ₹5000

To analyse the key factors influencing consumer perceptions of online grocery delivery services in Bangalore.

|                                                                                                                          | <b>Strongly<br/>Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Disagree</b> |
|--------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------|----------------|--------------|-----------------|
| I find the prices on online grocery platforms to be competitive with local grocery stores.                               |                              |                 |                |              |                 |
| The quality of service (e.g., delivery speed, customer support) influences my satisfaction with online grocery services. |                              |                 |                |              |                 |
| The technology (mobile apps, websites) used for online grocery shopping is easy to use.                                  |                              |                 |                |              |                 |

To assess the impact of post-pandemic shifts in consumer behavior on online grocery shopping trends in Bangalore

|                                                                                           | <b>Strongly<br/>Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Disagree</b> |
|-------------------------------------------------------------------------------------------|------------------------------|-----------------|----------------|--------------|-----------------|
| My online grocery shopping habits have changed significantly since the COVID-19 pandemic. |                              |                 |                |              |                 |
| I am more likely to shop for groceries online now compared to before the pandemic.        |                              |                 |                |              |                 |

|                                                                                   |  |  |  |  |  |
|-----------------------------------------------------------------------------------|--|--|--|--|--|
| I value the convenience of online grocery shopping more in the post-pandemic era. |  |  |  |  |  |
|-----------------------------------------------------------------------------------|--|--|--|--|--|

To examine the role of sustainability and eco-conscious consumer preferences in online grocery delivery services

|                                                                                                                         | <b>Strongly Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Disagree</b> |
|-------------------------------------------------------------------------------------------------------------------------|--------------------------|-----------------|----------------|--------------|-----------------|
| I prefer online grocery services that use eco-friendly packaging                                                        |                          |                 |                |              |                 |
| Sustainability practices, like reducing plastic in deliveries, influence my decision to use a grocery delivery service. |                          |                 |                |              |                 |

To evaluate how technological interfaces and user experience affect customer trust and retention in online grocery services

|                                                                                            | <b>Strongly Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Disagree</b> |
|--------------------------------------------------------------------------------------------|--------------------------|-----------------|----------------|--------------|-----------------|
| A well-designed mobile app improves my experience with online grocery shopping.            |                          |                 |                |              |                 |
| I trust online grocery services that offer secure payment options                          |                          |                 |                |              |                 |
| A poor user experience with a grocery delivery app will make me switch to another service. |                          |                 |                |              |                 |

What improvements would you like to see in online grocery delivery services? (Open Ended Question

# **A STUDY ON UNDERSTANDING CONSUMER PERCEPTION AND DEMAND FOR COSMETIC PRODUCTS IN METROPOLITAN CITIES**

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## **ABSTRACT**

The study examines consumer perception and demand for cosmetic products in metropolitan cities, focusing on key factors influencing purchasing behavior. The research employs a descriptive methodology, analyzing data from 152 respondents collected via online surveys. Findings indicate that metropolitan consumers are significantly influenced by online shopping platforms, social media, and digital marketing strategies. Gender-neutral products and inclusivity are emerging trends, reflecting global shifts in beauty standards. Price, brand reputation, and product quality are identified as primary factors in purchase decisions, with consumers demonstrating an increasing preference for sustainable and organic options. The study highlights significant differences in spending across occupational groups but finds minimal correlation between age and spending habits. While consumer preferences are diverse, challenges persist in addressing ethical production practices and misinformation in the market. The research suggests that cosmetic brands in urban markets can remain competitive by adopting flexible pricing, enhancing digital presence, and emphasizing sustainability and transparency in product offerings. This comprehensive understanding of urban consumer behavior provides actionable insights for adapting marketing strategies to the evolving demands of modern metropolitan consumers.

## INTRODUCTION

The cosmetic industry has witnessed exponential growth in recent years, driven by increasing consumer awareness, changing lifestyle trends, and rising disposable incomes with their diverse populations and fast-evolving lifestyles, Metropolitan cities have become hotspots for this industry, reflecting a blend of cultural influences, modern beauty standards, and consumer aspirations. Consumers' product purchase decisions are significantly influenced by various attributes that successful marketers skillfully integrate into their strategies. These attributes include the messages conveyed through product advertisements, the design and appeal of packaging, the quality and innovation in manufacturing, the reputation of the country of origin, and other promotional techniques (Agyekum et al., 2015). Therefore, it is essential to understand the role of consumers' purchase goals and how they influence the relationship between online reviews and purchase decisions. This understanding is vital for academics and practitioners, providing insights into how consumers interpret and act upon online feedback. By examining this dynamic, businesses can better tailor their strategies to align with consumer motivations, while researchers can deepen their understanding of consumer behavior in the digital age. (Weisstein et al., 2017). The study will also analyze the demand for different types of cosmetic products and identify emerging trends in the market. This information will be valuable for cosmetic companies to tailor their marketing strategies and product offerings to meet urban consumers' evolving needs and preferences. Consumers deploy various variables to perceive the quality of a product. This quality rests in the eyes of the consumers who are perceiving these qualities. Products of higher quality to one consumer may seem subservient to another. Perception plays a vital role in the mind of the consumer. The process through which one selects, processes, and interprets information received to create a purposeful picture of the world is called perception. Consumer perception can be formally defined as a marketing theory that incorporates a customer's thoughts, product knowledge, and consciousness about a company or products/services it offers (Korengkeng and Tielung, 2018).

## REVIEW OF LITERATURE

Mahalder, K., & Rahman, S. M. (2020). Factors Influencing Consumer Perception Regarding Cosmetics Purchase: A study on Bangladeshi consumers. University of Gävle. This chapter theorizes the main topics: consumer Behavior, Consumer Perception, Bangladeshi Consumers, and Trends of Bangladeshi Cosmetics Consumers. In the end, the authors have developed a theoretical framework that would serve as a base for this study.

An Exploratory Study to Identify the Gender-Based Purchase Behavior of Consumers of Natural Cosmetics: This research focuses on gender differences in purchase behaviors and intentions toward natural cosmetics in India, using the theory of planned behavior. It highlights factors such as environmental attitudes, product knowledge, and perceived behavioral control. Published in Cosmetics Journal (2022)

Consumer awareness, attitude, and preference towards herbal cosmetic products in Coimbatore city" by M. Banu Rekha and K. Gokila: This study explores the rising demand for herbal and sustainable cosmetic products, examining the correlation between family income and spending on such products. It identifies gaps in data reliability due to small sample sizes but provides insights into consumer attitudes

Cultural norms and societal pressures influencing beauty choices in Bangalore" by V. Chauhan: This study examines how sociocultural factors like gender norms and beauty standards shape consumer behavior in metropolitan settings like Bangalore. It offers insights for culturally sensitive marketing approaches.

Consumer purchase decision behavior towards cosmetics marketing" by Dr. S. Anandrajan and T. Sivagami: This study examines the influence of marketing strategies and media in shaping consumer awareness and preferences for cosmetic products. It highlights a growing interest in organic and ayurvedic cosmetics among consumers in India, emphasizing marketing's role in influencing perceptions and buying decisions.

## **OBJECTIVES OF THE STUDY**

- To examine whether there is a significant difference in the amount spent on cosmetic products per month across different occupational groups.
- To identify patterns in consumer purchasing preferences for cosmetic products based on age demographics.
- To explore the relationship between age and monthly spending on cosmetic products, evaluating the nature and extent of this association



## **RESEARCH METHODOLOGY**

The research is a descriptive study aimed at understanding consumer perception and demand for cosmetic products in metropolitan cities. A structured questionnaire was used to collect data on consumer preferences, focusing on their taste, shopping habits, and choice of shopping mode online or offline. The data was gathered through Google Forms, and circulated primarily via WhatsApp, ensuring ease of access and broader participation. A total of 152 responses were collected using convenience sampling, relying on voluntary participation. The target population included consumers from metropolitan cities across diverse age groups and demographics. Statistical tools were applied to analyze key patterns, including shopping mode preferences, factors influencing purchases such as price, brand, and quality, and trends in behavior based on demographics like age and income. This methodology provides a clear framework for examining consumer perception and demand for cosmetic products in urban settings.

## **RESEARCH GAP**

While numerous studies have explored consumer behavior and preferences for cosmetic products, most research primarily focuses on either a specific brand, a narrow demographic group, or rural vs. urban contrasts. There is a lack of comprehensive analysis on:

**Digital Influences:** There is insufficient focus on the role of social media influencers, digital marketing strategies, and e-commerce platforms in shaping perceptions and demands in metropolitan cities.

**Metropolitan Cities:** Existing studies often generalize metropolitan areas without addressing variations in consumer behavior due to cultural, economic, or regional differences among cities.

## **RESEARCH QUESTIONS**

1. What are the primary factors influencing consumer perception of cosmetic products in metropolitan cities?
2. How do consumer preferences vary across demographic segments (age, gender, income) in metropolitan areas?
3. What impact do digital marketing and social media platforms have on consumer demand and purchasing decisions for cosmetic products?

## **RESEARCH PROBLEM**

In metropolitan cities, the cosmetics industry has seen rapid growth driven by changing lifestyles, increasing disposable income, and heightened consumer awareness about personal grooming. However, businesses face challenges in understanding the complex and evolving preferences of consumers in these diverse and dynamic markets.

- Increasing consumer awareness about sustainability and ethical production practices poses challenges for brands to align with evolving expectations.
- Consumers in metropolitan areas exhibit diverse preferences influenced by cultural, economic, and social factors,

**LIMITATIONS OF THE STUDY**

The research was conducted using an online survey, and as the data was collected through an online questionnaire, there is a possibility that the responses received might be inaccurate due to factors such as respondent bias, misunderstanding of questions, or lack of seriousness in providing responses. Additionally, the study's reliance on self-reported data may not accurately reflect actual consumer behavior, as there could be discrepancies between stated preferences and actual purchasing decisions. Another limitation is the demographic bias that might arise from the online nature of the survey, as it primarily targets individuals with internet access, potentially excluding segments of the population who are less digitally connected.

The study also focuses exclusively on metropolitan cities, which limits its generalizability to rural or semi-urban markets where consumer perceptions and demands might differ significantly. Furthermore, the research captures data at a single point in time, which may not fully account for rapidly changing consumer trends and preferences in the dynamic cosmetics industry. Future studies could address these limitations by incorporating mixed methods, such as in-depth interviews or focus groups, to validate survey findings, expanding the geographic scope of the research, and adopting longitudinal approaches to understand evolving consumer behaviors over time.

**RESULTS AND DISCUSSION**

The Demographic data of 152 respondents from an online questionnaire

| Demographic variables | Total |     |
|-----------------------|-------|-----|
|                       | n     | %   |
| <b>Age</b>            |       |     |
| Under 18 years        | 7     | 5%  |
| 18 to 24 years        | 99    | 65% |
| 25 to 34 years        | 16    | 11% |
| 35 to 44 years        | 13    | 9%  |
| 45+                   | 17    | 11% |
| <b>Gender</b>         |       |     |
| Male                  | 38    | 25% |
| Female                | 144   | 95% |
| Non-Binary            | 0     | 0%  |

|                   |    |     |
|-------------------|----|-----|
| Prefer not to say | 0  | 0%  |
|                   |    |     |
| <b>Occupation</b> |    |     |
|                   |    |     |
| Student           | 76 | 50% |
| Employed          | 59 | 39% |
| Self-Employed     | 7  | 5%  |
| Unemployed        | 10 | 7%  |

## One-Way ANOVA

| ANOVA                                                        |                |     |             |       |      |
|--------------------------------------------------------------|----------------|-----|-------------|-------|------|
| How much do you usually spend on cosmetic products per month |                |     |             |       |      |
|                                                              | Sum of Squares | df  | Mean Square | F     | Sig. |
| Between the Groups                                           | 4.441          | 1   | 4.441       | 4.640 | .033 |
| Within Groups                                                | 143.553        | 150 | .957        |       |      |
| Total                                                        | 147.993        | 151 |             |       |      |

$H_0$  - There is no significant difference in the amount spent on cosmetic products per month between the occupational groups.

$H_1$  - There is a significant difference in the amount spent on cosmetic products per month between the occupational groups.

Interpretation: Since the p-value is 0.033, which is less than the significance level of 0.050, the null hypothesis ( $H_0$ ) is rejected. Therefore, it is inferred that there are significant differences in the amount spent on cosmetic products per month between the groups

## Hypothesis Testing

## Chi-Square Test

### Chi-Square Tests

|       |    | Asymptotic<br>Significance<br>(2-sided) |
|-------|----|-----------------------------------------|
| Value | df |                                         |

|                              |                     |    |      |
|------------------------------|---------------------|----|------|
| Pearson Chi-Square           | 19.852 <sup>a</sup> | 16 | .227 |
| Likelihood Ratio             | 19.456              | 16 | .246 |
| Linear-by-Linear Association | .167                | 1  | .683 |
| N of Valid Cases             | 152                 |    |      |

H<sub>0</sub> --: There is no association between age and where people prefer to buy cosmetic products.

H<sub>1</sub> --: There is an association between age and where people prefer to buy cosmetic products.

Interpretation: Since the p-values for all three statistics (0.227, 0.246, and 0.683) are greater than the significance level of 0.05, we fail to reject the null hypothesis. This means we do not have enough evidence to conclude that there is an association between age and where people prefer to buy cosmetic products.

## Correlation

### Correlations

|                                                              |                     | Age   | How much do you usually spend on cosmetic products per month |
|--------------------------------------------------------------|---------------------|-------|--------------------------------------------------------------|
| Age                                                          | Pearson Correlation | 1     | -.029                                                        |
|                                                              | Sig. (2-tailed)     |       | .722                                                         |
|                                                              | N                   | 152   | 152                                                          |
| How much do you usually spend on cosmetic products per month | Pearson Correlation | -.029 | 1                                                            |
|                                                              | Sig. (2-tailed)     | .722  |                                                              |
|                                                              | N                   | 152   | 152                                                          |

H<sub>0</sub>: There is no correlation between age and how much people spend on cosmetic products per month.

H<sub>1</sub>: There is a correlation between age and how much people usually spend on cosmetic products per month.

Interpretation: Since the p-value (0.722) is greater than the significance level of 0.05, we fail to reject the null hypothesis. This means we do not have enough evidence to conclude that there is a correlation between age and how much people usually spend on cosmetic products per month.

The Pearson correlation coefficient (-0.029) indicates a very weak negative relationship between the two variables, but this relationship is not statistically significant.

## **CONCLUSIONS AND RECOMMENDATIONS**

The study on understanding consumer perception and demand for cosmetic products in metropolitan cities shows that consumers can easily perceive the availability of cosmetics in their towns, with a strong preference for online shopping due to the variety of products and attractive discounts offered by e-commerce platforms. The growing trend of digital consumption, particularly through social media influencers and online reviews, has significantly impacted consumer choices. Interestingly, the study found no specific category or gender exclusively associated with cosmetic usage, reflecting the increasing demand for unisex and gender-neutral products, which aligns with global beauty trends of inclusivity and diversity. Despite this growing awareness, price sensitivity remains a significant factor, with many consumers

balancing quality and affordability when making their purchasing decisions.

Overall, the findings suggest that the cosmetics market in metropolitan cities is rapidly evolving, with significant implications for brands. Companies need to adapt by focusing on digital marketing, sustainability, and offering a diverse range of products that cater to both emerging preferences and traditional consumer behaviors. By aligning with these trends, cosmetic brands can effectively meet the demands of modern urban consumers while staying competitive in a crowded marketplace.

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

- Brands must develop flexible pricing models that cater to different income groups within metropolitan cities. Offering premium products alongside affordable alternatives could help cater to a broader customer base, ensuring that quality is not compromised even in budget-friendly options
- Brands should focus on educating consumers about the quality, safety, and benefits of their products, particularly in a market where misinformation can influence purchasing behavior. Transparency about ingredient sourcing and product testing could help build consumer confidence and increase market share

- Given the significant role of digital platforms in influencing consumer choices, brands should enhance their online presence through social media campaigns, influencer partnerships, and engaging content. This will help build brand recognition and trust, particularly among younger, tech-savvy consumers

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## APPENDIX

1. Age
  - Under 18 years
  - 18 to 24 years
  - 25 to 34 years
  - 35 to 44 years
  - 45+
2. Gender
  - Male
  - Female
  - Non-Binary
  - Prefer not to say
3. Occupation
  - Student

- Employed
  - Self-Employed
  - Unemployed
4. How often do you use cosmetic products?
- Daily
  - 2 to 3 times a week
  - Once a week
  - Never
  - Rarely
5. What types of Cosmetics products do you frequently purchase
- Skincare (e.g., moisturizer, cleanser)
  - Makeup (e.g., foundation, lipstick)
  - Haircare (e.g., shampoo, conditioner)
  - Fragrances (e.g., perfume, deodorant)
6. How much do you usually spend on cosmetic products per month?
- Below ₹500
  - ₹500 - ₹1,000
  - ₹1,000 - ₹2,500
  - Above ₹2,500
7. How do you perceive the availability of cosmetic products in your city?
- Very easily available
  - Easily available
  - Somewhat available
  - Not easily available
8. How much do advertisements and social media influence your purchasing decisions?
- Not at all
  - Slightly
  - Moderately
  - Strongly
9. What is your primary reason for purchasing cosmetic products?

- As a part of daily routine
- To improve skin and health
- For special occasions/events

10. Do you prefer buying cosmetic products from international brands or Indian brands?

- International brands
- Indian brands
- No preference

11. What kind of promotions or discounts attract you the most when purchasing cosmetics?

- Buy one, get one free
- Flat discounts (e.g., 20% off)
- Free samples with purchase
- Seasonal sales

12. Which of the following factors influence your decision to buy cosmetics the most?

- Brand reputation
- Price
- Quality and effectiveness
- Natural/Organic ingredients
- Packaging and appearance
- All of the above

13. In your opinion, what is the biggest challenge you face when purchasing cosmetic products in your city?



# **COMPARATIVE ANALYSIS OF TRADITIONAL AND MODERN MARKETING STRATEGIES IN BANGALORE: TRENDS, CHALLENGES AND EFFECTIVENESS**

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## **ABSTRACT**

This study focuses on comparing the effectiveness of traditional versus modern marketing in Bangalore in terms of their trends, challenges, and impacts on consumer behaviour and business performance. Traditional media, such as TV, radio, print, and billboards, are still effective for certain demographics even though the digital platform has dominated all other media platforms. The study employs descriptive research and primary data collected from 108 participants using online questionnaires to analyse how traditional marketing sounds for the Bangalore audience. Some of the key findings reveal that while traditional marketing still holds value, it's only among older age groups; however, digital marketing is gradually taking its space as it allows for precision in targeting and has measurable ROI. The coexistence of the two strategies and the need for businesses to integrate their approaches are indicated by this research.

## **INTRODUCTION**

For centuries, traditional marketing can be said to have served the purpose of doing business promotion and it can be said to include any practice that is pre-technology advancement. Even though the concept of digital marketing was introduced, it can be said that traditional marketing has still managed to be effective in engaging the audience. This article looks at the general concepts of traditional marketing, its meaning, purpose, channels, benefits, barriers and its differences from digital marketing.

Traditional marketing focuses on all types of strategies and techniques that were useful before the digital vices took over. In the past, these techniques, coupled with different media and personal contact approaches, were the main ways of accessing the market.

Is it the time to abolish traditional marketing and bring in digital marketing or do both coexist? This question is very vivid because there is a surge in the news of the latest digital campaigns of big brands like Zomato, Tanishq etc. Even the conventional brands like Amul are always in the news for their topical social media posts. However, according to a study by Nielsen, 86% of Indians trust newspaper advertisements, suggesting that traditional media is still quite powerful. At the same time, 80% of consumers research on the web before buying.

## **III. REVIEW OF LITERATURE**

Caliskan, Özkan Özen, and Ozturkoglu (2021) explore how digitalization and Industry 4.0 reshape marketing by integrating the traditional 7P's framework with advanced technologies like automation, big data, and IoT. Their study highlights the transformative impact of these innovations on strategies, customer experiences, and business models, offering valuable insights for adapting to evolving market dynamics.

Beqiri and Bello (2021) analyse the impact of social media marketing on sales in Kosovo, showing significant improvements across advertising, promotion, public relations, campaigns, and consumer services compared to traditional methods. Their findings underscore social media's effectiveness in boosting enterprise sales.

Skačkauskienė and Nekrošienė (2023) explore approaches to marketing effectiveness evaluation, highlighting its importance for business performance and addressing the lack of unified classifications. Their bibliometric analysis offers insights into trends and challenges, contributing to a clearer understanding of the field.

Pantano, Priporas, and Migliano (2019) examine how social media participation reshapes traditional marketing mix models, addressing the growing reliance on social networks for marketing. Their study

highlights the need to adapt traditional frameworks to incorporate social media, providing insights into its role in enhancing marketing strategies for businesses.

Othman, Harun, De Almeida, and Sadq (2021) investigate the integration of marketing communication and after-sale service into the traditional marketing mix for Umrah travel services in Malaysia. Their study examines the impact of an expanded 7P's model on customer satisfaction and loyalty, highlighting the importance of tailored marketing strategies in the context of religious pilgrimage-driven travel services.

Kapoor and Kapoor (2021) examine the shift from traditional to digital marketing in the Indian hotel industry, focusing on the adoption of e-marketing tools by five-star hotels. Their study also explores the potential of artificial intelligence in marketing and the challenges associated with its application in the industry.

Husain, Ahmad, and Khan (2022) compare traditional and social media marketing for Indian luxury brands, finding that status consumption and brand equity positively influence purchase intention, especially in social media marketing. They recommend blending both media types, focusing on these factors in social media campaigns to increase purchase intent.

Basha, Kethan, and Aisha (2021) explore the perception, effectiveness, and awareness of digital marketing tools among marketing professionals in Bangalore. Their study highlights the significance of social media and email marketing, revealing a strong relationship between various digital marketing tools and their impact on acquiring new customers and enhancing customer experiences.

## **OBJECTIVE OF THE STUDY**

These are the key goals of this study-

- To describe different traditional marketing channels and the frequencies of their encounter.
- To examine the frequency towards the responses over traditional marketing messages.
- To evaluate the effectiveness of traditional marketing strategies in Bangalore.
- To examine the future of traditional marketing in Bangalore.

## **RESEARCH METHODOLOGY**

The research method used is descriptive research, and the data was collected in Bengaluru city. Primary data has been used here, which have been directly collected from the respondents using the questionnaire method (Google forms). This method was used to understand the overall impact of traditional marketing strategies on customers. There was a total of respondents for the questionnaire which was circulated in the form of google forms through online mode via E-mail and WhatsApp. The questionnaire was structured to understand the

basic impact of traditional marketing over digital marketing on customers, customer behaviour, customer involvement and ROI of traditional marketing.

### **RESEARCH GAP-**

- Very little research is done on the effectiveness of traditional marketing across different business sectors in Bangalore. Many studies provide broad, generalized insights but are not differentiated by industries such as retail, hospitality, real estate, and so on, and how these sectors use traditional marketing strategies.
- With growing literature on the integration of digital and traditional marketing, however, most studies have not investigated these areas at depth and how the tactics function together to manipulate customer behaviour and ROI.
- There is relatively little literature on the ways niche or high-end businesses target market segments in Bangalore through traditional marketing and the concept of delivering customer loyalty and ROI in doing so. Much of the literature available centres on mass- market strategies for huge market audiences.

### **RESEARCH QUESTIONS-**

- How do customers in Bangalore perceive traditional marketing strategies (e.g., print, TV, radio, billboards)?
- What is the level of customer awareness and recall of traditional marketing campaigns in Bangalore?
- Do customers in Bangalore trust or react differently to traditional marketing when it is localized or culturally relevant?
- How do customers in Bangalore prefer to receive marketing messages from businesses using traditional media?

### **RESEARCH PROBLEMS-**

Core issue of the research was to understand how the customers in Bangalore perceived, interacted, and responded to traditional modes of marketing, especially print media, television, radio, billboards, etc. Although digital channels are rapidly dominating the scenario, traditional modes of marketing remain relevant and important for targeting a heterogeneous customer base. However, businesses often find it hard to measure the Return on Investment (ROI) from traditional marketing methods since such strategies usually do not come equipped with precise tracking capabilities such as in the case of digital marketing.

## LIMITATIONS OF THE STUDY

The study has a small sample size and is only for Bangalore, which means its generalizability is reduced. It is based on consumer perceptions and self-reported data, which may create bias. Moreover, it has not differentiated between industries, hence reducing the specificity of insight. The fast changing and dynamic landscape of marketing, therefore, affects the ongoing relevance of the findings with the study not venturing deep into hybrid strategies and their integration of both approaches. Future research, on the other hand, shall address these limitations to enhance the depth of the results and the study's applicability.

## RESEARCH FINDINGS-

**The Demographic data of 108 respondents collected from an online questionnaire.**

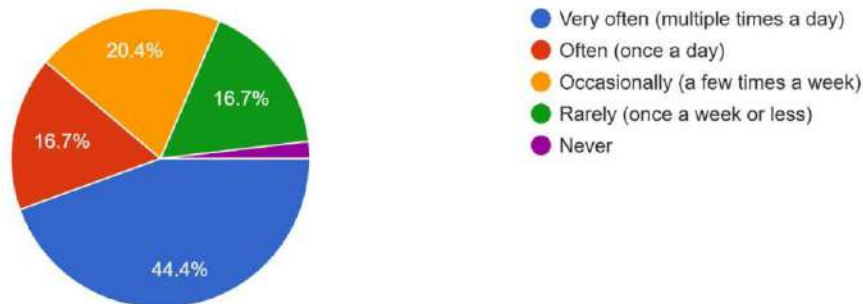
**Table 1: Demographic of Participants**

| <u>Demographic value</u>    | <u>Total</u> |          | <u>Demographic value</u>                  | <u>Total</u> |          |
|-----------------------------|--------------|----------|-------------------------------------------|--------------|----------|
|                             | <u>n</u>     | <u>%</u> |                                           | <u>n</u>     | <u>%</u> |
| <b>1. <u>Gender</u></b>     |              |          | <b>2. <u>Age</u></b>                      |              |          |
| Male                        | 47           | 43.5%    | Under 18                                  | 17           | 15.7%    |
| Female                      | 61           | 56.5%    | 18 – 24                                   | 38           | 35.2%    |
| Transgender                 | -            | -        | 25 – 34                                   | 20           | 18.5%    |
| Others                      | -            | -        | 35 – 50                                   | 24           | 22.2%    |
| Prefer not to say           | -            | -        | 50 +                                      | 9            | 8.3%     |
|                             |              |          |                                           |              |          |
| <b>3. <u>Occupation</u></b> |              |          | <b>4. <u>Income</u><br/><u>(p. m)</u></b> |              |          |
| Student                     | 43           | 39.8%    | No income                                 | 45           | 41.7%    |
| Employed (full-time)        | 26           | 24.1%    | 0 – 15,000                                | 10           | 9.3%     |
| Employed (part-time)        | 12           | 11.1%    | 16,000 – 25,000                           | 7            | 6.5%     |
| Unemployed                  | 12           | 11.1%    | 26,000 – 50,000                           | 17           | 15.7%    |
| Self-employed               | 11           | 10.2%    | 51,000 – 1,00,000                         | 15           | 13.9%    |
| Retired                     | 4            | 3.7%     | 1,00,000 +                                | 14           | 13%      |
|                             |              |          |                                           |              |          |
| <b>5. <u>Location</u></b>   |              |          |                                           |              |          |
| North Bangalore             | 42           | 38.9%    |                                           |              |          |
| South Bangalore             | 23           | 21.3%    |                                           |              |          |

|                |    |       |  |  |  |
|----------------|----|-------|--|--|--|
| East Bangalore | 25 | 23.1% |  |  |  |
| West Bangalore | 18 | 16.7% |  |  |  |

How often do you encounter traditional marketing channels (such as TV ads, radio ads, print ads, billboards, etc.) in your daily life?

108 responses



Interpretation:

Rare or Never: 61.1% of respondents encounter traditional marketing rarely or never.

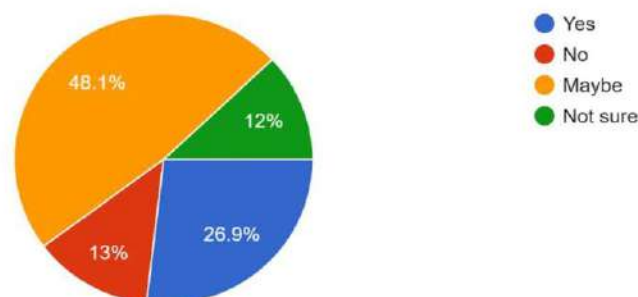
Occasionally or Often: 37.1% encounter it occasionally or often.

Very Often: Only 20.4% encounter it very often.

The graph shows how often people encounter traditional marketing channels (like TV ads, radio ads, and billboards) in their daily lives. Most people encounter these ads rarely or never, suggesting that traditional marketing may be less effective than before. A significant portion encounters them occasionally or often, indicating that traditional marketing still has some reach. Very few people encounter them very often, suggesting that while traditional marketing may still be effective for certain demographics, it may not be as pervasive as it once was. To improve marketing effectiveness, marketers should consider diversifying channels, targeting specific demographics, and measuring the impact of traditional marketing campaigns.

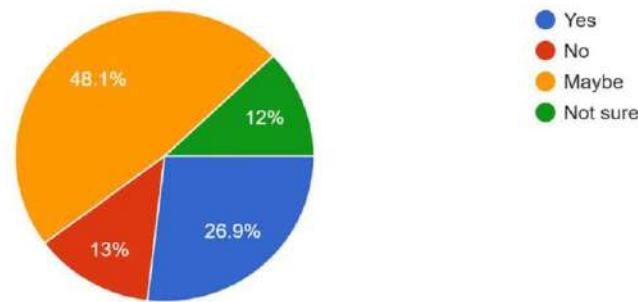
Do you think businesses in Bangalore do enough to measure the effectiveness of their traditional marketing strategies?

108 responses



Do you think businesses in Bangalore do enough to measure the effectiveness of their traditional marketing strategies?

108 responses



Interpretation:

- Yes: 48.1% of respondents believe businesses in Bangalore do enough to measure marketing effectiveness.
- No: 13% believe they don't do enough.
- Unsure or Maybe: 38.9% are unsure or think maybe they don't do enough.

The results suggest that there is a perception that businesses in Bangalore may not be adequately measuring the effectiveness of their traditional marketing strategies. This could be due to various reasons, such as lack of resources, knowledge, or tools.

## DISCUSSIONS AND ANALYSIS OF FINDINGS

### One-way ANOVA

|                                                                                                                                        |                | Sum of Squares | df  | Mean Square | F     | Sig. |
|----------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|-----|-------------|-------|------|
| How often do you encounter traditional marketing channels (such as TV ads, radio ads, print ads, billboards, etc.) in your daily life? | Between Groups | 10.049         | 3   | 3.350       | 2.360 | .076 |
|                                                                                                                                        | Within Groups  | 147.581        | 104 | 1.419       |       |      |
|                                                                                                                                        | Total          | 157.630        | 107 |             |       |      |
| Have traditional marketing campaigns ever influenced your decision to purchase a product or service?                                   | Between Groups | 3.436          | 3   | 1.145       | .971  | .409 |
|                                                                                                                                        | Within Groups  | 122.666        | 104 | 1.179       |       |      |
|                                                                                                                                        | Total          | 126.102        | 107 |             |       |      |

Null Hypothesis (H<sub>0</sub>):

There is no significant difference in the frequency of encountering traditional marketing channels (e.g., TV ads, radio ads, print ads, billboards, etc.) across the groups.

### Alternative Hypothesis (H<sub>1</sub>):

There is a significant difference in the frequency of encountering traditional marketing channels across the groups.

Although the p-value (0.076) is close to the 0.05 threshold, it is not statistically significant. Thus, we fail to reject the null hypothesis and conclude that the frequency of encountering traditional marketing channels does not significantly vary between the groups analyzed. However, the borderline p-value may indicate a potential trend worth exploring further with additional data or finer segmentation.

### Multiple Comparisons

#### LSD

|                                                                                                                                                                   |                              | South<br>Bangalore                                 | East Bangalore                                     | West<br>Bangalore                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------------------------------|----------------------------------------------------|----------------------------------------------------|
| Dependent<br>Variable                                                                                                                                             | (I) Location<br>(J) Location | Mean<br>Difference (I-<br>J)<br>Std. Error<br>Sig. | Mean<br>Difference (I-<br>J)<br>Std. Error<br>Sig. | Mean<br>Difference (I-<br>J)<br>Std. Error<br>Sig. |
| How often do you<br>encounter<br>traditional<br>marketing<br>channels<br>(such as TV ads,<br>radio ads, print<br>ads, billboards,<br>etc.) in your daily<br>life? | North<br>Bangalore           | -.534<br>.309<br>.087                              | -.183<br>.301<br>.545                              | -.810*<br>.336<br>.018                             |
|                                                                                                                                                                   | South<br>Bangalore           |                                                    | .351<br>.344<br>.310                               | -.275<br>.375<br>.464                              |
|                                                                                                                                                                   | East<br>Bangalore            |                                                    |                                                    | -.627<br>.368<br>.092                              |
| Have traditional<br>marketing<br>campaigns ever<br>influenced your<br>decision to<br>purchase a<br>product or<br>service?                                         | North<br>Bangalore           | .337<br>.282<br>.234                               | .221<br>.274<br>.422                               | -.175<br>.306<br>.569                              |
|                                                                                                                                                                   | South<br>Bangalore           |                                                    |                                                    | -.512<br>.342<br>.137                              |
|                                                                                                                                                                   | East<br>Bangalore            | .117<br>.314<br>.711                               |                                                    | -.396<br>.336<br>.241                              |



## Bayes Factor Inference on Pairwise Correlations<sup>a</sup>

|                                                                                          |                     | How do you typically respond to traditional marketing messages (TV, radio, print, etc.)? | Occupation |
|------------------------------------------------------------------------------------------|---------------------|------------------------------------------------------------------------------------------|------------|
| How do you typically respond to traditional marketing messages (TV, radio, print, etc.)? | Pearson Correlation | 1                                                                                        | -.026      |
|                                                                                          | Bayes Factor        |                                                                                          | 12.699     |
|                                                                                          | N                   | 108                                                                                      | 108        |
| Occupation                                                                               | Pearson Correlation | -.026                                                                                    | 1          |
|                                                                                          | Bayes Factor        | 12.699                                                                                   |            |
|                                                                                          | N                   | 108                                                                                      | 108        |

a. Bayes factor: Null versus alternative hypothesis.

## Hypothesis

### Null Hypothesis (H0):

There is no relationship between how individuals respond to traditional marketing messages and their occupation.

$\rho = 0$ , where  $\rho$  is the population correlation coefficient.

### Alternative Hypothesis (H1):

There is a relationship (positive or negative) between how individuals respond to traditional marketing messages and their occupation.

$\rho \neq 0$

The Bayes Factor (12.699) strongly supports the null hypothesis (H0) over the alternative (H1).

## Posterior Distribution Characterization for Pairwise Correlations<sup>a</sup>

|                                                                                          |                       |             | How do you typically respond to traditional marketing messages (TV, radio, print, etc.)? | Occupation |
|------------------------------------------------------------------------------------------|-----------------------|-------------|------------------------------------------------------------------------------------------|------------|
| How do you typically respond to traditional marketing messages (TV, radio, print, etc.)? | Posterior             | Mode        |                                                                                          | -.025      |
|                                                                                          |                       | Mean        |                                                                                          | -.026      |
|                                                                                          |                       | Variance    |                                                                                          | .009       |
|                                                                                          | 95% Credible Interval | Lower Bound |                                                                                          | -.210      |
|                                                                                          |                       | Upper Bound |                                                                                          | .159       |
|                                                                                          | N                     |             | 108                                                                                      | 108        |
| Occupation                                                                               | Posterior             | Mode        | -.025                                                                                    |            |
|                                                                                          |                       | Mean        | -.026                                                                                    |            |
|                                                                                          |                       | Variance    | .009                                                                                     |            |
|                                                                                          | 95% Credible Interval | Lower Bound | -.210                                                                                    |            |
|                                                                                          |                       | Upper Bound | .159                                                                                     |            |
|                                                                                          | N                     |             | 108                                                                                      | 108        |

a. The analyses assume reference priors ( $c = 0$ ).

## Model Summary<sup>b</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .148 <sup>a</sup> | .022     | .003              | 1.124                      |

a. Predictors: (Constant), Do you think businesses in Bangalore do enough to measure the effectiveness of their traditional marketing strategies?, Do you believe traditional marketing strategies provide good value for money for businesses?

b. Dependent Variable: Location

## Hypothesis:

Null Hypothesis ( $H_0$ ): There is no significant correlation between responses to traditional marketing messages and occupation, or between predictors (e.g., the perception of traditional marketing strategies' value and effectiveness) and location. Alternative Hypothesis ( $H_1$ ): There is a significant correlation between these variables.

The R value (0.148) indicates a very weak positive correlation between the predictors and the dependent variable (location). The R Square value (0.022) and Adjusted R Square (0.003) are extremely low, suggesting that the predictors explain only 2.2% (or less) of the variance in the dependent variable.

**ANOVA<sup>a</sup>**

| Model |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| 1     | Regression | 2.974          | 2   | 1.487       | 1.177 | .312 <sup>b</sup> |
|       | Residual   | 132.683        | 105 | 1.264       |       |                   |
|       | Total      | 135.657        | 107 |             |       |                   |

a. Dependent Variable: Location

b. Predictors: (Constant), Do you think businesses in Bangalore do enough to measure the effectiveness of their traditional marketing strategies?, Do you believe traditional marketing strategies provide good value for money for businesses?

**Coefficients<sup>a</sup>**

| Model |                                                                                                                        | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig.  |
|-------|------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------|---------------------------|-------|-------|
|       |                                                                                                                        | B                           | Std. Error | Beta                      |       |       |
| 1     | (Constant)                                                                                                             | 2.019                       | .343       |                           | 5.887 | <.001 |
|       | Do you believe traditional marketing strategies provide good value for money for businesses?                           | .222                        | .153       | .147                      | 1.459 | .148  |
|       | Do you think businesses in Bangalore do enough to measure the effectiveness of their traditional marketing strategies? | -.099                       | .112       | -.089                     | -.885 | .378  |

a. Dependent Variable: Location

**Residuals Statistics<sup>a</sup>**

|                      | Minimum | Maximum | Mean | Std. Deviation | N   |
|----------------------|---------|---------|------|----------------|-----|
| Predicted Value      | 1.85    | 2.71    | 2.18 | .167           | 108 |
| Residual             | -1.489  | 2.154   | .000 | 1.114          | 108 |
| Std. Predicted Value | -1.980  | 3.210   | .000 | 1.000          | 108 |
| Std. Residual        | -1.324  | 1.916   | .000 | .991           | 108 |

a. Dependent Variable: Location

**Hypothesis:**

Null Hypothesis ( $H_0$ ): There is no statistically significant relationship between predictors (perception of traditional marketing strategies' value and effectiveness) and the dependent variable (location).

Alternative Hypothesis ( $H_1$ ): There is a statistically significant relationship between the predictors and the dependent variable.

The results imply that perceptions of the value or effectiveness of traditional marketing strategies are not significant factors in determining location preferences or behaviours in this dataset. Future studies could explore additional variables or refine the model to identify more impactful predictors.

## **CONCLUSIONS AND RECOMMENDATIONS**

The research shows that although most traditional marketing methods are applied in certain contexts, in Bangalore, the accuracy of digital marketing, its outreach, and measurable return on investment has surpassed that of traditional marketing methods. Being flexible and cost-effective is what makes digital channels highly suitable for the older groups, which are best influenced by TV, print, or radio. In maximizing the effectiveness of business, they should adopt an integrated approach by combining traditional and digital strategies to leverage the strength of both. They should invest in advance tracking tools for traditional marketing that will enable a better measurement of ROI and adaptation of campaigns to suit the audience preferences. Such localization and cultural relevance of the content will help increase customer interest, and constant assessment and then shifting of strategies will keep an organization ahead in this fast-evolving market.

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## **APPENDICES**

1. Gender
  - o Male
  - o Female
  
2. Age
  - o Under 18
  - o 18 – 24
  - o 25 – 34
  - o 35 -50
  - o 50+
  
3. Occupation
  - o Student
  - o Employed (Part-time)
  - o Employed (Full time)
  - o Self-employed
  - o Unemployed
  - o Retired
  
4. Income level (per month)
  - o No income
  - o 0 – 15000
  - o 16000 – 25000
  - o 26000 – 50000
  - o 51000 – 100000

- ☐ 100000+
5. Location
- ☐ North Bangalore
  - ☐ South Bangalore
  - ☐ East Bangalore
  - ☐ West Bangalore
6. How often do you encounter traditional marketing channels (such as TV ads, radio ads, print ads, billboards, etc.) in your daily life?
- ☐ Very often
  - ☐ Often
  - ☐ Occasionally
  - ☐ Rarely
  - ☐ Never
7. Which of the following traditional marketing channels do you notice most frequently? (Select all that apply)
- ☐ TV Commercials
  - ☐ Print advertisements
  - ☐ Billboards or outdoor signage
  - ☐ Radio advertisements
  - ☐ Other
8. In your opinion, which of these traditional marketing strategies are most effective in grabbing your attention?
- ☐ TV Commercials
  - ☐ Print advertisements
  - ☐ Billboards or outdoor signage
  - ☐ Radio advertisements
  - ☐ Other
9. Have traditional marketing campaigns ever influenced your decision to purchase a product or service?
- ☐ Yes
  - ☐ Occasionally

- ☐ Maybe
  - ☐ Rarely
  - ☐ Never
10. How do you typically respond to traditional marketing messages (TV, radio, print, etc.)?
- ☐ I take immediate action (eg. Visit the store, make a purchase)
  - ☐ I look up more information online
  - ☐ I share the information with friends or family
  - ☐ I don't take any action
  - ☐ I forget about it shortly after exposure
11. Do you believe traditional marketing strategies provide good value for money for businesses?
- ☐ Yes, they provide excellent value
  - ☐ Neutral, I'm not sure
  - ☐ No, they provide poor value
  - ☐ No, they provide no value at all
12. Do you think businesses in Bangalore do enough to measure the effectiveness of their traditional marketing strategies?
- ☐ Yes
  - ☐ No
  - ☐ Maybe
  - ☐ Not sure
13. Do you think traditional marketing strategies (such as print, TV, and radio) will remain effective in the future, or will digital marketing take over completely?
- ☐ Traditional marketing will remain effective
  - ☐ Traditional marketing will become less effective, but still relevant
  - ☐ Digital marketing will completely replace traditional marketing
  - ☐ Both will complement each other
  - ☐ I'm not sure

# **Fraud Prevention in the Digital Era: Integrating Corporate Governance, Technology, and Ethics**

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## **Introduction to Fraud Prevention**

Fraud prevention refers to the strategies, processes, and technologies used to detect, prevent, and mitigate fraudulent activities. Fraud can occur in various forms, including identity theft, financial fraud, cyber fraud, and corporate fraud. It can impact individuals, businesses, and governments, leading to financial losses, reputational damage, and legal consequences. The goal of fraud prevention is to identify and eliminate vulnerabilities before they can be exploited by malicious actors.

Fraud prevention involves a combination of proactive measures, such as implementing security protocols, conducting audits, using artificial intelligence and machine learning for fraud detection, and educating stakeholders about potential risks. Governments and regulatory bodies also play a crucial role by enforcing compliance standards and legal frameworks to deter fraudulent activities.

In an increasingly digital world, fraud has become a significant concern for individuals, businesses, and organizations across industries. The rise of online transactions, data breaches, and sophisticated cybercriminal activities has made fraud prevention more critical than ever. Fraudulent activities not only lead to direct financial losses but can also damage reputations, erode customer trust, and result in legal repercussions. As a result, companies and institutions must adopt robust fraud prevention strategies to safeguard their assets and stakeholders.



Fraud takes various forms, including identity theft, where criminals steal personal data, and financial fraud, involving credit card, banking, and insurance scams. Cyber fraud exploits digital vulnerabilities through phishing, malware, and ransomware attacks. Corporate fraud includes embezzlement and insider trading, while e-commerce fraud involves fake transactions, reviews, and chargeback scams. Each type requires specific preventive measures.

Effective fraud prevention strategies include implementing strong security measures like multi-factor authentication, encryption, and regular software updates. Employee and consumer awareness programs educate individuals on fraud detection and safe online practices. Advanced technologies such as AI, ML, and behavioral analytics help detect suspicious activities. Regular audits and risk assessments identify vulnerabilities, while anonymous fraud reporting mechanisms encourage whistleblowing. Compliance with regulatory standards, including GDPR and AML laws, ensures security and legal adherence while aiding law enforcement in combating fraud.

Fraud prevention faces challenges such as evolving fraud tactics, lack of awareness, and balancing security with user experience. Limited resources make it difficult for small businesses to adopt advanced solutions, while data privacy concerns arise from the need to collect and analyze user information.

The future of fraud prevention will rely on AI-driven predictive analytics, blockchain for secure transactions, and biometric authentication for enhanced security. Greater collaboration between businesses and governments will improve threat intelligence sharing, while stronger regulatory frameworks will provide stricter protections against fraud.

Fraud prevention is a crucial aspect of protecting financial assets, sensitive data, and reputations. By implementing robust security measures, raising awareness, leveraging technology, and complying with regulations, individuals and organizations can reduce the risk of fraud. However, fraudsters continuously adapt their tactics, making it essential for businesses and individuals to remain vigilant and proactive in their fraud prevention efforts. The future of fraud prevention will be shaped by advancements in AI, blockchain, biometrics, and global cooperation to create a safer digital environment.

## **Review of Literature**

### **1. Preventing Financial Statement Fraud in the Corporate Sector: Insights from Auditors**

Mandal and S (2025), provides an in-depth analysis of auditors' perspectives on critical factors that deter financial statement fraud within corporations. The study also explores the mediating role of fraud awareness in enhancing the effectiveness of ethical leadership and internal control systems in fraud prevention.

The primary objective of this research is to assess how auditors perceive the influence of key fraud prevention mechanisms—namely whistleblowing systems, fraud awareness, ethical leadership, internal control systems, and corporate governance—in deterring financial statement fraud. Additionally, the study investigates whether

fraud awareness mediates the relationship between ethical leadership, internal control systems, and the prevention of financial statement fraud.

The researchers employed an online survey targeting 141 professionally qualified auditors, each with a minimum of one year of practical experience in the field. The data collected were analyzed using Structural Equation Modeling (SEM), specifically partial least squares structural equation modeling, to examine the relationships between the latent variables. This methodological approach allowed for a comprehensive understanding of the direct and indirect effects of the identified factors on fraud prevention.

The study highlights fraud awareness as the key factor in preventing financial statement fraud, with educated employees reducing the likelihood of fraudulent activities. A combination of whistleblowing systems, ethical leadership, internal controls, corporate governance, and fraud awareness accounts for 77.4% of financial fraud prevention. The research also shows that fraud awareness enhances the effectiveness of internal controls, emphasizing its mediating role in fraud prevention.

The study suggests that organizations should implement comprehensive fraud prevention programs that include clear whistleblowing policies, regular fraud awareness training, and strong internal controls. Leadership commitment to ethical practices is crucial for fostering a culture of integrity, encouraging employees to report fraud without fear of retaliation. Continuous training ensures employees are equipped to recognize and address emerging fraud risks.

This research contributes to the existing literature by developing a new theoretical framework that examines financial statement fraud prevention from an auditor's perspective within the corporate context. Notably, it is the first study to explore the mediating effect of fraud awareness on the relationship between internal control systems and fraud prevention. By highlighting the critical role of fraud awareness, the study provides valuable insights for organizations seeking to enhance the effectiveness of their fraud prevention strategies.

## 2. Forensic Accounting and Fraud Detection: A Review of Techniques in the Digital Age

Odeyemi et al. (2024), explore the transformative impact of digital advancements on forensic accounting practices. As financial crimes become increasingly sophisticated, the integration of cutting-edge technologies has become imperative for effective fraud detection and prevention. This comprehensive review delves into both traditional methodologies and modern digital tools, emphasizing the necessity for forensic accountants to adapt in the evolving landscape of financial fraud.

Historically, forensic accounting relied heavily on manual examination of financial records, meticulous analysis of documents, and in-depth interviews to uncover discrepancies and fraudulent activities. While these traditional techniques laid the foundation for the discipline, the advent of the digital age has introduced complexities that necessitate more advanced approaches. The proliferation of digital transactions, electronic records, and online financial systems has expanded the avenues through which fraud can occur, making it imperative for forensic accountants to evolve their methodologies.

The article highlights how advanced technologies have transformed forensic accounting. Data analytics enables the detection of fraud patterns in large datasets, while AI and machine learning enhance fraud detection by automating analysis and adapting to new schemes. Blockchain's transparency and immutability provide a secure way to record transactions, minimizing the risk of financial fraud.

While digital technologies enhance forensic accounting, they also pose challenges such as data privacy risks, the need for strong security measures, and compliance with regulations.

Forensic accountants must continuously update their skills to effectively use advanced tools, while ethical considerations must be addressed to ensure fair and unbiased analyses.

The authors emphasize that while digital tools significantly enhance forensic accounting practices, they do not replace the need for traditional investigative techniques. A synergistic approach that combines the analytical power of modern technologies with the critical thinking and professional judgment inherent in traditional methods is advocated. This combination ensures a comprehensive approach to fraud detection and prevention, leveraging the strengths of both methodologies.

Odeyemi et al.'s review underscores the dynamic and evolving nature of forensic accounting in the digital age. As financial fraud schemes become more complex, the adoption and integration of advanced technologies such as data analytics, AI, ML, and blockchain are not merely advantageous but essential. Forensic accountants are called upon to embrace these tools, continually enhance their skills, and uphold ethical standards to effectively combat financial fraud in today's interconnected and technologically advanced environment.

### 3. The Perception of Accountants/Auditors on the Role of Corporate Governance and Information Technology in Fraud Detection and Prevention

Hassan et al. (2025), explore the perspectives of financial accountants and auditors on how corporate governance (CG) and information technology (IT) influence fraud detection and prevention within organizations. This research provides valuable insights into the effectiveness of various CG practices and IT tools in mitigating fraudulent activities, highlighting areas where improvements are necessary.

The primary objective of this study is to assess the perceptions of financial accountants, internal auditors, and external auditors regarding the impact of CG and IT on fraud detection and prevention. To achieve this, the authors collected primary data through questionnaires distributed to 250 professionals in the field. The non-probability snowball sampling technique was employed for data collection, and the analysis was conducted using statistical methods, including the sample t-test, one-way ANOVA, and paired sample t-test. This approach allowed the researchers to evaluate the significance of various CG practices and IT techniques in combating fraud.

The study highlights the effectiveness of strong corporate governance, IT integration, and internal controls in detecting and preventing fraud. Robust governance frameworks reduce fraud risks, while IT-driven monitoring enhances anomaly detection. Internal controls, including audits and segregation of duties, serve as critical deterrents. However, ethical officers and training alone are not perceived as highly effective without a strong ethical culture. Additionally, professionals acknowledge the prevalence of fraud, emphasizing the need for organizations to reassess and strengthen their anti-fraud measures.

The study recommends implementing strong corporate governance frameworks to enhance transparency and accountability, alongside tailored IT solutions for fraud detection and prevention. Organizations should regularly review and improve internal controls, ensuring employees understand their roles in mitigating risks. Ethical programs must go beyond formalities to foster a culture of integrity. Additionally, government agencies should raise awareness about data provision through workshops and best practice dissemination to strengthen fraud prevention efforts.

This research uniquely combines three significant factors: corporate governance, information technology, and forensic accounting in the context of fraud detection and prevention. By integrating these elements, the study contributes to the existing literature by providing a holistic view of the mechanisms that can deter fraudulent activities within organizations. The insights gained set the foundation for future research, inform government policymaking, and guide organizations in enhancing their practices to combat fraud effectively.

The perceptions of accountants and auditors, as elucidated in this study, underscore the critical roles that robust corporate governance and advanced information technology play in fraud detection and prevention. While internal controls are fundamental, their effectiveness is amplified when supported by tailored IT solutions and a genuine commitment to ethical practices. Organizations must move beyond perfunctory measures and cultivate an environment where integrity is embedded in every facet of operations. By doing so, they can significantly reduce the risk of fraud and enhance stakeholder trust.

#### 4. Adaptive Machine Learning Models: Concepts for Real-Time Financial Fraud Prevention in Dynamic Environments

Bello et al. (2024), explore the integration of adaptive machine learning (ML) models in combating financial fraud. As financial transactions increasingly shift to digital platforms, the complexity and frequency of fraudulent activities have escalated, necessitating advanced, real-time detection and prevention mechanisms. This study delves into the methodologies and applications of adaptive ML models, emphasizing their significance in dynamic financial landscapes.

Traditional fraud detection systems struggle to identify evolving fraud tactics due to their reliance on static rules and historical data. Key challenges include rapidly changing fraud patterns, the need for scalable

solutions to process high transaction volumes, and minimizing false positives to maintain customer trust and efficiency. Real-time adaptive systems are essential to address these limitations.

Adaptive ML models enhance fraud detection by continuously learning from new data to identify emerging threats. Key techniques include online learning algorithms like Stochastic Gradient Descent (SGD) and Online SVMs, which update models incrementally, and reinforcement learning (RL), which optimizes detection strategies over time. Deep learning

models, such as autoencoders, detect anomalies by identifying deviations in data patterns, while ensemble learning methods like Random Forests and Gradient Boosting Machines improve accuracy by combining multiple models.

Real-time data processing enhances adaptive ML models by enabling immediate fraud detection and response, minimizing financial losses. Stream processing frameworks like Apache Flink facilitate continuous data ingestion and analysis, while scalable infrastructure ensures efficient handling of large datasets and complex computations.

Implementing adaptive ML models for fraud detection presents challenges, including ensuring data quality and compliance with privacy regulations like GDPR through techniques such as federated learning. These models require substantial computational resources for training and real-time inference, necessitating high-performance infrastructure. Additionally, their complexity can reduce interpretability, making explainable AI essential for transparency, regulatory compliance, and stakeholder trust.

The integration of adaptive machine learning models into financial fraud detection systems represents a significant advancement in safeguarding financial transactions. By continuously learning from new data and adapting to emerging fraud patterns, these models provide a dynamic and effective defense against financial fraud. However, successful implementation requires careful consideration of data quality, computational infrastructure, and model transparency. As financial ecosystems continue to evolve, the adoption of adaptive ML models will be pivotal in maintaining the integrity and security of financial operations.

## 5. The Role of Good Corporate Governance to Fraud Prevention: An Analysis Based on the Fraud Pentagon

Rohmatin et al. (2021), investigate the relationship between the elements of the Fraud Pentagon theory and the effectiveness of Good Corporate Governance (GCG) in preventing fraud within Indonesia's banking sector. This research provides empirical insights into how specific factors contribute to fraudulent activities and examines the moderating role of GCG in mitigating these risks.

The primary objective of this study is to analyze how the five elements of the Fraud Pentagon—pressure, opportunity, rationalization, competence, and arrogance—influence the occurrence of fraud in banking

institutions. Additionally, the research aims to assess whether the implementation of GCG can moderate the impact of these elements on fraudulent behavior. The authors conducted a descriptive study utilizing logistic regression analysis on a sample of 27 banking companies listed on the Indonesia Stock Exchange (IDX) from 2016 to 2019, resulting in 108 observations. Data were sourced from official bank websites and the IDX, focusing on internal fraud disclosures as the dependent variable. Independent variables were measured using proxies such as Return on Assets (ROA) for pressure, the presence of Big Four auditors for opportunity, changes in auditors for rationalization, changes in directors

for competence, and the number of CEO photographs in annual reports for arrogance. GCG was assessed based on self-evaluation reports aligned with regulatory standards.

The study finds that competence and opportunity significantly contribute to fraud, as individuals in authority can exploit weak internal controls. However, pressure, rationalization, and arrogance did not have a notable impact in the sampled banks. Strong corporate governance (GCG) mitigates the effects of opportunity and rationalization, reducing fraud risks. Interestingly, GCG strengthens the link between competence and fraud, suggesting skilled individuals may still exploit governance structures. It had no moderating effect on pressure and arrogance, indicating the need for tailored governance measures to address these factors.

To combat fraud, banks should enhance internal controls through rigorous audits and continuous monitoring while empowering governance structures for effective oversight. Targeted training can help employees recognize fraud risks and promote ethical behavior. Additionally, fostering a culture of integrity and accountability can mitigate rationalization and arrogance, reducing the likelihood of fraudulent activities.

This study underscores the complex interplay between individual factors and organizational structures in influencing fraudulent activities within the banking sector. While elements such as competence and opportunity directly impact fraud occurrence, the implementation of Good Corporate Governance can mitigate some of these effects. However, governance mechanisms must be dynamic and adaptable, specifically designed to address various facets of the Fraud Pentagon. By doing so, banking institutions can create a more resilient framework against fraud, safeguarding their assets and maintaining stakeholder trust.

### **Outcome of the Review**

The review of recent studies on financial fraud prevention highlights the critical role of corporate governance, advanced technologies, and adaptive fraud detection systems in mitigating fraudulent activities. Research by Mandal and S (2025) emphasizes that fraud awareness is a key factor in preventing financial statement fraud, mediating the effectiveness of ethical leadership and internal controls. Similarly, Hassan et al. (2025) underscore the importance of corporate governance and IT-driven monitoring in reducing fraud risks. While internal controls, whistleblowing systems, and ethical leadership enhance fraud prevention, organizations must foster a culture of integrity beyond formal policies. Rohmatin et al. (2021) further demonstrate that strong

corporate governance can mitigate fraud risks by reducing opportunities and rationalization, though it may also enable highly competent individuals to exploit governance frameworks. Collectively, these studies emphasize that fraud prevention requires a comprehensive approach that integrates governance structures, employee education, and ethical leadership.

The integration of digital technologies has significantly transformed forensic accounting and fraud detection methodologies. Odeyemi et al. (2024) explore how data analytics, artificial intelligence, and blockchain technology enhance fraud detection by automating complex analyses and ensuring transaction transparency. However, these advancements also pose challenges, such as data privacy concerns and the need for continuous skill development among forensic accountants. Bello et al. (2024) further explore the role of adaptive machine learning models in financial fraud detection, emphasizing real-time data processing and anomaly detection through techniques like online learning, reinforcement learning, and ensemble learning. These models address the limitations of traditional rule-based fraud detection, enabling financial institutions to respond dynamically to evolving fraud patterns while minimizing false positives.

Overall, the studies reviewed provide valuable insights into the evolving landscape of fraud prevention. The combination of strong corporate governance, fraud awareness, and digital advancements is essential in safeguarding financial systems. Organizations must adopt a multi-layered approach that includes ethical leadership, robust internal controls, and advanced fraud detection technologies to combat increasingly sophisticated fraudulent activities. Future research should focus on enhancing model interpretability and addressing emerging threats, ensuring that governance frameworks and technological solutions remain adaptable to the dynamic nature of financial fraud.

## **Examples**

### **A. Infosys (India – IT & Consulting)**

Infosys, one of India's leading IT and consulting firms, has implemented advanced fraud prevention strategies to protect its operations, financial transactions, and data security. The company leverages AI-driven fraud detection, cybersecurity measures, and strict compliance policies to mitigate fraud risks.

1. **AI-Based Risk Management & Fraud Detection** - Infosys uses machine learning and predictive analytics to monitor transactions and detect suspicious activities. AI-powered systems flag anomalies in financial records, procurement, and employee behavior to prevent fraud.
2. **Cybersecurity & Data Protection** - To prevent cyber fraud, Infosys employs multi-layered security protocols, including end-to-end encryption, firewalls, and intrusion detection systems

(IDS). The company adheres to ISO 27001, GDPR, and other global cybersecurity regulations to protect sensitive information.

3. Whistleblower & Ethics Reporting Mechanism - Infosys has a confidential whistleblower policy that allows employees and stakeholders to report fraud or unethical conduct anonymously. These reports are reviewed by an independent compliance team for swift action.

4. Employee Background Verification & Anti-Fraud Training - To prevent internal fraud, Infosys conducts strict background checks on employees and provides regular fraud awareness training. Employees are trained on recognizing phishing scams, data security threats, and ethical business practices.

5. Vendor & Third-Party Due Diligence - Infosys performs rigorous due diligence on vendors, partners, and clients to prevent procurement fraud and money laundering risks. Automated compliance checks ensure that all third-party transactions are legitimate.

By integrating AI-driven fraud detection, cybersecurity defenses, and regulatory compliance, Infosys maintains a secure and fraud-resistant business environment globally.

#### B. Tesco (UK – Retail & Supermarkets)

Tesco, one of the UK's largest retail and supermarket chains, has robust fraud prevention systems to protect its customers, suppliers, and financial operations. The company uses AI-driven fraud detection, cybersecurity protocols, and compliance measures to mitigate risks.

1. AI-Powered Fraud Detection & Transaction Monitoring - Tesco employs machine learning algorithms to analyze transactions and detect anomalies in real-time. Unusual patterns in payments, refunds, or customer purchases trigger alerts for investigation, preventing fraud such as unauthorized transactions or loyalty card misuse.

2. Secure Payment Processing & POS Fraud Prevention - To prevent card fraud and unauthorized payments, Tesco uses end-to-end encryption, tokenization, and multi-factor authentication (MFA) for secure transactions. AI-powered Point-of-Sale (POS) fraud detection systems flag suspicious purchases and card cloning attempts.

3. Supply Chain & Vendor Fraud Prevention - Tesco enforces strict supplier due diligence to detect procurement fraud, invoice manipulation, and counterfeit products. Automated risk assessment systems monitor vendors and flag high-risk suppliers.

4. Customer Data Protection & Cybersecurity - Tesco invests heavily in cybersecurity with firewalls, intrusion detection systems (IDS), and regular security audits to prevent data breaches, phishing attacks, and identity theft. Compliance with GDPR regulations ensures customer data security.

5. Internal Fraud Controls & Whistleblower Mechanism - To combat employee fraud, Tesco has strict internal audit processes, background checks, and a whistleblower hotline that allows employees to report fraudulent activities confidentially.



By integrating AI-driven fraud detection, secure payment processing, and rigorous compliance policies, Tesco ensures a fraud-resistant retail environment for customers and business partners.

#### C. Barclays (UK – Banking & Financial Services)

Barclays, one of the UK's largest banks, employs advanced fraud prevention strategies to protect customers, financial transactions, and sensitive data. The bank integrates AI-driven fraud detection, cybersecurity measures, and regulatory compliance to mitigate fraud risks.

1. **AI-Powered Fraud Detection & Transaction Monitoring** - Barclays uses machine learning algorithms to monitor transactions in real-time, identifying unusual activity such as account takeovers, unauthorized transfers, and identity theft. Suspicious transactions trigger immediate alerts for further investigation.

2. **Multi-Factor Authentication (MFA) & Behavioral Biometrics** - To prevent unauthorized access, Barclays implements multi-factor authentication (MFA) for online banking and mobile apps. Additionally, behavioral biometrics analyze customer typing speed, mouse movements, and navigation patterns to detect fraudulent users.

3. **Anti-Money Laundering (AML) & Know Your Customer (KYC) Compliance** - Barclays follows strict AML and KYC regulations, ensuring customer identity verification and transaction monitoring to prevent money laundering and financial crime. Barclays also collaborates with global financial watchdogs like the FCA (Financial Conduct Authority).

4. **Cybersecurity & Data Protection** - To prevent cyber fraud, Barclays employs firewalls, end-to-end encryption, intrusion detection systems (IDS), and regular security audits to protect customer data and digital banking platforms.

5. **Whistleblower Program & Internal Fraud Controls** - Barclays has a whistleblower program that allows employees to report fraudulent activities anonymously. Additionally, internal audits and employee background checks help detect and prevent insider fraud.

By integrating AI-driven fraud detection, cybersecurity defenses, and strict compliance measures, Barclays maintains a secure and fraud-resistant banking environment for its customers worldwide.

#### D. Volkswagen (Germany – Automotive Manufacturing)

Volkswagen, one of the world's largest automotive manufacturers, has implemented comprehensive fraud prevention strategies to safeguard its operations, financial transactions, and supply chain. The company integrates AI-driven fraud detection, strict compliance measures, and cybersecurity protocols to mitigate fraud risks.

1. **AI-Powered Risk Management & Fraud Detection** - Volkswagen utilizes artificial intelligence and big data analytics to detect fraud in financial transactions, procurement, and supply chain operations. Automated systems monitor transactions to identify irregularities and prevent financial misconduct.

2. **Global Compliance Program & Anti-Corruption Measures** - Volkswagen enforces strict anti-bribery and anti-corruption policies, complying with international laws such as the Foreign Corrupt Practices Act (FCPA) and the UK Bribery Act. Employees and suppliers undergo regular compliance training to ensure ethical business conduct.

3. **Supplier Due Diligence & Supply Chain Audits** - To prevent procurement fraud, invoice manipulation, and counterfeit parts, Volkswagen conducts rigorous third-party risk assessments and supply chain audits. AI-driven verification systems flag high-risk suppliers and transactions.

4. **Cybersecurity & Data Protection** - Volkswagen employs multi-layered cybersecurity defenses, including firewalls, intrusion detection systems (IDS), and encryption, to prevent cyber fraud, data breaches, and intellectual property theft.

5. **Whistleblower System & Internal Fraud Controls** - Volkswagen has an anonymous whistleblower program (Integrity and Legal Affairs) that allows employees and stakeholders to report fraud and misconduct. Regular internal audits help detect and address potential fraud risks.

By integrating AI-driven fraud detection, strong compliance policies, and cybersecurity measures, Volkswagen ensures a fraud-resistant corporate environment across its global operations.

## **Conclusion**

Fraud prevention remains a critical concern for businesses, financial institutions, and regulatory bodies, requiring a multifaceted approach that integrates corporate governance, fraud awareness, and advanced technological solutions. The studies reviewed highlight the importance of Good Corporate Governance (GCG) in mitigating fraud risks by strengthening internal controls, reducing opportunities for fraud, and fostering ethical leadership. Research

by Rohmatin et al. (2021) and Mandal and S (2025) underscores the effectiveness of governance mechanisms in preventing fraudulent activities, particularly when supported by fraud awareness initiatives. However, these studies also indicate that governance alone is insufficient, as highly competent individuals may still exploit existing frameworks. Therefore, a strong ethical culture, combined with continuous monitoring and employee education, is essential for enhancing fraud prevention strategies.

In addition to governance and ethical leadership, advancements in digital technology have revolutionized fraud detection and forensic accounting practices. Studies by Odeyemi et al. (2024) and Bello et al. (2024) emphasize the role of artificial intelligence, machine learning, and blockchain in identifying fraudulent activities in real time. Adaptive machine learning models, capable of evolving alongside emerging fraud patterns, offer a significant advantage over traditional rule-based detection systems. However, these technologies also present challenges, including data privacy concerns, the need for substantial computational resources, and the complexity of model interpretability. To maximize the effectiveness of these tools,

organizations must balance innovation with regulatory compliance, ensuring that fraud detection systems remain transparent and ethically sound.

The findings from these studies collectively suggest that fraud prevention requires a comprehensive and dynamic approach. A combination of robust corporate governance, proactive fraud awareness programs, and cutting-edge digital solutions can significantly reduce fraud risks. However, as fraudsters continue to adapt their tactics, organizations must remain vigilant, continuously updating their prevention strategies to address new threats. Future research should focus on enhancing the transparency and explainability of AI-driven fraud detection models while also exploring innovative ways to integrate governance frameworks with technological advancements. By adopting a holistic approach that blends governance, ethics, and technology, organizations can create a resilient defense against fraud, safeguarding their financial assets, reputations, and stakeholder trust in an increasingly complex and digital financial landscape.

Effective fraud prevention is crucial for businesses across industries, from IT and banking to retail and automotive manufacturing. Companies like Infosys, Tesco, Barclays, and Volkswagen implement AI-driven fraud detection, cybersecurity measures, and strict compliance policies to safeguard financial transactions, supply chains, and customer data. By leveraging machine learning, multi-factor authentication, whistleblower programs, and rigorous due diligence, these organizations minimize fraud risks and ensure operational integrity. As fraud threats evolve, businesses must continuously enhance their security frameworks, embrace emerging technologies, and foster ethical corporate cultures to maintain trust and resilience in an increasingly digital and interconnected global economy.

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# **A comparative study of the impact of different leadership styles on organizational performance**

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## **ABSTRACT**

This study explores how different leadership styles transformational, transactional, and a blend of both shape organizational performance. It focuses on understanding how these leadership approaches influence employee motivation, job satisfaction, and their perceptions of fairness in performance evaluations. Drawing insights from a survey of 160 individuals across various industries, the research highlights that transformational leadership is highly effective in inspiring creativity, boosting employee well-being, and fostering a sense of shared purpose. Meanwhile, transactional leadership delivers mixed results, excelling in structure but sometimes lacking the emotional connection employees value. These findings aim to help organizations create leadership strategies that drive success while prioritizing employee satisfaction.

**Keywords:** Leadership styles, Transformational Leadership, Transactional Leadership, Job Satisfaction, organizational performance, Employee well-being

## INTRODUCTION

The role of leadership within organizations has long been a subject of extensive research and debate, particularly as organizations face increasingly complex challenges in a rapidly evolving global marketplace. Leadership styles, which encompass the strategies, behaviors, and methods employed by leaders to guide and influence their teams, are critical in shaping organizational culture, fostering employee engagement, and driving overall performance. Different leadership styles, such as transformational, transactional, offer distinct approaches, each with its strengths and limitations, which can significantly impact how an organization operates and achieves its objectives.

Transformational leadership, for instance, emphasizes inspiring and motivating employees through a shared vision, fostering innovation and personal development. Transactional leadership, on the other hand, is more structured, focusing on rewards and penalties to achieve performance targets, thus emphasizing clear roles and expectations. Each style has a unique impact on organizational outcomes, influencing factors such as employee morale, productivity, and job satisfaction.

Given the variety of leadership approaches and the profound effect they can have on organizational dynamics, this comparative study aims to explore the relationship between leadership styles and organizational performance. Through an analysis of data collected via a structured survey from employees across different sectors, this research will seek to identify which leadership styles are most effective in fostering a positive work environment, enhancing productivity, and ultimately driving organizational success. By investigating these connections, this study aspires to offer valuable insights that can assist organizations in aligning leadership strategies with their core objectives, thereby optimizing performance and supporting sustainable growth.

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## **RESEARCH OBJECTIVES**

1. To compare the impact of transformational leadership style on organizational performance across different industries.
2. To analyze transactional leadership on organizational performance across different industries.
3. To Analyze the impact the different leadership styles, have on organizational performance

## **RESEARCH METHODOLOGY**

1. Research Gap: The influence of leadership styles on organizational performance in remote or hybrid work settings is not well-documented.

2. Research Question:

RQ1: How do different leadership styles affect employee well-being and mental health in remote or hybrid work environments?

RQ2: What strategies or practices can leaders implement to effectively sustain organizational culture and performance in remote or hybrid work settings, and how do these strategies influence overall organizational effectiveness?

RQ3: How does the adaptation of leadership styles impact employee perception of fairness and transparency in performance management within remote or hybrid work environments?

RQ4: How do leadership styles influence employee motivation and job satisfaction, and how do these factors contribute to overall organizational performance?

3. Research Problems:

Influence on Employee Well-being and Productivity: The impact of leadership styles on employee well-being and productivity in remote or hybrid settings is not well understood, making it difficult to determine which styles best support employee mental health and work-life balance while maintaining organizational performance.

Adapting Leadership Styles for Remote Monitoring and Accountability: There is a lack of research on how leadership styles should be adapted to ensure effective monitoring, accountability, and performance management in remote or hybrid work environments.

4. Research Design: This study employs a comparative, quantitative research design to analyze the effects of different leadership styles—namely, transformational, transactional, on various organizational performance

metrics. A survey-based approach will be used to gather primary data, allowing for an in-depth comparison of leadership style impacts across different organizational contexts.

5. **Sampling Method and Population:** The population for this study includes employees from a diverse range of industries, ensuring that the sample captures a variety of organizational settings. categorized random sampling method will be employed to ensure representation across different job roles and hierarchical levels, providing a well-rounded view of leadership style impacts on employees at various stages of their careers. Targeting approximately 160 respondents, the sample size will allow for meaningful statistical analysis.

6. **Data Collection:** Data will be collected through a structured questionnaire designed and distributed via an online survey platform (such as Google Forms). The survey will be divided into three sections:

- **Demographics and Background Information:** This section will gather data on participants' industry, job level, years of experience, and other relevant background information to contextualize findings.
- **Leadership Style Identification:** This section will use validated scales, such as the Multi-factor Leadership Questionnaire (MLQ), to classify participants' perceptions of their supervisors' leadership style as transformational, transactional.
- **Organizational Performance Metrics:** This section will collect data on key performance metrics influenced by leadership style, including employee satisfaction, motivation, productivity, and organizational commitment. Likert scales (e.g., 1 to 5) will be used to quantify responses.

7. **Data Analysis Techniques:** Data analysis will be conducted using statistical software, such as SPSS and Python, to facilitate both descriptive and inferential statistical analyses. The analysis will involve:

- **Descriptive Statistics:** Calculating mean, median, and standard deviation for each leadership style and organizational performance metric to summarize the data.
- **Comparative Analysis:** One-way ANOVA and post HOC tests will be employed to compare the impact of each leadership style on organizational performance metrics. This analysis will determine if there are statistically significant differences in performance outcomes associated with each leadership style.
- **Correlation Analysis:** Pearson's correlation will assess the strength and direction of the relationship between leadership style and specific organizational metrics like employee satisfaction, productivity, and commitment.

8. **Validity and Reliability:** To ensure the reliability and validity of the data collected, the study will employ standardized measurement tools, such as the MLQ, which have been widely validated in leadership research. A pilot test will be conducted with a small group of participants to refine the survey and address any potential issues with question clarity or structure, ensuring reliable measurement of each leadership style and organizational performance metric

9. **Ethical Considerations:** Ethical approval will be obtained prior to data collection to ensure compliance with ethical standards in research. Participants will be informed of the study's purpose, the voluntary nature

of their participation, and their right to withdraw at any time without penalty. All responses will be anonymized, and data will be stored securely to maintain confidentiality.

10. Limitations of the Study: Potential limitations include reliance on self-reported data, which may be influenced by response bias, and the cross-sectional nature of the survey, which limits the ability to infer causation. These limitations will be acknowledged, and suggestions for future research will be provided to address them.

## RESEARCH FINDINGS

Below is the demographic data of 160 respondents collected from an online Google survey

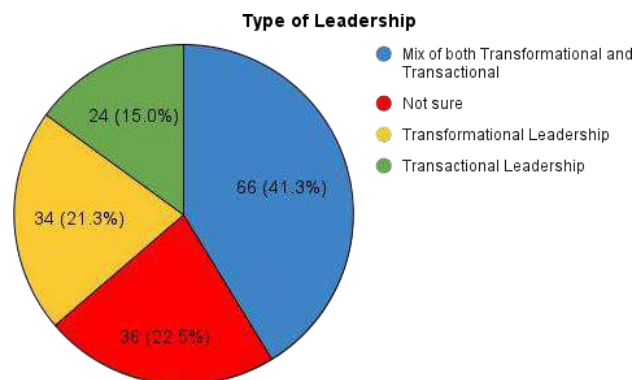
| Demographic Variables           | Total        |                 |
|---------------------------------|--------------|-----------------|
|                                 | Number count | Percentages (%) |
| <b><u>Gender</u></b>            |              |                 |
| Male                            | 93           | 58.13           |
| Female                          | 6            | 41.88           |
| <b><u>Age</u></b>               |              |                 |
| 18-24                           | 55           | 34.38           |
| 25-34                           | 30           | 18.75           |
| 35-44                           | 18           | 11.24           |
| 45-54                           | 19           | 11.88           |
| 55-60                           | 13           | 8.13            |
| More than 60 years              | 25           | 15.63           |
| <b><u>Employment Type</u></b>   |              |                 |
| Student                         | 35           | 21.88           |
| Self-Employed                   | 18           | 11.25           |
| Full-Time                       | 46           | 28.75           |
| Part-Time                       | 17           | 10.63           |
| Freelance/Contract              | 13           | 8.13            |
| Retired                         | 14           | 8.75            |
| Prefer not to say               | 17           | 10.63           |
| <b><u>Employment Sector</u></b> |              |                 |
| Manufacturing                   | 5            | 3.13            |
| Construction                    | 5            | 3.13            |
| Finance                         | 24           | 15.00           |
| Health-care                     | 11           | 6.88            |
| Education                       | 9            | 5.63            |
| Technology                      | 22           | 13.75           |
| Hospitality                     | 7            | 4.38            |
| Media and Entertainment         | 6            | 3.75            |
| Professional Services           | 9            | 5.63            |
| Government                      | 8            | 5.00            |
| Energy                          | 6            | 3.75            |



|                         |    |      |
|-------------------------|----|------|
| Non-Profit Organization | 4  | 2.50 |
| Retail                  | 10 | 6.25 |
| Transportation          | 14 | 8.75 |
| Others                  | 1  | 0.63 |

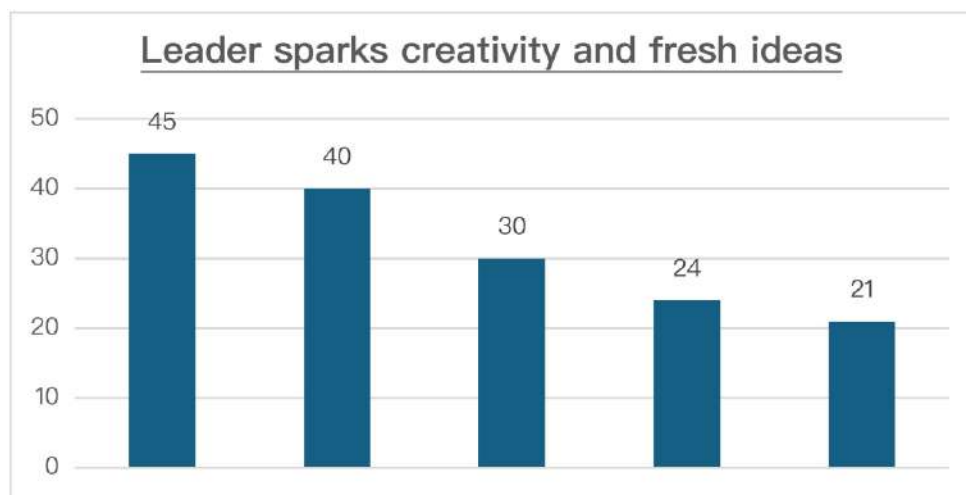
Q1- What type of leadership does your organization follow?

Ans- Most people see the leadership style in their organizations as a “Mix of Transformational and Transactional” approaches. This means the leaders try to inspire while also using rewards and clear expectations to drive required results. For the growth of the organization.



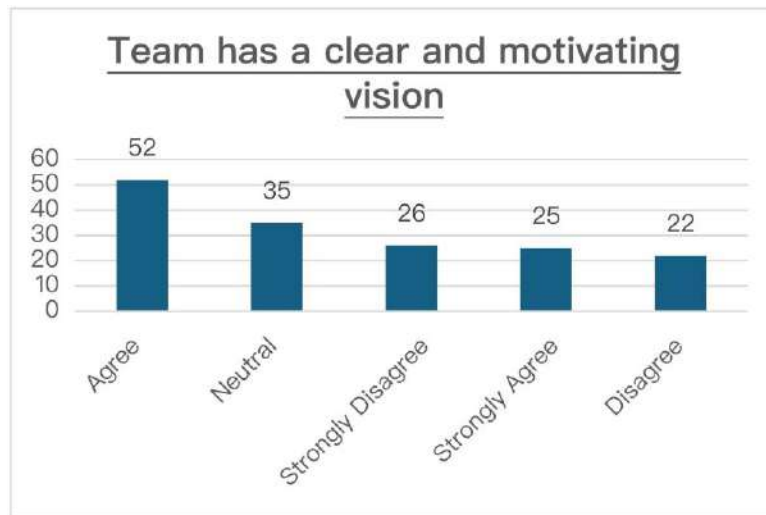
Q2- My leader sparks creativity and fresh ideas

Ans- Overall, employees appreciate transformational leadership. Many feel their leaders encourage creativity and fresh ideas, and most agree there’s a motivating vision to guide the team. However, there’s room to make that vision clearer for everyone.



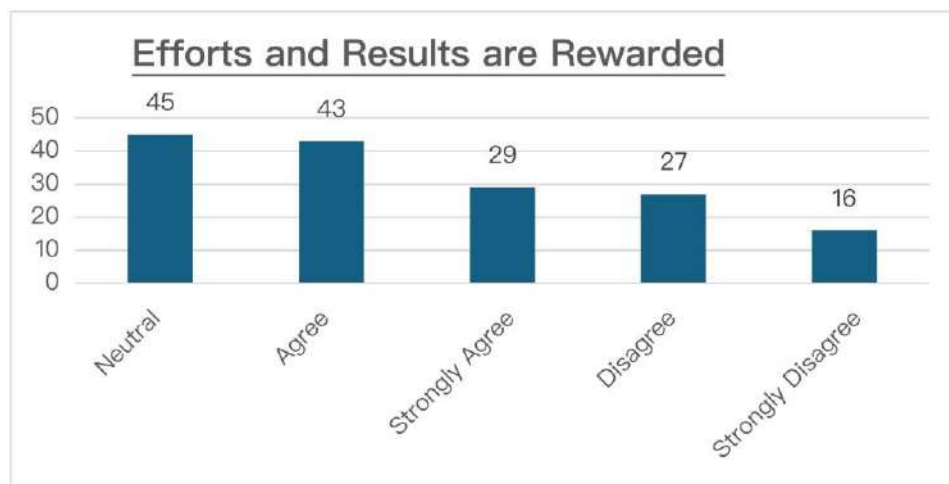
Our team has a clear and motivating vision

Ans- Many employees feel that their team has a shared vision, but not everyone finds it motivating or clear. While transformational leadership is present, there’s potential to strengthen the communication of that vision to inspire all team members.



**Q-4**Are effort and results rewarded in your organization?

**Ans-** The responses are mixed. Many employees agree that their efforts and results are recognized, but some feel neutral or disagree. This highlights the need for more consistent acknowledgment of contributions.



**Does your leader's style support your mental well-being in remote/hybrid work?** **Ans-** While 47.5% employees feel supported, there are noticeable differences in responses. Those with leaders showing transformational qualities, like fostering creativity and a clear vision reports higher levels of mental well-being in the work place.

**Are performance evaluations fair and transparent?**

**Ans-** Most employees agree performance evaluations are fair and transparent, which is a strong point for the transformational leadership. However, there's a minority of 28.18% that feels otherwise, suggesting the need for clearer criteria for evaluating and better communication about how evaluations are conducted.

## DISCUSSION AND ANALYSIS FINDINGS

RQ1: How do different leadership styles affect employee well-being and mental health in remote or hybrid work environments?

### Hypothesis Testing

- ☐ Null Hypothesis ( $H_0$ ): Leadership styles, specifically "Leader Sparks Creativity and Ideas" and "Rewards and Penalties Help in Performance," do not significantly influence employee well-being.
- ☐ Alternative Hypothesis ( $H_1$ ): Leadership styles, including "Leader Sparks Creativity and Ideas" and "Rewards and Penalties Help in Performance," have a significant impact on employee well-being

| Coefficients <sup>a</sup> |                                           |                             |            |                           |        |      |
|---------------------------|-------------------------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model                     |                                           | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                           |                                           | B                           | Std. Error | Beta                      |        |      |
| 1                         | (Constant)                                | 3.318                       | .353       |                           | 9.407  | .000 |
|                           | Leader_Sparks_creativity and Ideas        | .176                        | .083       | .170                      | 2.112  | .036 |
|                           | Rewards and penalties help in performance | -.148                       | .090       | -.133                     | -1.647 | .102 |

The significance level ( $\alpha$ ) for this test is set at 0.05.

### Interpretation of Results

Leaders who inspire creativity have a clear positive impact on employee well-being ( $B = 0.176$ ,  $p = 0.036$ ). However, relying on rewards and penalties shows a slight negative effect, though not significant ( $B = \beta 0.148$ ,  $p = 0.102$ ). These results suggest that fostering creativity is key to supporting employee mental health, especially in remote or hybrid work settings.

Since the p-value is .000 which is less than the significance level (0.05) we reject the null hypothesis. This indicates there is a significant relationship between the variables.

### Conclusion

Leaders who foster creativity have a significant positive impact on employee well-being ( $B = 0.176$ ,  $p = 0.036$ ). In contrast, relying on rewards and penalties shows a slight negative effect, though not statistically significant ( $B = -0.148$ ,  $p = 0.102$ ).

This highlights the importance of supportive, creativity-driven leadership in improving employee mental health in remote and hybrid work environments.

RQ2: What strategies or practices can leaders implement to effectively sustain organizational culture and performance in remote or hybrid work settings, and how do these strategies influence overall organizational effectiveness?

#### Hypothesis Testing

- ☐ Null Hypothesis ( $H_0$ ): Leadership strategies such as "Personal Support" and "Consistent Feedback" do not significantly influence employee motivation and satisfaction.
- ☐ Alternative Hypothesis ( $H_1$ ): Leadership strategies such as "Personal Support" and "Consistent Feedback" significantly influence employee motivation and satisfaction.

| Coefficients <sup>a</sup> |                                              |                             |            |                           |       |      |
|---------------------------|----------------------------------------------|-----------------------------|------------|---------------------------|-------|------|
| Model                     |                                              | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|                           |                                              | B                           | Std. Error | Beta                      |       |      |
| 1                         | (Constant)                                   | 2.569                       | .413       |                           | 6.229 | .000 |
|                           | Leader gives personal support                | .124                        | .078       | .126                      | 1.593 | .113 |
|                           | Performance feedback is consistent and clear | .073                        | .085       | .068                      | .855  | .394 |

#### Interpretation of Results

The analysis shows that neither Leader Gives Personal Support ( $p=0.113$ ,  $p=0.113$ ,  $p=0.113$ ) nor Consistent Feedback ( $p=0.394$ ,  $p=0.394$ ,  $p=0.394$ ) has a statistically significant impact on employee motivation and satisfaction. The overall model explains only 1.9% of the variation in

motivation levels ( $R^2=0.019$ ,  $R^2=0.019$ ,  $R^2=0.019$ ), indicating a weak relationship between these strategies and motivation.

Since p-level is 0.000 which is less than the significance level (0.05) we reject the null hypothesis, this indicates a statistically strong relationship between the variables.

#### Conclusion

Leadership strategies such as personal support and consistent feedback may have theoretical value but do not significantly impact employee motivation and satisfaction in this analysis. This suggests that leaders should explore additional practices—such as fostering collaboration or recognition—to sustain organizational culture and performance in remote or hybrid environments.

RQ3: How does the adaptation of leadership styles impact employee perception of fairness and transparency in performance management within remote or hybrid work environments?

#### Hypothesis Testing

- ☐ Null Hypothesis ( $H_0$ ): Leadership styles do not significantly affect fairness and transparency perceptions.
- ☐ Alternative Hypothesis ( $H_1$ ): Leadership styles significantly affect fairness and transparency perceptions

|                                              |                | Sum of Squares | df  | Mean Square | F     | Sig.  |
|----------------------------------------------|----------------|----------------|-----|-------------|-------|-------|
| Performance feedback is consistent and clear | Between Groups | 8.887          | 6   | 1.481       | 1.025 | 0.411 |
|                                              | Within Groups  | 221.107        | 153 | 1.445       |       |       |
|                                              | Total          | 229.994        | 159 |             |       |       |

#### Interpretation:

**Significant Factors:** Leadership styles that communicate a clear vision and reward efforts significantly impact fairness and transparency in performance management.

**Marginal Trend:** A positive work environment shows a trend towards influencing fairness but is not highly significant.

**No Significant Impact:** Leadership behaviors like creativity, feedback consistency, and clear goals do not significantly affect fairness perceptions.

#### Conclusion:

Since the p-value is 0.411 which is greater than the significance level of 0.05 we fail to reject the null hypothesis, this indicates that there is no significant relationship between the adaptation of leadership styles and employee perception of fairness and transparency in performance management within remote and hybrid work environment.

## CONCLUSIONS

Transformational leadership has a remarkable ability to drive success by inspiring creativity, fostering collaboration, and creating a shared sense of purpose. Leaders who focus on motivating and supporting their teams are especially effective in boosting employee well-being, which is crucial in today's remote and hybrid work environments. On the other hand, while transactional leadership provides structure and sets clear expectations, its heavy reliance on rewards and penalties can sometimes leave employees feeling less satisfied or supported. A balance between these two approaches is essential, as gaps in transparency around performance evaluations and the lack of emotional connection in transactional leadership highlight areas that need attention. Overall, the way leaders engage with their teams has a profound impact on employee motivation, well-being, and organizational success.

## RECOMMENDATIONS

- **Inspire Through Leadership:** Leaders should focus on inspiring their teams with creativity and a clear vision. Training programs can help develop the skills needed to motivate and connect with employees on a deeper level.
- **Blend Leadership Styles:** Combine the structured, goal-oriented aspects of transactional leadership with the empathy and encouragement of transformational leadership to create a well-rounded approach.
- **Be Transparent:** Make performance evaluations fair and clear by communicating the criteria openly. This will help employees feel valued and trust the process.
- **Support Employee Well-Being:** Leaders should prioritize mental health by offering resources and maintaining regular, supportive communication, especially for remote and hybrid teams.
- **Adapt to Remote Work:** Equip leaders with tools and strategies to manage virtual teams effectively, while remaining flexible to accommodate different work styles.
- **Build a Strong Team Culture:** Encourage teamwork, recognition, and shared goals to create a positive work environment where employees feel connected and motivated.

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## **APPENDIX**

1. Name

(Short answer)

2. E-mail

(Short answer)

3. Gender

- Male
- Female
- Others

4. Employment type

- Student
- Full-Time
- Part-Time
- Freelance/Contract
- Self-Employed
- Retired
- Prefer not to say

5. Age

- 18-24 years
- 25-34 years
- 35-44 years
- 45-54 years
- 55-60 years
- More than 60 years

6. In which Sector are you currently employed?

- Manufacturing
- Construction
- Finance
- Healthcare
- Education
- Technology
- Hospitality
- Media and Entertainment
- Professional Services
- Government
- Energy
- Non-Profit Organization
- Retail
- Transportation
- Other:

7. Occupation

(Short answer)

8. How long have you been in your current employment?

- Less than 1 year
- 1-3 years
- 4-7 years
- 8-10 years
- Over 10 years

9. How do you perceive the overall leadership impact on organizational performance?

Likert Scale 1-5

Unsatisfactory to Exceeds Expectations

10. How would you describe your overall well-being at work?

Likert Scale 1-5

(Very Dissatisfied to Very Satisfied)



11. How would you describe the organizational culture in a remote work environment?

- Very Good
- Good
- Neutral
- Bad
- Very Bad

12. What type of leadership does your organization follow Transformational Leadership: A style where leaders inspire and energize, helping you grow, innovate, and achieve more together.

Eg:- Imagine a leader who is Inspiring, motivating and empowering they push you to be your best

Transactional Leadership: A style that's all about clear goals, rewards for hitting targets, and steady guidance to keep everyone on track.

Eg:- Imagine a leader who is task-Oriented, clear expectations they focus on tasks, deadlines and reward-based they focus on getting the job done and maintaining the status quo.

- Transformational Leadership
- Transactional Leadership
- Mix of both Transformational and Transactional
- Not sure

13. Transformational Leadership (Heading)

Multi-Choice Grid

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

(Sub-Heading)

1. My leader sparks creativity and fresh ideas
2. I feel inspired to reach my full potential
3. Our team has a clear and motivating vision.
4. My leader gives personal support when I need it.
5. The work environment feels positive and encouraging

14. Transactional Leadership (Heading)

Multi-Choice Grid

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

(Sub-Heading)

1. Effort and results are rewarded here.
2. Performance feedback is consistent and clear.
3. My leader addresses issues only when they pop up.
4. We have clear goals and expectations.
5. Rewards and penalties help drive our performance.

15. Impact on Work Life and Performance (Heading)

Multi-Choice Grid

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

(Sub-Heading)

1. My leader's style supports my mental well-being in remote/hybrid work.
2. Performance evaluations feel fair and transparent.
3. I feel motivated and satisfied with my work.
4. Teamwork and communication are strong here.
5. My leader's approach boosts our overall performance and goals

16. In your opinion, what leadership styles contribute most to company success?

- Transformational Leadership
- Transactional Leadership
- Both
- None

17. What Improvements would you suggest to enhance leadership effectiveness and overall organizational performance?

(Long-answer)

18. Do you recommend any other Leadership styles?

(Long-answer)

# **A STUDY ON MOBILE ADVERTISEMENT AND ITS IMPACT ON CONSUMER BUYING BEHAVIOUR WITH REFERENCE TO BANGALORE CITY**

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## **ABSTRACT**

This research investigates the relationship between the selected demographic variables and factors that determine the purchasing decision of consumer by mobile advertisement. The research tool which was used to collect the relevant data was an online questionnaire. 154 was the sample size of the respondents with reference to Bangalore city was collected through Google form. The data was analysed using Chi Square Test, One Way ANOVA, Regression and Descriptive analysis from chart and figures. With the data found we see many factors influence the consumer buying behaviour in different age group, gender, occupation, primary mobile device, preferred language. We can also see that consumers are only at a neutral level and not most satisfactory or unsatisfactory level on purchasing decision derived by mobile advertisement. Therefore, the advertisers must concentrate on transparency, customization to increase the effectiveness of mobile advertisement.

## **INTRODUCTION**

In today's digital generation, mobile advertising has influenced the customer in transforming their behaviour. Mobile Advertising plays a vital role in various businesses. Currently smart phone usage has grown rapidly in the world, keeping mobile as their primary base to capture and reach the audience, business is shifting to mobile platforms. So that they cover each and every consumer from every corner of the world. They prompt about the advertisement on various forms like pop-up message, video ads, notifications, SMS etc.

Mobile advertising has a great response because these days smartphones have become a member in everyone's life and people spend a lot of time on social media. So, the businesses came into a strategy to capture customers' attention and inspire them. All the business has moved from traditional advertising to mobile advertising which brings awareness to the consumers about the brand, new product launch, price and discounts etc. By making this an indispensable component of modern strategies. In this dynamic world mobile advertisement has influenced the consumer in different ways from discovering the product till recalling the brands and also it has benefited various businesses to run successfully.

There are always challenges in mobile advertisement some of them are follows, Data privacy, Trust etc. Consumers are often skeptical of the accuracy or authenticity of product claims made through advertisement which can hinder engagement and reduce conversion rate (Johnson et al., 2020). Sometimes mobile advertisements fail to use different languages which puts a distance to the customer. Presently there is change in technology which is challenging for mobile advertisers. The latest technology which is in boom that is AI (Artificial Intelligence) and AR (Augmented Reality) has an advanced outcome (Xia, 2024). As mobile advertisers must cope up with those technology in order to match and connect with the customers. As these technologies grow faster there will be a lot of greater opportunities for brands to connect with the customers in a proper way which will increase innovation, create new experiences and also influence. Where we can predict that the future mobile advertising will be exciting and effective, and also will make customers interactive by expressing their needs, wants and taste. We will explore more about mobile advertisements on how to enhance the customer behaviour and their engagement in a proper way through both theory as well as practical way. And we will investigate more on the study on mobile advertisement and its impact on consumer behaviour through this research.

## **REVIEW OF LITERATURE**

- (Rjoub, 2020) In this paper it focuses on how mobile advertising has played a role in businesses in order to connect with consumers through various social media. It also tells that mobile advertisement has increased brand loyalty, engagement and relationship with brand. And also, it finds the challenges faced by the consumers like privacy, negative perception, irritation and uncomfortable feel of consumers.
- (Jebarajakirthy, 2021) In this paper the author evaluates the outline of future investigation in mobile advertising by materializing with technology such as AI and AR which can enhance real time need of

consumer and can become a user friendly. Also, it highlights as multi-channel integration which can merge with other digital and traditional channel to improve and engage more

- (Ghose, 2019) This paper explores about innovation that can be used effectively adapted by leveraging data from purchasing pattern and consumer movement. It provides a framework to improve targeting strategies for advertising. This mainly focuses on dynamic consumers to bring them into trend. This marketing strategies is done for making it as a valuable tool in modern advertising landscape.
- (Eger, 2021) This paper discusses on how people adapted shopping habits after COVID-19. The author surveyed on various aspects on consumer behaviour, online shopping adoption etc and found out consumers was more into health concerns and was convenience in shifting to e commerce but the old people found difficult at the initial stage but they got used to it later
- (Yoganarasimhan, 2021) It explores the advantages of consumer data which improves marketing productiveness. It highlights how privacy is maintained after collecting data in order to maintain trust and transparency with consumers. This improves consumers loyalty, strong relationship with brand, consumers engagement, effectiveness etc
- (Qazzafi, 2019) This study focuses on consumers psychological process what they undergo after purchasing the products and it also shows how the businesses can make themselves better in order to understand the consumers mindset, behaviour, need and wants to enhance various factors in business.
- (Martins, 2019) This paper discusses about how smartphone plays a vital role in shaping consumers purchasing intention. It takes us through features like personalization, interactivity. It shows smartphones unique capability like location targeting, real time communication to create consumer engagement.
- (Bayer, 2020) It explores the different channels of advertising like online display ads, paid search ads and offline ads there is a common finding in these ads' profitability, market perception, revenue. It also underlines different approaches on digital and traditional effectiveness on advertising.

## **RESEARCH OBJECTIVES**

1. To identify the factors that determine the purchasing decision of consumers influence by mobile advertisement.
2. To examine the relationship between selected demographic variable and the factors that determine the purchasing decision of consumer by mobile advertisement.
3. To examine the relationship between on the overall satisfaction on purchasing decision derived by mobile advertising and the influential factors that determine from mobile advertising.

## **RESEARCH METHODOLOGY**

This research explores, quantitative questions were designed to assess the study of mobile advertisement and its impact on consumer behaviour. Through a survey of 154 participants aged 18 to above 55 across diverse background. The structured question was generated to capture the consumers attitude, their engagement focus, loyalty, trust, intention, frame of mind, challenges they face. The questioner was circulated as a Google Form through WhatsApp. Hypothesis testing was done with the help of SPSS (Statistical Package of Social Science) and Microsoft Excel. Ethical consideration was included while collecting the data and ensuring confidentiality. This study was only conducted in Bangalore (Urban) based participants which limits the scope within the city itself.

### **Research Gap**

- Limited Regional exploration: Most of the prevail studies focus mainly on national and international trends in mobile advertising. Which departs from understanding consumer response which occurs by new technology, economic and regional culture.
- Long - term effect: In contemporary research only focuses on short term responses of consumers towards mobile advertisement. The striking thing is limited attention is given for long term consumer buying behaviour pattern on mobile advertisement.

### **Research Question**

1. How does demographic variables have an effect on the factors that determine the purchasing decision of consumer by mobile advertisement?
2. What are the factors that determine the purchasing decision of consumers influence by mobile advertisement?
3. What is the relationship between on the overall satisfaction on purchasing decision derived by mobile advertising and the influential factors that determine from mobile advertising

### **Research Problem**

The study on mobile advertisement shows that there is a lack of intelligibility on demographic variables as it impacts the various factors like trust, personalization, relevance etc and also there is no proper understanding on consumer purchasing behaviour as it is neutral. This is the gap where the businesses face lot of issue and not able to maximise satisfaction and purchasing outcome from the consumers.

### **Limitation of the Study**

This research was done in short period of time. The research was conducted through online survey where only small size of respondent within Bangalore city was collected and may not cover the whole population. As this

research is quantitative we lack in qualitative approach. This data which was collected will not be applicable to other cities or rural areas.

## RESEARCH FINDINGS

Below are the demographic data of 154 respondents collected from an online Google survey questionnaire:

| Demographic Variables                        | Total |       |
|----------------------------------------------|-------|-------|
|                                              | n     | %     |
| <b>Age</b>                                   |       |       |
| Under 18                                     | 6     | 3.9%  |
| 18-24                                        | 50    | 32.7% |
| 25-34                                        | 37    | 24.2% |
| 35-44                                        | 20    | 13.1% |
| 45-54                                        | 22    | 14.4% |
| 55 and above                                 | 18    | 11.8% |
| <b>Gender</b>                                |       |       |
| Male                                         | 84    | 54.9% |
| Female                                       | 69    | 45.1% |
| <b>Occupation</b>                            |       |       |
| Private Employee                             | 71    | 46.4% |
| Govt. Employee                               | 3     | 2%    |
| Business                                     | 15    | 9.8%  |
| Student                                      | 48    | 31.4% |
| Retired                                      | 4     | 2.6%  |
| Home maker                                   | 12    | 7.8%  |
| <b>Primary Mobile Device Used</b>            |       |       |
| Smartphone                                   | 147   | 96.1% |
| Tablet                                       | 2     | 1.3%  |
| Featured phone                               | 4     | 2.6%  |
| None                                         | 0     | 0%    |
| <b>Preferred Language for Mobile Content</b> |       |       |
| English                                      | 134   | 87.6% |
| Hindi                                        | 1     | 0.7%  |
| Kannada                                      | 13    | 8.5%  |
| Tamil                                        | 4     | 2.6%  |
| All the above                                | 1     | 0.7%  |

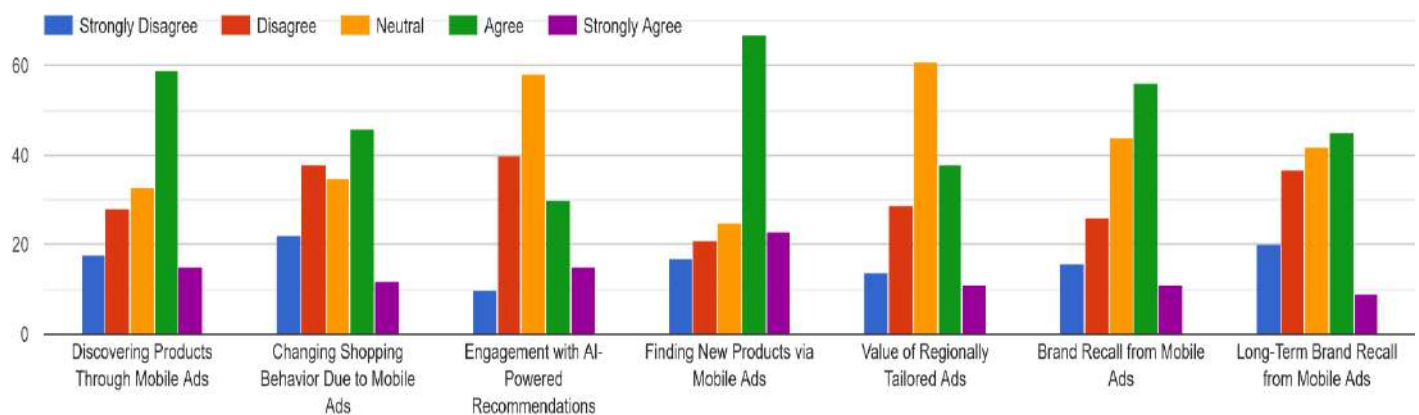


### Frequency of Mobile Internet Usage

|                           |    |       |
|---------------------------|----|-------|
| Less than 1 hour per day  | 21 | 13.7% |
| 1-3 hours per day         | 54 | 35.3% |
| 3-5 hours per day         | 46 | 30.1% |
| More than 5 hours per day | 32 | 20.9% |

## INFLUENCIAL FACTOR

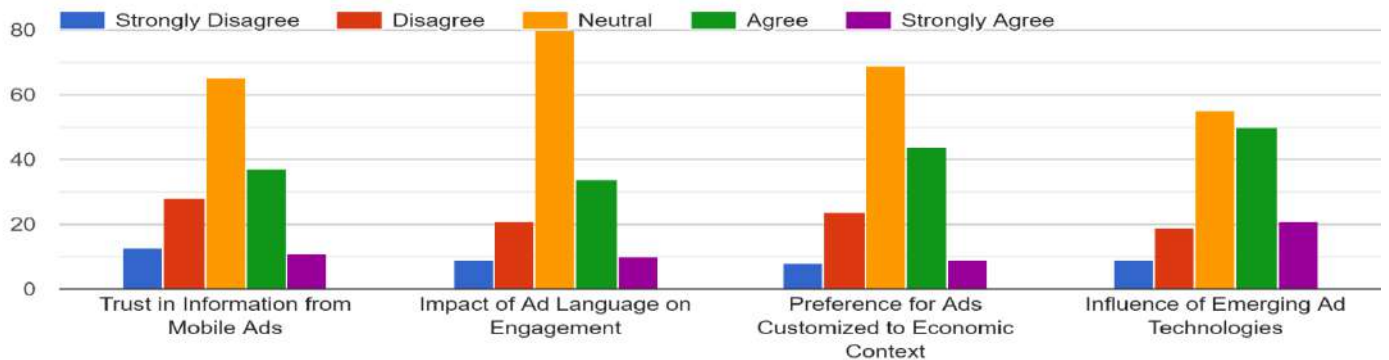
I Engage with and Benefit from Mobile Advertising



From the above bar graph, it is observed that it explores the benefits from mobile advertisement in different areas. There is strong level of agreement in finding new products via mobile advertisement and discovering product through mobile ads. The other factors highlight the agreement, disagreement or neutral such as change in shopping behaviour, value of regionally tailored ads, long-term brand recall. Overall, the finding shows level of change of consumer agreement in these areas.

## CHALLENGING FACTOR

### I Encounter Issues with Mobile Advertising



From the above bar graph, it is observed that it explores the challenging factors of mobile advertising. There is a strong level of respondent who has indicated neutral regarding the language on engagement, preference for ads customization and trust in information from mobile ads. It shows that many respondents have faced and also not faced these kinds of challenges through mobile advertisement. These are the factors which the advertisers must take initiatives and improve on critical areas.

## DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING CHI SQUARE TEST

1: Is there a relationship between Age group and the frequency of mobile internet usage.

H<sub>0</sub> : There is no association between age group and the frequency of mobile internet usage.

H<sub>1</sub> : There is an association between age group and the frequency of mobile internet usage.

#### Chi - Square Test

|                              | Value               | df | Asymptotic sig. (2-sided) |
|------------------------------|---------------------|----|---------------------------|
| Pearson Chi-Square           | 19.030 <sup>a</sup> | 15 | .212                      |
| Likelihood Ratio             | 23.575              | 15 | .073                      |
| Linear-by-Linear Association | 7.250               | 1  | .007                      |
| N of Valid Cases             | 154                 |    |                           |

10 cells (41.7%) have expected count less than 5. The minimum expected count is .82.

SINCE THE P VALUE IS .212 WHICH IS GREATER THAN .050

Result - There is sufficient evidence to Accept Null Hypothesis. Hence, it is inferred that there is no association between age group and the frequency of mobile internet usage. Therefore, it is clear that frequency of mobile internet usage does not depend on all age group

#### **HYPOTHESIS TESTING ONE WAY ANOVA**

| ANOVA                                                         |             |            |                |     |             |
|---------------------------------------------------------------|-------------|------------|----------------|-----|-------------|
| Overall level of Satisfaction derived by mobile advertisement |             |            |                |     |             |
|                                                               |             |            | Sum of Squares | df  | Mean Square |
| Between Groups                                                | (Combined)  |            | 3.528          | 5   | .706        |
|                                                               | Linear Term | Unweighted | .130           | 1   | .130        |
|                                                               |             | Weighted   | .095           | 1   | .095        |
|                                                               |             | Deviation  | 3.433          | 4   | .858        |
| Within Groups                                                 |             |            | 99.018         | 148 | .669        |
| Total                                                         |             |            | 102.545        | 153 |             |

| ANOVA                                                         |             |            |       |      |
|---------------------------------------------------------------|-------------|------------|-------|------|
| Overall level of Satisfaction derived by mobile advertisement |             |            |       |      |
|                                                               |             |            | F     | Sig. |
| Between Groups                                                | (Combined)  |            | 1.055 | .388 |
|                                                               | Linear Term | Unweighted | .194  | .660 |
|                                                               |             | Weighted   | .142  | .707 |
|                                                               |             | Deviation  | 1.283 | .279 |
| Within Groups                                                 |             |            |       |      |
| Total                                                         |             |            |       |      |

H0 : There is no significant difference on the overall satisfaction of purchasing derived by mobile advertisement among all age groups

H1 : There is significant difference on the overall satisfaction of purchasing derived by mobile advertisement among all age groups

SINCE THE P VALUE IS .388 WHICH IS GREATER THAN .050

Result - There is sufficient evidence to Accept Null Hypothesis. Hence, it is inferred that there is no significant difference on the overall satisfaction of purchasing derived by mobile advertisement among all age group. Therefore, it is clear the overall satisfaction of purchasing derived by mobile advertisement on all age group.

#### HYPOTHESIS TESTING REGRESSION

| Mean | Std. Deviation | N   |
|------|----------------|-----|
| 3.27 | .819           | 154 |
| 3.15 | 1.198          | 154 |
| 2.91 | 1.207          | 154 |
| 2.99 | 1.066          | 154 |
| 3.36 | 1.230          | 154 |
| 3.01 | 1.057          | 154 |
| 3.12 | 1.120          | 154 |
| 2.90 | 1.144          | 154 |

Since the mean the overall satisfaction of purchasing decision derived on mobile advertisement is 3.27 it shows that the level of satisfaction derived on mobile advertisement is nether satisfactory nor unsatisfactory.

#### Model Summary

|       |                   |          |                   |                            | Change Statistics |          |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|
| Model | R                 | R square | Adjusted R square | Std. Error of the Estimate | R Square Change   | F change |
| 1     | .379 <sup>a</sup> | .144     | .103              | .775                       | .144              | 3.502    |

Since adjuster r square is .103, the overall satisfaction of purchasing decision derived on mobile advertisement has been explained by discovering products, change of behaviour, AI powered recommendation, new product, regionally tailored, brand recall, long term brand recall. To the extent of 10.3% it is not good fit model

| Change Statistics |     |     |               |
|-------------------|-----|-----|---------------|
| Model             | Df1 | Df2 | Sig. F Change |

|   |   |     |      |
|---|---|-----|------|
| 1 | 7 | 146 | .002 |
|---|---|-----|------|

H0 – The discovering products, change of behaviour, AI powered recommendation, new product, regionally tailored, brand recall, long term brand recall do not affect the overall satisfaction of purchasing decision derived on mobile advertisement jointly

H1 – The discovering products, change of behaviour, AI powered recommendation, new product, regionally tailored, brand recall, long term brand recall effect the overall satisfaction of purchasing decision derived on mobile advertisement jointly

Since the P – value is .002 which is less than .050 there is a sufficient evidence to reject Null hypothesis. It is inferred that the overall satisfaction of purchasing decision derived on mobile advertisement effect discovering products, change of behaviour, AI powered recommendation, new product, regionally tailored, brand recall, long term brand recall jointly...

| Coefficients <sup>a</sup> |                           |                             |            |                           |        |      |
|---------------------------|---------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model                     |                           | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                           |                           | B                           | Std. Error | Beta                      |        |      |
| 1                         | (Constant)                | 2.425                       | .218       |                           | 11.104 | .000 |
|                           | Discovering products      | .169                        | .090       | .247                      | 1.880  | .062 |
|                           | Change of behaviour       | -.076                       | .078       | -.112                     | -.974  | .332 |
|                           | AI powered recommendation | .069                        | .088       | .090                      | .784   | .434 |
|                           | New products              | .068                        | .085       | .101                      | .797   | .427 |
|                           | Regionally tailored       | -.069                       | .085       | -.090                     | -.818  | .415 |
|                           | Brand recall              | .169                        | .102       | .231                      | 1.655  | .100 |
|                           | Long-term brand recall    | -.073                       | .093       | -.103                     | .785   | .434 |

Interpretation:

The overall satisfaction of purchasing decision derived on mobile advertisement = 2.425 +.169 (discovering product) + (-.076) (change in behaviour) + .069 (Ai powered recommendation) + .068 (new product) + (-.069) (regionally tailored) + .169 (brand recall) + (-.073) (long term brand recall)

Analysis:

The discovering products, change of behaviour, AI powered recommendation, new product, regionally tailored, brand recall, long term brand recall do not exert sufficient influence on the overall satisfaction of purchasing decision derived on mobile advertisement.

Any increase of one unit of the discovering products, change of behaviour, AI powered recommendation, new product, regionally tailored, brand recall, long term brand recall will increase the overall satisfaction of purchasing decision derived on mobile advertisement by .169 +.069+.068+.169 respectively.

Any decrease of one unit of the discovering products, change of behaviour, AI powered recommendation, new product, regionally tailored, brand recall, long term brand recall will increase the overall satisfaction of purchasing decision derived on mobile advertisement by .076, .069, .073 respectively.

## **CONCLUSIONS**

In this research we came across how mobile advertisement has offered a various advantage in order of consumer engagement, brand reach, convenience and allow various business connect with consumers. However, we can see various challenges which is regarding trust in information about mobile advertisement, privacy, data security and relevance of advertisement languages. The study found that the overall satisfaction on purchasing decision derived by mobile advertising has been neutral and also mobile advertisement effectively emerges with various new technology such as Artificial Intelligence and augmented Reality etc which build up consumer experiences in person.

## **RECOMMENDATIONS**

1. Implement regular monitoring and collecting consumer feedback by implementing this, it can help the businesses by bringing them awareness of changes on consumers preferences which can help to improve mobile advertising strategies.
2. Businesses much leverage data responsibility for personalization. This is done to create more suitable and personal observation for consumers. As businesses must avoid unethical practices or other thing which impact perception of consumers
3. Mobile advertisement must adopt new technology thoroughly as those technology enhances more engagement, innovative mobile advertisement which upgrades consumer experience and make it easier.
4. Filter advertisement language as content related to advertisement must be customized to expand with audience's language and context. This helps in strong engagement with customers and reduce risk of consumers disengagement.
5. To improve more transparency and build trust as it is very important for businesses to build these things as it helps to build a good accord with consumers and foster positive responsibility by building transparency and trust.

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## APPENDIX

1. Name (optional)
  
2. Age
  - \* Under 18
  - \* 18-24
  - \* 25-34
  - \* 35-44
  - \* 45-54
  - \* 55 and above
  
3. Gender

- \* Male
- \* Female
  
- 4. Occupation
  - \* Private Employee
  - \* Govt. Employee
  - \* Business
  - \* Student
  - \* Retired
  - \* Home maker
  
- 5. Primary Mobile Device Used
  - \* Smartphone
  - \* Tablet
  - \* Featured phone
  - \* None
  
- 6. Preferred Language for Mobile Content
  - \* English
  - \* Hindi
  - \* Kannada
  - \* Tamil
  - \* Other
  
- 7. Frequency of Mobile Internet Usage
  - \* Less than 1 hour per day
  - \* 1-3 hours per day
  - \* 3-5 hours per day
  - \* More than 5 hours per day
  
- 8. On the scale of 1 (strongly disagree) to 5 (strongly agree),  
I engage with and benefits from mobile advertising  
Influential Factors



| Questions                                     | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------------------------------|-------------------|----------|---------|-------|----------------|
| Discovering Product Through Mobile Ads        |                   |          |         |       |                |
| Changing Shopping Behaviour Due to Mobile Ads |                   |          |         |       |                |
| Engagement with AI Powered Recommendations    |                   |          |         |       |                |
| Finding New Product via Mobile Ads            |                   |          |         |       |                |
| Value of Regionally Tailored Ads              |                   |          |         |       |                |
| Brand Recall from Mobile Ads                  |                   |          |         |       |                |
| Long Term Brand Recall from Mobile Ads        |                   |          |         |       |                |

#### 9. I Encounter Issues with Mobile Advertising

##### Challenging Factors

| Questions                                         | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---------------------------------------------------|-------------------|----------|---------|-------|----------------|
| Trust in Information from Mobile Ads              |                   |          |         |       |                |
| Impact of Ad Language on Engagement               |                   |          |         |       |                |
| Preference for Ads Customized to Economic Context |                   |          |         |       |                |
| Influence of Emerging Ad Technologies             |                   |          |         |       |                |

#### 10. My Personal Experience with Mobile Advertisement

| Questions                         | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------------------|-------------------|----------|---------|-------|----------------|
| Influence on Purchasing Decisions |                   |          |         |       |                |
| Had any negative experience       |                   |          |         |       |                |
| Do you get irritated              |                   |          |         |       |                |

#### 11. Rate yourself overall level of satisfaction of purchasing decision taken by mobile advertisement

- \* More Unsatisfactory
- \* Unsatisfactory
- \* Neutral
- \* Satisfactory

# **A STUDY ON CONSUMER SATISFACTION TOWARDS FAST FOOD DELIVERY APPS WITH SPECIAL REFERENCE TO BANGALORE CITY.**

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## **ABSTRACT**

Food delivery apps are those applications that deliver food items to the door step of the customers. The purpose of conducting this research is to understand the customer satisfaction towards fast food delivery apps. The research tool which was used to collect the data was an online questionnaire. 172 was the sample size of the respondents with reference to Bangalore city was collected via google forms by collecting data on age, gender, income , occupation , frequency of using apps, primary food delivery app used and residential area. The analysis of data was done using statistical tools, Chi square, Anova and regression. With that data found we see that many factors influence the buying behaviour in different age groups, gender, income levels and occupations. It was found that most customers are likely satisfied with the food delivery apps they use. Also it was observed that the age of the customer have sufficient impact in using the food delivery apps. The younger generation in the society is more prone to use these food delivery apps compared to the older generation. The application seems to be more easily handled by the younger generation. Other than the demographic factors like age, gender, income and occupation- it was inferred that customer satisfaction is highly influenced by the technological advancement made by the apps, the sustainable and ethical practice performed by the apps. So while making these apps, the developers should give more importance in improving

the technology of the apps and also improve the sustainable practices of the apps, which helps to improve the service provided to customers and also improves apps efficiency.

Keywords: Food delivery apps, Customer satisfaction, demographics, Technological advancement, Sustainability and ethical practices, Frequency of apps usage.

## **INTRODUCTION**

The growth of online food delivery apps in India is massive. After the covid-19 pandemic customer attitude towards these apps were changed. At first, there was only Zomato in India, but later many more companies joined this list.

Before 2014, Zomato holds a major portion of online food delivery section of India. But in 2014, Swiggy enters the market and took huge customers from Zomato, now these two companies are the major players in Indian market. Even after its late entry into the market, Swiggy was able to create a place in customers mind. In 2020, Zomato acquired Uber Eats for around \$350 million. As a result of this, Zomato now captures nearly 50-55% of the market in terms of number of orders, getting ahead of their biggest competitor Swiggy.

The online food delivery market existed in India before 2019. But a major growth of these online markets came after the 2019 pandemic. The pandemic changed everything, people started getting used to this apps, the awareness and knowledge about this apps increased during this period. People started getting used to having food at their own houses, without going to any fancy restaurant, which help them to save time and money. Even people now a days become lazy to cook, as these online food delivery apps makes everything easy, as they are only required to order food from their favourite restaurant. The income and lifestyle of the family members also changed, which also become a factor for the increase in the market share of online food delivery apps in India.

India is a country holding the record for having one of the youngest populations around the world. More than 50% of the Indian population is at the age, below or equal to 25 years. This increase in the young or youth demography also leads to an increased demand for leads to an increased demand for new age platforms like food apps. It is also because of the increased use and availability of internet across the country.

Overall, here we talk about the growth of food delivery apps in India, and also find out how different food apps ( like Zomato and Swiggy ) changed the consumer perception completely.

## **REVIEW OF LITERATURE**

(Deepayan ghosh, 2020). Customer satisfaction towards fast food through online food delivery (OFD) services: an exploratory study. This study aims to bring out the factors influencing customer satisfaction in the technology enabled fast food industry in India. The result has given five factors which influence customer

satisfaction. These factors are – Price, Customer service, Quality, Time and Delivery. In which Quality was the most significant one.

(Aditya tribhuvan, 2020). A study on consumer's perception on food apps. The study was conducted to understand consumer perception on food apps and to analyse, which all are the factors that influence consumer perception. The learning's from the research provide information about how people perceived food apps and also talks about the measures to make the research better. (Ju-Choel Choi, 2020). User Familiarity and Satisfaction With Food Delivery Mobile Apps. This study aims to examine the relationship between User's Familiarity(FAM), Perceived usefulness(PU), Perceived ease of use (PES), Satisfaction(SAI), and intention to reuse(IR) in the context of Food Delivery Mobile Applications (FDMA). This study was done in the areas of South Korea. The findings are- FAM has positive influence on both PEU and PU; both FAM and PU positively affects SAT; PUE is positively associated with PU; FAM,PU,SAT are antecedents of IR.

(Seong-Soo, Bo-Kyung, 2020). The Effect of Food Delivery Application on Customer Loyalty in Restaurant. This study aims to identify the characteristic of customer satisfaction of the restaurants delivery application that is increasing globally, with special reference to Korea. The findings shows that the customer's usefulness, mobility and reliability influences on satisfaction. The study says that the food application developers should no longer focus on providing too many information's, instead, concentrate on improving the trust and mobility of mobile applications.

(Debajyoti Pal, et al 2021) Using online food delivery applications during the COVID-19 lockdown period: What drives University Students' satisfaction and loyalty?. The study evaluates the end-to-end service quality of (Online Food Delivery Application) OFDA apps for searching and ordering food to the end customers. This survey is conducted among University students and their initial experience with the OFDA apps is captured through three mobile app attributes: visual design, navigational design and informational design. The findings show that satisfactions leads to loyalty, followed by food quality. Among the mobile app attributes information design has the highest impact.

(Anand Prasad Sinha,et al 2021). Customer Satisfaction and Loyalty for Online Food Services Provider in India: An Empirical Study. Tis study primarily focus on the relationship among customer satisfaction and app quality. The findings explored the inter relationship among service quality, satisfaction of customer's and their loyalty, using this app.

(Daniel Adrian Gârdan,et al,2021). Enhancing Consumer Experience through Development of Implicit Attitudes Using Food Delivery Applications. The aim of the research is to highlight, how the consumer experience is constructed, it begins from consumers attitude and from the formation of habits of using mobile for food supply. The result shows that some implicit-type attitude developed over time are influencing habits and helps the development of a certain usage behaviour.

(Anushree Tandon, el al, 2021).Why do people purchase from food delivery apps? A consumer value perspective . The study provides a limited understanding of consumer's behavioural responses to the visibility

and value derived from Food Delivery Apps (FDAS). Visibility as a antecedent of all consumption values and significantly affected purchase intentions.

(Pearl M.C.Lin, et al,2023).Service quality of online food delivery mobile application: an examination of the spill over effects of mobile app satisfaction. This study aims to examine the influence of food delivery mobile apps service quality on user's mobile app satisfaction, food satisfaction, and repurchase intentions. The findings show that mobile apps service quality had significant effects on food satisfaction and repurchase intentions.

## **OBJECTIVES OF THE STUDY**

1. To analyse the factors that determine consumer perception towards fast food delivery apps.
2. To evaluate the relationship between selected demographic variables and factors that determines consumer perception towards fast food delivery apps.
3. To examine the relationship between the overall level of satisfaction derived on fast food delivery apps and the factors that determines consumer perception.

## **RESEARCH METHODOLOGY**

The research explores how customers are satisfied by using fast food delivery apps. Both primary and secondary data's are used in this study. Secondary data is collected from journals and articles of the previous studies. Primary data is collected in the form of questionnaire method. A questionnaire is circulated as a Google form through Whatsapp. This survey collects samples from 172 respondents from Bangalore city. The questionnaire was structured to understand how technological improvement, sustainability and ethical practices affect customer satisfaction among customers having differences in their gender, age group, income and occupation. It also helps to understand the relationship between selected demographic variables and factors in improving the overall satisfaction derived from food delivery apps.

### **Research gap**

- Most of the studies focused on the factors which affected the customer satisfaction in fast food delivery apps. Among the factors technological advancement in these applications are not given due recognition.
- Recent studies talks about the efficiency of the fast food delivery applications. But they are not giving enough information about the sustainability and ethical practices they perform in the long run.
- The overall satisfaction provided by food delivery apps are not given due consideration in the resent studies. There is less information about how technological and sustainable practices affects the overall satisfaction derived from food delivery apps.

## Research questions

1. What are the key factors (technological, sustainable practices) influencing consumer perception towards fast food delivery apps?
2. How do demographic variables like age and gender influence consumer perception towards fast food delivery apps?
3. What is the relationship between overall customer satisfaction and the factors (technological, sustainable) shaping consumer perception of fast food delivery apps?

## Research problem

There are many factors which affects customer satisfaction towards food delivery applications, but to find the most important factor is challenging. Hence in this changing economy, technology and, sustainability and ethical practices have a great impact in determining the customer satisfaction. And the age and gender of the customer is also an important criteria in determining the customer satisfaction in this changing world. So it is important to conduct an analysis on:

- The technological improvement in food delivery applications.
- How sustainability and ethical practices of food delivery applications are important for them to survive in the changing economy?
- How demographic factors like age and gender affect the overall all satisfaction towards the food delivery apps?

## LIMITATIONS OF THE STUDY

The samples are collected only from Bangalore city. This data cannot be used to generalise the country's population. Perspectives of the people changes from place to place. The size of the sample collected will significantly affect the report. The number of samples is only 172; this data will not be accurate to summarize the entire population. The survey is conducted by using questionnaires, respondents bias may occur while filling it. The time used to complete the survey is less. So, we cannot conclude that the findings are final.as the topic is vast, it requires longer time.

The report is not covering all the factors that will affect customer satisfaction; it only considered fue factors like technology, sustainable practices. So, it will leads to incomplete explanation about customer satisfaction. The topic has more scope than these factors. Factors like quality of products delivered, pricing of products etc. are not been taken into consideration while analysing the customer satisfaction from food delivery apps.

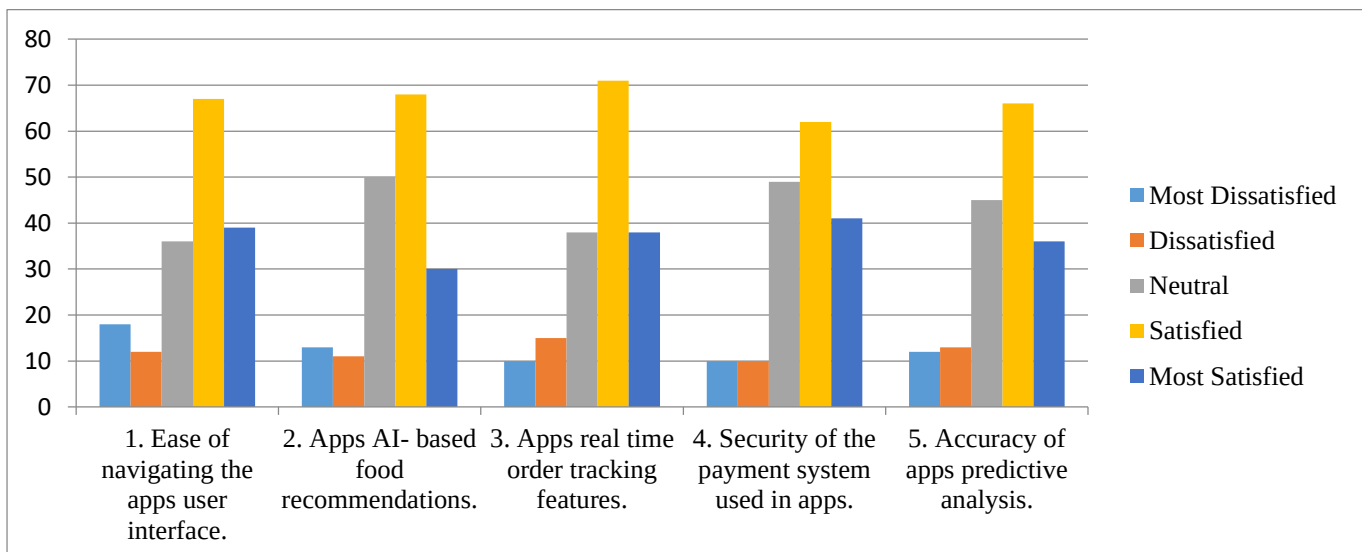
## FINDINGS

**The Demographic data of 172 respondents collected from an online questionnaire:**

**Table 1: Demographic of participants**

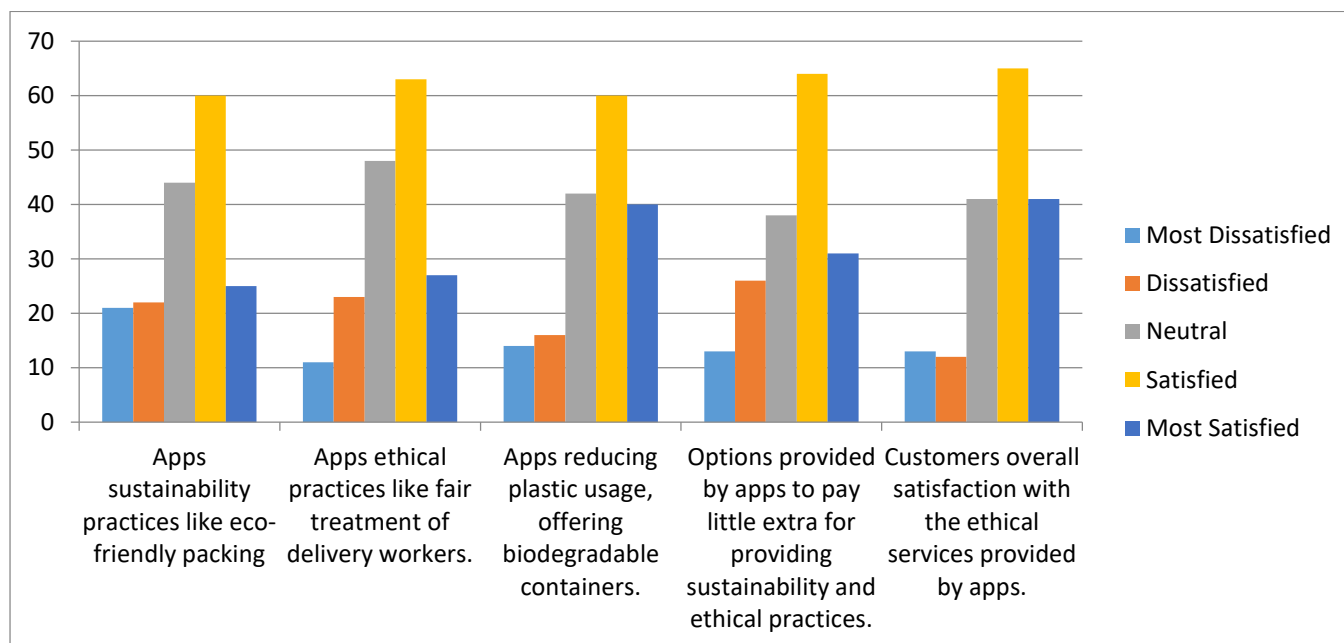
| Demographic variables   | Total |       | Demographic variables | Total |       |
|-------------------------|-------|-------|-----------------------|-------|-------|
|                         | n     | %     |                       | n     | %     |
| 1. Gender               |       |       | 2. Age                |       |       |
| a) Male                 | 82    | 47.7% | a) Under 18           | 2     | 1.2%  |
| b) Female               | 90    | 52.3% | b) 18-24              | 44    | 25.6% |
|                         |       |       | c) 25-34              | 42    | 24.4% |
|                         |       |       | d) 35-44              | 35    | 20.3% |
|                         |       |       | e) 45-54              | 30    | 17.4% |
|                         |       |       | f) 55-64              | 14    | 8.1%  |
|                         |       |       | g) 65 and above       | 5     | 2.9%  |
| 3. Occupation           |       |       | 4. Monthly Income     |       |       |
| a) Student              | 36    | 20.9% | a) Less than ₹20000   | 41    | 23.8% |
| b) Employed (Full-time) | 60    | 34.9% | b) ₹20000-₹40000      | 23    | 13.4% |
| c) Employed (Part-time) | 22    | 12.8% | c) ₹40001-₹60000      | 47    | 27.3% |
| d) Self-employed        | 36    | 20.9% | d) ₹60001-₹80000      | 38    | 22.1% |
| e) Unemployed           | 3     | 1.7%  | e) ₹80001-₹100000     | 15    | 8.7%  |
| f) Retired              | 15    | 8.7%  | f) More than ₹100000  | 8     | 4.7%  |
| 5. Residential Area     |       |       |                       |       |       |
| a) North Bangalore      | 29    | 16.9% |                       |       |       |
| b) South Bangalore      | 58    | 33.7% |                       |       |       |
| c) East Bangalore       | 27    | 15.7% |                       |       |       |
| d) West Bangalore       | 16    | 9.3%  |                       |       |       |
| e) Central Bangalore    | 42    | 24.4% |                       |       |       |

**Bar Chart 1: To evaluate the role of technological advancement in food delivery apps.**



From the above graph, it is observed that the apps real time order tracking feature help to increase the customer satisfaction towards food delivery apps. Also, the customer satisfaction towards these apps is likely to get influenced by its AI based food recommendation as well. But it shows that customers are most satisfied with the security of the apps payment system compared to its other features. And the easiness of navigating apps user interface is considered as the most dissatisfied feature of the app.

**Bar Chart 2: To examine the impact of sustainability and ethical practices of fast food delivery apps.**



From the above graph, it is observed that customers are most satisfied with the sustainability and ethical practices provided by the apps. Also, apps reducing plastic usage can be considered as a major player in providing satisfaction to the customers. And it is also understood that apps sustainable practices like eco-friendly packing, reducing carbon footprint etc. is the most dissatisfied feature of the apps.

## DISCUSSION AND ANALYSIS OF FINDINGS

**Research question 1: What are the key factors influencing consumer perception towards fast food delivery apps?**

**Hypothesis testing- One way Anova**

| ANOVA                                                       |             |            |                |    |             |       |      |
|-------------------------------------------------------------|-------------|------------|----------------|----|-------------|-------|------|
| The overall satisfaction derived on Fast Food Delivery apps |             |            |                |    |             |       |      |
|                                                             |             |            | Sum of Squares | df | Mean Square | F     | Sig. |
| Between Groups                                              | (Combined)  |            | 10.958         | 6  | 1.826       | 2.125 | .053 |
|                                                             | Linear Term | Unweighted | .248           | 1  | .248        | .289  | .592 |
|                                                             |             | Weighted   | .653           | 1  | .653        | .760  | .385 |



|               |  |           |         |     |       |       |      |
|---------------|--|-----------|---------|-----|-------|-------|------|
|               |  | Deviation | 10.305  | 5   | 2.061 | 2.398 | .039 |
| Within Groups |  |           | 141.810 | 165 | .859  |       |      |
| Total         |  |           | 152.767 | 171 |       |       |      |

H0= there is no significant difference on “The overall satisfaction derived on Fast Food Delivery apps “among all age groups

H1= there is significant difference on “The overall satisfaction derived on Fast Food Delivery apps” among all age groups.

Since the p value is .053. This is greater than .050. We failed to reject null hypothesis. Hence it inferred that there is no significant difference on” The overall satisfaction derived on Fast Food Delivery apps” among all age groups. Therefore the overall satisfaction of the food delivery apps is not based on the age of the individuals.

| ANOVA                                                                                           |             |            |                |     |             |       |      |
|-------------------------------------------------------------------------------------------------|-------------|------------|----------------|-----|-------------|-------|------|
| Apps following sustainable practices (e.g., eco-friendly packaging, reducing carbon footprint). |             |            |                |     |             |       |      |
|                                                                                                 |             |            | Sum of Squares | df  | Mean Square | F     | Sig. |
| Between Groups                                                                                  | (Combined)  |            | 27.273         | 6   | 4.545       | 3.312 | .004 |
|                                                                                                 | Linear Term | Unweighted | 5.608          | 1   | 5.608       | 4.086 | .045 |
|                                                                                                 |             | Weighted   | 3.531          | 1   | 3.531       | 2.573 | .111 |
|                                                                                                 |             | Deviation  | 23.742         | 5   | 4.748       | 3.460 | .005 |
| Within Groups                                                                                   |             |            | 226.425        | 165 | 1.372       |       |      |
| Total                                                                                           |             |            | 253.698        | 171 |             |       |      |

H0= There is no significance between “Apps sustainability practices like eco-friendly packaging, reducing carbon footprint etc.” among all age groups.

H1= There is significance between “Apps sustainability practices like eco-friendly packaging, reducing carbon footprint etc.” among all age groups.

Interpretation: Since the p value is .004. This is less than .050. We reject null hypothesis. Hence it inferred that there is association between Food delivery apps sustainability practices among all age group. Therefore the apps sustainable practices will affect the customer satisfaction among all age groups.

Research question 2: How do demographic variables like age and gender influence consumer perception towards fast food delivery apps?

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## Hypothesis testing – Chi square test

| Age * Frequency of Using Fast Food Delivery Apps Crosstabulation |              |                |                                            |        |         |              |        |       |
|------------------------------------------------------------------|--------------|----------------|--------------------------------------------|--------|---------|--------------|--------|-------|
|                                                                  |              |                | Frequency of Using Fast Food Delivery Apps |        |         |              |        | Total |
|                                                                  |              |                | Daily                                      | Weekly | Monthly | Occasionally | Rarely |       |
| Age                                                              | Und-er 18    | Count          | 0                                          | 0      | 1       | 0            | 1      | 2     |
|                                                                  |              | Expected Count | .2                                         | .8     | .4      | .4           | .2     | 2.0   |
|                                                                  | 18-24        | Count          | 2                                          | 22     | 4       | 8            | 8      | 44    |
|                                                                  |              | Expected Count | 3.3                                        | 17.9   | 9.2     | 8.4          | 5.1    | 44.0  |
|                                                                  | 25-34        | Count          | 4                                          | 22     | 12      | 4            | 0      | 42    |
|                                                                  |              | Expected Count | 3.2                                        | 17.1   | 8.8     | 8.1          | 4.9    | 42.0  |
|                                                                  | 35-44        | Count          | 4                                          | 15     | 10      | 4            | 2      | 35    |
|                                                                  |              | Expected Count | 2.6                                        | 14.2   | 7.3     | 6.7          | 4.1    | 35.0  |
|                                                                  | 45-54        | Count          | 2                                          | 8      | 5       | 11           | 4      | 30    |
|                                                                  |              | Expected Count | 2.3                                        | 12.2   | 6.3     | 5.8          | 3.5    | 30.0  |
|                                                                  | 55-64        | Count          | 1                                          | 2      | 3       | 5            | 3      | 14    |
|                                                                  |              | Expected Count | 1.1                                        | 5.7    | 2.9     | 2.7          | 1.6    | 14.0  |
|                                                                  | 65 and above | Count          | 0                                          | 1      | 1       | 1            | 2      | 5     |
|                                                                  |              | Expected Count | .4                                         | 2.0    | 1.0     | 1.0          | .6     | 5.0   |
| Total                                                            |              | Count          | 13                                         | 70     | 36      | 33           | 20     | 172   |
|                                                                  |              | Expected Count | 13.0                                       | 70.0   | 36.0    | 33.0         | 20.0   | 172.0 |

| Chi-Square Tests             |                     |    |                                   |
|------------------------------|---------------------|----|-----------------------------------|
|                              | Value               | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square           | 40.851 <sup>a</sup> | 24 | .017                              |
| Likelihood Ratio             | 45.255              | 24 | .005                              |
| Linear-by-Linear Association | 5.059               | 1  | .025                              |
| N of Valid Cases             | 172                 |    |                                   |

H0: There is no association between age and frequency of using food delivery apps.

H1: There is association between age and frequency of using food delivery apps.

Since P-value is .017 which is less than .050, hence there is significant evidence to reject null hypothesis. Hence it is inferred that, there is association between age and frequency of using food delivery apps. Therefore it is clear that the frequency of using food delivery apps depends upon the age of the individual

| Gender * Primary Fast Food Delivery App Used Crosstabulation |        |                |                                     |        |           |          |       |
|--------------------------------------------------------------|--------|----------------|-------------------------------------|--------|-----------|----------|-------|
|                                                              |        |                | Primary Fast Food Delivery App Used |        |           |          | Total |
|                                                              |        |                | Swiggy                              | Zomato | Uber Eats | Ola Eats |       |
| Gender                                                       | Male   | Count          | 33                                  | 39     | 9         | 1        | 82    |
|                                                              |        | Expected Count | 37.7                                | 35.8   | 7.2       | 1.4      | 82.0  |
|                                                              | Female | Count          | 46                                  | 36     | 6         | 2        | 90    |
|                                                              |        | Expected Count | 41.3                                | 39.2   | 7.8       | 1.6      | 90.0  |
| Total                                                        |        | Count          | 79                                  | 75     | 15        | 3        | 172   |
|                                                              |        | Expected Count | 79.0                                | 75.0   | 15.0      | 3.0      | 172.0 |

| Chi-Square Tests             |                    |    |                                   |
|------------------------------|--------------------|----|-----------------------------------|
|                              | Value              | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square           | 2.827 <sup>a</sup> | 3  | .419                              |
| Likelihood Ratio             | 2.841              | 3  | .417                              |
| Linear-by-Linear Association | 1.472              | 1  | .225                              |
| N of Valid Cases             | 172                |    |                                   |

H0: There is no association between gender and primary food delivery app used.

H1: There is association between gender and primary food delivery app used.

Since P-value is .419 which is greater than .050. We failed to reject null hypothesis. Hence it is inferred that, there is no association between gender and the primarily used food delivery apps. Therefore it is clear that the use of food delivery apps is not based on the gender of the individuals.

**Research question 3: What is the relationship between overall customer satisfaction and the factors shaping consumer perception of fast food delivery apps?**

Hypothesis testing – regression test

| Descriptive Statistics                                 |      |                |     |
|--------------------------------------------------------|------|----------------|-----|
|                                                        | Mean | Std. Deviation | N   |
| The overall satisfaction derived on food delivery apps | 3.83 | .945           | 172 |

**Interpretation:** Since the mean of the overall satisfaction derived on food delivery apps is 3.83, it indicates that customers are satisfied with Fast food delivery apps.

## CONCLUSION AND RECOMMENDATIONS

In conclusion, a study on consumer satisfaction towards fast food delivery apps with special reference to Bangalore city, shows that while food delivery apps provide moderate satisfaction to customers, sustainable practices and some demographic factors place a greater role in providing better satisfaction to the customers. The study found that even in this changing economy a certain age group still prefer not to choose online delivery apps because they are not used to it. But for a younger generation these food delivery apps seem more easy and reasonable. The study also says that apps makers and developers should focus mainly on improving its sustainable practices and perform projects to improve its technology and create a user centric app which mainly focus on the younger generation, as they are the future and also the largest consumers of these apps. This study outlines the need for a balanced approach that considered both operational efficiency and user centric innovations to be competitive in the food delivery market.

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

- In this current scenario food delivery apps should prioritise mainly on eco-friendly practices like biodegradable packaging and reducing plastic usage etc. As these practices significantly improve customer satisfaction across all age groups.
- Younger generations are the most frequent users of food delivery apps, so apps can perform activities like targeted promotions, loyalty programs and personalised offers to attract their younger customers.
- Offering customers with value of money deals and improving the customer service will help to address the customer's needs more efficiently and boost the overall satisfaction derived from food delivery apps.

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## **APPENDICES**

1. Name

2. Age Group:

- Under 18
- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65 and over

3. Gender:

- Male
- Female

4. Occupation:

- Student
- Employed (Full-time)
- Employed (Part-time)
- Self-employed

- Unemployed
  - Retired
5. Monthly Income:
- Less than ₹20000
  - ₹20000-₹40000
  - ₹40001-₹60000
  - ₹60001-₹80000
  - ₹80001-₹100000
  - More than ₹1,00,000
6. Residential Area:
- Central Bangalore
  - East Bangalore
  - West Bangalore
  - North Bangalore
  - South Bangalore
7. Frequency of Using Fast Food Delivery Apps:
- Daily
  - Weekly
  - Monthly
  - Occasionally
  - Rarely
8. Preferred Fast Food Delivery App:
- Swiggy
  - Zomato
  - Uber Eats
  - Other
9. To evaluate the role of technological advancement in food delivery apps:

|                                                 | Most<br>Dissatisfied | Dissatisfied | Neutral | Satisfied | Most<br>Satisfied |
|-------------------------------------------------|----------------------|--------------|---------|-----------|-------------------|
| 1. Ease of navigating the apps user interface.  |                      |              |         |           |                   |
| 2. Apps AI- based food recommendations.         |                      |              |         |           |                   |
| 3. Apps real time order tracking features.      |                      |              |         |           |                   |
| 4. Security of the payment system used in apps. |                      |              |         |           |                   |
| 5. Accuracy of apps predictive analysis.        |                      |              |         |           |                   |

**11. To examine the impact of sustainability and ethical practices of fast food delivery apps.**

|                                                                                                     | Most<br>Dissatisfied | Dissatisfied | Neutral | Satisfied | Most<br>Satisfied |
|-----------------------------------------------------------------------------------------------------|----------------------|--------------|---------|-----------|-------------------|
| 1. Apps following sustainability practices(eco-friendly packaging, reducing carbon footprint)       |                      |              |         |           |                   |
| 2. Apps ethical practices like fair treatment of delivery workers.                                  |                      |              |         |           |                   |
| 3. Apps reducing plastic usage, offering biodegradable containers.                                  |                      |              |         |           |                   |
| 4. Options provided by apps to pay little extra for providing sustainability and ethical practices. |                      |              |         |           |                   |
| 5. Customers overall satisfaction with the services provided by apps.                               |                      |              |         |           |                   |

**1. Rate yourself the overall satisfaction derived on food delivery apps.**

- Most likely
- Likely
- Neutral
- Unlikely
- Most unlikely

# **A STUDY ON THE CONSUMER PERCEPTION TOWARDS GAMING AND BETTING APPS**

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## **ABSTRACT**

This study explores consumer perceptions of gaming and betting applications in India, focusing on their financial, social, and psychological impacts across age groups. With the rapid growth of these platforms driven by gamification, monetary rewards, and cultural shifts, significant concerns arise regarding impulsive spending, addiction, and fragmented regulations. The research utilizes a questionnaire-based survey of 177 respondents in Bangalore to assess the influences of demographic factors on app usage behaviour. Results highlight the dual role of these apps as both digital entertainment and sources of financial and relational challenges, particularly among younger users. Key findings reveal that while most participants manage spending effectively, a notable minority face difficulty, including financial strain and relationship disruptions. Peer pressure and social norms also play a role in app engagement, with cultural attitudes toward these platforms varying across generations. Regulatory frameworks remain inadequate, emphasizing the need for harmonized policies and financial literacy initiatives. The study concludes with recommendations to promote responsible gaming, strengthen user protections, and address ethical concerns through targeted educational campaigns and regulatory reforms. This research provides a foundation for understanding and mitigating the broader implications of gaming and betting applications in India.



## INTRODUCTION

In India, growth in these apps for gaming and betting has changed digital entertainment and financial behaviour patterns in different age groups. The millions of people getting addicted to these platforms are attracted to a smartphone with high internet penetration, and the thrill and competition with possible monetary gain are fruitful. But, at the same time, this popularity of the apps introduces complex social, financial, and regulatory challenges. Now, what distinguishes mobile betting applications is the psychological features such as gamification, reward, and mechanism that are embedded in the application, driving the users to utilize such applications and, in certain cases, leading to addiction. This increases several questions regarding how such applications impact decision-making, mainly in the younger population, with a likelihood to become more impulsive in their spending and risk taking.

So far, it is still relatively scarce to determine the multifaceted impacts of these gaming and betting applications in the Indian context. Many of the prior studies concerned financial risk only, but an aggregation of studies that take into account the full-scale implications and cultural perceptions and influences from social factors is still needed. Peer pressure and social norms greatly influence attitudes towards betting, making risky behaviours seem like the norm among young adults. In addition, various levels of acceptance arise from cultural factors: these applications are considered to be entertainment by the younger generations, whereas the older generations think them to be morally or financially dangerous. This manifests that the social and cultural influence of such applications needs to be understood in more detail across the age spectrum.

The regulatory framework is, at best, fragmented in India, and the online gaming and betting industry can hardly offer protection to users against the possibility of either financial or social damage. Such promiscuity of policies owing to this evolutionary pattern of a predominantly unregulated industry leaves the users vulnerable, most visibly the less financially literate ones. It attempts to fill in the gaps by answering how gaming and betting apps vary across different ages about their financial, social, and psychological influence and how cultural attitudes and regulatory perceptions shape user engagement. The empirical findings of this research will delineate how they may help clarify which can be used towards recommending the most sensible policies, promoting responsible usage, and supporting financial education initiatives in order to protect users. amounts of debt. The availability of betting applications fosters impulsive choices about money, which means financial stress when the customers are unable to predict their long-term implications of spending money. Agarwal and Banerjee (2020) concluded that current excitement about betting and the ability to win money alters a rational choice and causes a financial crisis.

## REVIEW OF LITERATURE

(Agarwal R & Banerjee A, 2020) carefully scrutinized the impact that mobile gaming and betting applications in India exercise over their users' financial decision-making. The findings made were those frequent users- which comprised those aged between 18 and 30-years of age primarily practiced risky financial behaviors such as impulsive spending and also increased amounts of debt. The availability of betting applications fosters impulsive choices about money, which means financial stress when the customers are unable to predict their long-term implications of spending money. Agarwal and Banerjee (2020) concluded that current excitement about betting and the ability to win money alters a rational choice and causes a financial crisis.

(Chopra K & Desai P, 2021) discuss the psychological and behavioral aspects of online gambling and betting applications. The research focused on the reward mechanisms driven by dopamine, which motivated gratification and reinforcement of repetitions. They found the relationship was strong between the use of betting apps and the development of addictive behaviors, which is mostly caused by response from the brain to unpredictable rewards. It leads to an individual being involved compulsively in gambling, a tendency that raises long-term risk factors as well based on finances and relationships with other people. According to Chopra and Desai (2021), these applications resort to gamification mechanisms, such as the use of leader boards and bonuses, which enhance engagement and then broaden the cycle of addiction.

(Singh M & Verma S, 2019) analyzed how the social forces influence game playing and betting applications. They highlighted pressures from peers and social norms as major influences among the youth and young adults. It was discovered that these age brackets are vulnerable to peer influence that propels them to engage in betting for the purposes of attaining social acceptability or status. Peer reinforcement-induced competitive betting behavior may socialize risky financial choices among young people.

(Sharma L. & Patel D, 2020) deliberated upon a detailed analysis of usage across age groups for gaming and betting apps. The younger users are less than 30 years of age and are mainly driven by entertainment and thrill factors. The older users believe the apps can act as possible sources of income; hence, risk mitigation strategies have to be differentiated along age groups towards the different drivers in each age group.

(Bhattacharya R, 2021) explored the economic contributions made by the betting app industry and considered their regulatory challenges. Those apps have made a meaningful contribution to India's digital economy, generating revenue and providing employment, but they also come with the risk of financial overstretching of users. Bhattacharya (2021) suggested policies that protect vulnerable individuals from risks from such activities.

(Gupta N & Joshi T, 2022) examined India's regulatory climate for gaming and betting apps and highlighted issues of rapid technological advancement as well as cross-jurisdictional risks. They thought that the present laws are disorganized and short of having a capacity to protect the consumers. Gupta and Joshi, therefore, recommended a harmonized system that would combine the expertise of technology professionals and policymakers with that of the financial regulators 2022).

(A, 2018) studied the cultural attitudes regarding gaming and betting in which there has been a stigma even now, especially within the conservative nations. This social stigma creates resistance among people to take part in the gaming activity, as well as shyness on seeking treatment for the condition. Kapoor (2018) says that this is something where the generations vary from another. The younger people are more or less ready, while the elders' opinion is very negative for the same.

(Rao S & Menon K, 2020) discussed how technological advancement in gaming and betting applications enhanced the user experience in fostering compulsion. More advanced graphics, interactive interfaces, and real-time provisions are extending usage times by creating deep experiences. Youngsters would more likely be susceptible to overuse.

(P, 2021) has created a link between financial literacy and the susceptibility of users to the adverse effects of betting and gambling applications. Less literate users in terms of finance will

make uninformed and unsafe choices and are therefore bound to lose money. As Jain, 2021 further records, more support needs to be done on offering finance education that one can apply and use to improve control over their use of betting applications.

## **OBJECTIVE OF THE STUDY**

- ☐ To analyse the factors that influence the consumer perception towards gaming and betting apps.
- ☐ To evaluate the relationship between selected demographic variables and the factors that influence consumer perception towards gaming and betting apps.
- ☐ To assess the relationship between the overall spending on gaming and betting apps and the factors that influence the consumer perception towards gaming and betting apps.

## **RESEARCH METHODOLOGY**

This is a descriptive research and primary data has been used for the purpose. The data was collected in bangalore. The data has been collected from the respondents using a questionnaire. The questionnaire was

sent to the respondents on WhatsApp. There was a total of 177 respondents. The questionnaire was structured to understand the financial, social and psychological influences of gaming and betting apps.

## **RESEARCH GAP**

The tremendous growth of gaming and betting apps in India has introduced new research challenges; yet, the broad impacts of these applications across various age groups remain understudied. Research on gaming and betting apps tends to highlight more financial pressures that such applications have imposed, but not the subtle behavior that triggers impulsive spending and entrapment into debt accumulation. These include how peer influence and the dynamics of culture push users, especially the youth onto these platforms as well as the gamified nature features that ensure continued usage, such as going deep into addiction. Not researched adequately are social and psychological impacts.

Regulatory actions are divided and lack information as to the perception of users toward existing regulations and whether these are enough to handle this dynamic industry. Indian society is also culturally diversified, particularly in a generational basis of attitudes toward gambling and gaming, and there needs to be a comprehensive understanding of the impacts. This research bridges the gaps in looking into the financial, social, and regulatory dimensions involved in gaming and betting apps, providing a comprehensive insight into drivers, behaviors, and challenges associated with their usage across various demographics in India.

## **RESEARCH QUESTIONS**

1. How do gaming and betting applications influence the financial decision-making behavior of its users across different age groups within India?
2. Which social and psychological factors force users, in particular, youths to play games and use the betting applications and, in fact, how do such social and psychological factors affect their relationship?
3. To what extent do users understand the financial risks implicit with gaming and betting applications, and how does financial literacy impact use?
4. How do attitudes across cultures and peer influence affect the adoption and usage of gaming and betting apps by various demographic groups?
5. How do people view the current regulatory framework of gaming and betting apps in India, and what further protection do customers believe they need for safer use?

## RESEARCH PROBLEM

Gaming and betting applications in India have gained a surging popularity posing quite significant, yet still understudied, challenges. Many users, especially young adults face financial pressure due to impulsive spending and rapidly mounting debt that these sites encourage with instant rewards. However, the present research largely steers clear of these social and psychological factors giving rise to the observed enhanced behaviors-stress from peer pressure and gamification features such as rewards and rankings. In addition, these apps have always been perceived and used differently across different generations and cultures, although fewer studies encompass these variations within an Indian framework. Another significant issue is the fragmented regulatory framework that does not have comprehensive guidelines to take care of user safety and responsible usage. This study attempts to handle such issues by evaluating financial behaviors, social dynamics, cultural perspectives, and regulatory perceptions of the impact of gaming and betting applications across different age groups in India.

## LIMITATIONS OF THE STUDY

- ☐ The research was conducted through a questionnaire sent online. Usually there is a chance of bias and incorrect answers.
- ☐ The sample size is relatively small when compared to the population of Bangalore and may not fully represent the population.
- ☐ The study is restricted to only Bangalore city and hence it does not provide a generalized report which is applicable to other cities in India.

## RESULTS AND DISCUSSION

**The Demographic data of 177 respondents collected from an online questionnaire.**

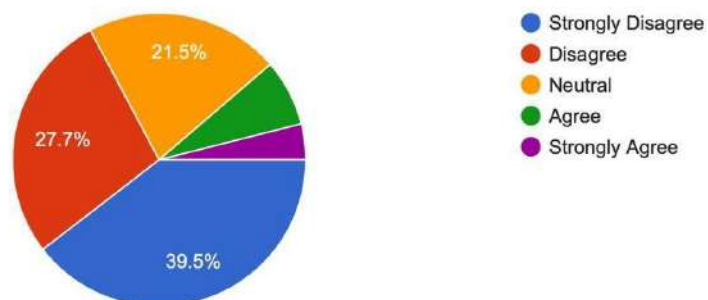
**Table 1: Demographic of Participants**

| DEMOGRAPHIC VARIABLE | TOTAL      |            | DEMOGRAPHIC VARIABLE    | TOTAL |       |
|----------------------|------------|------------|-------------------------|-------|-------|
|                      | n          | %          |                         | n     | %     |
| <b>1. Gender</b>     |            |            | <b>3. Occupation</b>    |       |       |
| a. Male              | 88         | 49.7%      | a. Student              | 94    | 53.1% |
| b. Female            | 84         | 47.4%      | b. Employed (Full-time) | 61    | 34.5% |
| c. Prefer not to say | 5          | 2.9%       | c. Employed (Part-time) | 6     | 3.4%  |
| <b>Total</b>         | <b>177</b> | <b>100</b> | d. Self - employed      | 8     | 4.5%  |
|                      |            |            | e. Unemployed           | 8     | 4.5%  |

|                                  |            |            |                          |            |            |
|----------------------------------|------------|------------|--------------------------|------------|------------|
|                                  |            |            | <b>Total</b>             | <b>177</b> | <b>100</b> |
|                                  |            |            |                          |            |            |
| <b>2. Age</b>                    |            |            | <b>4. Monthly Income</b> |            |            |
| a. 18-24                         | 102        | 57.6%      | a. less than 10,000      | 88         | 49.7%      |
| b. 25-34                         | 29         | 16.4%      | b. 10,001 – 25,000       | 34         | 19.2%      |
| c. 35-44                         | 20         | 11.3%      | c. 25,001 – 50,000       | 27         | 15.3%      |
| d. 45-54                         | 12         | 6.8%       | d. 50,001 – 100,000      | 10         | 5.6%       |
| e. 55 and above                  | 14         | 7.9%       | e. More than 100,000     | 18         | 10.2%      |
| Total                            | 200        | 100        | <b>Total</b>             | <b>200</b> | <b>100</b> |
|                                  |            |            |                          |            |            |
| <b>5. Educational Background</b> |            |            |                          |            |            |
| a. SSLC                          | 3          | 1.7%       |                          |            |            |
| b. HSC                           | 7          | 3.9%       |                          |            |            |
| c. Graduate                      | 84         | 47.5%      |                          |            |            |
| d. Post Graduate                 | 51         | 28.8%      |                          |            |            |
| e. Professional                  | 32         | 18.1%      |                          |            |            |
| <b>Total</b>                     | <b>200</b> | <b>100</b> |                          |            |            |

Bar Chart 1: Representing spending more money on gaming and betting apps than initially planned.

I often find myself spending more money on gaming and betting apps than I initially planned.  
177 responses

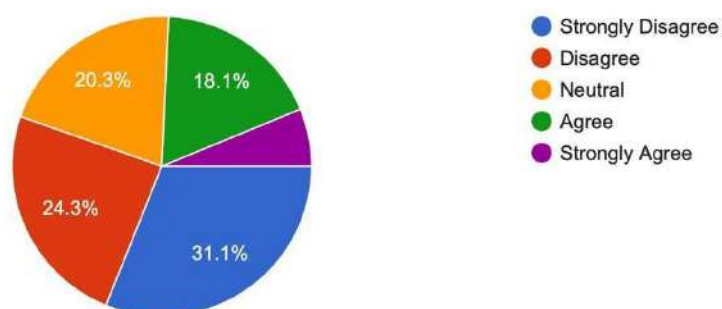


The pie chart presents data from 177 respondents regarding their spending habits on gaming and betting apps. A significant majority, approximately 67.2% (119 respondents), disagreed or strongly disagreed with the statement. This indicates that most respondents feel confident in their ability to control their spending, with 39.5% strongly disagreeing and 27.7% disagreeing. On the other hand, 21.5% (38 respondents) remained

neutral, suggesting uncertainty or a lack of strong feelings on the matter. A smaller portion of respondents, 11.3% (20 individuals), admitted to overspending, with 5.7% agreeing and 5.6% strongly agreeing. This highlights a small minority who might face challenges in managing their expenses on these platforms. Overall, the data reveals that overspending on gaming and betting apps is not a widespread issue among respondents, though a small group acknowledges it as a concern.

Bar Chart 2: Representing gaming and betting apps affecting relationships with family

I believe that gaming and betting apps have affected my relationships with my family.  
177 responses

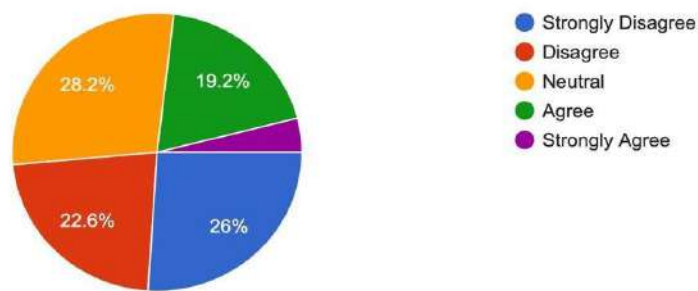


The pie chart illustrates how respondents feel about the statement. Out of 177 respondents, the majority, 55.4% (98 individuals), either strongly disagreed or disagreed, indicating that most do not perceive gaming and betting apps as having a negative impact on their family relationships. A notable 20.3% (36 respondents) remained neutral, suggesting that some individuals may not have experienced significant effects or are uncertain about their stance. Meanwhile, 24.3% (43 respondents) either agreed or strongly agreed, with 18.1% agreeing and 6.2% strongly agreeing, highlighting that a smaller yet meaningful group feels these apps have influenced their family dynamics, possibly in negative ways. Overall, the results show that while gaming and betting apps are not seen as a significant factor affecting family relationships for most respondents, there is a portion who believe otherwise, warranting further attention.

Bar Chart 3: Representing engagement in gaming and betting apps due to peer pressure

I often feel pressured by my peers to engage in gaming or betting activities.

177 responses

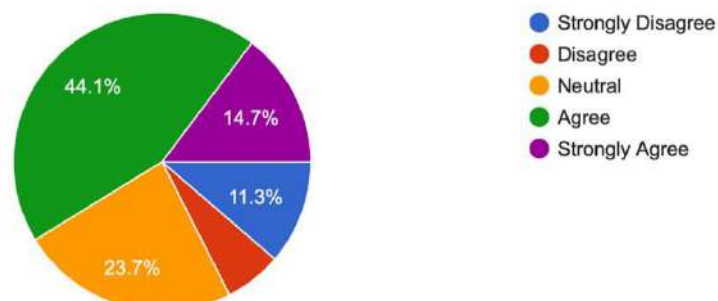


The pie chart illustrates responses from 177 individuals to the statement. The results reveal that a significant portion of respondents, 48.6% (86 individuals), disagreed or strongly disagreed, indicating that nearly half do not feel pressured by peers to participate in such activities. Among these, 26% (46 respondents) strongly disagreed, and 22.6% (40 respondents) disagreed. However, 28.2% (50 respondents) remained neutral, suggesting that a considerable number of individuals are either unsure about peer pressure or do not perceive it strongly enough to agree or disagree. Meanwhile, 19.2% (34 respondents) agreed, and a smaller 4% (7 respondents) strongly agreed, making up a combined 23.2% who feel peer pressure to some extent. Overall, while the majority of respondents do not feel pressured by their peers, a noteworthy portion either experiences such pressure or remains undecided about its influence.

Bar Chart 4: Representing engagement in gaming and betting apps due to peer pressure

I think that the cultural attitudes towards gaming and betting apps vary significantly across different age groups in India.

177 responses



The pie chart illustrates that a significant majority of respondents (67.8%) either strongly disagree or disagree with the statement that cultural attitudes towards gaming and betting apps vary significantly across age groups



in India. This suggests a general consensus that such attitudes are relatively consistent across different age demographics. However, a notable proportion (25.9%) remain neutral, indicating uncertainty or lack of strong opinion on the matter. A smaller group (16.3%) either agree or strongly agree, implying they believe there are substantial differences in cultural attitudes towards these apps across age groups.

## Hypothesis testing:

### 1. One-way ANOVA

| ANOVA                                                                                        |             |             |  |                |     |             |       |      |
|----------------------------------------------------------------------------------------------|-------------|-------------|--|----------------|-----|-------------|-------|------|
| I often find myself spending more money on gaming and betting apps than I initially planned. |             |             |  |                |     |             |       |      |
|                                                                                              |             |             |  | Sum of Squares | df  | Mean Square | F     | Sig. |
| Between Groups                                                                               | (Combined)  |             |  | 7.437          | 4   | 1.859       | 1.433 | .225 |
|                                                                                              | Linear Term | Unweight ed |  | 3.222          | 1   | 3.222       | 2.484 | .117 |
|                                                                                              |             | Weighted    |  | 5.114          | 1   | 5.114       | 3.943 | .049 |
|                                                                                              |             | Deviation   |  | 2.322          | 3   | .774        | .597  | .618 |
| Within Groups                                                                                |             |             |  | 223.105        | 172 | 1.297       |       |      |
| Total                                                                                        |             |             |  | 230.542        | 176 |             |       |      |

H0: There is no significance difference on spending more money on gaming and betting apps than initially planned among all age groups.

H1: There is significance difference on spending more money on gaming and betting apps than initially planned among all age groups.

Interpretation - Since, the P value is .225 which is less than 0.50 there is sufficient evidence to reject null hypothesis. It is inferred that there is significance difference on spending more money on gaming and betting apps than initially planned among all age groups.

| ANOVA                                                     |             |            |                |    |               |      |
|-----------------------------------------------------------|-------------|------------|----------------|----|---------------|------|
| I often play games or bet with friends or family members. |             |            |                |    |               |      |
|                                                           |             |            | Sum of Squares | df | Mean Square F | Sig. |
| Between Groups                                            | (Combined)  |            | 5.567          | 4  | 1.392 .841    | .501 |
|                                                           | Linear Term | Unweighted | .104           | 1  | .104 .063     | .803 |
|                                                           |             | Weighted   | 1.291          | 1  | 1.291 .781    | .378 |
|                                                           |             | Deviation  | 4.276          | 3  | 1.425 .862    | .462 |

|               |         |     |       |  |
|---------------|---------|-----|-------|--|
| Within Groups | 284.512 | 172 | 1.654 |  |
| Total         | 290.079 | 176 |       |  |

**H0:** There is no significance difference on often playing games or bet with friends or family members among all age groups.

**H1:** There is significance difference on often playing games or bet with friends or family members among all age groups.

**Interpretation** - Since, the P value is .501 which is more than 0.50 there is sufficient evidence to accept null hypothesis. It is inferred that there is no significance difference on often playing games or bet with friends or family members among all age groups.

| ANOVA                                                                              |            |           |         |     |               |      |
|------------------------------------------------------------------------------------|------------|-----------|---------|-----|---------------|------|
| Gaming and betting apps are an accepted form of entertainment in my social circle. |            |           |         |     |               |      |
| Sum of Squares                                                                     |            |           |         | df  | Mean Square F | Sig. |
| Between                                                                            | (Combined) | 3.473     |         | 4   | .868 .585     | .674 |
| Groups                                                                             | Linear     | Unweighte | .406    | 1   | .406   .273   | .602 |
|                                                                                    |            | d         |         |     |               |      |
|                                                                                    | Term       | Weighted  | 1.456   | 1   | 1.456 .981    |      |
|                                                                                    |            | Deviation | 2.016   | 3   | .672 .453     |      |
| Within Groups                                                                      |            |           | 255.442 | 172 | 1.485         |      |
| Total                                                                              |            |           | 258.915 | 176 |               |      |

**H0:** There is no significance difference on acceptance of gaming and betting apps in the social circle among all age groups.

**H1:** There is significance difference on acceptance of gaming and betting apps in the social circle among all age groups.

**Interpretation** - Since, the P value is .674 which is more than 0.50 there is sufficient evidence to accept null hypothesis. It is inferred that there is no significance difference on acceptance of gaming and betting apps in the social circle among all age groups.

Regression

| Descriptive Statistics                                                                          |      |                |     |
|-------------------------------------------------------------------------------------------------|------|----------------|-----|
| Questions                                                                                       | Mean | Std. Deviation | N   |
| I often find myself spending more money on gaming and betting apps than I initially planned.    | 2.05 | 1.145          | 177 |
| I feel that my use of gaming and betting apps has negatively impacted my financial situation.   | 2.34 | 1.196          | 177 |
| I have experienced difficulty managing my finances due to spending on gaming and betting apps.  | 2.26 | 1.216          | 177 |
| Using gaming and betting apps has reduced my face-to-face interactions with family and friends. | 2.59 | 1.245          | 177 |
| I believe that gaming and betting apps have affected my relationships with my family.           | 2.42 | 1.260m         | 177 |

Interpretation: Since, the mean of spending more money on gaming and betting apps than initially planned is 2.05, the overall spending of more money on gaming and betting apps has been disagreed.

Since, the mean of use of gaming and betting apps has negatively impacted financial situation is 2.34, the overall negative impact on financial situation has been disagreed.

Since, the mean of experiencing difficulty managing finances due to spending on gaming and betting apps is 2.26, the overall difficulty in managing finance has been disagreed.

Since, the mean of using gaming and betting apps reducing face-to-face interactions with family and friends is 2.59, the overall reduction on face-to-face interactions with family and friends has been neutral.

Since, the mean of gaming and betting apps affecting relationships with family is 2.42, the overall affect on relationships with family has been disagreed.

| Model Summary <sup>b</sup> |                   |          |                   |                            |                   |          |     |     |
|----------------------------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|
| Mode 1                     | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |     |
|                            |                   |          |                   |                            | R square change   | F Change | df1 | df2 |
| 1                          | .526 <sup>a</sup> | .276     | .259              | .985                       | .276              | 16.412   | 4   | 172 |

a. Predictors: (Constant), I believe that gaming and betting apps have affected my relationships with my family., I feel that my use of gaming and betting apps has negatively impacted my financial situation., I have

experienced difficulty managing my finances due to spending on gaming and betting apps., Using gaming and betting apps has reduced my face-to-face interactions with family and friends.

Since R Square is .276 the spending more money on gaming and betting apps than initially planned has been explained by Negative impact on financial conditions, managing finances due to spending on gaming and betting apps, reduced face to face interaction with friends and family, relationships affected with family to the extent of 27.6%. Hence it is not a good fit model.

ANOVA<sup>a</sup>

| Model 1 |            | Sum of Squares | df  | Mean Square | F      | Sig.               |
|---------|------------|----------------|-----|-------------|--------|--------------------|
| 1       | Regression | 63.685         | 4   | 15.921      | 16.412 | <.001 <sup>b</sup> |
|         | Residual   | 166.857        | 172 | .97         |        |                    |
|         | Total      | 230.542        | 176 |             |        |                    |

a. Dependent Variable: I often find myself spending more money on gaming and betting apps than I initially planned.

b. Predictors: (Constant), I believe that gaming and betting apps have affected my relationships with my family., I feel that my use of gaming and betting apps has negatively impacted my financial situation., I have experienced difficulty managing my finances due to spending on gaming and betting apps., Using gaming and betting apps has reduced my face-to-face interactions with family and friends.

H0- There is no significant effect created by negatively impacted financial situation, managing my finances, Reduced face to face interactions Affected my relationships with my family on spending more money on gaming and betting apps than initially planned jointly.

H1- There is significant effect created by negatively impacted financial situation, Managing my finances, Reduced face to face interactions Affected my relationships with my family on spending more money on gaming and betting apps than initially planned jointly.

Interpretation - Since, P value is 0.001 which is less than 0.050. There is sufficient evidence to reject null hypothesis. It is inferred as Negatively impacted financial situation, managing my finances, Reduced face to face interactions Affected my relationships with my family on spending more money on gaming and betting apps than initially planned jointly.

| Coefficients <sup>a</sup>                                                                      |                             |            |                           |        |       |              |
|------------------------------------------------------------------------------------------------|-----------------------------|------------|---------------------------|--------|-------|--------------|
|                                                                                                | Unstandardized Coefficients |            | Standardized Coefficients |        |       | Correlations |
| Model                                                                                          | B                           | Std. Error | Beta                      | t      | Sig.  | Zero-order   |
| 1 (Constant)                                                                                   | .891                        | .191       |                           | 4.675  | <.001 |              |
| I feel that my use of gaming and betting apps has negatively impacted my financial situation   | .252                        | .090       | .263                      | 2.791  | .006  | .465         |
| I have experienced difficulty managing my finances due to spending on gaming and betting apps. | .230                        | .091       | .245                      | 2.532  | .012  | .432         |
| Using gaming and betting apps has reduced my face-to-face interactions with family and friends | .234                        | .092       | .255                      | 2.550  | .012  | .366         |
| I believe that gaming and betting apps have affected my relationships with my family           | -.230                       | .086       | -.253                     | -2.672 | .008  | .178         |

Interpretation: Spending more money on gaming and betting apps than it is planned = 0.891  
+ 0.252(Negatively impacted financial situation) + 0.230(Managing my finances) + 0.234(Reduced face to face interactions) + -0.230(Affected my relationships with my family)

Analysis: - It is seen that negatively impacted financial situation, managing my finances, Reduced face to face interactions Affected my relationships with my family exert sufficient influence on spending more money on gaming and betting apps than initially planned.

### Descriptive Statistics

|  | N         | Range     | Minimum   | Maximum   | Mean      |            | Std. Deviation | Variance  |
|--|-----------|-----------|-----------|-----------|-----------|------------|----------------|-----------|
|  | Statistic | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic      | Statistic |

|                                                                                                               |     |   |   |   |      |      |       |       |
|---------------------------------------------------------------------------------------------------------------|-----|---|---|---|------|------|-------|-------|
| I often play games or bet with friends or family members.                                                     | 177 | 4 | 1 | 5 | 2.47 | .096 | 1.284 | 1.648 |
| I am aware of the risks associated with using gaming and betting apps.                                        | 177 | 4 | 1 | 5 | 3.71 | .089 | 1.188 | 1.411 |
| I believe that educational programs on responsible gaming are necessary for users of gaming and betting apps. | 177 | 4 | 1 | 5 | 3.60 | .087 | 1.164 | 1.354 |
| I feel adequately informed about how to use gaming and betting apps responsibly.                              | 177 | 4 | 1 | 5 | 3.35 | .089 | 1.178 | 1.388 |
| Gaming and betting apps are an accepted form of                                                               | 177 | 4 | 1 | 5 | 2.83 | .091 | 1.213 | 1.471 |
| entertainment in my social circle.                                                                            |     |   |   |   |      |      |       |       |

|                                                                                                                              |     |   |   |   |      |      |       |       |
|------------------------------------------------------------------------------------------------------------------------------|-----|---|---|---|------|------|-------|-------|
| I think that the cultural attitudes towards gaming and betting apps vary significantly across different age groups in India. | 177 | 4 | 1 | 5 | 3.54 | .081 | 1.082 | 1.171 |
| Valid N (Listwise)                                                                                                           | 177 |   |   |   |      |      |       |       |

Since, the mean of betting and playing games with friends or family often is 2.47, it shows that betting and playing games with friends or family often is disagreed among all of the them.

Since, the mean of awareness of the risk associated with gaming and betting apps is 3.71, it shows awareness of the risk of playing games and betting apps is agreed among all of the them.

Since, the mean of necessity for educational programs on responsible gaming for uses of gaming and betting apps is 3.60, it shows that necessity for educational programs on responsible gaming for uses of gaming and betting apps is agreed among all of the them.

Since, the mean of being adequately informed about how to use gaming and betting apps responsibly is 3.35, it shows that being adequately informed about how to use gaming and betting apps responsibly is neutral among all of the them.

Since, the mean of acceptance of gaming and betting apps as a form of entertainment in the social circle is 2.83, it shows that the acceptance of gaming and betting apps as a form of entertainment in the social circle is neutral among all of the them.

Since, the mean of cultural attitudes towards gaming and betting apps varying significantly across different age groups is 3.54, it shows that cultural attitudes towards gaming and betting apps varying significantly across different age groups is agreed among all of the them.

## CONCLUSION AND RECOMMENDATION

The influence of gaming and betting apps on financial behavior, social dynamics, and regulatory perceptions in India presents a complex interplay of psychological, economic, and societal factors. This study highlights the need for a nuanced understanding of how these platforms impact different age groups, given India's diverse demographic and cultural landscape. By addressing ethical concerns, legal ambiguities, and accessibility challenges, the research can provide valuable insights into user behavior, societal attitudes, and regulatory gaps. These findings can inform policymakers, app developers, and stakeholders to create balanced solutions that promote responsible usage, safeguard vulnerable populations, and adapt regulations to the evolving digital ecosystem.

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

To ensure a safer and more balanced experience for users of gaming and betting apps, it is essential to promote responsible gaming by introducing mandatory time and spending limits, along with periodic reminders to encourage mindful usage. Stricter regulations should be implemented, including robust age verification processes, enhanced data security measures, and clear distinctions between betting apps and traditional video games. Additionally, educational campaigns can help raise awareness, particularly among the youth, about the risks of addiction, financial loss, and mental health impacts associated with these apps. Finally, fair and transparent practices must be enforced, such as mandating clear disclosures on odds and risks, banning predatory features like loot boxes, and encouraging ethical and user-friendly app design.

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## **APPENDICES**

1. Name
2. Age
  - 18-24
  - 25-34
  - 35-44
  - 45-54
  - 55 and above
3. Gender
  - Male
  - Female
  - Prefer not to say
4. Educational Background
  - SSLC
  - HSC
  - Graduate
  - Post Graduate
  - Professional
5. Occupation
  - Student
  - Employed (Full-time)
  - Employed (Part-time)
  - Self-employed
  - Unemployed
6. Monthly Income

- Less than ₹10,000
  - ₹10,001 - ₹25,000
  - ₹25,001 - ₹50,000
  - ₹50,001 - ₹100,000
  - More than ₹100,000
7. I often find myself spending more money on gaming and betting apps than I initially planned.
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
8. I feel that my use of gaming and betting apps has negatively impacted my financial situation.
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
9. I have experienced difficulty managing my finances due to spending on gaming and betting apps.
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
10. Using gaming and betting apps has reduced my face-to-face interactions with family and friends.
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
11. I believe that gaming and betting apps have affected my relationships with my family.

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

12. I often play games or bet with friends or family members.

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

13. I am aware of the risks associated with using gaming and betting apps.

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

14. I believe that educational programs on responsible gaming are necessary for users of gaming and betting apps.

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

15. I feel adequately informed about how to use gaming and betting apps responsibly. I am aware of the risks associated with using gaming and betting apps.

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

16. Gaming and betting apps are an accepted form of entertainment in my social circle.
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
17. I think that the cultural attitudes towards gaming and betting apps vary significantly across different age groups in India.
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
18. I often feel pressured by my peers to engage in gaming or betting activities.
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
19. I believe that there should be more regulations on gaming and betting apps in India.
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree
20. I feel that current regulations regarding gaming and betting apps are sufficient to protect users.
- Strongly Disagree
  - Disagree
  - Neutral
  - Agree
  - Strongly Agree

21. I would support initiatives aimed at promoting responsible usage of gaming and betting apps among younger users.

Strongly Disagree Disagree

Neutral Agree

Strongly Agree

22. In what ways, if any, do you feel that gaming and betting apps have impacted your daily life? Please elaborate on any positive or negative effects.

23. What changes or improvements would you like to see in the regulation or design of gaming and betting apps in India to ensure a safer experience for users.

# **CHALLENGES AND OPPORTUNITIES FOR SUSTAINABLE LIVELIHOOD: A STUDY ON FISHERFOLK COMMUNITY IN CHELLANAM PANJAYATH OF KERALA**

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## **Abstract**

The fisher folk community in Chellanam has long been integral to the states socio-economic fabric. However, they face challenges stemming from environmental, economic and societal factors, which threaten their sustainable livelihood. This study aims at examining the challenges and opportunities influencing the livelihood strategies of this community. The research emphasis both primary and secondary data collection methods with data gathered through face-to-face interview with 150 respondents and a structured questioner was used to assess the socio- economic condition, livelihood strategy, impact of environmental and economic changes. The research contributes to understand the dynamic of small-scale fisheries and highlights strategies for ensuring long-term sustainability and resilience in fisher folk communities. The key findings provide insights into the barriers faced by the fishing communities such as declining fish stocks climate change impacts, and inadequate access and markets. Concurrently the study identifies potential opportunities including diversification of income sources, policy support for sustainable fishing practices, and community driven initiative. This underline the need for targeted interventions to empower the fisher folk and promote sustainable development in coastal regions.

**Keywords:** Sustainable fish practices, fisher folk community of Chellanam, environmental and economical challenges.

## **Introduction**

"A fisherman's life is not just about catching fish, but embracing the beauty and unpredictability of the ocean." The fishery in Alappuzha district occupies a very important position in the industrial sector in Kerala state. For the sake of their livelihood the fishermen risk their lives in small fishing boats as they set out into the raging seas and often end up spending days in a lonely watery wilderness, where only the merge of the sky and the sea on the distant horizon on the sight that stares back at them. The life and struggle of the community is beyond words. Fishermen who go to the sea with great hope face lot of troubles and hazards at times because of the bad weather. (A brief profile of the Chellanam fishing villages)

The Chellanam fishing community is one of the oldest fishing communities in Kerala. It is located near the city of Kochi. They are mainly involved in the traditional coastal fishing methods of the region, such as net fishing and line fishing. (Rona, 2003) The Chellanam fishing community has been an important part of the local economy and cultural for many years. It has played a major role in the development of the regional economy and is a major provider of fresh seafood to the area. Most of the fishing communities are financially dependent on fishing, as it provides them with an income and for their families. The socio- economic profile of the fishing community in Chellanam Panchayat is largely represented by its poverty and inequality. Although the majority of the fishing community is involved in traditional fishing practices, income they generate is not sufficient to meet the basic needs of their families. The most pressing problem for the fishing community of Chellanam Panchayat is the decrease in the availability of fish. the fish stocks are decreasing and the fishermen are struggling to make a living. It is an important part of the local economy and provides employment to thousands of people. The traditional fishing methods used by the community are still in practice, and their lifestyle is tied to the sea. The community has faced many challenges in recent years, from environmental degradation to government restrictions, but it is still resilient and has managed to maintain its traditional practices. The community has been able to adapt the changing times and its members continue to work hard to ensure the future of the Chellanam fishing community.

## **Review of Literature**

(Paper, 2022) In Hindu Newspaper published on August 5, 2022 reported the newly installed tetra pod – based seawall seems to have brought much needed relief to the residents of sea erosion – prone Chellanam. The state government is planning to expand the project across similarly threatened coastal areas across the state. Coastal conservation works worth Rs.344 crores are now underway in Chellanam.

(Chellanam Fishing Village: A Way of Life, 2019) Chellanam Fishing Village: A Way of life. This paper, published in the Indian Journal of Human Development, provides an overview of the traditional fishing practices of the Chellanam fishing community in Kerala, India. The paper examines the importance of fishing for the community and its role in providing food security and income generation. Additionally, the paper

explores the traditional fishing practices, such as the use of traditional fishing gear and the importance of seasonal migrations for fishing.

(V.Ramesh, 2020) In 2020, the article “Chellanam Taukate and Ochi cyclone: An Assessment of the Impact on Kerala’s Coastal Communities” was published by the International Journal of Disaster Risk Reduction and was authored by V.Ramesh, P.S. Gopakumar and S.P. Padmaja. The authors of this article provided an overview of the impacts of the Chellanam taukate and Ouchy cyclone on the coastal communities in Kerala. This included an assessment of the economic and social impacts of the cyclone on the communities, including a discussion of the impacts on infrastructure, livelihoods, housing, health and safety, and the environment.

(Chellanam fishing community) After many agitations led by Chellanam fishing community, there was a relief to their problem. In (Hindu News paper- published on August 05, 2022) reported the newly installed tetra pod-based seawall seems to have brought much needed relief to the residents of the sea erosion-prone Chellanam, buoyed by the success, the State government is planning to expand the project across similarly threatened coastal areas across the state. Coastal conservation works worth Rs.344 crores are now underway in Chellanam.

(Reddy R. K., 2020) Explains the importance of financial inclusion, believes that transaction account is the prime stone towards financial inclusion, and suggests several methods of improving the financial condition of under banked population.

(Hindu, 2020) According to the article in Hindu due to the heavy flooding in the coastal villages of Chellanam were affected very badly. Long term study over two years of study and data collection helped to understand the condition of the fisher folk in Chellanam village.

(Gopinath, 2019) Effective governance and policy enforcement are essential for ensuring sustainable livelihood in the fishing sector. Fisherfolk in Chellanam are often unaware of or unable to access government schemes designed to help them due to bureaucratic inefficiency or complex regulations. This makes it difficult for the community to benefit from potential government support for capacity building programs or infrastructure development.

(K.R, 2020) Diversification of Livelihood is considered as one of the most effective strategies for enduring sustainability in fishing communities. Chellanam fisher folk have explored alternative livelihoods such as seaweed farming aquaculture and eco- tourism to reduce their dependency on traditional fishing. Such



initiatives have not only provided additional income but also contributed to environmental conservation by promoting sustainable practices.

(Rajagopaln, 2019) Capacity building and education are also vital to improving the sustainability of fisher folk livelihoods. Both NGOs and government bodies have supported the educational efforts, which aim to empower local communities to adapt to environmental changes and adopt sustainable practices.

(Sinitha, 2023) This article discusses the Socio- economic challenges faced by marginalized fisher folk in Kerala. Focusing on issues like low literacy, limited land ownership and societal discrimination. It highlights the unique struggles of fishing communities.

### **Research Objectives**

- ☐ To analyse the factors that determine the Socio – Economic status of fishermen families at Chellanam
- ☐ To study on the various challenges faced by the fishermen community
- ☐ To analyze on the various livelihood strategy employed by the fishermen in response to various challenges

### **Research Methodology**

The methodology includes both primary and secondary data collection to ensure a comprehensive understanding of the study. Primary data collected through face-to-face interview with 150 respondents from fisher folk families. Secondary data collected through government reports, academic research papers and fisheries library. The collected data were coded and entered in to SPSS. Then the Chi-Square test and the regression is used for data analysis

### **Research Gap**

While existing literature covers certain aspects of fishermen's socio- economic conditions. Livelihood challenges and adaptive strategies there is limited comprehensive research specifically addressing the unique socio- economic dynamics and adaptive strategies among fishermen in Chellanam. Most studies either generalize findings across broader coastal regions or focus on singular aspects like economic hardships or environmental challenges without a holistic understanding of the interconnected socio – economic challenges and adaptive responses. This gap underscores the need for a focused study on Chellanam fishermen families examining both their socio-economic status and how their livelihood strategies evolve to address these challenges. This study could provide valuable insights for policymakers to implement targeted supported programmes that can enhance the resilience of the fishermen community in Chellanam.

### **Research Question**

- ☐ What are the key socio-economic challenges faced by fishermen families in Chellanam?
- ☐ What adaptive strategies do Chellanam fishermen employ to sustain their livelihood amid socio-economic and environment challenges?
- ☐ What role do community- based organization and government programs play in supporting Chellanam fishermen families?

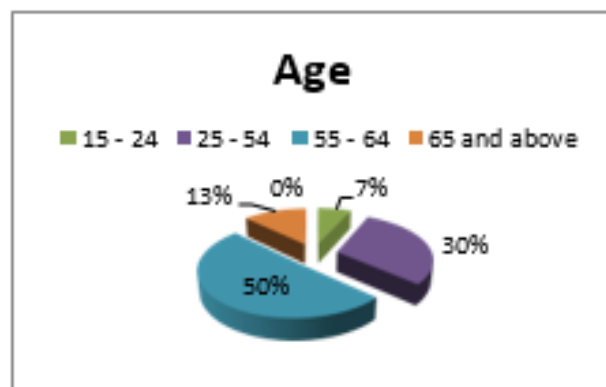
### **Limitations of the study**

- ☐ Since the study focuses on Chellanam village its findings may not be directly apply to directly apply to other coastal regions..
- ☐ The study based on a small number of fishermen families so the findings may not be representative of the entire community in the region.
- ☐ The study might not fully explore the complex social dynamics and cultural practices within the fishermen community such as traditional knowledge, community governance which could influence livelihood strategies and sustainability.
- ☐ The study may focus heavily on economic factors such as income generation and market access, while overlooking other important aspects of sustainable livelihood such as health, social well-being etc.
- ☐ A small sample size may not capture the diversity in challenges and opportunities experienced by different families.

### **Results and findings**

The demographic data of 150 respondents collected from primary data collection

| Demographic Variables | Total  |     |
|-----------------------|--------|-----|
|                       | Number | %   |
| I.Age                 |        |     |
| 0 - 14                | 0      | 0   |
| 15 - 24               | 10     | 6.6 |
| 25 - 54               | 45     | 30  |



|              |    |      |
|--------------|----|------|
| 55 - 64      | 76 | 50.7 |
| 65 and above | 19 | 12.7 |

| Demographic Variables | Total  |   |
|-----------------------|--------|---|
|                       | Number | % |
| Marital Status        |        |   |

|           |     |      |
|-----------|-----|------|
| Married   | 128 | 85.3 |
| Single    | 17  | 11.3 |
| Seperated | 4   | 2.7  |
| Devorced  | 1   | 0.7  |



Hypothesis Question:

What are the factors that significantly influence the socio- economic status of fishermen in Chellanam?"

- Regression test

Descriptive

| Opinion of current marker fish |                |      |                |                   |                                  |
|--------------------------------|----------------|------|----------------|-------------------|----------------------------------|
|                                | N              | Mean | Std. Deviation | Std. Error        | 95% Confidence Interval for Mean |
|                                |                |      |                |                   | Lower Bound                      |
|                                | 10             | 3.30 | .823           | .260              | 2.71                             |
|                                | 45             | 3.18 | .960           | .143              | 2.89                             |
|                                | 76             | 3.09 | 1.048          | .120              | 2.85                             |
|                                | 19             | 3.32 | .946           | .217              | 2.86                             |
|                                | 150            | 3.16 | .990           | .081              | 3.00                             |
| Model                          | Fixed Effects  |      | .997           | .081              | 3.00                             |
|                                | Random Effects |      |                | .081 <sup>a</sup> | 2.90 <sup>a</sup>                |

The mean of the current market price for fish is 3.16, it shows that the current market price for fish neither moderately profitable nor moderately loss.

#### Model Summary

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
|       |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1     | .257 <sup>a</sup> | .066     | .020              | .980                       | .066              | 1.435    | 7   |

Since the adjusted R square is .020 the fishing income, socio-economic status, climate change, alternative practice, Kerosene usage and income diversification has been explained by the current market price for fish to the extent of 2 hence this model is not a good fit model

- Chi-Square Tests

| Chi-Square Tests   |                      |     |                                   |
|--------------------|----------------------|-----|-----------------------------------|
|                    | Value                | df  | Asymptotic Significance (2-sided) |
| Pearson Chi-Square | 288.692 <sup>a</sup> | 301 | .685                              |

|                              |         |     |       |
|------------------------------|---------|-----|-------|
| Likelihood Ratio             | 194.668 | 301 | 1.000 |
| Linear-by-Linear Association | 1.225   | 1   | .268  |
| N of Valid Cases             | 150     |     |       |

H0 There is no significant linear relationship between the number of family members and the challenges faced in the fishing activities

H1 There is significant linear relationship between the number of family members and the challenges faced in the fishing activities

Since the P, value is 0.268, which is greater than .050 Accept Null Hypotheses

It is inferred that there is no significant linear relationship between the number of family members and the challenges faced in the fishing activities

- Chi-Square test

| Chi-Square Tests             |                      |    |                                   |
|------------------------------|----------------------|----|-----------------------------------|
|                              | Value                | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square           | 118.355 <sup>a</sup> | 84 | .008                              |
| Likelihood Ratio             | 90.800               | 84 | .287                              |
| Linear-by-Linear Association | .416                 | 1  | .519                              |
| N of Valid Cases             | 150                  |    |                                   |

H0 There is no significant linear relationship between the number of family members and the way of selling fish

H1 There is significant linear relationship between the number of family members and the way of selling fish

Since the P value .008 is less than the significant value .050 So there is sufficient evidence to reject the Null Hypothesis.

It is inferred that there is significant difference between the number of family members and the way of selling fish.

## Conclusion

In conclusion, the study “Challenges and opportunities for sustainable Livelihood: A study on Fisher Folk Community of Chellanam In Kerala”, highlights the complex socio economic and environmental challenges affecting the livelihood of fishermen community of chellanam. The study finds that the fisherman feels moderately satisfactory about the current fish market prices and the low diversification of income sources forces them to depend more on fishing. Climate change is a significant concern, affecting the income stability and resource availability and the study finds that they are moderately aware about this concern. The research also highlights the willingness of fishermen community to adopt sustainable practices, but availability of technology and proper training is the hindrances faced by them. There is a heavy reliance on Kerosene for fishing activities, so there is a need for using a sustainable alternative to ensure long-term resilience. There is a great opportunity for sustainable development, but requires a coordinated approach involving government bodies, NGO’s and the fisherman community to secure a sustainable and economically stable future for fisherman families in Chellanam.

### **Recommendations:**

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

- Promotion of alternative livelihood can be encouraged for better diversification of income. For this better training programs in alternative skills like aquaculture, tourism, or crafts relating to fishing culture could be provided. The help to reduce over dependency on the traditional fishing, especially during lean season.
- Sustainable fishing practices could withstand climate change. Early warning signals can be implemented for creating awareness about adverse weather conditions among the local fishing community.
- The fishermen community should have improved access to market information. Cooperative networks can be established to provide real time market data. This could help them to make informed decision, enhance profitability by avoiding unfavorable market conditions, and ensure fair prices.
- Fishing community could participate in management of coastal resources through community- based organizations. They could collaborate with local authorities and implement conservation measure to protect marine ecosystem and manage fishery resources sustainability.

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## Appendices

### CHALLENGES AND OPPORTUNITIES FOR SUSTAINABLE LIVELIHOOD: A STUDY WITH REFERENCE TO FISHERMEN FAMILIES AT CHELLANAM PANJAYATH OF KERALA STATE

1. Name of the respondent:

2. Age:

☐ 0 - 14

☐ 15 -24

☐ 25-54

☐ 55 -64

☐ 65 and above

3. Gender :

☐ Male

☐ Female

☐ Others

4. Marital Status:

- ☐ Married
- ☐ Unmarried/Single
- ☐ separated
- ☐ Divorced
- ☐ Prefer not to say

5. Number of family members.....

6. Number of earning members

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5

7. How many of you are engaged in fishing?

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5

8. How many of you are engaged in other job?

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5



9. How long have you been involved in fishing?

- ☐ Less than 5 years
- ☐ 5- 10 years
- ☐ 10 – 15 years
- ☐ 15 – 20 years
- ☐ More than 20 years

10. What is your approximate annual household income:

- ☐ Less than 50000
- ☐ 50000 - 100000
- ☐ 100000 - 200000
- ☐ 300000 – 400000
- ☐ Above 400000

11. Do you own or rent your house?

- ☐ Own
- ☐ Rent

12. What kind of house do you live in?

- ☐ Kutcha (mud/temporary)
- ☐ Semi- pucca (Partially cemented)
- ☐ Pucca (Cemented)

13. Do you own any of the following physical assets?

- ☐ Boat
- ☐ Fishing Engine
- ☐ Fishing nets and other equipment
- ☐ Motorbike
- ☐ Television
- ☐ Refrigerator

☐ Car

☐ Mobile Phone

☐ None

14. What is the primary method of fishing you use?

☐ Traditional fishing

☐ Mechanized boats

☐ Modern fishing techniques

15. How do you feel about the current market for fish?

☐ Very profitable

☐ Moderately profitable

☐ Neutral

☐ Break even

☐ Loss

16. Do you face any financial issues due to market fluctuation?

☐ Yes

☐ No

17. Do you have any other sources of income apart from fishing?

☐ Yes

☐ No

18. Are you satisfied with your current income from fishing?

☐ Yes

☐ No

19. How do you finance the maintenance of your fishing equipment?

☐ Personal savings

- ☐ Loan from banks
- ☐ Loan from private lenders
- ☐ Government subsidies
  
- 20. Do you feel the prices you get for fish are fair?
  - ☐ Yes
  - ☐ No
  
- 21. Are you able to save money from your earnings?
  - ☐ Yes
  - ☐ No
  
- 22. Has your income from fishing increased or decreased in recent years?
  - ☐ Increased
  - ☐ Neutral
  - ☐ Decreased
  
- 23. What do you think can improve your current socio-economic conditions?
  - ☐ Government support by Finance assistance
  - ☐ Government support for Marketing of fish
  - ☐ Government support for House construction / repair and maintenance
  - ☐ Government support for medicine
  - ☐ Pension
- 24. What is the overall opinion about socio – economic status?
  - ☐ Very poor
  - ☐ Poor
  - ☐ Neutral
  - ☐ Good
  - ☐ Very good
  
- 25. What challenges do you face in your fishing activities?
  - ☐ Lack of proper equipment

- ☐ High maintenance cost of equipment
- ☐ Fluctuating fish availability
- ☐ Depleting fish stock
- ☐ Market price instability
- ☐ Climate changes
- ☐ Environmental Challenges
- ☐ High cost of Kerosine

26. How do environmental factors like climate change impact you?

- ☐ Not at all
- ☐ Slightly
- ☐ Neutral
- ☐ Moderately
- ☐ Significantly

27. How often do you adopt alternative practices in response to environmental changes?

- ☐ Always
- ☐ Frequently
- ☐ Sometimes
- ☐ Rarely
- ☐ Never

28. Do you face any challenges in getting Kerosine through the permit system?

- ☐ Yes
- ☐ No

29. What are the challenges you face concerning the Kerosine Permit?

- ☐ Long waiting time
- ☐ High cost despite subsidy
- ☐ Irregular Supply
- ☐ Bureaucratic delays
- ☐ Other (please specify) .....

30. How adequate is the Kerosine provided under the permit for your needs?

- ☐ Highly adequate
- ☐ Adequate
- ☐ Neutral
- ☐ Inadequate
- ☐ Highly inadequate

31. How often do you use Kerosine for your fishing activities?

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Occasionally
- ☐ Never

32. Do you have any other Income source rather than fishing?

- ☐ Yes
- ☐ No

33. How many children do you have?.....

- ☐ Male.....
- ☐ Female.....

34. What is the education level of your children?

- ☐ Not enrolled
- ☐ Primary education
- ☐ Secondary education
- ☐ Higher secondary education
- ☐ College/ University

35. What type of school do your children attend?

- ☐ Government School
- ☐ Private School
- ☐ Religious School
  
- ☐ International School
  
- ☐ Not attending

36. What are the Challenges do you face in educating your children?

- Financial Problems

- ☐ Most unlikely
- ☐ Likely
- ☐ Neutral
- ☐ Likely
- ☐ Most Likely

- Lack of transportation

- ☐ Most Unlikely
- ☐ Unlikely
- ☐ Neutral
- ☐ Likely
- ☐ Most Likely

- School is far from home

- ☐ Most Unlikely
- ☐ Unlikely
- ☐ Neutral
- ☐ Likely

☐ Most Likely

• Children's lack of interest

☐ Most Unlikely

☐ Unlikely

☐ Neutral

☐ Likely

☐ Most Likely

• Other (Please specify) .....

37. Do you receive government support for your children's education (Scholarships, Grants, etc...)?

☐ Yes

☐ No

38. How important do you feel education is for the future of your children?

☐ Very important

☐ Important

☐ Neutral

☐ Somewhat important

☐ Not important

39. What is your source of drinking water?

☐ Public Tap

☐ Private Tap

☐ Well

☐ River/Lake

☐ Other (Please specify)

40. What kind of sanitation facilities do you have?

☐ Own toilet

- ☐ Shared toilet
- ☐ Open defecation
- ☐ Pit latrines
- ☐ Flush toilets

41. What types of health care facilities do have in your localities?

- ☐ Government Hospital
- ☐ Private Dispensaries
- ☐ Community health centres
- ☐ Specialised Clinic
- ☐ Telehealth Service

42. What type of government schemes do you get?

- ☐ Health Insurance
- ☐ Life Insurance
- ☐ Pension
- ☐ Matsya Samrudhi
- ☐ Kerosine Permit

43. How essential is income diversification for diversification for fishermen to sustain their livelihood?

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

44. Do you plan to continue fishing in the future?

- ☐ Yes
- ☐ No (if No please specify)

45. How do you sell your fish?

- ☐ Directly to market
- ☐ Through agent



- ☐ collaborating with vendors
- ☐ Door to Door service
- ☐ Auction to sales

46. What improvements would you like to see in your community to improve your livelihood?

# **A STUDY ON CONSUMER PREFERENCE TOWARDS E- COMMERCE PLATFORMS**

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## **ABSTRACT**

The purpose of this research is to reveal the attributes that affect the consumer satisfaction and loyalty toward e-commerce sites. While the work seeks to give details on demographic variables like age, gender, and income in relation to consumer behaviour, the emphasis is put on the features and attributes that consumers find most important. The survey was conducted electronically with 168 participants of which key drivers encompassed factors such as convenience, product quality, price, and ease in comparison, and use of the website. Specially, this research finds that product delivery speed, easy returns policy and multiple payment methods are significant factors that influence consumers' trust and switch intentions.

Metrics show that buyers are equally divided between preferring online markets or social networking sites, increasing social commerce importance. Findings from the demographic analysis present a clear uniqueness, where young consumers are in the social media platforms while the elder population in the traditional e-commerce websites. Yet, problems like data security, ease of use and consumers' expectations remain and e-commerce became a mainstream way of shopping.

The study concludes by asserting that the satisfaction level of users of e-commerce sites needs to be enhanced through more effective site design, security features, tailored marketing, and strong delivery networks hence the need for e-commerce platforms to spend on the above. These findings offer starting points for business improvements and for subsequent studies in this rapidly progressing area.

## **INTRODUCTION**

Technological progress that has accelerated in recent years creates e-commerce as a global phenomenon that is far more convenient and accessible compared to the establishment of ordinary shops and malls. Mobile operating system when merged with internet usage have made online buying a part of life making the competition more cut-throat among different companies. Because customer loyalty and acquisition are central in creating sales, the choice by customers to engage in online shopping owing to the opportunities of comparing different products thus enabling shopping to be done at any time and at any location makes it important for firms to embrace consumer preferences.

One of the biggest arguments for patrons of e-commerce platforms is the number of choices, the availability, and the ease of utilization that seem hard for physical store owners to rival. Consumers have high expectations and expectations towards safety issues, especially relating to payments and personal data, delivery, and good customer service. Others interesting elements are return policy, guarantees, and incentives for customers' loyalty. Apart from the assurance of consumers, other qualities highlighted here rekindle their trust in the brand and hence, are vital for e-commerce companies that want customers to return for more.

Therefore, to increase their competitiveness, e-commerce companies must orient their stocks and advertise according to consumers' preferences. Companies that pay attention to consumer behavior have a higher chance of satisfying such needs as speed in delivering products, a range of products, suitable recommendations, and customer-oriented advertisements. Therefore this study seeks to understand the factors that affect online buying behaviour as information that will enable firms better position themselves to make the right strategies that would foster customer satisfaction hence ensure loyalty and competitiveness. These research findings will also complement the effort of new entrant in developing narrow targeted consumer-centric and competitive platforms in the e-commerce industry.

## **REVIEW OF LITERATURE**

(Huseynov and Yildirim, 2019) Consumer behavior in e-commerce platforms is one of the most researched areas. This study focuses on the market segmentation analysis while accessing shopping behavior of online consumers. The general conclusion made by these studies about consumer behavior, attitude, and decision making process might not reflect actual behaviors of different consumer segments. Initially the study carried out psychographic market segmentation analysis and found four different online consumer segments. Later shopping behavior of each segment was assessed by using the developed evaluation behavior model. Findings of this study provide important information to e-retailers about the behavioral characteristics of each consumer segment. The findings of this study allocate their marketing resources and design a more successful marketing mix for each consumer segment.

(Hussein and Bint, 2022) This research examines the influence of product return service on customer decisions when selecting e-commerce platforms among students specific to the southern part of malaysia. This paper states that opening up for e-commerce, more market share that firms need to compete to attract. It also states customer preferences are influenced by some factors, namely; return cost, flexibility of the return policy, logistics providers and the information system. The purpose of the research is to identify these factors, their categorization by potential impact on the overall performance, and the recommendations for the improvement in the further process of returns. The data was collected from three major universities, University Technology Malaysia Skudai, University Technology Mara Pasir Gudang and University Kuala Lumpur Malaysian Institute of Industrial Technology. This study mainly focused on major factors and opportunities for improvement in the existing returns product model.

(Upadhyay, 2024) This research paper provides a critical analysis of consumer behavior that is expected to influence e-commerce purchasing decisions. Awareness of consumer preferences is important for firms operating in a highly savaged environment of digital transaction dominance. This study collects information about purchase motives, payment preferences, trust in distant sellin, and e-commerce satisfaction. Key facts stress such factors as convenience, product quality, price and security in influencing people's decision. It also studied how specific characteristics such as age, gender and income affect e-commerce usage which give a general insight to the consumer's behavior across different categories. This study combined quantitative data with marketing and consumer behavior concepts. This makes it valuable for e-commerce firms to update their strategy and tactics in response to changing consumer requirements. It also provides significant information to the academic knowledge of the consumers of e-commerce, to serve as the foundation to the subsequent studies of this phenomenon.

(Tananto, 2021) This research studies the various kinds of online shopping platforms including the marketplaces, social media and websites based on indonesia industrial revolution. As the advancement to the internet proceeds, the customer patronizing preferences are transitioning from the physical to the online markets, applying pressure on these links.

Information gathered from twitter users was analyzed then prioritized according to consumers' preferences, using rank order clustering, which was followed by a strategy formulation that was retrieved using feedback. this research indicated that there is a level of chemical resemblance in customer expectations of success factors irrespective of the platform. Usability features such as site structure and layout, content credibility and payment options available are essential across all the sites. The most noticeable difference was addressed to social media where both fulfillment and privacy emerged as key success factors and the latter as crucial especially due to implications of the influencer marketing approach. For marketplaces, strategies are

the completeness of corresponding information and easy to search, for websites similar measures can be mentioned, namely completeness of navigation and other factors. The study therefore concludes that sellers should display many product details, know, and exploit platform tools, and allow multiple payment methods that may lead to better consumer satisfaction across the platforms.

(Mu, 2019) This paper investigates the main factors influencing Chinese consumer behavior on cross-border e-commerce platforms, specifically for food products. Twelve potential factors were analyzed using big data, revealing that seven significantly impact consumer purchase decisions. A multilayer perceptron (MLP) model was then used to assess each factor's importance, with the fuzzy weights determined by an improved frequent-pattern (FP) growth algorithm. Finally, a predictive model for purchase decisions was developed and successfully applied to forecast consumer choices across six product categories on these platforms. Thakor, and Jilariya, 2024) This study investigates consumer preferences for e-commerce platforms in North Gujarat, focusing on factors like product variety, cost, user experience, and transaction confidence. The results reveal popular platforms, key features influencing satisfaction and loyalty, and demographic trends that help e-commerce firms refine their strategies in the growing digital marketplace.

(Purnomo and Joko, 2023) This paper studies about, Technological developments in the modern world that have influenced the e-commerce industry where various companies must find appropriate marketing strategies to expand in a competitive market. As a qualitative study, this paper presents general yet critical digital marketing strategies that help improve the conversion rate on e-commerce sites with an inclination toward the combination of strategies.

(Currim and Siddarth, 2022) This paper discusses, a common prerequisite of choice modeling research is that everything a consumer needs to know is or should be known when he or she is making a purchase. Specifically, this research investigates how analysis of accessed information to monitor consumer behavior on e-commerce destination sites improves choice models. In the case of an electronics manufacturer, we note that incorporating this information results in enhanced estimations of consumer preferences and model accuracy. Which can be used by firms to gain even further insights of the preferences of their customers.

## **OBJECTIVES OF THE STUDY**

1. To identify the factors that influence the overall satisfaction on the selection of the E-Commerce platforms.
2. To Evaluate the relationship between selected demographic variables and the factors that influence the overall satisfaction on the selection of the E-Commerce platforms.

3. To examine the relationship between the overall satisfaction derived on selected E-Commerce platforms and the factors that influence the overall satisfaction on the selection of the E-Commerce platforms.

## **RESEARCH METHODOLOGY**

The research is a descriptive research, the data was collected in order to understand the basis of preference of e-commerce platforms. The primary data has been used here, which have been directly collected from the respondents using questionnaire methods. This method was used to understand the factors that influence the consumer while shopping online and their preferences towards E-Commerce Platforms. There were a total of 168 respondents for the questionnaire which was circulated in the form of google forms via WhatsApp and E-Mail. The questionnaire was structured to understand preferred shopping platforms, usability and security, influence of social media, the purchase motivations and loyalty among different genders, age groups and different income levels of consumers and their influence on selecting the E-commerce platforms.

## **RESEARCH GAP**

Although consumer behavior and consumer preferences have been widely investigated in the literature concerning e-commerce, more specific studies investigating comparatively the preferences between platforms and the relevance of different demographics across these platform types are still scarce. Moreover, few studies apply the comparative success factors of marketplaces, social media, and websites while examining the factors affecting consumers' loyalty and satisfaction. To this end, this study has sought to examine these gaps systematically with a view of arriving at a comprehensive understanding of consumer behavior within the different types of e-commerce platforms especially in emerging markets.

## **RESEARCH PROBLEM**

In the rapidly changing conditions of the e-business environment, the primary concerns for commercial enterprises are to attract and maintain customers. Patterns related to consumer perception that depend on the particular features of usability and security of platforms, the availability of ranges, and other demographic characteristics are vital to consider. However, there hasn't been much of a comparison of these factors across the platforms which include marketplaces, social media platforms, and websites. Furthermore, there is a lack of models that would use consumer data to create future recommendations for businesses in creating potent strategies.

## **RESEARCH QUESTIONS**

1. Which factors are being most relevant to decisions that consumers make on where to shop online?
2. What makes up demographic characteristics(age, gender, income) and its relation to e-commerce consumer behavior?

3. How does usability, security and the delivery options influence consumer trust and loyalty with the platform?
4. Across many markets, social networks and websites, how do the preferences of the consumers vary?
5. What measures can business organizations take in order to improve customer satisfaction and loyalty with reference to consumer behavior literature?

### **LIMITATIONS OF THE STUDY**

The research was conducted using an online survey, where only a small number/ sample size of respondents were taken which may not represent the entire population. As the data was collected through questionnaires, there is a possibility of responses bias or inaccurate responses, the study may not represent all consumer groups, particularly rural or less tech-savvy individuals. The survey responses may be influenced by social desirability or inaccurate self-assessment, also the study was conducted within a limited timeframe, which may have impacted the depth and breath of the data collected. Rapid technological advancement may render findings obsolete in a short period of time. While many factors are analyzed, unexamined influences (e.g., cultural or psychological factors) may also play a significant role. However, these limitations have been considered while drawing out the results during the study, thus the research can still provide valuable insights to understand the consumer preferences towards e-commerce platforms. The research will offer a foundation for further research and practical implications for the e-commerce platforms.

### **RESULTS AND DISCUSSIONS**

The demographic data of 168 respondents was collected from an online questionnaire.

Table 1: demographic of participants

| DEMOGRAPHIC VALUE | TOTAL |        |
|-------------------|-------|--------|
|                   | n     | %      |
| <b>Gender</b>     |       |        |
| Female            | 76    | 45.20% |
| Male              | 79    | 47.00% |
| Prefer not to say | 13    | 7.70%  |
| <b>Age</b>        |       |        |
| 18-24             | 59    | 35.10% |
| 25-34             | 55    | 32.70% |
| 35-44             | 26    | 15.50% |
| 45-54             | 23    | 13.7%  |
| 55 and above      | 5     | 3.00%  |

| Income Level  |    |        |
|---------------|----|--------|
| Below 10,000  | 47 | 28.00% |
| 10,000-30,000 | 58 | 34.50% |
| 30,000-50,000 | 45 | 26.80% |
| Above 50,000  | 18 | 10.70% |

### Preferred Shopping Platform

168 responses

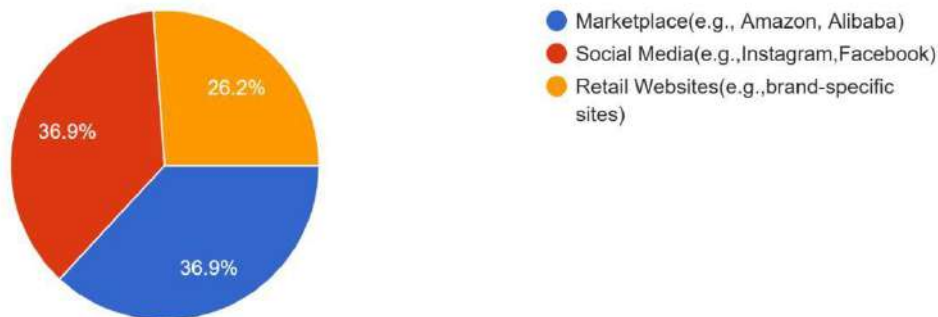


Chart 1.1 preferred e-commerce shopping platform

From the above chart, it is observed that out of 168 respondents 62 respondents that is 36.90% of the consumers prefer to shop in online marketplace(i.e., Amazon, Flipkart,etc.). Close to that, we see 36.90% of consumers to shop from social media(i.e., Instagram, Facebook, etc.). And 26.20% of the consumers prefer to shop from retail websites(e.g., brand- specific sites). From this we can interpret that consumer preferences for online shopping are almost evenly split between online marketplaces and social media platforms. This suggests that a significant proportion of consumers prefer these two channels, most likely because of the convenience, variety and ease of use of the platform/ channel.

### Section 4: Purchase Motivations

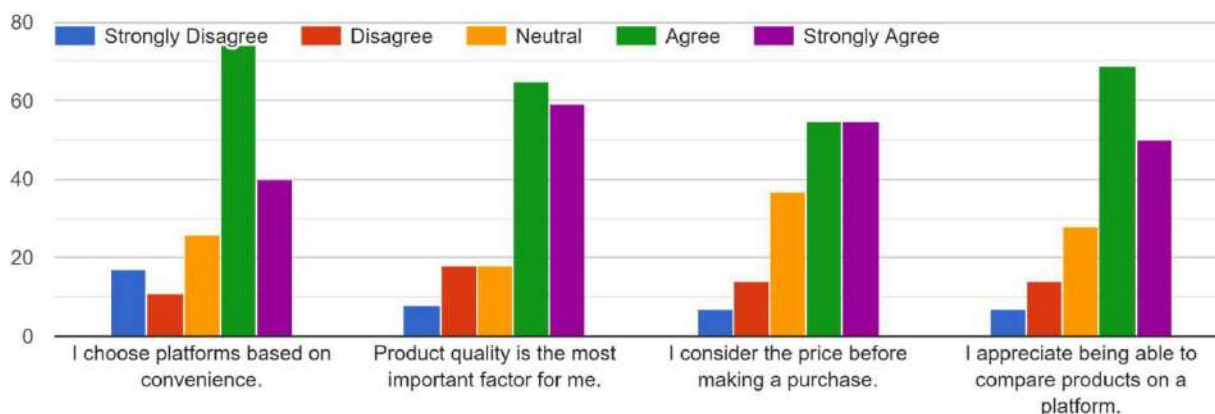




Chart 1.2 the purchase motives of consumer

#### Convenience

- 74 of the respondents “Agree” and 40 respondents “Strongly Agree” that is the majority of the respondents choose platforms based on convenience. This indicates that ease of use and accessibility are significant factors in consumer decisions.

#### Product Quality

- A notable number of respondents “strongly Agree” that product quality is the most important factor for purchase decisions. From this we can understand that consumers prioritize reliability and standard of the product and consumer prefer those platforms that provide high product quality

#### Price Consideration

- The respondents either Agree or Strongly Agree that they consider price before making a purchase. This indicates price sensitivity as a key motivator in purchasing decisions online and consumers look for those platforms that give the best price deal for the products.

#### Product Comparison

- The largest proportion of respondents appreciate being able to compare products on the platform. This shows that consumers value tools or features that allow them to evaluate and contrast different options before deciding on a particular platform.

Section 1: Preferences

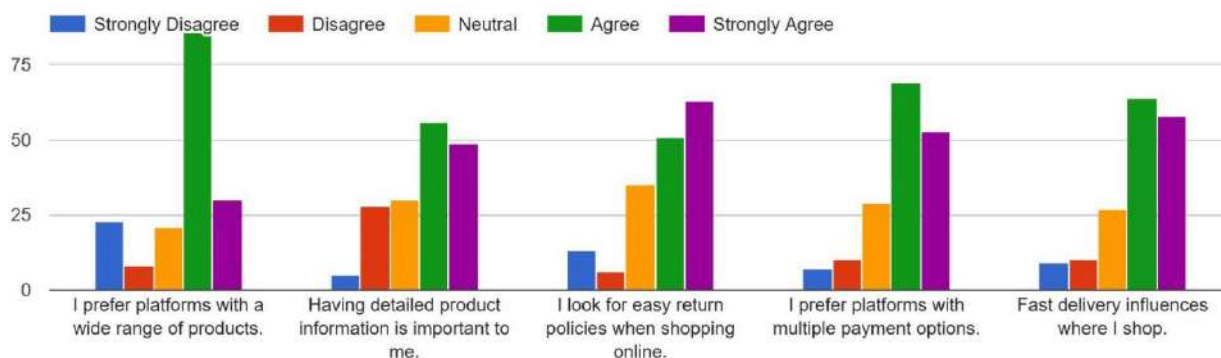


Chart 1.3 factors affecting the preferences of consumers

#### Preference for platform with a wide range of products

- From the above chart we can see that the majority of respondents prefer the platforms that provide a wide range of products, this indicates that having a variety of products is a major factor in their choice of shopping platforms.

### Detailed product information

- Most respondents “Agree” or “Strongly agree” that having detailed product information is important. From this we can interpret that consumers value transparency and detailed descriptions to make informed decisions for online purchase.

### Easy Return Policies

- A majority of participants look for an easy return when shopping online. This reflects that flexible return policies contribute to consumer trust and satisfaction.

### Multiple Payment Options

- The “Agree” and “Strongly Agree” responses dominate, indicating that consumers highly prefer platforms offering a variety of payment options for convenience and flexibility.

### Fast Delivery

- The delivery services provided by a platform plays a major role in selection of online platforms. Fast delivery influences their shopping decisions, demonstrating the importance of speed in fulfilling orders

## Hypothesis testing

### ➤ Chi-Square testing

#### RQ1: Is there any association between income level and the preferred E-Commerce platform

|              |   |                | Preferred Shopping Platform |              |                 | Total |
|--------------|---|----------------|-----------------------------|--------------|-----------------|-------|
|              |   |                | Marketplace                 | Social Media | Retail Websites |       |
| Income Level | 1 | Count          | 31                          | 10           | 6               | 47    |
|              |   | Expected Count | 17.3                        | 17.3         | 12.3            | 47.0  |
|              | 2 | Count          | 15                          | 26           | 17              | 58    |
|              |   | Expected Count | 21.4                        | 21.4         | 15.2            | 58.0  |
|              | 3 | Count          | 10                          | 19           | 16              | 45    |
|              |   | Expected Count | 16.6                        | 16.6         | 11.8            | 45.0  |
|              | 4 | Count          | 6                           | 7            | 5               | 18    |
|              |   | Expected Count | 6.6                         | 6.6          | 4.7             | 18.0  |
| Total        |   | Count          | 62                          | 62           | 44              | 168   |
|              |   | Expected Count | 62.0                        | 62.0         | 44.0            | 168.0 |

| Chi-Square Tests   |                     |    |                                   |
|--------------------|---------------------|----|-----------------------------------|
|                    | Value               | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square | 24.792 <sup>a</sup> | 6  | .000                              |
| Likelihood Ratio   | 24.489              | 6  | .000                              |

|                              |        |   |      |
|------------------------------|--------|---|------|
| Linear-by-Linear Association | 10.883 | 1 | .001 |
| N of Valid Cases             | 168    |   |      |

H<sub>0</sub> (Null Hypothesis): There is no association between income level and the preferred e-commerce platform.

H<sub>1</sub> (Alternative Hypothesis): There is an association between income level and the preferred e-commerce platform.

Interpretation: Since the P – value is .000 which is less than .050 there is sufficient evidence to reject the Null hypothesis. It is inferred that there is association between Income Level and Preferred Shopping Platform.

### One Way ANOVA

**RQ2: Is there significance difference with the information provided by my chosen platforms among age groups**

| ANOVA                                                            |             |            |                |     |             |
|------------------------------------------------------------------|-------------|------------|----------------|-----|-------------|
| Overall level of satisfaction derived among different age groups |             |            |                |     |             |
|                                                                  |             |            | Sum of Squares | df  | Mean Square |
| Between Groups                                                   | (Combined)  |            | 17.713         | 4   | 4.428       |
|                                                                  | Linear Term | Unweighted | 8.985          | 1   | 8.985       |
|                                                                  |             | Weighted   | 14.949         | 1   | 14.949      |
|                                                                  |             | Deviation  | 2.764          | 3   | .921        |
| Within Groups                                                    |             |            | 215.430        | 163 | 1.322       |
| Total                                                            |             |            | 233.143        | 167 |             |

| ANOVA                                                            |             |            |      |
|------------------------------------------------------------------|-------------|------------|------|
| Overall level of satisfaction derived among different age groups |             |            |      |
|                                                                  |             |            | Sig. |
| Between Groups                                                   | (Combined)  |            | .011 |
|                                                                  | Linear Term | Unweighted | .010 |
|                                                                  |             | Weighted   | .001 |
|                                                                  |             | Deviation  | .555 |
| Within Groups                                                    |             |            |      |
| Total                                                            |             |            |      |

H<sub>0</sub> (Null Hypothesis): There is no significance difference with the information provided by my chosen platforms among age groups.

H<sub>1</sub> (Alternative Hypothesis): There is significance difference with the information provided by my chosen platforms among age groups.

Interpretation: Since the P – value is .011 which is less than .050 there is sufficient evidence to reject the Null hypothesis. Therefore it is inferred that there is significance difference on the satisfaction of consumers among age groups.

### Linear Regression

| Descriptive Statistics                                          |      |                |     |
|-----------------------------------------------------------------|------|----------------|-----|
|                                                                 | Mean | Std. Deviation | N   |
| Satisfaction from the information provided by chosen platforms. | 3.43 | 1.182          | 168 |

Interpretation: Since the mean of the overall level of satisfaction derived from the information provided by the n platform is 3.43, the overall level of satisfaction derived from the information provided by the chosen platform of all the customers are at a satisfactory level.

| Model Summary |                   |          |                   |                            |                   |          |     |
|---------------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|               |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1             | .744 <sup>a</sup> | .553     | .515              | .823                       | .553              | 14.648   | 13  |

Since Adjusted R square is .515 the satisfaction with the information provided by chosen platform has been explained by range of products, product info, easy return policy, multiple payment option, fast delivery influence, ease to use, secure platform, simple search function, customer service, platform bases on convenience, product quality, price for purchase, compare products to the extent of 51.50%, Hence, it is not a good fit model.

| ANOVA |            |                |     |             |        |      |
|-------|------------|----------------|-----|-------------|--------|------|
| Model |            | Sum of Squares | df  | Mean Square | F      | Sig. |
| 1     | Regression | 128.899        | 13  | 9.915       | 14.648 | .000 |
|       | Residual   | 104.244        | 154 | .677        |        |      |
|       | Total      | 233.143        | 167 |             |        |      |

H<sub>0</sub> (Null Hypothesis): The by range of products, product information, easy return policy, multiple payment option, fast delivery influence, ease to use, secure platform, simple search function, customer service, platform

bases on convenience, product quality, price for purchase, compare products do not affect the satisfaction with the information provided by chosen platform jointly

H<sub>1</sub> (Alternative Hypothesis):The by range of products, product information, easy return policy, multiple payment option, fast delivery influence, ease to use, secure platform, simple search function, customer service, platform bases on convenience, product quality, price for purchase, compare products affect the satisfaction with the information provided by chosen platform jointly

Interpretation:Since the P – value is .000 which is less than .050 there is sufficient evidence to reject Null hypothesis. It is inferred that the by range of products, product information, easy return policy, multiple payment option, fast delivery influence, ease to use, secure platform, simple search function, customer service, platform bases on convenience, product quality, price for purchase, compare products affect the satisfaction with the information provided by chosen platform jointly

| Coefficients |                               |              |         |       |                         |       |
|--------------|-------------------------------|--------------|---------|-------|-------------------------|-------|
| Model        |                               | Correlations |         |       | Collinearity Statistics |       |
|              |                               | Zero-order   | Partial | Part  | Tolerance               | VIF   |
| 1            | (Constant)                    |              |         |       |                         |       |
|              | Range of products             | .641         | .247    | .170  | .389                    | 2.568 |
|              | Product information           | .602         | .061    | .041  | .334                    | 2.990 |
|              | Easy return policy            | .528         | .005    | .003  | .346                    | 2.890 |
|              | Multiple payment option       | .398         | -.033   | -.022 | .452                    | 2.211 |
|              | Fast delivery influence       | .430         | -.068   | -.045 | .421                    | 2.378 |
|              | Ease to use                   | .562         | .025    | .017  | .291                    | 3.437 |
|              | Secure platform               | .603         | .036    | .024  | .296                    | 3.376 |
|              | Simple search function        | .565         | .081    | .055  | .360                    | 2.775 |
|              | Customer service              | .553         | .197    | .135  | .449                    | 2.228 |
|              | Platform bases on convenience | .515         | .071    | .047  | .320                    | 3.129 |
|              | Product quality               | .598         | .107    | .072  | .266                    | 3.763 |
|              | Price for purchase            | .518         | -.032   | -.021 | .330                    | 3.029 |
|              | Compare products              | .569         | .100    | .067  | .387                    | 2.586 |

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3 + \dots + B_nX_n$$

Y: satisfaction with the information provided by chosen platforms a: -0.028

B<sub>1</sub>:0 .261

B<sub>2</sub>:0 .072

B<sub>3</sub>:0 .005

B<sub>4</sub>: -0.037

B5: -0.075  
B6:0 .030  
B7:0 .045  
B8:0 .099  
B9:0 .222  
B10:0 .082  
B11:0 .144  
B12: -0.039  
B13:0 .119

X1: Range of products X2: Product information X3: Easy return policy  
X4: Multiple payment option X5: Fast delivery influence X6: Ease to use  
X7: Secure platform  
X8: Simple search function X9: Customer service  
X10: Platform bases on convenience X11: Product quality  
X12: Price for purchase X13: Compare products

### **Interpretation:**

I am satisfied with the info provided by my chosen platforms =  $-.028 + (.261)$  range of products  
+  $(.072)$  product information +  $(-.005)$  easy return policy +  $(-.037)$  multiple payment option +  $(-.075)$  fast  
delivery influence +  $(.030)$  ease to use +  $(.045)$  secure platform +  $(.099)$  simple search function +  $(.222)$   
customer service  $(.082)$  platform bases on convenience +  $(.144)$  product quality +  $(-.039)$  price for purchase  
+  $(.119)$  compare products.

Range of products and customer service is less than 0.050, they do not exert sufficient influence on dependent  
variable, range of products, product information, easy return policy, multiple payment option, fast delivery  
influence, ease to use, secure platform, simple search function, customer service, platform bases on  
convenience, product quality, price for purchase, compare products it exerts because it is more than .050  
Any increase of one unit of range of products, product info, easy return policy, ease to use, secure platform,  
simple search function, customer service, platform bases on convenience, product quality, compare products  
will increase satisfaction with the information provided by chosen platforms  
by .261, .072, .005, .030, .045, .099, .222, .082, .144, .119 respectively.

Any decrease of one unit of multiple payment options, fast delivery influence, price for purchase will increase  
satisfaction with the information provided by chosen platforms by .037, .075, .039 respectively.

## CONCLUSION

Consumers value platforms that prioritize convenience, product quality, price competitiveness, product comparison tools, and a wide range of products. These factors collectively influence their choice of e-commerce platforms and overall satisfaction.. Demographic factors such as age, gender, and income levels significantly affect platform preference and purchasing behavior. For instance, younger consumers show a higher inclination toward social media platforms, while older consumers prefer traditional e-commerce marketplaces. Features like fast delivery, easy return policies, and multiple payment options significantly impact trust and loyalty toward e-commerce platforms. Transparent product descriptions and reliable customer service further enhance consumer satisfaction. The study highlights a near-equal preference for online marketplaces and social media platforms. This indicates the growing influence of social commerce, driven by user-friendly interfaces and targeted advertising.

## RECOMMENDATIONS

### 1. Enhance User Experience:

Invest in intuitive website and app designs that simplify navigation and product search. Offer personalized recommendations to create a tailored shopping experience.

### 2. Focus on Product Quality and Transparency:

Provide detailed and accurate product descriptions, along with high-quality images. Incorporate customer reviews and ratings to build trust.

### 3. Incentivize Loyalty:

Create loyalty programs offering discounts, cashback, or exclusive deals to retain customers. Regularly communicate with customers through newsletters and personalized offers.

### 4. Monitor and Adapt to Trends:

Continuously gather and analyze consumer feedback to adapt to evolving preferences. Explore emerging technologies like AI chatbots, AR for virtual try-ons, and blockchain for secure transactions

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## APPENDICES

1. Name

2. Age

- 18-24
- 25-34
- 35-44
- 45-54
- 55 and above

3. Gender

Male Female

Prefer not to say

4. Income Level

Below 10,000

10,000-30,000

30,000-50,000

Above 50,000

5. Preferred Shopping Platform

Marketplace(e.g., Amazon, Alibaba) Social Media(e.g.,Instagram,Facebook) Retail Websites(e.g.,brand-specific sites)

6. Section 1: Preferences



|                                                         | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| I prefer platforms with a wide range of products.       |                   |          |         |       |                |
| Having detailed product information is important to me. |                   |          |         |       |                |
| I look for easy return policies when shopping online.   |                   |          |         |       |                |
| I prefer platforms with multiple payment options.       |                   |          |         |       |                |
| Fast delivery influences where I shop.                  |                   |          |         |       |                |

7. Section 2: Usability and Security\

|                                                            | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| I find it important for the platform to be easy to use.    |                   |          |         |       |                |
| I feel more comfortable shopping on secure platforms.      |                   |          |         |       |                |
| A clear and simple search function is important to me.     |                   |          |         |       |                |
| Good customer service influences my loyalty to a platform. |                   |          |         |       |                |

8. Section 3: Social Media and Influencer Impact

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

|                                                             |  |  |  |  |  |
|-------------------------------------------------------------|--|--|--|--|--|
| Social media recommendations influence my shopping choices. |  |  |  |  |  |
| I trust platforms promoted by well-known influencers.       |  |  |  |  |  |
| I like using social media to browse and shop for products.  |  |  |  |  |  |
| I worry about privacy when shopping on social media.        |  |  |  |  |  |

9. Section 4: Purchase Motivations

|                                                      | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| I choose platforms based on convenience.             |                   |          |         |       |                |
| Product quality is the most important factor for me. |                   |          |         |       |                |
| I consider the price before making a purchase.       |                   |          |         |       | pa             |
| I appreciate being able to                           |                   |          |         |       |                |
| compare products on a platform.                      |                   |          |         |       |                |

10. Section 5: Satisfaction and Loyalty

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

|                                                                                 |  |  |  |  |  |
|---------------------------------------------------------------------------------|--|--|--|--|--|
| I am satisfied with the information provided by my chosen platforms.            |  |  |  |  |  |
| I am likely to buy again from platforms with good delivery and return policies. |  |  |  |  |  |
| I feel loyal to platforms that offer rewards or discounts.                      |  |  |  |  |  |

# **ANALYZING CONSUMER BEHAVIOR: A COMPARATIVE STUDY OF TRADITIONAL NEWSPAPERS/MEDIA AND DIGITAL MEDIA CONSUMPTION TRENDS**

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## **ABSTRACT**

While digital technologies have brought changes into consumer behavior in usage of media, competition between traditional printed media and digital media has been increasing. Hence, this study focuses on audience perceptions of trust and reliability in both styles. It further explores the impact of consumer behavior towards purchasing decisions, brand loyalty, and subscription preferences of consumers. Trust appears to be an important aspect in shaping media consumption among consumers, especially when attention to misinformation and credibility rises.

Using insights drawn from 154 respondents, this paper explores demographic influences like age, education, and occupation with regard to media preference. Younger audiences are observed to prefer digital platforms primarily because of their speediness and interactivity. Old demographics prefer print media for its reliability. A large percentage of the respondents wanted a hybrid model, where they consume both types of media for satisfying different needs.

The study points out the different impacts of print and digital advertisements on consumer behaviour. Print media provides stronger trust and effectiveness among older readers, while digital ads resonate with younger consumers despite concerns over their credibility. The shift toward digital consumption has also led to moderate declines in brand loyalty, with respondents hesitant to invest in digital subscriptions. This study bridges the gaps by connecting media trust to consumer spending behaviours and examines the commercial

effects of shifts in media preference. Insights gained will guide media organizations and businesses through the new dynamics in a digital-first world.

**Keywords : Print and digital media, brand loyalty, consumers behaviour and perceptions, media consumption trends, media trustworthiness, subscription preferences**

## **INTRODUCTION:**

Rapid advancement in technology and changes in media consumption habits have transformed how audiences interact with news sources. Dependency on digital sources for news has increased significantly, resulting in huge competition for printed media. This shift has brought in questions about the trustworthiness of digital and print media, as these perceptions influence consumer behavior. Trust is an important aspect of news media, as it influences and shapes both the readership and the media's overall impact on public opinion and consumer choices. While prior research has researched the reason for the decline of print media in favor of digital sources, limited research has been conducted on how different media formats affect the consumer spending pattern, especially in consumer.

This study examines the audiences' perceptions of news media reliability and trustworthiness of news media, focusing on how technological advancements and digital consumption affect trust in news sources. It also addresses the research gaps by examining and comparing the impact of print and digital media on consumer behavior such as brand loyalty and purchase decisions.

Through this study, the research aims to provide perception on how readers trust in different media can shape consumer spending behavior, which has direct connection for businesses that depends on media for advertising. By analyzing these relationships, the study aims to close the bridge between media consumption and commerce, providing a more refined understanding of how the expansion of digital media affects the growth of the economy.

## **REVIEW OF LITERATURE:**

(Sadam 2024) This study looks at how media consumption and technological advancements affect news trust. It addresses gaps overlooked by prior research, by analyzing the role of digital platforms and user-generated content on audience perceptions. Limitations include reliance on self-reported data and a focus on Pakistan, affecting generalizability. According to the findings, local news and well-known news sources are more trusted, while younger audiences show less trust due to misinformation. The study concludes that enhancing media literacy and focusing on local journalism can improve trust in news media.

(Songhua, 2024) This article discusses how digitalization has affected source selection among news within Chinese media sources by focusing on the micro-platforms of People's Daily and Southern Weekly. It is useful

to bridge the knowledge gap regarding what digital influences look like in the practices of Chinese media, looking at source choices through content analysis of Weibo and WeChat posts. Two basic limitations of the study are that only two outlets considered may limit generalization, while the research conducted using content analysis may ignore qualitative insights. Its findings are official sources are still predominating, but grassroots sources are increasingly used, and news content is democratizing. It concludes with the argument that digitalization continues to revolutionize news content and entails a more participatory media landscape.

Čihák, J. (2022) This study examines the decline in print newspaper readership in the Czech Republic, exploring how socioeconomic factors and new technologies serve as substitutes for traditional media. It addresses a gap by focusing on the Czech context, specifically analyzing how internet and smartphone use contribute to reduced print demand. Using bit and logit models for individual data analysis, the study's findings reveal a strong correlation between digital platform growth and print readership decline. Limitations include the study's focus on the Czech Republic, affecting generalizability, and potential unaccounted variables. The study concludes that technological advancements are reshaping news consumption, urging adaptation in the media landscape.

(Sanjay, 2023) This study explores the aspects of newspapers' role in daily activities, usage of regional language, popular reading sections, and the impact of social media on newspaper readership. Addressing gaps related to the decline in newspaper sales due to social media, the study calls for strategies for newspapers to adapt digitally. Limitations include reliance on a questionnaire for data, potentially limiting public opinion representation, and a modest sample size of 200 responses. Methodology involved a quantitative approach in data collection, using Google Forms, and analyzing using chi-square in Microsoft Excel. The findings of the study indicate that 42% of respondents prefer E-newspapers, and social media proved to be an effective tool in corroding the sales of traditional newspapers. Conclusion The study concludes that though the newspapers stand the ground, they also need to adapt to digital media for long- term survival.

(Veluchamy, 2021) It involves demographics along with qualitative factors that determine choice among newspapers in India, regarding age, income, education, and cultural influences on the preference for print versus online newspapers. It fills a gap in some research due to its socio-economic and media consumption trends for adapting a survey on demographics for preference assessment. Its shortcomings are self- reported biases that determine gathering data and changes in media habits. Findings indicate that even though digitized, print newspapers remain trusted especially among old readers and that print will continue course in India because it serves the purpose of perceived reliability besides continuing deeply ingrained reader habits.

(Athmika, 2023) The study's main objective was to examine, evaluate and analyze the impact of consumer awareness regarding e- advertising. The study employed a descriptive research design where they gathered data through a structured questionnaire distributed among 100 respondents. They used statistical tools like Cronbach's alpha, exploratory factor analysis, and the Kruskal- Wallis test for data analysis. The findings revealed that newspaper advertisement significantly impacts all stages of consumer behaviour including awareness, interest, conviction, purchase and post purchase. Also, advertisement in newspaper were perceived as more credible compared to digital formats. The study had some limitations: the sample size was limited to 100 respondents hence didn't represent the broader consumer trends and the reliance on self-reported data introduced the potential for bias. The study concluded that newspaper advertisement plays a crucial role in shaping the consumer behaviour particularly during the purchase design stage. (Efendioğlu, 2024)

(Efendioğlu, İ. H. (2024) The main objective of this study was to systematically review literature on digital consumer behaviour. This study employed a systematic literature review by analysing publication in the web of science databases. The findings revealed that there is an increasing trend towards online shopping among consumers. Also, the review identified a need for more detailed studies focusing on the psychological aspects of digital consumer behaviour. The limitations of the study was that it primarily focused on the single databases which may have limited the breadth of insights received from other sources. The paper concludes by emphasizing that understanding digital consumer behaviour is crucial for marketers to develop strategies that aligned with modern consumers. It also highlights the immediate need for ongoing research to explore the evolving trends in this dynamic field.

(Deswita,, 2024) The primary objective of this paper was to examine the changing consumer behaviour influenced by digital technologies and marketing strategies. It aims to understand how digital platforms affects the consumer decision - making process in marketing. The data was collected through questionnaire distributed via Google forms across various social media and the analysis were conducting using SPSS version 25 to find various insights into consumer behaviour. The study had limitations such as demographic constraints which may not represent the broader population and the reliance on self- reported data, which could introduce bias. The study found out that majority of respondents were aware of digital marketing concepts and made online purchases after encountering digital advertisements. Also, most respondents trusted the information provided in blogs or websites highlighting the importance of digital media. The paper concludes by stating that the digital media significantly influences the consumer behaviour. As the consumer continues to evolve with digital world, marketers must adapt strategies that will help them engage effectively with consumers.

## **RESEARCH OBJECTIVES:**

- To analyze the factors that determine the consumers behaviors i.e. preferences and perceptions towards subscriptions of digital news platform.
- To evaluate the relationship between selected demographics and factors that determine the consumer behaviors i.e. preferences and perceptions towards subscriptions of digital news platform.
- To examine the relationship between willingness to subscribe to digital news platform and the factors that determine the consumer behaviors i.e. preferences and perceptions towards subscriptions of digital news platform.

## **RESEARCH METHODOLOGY:**

The descriptive and analytical design is used in this study. It examines and studies how the consumer trust in digital media and print media affects behavior like purchasing decisions, brand loyalty as well as the preferences for subscription. The data was collected through an online questionnaire i.e., the google form, which was shared through social media like Instagram, WhatsApp, G-mails, etc. The data was filled by 154 respondents which came from diverse age groups, occupations and different education levels to understand a broader aspect of perceptions and behavior. Convenience sampling was used to gather the data. The Chi-square test was used to understand the relationship between the various demographic variables. One Way Anova was used to analyze the differences between brand loyalty and willingness to pay for the subscriptions. Regression analysis was used to understand the factors that influence spending patterns such as trust, content preferences and advertisement effectiveness.

## **Research Gaps:**

- Limited Studies on consumer Behavior and media Format: While studies cover general trends in digital and print media, few examine how each format specifically affects consumer behavior in commerce, such as ad effectiveness, purchase decisions, and brand loyalty. Addressing this gap could clarify how much digital media is worth commercially in comparison to print media.
- Unexplored link between media trust and spending patterns: While research identifies and notes the differences in trust between the print and digital media, it lacks the analysis on the effects of these trust levels on consumer spending. While the impact of digital media on print sales is observed, the influence of each format on ad responses and purchasing behaviors remains unexplored.

## **Research Questions:**

- To analyze reader preferences and perceptions of trustworthiness between digital and print media, particularly how these preferences vary across age demographics.



- To examine the influence of digital versus print media consumption on consumer purchasing behavior, including responses to advertisements in each media type.
- To investigate the commercial implications of shifting reader preferences, specifically how changes from print to digital media consumption affect brand loyalty and consumer spending trends.

### **Research Problem:**

- Impact of media preferences on consumer spending patterns : How do reader preferences for digital versus print media influence consumer spending patterns, specifically regarding purchasing decisions prompted by advertisements in each media type?
- Role of media trust in commerce-driven consumer behavior : To what extent do variations in perceived trustworthiness between digital and print media impact consumer responses to advertisements and influence brand loyalty?
- Shift in media consumption and its effect on brand loyalty : How does the shift from print to digital media affect brand loyalty, and what are the commercial implications of this shift for businesses targeting consumers across media formats?

### **LIMITATIONS OF THE STUDY:**

- Generalizability across Age Groups and Demographics: The research may be limited by the generalizability of findings across different age groups, demographics, or regions, which can affect how broadly the results apply to different consumer groups.
- Reliance on self-reported data: As surveys are frequently used to collect consumer views and behavior, there may be a risk that respondents' responses won't accurately reflect their true spending or behavior patterns because of self-report bias.
- Rapid Evolution of media Platforms: With the constant evolution of digital media and changes in consumer media consumption habits, the findings may quickly become outdated, limiting the study's long-term relevance.

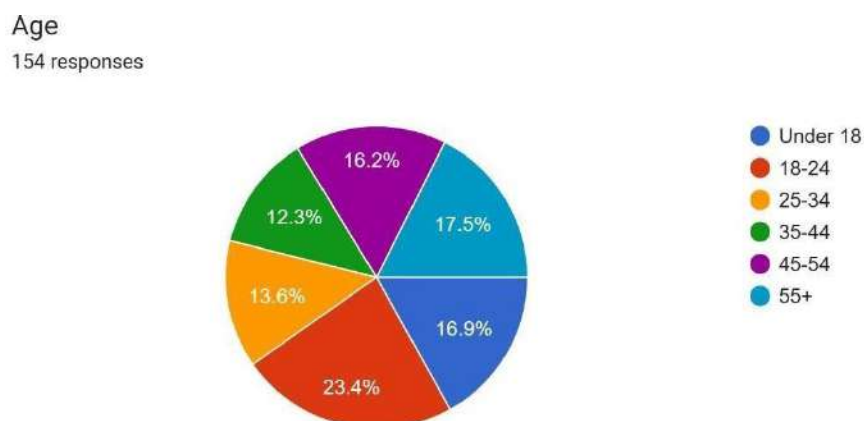
### **RESEARCH FINDINGS:**

The following is the demographic data collected from 154 respondents collected through an online questionnaire:

| Demographic Variables |          | Total |        |
|-----------------------|----------|-------|--------|
|                       |          | No.   | %      |
|                       | Under 18 | 26    | 16.9 % |

|                 |                                                     |    |        |
|-----------------|-----------------------------------------------------|----|--------|
| Age             | 18-24                                               | 36 | 23.4 % |
|                 | 25-34                                               | 21 | 13.6 % |
|                 | 35-44                                               | 19 | 12.3 % |
|                 | 45-54                                               | 25 | 16.2 % |
|                 | 55+                                                 | 27 | 17.5 % |
| Gender          | Male                                                | 83 | 53.9 % |
|                 | Female                                              | 71 | 46.1 % |
| Education Level | High School                                         | 29 | 18.8 % |
|                 | Bachelor's Degree                                   | 68 | 44.2 % |
|                 | Master's Degree                                     | 48 | 31.2 % |
|                 | PhD                                                 | 7  | 4.5 %  |
|                 | Other                                               | 2  | 1.2 %  |
|                 | Student                                             | 61 | 39.6 % |
|                 | Business Professional (e.g., entrepreneur, manager) | 13 | 8.4 %  |
|                 | Government Employee                                 | 20 | 13 %   |
|                 | Private Sector Employee                             | 31 | 20.1 % |
|                 | Self-employed/Freelancer                            | 12 | 7.8 %  |
|                 | Other                                               | 17 | 10.2 % |
|                 | Primarily Digital                                   | 64 | 41.6 % |
|                 | Primarily Print                                     | 20 | 13 %   |
|                 | Both                                                | 70 | 45.5 % |

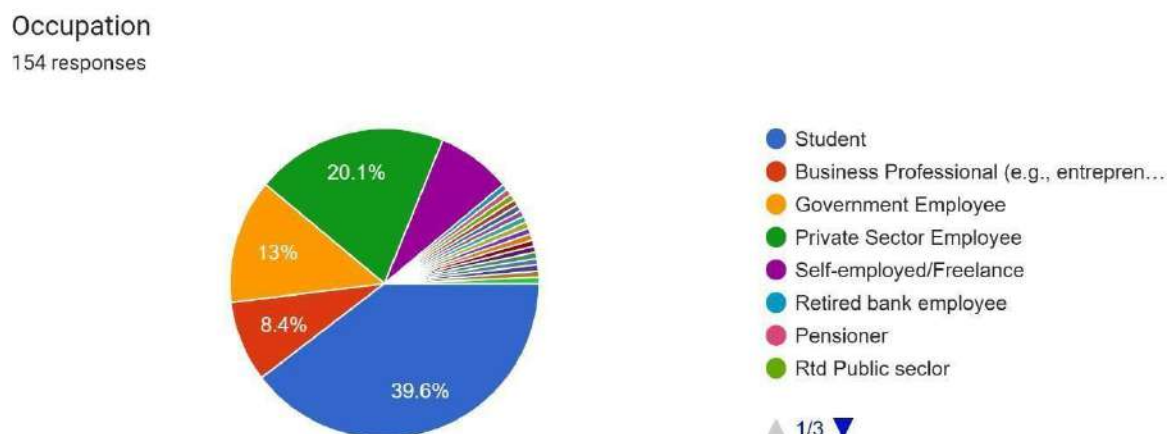
Pie Chart 1: Age distribution of respondents



The above data shows that responses were gathered from a diverse range of age groups. 16.9 % of participants were under aged 18, 23.4% were aged 18-24, 13.6 % were in the 25-34 age, 12.3

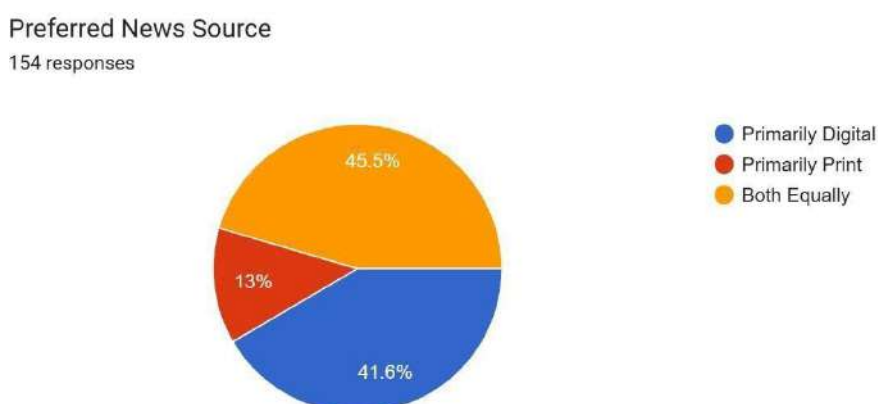
% were aged 35-44, 16.2 % were between 45-54, and 17.5 % were aged 55 and above. This distribution will show how different age groups perceive and prefer traditional newspapers/media compared to digital media. It will also illustrate how varying age groups influence consumption trends and behavioral patterns in media usage.

Pie Chart 2: Different Occupations of the respondents



The above data reveals that the respondents belonged to different occupational categories. Business professionals such as entrepreneurs and managers constituted 8.4 % of the total, while government employees made up 13 %. Private sector employees have the largest share at 20.1 % followed by self-employed individuals or freelancers at 7.8%. Rest 10.2 % of the respondents came under the ‘other’ category which includes retired bank employees, pensioners, journalists, educators, homemakers etc. This diversity helps in providing us insights into how individuals from different occupational backgrounds perceive and engage with traditional and digital media.

Pie Chart 3: Preferred news sources of the different respondents



The above pie charts and data show different responses of the respondents for the preferences for the news sources among respondents. 41.6 % primarily use digital platforms as their sources of news. In comparison,

only 13 % use traditional print media, the majority i.e. 45.5 % prefer both digital and print sources for their news consumption. These variations in preferences highlights the coexistence of digital and traditional media and reflect how audiences use these sources into their daily lives, giving insights into evolving media consumption trends.

## DISCUSSION AND ANALYSIS OF FINDINGS:

Research Q1: To analyze reader preferences and perceptions of trustworthiness between digital and print media, particularly how these preferences vary across age demographics.

To assess whether age demographics influences preferences for print v/s digital media.

### Chi-Square Test:

#### Test Table

|                              | Value   | df | Asymptotic Significance (2-sided) |
|------------------------------|---------|----|-----------------------------------|
| Pearson Chi-Square           | 34.479a | 10 | 0.000                             |
| Likelihood Ratio             | 37.058  | 10 | 0.000                             |
| Linear-by-Linear Association | 12.983  | 1  | 0.000                             |
| N of Valid Cases             | 154     |    |                                   |

**a. 6 cells (33.3%) have expected count less than 5. The minimum expected count is 2.47**

### Interpretation:

H0: There is no significant difference in the preferred news sources among different age groups. H1: There is significant difference in the preferred news sources among different age groups. Since the P-value is 0.00, which is less than 0.050, there is sufficient evidence that we reject the null hypothesis. There, it is inferred that there are significant differences in the preferred news sources among different age groups.

Test table

|                       |             | Sig              |
|-----------------------|-------------|------------------|
| <b>Between groups</b> | (combined)  | 0.039            |
|                       | Linear team | Unweighted 0.068 |
|                       |             | Weighted 0.094   |
|                       |             | Deviations 0.061 |

## Within

### ~~Groups Total~~

Interpretation:

H0: there is no significant difference in loyalty loss due to shifting in digital media among different age groups

H1: there is significant difference in loyalty loss due to shifting in digital media brands among different age groups.

Since the P-value is 0.039 which is less than 0.050 there is sufficient evidence to reject the null hypothesis. Therefore, it is inferred that there is significant differences in loyalty loss due to shifting in digital media among different age groups.

Research Q2 : To examine the influence of digital versus print media consumption on consumer purchasing behavior, including responses to advertisements in each media type.

Does occupation affect the perceptions that ads in print media influences purchasing decisions?

### One-way Anova Test:

|                |             |            | Sig   |
|----------------|-------------|------------|-------|
| Between groups | (combined)  |            | 0.355 |
|                | Linear team | Unweighted | 0.084 |
|                |             | Weighted   | 0.437 |
| Deviations     |             |            | 0.295 |
| Within Groups  |             |            |       |
| Total          |             |            |       |

Interpretation:

H0 : There is no significant difference in willingness to pay for a trusted digital news subscription among different occupations.

H1 : There is significant difference in willingness to pay for a trusted digital news subscription among different occupations.

Since the P-value is 0.355 which is greater than 0.050 there is sufficient evidence that we fail to reject the null hypothesis. There, it is inferred that there is no significant differences in willingness to pay for a trusted digital news subscription among different occupations.

Research Q3: To investigate the commercial implications of shifting reader preferences, specifically how changes from print to digital media consumption affect brand loyalty and consumer spending trends.

To predict willingness to pay for digital subscriptions (dependent variable) based on trust and credibility, content preferences and perceptions and ad effectiveness and influence on buying behavior.

#### Regression Analysis Test:

|                                                                                                                                                             | Mean | Standard Deviation | N   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|------|--------------------|-----|
| <b>Spending Patterns and Purchase Intentions [ I would be willing to pay for a subscription to a digital news platform that I trust.]</b>                   | 3.22 | 1.086              | 154 |
| <b>Trust and Credibility [Digital media provides more up-to-date news than print newspapers. ]</b>                                                          | 3.39 | 1.044              | 154 |
| <b>Content Preferences and Perceptions [I prefer in-depth analysis in print media over digital news.]</b>                                                   | 3.04 | 1.053              | 154 |
| <b>Content Preferences and Perceptions [Digital media is more engaging and interactive than print media.]</b>                                               | 3.27 | 1.092              | 154 |
| <b>Ad Effectiveness and Influence on Buying Behavior [Ads in print media influence my purchasing decisions more than digital ads. ]</b>                     | 2.95 | 1.154              | 154 |
| <b>Ad Effectiveness and Influence on Buying Behavior [I am more likely to trust a product advertised in a print newspaper than one advertised online. ]</b> | 2.90 | 1.101              | 154 |

Interpretation:

Since the mean of the overall level of satisfaction derived from the spending pattern behavior is 3.22, it indicates that the consumer neither agrees nor disagrees to pay for a subscription to digital news.

## Model Summary

### Change Statistics

| Model | R      | R Square | Adjusted Square | R Std Error of the estimates | ofR Change | squareF change | df1 |
|-------|--------|----------|-----------------|------------------------------|------------|----------------|-----|
| 1     | 0.400a | 0.160    | 0.131           | 1.012                        | 0.160      | 5.631          | 5   |

The adjusted R-squared value of 0.131 indicates that only 13.3% of the variation in willingness to pay for a trusted digital news platform subscription is explained by the combined effects of several factors. These include the perception that digital media provides more up-to-date news than print newspapers, a preference for in-depth analysis in print media over digital news, the engaging and interactive nature of digital media compared to print, the influence of print media ads on purchasing decisions over digital ads, and greater trust in products advertised in print newspapers compared to online ads. This low R-squared value suggests that the model is not a good fit for predicting willingness to pay.

### Anova

| Model |            | Sum of Squares | df  | Mean Squares | F     | Sig   |
|-------|------------|----------------|-----|--------------|-------|-------|
| 1     | Regression | 28.848         | 5   | 5.779        | 5.631 | 0.000 |
|       | Residual   | 151.646        | 148 | 1.025        |       |       |
|       | Total      | 180.494        | 153 |              |       |       |

H0: there is no significant relationship between the independent variables – Trust and Credibility, Content Preferences and Perceptions and Ad Effectiveness and Influence on Buying Behavior and dependent variables- Spending patterns and Purchase Intentions.

H1: there is significant relationship between the independent variables – Trust and Credibility, Content Preferences and Perceptions and Ad Effectiveness and Influence on Buying Behavior and dependent variables- Spending patterns and Purchase Intentions.

Since the P-value is 0.000, which is less than 0.050, there is sufficient evidence that we reject the null hypothesis. Therefore, it is inferred that there is significant relationship between the independent variables –

Trust and Credibility, Content Preferences and Perceptions and Ad Effectiveness and Influence on Buying Behavior and dependent variables- Spending patterns and Purchase Intentions.

|       |                                                                                                                                                      | Unstandardized Coefficients |           | Standardized Coefficients |        |       |
|-------|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|-----------|---------------------------|--------|-------|
| Model |                                                                                                                                                      | B                           | Std error | Beta                      | t      | Sig.  |
| 1     | (constant)                                                                                                                                           | 1.670                       | 0.380     |                           | 4.393  | 0.000 |
|       | Trust and Credibility [Digital media provides more up-to-date news than print newspapers.]                                                           | 0.317                       | 0.091     | 0.304                     | 3.491  | 0.001 |
|       | Content Preferences and Perceptions [I prefer in- depth analysis in print media over digital news.]                                                  | -0.110                      | 0.090     | -0.107                    | -1.226 | 0.222 |
|       | Content Preferences and Perceptions [Digital media is more engaging and interactive than print media. ]                                              | 0.127                       | 0.091     | 0.128                     | 1.397  | 0.164 |
|       | Ad Effectiveness and Influence on Buying Behavior [Ads in print media influence my purchasing decisions more than digital ads. ]                     | 0.169                       | 0.088     | 0.179                     | 1.929  | 0.056 |
|       | Ad Effectiveness and Influence on Buying Behavior [I am more likely to trust a product advertised in a print newspaper than one advertised online. ] | -0.35                       | 0.093     | -0.036                    | -0.381 | 0.704 |

Interpretation:

Overall level of satisfaction with Spending Patterns and Purchase Intentions = 1.670 + (0.317) Trust and Credibility : Digital media provides more up-to-date news than print newspapers + (-0.110) Content



Preferences and Perceptions : I prefer in-depth analysis in print media over digital news + (0.127) Content Preferences and Perceptions : Digital media is more engaging and interactive than print media +( 0.169 ) Ad Effectiveness : Ads in print media influence purchasing decisions more than digital ads + (-0.035) Ad Effectiveness : I am more likely to trust a product advertised in a print newspaper than one advertised online. Any increase of one unit in Trust and Credibility (Digital media provides more up-to-date news than print newspapers), Content Preferences and Perceptions (Digital media is more engaging and interactive than print media) and Ad Effectiveness (Ads in print media influence purchasing decisions more than digital ads) will increase the overall level of satisfaction with Spending Patterns and Purchase Intentions by 0.317, 0.127 and 0.169 respectively.

Any decrease in one unit of Content Preferences and Perceptions (I prefer in-depth analysis in print media over digital news) and Ad Effectiveness (I am more likely to trust a product advertised in a print newspaper than one advertised online) will decrease the overall satisfaction by 0.110 and 0.035 respectively.

## **CONCLUSIONS AND RECOMMENDATIONS:**

The research concludes that print media continues to hold strong trust among the older readers, while digital media is becoming popular especially among the younger generations. A significant portion of respondents prefer to engage with both digital and traditional media, highlighting their coexistence in the modern landscape. Trust remains a crucial factor, where print media is being perceived as more credible, which enhances consumer trust in advertisements. Although digital media is engaging and timely, its credibility is often questioned due to the prevalence of false information. Print advertisements work better with older audiences, while younger generations are more inclined towards digital ads. However, the shift from print to digital media is influencing brand loyalty, with only moderate willingness among consumers to pay for trusted digital subscriptions. Demographic factors such as age and education play an important role in shaping media preferences and spending behaviors.

To address these challenges and build consumer confidence, digital media should collaborate with local journalism and enhance editorial oversight. Media companies can also consider adopting hybrid subscription models wherein both digital and print formats are available, along with personalized and interactive content to cater to various and different audience preferences. Print media should also use e-papers and develop apps while focusing on intense reporting.

Furthermore, loyalty programs could play a vital role in retaining audiences, and customized advertising methods can help to accommodate the needs of various demographics. Additionally, deeper exploration of the psychological aspects of digital consumer behavior is essential to better understand evolving trends and preferences.

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## APPENDIX:

### Demographic Questions

1. Name:
2. Age:
  - a. Under 18
  - b. 18-24
  - c. 25-34
  - d. 35-44
  - e. 45-54
  - f. 55+
3. Gender:
  - a. Male
  - b. Female
  - c. Other

- d. Prefer not to say
4. Education Level:
- High School
  - Bachelor's Degree
  - Master's Degree
  - PhD
  - Other
5. Occupation
- Student
  - Business Professional
  - Government Employee
  - Private Sector Employee
  - Self-employed/Freelancer
  - Other
6. Preferred News Source:
- Primarily Digital
  - Primarily Print
  - Both Equally
7. What factors influence your choice of news source the most? (Open-ended response)

Non-Demographic Variables (5-Point Scale)

| Question                                                                              | Strongly Disagree (1) | Disagree (2) | Neutral (3) | Agree (4) | Strongly Agree (5) |
|---------------------------------------------------------------------------------------|-----------------------|--------------|-------------|-----------|--------------------|
| <b>Trust and Credibility</b>                                                          |                       |              |             |           |                    |
| • I find print newspapers to be a more trustworthy source of news than digital media. |                       |              |             |           |                    |
| • Digital media provides more up-to-date news than print newspapers.                  |                       |              |             |           |                    |

|                                                                                                                                                    |  |  |  |  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| <b>Content Preferences and Perceptions</b>                                                                                                         |  |  |  |  |  |
| <ul style="list-style-type: none"> <li>I prefer in-depth analysis in print media over digital news.</li> </ul>                                     |  |  |  |  |  |
| <ul style="list-style-type: none"> <li>Digital media is more engaging and interactive than print media.</li> </ul>                                 |  |  |  |  |  |
| <b>Ad Effectiveness and Influence on Buying Behavior</b>                                                                                           |  |  |  |  |  |
| <ul style="list-style-type: none"> <li>Ads in print media influence my purchasing decisions more than digital ads.</li> </ul>                      |  |  |  |  |  |
| <ul style="list-style-type: none"> <li>I am more likely to trust a product advertised in a print newspaper than one advertised online.</li> </ul>  |  |  |  |  |  |
| <b>Consumer Loyalty and Media Consumption</b>                                                                                                      |  |  |  |  |  |
| <ul style="list-style-type: none"> <li>I am loyal to news brands that I follow in print media.</li> </ul>                                          |  |  |  |  |  |
| <ul style="list-style-type: none"> <li>Shifting to digital media has made me less loyal to certain news brands I used to read in print.</li> </ul> |  |  |  |  |  |
| <b>Spending Patterns and Purchase Intentions</b>                                                                                                   |  |  |  |  |  |
| <ul style="list-style-type: none"> <li>I would be willing to pay for a subscription to a digital news platform that I trust.</li> </ul>            |  |  |  |  |  |

# **A STUDY ON CONSUMER PERCEPTION TOWARDS SUSTAINABLE PRACTICES**

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## **ABSTRACT**

This research explores consumers' attitudes toward sustainable behavior and explores how consumers make sense of and act on sustainability across its three central pillars: ecological, economic, and social. In contrast to growing worldwide focus on sustainability, consumers' comprehension of sustainability is dispersed, with frequent singularity in concerns around the environmental dimensions of sustainability, i.e., reducing waste or energy savings, with no regard to its larger economic and social aspects. Based on a systematic review of the literature, this study finds a number of important factors that influence consumer attitudes and behaviors towards sustainability. These are **\*\*perceived consumer effectiveness (PCE)\*\***, the notion that personal action can lead to greater sustainability; **\*\*willingness to pay (WTP)\*\***, consumers' willingness to pay more for sustainable products; and the **\*\*mobile app role\*\*** in supporting sustainable business through greater transparency, real- time information, and incentives for environmentally friendly options.

The results confirm extensive knowledge gaps among consumers and call for more **\*\*holistic communication\*\*** of and marketing of sustainability. Businesses and policymakers will need to prioritize consumer education concerning the interlinked ecological, economic, and social aspects of sustainability. Sustainability also needs to integrate with consumer lifestyles and values in order to facilitate effective engagement. Through the use of technology, i.e., through mobile applications, and through targeting messaging that evokes resonance of varied consumer imperatives, one can enable persons to make thoughtful, sustainable choices and create sustained momentum toward building a more sustainable future.

## **INTRODUCTION**

This research investigates consumer attitudes towards sustainable behavior, examining how consumers perceive and interact with sustainability on different levels—ecological, economic, and social. Consumer knowledge is still scattered, tending to be environmentally focused, even as the trend towards sustainability is increasing. Using a systematic search of the existing literature, the research here selects a range of influencing factors upon consumer attitudes and behaviors, namely perceived consumer efficacy, willingness to pay for ecologically sustainable goods, and how mobile apps serve as a stimulus to sustainable business activities. In line with such evidence, results underpin calls for an overall integration of communications for sustainability marketing, stressing both addressing gaps in consumer knowledge as well as integration with consumer values. Sustainability is now a central issue in today's society due to heightened consciousness of environmental deterioration, depletion of resources, and social inequalities. Consumer understanding of sustainability is nevertheless typically one-sided, focusing mainly on environmental dimensions while ignoring the economic and social ones. The present study endeavors to close this gap by analyzing how consumers perceive and practice sustainable behavior, specifically in the realm of food consumption and small and medium-sized enterprises (SMEs). Through synthesizing the current literature, this research aims to reveal a thorough understanding of what influences consumer attitudes toward sustainability and determine strategies that can drive consumer participation in sustainable actions.

## **REVIEW OF LITERATURE**

(Bonnie J. K. Simpson & Scott K. Radford 2012) Sustainability is generally considered one-dimensional, being concerned primarily with environmental considerations and overlooking social, economic, and temporal dimensions.

Consumer research and marketing often conflate sustainability with environmental suitability, and consumers are potentially misled. The present study explores consumer definitions of sustainability and finds that a restricted, ecologically oriented operationalization underestimates the significance of its multi-faceted dimensions. It appears that an integrative definition of sustainability is necessary for accurate consumer perception and communication.

(Mark Anthony Camilleri, Livio Cricelli, Rauberto Mauriello & Serena Strazullo 2023) Increased awareness of resource depletion and waste has fueled interest in sustainable consumption, while sustainable products retain low market share.

Empirical research on consumer perception is inconclusive. In this study, the literature is systematically reviewed to identify determinants of consumer opinions about sustainable products via the triple bottom line

approach. The results indicate a piecemeal concentration on a single dimension or product category. To increase market share, firms need to embrace a comprehensive sustainability strategy, focusing on new markets and solving trade-offs among sustainability dimensions.

(L.M. van Bussel, A. Kuijsten, M. Mars, P. van 't Veer 2022) Consumers play a key role in reducing environmental strain through food choices, yet sustainability often ranks below price, taste, and health. This systematic review (76 studies, 2010–2020) explores consumer attitudes toward food-related sustainability, identifying seven domains: production, transportation, product, product group, consumer, waste, and contextual factors. Findings reveal limited consumer knowledge on sustainability issues and environmental footprints. Policymakers should provide transparent, evidence-based sustainability information and establish regulated labels to guide sustainable food choices effectively.

(Ildiko Kovacs & Eva Reka Keresztes 2022) Perceived consumer effectiveness (PCE) is linked to sustainable consumption but often conflated with other constructs. This study examines how PCE influences purchase intention and willingness to pay (WTP) for sustainable food among 1,204 young consumers. Findings reveal a strong positive relationship between PCE and WTP for sustainable food features, leading to the creation of a WTP Index. Results highlight PCE's significant impact on purchasing intentions for sustainable food products.

(Sandip Rakshit a, Nazrul Islam b, Sandeep Mondal a, Tripti Paul 2021) This research investigates how SMEs in emerging economies utilized mobile apps to improve business efficiency amid the COVID-19 pandemic. Through an expansion of Theory of Consumption Values and Theory of Planned Behavior, it examines evidence from 343 Indian SMEs. Results indicate consumer choice behavior, perceived control, subjective norms, and attitudes towards apps drive SME decision-making. Higher utilization of mobile apps profoundly enhances long-term efficiency, given the importance of strong app-based networks to support entrepreneurial operations during crises.

## **OBJECTIVE OF THE STUDY**

- Study Consumer Sentiment Towards Sustainable Practices
- Examine Consumers' Perceived Understanding of Sustainability
- Identify Consumer Determinants of Willingness to Pay for Sustainable Products

## **RESEARCH METHODOLOGY**

This study uses a descriptive research design to understand consumer perceptions towards sustainable practices in urban areas. Data was collected through an online survey using Google Forms. The survey included multiple-choice, rating scale, and open-ended questions focusing on factors such as environmental awareness, willingness to pay a premium for sustainable products, and the influence of digital media. The responses were analyzed using SPSS, with basic statistics such as percentages, and charts to identify patterns and relationships.

### **Research gap**

- Limitations of Fragmented Approach:

Current research often adopts a fragmented approach to studying consumer perceptions of sustainability. This limits the understanding of how consumers perceive and engage with sustainability holistically.

- Gaps in Research on Technological Tools:

There is insufficient research on how technological tools (e.g., mobile apps) can enhance sustainable practices. This gap is particularly evident in the context of \*Small and Medium Enterprises (SMEs) in developing economies.

### **Research Question**

- How do consumers perceive sustainability across its ecological, economic, and social dimensions?
- What factors influence consumer willingness to pay for sustainable products?
- What are the key barriers to consumer engagement with sustainable practices?

### **Research Problem**

- What are the main factors that influence consumers to adopt sustainable practices?
- How do these factors affect consumer satisfaction and the likelihood of continued engagement with sustainable practices?



## LIMITATIONS OF THE STUDY

- The research is dependent on the secondary literature, and that literature itself has its built-in biases as well as methodology and scope limits.
- The emphasis on the consumer's mind may not best reflect the multifaceted nature of sustainable action in various cultural and economic realities.
- The research does not involve primary data collection, and this restricts the capacity to make direct inferences regarding consumer behavior.

## RESEARCH FINDINGS

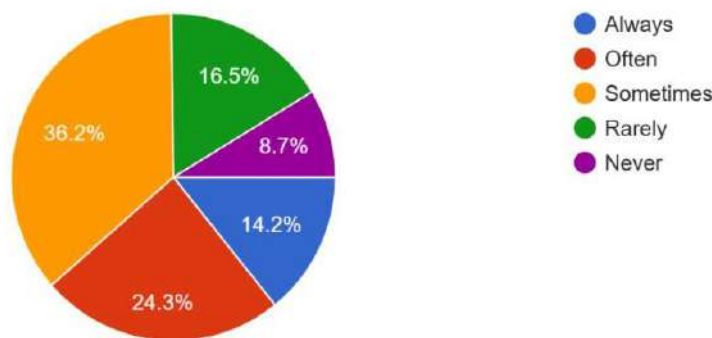
demographic data of 218 respondents collected through the online survey.

| DEMOGRAPHIC VARIABLES | %    | No. |
|-----------------------|------|-----|
|                       |      |     |
| <b>GENDER</b>         |      |     |
| Male                  | 109  | 109 |
| Female                | 109  | 109 |
|                       |      |     |
|                       |      |     |
|                       |      |     |
| <b>Age</b>            |      |     |
| 18-23                 | 45.9 | 100 |
| 24-30                 | 22.0 | 48  |
| 31-40                 | 12.4 | 27  |
| 41-50                 | 7.8  | 17  |
| 50 and above          | 11.9 | 26  |
|                       |      |     |
| <b>OCCUPATION</b>     |      |     |
| Entrepreneur          | 16.2 | 35  |
| Professional          | 53.3 | 116 |

|                       |      |     |
|-----------------------|------|-----|
| Student               | 22.3 | 49  |
| Others                | 8.2  | 181 |
|                       |      |     |
| <b>annual income</b>  |      |     |
| Less than 6,00,000    | 61.9 | 135 |
| 6,00,000 – 12,00,000  | 13.3 | 29  |
| 12,00,000 – 24,00,000 | 10.6 | 23  |
| More than 24,00,000   | 14.2 | 31  |

How often do you purchase products or services from companies that claim to adopt SUSTAINABLE PRACTICES?

218 responses



- largest group (36.2%) purchase sometimes from companies that claim to adopt sustainable practices.
- About 24.3% purchase often from companies that claim to adopt sustainable practices.
- Around 16,5% rarely purchase often from companies that claim to adopt sustainable practices.
- Around 14.2% always purchase often from companies that claim to adopt sustainable practices.
- Only 8,7% never purchase often from companies that claim to adopt sustainable practices.

## DISCUSSION AND ANALYSIS OF FINDINGS

### ANOVA

How 4 do you purchase products or services from companies that claim to adopt SUSTAINABLE PRACTICES?

|                |             |            | Sum of Squares | df  | Mean Square | F    |
|----------------|-------------|------------|----------------|-----|-------------|------|
| Between Groups | (Combined)  |            | 4.500          | 4   | 1.125       | .866 |
|                | Linear Term | Unweighted | .609           | 1   | .609        | .468 |
|                |             | Weighted   | .886           | 1   | .886        | .682 |
|                |             | Deviation  | 3.614          | 3   | 1.205       | .927 |
| Within Groups  |             |            | 276.789        | 213 | 1.299       |      |
| Total          |             |            | 281.289        | 217 |             |      |

#### ANOVA

How 4 do you purchase products or services from companies that claim to adopt SUSTAINABLE PRACTICES?

|                |             |            | Sig. |
|----------------|-------------|------------|------|
| Between Groups | (Combined)  |            | .485 |
|                | Linear Term | Unweighted | .494 |
|                |             | Weighted   | .410 |
|                |             | Deviation  | .429 |
| Within Groups  |             |            |      |
| Total          |             |            |      |

H0: There is no significant difference on purchasing products from companies claiming Sustainable practices among different age groups

H1: There is a significant difference on purchasing products from companies claiming Sustainable practices among different age groups

Interpretation: Since the P Value is .485 which is greater than .050 there is a sufficient evidence to accept the null hypotheses. It is inferred that there is no significant difference on purchasing products from companies claiming Sustainable practices among different age groups.

|        |        |        |             |             |             |             |             |
|--------|--------|--------|-------------|-------------|-------------|-------------|-------------|
|        | X<br>7 | X<br>8 | X<br>2<br>1 | X<br>2<br>3 | X<br>2<br>4 | X<br>2<br>5 | X<br>2<br>6 |
| X<br>2 | A      | A      | R           | A           | A           | A           | A           |
| X<br>3 | A      | A      | A           | A           | A           | A           | A           |
| X<br>4 | A      | R      | A           | A           | R           | A           | A           |
| X<br>5 | A      | R      | R           | A           | A           | A           | R           |
| X<br>6 | A      | R      | A           | A           | A           | A           | R           |

Based on similar testing it was found that

Purchasing products from companies claiming sustainable practices has been same among all age groups, both male and female, all education level groups, all occupation groups and all income level groups.

Purchasing products from Company using environmentally friendly materials has been same among all age groups and both male and female groups. Purchasing products from Company using environmentally friendly materials has not been same among all education level groups, occupation level groups and all income level groups.

purchasing products from company's sustainable practices positively impacting the broader community has been same among both male and female groups, all education level groups and income level groups. purchasing products from company's sustainable practices positively impacting the broader community has not been same among all age groups and all occupation levels.

Willing to pay more for products that demonstrate environmental, social and economic sustainability has been same among all age groups, both male and female, all education level groups, all occupation groups and all income level groups.

Company sustainable practices influencing loyalty has been same among all age groups and all occupation levels, both male and female groups, and income level groups. Company sustainable practices influencing loyalty has not been same among all education level groups.

Seeking information about sustainable practices before making a purchase has been same among all age groups, both male and female, all education level groups, all occupation groups and all income level groups.

Recommending products from companies that are committed to sustainability practices has been same among all age groups and both male and female groups and all education level groups. Recommending products from companies that are committed to sustainability practices. has not been same among occupation level groups and all income level groups.

## REGRESSION

|                                                                                                                                                                 | Mean | Std.<br>Deviation | N   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|-----|
| I would like to purchase the product of the company if: [I actively seek information about the sustainability practices of companies before making a purchase.] | 3.16 | 1.278             | 218 |

The mean of Actively seeking sustainability practices of companies while making a purchase is 3.16, so Actively seeking sustainability practices of companies while making a purchase is constant

| Model | R                 | R<br>Square | Adjusted R<br>Square | Std. Error of<br>the<br>Estimate | Change Statistics  |             |     |
|-------|-------------------|-------------|----------------------|----------------------------------|--------------------|-------------|-----|
|       |                   |             |                      |                                  | R Square<br>Change | F<br>Change | df1 |
| 1     | .546 <sup>a</sup> | .298        | .246                 | 1.110                            | .298               | 5.726       | 15  |

Since the R square is .298 the Actively seeking sustainability practices of companies while making a purchase is has been explained by Using environmentally friendly materials in products, Reducing carbon footprints, Recycling and waste reduction, Transparent environmental impact and sustainable goals, commitment to environmental sustainability, fair labour practices, Diversity and Inclusion in workforce, Well Being of

Employees, Company's social responsibility efforts, fair pricing maintaining sustainability, contributing to local economy, Reporting economic performance, Invests in Sustainable innovations, Positive impact on broader community, company's claim about sustainability to the extent of  $100 \times .298 = 29.8\%$ . Hence this is not a good fit model.

**ANOVA<sup>a</sup>**

| Model |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| 1     | Regression | 105.818        | 15  | 7.055       | 5.726 | .000 <sup>b</sup> |
|       | Residual   | 248.879        | 202 | 1.232       |       |                   |
|       | Total      | 354.697        | 217 |             |       |                   |

H0: The Using environmentally friendly materials in products, Reducing carbon footprints, Recycling and waste reduction, Transparent environmental impact and sustainable goals, commitment to environmental sustainability, fair labour practices, Diversity and Inclusion in workforce, Well Being of Employees, Company's social responsibility efforts, fair pricing maintaining sustainability, contributing to local economy, Reporting economic performance, Invests in Sustainable innovations, Positive impact on broader community, company's claim about sustainability affect Actively seeking sustainability practices of companies while making a purchase

H1: The Using environmentally friendly materials in products, Reducing carbon footprints, Recycling and waste reduction, Transparent environmental impact and sustainable goals, commitment to environmental sustainability, fair labour practices, Diversity and Inclusion in workforce, Well Being of Employees, Company's social responsibility efforts, fair pricing maintaining sustainability, contributing to local economy, Reporting economic performance, Invests in Sustainable innovations, Positive impact on broader community, company's claim about sustainability affect Actively seeking sustainability practices of companies while making a purchase

Interpretation: Since the P Value is .000 which is less than .050 there is sufficient evidence to reject null hypothesis, it is inferred that The Using environmentally friendly materials in products, Reducing carbon

footprints, Recycling and waste reduction, Transparent environmental impact and sustainable goals, commitment to environmental sustainability, fair labour practices, Diversity and Inclusion in workforce, Well Being of Employees, Company's social responsibility efforts, fair pricing maintaining sustainability, contributing to local economy, Reporting economic performance, Invests in Sustainable innovations, Positive impact on broader community, company's claim about sustainability affect Actively seeking sustainability practices of companies while making a purchase

#### Coefficients<sup>a</sup>

| Model                                                                                                                                           | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | 95.0% Confidence Interval for B |             |
|-------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------|---------------------------|-------|------|---------------------------------|-------------|
|                                                                                                                                                 | B                           | Std. Error | Beta                      |       |      | Lower Bound                     | Upper Bound |
| 1 (Constant)                                                                                                                                    | .630                        | .328       |                           | 1.922 | .056 | -.016                           | 1.276       |
| I would like to purchase the product of the company if: [The company uses environmentally friendly materials in its products.]                  | -.041                       | .076       | -.043                     | -.535 | .593 | -.191                           | .109        |
| I would like to purchase the product of the company if: [The company actively reduces its carbon footprint through energy-efficient practices.] | .021                        | .074       | .021                      | .284  | .777 | -.125                           | .167        |
| I would like to purchase the product of the company if: [The company engages in recycling and waste reduction initiatives.]                     | .047                        | .073       | .049                      | .640  | .523 | -.097                           | .190        |
| I would like to                                                                                                                                 | .117                        | .075       | .120                      | 1.553 | .122 | -.031                           | .265        |

|                                                                                                                                                                              |           |      |       |            |      |       |       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|------|-------|------------|------|-------|-------|
| purchase the product of the company if: [The company is transparent about its environmental impact and sustainability goals.]                                                |           |      |       |            |      |       |       |
| I would like to purchase the product of the company if: [I am more likely to purchase products from the company because of its commitment to environmental sustainability. ] | .152      | .071 | .152  | 2.134      | .034 | .012  | .292  |
| I would like to purchase the product of the company if: [The company ensures fair labor practices in its products.]                                                          | .115      | .077 | .109  | 1.492      | .137 | -.037 | .268  |
| I would like to purchase the product of the company if: [The company supports community development and social initiatives.]                                                 | -<br>.132 | .078 | -.129 | -<br>1.685 | .093 | -.286 | .022  |
| I would like to purchase the product of the company if: [The company is committed to diversity and inclusion in its workforce.]                                              | .103      | .072 | .099  | 1.440      | .151 | -.038 | .244  |
| I would like to purchase the product of the                                                                                                                                  | -<br>.197 | .081 | -.201 | -<br>2.448 | .015 | -.357 | -.038 |



|                                                                                                                                                      |      |      |      |       |      |       |      |
|------------------------------------------------------------------------------------------------------------------------------------------------------|------|------|------|-------|------|-------|------|
| company if: [The company promotes the well-being of its employees through good working conditions and benefits.]                                     |      |      |      |       |      |       |      |
| I would like to purchase the product of the company if: [I consider the company's social responsibility efforts when making purchasing decisions.]   | .123 | .078 | .120 | 1.578 | .116 | -.031 | .277 |
| I would like to purchase the product of the company if: [The company provides fair pricing while maintaining its sustainability commitments.]        | .164 | .071 | .163 | 2.292 | .023 | .023  | .304 |
| I would like to purchase the product of the company if: [The company contributes to the local economy by supporting local suppliers and businesses.] | .177 | .071 | .181 | 2.496 | .013 | .037  | .316 |
| I would like to purchase the product of the company if: [The company is financially transparent and reports its economic performance openly.]        | .016 | .074 | .016 | .222  | .825 | -.129 | .162 |

|                                                                                                                                                              |        |      |       |       |      |       |      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|------|-------|-------|------|-------|------|
| I would like to purchase the product of the company if: [The company invests in sustainable innovations that ensure long-term growth.]                       | - .005 | .069 | -.005 | -.077 | .939 | -.142 | .131 |
| I would like to purchase the product of the company if: [I believe the company's economic sustainability practices positively impact the broader community.] | .113   | .070 | .115  | 1.625 | .106 | -.024 | .251 |

Since the P Value is .000 which is less than .050 there is sufficient evidence to reject null hypothesis, it is inferred that The Using environmentally friendly materials in products, Reducing carbon footprints, Recycling and waste reduction, Transparent environmental impact and sustainable goals, commitment to environmental sustainability, fair labour practices, Diversity and Inclusion in workforce, Well Being of Employees, Company's social responsibility efforts, fair pricing maintaining sustainability, contributing to local economy, Reporting economic performance, Invests in Sustainable innovations, Positive impact on broader community, company's claim about sustainability affect Actively seeking sustainability practices of companies while making a purchase

### Interpretation

Actively seeking sustainability practices of companies while making a purchase = .630 + -.041 (Using environmentally friendly materials in products) + .021 (Reducing carbon footprints) + .047 (Recycling and waste reduction) + .117 (Transparent environmental impact and sustainable goals) + .152 (commitment to environmental sustainability) + .115 (fair labour practices) + .103 (Diversity and Inclusion in workforce) + -.197 (Well Being of Employees) + .123 (Company's social responsibility efforts) + .164 (fair pricing maintaining sustainability) + .177 (contributing to local economy) + .016 (Reporting economic performance) + -.005 (Invests in Sustainable innovations) + .113 (Positive impact on broader community) + -.132 (company's claim about sustainability)

## **Analysis**

It is observed that the Using environmentally friendly materials in products, Well Being of Employees, invests in Sustainable innovations, Invests in Sustainable innovations and company's claim about sustainability exert significant influence on Actively seeking sustainability practices of companies while making a purchase. Whereas Reducing carbon footprints, Recycling and waste reduction, Transparent environmental impact and sustainable goals, commitment to environmental sustainability, fair labour practices, Diversity and Inclusion in workforce, Company's social responsibility efforts, fair pricing maintaining sustainability, contributing to local economy, Reporting economic performance and Positive impact on broader community do not exert significant influence on Actively seeking sustainability practices of companies while making a purchase.

## **CONCLUSION**

This research emphasizes the need for a comprehensive definition of sustainability that holds in balance environmental, economic, and social aspects. Consumers are ready to pay more for sustainable products, yet the uncertainty regarding what sustainability really is continues. Such uncertainty, oftentimes augmented by greenwashing, prevents sound choices.

To fill this gap, education and effective communication are necessary. Well-defined information, including \*\*certifications, eco-labels, and public campaigns, can improve consumers' perception of sustainability. Cooperation between NGOs, governments, and businesses is also important in order to establish

standardized frameworks and harmonize consumer values with sustainability.

Ultimately, while encouraging consumer willingness is promising, addressing knowledge gaps via education, transparency, and cooperation is the key to making significant steps toward sustainability.

## **RECOMMENDATIONS**

**Holistic Communication:** Policymakers and marketers must embrace holistic communication for sustainability, covering all aspects of sustainability to better educate consumers.

**Education and Awareness:** An endeavor has to be taken to familiarize consumers with the wider implication of sustainability such as its social and economic facet.

**Regulated Labelling:** Highly regulated and transparent labels on sustainability can assist consumers in making well-informed decisions and drive the market share of sustainable products higher.

**Targeted Marketing:** Firms ought to identify and target new customer segments through examination of how consumers make trade-offs between various sustainability dimensions.

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## Appendix

1. NAME
2. AGE \*

Mark only one oval.

18 - 23 years  
24 - 30 years  
31 - 40 years  
41 - 50 years   50 years & above

3. GENDER \*

Mark only one oval.

Male   Female

4. EDUCATIONAL QUALIFICATION \*

Mark only one oval.

SSLC HSC

Graduate Post Graduate Professional

5. OCCUPATION \*

Mark only one oval.

Private Company Employee Government Employee Profession

Business

Other:

6. ANNUAL INCOME \*

Mark only one oval.

0 - 600000

600000 - 1200000

1200000 - 2400000

above 2400000

7. How often do you purchase products or services from companies that claim to adopt SUSTAINABLE PRACTICES? \*

Mark only one oval.

Always Often Sometimes Rarely Never

Agree Strongly agree

8. The company uses environmentally friendly materials in its products.

Strongly Disagree Disagree

Neutral agree

strongly agree

9. The company actively reduces its carbon footprint through energy-efficient practices.

Strongly Disagree Disagree

Neutral agree

strongly agree

10. The company engages in recycling and waste reduction initiatives.

Strongly Disagree Disagree

Neutral agree

strongly agree

11. The company is transparent about its environmental impact and sustainability goals.

Strongly Disagree Disagree

Neutral

12. I am more likely to purchase products from the company because of its commitment to environmental sustainability.

Strongly Disagree Disagree

Neutral Agree

Strongly agree

13. The company ensures fair labor practices in its products. Strongly Disagree

Disagree Neutral Agree

Strongly agree

14. The company supports community development and social initiatives. Strongly Disagree

Disagree Neutral Agree

Strongly agree

15. The company is committed to diversity and inclusion in its workforce. Strongly Disagree

Disagree Neutral Agree

Strongly agree

16. The company promotes the well-being of its employees through good working conditions and benefits.

Strongly Disagree Disagree

Neutral Agree

Strongly agree

17. I consider the company's social responsibility efforts when making purchasing decisions. Strongly Disagree

Disagree Neutral Agree

Strongly Agree

18. The company provides fair pricing while maintaining its sustainability commitments. Strongly Disagree

Disagree Neutral Agree

Strongly Agree

19. The company contributes to the local economy by supporting local suppliers and businesses. Strongly Disagree

Disagree Neutral Agree

Strongly Agree

20. The company is financially transparent and reports its economic performance openly. Strongly Disagree

Disagree Neutral Agree

Strongly Agree

21. The company invests in sustainable innovations that ensure long-term growth. Strongly Disagree Disagree Neutral Agree

Strongly Agree

22. I believe the company's economic sustainability practices positively impact the broader community. Strongly Disagree Disagree

Neutral Agree

Strongly Agree

23. I trust the company's claims about its sustainability practices.

I am willing to pay more for the products from companies that demonstrate strong environmental, social and economic sustainability.

Strongly Disagree Disagree

Neutral Agree

Strongly Agree

24. The company's sustainability practices influence my loyalty to the brand. Strongly Disagree

Disagree Neutral Agree

Strongly Agree

25. I actively seek information about the sustainability practices of companies before making a purchase.

Strongly Disagree Disagree

Neutral Agree

Strongly Agree

26. I recommend products from companies that are committed to sustainability to others. Strongly

Disagree

Disagree Neutral Agree

Strongly Agree



# **FACTORS INFLUENCING THE CONSUMER BEHAVIOUR TOWARDS PURCHASE OF GOLD IN BANGALORE CITY**

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## **ABSTRACT**

This study explores the factors influencing consumer behaviour towards the purchase of gold jewellery in Bengaluru. The research aims to identify key determinants such as demographic factors (gender, age, educational qualification, employee status, and income), and external influences, including social, economic, and cultural factors. Through an analysis of consumer preferences, the study examines the role of attributes like usability, purity, price, resale value, brand reputation, and emotional satisfaction in purchasing decisions. Findings indicate that while gender does not significantly impact the overall purchase of gold, it affects preferences regarding the type of jewellery. External factors, particularly social influences, were found to have a moderate effect on consumer behaviour, with emotional satisfaction and usability being key drivers. Regression analysis revealed that the model's explanatory power is limited, suggesting that demographic and external factors influence gold purchasing decisions to varying extents. Based on these insights, recommendations are made to enhance marketing strategies, focusing on emotional engagement, customer satisfaction, and transparent communication regarding product quality.

Gold is one of the few metals on earth which is so captivating, so beautiful, so unique that it draws the attention of every human being on this planet. It is even viewed as money by many because it can be used in exchange for goods and services. It attracts many for its golden colour and great shine with great stability because it neither rusts nor gets destroyed all the time. Therefore, people tend to buy gold to wear in order to show their status.

As such, throughout history gold has been a dynamic form of trade as well. It was that form of currency that kept its value throughout time during the gold standard until the last century, and today it is still seen as a form of protection against inflation and recession.

In this sense, once people want to invest in this gold jewellery, some consumers are likely to offer many forces (that range from individuals to bigger society or even economies). Purchase of gold jewellery in most cases arouses emotional, economic and social interests of the consumers. In this way, it might in some ways explain as to why gold is one of the most favourite metals to use not only when adorning one's body but also to invest.

## **]REVIEW OF LITERATURE**

(Amitabh, 2019) This paper highlights the change in consumer behaviour towards purchase of gold and the factors influencing purchase decisions. It highlights the reasons behind purchase of gold varying from investment objective to socio-cultural factors. The identified factors influencing purchase decisions are place dimension, product dimension, promotional dimension, financial dimension, individual dimensions and quality assurance and design of jewellery.

(Gyaneshwari, 2021)The paper provides insights regarding the influence of demographic factors towards purchase of branded and non-branded gold jewellery. The customers are well aware of the branded players in the market according to the research and would like to make purchase in the immediate future. This research throws light on the major motivating for buying gold include marriages having men aged 31-40 making the highest purchase. It specifies that highly educated people are more inclined towards purchase of gold as a safety investment. Also suggests the jewellers to attract the consumers during other occasions by signifying the importance of gold in our tradition.

(vidhya, 2019) In this study, the authors found the factors that influence the customer satisfaction on purchase of gold jewellery. It emphasises the importance of customer satisfaction which would further lead to word-of-mouth paving way for more sales. Expectations varies from customer to customer, which signifies the need for understanding the wants to serve accordingly. Customer satisfaction is highly connected with brand and reputation of the jewellery shops. The quality, price, wastage and other charges, availability of designs, reliability, display and convenience of shopping are the various factors that hold strong influence on the customer satisfaction levels of the customer.

(Ganesh, 2024) This paper revolves around identifying the factors that influence consumer behaviour towards purchase of gold jewellery in Chennai. It states the complexities involved in decision making of consumers during purchase of gold. One of the primary drivers deciding buying behaviour is the perception of gold jewellery as an investment which offers both -value appreciation and emotional importance. Reliability, authenticity, purity, uniqueness are the various factors that influences the consumer behaviour. The consumers are well aware and informed about the large players in the market and look for trusted sources with hallmark for quality assurance with potential resale value.

(Dr.R.Sridevi, 2023) This respective paper has explored the change in consumer behaviour towards purchase of gold jewellery during covid and the factors that influenced the purchase. It delves deep to identify the reason behind purchase of gold as to why consumers buy gold, when they buy, how they buy and the underlying reason behind purchase. It reveals that purity has been considered as the major factor influencing the purchase followed by price. People majorly view purchase of gold as investment and preferred online purchase during covid than usual phenomena.

## **RESEARCH OBJECTIVES**

- For identifying the various factors that influence consumer behaviour towards purchase of gold.
- To identify the major reason behind purchase of gold with reference to Bengaluru city.

## **RESEARCH METHODOLOGY**

The primary data was collected through Questionnaire method. This method was used to understand the factors influencing the consumer behaviour towards purchase of gold jewellery. The questionnaire had demographic indices like age, gender, annual income, educational level and the fundamental factors influencing consumers behaviour towards purchase of gold.

### **Research Gap**

- To identify the factors that influence the consumer behaviour towards purchase of gold with reference to Bengaluru city.
- To identify the extent of influence of the external factors and consumer sensitivity towards market condition.

### **Research Questions**

- What are the factors that influence the consumer behaviour towards purchase of gold jewellery?
- What is the purpose behind purchase of gold jewellery?
- What extent the external factors influence the consumer behaviour towards purchase of gold jewellery?

## Research Limitations

- The study focuses specifically on the Bangalore region, which limits its scope and cannot draw conclusion to wider area.
- The study does not take into consideration the recent trends such as online shopping platforms into consideration.
- Ensuring confidentiality and data security may be challenging particularly when this sensitive information.

## Research Findings

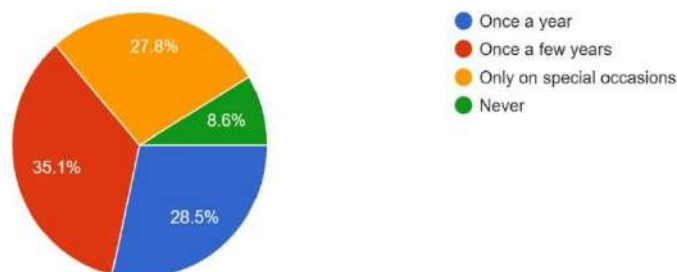
The demographic data of 151 respondents collected from online questionnaire.

**Table 1: Demographic of Participants**

| Demographic Variable                | Total |       | Demographic Variable      | Total |       |
|-------------------------------------|-------|-------|---------------------------|-------|-------|
|                                     | n     | %     |                           | n     | %     |
| <b>1. Gender</b>                    |       |       | <b>4. Employee status</b> |       |       |
| • Male                              | 73    | 48.3% | • Employed                | 108   | 71.5% |
| • Female                            | 78    | 51.7% | • Unemployed              | 41    | 27.2% |
| <b>2. Age</b>                       |       |       | • Retired                 | 2     | 1.3%  |
| • 18-24                             | 34    | 22.5% | <b>5. Monthly Income</b>  |       |       |
| • 25- 34                            | 18    | 11.9% | • Up to 200000            | 45    | 29.8% |
| • 35-44                             | 59    | 39.1% | • 200000-400000           | 27    | 17.9% |
| • 45-54                             | 40    | 26.5% | • 400000-600000           | 41    |       |
| <b>3. Educational Qualification</b> |       |       | • 600000-800000           | 28    | 27.2% |
| • 10th                              | 4     | 2.6%  | • More than 1000000       | 10    | 18.5% |
| • 12th                              | 8     | 5.3%  |                           |       | 6.6%  |
| • Degree                            | 80    | 53%   |                           |       |       |
| • Postgraduate                      | 59    | 39.1% |                           |       |       |

## PIE CHART 1: - REPRESENTING HOW OFTEN GOLD IS PURCHASED

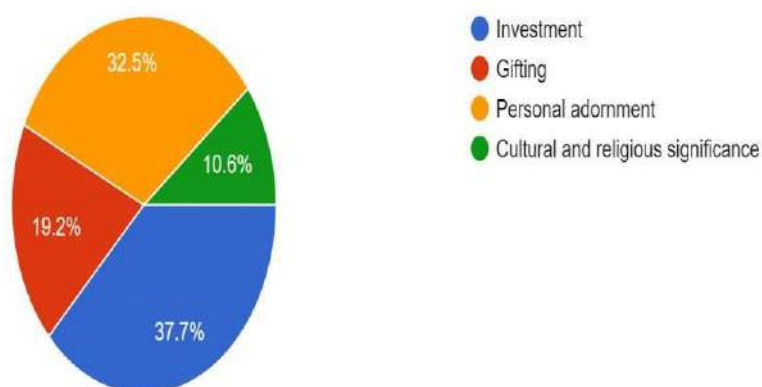
How often do you purchase gold ?  
151 responses



The Pie demonstrates that gold purchases are typically infrequent and often tied to specific occasions or planned events. The majority of people (63.6%) purchase gold either once a year or once every few years, indicating that it's not a regular purchase for most. Furthermore, a significant portion (28.5%) only buys gold on special occasions, further reinforcing the idea that gold is often seen as a celebratory or commemorative purchase.

## PIE CHART 2: SHOWING PRIMARY MOTIVATION TO PURCHASE GOLD

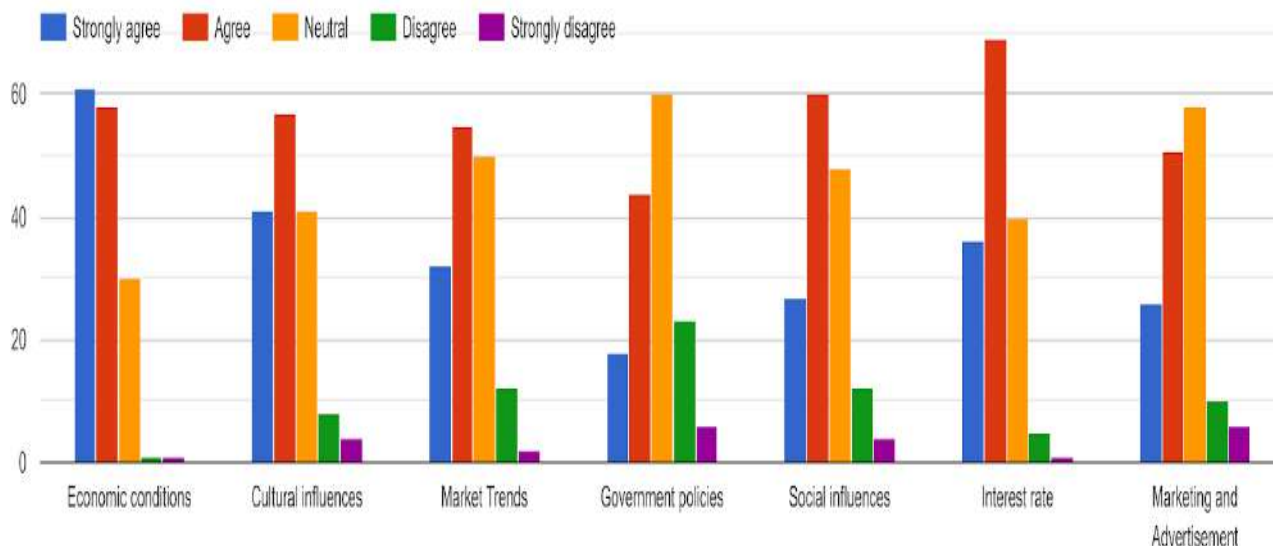
What is your primary motivation for purchasing Gold jewelry?  
151 responses



The pie chart highlights that the primary motivation for purchasing gold jewellery is investment (37.7%), followed by cultural and religious significance (32.5%). Personal adornment accounts for 19.2%, while gifting is the least common reason at 10.6%. This indicates that gold is valued both as a financial asset and for its cultural and personal significance

## BAR CHART 4: SHOWING SOME EXTERNAL FACTORS INFLUENCING CONSUMER PURCHASING GOLD

Some external factors which influence consumer purchasing gold



This Bar graph shows that economic conditions and cultural influences are the most significant drivers of gold purchasing decisions, underscoring gold's dual role as a financial safe haven and a culturally significant asset. While market trends and marketing efforts have a moderate impact, factors like government policies, social influences, and interest rates are less influential, with varied or neutral responses. This highlights the dominance of economic stability and cultural traditions in shaping consumer behaviour toward gold.

## DISCUSSION AND ANALYSIS OF FINDINGS HYPOTHESIS TESTING CHI –SQUARE TEST

**There is an association between Gender and purchase of the gold jewellery**

### Chi-Square Tests

|                              | Value              | Df | Asymp.Sig. (2sided) |
|------------------------------|--------------------|----|---------------------|
| Pearson Chi-Square           | 1.002 <sup>a</sup> | 3  | 0.801               |
| Likelihood Ratio             | 1.008              | 3  | 0.799               |
| Linear-by-Linear Association | 0.459              | 1  | 0.498               |

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.28.

H<sub>0</sub> – there is no association between Gender and purchase of gold jewellery

H1 – there is an association between Gender and purchase of gold jewellery

Since P value is 0.801 is greater than 0.050, fails to reject null hypothesis. Therefore, it is inferred that There are no significant differences between Gender and purchase of gold jewellery.

2. There is an association between Gender and type of gold jewellery preferred

#### Chi-Square Tests

|                              | Value               | Df | Asymp. Sig. (2-sided) |
|------------------------------|---------------------|----|-----------------------|
| Pearson Chi-Square           | 26.831 <sup>a</sup> | 4  | 0                     |
| Likelihood Ratio             | 29.258              | 4  | 0                     |
| Linear-by-Linear Association | 24.253              | 1  | 0                     |
| N of Valid Cases             | 151                 |    |                       |

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.70.

H0 – there is no association between Gender and preference on the type of gold jewellery H1 – there is no association between Gender and preference on the type of gold jewellery

Since P value is 0.000 is lesser than 0.050 rejects null hypothesis. Therefore, it is inferred that There are significant differences between Gender and preference on the type of gold jewellery

#### HYPOTHESIS TESTING ONE-WAY ANOVA

##### ANOVA

Some external factors which influence consumer purchasing gold [Economic conditions]

|                |             |            | Sig. |
|----------------|-------------|------------|------|
| Between Groups | (Combined)  |            | .132 |
|                | Linear Term | Unweighted | .047 |
|                |             | Weighted   | .036 |
|                |             | Deviation  | .542 |
| Within Groups  |             |            |      |
| Total          |             |            |      |

H0- There is no significant differences on the external factors that influence when purchasing a gold jewellery with economic conditions between all the age group.

H1 - There is significant differences on the external factors that influence when purchasing a gold jewellery with economic conditions between all the age group.

Since the p value is .132 greater than 0.050 fails to reject the null hypothesis. Therefore, it is inferred that There are no significant differences on the external factors that influence when purchasing a gold jewellery with economic condition between all the age group.

#### ANOVA

Some external factors which influence consumer purchasing gold [Cultural influences]

|                |             |            | Sig. |
|----------------|-------------|------------|------|
| Between Groups | (Combined)  |            | .308 |
|                | Linear Term | Unweighted | .704 |
|                |             | Weighted   | .571 |
|                |             | Deviation  | .195 |
| Within Groups  |             |            |      |
| Total          |             |            |      |

H0- There is differences on the external factors that influence when purchasing a gold jewellery with cultural influences between all the age group.

H1 - There is significant differences on the external factors that influence when purchasing a gold jewellery with cultural influences between all the age group.

Since the p value is 0.308 is greater than 0.050 fails to reject the null hypothesis. Therefore, it is inferred that There are no significant differences on the external factors that influence when purchasing a gold jewellery with cultural influences between all the age group.

#### ANOVA

Some external factors which influence consumer purchasing gold [social influences]



|                |             |            |       |
|----------------|-------------|------------|-------|
|                |             |            | Sig.  |
| Between Groups | (Combined)  |            | 0.858 |
|                | Linear Term | Unweighted | 0.922 |
|                |             | Weighted   | 0.978 |
|                |             | Deviation  | 0.684 |
| Within Groups  |             |            |       |
| Total          |             |            |       |

H0- There is no significant differences on the external factors that influence when purchasing a gold jewellery with social influences between all the age group.H1 - There is significant differences on the external factors that influence when purchasing a gold jewellery with social influences between all the age group. Since the p value is .0858 is greater than 0.050 fails to reject the null hypothesis. Therefore, it is inferred that there are no significant differences on the external factors that influence when purchasing a gold jewellery with social influences between all the age group.

## REGRESSION

### Descriptive Statistics

| Some factors which influence the consumer in - | MEAN | Std- Deviation | N   |
|------------------------------------------------|------|----------------|-----|
| Purchasing of Gold? [Social influences]        | 3.62 | 0.957          | 151 |
| Purchasing of Gold? [Usability]                | 4.22 | 0.791          | 151 |
| Purchasing of Gold? [Purity]                   | 4.19 | 0.728          | 151 |
| Purchasing of Gold? [Accuracy of weight]       | 3.95 | 0.839          | 151 |
| Purchasing of Gold? [Price]                    | 4.05 | 0.908          | 151 |
|                                                |      |                |     |
|                                                | 4.09 | 0.975          | 151 |

|                                                  |      |       |     |
|--------------------------------------------------|------|-------|-----|
| Purchasing of Gold? [Re-sale value]              |      |       |     |
|                                                  | 3.8  | 0.833 | 151 |
| Purchasing of Gold? [Uniqueness]                 |      |       |     |
|                                                  | 4.08 | 0.829 | 151 |
| Purchasing of Gold? [Hallmarks]                  |      |       |     |
|                                                  | 3.98 | 0.852 | 151 |
| Purchasing of Gold? [Brand Reputation]           |      |       |     |
|                                                  | 3.62 | 0.9   | 151 |
| Purchasing of Gold? [Influence of word of mouth] |      |       |     |
|                                                  | 3.89 | 0.861 | 151 |
| Purchasing of Gold? [Emotional satisfaction]     |      |       |     |
|                                                  | 3.95 | 0.889 | 151 |
| Purchasing of Gold? [Fashion sense]              |      |       |     |
|                                                  | 4.21 | 0.867 | 151 |
| Purchasing of Gold? [Reliability]                |      |       |     |

**Interpretation-** since the mean of the overall level of social influence on consumers purchasing gold is 3.62 its how's that the level of social influence on consumers purchasing is at a satisfactory level.

| Model Summary |                   |  |        |            |                            |                   |        |     |
|---------------|-------------------|--|--------|------------|----------------------------|-------------------|--------|-----|
|               |                   |  |        |            |                            |                   |        |     |
|               |                   |  | R      | Adjusted R | Std. Error of the Estimate | Change Statistics |        |     |
| Model         |                   |  |        |            |                            | R Square          | F      | df1 |
|               | R                 |  | Square | Square     |                            | Change            | Change |     |
| 1             | .470 <sup>a</sup> |  | .221   | .153       | .881                       | .221              | 3.255  | 12  |

## MODELSUMMARY

a. Predictors: (Constant), Some factors which influence the consumer in purchasing of Gold [Reliability], [Uniqueness], [Usability], [Accuracy of weight], [Price], [Influence of word of mouth],[Hallmarks],[Emotionalsatisfaction],[Resalevalue],[Purity],[Fashionsense],[Brand Reputation]

b. Dependent Variable: Some external factors which influence consumer purchasing gold [Social influences]

Interpretation- Since the adjusted r square is .153, the overall level of social influence on consumer purchasing gold has been explained by reliability, uniqueness, usability, accuracy of weight, price, Influence of word of

mouth, hallmarks, emotional satisfaction, resale value, Purity, fashion sense, brand reputation to the extent of 15.30%. Hence it is not a good fit model.

#### ANNOVA

| Model | Sum of Squares | def. | Mean Square | Sig.              |
|-------|----------------|------|-------------|-------------------|
| 1     | 30.33          | 12   | 2.527       | .000 <sup>b</sup> |
|       | 107.154        | 138  | 0.776       |                   |
| Total | 150            |      |             |                   |

a. Dependent Variable: Some external factors which influence consumer purchasing gold [Social influences]

b. Predictors: (Constant),Some factors which influence the consumer in purchasing of Gold [Reliability],[Uniqueness],[Usability],[Accuracy of weight],[Price],[Influence of word of mouth],[Hallmarks], [ Emotional satisfaction], [Resale value], [Purity], [Fashion sense],[Brand Reputation].

H0 – Reliability, uniqueness, usability, accuracy of weight, Price, Influence of word of mouth, Hallmarks, Emotional satisfaction, Resale value, Purity, Fashion sense, Brand Reputation do not affect in influencing people socially to purchase gold jewellery.

H1 – Reliability, Uniqueness, Usability, Accuracy of weight, Price, Influence of word of mouth, Hallmarks, Emotional satisfaction, Resale value, Purity, Fashion sense, Brand Reputation effects in influencing people socially to purchase gold jewellery.

**Interpretation:** - Since the P – value is .000 which is less than .050 there is sufficient evidence to reject Null hypothesis. It is inferred that the Reliability, Uniqueness, Usability, Accuracy of weight, Price, Influence of word of mouth, Hallmarks, Emotional satisfaction, Resale value, Purity

#### Coefficient

| Unstandardized Coefficients | Std Coefficient | t | Sig. | 95.0% Confidence Interval for B |
|-----------------------------|-----------------|---|------|---------------------------------|
|-----------------------------|-----------------|---|------|---------------------------------|

| B      | Std. Error | Beta   |        |       | Lower Bound | Upper Bound |
|--------|------------|--------|--------|-------|-------------|-------------|
| 1.29   | 0.552      |        | 2.336  | 0.021 | 0.198       | 2.382       |
| 0.176  | 0.108      | 0.145  | 1.629  | 0.106 | -0.038      | 0.389       |
| -0.13  | 0.143      | -0.099 | -0.907 | 0.366 | -0.413      | 0.153       |
| 0.081  | 0.108      | 0.071  | 0.75   | 0.454 | -0.132      | 0.294       |
| -0.005 | 0.102      | -0.005 | -0.048 | 0.962 | -0.206      | 0.197       |
| 0.052  | 0.104      | 0.53   | 0.500  | 0.618 | -0.154      | 0.258       |
| 0.46   | 0.119      | 0.04   | 0.392  | 0.696 | -0.188      | 0.281       |
| -0.032 | 0.109      | -0.028 | -0.298 | 0.767 | -0.247      | 0.182       |
| 0.129  | 0.128      | 0.115  | 1.008  | 0.315 | -0.124      | 0.383       |

Interpretation: Social influence=1.290+(.176)USABILITY+(-.130) Purity+(.081) Accuracy of weight + (-.005) Price+ (.052) Resale value+ (.046) Uniqueness + (-.032) Hallmarks + (.129) Brand reputation + (.000) influence of word of mouth+(.311) Emotional satisfaction + (.144) Fashion sense + (-.170) Reliability.

Any increase of 1 unit of Usability, Accuracy of weight, Resale value, Uniqueness, Brand reputation, influence of word of mouth, emotional satisfaction ,fashion sense this increase the overall level the overall level of social influence on consumer purchasing gold by .176,.081,.052,.046,.129,.000,.311,.144,...

Any decrease of 1 unit of Purity, price, Hallmarks, Reliability this will decrease the level the overall level of social influence on consumer purchasing gold by -.130, -.005, -.032, -.170.

## **CONCLUSION**

The study investigated factors influencing consumer behaviour in purchasing gold jewellery, with a focus on gender, preferences, and external influences. Key findings revealed no significant association between gender and overall gold purchases but a significant relationship between gender and type of jewellery preferred. External factors such as economic, cultural, and social influences showed no significant differences across age groups. However, regression analysis highlighted that social influences are moderately affected by factors like emotional satisfaction, usability, and fashion sense, though the model's explanatory power was limited (Adjusted  $R^2 = 15.3\%$ ). These findings suggest that while social and individual factors impact gold purchasing decisions, they are not uniformly significant across demographics.

## **RECOMMENDATIONS**

Promote intricate and fashion able designs for women

Enhance their branding to evoke emotional connections through storytelling, heritage or cultural symbolism in advertisements.

Foster positive word-of-mouth by investing in customer satisfaction, loyalty programs and influencer partnerships

4.Ensure clear, accurate information about weight, purity and hallmarks is available.

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## APPENDIX

1. Name:
  
2. Age
  - 18-24
  - 25-34
  - 35-44
  - 45-54
  
3. Gender
  1. Male
  2. Female
  3. Other
  
4. Employment status
  - Employed
  - Unemployed
  - Retired
  
5. Educational qualifications
  - 10th
  - 12th
  - Degree
  - Postgraduation
  
6. Annual income
  - Up to 2,00,000
  - 2,00,000-4,00,000
  - 4,00,000-6,00,000
  - 6,00,000-8,00,000
  - More than 10,00,000
  
7. How often do you purchase gold jewellery?
  - Once a year
  - Once every few years

- Only for special occasions
- Never

8. What type of gold jewellery do you prefer? (select all that apply)

- Earrings
- Necklaces
- Bracelets
- Rings
- Others (please specify):

9. What is your primary motivation for purchasing gold jewellery?(Select one)

- Investment
- Gifting
- Personal adornment
- Cultural/religious significance
- Other (please specify):

10. Some factors with influence the consumers buy in gold

| Factors          | 1 | 2 | 3 | 4 | 5 |
|------------------|---|---|---|---|---|
| Usability        |   |   |   |   |   |
| Reliability      |   |   |   |   |   |
| Price            |   |   |   |   |   |
| Resale value     |   |   |   |   |   |
| Uniqueness       |   |   |   |   |   |
| Hallmarks        |   |   |   |   |   |
| Brand Reputation |   |   |   |   |   |

Some external factors which influence on consumer purchase in gold

| Factors | 1 | 2 | 3 | 4 | 5 |
|---------|---|---|---|---|---|
|---------|---|---|---|---|---|

|                             |  |  |  |  |  |
|-----------------------------|--|--|--|--|--|
| Economic conditions         |  |  |  |  |  |
| Cultural influences         |  |  |  |  |  |
| Market Trends               |  |  |  |  |  |
| Government policies         |  |  |  |  |  |
| Social influences           |  |  |  |  |  |
| Interstate                  |  |  |  |  |  |
| Marketing and Advertisement |  |  |  |  |  |

12. What additional factor influences you to purchase gold jewellery?

13. Any suggestions comments you would like to give about this?



# **A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS SMARTPHONES WITH SPECIAL REFERENCE TO BANGALORE CITY.**

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## **ABSTRACT**

This study explores consumer behavior in Bangalore's smartphone market, focusing on factors like brand reputation, features, price, and after-sales service. Findings reveal that technological features and price sensitivity strongly influence purchasing decisions, while platforms like YouTube and e-commerce websites shape awareness. Income and age significantly impact brand preferences and loyalty, with younger consumers showing lower brand commitment. Despite moderate satisfaction with after-sales service, opportunities exist to enhance customer retention. The study provides insights for manufacturers and marketers to refine strategies, addressing the diverse needs of Bangalore's dynamic and tech-savvy market.

**Keywords:** Consumer Buying Behavior, Smartphone Preferences, Digital Marketing, Brand Loyalty  
, Online Reviews

## **INTRODUCTION**

Smartphones have drastically changed how consumers interact with technology and digital services in recent years, going from being luxuries to becoming indispensable instruments of daily life. Penetration of internet, decline in prices, and technological advancements have caused the growth so fast that India has catapulted to become one among the largest smartphone markets in the world. Bangalore is often called the "Silicon Valley of India," so it has a very unique landscape for this trend, considering the high population of tech-savvy citizens and the great penetration of smartphones. Knowing how consumers buy and behave in Bangalore can help smartphone makers, marketers, and retailers who seek to target such a vibrant and demanding market.

This paper investigates key dimensions that influence consumer buying behavior for smartphones: price responsiveness, brand loyalty, high-tech features, and post purchase satisfaction. In addition, it scrutinizes the socioeconomic determinants at play, such as income status, occupation, and lifestyle, of consumers in Bangalore's smartphone market. With the rate of innovations and the intensity of competition in the brands of smartphones, this study attempts to unveil trends that would make marketing strategies and product planning effective and in tune with the preferences of consumers within this vibrant city.

## **REVIEW OF LITERATURE**

Niveditha et al. (2024) draw attention to price as the primary determinant of smartphone purchases made by Bengaluru consumers, demonstrating a strong emphasis on cost-effectiveness. While brand loyalty increases trust, especially for well-known businesses, product attributes like functionality and design also affect how value is perceived. Buying habits are influenced by social status, and loyalty and happiness are increased by quality after-sales care. In order to help smartphone vendors improve their marketing techniques, the report recommends investigating Bengaluru's cultural elements that influence consumer choices.

Raju et al. (2023) examine factors shaping consumer smartphone buying decisions, noting the importance of smartphones in daily life and focusing on price, brand, and features. The study finds that brand loyalty and product features, especially functionality and tech advancements, outweigh price in influencing purchases. Gender also affects feature preferences, adding to the complexity of consumer behavior. These insights can help companies tailor marketing strategies, and the study calls for further research into cultural and additional factors in the smartphone market.

Senthil et al. (2023) explore factors influencing young consumers' smartphone purchase intentions, emphasizing the role of smartphones in modern life and the impact of technology on buying behavior. Key factors include brand loyalty, shaped by positive experiences and peer influence, and the importance of technological features in driving preferences. Pricing strategies are also crucial, as young buyers seek value. Psychological factors and social status further shape decisions, reflecting a blend of rational and emotional

influences. These insights help companies tailor strategies to meet young consumers' needs and improve market reach.

Dipa et al. (2023) investigate whether smartphone buyers are rational, examining the balance between rational and emotional factors in purchasing decisions. Key rational influences include technology, price perception, and electronic word of mouth (e-WoM), with trust acting as a mediator in these relationships. Using Structural Equation Modeling (SEM) with data from 338 respondents, the study highlights the importance of rational considerations alongside emotional influences on buying intentions. The findings offer insights for refining marketing strategies in the smartphone market, enhancing understanding of consumer behavior in a technology-centric environment.

Bharatendra et al. (2023) investigate factors influencing smartphone purchasing behavior in Nepal's Kathmandu Valley, focusing on social influences, brand image, pricing, and product attributes. Using a quantitative survey of 398 smartphone users and structural equation modeling, the study finds that social factors ( $\beta = 0.37$ ), brand image ( $\beta = 0.41$ ), and pricing ( $\beta = 0.21$ ) significantly impact consumer behavior, whereas product attributes ( $\beta = 0.05$ ) have minimal effect. These insights help clarify market dynamics in Nepal's smartphone sector, offering guidance for more targeted marketing strategies.

Dana-Nicoleta Lascu's (2023) study explores factors influencing Indian consumers' intentions to buy green smartphones, proposing a framework that includes environmental concern, perceived consumer effectiveness, and social influence. Through empirical validation, the study reveals that these factors significantly drive green purchase intentions, offering insights for marketers and policymakers on promoting sustainable consumer choices. The research contributes to understanding sustainable behavior in India and suggests directions for future green marketing strategies to encourage environmentally conscious purchases.

Lingam et al. (2023) investigate smartphone purchase intentions in India, focusing on behavioral triggers in the pre-purchase phase and evaluating retail formats. Using a mixed-method approach, the study identifies 12 factors affecting buying intentions and develops a predictive model with over 74% accuracy. Key findings reveal that socio-demographic factors shape purchase behaviors, with price and information-seeking being crucial for online purchases, while service quality and salesperson assistance are essential offline. These insights guide smartphone brands and retailers in tailoring strategies to effectively target online and offline consumers.

Bharatendra et al. (2022) analyze factors influencing smartphone purchase decisions in Kathmandu, focusing on brand image, product attributes, and social influences. Using data from 394 smartphone buyers and

employing descriptive, correlation, and multiple regression analyses, the study finds that brand image, product attributes, and social factors significantly impact consumer choices, with strong correlations between these variables and purchase decisions. These findings provide insights for marketers to develop effective promotional strategies and inform future research on consumer behavior in the smartphone market.

Bharatendra et al. (2022) investigate factors affecting smartphone purchase decisions in Kathmandu, focusing on brand image, product attributes, and social influences. Analyzing data from 394 smartphone buyers using descriptive and regression methods, the study finds that a positive brand image and appealing product features are key in shaping purchase decisions. Social influences, including recommendations from family and friends, also significantly impact consumer choices. While the results align with existing consumer behavior studies, the authors suggest further research into demographic factors and longitudinal studies to track evolving preferences in the smartphone market.

Bharatendra Rai et al. (2022) examine the impact of demographic factors like gender, age, education, and income on smartphone purchasing intentions in Nepal. Analyzing data from 396 users, the study finds that while demographics do affect purchase intentions, there are no significant differences across these groups. The authors suggest that marketers should prioritize product features and tailored strategies over demographic targeting. This study offers a unique perspective and calls for further research into other influential factors on purchasing behavior.

## **RESEARCH OBJECTIVES**

1. To analyze the key factors influencing consumer buying behavior and preferences towards smartphones in Bangalore.
2. To evaluate the impact of digital marketing and online reviews on consumer decision-making and post-purchase brand loyalty.
3. To identify consumer trends and preferences regarding smartphone features to guide marketing and product strategies for smartphone companies.

## **RESEARCH METHODOLOGY**

This research explores students' reasons for purchasing smartphones, focusing on consumer buying behavior toward smartphones with special reference to Bangalore City. Through a survey of 150 individuals from diverse backgrounds, we analyze their motivations, perceived advantages and challenges, and factors influencing their purchasing decisions. The questionnaire was distributed as a Google Form via WhatsApp. Statistical analysis will reveal relationships between student demographics, smartphone preferences, and purchasing behaviors, offering insights for targeted marketing and improved customer engagement strategies.

Hypothesis testing was conducted using the SPSS. The study's scope is limited to students in Bangalore, focusing specifically on trends within this city.

### **Research Gap**

1. Lack of in-depth understanding of consumer behavior in Bangalore, particularly regarding the cultural, economic, and technological factors influencing smartphone preferences.
2. Limited research on the impact of digital marketing and online reviews on consumer decision-making and long-term brand loyalty in the smartphone market.
3. Insufficient insights into evolving consumer trends and preferences regarding smartphone features, especially in relation to technological advancements and shifting consumer needs over time.

### **Research Questions**

1. What are the key factors influencing consumer buying behavior and preferences towards smartphones in Bangalore?
2. How do digital marketing strategies and online reviews impact consumer decision-making and post-purchase brand loyalty in the smartphone market?
3. What are the current consumer trends and preferences regarding smartphone features in Bangalore, and how do these preferences guide marketing and product strategies for smartphone companies?

### **Research Problem**

This study seeks to address this gap by identifying and analyzing key drivers of smartphone purchases, exploring how students in Bangalore perceive different smartphone brands, features, and pricing, and assessing the role of social, economic, and technological factors in shaping their buying behavior. The findings aim to provide actionable insights for smartphone brands to develop more effective, targeted marketing strategies within this consumer segment.

### **Limitations of the study**

1. Geographical Limitation: Focuses only on Bangalore, which may not represent the broader Indian market.
2. Sample Size and Demographics: The sample may not fully capture the diversity of consumers in terms of age, income, and education.
3. Time Constraints: Findings reflect current trends, which may change over time due to evolving technology or market conditions.

4. **Influence of External Factors:** The study may not account for external factors like economic conditions or global trends affecting smartphone purchases.
5. **Survey and Data Collection Bias:** Potential for response bias or an unrepresentative sample in survey-based data collection.

## RESEARCH FINDINGS

Below are the data of 150 respondents collected from Google forms questionnaire. The research findings are based on data collected through demographic questions and a Likert scale survey. This shows the detailed analysis of respondent's background and their buying behaviour towards smartphones

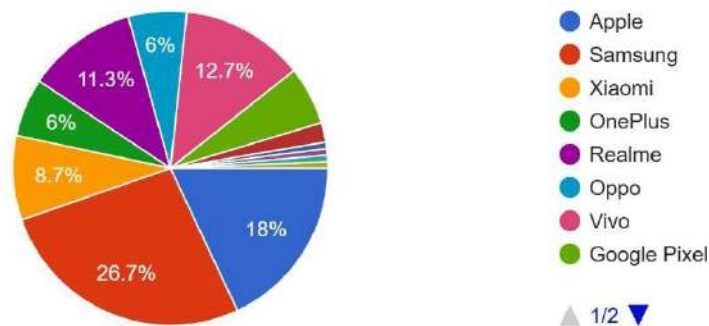
**Table 1: Demographic of participants**

| DEMOGRAPHIC VARIABLES         | TOTAL |        |
|-------------------------------|-------|--------|
|                               | n     | %      |
| <b>GENDER</b>                 |       |        |
| Male                          | 81    | 46%    |
| Female                        | 69    | 54%    |
| <b>AGE</b>                    |       |        |
| 18-24                         | 39    | 26 %   |
| 25-34                         | 34    | 22.7 % |
| 35-44                         | 27    | 18 %   |
| 45-54                         | 27    | 18 %   |
| 55 and above                  | 23    | 15.3 % |
| <b>OCCUPATION</b>             |       |        |
| Student                       | 22    | 14.7 % |
| Employed                      | 45    | 30 %   |
| Self-employed                 | 36    | 24 %   |
| Unemployed                    | 19    | 12.7 % |
| Retired                       | 13    | 8.7 %  |
| Other                         | 15    | 10 %   |
| <b>Income Level (monthly)</b> |       |        |
| Less than ₹20,000             | 52    | 34.7 % |
| ₹20,000 - ₹50,000             | 39    | 26 %   |
| ₹50,001 - ₹1,00,000           | 29    | 19.3 % |
| ₹1,00,001 - ₹2,00,000         | 17    | 11.3 % |
| ₹2,00,001 and above           | 13    | 8.7 %  |

*Pie Chart 1: Smartphone preference*

Which smartphone brand do you currently use or prefer?

150 responses



- Samsung leads the preferences with 26 respondents (17.33%), making it the most popular smartphone brand in the survey.
- Apple and Realme are equally preferred, with 23 respondents each (15.33%). Their strong positions may reflect brand loyalty or appeal to specific customer segments.

#### Mid-Tier Preferences:

- Oppo garnered 18 responses (12%), indicating a moderately strong presence, likely driven by competitive pricing and features.
- Xiaomi, Vivo, and Google Pixel received 14 responses each (9.33%). This parity suggests similar appeal levels, potentially tied to pricing or unique offerings.

#### Niche Segment:

- OnePlus received 13 responses (8.67%), reflecting its focus on delivering premium mid-range devices, which resonate with specific tech-savvy audiences.

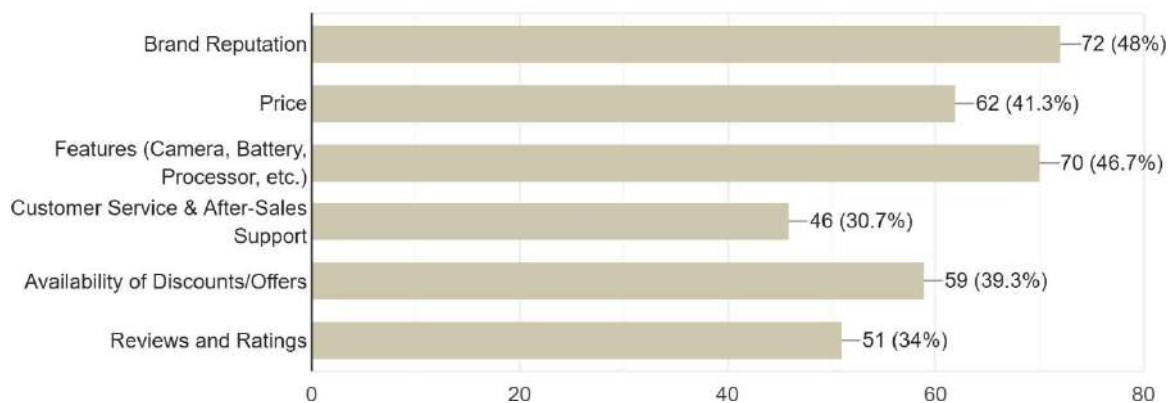
#### Other Brands:

- Only 5 respondents (3.33%) selected "Other," indicating that most consumers favor well-established brands over lesser-known or emerging ones.

### Multiple response Chart 1: Factors important for smartphone preference

What factors are most important to you when choosing a smartphone?

150 responses

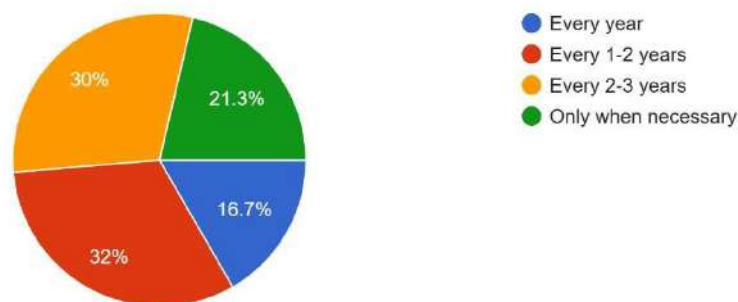


The findings indicate that advanced features, such as camera quality, battery life, and processor performance, are the most critical factors for respondents when choosing a smartphone, with 72 individuals prioritizing them. Price is the second most important factor, with 30 respondents highlighting its significance. Brand reputation follows, influencing 27 respondents in their decision-making. Other factors, such as customer service and after-sales support (5 respondents), availability of discounts and offers (9 respondents), and online reviews and ratings (7 respondents), play a comparatively minor role. These results suggest that while price and brand reputation remain important, the functionality and technical capabilities of smartphones are the primary drivers of consumer preferences.

### Pie Chart 2 : Upgradation of smartphone

How often do you upgrade or purchase a new smartphone?

150 responses



The pie chart reveals how often respondents upgrade or purchase new smartphones. The majority (32%) upgrade every 1-2 years, followed by 30% who upgrade every 2-3 years, indicating a preference for planned upgrades within a moderate timeframe. About 21.3% replace their phones only when necessary, reflecting a

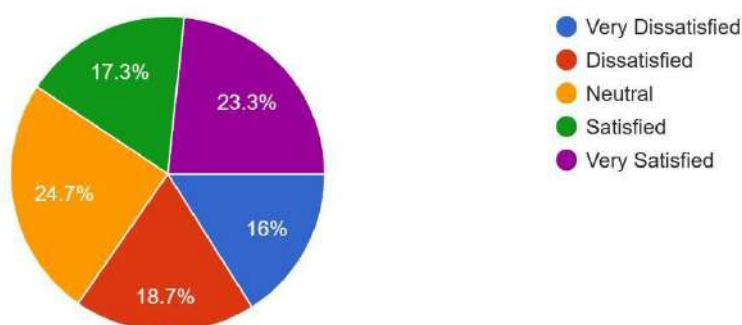


needs-based approach, while 16.7% upgrade yearly, likely comprising tech enthusiasts or early adopters. This suggests that most consumers prioritize value and functionality over impulsive upgrades, with brands needing to focus on durability, trade-in options, and affordability to cater to these trends effectively.

*Pie Chart 3 : Satisfaction with after sale service*

How satisfied are you with the after-sales service of your current smartphone brand?

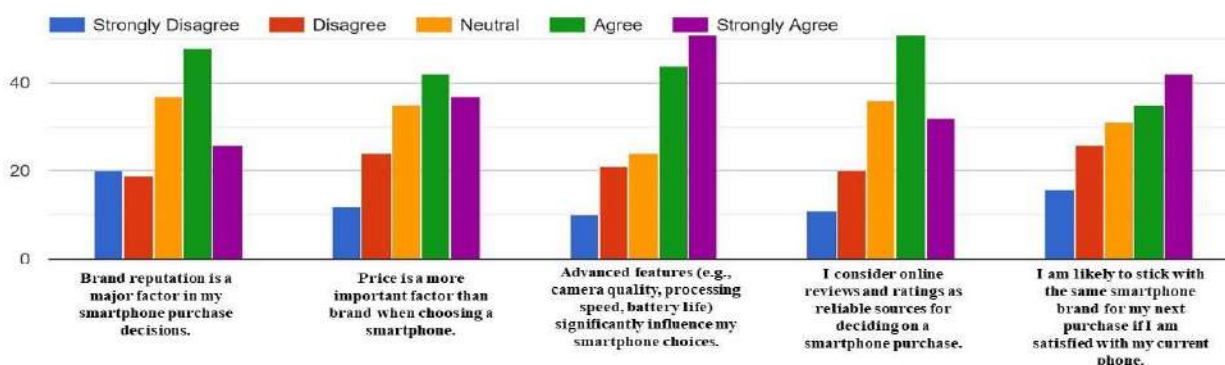
150 responses



The survey reveals that while 40.6% of respondents are satisfied or very satisfied with the after-sales service of their smartphone brand, 34.7% express dissatisfaction, and 24.7% remain neutral. This highlights a need for improvement in service quality and customer engagement. Smartphone brands should focus on enhancing service efficiency, addressing customer grievances promptly, and implementing robust feedback mechanisms. Regular training for service teams, proactive communication, and loyalty programs can further boost satisfaction. Additionally, showcasing improvements and benchmarking against competitors can help shift neutral and dissatisfied customers toward a more positive experience.

*Bar Chart 1: Representation of consumer preference*

Please indicate your level of agreement with the following statements:



The findings reveal that brand reputation significantly influences smartphone purchase decisions, with 48% agreeing and 26% strongly agreeing, though 26% disagree or strongly disagree, indicating some limitations to brand loyalty. Price is slightly more important than brand, as 42% agree and 37% strongly agree that affordability is a key factor. Advanced features such as camera quality, battery life, and processing speed are highly influential, with 44% agreeing and 51% strongly agreeing. Online reviews and ratings are also critical, with 51% agreeing and 32% strongly agreeing on their reliability. While 35% agree and 42% strongly agree that they are likely to stick with the same brand if satisfied, a notable portion remains neutral or disagrees, showing that brand loyalty can be challenged by competing offerings.

## DISCUSSION AND ANALYSIS FINDINGS

### Hypothesis testing

RQ1: Is there a significant association between the monthly income range of consumers and their preferred smartphone brand?

Null Hypothesis ( $H_0$ ):

There is no significant association between monthly income range and the preferred smartphone brand.

Alternative Hypothesis ( $H_1$ ):

There is a significant association between monthly income range and the preferred smartphone brand.

|                              | Value               | df | Asymptotic Significance (2-sided) |
|------------------------------|---------------------|----|-----------------------------------|
| Pearson Chi-Square           | 82.981 <sup>a</sup> | 32 | <.001                             |
| Likelihood Ratio             | 82.351              | 32 | <.001                             |
| Linear-by-Linear Association | 1.354               | 1  | .245                              |
| N of Valid Cases             | 150                 |    |                                   |

## INTERPRETATION

The chi-square test confirms a significant association between income levels and smartphone brand preferences ( $p < 0.001$ ). Lower-income groups prefer budget brands like Xiaomi and Oppo, middle-income groups favor Samsung and Vivo, while higher-income groups lean towards premium brands like Apple and Google Pixel. These insights suggest that brands should align their marketing strategies with the income demographics of their target audience.

RQ2: Is there a significant difference in the likelihood of sticking to the same smartphone brand for the next purchase based on the age group of respondents?

Null Hypothesis ( $H_0$ ):

There is no significant difference in the likelihood of sticking to the same smartphone brand for the next purchase across different age groups.

Alternative Hypothesis ( $H_1$ ):

There is a significant difference in the likelihood of sticking to the same smartphone brand for the next purchase across different age groups.

### ANOVA

I am likely to stick with the same smartphone brand for my next purchase if I am satisfied with my current phone.

|                |             |            | Sum of Squares | df  | Mean Square | F     | Sig. |
|----------------|-------------|------------|----------------|-----|-------------|-------|------|
| Between Groups | (Combined)  |            | 37.031         | 4   | 9.258       | 5.807 | .000 |
|                | Linear Term | Unweighted | 10.255         | 1   | 10.255      | 6.432 | .012 |
|                |             | Weighted   | 5.586          | 1   | 5.586       | 3.504 | .063 |
|                |             | Deviation  | 31.445         | 3   | 10.482      | 6.575 | .000 |
| Within Groups  |             |            | 231.162        | 145 | 1.594       |       |      |
| Total          |             |            | 268.193        | 149 |             |       |      |

The one-way ANOVA test was conducted to examine whether the likelihood of sticking to the same smartphone brand for the next purchase differs across various age groups. The results show a statistically significant difference among the age groups ( $F = 5.807$ ,  $p < 0.001$ ). This suggests that age influences brand loyalty, with older respondents (50 and above) showing a higher mean score (4.43) compared to younger age groups such as 18–24 (mean = 3.59) and 25–34 (mean = 3.00). These findings highlight that brand satisfaction plays a stronger role in brand loyalty as age increases.

Q3: Does the influence of digital advertisements and the importance of price over brand significantly impact how likely consumers are to recommend their smartphone brand to others?

Null Hypothesis ( $H_0$ ):

The influence of digital advertisements and the importance of price over brand do not significantly impact the likelihood of consumers recommending their smartphone brand to others.

### Alternative Hypothesis (H<sub>1</sub>):

The influence of digital advertisements and/or the importance of price over brand significantly impact the likelihood of consumers recommending their smartphone brand to others.

### Model Summary<sup>b</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | R Square Change | Change Statistics |     |     | Sig. F Change |
|-------|-------------------|----------|-------------------|----------------------------|-----------------|-------------------|-----|-----|---------------|
|       |                   |          |                   |                            |                 | F Change          | df1 | df2 |               |
| 1     | .394 <sup>a</sup> | .155     | .143              | .923                       | .155            | 13.479            | 2   | 147 | .000          |

## CONCLUSION AND RECOMMENDATION

The study on consumer buying behavior towards smartphones in Bangalore reveals a dynamic and nuanced market shaped by diverse factors. Brand reputation, technological features, and price emerge as critical determinants in purchasing decisions, reflecting a balance between aspirational and practical considerations. The fragmented market, with strong preferences for brands like Samsung, Apple, and Oppo, underscores the varied needs of consumers across socioeconomic strata. Online reviews, video-based platforms like YouTube, and e-commerce websites significantly influence consumer awareness, while digital advertisements exhibit moderate impact. Notably, after-sales service satisfaction and the likelihood of recommending brands highlight opportunities to enhance customer loyalty. Demographic insights, such as income and age, reveal distinct preferences and brand loyalties, emphasizing the need for targeted marketing strategies. Overall, the findings demonstrate that consumer behavior in Bangalore's smartphone market is driven by a combination of economic, technological, and experiential factors, offering valuable insights for manufacturers and marketers to refine their strategies in this competitive landscape.

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

- Enhance brand reputation manufacturers should focus on building and maintaining strong brand equity through consistent product quality, innovation, and effective marketing campaigns. Leveraging premium features and reliability can cater to both brand-loyal and price-sensitive segments.
- Targeted product offerings develop and price smartphone models strategically to align with the purchasing power of different income groups. Budget-friendly options should appeal to lower-income demographics, while high-end models with cutting-edge features can attract affluent customers.

- Leverage digital platforms for marketing maximize the use of video-based platforms like YouTube, e-commerce sites, and social media to disseminate engaging content about smartphone features. Partnering with influencers and tech reviewers can amplify brand visibility and credibility.
- Improve after-sales service address customer dissatisfaction by enhancing support channels, offering prompt resolutions, and providing loyalty programs. This will build trust and encourage repeat purchases and brand recommendations.
- Capitalize on feature preferences invest in research and development to prioritize features that consumers value most, such as advanced cameras, long battery life, and fast processors. Tailoring products to these demands can enhance competitive advantage.
- Refine advertising and promotion strategies focus on personalized digital advertising that highlights key features and unique selling points. Additionally, promote seasonal discounts and trade-in offers to attract moderate and necessity-driven upgraders, ensuring broader market appeal.

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## XI. APPENDIX

1. Name: (optional)

2. Gender:

- ☐ Male
- ☐ Female

3. Age:

- ☐ 18 to 24 years
- ☐ 25 to 34 years
- ☐ 35 to 44 years
- ☐ 45 to 54 years
- ☐ Above 55 years

4. Occupation:

- ☐ Student
- ☐ Employed
- ☐ Self-employed
- ☐ Unemployed
- ☐ Retired
- ☐ Other :

5. Income Level (monthly) :

- ☐ Less than 20,000
- ☐ 20,001 – 50,000
- ☐ 50,001 – 1,00,000
- ☐ 1,00,001 – 2,00,000
- ☐ 2,00,001 and above

6. Which smartphone brand do you currently use or prefer? :

- ☐ Apple
- ☐ Samsung
- ☐ Xiaomi
- ☐ OnePlus
- ☐ Realme
- ☐ Oppo
- ☐ Vivo
- ☐ Google Pixel
- ☐ Other:

7. What factors are most important to you when choosing a smartphone?

- ☐ Brand Reputation
- ☐ Price
- ☐ Features (Camera, Battery, Processor, etc.)
- ☐ Customer Service & After-Sales Support
- ☐ Availability of Discounts/offers
- ☐ Reviews and Ratings

8. How often do you upgrade or purchase a new smartphone?

- ☐ Every year
- ☐ Every 1-2 years
- ☐ Every 2-3 years
- ☐ Only when necessary

9. How often do you rely on online reviews before purchasing a smartphone?

- ☐ Always
- ☐ Often
- ☐ Sometimes
- ☐ Rarely
- ☐ Never

10. Which platforms do you most frequently use to learn about smartphones?

- ☐ Social Media (Instagram, Facebook , etc.)
- ☐ YouTube
- ☐ E-commerce Websites (Amazon, Flipkart, etc.)



- ☐ Brand Websites
- ☐ Tech Review Websites

11. Rate the influence of digital advertisements on your decision to buy a smartphone.

- ☐ Not at all influential
- ☐ Slightly influential
- ☐ Neutral
- ☐ Influential
- ☐ Very Influential

12. How satisfied are you with the after-sales service of your current smartphone

III) brand?

- ☐ Very Dissatisfied
- ☐ Dissatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied

13. How likely are you to recommend your smartphone brand to others?

- ☐ Very Unlikely
- ☐ Unlikely
- ☐ Neutral
- ☐ Likely
- ☐ Very Likely

14. Please indicate your level of agreement with the following statements:

| Question                                                                | Strongly Disagree (1) | Disagree (2) | Neutral (3) | Agree (4) | Strongly Agree (5) |
|-------------------------------------------------------------------------|-----------------------|--------------|-------------|-----------|--------------------|
| Brand reputation is a major factor in my smartphone purchase decisions. |                       |              |             |           |                    |

|                                                                                                                         |  |  |  |  |  |
|-------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| Price is a more important factor than brand when choosing a smartphone.                                                 |  |  |  |  |  |
| Advanced features (e.g., camera quality, processing speed, battery life) significantly influence my smartphone choices. |  |  |  |  |  |
| I consider online reviews and ratings as reliable sources for deciding on a smartphone purchase.                        |  |  |  |  |  |
| I am likely to stick with the same smartphone brand for my next purchase if I am satisfied with my current phone.       |  |  |  |  |  |

# **A STUDY ON STRESS OF EMPLOYEES AND IT'S IMPACT ON JOB SATISFACTION**

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## **ABSTRACT**

This study examines the workplace stress and its effects on job satisfaction amongst different demographics of employees. Primary data has been gathered using a descriptive methodology from 157 working employees through an online questionnaire distributed via WhatsApp and email across these employees. The survey covered demographic factors such as age, gender, employment status, and department while assessing the correlation between workplace stress and job satisfaction.

Findings unveil that workplace stressors such as workload, deadlines, and work-life balance have only a weak explanatory power, with the result accounting for just 4.1% of the variation in general impact on personal life. Statistical tests show that the significance of differential impacts across demographic groups is not statistically significant, implying that it is uniform across the groups. However, the study highlights areas where the understanding of how demographic differences and intersectionality, such as age and gender, co-occur to affect stress and satisfaction are needed.

Recommendations for future studies include designing a tailored stress management program and increasing flexibility at work, encouraging policies for promoting work-life balance, and deepening research on other variables like personality traits and organizational culture. There is a need for organizations to adopt more intersectional approaches in workplace policies. From this research, the need for inclusive workplace policies is emphatically underscored as the way to improve satisfaction and productivity.

## **INTRODUCTION**

The Indian workplace environment has drastically changed over the years, with economic growth, globalization, and technological innovation. These changes have increased the interaction between organizational stress and job satisfaction in the workplace, two factors that determine organizational performance as well as employee well-being. Understanding this relationship is essential for fostering productivity and healthier work environments.

Some key stressors for Indian employees are overwork, job insecurity, and other inadequate support systems. A prevalent work culture that highlights long hours and high performance worsens the level of stress. Research in areas such as marketing and manufacturing reveal work overload and inadequate interpersonal relationships as primary sources of job-related stress contributing to low employee retention and poor organization productivity.

Conversely, employee engagement's foundation is job satisfaction, which has a linkage to compensations, career growth prospects, work-life balance, and healthy workplace relationships. While increased satisfaction would promote morale, reduce absenteeism, and enhance commitment, the inverse relationship that exists between satisfaction and stress tells us that higher stress levels usually translate to lower job satisfaction.

In India, this research analyses the interaction of stress and satisfaction across industries and demographic variables such as age, gender, and experience. Exploring these dynamics allows to provide actionable insights to organizations in reducing stress and creating a workplace that is satisfied and thriving around employee well-being and organizational success.

## **REVIEW OF LITERATURE**

(Sheetal, 2022) This paper explores the impact of work stress and traditional gender roles on quality of work-life and overall satisfaction among working women in India, with findings indicating that societal expectations increase the level of stress for women at both workplaces and homes, as they are saddled with dual responsibilities. The research illustrates that more pressure is experienced among women, which subsequently lowers their job satisfaction. The study promotes workplace support for women, such as flexible arrangements and mental health resources, in the effort to reduce stress and improve overall quality of life.

(Akhila, 2024) This paper examines the relationship between perceived stress and job satisfaction among full-time employees in India. Employing a quantitative approach correlational and regression analysis of 123 participants, it establishes a significant negative correlation between higher perceived stress and lower job satisfaction, mainly on "Nature of Work." The results state that with other factors aside, carefully designed interventions at work can improve the sense of well-being among employees. The research provides valuable insights for creating healthier work environments that benefit both employees and organizations.

(Mr. Uthesh Kumar M.P S, 2024) This research seeks to understand the influences employee well-being has on productivity and organizational culture by considering how the mechanisms of stress, employee involvement, job satisfaction, and leadership interact. The quantitative survey approach highlights key contributors to workplace well-being as supported by supportive leadership and effective stress management programs being necessary for enhancing psychological and social conditions for employees. The study calls out for the development of a well-being culture: that would positively relate to higher job satisfaction, reduced burnout, and lower turnover rates.

(Manzoor, 2022) The research study observes the nexus between work-related stress and health-related wellbeing outcomes among senior citizens in India. Some key findings have revealed that work stress escalates with advancing age and forms a significant association with gender, income, education, and multi-morbidity-related health issues, among others. It is found that older female workers are at higher risk of work stress as compared to their male counterparts, and richer persons are at lesser risk of experiencing work stress. To this end, the study calls for stronger policies aimed at psychological health risks associated with aging workers, arguing the need for more directed research in this respect.

(Dahiya, 2021) This study explores the influence of interpersonal forgiveness on employee affect and life satisfaction in the manufacturing organizations of India. Using structural equation modelling, it found interpersonal forgiveness to be positively related with life satisfaction through an affective mediator. It concluded that establishing a culture of forgiving each other at the workplace would yield positive psychological outcomes for employees. The research highlights the importance of addressing the interpersonal conflict at the organizational level, which enhances employee happiness and workplace satisfaction.

(Amisha, 2022) The research paper explores job satisfaction of various working generations in India during the COVID-19 pandemic with an added focus on the younger generation. It indicates a vast research gap regarding Gen Z, whose distinct needs for an engaging work environment remain largely unsatisfied, leading to dissatisfaction. The research overall puts emphasis on understanding differences in generations about job satisfaction and catering to all their needs to create a more stable workforce during such tough times like the pandemic.

(R., 2022) The paper explores the issues of workplace conditions and its relationship with job satisfaction in employees, paying much attention to the positive work environment from which most benefits emanate. Findings found that positive working environments foster employees' potential while negative ones demote satisfaction and productivity. Possible investments include improving working environments and engaging people in cultures that promote personal growth and contribution. This study emphasizes the social relevance of job satisfaction and argues for practices that motivate employees and develop them toward the achievement of organizational goals.

(Syed, 2023) The paper discusses the pluralistic stressors experienced by professionals in an increasingly competitive work environment. The study highlighted different types of stressors, including workloads and

tight deadlines, which negatively impact mental health and job satisfaction. The findings emphasize the critical need for organizations to implement support systems such as programs for stress management and counselling services for employees at the workplace. Eventually, it advocates organizational changes and support systems to produce a healthier work environment.

## **OBJECTIVE OF THE STUDY**

- **Age:** To analyse how different age groups perceive workplace stress across different professions and whether there are any patterns or variations in these perceptions.
- **Gender:** To check whether significant differences exist in the level of job satisfaction between males and females working in different companies.
- **Experience Level:** The relationship of the levels of work experience

## **RESEARCH METHODOLOGY**

This research paper is descriptive, and the study is conducted on understanding employee stress and its impact on job satisfaction. Primary data has been used for the study in the form of questionnaire. The questionnaire was circulated through online media such as WhatsApp and E-mail and 157 responses were collected from working employees of varying age groups. The survey involved demographic factors such as age, gender, employee status and the department an employee belong to. The questions were also structured to understand the factors influencing employee workplace experience, the correlation between workplace stress and job satisfaction.

## **RESEARCH GAP**

### **Diverse Employee Demographics**

**Variations by Demographics:** Several studies do not address the ways in which stress and job satisfaction change according to different demographics including age, gender, level of experience, and educational attainment. These need to be studied and seen as how they influence the relationship between stress and job satisfaction.

**Intersectionality:** This might occur when the intersection of more than one demographic factors, such as gender and age, leads to an under-researched effect on stress and job satisfaction.

## **RESEARCH QUESTION**

1. How does age impact employees' perceptions of workplace stress?

2. Are there significant differences in job satisfaction levels between male and female employees, and how are these differences influenced by stress?
3. How do combinations of age and gender interact to influence stress levels and job satisfaction among employees?
4. How do the combined effects of multiple demographic factors (e.g., age, gender, experience level, and education) interact to affect employees' stress levels and job satisfaction?

## RESEARCH PROBLEM

“How do age, gender, level of experience, and educational qualification influence the relationship between stress experienced at the workplace and job satisfaction for employees individually and together in India?”-

Detailed Breakdown:

Age: How does the age of employees influence them to perceive stress and reduce job satisfaction? Gender: What are the gender-based stressors, and in what ways do they create differences in job satisfaction?

## LIMITATIONS OF THE STUDY

The research was carried out through an online survey which in return may not present the subtleties in the way stress negatively impacts the level of job satisfaction. The responses were collected through a questionnaire which means that the results may eventually turn out biased and incomplete. In addition, the research was conducted within a very short period and hence may lack in depth the analysis and study require. Participants will possibly withhold honest answers because they fear judgment and stigma in their responses, even when guaranteed anonymity, given that the research concept is very sensitive. Stress and job satisfaction are viewed differently among various cultures and sectors; therefore, this might restrain generalizability of the findings.

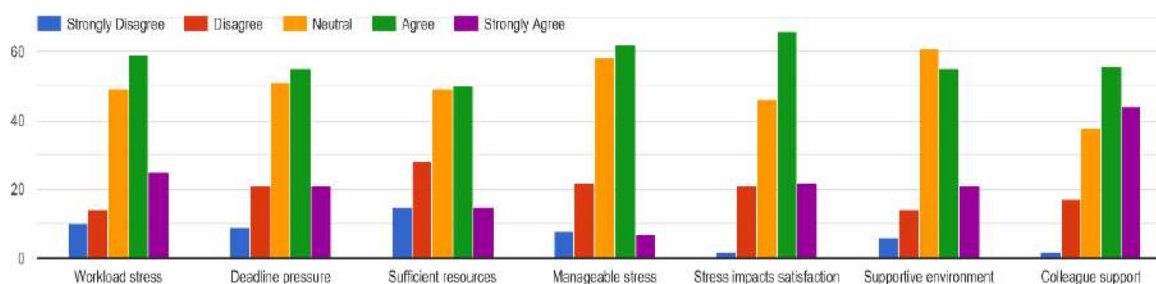
## RESEARCH FINDINGS

Below are the demographic data of the 157 respondents collected from an online Google survey questionnaire:

| Demographic Variables | Total |      |
|-----------------------|-------|------|
| GENDER                | n     | %    |
|                       | 72    | 45.9 |

|                          |     |      |
|--------------------------|-----|------|
| Female                   | 85  | 54.1 |
| Male                     |     |      |
| Prefer not to say        | nil | nil  |
| <b>AGE</b>               |     |      |
| 18-24                    | 43  | 27.6 |
| 25-34                    | 39  | 25   |
| 35-44                    | 21  | 13.5 |
| 44-55                    | 33  | 21.2 |
| 55 and above             | 20  | 12.8 |
| <b>EMPLOYMENT STATUS</b> |     |      |
| Employed full - time     | 96  | 61.5 |
| Employed part - time     | 13  | 8.3  |
| Self – employed          | 20  | 12.8 |
| Unemployed               | 16  | 10.3 |
| Retired                  | 11  | 7.1  |
| <b>DEPARTMENT</b>        |     |      |
| Human Resource           | 5   | 3.2  |
| Finance                  | 29  | 18.6 |
| Marketing                | 10  | 6.4  |
| Sales                    | 20  | 12.8 |
| Operations               | 13  | 8.3  |
| IT/Technical             | 8   | 5.1  |
| Customer Service         | 3   | 1.9  |
| Other                    | 68  | 43.6 |

I experience the following at the workplace

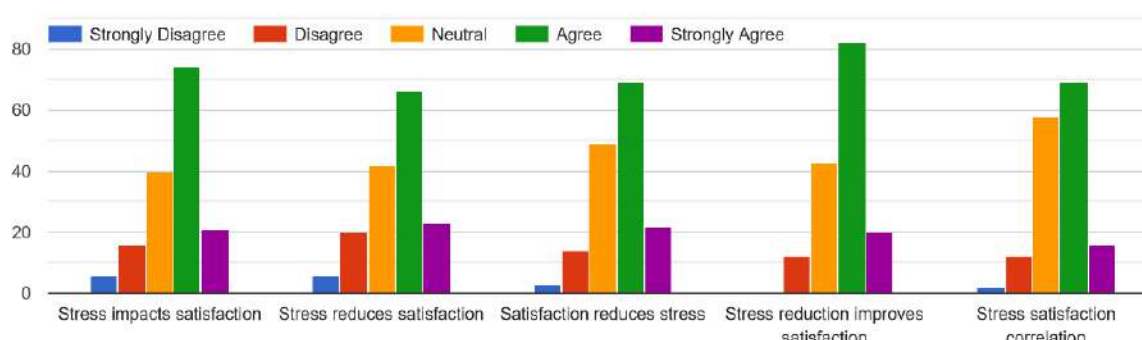




Indicators of high agreement include those on workplace stressors such as workload and pressure for deadlines and having a negative impact on job satisfaction. However, there are many respondents who also agree that the workplace fosters manageable stress, supportive environments, and colleague support, thereby signalling mixed experiences.

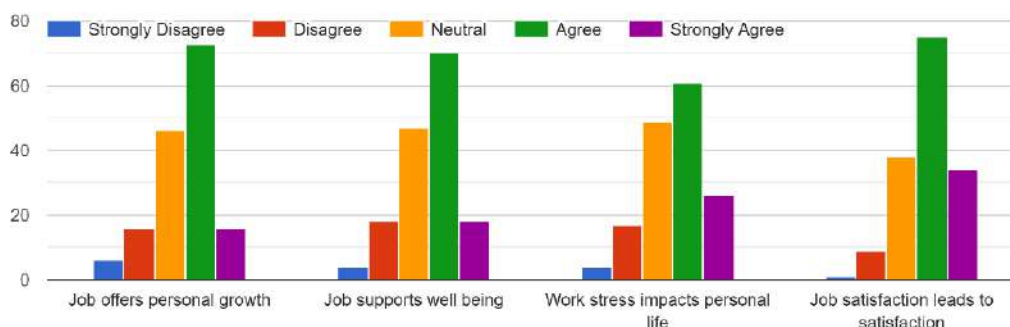
*Bar Chart 2: Representing correlation between stress and satisfaction*

I feel that between workplace stress and job satisfaction



Most agree or strongly agree that workplace stress lowers and diminishes job satisfaction, while the reduction of stress improves satisfaction. Many believe the opposite: satisfaction decreases stress, and this is a two-way relationship. As noted extensively throughout the literature review, there is a tremendous correlation between stress and satisfaction.

I find that in my workplace



From the chart, most of the respondents agreed or strongly agreed that their job affects personal life and leads to job satisfaction. However, a considerable percentage of respondents disagrees or is neutral about whether their job leads to personal growth and supports their well-being. Overall, this trend indicates that job satisfaction correlates with most desirable outcomes but does not emphasize personal growth and well-being in the workplace.

## **DISCUSSION AND ANALYSIS OF FINDINGS**

### **HYPOTHESIS TESTING REGRESSION**

#### Level of Impact of Work Stress on Personal Life

| Mean  | Std. Deviation | N   |
|-------|----------------|-----|
| 3.561 | .9762          | 157 |
| 3.478 | 1.0657         | 157 |
| 3.369 | 1.0579         | 157 |
| 3.140 | 1.1178         | 157 |
| 3.242 | .9296          | 157 |
| 3.541 | .9371          | 157 |
| 3.452 | .9637          | 157 |
| 3.783 | 1.0148         | 157 |
| 3.121 | 1.0822         | 157 |

Since the mean of the overall level of impact of work stress on personal life is 3.561, the overall level of impact of work stress on personal life is at a satisfactory level.

Model Summary

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
|       |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1     | .300 <sup>a</sup> | .090     | .041              | .9562                      | .090              | 1.827    | 8   |

| Model | Change Statistics |               |
|-------|-------------------|---------------|
|       | df2               | Sig. F Change |
| 1     | 148 <sup>a</sup>  | .076          |

Since Adjusted R square is .041, the overall level of impact of work stress on personal life has been explained by the workload stress, deadline pressure, sufficient resources, manageable stress, stress impacts satisfaction, supportive environment, colleague support, work-life balance, to the extent of 4.1%. Hence it is not a good fit model.

#### ANOVA

| Model      | Sum of Squares | df  | Mean Square | F     | Sig.  |
|------------|----------------|-----|-------------|-------|-------|
| Regression | 13. 363        | 8   | 1.670       | 1.827 | 0.076 |
| Residual   | 135. 312       | 148 | .914        |       |       |
| Total      | 148. 675       | 156 |             |       |       |

- a. Dependent Variable: Overall level of impact of work stress on personal life
- b. Predictors: (Constant), workload stress, deadline pressure, sufficient resources, manageable stress, stress impacts satisfaction, supportive environment, colleague support, work-life balance.

**H0:** There is no significant effect created by workload stress, deadline pressure, sufficient resources, manageable stress, stress impacts satisfaction, supportive environment, colleague support, work-life balance on the overall level of impact of work stress on personal life.

**H1:** There is significant effect created by workload stress, deadline pressure, sufficient resources, manageable stress, stress impacts satisfaction, supportive environment, colleague support, work-life balance on the overall level impact of work stress on personal life.

**Interpretation:** Since P – value is 0.076 which is greater than 0.050, with sufficient evidence the Null hypothesis fails to be rejected. Hence it is inferred that, there is significant effect created by workload stress, deadline pressure, sufficient resources, manageable stress, stress impacts satisfaction, supportive environment, colleague support, work-life balance on the overall level impact of work stress on personal life.

#### ONE-WAY ANOVA

#### ANOVA

#### OVERALL LEVEL OF IMPACT OF WORK STRESS ON PERSONAL LIFE

|                |             |            | Sig. |
|----------------|-------------|------------|------|
|                | (Combined)  |            | .096 |
| Between Groups |             | Unweighted | .744 |
|                | Linear Term | Weighted   | .847 |
|                |             | Deviation  | .050 |
| Within Groups  |             |            |      |
| Total          |             |            |      |

#### ANOVA

|                |             |           | Sum of Squares | df  | Mean Square | F     |
|----------------|-------------|-----------|----------------|-----|-------------|-------|
| (Combined)     |             |           | 7.467          | 4   | 1.867       | 2.010 |
| Between Groups | Unweighted  |           | .100           | 1   | .100        | .107  |
|                | Linear Term | Weighted  | .035           | 1   | .035        | .037  |
|                |             | Deviation | 7.433          | 3   | 2.478       | 2.667 |
| Within Groups  |             |           | 141.208        | 152 | .929        |       |
| Total          |             |           | 148.675        | 156 |             |       |

H0: There is no significant difference on the overall level of impact of work stress on personal life.

H1: There is significant difference on the overall level of impact of work stress on personal life.

Interpretation: Since P – value is 0.096 which is greater than 0.050, with sufficient evidence the Null Hypothesis fails to be rejected. Hence it is inferred that, there is no significant difference on the overall level of impact of work stress on personal life. This indicates that work stress affects personal life similarly across the various groups analysed.

### **CONCLUSION AND RECOMMENDATION**

The study presents crucial information in the context of the job satisfaction and work-related stress relationship among different demographic subjects. With the significant related stressors of workload, deadline pressures, and work-life imbalance, the findings show that in total, these factors cumulatively explain only 4.1% variance in the overall impact on personal life due to the effects of work stress; thus, other variables which are yet to be explored become apparent. Demographic analysis provides comprehensive representation by ages, types of employment, and departments to consider a broad perspective. Statistical test, however, reveals that the type of stress affects personal lives uniformly among the groups undergoing analysis because it results in insignificant p-values both in regression analysis and ANOVA analysis.

## RECOMMENDATIONS

**Demographic group-specific Stress Management Program:** Different demographic groups have different issues, such as younger groups facing early career stress or older groups facing work-life balance.

**Promote Work-Life Balance:** Flexible work policies and adequate support systems can reduce stress and increase satisfaction.

**Further Study:** Future research should consider the other variables such as personality traits, cultural factors or organizational policies that may explain some of the still unexplained variance in stress impacts.

**Intersectional Analysis:** Companies need to understand how age, gender and level of experience interact with each other and affect stress and satisfaction for creating inclusive workplace policies.

This therefore shows that there is a need for more subtle approaches to dealing with workplace stress and to motivate organizations to embrace diverse employee needs into their wellness programs to boost satisfaction and productivity.

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## **APPENDICES**

1. Name (Optional)

2. Age

- 18-24
- 25-34
- 35-44
- 45-54
- 55 and above

3. Gender

- Male
- Female
- Prefer not to say
- Gender Fluid

4. Employment Status
  - Employed Full – time
  - Employed Part – time
  - Self Employed
  - Unemployed
  - Retired
  
5. Annual Income.
  - Up to 3,00,000
  - 3,00,001-6,00,000
  - 6,00,001-12,00,000
  - Above 12,00,000
  - Others
  
6. Which department do you work in?
  - Human Resources
  - Marketing
  - Sales
  - Operations
  - IT/Technical
  - Customer Service
  - Other (please specify)

I experience the following at the workplace

| QUESTION             | 1 (Strongly Disagree) | 2 (Disagree) | 3 (Neutral) | 4 (Agree) | 5 (Strongly Agree) |
|----------------------|-----------------------|--------------|-------------|-----------|--------------------|
| Workload stress      |                       |              |             |           |                    |
| Deadline pressure    |                       |              |             |           |                    |
| Sufficient resources |                       |              |             |           |                    |
| Manageable stress    |                       |              |             |           |                    |

|                                   |  |  |  |  |  |
|-----------------------------------|--|--|--|--|--|
| Stress<br>impacts<br>satisfaction |  |  |  |  |  |
| Supportive<br>environment         |  |  |  |  |  |
| Colleague<br>support              |  |  |  |  |  |

I enjoy the following at my workplace

| <b>QUESTION</b>            | <b>1 (Strongly<br/>Disagree)</b> | <b>2 (Disagree)</b> | <b>3 (Neutral)</b> | <b>4 (Agree)</b> | <b>5 (Strongly<br/>Agree)</b> |
|----------------------------|----------------------------------|---------------------|--------------------|------------------|-------------------------------|
| Job satisfaction           |                                  |                     |                    |                  |                               |
| Sense of<br>accomplishment |                                  |                     |                    |                  |                               |
| Valued<br>contributions    |                                  |                     |                    |                  |                               |
| Career<br>alignment        |                                  |                     |                    |                  |                               |
| Work-life<br>balance       |                                  |                     |                    |                  |                               |
| Professional<br>growth     |                                  |                     |                    |                  |                               |
| Job autonomy               |                                  |                     |                    |                  |                               |

I feel that between workplace stress and job satisfaction

| <b>QUESTION</b>                   | <b>1 (Strongly<br/>Disagree)</b> | <b>2 (Disagree)</b> | <b>3 (Neutral)</b> | <b>4 (Agree)</b> | <b>5 (Strongly<br/>Agree)</b> |
|-----------------------------------|----------------------------------|---------------------|--------------------|------------------|-------------------------------|
| Stress<br>impacts<br>satisfaction |                                  |                     |                    |                  |                               |



|                                                 |  |  |  |  |  |
|-------------------------------------------------|--|--|--|--|--|
| Stress<br>reduces<br>satisfaction               |  |  |  |  |  |
| Satisfaction<br>reduces<br>stress               |  |  |  |  |  |
| Stress<br>reduction<br>improves<br>satisfaction |  |  |  |  |  |
| Stress<br>satisfaction<br>correlation           |  |  |  |  |  |

I find that in my workplace

| <b>QUESTION</b>                           | <b>1 (Strongly<br/>Disagree)</b> | <b>2 (Disagree)</b> | <b>3 (Neutral)</b> | <b>4 (Agree)</b> | <b>5 (Strongly<br/>Agree)</b> |
|-------------------------------------------|----------------------------------|---------------------|--------------------|------------------|-------------------------------|
| Job offers<br>personal<br>growth          |                                  |                     |                    |                  |                               |
| Job supports<br>well being                |                                  |                     |                    |                  |                               |
| Work stress<br>impacts<br>personal life   |                                  |                     |                    |                  |                               |
| Job<br>satisfaction<br>leads to<br>growth |                                  |                     |                    |                  |                               |

(Open – ended questions)

Do you feel your gender affects your experience of stress at work?

How has your age or experience level influenced your job satisfaction over time?

# **A STUDY ON FREE BUS SERVICE PROVIDED BY KARNATAKA STATE GOVERNMENT AND ITS IMPACT ON WOMEN EMPOWERMENT WITH REFERENCE TO SOUTH BENGALURU.**

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## **ABSTRACT**

This study investigates the impact of Karnataka's Shakthi Scheme on women's empowerment in Bengaluru, focusing on the socio-economic and mobility benefits that free bus services provide. The scheme was launched on June 11, 2023, by the Congress government. This scheme offers fare-free transportation for women across Karnataka, aiming to improve access to education, employment, and independence. Through a structured survey of 150 women in South Bengaluru, research findings reveal enhancements in educational and economic empowerment, by eliminating the daily commuting cost for a large segment of students and working women. However, there are challenges faced by the passengers such as overcrowding and insufficient bus frequency, which affect the scheme's effectiveness. Analysis of survey responses and statistical testing indicate a positive response, though there are mixed perspectives of the impact across dimensions of empowerment—economic, educational, social, and political. This research contributes valuable insights into the scheme's effectiveness and offers recommendations for improving the service.

**Keywords:** Karnataka Shakthi Scheme, Welfare Schemes, Free bus service, Women Empowerment, Urban Mobility, Freebie culture, Women's Workforce Participation.

## INTRODUCTION

The Karnataka State Government introduced the five guarantee schemes- Gruha Jyoti, Gruha Lakshmi, Anna Bhagya, Yuva Nidhi and Shakthi Scheme as a promise during 2023 State Assembly Election. This research focus on Shakthi Scheme, this policy implemented to promote women's empowerment and their economic independence with the aim to increase women participation in workforce, access to education and reduce financial burden. Free transportation initiative for women was first implemented in Delhi in the year 2019 by Aam Aadmi Party government to enhance women's mobility and encouraging them to travel safely on public transportation (Mungale, 2022). This scheme is accessible to all the women who are residents of Karnataka, they can travel anywhere within Karnataka State just by showing their identity proof preferably Aadhar card. In urban areas like Bengaluru, where transportation costs are high, this scheme facilitate fare- free transportation and will improve accessibility for women. Shakthi scheme plays a major role in eliminating transportation cost which helps to reduce monthly expenses for women, especially women with lower income. This savings will allow them to adjust their savings with other essentials. Women can now commute longer distance for work and education without worrying about transportation expenses and promote independence for women enabling them to travel freely within the state. The state government has allocated Rs. 4000 crores annually in its budget stating that it is an investment towards women empowerment and workforce participation. It has been reported that the collection of GST in Karnataka has increased (Sangondimath, 2024) The paper will examine the impact of Karnataka's Shakthi Scheme on women empowerment in Bengaluru. It explores how the free bus services contribute to women access to mobility, economic independence and other opportunities. This study considers both benefits and challenges associated with Shakthi Scheme. Through in-depth analysis of survey data, it aims to provide insights into socio-economic impact and understanding whether it fulfills its intended purpose of empowering women in Bengaluru.

## REVIEW OF LITERATURE

(Bavedekar, 2022) This article explores the impacts of freebies like electricity and transportation services in exchange of gaining voter's support. The research reveals that such policies will increase fiscal deficits and limit resources for other crucial areas. The gap is that there is no study comparing socio-economic gains from freebies. This work shall give insights on economic impact of freebies for understanding free bus services to women in Karnataka. The methodology involves comparative analysis of different Indian states welfare policies.

(S, 2024) This paper describes the impact of free bus services on women's access to employment and education with respect to Karnataka state. It highlights the positive changes in women's mobility as well as challenges like overcrowded transport. The research gap is that limited study of impact on women's economic and financial independence. This study will help this research by providing insights on both benefits and

challenges of empowering women through mobility. The methodology includes data collection through structured questionnaire from 203 women respondents to evaluate the impact of Shakthi Scheme in Karnataka. (Kanakamalini, 2023) In this article author describes the socio-economic impact of Shakthi Scheme for women in Karnataka. This article analyses the main role of this scheme to improve women's mobility and easy access to public spaces leading to a positive impact on women employment. There is a lack of scheme's long term economic impact particularly regarding employment and lack of quantitative data. This article will help the research on the impact of free bus services on women's empowerment in Bengaluru, providing an outline for evaluating both social and economic outcomes.

(Mungale, 2022) This paper provides insights of the Rewadi Culture (freebie culture) in India. It highlights the historical context with reference to Ancient Rome and ongoing debates on freebie distributions. The article also describes the difference between welfare policies and non-essential freebies to attract the voters during elections. This study emphasizes only on fiscal impact, and lacks exploration on impact of beneficiaries. This paper provides economic and social consequences of government freebies and insights into policy implications of free bus services for women in Bengaluru.

(Karnataka State Road Transport Corporation, 2023) A government document, provided information on how this schemes impact on women empowerment. It highlights enhancing women participation in workforce by removing transportation barriers. It can facilitate greater mobility for accessing education and employment. These insights helped to understand how reduced transportation cost can boost women's participation in the workforce and education sectors. The website also gives insights into how this scheme is supposed to function, this will help to compare with obtained result.

(Sangondimath, 2024) Government of Karnataka, in its report "Fiscal Effects of Shakthi scheme in Govt. of Karnataka", provides details on financial and social impact of free bus services in Karnataka. This paper evaluates both revenue and expenses of this scheme in Karnataka. It also provides information on revenue generation through increased consumer spending on other goods and services due to savings on transportation cost. This helps to analyses revenue generation and impact on increased women participation in workforce.

(Karthik, 2023) The New Indian Express published an article titled "The power of Shakti: How it benefits women of Karnataka, what it costs the state government", provides insights into the benefits for women's mobility in Karnataka. It highlights the increased passengers of government buses saving transportation cost for women. This article also states the challenges faced like overcrowding, impact on private operators and financial burden on state's budget. These insights will help considering both social and economic impact of the scheme for this analysis.

(The Indian Express, 2024) published an article this article provides insights of the impact of women's mobility. It states that free bus services have increased women's workforce participation and travel to pilgrimage sites. It also represents the approximate value of ticket utilized by women amounted to Rs.5500 crore (as per the report on June 11, 2024) and also the collection of GST increased to around 310 crores. This

suggests that savings from free bus services have led to higher consumptions of goods. This data will help this research by providing insights into how free bus services is influencing women's economic independence and empowerment.

## **RESEARCH OBJECTIVES**

1. To analyse the overall impact of the free bus service on women's empowerment in Bengaluru, including economic, social and political dimensions.
2. To evaluate the overall satisfaction levels among women using the free bus service provided by Shakthi Scheme and the factors contributing to user satisfaction.
3. To identify the challenges faced by women due to implementation of free bus service scheme.

## **RESEARCH METHODOLOGY**

The Shakthi Scheme offers free bus transportation for women within Karnataka State. This research is based on the primary data collected using probability sampling technique and structured questionnaire created from google forms. The sample size of this study is 150 women respondents from different age group and respondents were selected only from South Bengaluru. These questionnaires were distributed to students, working women and other ladies at bus stops who travel regularly by government buses (BMTc). Google form links were circulated through WhatsApp and QR code was generated, by scanning it women at bus stops were able to respond. In this study, policy analysis is also utilised to evaluate its impact on women empowerment. Data analysis will show the relationship between the availability of free bus services and various dimensions like economic independence, educational participation and employment. One Anova, Chi-square and regression hypothesis testing was done through SPSS. Government of Karnataka documents on Shakti Scheme and Press Releases by Karnataka State Road Transport Corporation (KSRTC) were consulted to infer data on the scheme. The secondary data sources were collected from news articles, journals, and internet sources.

## **Research Gaps**

**Limited Focus on Urban Areas:** While there has been some research on the impact of free transportation services in rural areas, there is a gap in understanding how these services affect women in urban areas like Bengaluru.

**Limited study long-term impact:** There is lack of studies that shows the long-term impact of free bus services on women's empowerment, socio-economic independence and their mobility.

## **Research Questions**

1. How does the free bus service provided by the Karnataka State Government impact women's empowerment whether for work, education or personal travelling in Bengaluru city?
2. What socio-economic changes such as improved mobility and employment have been observed among women using the free bus service?
3. What challenges do women face while utilising the free bus services provided by the Karnataka State Government in Bengaluru?

## **Research Problem**

The Shakti Scheme was introduced by the Government of Karnataka in 2023 in a view to promote overall empowerment of women through free mobility and accessibility to public transport. The scheme has been praised as it was intended to assure economic independence and increase the work force participation by women. However, the questions of social and political empowerment of women require a deeper assessment along with the analysis of their standard of living.

## **Limitations of the study**

- The study is confined to South Bengaluru only which might not fully represent the women from other geographical regions.
- Unavailability of the long-term data is a major challenge to this study as it is based on the newly introduced scheme.
- The study does not focus much on economic trade-offs for other section of the society like increased ticket prices for men.

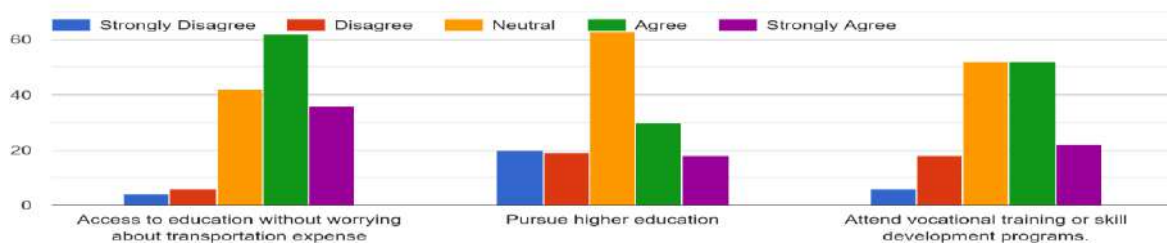
## **RESEARCH FINDINGS**

Below are the data of 150 respondents collected from Google forms questionnaire. The research findings are based on data collected through demographic questions and a Likert scale survey. This shows the detailed analysis of respondent's background and their perception towards the free bus service impact on women empowerment.

Table 1: Demographic of participants

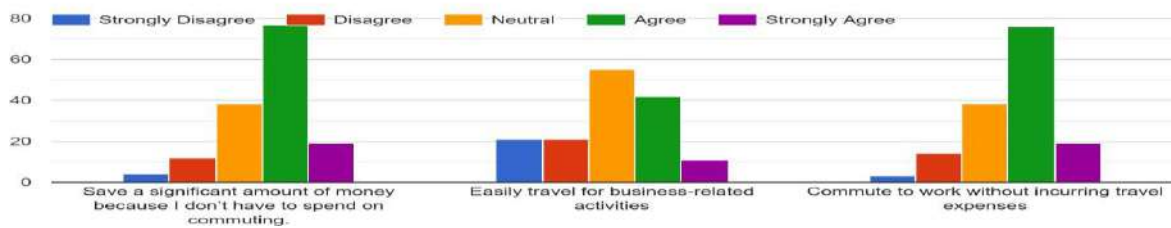
| Demographic Variables                             | n   | %     |
|---------------------------------------------------|-----|-------|
| <b>Gender</b>                                     |     |       |
| Female                                            | 150 | 100%  |
| <b>Age</b>                                        |     |       |
| Under 18                                          | 16  | 10.7% |
| 18-24                                             | 59  | 39.3% |
| 25-34                                             | 36  | 24%   |
| 35-44                                             | 20  | 13.3% |
| 45-54                                             | 13  | 8.7%  |
| 55-64                                             | 5   | 3.3%  |
| 65 and above                                      | 1   | 0.7%  |
| <b>Employment Status</b>                          |     |       |
| Employed                                          | 42  | 28%   |
| Self-employed                                     | 9   | 6%    |
| Student                                           | 74  | 49.3% |
| Homemaker                                         | 22  | 14.7% |
| Other                                             | 3   | 2%    |
| <b>How often do you use the free bus service?</b> |     |       |
| Daily                                             | 86  | 57.3% |
| A few times a week                                | 12  | 8%    |
| A few times a month                               | 20  | 13.3% |
| Rarely                                            | 27  | 18%   |
| Never                                             | 5   | 3.3%  |

1. Educational Empowerment It is because of Free – Bus services, I can



The data indicates that free bus service has positive impact on educational empowerment by reducing travel expenses, making education more accessible. Around 62 respondents agree that lower transportation costs have improved educational access, however majority of respondents mixed opinion on pursuing higher education

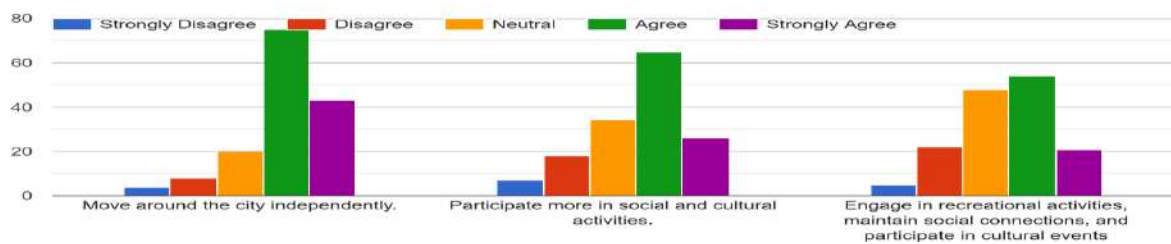
## 2. Economic Empowerment It is because of Free – Bus services, I can



*Bar Chart 2 Representation of Economic Empowerment*

The data indicate that free bus services offer economic benefits, with 77 respondents agree significant savings and majority feel that commuting is more convenient. However, their impact on business-related travel is limited, as the majority remain neutral due to unreliable schedules and bus availability.

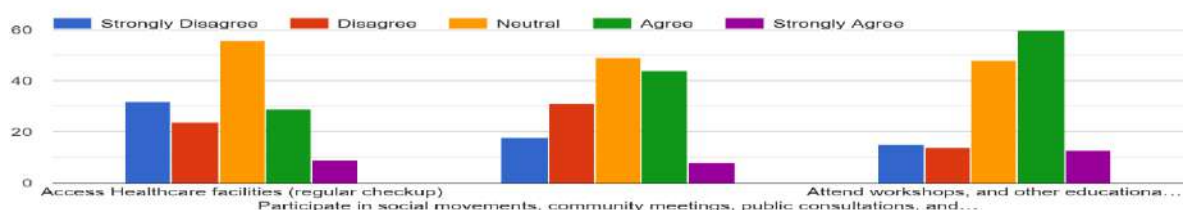
## 3. Social Empowerment It is because of Free – Bus services, I can



*Bar Chart 3 Representation of Social Empowerment*

The data indicate that majority of respondents agree that the service has improved their mobility by allowing them to move around the city independently. Many respondents believe that free bus services have enabled them to participate in many social and cultural activities. But small portion of respondents disagree due to challenges faced while utilising the bus service. Overall, the research finding shows the positive impact of free bus service towards social empowerment.

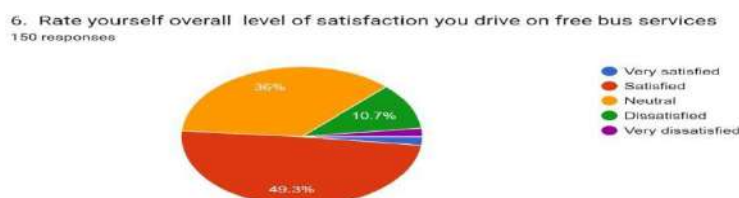
## 4. Political Empowerment It is because of Free – Bus services, I can





### Bar Chart 4 Representation of Political Empowerment

The data indicates the mixed perception on the impact of free bus service towards political empowerment. Majority of respondents agree that the free bus service has enabled them to attend workshops and improve their skill development. But the impact on access to healthcare and participation in social movements are less effective. Overall, the impact on political empowerment is neutral indicating that there less effectiveness.



The chart indicates the overall satisfaction of 150 respondents with bus services. Around 49.3% of respondents are satisfied with the service and 10.7% remains neutral. This service has enhanced their mobility and eliminated the transportation cost, but small portion of respondents are dissatisfied with the service due to insufficient availability of buses or unreliable schedule which lead to delay.

## DISCUSSION AND ANALYSIS FINDINGS

### Hypothesis Testing

#### □ Regression

**RO1-Impact of Shakthi Scheme on women's empowerment across different dimensions(educational, economic, social & political)**

#### Descriptive Statistics

|      | Mean | Std. Deviation | N   |
|------|------|----------------|-----|
| Q12  | 2.61 | .784           | 150 |
| Q7.a | 3.80 | .941           | 150 |
| Q7.b | 3.05 | 1.161          | 150 |
| Q7.c | 3.44 | 1.013          | 150 |
| Q8.a | 3.63 | .901           | 150 |
| Q8.b | 3.01 | 1.132          | 150 |
| Q8.c | 3.63 | .894           | 150 |
| Q9.a | 3.97 | .937           | 150 |
| Q9.b | 3.57 | 1.058          | 150 |

|       |      |       |     |
|-------|------|-------|-----|
| Q9.c  | 3.43 | 1.012 | 150 |
| Q10.a | 2.73 | 1.175 | 150 |
| Q10.b | 2.95 | 1.095 | 150 |
| Q10.c | 3.28 | 1.081 | 150 |

**Model Summary<sup>b</sup>**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
|       |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1     | .494 <sup>a</sup> | .244     | .178              | .711                       | .244              | 3.684    | 12  |

**Model Summary<sup>b</sup>**

| Model | Change Statistics |               |
|-------|-------------------|---------------|
|       | df2               | Sig. F Change |
| 1     | 137               | .000          |

a. Predictors: (Constant), Q10.c, Q8.a, Q7.b, Q8.b, Q9.a, Q10.a, Q7.a, Q9.b, Q7.c, Q9.c, Q10.b, Q8.c

b. Dependent Variable: Q12

Since adjusted R square is .178 the overall satisfaction derived on free bus services has been explained by access to education(Q7.a), pursue higher education(Q7.b), vocational training(Q7.c), save money(Q8.a), easy travel(Q8.b), commute to work(Q8.c), independently move around(Q9.a), participation in social activities(Q9.b), social connection(Q9.c), access to healthcare(Q10.a), participation in social movement(Q10.b), attend workshops(Q10.c). To the extent of 17.8% it is not good fit model.

**ANOVA<sup>a</sup>**

| Model |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| 1     | Regression | 22.340         | 12  | 1.862       | 3.684 | .000 <sup>b</sup> |
|       | Residual   | 69.233         | 137 | .505        |       |                   |
|       | Total      | 91.573         | 149 |             |       |                   |

|                                                                                                      |
|------------------------------------------------------------------------------------------------------|
| a. Dependent Variable: Q12                                                                           |
| b. Predictors: (Constant), Q10.c, Q8.a, Q7.b, Q8.b, Q9.a, Q10.a, Q7.a, Q9.b, Q7.c, Q9.c, Q10.b, Q8.c |

**H<sub>0</sub>:** The Shakthi Scheme has no significant impact on women empowerment across the educational, economic, social and political dimensions.

**H<sub>1</sub>:** The Shakthi Scheme has a significant impact on women empowerment across the educational, economic, social and political dimensions.

**Interpretation:** Since P-value is 0.000, which is less than 0.050, there is sufficient evidence to reject null hypothesis. Hence it is inferred that, there is a significant impact on women empowerment across the educational, economic, social and political dimensions.

#### One-Way Anova

RQ2: To evaluate the overall satisfaction levels among women using the free bus service provided by Shakthi Scheme and identify factors contributing to user satisfaction.

**H<sub>0</sub>:** There is no significant difference in overall satisfaction levels among women based on how often they use the free bus service.

**H<sub>1</sub>:** There is a significant difference in overall satisfaction levels among women based on how often they use the free bus service.

| ANOVA          |                |     |             |        |      |
|----------------|----------------|-----|-------------|--------|------|
| Q12            |                |     |             |        |      |
|                | Sum of Squares | df  | Mean Square | F      | Sig. |
| Between Groups | 24.517         | 4   | 6.129       | 13.253 | .000 |
| Within Groups  | 67.057         | 145 | .462        |        |      |
| Total          | 91.573         | 149 |             |        |      |

**Interpretation:** Since P-value is 0.000, which is less than 0.050, there is sufficient evidence to reject null hypothesis. Hence it is inferred that, there is a significant difference in overall satisfaction levels among women based on how often they use the free bus service. Therefore, it is clear that overall satisfaction levels among women depends on how often they use the free bus service.

## Chi-square Test

RO3- To analyse the challenges faced by women due to implementation of free bus service scheme.

**1: Is there any association between Age group and challenge of overcrowding in buses.**  $H_0$ - There is no association between age group and the challenge of overcrowding in buses.  $H_1$ - There is an association between age group and the challenge of overcrowding in buses.

| Chi-Square Tests             |                     |    |                                   |
|------------------------------|---------------------|----|-----------------------------------|
|                              | Value               | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square           | 32.503 <sup>a</sup> | 24 | .115                              |
| Likelihood Ratio             | 26.820              | 24 | .313                              |
| Linear-by-Linear Association | .140                | 1  | .708                              |
| N of Valid Cases             | 150                 |    |                                   |

a. 27 cells (77.1%) have expected count less than 5. The minimum expected count is .01.

**Interpretation:** Since P-value is 0.115 which is greater than 0.050, we fail to reject null hypothesis. Hence it is inferred that, there is no association between age group and the challenge of overcrowding in buses. Therefore, it is clear that challenge of overcrowding in buses does not depend on age groups.

**2: Is there any association between Age group and challenge of inadequate bus availability.**

**$H_0$** - There is no association between age group and the challenge of inadequate bus availability.

**$H_1$** - There is an association between age group and the challenge of inadequate bus availability

| Chi-Square Tests             |                     |    |                                   |
|------------------------------|---------------------|----|-----------------------------------|
|                              | Value               | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square           | 23.278 <sup>a</sup> | 24 | .503                              |
| Likelihood Ratio             | 20.022              | 24 | .696                              |
| Linear-by-Linear Association | .835                | 1  | .361                              |
| N of Valid Cases             | 150                 |    |                                   |

Interpretation: Since P-value is 0.503 which is greater than 0.050, we fail to reject null hypothesis. Hence it is inferred that, there is no association between age group and the challenge of inadequate bus availability. Therefore, it is clear that challenge of inadequate bus availability does not depend on age groups.

## CONCLUSION

In conclusion, the study on free bus service provided by Karnataka State government and its impact on women empowerment with reference to South Bengaluru, shows that the Shakthi Scheme has positively contributed to women's empowerment in Bengaluru by enhancing their mobility with access to education and employment by eliminating travel expense. The survey conducted indicates that the scheme is beneficial for students and working women enabling them to travel without worrying about travel cost. However, the scheme also has significant challenges like overcrowding, limited availability of buses and unreliable schedule, have significant impact on users' satisfaction. The Shakthi Scheme has empowered women economically and socially, but its effectiveness in political empowerment is comparatively less which indicate that there is need for improvement.

## RECOMMENDATIONS

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

- It is recommended that the Ministry of Transportation, Govt. of Karnataka could consider increasing bus frequency on widely used routes to address the issues like overcrowding.
- The government could consider public-private partnership like NGO's, businesses to manage costs of free bus service by receiving financial support. This can reduce the burden on state's budget.

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## XII. APPENDIX

### Demographic questions

1. Name (Optional)
  
2. Gender
  - Female
  
3. Age
  - Under 18
  - 18-24
  - 25-34
  - 35-44
  - 45-54
  - 55-64

- 65 and above
4. Employment Status
- Employed
  - Self-employed
  - Student
  - Homemaker
  - Other (Please specify)
5. How often do you use the free bus service?
- Daily
  - A few times a week
  - A few times a month
  - Rarely
  - Never
6. Purpose of Using the Free Bus Service (Select all that apply)
- o Commuting to work
  - o Education/School/College
  - o Shopping
  - o Healthcare visits
  - o Social visits
  - o Leisure activities
  - o Other (Please specify)

#### Structured Questionnaire

#### Educational Empowerment

It is because of Free – Bus services, I can

| Statement                                                            | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|----------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| a. Access to education without worrying about transportation expense |                   |          |         |       |                |
| b. Pursue higher education                                           |                   |          |         |       |                |

|                                                              |  |  |  |  |  |
|--------------------------------------------------------------|--|--|--|--|--|
| c. Attend vocational training or skill development programs. |  |  |  |  |  |
|--------------------------------------------------------------|--|--|--|--|--|

### Economic Empowerment

It is because of Free – Bus services, I can

| Statement                                                                         | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| a. Save a significant amount of money because I don't have to spend on commuting. |                   |          |         |       |                |
| b. Easily travel for business-related activities                                  |                   |          |         |       |                |
| c. Commute to work without incurring travel expenses                              |                   |          |         |       |                |

### Social Empowerment

It is because of Free – Bus services, I can

| Statement                                                                                             | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-------------------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| a. Move around the city independently.                                                                |                   |          |         |       |                |
| b. Participate more in social and cultural activities.                                                |                   |          |         |       |                |
| c. Engage in recreational activities, maintain social connections, and participate in cultural events |                   |          |         |       |                |

### 1. Political Empowerment

It is because of Free – Bus services, I can

| Statement                                                                                                      | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|----------------------------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| a. Access Healthcare facilities                                                                                |                   |          |         |       |                |
| b. Participate in social movements, community meetings, public consultations, and discussions on local issues. |                   |          |         |       |                |
| c. Attend workshops, and other educational programs to raise awareness.                                        |                   |          |         |       |                |



Because of Free Bus Services, I face challenges of

| Statement                                 | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-------------------------------------------|-------------------|----------|---------|-------|----------------|
| a. Overcrowding in buses                  |                   |          |         |       |                |
| b. Inadequate bus frequency for my needs. |                   |          |         |       |                |

Rate yourself overall level of satisfaction you drive on free bus services

Very satisfied

Satisfied

Neutral

Dissatisfied

Very dissatisfied

13. Do you feel independent and empowered by the opportunity of free mobility? (Open ended)

# **A STUDY ON CONSUMER BUYING BEHAVIOR TOWARDS LAPTOPS WITH SPECIAL REFERENCE TO BANGALORE CITY.**

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## **ABSTRACT**

The paper seeks to understand the consumer buying behavior of laptops in Bangalore, taking into consideration the variations caused by age, income and technical preferences. The research was carried out through a structured questionnaire with 168 respondents and looks into brand and budget preferences across age categories, key technical factors such as AI integration, Ultrabook design, Lightweight Portability, and Advanced Features such as Voice Assistants, SSD with high RAM configurations across income level and what factors drive purchases In-stores. The results shows that although features such as lightweight as well as advanced features are sought after, the acceptability of AI features and Ultrabook design is fair. Age affects budget preference largely but affects the choice of brand to a small extent. Moreover, regression analysis revealed that price, brand, and eco-friendly characteristics, amongst many others, played their part in enhancing the chances of making an In-store purchase. The findings suggest important recommendations for laptop retailers and manufacturers who seek to evolve with the changing needs of the consumers living in Bangalore who are increasingly becoming more sophisticated.

## **INTRODUCTION**

Digital revolution and increasing dependence on e-commerce have been dominant drivers of changes in consumer behavior over the past few years. Instead, it focuses on laptop buying behavior among customers in Bangalore, which is sometimes considered an IT hub or information technology capital for India due to high adoption and diffusion rates.

This environment creates an interesting and relatively quite active consumer endurance due to the dynamic installation, where it is composed of a young population that is constantly composed of highly qualified and motivated workers and graduates from renowned universities, as well as a growing number of employed people working from home. Knowing what drives these preferences is crucial for retailers and manufacturers alike, since they need to change with the evolving needs of consumers.

This paper looks into the role of age in brand and budget preferences, determines the technical feature impacts on purchase decisions across income groups, and identifies the determinants of in-store purchases. The points of interest in this study include the evaluation of influential technical features such as AI integration and design in Ultrabook models, but these were not significant influencers across income groups; the main influencing factors were performance-related features like lightweight portability or high-capacity SSDs. This essentially relates to how Bangalore consumers would rank functional against futuristic specifications.

## **REVIEW OF LITERATURE**

(Renny, 2023) Since laptops are seen as respectable electronic products, consumers are competing for them. When buying laptops, consumers consider things like brand, quality, and price range. The goal of the study was to cover every facet of buying a laptop. The study combines quantitative descriptive designs with tools of linear regression analysis.

(Narvekar, 2023) Depending on a study, this article will look at how people buy laptops depending on a variety of criteria, including their intended use, their opinions about the many brands that are available on the market, and the significance of brand monopolies in Mormugao Taluka.

(Bharatendra, 2023) The research study's goal is to investigate Nepal university students' brand choice behavior. Brand-choice behavior is the dependent variable in this study, while brand personality, product features, social factors, and pricing are the independent variables. The deductive method is used in this study.

(Kamale, 2023) The current study aims to explain causal purchasing tendencies by focusing on consumer purchasing behavior regarding laptops. Both qualitative and quantitative data collection techniques are used in the study to better understand the customers' preferences and interests in all areas. According to the survey, buyers are more influenced by the product's brand image and qualitative presumptions than by price.

(Josua, 2022) To ascertain the factors that influence students' willingness to buy a laptop, this study used both qualitative and quantitative approaches, as well as statistical explorations and analysis techniques for focus group discussions. The results showed that these factors were primarily based on functional, social,

conditional, emotional, and hobby-based factors. Qualitative methods were employed to identify the variables being studied, and quantitative methods were employed to categorize the variables into distinct factors.

(Arokiaraj, 2022) To better understand children's buying habits, the study looks at several factors, including who is in charge of buying the laptop, where information is found and what people think, the impact of packaging and advertising, the cost, how many hours a child may use the laptop on average in a day, the time spent on the purchase compared to the actual purchase, the brand that is the primary choice for the jewels, and unrelated factors like warranty and after-sales service.

(Anjay Kumar Mishra, 2021) The laptop market in Nepal is extremely competitive and aggressive. Laptop users can choose from a wide variety of brands, especially in the capital city of Kathmandu. The study intends to use inferential statistics to examine the relationships between the brand and other demographic factors, such as gender, age, marital status, occupation, income, education, and other external characteristics.

(Manandhar, 2021) This analysis aims to evaluate the relationship and impact that pricing and brand image have on laptops purchase. The research used descriptive and causal-comparative research designs. This study investigated that external brand image regarding the purchase decision was positively correlated, however the same was negatively correlated with purchase intention. Furthermore, price and brand image had a statistically significant influence on the buying decision for laptops.

(Eva, 2020) This paper studied the various factors that affect the purchasing decisions of laptop users in Dhaka City. This paper was necessitated due to the conspicuous absence of any research on laptop consumer behaviour in Dhaka. The questionnaire survey designed to collect data targets university students and office workers.

## **OBJECTIVE OF THE STUDY**

- To examine the influence of age on consumer preferences for laptop brands and budget range when purchasing a laptop.
- To examine specifically the influence of key technical factors such as AI integration, Ultrabook design, lightweight portability, and advanced features on consumer purchasing decisions for laptops across different monthly income groups.
- To identify the determinants that influence consumer buying behavior on purchase of laptop In-store.

## **RESEARCH METHODOLOGY**

The research is descriptive research, and the data was collected in Bengaluru city. Primary data has been used here, which have been directly collected from the respondents using the questionnaire method. This method was used to understand factors that influence, consumer preferences for laptop brands, budget range and technical factors while purchasing a laptop. There was a total of 168 respondents for the questionnaire which was circulated in the form of google forms through online mode via WhatsApp and Instagram which included

questions of demographic Variables like gender, age, income, educational qualification, occupation of the consumer.

## **RESEARCH GAP**

- There is a shortage of research that examines the technical factors such as AI integration, Ultrabook designs, and other factors in shaping consumer decisions in Bangalore City
- In an age of growing prevalence of online retailing, especially for categories such as laptops that are high on the technological scale, it is hard to find studies that specifically focus on the elements leading to the sales In-stores.

## **RESEARCH QUESTIONS**

- How does age affect consumer preferences about a specific laptop brand?
- What is the Budget range for the purchase of laptops favoured by different age groups?
- How do key technical factors like AI integration, Ultrabook designs, lightweight portability, and advanced features (e.g., voice assistants, SSDs, high RAM) influence the purchasing decisions of consumers with varying monthly income levels?
- What are the reasons that consumers choose to buy laptops in-store rather than online shopping?

## **RESEARCH PROBLEM**

In the circumstances of increasing penetration of the Internet, it is still not enough to investigate demographic as well as technical determinants relating to consumer behavior when buying a laptop. Features such as how age plays a role in preferences towards brands, their respective budgets, how technical features vary with gender, and what influences purchasers In-stores, would be useful information for marketers and retailers in coming up with appropriate strategies to satisfy these diverse consumers.

## **LIMITATION OF THE STUDY**

The research is concerned with the city of Bangalore and this might affect the generalization of the findings to other regions with distinct consumers and shopping styles. Furthermore, the relevancy of some variables, particularly the use of AI technology, is expected to change over time due to dynamics in technology. This will consequently affect the external validity of the study, while the research also examines factors influencing in-store purchases of laptops, it fails to effectively distinguish between consumer behavior relating to in-store and online settings. Given that there are some motivating factors common to the consumers in both channels, this factor may dilute the understanding of any findings around the influences unique to the store.

## RESULTS AND DISCUSSION

The demographic data of 168 respondents collected from online questionnaire.

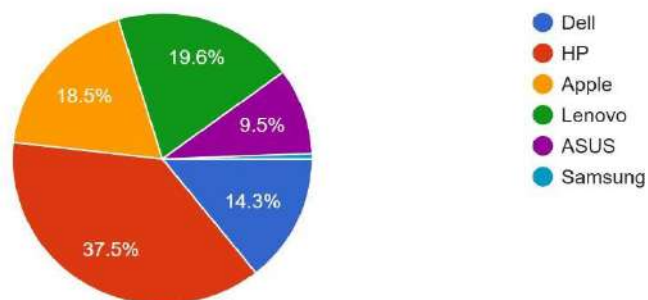
Table 1: Demographic of Participants.

| Demographic Variable                | Total |       | Demographic Variable      | Total |       |
|-------------------------------------|-------|-------|---------------------------|-------|-------|
|                                     | n     | %     |                           | N     | %     |
| <b>1. Gender</b>                    |       |       | <b>4. Occupation</b>      |       |       |
| • Male                              | 81    | 48.2% | • Student                 | 69    | 41.1% |
| • Female                            | 87    | 51.8% | • Professional (IT /Tech) | 33    | 19.6% |
| <b>2. Age</b>                       |       |       | • Professional (non-Tech) | 43    | 25.6% |
| • 18-24                             | 106   | 63%   | • Govt. employee          | 12    | 7.1%  |
| • 25- 34                            | 32    | 19%   | • Business                | 9     | 5.4%  |
| • 35-44                             | 23    | 14%   |                           |       |       |
| • Above 45                          | 7     | 4%    |                           | 2     | 1.2%  |
| <b>3. Educational Qualification</b> |       |       |                           |       |       |
| • High School                       | 2     | 1.2%  |                           | 103   | 61.3% |
| • SSLC                              | 0     | 0%    |                           | 28    | 16.7% |
| • Undergraduate                     | 98    | 58.3% |                           | 18    | 10.7% |
| • Postgraduate                      | 60    | 35.7% |                           | 19    | 11.3% |
| • Doctorate                         | 7     | 4.2%  |                           |       |       |
| • Other                             | 1     | 0.6%  |                           |       |       |

### PIE CHART 1: - REPRESENTING PREFERRED LAPTOP BRAND.

What's your preferred laptop brand?

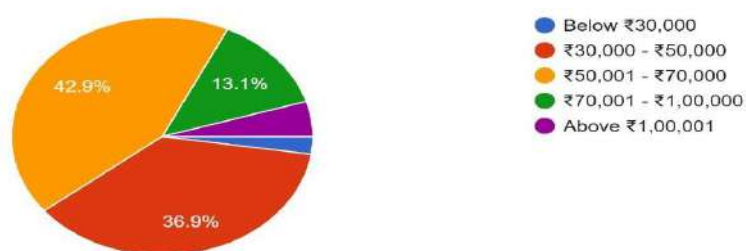
168 responses



The pie chart represents the laptop brands that were mostly favoured by the 168 participants. HP takes the lead on the list of responses with a preference of 37.5%, followed by Lenovo at 19.6% and Apple at 18.5% respectively. In Addition, Dell is preferred by 14.3% of those sampled, there is a preference of 9.5% for ASUS and a non-specified preference for Samsung, which seems to be included in "Other" if applicable. This distribution shows that HP has a high choice from the respondents, while ASUS and Samsung have a smaller market share.

## PIE CHART 2: - REPRESENTING BUDGET RANGE FOR PURCHASING A LAPTOP

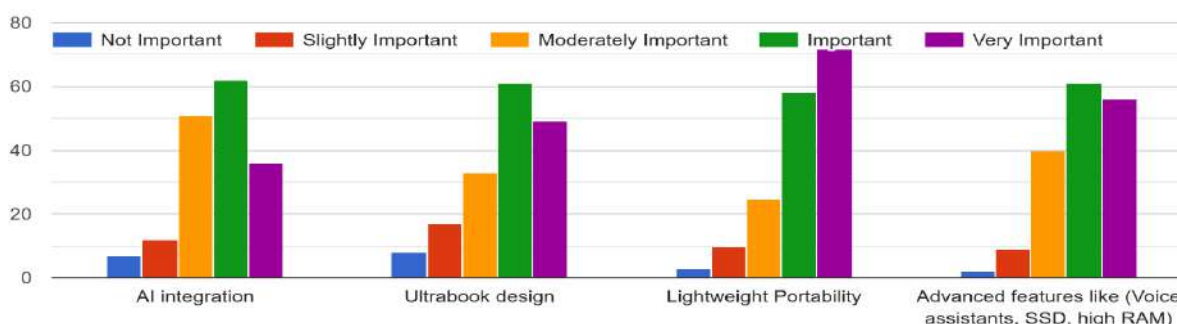
What is your budget range for purchasing a laptop?  
168 responses



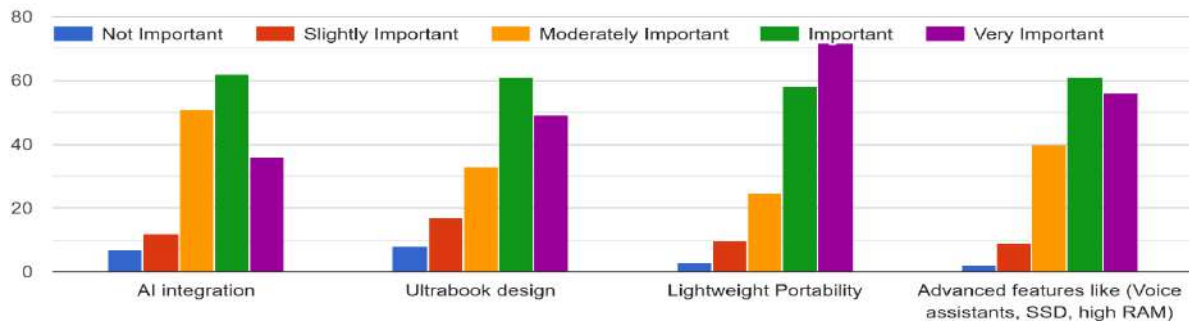
This pie chart depicts budget ranges for buying laptops among 168 respondents. The highest number of respondents prefer the budget range of ₹50,001 - ₹70,000, constituting 42.9%, followed by ₹30,000 - ₹50,000 at 36.9%. Below ₹30,000 at 2.4% and above ₹1,00,001 at 4.8% are the least preferred budget ranges as they highlight the fact that more consumers opt for mid- range laptops priced between ₹30,000 and ₹70,000.

## BAR CHART 3: - REPRESENTING TECHNICAL FACTORS THAT INFLUENCE WHEN PURCHASING A LAPTOP

Technical factors that influence when purchasing a laptop



Technical factors that influence when purchasing a laptop



This bar chart displays the importance of different technical variables in buying laptops among survey participants. Each factor is rated on a scale of Not Important to Very Important. Lightweight Portability and Advanced Features such as Voice Assistants, SSD with high RAM are the major factors responsible for most of the consumers. AI Integration and Ultrabook design, are not so important and have a moderate level of interest amongst the participants. This implies that performance and light weight are the main features of importance are the laptop buyers while appearance or the latest artificial intelligence features are not.

## HYPOTHESIS TESTING CHI- SQUARE TEST

**1: There is an association between Age group and the preferred laptop brand for purchasing a laptop.**

Chi-Square Tests

|                              | Value               | Df | Asymp. Sig. (2-sided) |
|------------------------------|---------------------|----|-----------------------|
| Pearson Chi-Square           | 14.077 <sup>a</sup> | 15 | .520                  |
| Likelihood Ratio             | 15.973              | 15 | .384                  |
| Linear-by-Linear Association | .275                | 1  | .600                  |
| N of Valid Cases             | 168                 |    |                       |

a. 15 cells (62.5%) have expected count less than 5. The minimum expected count is .04. H0 – There is no association between Age group and the preferred laptop brand that influence when purchasing a laptop  
H1 – There is an association between Age group and the preferred laptop brand that influence when purchasing a laptop

Since P value is 0.520 is greater than 0.050, fails to reject null hypothesis. Therefore, it is inferred that there is no significant differences on the preferred laptop brand that influence when purchasing a laptop with all the age group.

**2: There is an association between Age group and budget range for purchasing a laptop.**



## Chi-Square Tests

|                              | Value               | Df | Asymp. Sig. (2-sided) |
|------------------------------|---------------------|----|-----------------------|
| Pearson Chi-Square           | 29.514 <sup>a</sup> | 12 | .003                  |
| Likelihood Ratio             | 32.143              | 12 | .001                  |
| Linear-by-Linear Association | 2.592               | 1  | .107                  |
| N of Valid Cases             | 168                 |    |                       |

H<sub>0</sub> – There is no association between Age group and budget range for purchasing a laptop. H<sub>1</sub> – There is an association between Age group and budget range for purchasing a laptop.

Since p value is 0.003 less than 0.050 reject the null hypothesis. Therefore, it is inferred that there is a significant difference on the budget range that influence when purchasing a laptop with all the age group.

## HYPOTHESIS TESTING ONE-WAY ANOVA

### ANOVA

Technical factors that influence when purchasing a laptop with AI integration.

|                |             |            | Sig. |
|----------------|-------------|------------|------|
| Between Groups | (Combined)  |            | .629 |
|                | Linear Term | Unweighted | .636 |
|                |             | Weighted   | .493 |
|                |             | Deviation  | .532 |
| Within Groups  |             |            |      |
| Total          |             |            |      |

H<sub>0</sub> - There is no significant differences on the technical factors that influence when purchasing a laptop with AI integration between all the monthly income group.

H<sub>1</sub> - There is significant differences on the technical factors that influence when purchasing a laptop with AI integration between all the monthly income group.

Interpretation: - Since the p value is 0.629 is greater than 0.050 fails to reject null hypothesis. Therefore, it is inferred that There is no significant differences on the Technical factors that influence when purchasing a laptop with AI integration between all the monthly income group.

#### ANOVA

Technical factors that influence when purchasing a laptop with Ultrabook design.

|                |             |            | Sig. |
|----------------|-------------|------------|------|
| Between Groups | (Combined)  |            | .015 |
|                | Linear Term | Unweighted | .105 |
|                |             | Weighted   | .014 |
|                |             | Deviation  | .108 |
| Within Groups  |             |            |      |
| Total          |             |            |      |

H<sub>0</sub> - There is no significant differences on the technical factors that influence when purchasing a laptop with Ultrabook design between all the monthly income group.

H<sub>1</sub> - There is significant differences on the technical factors that influence when purchasing a laptop with Ultrabook design between all the monthly income group.

Since the p value is 0.015 is lesser than 0.050 reject the null hypothesis. Therefore, it is inferred that there is significant differences on the Technical factors that influence when purchasing a laptop with Ultrabook design between all the monthly income group.

#### ANOVA

|                |             |            | Sig. |
|----------------|-------------|------------|------|
| Between Groups | (Combined)  |            | .008 |
|                | Linear Term | Unweighted | .024 |
|                |             | Weighted   | .002 |

|               |           |      |
|---------------|-----------|------|
|               | Deviation | .335 |
| Within Groups |           |      |

H<sub>0</sub> - There is no significant differences on the technical factors that influence when purchasing a laptop with Lightweight portability between all the monthly income group.

H<sub>1</sub> - There is significant differences on the technical factors that influence when purchasing a laptop with Lightweight portability between all the monthly income group.

Since the p value is 0.008 is lesser than 0.050 reject the null hypothesis. Therefore, it is inferred that there is significant differences on the Technical factors that influence when purchasing a laptop with Lightweight portability between all the monthly income group.

ANOVA

Technical factors that influence when purchasing a laptop with Advanced features like (Voice assistants, SSD, high RAM).

|                |             |            |      |
|----------------|-------------|------------|------|
|                |             |            | Sig. |
| Between Groups | (Combined)  |            | .320 |
|                | Linear Term | Unweighted | .338 |
|                |             | Weighted   | .654 |
|                |             | Deviation  | .193 |
| Within Groups  |             |            |      |
| Total          |             |            |      |

H<sub>0</sub> - There is no significant differences on the technical factors that influence when purchasing a laptop with Advanced features like (Voice assistants, SSD, high RAM) between all the Monthly Income group.

H<sub>1</sub> - There is significant differences on the technical factors that influence when purchasing a laptop with Advanced features like (Voice assistants, SSD, high RAM) between all the Monthly Income group.

Interpretation: - Since the p value is 0.320 is greater than 0.050 fails to reject null hypothesis. Therefore, it is inferred that there is no significant differences on the Technical factors that influence when purchasing a

laptop with Advanced features like (Voice assistants, SSD, high RAM) between all the Monthly Income group.

## REGRESSION

Descriptive Statistics

|                                                                                         | Mean  | Std. Deviation | N   |
|-----------------------------------------------------------------------------------------|-------|----------------|-----|
| How likely are you to buy a laptop through In-store (e.g. Reliance Digital, Croma, etc) | 4.119 | .9012          | 168 |

**Interpretation:** - Since the mean of the likeliness of buying a laptop from In-store is 4.119, it shows that the consumers are likely to buy a laptop In-store.

Model Summary<sup>b</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .461 <sup>a</sup> | .212     | .151              | .8301                      |

**Interpretation:** - Since the adjusted R Square is 0.151, the likeliness of buying a laptop from In-store has been explained by price, brand, performance, design and portability, battery life, storage capacity, security features, connectivity options, operating system, discount and offers, after sale services, eco-friendly features to the extent of 15.1% hence it is not a good fit modal.

ANOVA<sup>a</sup>

| Model |            | Sum of Squares | Df  | Mean Square | F     | Sig.              |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| 1     | Regression | 28.801         | 12  | 2.400       | 3.483 | .000 <sup>b</sup> |
|       | Residual   | 106.818        | 155 | .689        |       |                   |
|       | Total      | 135.619        | 167 |             |       |                   |

a. Dependent Variable: How likely are you to buy a laptop through In-store.

Thunderbolt ports), Operating System, Discounts and Offers After-Sales Service, Eco-Friendly Features.

H<sub>0</sub>- price, brand, performance, design and portability, battery life, storage capacity, security features, connectivity options, operating system, discount and offers, after sale services, eco- friendly features, do not affect the likeliness of buying a laptop from In-store jointly.

H<sub>1</sub>-price, brand, performance, design and portability, battery life, storage capacity, security features, connectivity options, operating system, discount and offers, after sale services, eco- friendly features, affects the likeliness of buying a laptop from In-store jointly.

**Interpretation:** - Since p value is 0.000 which is less than 0.050 therefore there is sufficient evidence to reject null hypothesis. It is inferred that the independent variables affect the dependent variable jointly.

Hence price, brand, performance, design and portability, battery life, storage capacity, security features, connectivity options, operating system, discount and offers, after sale services, eco- friendly features, affects the likeliness of buying a laptop from In-store jointly.

Coefficients<sup>a</sup>

| Model |                             | Unstandardized Coefficients |            | Standardized Coefficients | T      | Sig. |
|-------|-----------------------------|-----------------------------|------------|---------------------------|--------|------|
|       |                             | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant)                  | 1.991                       | .414       |                           | 4.815  | .000 |
|       | Price                       | .139                        | .077       | .156                      | 1.795  | .075 |
|       | Brand                       | -.007                       | .110       | -.007                     | -.065  | .948 |
|       | Performance                 | -.035                       | .126       | -.034                     | -.280  | .779 |
|       | Design and Portability      | -.115                       | .102       | -.113                     | -1.126 | .262 |
|       | Battery Life                | .241                        | .149       | .211                      | 1.617  | .108 |
|       | Storage Capacity            | .229                        | .146       | .205                      | 1.566  | .119 |
|       | Security Features           | -.112                       | .120       | -.118                     | -.937  | .350 |
|       | <b>Connectivity Options</b> | -.081                       | .107       | -.086                     | -.762  | .447 |
|       | <b>Operating System</b>     | .207                        | .142       | .196                      | 1.453  | .148 |
|       | <b>After-Sales Services</b> | -.025                       | .096       | -.029                     | -.260  | .795 |

|  |                              |       |      |       |        |      |
|--|------------------------------|-------|------|-------|--------|------|
|  | <b>Discounts and offers</b>  | -.109 | .091 | -.127 | -1.207 | .229 |
|  | <b>Eco Friendly Features</b> | .144  | .087 | .166  | 1.655  | .100 |

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3 + \dots + B_nX_n$$

Y – the likeliness of buying a laptop from In-store a = 1.991

$$B_1 = .139$$

$$B_2 = -.007$$

$$B_3 = -.035$$

$$B_4 = -.115$$

$$B_5 = .241$$

$$B_6 = .229$$

$$B_7 = -.112$$

$$B_8 = -.081$$

$$B_9 = .207$$

$$B_{10} = -.025$$

$$B_{11} = -.109$$

$$B_{12} = .144$$

X<sub>1</sub>=Price, X<sub>2</sub>= Brand, X<sub>3</sub>=Performance, X<sub>4</sub>= Design & portability, X<sub>5</sub>=Battery Life, X<sub>6</sub>=Storage capacity, X<sub>7</sub>= Security features, X<sub>8</sub>= Connectivity options, X<sub>9</sub>= Operating system, X<sub>10</sub>=After sales services, X<sub>11</sub>= Discounts & offers, X<sub>12</sub>= Eco-friendly features

Interpretation: - The likeliness of buying a laptop from In-store =  $1.991 + (.139) \text{ Price} + (-.007) \text{ Brand} + (-.035) \text{ Performance} + (-.115) \text{ Design \& portability} + (.241) \text{ Battery Life} + (.229) \text{ Storage capacity} + (-.112) \text{ Security features} + (-.081) \text{ Connectivity options} + (.207) \text{ Operating system} + (-.025) \text{ After sales services} + (-.109) \text{ Discounts \& offers} + (.144) \text{ Eco-friendly features}$ .

Analysis: - Any increase of one unit of price, battery life, storage capacity operating system, eco-friendly features will increase the likeliness of buying a laptop from In-store by .139, .241, .229, .207, .144.

Any decrease of one unit of brand, performance, design and portability, security features, connectivity options, after sales services, discounts and offers will increase the likeliness of buying a laptop from In-store by .007, .035, .115, .112, .081, .025, .109.

## CONCLUSION AND RECOMMENDATIONS

In conclusion, the study on consumer buying behavior towards laptops with special reference to Bangalore city shows that, age is quite likely to be a determining factor of budget preference whereby the younger and older age would be seen to spend differently, income levels would greatly influence the Design types such as Ultra-books preferred, particularly lightweight ones, since such portable premium offerings are targeted at high-income earners. The decision to purchase laptops in-store is marginally affected by price, Battery life, storage capacity, operating system and eco-friendly features.

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

- In-store promotions will focus on price, battery life, and storage options to target price-conscious buyers.
- Different price levels, a better range of models, should be offered to appeal more to the younger and price-sensitive demographic.
- Add a section on advertisement showing eco-friendly laptop component to the online advertisement striving to reach the greener group of people.
- Using virtual tools to facilitate in-store pickup or product demos could also aid in the making of purchasing decisions.

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## APPENDICES

1. Name
2. Gender
  - Male
  - Female
  - Prefer not to say
3. Age
  - 18-24
  - 25-34
  - 35-44
  - Above 45
4. Educational Qualification
  - High School
  - SSLC
  - Undergraduate



- Postgraduate
  - Doctorate
  - Other
5. Occupation
- Student
  - Professional (IT /Tech)
  - Professional (Non-Tech)
  - Govt. employee
  - Business
  - Other

6. Monthly Income
- 25,000-50,000
  - 50,001 – 75,000
  - 75,001 – 1,00,000
  - Above 1,00,001

7. Factors that influence when purchasing a laptop

|                                                                 | Not<br>Important | Slightly<br>Important | Moderately<br>Important | Important | Very<br>Important |
|-----------------------------------------------------------------|------------------|-----------------------|-------------------------|-----------|-------------------|
| Price                                                           |                  |                       |                         |           |                   |
| Brand                                                           |                  |                       |                         |           |                   |
| Performance (e.g.<br>processor speed, RAM)                      |                  |                       |                         |           |                   |
| Design and Portability<br>(e.g., lightweight, slim)             |                  |                       |                         |           |                   |
| Battery Life                                                    |                  |                       |                         |           |                   |
| Storage Capacity                                                |                  |                       |                         |           |                   |
| Security Features (e.g.,<br>fingerprint, facial<br>recognition) |                  |                       |                         |           |                   |

|                                                               |  |  |  |  |  |
|---------------------------------------------------------------|--|--|--|--|--|
| Connectivity Options<br>(USB, HDMI, and<br>Thunderbolt ports) |  |  |  |  |  |
| Operating System                                              |  |  |  |  |  |
| Discounts and offers                                          |  |  |  |  |  |
| After-Sales Service                                           |  |  |  |  |  |
| Eco-Friendly Features                                         |  |  |  |  |  |

8. What's your preferred laptop brand?

- Dell
- HP
- Apple
- Lenovo
- ASUS
- Other

9. Budget for a laptop purchase?

- Below ₹30,000
- ₹30,000 - ₹50,000
- ₹50,001 - ₹70,000
- ₹70,001 - ₹1,00,000
- Above ₹1,00,001

10. Technical factors that influence while purchasing a laptop?

|                            | Not<br>Important | Slightly<br>Important | Moderately<br>Important | Important | Very<br>Important |
|----------------------------|------------------|-----------------------|-------------------------|-----------|-------------------|
| AI integration             |                  |                       |                         |           |                   |
| Ultrabook design           |                  |                       |                         |           |                   |
| Lightweight<br>Portability |                  |                       |                         |           |                   |

|                                                          |  |  |  |  |  |
|----------------------------------------------------------|--|--|--|--|--|
| Advanced features like (Voice assistants, SSD, high RAM) |  |  |  |  |  |
|----------------------------------------------------------|--|--|--|--|--|

How likely are you to buy a laptop through each channel?

|                                         | Most Unlikely | Unlikely | Neutral | Likely | Most Likely |
|-----------------------------------------|---------------|----------|---------|--------|-------------|
| Online (e.g. Amazon, Flipkart)          |               |          |         |        |             |
| In-store (e.g. Reliance Digital, Croma) |               |          |         |        |             |
| Brand's Official Website                |               |          |         |        |             |
| Local Retailer                          |               |          |         |        |             |

Describe any challenges or difficulties you have experienced during the process of selecting and purchasing a laptop. (Open ended question)

# **A STUDY ON FACTORS INFLUENCING CONSUMER BUYING BEHAVIOUR IN CHOOSING ONLINE VS. OFFLINE**

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## **ABSTRACT**

Grocery shopping has changed with the increase in online platforms that compete with traditional stores. This research examines factors that influence consumer buying behaviour while choosing between online and offline grocery shopping. The research tool used to collect relevant data was an online questionnaire 151 was the sample size of respondents, which was collected through Google forms by collecting data on Age, gender, income, occupation, and location. The analysis of data was done using statistical tools like Chi-square, One way Anova and Regression. With the data collected we were able to find out that Age, location and other factors influence people's preference on choosing different channels of grocery shopping.

Brand loyalty, sustainability, and shopping from locals have further impacts on consumer purchasing decisions. On the other hand, it would seem that trust in retailers is less important. As such, this gives light to consumer behaviour as a whole and what makes preference in grocery shopping change within channels. The study informs us that most consumers like to shop for groceries on a weekly basis, and there is a significant ratio of consumers shopping both online and offline. It shows the preference for both channels is a result of the convenience and flexibility associated with shopping.

## INTRODUCTION

The grocery retail industry had seen a changed trend during the last years with rise of e-commerce along with traditional in-shop purchases. The customer has had many problems which are influenced by plenty of things like brand reputation, convenience, product variety, as well as ethical and eco-friendly considerations of grocery. As grocery shopping is probably one of the most popular and regular buying activities it is necessary that one realizes what drives the consumers to move for buying groceries online or offline.

In a study conducted by (Tomar, 2023) *Factors Affecting Customer Satisfaction in Online Grocery Shopping: An Empirical Analysis* This study shows factors influencing customer satisfaction in online grocery shopping in India. The research shows the importance of convenience, website design and security in shaping satisfaction. When people can easily search for and buy something at any time, then they are satisfied. It also suggests that with increasing competition in the OGS market, retailers must adopt strategies focused on enhancing these aspects to stay competitive. This research paper dives into understanding factors influencing customer shopping preferences

Current research identifies huge variations in consumer behaviour, yet it does not examine most of the crucial factors associated with this behaviour. Consumers might like ease of convenience, but most consumers still like the tangible nature of shopping in stores where they can physically analyse products. Additionally, there has also been an increased concern with regards to environmental issues during the purchase decision-making process. Furthermore, there is scarce research on how such perceptions influence preferences between online and offline.

The current study informs us about the significant changes in consumer choice, but it does not fully explore several important elements of this behaviour. While the convenience is very important for consumers, many still prefer the shopping experience in-store, where they can look at the products personally. There are numerous studies conducted on consumer preferences during a pandemic, but there has been no study on consumer preferences post covid-19, in the long run.

## REVIEW OF LITERATURE

(Asgari H, Azimi G, Titiloye I, & Jin X, 2023) This paper explains to us how the COVID-19 pandemic has affected the online grocery purchasing habits. Based on the findings, the pandemic accelerated the shift to online purchasing, especially among those with past experience, better incomes, and proficient in technology lifestyles.

(Brüggemann & Rainer Olbrich, 2022) This research proves that there are three categories of consumers according to their preferences in buying grocery through the internet. Class 2 (8% of respondents) is fearful of using online services; this class is very sensitive toward the delivery cost and represents older, inexperienced customers predominantly. Class 1 contains the largest proportion of users (69% of responses)

and is most desirous of paying for speedy delivery and more brand alternatives, including frequent users in good health. Tailoring effort includes lowering delivery prices for Class 2 and increasing brand alternatives offered for Class 1 as an incentive to increase market adoption and satisfaction across brands.

(Budziński & Ricardo Daziano, 2023) This study analyses changes in customer behaviour in online and offline food shopping in Germany prior to, during, and after the COVID-19 pandemic lockdowns. Whereas many customers were shopping for groceries online during the lockdown, most returned to store-based purchases later on. This behaviour reveals a desire to revert to "habits". On the contrary, online retailers are unable to retain a pandemic-era client, which raises the requirement to improve long-term customer retention measures. Unlike earlier surveys, this study brings fresh, observed findings about the purchasing behaviours of German households, with real purchase data as a foundation.

(Ananda, Gamithri Gayana Karunasena, & David Pearson, 2023) this study was based on a survey carried out in the German-speaking region of Switzerland, and respondents were particularly those who are shopping regularly for groceries. By using an internet access panel, with quotas based on Swiss MTMC data, this study collected 1,009 respondents from April 21st through May 25th, 2020, while in extreme lockdown. The sample closely mirrors MTMC demographics along gender, education, and household size but is skewed towards older, retired people, as nearly two-thirds have never bought for groceries online before.

(Kumar, Vishrut S. Landge, & Sumeet Jaiswal, 2023) this study illustrates how COVID-19 influenced grocery choices using early 2021 Florida base data. The results show that younger, female, and larger households preferred e-grocery options while major determinants except for those concerned about online shopping risks. Curb side pickup was popular, but more people could benefit from off-season incentives to minimize delay. Interestingly, those who enjoyed the experience were more likely to favour e-grocery options, signifying a shift in social attraction to shopping. It can help businesses and policymakers to react to changing consumer demands.

(Tomar, 2023) The present study throws light on factors influencing customer satisfaction in online grocery shopping in India. The results reveal that convenience, web site design and security are all relevant factors for shaping satisfaction. Convenient shopping involves easy product search and the freedom to shop at any time. Such aspects increase customer satisfaction. With increasing competition in the OGS market, it also suggests that retailers have to adopt strategies focused on improving these aspects to compete with others.

## **OBJECTIVE OF THE STUDY**

- To identify the key factors influencing consumer choices in online versus offline grocery shopping channels, focusing on motivations and barriers.
- To examine the impact of product and brand preferences on consumer choice of grocery shopping channels.
- To analyse the role of environmental and social considerations in shaping consumer decisions to use online or offline grocery shopping options.

## **RESEARCH METHODOLOGY**

This research paper is descriptive, Primary data was collected from 151 responses from the questionnaire that was circulated through online mode via WhatsApp and Instagram which included demographic variables like Age, Gender, education level, Occupation, Monthly household income and location, it also included non-demographic questions to study the factors influencing consumer buying behaviour. The purpose of the questionnaire was to collect information on motivations and barriers of both online and in-store shopping and to understand shopping preferences of buyers like Brand loyalty, environmental concerns, convenience, and trust

## **RESEARCH GAP**

There is a lack of research that studies how consumers view on environmental sustainability affect their preferences to buy for groceries online rather than in-person. Taking into account both direct and indirect environmental implications, are visibly lacking. Furthermore, although previous research studied the changes that happened during covid-19 pandemic, there are still many things to learn about the long-term impacts on consumer preferences as they change post-pandemic.

## **RESEARCH QUESTIONS**

1. What are the primary motivations and barriers for consumers when choosing between online and offline grocery shopping?
2. How do product preferences and brand loyalty influence consumer choice between online and offline grocery shopping channels?
3. To what extent do environmental and social factors affect consumer decisions in selecting online or offline grocery shopping?

## RESEARCH PROBLEM

A variety of factors influence people's decision to shop for groceries online or offline, but there is lack of knowledge about motives and barriers behind these choices. Convenience, environmental and sustainability factors, demographic factors all have impact on consumer buying decisions but these are still not much studied. Also, the increasing importance of environmental sustainability and social responsibility in consumer decision-making raises major issues about how these factors influence channel selection. Addressing these gaps is important for finding a complete understanding of how consumers behave in the changing grocery buying market.

## LIMITATIONS OF THE STUDY

**The study was conducted using online survey; sample survey size of 151 respondents may not represent entire** population. Online questionnaire often uses close-ended questions, which may limit the depth of the responses. As this research was conducted within limited timeframe, which may have impacted the depth of the data collected. As this research is quantitative, it can lack qualitative aspects.

## RESEARCH FINDINGS

The Demographic data of 151 respondents collected through the online survey.

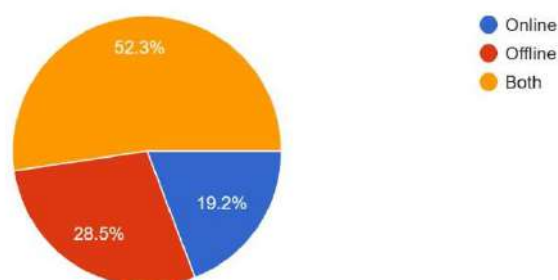
**Table 1: Demographic of Participants**

| Demographic Variable | Total |        |
|----------------------|-------|--------|
|                      | n     | %      |
| Age                  |       |        |
| Below 18             | 4     | 2.60%  |
| 18-24                | 66    | 43.70% |
| 25-34                | 45    | 29.80% |
| 35-44                | 24    | 15.90% |
| 45-54                | 7     | 4.60%  |
| 55 & above           | 5     | 3.30%  |
| Gender               |       |        |
| Male                 | 77    | 51.00% |
| Female               | 74    | 49.00% |
| Education Level      |       |        |
| High School          | 3     | 2%     |
| Undergraduate        | 70    | 46.40% |



|                          |     |        |
|--------------------------|-----|--------|
| Post Graduate            | 48  | 31.80% |
| Professional             | 30  | 19.90% |
| Occupation               |     |        |
| Student                  | 54  | 35.80% |
| Employed                 | 67  | 44.40% |
| Unemployed               | 6   | 4%     |
| Self-Employed            | 22  | 14.60% |
| Homemaker                | 2   | 1.30%  |
| Monthly Household Income |     |        |
| Under Rs30,000           | 22  | 14.60% |
| Rs30,000 - Rs50,000      | 25  | 16.60% |
| Rs50,001 - Rs70,000      | 24  | 15.90% |
| Rs70,001 - Rs90,000      | 23  | 15.20% |
| Over Rs90,000            | 22  | 14.60% |
| Prefer Not to Say        | 35  | 23.00% |
| Location                 |     |        |
| Urban                    | 102 | 6.50%  |
| Sub-Urban                | 32  | 21.20% |
| Rural                    | 17  | 11.30% |

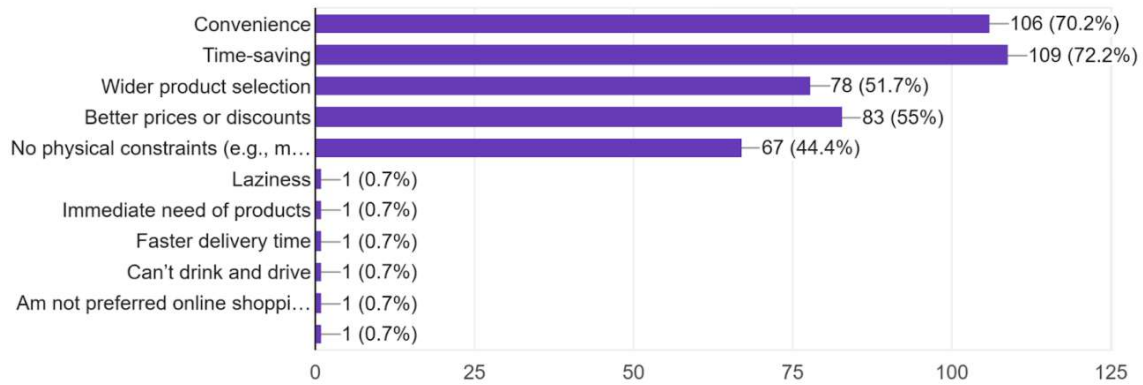
Which channel do you prefer for grocery shopping?  
151 responses



The above pie chart shows, the preference of channel by 151 respondents which are allocated as 79(52.3%) chooses both online and traditional offline, 43(28.5%) chose offline and 29(19.2%) chose online.

### What are the primary motivations for your choice of online grocery shopping? (Select all that apply)

151 responses

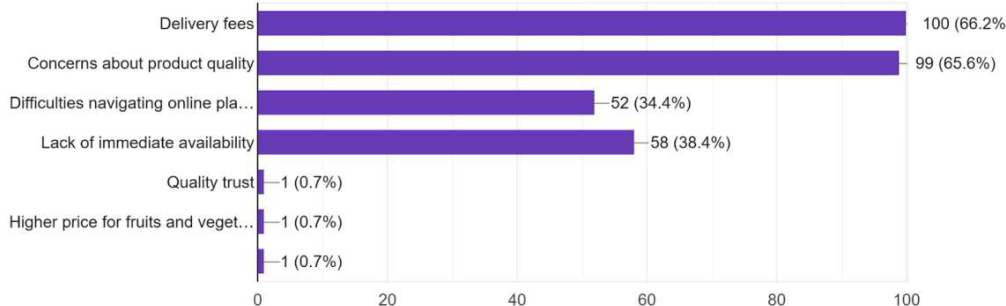


From the above graph it is seen that out of 151 respondents, 106(70.2%) people have given convenience as their primary motivation for shopping groceries online. The next motivation was time saving which constitutes to 109 respondents (72.2%), followed by Better prices and discounts that constitutes to 83 (55%), wider product selection was chosen by 78(51.7%), No physical constraints contributes to 67 respondents (44.4%)

*Bar Graph 2: shows the primary barriers while choosing online grocery shopping*

### What are the primary barriers for your choice of online grocery shopping? (Select all that apply)

151 responses



From the above graph we can observe that People choose not to choose online grocery shopping due to high delivery fees 100(66.2%), followed by concerns about product quality 99(65.6%), lack of immediate availability 58(38.4%), Difficulties navigating online platforms 52(34.4%).

## DISCUSSION AND ANALYSIS OF FINDINGS HYPOTHESIS TESTING CHI-SQAURE TEST

1: Is there any relationship between age and channel for grocery shop preference. H0: There is no association between age and preference for grocery shopping channel. H1: There is association between age and preference for grocery shopping channel.

## Chi-Square Tests

| Chi-Square Tests             | Value   | df | Asymptotic Significance (2-sided) |
|------------------------------|---------|----|-----------------------------------|
| Pearson Chi-Square           | 22.389a | 10 | 0.013                             |
| Likelihood Ratio             | 23.848  | 10 | 0.008                             |
| Linear-by-Linear Association | 4.948   | 1  | 0.026                             |
| N of Valid Cases             | 151     |    |                                   |

Result: Since the P value is 0.013 which is lesser than 0.050, There is no sufficient evidence to reject null hypothesis. Therefore, it is inferred that there is an association between age and channel for choosing for grocery shopping, i.e. online and Offline.

2: Is there any relationship between location and channel for grocery shopping preference.

## Chi-Square Tests

| Chi-Square Tests             | Value   | df | Asymptotic Significance (2-sided) |
|------------------------------|---------|----|-----------------------------------|
| Pearson Chi-Square           | 13.454a | 4  | 0.009                             |
| Likelihood Ratio             | 13.43   | 4  | 0.009                             |
| Linear-by-Linear Association | 0.342   | 1  | 0.558                             |
| N of Valid Cases             | 151     |    |                                   |

H<sub>0</sub>: There is no association between location and preference for grocery shopping channel. H<sub>1</sub>: There is association between location and preference for grocery shopping channel

**Results:** Since the P value is 0.009 which is lesser than 0.050, There is no sufficient evidence to reject null hypothesis. There is association between location and the preference for grocery shopping channel. The grocery shopping channel like online and offline depends on location like Urban, Sub-Urban and Rural.

## HYPOTHESIS TESTING REGRESSION

| Descriptive Statistics |      |                |     |
|------------------------|------|----------------|-----|
|                        | Mean | Std. Deviation | N   |
| Sustainability driven  | 3.51 | 0.965          | 151 |

Interpretation: Since the mean of sustainability-focused is 3.51 it shows that consumer preference for grocery shopping promoting sustainability are at satisfactory level.

**Interpretation:** since the R square is .427, brand loyalty, environmental concerns positive impact on community, convenience, trust and change in preferences post covid-19 is 40.2. Hence, it is not a good fit model.

#### ANOVA

| ANOVAa |                |        |             |       |        |       |
|--------|----------------|--------|-------------|-------|--------|-------|
| Model  | Sum of Squares | df     | Mean Square | F     | Sig.   |       |
| 1      | Regression     | 59.689 | 6           | 9.948 | 17.897 | .000b |
|        | Residual       | 80.046 | 144         | 0.556 |        |       |
|        | Total          | 139.74 | 150         |       |        |       |

**Dependent Variable:** Sustainability driven

**B) Predictors:** Brand Loyalty, environmental concerns, positive impact on community, convenience, trust and change in preference post covid-19

H<sub>0</sub>: Brand Loyalty, environmental concerns, positive impact on community, convenience, trust and change in preference post covid-19 does not affect your sustainability driven.

H<sub>1</sub>: Brand Loyalty, environmental concerns, positive impact on community, convenience, trust and change in preference post covid-19 does not affect your sustainability driven.

**Result:** Since the P value is .000 which is less than 0.050 there is sufficient evidence to reject the null hypothesis. Hence it is inferred that, there is significant effect created by Brand loyalty, environmental impact, and positive impact on community, convenience, trust and change in preferences post Covid-19, on the overall level of satisfaction derived on grocery shopping.

| Coefficients <sup>a</sup> |                             |      |                           |   |      |
|---------------------------|-----------------------------|------|---------------------------|---|------|
| Model                     | Unstandardized Coefficients |      | Standardized Coefficients | t | Sig. |
|                           | B                           | Std. | Beta                      |   |      |

## CONCLUSION AND RECOMMENDATION

In conclusion, the study on factors influencing consumer buying behaviour in choosing online and offline grocery shopping, there is a significant influence between the demographic factors like people's age and location(Urban, Sub-Urban or Rural) they reside have and influence in choosing the channel for grocery shopping. People's preference for channel selecting is also influenced by factors like brand loyalty trust, convenience, sustainability and environmental concerns.

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

- Online grocery Companies should work on providing faster delivery of grocery so that they can increase their customers.

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## APPENDICES

1. Name: (Optional)
2. Age:
  - Below 18
  - 18-24
  - 25-34
  - 35-44
  - 45-54

- 55 and above
- 3. Gender
  - Male
  - Female
  - Prefer not to say
  - Other:
- 4. Education level
  - High school
  - Undergraduate
  - Post Graduate
  - Professional
  - Other
- 5. Occupation
  - Student
  - Employed
  - Unemployed
  - Self-employed
  - Homemaker
  - Other:
- 6. Monthly House hold income
  - Under ₹30,000
  - ₹30,000- ₹50,000
  - ₹50,001- ₹70,000
  - ₹70,001- ₹90,000
  - Over ₹90,000
  - Prefer not to say
- 7. Location
  - Urban
  - Sub-Urban
  - Rural

8. How often do you shop for groceries?
- Daily
  - Weekly
  - Occasionally( less than once a month)
  - Monthly
9. Which channel do you prefer for grocery shopping
- Online
  - Offline
  - Both
10. How often do you shop for groceries offline?
- Never
  - Occasionally( once a month)
  - Regularly( 1-3 times per month)
  - Frequently( more than 3 times per month)
11. How often do you shop for groceries in store?
- Never
  - Occasionally( once a month)
  - Regularly( 1-3 times per month)
  - Frequently( more than 3 times per month)
12. What are the Primary motivations for your choice of online grocery shopping? (select all that apply.
- ☐ Convenience
  - ☐ Time saving
  - ☐ Wider product selection
  - ☐ Better prices and discounts
  - ☐ No physical constraints
  - ☐ Other:
13. What are the primary barriers for your choice of online grocery shopping ( select all that apply)
- ☐ Delivery fees
  - ☐ Concerns about product quality
  - ☐ Difficulties navigating online platforms
  - ☐ Lack of immediate availability

- ☐ Other:
14. What are the primary motivations for your choice of offline grocery shopping? ( select all that apply )
- ☐ Ability to inspect products before purchases
- ☐ Familiarity with local stores
- ☐ Immediate availability of items
- ☐ Personal interactions with staff
- ☐ Other:
15. What are the primary barriers for your choice of offline grocery shopping?( select all that apply)
- ☐ Time consuming
- ☐ Inconvenient location
- ☐ Crowded stores
- ☐ Limited availability of product
- ☐ Other:

Please indicate your level of agreement with the following statements on a scale of 1 to 5, where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree.

| Factors                             | Strongly Disagree | Disagree | Neutral | Agree | Strongly Disagree |
|-------------------------------------|-------------------|----------|---------|-------|-------------------|
| Brand loyalty                       |                   |          |         |       |                   |
| environmental impact                |                   |          |         |       |                   |
| sustainability                      |                   |          |         |       |                   |
| Impact of shopping locally          |                   |          |         |       |                   |
| Convenience                         |                   |          |         |       |                   |
| Trust on online store               |                   |          |         |       |                   |
| Changes in preference post covid-19 |                   |          |         |       |                   |

15. Given the choice, would you prefer to shop for groceries online or in-store? Please share why. (open ended)



# **A STUDY ON CONSUMER PERCEPTIONS TOWARDS UPI SERVICES WITH SPECIAL REFERENCES TO BENGALURU CITY**

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## **ABSTRACT**

This study investigates consumer perceptions toward UPI services, especially in Bengaluru, a city known for its tech-savvy people and diverse demographics. Since the birth of UPI in 2016, it has transformed digital payments in India. To determine consumer perception and practice towards UPI services, this particular research used a sample size of 171 participants in studying how age, gender, income and education affect consumer perception and practice towards UPI services. According to the study, some of the major challenges showed up are security concerns, and an overall evaluation of satisfaction based on UPI features involving ease of use, transaction speed, and fees. Statistical analyses such as regression and one-way ANOVA were applied to determine the relationship between these factors and the adoption of UPI. The findings reveal that even though UPI is widely accepted and appreciated with regard to convenience, there are significant barriers to adoption, and more particularly, in terms of security and demographic-specific concerns. This study hence offers suitable information for policymakers and financial institutions aiming to make better the adoption of UPI across diverse consumer segments.

## INTRODUCTION

Since its entry into the market in 2016, the Indian digital payment scenario has undergone a complete change with the introduction of the Unified Payments Interface (UPI) by the National Payments Corporation of India. This has further connected many bank accounts through a single interface on the mobile platform, implementing a seamless, real-time approach to payment into operation and further advancing the nation toward becoming a cashless economy (Arthi MC, 2023). Although the growth in the adoption of UPI is happening now, the interface of fast-developing technology with the perceptions of the consumer is yet to be explored much more, and Bengaluru-the city of tech-aware customers is still at an infant stage (Kanchu Thirupathi, 2022).

Being the epitome of Silicon Valley in India, Bengaluru forms a perfect location for studying the consumer perception with advanced infrastructure and a diversified population. Its consumers provide insights regarding what factors influence UPI adoption- influenced demographic variables, barriers to adoption, and security concerns (Shailesh Rastogi, 2021). This study attempts to fill the gap in reviewing the perception and usage of UPI services among various demographic groups.

Hence, it aims to fill the gaps across issues by focusing upon how the demographic variables and security concerns impact the perception and usage of UPI services among the consumers in Bengaluru. The study will identify the key barriers to adoption, examine variations in challenges across different consumer segments and check how security concerns shape both trust and usage patterns. In doing so, this study will bring into the reader's consideration a deep understanding of adoption of UPI in the city of Bengaluru, offering some ideas that may be valuable for policymakers, financial institutions, and technology providers.

## REVIEW OF LITERATURE

- (Shailesh Rastogi, 2021) This paper examines whether UPI has impacted financial literacy, inclusion, and economic development, particularly for marginalized groups in India. It states that while UPI has helped enhance financial inclusion, its adoption in various regions was not sufficiently accounted for with respect to age, income, as well as education aspects, which is not much explored in cities such as Bengaluru.
- (Kanchu Thirupathi, 2022) This research is a study of the perception of postgraduate students at Satavahana University on the adoption of UPI. Though it brings out an adoption of UPI among the students, it does not throw light on the other socio-demographic factors-the income and occupation types-in the context of adoption by various sections of the age group and the corresponding income groups in Bengaluru.
- (Arthi MC, 2023) This paper takes up the rapid growth of UPI in India. It focuses mainly on governance and the initiatives taken by NPCI to promote penetration. It enumerates the problems associated with security

as well as user awareness but carries out no in-depth analysis of how the socio-demographics of Bengaluru affect consumer perception and uptake patterns of UPI services, which is critical for your study.

□ (Muskan Ghani, 2023)Ghani has looked at the demography to seek how it influences UPI adoption. The findings of this research paper showed younger people and men using it more. It did not entirely cover particular socio- demographic aspects like income levels, which might have the potential to significantly influence the perception of a consumer toward UPI in an urban setting like Bengaluru. It seems there is a gap in research done for your study.

□ (Akshaya Kumar Sahu, 2023)This paper analyses the strong forces propelling growth in UPIs, including government support, infrastructure, and technology. Still, it lacks insight into its exploration of the issues and problems around UPI by scanning many of them as merely an outside entity and fails to gain insights into the nature of how technological adaptation impacts perception, especially within Bengaluru's diversified socio-economic demographics.

□ (Rishabh Jha, 2021)This paper assesses the consumer perceptions of UPI and highlights a few factors that influence the uptake of the payment system. Although it gets relevant consumers' feedback, it excludes a thorough analysis of socio- demographic factors such as income, age, and education in Bengaluru, which may prove pivotal in influencing consumer perceptions in an urban area.

□ (Piyush Kumar Mallik, 2021)This study investigates the factors that lead to consumers' intention to use UPI in India. Though they have conducted research on intention, this study has overlooked the socio-demographic characteristics such as educational level and income in the present context of Bengaluru, thereby creating a huge gap for your study.

□ (Shivam Tripathi, 2022)This paper by Tripathi and Dave will relate the emergence of cashless transactions through e-commerce platforms in the wake of the pandemic. Even with the generation of new trends, it does not reach a level that even narrates the adaptation of UPI technology and its consequences on consumer perceptions, especially among diversities of socio-economic populations residing in Bengaluru.

## **RESEARCH OBJECTIVES**

- To analyse the characteristics that determine consumer perception towards UPI services.
- To evaluate the relationship between selected demographic variable and the characteristics that determine consumer perception towards UPI services.
- To examine the relationship between the overall level of satisfaction derived on UPI services and the characteristics that determine consumer perception towards UPI services.

## **RESEARCH METHODOLOGY**

This research acquired a descriptive approach with the application of convenience sampling to gather information from 171 UPI users in Bengaluru. In doing so, an online survey was conducted which contained closed and open-ended questions designed on Google Forms that captured demographic details and consumer perceptions about using UPI services, keeping in mind that the factors comprised were ease of usage, security, and satisfaction level. Analysis of the data was done using SPSS. Descriptive statistics, regression analysis, and one-way ANOVA were calculated to find the relationship between demographic characteristics like age, gender, income and education and consumer perception of the UPI services. The findings are presented with the help of tables and charts.

### **Research Gap**

- **Technological Adaptation:** There may not be sufficient research on the scales through which evolving technology impacts consumer perception and UPI service adoption.
- **Socio-demographic factors:** The age, income, educational levels, and numerous other socio-demographic factors of a person who may influence usage and perception of UPI in Bengaluru are insufficiently researched.

### **Research Questions**

- Major challenges and barriers in consumer taking on of UPI services in Bengaluru.
- How will age, gender, income, and education demographic factors affect consumer perception and utilization of UPI services in Bengaluru?
- What are the major security concerns related with UPI services, and how do these affect consumer trust and utilization in Bengaluru?

### **Research Problem**

Some barriers to the adoption of UPI services have been identified among different consumer groups in Bengaluru. Apart from that, it has been found that in demographically seeing the groups in Bengaluru, a difference exists in the perception and usage of UPI services pertaining to age, gender, income, and so on. There is also an indication that cash remains a preferred choice for most of the users of financial services due to security reasons. The taking of corrective actions will be of utmost importance for the better accommodation of UPI adoption across the city of Bengaluru.

### Limitations of the study

- The sample constituted a total of 171 subjects. In this situation, it is not possible to generalize from the findings because of the sample that is likely to be rather unrepresentative of the population being studied
- This study relied only on respondents from Bengaluru which made it difficult to compare findings with other parts of India.
- Consumer preferences and technology with respect to UPI is also very evolving at a very fast rate which means the study may not be correct in the future and this would require more studies to be relevant over the years.

### RESEARCH FINDINGS

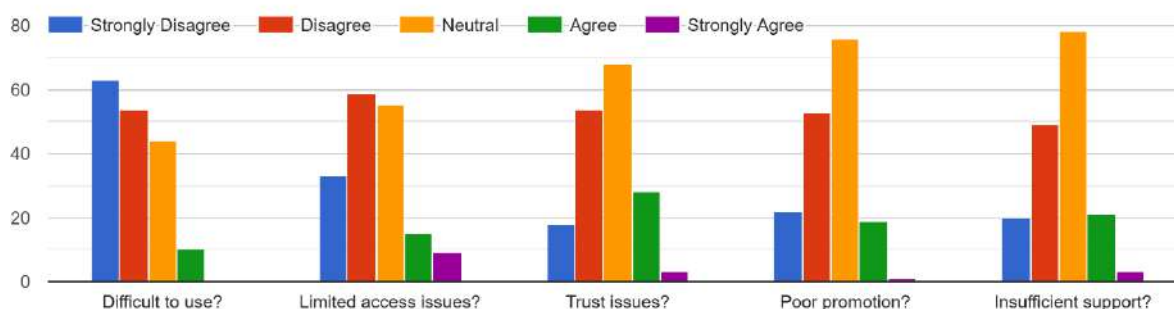
Below are the demographic data of the 171 respondents collected from an online Google survey questionnaire:

Table 1: Demographic of participants

| Demographic Variables | Total |       |
|-----------------------|-------|-------|
|                       | n     | %     |
| <b>Name(optional)</b> |       |       |
| <b>Age Group</b>      |       |       |
| ○ 18-24 years         | 74    | 43.3% |
| ○ 25-34 years         | 65    | 38%   |
| ○ 35-44 years         | 22    | 12.9% |
| ○ 45-54 years         | 9     | 5.3%  |
| ○ 55 years and above  | 1     | 0.6%  |
| <b>Gender</b>         |       |       |
| ○ Male                | 101   | 59.1% |
| ○ Female              | 70    | 40.9% |
| <b>Occupation</b>     |       |       |
| ○ Private co Employee | 64    | 37.4% |
| ○ Govt. employee      | 17    | 9.9%  |
| ○ Business            | 16    | 9.4%  |
| ○ Student             | 74    | 43.3% |
| ○ Retired             | 0     | 0%    |

| Monthly Income        |    |       |
|-----------------------|----|-------|
| ○ Below ₹25,000       | 44 | 25.7% |
| ○ ₹25,001 - ₹50,000   | 40 | 23.4% |
| ○ ₹50,001 - ₹1,00,000 | 16 | 9.4%  |
| ○ Above ₹1,00,000     | 11 | 6.4%  |

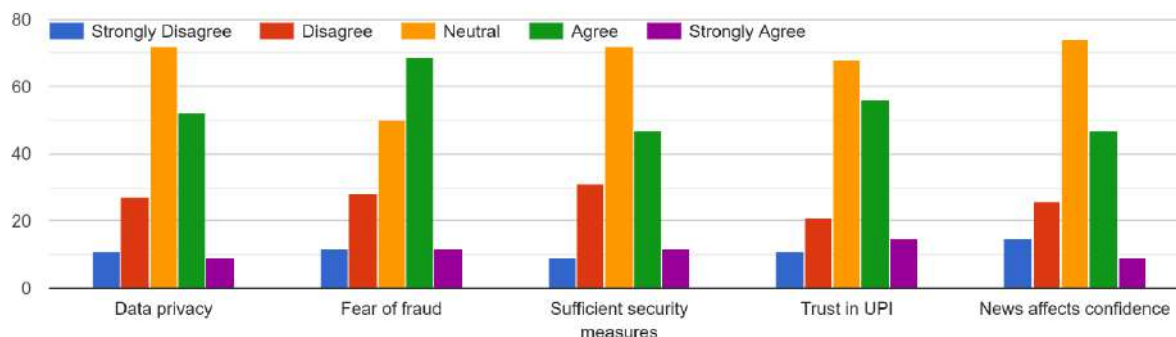
I face the following issues while using UPI



*Bar chart 1 – Representing the issues while using UPI*

From the graph, most of the respondents do not find the UPI services to be difficult to use, but some have limited access problems. The issues of trust and support concerns are moderate and mixed feedback. Users also find mixed opinions concerning the poor promotion. Overall, ease of use is generally good but access, trust, promotion and support for some users still remain.

I am concerned about using UPI because of



*Bar chart 2 – Representing the concerns while using UPI*

From the graph, most of the respondents are neutral and have apprehension over fraud and security while using UPI. Data privacy and trust in UPI have fewer concerns, and news is found to impact users' confidence in the use of UPI services.

## DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING REGRESSION

#### REGRESSION 1 – Level of satisfaction derived on UPI services.

| Descriptive Statistics                                                           |      |                |     |
|----------------------------------------------------------------------------------|------|----------------|-----|
|                                                                                  | Mean | Std. Deviation | N   |
| Rate yourself on the overall level of satisfaction you derived from UPI services | 3.95 | .671           | 171 |
| [Easy to make payment]                                                           | 4.23 | .835           | 171 |
| [Easy to received payment]                                                       | 4.19 | .883           | 171 |
| [Avoiding over payment]                                                          | 3.62 | 1.064          | 171 |
| [Cashless transaction]                                                           | 4.16 | .890           | 171 |
| [QR Code Payments]                                                               | 4.12 | .862           | 171 |
| [Instant Transfers]                                                              | 4.13 | .911           | 171 |
| [Low Transaction Fees]                                                           | 3.80 | 1.000          | 171 |
| [Wide Acceptance]                                                                | 3.99 | .917           | 171 |
| [Multiple Bank Accounts link]                                                    | 4.00 | .901           | 171 |
| [Rewards and Cashback]                                                           | 3.51 | 1.070          | 171 |
| [Transaction History]                                                            | 3.98 | .861           | 171 |
| [Personalized Offers]                                                            | 3.54 | 1.030          | 171 |

Since the adjusted R Square is .114, the overall level of satisfaction derived on UPI services has been explained by easy to make payment, easy to received payment, avoiding over payment, cashless transaction, QR Code payments, instant transfer, low transaction fees, wide acceptance, multiple bank accounts link, rewards and cashbacks, transaction history and personalized offers to the extent of 11.4%. Hence this model is not a good model.

| ANOVA <sup>a</sup> |            |                |     |             |       |                   |
|--------------------|------------|----------------|-----|-------------|-------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
| 1                  | Regression | 13.544         | 12  | 1.129       | 2.831 | .002 <sup>b</sup> |
|                    | Residual   | 62.982         | 158 | .399        |       |                   |
| Total              |            | 76.526         | 170 |             |       |                   |

a. Dependent Variable: Rate yourself on the overall level of satisfaction you derived from UPI services

b. Predictors: (Constant), [Personalized Offers], [Cashless transaction], [Avoiding over payment], [Low Transaction Fees], [Multiple Bank Accounts link], [Transaction History], [Easy to make payment], [Rewards and Cashback], [Wide Acceptance], [QR Code Payments], [Instant Transfers], [Easy to received payment]

H0 - The easy to make payment, easy to received payment, avoiding over payment, cashless transaction, QR Code payments, instant transfers, low transaction fees, wide acceptance, multiple bank accounts link, rewards and cashback, transaction history and personalized offers do not affect the overall level of satisfaction derived on UPI services jointly.

H1 - The easy to make payment, easy to received payment, avoiding over payment, cashless transaction, QR Code payments, instant transfer, low transaction fees, wide acceptance, multiple bank accounts link, rewards and cashbacks, transaction history and personalized offers affects the overall level of satisfaction derived on UPI services jointly.

Since P value is 0.002, which is less than 0.050, there is sufficient evidence to reject the null hypothesis. It is inferred that the easy to make payment, easy to received payment, avoiding over payment, cashless transaction, QR Code payments, instant transfer, low transaction fees, wide acceptance, multiple bank accounts link, rewards and cashback, transaction history and personalized offers affects the overall level of satisfaction derived on UPI services jointly.



| Coefficients <sup>a</sup> |                               |                             |            |                           |       |
|---------------------------|-------------------------------|-----------------------------|------------|---------------------------|-------|
| Model                     |                               | Unstandardized Coefficients |            | Standardized Coefficients | t     |
|                           |                               | B                           | Std. Error | Beta                      |       |
| 1                         | (Constant)                    | 2.497                       | .275       |                           | 9.068 |
|                           | [Easy to make payment]        | .164                        | .165       | .204                      | .996  |
|                           | [Easy to received payment]    | -.064                       | .162       | -.084                     | -.395 |
|                           | [Avoiding over payment]       | -.008                       | .060       | -.013                     | -.135 |
|                           | [Cashless transaction]        | .009                        | .104       | .012                      | .083  |
|                           | [QR Code Payments]            | .088                        | .129       | .113                      | .681  |
|                           | [Instant Transfers]           | -.084                       | .135       | -.114                     | -.622 |
|                           | [Low Transaction Fees]        | .045                        | .075       | .067                      | .597  |
|                           | [Wide Acceptance]             | .090                        | .103       | .123                      | .873  |
|                           | [Multiple Bank Accounts link] | -.049                       | .115       | -.066                     | -.428 |
|                           | [Rewards and Cashback]        | .091                        | .085       | .145                      | 1.069 |
|                           | [Transaction History]         | .149                        | .107       | .191                      | 1.384 |
|                           | [Personalized Offers]         | -.069                       | .085       | -.105                     | -.809 |

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3 + \dots + B_nX_n$$

Y – the overall level of satisfaction derived on UPI services.

a = 2.497, B<sub>1</sub> = .164, B<sub>2</sub> = -.064, B<sub>3</sub> = -.008, B<sub>4</sub> = .009, B<sub>5</sub> = .088, B<sub>6</sub> = -.084, B<sub>7</sub> = .045, B<sub>8</sub> = .090, B<sub>9</sub> = -.049, B<sub>10</sub> = .091, B<sub>11</sub> = .149, B<sub>12</sub> = -.069

Interpretation- The overall level of satisfaction derived on UPI services = 2.497+ (.164) easy to make payment + (-.064) easy to received payment + (-.008) avoiding over payment + (.009) cashless transaction + .088 QR Code payments + (-.084) instant transfer + (.045) low transaction fees + (.090) wide acceptance + (-.049)

multiple bank accounts link + (.091) rewards and cashbacks + (.149) transaction history + (-.069) personalized offers.

The easy to make payment, easy to received payment, avoiding over payment, cashless transaction, QR Code payments, instant transfer, low transaction fees, wide acceptance, multiple bank accounts link, rewards and cashbacks, transaction history and personalized offers do not exert sufficient influence on the overall level of satisfaction derived on UPI services.

Analysis- Any increase of one unit of the easy to make payment, cashless transaction, QR Code payments, low transaction fees, wide acceptance, rewards and cashbacks and transaction history will increase the overall level of satisfaction derived on UPI services by .164, .009, .088, .045, .090, .091 and .149 respectively.

Any decrease of one unit of the easy to received payment, avoiding over payment, instant transfer, multiple bank accounts link, and personalized offers will increase the overall level of satisfaction derived on UPI services by .064, .008, .084, .049 and .069 respectively.

REGRESSION 2 - Level of satisfaction derived on UPI services.

Since the mean of overall level of satisfaction derived on UPI services is 3.95, it shows that overall level of satisfaction derived on UPI services has been satisfactory.

Since the Adjusted R Square is .176, the overall level of satisfaction derived on UPI services has been explained by difficult to use, limited access issues, trust issues, poor promotion, insufficient support, data privacy, fear of fraud, sufficient security measures, trust in UPI and news affect confidence to the extent of 17.6%. Hence, this model is not a good model.

H0 - The difficult to use, limited access issues, trust issues, poor promotion, insufficient support, data privacy, fear of fraud, sufficient security measures, trust in UPI and news affect confidence do not affects the overall level of satisfaction derived on UPI services jointly.

H1 - The difficult to use, limited access issues, trust issues, poor promotion, insufficient support, data privacy, fear of fraud, sufficient security measures, trust in UPI and news affect confidence affects the overall level of satisfaction derived on UPI services jointly.

Since P value is 0.000, which is less than 0.050, there is sufficient evidence to reject the null hypothesis. It is inferred that the difficult to use, limited access issues, trust issues, poor promotion, insufficient support, data privacy, fear of fraud, sufficient security measures, trust in UPI and news affect confidence affects the overall level of satisfaction derived on UPI services jointly.

$Y = a + B_1X_1 + B_2X_2 + B_3X_3 + \dots + B_nX_n$

Y – the overall level of satisfaction derived on UPI services

a = 5.064, B1 = -.078, B2 = -.040, B3 = -.049, B4 = -.079, B5 = -.170, B6 = .108, B7 = -.037,  
B8 = -2.628,

B9 = -.016, B10 = -.079

Interpretation- The overall level of satisfaction derived on UPI services = 5.064 + (-.078) difficult to use + (-.040) limited access issues + (-.049) trust issues + (-.079) poor promotion + (-.170) insufficient support + (.108) data privacy + (-.037) fear of fraud + (-2.628) sufficient security measures + (-.016) trust in UPI + (-.079) news affect confidence.

The difficult to use, limited access issues, trust issues, poor promotion, data privacy, fear of fraud, sufficient security measures, trust in UPI and news affect confidence do not exert sufficient influence on the overall level of satisfaction derived on UPI services.

The insufficient support exerts sufficient influence on the overall level of satisfaction derived on UPI services.

Analysis- Any increase of one unit of data privacy will increase the overall level of satisfaction derived on UPI services by .108.

Any decrease of one unit of difficult to use, limited access issues, trust issues, poor promotion, insufficient support, fear of fraud, sufficient security measures, trust in UPI and news affect confidence will increase the overall level of satisfaction derived on UPI services by .078, .040, .049, .079, .170, .037, 2.628, .016, and .079 respectively.

## HYPOTHESIS TESTING ONE-WAY ANOVA

### ANOVA

**Rate yourself on the overall level of satisfaction you derived from UPI services**

|                |             |            | F     | Sig. |
|----------------|-------------|------------|-------|------|
| Between Groups | (Combined)  |            | 1.143 | .338 |
|                | Linear Term | Unweighted | 1.920 | .168 |
|                |             | Weighted   | .044  | .834 |

|       |  |           |       |      |
|-------|--|-----------|-------|------|
|       |  | Deviation | 1.509 | .214 |
| Total |  |           |       |      |

H0 - There is no significant differences on the overall level of satisfaction derived on UPI services among all the age group.

H1 - There is significant differences on the overall level of satisfaction derived on UPI services among all the age group.

Interpretation: Since the p value is 0.338 is greater than 0.050 there is sufficient evidences that we fail to reject the null hypothesis. Therefore, it is inferred that there is no significant differences on the overall level of satisfaction derived on UPI services among all the age group.

The overall level of satisfaction derived on UPI services has been same among all age group, between male and female, among all occupations and among monthly income groups.

The level of concerned on data privacy while using UPI services has been same among all age group, among all occupations and among monthly income groups except gender.

The level of concerned on fear of fraud while using UPI services has been same among all age group, among all occupations and among monthly income groups except gender.

The level of concerned on sufficient security measures while using UPI services has been same between male and female and among all the occupations group. The level of concerned on sufficient security measures while using UPI services has not been same among all the age group and among monthly income group.

The level of concerned on trust in UPI while using UPI services has been same between male and female, among all occupations and among monthly income groups except age group.

The level of concerned on news affect confidence while using UPI services has been same among all the age group, among all occupations and among monthly income groups except gender.

## CONCLUSIONS

This study, Consumer Perception of UPI Services, based on 171 responses, reveals that most users are satisfied with the mean score of 3.95 out of 5 for satisfaction. Ease of use and instant transfers associated with cashless transactions are major factors that drive this satisfaction, but several users concern about security, privacy, and customer support remain. Regression analysis based on the questionnaire results shows that ease of use and rewards are positive contributors to satisfaction; trust and access issues are negative contributors. ANOVA results show no significant difference in satisfaction due to age, occupation, or income but does show differences in security concerns by gender.

## RECOMMENDATIONS

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

- UPI providers should increase security by introducing multi-factor authentication and biometric verification to increase user trust.
- Awareness campaigns shall be carried out and aimed at educating elderly people and less tech-savvy persons through simple tutorials and community outreach.
- Target the younger segment with offers and cash backs and loyalty programs for maximum engagement.
- Collaboration between financial institutions and policymakers is needed to promote digital literacy in rural and underserved areas.
- Introduce feature such as voice-based payment and a smooth

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## APPENDIX

1. Name (optional)
2. Age Group
  - ☐ 18-24 years
  - ☐ 25-34 years
  - ☐ 35-44 years
  - ☐ 45-54 years
  - ☐ 55 years and above
3. Gender
  - ☐ Male
  - ☐ Female
4. Occupation
  - ☐ Private co Employee
  - ☐ Govt. employee
  - ☐ Business
  - ☐ Student
  - ☐ Retired
5. Monthly Income
  - ☐ Below ₹25,000
  - ☐ ₹25,001 - ₹50,000
  - ☐ ₹50,001 - ₹1,00,000
  - ☐ Above ₹1,00,000
  - ☐ Prefer not to say

### Section B: Non-Demographic Variables

INSTRUCTION: Please indicate your level of agreement with each statement by ticking (✓) the appropriate box on a scale of 1 to 5

I face the following issues while using UPI

| <b>Issues:</b>                   | <b>Strongly<br/>Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Strongly<br/>Agree</b> |
|----------------------------------|------------------------------|-----------------|----------------|--------------|---------------------------|
| <b>Difficult to use</b>          |                              |                 |                |              |                           |
| <b>Limited access<br/>issues</b> |                              |                 |                |              |                           |
| <b>Trust issues</b>              |                              |                 |                |              |                           |
| <b>Poor promotion</b>            |                              |                 |                |              |                           |
| <b>Insufficient<br/>support</b>  |                              |                 |                |              |                           |

I am concerned about using UPI because of

| <b>Concerns:</b>                   | <b>Strongly<br/>Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Strongly<br/>Agree</b> |
|------------------------------------|------------------------------|-----------------|----------------|--------------|---------------------------|
| Data privacy                       |                              |                 |                |              |                           |
| Fear of fraud                      |                              |                 |                |              |                           |
| Sufficient<br>security<br>measures |                              |                 |                |              |                           |
| Trust in UPI                       |                              |                 |                |              |                           |
| News affects<br>confidence         |                              |                 |                |              |                           |

I prefer to use UPI because of

| <b>Factors:</b>                        | <b>Strongly<br/>Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Strongly<br/>Agree</b> |
|----------------------------------------|------------------------------|-----------------|----------------|--------------|---------------------------|
| <b>Easy to make<br/>payment</b>        |                              |                 |                |              |                           |
| <b>Easy to received<br/>payment</b>    |                              |                 |                |              |                           |
| <b>Avoiding over<br/>payment</b>       |                              |                 |                |              |                           |
| <b>Cashless<br/>transaction</b>        |                              |                 |                |              |                           |
| <b>QR Code<br/>Payments</b>            |                              |                 |                |              |                           |
| <b>Instant<br/>Transfers</b>           |                              |                 |                |              |                           |
| <b>Low<br/>Transaction<br/>Fees</b>    |                              |                 |                |              |                           |
| <b>Wide<br/>Acceptance</b>             |                              |                 |                |              |                           |
| <b>Multiple Bank<br/>Accounts link</b> |                              |                 |                |              |                           |
| <b>Rewards and<br/>Cashback</b>        |                              |                 |                |              |                           |
| <b>Transaction<br/>History</b>         |                              |                 |                |              |                           |
| <b>Personalized<br/>Offers</b>         |                              |                 |                |              |                           |

Rate yourself on the overall level of satisfaction you derived from UPI services

- 1 Most unsatisfactory
- 2 Unsatisfactory
- 3 Neutral
- 4 Satisfactory
- 5 Most satisfactory



# **A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS FOOD DELIVERY APPS WITH SPECIAL REFERENCE TO BENGALURU CITY**

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## **ABSTRACT**

This research investigates the relationship between the selected demographic variables and factors that determine the overall satisfaction derived, which influences the consumer buying behaviour towards food delivery apps in Bengaluru city. Through a descriptive research approach, data was collected from 191 respondents through Google forms. The analysis of data was done using statistical tools and tests like chi-square, ANOVA, descriptive statistics and regression. It was found that many factors like age, gender, occupation and income level influence the buying behaviour of the consumers. It is also seen that consumers are at satisfactory level and they not highly satisfied with the apps and services provided by the same. The companies must focus on providing and delivering quality food with more discounts and offers as many of the consumers are not preferring to use food delivery apps because it is costly. Focus on customer support and improved user experience will increase the usage of these apps among the consumers.

## **INTRODUCTION**

Food delivery apps has seen significant and rapid growth over the past few years due to its convenience, variety of restaurants and their foods being offered to the consumer at the right time by maintaining on time delivery which enhances customer satisfaction and loyalty toward the delivery company. In recent and present times food delivery is become the need of the hour because of the busy and modern lifestyle of the present generation and companies take advantage of the opportunity and earn more profits in the business. So these companies and apps use more of social media reviews and ratings to enhance and improve the business by satisfying the customers by giving quality food, various discounts and offers to attract the consumers and influence their buying decisions.

The research aim is to explore and analyse the factors influencing the consumer buying behaviour towards food delivery apps with specific focus on the role and impact of social media along. Considering the popularity of these food delivery apps it is important to understand the consumer perceptions and motivations which drive their choice and preferences. This study is the summary of the overall satisfaction derived by these apps and the factors that influence these decisions with reference to demographic variables impact the buying decisions of the customers. By analysing and examining the study seeks to provide insights into the effectiveness of the modern digital marketing strategies and overall user experience on these specific platforms. The research is conducted keeping in mind with few popular food delivery apps which are prevalent and dominant in the market, like Swiggy, Zomato, Uber eats, and Dunzo because only these apps are being used most widely in the city and the nation. It is general study and do not cater to any one particular company in providing the insights as the focus is on social media and apps reviews in shaping the consumer buying decisions.

There are various studies by the previous researchers about the consumer satisfaction and perceptions towards food delivery apps with context to a specific generation, a particular age group people, impact of the technology advancements in the industry that has increased the usage of these online food delivery apps. Research pertaining to social media influences on overall satisfaction that drives consumers buying behaviour has been done in very generic way and has a research gaps and sections that are unexplored. This will help in enabling a better understanding of the consumers by the study and will be able to provide valuable insights to the food delivery apps and companies in the market.

## **REVIEW OF LITERATURE**

(Dr.S.C.B.SAMUEL ANBU SELVAN, 2021) The research is about the emerging trends towards online food delivery apps in India that is driven by the increasing use of the technology and also states that businesses regularly upgrade themselves to meet the changing consumer needs and preferences, which is very prevalent in the metropolitan cities and the age group of 15-34. The study analyses the historical background, current

scenario, and potential future developments to help the food delivery companies to develop better strategies and increase the customer base by identifying and satisfying their preferences and perceptions.

(Sarvesh Jadhav, 2023) This paper emphasizes the consumer behaviour based on factors such as variety of restaurants, user interface and app design which enhances the customer loyalty on the long term basis having huge impact but whereas the paper also states that the quality of food packaging has very little effect on the overall satisfaction. The researcher indicates the findings as, that improvising user interface and app design will lead to increased app usage and attract more consumers.

(k, 2023) The study highlights customer satisfaction, user experience and ongoing improvement as vital with special reference for Zomato's success in a dynamic market. It also provides insights for enhancing services and retaining customers, and also focusing on food delivery apps growth, changing behavior and Zomato's role in exploring the trends.

(Sharma, 2023) The study highlights how online platforms are transforming dining habits emphasizing convenience and variety. While these influence consumer choices, traditional dining still holds value reflecting diverse consumer priorities and a complex balance between in preferences.

(Mponela, 2024) The research paper focuses more on ordering systems related to technological aspects to help restaurants tackle challenges of high labour and to reduce costs. It states that incorporating advanced features like machine learning personalise services will be more appealing benefiting customers, businesses and restaurants as well.

(Rini, 2024) The research discusses the importance of social media in shaping the consumer's attitudes, preferences and behaviour especially in context with food consumption pattern and states that the role of social media with respect to buying behaviour remains partially categorised into three main functions of social media as tool, determinant, and source which helps in understanding the different ways in which social media influences the food consumer behaviour.

(Athira Bhaskaran, 2024) The research paper, mainly focuses on the influence of social media reviews on the consumer buying behaviour, specifically on the Generation Y consumers and explore the key factors influencing their online purchases. It also states that positive reviews, is strongly correlated with their buying behaviour and favourable feedback from peers influence their decisions. Social media has been seen as a communication channel that enables the consumers to gather information and interact with various brands across the world.

(S. Sujatha, 2024) The paper mainly focuses on the customer satisfaction and perception towards food delivery apps by stating that the rapid growth of food delivery sector in the E- commerce platform because of the ease of access and convenience. It states that variety of options and digital payments have made the consumers feel more satisfied along with engagement and loyalty programs offered by the companies. Increase in smartphones usage have facilitated the growth of food delivery apps and states the research gap as to find the long term impacts these services so as to provide valuable insights to both consumers and businesses as well.

## **OBJECTIVE OF THE STUDY**

- Identify the factors that determine the overall satisfaction of food delivery apps.
- To examine the selected demographic variables and the factors that determine the overall satisfaction of food delivery apps.
- To examine the relationship between the overall satisfaction derived on food delivery app service and the factors that determine.

## **RESEARCH METHODOLOGY**

The research paper is descriptive and primary data has been used here, which is directly been collected from respondents, using questionnaire method as google form.

There was a total of 191 respondents for the questionnaire which was circulated through online mode via Whatsapp and E-mail. The structured questionnaire was generated to understand the preferences of food delivery apps, influence of social media in consumer's decision and to assess the overall satisfaction derived among different age groups, occupation, income level and gender of consumers in using different food delivery apps

### **Research Gap**

- To explore how food ordering nature of city's demographic influences the app choices and preferences.
- Existing research has not focused on the overall satisfaction level derived in using these food delivery apps.

### **Research Questions**

1. How do demographic variables influence consumer's preferences?
2. What are the factors influencing consumer's decisions while ordering food online?
3. Why do people prefer and not prefer to use online food delivery apps?

### **Research Problems**

- There is no sufficient focus on satisfaction level due to factors like user experience, customer support, post-delivery services etc.
- Research on why some consumers resist using food delivery apps despite considering the growing popularity, is undiscovered.

## **LIMITATIONS OF THE STUDY**

The research was conducted using an online survey, where only a small sample size of the data was collected through questionnaires, there is the possibility of response bias or inaccurate responses. The study was

conducted within a limited timeframe, which may have impacted the depth and breadth of the data collected. Social media trends, consumer preferences and behaviour change over time in the present dynamic environment so the study can be considered only for a short period of time making it unreliable for a long term purpose for further studies and research.

## RESULTS & ANALYSIS OF FINDINGS

The demographic data of 191 respondents collected from an online questionnaire.

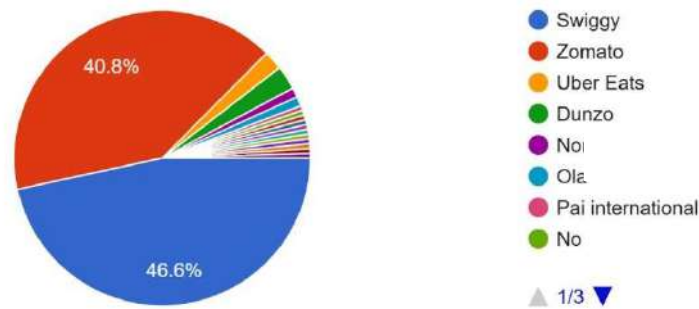
**Table 1. Demographic of Participants**

| Demographic variables     | Total |        | Demographic variables               | Total |       |
|---------------------------|-------|--------|-------------------------------------|-------|-------|
|                           | n     | %      |                                     | n     | %     |
| <b>1. Gender</b>          |       |        | <b>3. Educational Qualification</b> |       |       |
| a) Female                 | 84    | 44%    | a) SSLC                             | 35    | 18.3% |
| b) Male                   | 107   | 56%    | b) HSC                              | 22    | 11.5% |
|                           |       |        | c) Graduate                         | 89    | 46.6% |
|                           |       |        | d) Post-graduate                    | 26    | 13.6% |
|                           |       |        | e) Professional                     | 19    | 9.9%  |
|                           |       |        |                                     |       |       |
| <b>2. Age</b>             |       |        | <b>4. Occupation</b>                |       |       |
| a) below 18               | 11    | 5.8%   | a) Govt. employee                   | 4     | 2.1%  |
| b) 18-24                  | 66    | 34.6%  | b) Private employee                 | 115   | 60.2% |
| c) 25-34                  | 62    | 32.5%  | c) Student                          | 48    | 25.1% |
| d) 35-44                  | 29    | 15.2%  | d) Business                         | 11    | 5.8%  |
| e) 45-54                  | 16    | 8.4%   | e) Profession                       | 7     | 3.7%  |
| f) above 55               | 7     | 3.7%   | f) Homemaker                        | 6     | 3.1%  |
|                           |       |        |                                     |       |       |
| <b>5. Annual income</b>   |       |        |                                     |       |       |
| a) upto 6,00,000          | 57    | 29.8%  |                                     |       |       |
| b) 6,00,001 to 12,00,000  | 200   | 10.5%  |                                     |       |       |
| c) 12,00,001 to 24,00,000 | 12    | 6.3%   |                                     |       |       |
| d) above 24,00,000        | 10    | 5.2%   |                                     |       |       |
| e) prefer not to say      | 92    | 48.22% |                                     |       |       |

Chart 1. Representing the most used food delivery apps

### Which food delivery app do you prefer using for ordering food?

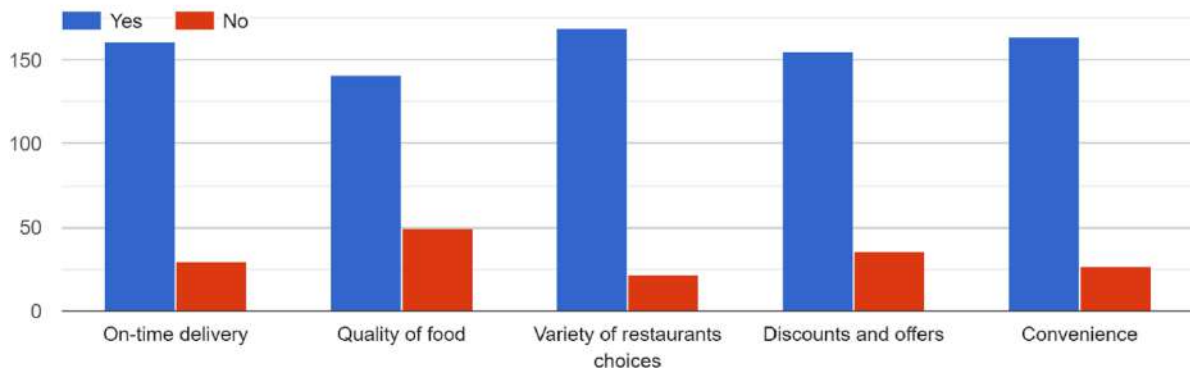
191 responses



From the above graph it is seen that about 46.6% respondents (i.e) 89 participants use swiggy and 40.8% (i.e) 78 participants use zomato and rest 24 respondents (i.e) 10% use others apps like dunzo, uber eats, etc .

Chart 2. Bar graph representing the reasons for using food delivery apps

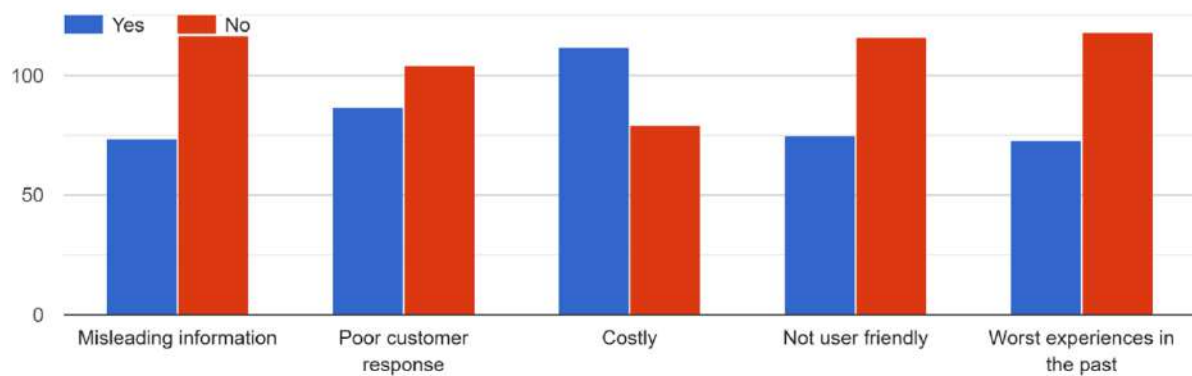
### I prefer using food delivery apps for the following reasons:



The chart shows that respondents prefer food delivery apps primarily for reasons like on-time delivery, convenience, variety of restaurants choices, discounts and quality of food.

Chart 3. Bar graph representing the reasons why consumer do not prefer using food delivery apps

I do not prefer using food delivery apps for the following reasons:



The chart shows that cost, poor customer response, and previous bad experiences are the most common reasons for not preferring food delivery apps, while factors like misleading information and user friendliness are less significant.

## HYPOTHESIS TESTING

### Chi-square test

| Is there any association between gender and on time delivery |        |                |                                                               |      |       |
|--------------------------------------------------------------|--------|----------------|---------------------------------------------------------------|------|-------|
|                                                              |        |                | I prefer using food delivery apps because of On-time delivery |      | Total |
|                                                              |        |                | Yes                                                           | No   |       |
| Gender                                                       | Female | Count          | 68                                                            | 16   | 84    |
|                                                              |        | Expected Count | 70.8                                                          | 13.2 | 84.0  |
|                                                              | Male   | Count          | 93                                                            | 14   | 107   |
|                                                              |        | Expected Count | 90.2                                                          | 16.8 | 107.0 |
| Total                                                        |        | Count          | 161                                                           | 30   | 191   |
|                                                              |        | Expected Count | 161.0                                                         | 30.0 | 191.0 |
| Chi-Square Tests                                             |        |                |                                                               |      |       |

|                                    | Value              | df | Asymptotic<br>Significance<br>(2-sided) | Exact Sig. (2-<br>sided) | Exact Sig. (1-<br>sided) |
|------------------------------------|--------------------|----|-----------------------------------------|--------------------------|--------------------------|
| Pearson Chi-Square                 | 1.264 <sup>a</sup> | 1  | .261                                    |                          |                          |
| Continuity Correction <sup>b</sup> | .854               | 1  | .356                                    |                          |                          |
| Likelihood Ratio                   | 1.255              | 1  | .263                                    |                          |                          |
| Fisher's Exact Test                |                    |    |                                         | .318                     | .178                     |
| Linear-by-Linear Association       | 1.257              | 1  | .262                                    |                          |                          |
| N of Valid Cases                   | 191                |    |                                         |                          |                          |

**H<sub>0</sub>** – there is no association between gender and on time delivery.

**H<sub>1</sub>** – there is an association between gender and on time delivery.

**Interpretation:** Since P-value is 0.261 which is greater than 0.050, there is sufficient evidence to accept the null hypothesis. Hence, it is inferred that there is no association between gender and on time delivery. Therefore it is clear that app usage because of on time delivery does not depend on gender.

#### One-way Anova

| ANOVA                                                                          |             |            |                |    |             |      |
|--------------------------------------------------------------------------------|-------------|------------|----------------|----|-------------|------|
| Rate yourself on overall satisfaction you derive on food delivery apps service |             |            |                |    |             |      |
|                                                                                |             |            | Sum of Squares | Df | Mean Square | F    |
| Between Groups                                                                 | (Combined)  |            | 2.485          | 5  | .497        | .514 |
|                                                                                | Linear Term | Unweighted | .037           | 1  | .037        | .038 |
|                                                                                |             | Weighted   | .019           | 1  | .019        | .020 |

|               |  |           |         |     |      |      |
|---------------|--|-----------|---------|-----|------|------|
|               |  | Deviation | 2.465   | 4   | .616 | .637 |
| Within Groups |  |           | 178.887 | 185 | .967 |      |
| Total         |  |           | 181.372 | 190 |      |      |



| ANOVA                                                                          |             |            |      |
|--------------------------------------------------------------------------------|-------------|------------|------|
| Rate yourself on overall satisfaction you derive on food delivery apps service |             |            |      |
|                                                                                |             |            | Sig. |
| Between Groups                                                                 | (Combined)  |            | .766 |
|                                                                                | Linear Term | Unweighted | .845 |
|                                                                                |             | Weighted   | .888 |
|                                                                                |             | Deviation  | .636 |
| Within Groups                                                                  |             |            |      |
| Total                                                                          |             |            |      |

**H<sub>0</sub>**- There is no significant difference on the overall satisfaction derived on food delivery apps service among all age groups.

**H<sub>1</sub>**- There is significant difference on the overall satisfaction derived on food delivery apps service among all age groups.

**Interpretation:** Since P-value is 0.766 which is greater than 0.050, there is sufficient evidence to accept the null hypothesis. Hence it is inferred that, there is no significant difference on the overall satisfaction derived on food delivery apps service among all age groups. It is clear that the overall satisfaction derived on food delivery apps service among all age groups remains the same.

#### Regression

| Descriptive Statistics                                                         |      |                |     |
|--------------------------------------------------------------------------------|------|----------------|-----|
|                                                                                | Mean | Std. Deviation | N   |
| Rate yourself on overall satisfaction you derive on food delivery apps service | 3.54 | .977           | 191 |

**Interpretation:** Since the mean of overall satisfaction derived on food delivery apps service is 3.54 it shows that the level of satisfaction derived on food delivery apps service is satisfactory.

| Model Summary <sup>b</sup> |  |  |  |  |                   |
|----------------------------|--|--|--|--|-------------------|
|                            |  |  |  |  | Change Statistics |

| Model | R                 | R Square          | Adjusted R Square | Std. Error of the Estimate | R Square Change | F Change | df1 |
|-------|-------------------|-------------------|-------------------|----------------------------|-----------------|----------|-----|
| 1     | .327 <sup>a</sup> | .107              | .063              | .946                       | .107            | 2.414    | 9   |
| Model |                   | Change Statistics |                   |                            |                 |          |     |
|       |                   | df2               | Sig. F Change     |                            |                 |          |     |
| 1     |                   | 181               | .013              |                            |                 |          |     |

Since the adjusted r square is .063, the overall satisfaction derived on food delivery apps service has been explained by social media discussions influence my app choice, Social media sentiments shape my perception, I trust social media info on apps, Reviews influence my app choice, Positive reviews raise my service expectations, Negative reviews prompt me to switch apps, Social media trends influence my app usage, Positive reviews build my loyalty, Negative trends make me reconsider. To the extent of 6.3%, it is not a good fit model.

| ANOVA <sup>a</sup> |            |                |     |             |       |                   |
|--------------------|------------|----------------|-----|-------------|-------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
| 1                  | Regression | 19.434         | 9   | 2.159       | 2.414 | .013 <sup>b</sup> |
|                    | Residual   | 161.937        | 181 | .895        |       |                   |
|                    | Total      | 181.372        | 190 |             |       |                   |

**H<sub>0</sub>**- Social media discussions influence my app choice, Social media sentiments shape my perception, I trust social media info on apps., Reviews influence my app choice, Positive reviews raise my service expectations, Negative reviews prompt me to switch apps, Social media trends influence my app usage, Positive reviews build my loyalty, Negative trends make me reconsider, do not affect the overall satisfaction derived on food delivery apps service jointly.

**H<sub>1</sub>**- Social media discussions influence my app choice, Social media sentiments shape my perception, I trust social media info on apps., Reviews influence my app choice, Positive reviews raise my service expectations, Negative reviews prompt me to switch apps, Social media trends influence my app usage, Positive reviews build my loyalty, Negative trends make me reconsider, affects the overall satisfaction derived on food delivery apps service

Interpretation: Since the P value is .013 which is less than .050 there is a sufficient evidence to reject the null hypothesis. It is inferred that the overall satisfaction derived on food delivery apps service effects Social media discussions influence my app choice, Social media sentiments shape my perception, I trust social media info on apps., Reviews influence my app choice, Positive reviews raise my service expectations, Negative reviews prompt me to switch apps, Social media trends influence my app usage, Positive reviews build my loyalty, Negative trends make me reconsider jointly.

| Coefficients <sup>a</sup> |                                                  |                             |            |                           |        |      |                                 |
|---------------------------|--------------------------------------------------|-----------------------------|------------|---------------------------|--------|------|---------------------------------|
| Model                     |                                                  | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. | 95.0% Confidence Interval for B |
|                           |                                                  | B                           | Std. Error | Beta                      |        |      | Lower Bound                     |
| 1                         | (Constant)                                       | 3.115                       | .234       |                           | 13.296 | .000 | 2.653                           |
|                           | Social media discussions influence my app choice | -.023                       | .074       | -.030                     | -.310  | .757 | -.169                           |
|                           | Social media sentiments shape my perception      | -.155                       | .083       | -.187                     | -1.856 | .065 | -.319                           |
|                           | I trust social media info on apps                | .057                        | .079       | .073                      | .724   | .470 | -.099                           |
|                           | Reviews influence my app choice                  | .201                        | .078       | .257                      | 2.566  | .011 | .046                            |
|                           | Positive reviews raise my service expectations   | .133                        | .077       | .177                      | 1.717  | .088 | -.020                           |
|                           | Negative reviews prompt me to switch apps        | .029                        | .077       | .037                      | .381   | .704 | -.122                           |
|                           |                                                  |                             |            |                           |        |      |                                 |

|                                            |       |      |       |        |      |       |
|--------------------------------------------|-------|------|-------|--------|------|-------|
| Social media trends influence my app usage | .078  | .074 | .099  | 1.052  | .294 | -.068 |
| Positive reviews build my loyalty          | -.069 | .082 | -.088 | -.844  | .400 | -.231 |
| Negative trends make me reconsider         | -.109 | .078 | -.134 | -1.404 | .162 | -.263 |

#### Interpretation:

The overall satisfaction derived on food delivery apps service= 3.115+(-.023) Social media discussions influence my app choice+(-1.55) Social media sentiments shape my perception+.057 I trust social media info on apps+0.201 Reviews influence my app choice+.133 Positive reviews raise my service expectations+0.29 Negative reviews prompt me to switch apps+.078 Social media trends influence my app usage+(-.069) Positive reviews build my loyalty+(-.109) Negative trends make me reconsider.

Analysis: It is seen that ‘Social media discussions influence my app choice, Social media sentiments shape my perception, I trust social media info on apps., Reviews influence my app choice, Positive reviews raise my service expectations, Negative reviews prompt me to switch apps, Social media trends influence my app usage, Positive reviews build my loyalty, Negative trends make me reconsider’, does not exert sufficient influence on the overall satisfaction you derive on food delivery apps service.

#### CONCLUSION AND RECOMMENDATIONS

In conclusion, the study of consumer buying behaviour towards food delivery apps with special reference to Bengaluru city, shows that consumers mostly prefer two major apps to order food which are Swiggy and Zomato. The study found that the overall satisfaction of consumers are at satisfactory level only. It is distinct that consumers prefer using online food delivery apps because of variety of restaurants being available, on time delivery and convenience. It also states the prominent reason for not using the same apps by few consumers majorly because they feel it is costly, poor customer response and feel it is not user friendly mostly by the elderly people.

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

- Online food delivery apps can establish more budget friendly options, loyalty programs and give more discounts for more number of orders.
- To ensure quality food is being delivered to the consumers to increase their loyalty towards the company or an app to stay ahead of the competition.
- Focus on customer support and improve user experience by adding more features that makes it very easy and smooth process to order food for all age groups.

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## APPENDIX

1. Name: ...
2. Gender
  - o Female
  - o Male
3. Age
  - o Upto 23 years
  - o 24 to 30 years
  - o 31 to 40 years
  - o 41 to 50 years
  - o Above 50 years

4. Educational Qualification

- ☐ SSLC
- ☐ HSC
- ☐ Graduate
- ☐ Postgraduate
- ☐ Professional

5. Occupation

- ☐ Private employee
- ☐ Government employee
- ☐ Professional
- ☐ Business
- ☐ Student
- ☐ Home maker

6. Annual income

- ☐ Upto 6,00,000
- ☐ 6,00,001 to 12,00,000
- ☐ 12,00,001 to 24,00,000
- ☐ Above 24,00,000
- ☐ Prefer not say

7. Which food delivery app do you prefer using for ordering food?

- ☐ Swiggy
- ☐ Zomato
- ☐ Uber Eats
- ☐ Dunzo
- ☐ Other

8. I prefer using food delivery apps for the following:
- ☐ On time delivery
  - ☐ Quality of food
  - ☐ Variety of restaurants
  - ☐ Discounts and offers
  - ☐ Convenience
9. I do not prefer using food delivery apps for the following reasons:
- ☐ Misleading information
  - ☐ Poor customer response
  - ☐ Costly
  - ☐ Not user friendly
  - ☐ Worst

Impact of social media sentiments:

|                                                                                                  | Strongly<br>Disagree | Disagree | Neutral | Agree | Strongly<br>Agree |
|--------------------------------------------------------------------------------------------------|----------------------|----------|---------|-------|-------------------|
|                                                                                                  |                      |          |         |       |                   |
| Social media discussions influence my decision to use a particular food delivery app.            |                      |          |         |       |                   |
| My perception of food delivery apps is shaped by sentiments expressed on social media platforms. |                      |          |         |       |                   |
| I trust the information I read about food delivery apps on social media.                         |                      |          |         |       |                   |

Role of reviews:

|                                                                     | Strongly<br>Disagree | Disagree | Neutral | Agree | Strongly<br>Agree |
|---------------------------------------------------------------------|----------------------|----------|---------|-------|-------------------|
| App reviews significantly influence my choice of food delivery app. |                      |          |         |       |                   |

|                                                                          |  |  |  |  |  |
|--------------------------------------------------------------------------|--|--|--|--|--|
| Positive app reviews increase my expectations of the quality of service. |  |  |  |  |  |
| I am likely to switch food delivery apps based on negative app reviews.  |  |  |  |  |  |

Long-term loyalty and behaviour:

|                                                                                                 | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-------------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| Changes in social media trends affect my continued use of a specific food delivery app.         |                   |          |         |       |                |
| Consistent positive reviews over time increase my loyalty to a particular food delivery app.    |                   |          |         |       |                |
| Negative social media trends or reviews over time make me reconsider using a food delivery app. |                   |          |         |       |                |

Moderating role of demographics:

|                                                                                                                    | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|--------------------------------------------------------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| My sensitivity to social media sentiment and app reviews is influenced by my age group                             |                   |          |         |       |                |
| My purchasing decisions for food delivery apps are affected by my income level in relation to social media trends. |                   |          |         |       |                |
| My gender influences how much I rely on social media and app reviews when choosing a food delivery app.            |                   |          |         |       |                |

Influence of app reviews:



|                                                                                                                          | Strongly<br>Disagree | Disagree | Neutral | Agree | Strongly<br>Agree |
|--------------------------------------------------------------------------------------------------------------------------|----------------------|----------|---------|-------|-------------------|
| I am likely to stop using a food delivery app if there are continuous negative reviews and social media trends.          |                      |          |         |       |                   |
| My long-term preference for a food delivery app is shaped by ongoing social media discussions.                           |                      |          |         |       |                   |
| The frequency of positive updates or improvements mentioned in app reviews encourages my loyalty to a food delivery app. |                      |          |         |       |                   |

15. Rate yourself on overall satisfaction you derive on food delivery apps service

- ☐ Highly unsatisfactory
- ☐ Unsatisfactory
- ☐ Neutral
- ☐ Satisfactory
- ☐ Highly satisfactory

# **A STUDY ON DIGITAL ADVERTISING AND IMPACT ON CONSUMER BUYING BEHAVIOUR**

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## **ABSTRACT**

This paper examines the impact of digital advertisements including social media advertisements, video advertisements, and influencers advertisements on consumer purchasing behaviour in Bangalore. The study objectives are to understand the effect that personal ad content, general trust, relevance, and culture have on the consumers. The data were obtained by inviting participants to fill an online questionnaire in order to obtain 250 valid responses from different age groups, male/female participants, educational levels and occupational status. The research shows that demographic characteristics including gender have little impact on consumer's awareness of digital ads. But there is a strong connection between Digital Advertisements and Brand Awareness at consumer level wherein ad creativity, brand image and relevant content content hold key to consumer buying decision. Using regression test analysis, and hypothesis testing, the findings of the study on the ability of digital ads to influence the behavior of consumers are positive, however, the research postulates that the influence levels of digital ads differ based on ad creativity, cultural appropriateness, and levels of trust. It also points to some areas in the current literature that deserve future research with reference to the personalisation of digital ads and culture.

## **INTRODUCTION**

Altogether, in the conditions of the intensification of the speed of changes occurring in the modern world of business, digital advertising has become one of the dominant means defining people's choices. Since the use of internet, mobile devices and social networking sites, businesses enjoy a wealth of information at their finger tips and have an opportunity to directly target their potential consumers with specific advertisements. Therefore, a clear appreciation of the effects of digital advertising on consumer buying behaviour can be acknowledged as a significant field of interest to marketers, advertisers, or researchers. Modern-web digital advertising including display ads, social media promotions, search engine marketing/Installing and influencer partnerships have altered how consumers perceive, consider, and decide to purchase goods. The shift in consumer reliance on digital media for information, content consumption, and communication has replaced the traditional linear model of the marketing funnel and highlighted possibilities and trends for brands targeting buyers' decisions. The aim of this study is to find out how digital advertising influences consumer buying behaviour This focus examines how social media, search engine and content platforms affect consumer perceptions, decision making and behaviour and actual buying. Thus, the contradiction between a high number of exposures and low conversion rates raises a set of questions about the nature of interactions within digital advertising and becomes the driving force of this research, which explores ad personalization, frequency of exposure, and emotional appeals as potentially influencing factors of engagement and conversion. As markets developer into digital advertising together with other novelties such as, artificial intelligence, augmented reality, and voice search, it becomes even more important to understand such dynamics by various businesses in their efforts to sustain their competitiveness. This current research adds knowledge to the pool of information in the discipline of digital marketing with a view to informing how brands may need to adjust their advertising strategies in light of emerging expectations of current digital consumers.

## **REVIEW OF LITERATURE**

(Barbara, 2024) In this Study Marketing communication plays a crucial role in the digital and social media marketing influences the purchasing behaviour of consumers by improving on the interaction that exists between the consumers and organizations through various forms of media. In this article, the authors describe how product reviews, social media marketing, and influencer marketing work and how they influence purchasing decisions and interactions between consumers and marketers. The conclusion will be useful for enhancing company's Internet marketing strategies and increasing knowledge of consumer behaviour on the internet.

(Priyanshu, 2024) Impact of advertising on consumer buying behaviour. This study fills the existing gap by determining the correlation between advertising and consumer behaviour in the context of contemporary marketing environment. This paper looks particularly at the impact of advertising on consumer buying

behaviour based on cognitive, affective and behavioural responses. It draws on theory and research to explicate the process that is advertising influencing the way individuals think and act when making purchase decisions resulting to the identification factors including message content, media choice, and consumer characteristics. This part also looks at the digital advertising techniques and the current and developing marketing strategies so as to analyse the effect on consumers.

(Nandita, 2024) Role of traditional and modern advertising strategies in the evolving consumer behaviour. Thus, in the new marketing environment, both offline and online approaches have adopted ways and means to improve consumers' involvement and their decision-making. Secondary research and an assessment of primary data through surveys are used in this study to identify the effects of advertising tactics. Results show a strong inclination toward online adverts but there is still relevance in conventional advertising across the given segments. In total, it can be concluded that digital channels predetermine decisions to a great extent and recommendations prove the necessity for brands to adapt to these changes.

(Lee. H., 2020) Digital advertising: Present and future prospects. In this study the new technologies in this millennium have revolutionized communication of firms with the consumers making advertising's future distinctly different. This paper seeks to analyze the most significant transformations in digital advertising, new trends such as data-driven marketing and AI in advertising, and finally offers six approaches to effective digital advertising management. It also provides direction on areas of future study to improve the comprehension and use of digital advertising.

(Dr., 2024) E-Marketing effect on consumer buying behaviour. In this study the e-marketing has brought changes to the consumers sourcing and interaction of brands and products. This review aims at reviewing literature to possible affects created by on-line marketing techniques that include, recommendations, and advertisements. Specifically, it discusses the effect of social media, technology, consumer expectation on e-marketing, and ethical question and area for further research.

(Pardeep, 2024) Consumer buying behaviour regarding online advertising. In this study the Marketing communication in the contemporary world is gradually moving to the online arena from the conventional ways especially in countries such as India that has experienced tremendous advancement in the use of internet. For the firms to be effective of reaching out to consumers, online adverting such as social, search engine marketing formats are effective in that they are targeted, measurable and easily personalized.

(Zari, 2021) Digital advertising and its impact on consumer behaviour. Web based advertising is an essential technique of marketing which relies on the use of the World Wide Web. It educates them concerning the

available brands and products which in a big way alter consumer behaviour. The survey with 100 customer covers different types of digital media ad including mobile, email, web & social media ad. There is evidence that digital advertising is fully recognized in contemporary marketing and affects consumer choices.

(Nishant, 2024) Product cues like the Digital marketing push specifically through the social media ads and promotions sway the consumer's buying decision. The research adopted the use of Perceived Relevance and Frequency of Exposure as variables and involved 180 participants in establishing the relationship between these variables and Consumer Purchase Intention (CPI). Following reports by the quantitative methods of PLS-SEM, the investigation affirmed a marked connectivity between CPI and the exploration of digital marketing in leaders and its influence over consumer choices.

## **OBJECTIVE OF THE STUDY**

- To investigate the impact of overall digital ads placement such as social media ads, Video ads or recommending by an influential person.
- The second analysis is aimed at revealing how ad personalization and consumer trust affects the optimization of digital ads and purchasing behaviour.
- For the purpose of exploring the effects of factors like the number of times that the ad has been noticed, the time at which the ad was encountered, relevance of ad content in terms of culture, etc. on the consumers' behaviour and their attitude towards the particular advertising medium.

## **RESEARCH METHODOLOGY**

This research paper is descriptive, and the data was collected among male and female of different age groups in the Bangalore city. First review of literature was done to get an proper idea of this topic and to know its research gap followed by a survey was conducted in which 250 responses were collected from the questionnaire that was circulated via WhatsApp and Instagram which included questions of demographic variables like age, income, and qualification, it also included questions regarding the digital advertising and impact on consumer buying behaviour.

### **Research Gap**

While earlier literatures by Barbara Antczak (2024) & Priyanshu Priya (2024) show the effects of digital and social media marketing and its influence on consumer behaviour, the relationship between various types of the digital content, like video adverting, influencers promotion of a product, and recommendations are relatively unexplored within the context of the consumer characteristics, such as personality traits, cultural background, or social identity. Previous studies mainly analyse digital marketing influencers in an aggregated form rather than exploring how specific and culturally targeted content might impact consumers in different ways depending on the segment they belong to.

## Research Question

1. What are the implications of social media, video, and or influencer marketing to the consumer buying behaviour and decision making?
2. What is the impact of consumers' trust related to ad personalization (including customized content, targeted advertisements) for digital marketing and its potential on the consumers' purchase intentions?
3. In which ways does cultural aspects and the repetition of the advertisement impact consumer responses to digital advertising in global markets?
4. How have consumers' exposure to online product reviews and SMM influence their buying behaviours especially with reference to electronic commerce?

## Research Problem

While there are a great deal of studies on digital and social media marketing, there is  
There is still a significant deficiency in capturing how the different types of digital advertising, like recommendation of influencer, video advertising, and social media advertising leverage the key consumer factors in the form of trust, preference, and culture to influence consumer buying behaviour. Furthermore, despite the growing interest in ad personalization some of the subtle processes by which personalized ads influence consumer trust and their subsequent purchasing behaviours are still open to further research. What are the dynamics between different types of digital ads (social media ads, video ads, influencer marketing) with the element of consumer trust and individual variables (demographic, cultural, psychological)? Besides, what is the impact of the frequency, timing cultural of ads to the consumers and their decisions in the consumption of these products across different markets internationally?

## LIMITATIONS OF THE STUDY

Most of the studies are based on secondary research, subjective data or samples, and surveys that extend a limited pool of participants to test consumers' patterns across demographic, geographic, cultural or industry contexts. Thirdly, some of the findings may become irrelevant in the future since the nature of digital marketing technologies and trends is evolving very fast

## RESEARCH FINDINGS

**The demographic data of 250 respondents collected through the online survey.**

**Table 1: Demographic of Participants**

| Demographic Variable | Total |   |
|----------------------|-------|---|
|                      | N     | % |
| Age                  |       |   |

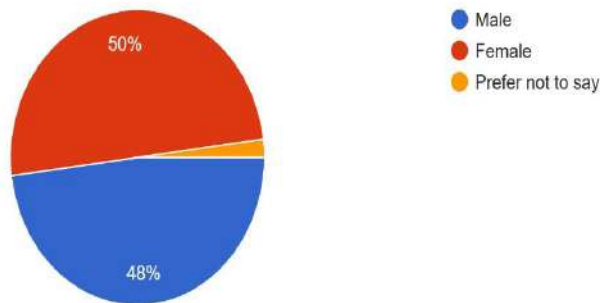
|                      |     |       |
|----------------------|-----|-------|
| Below18              |     | 6%    |
| 18years - 40years    | 9   | 86%   |
| 41years - 65years    | 129 | 6%    |
| above 65years        | 9   | 2%    |
| <b>Gender</b>        | 3   |       |
| Male                 |     | 48%   |
| Female               | 72  | 50%   |
| Prefer not to say    | 75  | 2%    |
|                      | 3   |       |
| <b>Education</b>     |     |       |
| SSLC                 |     | 3.3%  |
| HSC                  | 5   | 3.3%  |
| Graduate             | 5   | 58.7% |
| Post Graduate        | 88  | 30.7% |
| Others               | 46  | 4%    |
|                      | 6   |       |
| <b>Occupation</b>    |     | 58.7% |
| Student              |     |       |
| Govt Employee        | 88  | 0.7%  |
| Private Employee     | 1   | 26.7% |
| Business             | 40  | 7.3%  |
| Profession           | 11  | 6.7%  |
|                      | 10  |       |
| <b>Annual Income</b> |     |       |
| Less than 50000      |     | 78%   |
| 50001 – 100000       |     |       |
| 100001 – 200000      | 117 | 10%   |
| 200001 and above     | 15  | 9%    |
|                      | 9   | 9%    |
|                      | 9   |       |

Allocation of percentage of gender to purchase from digital advertising

According to the results that we have got from the pie chart, it seems that 50% of them are male, 48% are female and remaining 2% chose prefer not to say, These is the stats that shows the buying behaviour through digital advertising.

### 3. Gender:

150 responses

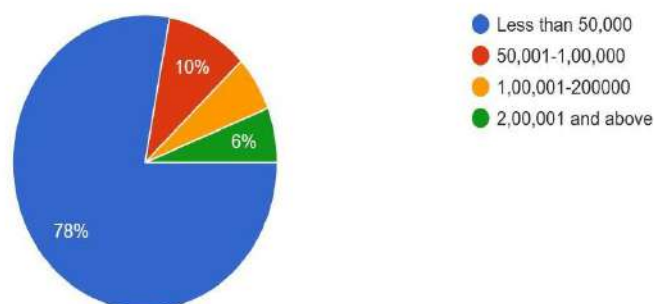


### Allocation of percentage of salary to purchase through digital advertising

According to the results that we have got from the pie chart, it seems that 78% of the people who buys are salaried less than 50000, 10% of buyers are between 50001 to 100000, 6% buyers are between 100001 to 200000 and 6% buyers are are above 200001.

### 6. Monthly Income Level:

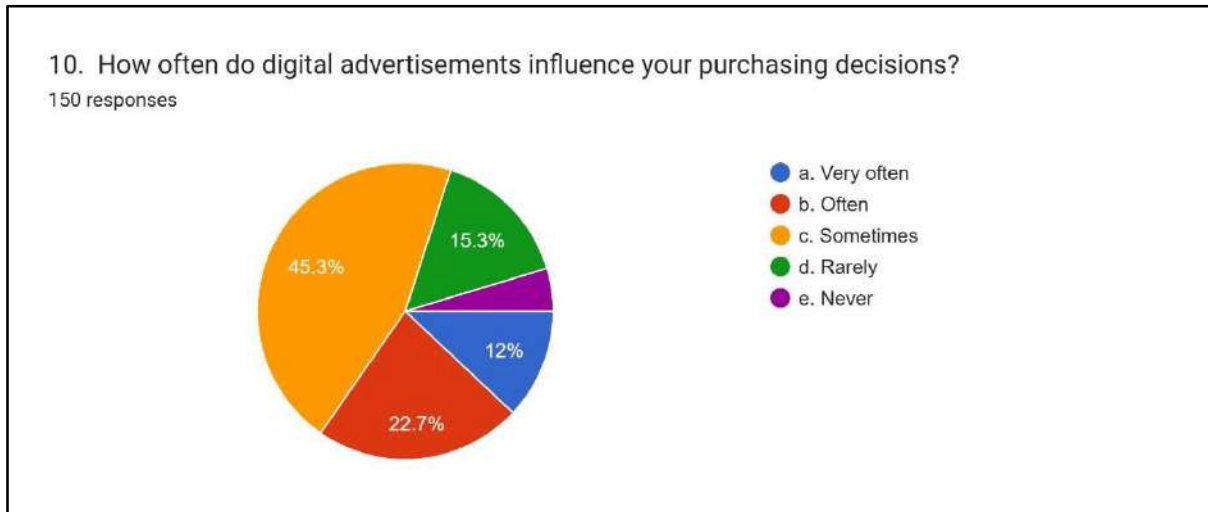
150 responses



### Overall influence of digital advertising on purchasing decisions



The pie chart shows that 45.3% buyers purchase sometimes, 22.7% buyers purchase often, 15.3% buyers purchase rarely, 12% buyers purchase very often and 4.7% never purchase through digital advertising.



## DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING CHI-SQUARE TEST

**1: Is there a relationship between gender and** encountering digital advertisements

**H<sub>0</sub>** : There is no association between gender and encountering digital advertisements

**H<sub>1</sub>** : There is association between gender and encountering digital advertisements.

Chi-Square Tests

| Chi-Square Tests             |                    |    |                                   |
|------------------------------|--------------------|----|-----------------------------------|
|                              | Value              | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square           | 4.908 <sup>a</sup> | 8  | .767                              |
| Likelihood Ratio             | 4.690              | 8  | .790                              |
| Linear-by-Linear Association | 1.224              | 1  | .269                              |
| N of Valid Cases             | 150                |    |                                   |

Result - SINCE P VALUE IS 0.767 WHICH IS GREATER THAN .050. There is no sufficient evidence to Reject the Null Hypothesis. Hence it is inferred that there is No association between gender and encountering digital advertisements. encountering digital advertisements does not depend on gender.

2: Did gender influence the consumers in Purchasing directly made through digital ad.

**H<sub>0</sub>** : There is no association between Gender and the Purchasing directly made through digital ad

**H<sub>1</sub>** : There is association between Gender and the Purchasing directly made through digital ad

| Chi-Square Tests             |                   |    |                                   |
|------------------------------|-------------------|----|-----------------------------------|
|                              | Value             | Df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square           | .620 <sup>a</sup> | 2  | .733                              |
| Likelihood Ratio             | .622              | 2  | .733                              |
| Linear-by-Linear Association | .615              | 1  | .433                              |
| N of Valid Cases             | 150               |    |                                   |

**Result** - SINCE P VALUE IS 0.733 WHICH IS GREATER THAN .050. There is no sufficient evidence to Reject the Null Hypothesis. Hence it is inferred that there is No association between gender and encountering digital advertisements in Purchasing directly made through digital ad

## ONE WAY ANNOVA

### ANOVA

| 3. Gender:     |             |            |                |     |             |       |
|----------------|-------------|------------|----------------|-----|-------------|-------|
|                |             |            | Sum of Squares | df  | Mean Square | F     |
| Between Groups | (Combined)  |            | 3.072          | 4   | .768        | 2.771 |
|                | Linear Term | Unweighted | .728           | 1   | .728        | 2.628 |
|                |             | Weighted   | .976           | 1   | .976        | 3.523 |
|                |             | Deviation  | 2.095          | 3   | .698        | 2.520 |
| Within Groups  |             |            | 40.188         | 145 | .277        |       |
| Total          |             |            | 43.260         | 149 |             |       |

### ANOVA

| 3. Gender:     |             |            |      |
|----------------|-------------|------------|------|
|                |             |            | Sig. |
| Between Groups | (Combined)  |            | .029 |
|                | Linear Term | Unweighted | .107 |
|                |             | Weighted   | .063 |
|                |             | Deviation  | .060 |
| Within Groups  |             |            |      |
| Total          |             |            |      |

**H<sub>0</sub>:** There is no significant difference between gender and recognized brand

**H<sub>1</sub>:** There is a significant difference between gender and recognized brand

**Interpretation:** Since P – value is 0.029 which is lesser than 0.050, there is sufficient evidence to reject Null hypothesis. Hence it is inferred that, There is a significant difference between gender and recognized brand.

## REGRESSION

1. Purchasing decisions that influence digital advertising since the mean of the purchasing decisions that influence digital advertising is 3.22 It shows that the overall shopping experience of customers is at a satisfactory level.

### Descriptive Statistics

|                                                                              | Mean | Std.<br>Deviation | N   |
|------------------------------------------------------------------------------|------|-------------------|-----|
| 10. How often do digital advertisements influence your purchasing decisions? | 3.22 | 1.002             | 150 |

### Model Summary<sup>b</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
|       |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1     | .424 <sup>a</sup> | .180     | .114              | .944                       | .180              | 2.745    | 11  |

### Model Summary<sup>b</sup>

| Model | Change Statistics |               |
|-------|-------------------|---------------|
|       | df2               | Sig. F Change |
| 1     | 138               | .003          |

a. Predictors: (Constant), Ad creativity and design, Brand reputation, Offers and discounts, Reviews and ratings, Influence, Content of digital ads, Product or service relevance, Brand recognition, Personalized ads, Encountering digital ads.

b. How often do digital advertisements influence your purchasing decisions.

Since R square is .180, Purchasing decision that influence digital advertising has been explained by Ad creativity and design, Brand reputation Offers and discounts, Reviews and ratings, Influence,

Content of digital ads, Product or service relevance, Brand recognition, Personalized ads, Encountering digital ads of 18%. Hence it is not a good fit.

| ANOVA <sup>a</sup> |            |                |     |             |       |                   |
|--------------------|------------|----------------|-----|-------------|-------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
| 1                  | Regression | 26.881         | 11  | 2.444       | 2.745 | .003 <sup>b</sup> |
|                    | Residual   | 122.859        | 138 | .890        |       |                   |
|                    | Total      | 149.740        | 149 |             |       |                   |

a. Predictors: (Constant), Ad creativity and design, Brand reputation, Offers and discounts, Reviews and ratings, Influence, Content of digital ads, Product or service relevance, Brand recognition, Personalized ads, Encountering digital ads.

b. How often do digital advertisements influence your purchasing decisions.

H0. : There is no significant effect created by the Purchasing decisions that influence digital advertising

H1 : There is significant effect created by the Purchasing decisions that influence digital advertising

Result-Since the P Value is .003 which is less than .050 hence, we reject the null hypothesis and accept alternative hypothesis.

## CONCLUSION AND RECOMMENDATION

This paper examines the impact of digital advertisements including social media advertisements, video advertisements, and influencers advertisements on consumer purchasing behaviour in Bangalore. The study objectives are to understand the effect that personal ad content, general trust, relevance, and culture have on the consumers. The data were obtained by inviting participants to fill an online questionnaire in order to obtain 250 valid responses from different age groups, male/female participants, educational levels and occupational status. The research shows that demographic characteristics including gender have little impact on consumer's awareness of digital ads. But there is a strong connection between Digital Advertisements and Brand Awareness at consumer level wherein ad creativity, brand image and relevant content hold key to consumer buying decision. Using regression test analysis, and hypothesis testing, the findings of the study on the ability of digital ads to influence the behavior of consumers are positive, however, the research postulates that the influence levels of digital ads differ based on ad creativity, cultural appropriateness, and levels of trust. It also points to some areas in the current literature that deserve future research with reference to the personalisation of digital ads and culture.

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## APPENDICES

1. NAME (optional)
2. Gender
  - Male
  - Female
3. Age

- Under 18
- 18-40
- 41-65
- 65 and above

4. Occupation

- Student
- Government employees
- Private company employee
- Business
- Profession
- Retired

5. Annual Income

- Less than 50000
- 50001 to 100000
- 100001 to 200000
- Above 200000

6. Educational Level

- SSLC
- HSC
- Graduate
- Post graduate
- Other

7. I encounter digital advertisement

- Multiple times per day
- Once a day
- A few times a week
- Rarely
- Never

8. On which digital platforms do you see the most advertisements: \*

Social media (e.g.,  
Facebook, Instagram, Twitter)

Search engines (e.g.  
Google, Bing) Streaming

services (e.g.,  
YouTube,  
Netflix)

Websites  
(e.g., news sites, blogs)

9. Which type of digital advertisement do you find most engaging? \*

Display ads (e.g,  
Web  
advertising (pop-up email marketing)

10. How often do digital advertisements influence your purchasing decisions?

- a. Very often
- b. Often
- c. Sometimes
- d. Rarely
- e. Never

1. The following aspects of digital advertisements are the most likely to impact my buying behavior\*

*Mark only one oval per row.*

|                              | Most Unlikely         | Unlikely              | Neutral               | Likely                | Most Likely           |
|------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Ad creativity and design     | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Brand reputation             | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Promotion offers or discount | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| User reviews and ratings     | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

---

Recommendation  
from friends and  
influencer

☐☐☐☐☐

---

Content of digital  
advertising

☐☐☐☐☐

2. Have you ever made a purchase directly as a result of a digital ad? \*

*Mark only one oval.*

☐ Yes ☐ No

☐

3. The type of the products/services you buy (Select all that apply) \*

Most

Most

unlikely

Unlikely

Neutral

Likely

likely

Consumer electronics

☐☐☐☐☐

Clothing Accessories

☐☐☐☐☐☐☐☐☐☐

Food and beverages

☐☐☐☐☐

Home appliances

☐☐☐☐☐

Tours and travel  
services

☐☐☐☐☐

Subscriptions or Membership

☐☐☐☐☐

OTT platforms

Subscriptions  
or memberships

☐☐☐☐☐☐

Amazon/

4. Do you use ad-blocking software or tools? \*

*Mark only one oval.*

Yes ☐ No

☐



5. I likely to click on a Digital Ads it

*Mark only one oval per row.*

|                                                | Most<br>unLikely      | Unlikely              | Neutral               | Likely                | Most<br>likely        |
|------------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Include<br>discount                            | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Promotional<br>offers                          | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Recognized<br>Brands                           | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Personalised<br>Ads                            | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Frequency<br>of<br>encountering Digital<br>ads |                       |                       |                       |                       |                       |

# **A Study on the Impact of Tight Project Deadlines on the Mental Health and Job Satisfaction of IT Employees with Special Reference to Bangalore City**

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## **ABSTRACT**

This study focuses on the impact of tight project deadlines on the mental health and job satisfaction of IT employees in Bangalore, a leading tech hub in India. It shows that tight deadlines lead to more stress, anxiety, and burnout which greatly impacts the employees' mental health and their job satisfaction. Through regression analysis, the study identifies that stress, anxiety, burnout, lack of rest, and poor coping mechanisms are negatively correlated with job satisfaction, meaning that employees experiencing these issues are less satisfied with their job while effective time management, regular physical activity, and access to workplace mental health programs are associated with improved outcomes. Moreover, a one-way ANOVA analysis indicates that job roles do differ regarding the levels of stress experienced and job satisfaction. Meanwhile, age group differences did not exist in this study, indicating that pressures and demands presented with each of the roles may tend to have more influence on stress levels and job satisfaction. The regression analysis intended to study the overall job satisfaction of employees indicated that motivation, sense of purpose, confident career path and support system does affect the former. Since Bangalore has been the sole focus area and it still majorly depends on self-reported data that would not show the real picture in the other cities or industries. Despite all these challenges, findings in the study prove that companies should look to employees' welfare. This can be achieved by implementing strategies that balance the demands of project deadlines with mental health considerations. By offering flexible work policies, promoting mental health awareness, and providing resources to cope with stress, companies can create healthier work environments, improve job satisfaction, and ultimately enhance productivity in a sustainable manner.

**Keywords:** Tight project deadlines, mental health, job satisfaction, IT employees

## INTRODUCTION

Information Technology is considered an important sector in the world economy, widely transforming the way businesses conduct business and touching almost every element of modern life. IT companies constantly work with project deadlines that can urge employees to work faster. Meeting tight project deadlines has become an important necessity for the success of the business but it harms the mental health of employees.

In cities such as Bangalore, referred to as “the Silicon Valley of India,” IT is now a key driver of both the economy and jobs. However, fast-paced activities and numerous calls for faster completion can clearly produce more significant levels of tension. Employees seem to suffer from long hours of working time and heavy workloads associated with deadlines that might provoke them into risks of anxiety, stress, burnout, or any other mental issues.

Studies show that IT employees experience significant work-related stress due to tight deadlines and high expectations from managers. A study by (Gualano, 2022) indicates that employees face chronic stress that negatively affects their mental health. Another study by (Kumar K. A., 2021) found that in cities, such as Bangalore, are suffering from high levels of burnout is due to long working hours and constant pressure to work.

This study focuses on how tight project deadlines impact the mental health and job satisfaction of IT workers in Bangalore. It will examine the effects of deadlines on stress, anxiety, burnout, and job satisfaction, as well as how employees handle deadline pressure.

## REVIEW OF LITERATURE

(Raghunathan, 2024) The research paper explores the mental health challenges faced by contributors in open-source communities. Using mixed method approach, this paper combines a quantitative data set gathered through industry surveys with qualitative insight from personal narratives. In key findings, it establishes a direct link between mental health problems and project dynamics.

(Singh, 2019) This paper highlights occupational stress as a major threat to employees mental and physical health. An exploratory method is used by the research in identifying the emotional, cognitive, and physiological reaction of the employees to the unfavourable conditions. Findings show that occupational stress leads to physical and behavioural issues, emphasizing the need for preventive strategies to help employees manage stress.

(Santana, 2023) The study aims to address anxiety and depression among software professional and identify job characteristics affecting mental health. A survey of 500 software professional from 35 countries reveal that 30.2% reported mental health disorders, which presents an imperative for organizations to address the challenges. As per the study, the overall productivity can be improved through creating a supportive work environment.

(Sharma, 2022) This paper reveals that IT professionals have high level of stress due to heavy workloads and unrealistic deadlines. The paper aims to find the stressors and efficient management techniques. Findings indicate there is a demand for employee identification and management of stressors in order to balance personal and professional relationships.

(Ali, 2023) The study indicates growing concern regarding occupational stress in the IT sector, particularly in Bangalore, India where high workloads and rapid change are major contributors. Despite efforts taken by IT firms to manage stress, their effectiveness remains uncertain in preventing mental health problems. It emphasizes the need for more effective and tailored strategies in order to improve employee well-being and performance in IT sector.

(Howe, 2022) This paper evaluated two low-effort and high-effort types of stress reduction techniques. The participants preferred the just-in-time approach over pre-scheduled approach. Also, the participants desired to have a say in having control over the timing of intervention access. Therefore, the two approaches ought to be balanced.

(Kumar, 2021) The research paper shows that there are major problems with stress and burnout at work in the Indian IT sector. It highlights the fact that good leadership provides a helpful work environment, and that using various kinds of stress management techniques helps to safely and sustainably enhance workers mental health and productivity.

(Ipsen., 2020) This study emphasizes on how mental health is related to the success of an organization. It points out that improving mental health can improve workforce spirit and productivity. Although there are challenges in the implementation of health programs; yet, the organizations generally perform well where they exist. Future studies could look at how mental health can be effectively included in organizational practices toward the success of all.

## **RESEARCH OBJECTIVES**

1. Identify the factors that determine job satisfaction of IT employees, with a focus on the impact of tight project deadlines.
2. To examine the relationship between selected demographic variables and the factors including the impact of tight project deadlines that determine job satisfaction for IT employees.
3. To examine the relationship between overall job satisfaction and the factors including tight project deadlines that determine job satisfaction for IT employees.

## **RESEARCH METHODOLOGY**

The research aims to study the factors that determine job satisfaction of IT employees, their relationship between demographic variables and the overall job satisfaction as a result of tight project deadlines. Primary data method was used to collect responses from IT employees. A structured questionnaire was circulated

through Google Forms where 150 responses were collected and further analysed through SPSS using Regression Analysis and One-Way Anova to find the relationship between the variables.

### **Research Gap**

While many studies discuss general occupational stress, they don't particularly address the ways how tight project deadlines cause stress and anxiety. There is a clear gap in understanding the precise mental health outcomes caused by project deadline pressure especially in IT jobs where such deadlines are usually tight and demanding. It encompasses the way pressures affect job satisfaction and ways employees deals with stress that comes from tight project deadlines.

### **Research Questions**

1. What are the factors that impact job satisfaction of IT employees, with a focus on tight project deadlines and coping strategies?
2. How does stress, anxiety, burnout and job satisfaction differ among IT workers from varying backgrounds like age and job roles in relation with meeting tight project deadlines?
3. What is the impact of tight project deadlines on the overall level of satisfaction derived by IT employees?

### **Research Problem**

This research problem focuses on the knowledge gap of how tight deadlines affect employee's stress, anxiety, and burnout and, factors that affect job satisfaction. Even though workplace stress is researched, the specific impact of the deadline pressure remains underexplored. The study will explore coping strategies used, how age and job roles also play a role in dealing with the tight project deadline related stress at work.

### **LIMITATIONS OF THE STUDY**

- The IT employees in Bangalore may not actually portray the experience that employees in other parts of the country have, thus limiting the area where the findings are applied.
- Mental health and job satisfaction are two things that can vary so much between individuals that it is hard to generalize the findings to all workers.
- There are possibility of biasness and errors in the responses collected from the employees which would affect the credibility of the findings.
- The study does not consider the impact of tight project deadlines on non-IT employees, which may affect the generalizability of the findings.

## RESEARCH FINDINGS

Below are the demographic data of the 150 respondents collected from an online Google survey questionnaire:

Table 1: Data of Demographic Responses

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## RESEARCH FINDINGS

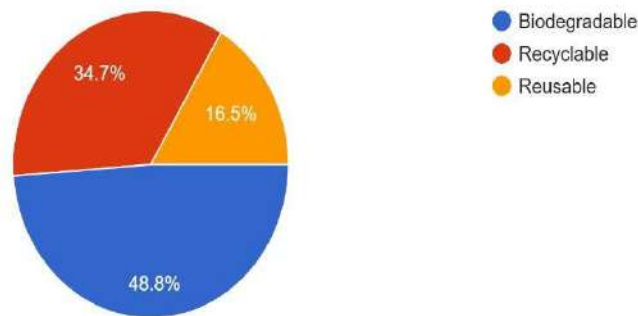
Below are the demographic data of the 150 respondents collected from an online Google survey questionnaire:

Table 1: Data of Demographic Responses

| Demographic Variable | Total |       | Demographic Variable    | Total |       |
|----------------------|-------|-------|-------------------------|-------|-------|
|                      | n     | %     |                         | n     | %     |
| <b>1. Gender</b>     |       |       | <b>3. Occupation</b>    |       |       |
| a. Male              | 89    | 52.4% | a. Student              | 80    | 47.1% |
| b. Female            | 81    | 47.6% | b. Professional         | 46    | 27.1% |
|                      |       |       | c. Employed             | 44    | 25.9% |
|                      |       |       |                         |       |       |
| <b>2. Age</b>        |       |       | <b>4. Annual Income</b> |       |       |
| a.18-24              | 83    | 48.8% | a. 1,00,000-200000      | 82    | 48.2% |
| b. 25-34             | 23    | 13.5% | b. 2,00,000 to 3,00,000 | 26    | 15.3% |
| c. 35-44             | 34    | 20%   | c. 3,00,000 to 4,00,000 | 29    | 17.1% |
| d. 45-54             | 30    | 17.6% | d. Above 4,00,000       | 33    | 19.4% |

Pie Chart 1: Preference for specific type of sustainable packaging

Which specific type of sustainable packaging would you prefer in RTE food products  
170 responses



From the above pie chart, it can be found that majority of the respondents (48.8%), followed by recyclable packaging (34.7%), and reusable packaging (16.5%). It helps to understand the factors that determine the sustainable packaging of Ready-to-eat food products.

## DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING

#### ☐ Chi-Square Test

**RQ 1: What are the factors that shape sustainable packaging in RTE products?**

| Primary Reason for the Preference of Sustainable Packaging |       |                |                                                 |                |             |                |       |
|------------------------------------------------------------|-------|----------------|-------------------------------------------------|----------------|-------------|----------------|-------|
|                                                            |       |                | Top reason for preferring sustainable packaging |                |             |                | Total |
|                                                            |       |                | Environmental Impact                            | Product Safety | Brand Image | Health Concern |       |
|                                                            | 18-24 | Count          | 39                                              | 14             | 0           | 30             | 83    |
|                                                            |       | Expected Count | 31.2                                            | 16.1           | 4.9         | 30.8           | 83.0  |
|                                                            | 25-34 | Count          | 10                                              | 4              | 0           | 9              | 23    |
|                                                            |       | Expected Count | 8.7                                             | 4.5            | 1.4         | 8.5            | 23.0  |
|                                                            |       | Count          | 4                                               | 10             | 3           | 17             | 34    |
|                                                            |       | Expected Count | 12.8                                            | 6.6            | 2.0         | 12.6           | 34.0  |

|                         |                                 |                     |      |                          |      |      |       |
|-------------------------|---------------------------------|---------------------|------|--------------------------|------|------|-------|
|                         |                                 | Count               | 11   | 5                        | 7    | 7    | 30    |
|                         |                                 | Expected Count      | 11.3 | 5.8                      | 1.8  | 11.1 | 30.0  |
| Total                   |                                 | Count               | 64   | 33                       | 10   | 63   | 170   |
|                         |                                 | Expected Count      | 64.0 | 33.0                     | 10.0 | 63.0 | 170.0 |
| <b>Chi-Square Tests</b> |                                 |                     |      |                          |      |      |       |
|                         |                                 | Value               | df   | Asymp. Sig.<br>(2-sided) |      |      |       |
|                         | Pearson Chi-Square              | 35.756 <sup>a</sup> | 9    | .000                     |      |      |       |
|                         | Likelihood Ratio                | 37.166              | 9    | .000                     |      |      |       |
|                         | Linear-by-Linear<br>Association | 1.809               | 1    | .179                     |      |      |       |
|                         | N of Valid Cases                | 170                 |      |                          |      |      |       |

Null Hypothesis (H0): There is no association between the age and top reason for preferring sustainable packaging in Ready-to-eat food products.

Alternate Hypothesis (H1): There is an association between age and top reason for preferring sustainable packaging in Ready-to-eat food products.

Interpretation: Since the P-value is .000 which is less than .050 there is sufficient evidence to reject Null hypothesis. Therefore, it is inferred that there is an association between age and top reason for preferring sustainable packaging in Ready-to-eat food products.

☐ One Way Anova Test

RQ 2: How does the demographic variables like age and annual income influence consumers decision on sustainable packaging of RTE products?

Test 1: influence of age on consumers decision on sustainable packaging.

| ANOVA                               |            |            |                |    |             |        |      |
|-------------------------------------|------------|------------|----------------|----|-------------|--------|------|
| Importance of Sustainable packaging |            |            |                |    |             |        |      |
|                                     |            |            | Sum of Squares | df | Mean Square | F      | Sig  |
| Between Groups                      | (Combined) |            | 20.278         | 3  | 6.759       | 10.887 | .000 |
|                                     | Linear     | Unweighted | 19.711         | 1  | 19.711      | 31.746 | .000 |



|               |      |           |         |     |        |        |      |
|---------------|------|-----------|---------|-----|--------|--------|------|
|               | Term | Weighted  | 19.573  | 1   | 19.573 | 31.523 | .000 |
|               |      | Deviation | .706    | 2   | .353   | .568   | .568 |
| Within Groups |      |           | 103.069 | 166 | .621   |        |      |
| Total         |      |           | 123.347 | 169 |        |        |      |

Null Hypothesis (H0): There is no significant difference in the importance of sustainable packaging among different age groups.

Alternate Hypothesis (H1): There is significant difference in the importance of sustainable packaging among different age groups.

Interpretation: Since the P-value is .000 which is less than .050 there is sufficient evidence to reject Null hypothesis. Therefore, it is inferred that there is significant difference in the importance of sustainable packaging among different age groups.

Test 2: Relationship between annual income and willingness to pay for sustainable packaging.

| ANOVA                                             |             |            |                |     |             |       |      |
|---------------------------------------------------|-------------|------------|----------------|-----|-------------|-------|------|
| Willingness to pay more for sustainable packaging |             |            |                |     |             |       |      |
|                                                   |             |            | Sum of Squares | df  | Mean Square | F     | Sig. |
| Between Groups                                    | (Combined)  |            | 8.673          | 3   | 2.891       | 3.003 | .032 |
|                                                   | Linear Term | Unweighted | .983           | 1   | .983        | 1.021 | .314 |
|                                                   |             | Weighted   | 2.655          | 1   | 2.655       | 2.758 | .099 |
|                                                   |             | Deviation  | 6.018          | 2   | 3.009       | 3.126 | .046 |
| Within Groups                                     |             |            | 159.804        | 166 | .963        |       |      |
| Total                                             |             |            | 168.476        | 169 |             |       |      |

Null Hypothesis (H0): There is no significant difference on willingness to pay more for sustainable packaging among consumers belonging to different income groups.

Alternate Hypothesis (H1): There is significant difference on willingness to pay more for sustainable packaging among consumers belonging to different income groups.

Interpretation: Since the P-value is .032 which is less than .050 there is sufficient evidence to reject Null hypothesis. Therefore, it is inferred that there is significant difference on willingness to pay more for sustainable packaging among consumers belonging to different income groups.

#### □ Regression Test

RQ 3: What is the relationship between the overall importance that the customers place on sustainable packaging and the factors that influence the choice of sustainable packaging in Ready-to-eat food products?

| Descriptive Statistics                                                                            |      |                   |     |
|---------------------------------------------------------------------------------------------------|------|-------------------|-----|
|                                                                                                   | Mean | Std.<br>Deviation | N   |
|                                                                                                   |      |                   |     |
| When purchasing RTE products how important is it for the packaging to be environmentally friendly | 3.18 | .854              | 170 |

**Interpretation:** Since the mean of overall importance of environment friendly RTE products is 3.18, it indicates that consumers consider environment friendly RTE products as an important factor.

| Model Summary |                   |          |                   |                                |
|---------------|-------------------|----------|-------------------|--------------------------------|
| Model         | R                 | R Square | Adjusted R Square | Standard error of the estimate |
| 1             | .293 <sup>a</sup> | .086     | .041              | .837                           |

Dependent Variable: When purchasing RTE products how important is it for the packaging to be environmentally friendly

Predictors: (Constant) When purchasing RTE products how important is it for the packaging to be environmentally friendly, Willing to pay more for sustainable packaging, Price difference affects consumer choice, Higher price justified for sustainable packaging, Prefer sustainable packaging over cheaper options, Packaging design influences consumer purchase, Attractive packaging increases consumer likelihood to buy, Packaging affects consumer view of product quality, I'd pay more for appealing packaging.

**Interpretation:** Since adjusted R square is .041, the importance of environment friendly RTE products has been explained by willing to pay more for sustainable packaging, price difference affects consumers choice, higher price justified for sustainable packaging, preference for sustainable packaging over cheaper options, influence of packaging design, attractive packaging, consumers perception of product quality through packaging and willingness to pay more for appealing packaging, to the extent of 4.1% hence it is not a good fit model.

| ANOVA <sup>a</sup> |            |                |     |             |       |                   |
|--------------------|------------|----------------|-----|-------------|-------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
| 1                  | Regression | 10.607         | 8   | 1.326       | 1.893 | .064 <sup>b</sup> |
|                    | Residual   | 112.740        | 161 | .700        |       |                   |
|                    | Total      | 123.347        | 169 |             |       |                   |

a) Dependent Variable: When purchasing RTE products how important is it for the packaging to be environmentally friendly

b) Predictors: (Constant) When purchasing RTE products how important is it for the packaging to be environmentally friendly, Willing to pay more for sustainable packaging, Price difference affects consumer choice, Higher price justified for sustainable packaging, Prefer sustainable packaging over cheaper options, Packaging design influences consumer purchase, Attractive packaging increases consumer likelihood to buy, Packaging affects consumer view of product quality, I'd pay more for appealing packaging.

H0: Willing to pay extra for sustainable packaging, price difference affects consumers choice, higher price justified for sustainable packaging, preference for sustainable packaging over cheaper options, influence of packaging design influences, attractive packaging, consumers perception of product quality through packaging and appealing packaging do not affect the importance of environment friendly RTE products.

H1: Willing to pay extra for sustainable packaging, price difference affects consumers choice, higher price justified for sustainable packaging, preference for sustainable packaging over cheaper options, influence of packaging design influences, attractive packaging, consumers perception of product quality through packaging and appealing packaging affect the importance of environment friendly RTE products.

Interpretation: Since the P-value is .064 which is more than .050 there is no sufficient to evidence to reject Null hypothesis. It is inferred that the independent variables do not affect the dependent variables jointly.

Therefore, Willing to pay extra for sustainable packaging, price difference affects consumers choice, higher price justified for sustainable packaging, preference for sustainable packaging over cheaper options, influence of packaging design influences, attractive packaging, consumers perception of product quality through packaging and appealing packaging do not affect the importance of environment friendly RTE products jointly.

| Coefficients |            |                             |            |                           |        |      |
|--------------|------------|-----------------------------|------------|---------------------------|--------|------|
| Model        |            | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|              |            | B                           | Std. Error | Beta                      |        |      |
|              | (Constant) | 3.959                       | .307       |                           | 12.885 | .000 |

|   |                                                     |       |      |       |        |      |
|---|-----------------------------------------------------|-------|------|-------|--------|------|
| 1 | Willing to pay more for sustainable packaging       | .008  | .081 | .009  | .095   | .924 |
|   | Price difference affects my choice                  | -.186 | .075 | -.230 | -2.466 | .015 |
|   | Higher price justified for sustainable packaging    | -.123 | .088 | -.143 | -1.387 | .167 |
|   | Prefer sustainable packaging over cheaper options   | .034  | .072 | 0.44  | .481   | .631 |
|   | Packaging design influences my purchases            | .076  | .090 | .091  | .845   | .400 |
|   | Attractive packaging increases my likelihood to buy | .054  | .084 | .067  | .642   | .522 |
|   | Packaging affects my view of product quality        | .003  | .080 | .004  | .043   | .966 |
|   | I'd pay more for sustainable packaging              | -.109 | .074 | -.144 | -1.482 | .140 |

Interpretation: Importance = 3.959 + (.008) Willingness to pay more for sustainable packaging + (-.186) Price difference + (-.123) Higher price + (.034) Preference for sustainable packaging + (.076) Influence of packaging design + (.054) Attractive packaging + (.003) Perception of product quality + (-.109) Pay more for appealing packaging.

Any increase of one unit of willingness to pay more for sustainable packaging, preference for sustainable packaging, influence of packaging design, attractive packaging and perception of product quality will increase the importance of environment friendly RTE products by .008, .034, .076, .054, .003.

Any decrease of one unit of price difference, higher price and pay more for appealing packaging will increase the importance of environment friendly RTE products by .186, .123, .109.

## CONCLUSION AND RECOMMENDATION

This research aims to study the factors that determine sustainable packaging in Ready-to-eat food products and the demographic variables that shape these factors. Further, the research analyzes the relationship between importance of sustainable packaging and key factors. The findings revealed that there is a significant association between age and the factors for preferring sustainable packaging. Factors like environmental and health benefits are the main reasons for this preference. Additionally, the study indicated that there is a significant relationship between age and importance of sustainable packaging as well as annual income and willingness to pay more for sustainable packaging. However, there is no significant influence between overall

level of importance and factors that determine sustainable packaging. This will help the companies to design their packaging in an affordable and innovative manner.

Based on the findings, the following recommendations can be suggested:

- According to the statistical results, consumers give importance to sustainable packaging. Therefore, companies can partner with recycling organizations to build trust and credibility among consumers.
- Future research can focus on examining the role of social media influencers and campaigns on consumer buying behavior targeting on environmentally-conscious customers.

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## APPENDIX

1. Name
2. Gender
- o Female

- ☐ Male
- 3. Age
  - ☐ 18-25
  - ☐ 26-35
  - ☐ 36-45
  - ☐ Above 45
- 4. Occupation
  - ☐ Student
  - ☐ Professional
  - ☐ Employed
- 5. Annual Income
  - ☐ 100000-200000
  - ☐ 200000-300000
  - ☐ 300000-400000
  - ☐ Above 400000
- . How frequently do you purchase Ready-to-eat food products
  - ☐ Daily
  - ☐ Weekly
  - ☐ Monthly
  - ☐ Rarely
- 7. What factors influence your decision to purchase RTE products the most
  - ☐ Convenience
  - ☐ Taste
  - ☐ Price
  - ☐ Availability
  - ☐ Packaging
  - ☐ Brand
- 8. When purchasing RTE products, how important is it for the packaging to be environmentally friendly
  - ☐ Extremely important
  - ☐ Important
  - ☐ Moderately important

- ☐ Slightly important
  - ☐ Not important at all
9. What do you consider the primary benefit of sustainable packaging?
- ☐ Reduces environmental impact
  - ☐ Enhances product quality
  - ☐ Improves brand image
  - ☐ Increases convenience
10. Which specific type of sustainable packaging would you prefer in RTE food products
- ☐ Biodegradable
  - ☐ Recyclable
  - ☐ Reusable
11. What would be your top reason for preferring sustainable packaging in RTE products
- ☐ Environmental impact
  - ☐ Product safety
  - ☐ Brand image
  - ☐ Health concerns

12. Price Sensitivity for Sustainable Packaging

(1=Strongly Disagree, 2=Disagree, 3=Neutral, 4= Agree, 5=Strongly Agree)

| Statement                                        | 1 | 2 | 3 | 4 | 5 |
|--------------------------------------------------|---|---|---|---|---|
| Willing to pay more for sustainable packaging.   |   |   |   |   |   |
| Price difference affects my choice.              |   |   |   |   |   |
| Higher price justified for sustainable packaging |   |   |   |   |   |

13. Which design features are most likely to attract your attention when purchasing RTE food products
- ☐ Colors and graphics
  - ☐ Unique packaging shape
  - ☐ Clear product information and labels
  - ☐ Packaging material quality
  - ☐ Environmental or sustainability measures

14. Packaging Design and Visual

(1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree,5=Strongly Agree)

| Questions                                            | 1 | 2 | 3 | 4 | 5 |
|------------------------------------------------------|---|---|---|---|---|
| Packaging design influences my purchase.             |   |   |   |   |   |
| Attractive packaging increases my likelihood to buy. |   |   |   |   |   |
| Packaging affects my view of product quality.        |   |   |   |   |   |
| I'd pay more for appealing packaging                 |   |   |   |   |   |

15. Which of the following do you think is the biggest barrier to the adoption of sustainable packaging in the RTE food industry?

- ☐ Higher costs
- ☐ Limited availability of materials
- ☐ Consumer awareness
- ☐ Lack of regulations
- ☐ Resistance from manufactures

16. What future trend do you expect in RTE food packaging?

- ☐ Increased use of biodegradable materials
- ☐ More innovative designs
- ☐ Enhanced transparency about sustainability practices
- ☐ No significant changes



# **A STUDY ON CONSUMER PERCEPTION TOWARDS BUYING ORGANIC GROCERY WITH SPECIAL REFERENCE TO BENGALURU CITY**

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## **ABSTRACT**

This research explores the relationship between selected demographic variables and factors such as price sensitivity and sustainable practices and overall satisfaction level with context with organic grocery in Bengaluru City. Using a descriptive research approach, data was collected from 171 respondents through Google Forms and analyzed using chi-square, one-way ANOVA, regression, and Descriptive analysis from charts and figures. The findings reveal that income influences the price sensitivity of organic grocery and how educational level affects sustainable practices while it does not affect price sensitivity, also factors such as health benefits, sustainable practices, packing, freshness, quality, nutritional value, free from chemical residue, no side effects, organic cultivation, reasonable pricing contributes to overall satisfaction from consumption of organic grocery and is at satisfaction level. Therefore, initiatives must be taken by marketers and retailers to increasing the level to most satisfactory, by increasing the knowledge on organic grocery

## **INTRODUCTION**

Organic grocery is a type of farm management and production of food that aims for sustainable production from the very beginning to the end, high- quality groceries that uses safe processes that doesn't harm the environment, human or animal's well-being and health. Organic stores aims to provide household with groceries without any synthetic chemicals, fertilizers, pesticides. They should meet certified organic standards and must have eco labels and packaging. They rely on natural methods, which the consumers may feel healthier for their bodies and environment.

The consumers have a perception that organic grocery is very healthy for them and also has medicinal value in them to heal their diseases. The farmers are also encouraged to cultivate without any harmful pesticides, fertilizers and also process the products such as dairy without any adulterations.

After COVID-19 organic groceries have witnessed an exponential growth, consumers became conscious about their intake of food quality and most of them fled towards organic groceries. The consumers started gaining knowledge about organic groceries, but many of them found it expensive. The Jaivik Bharat ,NPOP Certified organic ,PGS-India organic logo are the identity marks for organic groceries and products which helps the consumers to distinguish between conventional groceries.

Organic groceries include oil seeds,fibre,jiggery,cereals,milletts,tea,coffee,fruits and vegetables,spices,dry fruits ,dairy products, processed foods and medicinal plants etc...In the past few years many organic stores and shopping marts have come into existence.

There are various studies by researchers on the increase in demand for organic groceries after the pandemic and the factors influenced in purchase of organic food (Kazim, Huerta- Soto, Huerta-Soto, Espinoza-Requej, & Huerta-Soto, 2024), (Kirana, Pallathadka, & Manoharmayum, 2022) has also studied on the empirical demand and perception towards organic grocery with reference to hyderabad and (Tuteja & Khan, 2022) on the determinants of consumptions of organic food in India.

However, the research provides valuable insights for marketers, farmers and consumers on the price sensitivity between conventional and organic grocery and awareness on sustainable practices and also, the key motives and hinderance for consumers on buying organic grocery.

## **REVIEW OF LITERATURE**

(Tuteja & Khan, 2022) A study on fostering organic food consumption in India through wellness centres.This study aimed to identify how modern consumers in India were driven towards health and fitness,this attitude brought a shift towards consuming organic food.The organic food being a niche market started growing and how the the wellness centres had a potential role in promoting and educating on consumption of organic food and also on strategies to bridge the gap on awareness and actual consumption.

(Kirana, Pallathadka, & Manoharmayum, 2022) An Empirical Study on Demand and Consumers Perception of Organic Food Products.This study delves into growing health concerns with consumption of conventional

food and are opting for organic food with no pesticides and fertilizers. The willingness of consumers to pay a premium price for organic food for its health benefits. The importance for education on organic food and recognition of organic farmers.

(Buzelay, 2023), This study compares conventional food to organic food, where organic food is not a very great choice as it lacks nutritional composition while conventional food contains high nitrate which is not harmful. how organic food yields less which in return takes up a lot of land leading to deforestation. The epidemiological study shows consumption of organic food leads to various health issues.

(Xiao, 2023) They Don't Do What They Say-The Attitude-Behavior Gap in Online and Offline Grocery Shopping For Organic Products. This study aims to highlight the Attitude Behavior Gap (ABG) where consumers do not act according to their attitude. This study also compares between two groups online and offline consumers of organic food, the online consumers show a larger discrepancy and their actual buying behavior towards organic food when compared to offline only consumers, and how these insights are useful for implications of retailers and brand managers with reference to Turkey.

(Yilmaz, 2023) Factors Influencing Consumers' Behavior Towards Purchasing Organic Foods: A Theoretical Model. This study aimed to identify the increased interest in organic food and factors influencing the purchase such as health benefits, environment and animal welfare. The socio-demographic influence in purchase of organic grocery such as education, gender etc. However income, gender and chronic diseases did not effect the purchase of organic food. This study uses Stimulus-Organism-Response model (SOR) a theoretical model to explore relationship between various stimulus factors and consumers organic purchasing behavior.

(Istiasih, 2023) Organic Food Consumption Behavior: Sustainability, Symbol of Social class, Luxury and Price. This study aimed to identify the motives for purchase of organic food, the price sensitivity and sustainability. This study also shows how consumption of organic food is a symbol of luxury, but however does not impact the consumption behavior with reference to East Java, Indonesia.

(Kazim, Huerta-Soto, Huerta-Soto, Espinoza-Requej, & Huerta-Soto, 2024) A Study on Purchase Intention and Behavior of Consumers Towards Organic Food. This study analyses the increase in the demand for organic food and the awareness and education on the purchase of organic food. The factors influencing the purchase and also provides helpful insights to the stakeholders involved in organic food.

## **OBJECTIVE OF THE STUDY**

- To examine relationship between selected demographic variables and price sensitivity of organic grocery.
- To examine relationship between selected demographic variable and sustainable practices of organic grocery.
- To examine the relationship between the overall satisfactions derived on consumption of organic grocery and factors.

## **RESEARCH METODOLOGY**

The research is a descriptive research, and the data was collected among male and female of different age group, the primary data is collected in Bengaluru City using questionnaire method. From this method 174 responses were collected, which was circulated on WhatsApp. This questionnaire was structured to understand the consumers perspective on purchase of organic grocery, such as the satisfaction levels and the factors affecting, price sensitivity with demographic variables and sustainable practices.

## **RESEARCH GAP**

While studies have focused on consumer behavior on consumption of organic grocery, but Bengaluru city being a metropolitan city, the everyday routine is monotonous and hectic which impacts the consumption of organic grocery and also on sustainable practices and price sensitivity which might affect the consumption.

## **RESEARCH QUESTIONS**

This study of consumer perspective on organic grocery in Bengaluru City answers the following questions:

1. What are the factors affecting the satisfaction level from consumption of organic grocery?
2. How does price sensitivity and amount willing to be spent affects the consumption of organic grocery and its factors (such as income)?
3. How sustainability affects the consumption of organic grocery with demographic variables such as income and education?

## **RESEARCH PROBLEMS**

As research is done with reference to Bengaluru City lifestyle, we see “How” income and education affects the sustainable practices, “What” are the factors affecting the level of satisfaction and “How” income and education affects the price sensitivity of organic grocery.

## **LIMITATIONS OF THE STUDY**

The research was done in a shorter period which lacks in depth analysis and was unable to capture long term consumer behavior or factors. The dynamics of consumption of organic grocery might change with seasons and trends or events such as pandemics .since the study is quantitative in nature it might not capture the complexities of consumers perspective and the study was done only within Bengaluru City.

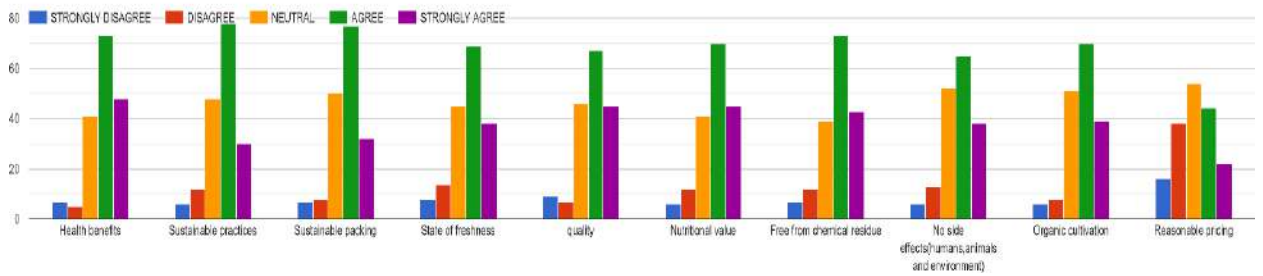
## **RESEARCH FINDINGS**

**The demographic data of 171 respondents collected from an online questionnaire.**

**Table 1: Demographic of participants**

| Demographic variables            |     |      |                     |    |      |
|----------------------------------|-----|------|---------------------|----|------|
|                                  | n   | %    |                     | n  | %    |
| <b>Gender</b>                    |     |      | <b>Age</b>          |    |      |
| Male                             | 82  | 48   | 18-24               | 65 | 38   |
| Female                           | 89  | 52   | 25-34               | 19 | 11.1 |
|                                  |     |      | 35-44               | 25 | 14.6 |
|                                  |     |      | 44-54               | 39 | 22.8 |
|                                  |     |      | 55-60               | 18 | 10.5 |
|                                  |     |      | 60 and above        | 5  | 2.9  |
|                                  |     |      |                     |    |      |
|                                  | n   | %    |                     | n  | %    |
| <b>Educational qualification</b> |     |      | <b>Occupation</b>   |    |      |
| SSLC                             | 6   | 3.5  | private employee    | 82 | 48   |
| HSC                              | nil | nil  | Government employee | 14 | 8.2  |
| Graduate                         | 85  | 49.7 | Business            | 13 | 7.6  |
| Postgraduate                     | 61  | 35.7 | Profession          | 13 | 7.6  |
| Professional                     | 13  | 7.6  | Retired             | 9  | 5.3  |
| Others                           | 4   | 2.3  | others              | 40 | 23.3 |
|                                  |     |      |                     |    |      |
|                                  | n   | %    |                     |    |      |
| <b>Monthly income</b>            |     |      |                     |    |      |
| Below 50000                      | 60  | 35.1 |                     |    |      |
| 50000-75000                      | 22  | 12.9 |                     |    |      |
| 75000-90000                      | 13  | 7.6  |                     |    |      |
| Above 90000                      | 12  | 7    |                     |    |      |
| Prefer not to say                | 64  | 37.4 |                     |    |      |

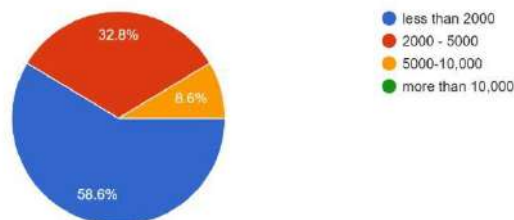
I prefer to purchase organic grocery because:



The above chart shows the factors that affect the purchase of organic grocery. Especially we can observe how sustainable practices have the highest agree and strongly agree which influences them to purchase.

How much are you willing to spend organic grocery?

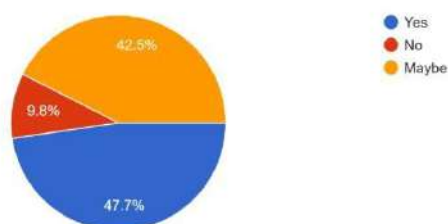
174 responses



From the above pie chart, it is observed that 58.6% of respondents are willing to spend less than 2000 per month on organic grocery, 32.8% respondents are willing to spend 2000-5000 per month, 8.6% respondents are willing to spend 5000-10,000 per month, no respondents are willing to spend more than 10,000 per month.

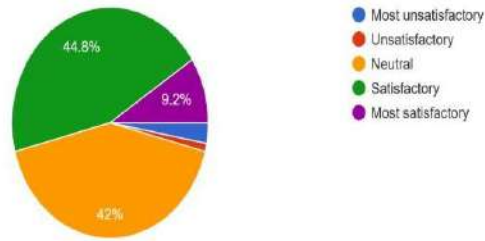
Is organic grocery expensive?

174 responses



From the above chart, it is observed that 47.7% respondents feel that organic grocery is expensive, 42.5% of respondents feel organic grocery might be expensive and 9.8% of respondents feel organic grocery is not expensive.

Rate yourself on the satisfaction level from the consumption of organic grocery  
174 responses



From the above pie chart, we observe the level of satisfaction from the consumption of organic grocery of 171 respondents in Bengaluru City

## RESULTS AND DISCUSSION

### HYPOTHESIS TESTING CHI-SQUARE TEST

#### 1: To examine relationship between income and price sensitivity

**H<sub>0</sub>**= There is no association among all monthly income and price sensitivity

**H<sub>1</sub>**= There is association among all monthly income and price sensitivity.

Chi-Square Tests

a. 5 cells (33.3%) have expected count less than 5. The minimum expected count is 1.01.

SINCE P VALUE IS .014 WHICH LESSER THAN .050.

**Result-** There is sufficient evidence to reject null Hypothesis. Hence it is inferred that there Is association between monthly income and price sensitivity of organic grocery. The price Sensitivity of organic grocery depends on monthly income.

**2: To examine relationship between educational level and price sensitivity** **H<sub>0</sub>**=There is no association among all educational level and price sensitivity. **H<sub>1</sub>**=There is association among all educational level and price sensitivity.

\

Chi-Square Tests

|                    | Value              | df | Asymptotic<br>Significance<br>(2-sided) |
|--------------------|--------------------|----|-----------------------------------------|
| Pearson Chi-Square | 7.218 <sup>a</sup> | 10 | .705                                    |
| Likelihood Ratio   | 9.735              | 10 | .464                                    |

|                              |      |   |      |
|------------------------------|------|---|------|
| Linear-by-Linear Association | .458 | 1 | .498 |
| N of Valid Cases             | 191  |   |      |

a. 11 cells (61.1%) have expected count less than 5. The minimum expected count is .17.

SINCE P VALUE IS .705 WHICH GREATER THAN .050.

**Result-** There is sufficient evidence to accept null Hypothesis. Hence it is inferred that there is no association between educational level and price sensitivity of organic grocery. The price sensitivity of organic grocery does not depend on educational level.

#### HYPOTHESIS TESTING REGRESSION

1: To examine the relationship between the overall satisfactions derived on consumption of organic grocery and factors

| Mean | Std. Deviation | N   |
|------|----------------|-----|
| 3.56 | .811           | 191 |
| 3.89 | 1.002          | 191 |
| 3.69 | .959           | 191 |
| 3.71 | .950           | 191 |
| 3.69 | 1.038          | 191 |
| 3.79 | 1.057          | 191 |
| 3.82 | 1.010          | 191 |
| 3.78 | 1.028          | 191 |
| 3.68 | 1.010          | 191 |
| 3.77 | .978           | 191 |
| 3.12 | 1.169          | 191 |

Since the mean of overall satisfaction level from consumption of organic grocery is 3.56, it shows that it is satisfactory. They feel their consumption of organic grocery is satisfactory.

#### Model Summary<sup>b</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
|       |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1     | .337 <sup>a</sup> | .114     | .064              | .785                       | .114              | 2.308    | 10  |



#### Model Summary<sup>b</sup>

| Model | Change Statistics |               |
|-------|-------------------|---------------|
|       | df2               | Sig. F Change |
| 1     | 180               | .014          |

Predictors: (Constant), I prefer to purchase organic grocery because: [Reasonable pricing], I prefer to purchase organic grocery because: [Free from chemical residue], I prefer to purchase organic grocery because: [Sustainable practices], I prefer to purchase organic grocery because: [Health benefits], I prefer to purchase organic grocery because: [State of freshness], I prefer to purchase organic grocery because: [2 side effects(humans, animals and environment)], I prefer to purchase organic grocery because: [Sustainable packing], I prefer to purchase organic grocery because: [Organic cultivation], I prefer to purchase organic grocery because: [quality], I prefer to purchase organic grocery because: [Nutritional value]

Dependent Variable: Rate yourself on the satisfaction level from the consumption of organic grocery

Since adjusted R square is 0.064 the Satisfaction level from consumption of organic grocery has been explained by health benefits, sustainable practices, packing, freshness, quality, nutritional value, free from chemical residue, no side effects, organic cultivation, reasonable pricing to the extent of 6.4%. Hence it's not a good fit model.

#### ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df  | Mean Square | F     | Sig.              |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| 1     | Regression | 14.213         | 10  | 1.421       | 2.308 | .014 <sup>b</sup> |
|       | Residual   | 110.845        | 180 | .616        |       |                   |
|       | Total      | 125.058        | 190 |             |       |                   |

a. Dependent Variable: Rate yourself on the satisfaction level from the consumption of organic grocery

a. Predictors: (Constant), I prefer to purchase organic grocery because: [Reasonable pricing], I prefer to purchase organic grocery because: [Free from chemical residue], I prefer to purchase organic grocery because:

[Sustainable practices], I prefer to purchase organic grocery because: [Health benefits], I prefer to purchase organic grocery because: [State of freshness], I prefer to purchase organic grocery because: [2 side effects(humans, animals and environment)], I prefer to purchase organic grocery because: [Sustainable packing], I prefer to purchase organic grocery because: [Organic cultivation], I prefer to purchase organic grocery because: [quality], I prefer to purchase organic grocery because: [Nutritional value]

H0 – health benefits, sustainable practices, packing, freshness, quality, nutritional value, free from chemical residue, no side effects, organic cultivation, reasonable pricing do not effect the Satisfaction level from consumption of organic grocery jointly .

H1 – The health benefits, sustainable practices, packing, freshness, quality, nutritional value, free from chemical residue, no side effects, organic cultivation, reasonable pricing effect the dependent variable jointly  
Result-Since the P – value is .014 which is less than .050 therefore there is sufficient evidence to reject Null hypothesis. It is inferred that

H1 – The health benefits, sustainable practices, packing, freshness, quality, nutritional value, free from chemical residue, no side effects, organic cultivation, reasonable pricing effect the satisfaction from consumption of organic grocery jointly.

| Model                 | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |  |  |  |  |  |  |
|-----------------------|-----------------------------|------------|---------------------------|-------|------|--|--|--|--|--|--|
|                       | B                           | Std. Error | Beta                      |       |      |  |  |  |  |  |  |
| 1 (Constant)          | 2.522                       | .262       |                           | 9.619 | .000 |  |  |  |  |  |  |
| Health benefits       | .160                        | .092       | .197                      | 1.737 | .084 |  |  |  |  |  |  |
| Sustainable practices | .042                        | .111       |                           | .379  | .705 |  |  |  |  |  |  |
| Sustainable packing   | .015                        | .118       |                           | .129  | .899 |  |  |  |  |  |  |

|                                               |       |      |  |  |      |  |  |  |  |  |  |  |
|-----------------------------------------------|-------|------|--|--|------|--|--|--|--|--|--|--|
|                                               |       |      |  |  | 7    |  |  |  |  |  |  |  |
| State of freshness                            | .083  | .103 |  |  | .423 |  |  |  |  |  |  |  |
| quality                                       | -.038 | .114 |  |  | .736 |  |  |  |  |  |  |  |
| Nutritional value                             | .037  | .122 |  |  | .762 |  |  |  |  |  |  |  |
| Free from chemical residue                    | -.180 | .110 |  |  | .105 |  |  |  |  |  |  |  |
| side effects(humans, animals and environment) | -.001 | .109 |  |  | .990 |  |  |  |  |  |  |  |
| Organic cultivation                           | .164  | .115 |  |  | .156 |  |  |  |  |  |  |  |
| Reasonable pricing                            | -.009 | .057 |  |  | .870 |  |  |  |  |  |  |  |
|                                               |       |      |  |  | .164 |  |  |  |  |  |  |  |
|                                               |       |      |  |  | 4    |  |  |  |  |  |  |  |

Overall level of satisfaction from consumption of organic grocery= $2.522+0.160(\text{health benefits})+0.42(\text{sustainable practices})+0.015(\text{sustainable packages})+0.083(\text{freshness})+0.038(\text{quality})+0.037(\text{nutritional value})+(-0.180)(\text{free from chemical})+(-0.001)(\text{no side effect})+0.164(\text{organic cultivation})+(-0.009)(\text{pricing})$

Analysis-Health benefits, sustainable practices, packing, freshness, quality, nutritional value, free from chemical residue, no side effects, organic cultivation, reasonable pricing is above 0.050 so it does not exert sufficient influence on increase of satisfaction level by consumption of organic grocery.

## CONCLUSION AND RECOMMENDATIONS

In conclusion, the study on consumer perspective towards organic grocery with special reference to Bengaluru City, shows that income plays a significant role influencing price sensitivity towards organic grocery, higher income level are less sensitive when compared to lower income consumers, sustainable practices have a notable impact on educational level, higher the educational level more likely to choose environmental friendly practices, while education does not have impact on price sensitivity. Key factors influence the satisfaction level of consumption from organic grocery. Consumers are gaining knowledge on organic grocery with increase in health concerns.

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

- Marketers and retailers should consider tailoring marketing strategies to different income groups, by discounts and awareness to reduce perspective of high cost.
- Make improvements in availability and accessibility to boost sales by distribution in supermarkets or online.
- Government must encourage organic farming by implementing policies by promoting sustainable consumption practices across all income groups.

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## APPENDICES

1. Name (optional)

2. Gender
  - ☐ Male
  - ☐ Female
  
3. Age (in years)
  - ☐ 18-24
  - ☐ 25-34
  - ☐ 35-44
  - ☐ 55-60
  - ☐ 60 and Above
  
4. Educational qualification
  - ☐ Up to SSLC
  - ☐ HSC
  - ☐ Graduate
  - ☐ Postgraduate
  - ☐ Professional
  - ☐ Other (specify)
  
5. Occupation
  - ☐ Private employee
  - ☐ Government employee
  - ☐ Business
  - ☐ Profession
  - ☐ Retired
  - ☐ Other:.....
  
6. Monthly income
  - ☐ Below 50000
  - ☐ 50000-75000
  - ☐ 75000-90000
  - ☐ Above 90000
  - ☐ Prefer not to say
  
7. Do you have knowledge on organic grocery?

☐ yes

☐ maybe

8. Do you think organic grocery is better than conventional grocery?

☐ yes

☐ no

☐ maybe

9. I prefer to purchase organic grocery because:

|                                                    | Strongly disagree | Disagree | Neutral | Agree | Strongly agree |
|----------------------------------------------------|-------------------|----------|---------|-------|----------------|
| a)Health benefits                                  |                   |          |         |       |                |
| b)Sustainable practices                            |                   |          |         |       |                |
| c)Sustainable packing                              |                   |          |         |       |                |
| d)State of freshness                               |                   |          |         |       |                |
| e)Quality                                          |                   |          |         |       |                |
| f)Nutritional value                                |                   |          |         |       |                |
| g)Free from chemical residue                       |                   |          |         |       |                |
| h)No side effects(humans, animals and environment) |                   |          |         |       |                |
| i)Organic cultivation                              |                   |          |         |       |                |
| j)Reasonable pricing                               |                   |          |         |       |                |

I prefer not purchase organic grocery:

|                              | Strongly disagree | Disagree | Neutral | Agree | Strongly Agree |
|------------------------------|-------------------|----------|---------|-------|----------------|
| a)Traditional practices      |                   |          |         |       |                |
| b)High price                 |                   |          |         |       |                |
| c)Difficulty in availability |                   |          |         |       |                |
| d)Benefits are overstated    |                   |          |         |       |                |

11. I am using organic grocery.

- ☐ Yes
- ☐ No

12. I am influenced to buy organic grocery by

- ☐ Family
- ☐ Friends
- ☐ Social media
- ☐ Self-awareness

13. How much are you willing to spend organic grocery?

- ☐ Less than 2000
- ☐ 2000 - 5000
- ☐ 5000-10,000
- ☐ more than 10,000

14. Is organic grocery expensive?

- ☐ Yes
- ☐ No
- ☐ Maybe

15. Is purchasing organic grocery worthy?

- ☐ Yes
- ☐ No
- ☐ Maybe

16. Rate yourself on the satisfaction level from the consumption of organic grocery

- ☐ Most unsatisfactory
- ☐ Unsatisfactory
- ☐ Neutral
- ☐ Satisfactory
- ☐ Most satisfactory



# **A STUDY ON THE PERCEPTION TOWARDS DIGITAL BANKING SERVICES WITH SPECIAL REFERENCE TO BANAGLORE CITY**

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## **ABSTRACT**

This study explores the perspectives of digital banking services among people of Bangalore, highlighting customer satisfaction, security apprehensions, and demographic characteristics. Bangalore, being an IT and financial hub, presents a unique setting for assessing digital banking acceptance. The research employed a mixed-method approach, including structured surveys and interviews to assess qualities like convenience, accessibility, and transaction speed. Research suggests that younger users (ages 18–35) mainly participate in digital banking, driven by convenience (42.5%), round-the-clock accessibility (24%), and speedy transaction processing (19.2%). Satisfaction results are mainly good, with 78.4% reporting neutral to high satisfaction. Nonetheless, security continues to be a concern, with a tiny fraction reporting displeasure. Statistical analysis, employing ANOVA, indicates substantial links between age and frequency of use but finds no relationship between income or gender and preferred digital banking factors. UPI and digital wallets have been the most commonly utilized services. The study underlines the need for a better user experiences, stronger security mechanisms, and targeted incentives to optimize customer trust and enjoyment. Recommendations include strengthening platforms for younger audiences, minimizing security issues, and tailoring services for various groups. These insights strive to aid financial organizations alter strategy and boost customer loyalty in the emerging digital banking environment.

## **INTRODUCTION**

This study investigates the viewpoints of Bangalore residents on digital banking services, stressing their attitudes, satisfaction levels, and key concerns. Digital banking, including financial transactions via internet and mobile platforms, has attained substantial popularity in recent years, with Bangalore emerging as an important sector. As a renowned IT and financial hub in India, the city has a substantial population of technologically proficient persons and raised rates of smartphone and internet usage, giving it an appropriate location to explore the experiences of individuals with digital banking. The city's quick technological growth has created a population that is familiar with digital services, resulting in various expectations and requirements for digital banking platforms.

This study attempts to evaluate the user experience with digital banking services in Bangalore, stressing simplicity, security, and utility. Banks have spent in developing their digital goods to satisfy customers evolving needs, yet it is vital to establish whether these services sufficiently serve user goals. User satisfaction is typically judged by aspects such as accessibility, transaction speed, and account management ease; yet, security and privacy are equally crucial, particularly with the growth in cyber threats. This study intends to analyze the alignment of digital banking systems with user expectations, identify areas of dissatisfaction, and estimate the influence of data security and privacy problems on consumer adoption.

The insights gained from this study are projected to deliver great value to banks and financial organizations in Bangalore and beyond. The findings may aid banks in upgrading their digital banking systems by identifying characteristics that impact user satisfaction and areas for growth. Ultimately, this may enable financial institutions enhance user experiences, develop greater customer loyalty, and stay competitive in an increasingly digital financial market. This research proposes to contribute to the continual efforts to create and improve digital banking services to better serve the expectations of a modern, digitally-oriented customer base.

## **REVIEW OF LITERATURE**

Sarma, M., & Pais, J. (2011). This article analyzes the relationship between financial inclusion and economic development across many countries. It highlights how financial systems contribute to economic growth by improving access to financial services. The authors explore the role of digital banking in boosting financial inclusion, especially in emerging countries. The research stresses the need for strong policy and technology to deliver financial services to underrepresented populations. The results are key to understanding how digital banking may enhance financial inclusion in Bangalore.

Pereira, R., & Silva, A. (2017). This study explores customers views of digital banking, focusing on criteria such as satisfaction, usability, and trust. The survey identifies major drivers of user enjoyment and areas for development, including security features and customer service. This article presents a thorough account of

how customers interact with digital banking services and what drives their viewpoints, which is crucial for understanding user attitudes in Bangalore.

Das, S. (2020). Das investigates aspects driving digital banking adoption in India, focusing user attitudes and adoption problems. The study reveals that qualities such as convenience, technical understanding, and perceived value are major drivers of adoption. The paper delivers insights into the particular difficulties and prospects in the Indian digital banking business, notably Bangalore, and helps identify regional adoption patterns.

Chakraborty, S., & Mukherjee, A. (2021). This article analyzes the relationship between digital banking services and customer pleasure in emerging countries, with particular focus on India. The authors assess how numerous service quality characteristics, including accessibility and user experience, impact overall satisfaction. Their findings indicate important elements that effect digital banking satisfaction in Indian places like Bangalore, delivering a beneficial insight on user experiences and expectations.

Sharma, S., & Yadav, R. (2020). This article studies the drivers influencing digital banking adoption in urban India, emphasizing on characteristics such as perceived ease of use, security, and technological infrastructure. The study identifies important criteria that effect adoption rates and user engagement. The findings are essential for understanding how urban clients in Bangalore, who are frequently more tech-savvy, engage digital banking services.

Kumar, V., & Soni, P. (2022). In this study the authors present a data-driven analysis of customer perceptions and satisfaction with digital banking services notably in Bangalore. The study examines numerous factors such as service quality, user interface, and customer help. Their findings reveal particular insights into how Bangalore's digital banking users experience and judge these services, which can drive changes and developments in the sector.

Bharadwaj, P., & Sharma, A. (2018). In this article they study how digital banking enhances financial inclusion in Bangalore. The essay illustrates how digital banking services aim to improve access to financial resources among underprivileged individuals. It highlights the relevance of technology in overcoming gaps in financial services and boosting economic options for ignored communities in Bangalore.

Patel, K., & Vora, S. (2019). In this study the authors investigate how perceptions of security effect the acceptance of digital banking services in Bangalore. The study suggests that fears about security are key reason to adoption and proposes techniques to boost trust through better security measures. The findings are essential for understanding how security perceptions effect user decisions and satisfaction with digital banking.

Nair, V., & Sinha, A. (2021). This study focuses on usability and user experience features of digital banking within Bangalore's financial sector. The article reviews user interactions with digital platforms and provides areas for improvement in usability. The study delivers insights into how user experience influences overall enjoyment and adoption, giving solutions for growing digital banking services in Bangalore.

## **OBJECTIVES OF THE STUDY**

- Examine the relationship between age and frequency of digital banking usage among customers.
- Analyse the association between income levels and preferred modes of digital banking services
- Investigate gender differences in factors influencing the adoption and usage of digital banking services.

## **RESEARCH METHODOLOGY**

The study utilizes an exploratory research approach to examine the viewpoints of digital banking consumers in Bangalore. This approach is picked because to the comparatively under- researched nature of this specific problem within the local context. The research approach integrates both qualitative and quantitative data to offer a thorough understanding into user experiences. Quantitative data will be obtained using structured surveys done via Google Forms circulated through E-mail and WhatsApp, focusing on measurable variables such as user contentment, security concerns, and simplicity of use. Qualitative data will be acquired utilizing open-ended survey questions and interviews to get broad insights into user perspectives and experiences. This mixed-method approach seeks to discover underlying trends and determinants affecting digital banking acceptance and usage in Bangalore.

## **RESEARCH GAP**

While there is extensive study on digital banking trends and user acceptability, there is a noticeable vacuum in studies primarily focused on Bangalore's inhabitants. Existing research often targets broader geographic regions or general trends without going into the particular viewpoints and experiences of users in Bangalore. This study seeks to bridge this gap by presenting a full assessment of how Bangalore's unique demographic and technological setting influences digital banking views. By focused on this unique urban situation, the study seeks to highlight insights that may be disregarded in bigger evaluations. Understanding local attitudes and experiences is crucial for building digital banking services to satisfy the expectations of Bangalore's population. Addressing these gaps will provide valuable insights into the customers behavior towards digital banking services and also help banks and financial institutions can change these strategies as per the preferences of the customer

## **RESEARCH QUESTIONS**

1. What are the primary factors that influence frequency of digital banking services usage among Bangalore residents?
2. How does the perception of security impact the adoption and satisfaction with digital banking services in Bangalore?
3. What demographic factors influence the preference of specific digital banking services among user in Bangalore?

4. How do users envision the future of banking and what is the possibility of sustained internet banking usage over physical banking?

## RESEARCH PROBLEM

Customer preferences and their behavior has changed after the pandemic also there has been a rise in the demand for use of digital services for their day-to-day activities. Understanding the most important factor that influences customers to use digital services is a challenge. Therefore, there is a need to conduct research analysis:

- Identify how the banks and financial institutions can develop their strategies for consumer satisfaction as customers are more likely to engage with digital banking services if they feel their data is safe and privacy is maintained?
- Identify how user-friendly interface or mobile apps influence customer preferences in digital banking?

## LIMITATIONS OF THE STUDY

The study has several constraints that may impact the results as it is a small sample size of respondents from Bangalore city, while appropriate for early study, may not perfectly portray the diversity of Bangalore's population. Additionally, the dependency on online surveys may exclude those without internet access or digital literacy, so contributing to a bias in the data. Response bias is another issue, as participants may offer socially desirable comments rather than honest critique. These limitations may affect the generalizability of the study's results as it only limits to the Bangalore city and not the other states of India and the comprehensiveness of the data. Further, the study was conducted in a limited timeframe which may have impacted the depth and breadth of the data collected. Despite these limits, the study seeks to offer substantial insights into consumer attitudes of digital banking and identify areas for advancement.

## RESULTS AND DISCUSSION

### The demographic data of 167 respondents collected from an online questionnaire

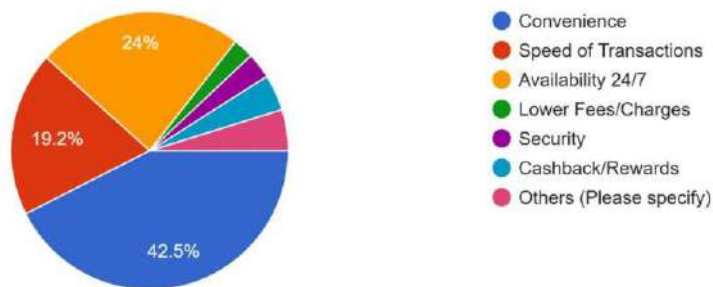
| Demographic variables | n   | %     | Demographic variables | n   | %     |
|-----------------------|-----|-------|-----------------------|-----|-------|
| 1.Gender              |     |       | 3. Monthly Income     |     |       |
| a. Male               | 76  | 45.5% | a. below 50,000       | 110 | 65.9% |
| b. female             | 89  | 53.3% | b. 50,001-2,00,000    | 40  | 24%   |
| c. prefer not to say  | 2   | 1.2%  | c. 2,00,000-5,00,000  | 8   | 4.8%  |
|                       |     |       | d. Above 5,00,000     | 9   | 5.4%  |
|                       |     |       |                       |     |       |
| 2.Age                 |     |       | 4.Occupation          |     |       |
| a. under 18           | 25  | 15%   | a. student            | 72  | 43.1% |
| b. 18-35              | 107 | 64.1% | b. employed           | 54  | 32.3% |

|                 |    |       |                  |    |      |
|-----------------|----|-------|------------------|----|------|
| c. 36-45        | 22 | 13.2% | c. Self employed | 14 | 8.4% |
| d. 50 and above | 13 | 7.8%  | d. unemployed    | 15 | 9%   |
|                 |    |       | e. retired       | 8  | 4.8% |
|                 |    |       | f. others        | 4  | 2.4% |
|                 |    |       |                  |    |      |

**Pie Chart 1: Representing the factors influencing consumers towards digital banking services**

What factors influence your decision to use digital banking services?

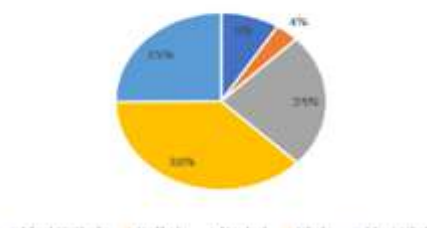
167 responses



The above pie chart shows that convenience is the primary factors influencing the use of digital banking services in customers where 42.5% of the respondents have chosen. This is followed by the availability of 24/7 service (24%) and the speed of transactions (19.2%), suggesting that ease of access and rapid processing are vital to customers. Lower fees or charges, security, and cashback/rewards are less significant, with only 2.4%, 3%, and 4.2% of respondents, respectively, identifying them as crucial concerns. A modest percentage (4.8%) indicated other reasons. Overall, the demand for digital banking is mostly driven by practical and efficiency- related issues.

**Pie Chart 2: Represents the number of customers having security threats while using digital banking services**

Represents the security challenges faced by users



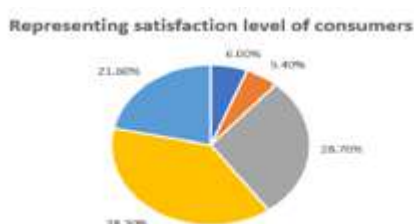
The above pie chart shows the respondents perceptions on the security of digital banking. Where, majority of participants evaluated the security level positively, with 37.7% considering it "likely" secure and 25.1% selecting "most likely," culminating in an overall confidence level of 62.8%. Neutral responses comprised 24.6%, indicating moderate trust. Negative impressions were minimal, with 9% classified as "most unlikely" and 3.6% as "unlikely," together accounting for 12.6%.

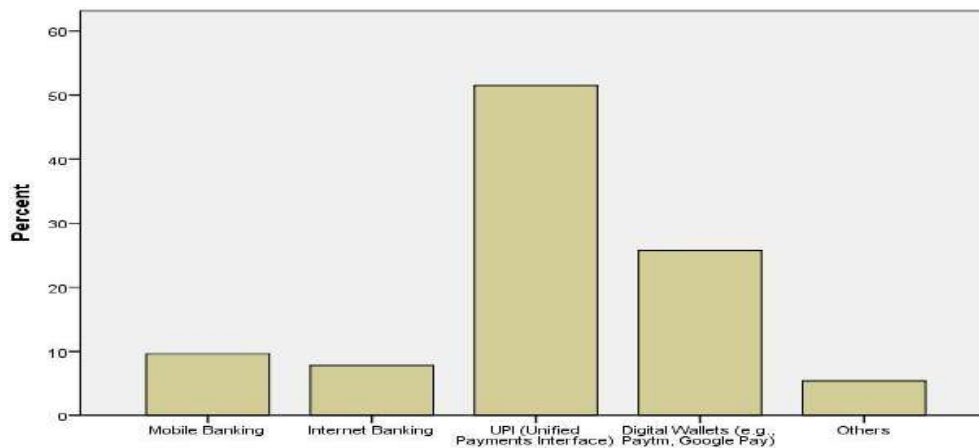
The findings reveal a dominant confidence in digital banking security, albeit a minority expresses skepticism, underscoring the need for continuous trust-building efforts.

***Pie Chart 3: shows the satisfaction levels of consumers who use digital banking services***

The data shows satisfaction levels across five categories: "most unlikely," "unlikely," "neutral," "likely," and "most likely." out of the 167 respondents, 38.3% considered the result "likely," whilst 28.7% expressed a "neutral" stance. Responses indicating "most likely" account for 21.6%, whereas lower satisfaction levels are seen with "unlikely" at 5.4% and "most unlikely" at 6.0%. This reflects a good trend, with 78.4% demonstrating neutral to highly positive satisfaction ratings. This shows that the majority of respondents have a positive attitude, while a minor percentage reflects displeasure. The overall response reflects a largely good satisfaction level among participants.

***Bar Chart 1: Showing the type of digital banking services used by customers***





The table shows the most often used digital banking services among the respondents. UPI dominates usage, with 51.5% of users adopting it, proving its convenience and wide acceptability. Digital wallets follow with 25.7%, demonstrating considerable use for payments and transactions. Mobile banking accounts for 9.6%, whereas internet banking is substantially lower at 7.8%. Only 5.4% use other services. These data emphasize the rising dependency on UPI and digital wallets, demonstrating a drive towards quicker and more user-friendly payment methods.

## CONCLUSION AND RECOMMENDATIONS

In conclusion, the study on the perception towards digital banking services with special reference to Bangalore city shows the significant facts relating consumer behavior and preferences regarding digital banking services. Age influences the frequency of usage, with younger users (18-35 years) being the most active. However, income levels and gender do not much influence on the chosen reasons driving digital banking adoption, suggesting a universal attractiveness of convenience-driven features across various demographics. The top factors for digital banking adoption are convenience, 24/7 availability, and transaction speed, while perks like less prices, security, and incentives remain secondary. Satisfaction levels are mostly positive, with over 78% of respondents reporting neutral to highly pleasant experiences, yet options for improvement exist to address mixed opinions and discontent among a few.

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

- To enhance digital banking adoption and satisfaction, financial institutions should focus on boosting user experience, particularly for the most engaged younger generation, by creating speedier, more intuitive platforms.
- Marketing techniques should promote simplicity and accessibility, while addressing security problems to generate trust among apprehensive individuals.



- Providing incentive schemes and customized features may attract and sustain clients across income levels and ethnicities. Continuous monitoring of client behavior and preferences will be essential for altering strategies to fit increasing needs.

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## **APPENDICES**

1. Name
2. Age
  - o Under 18
  - o 18-35
  - o 36-45
  - o 50 and above
3. Gender
  - o Male
  - o Female
  - o Prefer not to say
4. Educational Qualification
  - o High School or Below
  - o Undergraduate
  - o Graduate
  - o Postgraduate
  - o professional
  - o Others (Please specify)
5. Occupation
  - o Student
  - o Employed
  - o Self-employed
  - o Unemployed
  - o Retired
  - o Others (Please specify)
6. Monthly Income (INR)

- ☐ Below 50,000
- ☐ 50,001 – 2,00,000
- ☐ 2,00,001-5,00,000
- ☐ Above 5,00,000

7. How often do you use digital banking services?

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Rarely
- ☐ Never

8. Which digital banking services do you use most frequently?

- ☐ Mobile Banking
- ☐ Internet Banking
- ☐ UPI (Unified Payments Interface)
- ☐ Digital Wallets (e.g., Paytm, Google Pay)
- ☐ Others (Please specify)

9. What factors influence your decision to use digital banking services?

- ☐ Convenience
- ☐ Speed of Transactions
- ☐ Availability 24/7
- ☐ Lower Fees/Charges
- ☐ Security
- ☐ Cashback/Rewards
- ☐ Others (Please specify)

10. Rate the level of satisfaction from the following

|  |             |        |         |          |               |
|--|-------------|--------|---------|----------|---------------|
|  | Most likely | Likely | neutral | unlikely | Most unlikely |
|--|-------------|--------|---------|----------|---------------|

|                                                                                                                                                                                                         |  |  |  |  |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| How likely are you to be satisfied with the digital banking services provided by your bank?                                                                                                             |  |  |  |  |  |
| How likely are you to face challenges while using digital banking services such as technical issues, poor internet connectivity, security concerns, a complex user interface, or poor customer support? |  |  |  |  |  |
|                                                                                                                                                                                                         |  |  |  |  |  |

|                                                                                                                           |  |  |  |  |  |
|---------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| How likely are you to be concerned about the security of your financial information while using digital banking services? |  |  |  |  |  |
| How likely is it that you have experienced a security breach or fraud while using digital banking services?               |  |  |  |  |  |

11. Rate the level of security on digital banking for the following questions

|                                                                                                  | Most likely | likely | neutral | Unlikely | Most unlikely |
|--------------------------------------------------------------------------------------------------|-------------|--------|---------|----------|---------------|
| How likely are you to be confident in your bank's ability to protect your financial information? |             |        |         |          |               |

|                                                                                                                                         |  |  |  |  |  |
|-----------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| How likely are you to take measures to ensure the security of your digital banking                                                      |  |  |  |  |  |
| transactions, such as using strong passwords, enabling two-factor authentication, monitoring bank statements, or avoiding public Wi-Fi? |  |  |  |  |  |
| How likely are you to be aware of all the digital banking services offered by your bank?                                                |  |  |  |  |  |
| How likely are you to believe that digital banking services have made banking more convenient for you?                                  |  |  |  |  |  |

12. Rate your future usage of digital banking services

|  |             |        |         |          |               |
|--|-------------|--------|---------|----------|---------------|
|  | Most likely | likely | neutral | unlikely | Most unlikely |
|--|-------------|--------|---------|----------|---------------|

|                                                                                                                                         |  |  |  |  |  |
|-----------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| How likely are you to continue visiting physical bank branches after adopting digital                                                   |  |  |  |  |  |
| banking services?                                                                                                                       |  |  |  |  |  |
| How likely are you to perceive the future of banking as fully digital, a combination of digital and traditional, or mostly traditional? |  |  |  |  |  |
| How likely are you to be satisfied with the current digital banking services?                                                           |  |  |  |  |  |

13. How likely are you to recommend digital banking services to others?

- ☐ Most likely
- ☐ Likely
- ☐ Neutral
- ☐ Unlikely
- ☐ Most Unlikely

**“A study on the impact of transparency in advertising on consumer trust,  
with special reference to Bangalore city.”**

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**Abstract:**

This research examines the impact of advertising transparency on consumer trust and purchasing decisions in Bengaluru city. A descriptive research approach was employed, collecting data from 213 respondents via Google Forms. The data was analysed using one- way ANOVA, and regression. The findings revealed that transparent advertising significantly influences consumer trust, particularly when information is clear and honest. It was also found that demographic variables, such as age, gender, and income, affect the perception of transparency in advertising. The study suggests that businesses should adopt transparent advertising practices to build consumer trust and loyalty, while also recognizing the importance of targeting specific demographic segments to enhance marketing effectiveness.



**Introduction:**

In today's competitive market, Current customers expect brands to be honest and genuine in a market where people can easily access other brands. Since consumers are now extremely vigilant and sensitive to advertising messages, ordinary invisibility and routine nondisclosure of product features, price, formulation and effects have become impediments to consumer trust. Though enhancing transparency leads to positive consequences normally, the impact differs in multicultural and regional contexts. The chosen context of the experiment is Bangalore, known as the Indian Silicon Valley, where the demographical environment is quite diverse, which will allow to study the problem of the impact of transparency in advertising on the consumer's trust and loyalty.

This research aims to examine the impact of transparent advertising over traditional method on consumer in Bangalore with reference to ingredient list, price and practicing ethical advertisement. Its intent is to determine which of the transparency aspects foster trust the most and address the effects of this trust on the consumer in terms of his/her buying behavior and brand loyalty. Combining the above gaps in existing datasets, this study offers important implications for marketing communication and consumer-brand connection in the rapidly changing Bangalore context.

**Review of literature:**

(Yuana & Sutarso, 2021) This study was conducted to explore how transparency in banking services can enhance brand loyalty and reduce customer complaints. Finally, it is believed that effective communication will enhance brand identification. Outcomes pointed out reveal that transparency influences brand trust to a certain measure which influences brand satisfaction and brand loyalty.

(M.R, 2024) As a quantitative form of investigation, this research examines the impact of product, price, inventory and process transparency on trust and buying intentions among 226 respondents. Results also show that increased transparency leads to increased trust among consumers, which also helps in increased buying intentions.

(Kim, Barasz, & John, 2019) This research examines the relationship between ad transparency and ad effectiveness, the findings show that ads that misuse personal information are less effective because people choose privacy over personalization. It also said that ad response can be improved by being transparent about the data, people respond better to ad when they trust the platform.

(Busser & Shulga, 2019) This paper analyses the influence of the consumer-generated advertising (CGA) from a famous US coffee-shop brand on brand loyalty and trust. The study also explores the impacts of

organisational transparency and brand sincerity on CGA engagement, as well as how CGA promotes consumer loyalty and brand loyalty among consumers, and non-consumers. It indicated that non-customers react more strongly to the loyalty appeal of CGA, and perceived honesty impacts trust more for non-customers.

(Yang & Battocchio, 2020) This paper examines the impact of such transparency with more focus on what brands disclose to the public more so information about production and cost. It also expands and describes the manner in which these perceptions affect consumer's attitude, trust, and behavioural intentions with respect to the brand.

(Balaban, Mucundorfeanu, & Naderer, 2022) This study was In Romania, where our study was conducted, such regulations are developing, while monitoring policies remain ineffective. This study examined the effects of various forms of advertising disclosures on purchase intention and the attitude towards the SMI particularly the disclosures that highlighted paid partnerships.

(Veltri, Lupianez-Villanueva, Folkvord, Theben, & Gaskell, 2020) This research was conducted to determine how increased transparency influences consumer confidence and behaviour. There were implications for perceived effectiveness of increased transparency and increased likelihood of selecting a particular product, and again there was resonant consensus between the countries.

(Hanna, Lemon, & Smith, 2019) This paper critically evaluates presentation of practical use of price transparency, which illustrates both the effects that price range and variability can have on consumer behaviour as well as the benefits for firms.

#### **OBJECTIVE OF THE STUDY:**

- To analyze the factors of transparent advertisement that determine consumer trust and buying decision.
- To evaluate the relationship between selected demographic variables and factors of transparent advertisement that determines consumer trust and buying decision.
- To assess the overall impact on purchase decisions due to transparent advertising and factors of transparent advertising that determines consumer trust and buying decision.

#### **Research Methodology:**

This research is a descriptive study, it was conducted in Bengaluru city using primary data collected through a structured questionnaire. A total of 213 respondents participated, with the survey distributed via Google Forms through email, instagram and WhatsApp. The questionnaire aimed to understand consumer perceptions of transparent advertising, its impact on purchasing decisions, and brand loyalty, with a focus on factors like

product detail disclosure. Demographic variables such as age, gender, education level, and occupation were considered to analyze their influence on consumer trust and buying behavior in Bengaluru.

### **Research Gap:**

While there is existing research on consumer trust and transparency in advertising, a particular research gap exists on how these factors affect consumer behavior in Bangalore city. With its distinct consumer demographics as a major metropolitan area, Bangalore may display unique patterns and preferences regarding consumer trust in advertising that are different from what has been observed in other regions. For instance, very few studies take this city into account explicitly, which creates a void in understanding the subtleties surrounding consumer expectations associated with local cultural, economic, and market conditions impacting transparency in advertising. This fill in for the gap for the city of Bangalore will help in tailoring knowledge to the consumer so that business organizations can make their advertising strategies better suited to the trust related expectations of consumers in such regional contexts.

### **Research Questions:**

1. How does transparency in advertising affect consumer trust in the city of Bangalore?
2. Which method is suitable for advertising is well transparent advertising more preferable to consumers in Bangalore than non-transparent advertising?
3. What changes in consumer behavior (e.g., purchasing decisions, brand loyalty) are related with transparency in advertising in Bangalore?
4. How do demographic factors such as age, gender, occupation, and income influence the impact of transparent advertising on consumer trust and buying decisions in Bangalore?

### **Research Problem:**

Although increased focus on transparency in advertising efforts works to increase consumer trust, there is still inadequate understanding about current transparency concerning its impact specifically on consumer trust in the case of Bangalore, which is known for heterogeneity in its consumers. Therefore, transparency in advertising efforts cannot be used to its maximum potential to build consumer trust and brand loyalty in this region.

### **Limitations of the study:**

The study is limited to Bengaluru city, where only a small sample size of respondents was selected. As a result, the findings may not fully represent the entire population of Bangalore, let alone other regions in India, affecting the generalizability of the results. Additionally, since the data was collected through self-reported surveys, there is a possibility of respondent bias, potentially influencing the accuracy of the responses.

Furthermore, while the study focuses on transparency in advertising, it may overlook other significant factors, such as brand reputation and personal experience, which also play a crucial role in influencing consumer trust and purchasing decisions.

## Results and Discussion:

The demographic data of 213 respondents collected from an online questionnaire

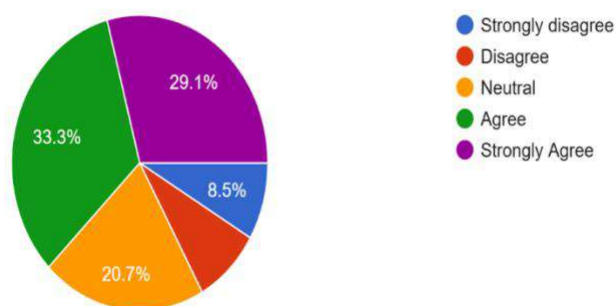
| Demographic Variable      | Total |        |
|---------------------------|-------|--------|
|                           | n     | %      |
| <b>1. Age</b>             |       |        |
| a. Under 18               | 22    | 10.30% |
| b. 18–24                  | 103   | 48.40% |
| c. 25–34                  | 32    | 15%    |
| d. 35–44                  | 23    | 10.80% |
| e. 45–54                  | 20    | 9.40%  |
| f. 55 and above           | 13    | 6.10%  |
|                           |       |        |
| <b>2. Gender</b>          |       |        |
| a. Male                   | 97    | 45.50% |
| b. Female                 | 107   | 50.20% |
| c. Prefer not to say      | 9     | 4.20%  |
|                           |       |        |
| <b>3. Education level</b> |       |        |
| a. High school            | 38    | 17.80% |
| b. Undergraduate          | 102   | 47.90% |
| c. Postgraduate           | 64    | 30%    |
| d. Doctorate or higher    | 9     | 4.20%  |
|                           |       |        |
| <b>4. Occupation</b>      |       |        |
| a. Student                | 84    | 39.40% |
| b. Employed               | 57    | 26.80% |
| c. Unemployed             | 19    | 8.90%  |
| d. Self-employed          | 25    | 11.70% |
| e. homemaker              | 20    | 9.40%  |
| f. Others                 | 8     | 3.80%  |
|                           |       |        |
| <b>5. Monthly Income</b>  |       |        |
| a. Under 30,000           | 62    | 29.10% |
| b. 30,000 - 50,000        | 31    | 14.60% |
| c. 50,001 - 70,000        | 19    | 8.90%  |
| d. 70,001 - 90,000        | 13    | 6.10%  |

|                                   |    |        |
|-----------------------------------|----|--------|
| e. above 90,000                   | 13 | 6.10%  |
| f. Prefer not to say              | 75 | 35.20% |
|                                   |    |        |
| <b>6. City residence duration</b> |    |        |
| a. Less than 1 year               | 30 | 14.10% |
| b. 1 - 5 years                    | 39 | 18.30% |
| c. 6 - 10 years                   | 19 | 8.90%  |
| d. over 10 years                  | 31 | 14.60% |
| e. Born and raised in Bangalore   | 94 | 44.10% |

*Pie chart 1: Representing Impact of transparent advertising on purchasing decisions.*

Transparent advertising has a significant impact on my purchasing decisions compared to non-transparent advertising.

213 responses

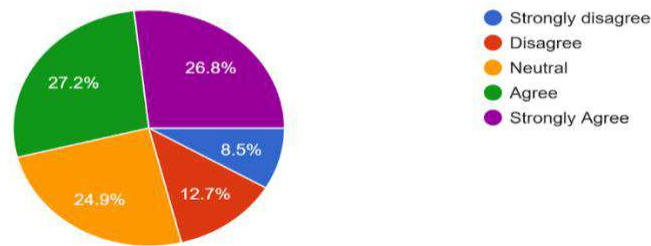


According to the pie chart, 62.4% of respondents (Agree + strongly agree) trust that advertising through communication is effective because it aids consumers in making choices regarding what they purchase. Around 20.7% are Neutral, which shows lack of concern, whereas 16% (Disagree + Strongly Disagree) do not feel transparency has any bearing on purchase decisions. This demonstrates how effective transparent communication of advertisement is and provides room to deal with the neutrals and negatives.

*Pie Chart 2: Representing transparent advertising enhances trust in Bangalore city.*

I believe that transparent advertising enhances consumer trust more effectively in Bangalore compared to other cities.

213 responses

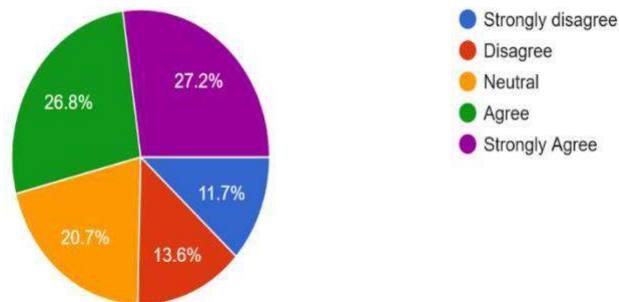


The pie chart reveals 54% of respondents (Agree + strongly agree) hold the view that compared to other cities, people in Bangalore have more trust in a brand advertising its products openly. 24.9% are Neutral, which indicates some ambiguity or differing views. On the other hand 21.2% (Disagree + Strongly Disagree) do not notice much difference to the effects of transparent advertising in Bangalore. These results tend to point toward an overall positive picture.

*Pie Chart 3: Representing Clarity in ads builds brand trust:*

Clarity of information in advertisements increases my trust in a brand.

213 responses



As can be seen from the chart, the majority of the respondents (54%) consider trust to be built by clarity in advertisements, which demonstrates how important it is. 21% numbers are neutral while 25% are pessimistic and thus these sections can be targeted to strengthen the trust building mechanisms.

### Hypothesis testing:

☐ **One-way ANOVA:**

| ANOVA                                                                    |             |             |                |     |             |       |
|--------------------------------------------------------------------------|-------------|-------------|----------------|-----|-------------|-------|
| Transparent advertising influences my decision to purchase from a brand. |             |             |                |     |             |       |
|                                                                          |             |             | Sum of Squares | df  | Mean Square | F     |
| Between Groups                                                           | (Combined)  |             | 18.347         | 5   | 3.669       | 2.181 |
|                                                                          | Linear Term | Unweighte d | 1.410          | 1   | 1.410       | .838  |
|                                                                          |             | Weighted    | .141           | 1   | .141        | .084  |
|                                                                          |             | Deviation   | 18.206         | 4   | 4.551       | 2.705 |
| Within Groups                                                            |             |             | 348.310        | 207 | 1.683       |       |
| Total                                                                    |             |             | 366.657        | 212 |             |       |

#### ANOVA

| Transparent advertising influences my decision to purchase from a brand. |             |            |      |
|--------------------------------------------------------------------------|-------------|------------|------|
|                                                                          |             |            | Sig. |
| Between Groups                                                           | (Combined)  |            | .058 |
|                                                                          | Linear Term | Unweighted | .361 |
|                                                                          |             | Weighted   | .772 |
|                                                                          |             | Deviation  | .031 |
| Within Groups                                                            |             |            |      |
| Total                                                                    |             |            |      |

H0: There is no significant difference on transparent advertising influences my decision to purchase from a brand.

H1: There is a significant difference on transparent advertising influences my decision to purchase from a brand.

Interpretation:

Since the P value is .058 which is greater than .050 there is sufficient evidence to accept null hypothesis. Hence it is inferred that there is no significant difference on transparent advertising influences my decision to purchase from a brand among all the age groups.

Based on similar testing it is observed that:

- Transparent advertising impacting purchasing decisions has been same among all the Age groups, all the Gender groups, and all the Education level groups. Transparent advertising impacting purchasing decisions has not been same among all the Occupation groups, all the monthly income groups and all the City residence duration groups.
- Transparency assures Product quality has not been same among all the age groups, all the education level groups, all the occupation groups, all the monthly income groups, all the city residence duration groups except all the Gender.
- Transparent advertising builds trust in Bangalore has been same among all the Gender groups, all the

occupation groups, all the monthly income groups. Transparent advertising builds trust in Bangalore has not been same among all the age groups, all the education level groups, all the city residence duration groups.

- Transparency should be standard practice in the industry has not been same among all the age groups, all the gender groups, all the education level groups, all the occupation groups, all the monthly income groups, all the city residence duration groups.

☐ Regression:

#### Descriptive Statistics

|                                                                                                                      | Mean | Std. Deviation | N   |
|----------------------------------------------------------------------------------------------------------------------|------|----------------|-----|
| Transparent advertising has a significant impact on my purchasing decisions compared to non-transparent advertising. | 3.66 | 1.220          | 213 |

**Interpretation:** The Mean value of 3.66 indicates that respondents generally agree that transparent advertising has an impact on purchasing decisions compared to non-transparent advertising.

| Model Summary <sup>b</sup> |                   |          |                   |                            |                   |          |     |
|----------------------------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
| Model                      | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|                            |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1                          | .634 <sup>a</sup> | .401     | .372              | .967                       | .401              | 13.542   | 10  |

**Interpretation:** Since the adjusted R square is .372 the Impact of transparent advertising on purchasing decisions has been explained by the Clarity in ads builds brand trust, Honest ads boost confidence in claims, Detailed disclosure improves brand perception, Transparent ads influence purchase decisions, Transparency fosters brand loyalty, Transparent ads increase trust over traditional ads, Clear, honest ads encourage brand recommendations, Transparency assures product quality, Transparent advertising should be standard industry practice, to the extent of 37.2%, hence this model is not a good fit model.

| ANOVA <sup>a</sup> |            |                |     |             |        |                   |
|--------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F      | Sig.              |
| 1                  | Regression | 126.687        | 10  | 12.669      | 13.542 | .000 <sup>b</sup> |
|                    | Residual   | 188.975        | 202 | .936        |        |                   |
|                    | Total      | 315.662        | 212 |             |        |                   |

**H<sub>0</sub>** – Clarity in ads builds brand trust, Honest ads boost confidence in claims, Detailed disclosure improves brand perception, Transparent ads influence purchase decisions, Transparency fosters brand



loyalty, Transparent ads increase trust over traditional ads, Clear, honest ads encourage brand recommendations, Transparency assures product quality, Transparent advertising should be standard industry practice do not affect Impact of transparent advertising on purchasing decisions jointly.

H1- Clarity in ads builds brand trust, Honest ads boost confidence in claims, Detailed disclosure improves brand perception, Transparent ads influence purchase decisions, Transparency fosters brand loyalty, Transparent ads increase trust over traditional ads, Clear,

**Interpretation:** Since the P- value is .000 which is less than .050, there is sufficient evidence to reject null hypothesis. Hence it is inferred that Clarity in ads builds brand trust, Honest ads boost confidence in claims, Detailed disclosure improves brand perception, Transparent ads influence purchase decisions, Transparency fosters brand loyalty, Transparent ads increase trust over traditional ads, Clear, honest ads encourage brand recommendations, Transparency assures product quality, Transparent advertising should be standard industry practice affect Impact of transparent advertising on purchasing decisions jointly.

| Coefficients <sup>a</sup> |                                                      |                             |            |                           |       |      |
|---------------------------|------------------------------------------------------|-----------------------------|------------|---------------------------|-------|------|
| Model                     |                                                      | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|                           |                                                      | B                           | Std. Error | Beta                      |       |      |
| 1                         | (Constant)                                           | .466                        | .294       |                           | 1.583 | .115 |
|                           | Clarity in ads builds brand trust.                   | .025                        | .064       | .028                      | .395  | .693 |
|                           | Honest ads boost confidence in claims.               | -.020                       | .078       | -.020                     | -.262 | .794 |
|                           | Detailed disclosure improves brand perception        | .031                        | .066       | .033                      | .480  | .632 |
|                           | Transparent ads influence purchase decisions.        | .055                        | .063       | .060                      | .880  | .380 |
|                           | Transparency fosters brand loyalty.                  | .042                        | .071       | .042                      | .591  | .555 |
|                           | Transparent ads increase trust over traditional ads. | .191                        | .066       | .198                      | 2.881 | .004 |
|                           | Clear, honest ads encourage brand recommendations    | .146                        | .066       | .145                      | 2.214 | .028 |

|  |                                                               |      |      |      |       |      |
|--|---------------------------------------------------------------|------|------|------|-------|------|
|  | Transparency assures product quality.                         | .065 | .067 | .065 | .969  | .334 |
|  | Transparent advertising should be standard industry practice. | .244 | .072 | .254 | 3.409 | .001 |

Interpretation:

Impact of transparent advertising on purchasing decisions = .466+.025(Clarify in ads builds brand trust)+ (-.020)( Honest ads boost confidence in claims)+ .031(Detailed disclosure improves brand perception)+ .055(Transparent ads influence purchase decisions)+ .042(Transparency fosters brand loyalty)+ .191(Transparent ads increase trust over traditional ads)+ .146(Clear, honest ads encourage brand recommendations)+ .065(Transparency assures product quality+.244(Transparent advertising should be standard industry practice)

**Analysis:** It is seen that transparent ads increase trust over traditional ads, Clear, honest ads encourage brand recommendations, I Believe transparent advertising should be a standard practice in the industry exert sufficient influence on Impact of transparent advertising on purchasing decisions. Whereas Clarify in ads builds brand trust, Honest ads boost confidence in claims, Detailed disclosure improves brand perception, Transparent ads influence purchase decisions, Transparency fosters brand loyalty, Transparency assures product quality does not exert sufficient influence on Impact of transparent advertising on purchasing decisions.

❖ Regression:

| Descriptive Statistics                                                                                                 |      |                |     |
|------------------------------------------------------------------------------------------------------------------------|------|----------------|-----|
|                                                                                                                        | Mean | Std. Deviation | N   |
| I believe that transparent advertising enhances consumer trust more effectively in Bangalore compared to other cities. | 3.51 | 1.246          | 213 |

Interpretation: The Mean value of 3.51 indicates that respondents generally agree that transparent advertising enhances trust in Bangalore City.

| Model Summary <sup>b</sup> |                   |          |                   |                            |                   |          |     |
|----------------------------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
| Model                      | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|                            |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1                          | .578 <sup>a</sup> | .334     | .305              | 1.039                      | .334              | 11.327   | 9   |

Interpretation: Since the adjusted R square is .305 the Transparent advertising enhances trust in Bangalore city has been explained by the Clarity in ads builds brand trust, Honest ads boost confidence in claims, Detailed disclosure improves brand perception, Transparent ads influence purchase decisions, Transparency fosters brand loyalty, Transparent ads increase trust over traditional ads, Clear, honest ads encourage brand recommendations, Impact of transparent advertising on purchase decisions, Transparency assures product quality, Transparent advertising should be standard industry practice, to the extent of 30.5%, hence this model is not a good fit model.

| ANOVA <sup>a</sup> |            |                |     |             |        |                   |
|--------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F      | Sig.              |
| 1                  | Regression | 110.060        | 9   | 12.229      | 11.327 | .000 <sup>b</sup> |
|                    | Residual   | 219.161        | 203 | 1.080       |        |                   |
|                    | Total      | 329.221        | 212 |             |        |                   |

H0 – The Clarity in ads builds brand trust, Honest ads boost confidence in claims, Detailed disclosure improves brand perception, Transparent ads influence purchase decisions, Transparency fosters brand loyalty, Transparent ads increase trust over traditional ads, Clear, honest ads encourage brand recommendations, Impact of transparent advertising on purchase decisions, Transparency assures product quality, Transparent advertising should be standard industry practice do not affect Transparent advertising enhances trust in Bangalore city jointly. H1- The Clarity in ads builds brand trust, Honest ads boost confidence in claims, Detailed disclosure improves brand perception, Transparent ads influence purchase decisions, Transparency fosters brand loyalty, Transparent ads increase trust over traditional ads, Clear, honest ads encourage brand recommendations, Impact of transparent advertising on purchase decisions, Transparency assures product quality, Transparent advertising should be standard industry practice affect Transparent advertising enhances trust in Bangalore city jointly.

Interpretation: Since the P- value is .000 which is less than .050, there is sufficient evidence to reject null hypothesis. Hence it is inferred that, The Clarity in ads builds brand trust, Honest ads boost confidence in claims, Detailed disclosure improves brand perception, Transparent ads influence purchase decisions, Transparency fosters brand loyalty, Transparent ads increase trust over traditional ads, Clear, honest ads encourage brand recommendations, Impact of transparent advertising on purchase decisions, Transparency

assures product quality, Transparent advertising should be standard industry practice affect Transparent advertising enhances trust in Bangalore city jointly.

| Coefficients <sup>a</sup> |                                                              |                             |            |                           |        |      |
|---------------------------|--------------------------------------------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model                     |                                                              | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                           |                                                              | B                           | Std. Error | Beta                      |        |      |
| 1                         | (Constant)                                                   | .719                        | .312       |                           | 2.303  | .022 |
|                           | Clarity in ads builds brand trust.                           | .191                        | .067       | .204                      | 2.826  | .005 |
|                           | Honest ads boost confidence in claims.                       | .219                        | .083       | .215                      | 2.654  | .009 |
|                           | Detailed disclosure improves brand perception.               | .002                        | .070       | .002                      | .026   | .979 |
|                           | Transparent ads influence purchase decisions.                | -.072                       | .067       | -.076                     | -1.068 | .287 |
|                           | Transparency fosters brand loyalty.                          | .175                        | .076       | .171                      | 2.315  | .022 |
|                           | Transparent ads increase trust over traditional ads.         | .078                        | .071       | .079                      | 1.100  | .273 |
|                           | Clear, honest ads encourage brand recommendations.           | .097                        | .070       | .095                      | 1.384  | .168 |
|                           | Transparency assures product quality                         | .083                        | .072       | .081                      | 1.150  | .251 |
|                           | Transparent advertising should be standard industry practice | .001                        | .077       | .001                      | .008   | .993 |

### Interpretation:

Transparent advertising enhances trust in Bangalore city =  $.719 + .191(\text{Clarity in ads builds brand trust}) + .219(\text{Honest ads boost confidence in claims}) + .002(\text{Detailed disclosure improves brand perception}) + .072(\text{Transparent ads influence purchase decisions}) + .175(\text{Transparency fosters brand loyalty}) + .078(\text{Transparent ads increase trust over traditional ads}) + .097(\text{Clear, honest ads encourage brand recommendations}) + .083(\text{Transparency assures product quality}) + .001(\text{Transparent advertising should be standard industry practice})$

Analysis: It is seen that Clarity in ads builds brand trust, honest ads boost confidence in claims, Transparency fosters brand loyalty, exert sufficient influence on Transparent advertising enhances trust in Bangalore city. Whereas Detailed disclosure improves brand perception, Transparent ads influence purchase decisions, Transparent ads increase trust over traditional ads, Clear, honest ads encourage brand recommendations, Transparency assures product quality, Transparent advertising should be standard industry practice, does not exert sufficient on Transparent advertising enhances trust in Bangalore city.

### CONCLUSION AND RECOMMENDATIONS

This study has provided insight as to how effective appropriate disclosure influences buying behaviour and consumers' confidence in the purchase decision within Bangalore city. Analysis shows that fully transparent advertisement has a strong influence in consumer behaviour and such elements, as "transparent ads build more trust than regular ads" and "clear and truthful advertisements influence brand endorsement". However, a few factors, like "clarity in ads creates brand awareness," had comparatively little effect.

Demographic differences are also shown in the study, although these do not necessarily apply to all other aspects perceptions of transparent advertising depend on occupation, income, and time of residence in the city but are statistically independent of age, gender, and educational level of the respondents. These insights show that to achieve high efficiencies for advertising, organizations must target specific subsets in the population.

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

- Businesses should employ openness as its pillar form of advertising as a way of creating a competitive edge in an ever-growing market.
- Adapting the campaigns with occupation, income and the period of residence in the city will address the needs of the target consumers in Bangalore.
- Being honest in promoting the advantages and disadvantages of a product will increase consumers' confidence and their loyalty, especially for developing a trusting relationship in the local area.
- Transparency in advertising should focus on what it does for 'word of mouth' promotion thereby spreading the word about the product through consumer recommendation.

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## Appendix:

1. Name
  
2. Age
  - o Under 18
  - o 18–24
  - o 25–34
  - o 35–44
  - o 45–54
  - o 55 and above
  
3. Gender
  - o Male
  - o Female

- ☐ Prefer not to say
  
- 4. Education Level
  - ☐ High school
  - ☐ Undergraduate
  - ☐ Postgraduate
  - ☐ Doctorate or higher
  
- 5. Occupation
  - ☐ Student
  - ☐ Employed
  - ☐ Unemployed
  - ☐ Self - Employed
  - ☐ Homemaker
  - ☐ Other
  
- 6. Monthly Income
  - ☐ Under ₹30,000
  - ☐ ₹30,000 - ₹50,000
  - ☐ ₹50,001 - ₹70,000
  - ☐ ₹70,001 - ₹90,000
  - ☐ Above 90,000
  - ☐ Prefer not to say
  
- 7. City Residency Duration
  - ☐ Less than 1 year
  - ☐ 1 - 5 years
  - ☐ 6–10 years
  - ☐ Over 10 years
  - ☐ Born and raised in Bangalore
  
- 8. Clarity of information in advertisements increases my trust in a brand.
  - ☐ Strongly disagree
  - ☐ Disagree
  - ☐ Neutral

- ☐ Agree
  - ☐ Strongly Agree
9. Honest advertising practices make me more confident in the claims made by the brand.
- ☐ Strongly disagree
  - ☐ Disagree
  - ☐ Neutral
  - ☐ Agree
  - ☐ Strongly Agree
10. Detailed disclosure about a product's features and limitations positively affects my perception of the brand.
- ☐ Strongly disagree
  - ☐ Disagree
  - ☐ Neutral
  - ☐ Agree
  - ☐ Strongly agree
11. Transparent advertising influences my decision to purchase from a brand.
- ☐ Strongly disagree
  - ☐ Disagree
  - ☐ Neutral
  - ☐ Agree
  - ☐ Strongly Agree
12. I am more likely to remain loyal to a brand that provides transparent advertising.
- ☐ Strongly disagree
  - ☐ Disagree
  - ☐ Neutral
  - ☐ Agree
  - ☐ Strongly Agree
13. Transparent advertising practices affect my overall trust in a brand more than traditional advertising practices.
- ☐ Strongly disagree



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

14. The presence of clear and honest information in advertisements makes me more likely to recommend the brand to others.

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

15. Transparent advertising has a significant impact on my purchasing decisions compared to non-transparent advertising.

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

16. I feel more assured about the quality of a product when the advertisement is transparent about its features and drawbacks

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

17. I believe that transparent advertising enhances consumer trust more effectively in Bangalore compared to other cities.

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

☐ Strongly Agree

18. I Believe transparent advertising should be a standard practice in the industry.

☐ Strongly disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly Agree

# **EXPLORING THE NEXUS: WORK LIFE BALANCE AND JOB SATISFACTION AMONG EMPLOYEES WITH SPECIAL REFERENCE TO BANGALORE CITY.**

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## **ABSTRACT**

Achieving work-life balance nowadays is one of the huge concerns for all employees and employers in a fast-moving and interconnected world. This research investigates the relationship between work-life balance (WLB) and job satisfaction among the working population in Bangalore City, a hub of high-paced industries and unique cultural dynamics. A detailed review of the literature was conducted to determine the existing gaps, primarily cultural and social influences on WLB in India. A total of 164 respondents were surveyed via WhatsApp, Instagram, and LinkedIn, using demographic data such as age, gender, work experience, employment type, and work arrangements. The analysis of data was done using statistical tools, Descriptive Analysis, Anova and Regression to understand critical patterns and implications. The findings reveal a material effect of long working hours, limited workplace flexibility, traditional gender norms on job satisfaction. This study not only contributes to the academic discourse on WLB but also provides a set of realistic recommendations for organizations in Bangalore to enhance productivity and employee retention through holistic well-being initiatives.

**Keywords:** Work-Life balance, gender norms, job satisfaction, cultural sensitivity, societal expectations, professional growth

## INTRODUCTION

Work life balance refers to the ability to manage professional and personal responsibilities harmoniously, contributing to job satisfaction, mental well-being, and long-term career commitment. This is a critical concern for employees and employers, especially in Bengaluru, where high-stress industries and cultural dynamics significantly influence workplace experiences. However, challenges like long working hours, frequent overtime, and limited workplace flexibility hinder this balance. Sahni (2020) observed that excessive job demands and extended work hours negatively impact WLB, leading to burnout and reduced job satisfaction.

While employees often adopt individual strategies, such as time management and communication boundaries, these efforts are insufficient without structured organizational support. Gender roles further exacerbate the issue, as women often juggle professional duties alongside household responsibilities, impacting their job satisfaction and career progression. Agarwal and Mishra (2020) highlighted that traditional gender expectations significantly limit women's ability to achieve the same WLB as their male counterparts.

Dealing with such issues by establishing effective workplace policies is a prerequisite for developing a supportive environment, thereby heightening employee satisfaction, and as a result, increasing organizational productivity. The research covers the link between the Work- Life Balance (WLB) and employees' well-being in the workplace among working professionals and the main elements that can help the organizations to create a healthier and more balanced workforce.

## REVIEW OF LITERATURE

(Masumee Parekh, 2023) state that achieving work-life balance has recently gained recognition as a complex problem in many studies that connect to a variety of related different personal and professional attributes. Researchers have employed Machine Learning (ML) and Deep Learning technique, particularly Artificial Neural Networks (ANNs), to decipher intricate patterns with extensive datasets, aiming to exhibit the key drivers of work life balance and phenomenon of "quite quitting". The study highlights how age specific factors such as sleep, stress, and recognition, determine the work-life balance of employees and provide actionable insights for organizations to develop tailored strategies to strengthen employee well-being and engagement across diverse age groups.

(Sonal, 2023) The paper combines a mix of qualitative interviews and quantitative surveys involving 280 respondents, in analysing how gender bias impacts work-life balance. Major gender differences are indicated in the discernment of career opportunities: women have markedly lower well-being because they perceive barriers that limit their career development and therefore call for more targeted interventions. The study suggests the need for de-gendering and recommends future studies on gender-specific work-life balance aspects to formulate the appropriate policy.

(N, 2023) mentions that work-life balance is an important aspect of human resource management that hasn't gone unnoticed as it is a key factor influencing employee's contentment and therefore, organizational success has directly tied to this. Research has shown that an excessive workload affects the employees' health while maintaining a work-life balance leads to high job satisfaction, high morale, and a good workplace culture. The companies that support WLB via development of strategies made organizations with healthier and more productive work environments.

(Soni, 2023) According to the research, balancing work life with personal life greatly keeps employees longer and they are more satisfied, thus one gets a positive result in both the workplace and life. Moreover, satisfaction in the workplace, which is the connecting link of WLB and employee retention, is the main focus shown by studies, meaning that job satisfaction in work stability can be maintained by the former. The "sub-factors" exploration in distinct industries hints at the fact that WLB improvement is the only satisfactory way to reach corporate longevity while also making employees feel that they belong to their organizations, the latter being one of the strategic measures for permanent retention.

(Kumari Rashmi, 2022) discuss in the paper that Work life balance unfolded its dynamics over the years, which left as core clusters of flexible work arrangements, gender differences, the work-life interface, and policies for work-life balance. From a bibliometric analysis of 945 papers from 1998- 2020, changing organizational cultures and situational factors related to it, new themes like gender disparities and contextual impact unveiled. Findings underscore the layered complexity of WLB, thereby showing how flexible, context-sensitive approaches are indeed important in addressing modern needs.

(Anusuya, 2022) The paper covers the period from 2005 to 2021, focused specifically on work-life integration factors determining organizational effectiveness in India. It states that WLB policies have positively influenced the means of raising productivity, dedication, and overall engagement at work. Dubin's methodology provides a model A4 that points WLB policies is a catalyst, matching the direct relation of WLB policies and increased organizational effectiveness.

(Hasan, 2021) states that work-life balance, person-job fit, and work conditions play a major role in the growth of organizational commitment, particularly in the case of the private-sector organizations in the burgeoning economies. These conclusions reveal the importance of HR's supporting work conditions as well as matching the skills of the individuals with the role descriptions to the satisfaction of the employees which leads to organizational performance improvement.

(Ali, 2021) claims in the paper that employee satisfaction has become one amongst the important priorities of Human Resource Management. Factors such as compensation, incentives and recognition are vital factors along with other non-reward initiatives contribute in establishing correlation with organizational productivity and service quality. The implications are to have a very holistic approach combining reward as well as non-reward initiatives with constant learning and development to best optimize employee involvement and thus company performance.

## **RESEARCH OBJECTIVES**

1. To investigate the factors that influence employees' insight of work ethics and its impact on personal time and work life balance.
2. To determine how the availability and quality of organizational work policies affect employees' overall job satisfaction.
3. To examine the impact of societal and cultural gender norms on work life balance and describe the ways that help employees in Bangalore navigate gender expectations.

## **RESEARCH METHODOLOGY**

Work-life balance in Bangalore City, often referred to as India's Silicon Valley, is a crucial aspect for its workforce, where tight project deadlines often take solace in the evening strolls. Descriptive research was taken up to explore the link between work life balance and job satisfaction among employed population in Bangalore City. A thorough literature review was originally done to get a grasp of the subject and find issues that are yet to be dealt with. In addition, the survey was performed by gathering the questionnaire of 164 people through WhatsApp, Instagram and LinkedIn. The respondents were asked about a number of demographic variables such as age, gender, job level and more. Respondents provided insights into their perceptions of WLB and job satisfaction which helped to go deep into the interconnections between these two dimensions. Descriptive Statistics, Regression Analysis and other tests were done through SPSS. Press releases of various employee unions were also referred to infer a better understanding. The secondary data sources were collected from news articles, journals and internet.

### **Research Gaps**

While carrying out the review of literature, there was a lack of research that explore how Bangalore's distinctive culture and social framework impact WLB of employees. For instance, cultural expectations around family roles and gender may shape work life balance differently than in other regions. Researches till date might not have assessed how well company's policies on WLB are implemented or perceived by employees. Some policies may exist paper but may not effectively address employee needs.

### **Research Questions**

The nexus is explored through how different levels of work-life balance influence job satisfaction, along with the identification of key factors that can enhance these aspects. This study focuses to answer questions such as: what is the appreciation level of employees in India regarding the balance between work ethics and personal time and how does this appreciation affect the work life balance of such a person? Which of the aspects in regards to work-life balance policies are able to increase levels of satisfaction or dissatisfaction with

the employees the most? How do the employees in India manage the pressure of traditional gender roles on work-life balance?

### Research Problem

The objective of this study is to find out how cultural attitudes towards work ethics, including high expectations for long working hours and dedication to the workplace, in Bangalore influence employees' work-life balance. By digging into the "why" reasons behind workers' struggles to achieve balance instead of only recognizing the "what" challenges, this is aimed to bring into the light the deeper cultural and organizational dynamics at play. Furthermore, the study also covers how satisfied the employees are with the current work-life balance policies implemented by organizations in Bangalore and the factors that have an impact on their satisfaction levels. It too, investigates how demographic factors such as age, gender, and employment type influence the workers' capability to maintain the balance between work and life.

### Limitations of the study

This research is limited by the sample size of 164, which may impact the representativeness of the findings and their generalizability to the broader working people in Bangalore. The survey was not concentrated on the monetary incentives and benefits which could make job satisfaction higher, so it would be a more exhaustive understanding. Apart from that, the study depends on participants' self-reported data, exposing it to biases such as social desirability and incomplete information hence, the reliability of the conclusions may be affected. Also, the data is mainly about urban population who are working and might not be contributive of the experiences of those who are in rural areas. Inquiry in different areas should be conducted across the settings with different domains in order to substantiate the applicability of the results to the country's various employees.

### RESEARCH FINDINGS

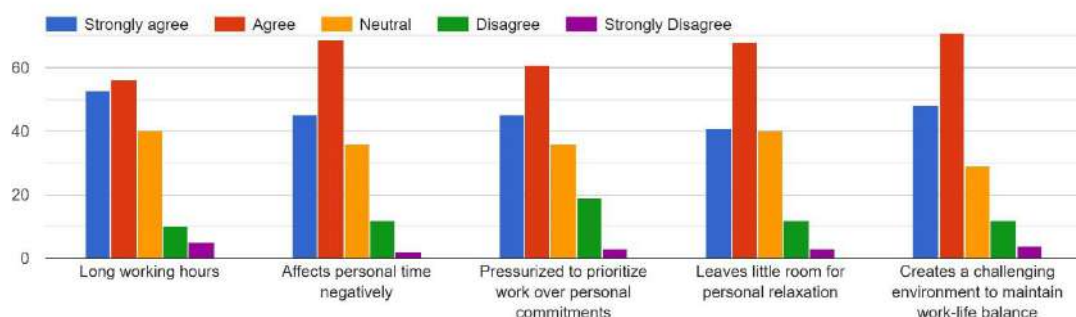
Below is the demographic data of 164 respondents collected from Google forms questionnaire. The research findings are based on data collected through demographic questions and a Likert scale survey.

| Demographic Variables | TOTAL |     |
|-----------------------|-------|-----|
|                       | n     | %   |
| <b>Gender</b>         |       |     |
| Female                | 78    | 48% |
| Male                  | 86    | 52% |
| <b>Age</b>            |       |     |
| 18-24 years old       | 78    | 48% |
| 25-34 years old       | 58    | 35% |
| 35-44 years old       | 8     | 5%  |

|                                 |     |     |
|---------------------------------|-----|-----|
| 45-54 years old                 | 16  | 10% |
| 55 and above                    | 4   | 2%  |
| <b>Marital Status</b>           |     |     |
| Unmarried                       | 123 | 75% |
| Married                         | 41  | 25% |
| <b>Job Level</b>                |     |     |
| Entry-Level                     | 44  | 27% |
| Mid-Level                       | 71  | 43% |
| Senior Level                    | 29  | 18% |
| Intern/Trainee                  | 20  | 12% |
| <b>Years of Work Experience</b> |     |     |
| Less than 5 years               | 116 | 71% |
| 5-10 years                      | 23  | 14% |
| 11-15 years                     | 4   | 2%  |
| 16-20 years                     | 7   | 4%  |
| More than 20 years              | 14  | 9%  |
| <b>Employment Type</b>          |     |     |
| Full time                       | 148 | 91% |
| Part Time                       | 7   | 4%  |
| Freelance/Contractual           | 5   | 3%  |
| Self Employed                   | 4   | 2%  |
| <b>Work Arrangement</b>         |     |     |
| <b>Onsite</b>                   | 112 | 68% |
| <b>Hybrid</b>                   | 49  | 30% |
| <b>Fully Remote</b>             | 3   | 2%  |

RO 1: To investigate the factors that influence employees' insight of work ethics and its impact on personal time and work life balance.

Investigate the Factors that Influence Employees' Perceptions of Work Ethics and Their Impact on Personal Time and Work-Life Balance



This bar graph explores employees' views on work ethics and their effects on personal time and work-life balance. It assesses factors such as extended working hours, the adverse effects on personal time, pressure to



prioritize work over other commitments, reduced opportunities for relaxation, and the overall difficulty in maintaining balance.

I. A significant share of employees strongly agrees or agrees that extended working hours harm their ability to maintain a healthy work-life balance.

II. The strongest agreement is observed regarding the negative impact of work on personal time, with a majority clearly expressing this sentiment.

III. Many employees report feeling pressured to place work above personal commitments, with a notable concentration in the "agree" and "strongly agree" categories.

IV. The strain on personal relaxation time due to work demands is widely acknowledged, underlining its detrimental effect on well-being.

V. A large number of respondents agree that meeting work ethics and expectations makes achieving work-life balance particularly challenging.

VI. While some neutral responses are present across the factors analysed, they are significantly outnumbered by agreement, demonstrating broad concern over these issues.

VII. Disagreement with these points—both in the "disagree" and "strongly disagree" categories—is minimal, reflecting that only a small fraction of employees view these factors as less impactful.

VIII. Overall, the graph portrays a clear trend of work demands undermining personal time and balance, with employees advocating for stronger support systems to address these challenges effectively.

## DISCUSSION AND ANALYSIS FINDINGS

### Hypothesis Testing

#### Regression

**RO2- To determine how the availability and quality of organizational work policies affect employees' overall job satisfaction**

#### Level of availability and quality of Organisational Work Policies

| Mean | Std. Deviation | N   |
|------|----------------|-----|
| 3.51 | .981           | 164 |
| 3.87 | 1.036          | 164 |
| 3.87 | .941           | 164 |
| 3.77 | 1.037          | 164 |
| 3.80 | .959           | 164 |

Since the mean of the accessibility and effectiveness of organizational work policies on employees' job satisfaction is 3.51, it indicates a moderately positive perception of their impact.

| Model Summary <sup>b</sup> |                   |          |                 |   |                            |                   |          |     |
|----------------------------|-------------------|----------|-----------------|---|----------------------------|-------------------|----------|-----|
| Model                      | R                 | R Square | Adjusted Square | R | Std. Error of the Estimate | Change Statistics |          |     |
|                            |                   |          |                 |   |                            | R Square Change   | F Change | df1 |
| 1                          | .569 <sup>a</sup> | .324     | .289            |   | .827                       | .324              | 9.293    | 8   |

| Model Summary <sup>b</sup> |                   |               |  |
|----------------------------|-------------------|---------------|--|
| Model                      | Change Statistics |               |  |
|                            | df2               | Sig. F Change |  |
| 1                          | 155               | .000          |  |

a. Predictors: (Constant), Satisfied with availability of flexible work, WLB Policies effectively meets personal and family needs, a gap exists between the WLB policies on paper and their actual implementation, wellness programs contribute to overall work satisfaction.

b. Dependent Variable: Organisation offers sufficient work-life balance policies.

Since R square is .324, The Availability and Quality of Organizational Work Policies that Affect Employees' Overall Job Satisfaction and Engagement have been showed by point A and B to the extent of 32.4%. Hence, it is a moderate fit.

| ANOVA <sup>a</sup> |            |             |       |             |       |                   |
|--------------------|------------|-------------|-------|-------------|-------|-------------------|
| Model              |            | Sum Squares | of df | Mean Square | F     | Sig.              |
| 1                  | Regression | 50.885      | 8     | 6.361       | 9.293 | .000 <sup>b</sup> |
|                    | Residual   | 106.091     | 155   | .684        |       |                   |
|                    | Total      | 156.976     | 163   |             |       |                   |

a. Dependent Variable: Organisation offers sufficient work-life balance policies.

b. Predictors: (Constant), Satisfied with availability of flexible work, WLB Policies effectively meets personal and family needs, a gap exists between the WLB policies on paper and their actual implementation, wellness programs contribute to overall work satisfaction.

**H<sub>0</sub>:** There is no significant relationship between availability and quality of organizational work policies that affects employee's job satisfaction and engagement.

**H<sub>1</sub>:** There is a significant relationship between availability and quality of organizational work policies that affects employee’s job satisfaction and engagement.

**Interpretation:** Since P-value is 0.000, which is less than 0.050, there is sufficient evidence to reject null hypothesis and accept the alternative hypothesis.

➤ One-Way Anova and Descriptive Statistics

RO3: To examine the impact of societal and cultural gender norms on work life balance.

**H<sub>0</sub>:** There is no significant impact of societal and cultural gender norms on work life balance and job satisfaction

**H<sub>1</sub>:** There is a significant impact of societal and cultural gender norms on work life balance and job satisfaction

| Societal Gender Roles make work life balance challenging |                |     |             |        |      |
|----------------------------------------------------------|----------------|-----|-------------|--------|------|
|                                                          | Sum of Squares | df  | Mean Square | F      | Sig. |
| Between Groups                                           | 24.517         | 4   | 6.129       | 13.253 | .000 |
| Within Groups                                            | 67.057         | 145 | .462        |        |      |
| Total                                                    | 91.573         | 149 |             |        |      |

**Interpretation:** Since P-value is 0.000, which is less than 0.050, there is sufficient evidence to reject null hypothesis. Hence it is inferred that, there is a significant impact of societal and gender norms on work life balance. Therefore, it is clear that overall satisfaction levels among women and men depends on gender expectations, cultural gender norms and traditional gender norms.

### Descriptive Statistics

|                                                          | N         | Range     | Minimum   | Maximum   | Mean      |            | Std. Deviation |
|----------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|------------|----------------|
|                                                          | Statistic | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic      |
| Societal gender roles make work-life balance challenging | 164       | 4         | 1         | 5         | 3.47      | .068       | .875           |

|                                                                |     |   |   |   |      |      |      |
|----------------------------------------------------------------|-----|---|---|---|------|------|------|
| Cultural gender norms shape work-family balance strategies     | 164 | 4 | 1 | 5 | 3.46 | .064 | .824 |
| Traditional gender roles make it harder to pursue career goals | 164 | 4 | 1 | 5 | 3.55 | .075 | .961 |
| Developed personal strategies                                  | 164 | 4 | 1 | 5 | 3.47 | .067 | .861 |
| Gender hinders professional and personal life                  | 164 | 4 | 1 | 5 | 3.47 | .070 | .903 |

#### Mean:

The means of items are close to each other, ranging from 3.46 to 3.55, showing partial agreement with the statements. The highest mean, of 3.55, deals with the statement, "Traditional gender roles make it tougher to pursue career goals", which shows slightly more strong agreement than other items. All statements regarding societal gender roles, cultural norms, and personal strategies in the context of gender expectations have mean scores around 3.47, which indicates similar perceptions about these factors.

#### Standard Deviation (SD)

The standard deviations range from 0.824 to 0.961, indicating a moderate variability in responses. The highest SD is that for the "traditional gender influencing career goals", which suggests a greater diversity in the opinion about this topic.

## CONCLUSION & RECOMMENDATIONS

### Conclusion

Work-life balance (WLB) and job satisfaction are significantly correlated, according to the study, which shows that workers who have a better work-life balance are more satisfied. Long workdays and a lack of organizational support have a detrimental effect on personal time and wellbeing, making it difficult to maintain balance. Women are disproportionately impacted by gender dynamics, especially traditional societal and cultural conventions, which make it more difficult for them to manage their personal and professional obligations. Although health initiatives and flexible work schedules support WLB, their adoption is still restricted, and discrepancies between policy formulation and real-world application continue. Employee unhappiness is higher among younger and single workers, suggesting the necessity for customized approaches

to meet the needs of a variety of demographic groups. The results highlight how crucial localized, culturally aware policies and efficient organizational procedures are, in raising worker productivity, engagement, and retention. In general, fostering a supportive workplace environment that prioritizes WLB is vital for long term organisational success

## **Recommendations**

**Flexible Work Options:** To meet the demands of a diverse workforce, increase access to flexible work arrangements including remote and hybrid models.

**Gender-Sensitive Strategies:** Create gender-sensitive regulations that specifically assist women in striking a balance between their professional and traditional obligations.

**Comprehensive Wellness Programs:** Expand wellness programs to incorporate stress-reduction techniques, time management instruction, and mental health support.

**Employee Involvement in Policy Design:** To guarantee that WLB policies address genuine issues and receive support from the workforce, involve employees in their creation.

**Organisational Cultural Shift:** Encourage an organizational culture that prioritizes work-life balance as a vital element of worker productivity and well-being.

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Indian employees reported feeling either ‘struggling’ or ‘suffering’ at work in latest report : [https://indianexpress.com/article/lifestyle/workplace/indian-employees-workplace-stress-happiness-mental-health-9390108/?utm\\_source=whatsapp&utm\\_medium=social&utm\\_campaign=WhatsappShare](https://indianexpress.com/article/lifestyle/workplace/indian-employees-workplace-stress-happiness-mental-health-9390108/?utm_source=whatsapp&utm_medium=social&utm_campaign=WhatsappShare)

<https://youtu.be/SbJjnGiKF4g?si=gwRqLTNola3zt8oj>

## APPENDIX

### Demographic questions

1. Name (Optional) .....

2. Age:

☐ 18-24

☐ 25-34

☐ 35-44

☐ 45-54

☐ 55 and above

3. Gender:

☐ Male

☐ Female

4. Marital Status:
- ☐ Single
  - ☐ Married
  - ☐ Divorced
  - ☐ Widowed
5. Number of Children:
- ☐ None
  - ☐ 1
  - ☐ 2
  - ☐ 3 or more
6. Educational Qualification:
- ☐ High School
  - ☐ Undergraduate Degree
  - ☐ Postgraduate Degree
  - ☐ Doctorate
  - ☐ Professional Certification
7. Industry Sector:
- ☐ IT/ITES
  - ☐ Manufacturing
  - ☐ Healthcare
  - ☐ Education
  - ☐ Finance
  - ☐ Other (Please specify)
8. Job Level:
- ☐ Entry Level
  - ☐ Mid-Level
  - ☐ Senior Management
  - ☐ Executive
9. Years of Work Experience:
- ☐ Less than 5 years

- ☐ 5-10 years
- ☐ 11-15 years
- ☐ 16-20 years
- ☐ More than 20 years

10. Employment Type:

- ☐ Full-time
- ☐ Part-time
- ☐ Freelance/Contractual
- ☐ Self-employed

11. Work Arrangement:

- ☐ On-site
- ☐ Hybrid (partly remote)
- ☐ Fully remote

## NON-DEMOGRAPHIC QUESTIONS

**Investigate the factors that influence Employees' Perceptions of Work Ethics and their impact on Personal time and Work-Life Balance**

| Questions                                                | STRONGLY AGREE | AGREE | NEUTRAL | DISAGREE | STRONGLY DISAGREE |
|----------------------------------------------------------|----------------|-------|---------|----------|-------------------|
| Long working hours                                       |                |       |         |          |                   |
| Affects personal time negatively                         |                |       |         |          |                   |
| Pressurized to prioritize work over personal Commitments |                |       |         |          |                   |
| Leaves little room for personal relaxation               |                |       |         |          |                   |



|                                                                 |  |  |  |  |  |
|-----------------------------------------------------------------|--|--|--|--|--|
| Creates a challenging environment to maintain work-life balance |  |  |  |  |  |
|-----------------------------------------------------------------|--|--|--|--|--|

To Determine How the Availability and Quality of Organizational Work Policies Affect Employees' Overall Job Satisfaction and Engagement

| Questions                                                                          | STRONGLY AGREE | AGREE | NEUTRAL | DISAGREE | STRONGLY DISAGREE |
|------------------------------------------------------------------------------------|----------------|-------|---------|----------|-------------------|
| Organization offers sufficient work-life balance policies                          |                |       |         |          |                   |
| Satisfied with the availability of flexible work                                   |                |       |         |          |                   |
| Work life balance policies effectively meet personal and family needs              |                |       |         |          |                   |
| A gap exists between work life balance policies on paper and actual implementation |                |       |         |          |                   |
| Wellness Programs contribute to overall work satisfaction                          |                |       |         |          |                   |

To identify and describe the specific strategies that Employees in Bengaluru use to manage WLB in the context of traditional gender roles

| Questions                                                  | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|------------------------------------------------------------|----------------|-------|---------|----------|-------------------|
| Societal Gender roles make work life balance challenging   |                |       |         |          |                   |
| Cultural Gender norms shape work family balance strategies |                |       |         |          |                   |

|                                                                     |  |  |  |  |  |
|---------------------------------------------------------------------|--|--|--|--|--|
| Traditional gender roles make it harder to pursue career goals      |  |  |  |  |  |
| Developed personal strategies in the context of gender expectations |  |  |  |  |  |
| Gender expectations hinder balancing professional and personal life |  |  |  |  |  |

What is your take on the work life balance in your current organization?

Any specific changes you wish to make in your organization in order to increase job satisfaction level?

# **A STUDY ON CULTURAL TRAITS AND IT'S IMPACT ON CONSUMER BUYING BEHAVIOUR WITH SPECIAL REFERENCE TO BANGLORE CITY.**

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## **ABSTRACT**

This study explores the influence of cultural traits on consumer buying behavior, focusing on how cultural values, social environments, and identity shape purchasing decisions. Employing a descriptive research methodology, data were collected from 154 participants through a structured survey, examining the interplay between demographic variables and cultural factors in consumer choices. The findings underscore the significant role of cultural elements such as traditions, festivals, and social influences in shaping brand preferences and purchase decisions. Regression and ANOVA analyses reveal this intricate relationship between cultural traits and consumer behavior, highlighting the influence demographic characteristics such as age. While offering valuable insights, the study acknowledges limitations, including a geographically limited sample and reliance on self-reported data. The result underscores the need for culturally sensitive marketing strategies and product designs to engage diverse consumer groups effectively.

## **INTRODUCTION**

Consumer traits and behaviors are influenced by a variety of factors, including personal, psychological, social, cultural, and situational factors. These factors can impact a consumer's decision-making process, shopping habits, and purchasing behavior.

Here are some of the factors that influence consumer behavior that is psychological factors these include a consumer's attitudes, perceptions, motivations, and beliefs. Social factors that is consumer's family, friends, and cultural norms. Situational factors that is external conditions like the shopping environment, time pressure, and economic conditions. Personal factors can be consumer's lifestyle and age and economic factors these include a consumer's income and spending patterns.

Understanding the factors that influence consumer behavior can help brands develop more efficient marketing strategies and advertising campaigns. For example, younger consumers may place a higher emphasis on convenience, product variety, and price comparison.

Consumer behavior can be said to be the study of how individual make decision on how to spend their available resources like time, money, efforts on various consumption related items. This simple definition of consumer behavior tells marketers to revolve every activity around the ultimate consumer and gauge their behavior by specifically focusing on who buys the products or services, how often do they buy them and lot more. Consumer buying behavior is that the results of the attitudes, preferences, intent ions and decisions made by the buyer 's during a market place before buying a product. The study of consumer buying behavior is an interdisciplinary discipline drawing widely from sociology, psychology, anthropology etc.”

Culture influences the mode of living, how we consume and the decisions which an individual takes. The study set out certain specific objectives as follows: how culture influences consumer's buying behavior, to identify the prominent factors and also to identify the marketing implications. Different cultures have unique sets of beliefs, values, and customs, influencing the way they consume products. The cultural values can have a significant impact on consumer behavior, influencing how people buy and use products, and how they respond to brands and advertising. The cultural traits to buying behavior are values, self-congruity, cultural elements, cultural elements, product perception

## **REVIEW OF LITERATURE**

(Shavitt & Barnes, 2020 ) This study shows that the consumer journey, which outlines the steps people take to connect with brands or complete purchases and differs significantly across cultures. In individualistic cultures, it shaped personal preferences and needs. Consumer behavior is more influenced by social norms, group expectations, and holistic mindsets and relationships

(Boca, 2021) This study explores consumer behavior in the context of sustainable consumption and the changes related to healthy food that have occurred during the pandemic. It evaluates consumer behavior and

attitudes. In this study it was revealed that consumer behavior consumption isn't influenced by age, gender or education.

(Gupta, Jindal, & Shamkuwar, 2024) This study examines how cultural factors like traditions, values, beliefs shape consumer buying behavior. It studies the cultural marketing strategies and their application in global markets to modify products and services according to specific cultural contexts.

(Zhang & Tang, 2023 ) this article investigates how individualism and collectivism influence online consumer behavior using Hofstede's cultural framework. The study revealed the collectivist cultures prefer products with community- oriented features, while individualistic cultures which emphasize personal benefit and innovation.

(Lee & Kim, 2022 ) This study explored comparative study on cultural values like long-term orientation and collectivism in shaping green consumer behavior. It concludes that consumers from collectivist cultures show higher motivation for sustainable purchases.

(Chandan & et, 2021 ) This study explores regional preferences influenced by cultural norms, such as beliefs about product categories or societal norms , and their impact on global marketing to align with cultural expectations.

(Singh & Sharma, 2020 ) This paper tells how culturally congruent advertisements enhance brand recall and purchase intent. It argues that marketing campaigns with cultural values fosters stronger connections with target audiences.

(Nguyen & Park, 2023) This study examines the impact of cultural dimensions, such as individualism, power distance, and uncertainty avoidance, on trust and purchase intention in social commerce. The study found that collectivist cultures tend to rely more on electronic word-of-mouth and trust ratings. This high uncertainty avoidance cultures were also shown to prioritize product reviews more significantly than low avoidance groups.

## **RESEARCH OBJECTIVES**

1. To identify the cultural traits that influence purchase decision of consumers.
2. To examine relations between selected demographic variable and cultural trade that influence buying decision.
3. To examine relationship between overall purchasing decision influenced by cultural trade and background.

## **RESEARCH METHODOLOGY**

This research paper adopts a descriptive approach, with data gathered from both male and female participants from across various age groups. An initial literature review was conducted to gain a comprehensive understanding of the topic and to identify existing research gaps. Subsequently, a survey was administered, yielding 154 responses from a questionnaire distributed through WhatsApp. The questionnaire encompassed inquiries regarding demographic variables such as age, income, and occupation as well as the overall purchase decision influenced by cultural traits.

### **Research Gap**

Insufficient Cross-Cultural although existing studies explore the effect of cultural traits on consumer behavior they mainly concentrate on individual countries or regions. There is notable lack of cross-cultural, the existing literature focused on specific nations or areas. There is scarcity of through cross-cultural studies that analyze how cultural traits influence consumer behavior across various culture.

The role of cultural traits on online consumer behavior within e-commerce and digital marketing isn't still adequately examined. As global reach of digital marketing expands it becomes increasingly important to gain a comprehensive understanding of how cultural aspects shape online purchasing behavior.

### **Research Question**

1. What cultural traits significantly influence consumer purchase decisions in different cultural contexts?
2. How do demographic variables interact with cultural traits to affect buying decisions?
3. What is the relationship between cultural backgrounds and overall consumer purchasing behavior in digital environments?

### **Research Problem**

The research identified several problems a thorough examination is required to understand the impact of cultural traits on consumer behavior in both digital and cross-cultural environments. Current studies fall short of providing an extensive comparative view across various cultures and digital settings, which hinders our comprehension of how cultural variance affect buying behavior and preferences in a global e-commerce landscape. This research intends to address this deficiency by exploring the influence of cultural and demographic elements on consumer behavior among various cultural backgrounds.

## LIMITATIONS OF THE STUDY

The research was done in a shorter period which lacks in-depth analysis on all cultural regions and focused on a limited number of areas which could limit the generalizability of the findings to broader cultural contexts. The study relies on survey which may be biases and the respondent's self-reported buying behavior which may be bias or inaccurate. As this research is quantitative, we lack in observing the qualitative aspects of the consumer.

## RESEARCH FINDINGS

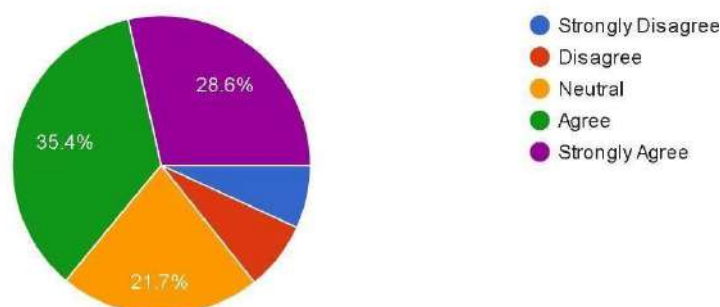
The demographic data of 154 respondents collected through online survey.

Table 1: Demographic of participants

| Demographic Variables    | Total |       |
|--------------------------|-------|-------|
|                          | n     | %     |
| <b>Age</b>               |       |       |
| 18-24 years              | 59    | 38.3% |
| 25-34 years              | 38    | 24.7% |
| 35-44 years              | 17    | 11%   |
| 45-54 years              | 28    | 18.2% |
| 55 years and above       | 12    | 7.8%  |
| <b>Gender</b>            |       |       |
| Male                     | 81    | 52.6% |
| Female                   | 73    | 47.4% |
| <b>Occupation</b>        |       |       |
| Student                  | 54    | 35.1% |
| Private company Employee | 70    | 45.5% |
| Business                 | 25    | 16.2% |
| Retried                  | 5     | 3.2%  |
| <b>Monthly Income</b>    |       |       |
| Below ₹25,000            | 24    | 15.6% |
| ₹25,000-₹50,000          | 33    | 21.4% |
| ₹50,001-₹1,00,000        | 57    | 37%   |
| Prefer not to say        | 40    | 26%   |

### My Cultural backgrounds affects what I buy.

154 responses

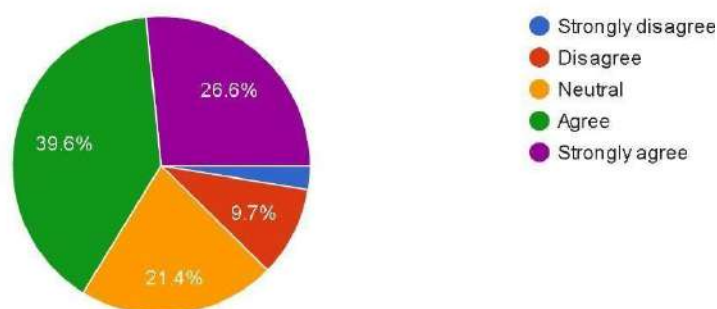


#### Determination of consumers whose cultural backgrounds affect what they buy

According to the results that we have got from the pie chart, it seems that around 28.6% strongly Agree that their cultural background affects what they buy and 35.4% Agree and 21.7% are of neutral and there is 7.5% of disagree and 6.8% of strongly disagree are of which their cultural backgrounds affect what they buy.

### I prefer products that match my cultural values

154 responses



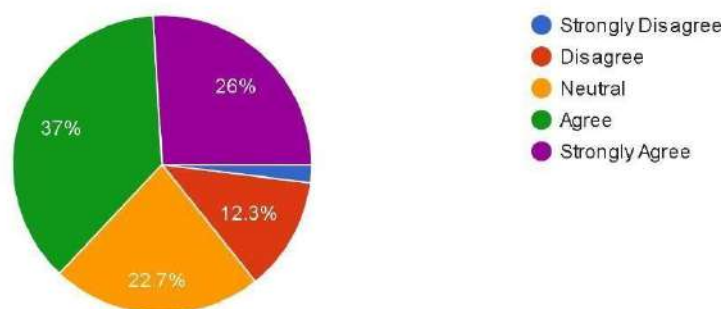
#### Determination of consumers prefers product that match my cultural values

According to the results that we have got from the pie chart, it shows that 26.6% strongly agree that they prefer products which matches their cultural values and 39.6% agrees and 21.4% consumers opted for neutral and 9.7% of is disagree and 2.6% consumers opted for strongly disagree towards consumers prefer products that match their cultural values



### Does your cultural identity shape how you choose brands?

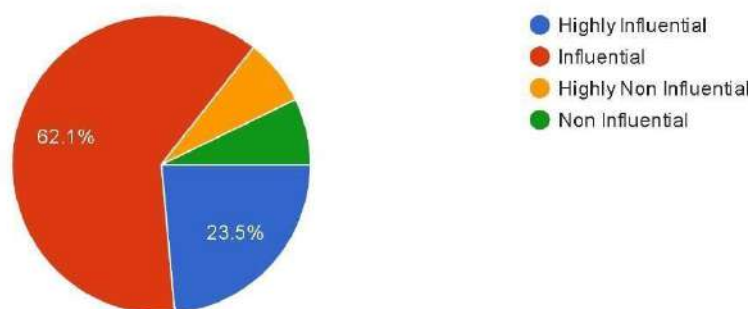
154 responses



The above pie chart shows that 26% of people chooses brands on their cultural identity and 37% of people agree on it and 22.7% are of neutral and 12.3% disagree on that their cultural identity doesn't shape them in choosing brands and 1.9% strongly disagree.

### Rate yourself the overall purchase decision influence by cultural traits

153 responses



### Allocation of overall purchase decision influenced by cultural traits

The overall purchase decision influenced by cultural traits in the above pie chart signifies that 62.1% consumers are influenced and 23.5% are highly influenced by the cultural traits, 7.2% are highly non influenced and 5.9% are non-influenced by the cultural traits.

## DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING REGRESSION

#### Rate yourself the overall purchase decision influence by cultural traits

| Mean | Std. Deviation | N   |
|------|----------------|-----|
| 3.02 | .773           | 153 |
| 3.90 | 1.231          | 153 |

|      |       |     |
|------|-------|-----|
| 3.78 | 1.034 | 153 |
| 3.96 | .938  | 153 |
| 3.91 | .948  | 153 |
| 3.74 | 1.128 | 153 |
| 3.73 | 1.102 | 153 |
| 3.89 | .997  | 153 |
| 3.92 | .966  | 153 |
| 3.73 | 1.047 | 153 |
| 3.88 | 1.066 | 153 |
| 3.54 | 1.208 | 153 |
| 3.77 | 1.029 | 153 |
| 3.76 | 1.075 | 153 |
| 3.96 | .959  | 153 |
| 3.75 | 1.055 | 153 |

Since the mean of overall purchase decision influence by cultural traits is 3.02, it indicates that the consumer is influential for the purchase decision.

| Model Summary <sup>b</sup> |                   |          |                   |                            |                   |          |     |
|----------------------------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
| Model                      | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|                            |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1                          | .558 <sup>a</sup> | .311     | .235              | .676                       | .311              | 4.120    | 15  |

| Model Summary <sup>b</sup> |                   |               |
|----------------------------|-------------------|---------------|
| Model                      | Change Statistics |               |
|                            | df2               | Sig. F Change |
| 1                          | 137               | .000          |

a. Predictors: (constant), cultural background, cultural values, festivals and events, social media, social circle, recommendations, brands, cultural diversity, identity, family cultural value, community opinions, new culture, other cultures, buying behavior

b. Dependent variable: Rate yourself the overall purchase decision influence by cultural traits.

Since the adjusted R square is .235, the overall purchase decision influence by cultural traits is influential as being explained by cultural background, cultural values, festivals and events, social media, social circle, recommendations, brands, cultural diversity, identity, family cultural value, community's opinions, new culture, other cultures, buying behavior to the extent of 23.5%, hence it is not a good fit model.

| ANOVA <sup>a</sup> |
|--------------------|
|--------------------|

| Model |            | Sum of Squares | Df  | Mean Square | F     | Sig.              |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| 1     | Regression | 28.273         | 15  | 1.885       | 4.120 | .000 <sup>b</sup> |
|       | Residual   | 62.669         | 137 | .457        |       |                   |
|       | Total      | 90.941         | 152 |             |       |                   |

**H<sub>0</sub>** – The cultural background, cultural values, festivals and events, social media, social circle, recommendations, brands, cultural diversity, identity, family cultural value, community's opinions, new culture, other cultures, buying behavior do not affect the overall purchase decision influence by cultural traits.

**H<sub>1</sub>** – The cultural background, cultural values, festivals and events, social media, social circle, recommendations, brands, cultural diversity, identity, family cultural value, community's opinions, new culture, other cultures, buying behavior effect the overall purchase decision influence by cultural traits.

**Result:** Since the P – value is .000 which is less than .050 there is sufficient evidence to reject Null hypothesis. It is inferred that the cultural background, cultural values, festivals and events, social media, social circle, recommendations, brands, cultural diversity, identity, family cultural value, community's opinions, new culture, other cultures, buying behavior do not affect the overall purchase decision influence by cultural traits.

My Cultural backgrounds affect what I buy.

| Mean | Std. Deviation | N   |
|------|----------------|-----|
| 3.90 | 1.231          | 153 |
| 3.78 | 1.034          | 153 |
| 3.96 | .938           | 153 |
| 3.91 | .948           | 153 |
| 3.74 | 1.128          | 153 |
| 3.73 | 1.102          | 153 |
| 3.89 | .997           | 153 |
| 3.92 | .966           | 153 |
| 3.73 | 1.047          | 153 |
| 3.88 | 1.066          | 153 |
| 3.54 | 1.208          | 153 |
| 3.77 | 1.029          | 153 |
| 3.76 | 1.075          | 153 |
| 3.96 | .959           | 153 |
| 3.75 | 1.055          | 153 |
| 3.02 | .773           | 153 |

Since the mean of my cultural backgrounds affects what I buy is 3.90, it indicates that the consumer's cultural background affects what they buy.

| Model Summary <sup>b</sup> |                   |          |                   |                            |                   |          |     |
|----------------------------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|
| Model                      | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |
|                            |                   |          |                   |                            | R Square Change   | F Change | df1 |
| 1                          | .730 <sup>a</sup> | .533     | .482              | .886                       | .533              | 10.435   | 15  |

| Model Summary <sup>b</sup> |                   |               |
|----------------------------|-------------------|---------------|
| Model                      | Change Statistics |               |
|                            | df2               | Sig. F Change |
| 1                          | 137               | .000          |

a. Predictors: (Constant), purchase decision, choices, cultural changes, other cultures, cultural values, social circle, family's cultural value, festivals, identity, community's opinions, brands, recommendations, cultural diversity, new culture, cultural community.

b. Dependent Variable: My Cultural backgrounds affect what I buy.

Since the adjusted R square is .482, the cultural background affects what consumer buy is influential as being explained by purchase decision, choices, cultural changes, other cultures, values, social circle, family's cultural values, festivals, identity, community's opinions, brands, recommendations, cultural diversity, new culture, cultural community to the extent of 48.2%, hence it is a moderately good fit model.

| ANOVA <sup>a</sup> |            |                |     |             |        |                   |
|--------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model              |            | Sum of Squares | Df  | Mean Square | F      | Sig.              |
| 1                  | Regression | 122.825        | 15  | 8.188       | 10.435 | .000 <sup>b</sup> |
|                    | Residual   | 107.502        | 137 | .785        |        |                   |
|                    | Total      | 230.327        | 152 |             |        |                   |

H0 – The purchase decision, choices, cultural changes, other cultures, cultural values, social circle, family's cultural value, festivals, identity, community's opinions, brands, recommendations, cultural diversity, new culture, cultural community do not affect the consumer's cultural background affect's what they buy.

H1 – The purchase decision, choices, cultural changes, other cultures, cultural values, social circle, family's cultural value, festivals, identity, community's opinions, brands, recommendations, cultural diversity, new culture, cultural community effect the consumer's cultural background affect's what they buy.

Result: Since the P – value is .000 which is less than .050 there is sufficient evidence to reject Null hypothesis. It is inferred that the purchase decision, choices, cultural changes, other cultures, cultural values, social circle,

family's cultural value, festivals, identity, community's opinions, brands, recommendations, cultural diversity, new culture, cultural community do not affect the consumer's cultural background affect's what they buy.

## HYPOTHESIS TESTING ONE-WAY ANOVA

### ONE-WAY ANOVA testing based on selected demographic variables

#### Age group

| ANOVA                                                                   |             |             |                |     |             |        |
|-------------------------------------------------------------------------|-------------|-------------|----------------|-----|-------------|--------|
| Rate yourself the overall purchase decision influence by cultural trade |             |             |                |     |             |        |
|                                                                         |             |             | Sum of Squares | df  | Mean Square | F      |
| Between Groups                                                          | (Combined)  |             | 11.440         | 4   | 2.860       | 5.324  |
|                                                                         | Linear Term | Unweight ed | 1.783          | 1   | 1.783       | 3.320  |
|                                                                         |             | Weighted    | 5.509          | 1   | 5.509       | 10.255 |
|                                                                         |             | Deviation   | 5.931          | 3   | 1.977       | 3.681  |
| Within Groups                                                           |             |             | 79.501         | 148 | .537        |        |
| Total                                                                   |             |             | 90.941         | 152 |             |        |

| ANOVA                                                                   |             |            |      |
|-------------------------------------------------------------------------|-------------|------------|------|
| Rate yourself the overall purchase decision influence by cultural trade |             |            |      |
|                                                                         |             |            | Sig. |
| Between Groups                                                          | (Combined)  |            | .000 |
|                                                                         | Linear Term | Unweighted | .070 |
|                                                                         |             | Weighted   | .002 |
|                                                                         |             | Deviation  | .014 |
| Within Groups                                                           |             |            |      |
| Total                                                                   |             |            |      |

**H<sub>0</sub>** - there is no significant difference on overall purchase decision influence by cultural traits among different age group

**H<sub>1</sub>** - there is significant difference on overall purchase decision influence by cultural traits among different age group

Since the P – value is .000 which is less than .050 there is sufficient evidence to reject Null hypothesis. It is inferred that there is no significant difference on overall purchase decision influence by cultural traits among different age group.

#### Gender

| ANOVA                                                                   |             |             |                |     |             |      |
|-------------------------------------------------------------------------|-------------|-------------|----------------|-----|-------------|------|
| Rate yourself the overall purchase decision influence by cultural trade |             |             |                |     |             |      |
|                                                                         |             |             | Sum of Squares | df  | Mean Square | F    |
| Between Groups                                                          | (Combined)  |             | .153           | 1   | .153        | .254 |
|                                                                         | Linear Term | Unweight ed | .153           | 1   | .153        | .254 |
|                                                                         |             | Weighted    | .153           | 1   | .153        | .254 |
| Within Groups                                                           |             |             | 90.789         | 151 | .601        |      |
| Total                                                                   |             |             | 90.941         | 152 |             |      |

| ANOVA                                                                    |             |            |      |
|--------------------------------------------------------------------------|-------------|------------|------|
| Rate yourself the overall purchase decision influence by cultural traits |             |            |      |
|                                                                          |             |            | Sig. |
| Between Groups                                                           | (Combined)  |            | .615 |
|                                                                          | Linear Term | Unweighted | .615 |
|                                                                          |             | Weighted   | .615 |
| Within Groups                                                            |             |            |      |
| Total                                                                    |             |            |      |

H0 - there is no significant difference on overall purchase decision influence by cultural traits based on gender

H1 - there is significant difference on overall purchase decision influence by cultural traits based on gender

Since the P – value is .615 which is more than .050 there is sufficient evidence to reject Null hypothesis. It is inferred that there is significant difference on overall purchase decision influence by cultural traits based on gender.

## CONCLUSION AND RECOMMENDATION

In conclusion, this study comprehensively investigates the influence of cultural traits on consumer purchasing behavior, focusing on how cultural backgrounds, values, and social environments shape buying decisions. The findings reveal that cultural factors, such as cultural values, festivals, and community's opinions, significantly affect consumer behavior. Approximately 85.6% of respondents agreed or strongly agreed that cultural factors influence their purchase decisions, with 62.1% acknowledging their overall decisions are culturally driven. This study also highlights that cultural traits not only determine brand preferences and product choices but also influence how consumers engage with marketing efforts such as advertisement. The regression and ANOVA analyses affirm the importance of cultural traits, with demographic variables like age playing a role in shaping these dynamics. Despite its insights, the study's limited sample size, geographic focus, and reliance on self-reported data restrict the generalizability of its findings across broader contexts.

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

- Marketers should incorporate cultural values in product development
- Enhance marketing strategies with cultural sensitivity
- Focus on festivals and social circles in campaigns
- Educate consumers on sustainable and green products
- Integrate cultural traits in E-commerce platforms

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## APPENDICES

1. Name (optional)
2. Age Group
  - 18-24 years
  - 25-34 years

- 35-44 years
- 45-54 years
- 55 years and above

3. Gender

- Male
- Female

4. Occupation

- Student
- Private Company Employee
- Business
- Retried

5. Monthly Income

- Below ₹25,000
- ₹25,001-₹50,000
- ₹50,001-₹1,00,000
- Prefer not to say

| Questions                                                             | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------------------------------------------------------|-------------------|----------|---------|-------|----------------|
| 1. My cultural backgrounds affect what I buy                          |                   |          |         |       |                |
| 2. I prefer products that match my cultural Values                    |                   |          |         |       |                |
| 3. Festivals and events influence my shopping habits                  |                   |          |         |       |                |
| 4. Social media platforms influence my purchasing choices             |                   |          |         |       |                |
| 5. Do you prefer buying popular products in your online social circle |                   |          |         |       |                |



|                                                                                                     |  |  |  |  |  |
|-----------------------------------------------------------------------------------------------------|--|--|--|--|--|
| 6.Do online reviews and recommendations from people with similar cultural backgrounds influence you |  |  |  |  |  |
| 7. Are you loyal to brands that respect your culture                                                |  |  |  |  |  |
| 8.Do you support brands that promote cultural diversity                                             |  |  |  |  |  |
| 9.Does your cultural identity shape how you choose brands                                           |  |  |  |  |  |
| 10.Do your family's cultural values influence what you buy                                          |  |  |  |  |  |
| 11. Do you consider your community's opinion when shopping                                          |  |  |  |  |  |
| 12. Do you prefer brands popular in your cultural community                                         |  |  |  |  |  |
| 13.Do you change your buying habits in a new culture                                                |  |  |  |  |  |
| 14. Are you open to trying products from other cultures                                             |  |  |  |  |  |
| 15.Do cultural changes affect your buying behavior over time                                        |  |  |  |  |  |

16. Rate yourself the overall purchase decision influence by cultural traits.

- Highly influential
- Influential
- Highly Non influential
- Non-Influential

# **A Study on Factors Influencing College Students' Shopping Preferences: Online vs. In-Store.**

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## **ABSTRACT**

This study explores the factors influencing college students' shopping preferences online or offline platforms. The research aims to understand the relationship between the selected demographic variables and the factors influencing consumer buying behaviour towards online and offline shopping and also the impact of sustainable practises on college students' choice while making purchasing decisions. The data was collected from 184 respondents through questionnaire method by circulating the google form. The analysis of data was done through statistical tools, Chi-Square, ANOVA, and Regression. It is found that the college students are satisfied with both online and offline shopping platforms. There is no significant difference between gender and the factors influencing while making purchasing decisions. Sustainability has a significant role in shaping the attitude of the students and also they not only consider price, convenience, availability but also consider the sustainable impact of the products. The overall satisfaction of sustainable shopping through online and offline platform is at satisfactory level.

## **INTRODUCTION**

Over the last ten years, the way people shop has changed significantly. Shopping has been a revolution among college students the last couple of years. For instance, online shopping has made the world go upside down; such huge shoppers open their websites so that one can shop conveniently by just clicking a button. Some, however, prefer shopping outside as they get to see and feel items before purchasing them. This has raised crucial questions as to why most college students prefer the internet to buy their products instead of walking into stores, and vice versa. The college students, the other category, experience certain constraints that determine their shopping behaviour: budget, time restriction, peer influence, and digital environment.

Therefore, these are the parameters that must be identified for retailers and researchers as well who are interested in knowing how this scenario is playing out for consumers. For instance, if usage of mobile shopping applications, rate of social media marketing, and fast delivery services increase the probability for online shopping not every product will find a better buy with a physical visit to the store.

There are various studies by previous researchers about the factors affecting online and offline retailing choices of shoppers (Kajal J. Dhebar, 2023). Most of the studies are conducted on external factors that may shape consumer behaviour, such as convenience, price sensitivity, and accessibility, but there is still a great gap in studies about emotional, psychological, and ethical factors behind shopping preferences among college students.

This research provides real-life implications for retailers, marketers and e-commerce providers about college students' based on emotional, psychological and ethical preferences. This paper tries to understand the factors such as emotional, psychological and sustainability influence the choices of college students.

## **REVIEW OF LITERATURE**

(Wang, 2023) This study aims to find out the characteristics, advantage and disadvantage of different shopping methods: Online shopping and Offline shopping. It will help to provide solutions and suggestions to consumers and manufactures. The study highlights that manufactures should have personal stores along with online platforms to improve customer experience and satisfaction.

(J. Chandrakhanthan, 2024) This study focuses on consumer's motivation that influence the consumers buying behaviour towards online and in-store shopping. The research mainly shows the relationship between consumer's buying choices and opinion of consumers' in online as well as store. The study identifies that the online shopping is more convenient for majority of people and also some choose other modes of shopping.

(Marlini Moodley, 2023) The study aims to determine the factors which contribute to Online and Physical shopping. The study also investigates about the type of products or services that the consumers are willing to buy from online as well as in-store shopping and also some aspects relating to store atmosphere and the challenges faced by consumers while using both Online and Offline shopping. The study was conducted

through cross-sectional quantitative study among all the academics. The factors influencing the overall purchasing decision in both mode of shopping is the accessibility, convenience, delivery service.

(Khurana, 2020) The study aims to discover women's buying behaviour towards both mode of shopping. The research study highlights that women's preferred shopping when the price of the products or services are same in online and in-store. The primary data was collected through questionnaire.

(Kajal J. Dhebar, 2023) This study compares the components that influence the online and offline buying decision of the consumers. The research identifies that convenience, product variety and price all have a major impact as well as social connection and customer service have a minor effect on consumers' decision in online as well as physical stores.

(Sharma, 2020) This study mainly focuses on the difference among online and offline shopping approach and about the consumer behaviour. It is found that consumers will prefer online or offline by analysing the time, convenient, customer services, delivery, etc.

(JiHyo Moon, 2021) This study aims to analyse the characteristics of consumers who purchase offline during COVID-19 and also to understand the what are the factors they look forward whether to purchase online or offline after COVID-19. This paper will help to understand the pattern of consumption of consumers.

(Lokhande, 2022) This study mainly focuses on the difference between online and offline shopping consumer groups. The difference is analysed by consumer demographics, attitudes, availability, etc. They use questionnaire method for collecting data from the consumers.

## **OBJECTIVE OF THE STUDY**

1. To identify the factors, influence college students buying behaviour towards online shopping and offline shopping.
2. To evaluate the relationship between selected demographic variables and the factors that determine college students buying behaviour towards online shopping and offline shopping.
3. To evaluate the relationship between the overall level of satisfaction derived on online sustainable shopping experience and offline sustainable shopping experience and the factors influencing college students buying behaviour.

## **RESEARCH METHODOLOGY**

This research paper is descriptive research, and the data was collected among college students. Primary data has been used, which have been directly collected from 184 respondents using questionnaire that was circulated through online mode via WhatsApp and Instagram. The questionnaire was structured to understand the factors that influence college students to buy online or offline along with demographic variables like age, gender, educational level and also challenges that they face while shopping sustainably.

## RESEARCH GAP

While there is existing research on factors such as convenience, price, accessibility affecting consumer buying behaviour towards online and offline shopping but there is a limited study on college students shopping preferences. There is some specific research gap on:

- The factors influencing college students' shopping preference towards online shopping and offline shopping.
- The impact of sustainable practices on college students' choice while shopping in online and offline.

## RESEARCH QUESTIONS

- What factors influence college students' buying behaviour towards online and offline shopping?
- How do demographic variables influence college students' buy behaviour?
- How do satisfaction levels related to the factors influencing college students' buying behaviour in sustainably?

## RESEARCH PROBLEM

To understand the important factors that influence college students' buying behaviour towards online and offline shopping. And also the satisfaction level that students derived from sustainable shopping through online and offline platforms. This study can also help the online and offline retailers or manufactures to improve themselves and also helps to attract the college students' by knowing their preferences.

## LIMITATIONS OF THE STUDY

The study was conducted among college students and collected a sample consisted of 184 participants. The sample size was small which is not representing the entire population. The data were collected through questionnaire, since the data are self-reported, the response might be bias or error in the data. Also, the study was conducted in a short period of time which may limit the depth of data collected and analysis. Hence, the study mainly focuses on college students, the research gives an understanding about students' preference for online and offline shopping and the factors influence them. Also there is a need to understand about the other factors which influence consumer buying behaviour in various areas.

## RESEARCH FINDINGS

The demographic data of 184 respondents collected through the online survey.

Table 1: Demographic of Participants

| Demographic Variable                    | Total |       |
|-----------------------------------------|-------|-------|
|                                         | n     | %     |
| <b>Age</b>                              |       |       |
| 18-21                                   | 96    | 52.2% |
| 22-25                                   | 52    | 28.3% |
| 26-29                                   | 27    | 14.7% |
| 30& Above                               | 9     | 4.9%  |
| <b>Gender</b>                           |       |       |
| Male                                    | 80    | 43.5% |
| Female                                  | 104   | 56.5% |
| <b>Education Qualification</b>          |       |       |
| HSC                                     | 8     | 4.3%  |
| Under Graduate Post-Graduate Profession | 107   | 58.2% |
| Other                                   | 56    | 30.4% |
| Monthly Household Income                | 12    | 6.5%  |
| Upto 50,000                             | 1     | 0.5%  |
| 50,000-1,00,000                         |       |       |
| 1,00,000-5,00,000                       |       |       |
| Above 5,00,000 Not prefer to say        | 37    | 20.1% |
|                                         | 22    | 12%   |
|                                         | 17    | 9.2%  |
|                                         | 11    | 6%    |
|                                         | 97    | 52.7% |

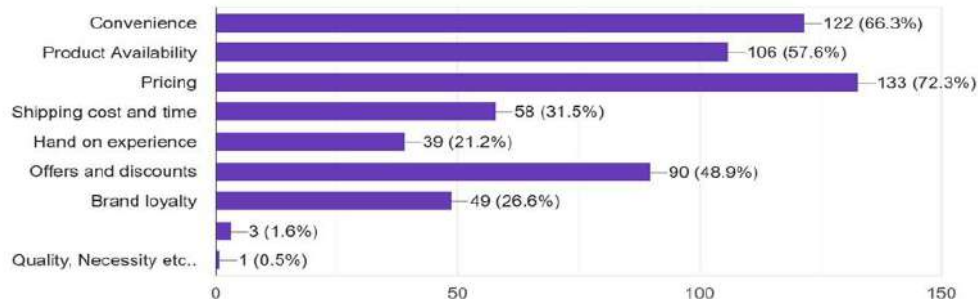
7. Which is your preferred way to shop?  
184 responses



From the above chart, it is observed that almost 54% of the respondents preferred in-store shopping whereas remaining 46% opt online shopping.

16. What factors do you consider most important when deciding whether to shop online or in-store?

184 responses



In the above bar chart, it is observed that out of 184 dependences 133 i.e., 72.3% consider price as an important factor while shopping. 66.3% of the students also consider convenience as an important factor but only 1 student who recommended other factors such as quality, necessity, etc.

## DISCUSSION AND ANALYSIS OF FINDINGS

### Chi-square Test

Is there any association between Gender and factors that influence online shopping and offline shopping?

| Chi-Square Tests             |                     |    |                       |
|------------------------------|---------------------|----|-----------------------|
|                              | Value               | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square           | 61.699 <sup>a</sup> | 55 | .249                  |
| Likelihood Ratio             | 80.915              | 55 | .013                  |
| Linear-by-Linear Association | .596                | 1  | .440                  |
| N of Valid Cases             | 184                 |    |                       |

H0: There is no association between gender and factors that influence online shopping and offline shopping.

H1: There is an association between gender and factors that influence online shopping and offline shopping.

a. 101 cells (90.2%) have expected count less than 5. The minimum expected count is .43.

Interpretation: Since P value is .249 is greater than .050, there is significant evidence to fails to reject null hypothesis. Hence it is inferred that, there is no association between gender and factors that influence online

and offline shopping. Therefore, it is clear that factors that influence online shopping and offline shopping does not depend on gender.

#### One-way ANOVA

Is there is any significant difference between Gender and Online shopping encourages impulse buying.

| ANOVA                                     |             |            |                |     |             |       |      |
|-------------------------------------------|-------------|------------|----------------|-----|-------------|-------|------|
| Online shopping encourages impulse buying |             |            |                |     |             |       |      |
|                                           |             |            | Sum of squares | df  | Mean Square | F     | Sig. |
| Between Groups                            | (Combined)  |            | 1.355          | 1   | 1.355       | 1.596 | .208 |
|                                           | Linear Term | Unweighted | 1.355          | 1   | 1.355       | 1.596 | .208 |
|                                           |             | Weighted   | 1.355          | 1   | 1.355       | 1.596 | .208 |
| Within Groups                             |             |            | 154.510        | 182 | .849        |       |      |
| Total                                     |             |            | 155.864        | 183 |             |       |      |

**H<sub>0</sub>:** There is no significant difference in the Online shopping encourages impulse buying between all the Gender.

**H<sub>1</sub>:** There is significant difference in the Online shopping encourages impulse buying between all the Gender.

**Interpretation:** Since the P value is .208 is greater than .050. Hence the null hypothesis is fails to reject. Therefore, it is inferred that there is significant difference in the Online shopping encourages impulse buying between all the Gender.

1. Is there is any significant difference between Gender and satisfaction in online shopping experience.

| ANOVA                                                               |            |                |    |             |       |      |
|---------------------------------------------------------------------|------------|----------------|----|-------------|-------|------|
| I feel more satisfied with my shopping experience when I buy online |            |                |    |             |       |      |
|                                                                     |            | Sum of squares | df | Mean Square | F     | Sig. |
|                                                                     | (Combined) | 3.025          | 1  | 3.025       | 3.413 | .066 |



|                |             |            |         |     |       |       |      |
|----------------|-------------|------------|---------|-----|-------|-------|------|
| Between Groups | Linear Term | Unweighted | 3.025   | 1   | 3.025 | 3.413 | .066 |
|                |             | Weighted   | 3.025   | 1   | 3.025 | 3.413 | .066 |
| Within Groups  |             |            | 161.301 | 182 | .886  |       |      |
| Total          |             |            | 164.326 | 183 |       |       |      |

**H<sub>0</sub>:** There is no significant difference on the I feel more satisfied with my shopping experience when I buy online between all the Gender.

**H<sub>1</sub>:** There is significant difference on the I feel more satisfied with my shopping experience when I buy online between all the Gender.

**Interpretation:** Since the P value is .066 is greater than .050. Hence the null hypothesis is fail to reject. Therefore, it is inferred that there is significant difference on the I feel more satisfied with my shopping experience when I buy online between all the Gender.

Is there is any significant difference between Gender and in-store shopping experience.

| ANOVA                                                        |             |            |                |     |             |       |      |
|--------------------------------------------------------------|-------------|------------|----------------|-----|-------------|-------|------|
| I enjoy the experience of shopping in-store more than online |             |            |                |     |             |       |      |
|                                                              |             |            | Sum of squares | df  | Mean Square | F     | Sig. |
| Between Groups                                               | (Combined)  |            | 2.116          | 1   | 2.116       | 2.276 | .133 |
|                                                              | Linear Term | Unweighted | 2.116          | 1   | 2.116       | 2.276 | .133 |
|                                                              |             | Weighted   | 2.116          | 1   | 2.116       | 2.276 | .133 |
| Within Groups                                                |             |            | 169.226        | 182 | .930        |       |      |
| Total                                                        |             |            | 171.342        | 183 |             |       |      |

**H<sub>0</sub>:** There is no significant difference on the I enjoy the experience of shopping in-store more than online between all the Gender.

**H<sub>1</sub>:** There is significant difference on the I enjoy the experience of shopping in-store more than online between all the Gender.

**Interpretation:** Since the P value is .133 is greater than .050. Hence the null hypothesis is fail to reject. Therefore, it is inferred that there is significant difference on the I enjoy the experience of shopping in-store more than online between all the Gender.

## Regression

### Descriptive Statistics

| Mean  | Std. Deviation | N   |
|-------|----------------|-----|
| 3.462 | .9284          | 184 |
| 3.348 | 1.0289         | 184 |
| 3.380 | .9035          | 184 |
| 3.505 | .9581          | 184 |
| 3.364 | .9426          | 184 |
| 3.500 | .9751          | 184 |
| 3.299 | .9988          | 184 |
| 3.179 | .9382          | 184 |
| 3.245 | .9581          | 184 |
| 3.239 | 1.0229         | 184 |
| 3.288 | .9965          | 184 |

Since the mean of sustainability is important while shopping is 3.462, it shows that the overall level of satisfaction is neutral.

| Model Summary <sup>b</sup> |                   |          |                   |                            |                   |          |
|----------------------------|-------------------|----------|-------------------|----------------------------|-------------------|----------|
| Model                      | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |
|                            |                   |          |                   |                            | R Square Change   | F Change |
| 1                          | .783 <sup>a</sup> | .613     | .590              | .5944                      | .613              | 27.350   |

Predictors: (Constant), shopping habits, Peer influence, priorities, feel guilty, brands with ethical practices, environmental impact, companies with ethical policies, brand loyalty, shopping choice, willing to pay more.

Dependent Variable: sustainability is important while shopping.

Since the adjusted R square is .590, sustainability is important while shopping has been explained by shopping habits, Peer influence, priorities, feel guilty, brands with ethical practices, environmental impact, companies with ethical policies, brand loyalty, shopping choice, willing to pay more to the extent of 59.0%. Hence it is not a good fit model.

| ANOVA <sup>a</sup> |            |                |     |             |        |                   |
|--------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model              |            | Sum of Squares | df  | Mean Square | F      | Sig.              |
| 1                  | Regression | 96.619         | 10  | 9.662       | 27.350 | .000 <sup>b</sup> |
|                    | Residual   | 61.115         | 173 | .353        |        |                   |
|                    | Total      | 157.734        | 183 |             |        |                   |

Predictors: (Constant), shopping habits, Peer influence, priorities, feel guilty, brands with ethical practices, environmental impact, companies with ethical policies, brand loyalty, shopping choice, willing to pay more.

Dependent Variable: sustainability is important while shopping.

**H<sub>0</sub>:** There is no significant effect created by the factors on sustainability is important while shopping.

**H<sub>1</sub>:** There is significant effect created by the factors on sustainability is important while shopping.

**Interpretation:** Since P value is .000 which is less than .050. Therefore, there is sufficient evidence to reject the null hypothesis. It is inferred that the shopping habits, Peer influence, priorities, feel guilty, brands with ethical practices, environmental, companies with ethical policies, brand loyalty, shopping choice, willing to pay more affect the sustainability is important while shopping jointly.

| Coefficients <sup>a</sup> |                             |            |                           |       |      |
|---------------------------|-----------------------------|------------|---------------------------|-------|------|
| Model                     | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|                           | B                           | Std. Error | Beta                      |       |      |
| (Constant)                | .495                        | .202       | .015                      | 2.454 | .015 |
| Priorities                | .322                        | .073       | .000                      | 4.422 | .000 |

|                                 |       |      |      |        |      |
|---------------------------------|-------|------|------|--------|------|
| Shopping choice                 | .086  | .082 | .298 | 1.044  | .298 |
| Brands with ethical practices   | .221  | .070 | .002 | 3.134  | .002 |
| Environmental                   | .016  | .070 | .825 | .222   | .825 |
| Companies with ethical policies | .049  | .070 | .484 | .701   | .484 |
| Willing to pay more             | .084  | .078 | .281 | 1.081  | .281 |
| Peer influence                  | .063  | .065 | .336 | .965   | .336 |
| Brand loyalty                   | -.017 | .078 | .825 | -.221  | .825 |
| Feel guilty                     | -.069 | .060 | .257 | -1.138 | .257 |
| Shopping habits                 | .122  | .066 | .068 | 1.840  | .068 |

Sustainability is important while shopping = .495 +.322 (priorities) +.086 (Shopping choice) +.221 (Brands with ethical practices) +.016(Environmental) +.049(Companies with ethical policies) +.084(Willing to pay more) +.063(Peer influence) +(-.017) (Brand loyalty) +(-.069) (Feel guilty) +.122(Shopping habits)

## CONCLUSION AND RECOMMENDATIONS

In conclusion, the study on factors influencing college students' shopping preferences: Online vs In-Store, shows that college students' are satisfied with both shopping platforms. The study found that the factors such as price, convenience and ethical practises will influence college students' while making purchase decisions. Also there are some other factors such as peer influence, environmental impact, companies with ethical practises, willingness to pay more for sustainable products while shopping. But the level of satisfaction for the sustainable shopping remains neutral.

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

- The manufactures or retailers can focus on unique individual preferences rather than focusing on gender base preference, as there is no significant difference between the gender and the factors influencing.
- Consumers should encourage to be more careful while making purchasing decisions, they not only consider price and convenience but also consider sustainability while purchasing a product.
- Retailers and manufactures should bring sustainable practises, ethical policies and eco- friendly products which plays a significant role in shaping consumer attitudes.

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## APPENDICES

1. Name: (Optional)
2. Age:
  - 18-21
  - 22-25
  - 26-29
  - 30& Above
3. Gender:
  - Male
  - Female
  - Others

4. Education Qualification:
  - HSC
  - Under Graduation
  - Post-Graduation
  - Profession
  - Others
  
5. Monthly Household Income:
  - Upto 50,000
  - 50,000-1,00,000
  - 1,00,000-5,00,000
  - 5,00,000-10,00,000
  - Above 10,00,000
  
6. What is your preferred way to shop?
  - Online Shopping
  - In-store Shopping
  
7. How often do you make a purchase?
  - Daily
  - Weekly
  - Monthly
  - Rarely
  
8. Who has a significant influence on my shopping decision, both online and in-store?
  - Family
  - Friends
  - Social media
  - Product reviews
  - Brand advertisements
  
9. Online shopping encourages impulse buying.
  - a. Strongly Disagree
  - b. Disagree
  - c. Neutral

- d. Agree
- e. Strongly Agree

10. My mood affects in-store spending.

- a. Strongly Disagree
- b. Disagree
- c. Neutral
- d. Agree
- e. Strongly Agree

11. Rate the following based on Brand loyalty and shopping preference.

|                                                                                 | Strongly<br>Disagree | Disagree | Neutral | Agree | Strongly<br>Agree |
|---------------------------------------------------------------------------------|----------------------|----------|---------|-------|-------------------|
| I tend to stick to brands I trust when shopping, whether online or in-store.    |                      |          |         |       |                   |
| My loyalty to certain brands influences my choice to shop online over in-store. |                      |          |         |       |                   |
| I prefer to pay a higher price for products from brands that I am loyal to.     |                      |          |         |       |                   |
| I often check online reviews about brands before making a purchase.             |                      |          |         |       |                   |
| I prefer shopping online over in-store shopping.                                |                      |          |         |       |                   |
| I feel more satisfied with my shopping experience when I buy online.            |                      |          |         |       |                   |
| I enjoy the experience of shopping in-store more than online.                   |                      |          |         |       |                   |

|                                                     |  |  |  |  |  |
|-----------------------------------------------------|--|--|--|--|--|
| I prefer shopping for sustainable products online.  |  |  |  |  |  |
| In-store shopping helps me evaluate sustainability. |  |  |  |  |  |
| I choose products based on eco-labels.              |  |  |  |  |  |
| I avoid brands that lack sustainability.            |  |  |  |  |  |

12. Rate your attitude towards sustainability and ethical consumption:

|                                                     | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-----------------------------------------------------|-------------------|----------|---------|-------|----------------|
| I prioritize sustainable products.                  |                   |          |         |       |                |
| I believe sustainability is important when shopping |                   |          |         |       |                |
| Sustainability influences my shopping choices.      |                   |          |         |       |                |
| I prefer brands with ethical practices.             |                   |          |         |       |                |
| I consider environmental impact when shopping.      |                   |          |         |       |                |
| I support companies with ethical policies.          |                   |          |         |       |                |
| I am willing to pay more for sustainable goods.     |                   |          |         |       |                |
| Peer influence affects my sustainable choices.      |                   |          |         |       |                |
| Sustainable options affect my brand loyalty.        |                   |          |         |       |                |



|                                                                  |  |  |  |  |  |
|------------------------------------------------------------------|--|--|--|--|--|
| I feel guilty buying non-sustainable products.                   |  |  |  |  |  |
| I believe my shopping habits contribute to environmental change. |  |  |  |  |  |

13. What factors do you consider most important when deciding whether to shop online or in-store?

- Convenience
- Product Availability
- Pricing
- Shipping cost and time
- Hand on experience
- Offers and discounts
- Brand loyalty
- Others(specify)

14. What challenges do you face when trying to shop sustainably?

- Higher Price
- Limited Availability
- Lack of Information
- Inconsistent Quality
- Time Consuming
- Other(Specify)

# **A STUDY ON IMPACT OF SOCIAL MEDIA ON EDUCATION WITH REFERENCE TO BANGALORE CITY : EXPLORING IT'S IMPACT ON LEARNING OUTCOME AND ACADEMIC ENGAGEMENT**

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## **ABSTRACT**

The paper relates to the impact of social media on education, emphasizing its influence on the student's performance, its role as a learning tool, and impacts in the long run, affecting success in academics and later career success, especially in the context of Bangalore City. By the means of well-crafted structured questionnaires, which made it possible to conduct research with a total number of 157 respondents, this all-inclusive study reveals both aspects of social media as itself, which is a two-edged sword. Firstly, social media would help in building academic involvement, which gives the essential avenues of plenty of academic resources that could facilitate activity concerning education. Secondly, it simultaneously stands as a greater point of diversion that can minimize the possibility of studying and effective learning. With the assistance of inferential statistical methods, such as t-tests and regression analyses, the study led to conclusion that, for most of the studied variables, there is significant influence of social media on results related to academia. Most notable influence comes from the case when social media is used purposefully for educational purposes; however, it is still unclear and vague which is the total effectiveness of social media as a tool for learning. There is also strong evidence for the fact that dominant behaviors currently presented on social networks

cannot account for long-term results concerning academic achievements or performance. Results underscore the need for controlled usage, proper integration of social media in formal education curricula, and ways to circumvent the negative influence while utilizing it for learning purposes. The study presents opportunities and challenges and hence proves to be a reflective material both for educators and policymakers as well as students

## **INTRODUCTION**

Social media has dramatically changed communication and sharing information patterns across all generations and industries. It is nowadays part of everyday life, but people now communicate and share content, as well as obtain an enormous wealth of information in a fraction of a second, mainly because of Facebook, Instagram, YouTube, Twitter. Teachers and students are using social media to expand learning processes and enhance informal learning outside the walls of the classroom.

Social media has become an informal, powerful tool for learning. This means the students can get easy access to a great variety of academic content, tutorials. Social media has been accompanied by numerous concerns regarding its effects on students' attention span, academic performances, and development. Excessive use of social media, especially for non-educational purposes, has been linked to distractions, decreased attention spans, and even potential decreases in academic performance.

The role of social media in education has both positive and negative dimensions. On the positive side, social media can improve greater engagement and motivation among students. Research has shown that social media supports various aspects of learning, such as problem-solving, critical thinking, and active participation, making it a valuable educational tool when integrated effectively. Moreover, in regions with limited access to formal educational resources, social media acts as a bridge, offering students opportunities to access educational materials and network with peers worldwide.

This study will explore the positive impact of social media on learning and how it can be a drawback to achieving academic success. This study will investigate how social media affects students' development, critical thinking skills, and academic performance over time. The aim of this research is to undertake comprehensive analysis in order to indicate whether social media takes a significant role in education or if it can play an effective part in educational processes and minimize its negative aspects.

## **REVIEW OF LITERATURE**

(Rani, 2024) This study explores critically in what ways overuse of social media may exacerbate issues relating to stress, anxiety, and depression. There is always educational benefit through the provision of resources and the development of skills that accompany the use of social media, but overuse will generally have a negative effect on performance in academic activity among students. Social media is a double-edged sword, so it also needs to be tread with equal proportion and importance. There should be policies in place

that are going to curb the adverse effects of social media on the youth. This paper suggests and stresses the need for educational and mental health initiatives that will help the child overcome the digital challenges of this modern-minded generation.

(Angwaomaodoko, 2024) This study goes deep into the impact of social networking on the education and well-being of youths, emphasizing its double role. The potentials of social media in enhancing an individual's access to information and connectivity contrast with the hindrances presented through introducing distractions, mental health problems, and lowered face-to-face interaction. Paper balanced analysis on the educational opportunities but the potential psychological implications that are being created in young minds.

(Zatserkivna & Khalimanenko, 2024) This paper will discuss the role played by social networks in the construction of cooperative and interactive educational environments, stressing, in particular, the ability of such networks to support innovative teaching methods and facilitate communication between students and professors concerning overcoming a challenge in maintaining focus and reliability of information.

(Mihret & Joshi, 2024) This research study examines through a systematic review how social media influences the academic performance of students in higher education. Its impact has been categorized into positive and negative aspects-thus resource availability and social learning but procrastination and distraction.

(Yulianto & Kumar, 2024) The study focuses on college students, assessing the level of impact that social media has on their academic performance. The investigation found that with overuse of social media, the academic outcomes would come down, although it helps in peer learning and discussion about academics.

(Maruthi, 2024) The paper argues for the duality of social media in education: on one hand as an enabler of innovative learning methods and, on the other hand, a source of distraction. Strategies to maximize its benefits while mitigating its adverse effects shall be explored. It explores the impact of social media on education. Usage and challenges of different types of social media's are discussed.

(Chavan, 2024) This study examines Facebook usage among undergraduates, exploring its influence on their academic and social lives. While highlighting its potential for collaboration and learning, it also points to issues like distraction and over-dependence on virtual interactions.

(Deviv, Asri, & Lawa, 2023) This paper investigates the ethical concerns raised by social media use in higher education. It examines how platforms can impact academic integrity, promote plagiarism, and challenge student's critical thinking and decision-making skills.

(Joghee & Alzoubi, 2024) This paper evaluates the influence of social media on higher education institution's operational effectiveness in India. It discusses both its role in improving communication and engagement and its challenges, such as data privacy and information overload.

(Rahayu, 2023) The study focuses on how social media platforms contribute to or hinder the educational growth of young people. It highlights benefits like exposure to diverse knowledge while addressing issues of reduced focus and misinformation.

(Riaz & Abdullah, 2023) This research explores the relationship between social media use and university students' academic performance. It identifies how excessive usage leads to procrastination and lower grades while acknowledging its utility for collaborative study and resource sharing.

### **RESEARCH OBJECTIVE**

- To evaluate the impact of social media on student's academic performance.
- To assess the role of social media as a learning tool.
- To study the long-term implications of social media usage on academic and career success.

### **RESEARCH METHODOLOGY**

This research examines the use of social media and how it impacts the students' learning. The study used a structured questionnaire issued via Google Forms, and the link was published on WhatsApp. 157 in total responded to the survey, which shed light into their usage of social media, general academic performance, and perceptions toward whether or not it really made a difference when it came to their learning experience.

Results from the survey were analysed by the use of descriptive and inferential techniques of statistics. Inferential statistics, such as correlation analysis, t-tests or even regression models, calculated the relationship that may exist between social media usage and educational outcomes. These methods proved to be helpful in testing this hypothesis, which significantly affects the learning of students in academic engagement and performance. Findings of this study are certainly going to have implications and provide rich contributions toward understanding the role of social media in education and guide future strategies for incorporating technology in learning environments.

### **RESEARCH GAP**

- There is a gap in understanding how cultural and regional contexts influence students' perceptions of social media's educational utility, as the sample focuses on a single demographic and lacks diversity in cultural backgrounds.
- The study captures students' self-reported perceptions, but there is a lack of objective data (such as grades or learning outcomes) to quantify the actual academic impact of social media.
- Focuses only on people below age of 30 and who recently graduated and pursuing their education

### **RESEARCH QUESTIONS**

- How does regular social media usage impact students' academic performance ?
- What role do social media play as an educational tool, and how effective is it compared to traditional learning methods ?

- How do the students perceive the long – term impact of social media on their academic and career success ?

## RESEARCH PROBLEM

- What factors determine whether social media serves as a distraction or an engagement tool for students ?
- What are the opportunities and barriers to incorporating social media into structured learning environment ?
- How do current social media habits influence students long-term academic success and career development ?

## LIMITATIONS OF THE STUDY

- **Demographic and Regional Scope :** The study only focuses on respondents who hail from Bangalore City. Because this narrow scope does not take into consideration cultural, regional, or international differences, findings may not generalize to other populations.
- **Age Restrictive Criterion :** The focus of the study mainly focuses on people less than 30 years old, and it excludes older groups that might differ in their use of social media and potentially acquire different educational benefits or face different challenges.
- **Self-Reported Data :** The use of self-reported perceptions creates subjectivity and likely biases, as it may be too optimistic to quantify the positive effects or perhaps underreport distractions. Thirdly, objective data such as academic grades or performance metrics were not considered.
- **Uninvest gated Factors :** It does not examine other variables which could influence social media usage or its impacts on education, including socioeconomic status, internet availability, or policies at institutions.

## RESEARCH FNDINGS

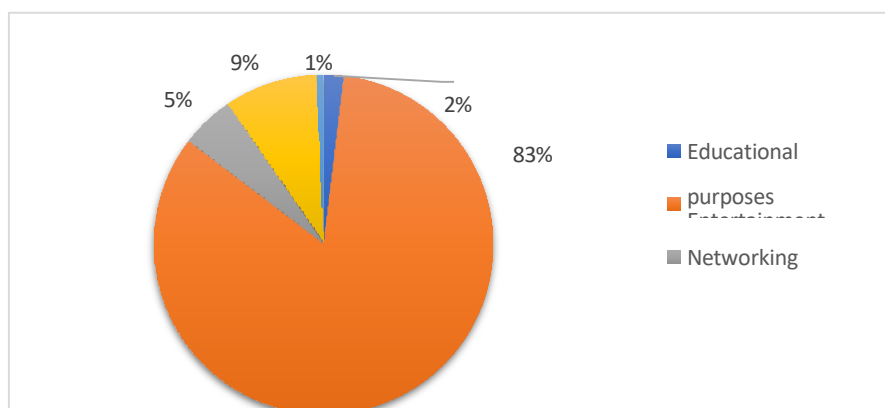
**The Demographic data of 157 respondents collected from an online questionnaire.**

**Table 1 : Demographic of participants**

| Demographic variable | Total |   |
|----------------------|-------|---|
|                      | n     | % |
| Gender               |       |   |

|                                  |     |       |
|----------------------------------|-----|-------|
| Male                             | 58  | 36.9% |
| Female                           | 99  | 63.1% |
| <b>Age</b>                       |     |       |
| Under 18                         | 26  | 16.6% |
| 18 – 30                          | 118 | 75.2% |
| 30 – 55                          | 13  | 8.3%  |
| <b>Educational Qualification</b> |     |       |
| High school                      | 30  | 19.1% |
| Graduate                         | 102 | 65%   |
| Post graduate                    | 24  | 15.3% |
| Professional                     | 1   | 0.6%  |
| <b>Occupation</b>                |     |       |
| Student                          | 75  | 47.8% |
| Employed                         | 67  | 42.7% |
| Self employed                    | 5   | 3.2%  |
| Unemployed                       | 10  | 6.4%  |

Why do you use social media primarily for ?



### Chart 1 : Primary use of Social media.

This graph shows the main motivators for using social media, either for entertainment, education, maintaining networks, or staying in touch with other people. With a considerable proportion of users citing "entertainment," it means that social media often appear as a pastime activity rather than a study activity. If "for educational purposes" is one of the major categories, this would support a view that social media has educational potential. Responses to networking may identify professional and work-related uses. This distribution gives insights into whether social media is viewed more as a distraction or as a resource for academic and personal development. Findings can guide educators and policymakers in designing interventions that focus on productive use.

How many hours per day do you spend on social media platforms?

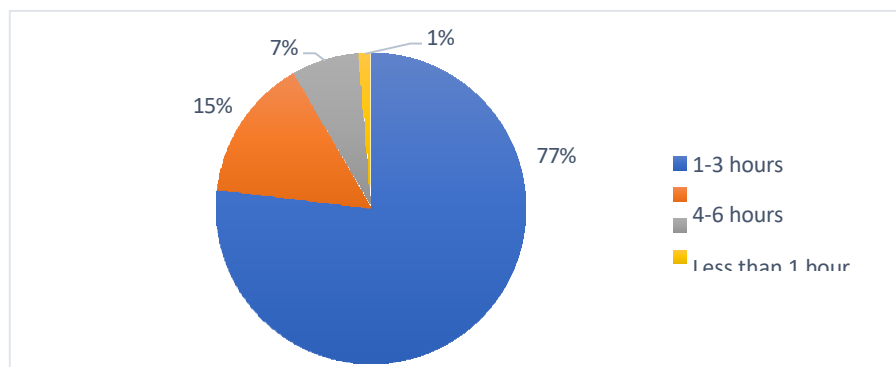


Chart 2 : Time spend on social media per day.

This graph stratifies the respondents according to their average daily time on social media. Most of the users reported above 6 hours, which may characterize overuse as it reduces the concentration and attention to academic performance. For the respondents who report an average of 1-3 hours, a balance could be achieved in using the benefits without adverse effects. Low usage (<1 hour) may denote either limited access or voluntary restraint, and was also more likely to be associated with greater academic discipline. This distribution contextualizes the analysis of social media's overall effect on productivity and scholarly engagement.

### Impact on Academic Performance

[Social media distracts me from focusing on my studies.]



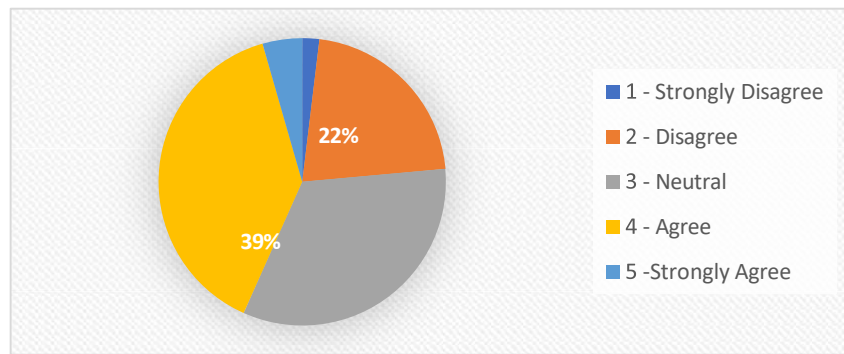


Chart 3 : Distraction of social media.

This barometer measures the agreement with this statement: "Social media distracts me from my studies." Levels of agreement at all well above "Agree" or "Strongly Agree" would indicate that social media can be a significant source of distraction, lessening focus on academics. Neutral or disagreeing answers might suggest that users are able to manage time effectively to minimize distractions. The results therefore indicate that social media both encourages engagement and acts as an interrupter. With this, strategies to minimize distraction, such as time limits or purposeful use of social media, are necessary for individuals to focus

#### Impact on Academic Performance

[Using social media for educational purposes has enhanced my academic performance.]

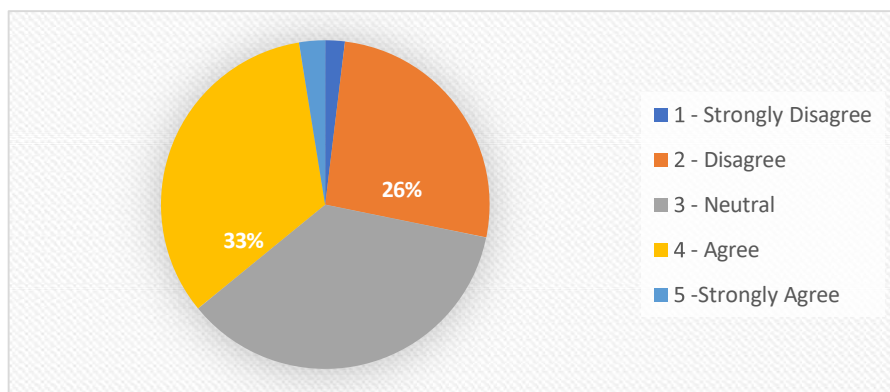


Chart 4 : Academic performance enhancement.

This indicator gauges the level of respondents' belief that social media has improved their overall academic performance. Strong positive responses, for instance, by "Agree" or "Strongly Agree", indicate that social media enhances learning activities by offering different resources and stimulating engagement. Mixed and neutral responses may show that there is a balance between advantages and disadvantages of social media in improving learning outcomes. If many respondents disagree with that, it points out the necessity to better integrate social media into academic spaces. The study suggests that the application of social media as a helpful tool in education is possible only if such tools are used for academic activities rather than non-academic purposes.

## DISCUSSION AND ANALYSIS OF FINDINGS

### Hypothesis Testing

The impact of social media on students' academic performance

Null hypothesis (H0) : Social media usage does not significantly affect academic performance.

Alternative hypothesis (H1) : Social media usage significantly affect academic performance.

### T – TEST

t-Test: Two-Sample Assuming Equal Variances

|                              | 3           | 120      |
|------------------------------|-------------|----------|
| Mean                         | 38.5        | 9.25     |
| Variance                     | 573.6666667 | 90.91667 |
| Observations                 | 4           | 4        |
| Pooled Variance              | 332.2916667 |          |
| Hypothesized Mean Difference | 0           |          |
| df                           | 6           |          |
| t Stat                       | 2.269243725 |          |
| P(T<=t) one-tail             | 0.03186693  |          |
| t Critical one-tail          | 1.943180281 |          |
| P(T<=t) two-tail             | 0.063733861 |          |
| t Critical two-tail          | 2.446911851 |          |

- Dependent variable : Academic performance (“Using social media for educational purposes has enhanced my academic performance”)
- Independent variable : social media usage duration

Interpretation :

t-Statistic: 2.27

p-value (one-tail): 0.0319

t-Critical (one-tail): 1.94

Since the p-value, 0.0319, is less than the significance level, 0.05, we reject the null hypothesis. Thus, social media usage has a significant impact on academic performance. The positive t- statistic implies that social media usage, in particular educational use of social media, will have a positive effect on academic

performance. However, this depends on the type of usage made on social media that is educational as opposed to non-educational.

2. To assess the role of social media as a learning tool

Null hypothesis (H0) : Social media is not an effective learning tool. Alternative hypothesis (H1) : Social media is not an effective learning tool.

### REGRESSION ANALYSIS

| <i>Regression Statistics</i> |             |
|------------------------------|-------------|
| Multiple R                   | 0.363778901 |
| R Square                     | 0.132335089 |
| Adjusted R Square            | -           |
| Standard Error               | 32.72506498 |
| Observations                 | 5           |

### ANOVA

|            | <i>df</i> | <i>SS</i> | <i>MS</i>   | <i>F</i>    | <i>Significance F</i> |
|------------|-----------|-----------|-------------|-------------|-----------------------|
| Regression | 1         | 490.0104  | 490.0103661 | 0.457555976 | 0.547251132           |
| Residual   | 3         | 3212.79   | 1070.929878 |             |                       |
| Total      | 4         | 3702.8    |             |             |                       |

|              | <i>Coefficients</i> | <i>Standard Error</i> | <i>t Stat</i> | <i>P-value</i> | <i>Lower 95%</i> | <i>Upper 95%</i> | <i>Lower 95.0%</i> | <i>Upper 95.0%</i> |
|--------------|---------------------|-----------------------|---------------|----------------|------------------|------------------|--------------------|--------------------|
| Intercept    | 40.19049053         | 19.76966              | 2.0329375     | 0.1349613      | 22.725402        | 103.1064         | 22.7254            | 103.106            |
| X Variable 1 | 0.286321354         | 0.423284              | 0.6764288     | 0.5472511      | 1.6333992        | 1.060757         | -1.6334            | 1.06075            |

- Dependent variables : Effectiveness of social media as a learning (“Social media is an effective tool for learning”)

- Independent variables : Social media platforms preferred.

Interpretation :

R-Square: 0.132 (13.2%)

p-value: 0.547

The p-value is much larger than 0.05; therefore we cannot reject our null hypothesis. In other words, there is no statistical evidence at all that social media is an effective tool for a learning system based on the variables tested, such as preferences for platforms. The low value of the R-Square indicates that only 13.2% of the variability in learning effectiveness can be explained by predictor variables, further supporting the conclusion that other factors may be more influential in determining the effectiveness of social media for learning.

3. To evaluate the long-term implications of social media usage on academic and career success  
Null hypothesis (H0) : Current social media habits do not significantly predict long-term academic and career success.

Alternative hypothesis (H1) : Current social media habits significantly predict long-term academic and current success.

## REGRESSION ANALYSIS

| <i>Regression Statistics</i> |              |
|------------------------------|--------------|
| Multiple R                   | 0.488844958  |
| R Square                     | 0.238969393  |
| Adjusted R Square            | -0.522061214 |
| Standard Error               | 42.36704839  |
| Observations                 | 5            |

## ANOVA

|            | df | SS       | MS       | F        | Significance F |
|------------|----|----------|----------|----------|----------------|
| Regression | 2  | 1127.266 | 563.6332 | 0.314008 | 0.761031       |
| Residual   | 2  | 3589.934 | 1794.967 |          |                |
| Total      | 4  | 4717.2   |          |          |                |

|              | Coefficients | Standard Error | t Stat   | P-value  | Lower 95% | Upper 95% | Lower 95.0% | Upper 95.0% |
|--------------|--------------|----------------|----------|----------|-----------|-----------|-------------|-------------|
| Intercept    | 44.64837     | 26.47129       | 1.686671 | 0.233716 | 69.2484   | 158.5451  | 69.2484     | 158.5451    |
| X Variable 1 | -0.32779     | 0.424276       | -0.77258 | 0.520578 | -2.1533   | 1.497726  | -2.1533     | 1.497726    |
| X Variable 2 | -0.16987     | 0.659722       | -0.25749 | 0.820869 | 3.00843   | 2.668678  | 3.00843     | 2.668678    |

- Dependent variable : Long-term impact perceptions (“your current social media habits will impact academic and career success”).
- Independent variable : Current social media habits (e.g., hours spent, primary purpose).

Interpretation :

R-Square: 0.239 (23.9%)

p-value: 0.761

Since the p-value is greater than 0.05, we fail to reject the null hypothesis. This indicates that there is no statistical evidence that present social media behaviour predicts successful careers and academic lives. The R-Square value indicates that just 23.9% of the variation in long-term success is explained by independent variables-such as number of hours spent on social media and the primary purpose. This implies that maybe it would take other factors like personal discipline or external supportive systems to actually affect the long-run success.

## CONCLUSION

This study has tried to focus on the impact of social media on education. Academic performance, its role as a learning tool, and long-term implications for academic and career success have been discussed.

**Academic performance :** Academic performance is greatly impacted by using social media properly for educational purposes, but its role is equally used as both the tool of learning and source of distraction, indicating the importance of using them discipline-wise.

**Role as a Learning Tool:** Analysis of the evidence reveals that it is too weak to accept social media as a learning tool. The fact that preference for the platform and engagement levels play only a minor role shows that other variables influence its educational effectiveness.

Long-term implications: Current social media habits do not predict long-term success in academic or career paths. This brings to the fore issues related to moving on beyond using patterns into questions of personal motivation, support from the institution, and developing career-oriented skill sets.

## **RECOMMENDATION**

Improving Educational Application : Encourage students to use social media for seeking educational content, collaborative projects, and meaningful discussions. Offer to students guidelines on maximally balancing social usage with educational usage.

Reducing Distractions : Awareness programs can educate students about how too much social media usage can be a distraction to learning. One can encourage setting limits between non- educational social media usage and education.

Integration into Learner Systems : Collaborate with institutions to utilize social media in integrated ways within formal learning systems for either platform Youtube or LinkedIn learning and through academic discussion forums. Use social media to enrich the student- teacher communication and keep academically updated about events happening around, on the exact date.

Long-Term Skills : Promote the applications of social media that add career-oriented skills and networks with professionals, keeping abreast with new trends emerging in any industry. Support the use of social media with workshops in critical thinking, digital literacy, and professional development.

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## APPENDICES

1. Name (Optional)

2. Gender

- Male
- Female
- Prefer not to say

3. Age

- Under 18
- 18 - 30
- 30 - 55
- 55 and above

4. Educational Qualification

- High School or Below
- Graduate
- Post Graduate
- Professional
- Other

5. Occupation

- Student
- Employed
- Self - Employed
- Unemployed
- Retired
- Other

6. Which social media platforms do you use most frequently?

- Facebook
- Instagram
- Twitter/X
- Youtube
- Other

7. How many hours per day do you spend on social media platforms?

- Less than 1 hour
- 1-3 hours
- 4-6 hours
- More than 6 hours

8. why do you use social media primarily for ?

- Social Interaction
- Networking
- Entertainment
- Educational purposes
- Others

9. Impact on Academic Performance

| Question                                        | Strongl<br>y Disagre<br>e (1) | Disagre<br>e (2) | Neutra<br>l (3) | Agree<br>(4) | Strongl<br>y Agree<br>(5) |
|-------------------------------------------------|-------------------------------|------------------|-----------------|--------------|---------------------------|
| 1. I use social media for educational purposes. |                               |                  |                 |              |                           |



|                                                                                                                       |  |  |  |  |  |
|-----------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| 2. Using social media for educational purposes has enhanced my academic performance.                                  |  |  |  |  |  |
| 3. Social media distracts me from focusing on my studies.                                                             |  |  |  |  |  |
| 4. I feel that my attention span has decreased due to frequent use of social media.                                   |  |  |  |  |  |
| 5. I use social media for educational purposes more frequently because of limited access to formal academic resources |  |  |  |  |  |

#### 10. Social Media as an Educational Tool

| Question                                                                                                               | Strongly Disagree (1) | Disagree (2) | Neutral (3) | Agree (4) | Strongly Agree (5) |
|------------------------------------------------------------------------------------------------------------------------|-----------------------|--------------|-------------|-----------|--------------------|
| 1. Social media is an effective tool for learning.                                                                     |                       |              |             |           |                    |
| 2. Social media platforms are better suited for learning compared to traditional methods.                              |                       |              |             |           |                    |
| 3. Social media based learning has improved your academic engagement.                                                  |                       |              |             |           |                    |
| 4. I use social media for educational purposes more frequently because of limited access to formal academic resources. |                       |              |             |           |                    |

#### Long-Term Impact

| Question                                                                                                                           | Strongly Disagree (1) | Disagree (2) | Neutral (3) | Agree (4) | Strongly Agree (5) |
|------------------------------------------------------------------------------------------------------------------------------------|-----------------------|--------------|-------------|-----------|--------------------|
| 1. How much do you agree with the statement: "The longterm use of social media will positively affect my future academic success." |                       |              |             |           |                    |
| 2. Your current social media habits will impact your academic and career success in the long run.                                  |                       |              |             |           |                    |

## Future Use and Recommendations

| Question                                                                                                                           | Strongly Disagree (1) | Disagree (2) | Neutral (3) | Agree (4) | Strongly Agree (5) |
|------------------------------------------------------------------------------------------------------------------------------------|-----------------------|--------------|-------------|-----------|--------------------|
| 1. I would recommend integrating social media more extensively into formal education systems.                                      |                       |              |             |           |                    |
| 2. I believe that appropriate guidelines and moderation are necessary to enhance the positive impact of social media in education. |                       |              |             |           |                    |

# **A STUDY ON ADOPTION OF CASHLESS PAYMENT(UPI) AMONG CONSUMERS WITH SPECIAL REFERENCE TO BENGALURU CITY.”**

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## **ABSTRACT**

In the past decade, use and awareness of Mobile Phones and internet especially in Bangalore have been of significant influence to the growth of Digital Payment Systems. This change has been further supported by activities such as the “Digital India” project. Mobile payments, sometimes called mobile commerce or m-commerce, entail the use of technology to conduct transactions, by using a smartphone or an app, internet banking and mobile banking among others. The effectiveness of any such payment systems is of significant importance in the society as the country continues to transform toward less use of physical cash. This paper highlights Bangalore’s journey toward a cashless society as driven by UPI Payment System. A detailed structured questionnaire survey was designed and administered for 177 customers to measure the perceived attitudes towards cashless payments. Statistical instruments that were used included Chi-square, ANOVA, and regression analysis to complete data analysis.

## INTRODUCTION

In Bangalore, commonly referred to as the Silicon Valley of India, cashless payment uptake is a reflection of the city's quick digital development and rising technology literacy among its citizens. A major movement towards digital transactions has been sparked over the past ten years by the widespread use of cell phones, improved internet connectivity, and government programs like Digital India. The Unified Payments Interface (UPI) is a ground-breaking feature among digital payment systems that streamlines financial transactions and improves accessibility for both consumers and companies. This change has been especially noticeable in Bangalore because of the city's thriving startup scene and tech-savvy populace, which welcomes new ideas. Assessing the success and difficulties of this shift requires a thorough grasp of consumer sentiments toward cashless payments, especially UPI.

Given that cashless payments put efficiency, security, and ease of use first, they are transforming Bangalore's economy by promoting financial inclusion and reducing the need for cash. This study aims to investigate the trends, benefits, and challenges related to Bangalore's implementation of cashless payment systems, with a focus on how they could help the city move toward a more inclusive and technologically sophisticated economy.

## REVIEW OF LITERATURE

- (al, 2019) This paper evaluates UPI's impact on small and retail firms in Bangalore, finding that UPI transactions reduced costs and enhanced operational efficiency. Their data reveals that UPI's flexibility with various payment systems increases its acceptability among shops.
- (Gupta, 2020) This study says UPI transactions are rapidly gaining popularity among consumers in Bangalore, aided by government initiatives that promote digital payments. Their study emphasized UPI's role in reducing reliance on cash and fostering digital financial inclusion.
- (Singh, 2021) This paper focuses on Consumer perceptions of UPI were examined and found that users had generally positive opinions about the service because to its security features and ease of use, despite certain drawbacks, including limited awareness and connectivity problems. Their analysis underlined the necessity of expanding infrastructure and education in order to encourage consumer adoption of UPI. Gupta and Singh also suggested that in order to overcome these obstacles and improve the user experience as a whole, stakeholders work together.
- (Vaishnav, 2024) The Research states the most effective innovation in Bangalore's cashless movement has been the Unified Payments Interface (UPI) that has been created under NPCI. Owing to the high security features and easy user interface, the use of UPI has gone up steadily in the city which is well established with its technical commerce.

- (Sujatha, 2024)The research paper explores more about digital transactions increase, digital wallets have emerged a friendly instrument of e-transactions that effectively connects buyers and sellers. This paper aims at examining digital wallet adoption in Bangalore and the use of UTAUT model to assess the influences and impediments.
- (Lakshmi, 2022)The research paper dives into with time, cost of services reduced, risks diminished and convenience have become a necessity to many in reliance on digital payments. This paper therefore seeks to target working women in Bangalore in particular to explore their attitudes towards digital payments as compared to cash, and to determine which of the options is most convenient.
- (Vinaya Moorthi, 2020)The research paper focuses how technology is becoming increasingly relevant in people's lives and applicants find handy gadgets such as mobile wallets within a year. In this particular research paper, the focus will be on mobile wallet payment systems, principally the extent of user adoption for these systems, ease users have in utilizing such payment technologies, and why people prefer such systems.
- (Sethiya, 2024)This research looks at the growing use of digital payments in Bangalore particularly in the role of UPI in the shift to a cashless economy given the prevalence of mobile and internet usage and the push to digital India.

## **RESEARCH OBJECTIVES**

- To assess how aware consumers are of, accept, and utilize Bengaluru City's Unified Payments Interface (UPI).
- To explore how demographic factors such as age, gender, income, occupation, and education influence UPI adoption in Bangalore city.
- To identify the key factors—convenience, security, awareness, and trust—that either encourage or hinder consumer adoption of UPI in Bangalore city.

## **RESEARCH QUESTIONS**

- What are the main factors that affect consumers' choices to use UPI for their everyday transactions?
- How does demographic data (such as age, gender, income, and education) relate to the usage of UPI?
- What are the advantages and disadvantages of using UPI in comparison to traditional cash payments?
- What are the main challenges that are preventing people from using UPI services, and how do people in Bengaluru city feel about how easy it is to use, how fast transactions are, how reliable it is, and how good the customer support is?

## **RESEARCH METHODOLOGY**

The data for this descriptive study was gathered in Bengaluru city. This study makes use of primary data, which was gathered directly from respondents through the use of questionnaires. This approach was used to determine how Bengaluru city's consumers embraced the cashless payment system. The survey was distributed online using Google Forms and sent by email and WhatsApp to 177 individuals who responded in total. The purpose of the poll was to find out why people were switching to cashless transactions and how satisfied they were with the new system overall.

## **RESEARCH GAP**

The Unified Payments Interface (UPI) and its role in facilitating a cashless economy in Bengaluru city have several gaps that need to be addressed in order to ensure widespread adoption and usage. While existing studies talk about consumer attitudes and transaction patterns, there is still a need to understand the security concerns and technological barriers that may be hindering the transition to a fully cashless system.

Additionally, the impact of social economic factors, such as income disparities and digital literacy, should also be considered.

Lastly, there is a need for continued research that assesses the implications of data privacy and cyberattack risks associated with a fully cashless system, which will help in gaining the trust of the customers.

## **RESEARCH PROBLEM**

Bangalore's rapid embrace of the Unified Payments Interface (UPI) marks a significant step towards a cashless economy, yet there is limited understanding of customer awareness, satisfaction, and challenges associated with UPI usage. This study aims to explore the factors influencing the adoption of UPI among Bangalore residents, focusing on its impact on consumer behaviour and financial inclusion. It seeks to address knowledge gaps regarding consumer perceptions of digital payments, the effectiveness of initiatives aimed at improving technology literacy, and the implications of data privacy concerns on the widespread acceptance of UPI. By investigating these aspects, the study will offer valuable insights into the evolution of digital payments in urban India.

## **LIMITATIONS OF THE STUDY**

For collection of the Information, the research used Online-surveys; whereby the target population base was very small.

The study done on the respondents from Bengaluru city only and hence did not generalize the results of the study across the overall population of the Bengaluru city.

Since data is collected through self-administered questionnaires, samples there exist a likelihood of response bias. or inaccurate responses. This work was only carried out within the region of Bengaluru city only hence

limiting the results to this area only little generality to other metropolis or even to other regions in India all together. Further, this study was done within few amounts of time that has been dedicated to do the research which in one way or the other has affected the quantity and quality of data collected.

## RESEARCH FINDINGS

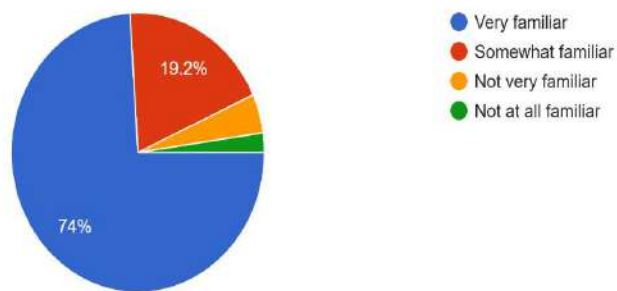
The demographic data of 177 respondents collected through the online survey.

Table 1: Demographic of Participants

| Demographic variable  | n   | %     |
|-----------------------|-----|-------|
| <b>Age</b>            |     |       |
| 18-25                 | 148 | 83.6% |
| 26-35                 | 13  | 7.3%  |
| 36-45                 | 10  | 5.6%  |
| 46-55                 | 4   | 2.3%  |
| 56- above             | 2   | 1.1%  |
| <b>Gender</b>         |     |       |
| Male                  | 69  | 39%   |
| Female                | 108 | 61%   |
| <b>Monthly income</b> |     |       |
| <Rs. 25000            | 123 | 69.5% |
| Rs. 25000- 50000      | 30  | 16.9% |
| Rs. 50000-75000       | 11  | 6.2%  |
| Rs. 75000-100000      | 5   | 2.8%  |
| Rs. 100000 & above    | 8   | 4.5%  |
| <b>Occupation</b>     |     |       |
| High school           | 13  | 7.3%  |
| Graduate              | 107 | 60.5% |
| Post graduate         | 43  | 24.3% |
| Profession            | 9   | 5.1%  |
| Others                | 5   | 2.8%  |

#### 8. How familiar are you with cashless payment methods?

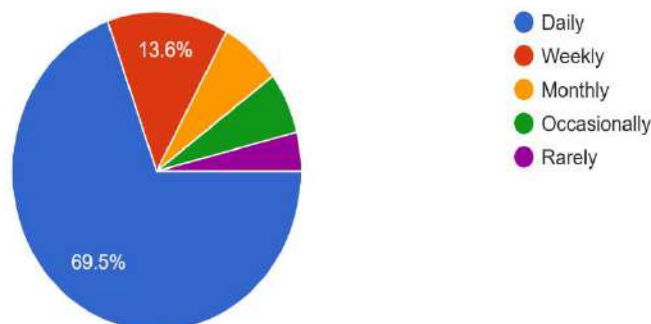
177 responses



The pie chart reveals that 74% of the general public population have very good understanding of cashless payment methods, thus suggesting relatively high level of acceptance. Another 19.2% are somewhat aware of it, and the remaining a small percentage is not very or not at all aware of it. This draws attention toward efficient use of cashless payment systems as a part of society's life.

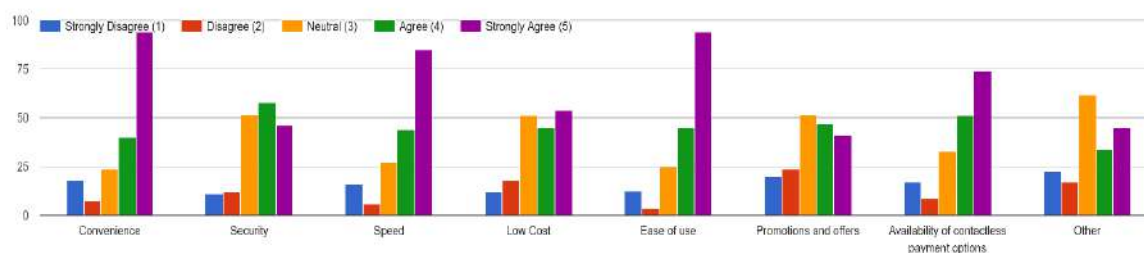
#### 10. How often do you use cashless payment methods?

177 responses



The pie chart represents the amount of respondents who used cashless payments. The level of information usage is daily as 69.5% respondents integrate cashless payments daily. Specific to the question, 13.6% of Net users access social media weekly, a smaller 18.4% access them monthly, 29.7% occasionally, and 38.3% rarely. This means that cashless transactions have become the order of the day for most of the respondent\





The factors impacting cashless payment option usage are described in the context of the bar chart below. Of these reasons, ‘convenience,’ ‘easy to use’ and ‘Contactless payments available’ are the most likely to be strongly agreed to by respondents out of all the options presented to them. Security, speed, and promotions were also response with a lot of agreement and “low cost” was more of a neutral response. This means that the reasons that are given for preferring cashless payments include convenience and easy to use among others.

## DISCUSSION AND ANALYSIS OF FINDINGS

### HYPOTHESIS TESTING CHI-SQUARE TEST

1: Is there a relationship between age group and the awareness and usage of cashless payments?

H<sub>0</sub> : Age group is independent of awareness and usage of cashless payments.

H<sub>1</sub> : Age group is not independent of awareness and usage of cashless payments.

| Chi-Square Tests             |       |    |                                   |
|------------------------------|-------|----|-----------------------------------|
|                              | Value | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square           | .610a | 3  | 0.894                             |
| Likelihood Ratio             | 0.995 | 3  | 0.802                             |
| Linear-by-Linear Association | 0.592 | 1  | 0.442                             |
| N of Valid Cases             | 177   |    |                                   |

Since p value is .894 which is greater than .050, hence there is sufficient evidence to accept null hypothesis. It is inferred that irrespective of the age group the level of awareness of cashless payments has been the same.

2: Does income influence the awareness and usage of cashless payments?

H<sub>0</sub> : Income is independent of awareness and usage of cashless payments.

H1 : Income is not independent of awareness and usage of cashless payments.

| Chi-Square Tests             |                    |    |                                      |
|------------------------------|--------------------|----|--------------------------------------|
|                              | Value              | df | Asymptotic Significance<br>(2-sided) |
| Pearson Chi-Square           | 1.701 <sup>a</sup> | 4  | 0.79                                 |
| Likelihood Ratio             | 2.559              | 4  | 0.634                                |
| Linear-by-Linear Association | 0.885              | 1  | 0.347                                |
| N of Valid Cases             | 177                |    |                                      |

Since p value is .790 which is greater than .050, hence there is sufficient evidence to accept null hypothesis. It is inferred that irrespective of the income the level of awareness of cashless payments has been the same.

### **HYPOTHESIS TESTING REGRESSION**

The overall satisfaction derived on cashless payment.

| Mean | Std.<br>Deviation | N   |
|------|-------------------|-----|
| 3.92 | 0.856             | 177 |
| 3.81 | 1.245             | 177 |
| 3.97 | 1.18              | 177 |
| 3.79 | 1.187             | 177 |
| 3.99 | 1.113             | 177 |
| 3.82 | 1.183             | 177 |
| 3.59 | 1.236             | 177 |
| 3.88 | 1.101             | 177 |
| 3.38 | 1.265             | 177 |
| 4.21 | 1.38              | 177 |
| 3.68 | 1.134             | 177 |
| 4.01 | 1.243             | 177 |
| 3.63 | 1.251             | 177 |

|      |       |     |
|------|-------|-----|
| 4.21 | 1.177 | 177 |
| 3.49 | 1.386 | 177 |
| 4.02 | 1.432 | 177 |
| 3.37 | 1.334 | 177 |

Since the mean of the overall satisfaction derived on cashless payments is 3.92. It shows that the overall satisfaction on cashless payment derived is satisfactory.

| <b>Model Summary<sup>b</sup></b> |                   |          |                   |                            |                 |          |     |
|----------------------------------|-------------------|----------|-------------------|----------------------------|-----------------|----------|-----|
| Change Statistics                |                   |          |                   |                            |                 |          |     |
| Model                            | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | R Square Change | F Change | df1 |
| 1                                | .515 <sup>a</sup> | 0.265    | 0.191             | 0.77                       | 0.265           | 3.604    | 16  |

| <b>Model Summary<sup>b</sup></b> |     |               |
|----------------------------------|-----|---------------|
| Change Statistics                |     |               |
| Model                            | df2 | Sig. F Change |
| 1                                | 160 | 0             |

- a. Predictors: Availability, convenience, security, daily usage, reliability, hygiene reasons, easy to set up, Promotions and offers, security, speed, low cost, ease of use
- b. Dependent Variable: The overall level of satisfaction you drive on cashless payments made.

Since adjusted R square is .191, the overall level of satisfaction you drive on cashless payments made has been explained availability, convenience, security, daily usage, reliable, hygiene reasons, easy to set up, Promotions and offers, security, speed, low cost, ease of use of cashless payments.

| <b>Anova</b> |            |                |    |             |       |                   |
|--------------|------------|----------------|----|-------------|-------|-------------------|
| Model        |            | Sum of Squares | df | Mean Square | F     | Sig.              |
| 1            | Regression | 34.144         | 16 | 2.134       | 3.604 | .000 <sup>b</sup> |

|  |          |         |     |       |  |  |
|--|----------|---------|-----|-------|--|--|
|  | Residual | 94.748  | 160 | 0.592 |  |  |
|  | Total    | 128.893 | 176 |       |  |  |

- a. Dependent Variable: The overall level of satisfaction you drive on cashless payments made.
- b. Predictors: (Constant): By Availability, Low Cost, convenience, security, daily usage, reliable, hygiene reasons, easy to set up, Promotions and offers, Convenience, Security, speed, low cost, Ease of use, availability.

H0- Availability, convenience, security, daily usage, reliability, hygiene reasons, easy to set up, Promotions and offers, security, speed, low cost, ease of use, do not affect the overall level of satisfaction you drive on cashless payments made jointly.

H1- - Availability, convenience, security, daily usage, reliability, hygiene reasons, easy to set up, Promotions and offers, security, speed, low cost, ease of use affects the overall level of satisfaction you drive on cashless payments made jointly.

Result: Since p value is .000 which is less than 0.050 therefore there is sufficient evidence to reject null hypothesis. Hence affects Availability, convenience, security, daily usage, reliability, hygiene reasons, easy to set up, Promotions and offers, security, speed, low cost, ease of use the overall level of satisfaction you drive on cashless payments made jointly.

## CONCLUSION

The survey proved that consumers have adopted chequeless payments as the competitive advantages are driven by the factors like convenience, simplicity, and contactless payments. Overall, respondents express great awareness and usage of cashless systems, proving the incorporation into day to day transactions. However, challenges like security concerns as well as cost concerns as key limiting factors although they are not significant barriers to adoption of e-commerce as a business model for future growth, areas need to be worked on to ensure constant usage and improved satisfaction among the users.

## RECOMMENDATION

- Enhance Security Features: Bring in better service security measures to improve encryption and fraud detection to calm users about their money security.
- Promote Awareness Campaigns: Innovatively inform the users especially the consumers most of whom are in the rural or other under-banked areas on how efficient it is to pay without cash.
- Invest in Technological Infrastructure: Enhance the efficiency of digital cash such as internet and mobile money by modernizing the payment systems.

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## APPENDIX

### Demographic Information

1. NAME:(OPTIONAL)
  
2. Age:
  - ☐ 18-25
  - ☐ 26-35
  - ☐ 36-45
  - ☐ 46-55
  - ☐ 56+
  
3. Gender:
  - ☐ Male
  - ☐ Female

4. Academic level
- ☐ Up to SSLC
  - ☐ HSC
  - ☐ Graduate
  - ☐ Postgraduate

**PROFESSIONAL**

- ☐ Others (please specify)

5. Occupation:
- ☐ Student
  - ☐ Employed (private sector)
  - ☐ Employed (public sector)
  - ☐ Self-employed
  - ☐ BUSINESS
  - ☐ PROFESSION
  - ☐ Retired
  - ☐ Homemaker

6. Monthly Household Income:
- ☐ < INR 25,000
  - ☐ INR 25,000 - INR 50,000
  - ☐ INR 50,000 - INR 75,000
  - ☐ INR 75,000 - INR 100,000
  - ☐ INR 100,000

**Awareness and Usage of Cashless Payments**

5. Have you heard of cashless payment methods (e.g., NFC, QR codes)?
- ☐ Yes
  - ☐ No
6. How familiar are you with cashless payment methods?
- ☐ Very familiar
  - ☐ Somewhat familiar
  - ☐ Not very familiar

☐ Not at all familiar

7. Have you ever used a cashless payment method in Bangalore?

☐ Yes

☐ No

8. How often do you use cashless payment methods?

☐ Daily

☐ Weekly

☐ Monthly

☐ Occasionally

☐ Rarely

Factors Influencing Adoption

9. I PREFER TO USE CASHLESS PAYMENTS BECAUSE OF THE FOLLOWING (Multiple answers allowed)

| <b>FACTORS</b>                              | <b>Strongly Disagree (1)</b> | <b>Disagree (2)</b> | <b>Neutral (3)</b> | <b>Agree (4)</b> | <b>Strongly Agree (5)</b> |
|---------------------------------------------|------------------------------|---------------------|--------------------|------------------|---------------------------|
| Convenience                                 | 1                            | 2                   | 3                  | 4                | 5                         |
| Security                                    | 1                            | 2                   | 3                  | 4                | 5                         |
| Speed                                       | 1                            | 2                   | 3                  | 4                | 5                         |
| Low Cost                                    | 1                            | 2                   | 3                  | 4                | 5                         |
| Ease of use                                 | 1                            | 2                   | 3                  | 4                | 5                         |
| Promotions and offers                       | 1                            | 2                   | 3                  | 4                | 5                         |
| Availability of contactless payment options | 1                            | 2                   | 3                  | 4                | 5                         |
| Other (please specify)                      | 1                            | 2                   | 3                  | 4                | 5                         |

10. I face the following difficulties whenever I make cashless payment

| Concerns               | Strongly Disagree (1) | Disagree (2) | Neutral (3) | Agree (4) | Strongly Agree (5) |
|------------------------|-----------------------|--------------|-------------|-----------|--------------------|
| Security concerns      | 1                     | 2            | 3           | 4         | 5                  |
| Privacy concerns       | 1                     | 2            | 3           | 4         | 5                  |
| Technical issues       | 1                     | 2            | 3           | 4         | 5                  |
| Lack of trust          | 1                     | 2            | 3           | 4         | 5                  |
| Cost                   | 1                     | 2            | 3           | 4         | 5                  |
| Other (please specify) | 1                     | 2            | 3           | 4         | 5                  |
| Security concerns      | 1                     | 2            | 3           | 4         | 5                  |
| Privacy concerns       | 1                     | 2            | 3           | 4         | 5                  |

11. Section 2: Non-Demographic Variables

It is important for me when it comes to cashless payments :

| Question                                                   | Strongly Disagree (1) | Disagree (2) | Neutral (3) | Agree (4) | Strongly Agree (5) |
|------------------------------------------------------------|-----------------------|--------------|-------------|-----------|--------------------|
| 2.1. Availability of options in Bangalore.                 | 1                     | 2            | 3           | 4         | 5                  |
| 2.2. More convenient than the traditional payment methods. | 1                     | 2            | 3           | 4         | 5                  |



|                                                        |   |   |   |   |   |
|--------------------------------------------------------|---|---|---|---|---|
| <b>2.3. More secured payments.</b>                     | 1 | 2 | 3 | 4 | 5 |
| <b>2.4. Usage for daily purchases.</b>                 | 1 | 2 | 3 | 4 | 5 |
| <b>2.5. More reliable than other payment methods.</b>  | 1 | 2 | 3 | 4 | 5 |
| <b>2.6. Payments over cash due to hygiene reasons.</b> | 1 | 2 | 3 | 4 | 5 |
| <b>2.7. Easy to set up and use</b>                     | 1 | 2 | 3 | 4 | 5 |
| <b>2.8. Promotional offers influence my decision</b>   | 1 | 2 | 3 | 4 | 5 |

Thank you for your participation!

Rate yourself the overall level of satisfaction you drive on cashless payments made.

- Highly unsatisfactory
- Unsatisfactory
- Neutral
- Satisfactory
- Highly satisfactory

12. What are your concerns regarding to cashless payments? Please mention if any.