



**DEPARTMENT OF COMMERCE (CA), COMMERCE (PA)  
AND PG DEPARTMENT OF COMMERCE**

***Theme: “Emerging Trends - Shaping the Future of Indian Business”***



**NIRMALA COLLEGE FOR WOMEN  
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We thank all the authors for the overwhelming response and valuable suggestions to bring out this volume. They deserve special thanks for their co-operation in bringing out this volume gracefully in time.

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<b>S.NO</b>	<b>TITLE</b>	<b>PAGE NO</b>
1	<b>IMPACT OF DIGITAL MARKETING ON CONSUMER BUYING BEHAVIOUR IN COIMBATORE Dr.(Sr.) S. EMELDA MARY</b>	1
2	<b>A STUDY OF PREFERENCE TOWARDS THE MOBILE WALLETS AMONG THE STUDENTS IN COIMBATORE CITY A.ANGELCHRISTINA</b>	8
3	<b>A STUDY ON CONSUMER SATISFACTION TOWARDS SHOPPING ONLINE WITH SPECIAL REFERENCE TO FLIPKART ANNIE PATRICIA. A</b>	12
4	<b>A STUDY ON CONSUMER SATISFACTION TOWARDS ORGANIC FOOD PRODUCTS LOVELY LOURDS PREETHLL ANSHIKA. H</b>	17
5	<b>A STUDY ON DEALERS' PERCEPTION TOWARDS ITC PRODUCTS WITH REFERENCE TO COIMBATORE CITY P.ANUNCIA GABRIELA</b>	22
6	<b>A STUDY ON CUSTOMER AWARENESS TOWARDS HORLICKS WITH SPECIAL REFERENCE TO COIMBATORE CITY ANUPRIYA P</b>	28
7	<b>A STUDY ON STUDENTS PERCEPTION TOWARDS COMPETITIVE EXAMS IN SHINE SCHOOL OF BANKING V.ANUSHA</b>	33
8	<b>ROLE AND IMPACT OF ARTIFICIAL INTELLIGENCE IN BUSINESS Dr.JACULINE AROCKIASELVI CHRISTY MONISHA S</b>	38
9	<b>A STUDY ON IMPULSE BUYING BEHAVIOUR THROUGH ONLINE PURCHASE T.DIVYA PRIYA</b>	42
10	<b>IMPACT OF ADVERTISEMENT ON CONSUMER BEHAVIOUR DR.J.JACINTHA MARIA FLORENCE</b>	47
11	<b>EXPLORING THE EFFICIENCY OF THE MEDIUMS FOR BUSINESS COMMUNICATION DR. ASED A FATIMA R</b>	54
12	<b>CUSTOMER'S ATTITUDE TOWARDS ONLINE FOOD ORDERING APPLICATION WITH REFERENCE TO COIMBATORE CITY Dr. R. DEVI PRASANNA</b>	58
13	<b>SERVICE QUALITY PERCEPTION OF CUSTOMERS OF SOUTHERN RAILWAY, COIMBATORE DR .S. LEEMA ROSALINE</b>	66

14	<b>A STUDY ON THE IMPACT OF MOBILE COMMERCE D.IMMACULATE JACULINE</b>	74
15	<b>A STUDY ON CONSUMER PERCEPTION TOWARDS PHONE PE SPECIAL REFERENCE WITH COIMBATORE CITY INFANT EMILIYA.W</b>	79
16	<b>A STUDY ON CONSUMER SATISFACTION TOWARDS LAKME JASMINE ANITHA.A</b>	83
17	<b>A STUDY ON CUSTOMER BUYING BEHAVIOUR TOWARDS SMARTPHONE AMONG COLLEGE STUDENTS IN COIMBATORE P. JONA JENIFER</b>	88
18	<b>A STUDY ON CONSUMER SATISFACTION TOWARDS AMUL ICECREAM WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT A KARUNYA JENIFER</b>	93
19	<b>A STUDY ON USERS' PERCEPTION TOWARDS WHATSAPP WITH SPECIAL REFERENCE TO COIMBATORE CITY KAVITHA.K</b>	97
20	<b>A STUDY ON CONSUMER'S SATISFACTION AND PERCEPTION TOWARDS HERBALIFE NUTRITION PRODUCTS G.KIRUTHIKA</b>	100
21	<b>A STUDY ON CONSUMER'S SATISFACTION TOWARDS LADIES BOUTIQUE A.LORAITTA JENCY</b>	104
22	<b>A STUDY ON CUSTOMER SATISFACTION TOWARDS RELIANCE JIO U.MADHU BALA</b>	109
23	<b>TECHNOLOGY- A BOON FOR MARKETING R.MAMMUTHA PRIYA</b>	114
24	<b>A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS LAKME PRODUCTS A MARIA</b>	118
25	<b>A STUDY ON CONSUMER SATISFACTION TOWARDS GREEN TEA WITH THE REFERENCE OF COIMBATORE CITY MARINI V</b>	123
26	<b>A STUDY ON CUSTOMER SATISFACTION TOWARDS VKC FOOTWEAR WITH SPECIAL REFERENCE TO COIMBATORE CITY MARIYAMERCY V</b>	128
27	<b>A STUDY ON CONSUMER SATISFACTION TOWARDS LPG IN HOUSEHOLDS - COIMBATORE CITY MS. MONICA PANDEY</b>	131



28	<b>A STUDY ON CONSUMERS'S ATTITUDE AND AWARENESS TOWARDS BRANDED MOBILE PHONES (WITH SPECIAL REFERENCE TO COIMBATORE CITY)</b> <b>Dr. Mrs. B.JAYANTHY A. NANDHINI</b>	137
29	<b>A STUDY ON STUDENTS PERCEPTIONS TOWARDS ONLINE COURSES</b> <b>D. NIKITHA</b>	142
30	<b>IMPACT OF SOCIAL MEDIA ON UG ARTS STUDENTS ACADEMIC LIFE IN ERODE CITY</b> <b>M.MURALI 1 DR. S.M. VENKATACHALAM2</b>	148
31	<b>A STUDY ON CUSTOMER SATISFACTION TOWARDS BOOST WITH SPECIAL REFERENCE TO COIMBATORE CITY</b> <b>PAVITHRA.S</b>	155
32	<b>IMPACT OF ADVERTISEMENT ON CONSUMER BUYING BEHAVIOUR</b> <b>R.MIRUNAALINI</b>	158
33	<b>A STUDY ON MOTIVATIONAL FACTORS OF MIGRANT WORKERS IN INFORMAL SECTOR</b> <b>MS. RAHAMATH NISHA.A</b>	163
34	<b>A STUDY ON CONSUMER AWARENESS TOWARDS SMALL SCALE AND COTTAGE INDUSTRY PRODUCTS (WITH SPECIAL REFERENCE TO COIMBATORE CITY)</b> <b>G.RAJASREE</b>	170
35	<b>ANTI-THEFT SECURITY SYSTEM FOR VEHICLES</b> <b>A.REVATHY</b>	173
36	<b>SURVIVAL STRATEGIES OF TRADITIONAL RETAIL TRADERS IN ONDIPUDUR, TAMIL NADU</b> <b>REVATHY.K</b>	180
37	<b>A STUDY ON CUSTOMER PURCHASE BEHAVIOUR TOWARDS MOBILE PHONE WITH SPECIAL REFERENCE TO COIMBATORE CITY</b> <b>S. DHANALAKSHMI</b>	183
38	<b>A STUDY ON CONSUMER SATISFACTION TOWARDS HP LAPTOP WITH SPECIAL REFERENCE TO COIMBATORE</b> <b>S.MINEEFA</b>	188
39	<b>A STUDY ON CUSTOMER SATISFACTION TOWARDS COLGATE TOOTHPASTE WITH SPECIAL REFERENCE TO COIMBATORE CITY</b> <b>S.ROHINI</b>	192
40	<b>A STUDY ON FISH PRODUCTION AND EXPORT OF MARINE PRODUCTS IN INDIA DURING PRE AND POST-REFORM PERIOD: A GRANGER TEST OF CAUSALITY</b> <b>MS. S.SNEHA R.MEENAKSHI</b>	195

41	<b>A STUDY ON CUSTOMERS' SATISFACTION TOWARDS ELECTRONIC CHIMNEY (WITH SPECIAL REFERENCE TO COIMBATORE CITY) DR.J.SAGAYA ANGLIEN MARY</b>	202
42	<b>A STUDY ON CONSUMER SATISFACTION TOWARDS DOVE SARANYA.S</b>	207
43	<b>AN ANALYSIS OF ONLINE FOOD ORDERING APPLICATIONS IN INDIA: ZOMATO AND SWIGGY D.SATHYA PRIYA</b>	210
44	<b>A STUDY ON THE IMPACT OF CORPORATE SOCIAL RESPONSIBILITY ON CONSUMER BEHAVIOUR OF ITC BRAND SHRAVYA.S</b>	215
45	<b>A STUDY OF CUSTOMER SATISFACTION TOWARDS PAYTM SRUTHI .M.R</b>	220
46	<b>A STUDY ON CONSUMER SATISFACTION TOWARDS HATSUN MILK PRODUCTS SUBHIKSHA.K</b>	224
47	<b>A STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE SHOPPING E SUSMITHA</b>	228
48	<b>A STUDY ON STUDENT'S PERCEPTIVE TOWARDS E-LEARNING APPLICATION T J SANUALICE</b>	233
49	<b>A STUDY ON FINANCIAL PERFORMANCE OF PRICOL LIMITED TRINY JOHNSON</b>	238
50	<b>CONSUMER SATISFACTION TOWARDS CADBURY CHOCOLATE WITH SPECIAL REFERENCE TO COIMBATORE CITY VASANTHA MANI M</b>	241
51	<b>A STUDY ON CONSUMER AWARENESS TOWARDS WASTE MANAGEMENT AND RECYCLING WITH (SPECIAL REFERENCE TO COIMBATORE CITY) VICTORIYA.B</b>	246
52	<b>A STUDY ON CUSTOMER SATISFACTION TOWARDS MOBILE BANKING (WITH SPECIAL REFERENCE TO COIMBATORE CITY) A.ANGELCHRISTINA A.VINITHA MARY</b>	251
53	<b>A STUDY ON CUSTOMER SATISFACTION TOWARDS FASTRACK WATCH TO COIMBATORE CITY SRUTHY.P</b>	256



## **IMPACT OF DIGITAL MARKETING ON CONSUMER BUYING BEHAVIOUR IN COIMBATORE**

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### **ABSTRACT**

*The use of digital marketing, internet marketing, social media marketing increases day by day with advancement in the field of technology. The digital market plays an important role in increasing the sales of different products and services. Apart from that, it too lays down the impact on the mind of the customer so as to purchase the product. In this research, the researcher has aimed to examine the impact of digital marketing on customer buying behavior in Coimbatore. For this, around 105 respondents were selected randomly in Coimbatore who influenced to buy a product through digital marketing advertisement. Questionnaire is framed in a good structure for data collection. The collected details were subduced into tables and graphs by using percentage analysis and mean score analysis. The results found that female have purchase more and satisfied with the products.*

**Keywords : Digital Marketing, Consumer Buying Behaviour, Internet Marketing, Impact**

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### **INTRODUCTION**

Using internet, websites, social media, apps, and digital technology become a part of day to day life of every person. Through digital and social media, a customer is able to acquire information for purchase and consume product and share experience with friends, relatives and others. So enterprise must carry out marketing activities through social media, websites/blogs and apps. Digital market helps corporate to reach target customer via different channels like E- marketing, E- commerce, social media, websites, interactive marketing. Marketer can conducted online survey so as to get the required information from customer and analyse the response and correspondingly take action based on response of customers to meet their needs. Digital Marketing is new form of marketing and opportunities for enterprise to communicate the potential customers. Digital market uses internet and IT to make better traditional marketing tool.

### **REVIEW OF LITERATURE**

The author Anjali (2017) aimed to examine the impact of digital marketing on customer buying behavior in Punjab, India, who found that the customers aware about the digital media and have more interested to purchase goods through this channel. According to the researchers SamreenLodhi and Maria Shoaib (2017) alleged in their case study that conducted in Karachi at Pakistan with aimed at Impact of E-Marketing on Consumer Buying Behaviour. They found that print media, network marketing, goods & services advertisement, fast moving consumer goods, social media, online shopping plays an important role in the success of e-marketing. E-marketing has reached to the point where it becomes compulsory



for companies to adopt it if they want to stay in the business world. With the high usage of internet customers demand and choices fluctuated very quickly and that is why e-marketing has been adopted in today's advertisement agencies and sectors. With the use of e-marketing companies market their product or services throughout the world.

According to Al & Al (2014) that online shopping not only effecting ease of use, and enjoyment but also by other factors like product feature, characteristics, and trust towards online marketing. Further, the researcher e-marketing starts from 19<sup>th</sup> century, e-marketing is to transfer goods and services from seller to consumer through electronic media by different methods. It overtakes television, radio, and newspaper advertisement. According to different business journals of America, internet advertisement is quicker than traditional one described by Howard, October (2011). The authors Bakshi & Dr. Surender Kumar Gupta (2015) explained that with dramatic increase in online advertisement company started to do or spend more on e-marketing rather than traditional one. A study conducted by Krishnamurthy and Sin (2014) alleged that E-marketing cybernetic societies have changed consumer, society and corporate sector to information, social networking and educational sector. Social networking sites have huge target market and audience with huge amount of spectators and users throughout the world. They mostly get information of product and services that have been marketed online through Facebook, YouTube videos and other social networking sites found by the author Elisabeta Ioană (2014).

## **STATEMENT OF THE PROBLEM**

Nowadays, the purchase behavior of the consumers is entirely differs from traditional one. In traditionally, all the purchases based on account of the feeling of hard touch and eye view of the product. But now, most of the purchases are based on views online and assuming the size in our own and accept to purchase it. Sometimes, the size may vary whatever we except, the quality may vary, design may vary and product may vary. So, the problems faced by the consumers while purchase products through online continuously. Most of the people do not able to correct it due to their inconvenience and more commitment in their work schedule. So, the study emerged and to examine what extend the impact of digital marketing influence the purchase behavior of the consumers in Coimbatore.

## **OBJECTIVES OF THE STUDY**

- To find out the socio-economic status of the online consumers in Coimbatore.
- To examine the impact of digital marketing technique among the consumers on their buying behavior intention.

## **RESEARCH DESIGN**

Descriptive research design has been used in this research. Questionnaire is the primary tool for data collection. 105 online buyers have been selected and studied with the help of percentage analysis and mean score analysis. Coimbatore is purposively selected for this research due to the peoples more purchase behavior.



## DATA ANALYSIS

This section has been divided into two heads viz., socio-economic status of the online buyers and impact of digital marketing on buying behavior of the consumers.

### Section 1 : Socio-Economic Status of the Respondents

The following table shows the socio-economic status of the respondents.

No.	Socio-Economic Status	No. of Respondents	%
1	<b>Age</b>		
	• Upto 30 Years	36	34.3
	• 31-40 Years	49	46.7
	• Above 40 years	20	19.0
	<b>Total</b>	<b>105</b>	<b>100.0</b>
2	<b>Gender</b>		
	• Male	45	42.9
	• Female	60	57.1
	<b>Total</b>	<b>105</b>	<b>100.0</b>
3	<b>Educational Qualification</b>		
	• School Level	12	11.4
	• UG level	27	25.7
	• PG level	34	32.4
	• Professional	32	30.5
	<b>Total</b>	<b>105</b>	<b>100.0</b>
4	<b>Occupation</b>		
	• Business	11	10.5
	• Govt. Employee	28	26.7
	• Private Employee	36	34.3
	• Students	22	21.0
	• Home Maker	8	7.6
	<b>Total</b>	<b>105</b>	<b>100.0</b>
5	<b>Period of purchase through online</b>		
	• Upto 4 Years	36	34.3
	• 5-8 years	49	46.7
	• Above 8 Years	20	19.0
	<b>Total</b>	<b>105</b>	<b>100.0</b>

The above analysis shows as follows :

- Majority of the respondents belong to 31-40 years age category.
- Most of the respondents are female.
- Maximum of the respondents educated till PG level.
- Most of the respondents are working in Private Employee.



- Majority of the respondents are having the habit of purchasing products through online for 5-8 years.

## Section 2 : Impact of Digital Marketing

In this section, the researcher has explained about the impact of digital marketing among the consumers who interested to purchase products through online.

**Table 2 : Influenced digital media**

No.	Digital Channel	No. of Respondents	%
1	Social Media	29	27.6
2	Websites / Blogs	18	17.1
3	Multimedia Advertising	11	10.5
4	E-Mails	38	36.2
5	Others	9	8.6
	<b>Total</b>	<b>105</b>	<b>100.0</b>

It is observed from the above table that most of the respondents are influenced the digital marketing through E-mails followed by Social Media.

**Table 3 : Kind of Product prefer to buying through digital channel**

No.	Kind of Products	No. of Respondents	%
1	Convenience Goods	33	31.4
2	Shopping Goods	29	27.6
3	Speciality Goods	43	41.0
	<b>Total</b>	<b>105</b>	<b>100.0</b>

It could be noted from the above analysis that majority of the respondents have purchased speciality goods from online.

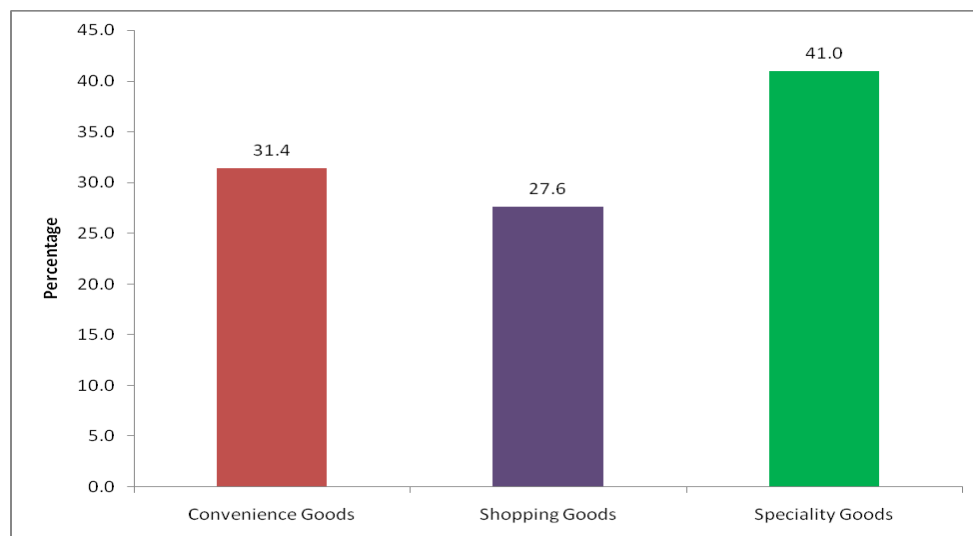


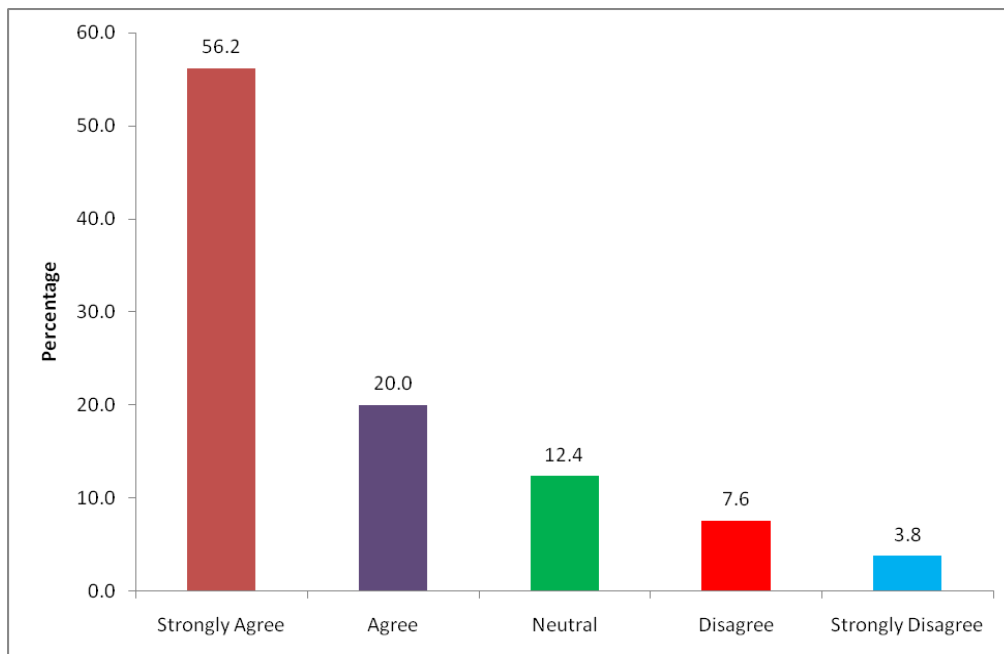
Chart 1 : Kind of Product prefer to buying through digital channel



**Table 4 : Opinion towards change the attitude of Consumer from Digital Marketing**

No.	Opinion	No. of Respondents	%
1	Strongly Agree	59	56.2
2	Agree	21	20.0
3	Neutral	13	12.4
4	Disagree	8	7.6
5	Strongly Disagree	4	3.8
	<b>Total</b>	<b>105</b>	<b>100.0</b>

It could be noticed from the analysis that most of the respondents are strongly agreed the digital marketing have changed their attitude on purchase of products through online.



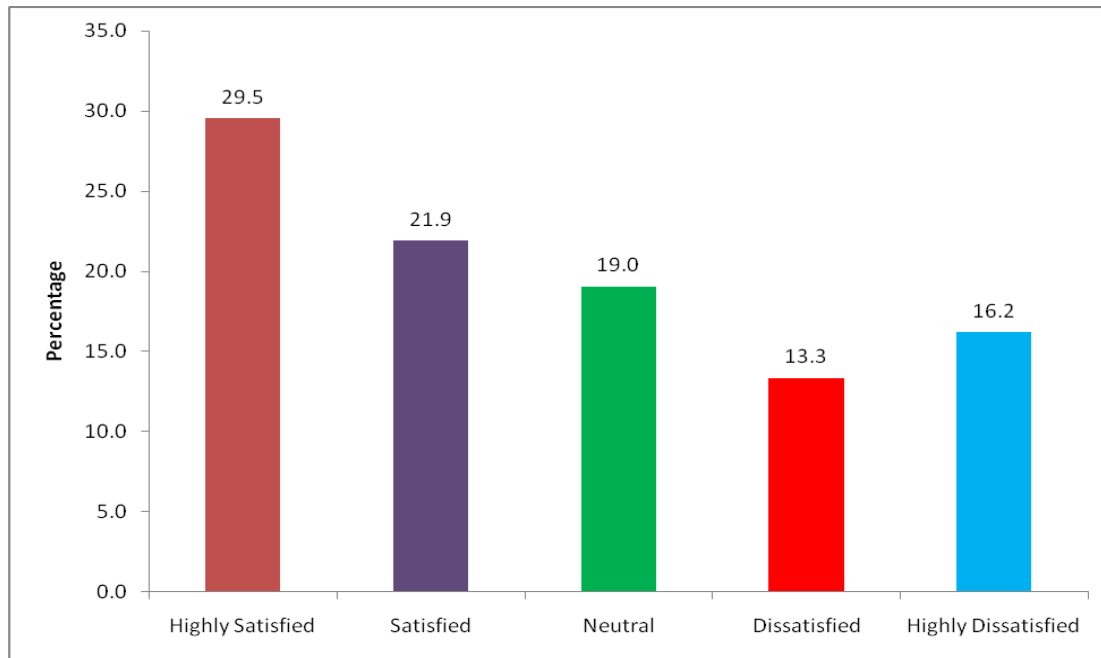
**Chart 2 : Opinion towards change the attitude of Consumer from Digital Marketing**

**Table 5 : Satisfaction towards Products Purchased through Online**

No.	Opinion	No. of Respondents	%
1	Highly Satisfied	31	29.5
2	Satisfied	23	21.9
3	Neutral	20	19.0
4	Dissatisfied	14	13.3
5	Highly Dissatisfied	17	16.2
	<b>Total</b>	<b>105</b>	<b>100.0</b>



It brings from the above table that most of the respondents are highly satisfied with purchase products through online.



**Chart 3 : Satisfaction towards Products Purchased through Online**

**Table 6 : Frequency of Purchase Products through Online**

No.	Opinion	No. of Respondents	%
1	Frequently	45	42.9
2	Sometimes	51	48.6
3	Rarely	9	8.6
	<b>Total</b>	<b>105</b>	<b>100.0</b>

It could be noticed from the analysis that most of the respondents are sometimes purchase products through online.

## **FINDINGS AND RECOMMENDATIONS**

- It is found from the analysis that majority of the respondents belong to 31-40 years age category, female, educated till PG level, working in Private Employee, having the habit of purchasing products through online for 5-8 years.
- Most of the respondents are influenced the digital marketing through E-mails followed by Social Media.
- From the research, it is found that majority of the respondents have purchased speciality goods from online. Also, convenience and shopping goods are available with good quality and trusted one. So, the online consumers have to initiate to purchase other products and enjoys with save money and time.
- It is found from the analysis that most of the respondents are strongly agreed the digital marketing have changed their attitude on purchase of products through online. It is recommended to the policymakers that they may give attractive digital





advertisement with delivery of good quality products that may increase the satisfaction of the online consumers.

- It is found from the study that most of the respondents are sometimes purchase products through online because of their official commitment, they are not able to find out which product is necessary to purchase or not. So, it is suggested to the online consumers that they have to check clearly before purchase a product through online and don't deceive the attractive digital marketing.

## **CONCLUSION**

It is one of the important research that to examine the impact of digital marketing on changing the attitude of buying behavior of the online consumers. From the research, it is found that majority of the respondents are interested to purchase products online, because of save money and time.

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## A STUDY OF PREFERENCE TOWARDS THE MOBILE WALLETS AMONG THE STUDENTS IN COIMBATORE CITY

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### ABSTRACT:

*Few years back mobile wallet was something majority in India did not hear about but its use saw a huge leap in last couple of years with the surge of smart phones, high speed internet connectivity using 3G and 4G and the lucrative offers mobile wallets provide. This research paper is an attempt to study the preference towards mobile wallet among the students studying in Coimbatore city.*

**KeyWords:** Mobile Wallet, Preference, Connectivity.

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### INTRODUCTION:

A **digital wallet** also known as "e-Wallet" refers to an electronic device or online service that allows an individual to make electronic transactions. This can include purchasing items on-line with a computer or using a smart phone to purchase something at a store. Money can be deposited in the digital wallet prior to any transactions or, in other cases; an individual's bank account can be linked to the digital wallet.



An **online wallet** is a software or web service that allows users to store and control their online shopping information, such as logins, passwords, shipping address and credit card details. It also provides a method for consumers to purchase products from online retailers.

**Mobile payment** (also referred to as **mobile money**, **mobile money transfer**, and **mobile wallet**) generally refer to payment services operated under financial regulation and performed from or via a mobile device. Instead of paying with cash, cheque, or credit cards, a consumer can use a mobile to pay for a wide range of services and digital or hard goods.



## **TYPES OF E-WALLETS:**

### **Open wallets-**

Open wallets are part of Open System Payment Instruments and can be used for purchasing goods and services including financial services and also allow customers to withdraw cash at ATMs/BCs. Such type of wallets can only be jointly launched with a bank.



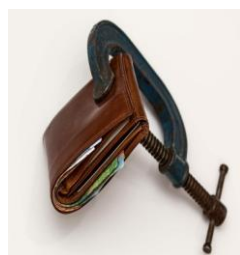
### **Closed wallets-**

Closed wallets are the part of Closed System Payment Instruments which can be used for buying goods and services from the entity which issued that payment instrument. Example is- Amazon pay balance.



### **Semi Closed wallets-**

Such type of wallets are part of payment instruments which can be used for purchasing goods and services only from selected merchants. Cash withdrawal or redemption cannot be performed using semi closed wallets. Examples are-Paytm wallet, SBI Buddy ,Citrus wallet etc





## **e-WALLET COMPANIES:**

After analyzing pros and cons of demonetization and looking at awareness of general public, many companies have launched their e-wallets in the market with different terms and conditions to gain competitive advantages.

### **1. Paytm**

Paytm is the most popular e-wallet in the market today having a user base of 20 million or probably more. It was launched in 2010. Majority of stores accept payments through Paytm. It can be used for booking tickets for buses, cabs, flights, hotel rooms etc. In addition to all this, it can be for recharging mobile phones, DTH services etc.

### **2. Oxigen**

Oxigen is among one of the larger payment solution provider. It uses a 6 digit one time password for making your payment secure. This code is sent on your registered mobile number. Additionally, this mobile wallet is integrated with NPCI that allow instant money transfer to and from more than 50 banks. This feature is approved by RBI. It includes services like money transfer, bill payment, bookings and many more.

### **3. Freecharge**

This mobile wallet was introduced in 2010. It has gained popularity in recent past and claims to have 20 million registered users. With this app also, customers can make payments of DTH, utility bills, prepaid and postpaid bills, bookings etc.

### **4. PayU Money**

PayU has mobile wallets over 4000 merchants which includes prestigious companies like-Goibibo, Zomato, Snapdeal and Bookmyshow, to name a few. It is a key company of Naspers Group. PayUMoney gain competitive advantage by offering advanced payment gateway solution to various online businesses by making use of progressive technology.

## **STATEMENT OF THE PROBLEM :**

Mobile wallets are changing the traditional ways of making and receiving payments, doing shopping, paying bills etc.

- i. Lack of awareness in digital resources.
- ii. Proper information is not reach on time.
- iii. Transportation.
- iv. Medical emergency, Unemployment etc.

## **OBJECTIVES :**

- ✓ To study the preference towards the usage of mobile wallets among the students in Coimbatore city.



- ✓ To examine the factors influencing adoption of mobile wallets.
- ✓ To examine the factors refraining the usage of mobile wallets.

### **RESEARCH METHODOLOGY :**

Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability. like descriptive

### **REVIEW OF LITERATURE:**

- Anuradha, V. and Durga R. 2016:*An Empirical Study on The Usage of Mobile Phone Among Small Vendors In Tiruchirapalli*. Journal of Management, 7(2), pp.502-509.
- Sardar R.,2016 : *Preference Towards Mobile wallets Among Urban Population of Jalgaon City*, retrieved from <http://www.iaeme.com/jom/issues.asp?JType=JOM&VType=3&IType=2> on 28<sup>th</sup> August 2017.

### **CONCLUSION:**

After discussing many aspects, it is analyzed that youngsters are becoming more aware and responsible towards digital payments and are contributing in some or the other way towards growth and success of making India digital. In spite of many security issues, people are inclined towards e-payments because of its convenience, ease of use, quick service and availability.

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- <https://paytm mall.com>



## A STUDY ON CONSUMER SATISFACTION TOWARDS SHOPPING ONLINE WITH SPECIAL REFERENCE TO FLIPKART

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### ABSTRACT

*Online shopping is where consumers directly purchase goods or services from a seller in real-time, without any intermediary service, over Internet. It is a form of e - commerce. An online shop, e-shop, e-store recalls the physical comparison of buying products or services in a shopping center. This process is called online shopping. This study has been taken to find the satisfaction of customers purchasing products through Flipkart. The tool used in this study is Percentage Analysis. It is found that customers have positive attitude towards shopping through Flipkart.*

**KEYWORDS:** *Flipkart, Satisfaction, Customer, Online.*

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### INTRODUCTION

Flipkart is the leader of electronic commerce in the fast growing Indian market founded in 2007 by Sachin Bansal and Binny Bansal. The company first focused on books only. The company now focuses on goods such as electronics, books and other accessories. Consumers can access the site online or through the application in their mobile phones. In few words, Flipkart is an interesting and rapidly growing company that will become more prominent in the future.

Flipkart is an eminent marketplace and extensive website. This application allows the sellers to sell their diverse products on this well-known marketplace once they have registered. It also promotes small and big sellers to sell their products on a big online shopping plaza.

### REVIEW OF LITERATURE

Motley (2003) corroborates the idea of matching service performance with customers' expectations. He notes that the mission of a business is the creation of satisfied clients who tend to favour the organization through time by patronizing the services being delivered by the business. He goes further to mention that, businesses can achieve this aim by understanding what satisfies and dissatisfies their customers or clients.

Clarke (2001) has put forward the argument that, "a business that focuses exclusively on customer's satisfaction runs the risk of becoming an undifferentiated brand whose customers believe only that it meets the minimum performance criteria".

### OBJECTIVES

- To find out the demographic profile of the respondents.



- To find the satisfaction of customers purchasing products through Flipkart

## RESEARCH METHODOLOGY

- **Research Design** : The researcher has adopted descriptive research study
- **Source of Data:**
  - **Primary Data**  
The primary data is been collected from the respondents by structured questionnaire method.
  - **Secondary Data**  
The secondary data for the study is collected from books, journals, articles, magazines and websites, etc,...
- **Sample Size** : A sample of 50 was taken for this study.
- **Sampling Technique** : The sampling technique used for this study is Simple Random Sampling.
- **Area of Study** : The area chosen for the study covers the Coimbatore city.
- **Tools Used** : The tools used for the study is Percentage Analysis.

## ANALYSIS AND FINDINGS

### ANALYSIS : PERCENTAGE ANALYSIS

**TABLE 1-THE GENERAL PROFILE OF THE RESPONDENTS**

PERSONAL FACTORS		NO. OF RESPONDENTS	PER CENT
GENDER	MALE	20	40
	FEMALE	30	60
MARITAL STATUS	MARRIED	15	30
	UNMARRIED	35	70
EDUCATIONAL QUALIFICATION	SCHOOL	7	14
	GRADUATE	13	26
	POST GRADUATE	10	20



	<b>PROFESSIONAL</b>	8	16
	<b>OTHERS</b>	12	24
<b>OCCUPATION</b>	<b>STUDENT</b>	30	60
	<b>BUSINESS</b>	10	20
	<b>SALARIED</b>	10	20
<b>NO. OF MEMBERS IN THE FAMILY</b>	<b>LESS THAN 2</b>	10	20
	<b>3-4</b>	30	60
	<b>5-6</b>	7	14
	<b>ABOVE 6</b>	3	6
<b>NO. OF EARNING MEMBERS IN THE FAMILY</b>			
	<b>1</b>	10	20
	<b>2</b>	35	70
	<b>3</b>	5	10
<b>MONTHLY FAMILY INCOME</b>			
	<b>LESS THAN RS.25000</b>	25	50
	<b>RS. 25000- RS.50000</b>	15	30
	<b>RS. 51000 – RS. 75000</b>	10	20
	<b>ABOVE RS. 75000</b>	5	10





**TABLE-2: ATTITUDE OF THE RESPONDENTS TOWARDS ONLINE SHOPPING  
 SPECIALLY THROUGH FLIPKART**

ATTITUDE		SDA	DA	N	A	SA
<b>PREFERS PURCHASE THROUGH FLIPKART</b>	<b>NO. OF RESPONDENTS</b>	6	12	7	15	10
	<b>PERCENT</b>	12	24	14	30	20
<b>FLIPKART SHOPPING IS ATTRACTIVE</b>	<b>NO. OF RESPONDENTS</b>	4	7	6	17	16
	<b>PERCENT</b>	8	14	12	34	32
<b>FLIPKART GIVES INFORMATION ABOUT PRODUCTS</b>	<b>NO. OF RESPONDENTS</b>	7	8	5	14	16
	<b>PERCENT</b>	14	16	10	28	325
<b>FLIPKART PRODUCTS HAVE POSITIVE IMPACT</b>	<b>NO. OF RESPONDENTS</b>	5	7	9	18	11
	<b>PERCENT</b>	10	14	18	32	224
<b>SATISFIED WITH THE PRODUCTS OF FLIPKART</b>	<b>NO. OF RESPONDENTS</b>	4	8	8	17	13
	<b>PERCENT</b>	8	16	16	34	26

## FINDINGS

- Majority (60%) of the respondents are female.
- Majority (70%) of the respondents are unmarried.
- Majority (26%) of the respondents are graduates.
- Majority (60%) of the respondents are students.
- Majority (60%) of respondents have 3-4 members in their family.
- Majority (70%) of the respondents have 2 earning member in their family.
- Majority (50%) of the respondents have monthly income less than Rs. 25,000.
- Majority (30%) of the respondents agree purchasing through Flipkart.
- Majority (34%) of the respondents agree that the Flipkart shopping is attractive.
- Majority (32%) of the respondents have strongly agreed that Flipkart gives relevant information about Products.
- Majority (36%) of the respondents have agreed that Flipkart products has a positive impact.
- Majority (34%) of the respondents agree that they are satisfied with the quality of the products from Flipkart.



## **CONCLUSION**

Shopping online have proved to be a boon to its users. It saves time and energy and is user-friendly. This study examined, "The impact of Flipkart on youngsters". Technology help youngsters to shop more faster and easier through online. Additionally, satisfaction is more important when purchasing a product through Flipkart. On the whole, shopping through Flipkart have a positive impact and it has induced more youngsters to purchase their desired products at desired time. The study brought out the fact that satisfaction about the quality of the products and the factors that influence to buy the product.

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  - Clarke "a business that focuses exclusively on customer's satisfaction runs the risk". A case study, 2001.
- **WEBSITE :** <https://www.flipkart.com>



## A STUDY ON CONSUMER SATISFACTION TOWARDS ORGANIC FOOD PRODUCTS

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### ABSTRACT

*Food items which are chemical free are called as organic food. They should not contain any pesticides, drugs, preservatives. Now a day's people are concern with organic foods and they are spending for food as it's a matter of health. In India Madhya Pradesh , Rajasthan and Maharashtra and Uttar Pradesh have the organic certificates to issue the food products among various countries. The main objectives of this study are to find out the satisfaction of the consumers and factors influence to buy the organic foods and their production. There are of 50 respondents. Statistical tools used are percentage and Rank Correlation analysis.*

**Keywords:** *Organic foods, Safety, satisfaction, Agriculture.*

### INTRODUCTION

The Term "Organic" refers to the way agricultural products are grown and processed. Organic food is food produced by methods that comply with the standards of organic farming. Organizations regulating organic products may restrict the use of certain pesticides, drugs, preservatives in the foods. Food items which harvest in organic farms have the more vitamins, minerals, proteins, calcium and iron. Organic products are grown under a system of agriculture without the use of any chemicals fertilizers and pesticides with an environmentally and socially responsible approach. The government of India has implemented National Programme for Organic Production (NPOP). With these recognitions, India organic products duly certified by the accredited certification bodies of India are accepted by the importing countries.

### OBJECTIVES

1. To Know The Consumer Satisfaction towards Organic Food Products.
2. To Analyse The Factors Influencing The Consumer To Buy The Products.

### REVIEW OF LITERATURE

**K. Ratheesh Kumar (2017)<sup>1</sup>**, "A Study On Consumer Satisfaction Towards Organic Food Products With Special Reference To Coimbatore City", Availability Of Organic Input And Output Is Critical For Improve Of Organic Farming In The Country. Development Of Efficient Marketing System Is The Need Of The Hour For Strengthening The Organic Production In India. This Paper Made A Humble Attempt To Understanding The Consumer



Perception About Organic Product And Marketing In Coimbatore City. The Results Concluded That Most Of The Consumer Especially In Urban People Prefer Organic Food Product. Marketing Of Organic Product Is So Poor In Study Area So The Demand For Organic Product Is Increases But Supply Is Very Low. The Major Reasons Are Organic Producer Are Low, Adequate Market Facility Is Not There, Few Number Of Shops, Lack Of Awareness, And So On. Therefore If Farmer As Well As Government Give Interest To Organic Farming Easily Enhancing Good Marketing System In Tamilnadu.

**K.Karthika And Dr.Senthilkumar (2019)<sup>2</sup>**, “*Factors Influencing And Purchase Intention Of Organic Food Products In Dharmapuri Town*” Multitude Of Factors Such As Concern For Use Of Growth Hormones, Chemical Additives In Feed, Animal Welfare, Human Health Issues And Environmental Impacts Have Led To The Steady Increase In The Consumption Of Organic Meat Worldwide. The Purpose Of The Study Was To Investigate The Factors That Influence The Purchase Intention Towards Organic Food (Wong 2017). The Term Organic Refers To Vegetables, Cereals, Pulses That Are Produced Through The Use Of Natural Fertilizers. Even Though There Is A Growing Consciousness For Health, Well-Being, Consumers Are Still Hesitant To Consume Organic Products As They Are Not Aware Of The Availability Of Organic Food Products And The Belief That Organic Products Are High Priced And Not Purely Organic. (Anish, 2016). The Adoption Of Organic Production And Processing Is Highly Determined By Market Demand. Therefore This Is Reflected In Consumer’s Awareness And Satisfaction Towards Organic Food Products. This Research Result Indicated That The Main Reason For Purchasing Organic Food Products Is An Expectation Of A Healthier And Environment Friendly Means Of Production.

## **RESEARCH METHODOLOGY**

**Research Design:** Descriptive Research Design

### **Source of Data**

- 1. Primary Data:** The Primary Data Were Collected Based On The Structured Questionnaire
- 2. Secondary Data:** Secondary Data Of The Study Have Been Collected From Books, Journals, Magazines, Articles And Websites.
- 3. Sampling Techniques:** The Sampling Techniques Used For The Study Is The Simple Random Sampling.
- 4. Sampling Size:** The Sample Size Used For The Study Is 50 Respondents.
- 5. Area Of Study:** The Study Was Conducted In Coimbatore City.
- 6. Tools Used For The Study:**
  - ☐ Percentage Analysis.
  - ☐ Rank Correlation.

## **ANALYSIS AND FINDINGS**

### **Analysis**

- ✓ **Percentage Analysis**



S.No	Particulars	No Of Respondents	Percentage
1.	<b>Gender:</b> Male Female	10 40	20% 80%
2.	<b>Age Group:</b> 15-20 21-25	25 25	50% 50%
3.	<b>Educational Qualification:</b> Post Graduate Under Graduate	45 5	90% 10%
4.	<b>Occupation:</b> Student Homemaker Employee	35 10 5	60% 20% 10%
5.	<b>Income:</b> 8000-12000 12001-16000 16001-20000	35 5 10	60% 10% 20%
6.	<b>Marital Status:</b> Married Unmarried	10 40	20% 80%
7.	<b>Type Of Family:</b> Nuclear Joint Family	25 25	50% 50%
8.	<b>Family Members:</b> 2-4 4-5 5-7	20 10 20	40% 20% 40%
9.	<b>Are You Aware Of Organic Food Products:</b> Yes No	40 10	80% 20%
10.	<b>Have You Ever Purchased Organic Food Products:</b> Yes	50	100%
11.	<b>Where Will You Purchase Organic Food Products:</b> Retail Shops Malls Showroom	40 5 5	80% 10% 10%
12.	<b>How Long Do You Use The Organic Foods:</b>		



	Everyday Week-End More Than 6 Months	10 30 10	20% 60% 20%
13.	<b>How Much Do You Spend On Buying These Products:</b> 1500-2000 2000 And Above	45 5	90% 10%
14.	<b>How Could You Know About The Organic Food Products:</b> Advertisements Others	30 20	60% 40%

#### ✓ Rank Correlation

Factor	Rank	1	2	3	4	5	Total	Rank Score	Rank
	Score	5	4	3	2	1			
Quality	No Of Respondents:	15	20	5	5	5	50		
	Score	75	80	15	10	5	185	3.7	1
Availability	No Of Respondents	10	25	5	5	5	50		
	Score	50	100	15	10	5	180	3.6	3
Price	No Of Respondents:	10	5	10	20	5	50		
	Score	50	20	30	40	5	145	2.9	5
Offer	No Of Respondents	15	10	15	5	5	50		
	Score	75	40	45	10	5	175	3.5	2
Brand Image	No Of Respondents:	15	10	15	10	-	50		
	Score	75	40	45	20	-	170	3.4	4

#### ✓ FINDINGS

##### ➤ Findings from Percentage analysis

- Majority (80%) of respondents are female
- Majority 50% of respondents have the age group of between 15-20&21-25.
- Majority (90%) of the respondents are Post graduate
- Majority (60%) of the respondents are Students.
- Majority (60%) of the respondents earn their monthly income between rs.8000-12000.
- Majority(80%) of the respondents are unmarried.



- 50% of respondents belong to nuclear family and another 50% of respondents belong to Joint family.
  - Majority (100%) of respondents have 2-4 & 5-6 family members.
  - Majority (80%) of the respondents are aware of organic foods.
  - Majority (100%) respondents have purchased organic foods.
  - Majority (80%) of the respondents have purchased through retail shops.
  - Majority (60%) of the respondents will purchase the organic foods every week-end for their consumption.
  - Majority (90%) of respondents will spend rs.1500-2000 to purchase it.
  - Majority (60%) of respondents came to know about organic foods through advertisements.
- **Findings from rank correlation**  
Average score of 3.7 have been given for the 1<sup>st</sup> quality.

## CONCLUSION

An organic food is one of the most upcoming trends emerging in today's world. A growing interest in organic agriculture and organic foods has promoted numerous studies comparing the aspects of organic food consumption. Food safety is one of the most important issues influencing factors, satisfaction and attitude towards the buying behaviour. Organic food consumption has made an outstanding performance in the recent years and has the potential to have a sale to its peak. The respondents are satisfied with the quality, brand image, availability, and price that are good for consumers. Majority of respondents are not facing any problems in consuming the organic foods and the products.

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## WEBSITE

- <http://apeda.gov.in/apedawebsite>
- <https://www.bbcgoodfood.com>





## **A STUDY ON DEALERS' PERCEPTION TOWARDS ITC PRODUCTS WITH REFERENCE TO COIMBATORE CITY**

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### **ABSTRACT**

*Perception not only creates the experience of the product, it allows us to act within that. This Project is a Study on Dealer's Perception on ITC Products. The Objective of the Study is to deal with the services offered by ITC, and to know the grievances of the dealers if any, and to suggest measures to improve the services of ITC products. The Study was conducted in Coimbatore City. A Questionnaire was prepared containing appropriate questions and was distributed to 150 respondents. The Tools used for the study is Percentage Analysis, Chi-Square and Weighted Average Method. Respondent's types of business & Diversification of ITC products move in the same direction together it is one of the way to improve the dealers services towards ITC.*

**KeyWords:** *Perception, ITC products, Diversification.*

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### **INTRODUCTION**

“Marketing consists of the performance of business activities that direct the flow of goods and services from the producer or supplier to the consumers or end-users.” A dealer acts as a principal rather than as an agent. The dealer's profit or loss is the difference between the price he pays and the price he receives for the same goods. Perception is the sensory experience about products and involves both the recognition of environmental actions in response to these products. To retain existing customer as well as to increase client relationship and to provide full assistance to the way investment, expansion and entrance in the market. Objectives of the study is to analyze all the product properties from dealers view, to find the behavior and service given by the sales person to the dealers and their satisfaction level with all the ITC products.

### **STATEMENT OF THE PROBLEM**

“A Study on Dealers' Perception of ITC products with reference to Coimbatore city. ITC deals in variety of products with a good brand image in the industry now; it is facing stiff competition from different brands in the market. While comparing previous 5 years, it was found that there is a small lack in market share. Also it is very essential to increase dealers relationship with the company, the dealer's feedback will vary from year to year. So, the research has been done to know perception of dealers.





## **OBJECTIVES OF THE STUDY**

- To study the dealers' perception towards the services offered by ITC.
- To know the grievances of the dealers, if any.
- To suggest measures to improve the services of ITC products

## **REVIEW OF LITERATURE**

*Sun Q Sridhar N and O'Brien,\*6. This study about consumer perception of product value is central to all stages of the process of bringing products to markets, from design and manufacture to distribution and retail. As a result, product strategy needs to respect customer needs in order to achieve or retain competitive advantage in providing innovative and differentiated products. India has attracted a large number of international brands. This paper examines the visual associations and the correlation between various product stimuli in the decision making process of Indian consumers from the perspective of consumer cognitive psychology and psychoanalysis.*

*John G Knight, David K Holdsworth, Damien W Mather,\*7. This study reveals about resistance to importation of genetically modified (GM) foods in rich countries has deterred governments in many food-exporting countries from approving the planting of GM food crops for fear of damaging export markets for conventional food. Apart from governments that have actively imposed barriers to entry, another level of resistance can arise from food distribution channel members deciding not to import foods which they believe consumers in their markets will not want. GM foods fall in this category in some markets, particularly in Europe. In China and India, the two most populous consumer markets, pragmatic considerations appear likely to overcome neophobia regarding this technology, provided that benefits are adequately communicated to consumers.*

## **RESEARCH METHODOLOGY**

Research is a systematic and logical enquiry having its aim as the discovery of new facts or the verification of existing ones. Research is an organized systematic database. Critical objective scientific enquiry or investigation into a specific problem undertaken with the purpose of finding answers for solution to it.

## **SOURCES OF THE DATA**

### **Primary Data**

Primary data collection technique was used for the research. The primary data was collected from the customers with the help of well-structured questionnaire.

### **Secondary Data**

Relevant Information gathered from Magazines, Newspapers and Project reports and formed the Secondary Data.

### **Area of the study**

The survey was conducted in Coimbatore city.



### **Sample Size**

The Sample Size was chosen to be 150 dealers.

### **LIMITATION OF THE STUDY:**

- The Study is undertaken only in Coimbatore city. So the information does not resemble the overall market potential.
- The Respondents taken for the study is limited to 150 dealers.

### **TOOLS USED IN THE STUDY**

- Chi-square analysis
- Simple percentage analysis

### **ANALYSIS AND INTREPRETATION**

**Table.1 Types of Business of the respondents**

<b>S.No.</b>	<b>Types of Business</b>	<b>No of Respondents</b>	<b>Percentage of Respondents</b>
1	Whole Sale Store	41	27
2	Provision Store	92	61
3	Departmental Store	17	12
<b>Total</b>	<b>Total</b>	<b>150</b>	<b>100</b>

**Table : 2 Factors influenced the Respondents to deal with ITC products**

<b>S.No.</b>	<b>Influencing factors</b>	<b>No of Respondents</b>	<b>Percentage of Respondents</b>
1	Price	19	13
2	Package	12	8
3	Quality	25	17
4	Company Image	45	30



5	Diversified products of ITC	17	11
6	Terms and Conditions (Offers)	4	3
7	All the above	28	18
	<b>Total</b>	<b>150</b>	<b>100</b>

### CHI- SQUARE ANALYSIS

Formula:  $\text{Chi-Square} = \frac{(O-E)^2}{E}$

E

O= Observed Frequency

E=Expected Frequency

**Types of business and factors influenced to deal with products**

**Hypothesis:**

There is no significant relationship between types of business and factors influenced to deal with products.

Types of Business	FACTORS INFLUENCED TO DEAL WITH ITC PRODUCTS							TOTAL
	Price	Package	Quality	Company Image	Diversified products of ITC	Terms and Conditions (Offers)	All the above	
Whole Sale Store	5	3	7	13	4	1	8	41
Provision Store	11	8	14	27	11	3	18	92
Departmental Store	3	1	4	5	2		2	17
<b>TOTAL</b>	<b>19</b>	<b>12</b>	<b>25</b>	<b>45</b>	<b>17</b>	<b>4</b>	<b>28</b>	<b>150</b>



## TEST RESULT

Factor	Degree of Freedom	Calculated Value	Table Value	Accepted / Rejected	S / NS
Types of Business	16	24.50	2.40	Accepted	NS

**Significant**–Significant value (0.05) **Not Significant**–Significant value (0.05)

From the above table, it is clear that the calculated value is less than table value. Hence the hypothesis is accepted. Thus it is found that there is no significant relationship between types of business and factors influenced to deal with products.

- There is no significant relationship between types of business and factors influenced to deal with products.

## FINDINGS

- Majority of the respondents (61%) owned provision store.
- Majority of the respondents (44%) said the dealer margin maintained between ₹5000 to ₹10000.
- Majority of the respondents (39%) deals all the ITC products.
- Majority of the respondents (65%) feel that the ITC products are fairly priced.

## CONCLUSION

ITC is one of the leading consumer goods manufacturing company and it plays an important role in many segments like food, cosmetics etc. This company has successfully completed its 100<sup>th</sup> year which can be attributed to the better relationship that it holds with all its customers. Recommendations are suggested for their better performance and in the best interest of the company. Owing to stiff competition in the market, this research enables to know the customer feedback and would help ITC to increase the sales volume. This study will also increase the number of referral customers in future. It is Concluded that owing to stiff competition in the market, this research is essential to know the customer feedback and also used to increase the sales volume. This study will also increase the number of referral customers in future.

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## **A STUDY ON CUSTOMER AWARENESS TOWARDS HORLICKS WITH SPECIAL REFERENCE TO COIMBATORE CITY**

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### **ABSTRACT**

*Consumer is one who will decide whether or not to buy a product. Marketing have to understand the role of consumer in the market and work out marketing programs accordingly. Consumer behavior is defined as psychological, social and physical behavior of all potential consumers and other about products and services.*

**Key word:** *Consumer, health drinks*

### **INTRODUCTION**

Consumer is the king in modern marketing world. Consumer behavior and attitude helps to determine effective techniques and strategies by the marketers for attaining great competition advantage in the market. Consumer behavior able changes make “Yesterdays luxuries are today necessities”. In the modern and competitive word people must to heavy work both mentally and physically to survive successfully. So that they required more energy and stamina for that they want nutritious and health drinks.

Indian health drinks market is one of the fastest growing markets in the word. India has the second largest population in the word, with diversified food habits. Such a vast population and diverse eating habits make India one of the most attractive retail destinations across the global. Increasing purchasing power, changing life style, growing nuclear families and influence of western culture are the key driver of the Indian food and drinks market.

### **REVIEW OF LITERATURE**

Manjumadar Nunda (1998)<sup>3</sup> conducted a study to assess the value perception of health drinks. The revealed that consuming the company retains their manufacturing capabilities, their brand and their distribution network words would be attractive for many a transitional. The author found despite the initial enthusiasm the companies gamble could back fire.it is also highlighted that the bench mark even of the more than double the exiting price remains artificial. Sachilanand. N ( 1999)<sup>4</sup> studies the Indian brands of consumer nourishment drinks and under lined that since the start of this decade the consumers health drinks in India has been on a seller coaster ride. He put forth that only are the major India payers confident of meeting the multinational challenges but they are also gearing up to become global players themselves. According to (Gugubera er al. (2006) and Quinn el al.

### **OBJECTIVES**

To study awareness and availability of various brands of Horlicks health drinks in Udumalpet.



## **RESEARCH METHODOLOGY**

### **RESEARCH DESINGS:**

Research design in arrangement of condition of collection and analysis of data in a manner that companies relevance of data so collected. The sample to be selected in a manner in which data so collected is to be organized. It constitutes the main body of research design. The present study conducted through survey methods using a well formed questionnaire. Research design is the plan and structure of investigation so conceived as to obtain answer to research question.

### **DESCRIPTIVE RESEARCH:**

Descriptive research includes survey and fact-finding enquiries of different kinds. The major purpose of descriptive research is description of these state affairs as it exists at present. In social science and business research we quite often use the term Ex post facto research for descriptive studies. The main characteristic of this methods is that the research her has no control over the variables; he can only report what has happened or what is happening. Most ex post facto researcher seeks to measure such items as, for example, frequency of shopping, preferences of people, or similar data.

### **SOURCE OF DATA**

#### **PRIMARY DATA:**

Collect primary data during the course of doing experiments in an experimental research but in case we do research of the descriptive type and perform surveys, whether sample surveys or census surveys, then we can obtain primary data either through observation or through direct communication with respondents in one form or another or through personal interviews.

#### **SECONDARY DATA:**

Secondary data means data that are already available i.e., they refer to the data which have already been collected and analysed by someone else. When the researcher utilizes secondary data, then he has to look in to various sources from where he can obtain them. In this case he is certainly not confronted with the problems that are usually associated with the collection of original data. Secondary data may either be published data or unpublished data.

## **SAMPLING TECHNIQUES**

### **SAMPLIE SIZE AND SAMPLING PLAN**

Horlicks is a FMCG product, and new though segmentation it has reached specific consumers of all ages. We plan to survey 60 Horlicks consumers families, whose members are of different ages, both sexes and specific segments. We are mainly planning to cover Kolkata. We will use handouts containing questions and related information gatherings that will help to judge hypotheses.

### **INSTRUMENTS FOR DATA COLLECTION**



- **Personal interviews:** Through questionnaires to the purchasing member of the family.
- **Telephonic survey:** If the above is not possible then we will call consumer and find out the relevant information.

### **DATA ANALYSIS TOOLS**

- ❖ **Pie chart:** To represent the above in a pictorial form showing the segmentation.
- ❖ **Bar Diagram:** To show the difference between the core product and its variants.
- ❖ **Report:** To summaries the above two pictorial tools.

### **SAMPLE SIZE**

- The sample size selected for this survey is 50.
- The sample size is selected on the basis of convenience to administer and by way of judgmental. A large sample size would have been unmanageable in terms of time and cost.

### **AREA OF STUDY**

- ✓ A study has been conducted article sand Coimbatore city.

### **TOOLS USED FOR THE STUDY**

**Tools used for the study =  $\frac{\text{No of respondent}}{\text{Total no of respondent}} * 100$**

Total no of respondent

Percentage analysis and chi-square test were used to analyze the data.

### **PERCENTAGE ANALYSIS**

Place percentage analysis done with the statistical data collected. This analysis is done to fine out the percentage values (true value).

The formula for the percentage value is

Percentage analysis =  $(\text{No. of respondents}/10)*100$

### **ANALYSIS AND FINDINGS**

There is no relationship between usages of Horlicks and quantity of Purchase in month. There is relationship between usages of Horlicks and quantity of Purchase in month.

**Expected frequency =  $\frac{\text{Row Total} * \text{Column Total}}{\text{Total Frequency}}$**

Total Frequency





## **CONSUMER AWARENESS**

### **Preference towards Horlicks products**

**Table no: 1 Age percentages**

<b>S.NO</b>	<b>Factors</b>	<b>No. of respondents</b>	<b>Percentages</b>
1	10-20	2	4
2	20-30	4	8
3	30-40	4	8
	Total	10	20

**Table no: 2 Marriage percentages**

<b>S.NO</b>	<b>Factors</b>	<b>No. of respondents</b>	<b>Percentages</b>
1	Male	1	2
2	Female	4	8
	Total	5	10

**Table no: 3 - Like this product percentages**

<b>S.NO</b>	<b>Factors</b>	<b>No. of respondents</b>	<b>Percentages</b>
1	Male	2	4
2	Female	8	16
	Total	10	20

**Table no: 4 - Spent this product percentages**

<b>S.NO</b>	<b>Factors</b>	<b>No. of respondents</b>	<b>Percentages</b>
1	100-200	3	6
2	200-300	6	12
3	300-400	1	2
	Total	10	20

**Table no: 5 - Suggest this products percentage**

<b>S.NO</b>	<b>Factors</b>	<b>No. of respondents</b>	<b>Percentages</b>
1	Friends	3	6
2	Relative	5	10
3	Neighbors	2	4
	Total	10	20

## **FINDINGS**

- 100% of the respondents are the take a drink.
- 28% of the respondents prefer Horlicks,25% of the respondents are prefer



- Complian, 24% of the respondents are prefer Bourn vita, 3% of the respondents are
- Prefer any other Health drink.
- 80% of the respondents aware Horlicks health drinks, whereas 20% of the
- Respondents are not aware of Horlicks.
- 32% of respondents are drinks once in a day, 42% of the respondents are the drinks
- Twice in a day, 20% of the respondents are drinks.
- 20% of the respondents are purchase 500 Gm. pack, 17% of the respondents are
- Purchase 1kg pack, 7% of the respondents is the purchase more than 1kg.

## **CONCLUSION**

Nowadays there seems to be no vast difference between urban and rural consumer in knowledge, awareness, brands, and quality and consumption level of the products. This is because compared to urban area consumers people in the rural area also have raised their standards in acquiring high educational level, use of social media like internet, whatsapp etc. few differences lie in the earning capacity, life style, standard of living etc. among the rural area. This is so because people are not aware the drinks are use full for increasing their nutritional value like to develop their physical and mental health. A success of a market is mainly on the consumers taste and preference. It is the satisfaction of the consumers which decide the existence of the product in the market.

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## A STUDY ON STUDENTS PERCEPTION TOWARDS COMPETITIVE EXAMS IN SHINE SCHOOL OF BANKING

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### ABSTRACT

*This study was designed to examine the student's perception and the effectiveness towards competitive exams. It is considered as an integral part for the entry into the government jobs. The objective of the study is to know the upcoming benefits of competitive exams. The data is collected from 50 respondents comprising of pursuing and completed graduates through structured questionnaire and statistical methods used for data analysis are percentage analysis and rank correlation. The study concludes that most of the persons are aware of competitive exams and the advantage of writing exam is for career and advancement.*

**Keywords:** *Students perception, Competitive exams, Benefits.*

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### INTRODUCTION

Competitive exams are considered as an integral part for the entry into elite institutions to get an admission. They are also called as entrance exams. Some of the major institutions of government conduct these examinations. To clear these exams dedicated efforts along with certain soft skills are required. Entrance exams are mainly evaluated quantitative aptitude, verbal reasoning, and logical reasoning. Every year lakhs of student's complete their graduation and plan for competitive exams like Bank, IBPS, UPSC, CDS, NET/SET, GMAT, CAT, RAILWAYS, SSC, NABARD, and LIC. The test formats and subjects vary according to the level of the test. Most are objective type CBT- tests, followed by a personality test, and are conducted in various venues at centers across the country.

The student's who want to crack these exams is not because they want to work as a banker or not because they like this field. The thing is that the society and surrounded people made your mind very narrow by telling "Govt jobs are the best", "High salary", "High security", "good reputation" etc.

### OBJECTIVE OF THE STUDY

To study the student's perception towards competitive exams.

### REVIEW OF LITERATURE

**DR. JAMILUDIN, DR. DARNAWATI (2017)<sup>1</sup>** "*Students' Perception towards National Examination 2017 Computer-Based Test or Paper-Based Test*" Today, technological development has given a new lease of life in language learning and teaching field. Particularly in terms of evaluation, some schools in Indonesia conduct national examination using computer-based test. Traditionally, testing in a class involves paper-based test which is familiar to students. A substantial number of studies have been conducted to compare both of the tests. The researcher investigated what activities were performed by the students throughout the tests, what kind of multiple choice tests the students prefer to do, and



what the positive and negative side of those tests. This study presents a wonder share quiz creator (WSQC) program to facilitate the teachers to design a test. The data was collected by questionnaire, interview, observation, and quiz. In this study, the authors concluded that students in senior high school of Kendari prefer paper-based test for national examination.

**S. RADHIKA, G. VANITHAMANI (2015)<sup>2</sup>**“*A Study on Students Awareness and Attitude towards Government Examinations*” Students Awareness and Attitude towards Government Examinations mainly focused on students to create attention towards various government examinations such as TNPSC, IBPS, SSC, RRB and UPSC conducting under government departments which helps to step up their career into strong enough. To structure this study in a qualitative manner, the exploratory research method is used through questionnaire survey. The survey is conducted with 50 respondents and the convenience sampling is treated in this study. The facts for this study is collected using both primary and secondary data collection method and it is analysed and interpreted using statistical tools like percentage analysis, ranking and chi-square test. From this study it can be concluded that government should pave more attention on students in creating awareness and make them to understand the importance of government examinations.

## **RESEARCH METHODOLOGY**

**Research Design**-Descriptive Research Design

**Sources of data:**

- Primary data-primary data is collected through questionnaire
- Secondary data-secondary data have been collected through newspaper journal, articles, magazines, and websites.

**Sampling Techniques:**

The sampling technique used for the study is simple random sampling.

**Sampling size:**

The sample size used for the study is 50 respondents.

**Area of study:**

This study was conducted in Coimbatore city.

**Tools used for the study:**

- Percentage Analysis
- Rank Correlation

## **LIMITATIONS OF STUDY**

- Due to time factor the study has been limited to respondents
- The results of the analysis in the study depend fully on the information given by the respondents.
- The area of the study was conducted in Coimbatore city.



## ANALYSIS AND FINDING

### ANALYSIS

#### Percentage analysis

S.NO	Particulars	No. of Respondents	Percentages
1.	Gender		
	Male	15	30%
	Female	35	70%
2.	Age		
	21-25	40	80%
	31-35	10	20%
3.	Education Qualification		
	Post graduate	35	70%
	Under graduate	15	30%
4.	Occupation		
	Student	30	60%
	Employee	10	20%
	Profession	10	20%
5.	Income		
	Below10000	25	50%
	10001-20000	15	30%
	20001-30000	5	10%
	30000and above	5	10%
6.	Marital status		
	Married	15	30%
	Unmarried	35	70%
7.	Types of family		
	Nuclear family	35	70%
	Joint family	15	30%
8.	Family members		
	2-4	30	60%
	4-5	10	20%
	5-7	10	20%
9.	Are you aware of competitive exams		
	Yes	45	90%
	No	5	10%
10.	If yes, how would you come to know about it		
	College	20	40%
	Friends	15	30%
	Advertisement	15	30%
11.	How many competitive exams have you attended		



	Always	10	20%
	Sometimes	10	20%
	Often	20	40%
	Have not tried	10	20%
12.	When is the most convenient, time for you to practice for competitive exams		
	Week days	5	10%
	Week ends	15	30%
	Any time convenient	15	30%
	No convenient time	15	30%

### Rank correlation

Factor	Rank	1	2	3	4	5	total	Rank score	rank
	Score	5	4	3	2	1			
Career and Advancement	No of Respondents	40	5	5	-	-	50	4.7	1
	Score	200	20	15	-	-	235		
Informative	No of Respondents	20	20	5	-	5	50	4	5
	Score	100	80	15	-	5	200		
Time Management	No of Respondents	15	35	-	-	-	50	4.3	4
	Score	75	140	-	-	-	215		
Reduce mistakes	No of Respondents	35	10	5	-	-	50	4.6	2
	Score	175	40	15	-	-	230		
Understanding Concept	No of Respondents	40	-	5	5	-	50	4.5	3
	Score	200	-	15	10	-	225		

### FINDINGS:

#### FINDINGS FROM PERCENTAGE ANALYSIS

- Majority (70%) of the respondents are female.
- Majority (80%) of the respondents are between the age group of 21-25
- 70% of the respondents are post graduates
- 60% of the respondents are students
- 50% of the respondents income is below 10000
- Majority (70%) of the respondents are unmarried
- Majority (70%) of the respondents are nuclear family



- 60% of the respondents have 2-4 family members
- 90% of the respondents are aware of competitive exams
- 40% of the respondents are from college are aware of competitive exams
- 40% of the respondents are often attending the competitive exams
- 30% of the respondents feel most commonly weekdays, weekends, are convenient time to practice in competitive exams

#### **FINDINGS FROM RANK ANALYSIS**

- Average score of 4.7 have been given as 1<sup>st</sup> rank for career and advancement
- Average score of 4.6 have been given as 2<sup>nd</sup> rank for reduce of mistakes
- Average score of 4.5 have been given as 3<sup>rd</sup> rank for understanding the concept better
- Average score of 4.3 have been given as 4<sup>th</sup> rank for time management
- Average score of 4 have been given for informative

#### **CONCLUSIONS**

The need to win or succeed in competitive exams is a must to have a successful career in developing countries like India. This indicates more emphasis towards the mindset besides hard work required. We also need a proper approach and strategy in the preparation. This study concludes that 90% of the respondents are aware of competitive exams. From the findings came to know that the main preference is given for career and advancement and must utilize the sufficient time to practice competitive exams.

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## **ROLE AND IMPACT OF ARTIFICIAL INTELLIGENCE IN BUSINESS**

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### **ABSTRACT**

*In the technological driven world, people are customized by the latest innovations that change the society in a broad way. In that sense, Artificial Intelligence has come up with many new technologies which can even replace the work of humans in the business. The skills and knowledge involved in it is such inconceivable. Artificial Intelligence has brought a tremendous change in the fields of Education, Insurance, Health care, Banking, Agriculture and so many. Though the machine learning does the work so fast and efficient more than humans, all these innovations were brought to the scene by the human intervention only.*

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### **INTRODUCTION**

The term Intelligence refers to the ability to acquire and apply skills and knowledge solve problems. The evolution of intelligence is studied about in last ten years. Intelligence involves both human and Artificial intelligence. Artificial Intelligence is a simulation of human intelligence process in machines, especially computer systems. These processes include learning, reasoning and self correction. In other words, AI is simply a decision-making process made by machines instead of humans. It is a high-level term for a combined set of advanced analytical solutions. Enterprises will deploy Artificial Intelligence to make decisions and provide real time solutions. The recent research on AI tools include machine learning, deep learning and predictive analysis intended towards increasing the planning, learning, reasoning, thinking and action taking ability.

### **IMPORTANCE OF AI**

Artificial Intelligence has special place in all its advancements made today. It is nothing but the science of computers and machines developing intelligence like humans. In this technology the machines are able to do from simple to complex stuff that humans need to do on a regular basis. AI is helping humans in a greater way. These systems are efficient enough to reduce human efforts in various areas. These applications help to get the work get faster and results got accurately. Error free and efficient world is the main motive behind artificial intelligence. AI will revolutionize the way in which different companies across compete and grow across the world by representing a new production factor that can drive business profitability. In order to realize the opportunity of AI, most of the companies in the world are ready in developing actively in various Artificial Intelligence Strategies.





## **AREAS WHERE AI IS USED**

AI is used in various fields and at present many sectors are planning to adopt this technology as it is used world wide and the benefits of this technology is high end to the users. It is used in fields like:

- a) Agriculture
- b) Banking
- c) Insurance
- d) Health Care
- e) Education

### **AGRICULTURE**

- ✚ Agriculture and Farming is one of the oldest and most important profession in the world.
- ✚ AI helps in analyzing farms data
- ✚ It helps to improve harvest quality and accuracy.
- ✚ Farmers are using AI to create seasonal forecasting models to improve agricultural accuracy and increase productivity.
- ✚ AI tackles the labor challenge.
- ✚ AI enables cameras captures the images of the entire fam and analyze the images in near real time to identify problematic areas and provide solution.

### **BANKING**

- ✚ AI based systems banking aids regulatory compliance.
- ✚ It can handle and simplify this process by relevant data of the prospective borrower.
- ✚ It is designed to detect the fraud in the transactions on the basis of a pre-defined set of rules.
- ✚ It helps the customer to get rid of long authentication process in the case of losing the card.
- ✚ Hedge fund trading and management can be done on the move with the help of AI based mobile applications solutions for the banking sector.
- ✚ AI has tremendous scope in the domain of cyber security.
- ✚ It can combine, analyze the data related to latest transactions, market trends and the most recent financial activities to identify the potential risks in giving the loan.

### **INSURANCE**

- ✚ Insurers can fast track claims, reducing the time and cost of processing while enhancing customer experience through smart automatization.
- ✚ It can identify patterns in data and help identify fraudulent claims in the process.
- ✚ Driven by AI, touchless insurance claim process can remove excessive human intervention and can report the claim.
- ✚ It can also capture damages, update the system and communicate with the customer by itself while settling claims.



- ✚ Intelligent chatbots exceed the capability of insurance agents and serve as a virtual assistant in messaging apps on customer devices.
- ✚ In the nearing future, AI is developing a new way of deep learning techniques such as convolutional neural networks.

## **HEALTH CARE**

- ✚ Keeping well- Technology applications encourages healthy behavior in individual and help with the proactive management of a healthy lifestyle.
- ✚ Early Detection – The proliferation of the consumer wearables and other medical devices combined with AI is also being applied to oversee early stage attack disease, enabling doctors and other caregivers to better monitor and protect and detect the diseased in early stage and diagnose it.
- ✚ Diagnosis – The technology combines machine learning and systems neuroscience to build powerful general-purpose learning algorithms into neural networks that mimic the human brain.
- ✚ Decision making – Using pattern recognition to identify patients at risk of developing a condition or seeing it deteriorate due to lifestyle, environmental, genomic and other factors is another area where AI is beginning to take hold in healthcare.

## **EDUCATION**

Robot as friends - A company in Japan has made the first big steps toward a robot companion—one who can understand and feel emotions. Introduced in 2014, “Pepper” the companion robot went on sale in 2015, with all 1,000 initial units selling out within a minute. The robot was programmed to read human emotions, develop its own emotions, and help its human friends stay happy.

Improved Elder Care - “Home” robots could help seniors with everyday tasks and allow them to stay independent and in their homes for as long as possible, which improves their overall well-being.

## **CONS OF AI**

- ✚ AI is programmed to do something devastating.
- ✚ The AI is programmed to do beneficial but it develops a destructive method for achieving its goal.
- ✚ AI is expensive in its installation and they are very complex machines, its repair and maintenance involves huge costs.
- ✚ Machines do not have any emotions and values, so there is an ethical argument continues to decide whether to replicate human intelligence or not.
- ✚ Unlike humans, AI cannot be improved with experience. With time, it can lead to wear and tear.
- ✚ Replacement of humans with machines creates huge unemployment problem in the society.



## **CONCLUSION**

AI is at the centre of a new enterprise to build computational models of intelligence. The main assumption is that can be represented in terms of symbol structures and symbolic operations which can be programmed in a digital computer. Whatever innovations come into the picture, nothing can the place of humans into business, as they are the beginners and been a part of growth of any innovation.



## A STUDY ON IMPULSE BUYING BEHAVIOUR THROUGH ONLINE PURCHASE

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### ABSTRACT

*An impulse purchase or impulse buying is an unplanned decision to buy a product or service, made just before a purchase. One who tends to make such purchases is referred to as an impulse purchaser or impulse buyer. Impulse buying disrupts the normal decision making models in consumers' brains. The logical sequence of the consumers' actions is replaced with an irrational moment of self-gratification. Impulse items appeal to the emotional side of consumers. The objective of this study is the satisfaction level of customers in relation to impulse buying behavior. Statistical tools used for analysis are percentage analysis, Chi-Square test. The study concludes that there is no significant difference between gender and satisfaction level and there is a significant difference between income and buying behavior.*

**Key Words:** *Impulse Buying, Buying Behavior, Online Purchase, Satisfaction Level.*

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### INTRODUCTION

An impulse purchase or impulse buying is an unplanned decision to buy a product or service, made just before a purchase. One who tends to make such purchases is referred to as an impulse purchaser or impulse buyer. Research findings suggest that emotions and feelings play a decisive role in purchasing, triggered by seeing the product or upon exposure to a well-crafted promotional message.

Impulse buying disrupts the normal decision making models in consumers' brains. The logical sequence of the consumers' actions is replaced with an irrational moment of self-gratification. Impulse items appeal to the emotional side of consumers. Some items bought on impulse are not considered functional or necessary in the consumers' lives. Preventing impulse buying involves techniques such as setting budgets before shopping and taking time out before the Purchase is made.

### OBJECTIVES OF THE STUDY

- To study the satisfaction level of customers in relation to impulse buying behavior.

### REVIEW OF LITERATURE:

**Julie Anne Lee (2008)**<sup>1</sup> “Cultural influences on consumer satisfaction with impulse and planned purchase decisions” An impulse purchase or impulse buying is an unplanned decision to buy a product or service, made just before a purchase. One who tends to make such purchases is referred to as an impulse purchaser or impulse buyer. This study examines factors thought to influence consumers' planned and impulse purchase decisions including subjective culture. Data was collected in four countries - USA, Australia, Singapore, and Malaysia. The results indicate that overall, consumers are differentially influenced by others in planned and impulse purchase situations, even after controlling for price. These differential influences can be explained by culture. Compared to more individualist consumers, more



collectivist consumers are likely to be more satisfied with an impulse purchase when another person is present at the time of purchase.

**Leyla OzerBeyza Gultekin (2015)<sup>2</sup>** “*A Study On Pre- and post-purchase stage in impulse buying: The role of mood and satisfaction*” The objective of this study is to investigate the influence of impulse buying tendency and pre-purchase mood on impulse buying. The study further considers the effect of impulse buying on post-purchase mood. In this context, this research examines how pre-purchase mood affects post-purchase mood, with customer satisfaction as a mediating variable. The results reveal that consumer impulse buying tendency and pre-purchase mood encourage impulse buying positively. In addition, it is found that impulse buying has no influence on post-purchase mood.

## RESEARCH METHODOLOGY

- **Research Design:** Descriptive Research Design
- **Source of Data:**
  - **Primary Data:** structured questionnaire.
  - **Secondary data:** Books, journals, magazines, articles and websites
- **Sampling Techniques:** Simple random sampling.
- **Sampling Size:** 50 respondents
- **Area of the Study:** Coimbatore city.
- **Tools Used for the Study:**
  - Percentage Analysis
  - Chi-Square

## ANALYSIS AND FINDINGS

- **ANALYSIS**
  - **PERCENTAGE ANALYSIS**

S.NO	PARTICULARS	NO.OF.RESPONDENT	PERCENTAGE
1.	<b>Gender</b>		
	Male	25	60%
	Female	25	40%
2.	<b>Age</b>		
	21-25	40	80%
	26-30	10	20%
3.	<b>Educational Qualification</b>		
	Diploma	10	20%
	UG	20	30%
	PG	20	50%
4.	<b>Occupation</b>		
	Student	10	20%
	Employee	40	80%
5.	<b>Monthly Income</b>		



	8000-15000	15	30%
	15001-25000	20	40%
	25001-35000	15	30%
<b>6.</b>	<b>Marital Status</b>		
	Married	20	40%
	Unmarried	30	60%
<b>7.</b>	<b>Type Of Family</b>		
	Nuclear Family	25	60%
	Joint Family	25	40%
<b>8.</b>	<b>Family Members</b>		
	2-4	25	50%
	4-6	5	10%
	6-8	20	40%
<b>9.</b>	<b>Purchased any product impulsively</b>		
	Yes	50	100%
<b>10.</b>	<b>Reason for purchasing</b>		
	Packaging was attractive	20	40%
	It was on sale	30	60%

- **CHI-SQUARE**

- **COMPARISON BETWEEN GENDER AND LEVEL OF SATISFACTION**

**H<sub>0</sub>:** There is a significant difference between gender and satisfaction level

<b>FACTORS</b>	<b>VALUE</b>	<b>DF</b>	<b>ASYMPTOTIC SIGNIFICANCE (TWO SIDED)</b>
Colour	1.111 <sup>a</sup>	1	.292
Price	2.500 <sup>a</sup>	2	.289
Quality	1.111 <sup>a</sup>	1	.292
Offers	2.500 <sup>a</sup>	1	.114
Brand	2.500 <sup>a</sup>	1	.114



○ **COMPARISON BETWEEN INCOME AND BUYING EXPERIENCE**

**H<sub>0</sub>:** There is no significant difference between income and buying experience

<b>FACTORS</b>	<b>VALUE</b>	<b>D.F</b>	<b>ASYMPTOTIC SIGNIFICANCE (TWO SIDED)</b>
Colour	2.593 <sup>a</sup>	2	.274
Price	4.062 <sup>a</sup>	4	.398
Quality	1.667 <sup>a</sup>	2	.435
Offers	1.146 <sup>a</sup>	2	.564
Brand	1.146 <sup>a</sup>	2	.564

**FINDINGS**

• **FINDINGS FROM PERCENTAGE ANALYSIS**

- ✓ Majority (60%) of the respondents are female.
- ✓ Majority (80%) of the respondents are belong to the age group of 21-25 years.
- ✓ Majority (50%) of the respondents are postgraduates.
- ✓ Majority (80%) of the respondents are employees.
- ✓ 40% of the respondent's monthly income is between 15001-25000.
- ✓ Majority (60%) of the respondents are unmarried.
- ✓ Majority (60%) of the respondents are nuclear family.
- ✓ Majority (50%) of the respondents have 2-4 members in their family.
- ✓ Majority (100%) of the respondents brought any product without an idea of purchasing.
- ✓ Majority (60%) of the respondents done the impulse buying behavior when product was on sale.

**FINDINGS FROM CHI-SQUARE**

- ✓ There is no significant relationship between gender and level of satisfaction.
- ✓ There is no significant relationship between income and buying experience.

**CONCLUSION**

Impulse buying is more than a mere phenomenon, impulse it's in fact an individual trait depending on the consumer. It is a deeply rooted phenomenon in the basic personality of the individual. Impulse buying more likely occurs when there is no planning on the purchase and excitement and experience towards new things. The purpose of the research is to study the satisfaction level of customers in relation to impulse buying behavior. The study concludes that majority of the respondents brought any product without an idea of purchasing. There is no significant difference between gender and satisfaction level and there is a significant difference between income and buying.



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## **IMPACT OF ADVERTISEMENT ON CONSUMER BEHAVIOUR**

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### **ABSTRACT**

*Today advertisement plays an important role in persuading customers to purchase products and services. On the other hand the expenses of advertisement in comparisons of other activities in most companies are very remarkable. The objectives of advertising should be specific. This requires that the target consumers should be specifically identified and that the effect which advertising is intended to have upon the consumer should be clearly indicated. The objectives of advertising were traditionally stated in terms of direct sales. In the recent past rural India has been witnessing a sea change particularly in the standard of living and life styles. With the population of over one billion, India is on the threshold of becoming one of the world's foremost consumer markets. Advertisers target teenagers because of their high disposable income, their influence on parental purchases, their early establishment of loyalty to certain brands, and a conventional wisdom that they buy products on impulse. This celebrity endorsement has also been quite effective in influencing consumers buying decision. Similarly, various endorsements by Sharukh Khan, Sachin Tendulkar and others have been found to be successful in affecting consumers buying decision.*

**Key Words:** Advertising, Television, Celebrities, Consumer Behaviour, Rural , Youth.

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### **INTRODUCTION**

Today, advertising companies invest huge amounts of their earnings in advertising in different media such as television, radio, magazine and etc. In most countries, different organization spends annually a big sum of money for marketing and public relations in direct and indirect form.

It is well known fact that people in India do not just watch their favourite sport, film or serial, many are watching to see the commercials. Regardless of how good the game was, there are usually a few ads that people talk about the next day. But one thing that people may not think about is how trustworthy an advertisement may be and, at a higher level, how much trust one can, or cannot, place in an industry's advertisements. Each advertisement is a specific communication that must be effective, not just for one customer, but for many target buyers. This means that specific objectives should be set for each particular advertisement campaign.

### **ADVERTISEMENT**

Advertising is a form of promotion. Advertising is the non-personal communication of the information usually paid for and persuasive in nature about products, services or ideas by identified sponsors through the various media (Datta, 2008). The advertiser intends to spread his ideas about the products and offerings among the prospects. Popularization of the



products is thus, the basic aim of advertising (Ramaswami & Namakumari, 2004). The majority of the marketers use mass media for their marketing communications. Television advertising is the best selling and economical media ever invented. It has a potential advertising impact unmatched by any other media (Saxena, 2005).

## **IMPORTANCE OF ADVERTISING**

Today advertisement plays an important role in persuading customers to purchase products and services. On the other hand the expenses of advertisement in comparisons of other activities in most companies are very remarkable. Marketing studies showed that traditional advertisement strategies based on massive ads bombarding over a generic audience are not very effective and, in some cases, are at risk of being counterproductive. As a result, marketers and advertising companies are always looking for more effective and newer communication media and evaluation methods of advertising effectiveness.

Advertising has become increasingly important to business enterprises – both large and small. Outlay on advertising certainly is the voucher. Non-business enterprises have also recognized the importance of advertising. The attempt by army recruitment is bases on a substantial advertising campaign, stressing the advantages of a military career. The health department popularizes family planning through advertising labour organizations have also used advertising to make their viewpoints known to the public at large.

## **OBJECTIVES OF ADVERTISING**

The objectives of advertising should be specific. This requires that the target consumers should be specifically identified and that the effect which advertising is intended to have upon the consumer should be clearly indicated. The objectives of advertising were traditionally stated in terms of direct sales. Now, it is to view advertising as having communication objectives that seek to inform persuade and remind potential customers of the worth of the product. Advertising seeks to condition the consumer so that he/she may have a favourable reaction to the promotional message. Advertising objectives serve as guidelines for the planning and implementation of the entire advertising programme.

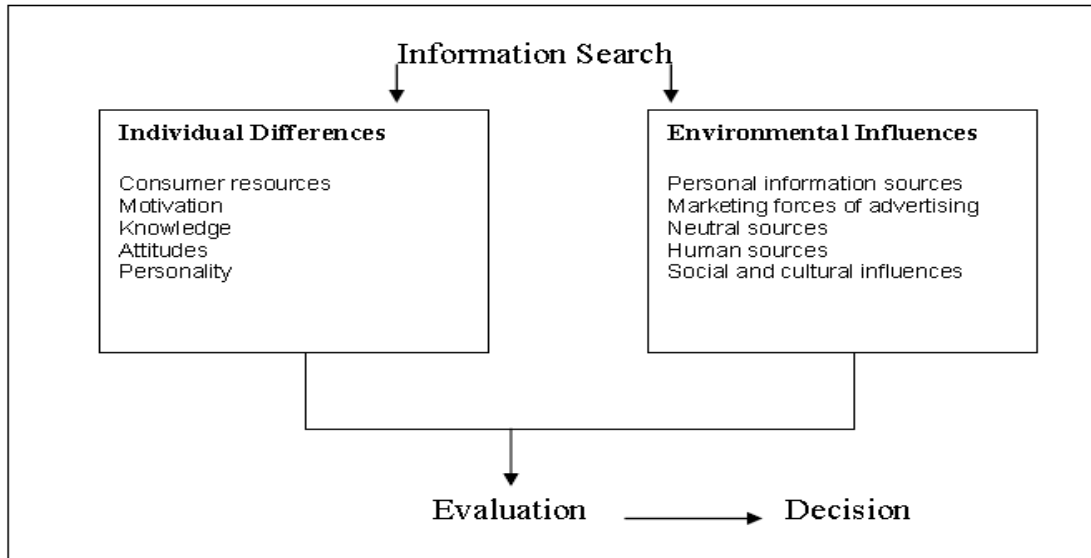
The basic objectives of an advertising programme may be listed as below:

- (i) To communicate with consumers.
- (ii) To retain the loyalty of present and former consumers. Advertising may be used to reassure buyers that they have made the best purchase, thus building loyalty to the brand name or the firm.
- (iii) To increase support, advertising impliedly boost the morale of the sales force and of distributors, wholesalers and retailers; it thus contributes to enthusiasts and confidence attitude in the organization.
- (iv) To project an image. Advertising is used to promote an overall image of respect and trust for an organization. This message is aimed not only at consumers, but also at the government, shareholders, and the general public.



## **INFORMATION AND CONSUMER DECISION MAKING**

### **THE SEARCH FOR AND PROCESSING OF INFORMATION**



Source: Adapted from Cant et al. (2006:198)

Individual differences include consumer resources, motivation, knowledge, attitudes, and personality. Environmental influences include personal information sources, marketing forces of advertising (in-store promotions), neutral sources (booklets and pamphlets), human sources (financial consultants) and social and cultural influences (Cant et al., 2006:198). Consumer decisions are generally based on a combination of past experience and relevant information at hand. Advertising as an environmental influence impact the manner in which a consumer processes, evaluates and finally takes a decision.

## **TELEVISION COMMERCIALS IN INDIA**

Indian advertising is a billion dollar industry today, and at a growth rate of 40-50% per annum, one of the fastest growing industries in the country (Unnikrishnan & Bajpai, 1996). The television medium is the most attractive and important place to advertise. Most of the young people remain glued to the television and enjoy what they see. As a wide range of products and services are consumed or used by children, many companies tend to target them (Chandok, 2005). The National Readership Survey IV and V estimated that 77% of urban population and 30% of rural population has access to TV sets. The rural viewership is expected to go up to 45-48% by 2020.

As the number of TV sets increases, the appetite for entertainment of Indian viewers has increased dramatically but there is 'fragmentation' of viewership due to availability of variety of channel/programme options. These programmes reach to nearly 90% population of which 500 million Indians (nearly fifty percent of population) watch television regularly as per Statistics of Doordarshan and other researchers (Saxena, 2005). Saxena (1990) found that teenagers were influenced by TV advertisement and mostly purchased those brands and products which are advertised more on television.



In the recent past rural India has been witnessing a sea change particularly in the standard of living and life styles. With the population of over one billion, India is on the threshold of becoming one of the world's foremost consumer markets. About a quarter of this huge mass of consumers is urbanized and about three-quarter are rural (Sehrawet & Kundu, 2007). Ramana Rao (1997) observed that the boom in rural areas is caused by factors such as increased discretionary income, rural development schemes, improved infrastructure, increased awareness, expanding private TV channel coverage and emphasis on rural market by companies. Thus, it can be said the marketers and advertisers who are having eyes on this market, must perceive opportunities to target rural consumers of India which is full of young generation (Selvaraj, 2007). Kaur and Kaur (2002) explored fashion awareness among rural and urban adolescents. They observed that television is the most important media of information regarding fashion awareness among rural and urban respondents.

### **IMPACT OF TELEVISION ADVERTISMENT ON YOUTH**

India is a developing country and majority of the people are living in rural areas (Census, 2001). Rural consumers are fundamentally different from their urban counterparts socially, psychologically, physiologically and literally (Selvaraj, 2007). The total size of rural market is 123000 crore, which includes 65,000 crore Fast Moving Consumer Goods and 5,000 crore durables, 45,000 crore agri inputs and 8,000 crore two and four wheeler's market. The size of rural market is bigger than the urban for both FMCG and durables as it accounts 53 and 59 percent of the market share respectively (Kashyap & Raut, 2008). Hence, the buying behaviour of rural consumers has become a hot-topic for discussion because rural India, in recent days, is enthusiastically consuming everything from shampoo to motor cycles (Nagaraja, 2004). Having realized the varying effects of TV advertising not only on the purchasing pattern but also on the total lifestyle of teenagers.

Advertisers target teenagers because of their high disposable income, their influence on parental purchases, their early establishment of loyalty to certain brands, and a conventional wisdom that they buy products on impulse (Fox 1996; Mc Neal, 1999). A teenager possessing greater financial resources would have more money to spend on discretionary items for her/himself and may also exert greater influence on family purchases (Beatty & Talpade, 1994). The girl teenagers are more attracted toward TV advertisements featuring celebrities, children or jingles (Dubey & Patel, 2004). While purchasing cosmetics, toiletries, stationary, gifts and cards, the girls give importance to informational input by the TV advertisements into their decision to buy. It was also found that girls had positive attitude towards TV commercials (Kotwal et al, 2008). The reason for higher response rate among females for products could be the higher number of advertisements is targeted at them (Dubey & Patel, 2004).

### **IMPACT OF TELEVISION ADVERTISMENT ON RURAL AREAS**

The rural teenagers like television advertising more than their urban counterparts. TV advertising has enhanced their involvement in product selection and purchase. They prefer to buy and experiment with the new products. Rural teenagers collectively decide with their family members, products to be purchased due to exposure to TV advertisements while it is not so with their urban counterparts. The urban teenagers do not agree to buy the advertised



products if they do not require them. They like the advertisements of the products they are already using and believe that the quality of the product is as good as expected from TV advertisements.

It can also be concluded that there is a considerable variation in the perception of both rural and urban teenagers on the issue that demand for product purchase is influenced by TV advertisements. The buying behaviour of male teenagers is more influenced by television advertisements than their female counterparts.

### **EFFECTIVE ADVERTISING THROUGH - CELEBRITIES**

Each advertisement can be made effective only when its explicit objectives should drive the planning, creation, and execution. Advertisement should work with other forms of marketing communication to reach customers. All advertisers are expecting specific results, based on their stated objectives. Clients expect proof and for the most part, that proof must lead to or actually produce sales (Vaughan, 1986).

Television is something which is watched all over India by the people of all class whether the people belong to lower class or middle class or upper class, all of them watch television to entertain themselves. In India, celebrity power can rightly be assessed by their successful endorsements. Here, celebrities like film stars and cricketers have not only been successful in gathering huge public attention, but also in increasing sales volume. For example, Cadbury used Amitabh Bachchan to promote the brand when it went through a bad phase in India. Soon the ad recreated people's love for the brand and increased Cadbury's sale (Joshi and Ahluwalia, 2008; Matrade Chennai, 2005). Aamir Khan is used by Titan to communicate the message that Titan watches are as trustworthy as the actor is for his films. This celebrity endorsement has also been quite effective in influencing consumers buying decision. Similarly, various endorsements by Sharukh Khan, Sachin Tendulkar and others have been found to be successful in affecting consumers' buying decision (Joshi and Ahluwalia, 2008).

"Celebrity" refers to an individual who is known to the public, such as actors, sport figures, entertainers and others of the like for his or her achievement in areas other than that of the product class endorsed (Friedman and Friedman 1979). The general belief among advertisers is that advertising messages delivered by celebrities provide a higher degree of appeal, attention and possibly message recall than those delivered by non-celebrities. Marketers also claim that celebrities affect the credibility of the claims made, increase the memorability of the message, and may provide a positive effect that could be generalized to the brand Copper (1984). Consumer has seen the advertisements by celebrities as reliable, knowledgeable. And they have also affected and associated with celebrities and moreover they feel that celebrities are able to influence the demand of the products. Celebrities' endorsement has positive impact on company as well as brand and customers.

### **CONCLUSION**

Advertisements are the back bone for this Industry, they act as a glue to retain their consumers and target the prospectus. Also the consumer's preferences and the attitudes change with the passage of the time and age. Mediums of Advertisements also play an





important role in promoting the products among the masses. Advertisements play a pivotal role in changing the consumer's perception. Television is an important and effective medium used for communication with the consumers, and Internet has emerged one of the strongest medium that youngsters use to gather the information. Also celebrities affect the consumer perception and buying behaviour, and celebrities are one of the most remembered aspects of the advertisement. In short, advertising pays for many of the enjoyable entertainment and educational aspects of contemporary life. Advertising has become an important factor in the campaigns to achieve such societal-oriented objectives such as the discontinuance of smoking, family planning, physical fitness, and the elimination of drug abuse. Though in India, advertising was accepted as a potent and recognized means of promotion only 25 years ago, its growing productive capacity and output necessitates the finding of consumers and advertising plays an important role in this process. There is a direct relation between Advertisements and the consumer buying behaviour.

Advertising helps to increase mass marketing while helping the consumer to choose from amongst the variety of products offered for his selection. In India, advertising as a profession is in its infancy. Because of this fact, there is a tremendous scope for development so that it may be productively used for the benefit of producers, traders, consumers, and the country's economy.

There is positive impact of TV advertisement on customers' attention to advertisement, interest for purchasing, desire for purchasing, action of purchasing and customers' satisfactions. In fact TV have some main privileges such as access to large audience in a cost-efficient manner, sound and moving images, high attractiveness, attracting attention that made it as a good and effective media among others. There is an important point to be consider, and it is the fact that satisfaction is an important factor for repurchasing. Certainly advertisement have an important role in customers' purchasing behaviour but satisfaction of products after purchasing, is an important factor that marketers and advertising agencies must to consider it. Also, they are some other variables which cause to customers' attention to advertisement, interest for purchasing, desire for purchasing, action of purchasing, customers' satisfactions. There is a positive relation between TV Advertising and youth purchase and that there is positive relationship of emotional response with consumer buying and TV Advertisements. Therefore, it is concluded that consumers purchase products by emotional response, rather that environmental response. TV advertising impact on buying behaviour of teenagers related to different residential backgrounds (i.e., rural and urban) and gender groups (i.e., male and female). Advertisements on TV have an impact on the trial of the product by the customer.

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## EXPLORING THE EFFICIENCY OF THE MEDIUMS FOR BUSINESS COMMUNICATION

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### ABSTRACT

*Communication amplifies the welfare of the business. An indispensable communicative environment surrounds an individual in every aspect or circumstance of his life. The supreme purpose of communication in the business sector is to increase the goodwill of the company and to bring coordination of the employees and clients. The efficiency of business communication can be determined by the channels used to communicate in the world of business. The paper attempts to make a study on the significance of the different channels of business communication. It explores the effectiveness and the inevitability of the role of communication in the business sector. It also explains the various means of utilizing the most efficient mediums of business communication for the best of success.*

**Key Words:** *Communication, Business*

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“The art of communication is the language of leadership”

- James C. Humes

### SIGNIFICANCE OF COMMUNICATION

The gift of communication is often rendered to those who make radical determinations in refining and developing the skill further. The ‘language of leadership’ denotes the confidence, will-power and effective talent used as a medium of communication. Communication is fundamentally well-defined by many researchers as the act of exchanging information, thoughts and beliefs in order to let both the parties, who give and receive the information, to comprehend the main message. If the message or meaning is not understood or unreachable, then the very initiative of communication is seemed to be in vain. Other definitions also express that communication is a medium that stands to provide a meaningful interaction between people. From telephones to World Wide Web, communication never fails to revolutionize the world in various forms and aspects. The academics, agriculture, technology and many more industries have its larger part as a communicative element.

In different places or sectors, communication is signified in varied ways. In an organization, communication expedites the movement of information between different individuals and sectors through diverse means by making use of several channels and mediums that help to communicate more effectively and quickly. In the case of managerial





efficiency, this flow or movement of information is of vital importance for the business followed by decision making and other duties. This seems to be crucial for the business as it associates the business with supervisors of many other departments, workforces and trade union workers. It also enlarges the goodwill of the company making it successful in its endeavours. Communication provides a large pack of benefits that frames the business, in which the organizations tend to rule the communicative world in order to flourish in their business.

## **COMMUNICATION IN THE WORLD OF BUSINESS**

Communication has the advantage of simplifying or contributing clarity of expressions and opinions leading to the removal of the barriers of delusion. In business communication, there is a purpose that the field of communication holds. The ultimate use of communication in business is the transfer of information, ideas and tasks. It also helps in synchronization, developing management skills, educating individuals, improving public relations and embracing new opinions in order to aim for bottom-line results. The necessity for business communication is to bring efficient management and heighten industrial relations. It is essential for a corporate executive to efficiently be able to communicate with his superiors, subordinates and clients. With the efficiency in communication in business, organizing and planning becomes easier, the qualities of leadership are improved, motivation and morality is imbibed and it also helps in decision making and task asserting.

The principles of communication in the field of business organizations are clarity of information sent and received, incorporation, stability and competence, good feedback and appealing public attention to the firm. The technical or administrative part of running a business may seem to be much easier than the communicative part. Communication in the business sector determines the success and customer appeal of the particular business. However, no other revenues support business than that which is the result of selling, manufacturing and distributing products and services. The target market of any business relies completely in the process of communication in various facets. In the form of written or oral, communication amplifies the welfare of the business.

The significance of communication stands as a source of information and also helps in moulding the attitude and requirements of individuals. Moreover, communication aids in marketing and administrative process which draws clients or customers to the business. An online research article states that, "Communication is the foundation of strong relationships", which proves that, the significance of communication in any business is to maintain or invite best relationships with clients and the public. Business Communication aids the business organizers and workers to make the right choice by delivering the right information to the right individual at the right period. It encompasses an atmosphere of mutual trust and confidence among the business coordinators.

## **THE CHANNELS OF BUSINESS COMMUNICATION**

Business Communication maintains a higher standard of expression in thoughts, opinions and information than the normal communication of the day. It is very necessary for



an individual running a business, to maintain a good refined skill of communication and to master the language. As explained in the beginning, the process of communication may seem to be easy, but the gift of communication is possessed by those who have the knowledge of utilizing the language or the methods of communicating in an effective manner. The means or the method that is utilized to transfer the message to the receiver is characterized as the channel of communication. Basically, communications are well known to be in varied forms such as, oral, spoken, electronic and multimedia. Consequently, business communication is characterized to be official or informal.

## **THE EFFECTIVENESS OF VARIOUS MEDIUMS OF BUSINESS COMMUNICATION**

The richness of the channel contributes to the immediacy of exchange of information. One good example of a rich communicative channel in business is the face-to-face process of communication that seems to be meaningful, quick and consistent with effective feedback. The effectiveness may vary time to time in each channel or mediums used for communicating. On the scale from high to low, the richest or the highest channel of communication is the face-to-face followed by video conferencing, telephone, media, written addressed information and last of all the unaddressed information. It is necessary for the business to choose the right means or channel of communication to the right target audience in the specific sphere of business.

## **UTILIZING THE CHANNELS OF COMMUNICATION FOR THE BETTERMENT OF THE BUSINESS**

The most efficient manner that makes a successful business is to make use of the gift or the talent of communication to appeal customers or clients. One of the most important ways of utilizing a channel is to master the ability of speaking and writing. One perfect example in the world of business communication is Steve Jobs, the legend behind the realm of technology. He skilfully makes use of the varied channels of communication that leaves a memorable impact in the minds of his audience. His effective channels of communication are his presentations and his manner of expression of business communication. The message to the public or the audience must be tailored in such a way that it reaches them in a more effective and quick manner. In order to gain the attention of a child, an individual has to modify his voice and give expressive details of what the little receiver has to understand, the message is tailored to bring an effective result. Similarly, in order to reach successful heights in business, communicating alone does not serve the purpose. Rather, tailoring or making use of the right channel of communication to the right audience brings bottom-line results for business. It is essential to know the intended or the targeted audience of the particular business sector in the first place.

The basic aspect of a successful business is to present a highly successful or professional image to the public or the targeted audience. The majority of this lies in the mediums of communication used to render the image of the business. Therefore, it is fundamental to note, which medium or channel directs the message more effectively to the



receiver. In other words, identification of the right medium of communication will effectively deliver the intended message to the receiver. In this aspect, the message can be a thought or a written communicative element, the encoder has to identify the best medium that can effectively carry his message to the decoder. The message to be delivered should be constructed for the best of its content.

## **MEDIUMS OF EFFECTIVE BUSINESS COMMUNICATION**

Without the knowledge of using the right medium or channel of communication, the content or message to be transferred is vain. There are three characteristics that make effective mediums of business communication, namely, the audio-visual productions, the written or printed means of media and the Human Vocal Communication. The mediums or channels of communication have its own advantages and specialities that contribute for the welfare of any business communication. In order to supplement the oral or written communication, the audio-visual presentation can be produced. Any printed material of communication is a written medium of communication. The specialty of this channel is that it enables the reader to have a better interpretation or understanding of the subject compared to the other two mediums of communication. Moreover, under the written medium of business communication, there are various other channels that can be effective means of communication in business. For example, some of the most common channels are memoranda, manuals, brochure, advertisements, reports and sales invoices. Written communication in the business sector influences the external and the internal qualities of the particular firm.

## **CONCLUSION**

The Human verbal or spoken communicative process undertakes the professional quality of business communication. It stands as a personal medium of business communication. Other vital forms of this medium also include group discussions, conferences and meetings that provide an efficient value to the business in various aspects. The most essential part of the third medium of communication is to have a refined talent or skill of communication. In addition to the glamour of verbal business communication, the individual needs to also improve various other aspects that contribute to better business communication. This regards to the body language, attitude, tone of speaking and other things which make human verbal communication in the business sector even more effective. In addition, it contributes in large to the confidence of all the facets of the particular business. It is necessary for any individual in the business sector to develop and imbibe the gift of communication in order to be a prominent influence in the outraging world of communicative technology.

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## **CUSTOMER'S ATTITUDE TOWARDS ONLINE FOOD ORDERING APPLICATION WITH REFERENCE TO COIMBATORE CITY**

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### **ABSTRACT**

*Online Food ordering application refers to the application program which is used to order your food using the internet. Customer's attitude refers to the composition of individual's belief, feeling and behaviour towards the business. The study was undertaken with objective of to identify the customer attitude and to investigate the major factors that influence customer attitude towards online food ordering application. The study was conducted among the viewers of Coimbatore city by adopting Simple Random Sampling Technique. The sample size is 100 respondents which have been considered for the study. Tools used for the Study are Chi- Square Test and Pearson's Correlation. It is concluded that majority of the respondents are ordering food frequently through Swiggy, Zomato and Ubereats in Coimbatore city. The respondents are ordering food through online because they are getting offers, save their time and stress free because of traffic prevailing in Coimbatore city and are very much satisfied with food ordering application.*

**Key Words:** *Customers Attitude, Online Food Ordering Application, Swiggy, Zomato Uber Eats.*

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### **INTRODUCTION**

Online Food ordering application refers to the application program which is used to order your food using the internet. In other words restaurants in your pockets you can order food as and when to like to have food .It is shortly referred to as app and it is software program or application that can be used on online or mobile devices. Customers attitude refers to the composition of individuals belief, feeling and behaviour towards the business .It is the best predictor of future of the business it measures the customer retention rates and turnover. Food delivery application is one of the fast growing segments in India among all the on-demand services .The most popular online food ordering applications used in Coimbatore city are Swiggy , Zomato and Uber Eats.

### **STATEMENT OF THE PROBLEM**

In this changing world people are not willing to go to the restaurant due to heavy traffic and busy schedule. Online food order application plays a vital role in our daily life. It helps to reach all kinds of people in and around people living in Coimbatore. In the present day of busy life people are giving much importance to their time and they are not interested to waste the time moving from one place to another in order to have their food. They pay less when they order food using food ordering



application than the visit the restaurants and order their food. The players of food ordering system provide discount and offers to their customers with this background; the researcher has undertaken a study to understand the attitude of the customers.

## **OBJECTIVES OF THE STUDY**

- To identify the customer attitude towards online food ordering application.
- To investigate the major factors that influence customer attitude towards online food ordering application.

## **NEED FOR THE STUDY**

The need of the study is to determine the customer awareness towards food ordering application and evaluate the factors influencing customers and the level of satisfaction in ordering the food through online application.

## **RESEARCH DESIGN**

Research design is an agenda according to which the research is to be conducted. It provides guidelines for the research process. The research design specifies the method for data collection & data analysis. In this study descriptive research design is made use of which describes the demographic characteristics of respondents and it describes the subject of the research without covering why it happens.

## **SOURCES OF DATA**

### **➤ Primary Data**

The primary data is used in the study through the structured questionnaire conducting interview schedule among the respondent in Coimbatore city.

### **➤ Secondary Data**

Secondary data is also used in the study by referring to the books, journals, magazines and websites.

## **SAMPLING TECHNIQUE**

The study was conducted among the viewers of Coimbatore city by adopting Simple Random Sampling Technique.

## **SAMPLE SIZE**

The sample size is 100 respondents which have been considered for the study.

## **TOOLS USED FOR THE STUDY**

- ☐ Chi- Square Analysis Test
- ☐ Pearson's Correlation



## **LIMITATION OF THE STUDY**

- The respondents are limited to 100 respondents due to time constraint.
- The result of analysis made in the study depends fully on the information given by the respondents.
- The area of study is restricted to Coimbatore city only.

## **REVIEW OF LITERATURE**

**Dr.S.Preetha, S.Iswarya (2019)<sup>1</sup>** “*An analysis of user convenience towards Food Online Order and Delivery Application (Food App via Platforms)*”. The study has been undertaken to discern the quality of the Food Online Order and Delivery) Application –The platform to consumer delivery application, from the feedback of customers. The study also attempts to understand the factors that lead to the intention to use the mobile application.

**Aswini.J, et.al (2018)<sup>2</sup>** “*Automated Food Ordering System*”. The study aims at improving the quality of services by incorporating the technology. This wireless application is user friendly, improves efficiency and accuracy for restaurants by saving time, reduces human errors and provides customer feedback. This system successfully overcomes the drawbacks in earlier automated food ordering system.

**Jothishman Das(2018)<sup>3</sup>** ”Consumer Perception towards ‘Online Food Ordering and delivery services’: An Empirical study” This paper aims to discuss the consumer’s perception towards the online food ordering and delivery services in Pune.The survey was conducted for a purposeful analysis of the study around 153 respondents .The purpose of research is to know what are the factors influencing, their perceptions needs of different online portals in their mind and all over satisfaction towards online food delivery services.

## **ONLINE FOOD DELIVERY SERVICES IN COIMBATORE**

Uber Eats' parent company Uber was founded in 2009 by Garrett Camp and Travis Kalanick. The company made its foray into food delivery in August 2014 with the launch of the Uber FRESH service in Santa Monica, California<sup>4</sup>. In 2015, the platform was renamed to UberEATS,<sup>5</sup> and the ordering software was released as its own application, separate from their app for Uber rides.<sup>6,7</sup> Connecting people to the food they love Uber Eats ,on demand food delivery application is set to launch in Coimbatore ,Vizag,Hyderabad,Chennai and Bangalore since May 2017.

Nandan Reddy and Sriharsha Majety both alumni of Birla Institute of Technology and Science (BITS) Pilani, are second time lucky entrepreneurs. They changed the focus on the food industry. Back in 2014, Swiggy was founded in an office space in Koramangala, Bangalore. Swiggy now has a major presence in Delhi, Mumbai, Pune, Bangalore, Hyderabad, Chennai and Kolkata. When it comes to food and ordering food, India is a young country with a lot of untapped potential. As a customer centric company, Swiggy





as an online platform is entirely dedicated to improving the process and experience of food order and delivery. Since its inception, Swiggy has rapidly grown to become a leader in the Indian food delivery sector by consistently shrinking delivery timelines and improving customer experience<sup>8</sup>. Home Delivery in Coimbatore was launched in March 2018.

Zomato started under the name, Foodiebay initially. Later In November 2010, it was renamed Zomato.<sup>9</sup> By 2011, Zomato expanded to other cities across the country in Delhi NCR, Mumbai, Bangalore, Chennai, Pune and Kolkata.<sup>10</sup> Subsequently in 2012, the company expanded operations internationally in several countries like the United Arab Emirates, Sri Lanka.<sup>11</sup> **Zomato** is an Indian restaurant aggregator and food delivery start up founded in 2008. It was started by Deepinder Goyal and Pankaj Chaddah. It provides information, menus and user-reviews of restaurants, and also has food delivery options from partner restaurants in select cities. As of 2016, the service is available in 24 countries.

## DATA ANALYSIS

Data analysis is a process of evaluating useful information through analytical and logical reasoning to examine elements of data and drawing conclusions in supporting decision making.

## CHI-SQUARE TEST

The chi - square analysis is mainly used to test the significance of two factors. In other words the chi-square analysis is performed to test the significance of one factor. Each of the personal factors considered are compared with study factors and chi-square analysis was performed. The tests are carried out with 5% level of significant.

**TABLE 1**

### Comparison between Gender and Level of Satisfaction

Ho: There is no significant relationship between gender and level of satisfaction.

Factors	Table Value	D.F	Assumption - Significance
Price	2.597 <sup>a</sup>	3	0.492
Availability Food	3.219 <sup>a</sup>	3	0.359
Delivery Time	4.735 <sup>a</sup>	3	0.192
Rating and Reviews	3.347 <sup>a</sup>	3	0.341
Popularity of Restaurant	1.770 <sup>a</sup>	4	0.778
Locality of Restaurant	1.989 <sup>a</sup>	3	0.738
Familiarity of Restaurant	6.537 <sup>a</sup>	3	0.11
Offers / Discount	2.482 <sup>a</sup>	3	0.479



Availability of Hotels	5.491 <sup>a</sup>	4	0.241
User Friendly	5.665 <sup>a</sup>	4	0.226
Time Consuming	4.089 <sup>a</sup>	4	0.349
Service	5.621 <sup>a</sup>	4	0.229
Reliability	6.543 <sup>a</sup>	4	0.162

**Source: Primary Data.**

The table 1 clearly explains that calculated value is less than the table values at 5% level of significance, so the null hypothesis is accepted. It is concluded that, there is no significant relationship between gender and level

**TABLE 2**

**Comparison between Age and Level of Satisfaction**

Ho: There is no significant relationship between age and level of satisfaction.

<b>Factors</b>	<b>Table Value</b>	<b>D.F</b>	<b>Assumption - Significance</b>
Price	4.089 <sup>a</sup>	4	0.349
Availability Food	14.970 <sup>a</sup>	6	0.02
Delivery Time	14.970 <sup>a</sup>	6	0.02
Rating and Reviews	8.132 <sup>a</sup>	9	0.521
Popularity of Restaurant	3.006 <sup>a</sup>	9	0.964
Locality of Restaurant	19.037 <sup>a</sup>	9	0.428
Familiarity of Restaurant	5.244 <sup>a</sup>	9	0.813
Offers / Discount	7.913 <sup>a</sup>	9	0.543
Availability of Hotels	9.354 <sup>a</sup>	9	0.405
User Friendly	5.244 <sup>a</sup>	9	0.813
Time Consuming	15.182	12	0.232
Service	27.603 <sup>a</sup>	12	0.341
Reliability	18.391 <sup>a</sup>	12	0.479

**Source: Primary Data.**

The table 2 clearly explains that calculated value is less than the table values at 5% level of significance, so the null hypothesis is accepted. It is concluded that, there is no significant relationship between age and level of satisfaction.

**TABLE: 3**

**Comparison between Educational Qualification and Level of Satisfaction**

Ho: There is no significant relationship between educational qualification and level of





satisfaction.

Factors	Table Value	D.F	Assumption - Significance
Price	13.299 <sup>a</sup>	3	0.004
Availability Food	1.732 <sup>a</sup>	3	0.63
Delivery Time	8.258 <sup>a</sup>	3	0.041
Rating and Reviews	3.664 <sup>a</sup>	3	0.300
Popularity of Restaurant	17.714 <sup>a</sup>	9	0.39
Locality of Restaurant	20.059 <sup>a</sup>	9	0.18
Familiarity of Restaurant	26.575 <sup>a</sup>	12	.009
Offers / Discount	30.540 <sup>a</sup>	12	.002
Availability of Hotels	25.314 <sup>a</sup>	12	.013
User Friendly	22.495 <sup>a</sup>	12	.032
Time Consuming	28.073 <sup>a</sup>	12	.005
Service	21.400 <sup>a</sup>	12	.045
Reliability	23.196 <sup>a</sup>	12	.026

**Source: Primary Data**

The table 3 clearly explains that calculated value is less than the table values at 5% level of significance, so the null hypothesis is accepted. It is concluded that, there is no significant relationship between educational qualification and level of satisfaction.

## PEARSON'S CORRELATION

Correlation is a statistical measure that indicates the extent to which two or more variables fluctuate together. A positive correlation indicates the extent to which those variables increase or decrease in parallel; a negative correlation indicates the extent to which one variable increase as the other decreases. A correlation coefficient is a statistical measure of the degree to which changes to the value of one variable predicts the change to another value of another. When the fluctuation of one variable reliably predicts a similar fluctuation in another variable, there is often a tendency to think that means that the change in one causes the change in another.

**TABLE 4**

**Correlation between Income and Amount Spent**

Pearson's Correlation	Value	Asymp. Std. Error <sup>a</sup>	Approx. T <sup>b</sup>	Approx. Sig.
Interval by Interval Pearson's	.159	.099	1.580	.119 <sup>c</sup>
Ordinal by Ordinal Correlation	.171	.102	1.703	.094 <sup>c</sup>
N of Valid Cases	100			

**Source: Primary Data**



The above table indicates that Pearson's correlation is 1 (0.159), which shows a positive correlation between variables gender and amount spent for ordering food through online are moving towards same direction.

**TABLE 5**

**Correlation between Occupation and Food Preference of Food Ordering**

Pearson's Correlation		Value	Asymp. Std. Error <sup>a</sup>	Approx. T <sup>b</sup>	Approx. Sig.
Interval by Interval	Pearson's Correlation	-.082	.107	-.796	.425 <sup>c</sup>
Ordinal by Ordinal		-.081	.108	-.805	.422 <sup>c</sup>
N of Valid Cases		100			

**Source: Primary Data**

The above table indicates that Pearson's Correlation is -1 (0.082), which shows a negative correlation between variables occupation and food preference of food ordering through online are moving towards the opposite direction.

**TABLE 6**

**Correlation between Discount Offered and Frequency of Ordering Food**

Pearson's Correlation		Value	Asymp. Std. Error <sup>a</sup>	Approx. T <sup>b</sup>	Approx. Sig.
Interval by Interval	Pearson's Correlation	.157	.097	1.578	.118 <sup>c</sup>
Ordinal by Ordinal		.169	.100	1.701	.092 <sup>c</sup>
N of Valid Cases		100			

**Source: Primary Data**

The above table indicates that Pearson's correlation is 1 (0.157), which shows a positive correlation between variables discount offered and frequency of ordering food through online are moving towards same direction.

## CONCLUSION

In the changing scenario the customers are prefer to order the food through online using food ordering application. From the study, it is observed that most of the respondents are ordering food in the online application through mobile. Swiggy and Zomato mostly go with online transaction and by using Uber Eats the customers have the advantage of using cash on delivery. Compared to Swiggy and Zomato the online food ordering application is more users friendly. One of the limitations with Ubereats is that they don't have access in rural areas. Customer care of Zomato is appreciable. Although each food ordering application has certain it own limitations, it is concluded that majority of the respondents are ordering food frequently through Swiggy, Zomato and Uber Eats in Coimbatore city. The respondents are ordering food through online because they are getting offers, save their time and stress free because of traffic



prevailing in Coimbatore city and are very much satisfied with food ordering application.

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## **SERVICE QUALITY PERCEPTION OF CUSTOMERS OF SOUTHERN RAILWAY, COIMBATORE**

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### **ABSTRACT**

Service quality perception of the customers of any organization is the crucial one. So, determinants of passenger satisfaction in Railways are perennial issue due to increasing technology and innovative practices in service quality. So, the present study aims to put forth the evaluation of determinants of passenger satisfaction on service quality of Indian Railway in Coimbatore. Railway has a greater potential to draw economic benefits from its operations if there service they provide, but railways are missing the passenger service as compare to Airline Services. For examining the service quality perception among the railway passengers, the researcher took a survey from 120 passengers who have experienced services offered by the Southern Railway at Coimbatore. Questionnaire is the main tool for collecting the opinion of the railway passengers. Five dimensions of service quality ie., Tangibility, Reliability, Responsiveness, Assurance and Empathy were taken in this research. The result indicates that a larger gap has been found

**Keywords :** Service Quality Perception, Southern Railway, SERVQUAL

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### **INTRODUCTION**

Indian Railway is lifeline of the nation, founded in April 16, 1853, 160 years ago. The headquarters is in New Delhi. Some services provided by Indian Railway are freight services, parcel carrier and catering, tourism services and other related services owned by Government of India. Indian Railway is the largest rail network in Asia and the world's second largest under one management. It is a multi-gauge, multitraction system covering 121407 kilometers, with 8500 stations as on March 2019 across the length and breadth of the country. It transported over 8.26 billion passengers daily. It is the largest employer in the organized sector in India, with a workforce of 1.3 million. For administrative purposes, Indian Railways is divided into 18 zones. Northern Railway, the Jewel Set in the Crown of Indian Railways, has embarked on the mission to vanquish distances and create its own Indian Railway is lifeline of the nation, founded in April 16, 1853, 160 years ago. The headquarters is in New Delhi. Some services provided by Indian Railway are freight services, parcel carrier and catering, tourism services and other related services owned by Government of India. Indian Railway is the largest rail network in Asia and the world's second largest under one management. It is a multi-gauge, multi-traction system covering 121407 kilometers, with 8500 stations as on December 2012.



## **REVIEW OF LITERATURE**

According to Naveen and Rajkumar Raganathan (2018) found that the service quality, technology, innovation and employee commitment were relied on the performance of the Indian railways. Moreover, this study concluded that railways in India had affected by the service quality and employee commitment but also other factors were the main competitive advantage to improve the performance in the system. From the authors Bikramjit Singh Hundal and Vikas Kumar (2015), who has described that a larger gap had been found in Reliability and Assurance dimensions of Railway service quality and the most important factors determining satisfaction of passengers were basic facilities, safety & security, punctuality and employee behavior towards passengers. Further, it was indicated that the dimensions that influenced the good services were Reliability and Assurance. The authors Sheeba and Kumuthadevi (2013) revealed from results that the most important factors determining satisfaction of passengers in train were serially comes as basic facilities, hygiene, safety & security, catering , health care service, punctuality, behavior towards passengers. This study concluded that continuous, comprehensive, lengthy intentional performance and attempts were essential to satisfy the needs of customers. There was a significant relationship between the gender, age, occupation, education background and the booking pattern, paying habits, the sources of knowledge and services availed on IRCTC platform found by the author Sathyanarayana et al. (2017). Moreover, they had explored that the highest average gap was for the reliability followed by tangibles and empathy.

The two authors Rajeswari and Santa kumara (2014) evident that passenger perceived that rail transport system, the main public sector transport, was not providing good quality of services that can meet their expectations. Further, it was concluded that visible efforts by Indian Railways should be in place to improve or upgrade the rail transport system. According to Geetika, Shefali Nandan (2010) identified that the factors of user satisfaction with the quality of services provided on railway platforms were availability and quality of refreshments, effectiveness of information systems, behavior of railway staff, basic amenities provided on platforms, and safety and security. Also, refreshments and behavioral factors were considered most important by passengers. Anbupriya and Subadra (2017) concluded that the passengers satisfied with the service quality dimensions namely reliability, empathy, tangibility, assurance and responsiveness which were offered by the Southern Railways. The results showed that the Southern Railways should give some more insights to develop and improve the quality of services in future.

## **STATEMENT OF THE PROBLEM**

Nowadays, railway journey is an important one for travelling of business people, employees, school or college going students and all the occasionally travelers. The people who travel by train they felt that somewhat comfort in train journey, tiredness travel and be safety in long travel. Even though, the Southern Railways give more facilities while in travel and waiting in platform of Railway Station and waiting in Room at Railway Station, they felt somewhat unhappy due to improper time schedule of train and less safety for their child and luggages. So, the train travelers have perceived less satisfaction in train journey. Hence the



study emerge and to examine the service quality perception of the railway passengers in particularly Coimbatore Station of Tamilnadu, India.

## **OBJECTIVES OF THE STUDY**

- To study the demographic profile of the Railway Passengers in Coimbatore.
- To identify the service quality perception of Railway Passengers in Coimbatore.

## **METHODOLOGY**

The research is naturally descriptive research design. For examining the service quality perception of the railway passengers in Coimbatore, a questionnaire is a main tool for data collection. In this questionnaire is divided into two sections viz., demographic profile of the railway passengers and service quality perception of the railway passengers. For this 120 railway passengers randomly collected based on their convenience in Coimbatore Railway Station. The collected opinion is discussed by using statistical tools like perception analysis, mean score analysis and SERVQUAL model for examining the service gap. The details are discussed in the following data analysis section.

## **DATA ANALYSIS**

This section is divided into two heads viz., demographic profile of the railway passengers and service quality perception of the railway passengers.

### **Section 1 : Demographic Profile of the Railway Passengers**

The following table shows the demographic profile of the railway passengers.

**Table 1 : Age of the Respondents**

<b>No.</b>	<b>Age</b>	<b>No. of Respondents</b>	<b>Percentage</b>
1	Upto 30 Years	42	35.0
2	31-40 Years	55	45.8
3	Above 40 Years	23	19.2
	<b>Total</b>	<b>120</b>	<b>100.0</b>

From the above table, it is found that 35.0 percent of the respondents belong to upto 30 years age category, 45.8 percent of the respondents belong to 31-40 years and remaining 19.2 percent of the respondents belongs to above 40 years age category.

**Table 2 : Gender of the Respondents**

<b>No.</b>	<b>Gender</b>	<b>No. of Respondents</b>	<b>Percentage</b>
1	Male	74	61.7
2	Female	46	38.3
	<b>Total</b>	<b>120</b>	<b>100.0</b>





It brings from the analysis that 61.7 percentage of the respondents are male and 38.3 percentage of the respondents are female.

**Table 3 : Educational Qualification of the Respondents**

No.	Educational Qualification	No. of Respondents	Percentage
1	School Level	27	22.5
2	College Level	79	65.8
3	Professional	14	11.7
	<b>Total</b>	<b>120</b>	<b>100.0</b>

It could be found from the analysis that 22.5 percentage of the respondents are educated till school level, 65.8 percent of the respondents are qualified with college level and 11.7 percent of the respondents are professionally qualified.

**Table 4 : Occupational Status of the Respondents**

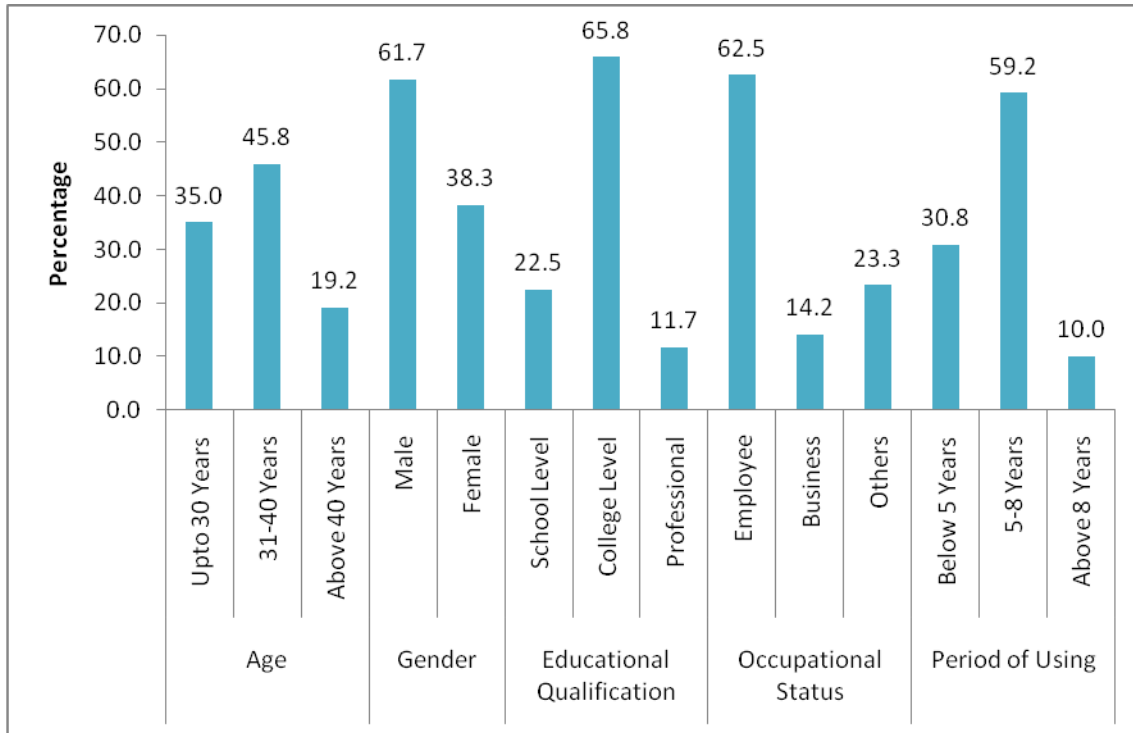
No.	Occupational Status	No. of Respondents	Percentage
1	Employee	75	62.5
2	Business	17	14.2
3	Others (Student, Home Maker, etc)	28	23.3
	<b>Total</b>	<b>120</b>	<b>100.0</b>

It is observed from the analysis that 62.5 percent of the respondents are working as employee, 14.2 percent of the respondents are engaged in their business and remaining 23.3 percent of the respondents are some other status like student, home maker, etc.

**Table 5 : Period of Using the Railway Service**

No.	Period of Using	No. of Respondents	Percentage
1	Below 5 Years	37	30.8
2	5-8 Years	71	59.2
3	Above 8 Years	12	10.0
	<b>Total</b>	<b>120</b>	<b>100.0</b>

It could be found from the analysis that 30.8 percent of the respondents are using the railway service for below 5 years, 59.2 percent of the respondents are using 5-8 years of railway service and 10.0 percent of the respondents are using above 8 years.



**Chart 1 : Demographic Profile of the Respondents**

## Section 2 : Service Quality Perception

The following table shows the service quality perception of the sample respondents. Before carrying out any analysis on primary data the foremost requirement is to test the reliability of data. The data reliability has been tested by using the statistic Cronbach Alpha. The Cronbach Alpha value comes out to be 0.784 which is more than the standard value of 0.6. So, the service quality perception variables are ready to perform further analysis. The following table shows the service quality variables.

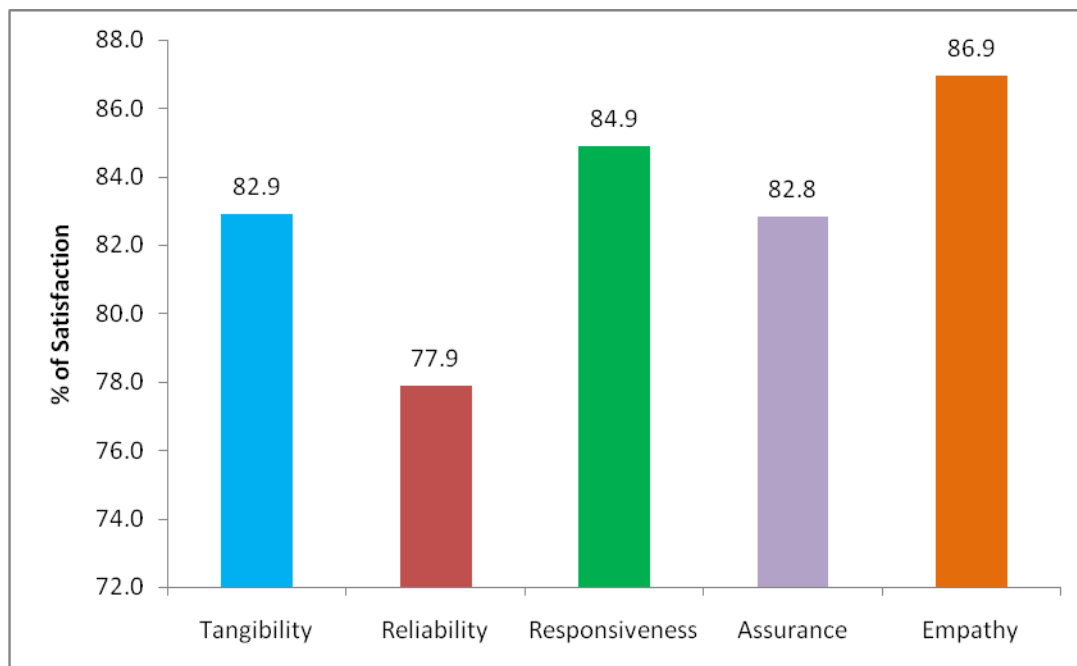
**Table 6 : Service Quality Perception**

No.	Service Quality Attributes	Expectations (E)	Perceptions (P)	Gap (E-P)	% of Satisfaction
<b>1</b>	<b>Tangibility</b>				
	Modern Equipments	4.34	3.55	0.79	81.8
	Infrastructure	4.13	3.27	0.86	79.2
	Comfortable Seats	4.34	3.81	0.53	87.8
<b>2</b>	<b>Reliability</b>				
	Accuracy in Record Keeping	4.46	3.91	0.55	87.7
	Train Schedule	4.64	3.22	1.42	69.4
	Punctuality of Trains	4.53	3.47	1.06	76.6
<b>3</b>	<b>Responsiveness</b>				
	Ready to Help	4.22	3.54	0.68	83.9





	Staff Deals in Caring Way	4.14	3.61	0.53	87.2
	Solution of Complaints	4.08	3.41	0.67	83.6
<b>4</b>	<b>Assurance</b>				
	Safety	4.61	3.74	0.87	81.1
	Polite and well manner Staff	4.23	3.51	0.72	83.0
	Safety of Luggage	4.35	3.67	0.68	84.4
<b>5</b>	<b>Empathy</b>				
	Coordination	3.92	3.21	0.71	81.9
	Best Service Provider	4.23	3.82	0.41	90.3
	E-Ticketing Service	4.14	3.67	0.47	88.6



**Chart 2 : Service Quality Perception**

From the above analysis it is clearly understood about the service quality perception of the railway passengers in Coimbatore. For this, 15 attributes are selected with 5 SERVQUAL dimensions like Tangibility, Reliability, Responsiveness, Assurance and Empathy. From the analysis and found from the service quality gap analysis, as follows.

- The respondents have perceived less satisfaction in infrastructure facilities offered by the Southern Railway in Tangibility.
- In the case of reliability, train schedule and punctuality of trains are not satisfied during the travel period.
- Most of the respondents are moderately satisfied with the grievance redressal procedure and helping on desk.



- In railway station and train travel also moderately satisfied for passengers as well as their luggage.
- The coordination of the railway staffs and security people felt somewhat satisfied by the passengers.

## **FINDINGS AND SUGGESTIONS**

- Majority of the respondents are 31-40 years age category, male, college level educated, working as employee and using the railway services for 5-8 years.
- Comparatively five dimensions of service quality of the Southern Railway, the passengers have perceived less satisfaction towards reliability services and tangibility services. So, it is necessary to keenly watch the services by the Southern Railway wherever the passengers felt not satisfied that has to be found by the authorities and make arrangement to rectify the problems and increase the service quality that helps to increase the satisfaction level of the passengers in the study area.
- Despite male passengers are travelled more, around 38.3 percent of female passengers are travel in Train. They need safety first to them and safety to their luggages and so the railway authorities take more care for this issue through increase security officers in the train as well as platform of the station. It may increase the female satisfaction and increase the reliability of Southern Railway services.

## **CONCLUSION**

This study is mainly focused on to examining the service quality perception of railway passengers towards Southern Railways in Coimbatore. From the research, the researcher has noticed that the Southern Railway should concentrate the reliability and tangible services which felt low by the railway passengers. So, it is necessary to concentrate the authorities of Southern Railways, Coimbatore.

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## **A STUDY ON THE IMPACT OF MOBILE COMMERCE**

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### **ABSTRACT**

Innovation is the change that unlocks new value. With the increased use of mobile internet and innovative smart phones, the business has transformed from direct selling to mobile selling in India. The next generation mobile commerce enables buying and selling of goods and services through wireless handheld devices. It involves new technologies, services and business models. Mobile Commerce aims to serve all information and materials needs of the people in a convenient and easy way. The objective of the study is to find the factors influencing the usage of Mobile Commerce. It involves collection of data from respondents through structured questionnaire and statistical methods employed for the data analysis are percentage analysis and Pearson's rank correlation. It reveals that majority of the respondents are using the mobile commerce because of the time spend for purchasing and other information provided by e-commerce websites about the products and services.

**Keywords: Mobile Commerce, E-Commerce, Online Commerce**

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### **INTRODUCTION**

Mobile Commerce platforms provide specialized mobile applications such as, mobile money transfer, mobile ticketing, mobile vouchers, coupons and loyalty cards, content purchase and delivery, location- based services, information services, mobile banking, mobile brokerage, auctions, mobile browsing, mobile purchase. Mobile Commerce can be defined as any electronic commerce activity conducted over a wireless network through mobile devices. It includes activities such as buying and selling of goods, provision of services and information, online transactions, etc,

Mobile devices refer to devices that connect to a wireless network and are capable of accessing, interacting and displaying information on screen. The main idea behind Mobile Commerce is to enable various applications and services available on the internet to portable devices to overcome the constraints of desktop computer. Mobile Commerce aims to serve all information and materials needs by the people in a convenient and easy way.

### **REVIEW OF LITERATURE**

**S. Muthukumar, Dr. N. Muthu (2017)<sup>1</sup>** "Impact of Mobile Commerce in Chennai" Mobile Commerce has huge potential in India considering rapid mobile penetration. Mobile Commerce is still in its initial stages in India. Not much research has been done on these areas as they were focused on the acceptance of technology instead of adoption perception of people. This research article attempts to explore the factors that influence the adoption of M-commerce services in Chennai city, Data collected through a questionnaire was analysed employing the statistical tools like 't' test, Chi square, ANOVA, etc., through SPSS. This study also indicates that respondents are moving towards comfortable zone in the usage of Mobile Commerce application. Those who have higher educational qualification are more comfortably using mobile for internet in Chennai. It is found that mobile services Internet,



entertainment, Whatsapp and Video calling are being used often in Chennai city. Most of respondents are using Mobile Commerce for entertainment purpose. Half of the respondents use it for entertainment, internet and messaging. South Chennai people are using more of Whatsapp, Video Calling, Shopping and Sodexo compared to North and Central Chennai.

**Dr. Priyanka Khurana (2016)<sup>2</sup>** *“M-Commerce: A Necessity for Future India”*  
Innovation is the change that unlocks new value. With the increased use of mobile internet and innovative smart phones, the business has transformed from direct selling to mobile selling in India. The next generation mobile commerce enables buying and selling of goods and services through wireless handheld devices. M-commerce will help the Mutual Fund Industry to reach greater heights with advancements in technology. The purpose of this study is to evaluate the current status of Mobile Commerce in India with special reference to Mutual Funds and to establish m-commerce as a necessity for Future India. The researcher has used analytical approach to undertake this study. A questionnaire was prepared to collect primary data from mutual fund investors and data was collected regarding the financial preference of investors and also the mobile internet users in India. The statistical tools used for the analysis is Percentage Analysis. The study concluded that technology based smarter ways of doing business will be the natural favourites for doing business in Future India. India's growth through financial sector and m-commerce will contribute towards shaping India for a better tomorrow. And by 2020, m-commerce will be the most preferred place for marketers, content creators and advertisers to reach out target audience.

## **OBJECTIVE OF THE STUDY**

To study the factors influencing the usage of Mobile Commerce.

## **RESEARCH METHODOLOGY**

- **Research Design:** Descriptive Research Design.
- **Sources of Data:**
  - **Primary Data:** Structured Questionnaire with the help of Google Form.
  - **Secondary Data:** Books, Journals, Magazines, Articles and Websites.
- **Sampling Technique:** Simple Random Sampling.
- **Sampling Size:** 50
- **Area of the Study:** Coimbatore City
- **Tools Used for the Study:** (i) Percentage Analysis, (ii) Rank Correlation

## **ANALYSIS & FINDINGS**

### **• ANALYSIS**

#### **✓ PERCENTAGE ANALYSIS**

S. No	Particular	No. of Respondents	Percentage
1	<b>Gender</b>		
	Male	20	40%
	Female	30	60%
2	<b>Age</b>		
	15- 20	10	20%
	21- 25	20	40%



	26- 30	10	20%
	Above 30	10	20%
<b>3</b>	<b>Educational qualification</b>		
	Post graduate	35	70%
	Under graduate	15	30%
<b>4</b>	<b>Occupation</b>		
	Student	35	70%
	Employee	5	10%
	Business/ Profession	10	20%
<b>5</b>	<b>Monthly income</b>		
	Below □ 10000	5	10%
	□ 10001- □ 20000	5	10%
	□ 20001- □ 30001	15	30%
	Above □ 30000	25	50%
<b>6</b>	<b>Marital status</b>		
	Married	15	30%
	Unmarried	35	70%
<b>7</b>	<b>Type of family</b>		
	Joint family	10	20%
	Nuclear family	40	80%
<b>8</b>	<b>Family members</b>		
	2- 4	30	60%
	4- 5	10	20%
	5- 7	5	10%
	Above 7	5	10%
<b>9</b>	<b>Awareness</b>		
	Yes	50	100%
<b>10</b>	<b>Source of Information</b>		
	Newspaper	20	40%
	Online	20	40%
	Friends/ Relatives	10	20%
<b>11</b>	<b>Purpose</b>		
	Mobile shopping	20	40%
	Mobile payment	15	30%
	Mobile ticketing	5	10%
	Mobile browsing	10	20%
<b>12</b>	<b>Preference</b>		
	Amazon	10	20%
	Flip kart	10	20%
	Apple Pay	15	30%
	Google Pay	5	10%
	Book My Show	5	10%
	UC Browser	5	10%



<b>13</b>	<b>Problem Faced</b>		
	Yes	50	100%
<b>14</b>	<b>Kinds of Problem Faced</b>		
	Security	15	30%
	Location	10	20%
	Consumer Trust	20	40%
	Slow Access Speed	5	10%

### ✓ RANK CORRELATION

#### RANK THE FACTOR INFLUENCED BY MOBILE COMMERCE

Factor	Rank	1	2	3	4	5	Total	Rank Score	Rank
	Score	5	4	3	2	1			
<b>Time Consuming</b>	No. of Respondents	20	30	-	-	-	50	4.4	1
	Score	100	120	-	-	-	220		
<b>Informative</b>	No. of Respondents	15	25	10	-	-	50	4.1	2
	Score	75	100	30	-	-	205		
<b>Data Consuming</b>	No. of Respondents	10	20	15	5	-	50	3.7	4
	Score	50	80	45	10	-	185		
<b>Trust</b>	No. of Respondents	20	15	5	10	-	50	3.9	3
	Score	100	60	15	20	-	195		
<b>Security</b>	No. of Respondents	15	10	-	5	20	50	2.9	5
	Score	75	40	-	10	20	145		

### ➤ FINDINGS

#### • FINDINGS FROM PERCENTAGE ANALYSIS

- Majority (60%) of the respondents are female.
- 40% of the respondents belong to the age group of 21 - 25 years.
- Majority (70%) of the respondents are post graduate.
- Majority (70%) of the respondents are students.
- Majority (50%) of the respondents' have been earning a monthly income of above ₹ 30,000.





- Majority (70%) of the respondents are unmarried.
- Majority (80%) of the respondents belong to nuclear family.
- Majority (60%) of the respondents have 2 – 4 members in their family.
- Majority (100%) of the respondents are aware of Mobile Commerce.
- 40% of the respondents came know about the Mobile Commerce through online.
- 40% of the respondents' using Mobile Commerce for the purpose of shopping.
- 30% of the respondents prefer mobile payment (apple pay) services in Mobile Commerce.
- Majority (100%) of the respondents had faced the problems while using Mobile Commerce.
- Majority (40%) of the respondents felt that consumer trust is the main problem of using Mobile Commerce.
- **FINDINGS FROM RANK CORRELATION**
  - Average score of 4.4 have been given for 1<sup>st</sup> rank for Time Consuming.

## CONCLUSION

Mobile Commerce is going to play a major role in future. Mobile Commerce is becoming popular because it offers unique and variety of features to its users. These days everybody is busy in their life and they want save the time and money. Mobile Commerce technology is very suitable for saving time because people would not go outside and using smart phone and do many works like transaction, sales, purchases of goods and services etc., The research was conducted to find out the factors influencing the usage of Mobile Commerce. It reveals that majority of the respondents are using the mobile commerce because of the time spend for purchasing and other information provided by e-commerce websites about the products and services.

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## A STUDY ON CONSUMER PERCEPTION TOWARDS PHONE PE SPECIAL REFERENCE WITH COIMBATORE CITY

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### ABSTRACT

*PHONE PE is a mode of payments over an electronic network such as the internet. It is an electronic payment method. In other words Phone pay which refers to a person can make Online Payments for his purchase or buying any goods and services without the physical transfer of cash and cheques, irrespective of time and location. Phone pay system is the basis of on-line payments and on-line payment system development is a higher form of electronic payments. It makes electronic payments at any time through the internet directly to manage the e-business environment. In real world we have two distinct types of payment systems.*

**Key words:** *Electronic, Payment, Attitude. Cashless Transactions, Consumer Perception; Digital Payment; Digital Wallets*

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### INTRODUCTION

**PhonePe** is an Indian e-commerce payment system and digital wallet company headquartered in Bangalore, India. It was established in December 2015 by Sameer Nigam, Rahul Chari and Burzin Engineer. PhonePe app went live in August 2016 and was the first payment application built on Unified Payments Interface (UPI).

The PhonePe application is available in over 11 Indian languages. Using PhonePe, users can send and receive money, DTH, recharge mobile, data cards, make utility payments, purchase gold and shop online and offline.

### OBJECTIVES

- To find out the demographic profile of the respondents.
- To create awareness about various methods of online payment systems.
- To make online payment safe and secure.

### REVIEW OF LITERATURE

According to **MOBEY FORUM (2010)** Security in payment system is an important requirement in the field of m-commerce secure information exchange and safe financial transactions through mobile networks. However, it is difficult to strongly authenticate the mobile users remotely and provide an adequate level of non-repudiation of transactions. The industrial consortia such as Mobey Forum considered security as a fundamental requirement for mobile payments and financial services when adopted by all stakeholders. Hence, this



chapter, before designing high end security architecture for mobile payment system for higher academic institutions evaluates

**Bamasak (2012)** carried out study in Saudi Arabia found that there is a bright future for m-payment. Security of mobile payment transactions and the unauthorized use of mobile phones to make a payment were found to be of great concerns to the mobile phone users. Security and privacy were the major concerns for the consumers which affect the adoption of digital payment solutions . Doan illustrated the adoption of mobile wallet among consumers in Finland as only at the beginning stages of the Innovation-Decision Process.

## **RESEARCH METHODOLOGY**

1. **Research Design:** This research has adopted descriptive research study since it describes the state of affairs as it exists at present.
2. **Source of data:**
  - **Primary Data** - The primary data is collected from the respondents through questionnaire.
  - **Secondary Data** - The secondary Data is collected from books, journals and websites.
3. **Sampling Technique:** Simple random technique is used.
4. **Sampling size:** A simple of 50 respondents was taken for this study
5. **Area of study:** The study has been conducted in Coimbatore city.
6. **Tools used for the study:** The tool used for this study is percentage analysis.

## **ANALYSIS AND FINDINGS**

### **GENERAL PROFILE OF RESPONDENTS:**

**TABLE 1: THE GENERAL PROFILE OF THE RESPONDENTS**

<b>PERSONAL FACTORS</b>		<b>NO. OF RESPONDENTS</b>	<b>PERCENT</b>
GENDER	MALE	15	30
	FEMALE	35	70
MARITAL STATUS	MARRIED	20	40
	UNMARRIED	30	60
EDUCATIONAL QUALIFICATION	SCHOOL LEVEL	5	10
	DIPLOMA	10	20
	DEGREE	10	20
	POST GRADUATE	20	40
	OTHERS	5	10
	STUDENT	15	30
	EMPLOYEE	10	20
	BUSINESS	10	20



OCCUPATION	UNEMPLOYED	10	20
	OTHERS	5	10
NO.OF MEMBERS IN THE FAMILY	2 MEMBERS	5	10
	3 MEMBERS	15	30
	4 MEMBERS	20	40
	MORE THAN 4 MEMBERS	10	20
NO.OF EARNING MEMBERS IN THE FAMILY	ONE	10	20
	TWO	20	40
	THREE	15	30
	MORE THAN THREE	5	10
MONTHLY FAMILY INCOME	LESS THAN 10000	5	10
	10000-20000	10	20
	20000-30000	20	40
	ABOVE 30000	15	30

### INTERPRETATION

From the table it is observed that 60% of the respondents are female, 40% of the respondents are unmarried, 40% of the respondents are post graduates, 30% of the respondents are Students, 40% of the respondents belong to 4 member family, 40% of the respondents belong to 2 members earning family, 40% of the respondents' family income is Rs. 20000 – 30000.

### LEVEL OF AWARENESS AND USAGE OF PHONEPE TRANSACTIONS THROUGH MOBILE PHONES-FINDINGS

S.NO	INDEPENDENT VARIABLES	PERCENTAGE ANALYSIS
1.	Utilizing the Phonepe services for E-Ticketing	Maximum 63% of respondents are utilizing
2.	Utilizing the Phonepe services for transfer of funds to other bank account	Maximum 94% of respondents are utilizing
3.	Utilizing the Phonepe services to view of account balance and transfer history	Majority 78% of respondents are utilizing
4.	Utilizing the Phonepe services to request for account statement, balance certificate and interest certificate	Majority 45% of the respondents are utilizing.



## **CONCLUSION**

Being literate in 21<sup>st</sup> century means to the digitally literate. Though the use of E-Banking (i.e) Phonepe transactions through mobile phones, there is a lot of concerns and drawbacks, the benefits for outweighs the drawbacks. Phonepe services through mobile phones is one of the popular concepts which make an impressive growth in the field of banking system. Finally it is concluded that customers are much aware about the Phonepe transactions through the mobile phones in the Coimbatore city.

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## A STUDY ON CONSUMER SATISFACTION TOWARDS LAKME

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### ABSTRACT

*The Indian cosmetic industry defined as skin care, oral care, color cosmetics, fragrance, and hair care products. India is a contract country with the population of more than a billion people. Indian cosmetic industry has been rapid growth over the past couple of decades and has been strong growth over the past couple of years and emerged as one of the industries with future growth potential. The cosmetic market in India is growing at an annual rate of fifteen to twenty, twice as fast as that of the US and European markets, the growth in the cosmetic market reflects increased demand for beauty care products in India.*

**Keywords : Branded, Cosmetics, Market, Products**

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### INTRODUCTION

Today the market of cosmetics has a different dynamic compared to the 20th century. Japan is the second largest market in the world. Regarding the growth of this market, cosmetics in Japan have entered a period of stability. However, the market situation is quickly changing. Now customers can access a lot of information on the internet and choose many alternatives, opening up many opportunities of newcomers entering the market, looking for chances to meet the diverse needs of consumers. The size of the cosmetics market for 2010 was 2286 billion yen on the basis of the value of shipments by brand manufacturer. With the growth rate of 100.1 per cent, the market was almost unchanged from the previous year. One of the most interesting emerging markets, actually the 5th largest in the world in 2012, the Russian perfumery and cosmetics market has shown the highest growth of 21th per cent since 2004, reading \$13.5 billion.

### REVIEW OF LITERATURE

Nash et al. (2006) explored whether 4 Caucasian women could be evaluated differently on 4 social measures depending on whether they were presented with or without makeup. 152 men and 171 women were split into 2 groups and were presented with the women's facial photographs either with or without cosmetics. Women presented wearing cosmetics were perceived as healthier as and more confident than when presented without. Respondents also awarded women wearing makeup with a greater earning potential and with more prestigious jobs than the same women without cosmetics. The results suggested that women can successfully employ cosmetics to manipulate how they are assessed, which may be advantageous in social situations where women may be judged on their appearance, such as job interviews.



**Parvin and Chowdhury (2006)** investigated the influence of extrinsic cues, i.e. brand image, perceived price, perceived quality and perceived country of origin on consumers' evaluative judgments for beautification products. Multi-item measures were used for data collection. The results revealed that three extrinsic cues: brand image, perceived quality and perceived country of origin have positive and significant influence on consumers' brand evaluation of beautification brands. Only perceived price had shown no such influence on consumers' brand evaluation.

## **OBJECTIVES OF THE STUDY**

To study the effect of the Consumer Satisfaction on the marketability of cosmetics products.

## **RESEARCH METHODOLOGY**

The research design that is opted for the study is descriptive research design. Descriptive research means having an in-depth study about the topic. Descriptive research methods are when the researcher wants.

### **I) Research design :-**

**Descriptive research:** The research was a descriptive research as it was concerned with specific prediction, with narration of facts and characteristic concerning individuals specially entrepreneurs. In others words descriptive research is a research where in researcher has no control over variable. They are just present the picture which has already studied.

### **II) Source of data:-**

A questionnaire used as data collection pool the researcher interview the research in the questionnaire filled information.

**1. Primary data:** The primary data has been collected by conducting direct interview using structured questionnaire.

**2. Secondary data:** The secondary data are collected from book, journals, company records, magazines, articles and websites.

### **III) Sampling technique:-**

The sampling techniques used are convenience sampling technique and simple random sampling technique.

### **IV) Sample size:-**

Sample size is the number of elements to be included in the study. Keeping in mind all the constraints 50 respondents was selected.



#### **V) Area of study:-**

The universe of the study included respondents specially entrepreneurs in Coimbatore city.

#### **VI) Tools used for the study:-**

Simple percentage analysis:

Simple percentage = No of respondent / Total no of response \* 50.

#### **ANALYSIS AND FINDING:**

**TABLE NO: 1**

**TABLE SHOWING AGE OF THE RESPONDENT**

S.NO	AGE WISE	NO.OF.REPONDENT	PERCENTAGE(%)
1	Below 20	10	20%
2	20 - 40	13	26%
3	40 - 50	18	36%
4	Above 50	9	18%
	Total	50	100

#### **Interpretation:**

From the above table it is noted that (20%) are below the age of 20, (26%) are between the age of 20-40, (36%) are between the age 40-50, (18%) are above the age of 50.

**RESULT:** Majority 36% of the respondents are 40-50

**TABLE NO: 2**

**TABLE SHOWING MARITAL STATUS OF THE RESPONDENTS**

S.NO	MARITAL STATUS	NO.OF.RESPONDENT	PERCENTAGE(%)
1	Married	32	64%
2	Unmarried	18	36%
	Total	50	100

#### **Interpretation:**

From the above table it is intimates that (64%) are married respondents and (36%) are unmarried respondents.

**RESULT:** Majority 64% of the respondents are married





**TABLE NO: 3**

**TABLE SHOWING PROBLEMS RECTIFIED FOR RESPONDENTS BY USING LAKME**

S.NO	PARTICULARS	NO.OF.RESPONDENT	PERCENTAGE(%)
1	Allergy	21	42%
2	Skincare	10	20%
3	Pimples	12	24%
4	Other problems	7	14%
	Total	50	100

**Interpretation**

From the above table it displays that (42%) of the respondents have got cured their allergy, (20%) of the respondents have got cured their skincare, (24%) of the respondents have got cured their pimples, (14%) of the respondents have got cured their problems.

**RESULT:** Majority 42% of the respondents are allergy

**TABLE NO: 4**

**TABLE SHOWING WHICH INFLUENCED THE RESPONDENTS TO BUY THE LAKME**

S.NO	PARTICULARS	NO.OF.RESPONDENT	PERCENTAGE(%)
1	Television advertisement	36	72%
2	Recommendation	14	28%
	Total	50	100

**Interpretation:**

From the above table it describes that (72%) of the respondents are purchasing the soap through television advertisement, (28%) of the respondents are purchasing the Lakme through recommendation.

**RESULT:** Majority 72% of the respondents are television advertisement

**TABLE NO: 5**

**TABLE SHOWING CONSUMER SATISFACTION TOWARDS THE LAKME**

S.NO	PARTICULARS	NO.OF.RESPONDENT	PERCENTAGE(%)
1	Yes	30	60%
2	No	20	40%
	Total	50	100



### **Interpretation:**

From the above table it is noted that (60%) of the respondents satisfied by the Lakme and (40%) of the respondents not satisfied.

**RESULT:** Majority 60% of the respondents are yes

### **FINDINGS**

The table showing 36% of the respondents are 40-50

The table showing 64% of the respondents are married

The table showing 42% of the respondents allergy problems have been rectified by using Lakme

The table showing 72% of the respondents are influenced by Television advertisement

The table showing 60% of the respondents are satisfied by the Lakme price level

### **CONCLUSION**

The consumers are highly satisfied with its quality and quantity of Lakme. Many consumers are satisfied by the brand name "LAKME". Television advertisement is the main factor that influencing the consumer to purchase the Lakme. Promotions beyond fashion week. The brand should not lose its focus away cosmetics. It can provide to very detrimental.

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## A STUDY ON CUSTOMER BUYING BEHAVIOUR TOWARDS SMARTPHONE AMONG COLLEGE STUDENTS IN COIMBATORE

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### ABSTRACT

*The second decade of the current century sees a sharp rise in the total number of mobile users in the country. This increase is the result of a new category of mobile phones namely Smartphones which had arrived in the market. The mobile industry is expected to create a total economic value of Rs 14 trillion (US\$ 217.37 billion) by the year 2020. It would generate around 3 million direct job opportunities and 2 million indirect jobs during this period. The major objective of this research is to identify the customers' perception which has a dominating effect on the consumers' minds while making a purchase of Smartphone. For, 125 smartphone users who are studying in Coimbatore colleges (particularly Arts & Science colleges) have been selected for this study. Simple random sampling method has applied for collecting the samples. The collected data were analyzed and interpreted using percentage analysis. This research found that majority of college students, who belongs to 21-23 years aged, perceived their perception at the maximum level, PG degree level educated, Rs.15000 to 25000 earned as monthly family income, 1 to 2 years of using and 2 to 4 hours spent in using smartphone daily.*

**KeyWords:** *Perception, Buying Behaviour.*

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### INTRODUCTION

India is currently the world's second-largest telecommunications market with a subscriber base of 1.05 billion and has registered strong growth in the past decade and half. The Indian mobile economy is growing rapidly and will contribute substantially to India's Gross Domestic Product (GDP), according to report prepared by GSM Association (GSMA) in collaboration with the Boston Consulting Group (BCG). The country is the fourth largest app economy in the world. The liberal and reformist policies of the Government of India have been instrumental along with strong consumer demand in the rapid growth in the Indian telecom sector. The government has enabled easy market access to telecom equipment and a fair and proactive regulatory framework that has ensured availability of telecom services to consumer at affordable prices. The deregulation of Foreign Direct Investment (FDI) norms has made the sector one of the fastest growing and a top five employment opportunity generator in the country. The Indian telecom sector is expected to generate four million direct and indirect jobs over the next five years according to estimates by Randstad India. The employment opportunities are expected to be created due to combination of government's



efforts to increase penetration in rural areas and the rapid increase in smartphone sales and rising internet usage. International Data Corporation (IDC) predicts India to overtake US as the second-largest smartphone market globally by 2017 and to maintain high growth rate over the next few years as people switch to smartphones and gradually upgrade to 4G.

## **PAST RESEARCH**

According to Zafer Aykanat, et al., (2016), they found that there exist a positive relationship between smartphone dependence and social influence and social needs. Further, the researcher suggested that product price had a negative impact on smartphone dependence. Another study conducted by Saumya Pant and Anita Basalingappa, (2016) that they clearly found that privacy and security of apps was important for this generation who were on their smartphone using apps all day. A study conducted on 2016 by Rinky Trivedi and Rahul Raval, they explained that Product Feature, Price, Social influence, Brand Name and Convenience factors which affects the buying motives for Smartphone. From the research performed by Prasad, (2016), he found that Indian youth had a strong inclination towards the gadgets with preference for latest software.

## **OBJECTIVES OF THE STUDY**

Based on the past research, the following objectives have been framed for fulfilling the research gap.

- To examine the socio-economic status of the selected college students.

## **METHODOLOGY OF THE STUDY**

Descriptive research study has been used in this research. Around 125 college students were selected by using simple random sampling method in Coimbatore city. The study is based on primary data as well as secondary data. Questionnaire is the main tool for collecting the opinion of the respondents about the smartphone. The collected data were subduced into tables and charts by using statistical tools like simple percentage analysis, has been used in this research study.

## **RESULTS AND DISCUSSION**

The socio-economic factors of the selected college students are given below table.

**Table 1 : Socio-Economic factor of the selected respondents**

<b>No.</b>	<b>Factors</b>	<b>Number of Respondents</b>	<b>%</b>
<b>1</b>	<b>Age</b>		
	a) Upto 20 Yrs.	49	39.2



<b>No.</b>	<b>Factors</b>	<b>Number of Respondents</b>	<b>%</b>
	b) 21 – 23 Yrs.	51	40.8
	c) Above 23 Yrs.	25	20.0
	<b>Total</b>	<b>125</b>	<b>100.0</b>
<b>2</b>	<b>Gender</b>		
	a) Male	21	16.8
	b) Female	104	83.2
	<b>Total</b>	<b>125</b>	<b>100.0</b>
<b>3</b>	<b>Educational Status</b>		
	a) UG Degree	67	53.6
	b) PG Degree	42	33.6
	c) Research Degree	16	12.8
	<b>Total</b>	<b>125</b>	<b>100.0</b>
<b>4</b>	<b>Monthly Family Income level</b>		
	a) Below Rs.15000	19	15.2
	b) Rs.15000 – Rs.25000	39	31.2
	c) Above Rs.25000	67	53.6
	<b>Total</b>	<b>125</b>	<b>100.0</b>
<b>5</b>	<b>Period of using Smartphone</b>		
	a) Below 1 Year	27	21.6
	b) 1-2 Years	41	32.8
	c) Above 2 Years	57	45.6
	<b>Total</b>	<b>125</b>	<b>100</b>
<b>6</b>	<b>Time spent in using Smartphone in a day</b>		
	a) Below 2 hours	42	33.6
	b) 2-4 hours	59	47.2
	c) Above 4 hours	24	19.2
	<b>Total</b>	<b>125</b>	<b>100.0</b>
<b>7</b>	<b>Brand of Smartphone using now</b>		
	a) Sony	11	8.8
	b) Samsung	25	20.0
	c) LG	23	18.4
	d) Xiomi Redmi	19	15.2
	e) Apple	10	8.0
	f) Micromax	7	5.6
	g) Karbonn	9	7.2
	h) Lenova	16	12.8
	i) Others	5	4.0
	<b>Total</b>	<b>125</b>	<b>100.0</b>
<b>8</b>	<b>Buying Location of the Smartphone</b>		



No.	Factors	Number of Respondents	%
	a) Retailer	37	29.6
	b) Exclusive showroom	52	41.6
	c) Online	29	23.2
	d) Others	7	5.6
	<b>Total</b>	<b>125</b>	<b>100.0</b>

It could be found from the above analysis as follows :

- Around 39.2 percent of the respondents belong to upto 20 years age category, 40.8 percent of the respondents belong to 21-23 years age category and remaining 20.0 percent of the respondents belong to above 23 years.
- Approximately 16.8 percent are male and 83.2 percent are female.
- The respondents have been studying UG degree level as 53.6 percent, PG degree level as 33.6 percent, and above PG degree level as 12.8 percent.
- Among the 100 percent, 15.2 percent respondents' family earns below Rs.15000, 31.2 percent earns Rs.15000 to 25000 and remaining 53.6 percent earns above Rs.25000.
- 21.6 percent of the college students have using smartphone below 1 year, 32.8 percent are using 1-2 years and 45.6 percent are using above 2 years.
- Around 33.6 percent of the college students spent below 2 hours for using smartphone, 47.2 percent spent 2-4 hours and 19.2 percent spent above 4 hours.
- Majority (20.0%) of the respondents are using Samsung smartphone followed by LG as 18.4 percent, Xiommi Redmi for 15.2 percent, Lenova for 12.8 percent, Sony for 8.8 percent and Apple for 8.0 percent.
- Approximately 29.6 percent of the respondents purchased their smartphone from retailers, 41.6 percent purchased exclusive showroom, 23.2 percent purchased through online and 5.6 percent through some other sources.

## FINDINGS

- It is found from the analysis that majority of the respondents belong to 21-30 years, female, UG degree level education, above Rs.25000 income earned family, above 2 years using smartphone, 2-4 hours daily using smartphone, Samsung smartphone users and purchase through exclusive showroom.
- It could be noticed from the analysis that majority of college students, who belongs to 21-23 years aged, perceived their perception at the maximum level, PG degree level educated, Rs.15000 to 25000 earned as monthly family income, 1 to 2 years of using and 2 to 4 hours spent in using smartphone daily.

## SUGGESTIONS AND CONCLUSION

- From the research, 21-23 years aged college students have perceived their utilization of smartphone at the high level when compared to other respondents. This is proved



approximately majority of the PG degree college students' perception level is higher than other students. So, the age category college students should carefully use their smartphone with effectively.

- Hence, it is suggested to the other category of the respondents that they have to use the smartphone in an efficient way.
- Accordingly, future studies need to use more diverse samples from all segments of the population to explore similarities and differences between groups, thereby increasing the external validity of the study.
- It is suggested to the college students that the key attributes of Smartphone technology that enhance users' perception towards smartphone applications, as well as their intention of initial adoption.

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## A STUDY ON CONSUMER SATISFACTION TOWARDS AMUL ICECREAM WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT

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### ABSTRACT

*A consumer satisfaction is a person's feeling of pleasure or disappointment which resulted from comparing a product's perceived performance or outcome against his\ her expectations - Philip kotler. The study was undertaken on consumer satisfaction towards amul ice-cream. To analyse the satisfaction level of the consumer in Coimbatore district of Tamilnadu. The data is collected from 50 respondents by random sampling method. From this study analyse the satisfaction level of the product using percentage analysis.*

**Key words:** consumer satisfaction, level of satisfaction.

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### INTRODUCTION

#### Marketing- definition

The term market refers not to a place, but to a commodity or commodities and buyers and sellers who are in direct competition with one another – chapman.

#### Anand milk union limited(AMUL)

It was started in the year 1956. It is a cooperative brand managed by a cooperative body, the Gujarat co-operative milk marketing federation ltd. Amul spurred India's white revolution, which made the country the world's largest producer of milk and milk products. Amul is the live example of how co-operation amongst the poor marginal farmers can provide means for the socio-economic development of the under privileged marginal farmers.

### REVIEW OF LITERATURE

**Dr.S.P Savitha (2017)**“A study on consumer preference towards ‘AMUL PRODUCT’ in Madurai city”. The study explains about Amul product enjoying No.1 position in dairy industry. The researcher fined that the consumer satisfaction of the product and amul has a good reputation in Madurai. The people were suggesting that amul has to be extended to supply rural area also.

**Akhila D and Dr .C. Boopathi (2015)** “Consumer behaviour On Aavin Milk and dairy products in Pollachi of Tamil Nadu”.the main aim of research is reveal consumer perception over aavin milk products. The researcher analyses the consumer buy the product for its quality than the price. They were suggesting that aavin take necessary steps to fulfil their wants and needs and improve the level of satisfaction of the consumer.

#### Objective of the study

- ✓To analyse the consumer level of satisfaction of amul ice-cream.

#### Research methodology

##### a) Research design

The research is a descriptive research design.

##### b) Source of data:



**1. Primary data:**

Its original data for the purpose of collection of primary data. Questionnaire was filled by 50 respondents.

**2. Secondary data**

Books, journals, magazines, articles and websites.

**3. Sampling technique**

A convenient random sampling technique was used for the study.

**4. Sampling size**

Sample size undertaken as 50 customers

**5. Area of the study**

The research was undertaken in Coimbatore city.

**6. Tools used for the study**

- Percentage analysis

**Analysis and Interpretation**

**Percentage analysis**

**Percentage analysis = No of respondents / Total respondents \*100**

**Table -1 Table showing consumers age-group**

Age group	No of respondents	Percentage
Below 20	5	10%
20-30	30	60%
30-40	15	30%
	<b>50</b>	<b>100</b>

The above shows the age group of the consumers' majority 60% people were in age group of 20-30. 30% people were in the age group of 30-40. 10% people were in the age group of below 20.

**Table -2 Table showing the gender of the consumers'**

Gender	No of respondents	percentage
Male	15	30%
Female	35	70%
	<b>50</b>	<b>100</b>

The above table represents the gender of the consumers the majority people (70%) are from female and (30%) are male.



**Table -3 Consumers' preference to the flavour**

Flavour	No of respondents	Percentage
Vanilla	15	30%
Tricone	5	10%
Strawberry	5	10%
Chocolate	10	20%
Butterscotch	15	30%
	50	100

From the above table 30% people were saying that butterscotch and vanilla is their preference. 20% people are prefer chocolate and 10% people are prefer tricone and strawberry.

**Table -4 Table showing the spending capacity for the product**

Amount	No of respondents	percentage
20-50	20	40%
50-100	30	60%
100-200	Nil	-
More than 200	Nil	-
	50	100

From the above table majority 60% people were having more spending capacity to this product and 40% people having less spending capacity. But the consumer will not buy the product more than Rs.100

### **FINDINGS**

- Majority 60% people from the age group of 20-30.
- Majority 70% consumers are female.
- 30% people were prefer vanilla and butterscotch
- Majority 60% people having more spending capacity towards this product.

### **SUGGESTION**

- Consumers were suggesting
  - Improve the quality
  - Reduce the cost
  - Improve the taste
  - Packing style

### **CONCLUSION**

As per the study the product has a good reputation in Coimbatore city so the people are buying the product more and more when compare to other brands. The company can take



these suggestions to satisfy their fulfilments of needs and wants. And the price also reduces by company so the company can improve the sales in Coimbatore city.

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## A STUDY ON USERS' PERCEPTION TOWARDS WHATSAPP WITH SPECIAL REFERENCE TO COIMBATORE CITY

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### ABSTRACT

*Now-a-days people consider WhatsApp as necessary their day-to-day personal and professional life. The demand of WhatsApp is getting increased. "WhatsApp has crossed more than four hundred million monthly active users in India, the stats were revealed by NitiAayog CEO Amitabh Kant at an event in New Delhi." The main objectives are to study the users' perception, to analyze the opinions of the users and to identify the awareness level of the users with regard to the service rendered by the WhatsApp. For this study descriptive research design was taken. Both primary and secondary data were collected for this research. The primary data was collected from the 120 respondents in Coimbatore city through structured non-disguised questionnaire with the simple random sampling technique and the secondary data was collected through extensive books, reading journals, newspapers and various websites. The tools which Percentage Analysis, ANOVA (Analysis of Variance) and rank analysis are used in this research to find out the result of the objectives. This research investigates WhatsApp users' perceptions of its privacy, identifying the familiarity of the issues of the privacy and how their actions are influenced by such knowledge, as well as the role of trust in an online social networking environment.*

**Keywords:** *WhatsApp, Applications, Privacy, Messages, Social Media.*

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### INTRODUCTION

**Marketing** is the activity of attracting new customers by highlighting the potential value of a goods or services, and satisfying the existing customers about the product.

**Perception** is the one's impression or self-determination which is affected by personal experiences, knowing about others' experience, advertising, reviews etc., in that personal experience is the important factor to find out consumers'/ users' perception.

**WhatsApp** is the social media used in mobile applications. WhatsApp is used for sharing information, communication, videos, images, GIF, audio file, documents, locations are also sent as unlimited through WhatsApp.

### STATEMENT OF THE PROBLEM

Now-a-days people consider WhatsApp as an important thing in their day-to-day life. Most of the people are getting addicted to this applications. The usage of WhatsApp is getting increased.

### OBJECTIVES

- To study the Users' Perception towards WhatsApp.



- To analyse the opinion of the users of WhatsApp.

**RESEARCH DESIGN - Descriptive** Research Design was used in this research.

## **SOURCES OF DATA**

- **PRIMARY DATA:** It was gathered from the users of WhatsApp through the Structured Non – Disguised Questionnaire.
- **SECONDARY DATA:** It was collected through books, journals, articles, newspapers and various websites.

**SAMPLING TECHNIQUE - Haphazard** Sampling was used in this research.

**SAMPLING TOOLS - Percentage Analysis, ANOVA and Rank Analysis** are the tools used in this research.

**SAMPLE SIZE - The size of the sample is 120.**

**AREA OF THE STUDY - The area of the study is Coimbatore city.**

## **FINDINGS RELATED TO PERCENTAGE ANALYSIS**

From the research undertaken a wide array of result was arrived at the following are the summarized findings.

- 📊 (48.3%) of the respondents using WhatsApp are in the age group under 25 years.
- 📊 Majority (52.5%) of the respondents are male.
- 📊 Majority (71.7%) of the respondent are single
- 📊 Majority (65.8%) of the respondents are from nuclear family
- 📊 (26.7%) of the respondents have completed their under graduate degree.
- 📊 (36.7%) of the respondents are the students.
- 📊 (49.2%) of the respondents are getting below ₹ 10,000 as monthly income.
- 📊 The majority (85%) of the respondents are aware about WhatsApp
- 📊 The majority of the respondents are using WhatsApp through android operating system.
- 📊 (49.2%) of the respondents are using WhatsApp for the periods of 2-4 years.
- 📊 The majority (88.3%) of the respondents are using WhatsApp on daily basis.
- 📊 (33.1%) of the respondents are using WhatsApp both always and often.
- 📊 (34.2%) of the respondents using WhatsApp to chat with a certain group of people
- 📊 The majority 45% of the respondents are changing display picture or status in WhatsApp at every day.
- 📊 The majority (88.3%) of the respondents want future changes in WhatsApp
- 📊 The majority (60%) of the respondents are not aware about spy app.
- 📊 The majority (56.25%) of the respondents are thinking that spy app is negative.



## **FINDINGS RELATED TO ANOVA TEST**

- It is found that there is no significant association between age and other twelve variables (Text message, Video call, Sharing images, Privacy, Display picture, Last seen, Emoticons, Starred message, Archived chat, Document sharing, Broadcast list, Background) and There is significant association between age and File Sharing factor.
- It is found that, There is no significant association between gender and other four variables (Starred message, Archived chat, Document sharing, File Sharing) and There is significant association between gender and other nine factors (Text message, Video call, Sharing Images, Privacy, Display picture, Last seen, Emoticons, Broadcast list, Background).
- It is found that, There is no significant association between age and other twelve variables (Text message, Video call, Sharing images, Privacy, Display picture, Last seen, Emoticons, Starred message, Archived chat, Document sharing, Broadcast list, Background) and There is significant association between age and File Sharing factor.

## **FINDINGS RELATED TO RANK ANALYSIS**

The rank given by the respondents, average score of 4.025 have given 1<sup>st</sup> rank for Low cost, 3.591 have given 2<sup>nd</sup> rank for Chat with anyone in the other countries, 2.841 have given 3<sup>rd</sup> rank for Instant Messaging, 2.608 have given 4<sup>th</sup> rank for Accessibility. 2.550 have given 5<sup>th</sup> rank for Simplicity.

## **CONCLUSIONS**

This study investigates WhatsApp users' perceptions of its privacy issues and how their actions are influenced by such knowledge, as well as the role of trust in an online social networking environment. One twenty survey responses were collected and giving a response rate of 100 percent. The study reveals over half of WhatsApp users have a high level of privacy awareness; however, uncertainty is clear. Privacy concerns are evident, especially relating to third parties' access to WhatsApp user' information with analyzing the opinion.

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## A STUDY ON CONSUMER'S SATISFACTION AND PERCEPTION TOWARDS HERBALIFE NUTRITION PRODUCTS

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### ABSTRACT

*The study explains the consumer's satisfaction of Herbalife nutritional products. It also helps to identify the factors influencing the customers to choose Nutritional supplements. It is based on data collected from the various customers who are working in software industry and using Herbalife Nutritional products. For data collection structured questionnaire was distributed and collected from the customers of Herbalife. The sample size is 50 respondents which have been considered for the study. The statistical tools were used for the study are percentage analysis. This study was conducted among the viewers of Coimbatore city by adopting simple random sampling technique. The study concluded that, the most of the respondent choose this product for the purpose of losing their weight in the study area.*

**Keywords:** *Consumer satisfaction, Nutritional product, nutritional supplements.*

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### INTRODUCTION

Herbalife Nutrition is a global nutrition company whose purpose is to make the world healthier and happier. We have been on a mission for nutrition - changing people's lives with great nutrition products & programs - since 1980. Together with our Herbalife Nutrition independent distributors, we are committed to providing nutrition products to the worldwide problems of poor nutrition and obesity, an aging population, sky-rocketing public healthcare costs and a rise in entrepreneurs of all ages. We offer high-quality and science-backed products to the customers. Our targeted nutrition, weight management, energy and fitness and personal care products are available exclusively to and through dedicated Herbalife Nutrition distributors in more than 90 countries.

### REVIEW OF LITERATURE

**Chauhan, H.A, Bhatia, M & Hirpara, M (2017)<sup>1</sup>** "Dietary Food Supplements" The study was undertaken with the objective to understand the overall concept of food supplement along with the perception and preferences of consumers towards DFS. The research was undertaken with a structured questionnaire as the data collection tool, where respondents taking some form of food supplements, were asked to provide their genuine responses. The analysis of the data implications of the findings are also provided which may prove helpful in designing marketing collected provides a good understanding of consumers' perception and preferences towards Dietary food supplements.



**S.Pangemanan(2018)<sup>2</sup>**“*Analyzing Factors That Drive Repurchase Intention Of Herbalife Nutrition Shake Product*” This study is to define the factors that drive customer intention to purchase Herbalife Shake products. This research is categorized an associative study and used quantitative method which utilizes confirmatory factor analysis as the tool of analysis. The objective of the study is to know the factors that drive repurchase intention of Herbalife. This study obtains primary data and sample is collected from Herbalife Nutrition Club members .The research results show that Customer Engagement factor, Product quality, Reference group, reliability, promotional, product packaging, tangibility, individual and psychological factor are the contributing factor in affecting the repurchase intention.

## OBJECTIVE OF THE STUDY

- To analyze the consumers satisfaction and perception towards Herbalife nutrition product.

## RESEARCH METHODOLOGY

- **Research design**-Descriptive research design
- **Source of data:**
  - Primary data-primary data is collected through questionnaire
  - Secondary data-secondary data have been collected through books,newspapers,journals magazines.
- **Sampling techniques** - The sampling techniques used for the study is simple random sampling.
- **Sample size** - The sample size used for the study is 50 respondents
- **Tools used for the study:**
  - Percentage analysis

## ANALYSIS AND FINDINGS

- **Percentage Analysis**

S.no	Particulars	No. of Respondents	Percentage
1	<b>Gender</b>		
	Male	35	70%
	Female	15	30%
2	<b>Age</b>		
	20-30	35	70%
	30-40	10	20%
	40-50	5	10%



<b>3</b>	<b>Qualification</b> Diploma Undergraduate Postgraduate	10 35 5	20% 70% 10%
<b>4</b>	<b>Occupation</b> Employee Profession Home maker Student	20 5 5 20	40% 10% 10% 40%
<b>5</b>	<b>Income</b> 10000-20000 20000-30000 30000-40000	5 5 40	10% 10% 80%
<b>6</b>	<b>Marital status</b> Married Unmarried	35 15	30% 70%
<b>7</b>	<b>Type of family</b> Nuclear family Joint family	30 20	60% 40%
<b>8</b>	<b>Family members</b> 2-4 4-6 6-8	20 20 10	40% 40% 20%
<b>9</b>	<b>They are aware of products?</b> Yes	50	100%
<b>10</b>	<b>They decide to get the products?</b> Curiosity See what it taste like See what happens after use of this	30 15 5	60% 30% 10%
<b>11</b>	<b>They came to know about the products through?</b> Advertisement Through networks Through distributors	10 10 30	20% 20% 60%
<b>12</b>	<b>They will recommended the products?</b> Yes	50	100%
<b>13.</b>	<b>Nutrition goal</b> Lose weight Maintain weight Weight gain	30 10 10	60% 20% 20%



➤ **Findings from Percentage Analysis:**

- ✓ Majority (70%) are female.
- ✓ Majority(70%)are under graduate.
- ✓ 40% of respondents are employees and students.
- ✓ Majority(80%)respondent's monthly income are between 30000-40000.
- ✓ Majority (70%)are unmarried.
- ✓ Majority(60%)of respondents are nuclear family.
- ✓ 40% of respondent family members are 2-4and 6-8.
- ✓ Majority (100%) of respondents are aware.
- ✓ Majority(60%)of respondents decide to buy the product because of curiosity.
- ✓ Majority(60%)of respondents came to know about the product through distributor.
- ✓ Majority(100%)respondent will recommend the product.
- ✓ Majority(60%)of respondent's goal is to lose weight.

## **CONCLUSION**

Herbalife Nutrition is a global nutrition company with a purpose to make the world healthier and happier by providing nutrition solutions for consumers looking to achieve results in the areas of weight management and general wellness or to enhance their fitness and sports performance. The study concluded that, the most of the respondent choose this product for the purpose of losing their weight in the study area.

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## A STUDY ON CONSUMER'S SATISFACTION TOWARDS LADIES BOUTIQUE

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### ABSTRACT

*A boutique is a small store that sells stylish clothing, jewelry, magnets or other usually luxury goods. Boutiques grow in popularity each year as people search for alternatives to mass produced clothing and goods the objective of the study is to study on consumer buying behavior towards ladies boutique. The statistical tools were used for the study are percentage analysis and rank correlation. The size of the sample used for the study is 50 respondents. The sampling technique used for the study is simple random sampling. The study finds that the consumers are influenced by price to buy the product.*

**Keywords:** *Ladies Boutique, buying behavior, satisfaction*

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### INTRODUCTION

A boutique is "a small store that sells stylish clothing, jewelry, magnets or other usually luxury goods the term "boutique" and also "designer" refer with that is claimed to justify an extremely high price. Boutiques are small, highly specialized and fashionable stores that generally cater to a niche market. The word "boutique" means "shop" in French. It is derived from the Old French word "botica" meaning apothecary. Boutiques grow in popularity each year as people search for alternatives to mass produced clothing and goods.

### OBJECTIVE OF THE STUDY

- To study on consumer buying behavior towards ladies boutique.

### REVIEW OF LITERATURE

**T. SREEREKHA S.PRAVEEN KUMAR (2018)<sup>1</sup>** "*Consumer preference towards branded apparel purchase in Coimbatore city*", This study explores the relationship between elements which affect consumer buying behavior for apparel products in Coimbatore city. In order to do so questionnaires were distributed to respondents who presently living in Coimbatore city and are regular buyer of apparel products. The total sample size consists of 100 respondents. Data were collected by author himself, convenience sampling method was used for data collection, after assembled data it is analyzed in SPSS. Descriptive statistics was used to analysis the demographics. The result of this study offers insights and evidence about the relationship between the variables which impact consumer buying behaviour for apparel products.

**PAWAN KUMAR (2017)<sup>2</sup>** "*An analytical study of consumer buying behaviour towards fashion apparels in Ludhiana*", Today every nation in the globe has their smaller and specialized fashion industries that cater to specific national, regional, cultural, or religious



markets. Most people in the world today wear according to “world fashion,” and very low-cost version of Western clothing, often a T-shirt with pants or a skirt on a mass scale. These industries operate in parallel with the global fashion industry on a minor and localized scale. This study is conducted to find perception of consumers towards branded apparel. We have taken 100 respondents from Ludhiana for filling questionnaire. We put appropriate Statistical tool for analyzing data.

## **RESEARCH METHODOLOGY**

Research Design- Descriptive Research Design

### **Sources of data**

- Primary data – Primary data is collected through questionnaire.
- Secondary data –Secondary data have been collected through newspaper, journals, articles and magazines.

**Sampling Techniques** - The sampling technique used for the study is simple random sampling.

**Sampling Size** - The sample size used for the study is 50 respondents.

**Area of the study** - The study was conducted in Coimbatore city.

### **Tools used for the study**

- Percentage Analysis
- Rank Correlation

## **ANALYSIS AND FINDINGS**

### **PERCENTAGE ANALYSIS**

<b>S.NO</b>	<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
1	<b>Gender</b>		
	Male	5	10%
	Female	45	90%
2	<b>Age group</b>		
	16 – 20	10	20%
	21 – 25	25	50%
	26 – 35	15	30%
3	<b>Educational Qualification</b>		
	Post graduate	15	30%
	Under graduate	5	10%
	Diploma	30	60%
4	<b>Occupation</b>		



	Profession/business	35	70%
	Employee	5	10%
	Student	10	20%
5	<b>Monthly income</b>		
	10,001 – 20,000	5	10%
	20,001 -30,000	30	60%
	30,001 -40,000	10	20%
6	<b>Marital status</b>		
	Married	15	30%
	Unmarried	35	70%
7	<b>Types of family</b>		
	Nuclear family	20	40%
	Joint family	30	60%
8	<b>Family members</b>		
	2 – 4	15	30%
	4 – 5	15	30%
	5 – 6	20	40%
9	<b>How often do you go for shopping?</b>		
	Once in a week	10	20%
	Twice in a week	15	30%
	Thrice in a week	5	10%
	Every month	10	20%
	Not sure	10	20%
10	<b>Have you ever shopped in a ladies boutique?</b>		
	Yes	45	90%
	No	5	10%
11	<b>If yes, which one do you prefer the most?</b>		
	Brocade	20	40%
	Biba	15	30%
	Soch	5	10%
	Shokla	5	10%
	Shires	5	10%
12	<b>How much money would you usually spend per month on clothes?</b>		
	500 – 1500	25	50%
	1500 -2500	20	40%
	2500 -3500	5	10%





13	<b>What mode of information helps you to shop?</b>		
	Family&friends	20	40%
	Advertisement	15	30%
	Catalog	5	10%
	Past experience	10	20%

### RANK ANALYSIS

Factor	Rank	1	2	3	4	5	TOTAL	RANK SCORE	RANK
	Score	5	4	3	2	1			
Price	No of respondent	30	10	5	0	5	50	4.2	1
	Score	150	40	15	0	5	210		
Quality	No of respondent	15	30	0	0	5	50	4	2
	Score	75	120	0	0	5	200		
Style	No of respondent	20	10	15	0	5	50	3.8	3
	Score	100	40	45	0	5	190		
Discount	No of respondent	10	5	10	20	5	50	2.9	4
	Score	50	20	30	40	5	145		
Service	No of respondent	5	5	10	5	25	50	2.2	5
	Score	25	20	30	10	25	110		

### FINDINGS FROM PERCENTAGE ANALYSIS

- ✓ Majority (90%) of the respondents are female
- ✓ Majority (50%) of the respondents are between the age group of 21 – 25



- ✓ Majority (60%) of the respondents are diploma
- ✓ Majority (70%) of the respondents are profession/Business
- ✓ Majority (60%) of the respondents monthly income are lies between 20,001 – 30,000.
- ✓ Majority (70%) of the respondents are unmarried.
- ✓ Majority (60%) of the respondents are joint family.
- ✓ 40% of the respondents have 5 – 6 family members.
- ✓ 30% of the respondents are often go for shopping twice in a week.
- ✓ Majority (90%) of the respondents are shopped in a boutique.
- ✓ 40% of the respondents are prefer Brocade.
- ✓ 40% of the respondents spend more money (1500-2500) per month on clothes.
- ✓ 40% of the respondents have a mode of information helps to shop with family & friends.

## **FINDINGS FROM RANK ANALYSIS**

- ✓ Average score of 4.2 have been given as 1<sup>st</sup> rank for price.

## **CONCLUSION**

Fashion industry is a global industry and one of the fastest emerging industries in India. The industry has made an outstanding performance in the recent years and has the potential to make a mark internationally. A lot of Indian fashion shows are organized every year at the metropolitan cities of India. All the top designers of India exhibit their designs to make clients and earn appreciation at such a popular stages. The aim of the research is to study on consumer buying behavior. The study finds that the consumers are influenced by price to buy the product.

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## **A STUDY ON CUSTOMER SATISFACTION TOWARDS RELIANCE JIO**

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### **ABSTRACT**

*The launch of JIO is likely to transform the Indian telecom sector but at the same time put pressure on the current telecom operator such as Bharti Airtel, Idea & Vodafone. The entrance of the JIO emerged into a brand-new world of innovations and up gradation. The study involves in analysing the customer satisfaction towards JIO service and network. The data is collected from 50 responders The Questionnaire method is used to collect the data.*

**KEYWORDS:** *Customer Satisfaction, JIO Service, Analyses.*

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### **INTRODUCTION**

Philip Kotler defines marketing as “Satisfying needs and wants through an exchange process.” The Chartered Institute of marketing defines marketing as “the management process responsible for identifying, anticipating and satisfying customer requirement profitably.”

The company is reconfiguring to meet the growing demand for mobile services. It will differentiate our mobile services from our competitors through ongoing investment in technology, distribution and customer services, providing both a great customer experience and competitive value.

### **REVIEW OF LITERATURE**

Mahalaxmi and Suresh Kumar.(2017) in their study titled ‘Changing the Indian telecom sector: Reliance JIO’ revealed that the promotional offers of JIO enables more customers to prefer and majority (97 percent) of the respondents were satisfied with the services of JIO.

Gowthamichintala et al (2017) in this article entitled. “customer satisfaction towards telecommunication service provider – A study on Reliance JIO” is to know the satisfaction level of the customers. The gender wise analysis of the customer satisfaction is concluded that there is a difference in the opinion of male and female respondents on the satisfaction level towards the service provided by the JIO service.

### **OBJECTIVE**

To analyse the customer satisfaction level of JIO service.



## **RESEARCH METHODOLOGY**

The purpose of the methodology is to design the research procedure. This include the overall design, the sampling procedure, the data collection method and analysis procedures.

## **RESEARCH DESIGN**

Descriptive Research design is used in this study.

## **SOURCES OF DATA**

A questionnaire used as data collection pool the researcher interviews the research in the questionnaire filled information.

## **PRIMARY DATA**

Primary data was collected using questionnaire method.

## **SECONDARY DATA**

Secondary is collected through various Books, journals, magazines, articles and website.

## **SAMPLING TECHNIQUE**

Simple Random sampling method has been used in this study.

## **SAMPLING SIZE**

Data were collected form 50 respondents of JIO users.

## **AREA OF STUDY**

The study has been conducted in Coimbatore city.

## **TOOLS USED FOR THE STUDY**

Percentage analysis tool is used in this study.

## **ANALYSIS AND INTERPRETATION**

Percentage analysis is carried out for all the questions specified in the questionnaire.

$$\text{Percentage} = \frac{\text{NO. OF RESPONDENT}}{\text{TOTAL NO. OF RESPONDENT}} \times 100$$



**Table no: 1**

**Gender of the Respondents**

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Male	26	52%
Female	24	48%
<b>TOTAL</b>	<b>50</b>	100%

**Interpretation**

The gender wise distribution indicates that 26 percent of the respondents are male and 24 percent of the respondents are female. In current scenario, male respondents prefer JIO service high.

**Table no:2**

**Marital Status of the Respondents**

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Single	35	70%
Married	15	30%
<b>TOTAL</b>	<b>50</b>	100%

**Interpretation**

The marital status wise distribution indicates that 35 percent of the respondents are single and 15 percent of them are married.

**Table no:3**

**Overall Performance of Jio**

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Good	25	50%
Bad	15	30%
Average	10	20%
<b>TOTAL</b>	<b>50</b>	100%

**Interpretation**

The overall performance of JIO wise distribution indicates that 25 percent of the respondent are good and 15 percent of them are bad and 10 respondents are average.



**Table no: 4**

**Type of Connection**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Post- paid	40	80%
Prepaid	10	20%
<b>TOTAL</b>	<b>50</b>	<b>100%</b>

**Interpretation**

The overall performance of type of connection wise distribution indicates that percent40 of the respondent are post-paid and 10 percent of them are prepaid.

**Table no: 5**

**Network Service of Jio**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
High	35	70%
Medium	10	20%
Low	5	10%
<b>TOTAL</b>	<b>50</b>	<b>100%</b>

**Interpretation**

The overall performance of type of connection wise distributed indicates that percent35 of the respondent are high , medium 10 percent and low 5 percent.

**FINDINGS**

The primary data collected using questionnaire from 50 respondents (both men and women) in Coimbatore have been analysed and the consolidated results are shown below.

**PERCENTAGE ANALYSIS**

- ❖ Majority (52 Percent) of the respondent belongs to male.
- ❖ Majority (70 Percent) of the respondent belongs to single.
- ❖ 50 percent of the respondent belongs to good.
- ❖ Majority (80 Percent) of the respondent belongs to post-paid.
- ❖ Majority (70 Percent) of the respondent belongs to high network service

**CONCLUSION**

Reliance JIO has become a very successful brand in India & providing customer satisfaction is to be their main motive. It provides unlimited free calling and data service



&SMS on the move as people are more dependent on it in their daily lives like wide network coverage and good 4G service.

## **REFERENCE**

### **BOOKS**

- ❖ Market research
- ❖ Principles of marketing
- ❖ Research methodology.

### **JOURNAL**

- ❖ Mahalaxmi KR and Suresh Kumar N, “Changing the Indian telecom sector: Reliance JIO”International Journal of Advanced Research and Development.
- ❖ Gowthamichintala et al (2017) in this article entitled. “customer satisfaction towards telecommunication service provider – A study on Reliance JIO.”

### **WEBSITE**

- ❖ [www.JIO.com](http://www.JIO.com)
- ❖ [www.reliance4G.co.in](http://www.reliance4G.co.in)
- ❖ [www.google.com](http://www.google.com)





## **TECHNOLOGY- A BOON FOR MARKETING**

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### **ABSTRACT**

*In most countries, different organization spends annually a big sum of money for marketing and public relations in direct and indirect form. It is well known fact that people in India do not just watch their favourite sport, film or serial, many are watching to see the commercials. A transformation of marketing is underway as we spend more time on our mobiles, tablets and laptops. The challenge for brands is to connect with customers through all these devices in real time and create campaigns that work across social media, display advertising and e-commerce. The real-time conversations brands have with people as they interact with websites and mobile apps has changed the nature of marketing. The modern-day marketing department needs to combine the creative side of the discipline – using powerful narratives to tap into people's wishes and aspirations.*

**Key Words:** *Technology, Internet, Price, Direct marketing, Sales Promotion*

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### **INTRODUCTION**

Marketing can be a gigantic profitability promoter. Advertising companies invest huge amounts of their earnings in advertising in different media such as television, radio, magazine and etc. In most countries, different organization spends annually a big sum of money for marketing and public relations in direct and indirect form. It is well known fact that people in India do not just watch their favourite sport, film or serial, many are watching to see the commercials. A transformation of marketing is underway as we spend more time on our mobiles, tablets and laptops. The challenge for brands is to connect with customers through all these devices in real time and create campaigns that work across social media, display advertising and e-commerce.

Technology has impacted the field of marketing significantly, along with virtually every other discipline in business. In marketing, the impacts of technology are diverse. Organizations are tasked with managing more marketing options than ever before, and consumers are more integrated with marketing information than they have been in the past. The real-time conversations brands have with people as they interact with websites and mobile apps has changed the nature of marketing. The modern-day marketing department needs to combine the creative side of the discipline – using powerful narratives to tap into people's wishes and aspirations

### **Product**

The Internet is changing the product and services available in a big way. In professional services, the Internet is allowing firms to develop new 'packaged' products – sometimes by



providing integrated or related services such as financial and estate agents services. Using extranets means that certain clients can be provided with access to the firm's internal systems which both adds value and 'locks in' clients to your service.

There are some good legal examples at [kt.uklaw.net](http://kt.uklaw.net) and [fidler.co.uk](http://fidler.co.uk). The expansion of the Internet is creating new issues in terms of contractual rights and copyright too – new service areas for lawyers.

### **Price**

The Internet allows a lot of information to be obtained easily by customers. One side effect is that it is much easier to compare prices making price competition fiercer. The use of computer systems to reduce the time and effort involved in producing and delivering products and services means that suppliers can either increase their margins or offer the same services at a lower price. Commoditisation is also occurring where people 'package' new products and services together and offer them, via technology, at a lower price (the high volume, low value approach). On-line payment (through credit cards) makes it more convenient to clients/customers and can make cash collection quicker and cheaper for suppliers – again increasing the possibility of price reductions. Yet the Internet can make it more difficult to offer discriminatory pricing (i.e. different prices for different customer groups).

### **Place**

The developments in the power of databases means that direct marketing is really coming to the fore allowing new segments to be more easily identified and allowing segments-of-one to be profitably targeted. Permission marketing has been born but is still in its infancy. The Internet is also a great source of information – allowing you to keep up with your competitors' and clients' activities. On-line polls and surveys can yield a large amount of additional information about your clients.

It also means that it is much more difficult to retain any form of differentiation when your services and approach are clear for all – including your competitors – to see. The Internet also allows you to reach a much wider geographical spread than was previously possible. The Internet makes markets more even – allowing smaller players to compete with big players and overseas competitors to enter new markets with ease. Some argue that the Internet is just another channel which needs managing just the same as other channels (e.g. retail outlets, warehouses, direct mail etc).

### **Promotion**

In just about every sphere of promotion – advertising, direct marketing, personal selling, public relations – CD Roms, web sites, personalisation and interactivity are making fundamental changes to the way marketing works. For example:



## **Advertising**

You need a web site – even if only as an on-line brochure. You need to advertise to get traffic to your web site. You can provide a web address in advertisements to provide further information or to capture customer information and orders. Digital television and the broadcasting revolution (including web TV) makes mass advertising practical and affordable for much smaller companies than previously. There are all sorts of new advertising media now available – electronic posters, information kiosks, banner advertisements, on-line directory entries etc. Interaction and multimedia are challenging the creative treatments of advertising as well.

## **Direct marketing**

Database technology aligned with digital printing of short runs of full colour promotional materials has had a dramatic impact on direct mail. Email lists make it easier to have more regular and focused communications with key customers and clients. The use of call centres and computer assisted voice telephony are rewriting the books on customer service and fulfilment. Permission marketing is where customers provide information about their needs and preferences and agree to the supplier using this information for further marketing activities.

## **Public relations**

Brochures and publications are now electronic, interactive and effective to the specific needs and interests of smaller markets and even individuals. On the WWW, the customer decides what information they require and in what order so some level of supplier control is lost. Desktop design and publishing is reducing the need for and cost of expensive designers and printers – sadly, good design is becoming rarer as more amateurs try their hands. Client communication programmes are much more easily maintained through the use of email and electronic communications – which also reduces the cost of postage. Media relations can be enhanced by providing background information and news releases on web sites. The Internet environment has generated a wide range of additional media which are hungry for good content.

## **Selling**

Those tasked with selling can use the Internet to undertake fast research into prospects. Electronic presentations can be easily tailored and presented desk side or remotely (by email or teleconference). Databases have revolutionised client and contact management systems and field sales staff effectiveness and supervision.



### **Sales promotions**

The use of 3D simulations and virtual reality no longer have to create a real exhibition space or show suites. Giveaways are often technology flavoured (mousemats, screen savers, free software etc).

### **CONCLUSION**

For organizations and consumers both, the most important takeaway is the way in which big data, diverse distribution opportunities, products and consumers are all combined. Identifying the ideal target market from the data, figuring out which channels this market tends to use (social networks, etc.), and which products fill their needs is a strategic necessity in the modern technological era for organizational success.

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## A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS LAKME PRODUCTS

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### ABSTRACT:

*Lakme is an Indian brand cosmetics owned by Unilever. Lakme started as a 100% subsidiary of Tata Oil Mills(Tomco) as a part of Tata group. Even today, when most multinational beauty products are available in India, Lakme still occupies a special place in the hearts of Indian women. The objective of the study is to know the satisfaction level of customers towards Lakme. Statistical tool used for analysis: Percentage analysis, chi square .Among the various respondents most of the purpose of using Lakme products are for nail enamel. Majority of the respondents were satisfied with the usage of Lakme products. The result of the study is most of the respondents are female in the study area.*

**Keywords:** *Lakme products, satisfaction.*

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### INTRODUCTION

Lakme is an Indian brand cosmetics owned by Unilever. Lakme started as a 100% subsidiary of Tata Oil Mills(Tomco) as a part of Tata group. It was named after the French opera Lakme, which itself is the French form of Lakshmi, the goddess of wealth, who is also renowned for her beauty. Indian cosmetics Lakme was started in 1952. After the famous former Prime Minister, Jawaharlal Nehru, was concerned that Indian women were spending precious foreign exchange on beauty products, and personally requested JRD Tata to manufacture them in India. Simone Tata joined as director, and has become its chairman. In 1996 Tata sold off their stakes in Lakme Lever to HLL, for Rs 200 Crore, and went on to create Trent and Westside. Even today, when most multinational beauty products are available in India, Lakme still occupies a special place in the hearts of Indian women. Lakme also started its new business in the beauty industry by setting up Lakme Beauty Salons all over India. Now HUL (Hindustan Unilever Limited) has about 110 salons all over India providing beauty services.

### OBJECTIVE OF THE STUDY

To know the Satisfaction level of consumers towards Lakme Products.

### REVIEW OF LITERATURE

**KRUTI BHATT, PEENAL SANKHLA (2017)<sup>1</sup>** “A study on Consumer Buying Behaviour towards Cosmetic Products” The purpose of the paper is to study the consumer buying behaviour towards cosmetics. 100 samples were taken from Navsari city, Gujarat. Both



Primary and secondary data were used in research. One sample t-test, frequency analysis and multiple response analysis were used as data analysis statistical tools. People consider quality as the most important factor to purchase cosmetics. The findings may be used to marketers to design marketing strategy for cosmetics.

**K.MANIMEKALAI (2019)<sup>2</sup>** *“A Study On Consumer Buying Behaviour Towards Lakme Product “* The consumers are the largest economic group in any country and the present day business activities are because of consumers only. Thus, consumers are the pillars of the economy. The consumers are not only heart of marketing system consumer sovereignty has become a myth on account of the variety of problem in the process of merchandising the study of consumer behaviour enables marketer to understand and predict consumer behaviour in the market place. It also promotes understanding of the role that consumption plays in the lives of individual. Every individual perceives the world through his senses like hearing, touch, smell, sight and awareness. The purpose of this research is to study the consumer behaviour and perception towards cosmetics with special reference to the lakme cosmetics products. To understand the attitudes and perception of consumers towards lakme products. Majority of respondents are level of satisfaction towards the quality of lakme products is high. Even though their prices are high, consumer are much satisfied while buying the lakme products due to their quality and effectiveness. Thus lakme products are playing a vital role in satisfying the wants of the consumers. The company can improve the design and look to attract more customers.

## **RESEARCH METHODOLOGY**

**Research Design-** Descriptive Research Design

**Sources of data:**

- ✓ Primary data –Primary data is collected through questionnaire.
- ✓ Secondary data – Secondary data have been collected through newspaper, journals, articles and magazines.

**Sampling Techniques:**

The sampling technique used for the study is simple random sampling.

**Sampling Size:**

The sample size used for the study is 50 respondents.

**Area of the Study:**

The study was conducted in Coimbatore city.

**Tools used for the study:**

- Percentage Analysis
- Chi – Square Analysis

## **LIMITATIONS OF THE STUDY**

- ❖ Due to time factor the study has been limited to respondents.
- ❖ The result of the analysis made in the study depends fully on the information given by the respondents.
- ❖ The area of the study was conducted in Coimbatore city.



## **ANALYSIS AND FINDINGS**

### **PERCENTAGE ANALYSIS**

<b>S.NO</b>	<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
1	<b>Gender</b>		
	Female	50	100%
2	<b>Age group</b>		
	21-25	50	100%
3	<b>Occupation</b>		
	Students	10	20%
	Home maker	5	10%
	Employees	25	50%
	Business / Profession	10	20%
4	<b>Monthly income</b>		
	Below 5000	25	50%
	5000 – 10000	15	30%
	10000-15000	10	20%
5	<b>Marital status</b>		
	Unmarried	50	100%
6	<b>Purpose of usage</b>		
	Eyes	10	20%
	Lip colour	5	10%
	Face	5	10%
	Nail enamel	25	50%
	All of the above	5	10%
7	<b>Period</b>		
	Less than a year	20	40%
	One year	15	30%
	Two year	15	30%
8	<b>Quality products</b>		
	Yes	50	100%





9	<b>Problems faced</b>		
	Yes	20	40%
	No	30	60%
10	<b>Changes needed</b>		
	More product range	25	50%
	More shades	15	30%
	Better packaging	10	20%
11	<b>Recommendation</b>		
	Yes	45	90%
	No	5	10%

➤ **CHI-SQUARE ANALYSIS**

▪ **COMPARISON BETWEEN OCCUPATION AND LEVEL OF SATISFACTION**

H<sub>0</sub>: There is no significant relationship between occupation and level of satisfaction.

Factors	Value	DF	Asymptotic Significance (Two sided)
Eye conic kajal 150-200/-	5.200 <sup>a</sup>	3	.158
Strawberry creme face wash 250-300/-	2.500 <sup>a</sup>	2	.475
9-5 matte sticks 250-350/-	7.357 <sup>a</sup>	6	.289
Pore fix toner 500/-	5.375 <sup>a</sup>	6	.497

▪ **COMPARISON BETWEEN INCOME AND LEVEL OF SATISFACTION**

H<sub>0</sub>: There is no significant relationship between income and level of satisfaction.

Factors	Value	DF	Asymptotic Significance (Two sided)
Eye conic kajal 150-200/-	.533 <sup>a</sup>	2	.766
Strawberry creme face wash 250-300/-	5.833 <sup>a</sup>	2	.054
9-5 matte sticks 250-350/-	3.357 <sup>a</sup>	4	.500
Pore fix toner 500/-	5.375 <sup>a</sup>	4	.251



## **FINDINGS FROM PERCENTAGE ANALYSIS**

- ❖ 100% of the respondents are female.
- ❖ 100% of the respondents are between the age group of 21-25 years.
- ❖ 100% of the respondents are students.
- ❖ Majority (50%) of the respondents income is below :₹5000
- ❖ 100% of the respondents are unmarried
- ❖ Majority (50%) of the respondents have used for the purpose of nail enamel
- ❖ 40% of the respondents have used less than a year
- ❖ 100% of the respondents accepts it as quality products
- ❖ 30% of the respondents have not faced any problems
- ❖ 25% of the respondents needed changes in Lakme products
- ❖ 45% of the respondents have recommended the Lakme products to others.

## **FINDINGS FROM CHI-SQUARE**

- ❖ There is no significant relationship between occupation and level of satisfaction.
- ❖ There is no significant relationship between income and strawberry creme face wash, 9-5 matte sticks, pore fix toner except eye conic kajal.

## **CONCLUSION**

The study concluded that mostly respondents are graduates from the 21-25 years age group and also females. Most of the factors that influences the consumers purchase decision in today's life style were followed by quality, personality, occupation, price, packaging and also at the same time majority of consumers needed changes in the product range of Lakme brand. It also found that customers satisfaction of Lakme products at the top followed by Face Wash, Cream, Nail, Toner, Kajal,. The study also explains the impact of the Lakme brand on the consumer mind which influences the buying behaviour of the customer in the context of cosmetics.

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## A STUDY ON CONSUMER SATISFACTION TOWARDS GREEN TEA WITH THE REFERENCE OF COIMBATORE CITY

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### ABSTRACT

*The customers are showing interest towards healthy food and beverages in the present world. The tea industry is biggest industry in the world because almost 90 percent of people consume tea. The consumption of green tea had become popular in the recent years. The purpose of this study is to understand the factors which influence customer satisfaction with regard to green tea. The independent variable is customer satisfaction and the dependent variables are price, health and weight. The objective of the study to know the satisfaction level of customers towards green tea. For this 50 customers were selected and obtained the various response based on the questionnaire method. The statistical techniques like percentage method have been implemented for the data analysis. It is found from the study that significant relationship exists between the dependent and independent variables.*

**KEY WORDS:** *Customer Satisfaction, Green Tea, Healthy Beverages, Tea.*

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### INTRODUCTION

Tea has been cultivated for centuries and remains one of the most widely consumed beverages in the world. Tea is one of the most refreshing and popular beverage. Green tea is the common scientific name of the herb *Camellia Sine sis*. It has been cultivated in China and the Asian region for thousands of years, and today, tea is the second most popular drinks, served both hot and cold. Many health benefits are said to be gained by consuming tea, Green Tea has recently become more widespread in India. Green Tea has been historically promoted for having a variety of positive health benefits. Green Tea may help to reduce the risk of cancer, promote oral health, reduce blood pressure, and help with weight control.

Tea plantations in India are mainly located in rural hills and backward areas of North-eastern and Southern States. Major tea growing areas of the country are concentrated in Assam, West Bengal, Tamil Nadu and Kerala. Green Tea is an aromatic beverage which is the most widely consumed beverage in the world and it has a cooling, slightly bitter, and a stringent flavour that many people enjoy. It has been historically promoted for having a variety of positive health benefits. Tea consumption has its legendary origins in China of more than 4,000 years ago. Green tea was first brewed in 2737 BC during the reign of Emperor in China.

### REVIEW OF LITERATURE

According to Hazarika (2012) Indian Journal of Marketing Management the taste and color are the most important factors which influence tea consumption among Indian consumers.



**According to Monirul & Han (2012)** Retail Consumer Market in India pp. 68 consumer attitude towards tea and coffee varies. The factors like freshness, status and flavor have an impact on the attitude of consumers towards tea and coffee.

**Verma (2013)** Journal of Retailing and Consumer satisfaction pp. 101-106 had stated that tea.

## **OBJECTIVE OF THE STUDY**

- ✓ To know the satisfaction level of customers towards green tea.
- ✓ To understand the impact of various factors on customer satisfaction with regard to green tea.

## **RESEARCH METHODOLOGY**

### **Research design**

Descriptive research design includes survey & fact finding inquires of different kinds. The major purpose of descriptive research is descriptive of state of affairs as it exists at present.

### **Sources of data**

Both primary data and secondary data are used for the study. The primary data have been collected with the help of well structured questionnaire. Secondary data have been collected from various sources like newspapers, magazines and websites to highlight on Green tea.

### **Sample Technique**

Random sampling method was applied for choosing 50 respondents.

### **Area of study**

The study covers respondents in Coimbatore city only.

### **Tools for Analysis**

- Percentage analysis

## **LIMITATIONS OF THE STUDY**

- ✓ The study covers respondents in Coimbatore city only.
- ✓ The sample size being limited to 50 respondents.

## **ANALYSIS AND INTERPRENTATION**

### **Simple percentage analysis**

Percentage analysis = No of respondents /total respondents \*100



**Table – 1**

**AGE OF THE RESPONDENTS**

AGE	NO. OF. RESPONDENTS	PERCENTAGE
Below 20 years	5	10
20 – 30 years	18	36
30 – 40 years	10	20
Above 40 years	17	34
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**Interpretation**

It is inferred from the above table that 10 %respondents are in the ageGroup of below 20 years. 36 %respondents are in the age Group of 20 – 30 years.20% respondents are in the age group of 30 – 40 years. 34% respondents are in the age Group of above 40 years.

**Table 2**

**GENDER OF THE RESPONDENTS**

S.No	GENDER	NO.OF.RESPONDENTS	PERCENTAGE
1	Male	18	36%
2	Female	32	64%
	<b>TOTAL</b>	<b>50</b>	<b>100</b>

**Interpretation**

This table depicts that 36% of respondents are male.64% of respondents are female.

**Table 3**

**MAIN REASON FOR USING GREEN TEA**

S.NO	RESONS	NO OF RESPONDENTS	PERCENTAGE
1	Healthy	18	36%
2	Tasty	7	14%
3	Low calorie	20	40%
4	Refreshing	5	10%
	<b>TOTAL</b>	<b>50</b>	<b>100</b>

**Interpretation**

This table depicts that 36% of respondents are using green tea for Healthy Purpose. 14% of respondents are selecting green tea for Tasty Purpose. 40% of respondents are using green tea for Low calorie Purpose. 10% of respondents are using green tea for Refreshing Purpose.



**Table 4**  
**REASONS FOR DRINKING GREEN TEA**

S NO	REASONS	NO OF RESPONDENTS	PERCENTAGE
1	Health benefits	10	20%
2	Diet support	25	50%
3	Better than coffee	15	30%
	<b>TOTAL</b>	<b>50</b>	<b>100</b>

**Interpretation**

This table depicts that 20% of respondents are drinking green tea for Health benefits. Majority 50% of respondents are drinking green tea for Diet support. 30% of respondents are drinking green tea for Better than coffee.

**Table 5**

**SATISFACTION LEVEL OF CONSUMER TOWARDS GREEN TEA**

S.NO	RESONS	NO OF RECONDENTS	PERCENTAGE
1	Very satisfied	25	50%
2	Satisfied	8	16%
3	Good	10	20%
4	Neutral	7	14%
	<b>TOTAL</b>	<b>50</b>	<b>100</b>

**Interpretation**

It is inferred from the above table that majority 50% of respondents are very satisfied to use green tea. 16% of respondents are satisfied to use green tea. 20% of respondents are good to use green tea. 14% of respondents are Natural to use green tea.

**FINDINGS**

- ✓ The study reveals that 36% of the respondents are belong to the age group of 20 – 30 years.
- ✓ The study reveals that 64% of the respondents are female.
- ✓ 40% of respondents are using green tea for Low calorie Purpose.
- ✓ Majority 50% of respondents are drinking green tea for Diet support.
- ✓ Majority 50% of respondents are very satisfied to use green tea.

**SUGGESTIONS**

- The companies should spread awareness among people about benefits of green tea.
- The companies should try to satisfy all the customers by producing green tea varieties depending on age and body weight .



## **CONCLUSION**

The study was concentrated on consumer satisfaction towards green tea. From the study it can be concluded that green tea has been gaining its popularity due to its high concentration of antioxidants, immune boosting powers, reduction of sugar level. Green tea is an emerging natural remedy to almost all the health-related issues. Most of the respondents use green tea for the purpose of diet and low calorie. After this study it is concluded that the overall satisfaction of green tea among the customer situated in Coimbatore city is very good.

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## **A STUDY ON CUSTOMER SATISFACTION TOWARDS VKC FOOTWEAR WITH SPECIAL REFERENCE TO COIMBATORE CITY**

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### **ABSTRACT**

*The footwear industry is important sector of the leather industry in India. The main study objective of this study is to know about the level of customer satisfaction towards vkc footwear with special reference to Coimbatore city. The customer satisfaction is a function of the convenience between the buyer expectations and produce, perceive performance. After purchase of product, the consumer will experience level of satisfaction or dissatisfaction. The importance of satisfaction show the product maintain must actually show product expected performance. So the present study undertaken to analyze customer satisfaction to vkc footwear. Due to other competition of the other manufacturers the company wants to get the satisfaction and view of the customer towards vkc footwear.*

**Keyword:** *Customer satisfaction, Vkc footwear*

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### **INTRODUCTION**

#### **MARKETING**

Marketing is the way companies interact with consumers to create relationships that are beneficial to both parties. Businesses use marketing to identify their audience before advertising to them. Today this most visible through social media interactions and contests. The essence of marketing is an exchange or a transaction, intended to satisfy need and wants. That is Marketing is human activity directed at satisfying needs and wants, through an exchange process.

#### **VKC**

VKC Group is a footwear manufacturing and marketing company, based in the Kozhikode district Kerala state, in India. It is considered to be one of the biggest in the organised footwear sectors. It is also the largest branded PU footwear manufacturer in India. V.K.C Mammed koya is the founder of VKC Group .The group was established on 17 august 1984 with venturing into a Hawaii sheet manufacturing unit. After the The company had achieved a prominent position in the footwear market in India. The main markets which are being focused by the company are south & south central part of India, the group have its market in more than 15 countries including GCC countries, Singapore & Malaysia.

### **REVIEW OF LITERATURE**

**Padmini Swaminath (1996)** in her paper "Development Experiences : Gender Prospective on Industrial Growth, Employment and Education" explains how the industrial development in India lacks the co ordination between the Govt/ industry and the labour. The



paper attempts to assess the quality of state interventions their impact on industry and labour. The author emphasizes the need for transforming the state interventions into strategic gender needs. **Dhar P. N. (1958)** has made an attempt to analyze the small leather footwear units in Delhi since Moghal days Author was found that most of the artisans were made footwear in Tirana"s the tools were dissimilar, the proportion of their working capital reflects the difference in their scale of operations. Out of 34 sample units only 10 units had substantial finance and marketing outlets. The raw material cost has the larger share (58.57) to total cost of productions.

## **OBJECTIVES**

- To know the product features attracting customers of VKC footwear.
- To study the satisfaction level of customers towards VKC footwear.

## **RESEARCH METHODOLOGY**

### **Research design**

Descriptive research design includes survey & fact finding inquires of different kinds The major purpose of descriptive research is descriptive of state of affairs as it exists at present.

### **Sources of data**

Both primary data and secondary data are used for the study. The primary data have been collected with the help of well structured questionnaire. Secondary data have been collected From various sources like newspapers, magazines and websites to highlight on VKC Foot wear.

### **Sample Technique**

Random sampling method was applied for choosing 50 respondents. The study covers respondents in Coimbatore city only.

### **Tools for Analysis**

Percentage analysis

## **ANALYSIS AND FINDINGS**

### **Percentage analysis**

**Percentage analysis = No of respondents / Total respondents \* 100**

**Table – 1 Age of the respondents**

<b>AGE GROUP</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Below 20	5	10%
20-40	30	60%
Above 40	15	30%
<b>TOTAL</b>	<b>50</b>	<b>100</b>

### **Interpretation**

It is inferred from the above table is 10% respondents are in the age group of below 20 years.



60% respondents are in the age group of 20-40. 30% respondents are in the age group of above 40 years.

**Table – 2 Gender of the respondents**

S.NO	GENDER	NO.OF RESPONDENTS	PERCENTAGE
1	Male	22	44%
2	Female	28	56%
	Total	50	100

**Interpretation**

This table depicts that 44% respondents are Male. 56% respondents are Female.

**Table - 3 SATISFACTION LEVEL OF CUSTOMER TOWARDS**

**VKC FOOTWEAR**

S.NO	REASONS	NO OF RECONDENTS	PERCENTAGE
1	Very satisfied	20	40%
2	Satisfied	12	24%
3	Good	10	20%
4	Neutral	8	16%
	TOTAL	50	100

**Interpretation**

It is inferred from the above table is 40% respondents are very satisfied to use vkc footwear. 24% respondents are satisfied. 20% respondents are good to wear vkc footwear. 16% respondents are neutral to wear vkc footwear.

**FINDINGS**

- The study reveals that 60% of the respondents are belong to the age group of 20-40 years.
- The study reveals that 56% of the respondents are female.
- The study reveals that 40% respondents are very satisfied.

**SUGGESTION**

- The company may try to increase the advertisement in several medias.
- The company can increase the dealers
- The company can concentrate on youth footwear.

**CONCLUSION**

From the study on customer satisfaction towards VKC footwear. It has concluded that most of the customers are satisfied with the service of VKC product such as quality, brand name, price, service are most important in attracting to customers towards VKC product.

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www.vkc.com



## A STUDY ON CONSUMER SATISFACTION TOWARDS LPG IN HOUSEHOLDS - COIMBATORE CITY

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### ABSTRACT

*Population is more likely to be the needs of the people in the city than the rural. The LPG industry is one of the major contributing factors to increasing respondent's livelihood for people living the city. As a cost-effective energy source, LPG can up to five times more efficient than traditional fuels, resulting in less energy wastage and better use of our plant's resources. LP Gas is extremely versatile and portable. As this gas is very important for day to day life domestic purposes, so the supply and delivery processes must be perfect to satisfy consumers. Indian households are fully dependent on LPG cylinders. In this study attempt is made for creating awareness and analysing the consumer's satisfaction on LPG uses in households especially cooking. Objective of the study is finding out the satisfaction level of using LPG along with their socio economics profile conditions. Location of the study were Coimbatore city, primary data were collected with structured questionnaire. The study finds the respondents were knowledge about LPG subsidy. But all are clear in not give it up their LPG cylinder subsidy. This study is about how people in using LPG are adjusting their benefits are used in the daily lives and consumer's satisfaction. Data expresses that the level of satisfaction towards LPG connection is satisfied with high percentages by the selected households respectively.*

**Keywords:** Households, LPG, energy, satisfaction, subsidy.

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### INTRODUCTION

Life on earth without energy is impossible. Now-a-days with the process of urbanization people mainly demand energy to maintain a developed standard of living and also to make their life more healthier and prosperous, which results in increase in demand for energy. Our country needs exponential growth of energy because of increasing population growth. Energy is one of the most important things on the planet where we live. The household energy composition is an important indicator of the level of economic development. Energy source composition at household level through its impact on quality of life plays very vital role in the socio-economic development of any country. For developing countries like India the energy use composition at household got multidimensional implications. In developing countries, People still rely on traditional energy sources to meet their energy needs for cooking. With the population increase coupled with increase in nuclear family practices this number is going to increase. In contrast to rural area, urban households have a wider diversity of fuels to choose from. They have greater accessibility to modern commercial fuels such as Liquidified petroleum gas (LPG) and electricity, and energy end-use equipments and appliances. Populati



on is more likely to be the needs of the people in the city than the rural. The LPG industry is one of the major contributing factors to increasing respondent's livelihood for people living the city. Satisfaction is a person feeling of pleasure or disappointment resulting from comparing the products to comparing products received performance is in relation to his or her expectations.

## **OBJECTIVE OF THE STUDY**

The specify objectives of the study are:

1. To study the demographic profile of LPG customers in Coimbatore city.
2. To evaluate the satisfaction level of respondents in households especially for cooking.

## **REVIEW OF THE LITERATURE**

Maheshkumar M and Vishwajeet (2016), "A Study on Consumer Attitude and Satisfaction towards Bharat Gas LPG Domestic Users Bidar-Karnataka", The present scenario in LPG industry there are many opportunities for LPG to contribute to improved living standards. The main purpose of the study is to understand the attitude and satisfaction of consumer towards after sales and service of Vasavi Bharat gas agency which will help the company to make proper marketing strategy to rendered good services and satisfy the needs of the customer. The study will help the company to make proper strategy and emphasize on their weaker areas.

Semmy Mokiti Thadeo (2014), "Economics of Urban Households' Cooking Fuel Consumption In Arusha City, Tanzania", the study was conducted in Arusha City, Tanzania. The aim of the study was to analyse the socio-economic factors that influence urban households' choice of primary cooking fuel and its share to the total household expenditure. The findings suggested that there are four cooking fuels used and available in the study area (firewood, charcoal, Kerosene and LPG). The study further revealed that the choice of the principal cooking fuel is influenced by socio-economic and demographic factors. It is recommended that a policy instrument should be created to help improve households' welfare and ensure availability of diverse modern fuels, government subsidizing households energy sector mostly for modern fuels by creating a dependable energy distribution towards modern fuels.

## **RESEARCH METHODOLOGY**

As the objectives of study was to bring out the consumer satisfaction towards LPG and living standards of the households. The study was carried out in Coimbatore city. The universe of the study consisted of all households residing in Sowripalayam area in Coimbatore. From this universe, 50 households from Sowripalayam were selected by adopting random sampling techniques and purposive sampling technique as not all the households were willing to cooperate with the investigator and due to time constraints, hence the investigator approached only those households who willing to cooperate and supply the needed information. The field investigator was carried out during period of June to August 2019. Data collected was analyzed by using percentages method analysis, with the help of questionnaires.



## **EMPIRICAL FINDINGS**

### **Socio-Economic Profile of the Respondents**

The current study makes an attempt to understand the different aspects of demographic and economic conditions of LPG respondents. The main features of the socio-economic profile are, age composition, and family background of respondents, income, savings pattern and occupation of working condition. These variables could help us to know the socio-economic status of LPG respondents in the selected study area. Out of the 50 samples, 80 percentages of the respondent belonged to nuclear family and remaining 20 percentages to extended family. Thus nuclear family predominates in selected households. About 92-94 percentages of the respondents in practised small family norms with household size not exceeding five members. Thus, shared common features with respect to family size. Nearly 62 percentages of the respondents were in the income brackets of above Rs. 20,000. The proportion of the respondents earning less than Rs. 20,000 per month was 38 percentages. Majority of the sample respondents were living within City limits. While 74 percentages of the consumers lived in self-owned houses and the remaining 26 percentages in rented houses. From the analysis 6 percentages of respondents have government job, 17 percentages have private job, 31 percentages were own business and 13 percentages, 33 percentages respondents were house wife and have other jobs.

### **Consumers' Level of Satisfaction towards LPG**

As a cost-effective energy source, LPG can up to five times more efficient than traditional fuels, resulting in less energy wastage and better use of our plant's resources. LP Gas is extremely versatile and portable. As this gas is very important for day to day life domestic purposes, so the supply and delivery processes must be perfect to satisfy consumers. Indian households are fully dependent on LPG cylinders. As per the analysis, data showed in the table below,

**Table-1**

<b>Particulars</b>	<b>No. of respondents</b>	<b>Percentages (%)</b>
<b>No.of Cylinders</b>		
Single	37	74
Double	13	26
Total	50	100
<b>How consumer booking cylinder</b>		
Personally	02	4
Phone	38	76
SMS	10	20
Total	50	100
<b>Gas dealers response (If there is any leakages)</b>		
Within 30 mins	0	0
More than 1 hour	33	66
1 Day	17	34
1 Week	0	0
	50	100





<b>Total</b>		
<b>Cylinder Delivery</b>		
Same day	5	10
1-3 days	30	60
4-6 days	15	30
<b>Total</b>	50	100
<b>Satisfaction level of service by LPG</b>		
Easy for cleaning the vessel	4	8
Time saving / Easier and quicker to cook	23	24
Environmental friendly	28	16
Convenient/ Adjusted for Income	2	4
Cleanliness in kitchen	5	10
<b>Total</b>	50	100
<b>Level of satisfaction</b>		
Highly satisfied	21	42
Satisfied	27	54
Neutral	2	4
<b>Total</b>	50	100
<b>Awareness on subsidy</b>		
Yes	39	78
No	11	22
<b>Total</b>	50	100

**Source: Estimation based on field survey, 2019.**

From the above table it is found that, 74 percentages of the respondents were having single connection cylinder facility and 26 percentages were only using double cylinder connections in households. It is clear that all respondents booking cylinder through phone 76 percentages. As per the data representations it is clear that the maximum numbers of respondents are not facing any delay for leakages in LPG from the service providers. Most of the delivering cylinders were received by the respondent upto 1 to 3 days (60 percentages) by the service providers. Table shows that the satisfaction level of services provided by the various LPG providers and reason for using LPG cylinder as follows, easy for clearing the vessel 8 percentages, time saving/ easier and quicker to cook 24 percentages, environmental friendly 16 percentages, convenient/ adjusted for Income 4 percentages and cleanliness in kitchen 10 percentages respectively. And also data shows that the level of satisfaction towards LPG connection is satisfied with 54 percentages by the selected households respectively. Finally, the consumers were also aware on subsidiaries provided by the Government of India. In this survey, 39 percentages of respondents were knowledge about LPG subsidy. But all are clear in not give it up their LPG cylinder subsidy.





## **CONCLUSION**

Based upon the survey findings and field experience the study finds that in the level of satisfaction the LPG in households were satisfied by the provider's services. This is imperative from the fact that even in high income households playing a vital role in nearly all energy related household decisions it still continuous to hold major position. Therefore, LPG switching approach needs a major rethinking and income based top down approach is highly desired. Lack of awareness on the part of people about the LPG schemes provided by the Government is never that needs to be identified and addressed by the policy instruments. By seeing the observation most of the customers are having positive perception towards LPG providers and are satisfied with its services.

## **SUGGESTION AND RECOMMENDATION**

The focus of this study is promoting the satisfaction level of LPG for cooking. Based on the major findings, the following recommendations are, by increasing the promotion of LPG subsidy will eliminates the usage of firewood in the country, this leads to improve human health and national resources. It will also helps to protect the environment sustainability in the country. Income is the most important thing in middle income earners in the society. The cost of purchasing and connecting LPG is comparatively overloaded, because expenses may be too high to cover the cost. Therefore, if the price of LPG is low, the number of LPG users is likely to increase in future. The working hours of the LPG distributors should be prominently displayed. Holiday notices should be displayed well in the time.

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**A STUDY ON CONSUMERS'S ATTITUDE AND AWARENESS TOWARDS  
BRANDED MOBILE PHONES  
(WITH SPECIAL REFERENCE TO COIMBATORE CITY)**

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**ABSTRACT**

*The modern markets and research markets attempt to understand consumer's needs and potential needs to allocate organisational resources appropriately in order to meet these needs. Modern marketers particularly interested in brands. They are also increasingly interested in ensuring that employers understand marketing, i.e., that everyone within the organisation involves themselves with marketing activities. Brand preference reflects a desire to use a particular company's product(s) or service(s) even when there are equally-priced and equally-available alternatives. Consumer attitude is a composite of a consumer's beliefs, feelings, and behavioral intentions toward some object within the context of marketing. A consumer can hold negative or positive beliefs or feelings toward a product or service.*

*A Mobile phone is a portable telephone that can make and receive calls over a radio frequency carrier while the user is moving within a telephone service area. Most modern mobile telephone services use cellular network architecture, and therefore mobile telephones are often also called cellular telephones or cell phones. In addition to telephony, 2000s-era mobile phones support a variety of other services, such as text messaging, MMS, email, Internet access, short-range wireless communications such as infrared, Bluetooth, business applications, gaming, and digital photography. Mobile phones which offer these and more general computing capabilities are referred to as smart phones.*

***Key Words: Marketing, Brand Preference, Consumer Attitude, Branded Mobile Phones.***

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**INTRODUCTION**

**Marketing**

Markets refer to the group of customers or organizations who has interest in the product, has the resources to purchase the product and is permitted by law and other regulations to acquire the product. The process of exchange of goods and services engaged in market is known as 'Marketing'.

**Brand preference**

Brand preference is important to companies because it provides an indicator of their customers' loyalty, the success of their marketing tactics, and the strength of their respective brands.



## **Consumer Attitudes**

It is a composite of three elements: cognitive information, affective information, and information concerning a consumer's past behavior and future intentions. In other words, attitude consists of thoughts or beliefs, feelings, and behaviors or intentions towards a particular thing, which in this case is usually a good or service.

## **REVIEW OF LITRETURE**

**Shiza Saleem** conducted study on “Consumer Attitudes Towards Mobile Advertising” Public attitudes toward advertising have been a focus of attention for a long time. Researchers found that consumers have a negative attitude towards mobile advertising. In order to bridge this gap it was necessary to study the attitudes of Saudi consumers in depth as no research was done on the Saudi consumers specifically.

**Prasad S** has submitted a project report on “A Study On Attitude of Indian Customers towards Smart phones of Android and Windows Version”. The factor of success for smart phones over the years has been not only in their ability to run well, but also to give access to extended capabilities via third-party apps. A customer attitude model is being developed through the variable taken as service quality, service value and service involvement is being designed and validated through the empirical method of factor analysis by using the questionnaire of sample size 400 technical and non-technical students and executives in India.

**Sandra Luxton** has submitted a project report on “Mobile Phone Marketing: Challenges and Perceived Attitudes” . The research objective was to identify the critical issues faced by mobile phone marketers and the key factors that influence consumer attitudes. The key drivers of consumer attitudes toward mobile marketing are posited as perceived entertainment, credibility, reward, technological familiarity, and message frequency.

**Shehzad Ahmed** in his study on “Factors Influencing The Cell Phone Brand Loyalty” from this study it is clearly found that branding as an important factor allows an organization to create meaning and value for their standard product and firms desire that customers become loyal to their brand.

## **OBJECTIVES OF THE STUDY**

- To know about the consumer awareness and attitude towards branded mobile phones.
- To analyze the potential of branded mobile phones.

## **RESEARCH METHODOLOGY**

The research methodology is a way of systematically solving the research problem. It deals with the research design used for the present study. A pilot study was done to evaluate the consumer awareness and attitude branded mobile phones. On the positive note from the respondents the questionnaire was drafted and finalized.



## **Sampling**

Sampling is a smaller representation of the larger world .It is the researcher has used techniques, as they have to cover a population spread in a wider geographical area.

## **Sampling Design**

A sample design is the theoretical basis and the practical means by which we infix the characteristics of some population by generalizing from the characteristic few of the units comprising the population.

## **Sample Size**

The number of items to be selected from the universe constitutes a sample. The size of the sample should neither be excessively large not too small, it should be optimum.

## **Source of data**

The data are primary in nature for which a systematic questionnaire was prepared and supplied to all the respondents, there after required data have been collected for the analysis.

### **Primary Data**

Primary data is main source of collection of information. Primary data for the study has been collected through structured questionnaire.

### **Secondary Data**

Secondary data are those data that have been already collected by someone else and which have been approved. Secondary data has been collected from books, journals and internet.

### **Area of the Study**

The study was confined to Coimbatore city only.

## **Statistical Tools Used For the Study**

- Simple percentage analysis
- Chi-square analysis
- ANOVA
- Correlation

## **FINDINGS**

### **✓ FINDINGS FROM PERCENTAGE ANALYSIS**

- ▶ Majority (54%) of the respondents are male.
- ▶ 41% of respondents are belongs to the age group of 20-40 years.



- ▶ Majority (58%) of the respondents are married.
- ▶ Majority (70%) of the respondents are salaried employees.
- ▶ 34% of the respondents have their family income between Rs.20,000-Rs.40,000.
- ▶ Majority (52%) of the respondents are got awareness through advertisements.
- ▶ Majority (83%) of the respondents says that the mobile phone company provides adequate models.
- ▶ 41% of the respondents say that the effectiveness of their mobile phones are very good.
- ▶ 46% of the respondents change their mobile phones in the time period of 5-10 years.
- ▶ Majority (84%) of the respondents considered quality is most important in purchasing the mobile phone.
- ▶ 47% of the respondents considered battery life is most important in purchasing the mobile phone.
- ▶ 43% of the respondents considered models as most important in the purchasing the mobile phone.
- ▶ 38% of the respondents are influenced moderately by the friends and relatives in choosing the mobile phone.

#### ✓ **FINDINGS FROM CHI-SQUARE FINDINGS**

- ▶ The entire personal factor has significant influence towards the features influenced by friends and relatives in purchasing the mobile phone.
- ▶ All the personal factors have significant influence towards the source of awareness about the mobile phones.
- ▶ Age, educational qualification, occupation and marital status have significant influence towards the features influenced to choose the models.
- ▶ Gender, family monthly income has no significant influence towards the features influence to choose the models.

#### ✓ **FINDINGS RELATED TO CORRELATION**

- ▶ Brand awareness of the respondents and level of satisfaction towards mobile phones move in the same direction together.
- ▶ Brand purchasing factors and level of satisfaction towards mobile phones move in the same direction together.
- ▶ Brand awareness and brand's various features move in the same direction together.

#### ✓ **FINDINGS RELATED TO ANOVA TEST**

- ▶ It is found that there is significant association between monthly income and level of satisfaction of price, quality, model, advertisement, battery life and user friendly.
- ▶ There is no significant relationship between monthly income and mode and appearance.



## **CONCLUSION**

A Mobile phone is a portable telephone that can make and receive calls over a radio frequency carrier while the user is moving within a telephone service area. Most modern mobile telephone services use cellular network architecture, and therefore mobile telephones are often also called cellular telephones or cell phones. This study is mainly focused on to find out the pulse of the respondents, their problems and all other factors related to brand preference. With the growth of awareness of brand preference, comes a wealth of new market footprint coverage opportunities that can appropriately cater to all types of customers.

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## A STUDY ON STUDENTS PERCEPTIONS TOWARDS ONLINE COURSES

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### ABSTRACT

*The purpose of this study was to describe the students' experiences and perceptions of online courses. This survey will describe the active participation of student's courses and their concerns with online courses. The objective of the study is to know the future gains through online courses. It involves collection of the data from 50 respondents' comprising of pursuing students from universities /schools through structured questionnaire and statistical methods employed for the data analysis are percentage analysis and rank correlation.*

**Keywords:** *Online courses, Student's perceptions, Distance learning*

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### INTRODUCTION

An online course is a course that is focused on use of information and communications technology for learning. While online courses may be part of a degree program, they can also be taken on their own in order to master a certain subject or learn a specific skill. Investigating and analyzing how online courses should be designed and arranged should be an integral part of online teaching methodology as well as learning the students' preferences about their online experience. Developing a mechanism that allows students to make inquiries or asks for clarifications about their assignments should definitely be included in an online course. The authors at this southern Hispanic-serving institution surveyed online students to discover their preferences for online courses

### OBJECTIVES OF THE STUDY

To Study the Opinion of the Students Regarding Online Courses

### REVIEW OF LITERATURE

**Dr. Irma S. Jones (2015)<sup>1</sup>** “ *Student perceptions of online courses*” Presently, at the post-secondary level, digital or online education is offered in addition to traditional face-to-face courses and the number of online course offerings is rapidly growing. The Occupational Outlook Handbook reveals that employment in “ computer and information technology” occupations is projected to grow 12 percent between the years 2014 to 2024, faster than the average for all other occupations. This is directly related to an emphasis on cloud computing, the collection, storage and connectivity of data to the Internet and the continued demand for mobile computing (Online Learning Consortium, 2015). This survey will describe online student perceptions and their preferences with regard to taking online courses and their concerns with these online courses.



**Stephanie J. Blackmon and Claire Major (2017)<sup>16</sup>** “*Student Experiences in Online Courses*” *A Qualitative Research Synthesis* online learning continues to grow, it is important to investigate students’ overall experiences in online learning environments. Understanding students’ perspectives on their online classes or programs moves beyond the sole question of student satisfaction to more nuanced questions about how factors inside and outside of the classroom impact the online classroom. This qualitative research synthesis explored students’ experiences with online learning. For example, some students were satisfied with their online courses but still struggled with balancing online courses and work responsibilities. Other students found that enrolling in an online program related to their jobs was very beneficial.

## **RESEARCH METHODOLOGY**

### **Research Design-Descriptive Research Design**

#### **Sources of Data:**

- ❖ Primary Data-primary data is collected through questionnaire
- ❖ Secondary Data-secondary data have been collected through newspaper, journals, articles and magazines, and website.

#### **Sampling techniques:**

The sampling technique used for the study is simple random sampling.

#### **Sampling size:**

The sample size used for the study is 50 respondents.

#### **Area of the study:**

The study was conducted in Coimbatore city.

#### **Tools used for the study:**

- ❖ Percentage analysis
- ❖ Rank correlation

## **LIMITATION OF THE STUDY**

(A) Due to time factor the study has been limited to 50 respondents.

(B) The results of the analysis in the study depend fully on the information given by the respondents.

(C) The area of the study was conducted in Coimbatore city.

## **ANALYSIS AND FINDINGS**

### **PERCENTAGE ANALYSIS**



S.NO	PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
1	Gender		
	Male	5	10%
	Female	45	90%
2	Age		
	15-20	10	20%
	21-25	30	60%
	30 And Above	10	10%
3	Education Qualification		
	Post Graduate	35	70%
	Under Graduate	10	20%
	School	5	10%
4	Marital Status		
	Married	10	20%
	Unmarried	40	80%
5	Type Of Family		
	Nuclear Family	30	60%
	Joint Family	20	40%
6	Family Members		
	2-4	30	60%
	4-5	10	20%
	5-7	5	10%
	7and Above	5	10%
7	Are You Aware Of Online Course		



	Yes No	40 10	80% 20%
8	If Yes, What Are The Online Courses You Are Aware		
	My SQL-PHP NDL-NATIONAL Digital LIBRARY MOOC-MASSIVE OPENONLINE COURSES NAPTAL	10 20 10 10	20% 40% 20% 20%
9	How Many Online Courses Have You Taken		
	One Two Three Or More Have Not Tried Yet	15 5 5 25	30% 10% 10% 50%
10	Would You Consider Registering For Another Online Course If The Topic Was Of Interest To You		
	Yes No	35 15	70% 30%
11	The Learning Outcomes Were Consistent With The Assignment Activities		
	Strongly Agreed Agreed Neutral	5 35 10	10% 70% 20%



## **RANK CORRELATION**

Factor	Rank	1	2	3	4	5	Total	Rank Score	Rank
	Score	5	4	3	2	1			
Technical Skill	No Of Respondents	20	15	5	5	5	50	3.8	3
	Score	100	60	15	10	5	190		
Career Advancement	No Of Respondents	10	20	5	10	5	50	3.4	5
	Score	50	80	15	20	5	170		
Reduce Cost	No Of Respondents	25	10	5	5	5	50	3.9	2
	Score	125	40	15	10	5	195		
Varieties Of Courses	No Of Respondents	15	20	5	5	5	50	3.7	4
	Score	75	80	15	10	5	185		
Provide Certificates	No Of Respondent	25	5	15	5	-	50	4	1
	Score	125	20	45	10	-	200		

## **FINDINGS**

### **FINDINGS FROM PERCENTAGE ANALYSIS**

- ❖ Majority (90%) Of The Respondents Are Female
- ❖ Majority (60%) Of The Respondents Are Between The Age Group Of 21-25
- ❖ 70%Of The Respondents Are A Post Graduated
- ❖ Majority (80%) Of The Respondents Are Unmarried
- ❖ Majority (60%) Of The Respondents Are Nuclear Family.
- ❖ 60% Of The Respondents Have 2-4 Family Members.
- ❖ 80%Of The Respondents Are Aware Of Online Courses.
- ❖ 40% Of The Respondents Are Aware Of NDL(National Digital Library Courses)
- ❖ 50% Of The Respondents Have Not Tried Online Courses.
- ❖ 70% Of The Respondents Are Interested To Register For Another Online Course.
- ❖ 70% Of The Respondents Are Agreed To Give Consistent Learning Outcomes In Assignment Activities.

### **FINDING FROM RANK ANALYSIS**

- ✓ Average Score of 4 Have Been Given As 1<sup>st</sup> Rank For provided certificates
- ✓ Average Score of 3.9 Have Been given As 2<sup>st</sup> Rank For reduce cost.



- ✓ Average Score of 3.8 have Been Given As 3<sup>st</sup> rank for technical skill.
- ✓ Average Score of 3.7 have Been Given As 4<sup>st</sup> Rank For varieties of courses.
- ✓ Average Score of 3.4 have Been Given As 5<sup>st</sup> Rank For career advancement.

## CONCLUSION

Online courses are revolutionizing formal education these courses deliver a series of lessons to a web browser or mobile device, to be conveniently accessed anytime, anyplace. It represents an important, growing trend in the application of technology to facilitate student learning, especially in universities. The study concludes that 70% of the respondents are interested to register in online courses. The analysis also reveals that the majority of the respondents rely on online.

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## IMPACT OF SOCIAL MEDIA ON UG ARTS STUDENTS ACADEMIC LIFE IN ERODE CITY

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### ABSTRACT

*Social Media are growing rapidly among the young generation all over the world. UG Arts College students widely engaged using Social Media. So, they will affect students personal and their academic life. Thus, this study is designed to find out the positive and negative impact of social media on the academic performances of students in Erode, Tamilnadu, India. As qualitative approach was adapted to collect the relevant data of study, a number of 121 survey questionnaires were administered randomly among the Undergraduate Students whose are studying in Erode City Arts and Science Colleges. Subsequently, SPSS software was applied to analyze the relevant data of the study. It was concluded that in despite of public views concerning the misuse of social media among students in the society, most of the students were interested to use social media positively for their educations. The positive impacts of social media among the undergraduates appeared to be higher as compared to negative impacts.*

**Keywords :** Social Media, Impact, UG College Students, Academic Life.

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### INTRODUCTION

According to Sudha and Kavitha, (2016), the internet is more than just a means of searching information. People have revealed that the Internet can be used to connect with other people for business or commercial purposes, to make new friends, or to bring back old friends and long lost relatives. The latest example of new communication technology usually used by students is social media, also known as Social Networking Sites. The emergence of social media simplified the process, because they do not call for advanced internet knowledge or experience and are made up of a wide array of different formats and topics. This means that anyone can connect through social media.

A study conducted by the authors Raut and Patil, (2016) that the use of social media is being rapidly raising during last few years. It is not only being used by the working people but also there is heavy increase in the use of social media by the students or education society. With such broad acceptance, there is no surprise that social media have affected the way people live and socialize. Social Networking Sites such as Facebook is one of the latest examples of communication technologies that have been widely-adopted by students and, subsequently, have the potential to become a valuable resource to support their educational communications and collaborations with faculty. The authors Hasnain, Nasreen and Ijaz





(2015) stated in their research that the development of technology and increase in internet usage, social media has become a part of our daily lives. If social media is used in a positive way, it can help students and youth to get knowledge that can be used to improve their academic performances.

## **REVIEW OF LITERATURE**

There are many studies performed about the positive and negative effects of social media on the students' academic performances. For example, Heffner (2016) alleged that the use of social media can be a good outlet to deal with academic frustrations, especially if the students are in contact with another student that is having the same problem. Social media lets students to get connected with other students, which can be very useful because it will allow them to discuss class matters via social media. Additionally, Adam Mahamat (2014) tried to obtain students' perceptions of how their use of social networking sites influences their academic performances. Menseh and Nizam (2016) described that social networking have a meaningful effect on the students' academic performances. They also pointed out about the abnormal use of social media platforms by students. The study suggested it is useful that universities and colleges in Malaysia educate their students to use these platforms positively for educational purposes which will ultimately result in a positive impact on their academic performance.

## **STATEMENT OF THE PROBLEM**

With the explosive growth in the number and use of social media in everyday communication method for individuals and organizations, there has been a corresponding increase of its incorporation in teaching and learning in higher institution. In view of this, this study examine and assess the impact social media has on teaching and learning in higher education be it positive or negative impacts. Sometimes, the impact of social media becomes positive and other side it reflects negative impacts among the UG Arts and Science College Students. So, the study emerge and important to examine the impact of social media among UG Arts and Science College Students in Erode.

## **OBJECTIVES OF THE STUDY**

- To study the demographic profile of the UG Arts and Science College Students in Erode.
- To examine the positive and negative impact of social media among the students in Erode.

## **RESEARCH DESIGN**

In the empirical part of this study, a qualitative approach was employed using a structured questionnaire among some selected UG Arts and Science College Students in Erode. Qualitative research was used in this research. The researcher adopted random sampling technique in selecting the participants. The sample comprises of 76 male student and 45 female students. The collected opinion of the selected students through a structured



questionnaire was tabulated with the help of SPSS 22.0. Percentage analysis and Mean Score analysis have been employed.

## **DATA ANALYSIS**

In this section, the researcher has discussed about the impact of social media among the college students whose are studying in UG arts and Science in Erode. For this around 121 college students were selected and collected their opinion about the impact of social media on their academic performance. The following table shows the demographic profile of the respondents.

**Table 1 : Demographic Profile of the Respondents**

<b>No.</b>	<b>Demographic Profile</b>	<b>No. of Respondents</b>	<b>%</b>
1	<b>Gender</b>		
	• Male	76	62.8
	• Female	45	37.2
	<b>Total</b>	<b>121</b>	<b>100.0</b>
2	<b>Age</b>		
	• 18 Years	21	17.4
	• 19 Years	39	32.2
	• 20 Years	49	40.5
	• Above 20 Years	12	9.9
	<b>Total</b>	<b>121</b>	<b>100.0</b>
3	<b>Study Wing</b>		
	• Arts Wing	72	59.5
	• Science Wing	49	40.5
	<b>Total</b>	<b>121</b>	<b>100.0</b>
4	<b>Studying Year</b>		
	• First Year	22	18.2
	• Second Year	42	34.7
	• Third Year	57	47.1
	<b>Total</b>	<b>121</b>	<b>100.0</b>
5	<b>Academic Achievement</b>		
	• Excellent (Above 75%)	49	40.5
	• Good (60-75%)	42	34.7
	• Fair (Below 60%)	30	24.8
	<b>Total</b>	<b>121</b>	<b>100.0</b>
6	<b>Period of Using the Social Media</b>		
	• Below 2 Years	53	43.8
	• 2-4 Years	40	33.1
	• Above 4 Years	28	23.1
	<b>Total</b>	<b>121</b>	<b>100.0</b>
7	<b>Using Social Media</b>		



	• Facebook	56	46.3
	• Instagram	14	11.6
	• Twitter	17	14.0
	• Linked In	12	9.9
	• Academia	12	9.9
	• Others	10	8.3
	<b>Total</b>	<b>121</b>	<b>100.0</b>

From the above analysis, it is noted as follows :

- 62.8 percent of the students are male and 37.2 percent of the students are female.
- 17.4 percent of the students belong to 18 years age category, 32.2 percent of them belongs to 19 years and 40.5 percent belongs to 20 years and above 20 years aged students accounted their percentage as 9.9.
- Around 59.5 percent are studying in Arts wing and 40.5 percent are studying in Science wing.
- 18.2 percent are studying in First year, 34.7 percent are studying in second year and 47.1 percent are studying in third year.
- 40.5 percent are reaching excellent level in their academic performance, 34.7 percent are reaching their academic performance as good and 24.8 percent are having fair in their academic performance.
- 43.8 percent of the respondents are using social media for below 2 years, 33.1 percent of them are using 2-4 years and 23.1 percent are using above 4 years.
- Around 46.3 percent are using Facebook, 11.6 percent are using Instagram, 14.0 percent using Twitter, 9.9 percent are using Linked In and Academic and remaining 8.3 percent are using some other social media networking sites.

### **Positive Impact of Social Media**

In this section, the researcher has discussed about the positive impact of social media. Students were asked about the positive effects of social media on their academic performances. For this, three statements were selected that is given below with its mean score analysis.

**Table 2 : Positive Impact**

<b>No.</b>	<b>Statements</b>	<b>Mean Score</b>	<b>SD</b>
1	The usage of social media is useful in their educational institution, because they are an effective communication application.	4.15	0.52
2	Social media improves the interaction with classmates, lecturers and other subject experts.	4.31	0.33
3	Social media facilitate the academic activities and coordinate with others.	4.17	0.41
	<b>Overall Mean Score</b>	4.21	0.42



From the above analysis, it is noted that the college students were experienced about the benefits of social media in educational institution due to its effective communication. Followed by it improves the interactional communication with their classmates, lecturers and other subject experts. Further, through social media they communicate the academic activities and coordinate with others. On the whole, the college students were highly impacted in using social media particularly in their academic purpose.

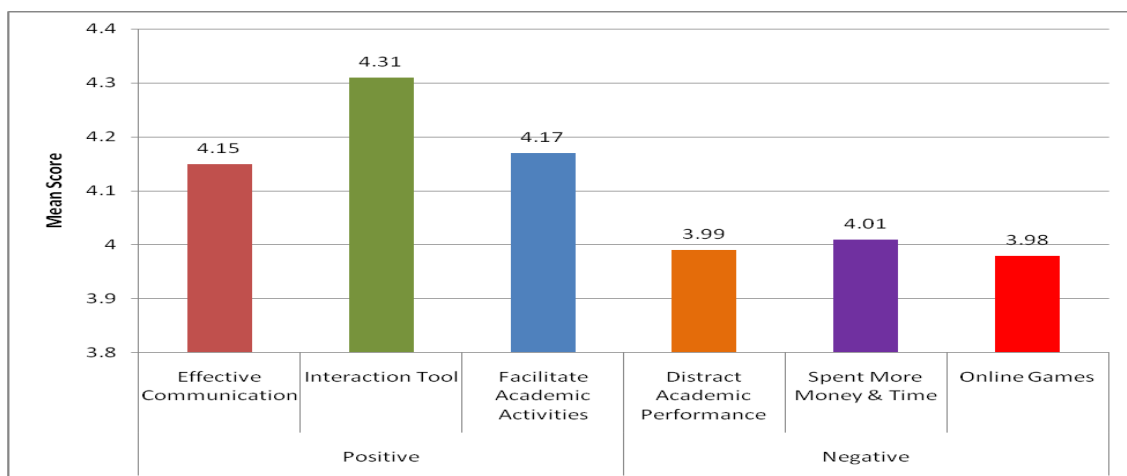
### Negative Impact of Social Media

The following three statements were explained about the negative impact of social media while using among them.

**Table 3 : Negative Impact**

No.	Statements	Mean Score	SD
1	These social media influence the academic performance of students negatively, because they distract from the students studies.	3.99	0.52
2	Using social media require spending money and are wastage of time and by this way it will affect the students' academic life.	4.01	0.33
3	I find it hard concentrating on study knowing that student can play online games and visit these sites just by logging into them.	3.98	0.41
	<b>Overall Mean Score</b>	3.99	0.42

It brings from the above analysis that the college students were distracted from the academic performance while using social media. Further, they spent more money for using social media and wastage of time that affect their academic life. Also, they play more online games that kills their time and logging into them. On the whole, they are impacted negatively at the moderate level.



**Fig. 1 Positive and Negative Impact**



## **FINDINGS AND DISCUSSION**

- From the above analysis, it is found that majority of the college students are male, belongs to 20 years age category, studying in Arts wing, studying in third year, reaching an excellent academic performance, using social media for below 2 years and having account in Facebook.
- Most of the students are particularly using social media for interaction with their classmates, their lectures and other subject experts and on the whole, they highly impacted by using social media on their academic performance.
- On the other hand, most of the students are spending their most of the time with facebook usage that has killed their valuable time and addict with it. So, students should need to realize their time and academic works their own that helps to understand their time and need of social media for increasing their academic performance.
- However, the results of the present study about the positive use of social media by students' may be significant and unique. Because, in general, public has negative image of social media on their mind and believe that the much more interest of students towards internet and social media i.e. Facebook are not useful and affect their academic performances negatively. But findings of the current study showed that social media are not affecting the students' academic performances negatively, instead they bring information, knowledge, news and views of world and home to their palm of hand.

## **CONCLUSION**

This study is mainly focused on to examine the impact of social media among the UG Arts and Science college students in Erode. Overall, social media appeared to be a very useful tool for students in their lessons as they use them to improve their learning process i.e. to communicate effectively with each other, receive academic-related issues and get other necessary information. In other words, social media seemed to be modern tools of learning for UG students in Erode. When compared to negative effect, the students are impacted positively more by using social media like Facebook, Instagram, Twitter, Academic, etc.

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## A STUDY ON CUSTOMER SATISFACTION TOWARDS BOOST WITH SPECIAL REFERENCE TO COIMBATORE CITY

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### ABSTRACT

*The present study is based on the awareness of boost among the customers a sample survey of 50 respondents was undertaken to find out the awareness of Boost in Thane city. The study mainly concentrated on general price level, quality about products overall satisfaction about Boost in, general awareness, and consumer preferences of Boost.*

**KEY WORDS:** *customer satisfactions'*

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### INTRODUCTION

Boost is a chocolate-flavoured health food drink manufactured by GlaxoSmithKline. It was launched in 1977 in India. Brand ambassador for boost in 1986 was the cricketer Kapil Dev. Sachin Tendulkar became the brand ambassador with his debut in 1989. Virender Sehwag joined in 2008. Mahindra Singh Dhoni became the brand ambassador. The proud slogan "Boost is the secret of my energy" is ubiquitous in India. Boost is nutritional health drink, especially for children. Boost is one of the major players in the Rs.1400 cores India health food Drink (HFD) market. The HFD market has two segments; white powder segment and brown segment. Boost is a malt- malt additive with the flavour of chocolate.

It is one of the chocolate-flavoured health food drinks made by GlaxoSmithKline, the other being Horlicks. Boost has a share of around 12% in the (HFD) market.

### REVIEW OF LITERATURE

Rakish (2006) in their study analyzed that majority of the respondents have given favourable opinion towards the pen drive brands but some problems exist that deserve the attention of the pen drive manufacturers they need to bridge gap between the product promised and product offered

The overall customer attitude towards pen drive brands is that they are satisfied with the existing brands but still they want more brands to be provided.

Boost is also the first (HFD) brand to be endorsed by a celebrity. It was launched in 1977 in India

### OBJECTIVES

- To identify the factor which are influencing the sales of Boost
- The search for knowledge objective and systematic method finding





## **RESEARCH METHODOLOGY**

### **MEANING OF RESEARCH**

- The search for knowledge objective and systematic method finding
- Proper and feasible solution to problem is popularly known as research.

### **DEFINITION OF RESEARCH**

Research, according to **Redman and mory** is “systematic efforts to gain new knowledge in the word of Slazenger and Stephenson , research is “the manipulation of things concept or symbols for the purpose of generalizing to extend correct of verify knowledge whether that knowledge aide in construction of a theory or in the practice of an art.

**AREA OF STUDY:** Coimbatore city

### **DATA ANALYSIS AND INTERPRETATION**

#### **TOOLS USED FOR THE STUDY PERCENTAGE ANALYSIS**

**Percentage analysis**=No of respondent\Total no of respondent\*100

**Table no:1**

<b>S. No</b>	<b>Particulars</b>	<b>No Of Respondents</b>	<b>Percentage</b>
1.	Extremely good	8	16%
2.	Good	27	54%
3.	Average	9	18%
4.	Poor	2	4%
5.	Extremely poor	3	6%
	<b>TOTAL</b>	50	100%

### **BENEFITS OF DRINKING BOOST**

**Table no:2**

<b>S .No</b>	<b>Particulars</b>	<b>No. Of Respondent</b>	<b>Percentage</b>
1.	Improves concentration	6	12%
2.	Memory	3	26%
3.	Improves physical stamina stronger	25	50%
4.	If any other benefits	6	12%
	<b>Total</b>	50	100%

### **FINDINGS**

- The majority of 50% of the respondents feel, it improves physical
- The majority of 56% of respondents feel good improvement, after using
- Brand the majority of 72% of the respondents are influenced by television advertisement.

### **SUGGESTION**

For the long existents of health drink Boost company should introduce the following strategies or tactics



- Increase the sales of the products at reduced price.
- Introduce the various flavours in boost.
- Increase the availability of products in rural area.
- Advertise the products in newspaper and other Medias.
- Introduce the various type of package in boost.

## **CONCLUSION**

The field study report, the customers are highly satisfied with this product and it have a good reputation from the public. The company can take these suggestions to improve the sales in Coimbatore city.

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## IMPACT OF ADVERTISEMENT ON CONSUMER BUYING BEHAVIOUR

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### ABSTRACT

*Advertisement plays an important role in modern era as it shapes the attitudes and perceptions of individuals and society which strikingly influences the consumer buying behaviour. Any business can get on the road of success when it attracts and retains the consumers with their products and this goal is achieved by building a strong consumer perception for its products. The specific aim of the study is to find the factors influenced by advertisement to purchase the product. It involves collection of data from respondents through structured questionnaire and statistical methods employed for the data analysis are percentage analysis and Pearson's rank correlation. It reveals that majority of the respondents are influenced by Attraction, Brand and Celebrity to purchase a product. The respondents are satisfied with the information given in the advertisement and it is enough for making decision to buy the product.*

**Keywords:** *Advertisement, Consumer Buying Behaviour, Factors, Perception.*

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### INTRODUCTION

Advertisement can be done in several ways i.e. television, newspaper, radio, magazines, internet etc. With the help of advertisement company tent to create awareness about the product of the organization. For the promotional strategy of any business organization advertisement is one of the key importance. Advertisement includes the name of the product or service, its features, and its benefits. So, for understanding the pathway by which advertising influence consumer selection is very significant for business organization and researchers. Different societies use diverse types of promotion of the products and services to attract consumers. n modern age, advertisement has become significant way to promote products and services and it is utilized for communication purpose. A company can never be a leader in the market unless they invest lots of their budget in the promotional strategies. Advertisement is part of promotion mix strategy of a business. To be successful and for being a leader an organization has to promote its product effectively so as to create its awareness as well as to induce them to buy.

### REVIEW OF LITERATURE

**Ashutosh Sandhe (2016)<sup>1</sup>** “*An Empirical Study on the Impact of Advertising on Buying Behaviour*” Advertising plays a vital role in a competitive era. With all major and minor players in the market trying to impress the consumer, advertising becomes an important tool in trying to persuade the consumer to buy a particular brand. The main aim of this research is to study whether advertisements are effective or not. The effectiveness was studied in terms of their impact on buying behaviour of respondents. The sample size of 500 respondents was collected and analyzed by using statistical tools like



percentage analysis and chi-square. It is founded that though advertisements play a vital role in promoting a product, its overall impact was less and heavy advertising and promotion would not necessarily result into larger market share.

**Gunjan Baheti, Rajendra Kumar Jain & Nidhi Jain (2012)<sup>2</sup>** “*The Impact of Advertising appeals on Customer Buying Behaviour*” Advertising has become one of the most important commercial activities in the modern competitive environment. The purpose of this research is to investigate the impact of advertising appeals on customer buying behaviour. A total of 120 respondents were taken and ANOVA, T-test, and regression analysis were used to test the hypotheses. The study founded that advertising appeals have a significantly positive influence on advertising attitude and advertising appeal does not have significantly positive influence on purchase intention.

## OBJECTIVE OF THE STUDY

To find the factors influenced by advertisement to purchase a product.

## RESEARCH METHODOLOGY

- **Research Design:** Descriptive research design
- **Sources of Data:**
  - **Primary Data:** Structured Questionnaire.
  - **Secondary Data:** Books, Journals, Magazines, Articles and Websites.
- **Sampling Technique:** Simple Random Sampling.
- **Sampling Size:** 50
- **Area of the Study:** Coimbatore City
- **Tools Used for the Study:** (i) Percentage Analysis, (ii) Rank Correlation

## ANALYSIS AND FINDINGS

### ➤ ANALYSIS

#### • PERCENTAGE ANALYSIS

S No.	Particulars	No. of Respondents	Percentage
1	<b>Gender</b>		
	Male	10	20%
	Female	40	80%
2	<b>Age</b>		
	21 years - 25 years	40	80%
	26 years - 30 years	5	10%
	Above 31 years	5	10%
3	<b>Educational Qualification</b>		
	Post Graduate	25	50%
	Under Graduate	20	40%
	Diploma	5	10%
4	<b>Occupation</b>		
	Employee	5	10%
	Business/Profession	15	30%
	Student	30	60%



<b>5</b>	<b>Monthly Income</b>		
	Below □ 10,000	30	60%
	□ 10,001 – □ 20,000	5	10%
	□ 20,100 – □ 30,000	5	10%
	Above □ 30,000	10	20%
<b>6</b>	<b>Marital Status</b>		
	Married	10	20%
	Unmarried	40	80%
<b>7</b>	<b>Type of Family</b>		
	Joint Family	10	20%
	Nuclear Family	40	80%
<b>8</b>	<b>Family Members</b>		
	2 – 4 Members	40	80%
	5 – 7 Members	10	20%
<b>9</b>	<b>Watch or Read Advertisement</b>		
	Yes	50	100%
<b>10</b>	<b>Mode of Advertisement</b>		
	TV/Radio	25	50%
	Social Media	20	40%
	Newspaper/Magazine	5	10%
<b>11</b>	<b>Attitude towards Advertising</b>		
	Informative	25	50%
	Misleading	5	10%
	Entertaining	20	40%
<b>12</b>	<b>Information in Advertisement</b>		
	Yes	30	60%
	No	20	40%
<b>13</b>	<b>Influence of Advertisement</b>		
	High	5	10%
	Medium	25	50%
	Low	20	40%
<b>14</b>	<b>Habit of Skipping Advertisement</b>		
	Yes	45	90%
	No	5	10%
<b>15</b>	<b>Reason for Skipping Advertisement</b>		
	Already watched	20	40%
	Time consumption	10	20%
	Unwanted advertisement	10	20%
	Boring	10	20%
<b>16</b>	<b>Habit of watching Advertisement</b>		
	Once	15	30%
	Twice	30	60%
	Repeatedly	5	10%



• **RANK CORRELATION**

**FACTORS INFLUENCED BY ADVERTISEMENT TO PURCHASE A PRODUCT**

Factor	Rank	1	2	3	4	5	Total	Rank Score	Rank
	Score	5	4	3	2	1			
Information	No. of Respondents	10	5	10	10	15	50		
	Score	50	20	30	20	15	135	2.7	4
Attraction	No. of Respondents	15	20	5	5	5	50		
	Score	75	80	15	10	5	185	3.7	1
Celebrity	No. of Respondents	5	10	15	15	5	50		
	Score	25	40	45	30	5	145	2.9	3
Brand	No. of Respondents	15	10	10	10	5	50		
	Score	75	40	30	20	5	170	3.4	2
Discount	No. of Respondents	5	5	10	10	20	50		
	Score	25	20	30	20	20	115	2.3	5

➤ **FINDINGS**

**FINDINGS FROM PERCENTAGE ANALYSIS**

- Majority (80%) of the respondents are female.
- Majority (80%) of the respondents are between the age group of 18 – 40 years.
- Majority (50%) of the respondents are post graduate.
- Majority (60%) of the respondents are students.
- Majority (60%) of the respondents monthly income is below ₹ 10,000.
- Majority (80%) of the respondents are unmarried.
- Majority (80%) of the respondents are nuclear family.
- Majority (80%) of the respondents have 2 – 4 members in their family.
- Majority (100%) of the respondents are watch or read advertisements.
- Majority (50%) of the respondents opinion that TV/Radio advertisement is effective.
- Majority (50%) of the respondents attitude towards advertisement is informative.
- Majority (60%) of the respondents acquire information in advertisement is enough for decision making.
- Majority (50%) of the respondents neutrally influenced by advertisement about the product.



- Majority (90%) of the respondents have the habit of skipping advertisement.
- 40% of the respondents skip the advertisement because they already watched.
- Majority (60%) of the respondents watch the advertisement twice.

- **FINDINGS FROM RANK CORRELATION**

- Average score of 3.7 have been given for 1<sup>st</sup> rank for Attraction.

## **CONCLUSION**

Advertisement is a way to showcase one's products or services and offer consumers a vast choice in terms of what they can choose to buy. Today, it is unimaginable to consumers, especially in urban areas, they buy the products which they have not heard. Consumers know what is in the market then choose what they want. This particular research was conducted to find out the factors influenced by advertisement to purchase a product. It reveals that majority of the respondents are influenced by Attraction, Brand and Celebrity. The respondents are satisfied with the information given in the advertisement and it is enough for making decision to buy the product.

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## **A STUDY ON MOTIVATIONAL FACTORS OF MIGRANT WORKERS IN INFORMAL SECTOR**

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### **ABSTRACT**

*The most important feature of Indian labour market scenario is increased migration rate from rural and backward areas in job search. Besides, migrant workers have to build their social capital by developing their social networks in order to survive and succeed in the place of destination. These social networks of migrant labour influence relationships in the labour markets of the place of destination. Objective of the study is analysed the motivational factors in migration and assess their working conditions. Primary data were used with help of structured questionnaire. Results found that Low income and poverty were the major push factors in migration. Other factors included lack of employment opportunities, absence of skill training, poor sanitation high cost of living etc. Nearly 50 percent of the migrants had found to have migrated and 62 percent of the workers were found to be working for eight hours per day.*

***Kywords: Migrant, Labours, Unorganised sector, motivation.***

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### **INTRODUCTION**

Unorganised or informal sector constitutes a pivotal part of the Indian economy. More than 90 percent of workforce and about 50 percent of the national product are accounted for by the informal economy. A high proportion of socially and economically underprivileged sections of society are concentrated in the informal economic activities. Informal employment is generally a larger source of employment for women than for men in the developing world (Mohapatra, 2012). The informal economy in India employs about 86 percent of the country's work force and 91 percent of its women workers. Many of these women workers are primary earners for their families. Their earnings are necessary for sheer survival. Low income earning men and women workers, especially in the informal sector form one of the most vulnerable groups in the Indian economy. The financial impact of ill health consists of both direct and indirect costs. The direct costs include increased household expenditure on treatment, travel, user fees, and proper nutrition for the patient, while the indirect costs include the opportunity costs of expenditure and income foregone to the meet daily needs, a relatively small expense on treatment or loss of wage can trigger the process of impoverishment (Wagstaff and Doorslaer, 2003). In the developing countries, internal migration is a survival strategy for many labourers in search of a better livelihood and opportunities. Interventions aimed at raising the health status and productivity of workers in informal sector's activities should be developed through the promotion of health and safety at work and the establishment of self-sustainable health insurance schemes. The development of



measures which effectively combine services to enable informal activities to increase their income and services to assist them in improving their working conditions and health would also contribute to increased productivity and enterprise growth and to allow for capacity-building within the informal sector itself.

### **OBJECTIVE OF THE STUDY**

In the context of above features, the current study has been undertaken with the following objectives:

1. To study the economic and demographic background of the sample respondents.
2. To review the motivational factors in migration.
3. To assess their working conditions.

### **REVIEW OF LITERATURE**

**Aswini** (2014), “Safety Net Measures For Unorganised Workers In India: Critical Gaps And Challenges”, there is an over whelming number of working and non- working poor in India who are subject to multiple deprivations and this was the root cause of social insecurity. This study provides an overview as well as performance of existing safety Net measures in India and concluded that either the coverage and quantum of benefits under going social security schemes are very low or there are not reaching the intended beneficiaries. Against this backdrop, this study suggested effective implementation of the unorganised workers Social Security Act, 2008.

**Adsul et al.** (2011), in their article entitled “Health Problems among Migrant Construction Workers: A Unique Public-Private Partnership Project” outlined that the construction sector is a booming industry within unorganized sector and living condition of migrant workers are below standard in the sector resulting in various health issues for migrants. A cross-sectional study at one of the construction site was done to analyze migrant profile and morbidity pattern with the help of Department of Community Medicine, a unique Public Private Partnership. The study reveals the existence of various health problems in migrant workers and correlation between occupation and morbidity status. The suggestions include behaviour change communication to address diseases like hypertension, addiction and use of protection gear to prevent injuries. The cases like persistent fever should be given priority and treated to avoid the instance of man-made malaria. The author concluded that the benefit of public private partnership to construction industry exists in the form of healthy work force as well as opting for certificates in occupational health and safety assessment.

**Sethi, Ghuman and Ukpere** (2010), in their study entitled “Socio-Economic Analysis of the Migrant Labourers in Punjab: An Empirical Analysis” analyzed migrant workers’ socio-economic conditions in Patiala city. The author studied various factors associated with migration like nature, size, type etc., and the extent to which it has improved the economic condition of migrants and their families. The study examined the benefit for the host region and outlined the issues faced by migrant workers during migration. It also covers the policies developed by the central and state government to safe guard the interest of migrant workers. Poor labours have a tendency to migrate in their younger age due to poverty and unemployment.



## **METHODOLOGY**

The informal sector covers a wide range of labour market activities that combine two groups of different nature. On the other hand, the informal sector is a product of rational behaviour of entrepreneurs that desire to escape state regulations. For the purpose of the data, a detailed interview schedule was administered among a sample of 100 migrant respondents who were employed in various informal activities involved in construction work. The job categories included manual labours, earth workers, landscaping, digging, paving, masonry, cement workers, cement mixing, concrete pumping, concreting (unskilled) and scaffolding, cutter, jack span cleaning, carpentering, painting, plumbing, pipeline fitting, rod bending, steel fixing, welding, barb making, Lift/crane operating (Semiskilled). For the data collection, purposive sampling method was used. Judgement sampling is a non-random sampling and is also called purposive sampling or deliberate sampling. In this method of sampling, the investigator exercises his judgement in the choice and includes those items in the sample which he thinks are most typical of the universe with regard to the characteristics under investigation. For analysing and representing the data, tools such as percentages and diagrams were used.

## **RESULTS AND DISCUSSION**

The current study makes an attempt to understand the different aspects of demographic and economic conditions of migrant respondents as below

### **Socio Economic Conditions of Migrant Population**

Survey indicates that 27 percent of male and 47 percent of female respondents belonged to 26-35 years of age. No respondent was found in higher age group (above 60 years) among females. People from younger age group moved to different places due to their family burden and for want of employment opportunities. Analysis shows that the 65 percent of the male respondents and 69 percent of female respondents belonged to joint family and the remaining belonged to nuclear family system. The data indicates that joint families were more than the nuclear families; 31 percent of male respondents and 53 percent of female respondents were illiterates, 56 percent of the respondents have primary education. It was surprising to note that two out of total respondents had acquired education upto undergraduate level. In spite of the efforts of the popularizing literacy among rural people, many are lagging very much behind in education.

### **Motivational Factors in Migration**

The various motivational factors regarding migration are as follows: Migration plays an important role in the life of rural as well as urban residents. But the causes of migration are even more important and significant, because only a proper understanding of the reasons of rural migration can help one to adopt a proper decision or policy in relation with it. Generally low income has been stated as the primary cause of migration in almost many studies on migration. Though non-economic factors have some bearing on migration, studies



indicated that migrants leave their area of origin primarily because of lack of economic opportunities.

**a) Push Factors:**

The responses given by the respondents in respect of reasons or factors motivating their migration behaviour is reported in Table 1.

**TABLE - 1**  
**PUSH FACTORS IN MIGRATION**

S.No	Factors	Number* Stating	
		Male	Female
1	Low income	22	26
2	Lack of availability of employment opportunities	16	12
3	Absence of facility for good education	7	4
4	Absence of facility for obtaining skill and training	8	4
5	Poor infrastructure facility	6	3
6	Poverty	28	16
7	Poor sanitation condition	4	2
8	Absence of religious harmony	6	4
9	Political instability	3	2
10	Higher cost of living in the origin	12	10

**Source:** Field Survey. \*Multiple responses by respondents

The study showed that the major factor motivated the labourers to migrate for different places was economic distress being faced by them in their native places due to factors such as unemployment, underemployment, relatively low wages etc., A close examination of the Table reveals that 48 percent of workers in the study area were found migrated in to Coimbatore due to low level of income.

**b) Pull Factors:**

The responses given by the respondents as the pull factors attracting them to get in to various informal activities in the study area are reported in Table-2

**TABLE -2**  
**PULL FACTORS IN MIGRATION**

S.No	Factors	Number*Stating	
		Male	Female
1	High income	42	33
2	Adequate and better employment opportunities	12	7
3	Adequate facility for higher education	8	6
4	Lower cost of living	4	12



5	Favourable climate	8	2
6	Availability of better infrastructural facility	14	18
7	Proper sanitation condition	7	3
8	Absence of pollution	13	2
9	Adequate medical facility	26	16
10	Easy way of contacting the families at origin	13	9

**Source:** Field Survey. \*Multiple responses by respondents.

The majority of the migrant workers in India enter into labour market at the place of destination due to economic compulsion and benefit of their economic contributions are likely to be indicated by the socio-cultural context of their work and their total work burden. As evident from the table 75 percent of the migrants had reported that they had migrated to the place of destination only for securing higher income and obtaining adequate and good medical facility and to help their children to have an opportunity to get exposed to better education facilities, they had chosen Coimbatore as their place and destination. Research studies (Burdhan 1985; Desi and Jain, 1994, Kabeer 2000) also indicated that characteristics of work like regularity and availability of work and regularity of income earned will increase their employment potential.

### **Working environment and conditions**

In the present study, since all of them were migrant workers which indicates the dominance of rural to urban migration as a result of deterioration in the land-man ratio in the agricultural sector. The major cause of migration could be traced to economic determinants. Thus inadequate employment opportunities in the rural areas coupled with better employment opportunities in the cities was the primary cause of migration.

Most of the migration respondents in the study had (62 percent) collected some kind of informal information about the job prospects in Coimbatore through their social net works and in many cases had pre-arranged a job before migrating. Their indicated the strong push and pull factors to absorption in the informal sector, which is facilitated by social network. As migration of worker to urban centres is much more than the urban employment opportunities, numbers of workers get into self-employment. In the present study, it was observed that this is a distinct relationship between years of migration and employment status-regular informal wage employment, casual daily wage labour and self-employment worker.

A labourer should not be forced to work for more than eight hours as per labour law. However, a labourer can work overtime according to his will or as and when demanded for which he gets an extra remuneration.



**TABLE - 3**

**DISTRIBUTION OF MIGRANT WORKERS ACCORDING TO DAILY WORKING HOURS**

Working Hours	Number of Respondents			
	Male	Percent	Female	Percent
8 hours	42	61.76	22	68.75
More than 8 hours	20	29.41	2	6.25
Less than 8 hours	6	8.86	8	25.00
Total	68	100	32	100

**Source:** Field Survey

Table-3 exhibits that about 62 percent and 69 percent female members of the informal sector migrant workers had been working for eight hours/days, whereas the percentage of those who were (25 percent) working for more than eight hours, not being accounted as overtime. From the table, it is evident that both male and female migrant respondents found to be working for eight hours per day. Only 14 workers were seen working for less than eight hours as they were slightly elderly and the work they were doing happen to be hazardous to health. Poor migrants have very little bargaining power, and as they are employed in the unorganised sector, where there is the lack of regulation of wages etc. The motivation to do anything or to exert more to achieve the set target comes from the fact that an individual gets a suitable reward or return according to the work he does, further, and their source of motivation apart from earning money is the extra benefits they get like free coffee/tea, much etc., during the overtime hours.

### **SUMMARY AND CONCLUSION**

Labour migration is a complex phenomenon that differs in duration, origin, destination and migrant characteristics. Migration of individuals in search of superior livelihood is key feature of human history. Low income and poverty were the major push factors in migration. Other factors included lack of employment opportunities, absence of skill training, poor sanitation high cost of living etc,. Security in income, better medical facility and availability of infrastructural facilities were found to be the prominent pull factors among migrant population. The migrants had found to have migrated before the year 2000. Only few have migrated within a period of one year; they were found in temporary job. Majority of the workers were found to be working for eight hours per day. They were not paid extra amount or sometimes less amount only.





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## A STUDY ON CONSUMER AWARENESS TOWARDS SMALL SCALE AND COTTAGE INDUSTRY PRODUCTS (WITH SPECIAL REFERENCE TO COIMBATORE CITY)

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### ABSTRACT

*Small scale industries (SSI) refer to those small entrepreneurs who are engaged in production, manufacturing or service at a micro scale. Small scale industries play a focal role in the economic and social development in India. And cottage industry is a business or manufacturing activity carried on in people's homes. This paper would look into the aspects of cottage industry's contribution towards growth and economic development in India. The objective of this study is about the awareness level of using small scale and cottage industrial products among the customers. And the tool used for analysis is Percentage analysis. In this field, while technological knowledge is a need, the skills are must, which is designed to remove the poverty and backwardness of the rural people.*

**Keywords:** *Cottage Industry, Economic Development, Growth.*

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### INTRODUCTION

Cottage industries play a significant role in the economies of developing countries. These economies may lack the capital and financial systems to support larger industries. It may be difficult for smaller firms to grow due to a lack of available capital or because of uncertainty relating to private property and legal rights.

Small-scale cottage industries also are an important source of employment, especially in rural areas. For farmers, operating a cottage industry out of the home can supplement the income raised from selling crops. In winter, when farming activities tend to abate, a cottage industry can create extra income. For small villages, a cottage industry can allow local residents to come together to produce crafts for sale in local markets or even for export to larger cities and other countries.

### REVIEW OF LITERATURE

**Ghanshyam Panda (2008)** A study covers the problem of raising working capital. The utilization of bank credit by small industries and their industries in backward areas and priority sectors forms a special part of the study.

**S.N. Arjun Kumar (2012)** A study covers the socio-economic conditions, marketing strategies of SSIs and identifies the marketing problems of SSIs. The aim of this is to generate the awareness to the SSIs regarding the blind spots in marketing of their products.



## **OBJECTIVE OF THE STUDY**

To study about the awareness level of using small cottage products among the customers.

## **RESEARCH METHODOLOGY**

### **Research design**

The research design that is opted for the study is descriptive research design.

### **Source of data**

A questionnaire used as data collection pool the researcher interviews the research in the questionnaire filled information.

### **Primary Data**

The primary data has been collected by conducting a direct interview using structured questionnaire.

### **Secondary Data**

The secondary data was collected from book, journals and internet.

### **Sampling Technique:**

The sampling technique which is used is, Simple Random Technique.

### **Sampling Size:**

A sample of 50 was taken for this study.

**Area of study:** Coimbatore city.

**Tools used for study:** Percentage Analysis.

**Analysis and Findings:** Percentage Analysis.

**Table showing the age of the respondents.**

<b>S.NO.</b>	<b>AGE WISE</b>	<b>NO.OF.RESPONDANT</b>	<b>PERCENTAGE (%)</b>
1.	Below 20	10	20%
2.	20-40	13	26%
3.	40-50	15	30%
4.	Above 50	12	24%
	<b>Total</b>	<b>50</b>	<b>100%</b>

### **Interpretation**

From the above table it is noted that (20%) are below the age of 20, (26%) are between the age group of 20-40, (30%) are between the age group of 40-50, and (24%) are above the age of 50.

**Table showing that the Respondents Awareness about the Product Following Small Scale and Cottage Industry Product.**

<b>S.NO.</b>	<b>PRODUCTS</b>	<b>NO. OF RESPONDANT</b>	<b>PERCENTAGE</b>
1.	Food items	4	8%
2.	Leather	8	16%
3.	Herbal item	6	12%
4.	Cosmetic	20	40%
5.	Dairy	12	24%
	<b>Total</b>	<b>50</b>	<b>100%</b>



### **Interpretation:**

Majority (20%) of the respondents are aware about the cosmetic product in small scale and cottage industry products.

**Table showing the overall satisfaction of the respondents.**

<b>S.NO.</b>	<b>SATISFACTION LEVEL</b>	<b>NO.OF RESPONDANT</b>	<b>PERCENTAGE</b>
1.	Highly satisfied	19	28%
2.	Satisfied	21	52%
3.	Not satisfied	10	20%
	<b>Total</b>	<b>50</b>	<b>100%</b>

### **Interpretation:**

Most (21%) of the respondents are satisfied about the small cottage product.

### **FINDINGS**

- Majority of the respondents are between the age group of 40-50.
- Majority of the respondents are aware about the cosmetic products in the small scale industry.
- Majority of the respondents are satisfied about using the small scale products.

### **CONCLUSION**

Cottage industries are of cultural and economic importance to India. They keep the age old traditions alive and also provide employment to a number of people. Many have awareness about the cottage products, and are equally satisfied by using the small scale products, which leads to an opportunity in making developments in their production which leads to our economic development.

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## ANTI-THEFT SECURITY SYSTEM FOR VEHICLES

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### ABSTRACT

*In today's world vehicles form an important asset to us, without which our life would be incomplete. But, when it comes to the security of our vehicles, we are very helpless. It is of a great concern, especially in metropolitan cities, where these incidents occur each and every day. So, in this paper, I have focussed on the security of vehicles. The setup consists of a mix of software and hardware. In software, I will be using an android application, and in hardware, a Raspberry pi board B+ model, a jaw or a gripper and other hardware devices. This whole system will allow you to connect with your vehicle from anytime, anywhere and confirm it's security. A vehicle is usually the most expensive and important asset next to a home, so this system enables you to keep this asset at your fingertips using wireless technology. Think of it as a wireless leash to your car. In today's world vehicles form an important asset to us, without which our life would be incomplete. But, when it comes to the security of our vehicles, we are very helpless. It is of a great concern, especially in metropolitan cities, where these incidents occur each and every day. So, in this paper, I have focussed on the security of vehicles. The setup consists of a mix of software and hardware. In software, I will be using an android application, and in hardware, a Raspberry pi board B+ model, a jaw or a gripper and other hardware devices. This whole system will allow you to connect with your vehicle from anytime, anywhere and confirm it's security. A vehicle is usually the most expensive and important asset next to a home, so this system enables you to keep this asset at your fingertips using wireless technology. Think of it as a wireless leash to your car In today's world vehicles form an important asset to us, without which our life would be incomplete. But, when it comes to the security of our vehicles, we are very helpless. It is of a great concern, especially in metropolitan cities, where these incidents occur each and every day. So, in this paper, I have focused on the security of vehicles. The setup consists of a mix of software and hardware. In software, we will be using an android application, and in hardware, a Raspberry pi board B+ model, a*



*jaw or a gripper and other hardware devices. This whole system will allow you to connect with your vehicle from anytime, anywhere and confirm it's security. A vehicle is usually the most expensive and important asset next to a home, so this system enables you to keep this asset at your fingertips using wireless technology. Think of it as a wireless leash to your car.*

**Keywords:** *Vehicular Security System, Android Application, Hardware, Internet, Raspberry pi board B+ model, Software.*

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## **INTRODUCTION**

Vehicle's security is of utmost importance in today's world. As unemployment is increasing day by day, even the literate people are involved in theft and robbery. So, the security of our vehicles is the foremost requirement. The system which is designed, ensures the security of our vehicle. It mainly uses two resources, firstly, an android app and secondly, a device, which will be installed in our vehicles. We would be able to control our vehicle using the app. The functions made in the app will communicate with the device in the vehicle, to control it. But, in order for this system to work, our android phone and the device, should have an internet connection. Thus, as we are using an internet connection for communication, this system has an unlimited range, means we can control our vehicle from any part of the world, as compared to present days, where we use a key to connect to our vehicle from a distance, but that has a limited range. With the help of this system, we can connect to our vehicle from anywhere, anytime, with a simple click on a button in the android app. Moreover, we can discover our vehicle's location, start it, stop it, lock/unlock the doors, disable the use of our vehicle and monitor the alarm security system and much more. If a thief will try to steal our vehicle, we will be immediately informed of it, through a text message that, someone is messing with our vehicle. Then we can lock our vehicle with a simple click on our smart phone that means no one can move your vehicle after that. In fact, the accelerator, gear and brake pedals will be locked, so that the vehicle does not move from its position. Thus with this system, theft of the vehicles can be prevented to a greater extent, which is a very important asset to us and thus leading to a safe society.

## **STATEMENT OF THE PROBLEM**

A system is an assemble of related components making a whole system. Security system is a system that gives an alarm when someone tries to break into the vehicle. Earlier people were dependant on simple ways of alert to breach in security. Approximate seventy percent of the vehicles today have a remote keyless entry (RKE) system. Most remote keyless systems alert the vehicle against theft, lock and unlock the doors. Remote keyless systems are made of a key fob transmitter and a receiver which is installed inside the vehicle. The challenges for the remote keyless entry designs are achieving low power consumption in both RKE transmitter and receiver, while achieving good range and reliability for the RKE system.



## **TECHNOLOGIES USED**

### **ADT (Android Developer Tools)**

ADT is a plug-in for eclipse that has a set of tools integrated with the eclipse IDE. ADT helps us to develop the android apps. ADT has SDK tools and UI design tools for rapid prototyping, designing and building your applications user's interface. Application is developed in JAVA programming language using Android SDK

### **JAVA**

Java is a programming language developed by Jamer Gosling at Sun Microsystems. The Syntax of Java is developed from C and C++. Java apps are compiled to bytecode that can run on any java virtual machine. It is the most popular language used today. We have used Java programming language, so that our application is secure, no one can easily hack it.

### **PYTHON**

Python is an open-source and a new programming language. It is an interactive, interpreted and object-oriented programming language. Python [16] has a very clear syntax. It has interfaces to many system calls and libraries. It is extensible in C and C++. Python is a portable language across all major hardware and software platforms. We have used python to do coding on the GPIO pins of the Raspberry pi board B+ model, as it is the best and easy language to use with Raspberry pi board B+ model.

## **HARDWARE USED**

### **Raspberry pi Board B+ model**

The Raspberry pi Board B+ model is a debit card-sized single board computer developed in the UK by Raspberry pi foundation. It is a low cost computer that can be plugged into a computer monitor or a TV and uses a keyboard and a mouse. It is a little device that many people can use to explore computing and to learn how to do programming in scratch and python. A very strong feature of Raspberry pi board is its GPIO (general-purpose input/output) pins, along the top-edge of the board. GPIO pins are the input/output pins, and any of the GPIO pins can be designated (in software) as an input or output pin, which can be used for a wide range of purposes. In our system, raspberry pi board B+ model forms a part of the device, which would be installed in the car

### **A jaw or a gripper**

A jaw or a gripper is a hardware which is used to grasp any object. In our system, it will be fixed inside the car near the gear, accelerator and the brake pedals at a particular angle, so that if a thief tries to steal the car, then with the mere press of a button on our phone, the gripper can be moved in forward direction, with the help of motor(to which power is provided by the voltage generated through the internet), to hold the gear, accelerator and brake pedals in their position, so that the thief will not be able to move our car.





### **Wi-fi Dongle**

A Wi-fi Dongle is plugged into the Raspberry pi board. It will allow us to connect to a wireless network anywhere.

### **Keyboard, Mouse and Adapter**

keyboard, a mouse and an adapter that are all connected to the Raspberry pi Board B+ model will help the system to operator smoothly.

### **A Memory Card**

A memory card will be inserted in the raspberry pi B+ model to store the python coding done on Raspberry pi B+ board.

### **Integrated Circuit(IC)**

We have used Integrated Circuit(IC) to which all the motors are connected through jumpers (wires). And inputs from the raspberry pi board are given to the IC and IC generates the corresponding output function, which rotates the motors in clockwise and anti-clockwise direction.

### **A step down transformer**

A step down transformer is used to step down the high voltage to the normal bearable range i.e bearable to the device from AC 220V to AC 20V.

### **Diodes**

Four diodes are used on the board for the conversion of AC into DC voltage. Diodes[10] are connected in such a way that part of sine wave in the negative portion is made to occur on the positive portion.

### **Capacitor**

A Capacitor forms a part in conversion of AC into DC voltage. The sine wave formed by the diodes is passed through a capacitor, rendering waves which do not touch the x-axis and they lie far above the x-axis.

### **Voltage Regulator**

A Voltage regulator regulates the voltage and step downs it further to the nominal voltage bearable by the IC's 1 V or 1.5 V.

### **A resistor**

A resistor is used to offer resistance to the current so that the current remains in the bearable conditions and offers nominal voltage to the IC.





## **Motors and Jumpers**

It is used in motors the setup for locking system and door movement and jumpers are the wires which are used to connect motors and Raspberry pi board to the IC board.

## **The Working of the System**

Overall description First of all, we made an app using android developer tools. To use the app, the user has to register on the app, and then he can login into its account. After login, the user will find various options on the application interface to control the various functions of the vehicle and to lock the accelerator, gear and brake pedals of the vehicle, to ensure its security. Our main aim is to provide security of the vehicle. It can be any vehicle, but in our case we are taking, specifically a car. Suppose, a thief tries to steal our car, and tamper with it, then immediately a text message will be dropped on our phone, as well in the app. As soon as we receive the text message, we can go to the android application and click on the accelerator, gear and brake buttons, given in the app. As soon as we click on the buttons, the corresponding values will be passed to the device installed in the car, through internet, and a voltage of 3.3 V will be generated, which is received by the Raspberry pi board. We have another board inside the device, on which two IC's are embedded. We have used L293D IC's. A resistor, capacitor, voltage regulator and diodes are also embedded on the board, whose functions are described in the section above. A step down transformer is also connected to the board. The jaws or grippers are connected to the IC's, on the board. The voltage which is received by the GPIO pins of the Raspberry pi board and the external voltage of the device, are then fed to the board containing IC's, through jumpers (wires). The motive of making this board is to regulate the voltage and bring it down to the nominal range bearable by the device, and to rotate the motors in jaws or grippers, through IC's, so that the jaws move in the forward direction to hold the accelerator, gear, and brake pedals in their position. The regulated voltage from the board through the IC's is now fed to the jaws or grippers, which have motors inside them. The voltage will drive the motors and thus the jaws would move forward and hold the accelerators, gear and brake pedals in their position. We can also use additional motors to control the functions of the car such as lock/unlock the doors etc. The same motor can be rotated clockwise as well as anticlockwise for example, for the opening of a door and closing of the door respectively. Thus even, if the thief is able to break into the car, then also he will not be able to move the car. Then we can reach out to the spot, as soon as possible, and catch the thief.

## **Description of the Device that will be installed in the car.**

The device that will be installed in the car contains a Raspberry pi board B+ model and a board containing the IC's. In order to simulate this system, we have used a Raspberry Pi Board B+ model. In addition used a mouse, a keyboard, a monitor and a Wi-Fi dongle. These can be connected to the ports of raspberry pi board. A memory card is also inserted into it. Also python coding on the GPIO pins to provide various functions of the car and for locking. When we click a button on the app, a value is passed to the raspberry pi board, and a power of 3.3V is generated which is received by the GPIO input pins and then this voltage is



fed through the GPIO output pins to the board containing the IC's, which will regulate the voltage. This voltage and the regulated external voltage of the device will move the jaws or grippers in forward direction to hold the accelerator, gear and brake pedals, in their position. Contains a Raspberry pi board B+ model and a board containing the IC's. In order to simulate this system, we have used a Raspberry Pi Board B+ model. In addition I have used a mouse, a keyboard, a monitor and a Wi-Fi dongle. These can be connected to the ports of raspberry pi board. A memory card is also inserted into it. We have done python coding on the GPIO pins to provide various functions of the car and for locking. When we click a button on the app, a value is passed to the raspberry pi board, and a power of 3.3V is generated which is recieved by the GPIO input pins and then this voltage is fed through the GPIO output pins to the board containing the IC's, which will regulate the voltage. This volatge and the regulated external voltage of the device will move the jaws or grippers in forward direction to hold the accelerator, gear and brake pedals, in their position.

## **CONCLUSION**

In this paper, we have made an android app, which is used to communicate with the device installed in our vehicles, which in turn will control the functions of the vehicle, as well as ensure the locking of the accelerator, gear and brake pedals, so that the vehicle does not move. Thus, the most expensive and important asset of all of us, will be on our fingertips and fully secure. This will prove to be a great technique to prevent the theft of the vehicles, especially in metropolitan cities, where theft cases are being reported, everyday.

## **FUTURE WORK IN FUTURE**

We are planning to install a GPS system into the device, with which the location of the vehicle can be instantly located at any time remotely from anywhere. Furthermore, more functionalities to automate the vehicle remotely from anytime anywhere with the app are under process too. We are also planning to increase the security of the vehicle by cutting off the battery supply to the vehicle, thus adding to its security.

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## **SURVIVAL STRATEGIES OF TRADITIONAL RETAIL TRADERS IN ONDIPUDUR, TAMIL NADU**

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### **ABSTRACT**

*Retailing is a kind of business activity which offers products or services in small quantities to ultimate consumers, at a place where consumers prefer to buy specially in countries like India till date. It is made up of petty shops, vegetable and fruit stall, hawkers, push cart, street vendors, stationery markets and roadside pedlars. Being proximity to the homes of customers, convenient timings, close acquaintance with the shopkeepers, availability of credit, acceptance of telephonic order and provision for home delivery these traditional shops holds the customers. In this competitive era, mushrooming of organized Retail shops and Supermarkets affect the traditional shop operations. In this paper the researcher attempted to investigate the survival strategies made by the petty traders. The public policies towards the welfare of petty traders would be more fruitful. This suggestion has been the outcome of the field study made by the researcher among 100 petty traders in Ondipudur, Coimbatore.*

**Key words:** *Roadside pedlars, Traditional petty shops, survival strategies*

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### **INTRODUCTION**

Retail industry has been accepted worldwide as an instrument of boosting up of economic growth and development. Retailing is the fifth largest employer in India. Out of the more than 12 million stores that exist in various parts of the country are small in nature and in rural areas. It is expected that by 2016 modern retail industry in India will be worth US\$ 175-200 billion. Indian retail industry is one of the Organized retail is expected to garner about 16-18 percent of the total retail market (US \$ 65-75 billion) in the next 5 years. According to the tenth report of GRDI (Global Retail Development Index) of AT Kearney, India is having a very favourable retail environment and it is placed at 4th spot in the GRDI. According to Technopak Quarterly Report (2010), in the total Indian GDP (Gross Domestic Product) 59% of the amount is spent for the private consumption. The main reasons behind that is the 9% real GDP growth in 2010, forecasted yearly growth of 8.7% through 2016, high saving and investment rate and increased consumer spending. According to report, organized retail accounts for 7% of India's roughly \$435 billion retail market and is expected to reach 20% by 2020.



**Unorganized (Traditional) Retailing** includes conventional formats of lowcost retailing like Kirana shops, owner managed general stores, convenience stores, hawkers, push cart and street vendors etc.

**Organized Retailing** on the other side refers to selling activities undertaken by licensed retailers, who are registered with tax authorities for sales tax, income tax and vat.

## **OBJECTIVE OF THE STUDY**

To bring out the issues related to the survival strategies of petty traders in the selected area.

### **Research Methodology**

The study is both descriptive and analytical in nature. The survival strategies of Traditional retail outlets form the descriptive part of the study. Primary data is collected from owners of retail outlets in Ondipudur city with the help of a questionnaire. The retail traders form the respondents group. The respondents have been chosen with the help of Random sampling technique. Secondary data is collected from literature reviews falls under articles from journals, magazines, newspapers and information from the websites.

### **Survival strategies followed by the petty traders**

In this competitive nature of the economy, certain survival strategies were followed by the petty traders to shift the customers back.

- Working longer hours than usual
- Improving store display
- Maintaining cleanliness to attract customers
- Increasing the range of products with necessary quality and in suitable quantities
- Ensuring ready availability of demanded items
- Dropping product lines less demanded
- Increasing home delivery
- Collaborating with suppliers for smooth flow of supplies
- Making changes as per the needs of the customers
- Building on existing trust and good will

## **FINDINGS OF THE STUDY**

- 66 per cent of the respondents belonged to 25-35 age group.
- 14 per cent of the respondents were female traders.
- 79 per cent of the respondents felt that their income was insufficient.
- 74 per cent of the respondents informed that petty trading is not their family business.
- 41 per cent of the respondents informed that their entry into business was to earn income but 6 per cent of the respondents informed that they had no formal education.



- 97 per cent of the respondents informed that the distance of the supermarkets from their shop was only 0.5 kilometers.

## **CONCLUSION**

It is concluded from the above analysis that all the small retailers were affected by the arrival of super markets in the study area. The supermarket made an adverse impact on the sales and profit of small retailers. Sub-urban small retailers felt that with a strong capital base by the Government would help them to get rid of their problems and predicament.

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## A STUDY ON CUSTOMER PURCHASE BEHAVIOUR TOWARDS MOBILE PHONE WITH SPECIAL REFERENCE TO COIMBATORE CITY

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### ABSTRACT

*To study on customer purchase behaviour towards mobile phone. This present study is conducted in Coimbatore city and it is decided to consider different mobile phone like Nokia, Samsung, Motorola, Oppo and Redmi. This study helps to know the factors which influencing the consumer to purchase mobile phones. The consumer buying a variety of mobile phones which satisfy the wants and it always influenced by the purchasing activities by some considerations which lead people to select a particular brand or a particular store in preferred to others.*

**Key Words:** *buying behaviour, mobile brands*

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### INTRODUCTION

Consumer is buying is not mere transfer of item from seller to buyer. Consumer wants buying to become a happy affair. They would like to see, touch and feel the commodities that they buy. Understanding this psychology for the consumer many organizations have come to make purchase of happy affair. The main aim of marketing is meet and satisfy target customers need and wants buyer behaviour refers to the peoples or organisation conduct activities and together with the impact of various influence on them towards making decision on purchase of product and service in a market. The field of consumer behaviour studies how individuals, groups and organisation select, buy, use and dispose of goods, and service, ideas or experience to satisfy their needs and desires understanding consumer behaviour and knowing customer are never simple. The wealth of products and service produced in a country make our economy strong. The behaviour of human being during the purchase is being termed as "Buying Behaviour".

### OBJECTIVE OF THE STUDY

To study on customer purchase behaviour towards mobile phone

### REVIEW OF LITERATURE

**Bhuvanesh kumar (2015)<sup>1</sup>** 'To study on customer purchase behaviour towards mobile phone' Customer buying is not mere transfer of item from seller to buyer. Consumer wants buying to become a happy affair. They would like to see, touch and feel the commodities that they buy. The consumer buying a variety of mobile phones which satisfy





his wants and they are always influenced by his purchasing activities by some considerations which lead him to select a particular brand or a particular store in preferred to others.

**LinglingGao (2015)<sup>2</sup>** ‘Consumers continuance intension towards mobile purchase’ Although mobile purchase is convenient in the age of mobile commerce, many consumers still do not utilize mobile purchase to its full potential. From the mobile vendor’s perspective, retaining current customers and facilitating their continued purchase are crucial to create profitability and achieve a sustainable development. An understanding of the continuance intention towards mobile purchase can provide insights into mobile vendors’ marketing campaigns. Therefore, it is important to examine the determinants that impact continuance intentions of consumers for mobile purchase.

## **RESEARCH METHODOLOGY**

Research design – descriptive research design

### **Sources of data:**

- ❖ Primary data – primary data through questionnaire.
- ❖ Secondary data – secondary data have been collected through journals, articles, magazines.

### **Sampling Techniques:**

The technique used for the study is simply random sampling.

### **Sampling Size:**

The sampling size used for the study is 50 respondents.

### **Area of the study:**

The study was conducted in Coimbatore city.

### **Tools Used For The Study:**

- ❖ Percentage analysis
- ❖ Rank correlation

## **LIMITATION OF THE STUDY**

1. Due to time factor the study has been limited to 50 respondents.
2. The result of the analysis in the study depends fully on the information given by the respondents.
3. The are of the study was in Coimbatore city.



## **ANALYSIS AND FINDING:**

### **ANALYSIS**

#### **PERCENTAGE ANALYSIS**

<b>S.NO</b>	<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
1	<b>Gender</b> Male Female	10 40	20% 80%
2	<b>Age</b> 21-25	50	100%
3	<b>Educational Qulification</b> Diploma Under Graduate Post Graduate	5 10 35	10% 20% 70%
4	<b>Occupation</b> Student Employee	35 15	70% 30%
5	<b>Income</b> Below 8000 8000-15000 15000-25000	30 15 5	60% 30% 10%
6	<b>Marital Status</b> Unmarried	50	100%
7	<b>Type Of Family</b> Nuclear Family Joint Family	40 10	80% 20%
8	<b>Family Members</b> 2-4 4-6	45 5	90% 10%
9	<b>Which Mobile Brands Do You Use</b> Samsung Motorola Oppo Redmi	15 10 10 15	30% 20% 20% 30%
10	<b>Since How Long Have You Been Using Your Mobile Phone</b> Less Than A Year More Than A Year	5 45	10% 90%



11	<b>Which Promotional Offer Attracts You Most</b> Free Gifts Price Offer Discount	10 30 10	20% 60% 20%
12	<b>Does The Features Of The Product Influence On Your Purchase Decision</b> Yes No	40 10	80% 20%
13	<b>Media Of Advertisement Influences the Purchase</b> Television Newspaper Internet	40 5 5	80% 10% 10%

### RANK CORRELATION

Factor	Rank	1	2	3	4	5	Total	Rank Score	Rank
	Score	5	4	3	2	1			
Nokia	No of respondents	20	20	5	-	5	50	4	2
	Score	100	80	15	-	5	200		
Samsung	No of respondents	30	5	5	10	-	50	4.1	1
	Score	150	20	15	20	-	205		
Oppo	No of respondents	10	10	25	5	-	50	3.5	4
	Score	50	40	75	10	-	175		
Motorola	No of respondents	25	-	5	10	10	50	3.4	5
	Score	125	-	15	20	10	170		
Redmi	No of respondents	23	10	5	5	5	50	3.9	3
	Score	125	40	15	10	5	195		

The table depicts that the rank given by the respondents, average score of 4.1 have given 1<sup>st</sup> rank for Samsung, 4 have given 2<sup>nd</sup> rank for Nokia. 3.9 have given 3<sup>rd</sup> rank for Redmi, 3.5 have given 4<sup>th</sup> rank for Oppo, 3.4 have given 5<sup>th</sup> rank for Motorola.

### FINDINGS FROM PERCENTAGE ANALYSIS

❖ Majority (80%) of the respondents are female.



- ❖ Majority (100%) of the respondents are between the age group of 21-25 years.
- ❖ Majority 70% of the respondents are postgraduates.
- ❖ Majority 70% of the respondents are students.
- ❖ Majority 60% of the respondent's income is between below 8000.
- ❖ Majority (100%) of the respondents are unmarried.
- ❖ Majority (80%) of the respondents are nuclear family.
- ❖ Majority 90% of the respondents have 2-4 family members.
- ❖ 30% of the respondents are use of Samsung brand.
- ❖ Majority (90%) of the respondents are more than a year using of mobile phone.
- ❖ Majority 60% of the respondents are most attracting in price offer.
- ❖ Majority (80%) of the respondents are features of the product influence to purchase decision.
- ❖ Majority 80% of the respondents are influenced purchase by television advertisement.

### **FINDINGS FROM RANK CORRELATION**

- ❖ The rank given by the respondents, average score of 4.1 have given 1<sup>st</sup> rank for Samsung.

### **CONCLUSION**

The consumer buying a variety of mobile phones which satisfy the wants and it always influenced by the purchasing activities by some considerations which lead people to select a particular brand or a particular store in preferred to others. Consumers mostly preferred Samsung mobile phones. The research has identified that many factors are deemed as selection criteria of mobile phone. Not necessarily all the variables influence a person in the same way and same extent. In case of choosing mobile phone brands, mostly considered factors by customers include physical attributes, pricing, charging and operating facilities, size and weight. In this study the researcher had taken the five brands of mobile phones and given the suggestions according to the criteria like pricing, advertisement, look and feel, functionality and easy friendly.

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## A STUDY ON CONSUMER SATISFACTION TOWARDS HP LAPTOP WITH SPECIAL REFERENCE TO COIMBATORE

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### ABSTRACT

*A study on consumer satisfaction towards HP LAPTOP with special reference to Coimbatore. It is a measure for companies' long term success. The consumers' satisfaction are changes rapidly. It can be generally used in many ways. It becomes very difficult to survive laptop manufactures without satisfying of consumers' needs. The main objective is to find the consumer satisfaction level of HP Laptop. The percentage analysis is the tool used for the analysis.*

**Key Words:** *Consumer Satisfaction, HP Laptop, Laptop Manufacturers.*

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### INTRODUCTION

Consumer satisfaction refers to the extent to which consumers are happy with the product and services provided by a business. Consumer satisfaction level can be measured using survey techniques and questionnaire. Consumer is the principal a prior of business. Expectations are key factor behind satisfaction. It is a part of consumers' experience that exposes a suppliers' behaviour on consumers' expectation. This helps the consumer to make strong opinion about the supplier which finally results in satisfaction or dissatisfaction.

Hewlett Packard is the largest laptop and PC production company in the world (19%). It is second in India (12.10%) after DELL (16.70%). Its main Headquarters is in California (USA) and its corporate office is in Bangalore. It is company that provides technology solutions to consumers, business and all forms of institutions worldwide. The primary feature that attracts users to laptops over desktops is their portability. Laptop is small enough to use in your lap. Portable and compact personal computer with the same capabilities as a desk top computers.

### REVIEW OF LITERATURE

**Ray, S (2009)**, The study highlights the adoptability of Wi-Fi connectivity as a necessity in Hospitality, Airlines, Schools, Colleges and various other places. It also notifies that laptop market is boosting due to price reduction and ultra-slicks laptops.

**Mellon, C. (2010)**, Present a study on laptop usage rate inside and outside the classroom and the respective effect of laptop usage in improving student's performance level and improving work quality.

### OBJECTIVES OF THE STUDY

- ❖ To find the level of consumer satisfaction towards the HP Laptop and other accessories at usage.
- ❖ To identify the factors influencing the consumer to purchase of HP Laptop.



## **RESEARCH METHODOLOGY**

Research methodology states how research study should be undertaken. These include specification of research design, source of data, sampling techniques and size, tool used and area of study.

### **RESEARCH DESIGN**

A research design is a study that will guide the collection and analysis of data where information is needed. The major purpose of this descriptive research is descriptive of state of affairs as it exists at present.

### **SOURCE OF DATA**

Data or information for the research can be collected through Primary Data and Secondary Data.

#### **PRIMARY DATA**

A questionnaire was used to conduct the whole survey. The questionnaires contains 15 questions which shows the type and quality of service provide by the HP Laptop to consumer. The primary data for the report is collected through survey method with structured questionnaire.

#### **SECONDARY DATA**

Secondary data are those data which are already collected by someone else. The secondary data are collected from books, journals, magazines, articles and websites.

### **SAMPLING TECHNIQUES**

Simple random sampling.

### **SAMPLING SIZE**

The sample size taken for the survey is 50 respondents.

### **AREA OF STUDY**

The study covers consumer satisfaction towards HP Laptop with special reference to Coimbatore.

### **TOOLS USED FOR THE STUDY**

The collected data were interpreted using percentage analysis method.

### **ANALYSIS AND FINDINGS**

#### **SIMPLE PERCENTAGE ANALYSIS**

**Percentage analysis = No of respondents / Total respondents\*100**



**Table 1**  
**Age of respondents**

S.NO	Age group	No. of respondents	Percentage
1.	18-25	25	50%
2.	26-35	5	10%
3.	Above 35	20	40%
4.	Total	50	100%

**Interpretation:**

The above table shows that majority 50% respondents are in age group of 18-25 and 40% respondents are in age group of 26-35 and 10% respondents are in above 35 age group.

**Table 2**  
**Gender of respondents**

S.NO	Gender	No. of respondents	Percentage
1.	Female	30	60%
2.	Male	20	40%
3.	Total	50	100%

**Interpretation:**

The above table shows that majority 60% respondents are in female gender and 40% respondents are in male gender.

**Table 3**  
**Reason for selecting HP Laptop**

S.NO	Reason	No. of respondents	Percentage
1.	Design	26	52%
2.	Power button	2	4%
3.	Touch screen	8	16%
4.	Display screen	14	28%
Total		50	100%

**Interpretation:**

The above table shows that majority 52% of respondents having reason for selecting design and 28% of respondents having reason for selecting display screen and 16% of respondents having reason for selecting touch screen and 4% of respondents having reason for selecting power button of the HP Laptop.

**FINDINGS**

- ❖ The majority 50% of respondents were in age group 18-25.
- ❖ The majority 60% of respondents are in female gender.





- ❖ The majority 52% of respondents having reason for selecting design of the HP Laptop.

## **CONCLUSION**

The consumer satisfaction is important factor to forecast the sales of any product in a particular area. The consumers looks for products with higher satisfaction, the faithful laptop is starting to revival in the industry. Consumers are also beginning to look laptops for their portability. The study concludes that demographic factors such as age, gender, income and education are having significant role in the product selection.

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## **A STUDY ON CUSTOMER SATISFACTION TOWARDS COLGATE TOOTHPASTE WITH SPECIAL REFERENCE TO COIMBATORE CITY**

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### **ABSTRACT**

*A study on customer satisfaction towards toothpaste with special reference to Colgate. The main objective of to identify the various factor influencing customer in purchase of the toothpaste, to know the customer satisfaction level about the toothpaste. Data was collected by survey Method, the survey was collected in Coimbatore city Tamilnadu. Secondary data were collected from the available sources. The customer random Sampling method was used and collect the customers opinion, survey was taken among the selected sample respondents. To know the customer satisfaction level about the toothpaste.*

**KEYWORDS:** *Customer Satisfaction, Colgate Toothpaste.*

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### **INTRODUCTION**

Marketing is the study and management of exchange relationship. Marketing is the business process of creating relationship with and satisfying customers. Customer satisfaction is a term frequently used in marketing. It is a measure of how products and services supplied by a company meet or surpass customer expectation.

Colgate was the first toothpaste in a collapsible tube, introduced in 1896 in New York City. Colgate is the only brand in the world purchased by more than half of all households. The highest growth rate of all brands in the survey, with 40 million new household purchasing Colgate – branded product in 2014. The main objective of to identify the various factor influencing customer in purchase of the toothpaste, to know the customer satisfaction level about the toothpaste. Data was collected by survey Method, the survey was collected in Coimbatore city TamilNadu. Secondary data were collected from the available sources. To know the customer satisfaction level about the toothpaste.

### **REVIEW OF LITERATURE**

Kotler (2003) defines all activities in selling goods or services to the final customers for personal use in today's scenario our retailer does not exist in the brick and mortar form alone. She/he can do it by using the telephone, by direct mails. Richardson et al., (1994) "Marketing is a social and managerial process whereby individual and groups obtain what they used need and want through creating and exchanging products and value with others". Consumer behaviour is studied so that we can come to know that how perception and attitude of a person decides that what should be buying pattern of the consumers.

### **OBJECTIVES OF THE STUDY**

- To know the customer satisfaction level about the toothpaste.
- To know the level of awareness of Colgate toothpaste.



## **RESEARCH METHODOLOGY**

### **Research design:**

Research design includes survey & findings for the different kinds of people.

### **Sources of data:**

Research is totally based on primary data. Secondary data can be used only of the reference. Research has been done by primary data collection and primary data has been collected by interacting with various people. The secondary data has been collected through various journals and websites and some special publication.

### **Primary data:**

The primary data was collected by means of a survey. Questionnaires were prepared and customers of the Colgate Toothpaste at were approached to fill up the questionnaires. The questionnaires contains 15 questions which reflection on the quality of service provided by the Colgate Toothpaste to customers.

### **Secondary data:**

Secondary data are already collected by someone else. The data are collected from Internet, books, magazines and newspaper. Ex: Internet, Magazines etc.

### **Sampling Techniques:**

Simple random sampling

### **Sampling size:**

The sample size of the project is 50.

### **Area of study:**

The study covers customer satisfaction towards Colgate toothpaste. This survey was conducted in Coimbatore city.

### **Tools used for the study:**

The data collected were analysed using percentage analyse method.

## **ANALYSIS & FINDINGS**

### **Simple percentage analysis:**

**Percentage analysis = no. of respondents / total respondent\*100**

### **Data Analysis:**

**Table 1 age of respondents:**

Age group	No. of respondents	Percentage
18-25	5	10%
26-35	25	50%
Above 35	20	40%
Total	50	100%



### **Interpretation:**

The above table show the majority 50% respondents are in age group of 18-25 and 40% respondents are in age group of 26-35 and 10% respondents are in above 35 age group.

**Table 2 gender of respondents:**

S. no	Gender	No. of respondents	Percentage
1	Male	23	46%
2	Female	27	54%
Total		50	100%

### **Interpretation:**

The above tables show the majority 54% respondents are in female gender and 46% respondents are in male gender.

**Table 3 brand of Colgate toothpaste respondents**

S. no	Brand	No. of respondents	Percentage
1	Colgate sensitive	12	24%
2	Colgate active salt	25	50%
3	Colgate max fresh	8	16%
4	Not sure	5	10%
Total		50	100%

### **Interpretation**

The above table show the majority 50% respondents are prefer Colgate active salt and 12% respondents are prefer Colgate sensitive and 16% respondents are prefer Colgate max fresh and 5% of respondents are not preferred.

### **FINDINGS**

- 50%of respondents are in age of 18-25
- 54%of respondents are in female gender
- 50%of respondents having Colgate active salt

### **CONCLUSION**

The customer satisfaction is the important factor for the sale of any product in a particular area. Most of the people use tooth paste product for improves their teeth protection. Colgate toothpaste Have a good brand image to the customer. Every customer wants a quality product, good services, and better performance of the product of affordable price. So that Toothpaste company brand image is grown in a minds of consumer this will help in maintain the market share.

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## A STUDY ON FISH PRODUCTION AND EXPORT OF MARINE PRODUCTS IN INDIA DURING PRE AND POST-REFORM PERIOD: A GRANGER TEST OF CAUSALITY

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### ABSTRACT

**Aim:** India is one of the major fish producing country in the world which holds second and third position in aquaculture and fisheries. Indian fisheries sector has high potentials for domestic nutritional security, employment generation, rural development, gender mainstreaming as well as export earnings. There is a steady increase in the exports indicating a positive trend. Demand for fish and fishery product is increasing considerably, both at domestic and export fronts. **Methods:** Granger Test of Causality was used in the study. **Results:** There is a two-way (bi-directional) causality between fish production and export of marine products during post-reform and overall period. Direction of causality is one-way (unidirectional) in case of fish production and export of marine products pre-reform period. **Conclusion:** The frozen fish and frozen shrimp (in terms of Quantity) are the main marine products exported year by year. Product diversification and value addition of marine products along with the adoption of the appropriate marketing strategy will help to improve Indian marine exports.

**Keywords:** Marine Products, Export, Fish production

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### INTRODUCTION

Seafood export in India is over 50 years old. Indian seafood Industry has come a long way; shipping seafood products to more than 100 countries. Today Indian factories have grown to have world class facilities, with better quality control; meeting the stringent international norms. On the other hand, International Seafood trade has been changing over the years; last decade had seen significant changes in the 'supply', 'demand' and 'International trade norms'; due to the compulsions from the importing countries. This increase in supply and demand has created various environmental issues, like decline in world catch and over exploitation; creating long term threat to the world. Marine products have created a huge demand in the world market and seafood has been acclaimed as one of the fastest moving commodity in the world market. The growth rate of exports registered by fisheries products were significant both in volume and value and the export earnings from fisheries export also shows an increasing trend. India plays a major role in the global seafood exports. The marine sector has been identified as a sunrise sector under the Special Focus



Initiative of the Foreign Trade Policy of the Government of India. Post globalization, there are no quantitative restrictions and the export rules are very liberal.

### **Marine Products Exports Development Authority**

The Marine Products Export Development Authority (MPEDA) was set up by an act of Parliament during 1972. The erstwhile Marine Products Export Promotion Council established by the Government of India in September 1961 was converged in to MPEDA on 24th August 1972. MPEDA is given the mandate to promote the marine products industry with special reference to exports from the country. The Act empowers MPEDA to regulate exports of marine products and take all measures required for ensuring sustained, quality seafood exports from the country. MPEDA is given the authority to prescribe for itself any matters which the future might require for protecting and augmenting the seafood exports from the country. It is also empowered to carry out inspection of marine products, its raw material, fixing standards, specifications, and training as well as take all necessary steps for marketing the seafood overseas.

### **NEED FOR THE STUDY**

Marine products have created a huge demand in the world market and seafood has been acclaimed as one of the fastest moving commodity in the world market. The growth rate of exports registered by fisheries products were significant both in volume and value and the export earnings from fisheries export also shows an increasing trend. India plays a major role in the global seafood exports. The marine sector has been identified as a sunrise sector under the Special Focus Initiative of the Foreign Trade Policy of the Government of India. Indian seafood sector have been facing increased scrutiny by buyers and regulators especially for product quality and microbiological or chemical contaminations, mainly in the developed countries. There is an increased demand for high-value seafood items in the global market. There is a higher per capita consumption of fish products by importing countries. The supply of marine products can be increased by deep sea exploitation from our exclusive economic Zone, which is currently under exploited. Hence, the present study.

### **OBJECTIVE OF THE STUDY**

1. To understand the nature and functions of the Marine Products Export Development Authority.
2. To study the Major Fish Production in India during Pre and Post-Reform Period.
3. To examine the Export of Marine Products in India during Pre and Post-Reform Period.

### **DATA SOURCES AND METHODOLOGY**

This study is a modest attempt to know the Trends and Growth, Sectoral Composition and Direction of Marine Products Exports for India. This study is based on Secondary Data. The data was collected from the Annual Reports (Various Issues-2000-01 to 2015-16) of the Marine Products Export Development Authority, Ministry of Commerce



and Industry, Cochin. In order to study the various objectives, A Granger Test of Causality, was used in this study.

**Table 1 Unit Root / Co-Integration Results Pre and Post-Reform Period**

Variables		UT(-1) ( $\tau$ )	D(UT(-1)) ( $\tau$ )	D(UT(-1), 2) ( $\tau$ )	Critical Value (1%)	Results
Pre-Reform	FP	-	-	-3.5180	-2.9075	Stationary
	EMP	-	-	-4.0226	-2.9075	Stationary
Post-Reform	FP	-	-4.5109	-	-2.6756	Stationary
	EMP	-	-	-6.1992	-2.6756	Stationary
All Period	FP	-	-5.4223	-	-2.6321	Stationary
	EMP	-	-	-7.9791	-2.6321	Stationary
Source: Ministry of Agriculture & Farmers Welfare, Govt. of India & Past Issues; Indian Council of Agricultural Research. (11394).						
Note: FP: Fish Production; EMP: Export of Marine Products.						

### Unit Root Tests

The stationarity of the data were checked using unit root test. ADF test is used for co-integration the data. According to Engle-Granger test, even though the regression parameters are individually non-stationary, the unit root test performed on residuals is stationary means then the regression result is not spurious (Damodar N.Gujarati, P-823). Therefore the results of unit root tests on residuals are presented in the table – 1. In this study checked the unit root at one per cent critical  $\tau$  value of different levels. The results obtained from the Augmented Dickey –Fuller (ADF) test are presented in table 1. The stationarity of variable is proved only when the estimated value is less than the critical value at one per cent level of significance. From the table, infer that the pre-reform period have stationary at second difference in the fish production and export of marine products. During the post-reform period fish production stationary in first difference whereas export of marine products stationary at second difference and the similar pattern emerged in the all period.

### Relationship between Marine Products Production and Export of Marine Products: Granger Test of Causality

#### Specification of the Model

The familiar concept of causality tests as proposed by Granger (1969) are employed to detect the nature of causation between the Fish Production (FP) and Export of Marine Products (EMP).





**It is hypothesized that**

**Case 1:** Causality between the fish production and export of marine products.

**H<sub>1</sub>**= fish production causes export of marine products.

**H<sub>2</sub>**= export of marine products causes fish production.

**H<sub>0</sub>** = The null hypotheses (**H<sub>0</sub>**) for both **H<sub>1</sub>** and **H<sub>2</sub>** are as follows.

**Table 2 Fish Production and Export of Marine Products during Pre and Post-Reform Period**

<b>Year</b>	<b>Fish Production (In ' 000 Tonne)</b>	<b>Export of Marine Products (Quantity In ' 000)</b>
<b>1980-1981</b>	2442	75.6
<b>1981-1982</b>	2444	70.1
<b>1982-1983</b>	2367	78.2
<b>1983-1984</b>	2506	92.7
<b>1984-1985</b>	2801	86.2
<b>1985-1986</b>	2876	83.7
<b>1986-1987</b>	2942	85.8
<b>1987-1988</b>	2959	97.2
<b>1988-1989</b>	3152	99.8
<b>1989-1990</b>	3677	110.2
<b>1990-1991</b>	3836	158.45
<b>1991-1992</b>	4157	190.19
<b>1992-1993</b>	4365	210.79
<b>1993-1994</b>	4644	257.98
<b>1994-1995</b>	4789	320.91
<b>1995-1996</b>	4949	327.37
<b>1996-1997</b>	5348	394.55
<b>1997-1998</b>	5388	398.2
<b>1998-1999</b>	5298	311.26
<b>1999-2000</b>	5675	390.74
<b>2000-2001</b>	5656	502.6



<b>2001-2002</b>	5956	468.03
<b>2002-2003</b>	6200	527.87
<b>2003-2004</b>	6399	409.49
<b>2004-2005</b>	6305	483.52

<b>2005-2006</b>	6572	554.2
<b>2006-2007</b>	6869	611.41
<b>2007-2008</b>	7127	541
<b>2008-2009</b>	7616	602
<b>2009-2010</b>	7998	678
<b>2010-2011</b>	8231	813
<b>2011-2012</b>	8666	862.02
<b>2012-2013</b>	9040	928.22
<b>2013-2014</b>	9576	983.76
<b>2014-2015</b>	10431	1051.24
<b>2015-2016</b>	10795	945.89
<b>2016-2017</b>	10758	1134.95
<b>Pre-reform Period</b>	<b>3013</b>	<b>102.35</b>
<b>Post-reform Period</b>	<b>6986</b>	<b>588.36</b>
<b>Mean All Period</b>	<b>5698</b>	<b>430.73</b>

Source: Ministry of Agriculture & Farmers Welfare, Govt. of India & Past Issues; Indian Council of Agricultural Research. (11394).

Table 2 presents the result of Granger Causality test of relationship between fish production and export of marine products during pre (1980-81 to 1991-92) reform, post (1992-93 to 2016-17) reform and all period (1980-81 to 2016-17). Theoretically, it is expected that the bi-directional causality between fish production and export of fish products. The results presented in table 3 confirms our theoretical background during post-reform period and over all period. While there is a unidirectional causality in the pre-reform period. In other words, the present study suggests that there is a strong bi-directional causality between fish production and export of marine products all periods except pre-reform period



**Table 3 Result of Granger Causality Test of Fish Production and Export of Marine Products during Pre and Post Reform Period**

Hypothesis to detect the causal relationship between	Model Specification to test the Hypothesis H <sub>1</sub>	Hypothesis to detect the causal relationship H <sub>2</sub> between	Model Specification to test the Hypothesis H <sub>2</sub>
FP                      MP	$FP_t = \sum_{j=1}^n a_j FP_{t-j} + \sum_{l=1}^m b_l EMP_{t-l} + u_t$	EMP $\square$ FP	$EMP_t = \sum_{j=1}^n a_j EMP_{t-j} + \sum_{l=1}^m b_l FP_{t-l} + v_t$

ut and vt are uncorrelated

Year			Causal relationship from x to y	F Value	Levels of significance	Statistical inference		Direction of Causality
Pre -Reform	A	H1	FP $\rightarrow$ EMP	5.249	Significant at 5% level	Reject	H0	FP does cause
	b	H2	EMP $\rightarrow$ FP	1.645	Not Significant at 5% level	Accept	H0	EMP EMP does not cause FP
Post – Reform	a	H1	FP $\rightarrow$ EMP FP	11.049	Significant at 1% level	Reject	H0	FP does cause
	b	H2	EMP $\rightarrow$	5.763	Significant at 5% level	Reject	H0	EMP EMP does cause FP
All Period	a	H1	FP $\rightarrow$ EMP FP	15.022	Significant at 1% level	Reject	H0	FP does cause
	b	H2	EMP $\rightarrow$	3.752	Significant at 5% level	Reject	H0	EMP EMP does cause FP

Source: Ministry of Agriculture & Farmers Welfare, Govt. of India & Past Issues; Indian Council of Agricultural Research. (11394).

Note: The Null hypothesis (H0) is that x does not cause y. FP: Fish Production; EMP: Export of Marine Products.



## **CONCLUDING OBSERVATION**

Marine fisheries are sunrise sector of our country. At present it emerged as an important commercial activity from its tradition role as subsistence supplementary activity of large number of coastal population. The liberalization policies too seem to have further augmented the exports of fisheries products from India. To give a further boost to it, the various sanitary and phytosanitary measures should be taken up vigorously to ensure the international hygienic standards of our fisheries products. Within fish and fish products, India is highly competitive in shrimps and prawns. It should try to exploit this strength. The impressive growth performance of India exports of fisheries may be limited by the stringent international regulations being pursued by the importing countries under the guise of food safety and environment protection. The Conclusions drawn from the study are: There is a two-way (bi-directional) causality between fish production and export of marine products during post-reform and overall period. Direction of causality is one-way (unidirectional) in case of fish production and export of marine products pre-reform period. To make, fisheries products internationally competitive in quality aspect, domestic processing efficiency has to be streamlined on HACCP principles.

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## A STUDY ON CUSTOMERS' SATISFACTION TOWARDS ELECTRONIC CHIMNEY (WITH SPECIAL REFERENCE TO COIMBATORE CITY)

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### ABSTRACT

*An actual or nominal place where forces of demand and supply operate, and where buyers and sellers interact (directly or through intermediaries) to trade goods, services, or contracts or instruments, for money or barter. Markets include mechanisms or means for determining price of the traded item, communicating the price information, facilitating deals and transactions, and effecting distribution. Customers prefer the home appliances with high quality, low price, attractive models and advanced technology. So the competition is severe and the manufacturer has to consider the opinion of the customers. In this context, the researcher is made an attempt to study the customer's satisfaction towards Electric chimney. Statistical tools used for analysis are percentage analysis, Chi-Square test. The study concludes that, while using electric chimney the maintenance of kitchen is easy and if it is branded chimney then the maintenance cost is low with less problems.*

**Key Words:** *Customers Satisfaction, Electronic Chimney*

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### INTRODUCTION

Markets include mechanisms or means for determining price of the traded item, communicating the price information, facilitating deals and transactions, and effecting distribution. The market for a particular item is made up of existing and potential customers who need it and have the ability and willingness to pay for it. A marketing concept that encompasses a customer's impression, awareness and/or consciousness about a company or its offerings.

Customer perception is typically affected by advertising, reviews, public relations, social media, personal experiences and other channels. This study helps to understand the customer perception towards purchasing a new Electric Chimney. It also opens the various factors which can affect the purchase decision and provides a frame of mind of people, what are the exceptions of customer and up to how much level these expectations have been met, This study will also be helpful for Retailers and Companies so that they can understand the consumer behavior and can satisfy the consumer on more better manner.

### REVIEW OF LITERATURE

**Megha Bhatt, Rakesh Shah, Aanal Shah (2015)<sup>14</sup>** *"Comparison between limit state method and working stress method for RCC chimney design"*, Chimneys with various heights i.e. 65m, 70m, 85m and 220m are analyzed and designed by working stress method and limit state method for collapse comparison of results are discussed in this study. Limit state design RC circular hollow sections can be followed for the purpose to achieve a suitable



combination load factors availability of interaction envelopes and computer algorithm immensely helps the designer in expeditiously solving the design problem.

**Rakshit.B.D, Ranjeet.A, Sanjeet.J, Chetan.G (2015)<sup>15</sup>** “*Analysis of cantilever steel chimney as per Indian standards*”, This paper summarizes analysis and design concepts of chimneys as per Indian codal provisions incorporation was also made through finite element analysis. Effect of inspection manhole on the behavior of cantilever steel chimney, two chimney models one with the manhole and other without manhole were taken into consideration. The main objective of the present study was to explain the importance of geometrical limitations in the design of cantilever steel chimney.

## OBJECTIVES OF THE STUDY

- To identify the level of customers’ satisfaction towards Electric chimney.

## RESEARCH METHODOLOGY

- **Research Design:** Descriptive Research Design
- **Source of Data:**
  - **Primary Data:** Structured Questionnaire.
  - **Secondary data:** Books, journals, magazines, articles and websites
- **Sampling Techniques:** Simple Random Sampling.
- **Sampling Size:** 50
- **Area of the Study:** Coimbatore City.
- **Tools Used for the Study:**
  - Percentage Analysis
  - Chi-Square

## ANALYSIS AND FINDINGS

- **ANALYSIS**

### ✓ PERCENTAGE ANALYSIS

S.NO	FACTORS	NO.OF RESPONDENTS	PERCENTAGE
1	<b>GENDER</b>		
	Male	45	45
	Female	55	55
2	<b>AGE</b>		
	20 years - 30 years	47	47
	31 years - 40 years	26	26
	41 years - 50 years	21	21
	Above 50 years	6	6
3	<b>EDUCATIONAL QUALIFICATION</b>		
	School level	2	2
	Under Graduate	19	19
	Post Graduate	63	63
	Diploma	16	16
4	<b>OCCUPATION</b>		
	Student	17	17



	Home Maker	12	12
	Self-employed	29	29
	Employee	42	42
5	<b>INCOME</b>		
	Below Rs 10000	7	10
	Rs 10001 - Rs 25000	18	25
	Rs 25001 - Rs 40000	27	38
	Above Rs 40000	19	27
6	<b>MARITAL STATUS</b>		
	Married	53	53
	Unmarried	47	47
7	<b>AWARENESS</b>		
	Yes	100	100
8	<b>SOURCE OF INFORMATION</b>		
	Television/Radio	29	29
	Newspaper/Magazine	27	27
	Trade fair	22	22
	Friends/Relatives	22	22
9	<b>PURCHASE OF ELECTRIC CHIMNEY</b>		
	Yes	100	100
10	<b>REASON FOR PURCHASE</b>		
	Maintenance of Kitchen	41	41
	User Convenience	16	16
	Brand Image	31	31
	Power Consumption	12	12
11	<b>PLACE OF PURCHASE</b>		
	Retail Shop	21	21
	Showroom	24	24
	Shopping Malls	31	31
	Trade Fairs	9	9
	Online	15	15

**Source: Primary Data.**

### ✓ **CHI-SQUARE TEST**

#### **COMPARISON BETWEEN GENDER AND LEVEL OF SATISFACTION**

H<sub>0</sub>: There is no significant relationship between gender and level of satisfaction.

<b>FACTORS</b>	<b>VALUE</b>	<b>DEGREE OF FREEDOM</b>	<b>ASSUMPTION OF SIGNIFICANCE</b>
Price	13.299 <sup>a</sup>	3	0.004
Quality	3.310 <sup>a</sup>	3	0.346
Brand Image	3.664 <sup>a</sup>	3	0.3





Variety	1.895 <sup>a</sup>	3	0.594
Features	1.732 <sup>a</sup>	3	0.63
Warranty	6.867 <sup>a</sup>	3	0.076
Guarantee	8.258 <sup>a</sup>	3	0.041
Power Consumption	8.948 <sup>a</sup>	4	0.062
Advertisement	.774 <sup>a</sup>	3	0.856
Services	7.309 <sup>a</sup>	4	0.12

**Source: Primary Data.**

- **FINDINGS**

- ✓ **PERCENTAGE ANALYSIS**

- Majority (55%) of the respondents are female.
    - 47% of the respondents belong to the age group of 20-30 years.
    - Majority (63%) of the respondents are post graduate.
    - 42% of the respondents are employees.
    - 38% of the respondents have been earning an monthly income between Rs 25001 – Rs 40000.
    - Majority (53%) of the respondents are married.
    - Majority (100%) of the respondents are aware of Electric chimney.
    - 29% of the respondents came to know about the electric chimney through television / radio.
    - Majority (100%) of the respondents have purchased the Electric chimney.
    - 41% of the respondents replied that, less maintenance of kitchen is the reason for purchasing the electric chimney.
    - 31% of the respondents have purchased the electric chimney from the shopping malls.

- ✓ **CHI SQUARE TEST**

- There is no significant relationship between gender and the level of satisfaction except Advertisement.

## **CONCLUSION**

The electric chimney have been changed from earlier days, only wooden electric chimneys were available in ancient days, but now there are different types of wall mounted fires which can give the home a best look. In a place where the temperature is really low electric chimney could be the real problem solver. An electric chimney offers great warmth during cold weather and makes the atmosphere comfortable. From the study it concludes that, while using electric chimney the maintenance of kitchen is easy and if it is branded chimney then the maintenance cost is low with less problems.

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## A STUDY ON CONSUMER SATISFACTION TOWARDS DOVE

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### ABSTRACT

*Marketing is the study and management of exchange relationship. The American Marketing Association has defined marketing as “the activity, set of institutions, and processes for creating, communication, delivered, and exchanging offering that have value for consumer, client, and society at large”. The examiner analyses the satisfaction level of the consumer use of dove soap and using the Tool percentage analysis for the study. The study was undertaken from 50 respondents of Coimbatore city.*

**Key words:** *Satisfaction, Analysis*

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### INTRODUCTION

Marketing definition:

Marketing is building your brand, convincing people that your brand is the best and protecting the relationships you built with your customers-Amber naslund

. Dove soap, which was launched by unilever in 1957, has been available in India since 1995. It provides a refreshingly real alternative for women who recognize that beauty is not simply about how you look, it is about how you feel. The skin's natural pH is slightly acidic 5.5-6. Ordinary soaps tend to be alkaline, with pH higher than 9.

### REVIEW OF LITERATURE

**Chitra.R (2014)**– An Empirical Study on Consumer Purchase intention towards BrandApparels. This paper aims to study factor affecting consumer's purchase intention is explained in terms as general consumer variables (normative influences, consumer confidence) and brand specific variables(perceived quality, emotional value)

**A.M. Mahaboob Basha(2016)** – consumer behavior towards FMCG'S. The present study concluded that, successes of many businesses depend on their ability to create and retaining the consumer. Companies to sell their products in standard price with good quality, availability of brands in all stores and is less costly to attracting new consumer's. Brand loyalty provides companies strong and competitive weapons to fight with competitors in the market place.

### OBJECTIVE OF STUDY

The examiner analyses the satisfaction level of the consumer use of dove soap.

### RESEARCH AND METHODOLOGY

**Research design:** Descriptive research design



**Source of data:** A questionnaire used as data collection pool the researcher interviews the research in the questionnaire filled information.

**Primary Data:** The primary data has been collected by conducting direct interview the using structured questionnaire.

**Secondary data:** The secondary data are collected from book, journal, company records, internet.

**Sample technique:** simple random sampling. In this case each individual is chosen entirely by chance and each member of the population has an equal chance, or probability, of being selected.

**Sampling size:** 50 respondents

**Area of study:** Coimbatore city

**Tools used for the study:** percentage analysis

## **ANALYSIS AND FINDINGS**

**Table 1 - Table Showing Age of Respondent**

S.No	Age Wise	No. Of Respondent	Percentage(%)
1	Below 20	10	20%
2	20 – 40	13	26%
3	40 – 50	15	30%
4	Above 50	12	24%
	Total	50	100

### **Interpretation:**

From the above table it is need that (20%) are below the age of 20. (26%) are between the age of 20-40,(30%)are between the age 40-50, (24%)are above the age of 50. Majority 30% of the respondents are 40-50.

**Table 2 - Table Showing Martial Status of Respondent**

S.No	Martial Status	No Of Respondent	Percentage (%)
1	Married	32	36%
2	Un Married	18	64%
	TOTAL	50	100

### **Interpretation:**

From the above table it is intimates that (64%) are unmarried respondents and (36%) are married respondents.

**Table 3 - Table Showing Using dove Soap**

S.No	Particulars	No Of Respondent	Percentage(%)
1	YES	28	56%
2	NO	22	44%
		50	100



### **Interpretation:**

From the above table majority (56%) people using dove soap.

**Table 4 - Table showing satisfied with the Price**

S.No	Particulars	No Of Respondent	Percentage(%)
1	YES	28	56%
2	NO	22	44%
	TOTAL	50	100

### **Interpretation:**

From the above table majority (56%) people satisfied with the price.

**Table 5 - Table showing prefer dove soap**

S.No	Particulars	No Of Respondent	Percentage (%)
1	Price	27	54%
2	Smell	13	26%
3	Shape	7	14%
4	Colour	13	26%
	Total	50	100

### **Interpretation:**

From the above table prefer a dovesoap in price of responding (54%) total smell of dove soap (26%), shape (7%), color (26%).

## **FINDINGS**

1. Majority of respondents are aware about the various range of products provide by dove soap through advertisements.
2. Majority of the respondents agreed dove soap.
3. Majority of the respondents used the dove soap 1 month.

## **CONCLUSION**

The consumers are highly satisfied with its Quality and Quantity of Dove soap. But the company has to offer the discount for the Dove soap. The consumers are preferring many varieties in the dove. Many consumers are satisfied by the brand name "Dove". Mostly many consumers are purchase in the Dove soap twice in the month. Half of the consumers are using the Dove soap for more than two years. But there is less recommendation by the people to other people for purchasing the soap. Television advertisement is the main factor that influencing the consumer to purchase the Dove soap.

## **REFERENCE**

- Chitra.R (2014)** a Study on consumer satisfaction towards dove products  
Research methodology



## AN ANALYSIS OF ONLINE FOOD ORDERING APPLICATIONS IN INDIA: ZOMATO AND SWIGGY

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**ABSTRACT:** *Startups in India become a talk of the town in world business scenario. Youngsters are coming up with innovative concepts to counterpart untouched concerned area of consumers. Currently Indian Online food market is \$350 billion. Food technology in broad area, online food delivery apps are just part of it.*

*This conceptual study will give more insight about emerging innovative technologies in restaurant industry and strategies followed by online food startups Zomato, Swiggy.*

*From this research paper we would understand drivers of online food sites. Different services given by application that makes consumers happy and satisfied. Comfort and Convenience which makes consumer more inclined towards online food ordering.*

**Keywords:** *online food ordering websites, Zomato, Swiggy, innovation, Restaurants, service industry.*

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### INTRODUCTION

Online food ordering apps are the media by which local hotels and restaurants, chefs, canteens are delivering take away and food parcel directly to consumers' footsteps. Due to increase in working young generation in metro cities and hectic work life culture this type of idea is easily spreading. Now day's consumers are getting more attracted towards online ordering apps rather than home delivery of a specific restaurant. In a process of online food ordering apps there is no human intervention involved which gives it more privacy. Apps are having number of restaurant, chefs' kitchens listed with their menu specifically. It gives convenience to order food on click of a button. These apps can be directly downloaded to smart phone which give them more accessibility. By giving your address and profile, payment information account can be created. However the app needs to be downloaded by the customers on their cell phones and register them on the app. Creating profile on apps includes their address and payment information. Apps are having different kind of mode of payments like credit cards, debit cards, cash less accounts and free home delivery. Different apps offer different services, offers, features or restaurants too. Due to introduction of new technology and innovation consumers are having so many options and varieties to choose from. Few big restaurants brand owns their own chain of delivery like Dominos, Pizza hut, Famosos, KFC.

### OBJECTIVES

1. To discuss the concept of online food delivery applications.
2. To identify the pros and cons of the online food delivery apps from the point of view of restaurants.



3. To analyze the pros and cons of the online food delivery apps from the view point of the customers.

## **RESEARCH METHODOLOGY**

**Primary Research:** For research work two questionnaire were drafted one for the consumers who eat out or order online through online apps and second for restaurants who are listed with any online food delivery apps. Maximum numbers of question were based on Pros and Cons related to online food ordering websites. From both ends they have shown their perspective.

**Secondary Research:** Although there is not much work done on this newly introduced concept which is untouched in India. But on global perspective literature review has been done which includes research papers, blogs, magazines, newspaper.

## **DATA ANALYSIS AND DISCUSSIONS**

The study indicated that the online food delivery business model is highly demandable, potential and money efficient. This space is increasing in leaps and bounds because of the size of market. Every human needs to eat multiple times and variety in a day .So it ensures repeat in order and growing business. Due to repeat customers, Profit margins are high. Ordering online is nowadays is fashion or a way of life. Ordering online is much comfortable and less expensive than dine out. The Pros to the customers are:

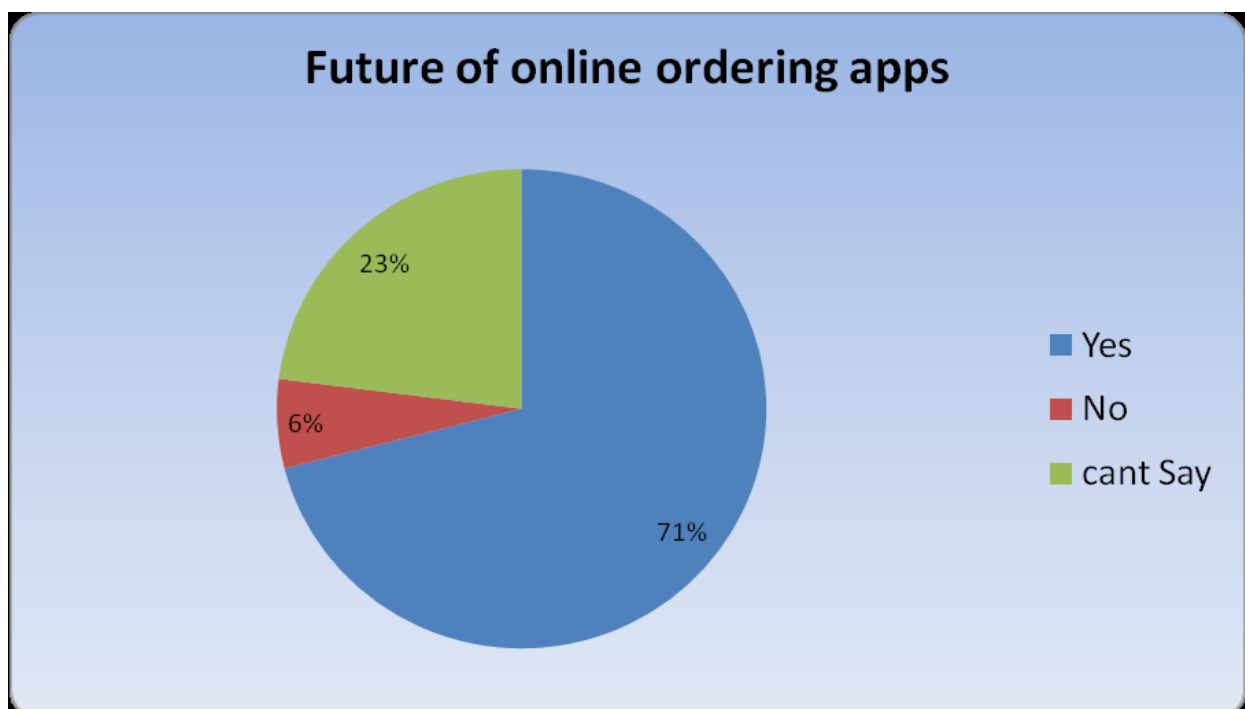
1. Ordering online is quick and human error and intervention free
2. Due to technology driven portal there are minimalistic chances of error.
3. The customer has the variety of menus and restaurants to choose from.
4. The consumers have the advantage of promotional deals, loyalty benefits and discounts offered.
5. It gives restaurant like pleasure at their own places.

Different questionnaire was given to the consumers and the restaurant owners / chefs to find out the pros and cons that are experienced by them while using the online food ordering application process. The given responses were tabulated and analyzed below

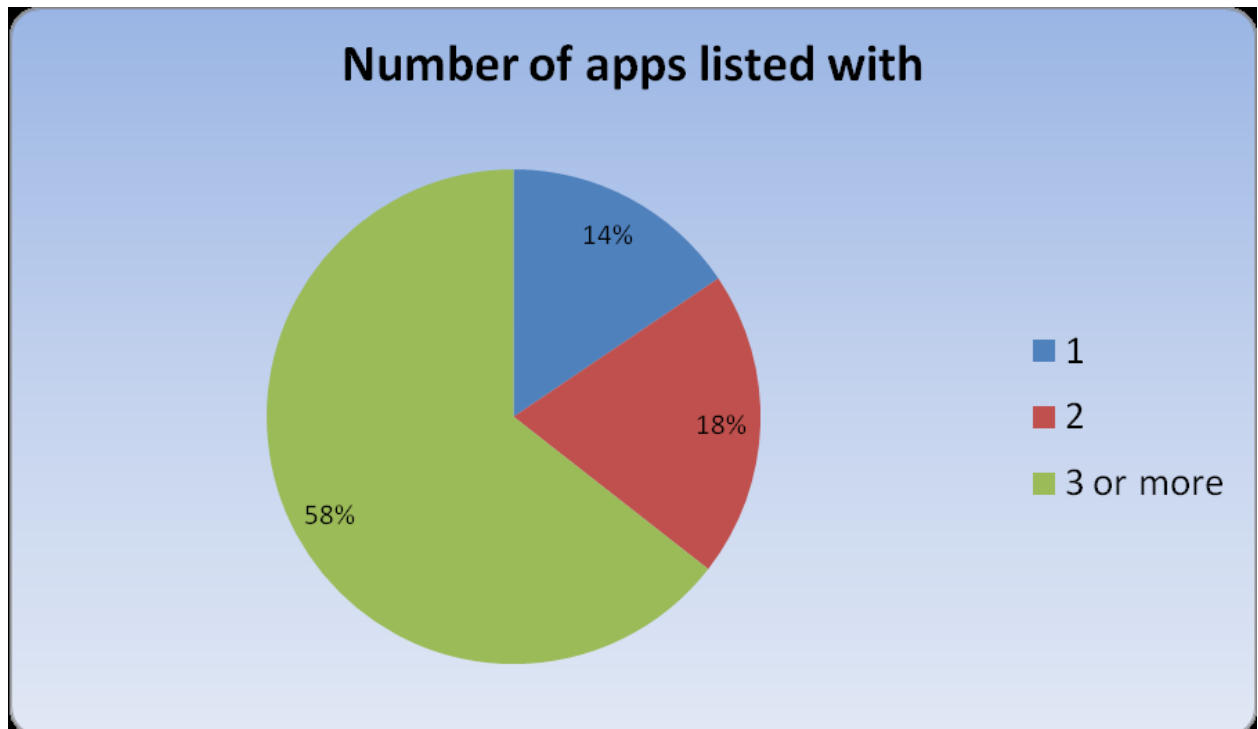




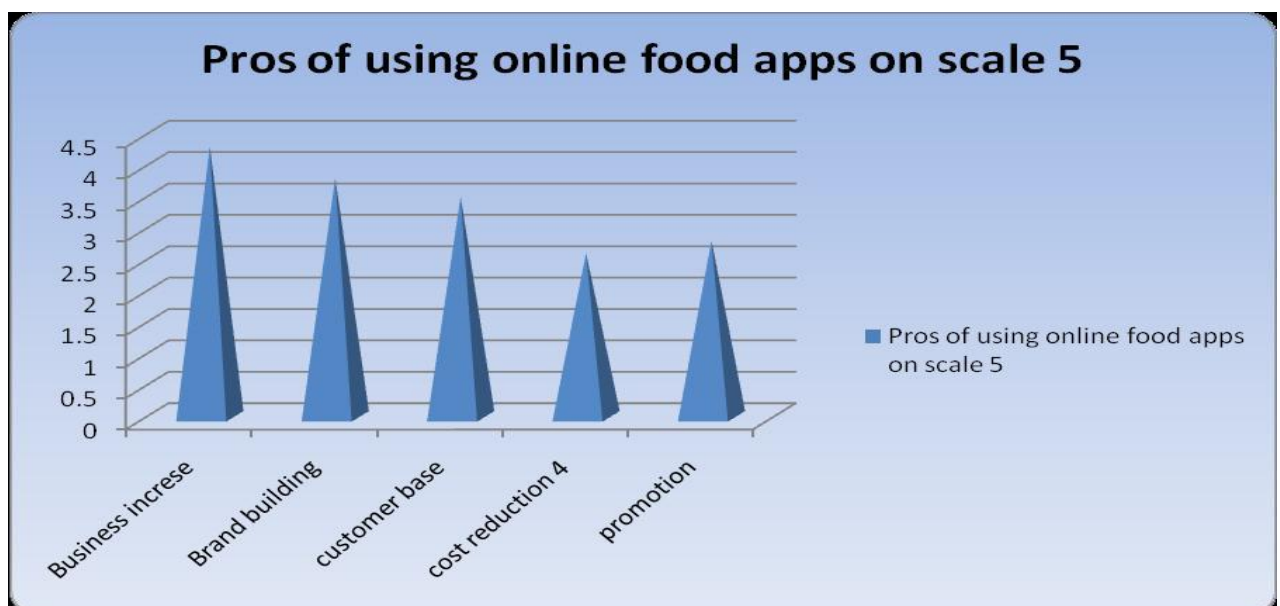
From all respondents 96% are aware of online food apps.



71% people believe that future of online food is bright.



58 % restaurants are listed with more than 3 apps for online delivery.



#### Observation

Business, profit increase is the major reason of online food ordering apps, which is more than an average of 2.5. Cost effectiveness, is the least taken reason to choose online delivery apps for restaurants.



## **CONCLUSION**

The feature that attracts consumers the most is Doorstep Delivery at any place at any time .Consumers are mostly motivated when they receive any Rewards & Cashbacks followed by loyalty points or benefits.

The factors that block customers to try the online food delivery apps are Bad Past Experience, reviews, and word of mouth.

By giving consistent and effective services this concept with innovation can be successfully grow. In future companies can target Tier 2 cities for expansion of business as these cities are also having numbers of working youngsters.

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## A STUDY ON THE IMPACT OF CORPORATE SOCIAL RESPONSIBILITY ON CONSUMER BEHAVIOUR OF ITC BRAND

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### ABSTRACT

*Corporate Social Responsibility (CSR) is the concept of organizations participating, promoting and initiating social programs in order to address a concern in the wider community by serving them. It is an ethical behavior of the company towards the society. The success of any business enterprise depends mainly on the ethical behavior of the enterprise towards the society. The more visible and successful a corporation is, the more responsibility it has to set standards of ethical behavior for its consumers, peers, competitors and industry. Hence a study has been taken to find out the impact of corporate social responsibility on consumer behavior of ITC Brand and the tool used for this study is percentage analysis. From this study it is found that maximum number of consumers have a positive attitude towards the CSR activities and they prefer ITC products based on their social activities.*

**Keywords:** *Corporate Social Responsibility, ITC, Impact*

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### INTRODUCTION

Corporate Social Responsibility (CSR) is the concept of organizations participating, promoting and initiating social programs in order to address a concern in the wider community by serving them. It is an ethical behaviour of the company towards the society. Corporate Social Responsibility (CSR) is a business approach that The success of any business enterprise depends mainly on the ethical behaviour of the enterprise towards the society. The more visible and successful a corporation is, the more responsibility it has to set standards of ethical behaviour for its consumers, peers, competitors and industry.

ITC is an Indian company which runs business in Fast-Moving Consumer Goods (FMCG), Hotels, Paperboards & Packaging, Agri Business & Information Technology. It is located in Kolkata, West Bengal. ITC was incorporated on August 24, 1910 under the name Imperial Tobacco Company of India Ltd to make cigarettes and tobacco. ITC also features as one of world's largest sustainable value creator in the consumer goods in a study by the Boston Consulting Group. ITC has been undertaking many CSR activities over the years and been appreciated globally.



## **REVIEW OF LITERATURE**

**Saen Valentine and Gary Fleischman (2008)** in their study titled “**Professional Ethical Standards, CSR and the Perceived Role of Ethics and Responsibility**” outlined relationships among ethical standards, CSR and role of ethics and responsibility. Data were collected from 313 business managers with a mailed self-report questionnaire. The findings showed that professional standards were related to both perceived CSR and the responsibility variables. The results also suggested that professional ethics influence CSR attitudes through a positive association with CSR, implying that ethical attitudes are associated with corporate involvement in such activity.

**Daniela Abrantes Ferreira (2008)** in her study titled “**Corporate Social Responsibility and Consumer’s Perception of Price**” examined whether corporate social responsibility have been positively influencing the benefit and the value perceived but the consumer in the company’s offer, the judgment of fairness in the price differentially charged for it where the socially responsible firm practices a price higher than the competition. The objectives have been achieved through experimental methodology. The results showed that consumers perceived greater benefit and value in the offer of the socially responsible firm.

## **OBJECTIVES**

1. To find out the demographic profile of the respondents.
2. To analyse the impact of corporate social responsibility on purchase behaviour of ITC brand among consumers.

## **RESEARCH METHODOLOGY**

**1. Research Design:** Descriptive Research Study has been used

**2. Source of Data :**

- Primary Data-The primary data is collected from the respondents through questionnaire
- Secondary Data-The secondary data is collected from books, journals and websites

**3. Sampling Technique:** Simple random sampling technique is used

**4. Sampling Size:** A sample of 50 respondents was taken for this study

**5. Area of Study:** The study has been conducted in Coimbatore City

**6. Tool used for the Study:** The tool used for this study is Percentage Analysis

## **ANALYSIS AND FINDINGS**

### **GENERAL PROFILE OF RESPONDENTS:**

The general profile of the respondents have been presented in the following table



**TABLE 1-THE GENERAL PROFILE OF THE RESPONDENTS**

<b>PERSONAL FACTORS</b>		<b>NO. OF RESPONDENTS</b>	<b>PERCENT</b>
Gender	Male	20	40.0
	Female	30	60.0
Marital status	Married	15	30.0
	Unmarried	35	70.0
Educational qualification	School level	10	20.0
	Diploma	10	20.0
	Degree	15	30.0
	Post graduate	10	20.0
	Others	5	10.0
Occupation	Student	15	30.0
	Employee	10	20.0
	Business	10	20.0
	Unemployed	10	20.0
	Others	5	10.0
No. Of members in the family	2 members	10	20.0
	3 members	20	40.0
	4 members	15	30.0
	More than 4 members	5	10.0
No. Of earning members in the family	1	10	20.0
	2	20	40.0
	3	15	30.0
	Above 3	5	10.0
Monthly family income	Less than rs.10000	5	10.0
	Rs. 10000- rs.20000	20	40.0
	Rs. 20000 – rs. 30000	15	30.0
	Above rs. 30000	10	20.0

**(Source: Primary Data)**

The above table indicates the general profile of 50 respondents. About 60% of the respondents are female, 70% of the respondents are unmarried, 30% of the respondents are graduates, 30% of the respondents are students and have 4 members in their family, 30% of the respondents have 3 earning members in their family and 40% of the respondents have monthly income ranging from Rs. 10,000 to Rs. 20,000.



**TABLE-2-LEVEL OF AGREEABILITY ON THE IMPACT OF CSR TOWARDS THE PURCHASE OF ITC BRAND**

<b>PARTICULARS</b>		<b>DA</b>	<b>N</b>	<b>A</b>	<b>SA</b>
CSR activities has an impact on purchase behaviour of itc brand	No. Of respondents	5	10	20	15
	Percentage	10	20	40	30
CSR activities of itc brand motivate the consumers ethically	No. Of respondents	5	10	25	10
	Percentage	10	20	50	20
CSR activities of itc brand increases the level of trust of consumers	No. Of respondents	2	20	18	10
	Percentage	4	40	36	20
CSR activity of itc brand increases the level of loyalty of the consumers	No. Of respondents	6	10	20	14
	Percentage	12	20	40	28
CSR raises the profile of the company in consumer mind	No. Of respondents	4	20	16	10
	Percentage	8	40	32	20

**(Source: Primary Data)**

It is observed from the above table that , 40% of the respondents strongly agree that CSR activities has an impact on purchase behavior of ITC brand, 50% of the respondents agree that CSR activities of ITC brand motivate the consumers ethically, 40% of the respondents have neutral opinion that CSR activities of ITC brand increases the level of trust of consumers, 40% of the respondents agree that CSR activity of ITC brand increases the level of loyalty of the consumers,40% of the respondents have neutral opinion that CSR raises the profile of the company in consumer mind.

## **CONCLUSION**

Corporate social responsibility is strategic when it yields business related benefits to the firm. The study found that CSR activities have a positive impact on the consumer behavior. As the business organization gets everything from the society, it is the company who should return back something to the society through CSR activities. Thus it can be concluded that CSR initiatives are being taken quite usefully from company's point of view, so more and more CSR efforts should be encouraged.





## **REFERENCES**

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## **A STUDY OF CUSTOMER SATISFACTION TOWARDS PAYTM**

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### **ABSTRACT**

*Mobile users can nowadays use their Smartphone's to make money transactions or payments by using applications installed in the phone. There are several mobile wallets which provide these services. Mobile wallets are digital versions of traditional wallets that someone would carry in their pocket. The present paper throws light upon the customer satisfaction level towards the ewallet services provided by paytm. It focuses on the services provided by Paytm wallet and its satisfaction level..*

**Keywords-- Customer Satisfaction, Paytm, Ewallet, Paytm Services, Customer Satisfaction of Ewallets**

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### **INTRODUCTION**

Digital payments give the liberty of making payment of phone bills, insurance, electricity bill, gas bill, credit card bills at anytime and anywhere by just using Smartphone. Most payment apps give large discounts for financial transactions and deal on different recharges and payments.

One such example is Paytm. Paytm is the most popular app for online recharges and bill payments. This digital wallet and Unified Payment Interface (UPI) app offers numerous services on its platform which include payments, money transfer, shopping, recharge facilities, bill payments, and movie, bus and air tickets. PayTM made its means into the e-commerce marketplace in the year 2014.

### **REVIEW OF LITERATURE**

Paytm highlighted that brand reposition is based on allied belief (Haugtvedt et al., 1994) while designing, working and developments of paytm which consolidated an examination on organizing a store, web progression, online gadget and also depicted about electronic portion system (Shwet Kumar, Vijay Yadav, Atiqu-Ur-Rahman, Aditi Bansal, 2014) FE Bureau (2017).

There is a bright future for m-payment as Demonetization has increased the growth of payment & Mobikwik (FE Bureau 2017) which is known as the Digital payment companies. Considering security in mobile payments, independent security was not a primary driver of mobile payment accept (Pousttchi and Dietmar G. Wiedemann 2008)



## **OBJECTIVES OF THE STUDY**

1. To identify the customer preference among PayTm users in Coimbatore District.
2. To measure the customer satisfaction level of PayTm services.

## **RESEARCH METHODOLOGY**

**Research Design:** Descriptive Research Study has been used

### **Source of Data:**

□ **Primary Data**-The primary data is collected from the respondents through questionnaire

□ **Secondary Data**-The secondary data is collected from books, journals and websites

**Sampling Technique:** Simple random sampling technique is used

**Sampling Size:** A sample of 50 respondents was taken for this study

**Area of Study:** The study has been conducted in Coimbatore City

**Tool used for the Study:** The tool used for this study is Percentage Analysis

## **ANALYSIS AND FINDINGS**

### **GENERAL PROFILE OF RESPONDENTS:**

**Table - 1. Gender of the respondents**

S.No	Gender	No of respondents	Percentage
1	Male	20	40%
2	Female	30	60%
	total	50	100%

( Source: primary data)

The above table indicates general respondents 50.thus, 60% of people prefer to use paytm is female,40% people are male who prefer PayTm.

**Table - 2. Age group of the respondents**

S.no	Age (in years)	No of respondents	percentage
1	below 30 years	25	50%
2	31-40	15	30%
3	above 40	10	20%
	total	50	100%

( Source: primary data)

The above table indicates general respondents 50.thus ,50% of the respondents are below30 years who use Paytm often,30% of the people use paytm are between 31-40 years,20% of the respondents use paytm are above 40 years.



**Table - 3.Marital status of the respondents**

S.no	Marital status	No of respondents	percentage
1	married	35	70%
2	unmarried	15	30%
	total	50	100%

( Source: primary data)

The above table indicates general respondents 50.thus, 70% of people prefer to use paytm are married, 30% people are unmarried who prefer PayTm.

**Table -5 level of satisfaction based on different parameters**

S.no	factors	Highly Satisfied	Satisfied	neutral	Dissatisfied	Highly dissatisfied	Total
1	Easy to download PayTm app	10	25	7	5	3	50
2	Easy to use	25	10	6	5	4	50
3	Secure	28	16	2	3	1	50
4	Easy transfer	30	10	7	2	1	50
5	Easy access	25	10	6	5	4	50

( Source: primary data)

According to the table the maximum satisfaction is for easy transfer, most of the people gets satisfied for easy to download paytm app.

## CONCLUSION

PayTm usage awareness as spread among the people in India due to government policy of demonetization and this as forcefully induced the usage of PayTm. PayTm supports their customers to transfer their payments with the usage of their mobile phones in the easiest way. It can be concluded that they will be a tremendous growth in adoption of PayTm in the forthcoming years

## REFERENCE

1. Paytm highlighted that brand reposition is based on allied belief (Haugtvedt et al., 1994) while designing, working and developments of paytm which consolidated an examination on organizing a store, web progression, online gadget and also depicted about electronic portion system (Shwet Kumar, Vijay Yadav, Atiqu-Ur-Rahman, Aditi Bansal, 2014) FE Bureau (2017).

2. There is a bright future for m-payment as Demonetization has increased the growth of payment & Mobikwik (FE Bureau 2017) which is known as the Digital payment companies.



Considering security in mobile payments, independent security was not a primary driver of mobile payment accept(Pousttchi and Dietmar G. Wiedemann2008)

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## A STUDY ON CONSUMER SATISFACTION TOWARDS HATSUN MILK PRODUCTS

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### ABSTRACT

*Dairy products are generally defined as food products that are produced from milk. They are rich sources of energy. Raw milk for processing generally comes from cows, but occasionally from other mammals such as goats, sheep, and water buffalo. Water is the main constituent of milk. Prevention of disease may in the future be just as important as treatment of diseases. Indeed, many consumers of today are highly aware of health-properties of food, and the market for healthy food and food with special health benefits is increasing. Milk plays an important role in national diet as well as in day today life.*

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### INTRODUCTION

The study is based on consumer perception towards HAP. Food is undertaken for assessing the customers' behaviour towards Hatsun milk foods and milk products and to understand the expectations of the customers towards milk and milk products which will in turn help to take appropriate action.

Hatsun, **India's largest private dairy**. From a modest ice cream manufacturer to one of the leading names in India's dairy sector in just a span of three decades, Hatsun now stands as a successful entrepreneurship. **R.G.CHANDRAMOGAN** is the chairman and managing director of **HATSUN Agro product Ltd.**

### REVIEW OF LITERATURE

According to Essoussi and Zahaf (2008), the term "organic" is rooted in "bio" from Greek "bios" meaning life or way of living. Jones, Hill, Shears and Hilier (2001) cited that the term "organic food products" have been first coined in the 1940s and is refer to food raised , grow and store and/or processed without the use of synthetically produced chemicals or fertilizers , herbicides, pesticides, fungicides, growth hormones and regulators or generic modification. Roddy, Cowan and Hutchinson (1994) view organic food products as a product of organic farming.

Research related to consumer attitudes and preferences for organic products is very imperceptible (2002). Results of studies confirmed that consumers have positive attitudes towards organic products where one of the most common mentioned reason for purchasing organic products are healthier than conventional alternatives ( 2002; Harper and Makatouni, 2002). In earlier research most respondents are described as white, female, professional and younger (2000), however the organic food products changes according to countries background, level of awareness, product availability and attitude changes.



Consumer attitudes to organic food have also been explored in a small number of qualitative studies (Nielsen 1998; Torjusen 2001). Consumers do not always buy sustainable products as consequences of environmental concern or to benefit the community or due to personal beliefs but mainly to give priority to health, to be part of the social group, to distinguish from others and to accomplish the need to try out new technologies.

## **OBJECTIVES**

The main aim of the project report is as follows :

- To know the consumers behavior towards HATSUN MILK, ARUN ICE CREAMS AND MILK PRODUCTS.
- To know the sales values of the HATSUN PRODUCTS, ARUN ICE CREAMS AND MILK PRODUCTS.

## **RESEARCH METHODOLOGY**

1. **Research Design** : Descriptive Research Study has been used

2. **Source of Data** :

- Primary Data-The primary data is collected from the respondents through questionnaire
- Secondary Data-The secondary data is collected from books, journals and websites

3. **Sampling Technique** : Simple random sampling technique is used

4. **Sampling Size** : A sample of 30 respondents was taken for this study

5. **Area of Study** : The study has been conducted in Coimbatore City

6. **Tool used for the Study**: The tool used for this study is Percentage

## **ANALYSIS AND FINDINGS**

**TABLE NO: 1 GENDER OF THE RESPONDANCE**

<b>S. No</b>	<b>Gender</b>	<b>No. of respondents</b>	<b>percentage</b>
1	Male	13	43.33%
2	female	17	56.6%
<b>Total</b>		<b>30</b>	<b>100%</b>

(Source: primary data)

The above table indicates that is from 30 general respondence, 56.6% of peoples are female who prefer hatsun milk products, 43.33% of peoples are male who prefer hatsun milk products.





**TABLE NO: 2 CLASSIFICATIONS OF RESPONDENTS ON  
THE BASIS OF ATTRACTIVE BUYING FACTOR OF THE PRODUCT**

S. No	Factors	No. Of Respondents	Percentage
1	Taste	5	17%
2	Quality	6	20%
3	Price	9	30%
4	quantity	6	20%
5	package	4	13.33%
<b>Total</b>		<b>30</b>	<b>100%</b>

(Source: primary data)

It is observed from the table That 20 response. 35% of people prefer hatsunmilk productsbecause of price, 20% of people prefer Hatsun milk products because of quality and quantity, 15% of people prefer the product because of taste, 10% of people perfer hatsun product because of package.

**TABLE NO: 3 CLASSIFICATIONS OF RESPONDENTS ON  
THE BASIS OF CONSUMER SATISFACTION TOWARDS THE PRODUCT**

S. No	Factors	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
1	Taste	12	8	4	3	3	30
2	Quantity	10	12	5	2	1	30
3	Price	15	7	4	3	1	30
4	Quality	9	11	5	3	2	30
5	Package	7	5	7	4	2	30

(Source: primary data)

The above table indicates that the maximum satisfaction is based on price of the Hatsun milk products, the next satisfaction is for the quantity of the product, the next less satisfied is for taste of the Hatsun milk product.

**TABLE NO: 4 CLASSIFICATIONS OF RESPONDENTS ON  
THE BASIS OF OPINION OF THE PRODUCT QUANTITY**

S. No	Satisfaction Level	No. Of Respondents	Percentage
1	Highly satisfied	5	17%
2	Satisfied	8	27%
3	Neutral	10	33.33%
4	Dissatisfied	4	13.3%
5	Highly dissatisfied	3	10%
<b>Total</b>		<b>30</b>	<b>100%</b>

(Source: primary data)



As observed from the table of 30 response, 33.33% of people feel neutral for hatsun products according to quantity & quality, 27% of people feel satisfied by the Hatsun product, 17% of people feel highly satisfied by the hatsun products, 13.3% of people tell that they are dissatisfied by the product, 10% of people tell that they are highly dissatisfied by the product.

## **CONCLUSION**

The study carried out in Coimbatore in the dairy products segment, analyses the factors that prompted the customers to buy a particular brand of dairy food for their households. This study also helps in determining the reasons that a consumer ensures while purchasing a product. The study enables the manufacturers & dealers to know about the behavior of competitor customer who can be converted into their prospective customers by knowing the influencing factors and the factors considered during their purchase. This study also lists out all the essential aspects that a prospective manufacturer or dealer should take in order to ensure customer satisfaction.

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## A STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE SHOPPING

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### ABSTRACT

In the era of globalization electronic marketing is a great revolution. Over the last decade maximum business organizations are running with technological change. Online shopping or marketing is the use of technology (i.e., computer) for better marketing performance. And retailers are devising strategies to meet the demand of online shoppers; they are busy in studying consumer behavior in the field of online shopping, to see the consumer attitudes towards online shopping. Therefore we have also decided to study consumer's attitudes towards online shopping and specifically studying the factors influencing consumers to shop online.

**Keywords:** *Online Shopping, Consumer Behavior, Attitude*

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### INTRODUCTION

Online shopping is the process whereby consumers directly buy goods, services etc. from a seller interactively in real-time without an intermediary service over the internet. Online shopping is the process of buying goods and services from merchants who sell on the Internet. Since the emergence of the World Wide Web, merchants have sought to sell their products to people who surf the Internet. Shoppers can visit web stores from the comfort of their homes and shop as they sit in front of the computer. Consumers buy a variety of items from online stores.

In fact, people can purchase just about anything from companies that provide their products online. Books, clothing, household appliances, toys, hardware, software, and health insurance are just some of the hundreds of products consumers can buy from an online store.

### OBJECTIVES.

To find out the satisfaction level of the customer for online purchase

### REVIEW OF LITERATURE

**Shenbaga vadivu**(2015)<sup>1</sup> “*A study on Customer Satisfaction towards Online Shopping*” The purpose of the study is to find out the satisfaction level of the customer for online purchase. The sample size used for study is 50 and it was analyzed using simple percentage analysis and ranking analysis. The study founded that having access to online shopping has truly influenced our society as a whole and use of technology has opened new doors and opportunities that enable for a more convenient lifestyle today.



**Marwan Mohamed Abdeldayem (2006)**” *a study on customer satisfaction withonline shopping: evidence from the UAE*” literature from different angles, for instance, customer satisfaction from a marketing perspective, user satisfaction from information systems and job satisfaction from organizational behavior (Lee and Joshi, 2006). The literature review in this area shows that the results of research make the site a desirable destination by appealing to people’s personal interests with engaging content help people connect with each other using blogs, wikis, forums, chat rooms and other social-networking platforms. This is the definition of goal-oriented shopping. The most popular research topics include the customer’s profile, reasons for buying

## **RESEARCH METHODOLOGY**

### **The Research Design Used for the Study**

The research design used for the study is descriptive. Descriptive research studies are those, which are concerned with describing the characteristics of a particular individual or group. The studies concerned with specific prediction with narration of facts and characteristics concerning individual group or situation are all examples of descriptive research studies.

### **SAMPLE SIZE**

This refers to the number of items to be selected from the total population to constitute the sample. The sample size used for study is 50.

### **SAMPLE DESIGN**

It is a definite plan for obtaining a sample from a given population. It refers to the technique the researcher adopts in selecting items for the sample. The respondents are selected based on convenient sampling.

## **ANALYSIS AND FINDING**

### **PERCENTAGE ANALYSIS**

<b>S.NO</b>	<b>PARTICULARS</b>	<b>NO RESPONDENTS</b>	<b>OF PERCENTAGE</b>
1	<b>Gender</b> Male Female	45 50	90% 10%
2	<b>Age</b> 21-25 26-30	15 35	70% 30%



3	<b>Education qualification</b> Diploma Graduate professional	30 10 10	60% 20% 20%
4	<b>Occupation</b> Student Home maker Business/profession	30 15 5	60% 30% 10%
5	<b>Income</b> 8000-15000 15000-25000 25000-35000 Above 35000	15 15 15 5	30% 30% 30% 10%
6	<b>Marital status</b> Married Unmarried	5 45	10% 90%
7	<b>Family member</b> 2-4 4-6 6-8	20 25 5	40% 50% 10%
8	<b>What motivate you to buy products online</b> Easy payment No hidden cost No travel to shop	15 10 25	30% 20% 50%
9.	<b>How often do use online on shopping per day</b> Less than one hour 1-2 hour 2-3 hour	30 10 10	60% 20% 20%
10	<b>What product preferred to buy online</b> Clothes Electronic appliance others	20 25 5	40% 50% 10%



11	<b>What type products do you usually buy online</b> Computer software Makeup items Clothing Others	10 15 20 5	20% 30% 40% 10%
12	<b>How would you rate the following service at the online shopping</b> Delivery Payment Others	15 30 5	30% 60% 10%
13	<b>Which payment method do you usually you purchasing products online</b> Cash on delivery Credit card Debit card Net banking	15 20 5 10	30% 40% 10% 20%
14	<b>Are you confident that your payment information is kept secure</b> Extremely confident Quite confident Moderately confident	5 30 15	10% 60% 30%

## FINDINGS

### FINDINGS FROM PERCENTAGE ANALYSIS

- Majority (70%) of the respondents are female.
- Majority (90%) of the respondents are between the age group 21-25 years.
- Majority (70%) of the respondents are diploma.
- Majority (70%) of the respondents are students.
- Majority (80%) of the respondent's income is below 8000.
- Majority (90%) of respondents are unmarried.
- Majority (80%) of the respondents are nuclear family.
- Majority (90%) of the respondents have 4-6family members.
- Majority (70%) of the respondents are use new techniques in credit card.
- Majority (60%) of the respondents are think quite confident is convenient somewhat.



## **CONCLUSION**

Online shopping becomes a daily part of our lives as it is more convenient, customers are looking for timely services, good quality of products, customer services and also security and privacy in payment method. The study reveals that most of the undergraduate students belongs to age (21-25) years are more aware about online shopping.

## **REFERENCE**

- ✓ Shenbaga vadivu(2015) "*A study on Customer Satisfaction towards Online Shopping*"
- ✓ Marwan Mohamed Abdeldayem (2006) "*a study on customer satisfaction with online shopping: evidence from the UAE*"





## A STUDY ON STUDENT'S PERCEPTIVE TOWARDS E-LEARNING APPLICATION

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### ABSTRACT

*E-learning is essentially the computer and network-enabled transfer of skills and knowledge. E-learning applications and processes include Web-based learning, computer-based learning, virtual classroom opportunities and digital collaboration. The objective of study is student's perception on e-learning application. The statistical tool were used for the study are percentage analysis and rank correlation. The size of the sample for the study is 50 respondents. The sampling techniques used for the study is simple random sampling. The study implies the view of students and the perception on e-learning and e-learning application.*

**Keywords:** *students perception, e-learning, computer-based and web-based learning*

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### INTRODUCTION

Now-days we usually equate educational technology with computers, laptops, i-Pads, i-Phones, 3D-printers, etc. However technology is not that new to education and most probably in 50 years it will look very different from what we now consider as being hi-tech. Just to make a point here, in the early 1800s, a technological innovation was introduced to the classroom that would prove to have a profound impact on teaching. But back then it had the samereaction from teachers as the "new technology" receives today ignoring. The technology in question the chalkboard E-learning comprises all forms of electronically supported learning and teaching. E-learning is essentially the computer and network-enabled transfer of skills and knowledge. E-learning applications and processes includeWebbased learning, computer-based learning, virtual classroom opportunities and digital collaboration.Content is delivered via the Internet, intranet/extranet, audio or video tape, satellite TV, and CDROM.It can be self-paced or instructor-led and includes media in the form of text, image, animation, streamingvideo and audio. Abbreviations like CBT (Computer-Based Training), IBT (Internet-Based Training) or WBT (Web-Based Training) have been used as synonyms to e-learning. Theterms will be utilized throughout this article to indicate their validity under the broader terminology of E-learning.

### OBJECTIVE OF THE STUDY

To identify the students perceptive towards E-learning application.

### REVIEW OF LITERATURE

**Raymond Selorm Mamattah (2016)**<sup>1</sup>"Students' Perceptions of E-Learning" The purpose of this thesis is to discover students' opinions of e-learning, which is analternative to traditional classroom teaching and learning. The research was done because,with the



advancement in technology there are tools provided to make e-learning possible, hence the need to know what students make of the idea of e-learning, as they are the target and the main beneficiaries of this technology enabled learning. The research data was collected at Ho Polytechnic, Ghana, with 80 questionnaires. The results of the research show that majority of the students think e-learning is an innovative idea and must be encouraged, however, few concerns such as the fear of employers' discrimination against those who study through e-learning were discovered. It was also realised that hybrid learning, which is a combination of online learning and face-to-face learning, is the preferred mode of learning for the respondents. The researcher recommends that as students prefer hybrid learning, educational institutions in Ghana should make more effort to invest in tools that make e-learning possible, and not to be opening satellite campuses all over the country as is currently the case.

**Gaurav Hans, Harsha Sidana (2018)<sup>2</sup>** *"Mobile Learning Application And Its Usage Among Students In Education"* Applications (apps) and mobile learning is a current in an education system that reconsiders the aspect in which the trend of learning takes place and the service is delivered through a smartphone. This paper Research Report on the Mobile Learning Application and Its usage among Students in education and Academic Staff at the College or Institute. There is the main ambition of this Research that is to resolve the favoured smartphone is the operating system is used among the students, primary app i.e. ERP is used by students and administrative staff. The purpose of this Descriptive study to establish ERP software whether is currently used to enhance or upgrade the level and support learning in the institute among the college student. From academic purpose, ERP software was to be used to save time and reduce the workload of paperwork and drive information to students through ERP. Like spread pre-post reading materials, assignments, mock test, case study or other teaching resources. In this research, ERP software to be used to organize, store information of individuals and to stay connected with research.

## **RESEARCH METHODOLOGY**

Research design –descriptive research design

### **Sources of data:**

- Primary data-primary data through questionnaire.
- Secondary data- secondary data have been collected through journals, articles and magazines.

### **Sampling Techniques:**

- The sampling technique used for the study is simply random sampling.

### **Sampling Size:**

- The sample size used for the study is 50 respondents.

### **Area of the Study:**

- The study was conducted in Coimbatore city.

### **Tools Used For the Study:**

- Percentage analysis
- Rank correlation

## **LIMITATION OF STUDY:**

1. Due to time factor the study has been limited to 50 respondents.



2. The result of the analysis in the study depends fully on the information given by the respondents.
3. There of the study was in Coimbatore city.

## ANALYSIS AND FINDING:

### ➤ ANALYSIS

#### • PERCENTAGE ANALYSIS

S.NO	PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
1.	<b>Gender</b> Female	50	100%
2.	<b>Age Group</b> 15-20 21-25	5 45	10% 90%
3.	<b>Educational qualification</b> Post graduate Under graduate	40 10	80% 20%
4.	<b>Occupation</b> Student	50	100%
5.	<b>Income</b> Below 10000 10001-20000	35 15	70% 30%
6.	<b>Marital status</b> Unmarried	50	100%
7.	<b>Types of family</b> Nuclear family Joint family	40 10	80% 20%
8.	<b>Family Member</b> 2-4 4-5 5-7	35 5 10	70% 10% 20%
9.	<b>Awareness of E-Learning</b> Yes	50	100%
10.	<b>Usage of E-Learning</b> Yes No	45 5	90% 10%
11.	<b>Usage of E-Learning apps</b> Byju's learning app Wikipedia Swayam Unacademy learning app	10 15 20 5	20% 30% 40% 10%
12.	<b>Purpose of using E-Learning</b> Information	5	10%



	Study purpose	15	30%
	For online course	30	60%
13.	<b>People preferring E-Learning app to others</b>		
	Yes	35	70%
	No	10	20%
	Maybe	5	10%

**Rank Correlation: Factor influencing e-learning app.**

Factor	Rank	1	2	3	4	5	Total	Rank Score	Rank
	Score	5	4	3	2	1			
<b>Time Consuming</b>	No of respondents	20	5	5	10	10	50	3.3	2
	score	100	20	15	20	10	165		
<b>Informative</b>	No of respondents	5	20	20	-	5	50	3.4	1
	score	25	80	60	-	5	170		
<b>Data Usage</b>	No of respondents	10	15	5	10	10	50	3.1	4
	score	50	60	15	20	10	155		
<b>Reduce Cost</b>	No of respondents	15	10	5	10	10	50	3.2	3
	Score	75	40	15	20	10	160		
<b>Provide Certification</b>	No of respondents	-	20	10	5	15	50	2.7	5
	score	-	80	30	10	15	135		

➤ **FINDINGS**

• **FINDINGS FROM PERCENTAGE ANALYSIS**

- Majority (100%) of respondents are female.
- Majority (90%) of respondents are between the age group of 21-25 years.
- Majority (80%) of the respondents are postgraduate.
- Majority (100%) of the respondents are student.
- Majority (70%) of the respondents' monthly income is below Rs.10000.
- Majority (100%) of the respondents are unmarried.
- Majority (80%) of the respondents are nuclear family.
- Majority (70%) of the respondents of types of family are 2-4.
- Majority (100%) of the respondents aware of E-Learning App.
- Majority (90%) of the respondents used E-Learning app.
- 40% of the respondents are using swayam as E-Learning app.
- Majority (60%) of the respondents are using E-Learning for study purpose.
- Majority (70%) of the respondents recommend E-Learning for other people.



- **FINDING FROM RANK ANALYSIS**

- Average score of 3.4 have been given for 1<sup>st</sup> for information.

**CONCLUSION:**

Mobiles and tablets are becoming popular platforms for e-learning application development. A massive growth in using mobile devices to access e-learning content has been noticed. Unlike PC's or laptops, mobile devices offer users with instant access to e-learning content anytime, anywhere. In recent years, people are aware of e-learning apps and the usages of e-learning apps have been increased. Swayam is most used e-learning application. Usage of e-learning application for study purpose, which encourage people to prefer to other people. E-learning application provides information and online certificate it reduce cost and time consuming for the user. Network availability is considered to be data used by the user. Majority of respondents are using for informative. The students are aware of the e-learning application and cultivating the culture of online learning through e-learning.

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## A STUDY ON FINANCIAL PERFORMANCE OF PRICOL LIMITED

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### ABSTRACT

*A financial performance is a subjective measure of how well a firm can use assets from its primary mode of business and generate revenues. "Financial statements, essentially, are interim reports, presented annually and reflect a division of the life of an enterprise into more or less arbitrary accounting period more frequently a year". The objective is to analysis the solvency and profitable position of the company. The tool used for analysis is Ratio Analysis.*

**Keywords:** *Financial performance, profitable position.*

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### INTRODUCTION

The level of performance of a business over a specified period of time, expressed in terms of overall profits and losses during that time. Evaluating the financial performance of a business allows decision-makers to judge the results of business strategies and activities in objective monetary terms. Financial performance is a subjective measure of how well a firm can use assets from its primary mode of business and generate revenues. The term is also used as a general measure of a firms overall financial health over a given period.

Financial performance analysis is the process of determining the operation and financial characteristics of a firm from accounting and financial statements. The goal of such an analysis is to determine the efficiency and performance of the firm's management, as reflected in the financial records and reports. The word 'performance' is derived from the word 'perfourmen', which means 'to do', or 'to carry out' or 'to tender'. It refers to the act of performing: execution, accomplishment, fulfilment etc. In a broader sense, performance refers to the accomplishment of a given task measured against preset standards of accuracy, completeness, cost and speed. Performance is used to indicate the firm's success, conditions, and complains. The goal of financial performance analysis is to determine the efficiency and performance of the firm's management, as reflected in the financial records and reports.

### REVIEW OF LITERATURE

Nair N.K.(1991)<sup>1</sup> has focused the productivity aspect of Indian Cement Industry. This study emphasised that cement, being a construction material, occupied a strategic place in the Indian economy. This study has revealed that, in 1990-91, the industry had an installed capacity of 60 million tonnes with a production of 48 million tonnes. In this study, the cement industry was forecasted to have a capacity growth of about 100 million tonnes by the year 2000. This study has also analysed the productivity and financial performance ratios of the



cement industry with a view to identifying the major problem areas and the prospects for solving them.

**Sharma (2008)<sup>2</sup>** in her study on 'Indian Automotive Industry' has analysed the sales and capabilities of different firms in automobile industry. The study further indicates that the growth in the automobile sector is expected to grow due to rising disposable income and increasing consumerism. The global automakers will continue to allocate a rising proportion of the foreign direct investment in India, growing auto-manufacturing first and latter auto engineering R&D services. Many companies are aware of the fact that their labour cost advantage is beginning to erode as both shop floor and managerial wage costs rise. However, they are optimistic that productivity improvements through low cost automation and improved management efficiency will compensate to rising direct wage cost.

## **OBJECTIVE OF THE STUDY**

To analysis the solvency and profitable position of the pricol company.

## **RESEARCH METHODOLOGY**

**Period of the study:** Three years of financial year from 2016 -2017 to 2018-2019.

**Source of data:** Annual report of the company, books journal and reports taken from company website.

**Tools used for the study:** Ratio Analysis is used.

## **ANALYSIS**

<b>BASIS</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>
<b>LIQUIDITY RATIO</b>			
Current Ratio	1.0:1	1.0:1	1.1:1
Liquid Ratio	0.5:1	1.2:1	0.8:1
Absolute liquid Ratio	0.02:1	0.02:1	0.04:1
<b>SOLVENCY RATIO</b>			
Debt equity Ratio	0.58:1	0.48:1	0.45:1
Proprietary Ratio	0.63	0.67	0.68
Current Assets to Proprietor's fund Ratio	52.20%	42.30%	54%
<b>PROFITABILITY RATIO</b>			
Gross Profit Ratio	13	10.8	9.8
Net Profit Ratio	3.7	2.8	2.94
Return On Investment	0.08	0.07	1.2

## **FINDINGS**

- The company have to improve its current ratio because it is much below the accepted standard of 2:1.





- Liquid ratio is more than the normal standard (1:1) in the year 2017.
- Absolute liquid ratio is slightly low because the accepted standard is 0.5:1
- In debt equity ratio 1:1 may be usually considered as satisfactory. Here it is below the ratio 1:1.
- Proprietary ratio indicates the extent to which the assets of the company can be lost without affecting the interest of the creditors of the company.

## **CONCLUSION**

The study explored the truth that ratios by themselves mean nothing. It is found that ratios are calculated from the financial statements' which are prepared as desired by the management. It is also known fact that ratio is simple comparison of numerator and a denominator and in comparing ratios it become difficult to adjudicate whether differences are due to change in the numerator or denominator or in both. It is also found that ratios are interconnected but are often treated by management in isolation. The study concluded that company has to improve its solvency and profitability position.

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## CONSUMER SATISFACTION TOWARDS CADBURY CHOCOLATE WITH SPECIAL REFERENCE TO COIMBATORE CITY

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### ABSTRACT

*The present study is based on the preference of Cadbury Chocolate among the consumers. The sample survey of 50 respondents are undertaken to find out the satisfaction of Cadbury Product in Coimbatore City. The study mainly concentrated on general price level, quality, taste, brand and consumer expectations overall satisfaction about Cadbury Products consumer satisfaction of Cadbury Products. The examiner analyse the study by using percentage analysis to find out the level of satisfaction of consumer.*

**Keywords:** Cadbury, Dairy products, Consumer satisfaction, Chocolates, Satisfaction.

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### INTRODUCTION

Satisfaction refers to the senses that any organism uses to collect information about its environment. Wade & Tavis note that the senses corresponding to the human sense organs have been categorized at least since Aristotle's time as: vision, taste, touch and smell. Walters & Bergiel continue the biological viewpoint by explaining that according to the modern outlook, our sense of smell and taste are our primary senses due to the fact that our senses of smell and taste are so closely entwined.

Cadbury was introduced in the United Kingdom in 1905 and now consists of a number of different products. It is a brand of milk chocolate currently manufactured by Cadbury. In 1824 John Cadbury opened a shop at 93 Bull street, Birmingham in the 1830's. Among other things, he sold cocoa and drinking chocolate, which he prepared himself using a pestle and mortar. Cadbury is a British confectionery company owned by Mondelez International. Cadbury India began its operations in India on 19 July 1948 by importing chocolates. In India Cadbury operates in four categories chocolate confectionery, milk food drinks, beverage and Cadbury & gum category.

### OBJECTIVE OF THE STUDY

- To analyse a consumer satisfaction about Cadbury chocolates.

### REVIEW OF LITERATURE

**DR. Shendge[1](2012)** on his study "A comparative study of consumer satisfaction towards Cadbury chocolates with special reference to NaviPeth Area in Chennai," viewed that chocolate is liked and eaten by all age groups of people.

**Gopalakrishnan, Karthikeyan [2](2013)** conducted a study to find out the consumer satisfaction towards dairy milk chocolate with special reference to



Uthamapalayam city. The main objective was to study the satisfaction level of customers towards dairy milk. The sample size is 100 in Uthamapalayam city. Tools used for the study is chi-square, percentage analysis. The study mainly concentrated on general price level, quality and consumer expectation overall satisfaction about Cadbury dairy milk chocolate, general awareness and consumer preference of Cadbury dairy milk.

## **RESEARCH METHODOLOGY**

The study was undertaken in Coimbatore city. The study has been conducted from the month of September 5 2019, Primary data has been collected through self constructed questionnaire considering the objective of the study. Secondary data was collected from journals, magazines, reports, research studies, websites, Data has been collected from 200 respondents. Convenience sampling technique has been used in the study, Null hypothesis is employed in the study

## **SAMPLE SIZE AND DESIGN**

A sample of 50 respondents were taken who was taken on the basis of convenience. The study is a descriptive analysis.

### **Source of data**

The relevant data was collected from both primary source and secondary source

### **Primary data**

The data are primary data collected through questionnaire from 50 respondents.

### **Second data**

In means data that are already available i.e. it refers to the data which have already been collected and analyzed by someone else. The data was collected from the websites and journals.

## **SAMPLING TECHNIQUES**

A sample of 50 consumers whom Cadbury to chocolate since more than a year and in the age group 10-20 years have been considered for this study. as titan has taken up brand repositioning strategies since July 2008 , consumers who have seen the previous and new campaign have been targeted

## **TOOLS USED FOR ANALYSIS**

- Percentage Analysis
- Simple percentage=no of respondent/ total no of response.

## **AREA OF STUDY:**

- The study was conducted in Coimbatore city.



## **ANALYSIS AND FINDINGS**

**Table -1**

**Table showing the interest of the respondents towards chocolate**

<b>Factors</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Very much</b>	<b>38</b>	<b>76</b>
<b>Not much</b>	<b>11</b>	<b>22</b>
<b>Not at all</b>	<b>1</b>	<b>2</b>
<b>Total</b>	<b>50</b>	<b>100</b>

### **Interpretation**

From the above table, it is clear that 76% of the respondents like chocolate very much, 22% of the respondents like chocolate not much, 2% of the respondents like chocolate not at all.

**Table-2**

**Table showing the source of media to respondents about Cadbury product**

<b>Factors</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Advertisement</b>	<b>19</b>	<b>38</b>
<b>Word of mouth</b>	<b>14</b>	<b>28</b>
<b>Displays in the shop</b>	<b>15</b>	<b>30</b>
<b>Others</b>		<b>4</b>
<b>Total</b>	<b>50</b>	<b>100</b>

### **Interpretation**

From the above table, it is clear that 38% of the respondents are aware of Cadbury product through advertisement, 28% of the respondents are aware of Cadbury product through word of mouth, 30% of the respondents aware of Cadbury

**Table-3**

**Table showing age of the respondents about Cadbury product**

<b>Age wise</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Below 5</b>	<b>10</b>	<b>20%</b>
<b>0 to 10</b>	<b>13</b>	<b>26%</b>
<b>10 to 20</b>	<b>15</b>	<b>30%</b>
<b>20 to 30</b>	<b>12</b>	<b>24%</b>
<b>Total</b>	<b>50</b>	<b>100</b>



### **Interpretation**

From the above table it is noted that (20%) are below the age of 10 (26%) are between the age of 10-20 ,are between the age (30%) are between the age (20-30) are above the age of 24%of the respondents aware of Cadbury

**Table -4**

**Table showing Gender of the Respondents about Cadbury product**

<b>Gender</b>	<b>No. of respondents</b>	<b>percentage</b>
<b>Male</b>	<b>20</b>	<b>40%</b>
<b>female</b>	<b>30</b>	<b>60%</b>
<b>Total</b>	<b>50</b>	<b>100%</b>

### **Interpretation**

This table is inferred that 40per cent of the respondents are male and 60per cent of the respondents are female. Female can eat more chocolate because they are mostly attracted by the chocolates compared to male respondents. Hence, it reveals that majority60per cent of the respondents are female.

**Table -5**

**Table showing Place of Buying chocolates about Cadbury product**

<b>Place of Buying</b>	<b>No. of respondents</b>	<b>percentage</b>
<b>Departmental stores</b>	<b>10</b>	<b>20%</b>
<b>Super market</b>	<b>12</b>	<b>24%</b>
<b>Retail shop</b>	<b>20</b>	<b>40%</b>
<b>Others</b>	<b>8</b>	<b>16%</b>
<b>Total</b>	<b>50</b>	<b>100</b>

### **Interpretation**

The above table observed that 20per cent of the respondents buy a Cadbury chocolate from departmental stores, 24per cent of the respondents buy from super market, 40per cent of the respondents buy from retail shops and 216per cent of the respondents buy a chocolate from others. Most of the respondents can buy a chocolate from super market, they can give very least preference to other stores, In super markets they are ready provide more offers to their customers compared to other stores. Hence it reveals that 24per cent majority of the respondents buy a chocolate from super market.

### **FINDINGS**

- ✓ 76% of the respondents like chocolate very much.
- ✓ 38% of the respondents aware of Cadbury products through advertisement.
- ✓ 38% of the respondents buy chocolate once every day.
- ✓ 32% of the respondents have purchased chocolate for 3years and above.



- ✓ Taste is ranked first by the respondents towards Cadbury product.
- ✓ The respondents have highly satisfied with flavour in the Cadbury product

## **SUGGESTIONS**

- ✓ Many flavours like strawberry, orange, vanilla etc.
- ✓ All varieties must be available in all areas.
- ✓ Many others shaped chocolate can be introduced .
- ✓ The company should maintain the awareness about Cadbury Dairy Milk.
- ✓ It reduces the cost and increases the offers.

## **CONCLUSION**

From this study the researcher concludes the all chocolates brand of “CADBURY DAIRY MILK CHOCOLATE” should take necessary promotional activities to increases their demand by introducing new flavour in small quantities of pack. As cost was not a matter fact, the producers can with stand the chocolates market in Coimbatore District. Again variety of Advertisement through television media will increase the marketability of dairy milk chocolates. Consumer satisfaction towards Cadbury dairy milk chocolates in Coimbatore district was affected by Brand, Quality, Flavour, Taste and Source of awareness upon the consumer satisfaction factors. From the analyze of consumer satisfaction towards Cadbury dairy milk chocolate, the researcher concluded that, the consumer level of satisfaction are good.

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## A STUDY ON CONSUMER AWARENESS TOWARDS WASTE MANAGEMENT AND RECYCLING WITH (SPECIAL REFERENCE TO COIMBATORE CITY)

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### ABSTRACT

*The waste management and recycling is the world now concerned about the better ecology for Tomorrow. This has started to look to the best ways in managing the different kinds of waste and various methods of its disposal. Managing perishable waste thrown out by the households, chemical waste by the industries and the e-waste by the corporate entities has unfolded its importance are never the less posing hazard to the human and the domestic animals in the society. It has been observed that many non-government and non-profit organizations have put in their continuous effort in spreading awareness. The objective of the study is to find the factors influenced by waste management and recycling. It involves collection of data from respondents through structured questionnaire and statistical methods employed for the data analysis are percentage analysis and Pearson's rank correlation. It reveals that majority of the respondents are using the location.*

**Keywords:** Waste management and Recycling, Awareness

### INTRODUCTION

Waste management (or waste disposal) is the activities and actions required to manage waste from its inception to its final disposal. This includes the collection, transport, treatment and disposal of waste, together with monitoring and regulation of the waste management process. Waste can be solid, liquid, or gas and each type have different methods of disposal and management. Waste management deals with all types of waste, including industrial, biological and household. In some cases, waste can pose a threat to human health. Waste is produced by human activity, for example, the extraction and processing of raw materials. Waste management is intended to reduce adverse effects of waste on human health, the environment or aesthetics.

Waste management practices are not uniform among countries (developed and developing nations) regions (urban and rural areas), and residential and industrial sectors can all take different approaches. A large portion of waste management practices deal with municipal solid waste which is the bulk of the waste that is created by household, industrial, and commercial activity.

### REVIEW OF LITERATURE

**Dr. Raveesh Agarwal, Mona chaudhary, Jay veer Singh (2015)**<sup>1</sup>“Waste Management Initiatives In India For Human Well Being” The objectives of writing this paper is to study the current practices related to the various waste management initiatives taken in India for human Well being. The other purpose is to provide some suggestions and recommendations to improve the waste management practices in Indian towns. This paper is based on secondary research. Existing reports related to waste management and recommendations of planners consultant's government accountability agencies key industry





experts for improving the system are studied. It offers deep knowledge about the various waste management initiatives in India and find out the scope for improvement in the management of waste for the welfare of the society. The paper attempts to understand the important role played by the formal sector engaged in waste management in our country. This work is original and could be further extended.

**Vandana Bharti, Jaspal Singh, A.P. Singh (2017)<sup>2</sup>**“A Review on Solid Waste Management Methods and Practices in India” The study clearly indicated It is known that the waste which is thrown away can be used in many different ways. This paper deals with the solid waste management methods and practices in India. The solid waste management consists of various types of wastes like industrial, agricultural, transport, municipal etc. Although all types of wastes are harmful but municipal solid waste ‘now known as Solid Waste’ is the type of waste which can be managed properly without causing any pollution and harm to other species. In this paper the main focus is on municipal solid waste. Various methods have been described to manage the solid waste from organic compost making to energy generation.

## OBJECTIVE OF THE STUDY

To study about the customer awareness towards Waste Management and Recycling.

## RESEARCH METHODOLOGY

- **Research design:** Descriptive research design
- **Sources of data:**
  - **Primary data:** The primary data were collected based on the structured questionnaire with the help of Google form.
  - **Secondary data:** Books ,journals, magazines, articles and websites
- **Sampling techniques:** Simple random sampling
- **Sample size:** The sample size used for the study is 50
- **Area of the study:** The study was conducted only within Coimbatore city
- **Tools used for the study:** (i)Percentage Analysis, (ii)Rank correlation

## ANALYSIS AND FINDINGS:

- **ANALYSIS**

- **PERCENTAGE ANALYSIS**

S.No	Particulars	No Of Responce	Percentage
1	<b>Gender</b>		
	Male	15	30%
	Female	35	70%
2	<b>Age</b>		
	21-25	35	70%
	25-30	15	30%
3	<b>Educational qualification</b>		
	Post graduate	25	50%
	Under graduate	10	20%



	Diploma	15	30%
4	<b>Occupation</b>		
	Student	25	50%
	Employee	25	50%
5	<b>Monthly income</b>		
	Below 10000	5	10%
	10001-20000	15	30%
	20001-30000	20	40%
	Above 30000	10	20%
6	<b>Marital status</b>		
	Married	25	50%
	Unmarried	25	50%
7	<b>Type of family</b>		
	Joint family	20	40%
	Nuclear family	30	60%
8	<b>Family members</b>		
	2-4	25	50%
	5-7	15	30%
	Above 7	10	20%
9	<b>9.Are You Aware Of Waste Management And Recycling</b>		
	Yes	50	100%
10	<b>If Yes, In What Way</b>		
	In public meeting	25	50%
	In school	10	20%
	Television	15	30%
11	<b>How Long Have You Been Using Waste Management And Recycling</b>		
	1 year	10	20%
	2 year	15	30%
	3 year	20	40%
	Above 3 year	5	10%
12	<b>Where Do You Dispose You Generated Waste?</b>		
	Nearby container	30	60%
	Open space	5	10%
	Near home	5	10%
	Other specify	10	20%
13	<b>Did You Ever Hear Of Health Problem Due To Solid Waste Management And Recycling?</b>		
	Cancer	15	30%



	Fever	15	30%
	Lung infection	10	20%
	Skin infection	10	20%
14	<b>Do You Agree That Every Single Person As A Responsibility To Contribute Sustainable Development?</b>		
	Yes	50	100%

#### • RANK CORRELATION

#### RANK THE FACTOR INFLUENCED BY WASTE MANAGEMENT AND RECYCLING

Factor	Rank	1	2	3	4	5	Total	Rank score	Rank
	Score	5	4	3	2	1			
Location	No Of Respondent	20	25	-	-	5	50	4.1	1
	Score	100	100	-	-	5	205		
Season of the year	No Of Respondent	15	15	5	10	5	50	3.3	4
	Score	65	60	15	20	5	165		
Collection	No Of Respondent	15	15	15	5	-	50	3.8	2
	Score	75	60	45	10	-	190		
Public attitude	No Of Respondent	20	5	15	10	-	50	3.7	3
	Score	100	20	45	20	-	185		
Legislation	No Of Respondent	5	20	5	5	15	50	2.9	5
	Score	25	80	15	10	15	145		

#### • FINDINGS

##### FINDING FORM PERCENTAGE ANALYSIS

- Majority (70%) of the respondents are female
- Majority (70%) of the respondents are between the age group of (21-25)
- (50%) of the respondents are postgraduates
- (50%) of the respondents are employers and another (50%) are students
- 40% of the respondent's income between (20000-30000)
- (50%) of the respondents are married and another (50%) are unmarried
- Majority (60%) of the respondents nuclear family
- (50%) of the respondents have (2-4) family members
- (100%) of the respondents are aware the waste management and recycling
- Majority (50%) of the respondents aware for public meeting.



- 40% of the respondents using waste management and recycling on 3years
- Majority (60%) of the respondents dispose for nearby container
- 30% of the respondents health problem due to waste management and recycling coming for cancer.
- (100%) of the respondents they agree for responsibility to contribute sustainable development.

- **FINDINGS FROM RANK CORRELATION**

- Average score of 4.1 have been given for 1<sup>st</sup> rank for location

## **CONCLUSION**

The waste management and recycling is conclude that solid waste generated in our area is very hazardous and causes various types of pollution and also health diseases and earth is getting depleted day by day. **Waste management can be defined as the "collection, removal, processing, and disposal of materials considered waste" Waste can be put into landfills, incinerated, recycled, or composted. The most sustainable way to manage waste is to recycle and compost.** This particular research was conducted to find out the factors influenced by waste management and recycling. It reveals that majority of the respondents are influenced by Location, Collection, Public attitude. The respondents are overall satisfied with the experience waste management and recycling.

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## A STUDY ON CUSTOMER SATISFACTION TOWARDS MOBILE BANKING (With Special Reference to Coimbatore City)

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### ABSTRACT

*Mobile banking reduces the cost of handling transactions by reducing the need for customers to visit a bank branch for non-cash withdrawal and deposit transactions. Mobile banking does not handle transactions involving cash, and a customer needs to visit an ATM or bank branch for cash withdrawals or deposits. To study customer satisfaction towards mobile banking. The statistical tools used for study is percentage analysis, chi-square.*

**KEY WORDS:** *Mobile banking, Transactions.*

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### INTRODUCTION

As mobile technology has developed, mobile banking has become accepted as part of daily life although many studies have been conducted to assess users satisfaction with mobile applications, none has focused on the ways in which the three quality factors associated with mobile banking - system quality, information quality and interface design quality – affect consumers trust and satisfaction. Mobile banking reduces the cost of handling transactions by reducing the need for customers to visit a bank branch for non-cash withdrawal and deposit transactions. Mobile banking does not handle transactions involving cash, and a customer needs to visit an ATM or bank branch for cash withdrawals or deposits. In order to extend their customer base the banks adopt latest technology which enabled electronic banking and hence proven the advanced technology transforms like internet banking, online banking now the chief advancement of mobile banking.

### OBJECTIVE OF THE STUDY

- To study on customer satisfaction towards mobile banking in Coimbatore city.

### REVIEW OF LITERATURE

**Morna S.Y. Lee, Peter J. Mc Goldric (2003)**<sup>1</sup> In this study, “Using ZMET to explore barriers to the adoption of 3G mobile banking services” Telecommunications companies world-wide are developing 3G mobile phones and applications. In the UK, mobile banking is considered to be one of the most value-added and important mobile services available. However, the adoption rate of using 3G mobile phones for financial services is yet to be determined. The findings provide banking executives with a better understanding of what are the perceived advantages and disadvantages of 3G mobile banking services, helping



them to plan marketing strategies and promotion approaches for 3G mobile banking services in the future.

**Sylvie Laforet(2005)<sup>2</sup>**In this study, “*Consumers attitudes towards mobile banking*” The aim of this study is to investigate the market status for mobile banking. With the recent and forecasted high growth of electronic banking, it has the potential to develop into a world-scale internet economy and requires examination. The results showed mobile bank users were predominantly males, not necessarily young and highly educated, in contrast with the electronic bank users in the West. The barriers to mobile banking adoption were lack of awareness and understanding of the benefits provided by mobile banking.

## **RESEARCH METHODOLOGY**

Research Design – Descriptive Research Design

### **SOURCES OF DATA:**

- Primary data – Primary data is collected through questionnaire.
- Secondary data – Secondary data have been collected through newspaper, journals, articles and magazines.

### **SAMPLING TECHNIQUES:**

The sampling technique used for the study is simple random sampling.

### **SAMPLING SIZE:**

The sample size used for the study is 50 respondents.

### **AREA OF THE STUDY:**

The study was conducted in Coimbatore city.

### **TOOLS USED FOR THE STUDY:**

- Percentage Analysis
- Rank Correlation

## **ANALYSIS AND FINDING**

### **ANALYSIS**

#### **• PERCENTAGE ANALYSIS**

<b>S.NO</b>	<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
1	<b>Gender</b>		
	Female	35	70%
	Male	15	30%
2	<b>Age</b>		
	15-20	5	10%
	21-25	45	90%



3	<b>Educational Qualification</b> Diploma UG PG	5 10 35	10% 20% 70%
4	<b>Occupation</b> Student Home Maker Employee	35 5 10	70% 10% 20%
5	<b>Income</b> Below 8000 8000 -15000	40 10	80% 20%
6	<b>Marital Status</b> Married Unmarried	5 45	10% 90%
7	<b>Type of Family</b> Nuclear Joint Family	40 10	80% 20%
8	<b>Family Members</b> 2-4 4-6	45 5	90% 10%
9	<b>Which Factors Promotes You to Use the New Techniques in Banking</b> Reduced Time of Transactions Cost Effectiveness Easy to Use	5 35 10	10% 70% 20%
10	<b>Do You Think Mobile Banking Would Make More Convenient For you?</b> Very Somewhat Not at All	15 30 5	30% 60% 10%
11	<b>What Do You Think About the Balance Enquiry Facility Provided by Mobile Banking System?</b> Good Average	30 20	60% 40%
12	<b>What Do You Think About the Bill Payment Services Offered by Bank Through Mobile Banking system?</b> Good Average	35 15	70% 30%





13	<b>What Do You Think About The Stop Payment Service Offered By Mobile Banking System of bank?</b> Good Average	35 15	70% 30%
14	<b>Do You Think Mobile Banking System Is Safe</b> Yes	50	100%

## CHI-SQUARE

- Comparison between gender and level of satisfaction**

H<sub>0</sub>: There is no significant relationship between gender and level of satisfaction

Factor	Value	DF	AsymptoticSignificance (Two Sided)
Time saving	.476 <sup>a</sup>	1	.490
Cost saving	.714 <sup>a</sup>	2	.700
Advancement of technology	2.063 <sup>a</sup>	3	.559
Reduce transport cost	3.651 <sup>a</sup>	3	.302

- Comparison between income and level of satisfaction**

H<sub>0</sub>: There is no significant relationship between income and level of satisfaction

Factor	Value	DF	AsymptoticSignificance (Two Sided)
Time saving	.278 <sup>a</sup>	1	.598
Cost saving	3.750 <sup>a</sup>	2	.153
Advancementof technology	2.188 <sup>a</sup>	3	.534
Reduce transport cost	5.833 <sup>a</sup>	3	.120

## FINDINGS

- FINDINGS FROM PERCENTAGE ANALYSIS**

- Majority (70%) of the respondents are female.
- Majority (90%) of the respondents are between the age group of 21-25 years.
- Majority (70%) of the respondents are postgraduates.
- Majority (70%) of the respondents are students.
- Majority (80%) of the respondent's income is below 8000.
- Majority (90%) of respondents are unmarried.
- Majority (80%) of the respondents are nuclear family.
- Majority (90%) of the respondents have 2-4 family members.
- Majority (70%) of the respondents are use the new techniques in banking, because transactions cost factor.



- Majority (60%) of the respondents are think mobile banking is convenient somewhat.
- Majority (60%) of the respondents are think about the balance enquiry facility provided by mobile banking system is good.
- Majority (70%) of the respondents are think about the bill payment services offered by through mobile banking system is good.
- Majority (70%) of the respondents are think about the stop payment service offered by mobile banking system of bank is good.
- 100% of the respondents are think mobile banking system is safe.

## **FINDINGS**

### **• FINDINGS FROM CHI-SQUARE**

- There is no significant relationship between gender and cost saving, advancement of technology, reduce transport cost except time saving.
- There is significant relationship between income and cost saving, advancement of technology, reduce transport cost except time saving.

## **CONCLUSION**

Mobile banking has lot of benefits and also problems. The customers utilise the various benefits of mobile banking services. Even though the problems, the customers satisfied with the mobile banking services. This study clearly analysed their satisfaction level. Finally it concluded that the maximum number of respondents highly satisfied with the some mobile banking services and remaining respondents satisfied with the mobile banking services. This study reveals the positive result. Because the minimum respondents only dissatisfied with the mobile banking services. So the mobile banking services has a vital role in the banking department.

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## A STUDY ON CUSTOMER SATISFACTION TOWARDS FASTRACK WATCH TO COIMBATORE CITY

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### ABSTRACT

*Customer satisfaction is important because it provides market and business owners with that they can use to manage and improve their businesses. The objective is to study on the level of satisfaction among the customers and to evaluate the customer's opinion towards the fastrack watches and suggest some improvements that can be helpful for the development of the organization. There search design adopted for this study is descriptive design. Data contains primary data and secondary data. Analysis is done on various perspective such as customer's perceptions, expectation of the customer's, opinion regarding the fastrack watches .*

**Keywords:** Satisfaction, Evaluate, Adopted, Analysis.

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### INTRODUCTION

Fastrack is a fashion accessory retail brand in India. the company was launched in 1998 as a sub-brand of titian watches. In2005,fastrack was spun off as an independent brand targeting the urban youth and growing fashion industry in India. Fastrack began opening retail stores throughout the country. The brand was promoted with the slogan "Cool Watches from Titan|| Fastrack has an established brand image for quality, price and ranges of style it offers. Customer often find it difficult to repair the watch or change the strap. Most of the retail stores doesn't keep spare parts reason being that Fastrack watches style. Another issue is that all varieties of the brand is not available in all retail store, the customers are forced for online.

### OBJECTIVES OF THE STUDY

- To study the customer satisfaction towards FastrackWatches.

### REVIEW OF LITERATURE

**Angelova.B** (2011) Measuring customer satisfaction with service quality using American customer satisfaction model (ACSI Model International Journal of Academic Research in Business and Social Sciences October 2011.

**Baker, Julie P.A, and Cameron, M.** (1996), "The effect of the service environment on the effect and customer perception of waiting time: An integrative review and research propositions," Journal of the Academy of Marketing Science.

### RESEARCH METHODOLOGY

#### 1. Research design:



The research design adopted in the study was descriptive in nature because the study aims at describing the situation as it exists at present .it shows consumer awareness and perception about the brand strategies of titan watches.

**Population:**

The population of the study is indefinite.

**Sampling method:**

The study involves area sampling method. Area sampling method involves selecting a probability sample of geographic area and selecting units or individuals within the selected area for the sample.

**Primary data:**

The data was collected through an interview schedule, consisting of both open ended and closed ended question. The schedule covered parameters like reason for consumer's brand preference; recollection of earlier tagline and advertisement, brand ambassador

Of titan; awareness of new tagline and campaign featuring Amir khan ,new designs and so on .the data was collected through e-mail , telephone contacts and one to one personal interview.

**Secondary data**

The starting point of many information gathering has been secondary sources such as a internet, books and journals and so on .first, I made a study of brand positioning and repositioning strategies of titan watches through secondary sources as internet, insurance ,magazines, and journals and so on. Then I conducted a consumer awareness survey on brand repositioning strategies under taken by titan watches in recent time. it was also collected from the company's official website.

**Sampling technique:**

A sample of 50 consumers whom are brand loyal to titan watches since more than a year and in the age group 20-30 years have been considered for this study. as titan has taken up brand repositioning strategies since July 2008 , consumers who have seen the previous and new campaign have been targeted

**Statistical tool:**

Simple percentage analysis

Simple percentage=no of respondent/ total no of response.

**Sample size:**

The sample size of the study is 50

**Area of study:**

The study was conducted in Coimbatore city.



## **ANALYSIS AND FINDINGS**

**TABLE NO: 1**

**TABLE SHOWING AGE OF THE RESPONDENT**

S.NO	AGE WISE	NO OF RESPONDENT	PERCENTAGE
1	Below-15	7	14
2	15-25	26	52
3	25-35	13	26
4	35 above	4	8
	TOTAL	50	100

### **INTERPRETATION:**

From the above table it is noted that (14%) are below the age of 15, (52%) are between the ages of 15-25, (26%) are between the age 25-35, (8%) are between the age of 35 above.

**TABLE NO:2**

**TABLE SHOWING MARITAL STATUS OF THE RESPONDENTS**

S.NO	MARITAL STATUS	NO OF RESPONDENT	PERCENTAGE
1	Married	32	64
2	Unmarried	18	36
	Total	50	100

### **INTERPRETATION:**

From the above table it is intimates that (64%) are married respondents and (36%) are unmarried respondents.

**TABLE NO:3**

**TABLE SHOWING WEARING A FASTRACK WATCHES:**

S.NO	PARTICULARS	NO OF RESPONDENT	PERCENTAGE
1	Yes	28	56
2	No	22	44
	Total	50	100

### **INTERPRETATION:**

From the above table majority (56%) peoplewearing this watch.



**TABLE NO:4**

**TABLE SHOWING USUALLY PURCHASE THE WATCH**

S.NO	PARTICULAR	NO OF RESPONDENT	PERCENTAGE
1	Flip kart	20	40
2	Amazon	13	26
3	Purchase in shop	12	24
4	Other online app	5	10
	Total	50	100

**INTERPRETATION:**

From the above table purchase on watches in flip kart (40%) ,amazon (26%), purchase on shop(24%),other online app (10%) are respondent.

**TABLE NO:5**

**TABLE SHOWING PREFER FASTRACK WATCH**

S.NO	PARTICULAR	NO OF RESPONDENT	PERCENTAGE
1	Price	27	54
2	Guarantee	13	26
3	Life long	7	14
4	Comfortable	13	26
	Total	50	100

**INTERPRETATION:**

From the above table prefer a fastrack watches in price of responding( 54%) total guarantee(26%) , lifelong (7%),comfortable in that (26%).

**FINDINGS**

1. Majority of respondents are aware about the various range of products provided by Fastrack watches through advertisements’.
2. Majority of the respondents agreed Fastrack watches and other Titan brands only differ in price range
3. Majority of the respondents felt that Fastrack watches are good than its competitors
4. Majority of the respondents used the Fastrack watches for more than 1 year.
5. Majority of the respondents agreed that Fastrack watches are affordable.
6. Most of the customers felt that customer service personnel has good knowledge about the product.
7. Majority of customers are not satisfied with general behavior of customer service personnel because the product range of Fastrack is vast and it is difficult for the service personnel to give proper service aids to Fastrack watches.



## **CONCLUSION**

On the growing influence of globalization on the Indian watch industry, a number of global manufacturers are coming into the Indian watch industry. In such a dynamic environment Fastrack need to be more quality conscious since the products offered are almost similar by all the watch manufacturers in the industry. Fastrack needs to take serious efforts to make itself competitive and stable in the dynamic market situation by focusing on the service quality aspects.

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**DEPARTMENT OF COMMERCE (CA), COMMERCE (PA)  
AND PG DEPARTMENT OF COMMERCE**

***Theme: “Emerging Trends - Shaping the Future of Indian Business”***



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**Re - accredited with “A” Grade by NAAC in the 3<sup>rd</sup> cycle with CGPA 3.62**

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***“Through God's words we gain an understanding that God is the one who gives the gift of knowledge- that is an understanding or awareness of something. Only in this way can all creative power extend outward”***

Nirmala College for Women came into being in the year 1948, takes the pride of 1<sup>st</sup> women's college established in Coimbatore. The college has now emerged as one of the premier institutions of learning, propagating higher values of education to achieve the goal “Knowledge Purifies, Charity Enhances”.

The department has seen various mile stones leading a pride way to success. The B.Com department established in the year 1995 was converted to B.Com (CA) course in the year 2007 with its momentous achievements. PG Department of Commerce in the year 2003 and B.Com PA in the year 2013 are notable mile stone. The department strives for the development of the concept of true education and intellectual integrity.

This Journal is a collection of articles which gives insights to the value of knowledge and the path to gaining it. This enhances the research skills to discover various means he or she can contribute to the business world. Realizing the imperative need for the research scholars and to meet the requirements for completion of their research work of many universities a modest opportunity is created and for effective citation and review purposes this journal is published for the academic community.

We thank all the authors for the overwhelming response and valuable suggestions to bring out this volume. They deserve special thanks for their co-operation in bringing out this volume gracefully in time.

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<b>S.NO</b>	<b>TITLE</b>	<b>PAGE NO</b>
1	<b>ECONOMIC CONSTRAINTS OF TRIBAL DEVELOPMENT WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT - A STUDY Dr. R. MALLIGA</b>	261
2	<b>THE BARRIERS IN COMMUNICATION DR.MARY NEENA.M</b>	267
3	<b>SAFE DRINKING WATER AND SANITATION: HUMAN DEVELOPMENT INDICATOR – A CRITIQUE Dr.R.RATHIKA</b>	270
4	<b>RECENT TRENDS IN HUMAN RESOURCE MANAGEMENT Dr.G.SHANMUGA PRIYAA T.JESSY</b>	274
5	<b>AN OVERVIEW OF PERFORMANCE APPRAISAL IN VARIOUS CORPORATES LOVELY LOURDS PREETHIL</b>	279
6	<b>A STUDY ON QUALITY OF WORK LIFE AMONG EMPLOYEES IN SALZER ELECTRONICS PRIVATE LIMITED, COIMBATORE. S.SUNKA</b>	286
7	<b>FINANCIAL STRENGTH OF SELECT PRIVATE SECTOR BANKS IN INDIA J. FOLENTIA KAMAL</b>	292
8	<b>A STUDY ON SOLVENCY AND PROFITABILITY POSITION OF ROOTWAY HYDRAULICS PVT LTD Dr. S. JACULIN AROCKIASELVI N. CYLLADAVIS</b>	297
9	<b>A STUDY ON PROFITABILITY OF SELECT IT COMPANIES IN INDIA Dr. MILY WILLIAMS ANGELINE DIANA.M</b>	300
10	<b>APPLICATION OF SELECT TECHNICAL INDICATOR IN NATIONAL STOCK EXCHANGE DR. B.JAYANTHY</b>	305
11	<b>AN ANALYTICAL STUDY ON WORKING CAPITAL MANAGEMENT OF EICHER MOTORS LIMITED DR. S.JACULIN AROCKIA SELVI</b>	308
12	<b>A STUDY ON CUSTOMER AWARENESS ABOUT INVESTMENT STRATEGIES IN REAL ESTATE (WITH SPECIAL REFERENCE TO COIMBATORE CITY) J LINDA SILVYA</b>	316
13	<b>A STUDY ON FINANCIAL POSITION OF TVS MOTOR COMPANY LIMITED D.MANCY RABECCA</b>	320



14	<b>A STUDY ON WORKING CAPITAL MANAGEMENT OF GODREJ LIMITED</b> <b>S.MARY SUJA</b>	323
15	<b>IMPACT OF CRAMEL RATIOS ON PROFITABILITY OF SELECT BANKS</b> <b>IN INDIA</b> <b>Dr. MILY WILLIAMS</b>	328
16	<b>DEMONETIZATION IMPACT ON INDIAN STOCK MARKET WITH</b> <b>SPECIAL REFERENCE TO NIFTY 50 INDEX</b> <b>S.PREETHI     DR.S.LEEMA ROSELINE</b>	333
17	<b>A STUDY ON INVESTORS AWARENESS TOWARDS VARIOUS</b> <b>INVESTMENT AVENUES</b> <b>S. JAISREE</b>	338
18	<b>A STUDY ON SAVING AND SPENDING HABITS OF RURAL WOMEN IN</b> <b>ARTS AND SCIENCE COLLEGE OF COIMBATORE</b> <b>SHOBIYA.D</b>	343
19	<b>A STUDY ON FINANCIAL PERFORMANCE OF STANDARD CHARTERED</b> <b>BANK</b> <b>N.SUBHALAKSHMI</b>	348
20	<b>A STUDY ON MARKETING PROBLEMS FACED BY THE MSMEs</b> <b>AVAILING MICRO FINANCE: HENRY GARRETT RANKING TECHNIQUE</b> <b>STEGY V J     Dr. A. ELIZABETH</b>	354
21	<b>A STUDY ON FINANCIAL PERFORMANCE USING RATIO ANALYSIS OF</b> <b>TATA STEEL LTD</b> <b>R.AJITHA</b>	360
22	<b>A STUDY ON CUSTOMER PERCEPTION TOWARDS E- WALLET WITH</b> <b>REFERENCE TO COIMBATORE CITY</b> <b>AKKILA. A</b>	365
23	<b>MUSA ACUMINATA AS COMMERICAL GREEN CORROSION INHIBITOR</b> <b>FOR ECONOMICAL LOSS DUE TO CORROSION OF</b> <b>MATERIALS</b> <b>DR.N.GUNAVATHY     DR.S.C.MURUGAVEL</b>	370
24	<b>A STUDY ON CONSUMERS'STATISFACTION TOWARDS FMCG</b> <b>PRODUCTS WITH REFERENCE TO COIMBATORE DISTRICT</b> <b>S. SAI PRIYADHARSINI</b>	376
25	<b>A STUDY ON EFFECTIVENESS OF CELEBRITY ENDORSEMENT IN</b> <b>ADVERTISEMENT</b> <b>A.SHINY NIRMALA</b>	381



## ECONOMIC CONSTRAINTS OF TRIBAL DEVELOPMENT WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT - A STUDY

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### ABSTRACT

*This paper focuses on economic constraints of tribal economy in Coimbatore district. The tribal people though are different from the rest, has been an integral part of our society. Their economy is primitive particularly it is connected with forest. The traditional economy of the tribes got a new exposure with introduction of new development schemes of the government, but there are lot of constraints. So this paper highlights the constraints in their economy, causes for the constraints as findings and few suggestions to overcome these constraints with technical strategy which can be followed or introduced for the economic development of the tribes in Coimbatore District in order to reduce the gap between the tribal and non-tribal society.*

**KEY WORDS:** *Tribal development, Tribal economy, Economic constraints, Forest resources, Training strategy.*

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### INTRODUCTION

The word tribe is a generic term used to identify distinct groups sharing certain characteristics. They have their own distinct culture, language, political system, religion, territorial affiliation and are self-sufficient as a society.

The term tribe was first used by the British census officials and anthropologist for the purpose of enumerating social groups in India. The scheduled tribes are also known as adivasis. It is believed that they were the original native and had been long settled in different parts of India before Indo-Aryans entered.

Tribal people constitute an important segment of the society. There are good numbers of tribal communities in Coimbatore district. They are generally perceived and unprivileged and socially, educationally and economically backward people.

### OBJECTIVES

- To focus the economic condition of the tribes.
- To find the economic constraints of the tribes.
- To list out the solutions for the economic development of the tribes.

Development is the faithful imitation of the development. The term tribal development here signifies economic development of tribal people. The tribal people are predominantly rural, poorest social group and also overwhelmingly illiterate. They are the weakest among the weaker sections of the society because of the long periods of isolation and economic deprivation.

Tribes are identified in the areas of illiteracy, ignorance poverty, mobbed health condition, unemployment and lack of Techno-economic skills. Thereby research on the tribal development is socially relevant, locally need based and nationally important.



The constitution of India defines schedule tribes as Tribe or Tribal community as a part of a group within such tribal communities as are deemed under article 342 to be schedule tribes. The state of Tamil Nadu comes under the category of having less than 50 percentage of tribal population. Thirty six tribal communities are living in Tamil Nadu. According to a popular legend the name 'Coimbatore' is derived from 'kovan' after an Irula chief who had ruled over this region. Irulas were no doubt the aboriginals of this region.

In Coimbatore district both Primitive Tribes and Dispersed Tribes are living. Primitive Tribes viz. Irulas are living in Coimbatore division. Most of the Irulas are living in Thondamuthur, Periyanaikannalpalayam, Karamadai and Madukkarai Panchayat Union areas. Similarly the dispersed Tribes viz. Malai, Malasar, Kadar, Eravalur, Muduvur and Pulaiyar are living in Indira Gandhi wild life sanctuary area in Pollachi division.

The following table depict the total population and tribal population in Coimbatore District

Sl.No	Panchayat Union	No.of village	Total population	Total Male	Total Female	Total ST	ST Male	ST Female
1	Karamadai	17	1,37,448	68,867	68,867	7813	3,879	3,934
2	Madukkarai	9	46,762	23,464	23,298	752	391	361
3	Periyanaikannalpalayam	9	1,01,930	51,694	50,236	3,854	1,949	1905
4	Sarkarsamakulam	7	29,818	14,876	14,942	14	7	7
5	Thondamuthur	10	66,080	33,009	33,071	747	370	377
6	Anaimalai	19	71,786	35,798	35,988	3,637	1,824	1,813
7	Kinathukadavu	34	95,575	47,658	47,917	1,567	773	794
8	Pollachi North	39	1,03,284	51,249	52,035	876	444	432
9	Pollachi South	26	82,535	40,950	41,585	177	88	89
10	Annur	21	92,453	46,254	46,199	36	16	20
11	Sulur	17	1,16,324	58,778	57,546	79	44	35
12	Sulthanpet	20	77,364	38,639	38,725	13	9	4
	Grand Total	228	10,21,359	5,10,950	5,10,409	19,565	9,794	9,771

According to the above table among the total population the tribes constitute a minimum of 1.92% which accounts not even to 2% of the total population.

### **ECONOMY IN THE TRIBAL COMMUNITY**

In Coimbatore District tribal economy is divided into three categories as traditional, modern and occasional. Economically they are primitive and have greater love for their tradition. Hence tribal economy is called as primitive economy.

Traditionally tribal people collect minor forest products. Consumable roots, tubers, fruits, fibres, gums, medicinal plants, seeds and fodder and fuel for the daily use and for commercial consumption.



Under the tribal sub plan economic development programmes like horticulture, animal husbandry, soil conservation, minor irrigation, sericulture, small industries, bee keeping, were implemented.

The male take up to jobs likes coolies, agricultural labour and other jobs like basket making and stone cutting. The female undertake food gathering, child rearing and other domestic works. They also take active part in rope making activity and usually womenfolk go out for marketing their products.

### **FOREST AND TRIBAL ECONOMY**

Tribes are called as “Forest dwellers” their cultural life is concentrated on nature. Tribes are the integral part of the forest ecosystem and their economy depends on the forest resources. Degradation of forests has reduced the resource availability and the employment opportunities for tribes and has also affected food availability, livelihood option and quality of life of the tribes.

Forestry has been essential throughout history for survival of tribal communities. During the pre-independence period the free use of forests and the liberty enjoyed by the tribes was curtailed through the imposition of restrictions by British administrators. During post-independence era the policy of assessment of the forest resources in terms of modern economics had greatest blow on traditional tribal forest economy based on forest goods and service relations. This resulted to forestry development into the resources developing revenue earning activity. Initially Rights of tribes in forest were not challenged and tribes never felt bothered about these state of activities while the state may begin to assert its right, but the tribal still believe that the forest belong to them.

Few tribes are employed on development work on daily wages and were allowed to enjoy certain rights and privileges over minor forest products in the reserve forests. These tribes are unskilled people so they are appointed for ordinary forestry work like regeneration operations, sandal extraction, fire protection and fire line clearing by the forest department. Very few tribes are appointed as forest guards and watchmen by the forest department

### **TRIBAL WOMEN AND ECONOMY**

In the tribal pockets, women are playing a key role in drafting the tribal economy. The role of tribal women in economy could be placed at different economic stages beginning from hunting and food gathering to the stage of industrial economy.

Tribal women are specialised in recognising herbal medicine. So they go to villages for the sale of recognising the disease and give herbal medicine. In Coimbatore district a large number of tribal women are coming to the plains, especially to town area to get jobs which give them ready cash. Even though tribal men collect honey it is the tribal women go to nearby village or markets for sale. Tribal women made objects in clay and wood. They make baskets, containers, musical instruments, smoking pipes, hunting weapons and clay lamp with forest products. Related to their art and craft occupation, it is a joint venture. The males collect mostly raw materials and women do the processing.

Several tribal women of different economic status are coming out to take up jobs in various fields to break up the circle of poverty and exploitation. The tribal men in many cases does not work at all. They are lazy and addicted to liquor and for that they required money so that the financial burden of the family fell up on women and they became the sole breadwinner of many families.



## **ROLE OF SELF HELP GROUP IN PROMOTING TRIBAL ECONOMY**

In Coimbatore District SHG (Self Help Group) is imparting skill training, skill up gradation training in accordance to the need of the tribal people in association with DRDA (District Rural Development Agency). At present with the help of NGOs activities like stone cutting and making fibre, palm leaf mat, bamboo basket, candle, agarbathi, chalk and leaf plate are carried out by the tribal people.

Apart from this, with NGO support few tribal members have taken initiative in particular activities like:

- Obtained licenses for stone quarrying
- Collecting herbs in hill areas and sell it to wholesale dealers
- Got the right to collect tollgate collection in velingiri temple
- Preparing lemon grass and
- Maintaining an eco-tourism project at Barali forest

Even though several tribes are employed in all these activities it is only the tip of the ice-berg.

## **CONSTRAINTS IN TRIBAL ECONOMY**

- The geographical or the location constraints have exercised tremendous far reaching impact on their economic life
- Even the privileged group or educated people are not ready to help the tribes in their improvement. They rather felt proud to be superior to these unprivileged tribal people
- Schemes introduced by the Government are focusing on Tribal area development and not on individual tribal development
- Tribes are given minimum market prices for the purchases of their forest products like honey and firewood
- Lack of proper training programmes to tribal people to get a standard income for their livelihood
- Addicted to alcohol

## **FINDINGS**

- Tribes are not conscious of their Rights and equal opportunities with non-tribal people
- Shyness and inferior complex of the tribes are not allowing them to mingle with the main stream
- Many of the tribes are still very traditional and not ready for any new job
- Due to their illiteracy and ignorance non-tribal people are cheating them in purchasing their forest products
- Tribal people are not fixing prices for their hand made products
- Tribal youth are not coming forward for higher studies or technical education
- Few tribes especially the youth who have completed their schooling are ready to migrate to nearby cities and towns for their livelihood

## **SUGGESTIONS TO OVERCOME THE CONSTRAINTS**

- Awareness programmes to be conducted on the government policies in the tribal area
- Rehabilitation programmes to be conducted
- Training programmes to be conducted for self employment



- Motivational programs to be organised for youth
- Motivation to be given to sell their products through online trade
- Innovation and entrepreneurship training to be given
- Instead of focusing on tribal area development individual tribal development to be focused

To bring up the tribal people into the mainstream of economic development the following training strategies can be followed.

#### **Training strategies:**

Product based and Skill based training- dress making

Service based training- Wiring, plumbing, two wheeler services

Tour based training- Driving taxi, tourist guide

- Phase I - Orientation programme
  - Screening applicants
  - Selection of beneficiaries
- Phase II - practical training
- Phase III - Incorporation of beneficiaries into industries and society

#### **Training methods:**

- Addressing tribal youth in the tribal pockets.
- Promote entrepreneurial activities in tribal areas.
- Addressing industry demand for skilled workforce in the tribal area

#### **CONCLUSION**

The tribal population cannot be put into one basket. Even in this digital era we can observe a wide gap between the tribal and non-tribal population towards their economic development. So the economic reforms for the tribes to be fastened. Development of tribal economy will attain suitable development, goals and this will facilitate overall human development. The need of the tribal development is to reduce the gap between the tribal and non-tribal population by concentrating development in social equality and economic protection. To achieve sustained economic development of tribal people in Coimbatore district, they have to benefit and also to feel they have been benefited.

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4. Mr. Raman, Karamadai Panchayat Union, Coimbatore

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## **THE BARRIERS IN COMMUNICATION**

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### **ABSTRACT**

Communication is a process ,main aspects of which are sender message ,channel, receiver and response.The term Communication can be called as Complex interactive process in that process there are frequent errors and misunderstanding can occur frequently. There can be faults in the channel of communications. When these problems arise, one must be able to identify the barriers that hinder the process of effective communication to keep in check the negative effect.The paper focuses strongly on the different types of barriers in the process of Communication.

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The word ‘Communication’ is a latin origin which means communicare , mostly used in our daily common talk which is used in speaking or writing or sending messages across to another. Communication is above all these factors. It is a process ,the main aspects of which are sender message ,channel, receiver and response. Another important factor of communication is the aspect of behavior, human communication is affected by all factors that influences the human behavior.

Communication consists in transmitting or passing on the information. At times it transmits ones’s emotions too.This plays a pivotal role in everything one does eg.The city we live,the organization we work is also the real important factors of communication.For an organization without communication it cannot function at all.To define the term clearly Process is a continuous activity and it is always changing too.For instance even when two persons exchange the same ideas repeatedly, the communication will not be the same as it was earlier.

The term Communication can be called as Complex interactive process in that process there are frequent errors and misunderstanding can occur frequently. There can be faults in the channel of communications. What are these barriers? When these problems arise,one must be able to identify the barriers that hinder the process of effective communication to keep in check the negative effect. Barriers can be divided into broad groups.

Physical Barrier-This particular barrier are of three types, they are technical noise ,physical noise and lastly distractions which are caused by physical factors. Firstly Noise is an element that obstructs the smooth passage of communication. Noise in any disturbance which occurs in the transmission process. Another example is when there is a partial failure of a mechanical equipment is more harmful than a total failure because a partial failure may carry an incomplete or distorted message.



There can be physical disturbance in the process of communication, by some odd body gestures, gaudy colours of outfits, fiddling with bunch of keys, pulling of the furnitures are again different kinds of physical barriers in communications. A common barrier for example. A room stuffed with human beings will be lack of air ventilation and lack of air conditioner is surely unfit for a transaction of words. Thus these are real barriers in physical communication.

Linguistic Barriers-Language is the most important and also a powerful tool of communication and it is quite complicated to handle, the reason for this confusion is that many words have multiple meaning. The English language is rich, ever expanding vocabulary. We can see few English words as examples like 'minute' and 'wind' are pronounced in two different kinds of to mean two entirely different things, second example to state is in similar sounding words like diary and dairy, flour and flower cite and site can also cause misunderstanding in the conversation.

Psychological Barrier-It is a mental disturbance that distracts the attention of the interactants from encoding or decoding the message properly. Another category of persons is known-it all, The receiver tend to say I know everything about this subject, so I am not listening to you! These type of misunderstanding affects the senders too. These types of problems or barriers can be made less through empathy, or an understanding of the psychology of man.

Interpersonal Barriers-This barrier is closely linked with inter personal relationships, that hinder the smooth transaction of words between the sender and the receiver. To deal with persons coming from diverse social background, we have to respect and understand their ideas, opinions and to develop in ourselves self-confidence, positive attitude and real patience to take in our stride which is not our likes.

Cultural Barriers –Globalisation of economy is rapidly developing where such scenarios has some problems in communication emanate from differences in culture and social customs. Culture has many influence and impact on communication due to difference in traditions and behaviours the way we met and greet with others. Understanding culture difference is important in business.

Organisational Structure Barriers-Effective communication largely depends on a sound organizational structure. If that structure is complex involving several categories of management, the breakdown in communication will arise at the earliest. It is an established fact that every layer cuts off a bit of information in the process of communication. To avoid creating barrier keep in mind the following factors in choosing a medium in transmission, like type of message, kind of sender and the receiver.

To conclude, a number of barriers hinder the culmination of the communication process. For to be successful in one's career or in a business it is essential to understand the factors that create barriers and it is sensible to avoid them with conscious and constant effort.



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## SAFE DRINKING WATER AND SANITATION: HUMAN DEVELOPMENT INDICATOR –A CRITIQUE

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### ABSTRACT

*“Never have we been faced with such tremendous challenges as today when the goal of a better life within our sight and the means to attain it are within our grasp”*

- *Indira*

*Gandhi*

*The economic development of a nation depends much on the quality of its human resources. No country can advance while larger segment of its population lags behind. The issues related to women regarding economic development and social changes have been well received in terms of research study by scholars in recent years. The international decade (1975-85) for women provided an opportunity to scholars for making conscious endeavors to understand the specific problems of women. Their lives almost all around the world are closely connected to and affected by use of and access to water resources and sanitation. With this view an attempt was made on this paper to bring forth certain issues on water and sanitation by using secondary data materials.*

**Key words:** *Human Resources, Health capital, Access to safe water, Efficient sanitation*

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### INTRODUCTION

According to Human Capital theory, expenditures on schooling, health, training, migration, etc., constitute investment on human beings, which enhance the capabilities of the people as producers and consumers in the labour market in the households and in the society at large. Of all, education and health are considered as the two most important components of human capital and the concepts of educational capital and health capital (**Michael Grossman, 1972**) evolved. There are several similarities between **educational capital** and **health capital**, both being essentially embedded in human beings, but there are also several important differences. While expenditure on Education improves skills providing of individuals, expenditure on health and medical services results in promoting reduction in death rates or birth rates and primarily affect the numbers and secondarily the skills, capabilities and efficiency (**Kothari, 1966**). Hence, it is argued that it is not reasonable to treat expenditure on health as investment in human capital, on par with investment in education, though one can argue that certain kinds of expenditure on health might improve the productivity of the people in the labour market. Human capital is also largely defined as the stock of skills and productive knowledge embodied in people (**Rosen, 1987**).



The importance of human capital for economic growth was recognized since early times through formal induction of the concept into economic analysis. **Say** asserted that some skills and abilities are acquired at a cost, which can be classified as capital. **Mill** paid attention to the acquired skills of human beings and classified this as capital. **Adam Smith** emphasized the importance of education in economic development, included the acquired and useful abilities of all members of society in the definition of fixed capital. He argued that division of labour led to an improvement in dexterity and skill of workers thereby contributing to production in economy (**Kiker**, 1996).

Among the neo-classical economists, **Marshall** recognized that capital consists in a great part of knowledge and organization and of this some part in private property and other part are not. Investment in improving the quality of human resource was emphasized by **Schultz**, **Kuznet** and **Leontif** as they thought that is useful in augmenting productivity thus total output.

It has been widely stated that the contribution of **Schultz** (1961) marked the beginning of the formal induction of human capital concepts into the main stream of economic analysis. **Becker** (1962) added another dimension of on-the-job training to the formation of human capital and influenced the analysis of form-specific investments in training, labour relations and contracts. **Blaug** (1976) highlights the inadequacies of human capital theory even in its own terms. **Lucas** (1988) emphasized investment in human capital more directly and links it to long-term rates of economic growth. **Das Gupta** (1993) talks of the need for “complementary services” provided by the state to enable investments in human capital to yield high rates of return and proposes a social contract that pre-commits the access to commodities such as nutrition, shelter, primary and secondary education, basic health care and legal services to people as components of their ‘positive rights’. However, **Dreze and Sen** (1995) in their work termed state interventions to reduce illiteracy, mortality and morbidity as ‘market complementary intervention’. **Shivkumar** (1991) constructed Human Development Index (HDI) for 17 Indian states and he (1996) also computed Gender-related Development Index (GDI) on the lines proposed in UNDP’s Human Development Report, 1995 for 16 Indian states for which data were available. He found that there were only 13 countries in the world that had low HDI value than Uttar Pradesh and Bihar. He concluded such low levels of human development and gender inequalities for such a large Indian population are indeed a sad reflection of the poor states of social progress in the country.

### **Impact of Water Supply and Sanitation on Health and Education**

The **Human Development Index** (HDI) is a summary measure of average achievement in key dimensions of **human development**: a long and **healthy** life, being knowledgeable and have a decent standard of living.

Improved water and sanitation impact many areas of life, from health, education, time saving, and poverty reduction to maintaining a dignified way of life. One of the major outcomes of the provision and use of protected water, sanitation and practice of hygiene is avoiding morbidity. Several studies across the globe show improvements in health and education indicators, specifically the education of the girl child. As regards improvements in



health, researches carried out show that water related diseases can be classified into water washed and water borne. Water washed diseases are prevalent in areas with inadequate water supplies for people to keep their hands, bodies and environment clean. Improvements in water supply, both in terms of quantity and quality, together with the associated provision of sanitation facilities can make significant impacts on the incidents of diarrhoeal diseases and lead to a decline in child mortality rates. Other estimates suggest that poor sanitation may be the single greatest contributing factor to the 9.7 million child deaths that occur each year. According to a recent report by the World Health Organization (WHO) some 3 in 10 people worldwide, or 2.1 billion, lack of access to safe, readily available water at home, and 6 in 10, or 4.5 billion, lack safely managed sanitation. Esrey et. al.(1991) are of the view that the total reduction in morbidity can be divided under the following proportions.

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Improvement	% reduction
Quality of water	16%
Quantity of water	25%
Quantity and Quality of Water	37%
Safe excreta disposal	22%

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The risk among girl children being deprived of the opportunity to attend school is higher, because of their water collection responsibilities. Girls are also quite often more likely to drop out of school, and their parents are more likely to withdraw them, if schools lack appropriate sanitation facilities which offer privacy and dignity. Studies carried out by Water Aid (2004) shows that a 15% increase in Bangladesh school attendance is noticed when water hauling time is reduced. A 12% increase in Tanzanian school attendance is found when water is available within 15 minutes instead of being more than an hour away. 11% more girls attend to schools when there are sanitation facilities available in the school offering privacy.

## CONCLUSION

TT\_\_TTo conclude, looking at all these challenges and issues, the need of the hour is for the government to set up effective monitoring mechanisms for safeguarding its citizens. The department of Water Supply and Sewerage (DWSS), which comes under the Ministry of Physical planning and Construction, is responsible for meeting the national target for water supply and sanitation. The Ministry of Education is responsible to create public awareness by incorporating health and sanitation in the curriculum of primary and secondary level courses.

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## RECENT TRENDS IN HUMAN RESOURCE MANAGEMENT

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### ABSTRACT

*Human Resource is a sector that has changed gradually. Everything from people analytics, the hiring process to software systems, has evolved. Since HR trends keep changing, it is essential for you to stay up-to-date on the current trends. For the last 10 years, the attention of HR has been on employee satisfaction and employee engagement. Today, there are several tools as well as must have resources that help you to build an enlighten HR culture. Continuous changes in technology, economic, social and psychological understandings and structures have influence on both Human Resources and their management. Current models of HRM suggest that expectations about HR roles are changing as organisations are striving to make the HR function leaner and more 'strategic'. The aim of this article is to identify recent trends in human resource development and to review existing research with regard to these recent trends.*

**Keywords:** *Work force, Human resource management, Health*

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### INTRODUCTION

Human resource management (HRM or simply HR) is the management of human resources. It is a process of bringing people and organisations together so that the goals of each are met. It is a function in the organizations designed to maximize employee performance in service of an employer's strategic objectives. Human Resource Management has evolved considerably over the past century, and experienced a major transformation in form and function primarily within the past two decades. The role of human resource management in organisations has been evolving dramatically in recent times. HR is increasingly receiving attention as a critical strategic partner, assuming stunningly different, far reaching transformational roles and responsibilities. The world of work is rapidly changing. As a part of organization, Human Resource Management (HRM) must be prepared to deal with effects of changing world of work. For the HR people it means understanding the implications of globalization, work-force diversity, changing skill requirements, corporate downsizing, continuous improvement initiatives, re-engineering, the contingent work force, decentralized work sites and employee involvement for which all and more have the financial implication to organization. Driven by a number of significant internal and external environment forces, HRM has progressed from a largely maintenance function, with little if any bottom line impact, to what many scholars and practitioners today regard as the source of sustained competitive advantage for organizations operating in a global economy.



## **RECENT TRENDS IN HUMAN RESOURCE MANAGEMENT**

- **Globalization and its implications**

Business today doesn't have national boundaries – it reaches around the world. The rise of multinational corporations places new requirements on human resource managers. The growth of liberal cross-border trade, the use of communications technology and the expansion of transnational companies are not likely to let up. Attracting global talent requires staying abreast of new strategies for finding and attracting talent. The HR department needs to ensure that the appropriate mix of employees in terms of knowledge, skills and cultural adaptability is available to handle global assignments. In order to meet this goal, the organizations must train individuals to meet the challenges of globalization. HRM would be required to train management to be more flexible in its practices. Business technology consultancy Infosys decided to hire Chinese graduates and started by inviting and teaching a select group of Chinese students English at its office in Mysore, India, allowing the company to source workers from a neighbouring country cost-effectively

- **Work-force Diversity**

Workforce diversity means similarities and differences among employees in terms of age, cultural background, physical abilities and disabilities, race, religion, gender, and sexual orientation. No two humans are alike. Diversity is critically linked to the organization's strategic direction. The workforce composition is also changing over the years. Demands for equal pay for equal work, putting an end to gender inequality and bias in certain occupations, the breaking down of glass ceiling have already been met. A family friendly organization is one that has flexible work schedules and provides such employee benefits such as child care. In addition to the diversity brought by gender and nationality, HRM must be aware of the age differences that exist in today's work force. HRM must train people of different age groups to effectively manage and to deal with each other and to respect the diversity of views that each offers. In situations like these a participative approach seems to work better. In current scenario, employing diversified workforce is a necessity for every organization but to manage such diversified workforce is also a big challenge for management.

- **Employee expectations**

Nowadays workers are better educated, more demanding and are ready to voice strong, violent and joint protests in case their expectations are not met. The list of financial and non-financial demands is ever-growing and expanding. In fast-changing industries such as software, telecom, entertainment and pharmaceuticals the turnover ratios are rising fast and if HR managers do not respond positively to employee expectations, the acquisition and development costs of recruits is going to mount up steadily. An efficient organisation is, therefore required to anticipate and manage turnover through human resource planning, training schemes followed by appropriate compensation packages.

- **Changing skill requirements**

Recruiting and developing skilled labour is important for any company concerned about competitiveness, productivity, quality and managing a diverse work force effectively. Skill deficiencies translate into significant losses for the organization in terms of poor-quality work



and lower productivity, increase in employee accidents and customer complaints. Since a growing number of jobs will require more education and higher levels of language than current ones, HRM practitioners and specialists will have to communicate this to educators and community leaders etc. Strategic human resource planning will have to carefully weigh the skill deficiencies and shortages. HRM department will have to devise suitable training and short term programs to bridge the skill gaps & deficiencies.

- **Corporate downsizing**

Whenever an organization attempts to delay, it is attempting to create greater efficiency. The pressure to remain cost effective has also compelled many a firm to go lean, cutting down extra fat at each managerial level. The premise of downsizing is to reduce the number of workers employed by the organization. HRM people must ensure that proper communication must take place during this time. They must minimize the negative effects of rumours and ensure that individuals are kept informed with factual data.

- **Continuous improvement programs**

It is a process whereby an organization focuses on quality and builds a better foundation to serve its customers. This often involves a companywide initiative to improve quality and productivity. The company changes its operations to focus on the customer and to involve workers in matters affecting them. Companies strive to improve everything that they do, from hiring quality people, to administrative paper processing, to meeting customer needs. HRM plays an important role in the implementation of continuous improvement programs. HRM must prepare individuals for the change. This requires clear and extensive communications of why the change will occur, what is to be expected and what effect it will have on employees.

- **Contingent workforce**

A very substantial part of the modern day workforce are the contingent workers. Contingent workers are individuals who are typically hired for shorter periods of time. No organization can make the transition to a contingent workforce without sufficient planning. As such, when these strategic decisions are being made, HRM must be an active partner in these discussions. After its entire HRM department's responsibility to locate and bring into the organization these temporary workers. As temporary workers are brought in, HRM will also have the responsibility of quickly adapting them to the organization. HRM will also have to give some thought to how it will attract quality temporaries.

- **Employee involvement**

For today's organization's to be successful there are a number of employee involvement concepts that appear to be accepted. These are delegation, participative management, work teams, goal setting, employee training and empowering of employees. HRM has a significant role to play in employee involvement. What is needed is demonstrated leadership as well as supportive management. Employees need to be trained and that's where human resource management has a significant role to play.



- **Technology**

With the current technological advancement and its projection in the future, it has brought in new eyes in the face of HRM. A number of computerized systems have been invented to help in the HRM of which they are seen as simplifier of HR functions in companies. For instance the paper work files are being replaced by HRMIS which may be tailor made or Off the Shelf. These systems help in handling a lot of data on a chip other than having a room full of file shelves. What HRM is concerned with here is the safety (confidentiality) of the data/information of staff, and therefore it is at the forefront of having to train personnel in operating such systems and developing the integrity of such personnel to handle the sensitivity of the matter.

- **Health and Safety**

The area of safety and accident prevention is of great concern to managers, at least partly because of the increasing number of deaths and accidents at work. Failure to provide a safe place to work can result in major fines and even criminal conviction for managers. Supervisors play a key role in monitoring workers for safety. With the emergence of the wellness clubs and fitness centres together with the need for having healthy workforce, it has emerged that HRM has to move to another step like having to subscribe for its employees to such clubs, paying health insurance services for the staff. This is not only a productivity strategy but also a strategy used to attract and retain valuable employees. HRM to continue showing relevance it has shifted to providing health services to staff through health insurance, sensitization, and free medical treatment bills. This has seen high results in not only in performance but also in attraction and retention of highly qualified personnel.

- **Family work life balance**

Over a long time now in HRM history it has been a big debate about family life work balance. Employees have been on toes of the employers to see if there could be justice done and on the other hand employers have been keen to minimize the effect of the same. The fact is a happy family is equal to a happy workforce. With the current trend HRM have to work it out that every employee's family to some extent is a happy one. Therefore investing in what may seem out hand for the organization is inevitable. It is time HRM to convince management to organize family day out for the staff and their families, sacrifice sometimes for days off to enable employees to attend to their family issues.

- **Confidentiality**

The current trends have been seen as new challenges in the terms of costs especially in the short run but for organization to strive well in this competitive market to together with the labour mobility it is imperative important to rethink the HRM in terms of the current trends at all levels. It goes without say that as longer as there is no clear defined human resource management strategies in the given organization there is definitely a problem boiling in the same organization or an explosion is bound to happen. With the current trend in managing the most valued organization resource, organizations have to dig deeper to maintain



## **CONCLUSION**

Globalization is a force that increasingly touches the lives of people living in all countries of the world. Country borders are metamorphosing from barriers to bridges as a result of trade liberalization, increasing levels of education among women and workers in developing countries, and advancements in technology. Goods, services and labour talent are now flowing more freely across the globe than ever before. The opportunities are abundant, organizations to improved job opportunities and higher wages for skilled workers. The challenges are equally copious. Organizations need to deal with an ageing workforce; they must attract, integrate and maintain multicultural employment pools. As a rule human resource management has to venture into new trends in order to remain relevant corporate development partner.

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## AN OVERVIEW OF PERFORMANCE APPRAISAL IN VARIOUS CORPORATES

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### ABSTRACT

*Every concern has its own contribution towards the achievement of motto. The contribution is simply esteemed either by its own behalf or with their employees in the organization. The organization effectiveness is equated with the evidence of the managerial efficiency. In that Human resource development department takes a major part prevailing in various corporate in order to achieve their mission. Since the achievement of the goal will be portrait in the hands of each individuals in the organization. This study detained with the various research evidenced by various researchers in their implementation.*

**Key words: Performance, Appraisal, Employees, Banking, Organization, HRD.**

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### INTRODUCTION

Performance appraisal is the process of obtaining, analyzing and recording information about the relative worth of an employee to the organization. Performance appraisal is an analysis of an employee's recent successes and failures, personal strengths and weaknesses, and suitability for promotion or further training. It is also the judgment of an employee's performance in a job based on considerations other than productivity alone. Performance appraisal is a formal structured system of measuring and evaluating an employee's job related behaviors and outcomes to discover how and why the employee is presently performing on the job and how the employee can perform more effectively in the future so that the employee organization and society all benefit

### AN OVERVIEW

Dr. Ellen V. Rubin (June 2011)<sup>1</sup> *“Appraising Performance Appraisal Systems in the Federal Government: A Literature Review, Preliminary Findings, and Prospects for Future Research”* Performance appraisals are a key tool for holding individual public servants accountable. Whether we choose to evaluate the “steering” or “rowing” of individual bureaucrats, we do so with appraisal systems, which are usually required by law. Performance appraisal is a key tool for assuring the accountability of public servants. However, the accountability and performance management literatures often fail to acknowledge this. The information currently available to researchers on appraisal systems in government is derived either from case studies or survey data. Examination of the rules and structures of federal appraisal systems, revealed here, indicates agencies have many opportunities for improvement and scholars have many avenues for future research.

Renganayaki N (February 2013)<sup>2</sup> *“A Study on the Effectiveness of Performance Appraisal in G. B. Engineering Enterprises [P] Ltd. Thuvakudi, Trichy, Tamil Nadu, India”* This





paper attempts to evaluate the performance of the employees in G. B. Engineering Enterprises [P] Ltd. Thuvakudi, Trichy, Tamil Nadu, India. For this purpose, a sample of 150 employees out of 500 employees was randomly selected. The statistical techniques such as chi-square test and Anova tests were used. Simple percentage method was also used to analyze the data presented in the table formats. The findings are that performance appraisal helps in job promotion, formulating a suitable Training and development program to improve the quality of performance, serves as a feed back to the employee, serves as a means for evaluating the effectiveness of devices used for the selection and classification of workers. But the appraisal of performance must be done carefully and cautiously. Otherwise, it may result in Halo or Horns effect, lenient effect.

R.G.Ratnawat and Dr.P.C.Jha(March-2013)<sup>3</sup> ***“A Commentary on Effectiveness of Performance Management”***- Performance management is one of the most researched areas in the domain of human resource management. In spite of all the efforts made by the organizations, the effectiveness of performance management system remains a grey area. The research results are inconsistent as far as the critical success factors of PMS are concerned, and therefore cannot be generalized. The present review attempts to identify the critical success factors of effectiveness of performance management system and will report the inconsistencies in the performance management research results. The objective of the study deals with the identification of the critical success factors of effectiveness of PMS and to report the extent of consistency in available literature on effectiveness of PMS.

Agatha Filemon Shayo (Mar 2013)<sup>4</sup> ***“The Effects of Performance Appraisal System On Employees’ Performance In The Tanzanian Community Radios: A Case Of Selected Radios In Dar Es Salaam”*** The research paper is confined with the contribute to the overall performance of the organization. Performance appraisal is good because it makes employees to work hard and fulfill their responsibilities But, unless performance appraisal is performed effectively in the organization to achieve the objectives to attain improvement over the organizational performance. Thus the study deeply configured to examine the extent to which employees’ awareness and knowledge on appraisal system in community radios with the chosen sample size of 100 respondents which is suitable for efficiency, representative, reliability, flexibility and precision of the study .As WAPO, Tumaini and Upendo radios are facing more dynamic environment that demand more productivity with lesser resources, human resource is one of the most promising assets to be developed. Some of the most critical problems that contribute to low morale, stress and high turnover in most organizations today stem from a lack of employee involvement in the decision making process.

D. B. Bagul, Ph. D (March 2014)<sup>5</sup> ***“A Research Paper On Study Of Employee’s Performance Appraisal System”*** The research was conducted in SEMCO Electric Pvt Ltd, Chakan and it reveals the current Performance Appraisal system at SEMCO & check the effectiveness of current Appraisal system. (2013). Thus the researchers status that the Performance Appraisal must be as an intrinsic part of a Manager's responsibility and not an unwelcome and time-consuming addition to them. It is about improving performance and ultimate effectiveness. It also visualizes real time scenarios in Industry. This study comprises





the complete plant level staff and is exhaustive depicting the Appraiser-Appraiser relationship and the significance of the overall Appraisal system in the company, attitudes of employee toward the performance appraisal with the selected 65 Appraiser (Officer) and Appraisee (workers) for questionnaire using Random Sampling Method for my research work. It is been concluded that the majority of Employees were satisfied with the current Appraisal system although they requested for few changes. They are well acquainted with the subject and have knowledge about the need and purpose to have a good appraisal system in place. Most of the employees in the organization are fairly happy with the appraisal system in the organization. However the system should be modified to do away with personal biases, likes and dislikes of the appraisers.

Manish Khanna and Rajneesh Kumar Sharma - (June, 2014)<sup>6</sup> ***“Employees Performance Appraisal and its techniques: A Review”*** The study elaborates with the Objective are Developmental Use, Administrative Decisions / Uses, Organizational Maintenance and Documentation. Thus the study concluded with 10 respondents as the underlying the methods, practices and techniques there must be crucial managerial thoughts, attitudes and activities. Their suggestions for a successful scheme are discussed and they are then given a list of requirements for comparison and discussion. Next, the participants review what an appraiser should do to make sure a performance review scheme is successful. The training activity closes with a review of key learning points and a final observation of performance review appraisal. An employee's growth, personnel development, satisfaction on the job is dependent on his performance. Similarly an organisational growth future planning and employee's development are contingent of employee's performance. The process of appraisal usually involves comparing the performance with standards. An employee's performance against these standards is judged by using different methods.

Jmeit ( Dec 2014)<sup>7</sup> ***“Effectiveness of Performance Appraisal System of Bharat Sanchar Nigam Limited”***. The study helps in understanding the employee's work culture, involvement and satisfaction and also extend in deciding employee's promotion, transfer, incentives and pay increase. The main purpose of the study is to know about effectiveness of performance appraisal System of Bharat Sanchar Nigam Limited, to assess the training and development needs of employees, to decide upon a payment, to know the strength and weakness of employees of organizations through SWOT analysis. The primary data has been collected from the respondent by the use of questionnaires with 30 employees of BSNL. After having analyzed the data, it was observed that practically that the appraisal system of BSNL is average. Finally it concluded that at the time of confirmation also, the appraisal form should not lead to duplication of any information. Instead, detailed appraisal of the employee's work must be done – which must incorporates both the work related as well as the other personal attributes that are important for work performance. The job and role expected from the employees should be decided well in advance and that too with the consensus with them. A neutral panel of people should do the appraisal and to avoid subjectivity to a marked extent, objective methods should be employed having quantifiable data. The time period for conducting the appraisal should be revised, so that the exercise becomes a continuous phenomenon. Ideally in the present scenario, appraisal should be done,



taking the views of all the concerned parties who have some bearing on the employee. But, since a change in the system is required, it cannot be a drastic one. It ought to be gradual and a change in the mindset of both the employees and the head is required.

Shivali Jindal, Laveena and Navneet (December, 2015)<sup>8</sup> ***“Study Of Effectiveness Of Performance Appraisal System In Selected Indian Companies”*** An evaluation of previous performance is experienced by the vast majority of recruits each year. The management of performance level is the sum up of performance appraisal systems. This is a continuous and interactive process designed to motivate employees, and check their capability with the main motive to facilitate productivity. The performance management systems involve various activities which are much more than simply reviewing what an employee has done. This research paper is all about understanding the need of performance management systems, ways in which performance appraisals can be constructed, the occurrence of potential problems, benefits which could be availed and the information of the progress.

V.S. Palaniammal, S. Iswarya, Dr.B.Saravanan (September 2016)<sup>9</sup> ***“Performance Appraisal System of Employees at Private Metals and Alloys Pvt. Ltd in Vellore”*** The majority of organizations are competing to survive in this volatile and fierce market environment. Motivation and performance of the employees are essential tools for the success of any organization in the long run.. This paper aims to analyze the drivers of employee motivation to high levels of organizational performance. The objectives of study is to analyse the existing performance management system in the organization their satisfaction level of the appraisal it also extend its analysis of the employees exceptions and potential for growth and also to find out the identification of training needs and action taken. Performance appraisal conducted at SAMCO Metals & Alloys Pvt. Ltd., Kaniyampadi, plays a significant role where promotion is based on performance appraisal. The samples are carefully selected and trained to make the familiar with job appraised performance appraisal in organisation has positive work environment which contributes to productivity. It develops a competitive spirit and confidence among employees to improve the performance

V.S. Palaniammal, S. Iswarya, Dr.B.Saravanan (September 2016)<sup>10</sup> ***“Performance Appraisal System of Employees at Private Metals and Alloys Pvt. Ltd in Vellore”*** The majority of organizations are competing to survive in this volatile and fierce market environment. Motivation and performance of the employees are essential tools for the success of any organization in the long run.. This paper aims to analyze the drivers of employee motivation to high levels of organizational performance. The objectives of study is to analyse the existing performance management system in the organization their satisfaction level of the appraisal it also extend its analysis of the employees exceptions and potential for growth and also to find out the identification of training needs and action taken. Performance appraisal conducted at SAMCO Metals & Alloys Pvt. Ltd., Kaniyampadi, plays a significant role where promotion is based on performance appraisal. The samples are carefully selected and trained to make the familiar with job appraised performance appraisal in organisation has positive work environment which contributes to productivity. It develops a competitive spirit and confidence among employees to improve the performance



Dr. Neeraj Kumari (November-December, 2016)<sup>11</sup> ***“A Study of Performance Management System in HCL”*** The researcher analyze the Performance Management components and their usage in HCL and it also entailed the methods to measure and to enhance the performance management system against its objectives. The study aim to focus on the challenges prevailing in the retention effective employees and also provide some meaningful suggestions to the organizations to improve, modify and change the existing systems of performance management. The study has been carried out with the sample size of 40 collecting information from HCL by using simple random sampling. Finally it has been concluded that Self appraisal is an important tool which is used extensively in the company. For reducing the biasness in PMS 360 degree feedback and continuous observations are used mostly. Training of the employees is an important part of PMS. Retention of the employees is of utmost importance while making policies regarding PMS in the company. There is a trend of linking performance with promotion in the company. As it is inferred that PMS system is important for any organization, the organizations must invest in specific technology oriented products and services, software and hardware to improve the performance. The companies must identify and develop unique retention strategies to retain the employees.

Mukesh Kumar, Dr. N Shirle, Dr. GD Singh (January-2017)<sup>12</sup> ***“A Research Paper on Employee’s Performance Appraisal System and its Implication for Individual and Organizational Growth”*** -This study examined the status of the performance appraisal system and its implication for individual and organizational growth. Often organizations ignore management by objectives, critical incidents to personal prejudices. This is retrogressive as it affects the overall performance of the individual. It is recommended that the company should revisit and redesign its appraisal system that is aligning to its vision and mission towards the attainment of its organizational goals. A sample of 65 employees was selected for conducting the survey. An effort has been made to cover as many departments as possible. All major departments such as Personnel, Marketing, Export, Manufacturing, Finance, Training, Materials etc have been covered under the survey. Most of the organizations are not followed the 360 degree feedback method in company and the parameters of appraisals for higher-level employees are too many in which 38 % employees say's that the Performance Appraisal System is complicated. Maximum number of employees considered the Performance Appraisal System are held on only for organizations development not for them.

Idowu, Ayomikun O. (April 2017)<sup>13</sup> ***“Effectiveness of Performance Appraisal System and its Effect on Employee Motivation”*** In this study the Employee performance has traditionally been accorded prime focus by human resource managers. The study deeply examine with the specified objective to analyze the types of performance appraisal and motivation and their effectiveness at Shine Communications. As a result, a number of performance appraisal techniques have over time been devised to help establish employee’s performance. In the contemporary times, the use of performance appraisals has been extended beyond rating of the employee’s performance to aspects such as motivation. Overall, the



study findings in regards to the first research question indicate that a cumulative total of 78% of the employees were satisfied with the existing PAS at the organisation.

Lamesa Bulto & Solomon Markos (2017)<sup>14</sup> ***“Effect Of Performance Appraisal System On Employee Motivation”*** - Performance appraisal system (PAS) is one of the major factors that can influence both intrinsic and extrinsic motivation of employees in an organization. This study aims to determine the relationship between performance appraisal system and motivation and investigates the extent to which performance appraisal practice impacts employees' motivation. Data was collected through self administered questionnaire distributed to a sample of 200 employees of Moha Soft Drinks Industry S.C., Ethiopia. Stratified simple random sampling technique has been employed to select the respondents. Statistical analysis such as descriptive, Pearson product moment correlation coefficient and simple regression analysis were employed to analyze the data. The findings indicate that there is positive and significant relationship between PAS and employee motivation. On the basis of the findings, appropriate recommendations along with implications for further research have been forwarded.

Monisha Gaba (2017)<sup>15</sup> ***“An analytical study of Performance Appraisal System in Contemporary Organisation”*** - This study has been done to analyze the concept of performance appraisal, its objectives and process to carry out the performance appraisal. The study will be helpful for the HR people to have a better understanding of the concept and the effective method to conduct it. The was deeply examined with the concept of Performance Management to identify its objectives , to analyze the process and finally to establish Critical Success Factors of Performance appraisal System. the study we may conclude that an appraisal is the analysis of the performance of an individual, which usually includes assessment of the individual's current and past work performance. Broadly speaking, there are two main reasons for the appraisal process. The first is the control purpose, which means making decisions about pay, promotions and careers. The second is about identifying the development needs of individuals.

Dr. Sweta Banerjee- (July 2018)<sup>16</sup>- ***“Performance Appraisal Practice and its Effect on Employees' Motivation: A Study of an Agro- Based Organization”***- This study was designed to assess the performance appraisal practice and its impact on employee's motivation. Moreover, PA was not strictly meeting its intended purposes, due to this employee become de-motivated and working with low morale. In addition to this, there is high rate of employee turnover and weak human power, poor customer service delivery was revealed on the findings. The appraisal standards lack relevance. There is no strong link between the standard and the individual job description. As a result employees become dissatisfied and de-motivated. The appraisal system failed to distinguish the outstanding, good and average performers. Employees were not consistently participating in the design of standard performance appraisal systems and motivational decision. This situation would result in employees de-motivation, dissatisfaction and lack of commitment. These drawbacks would result negative impacts on the productivity and service delivery of the employees.



## **CONCLUSION**

In this paper an attempt has been made to provide a conceptual framework through reviewing the relevant literature with reference to Performance Management System (PMS)-its genesis and process; its linkage with Human Resource Systems, the impact it has in the business area as well as the modern trends in PMS. An attempt has also been made to touch upon the, how-so-ever limited, literature in this field focusing on the Indian scenario. The review of literature shows that Performance Management evolved gradually to overcome the weaknesses of Performance Appraisal. A PMS provides a rational framework for establishing goals, objectives, and performance measures as well as basis for making employment-related decisions.

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## **A STUDY ON QUALITY OF WORK LIFE AMONG EMPLOYEES IN SALZER ELECTRONICS PRIVATE LIMITED, COIMBATORE**

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### **ABSTRACT**

*Quality of Work Life is a multi dimensional construct usually referring to overall satisfaction with working life and with work/life balance, a sense of belonging to a working group, a sense of becoming oneself, and a sense of being worthy and respectable. Programs of quality of work life usually deal with the work itself- its design and its requirements, the working environment, the decision-making processes and supervisory behavior, and the working conditions, including the work and non-work balance.*

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### **INTRODUCTION**

The managerial practices that are associated with quality of work life depart positively from those associated with lean management practices (Niepce et Mol leman, 1998). Based on the socio-technical systems design (Trist, 1981), managers do consider employees as human beings who has\ interests and dreams, motivations and expectations, strength and weaknesses. In Quality of Work Life in the organizations, work is meaningful, self-regulated and usually done in a team arrangement. Its accomplishment also requires the use of complex skills.

Decision making involves those who are affected by its implementations and those who have the knowledge, skills and experience. This generates a participative management culture which promotes co-operation conflict management, employee commitment, self-efficiency and organizational effectiveness.

### **OBJECTIVES**

- To identify the factors influencing the Quality of Work Life (QWL) in SALZER Electronics Private Limited, Coimbatore
- To study on the Quality of Work Life (QWL) of employees in the organization
- To analyze the level of satisfaction of the employees on Quality of Work Life (QWL) in an organization.

### **LIMITATIONS OF THE STUDY**

First of all, the results may not represent the whole sample population, as convenient sampling and a relatively small sample size of 250 were used. Second, the data were collected only from the Samichettipalayam branch of the Salzer Electronics Private Limited Coimbatore. Thus the results may not symbolize the actual perception of the Salzer employees regarding Quality of Work Life (QWL). Third, the ratio of male and female respondents in this study may not reflect the definite male and female participation in the



Salzer labor force. Fourth, limited technical tools used to interpret the data collected. Only four tools used. Fifth, the study was conducted only for a period of study. Sixth, some of the respondents did not come out with what exactly they felt. Seventh, accuracy of data is subjected to the respondents statements and views.

## RESEARCH METHODOLOGY

Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. The scope of research methodology is wider than that of research methods. It includes Title, significance of the study, statement of the problem, aims and objectives, research hypothesis, research design, tools for data collection, statistical testing, definitions, limitation of the study, chapterisation of the study

## LEVEL OF SATISFACTION OF THE EMPLOYEES ON QUALITY OF WORK LIFE

HS –Highly Satisfied                      | S – Satisfied                      | N- Neutral  
 DS – Dissatisfied                      | HDS – Highly Dissatisfied

FACTORS		HS	S	N	DS	HDS	Total
<b>RATE OF PAY</b>							
How satisfied are you with the way in which your pay and benefits (Pension, medical, housing) cover your expenses and needs?	No.s	6	203	7	34	0	250
	%	2.4	81.2	2.8	13.6	0	100
How satisfied are you with the way in which your pay is sufficient reward in Relation to your skills and the effort you put into your job?	No.s	5	196	16	33	0	250
	%	2.0	78.4	6.4	13.2	0	100
<b>CHANCE OF PROMOTION</b>							
How satisfied are you with the Promotion policy adopted in your organization like (Result/Output, Competency, Work Experience/ Seniority and Performance	No.s	44	171	18	17	0	250
	%	17.6	68.4	7.2	6.8	0	100





How satisfied with the Individual Recognition from the Superior management which evaluates to chance of promotion	No.s	29	143	42	36	0	250
	%	11.6	57.2	16.8	14.4	0	100
<b>WORK GROUP FUNCTIONING</b>							
How satisfied are you with the extent to which members are involved when a decision has to be made and committed to the group and team work	No.s	19	111	45	73	2	250
	%	7.6	44.4	18.0	29.2	0.8	100
How satisfied are you with the way planning and co-ordination of efforts is done in the work group	No.s	20	104	45	79	2	250
	%	8.0	41.6	18.0	31.6	0.8	100
<b>JOB SECURITY</b>							
Are you satisfied with the present job?	No.s	9	226	9	6	0	250
	%	3.6	90.4	3.6	2.4	0	100
How satisfied are you with organizational support for continuing employment in future	No.s	12	216	14	8	0	250
	%	4.8	86.4	5.6	3.2	0	100
<b>EQUIPMENT ADEQUACY</b>							
How satisfied are you with the manner and ease with which equipment is obtainable to make it possible for you to do your job?	No.s	33	186	27	4	0	250
	%	13.2	74.4	10.8	1.6	0	100



How satisfied are you with the way in which equipment is maintained?	No.s	30	177	35	8	0	250
	%	12.0	70.8	14.0	3.2	0	100
<b>REWARD SYSTEM</b>							
How satisfied are you with the degree to which the organization's reward system allows for members to be recognized and rewarded for good work?	No.s	41	144	43	22	0	250
	%	16.4	57.6	17.2	8.8	0	100
How satisfied about the recognition given to an individual(or)group as they are rewarded?	No.s	28	153	45	24	0	250
	%	11.2	61.2	18.0	9.6	0	100
<b>OVERALL SATISFACTION</b>							
How satisfied are you with the experience the quality of your work life in general	No.s	25	197	22	6	0	250
	%	10.0	78.8	8.8	2.4	0	100
Your level of satisfaction on quality of work in the organization	No.s	26	195	22	7	0	250
	%	10.4	78.0	8.8	2.8	0	100

## **LEVEL OF SATISFACTION OF THE EMPLOYEES ON QUALITY OF WORK LIFE**

### **Under RATE OF PAY,**

- Majority 81.2% of the respondents stated 'Satisfied' *with the pay and benefits such as pension, medical housing which cover their expenses and needs.*
- Majority 78.4% of the respondents stated 'Satisfied' *'with the way in which their pay is sufficient reward in relation to their skills and the effort they put in their job.*



**Under CHANCE OF PROMOTION,**

- Majority 68.4% of the respondents stated 'Satisfied *'with the promotion policy adopted in their organization like result/output competency, work experience, seniority and performance.*
- Majority 57.2% of the respondents stated 'Satisfied *'with the individual recognition from the superior management which evaluates to chance of promotion.*

**Under WORK GROUP OF FUNCTIONING,**

- Majority 44.4% of the respondents stated 'Satisfied' *with the extent to which members are involved when a decision has to be made and committed to the group and team work.*
- Majority 41.6% of the respondents stated 'Satisfied' *with the way planning and co-ordination of effort is done in the work group.*

**Under JOB SECURITY,**

- Majority 90.4% of the respondents stated 'Satisfied' *with the present job.*
- Majority 86.4% of the respondents stated 'Satisfied *'with organizational support for continuing employment in future.*

**Under EQUIPMENT ADEQUACY,**

- Majority 74.4% of the respondents stated 'Satisfied' *with the manner and ease with which equipment is obtainable to make it possible for them to do their job.*
- Majority 70.8% of the respondents stated 'Satisfied *'with the way in which equipment is maintained.*

**Under REWARD SYSTEM,**

- Majority 57.6% of the respondents stated 'Satisfied' *with the degree to which the organization's reviewed system allows for members to be recognized and rewarded for good work.*
- Majority 61.2% of the respondents stated 'Satisfied *'about the recognition given to an individual or group as they are rewarded.*

**Under OVERALL SATISFACTION,**

- Majority 78.8% of the respondents stated 'Satisfied' *with the experience the quality of their work life in general.*
- Majority 78% of the respondents stated 'Satisfied' *with the level of satisfaction on quality of work in the organization.*

**CONCLUSION**

The present study is an attempt to know about the quality of work life of employees in Salzer Electronics Private limited in Coimbatore city focused on various objectives such as analyzing the factors influencing the quality of work life, quality of work life of employees in salzer electronics private limited, to analyze the level of satisfaction of the employees and analyze the problems faced by the employees in the company. On the basis of the findings of the study, some practicable and viable suggestions are given.



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## **FINANCIAL STRENGTH OF SELECT PRIVATE SECTOR BANKS IN INDIA**

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### **ABSTRACT**

*Finance and banking is the life blood of trade, commerce and industry. Now-a-days, banking sector acts as the backbone of modern business. Development of any country mainly depends upon the banking system. A bank is a financial institution which deals with deposits and advances and other related services. It receives money from those who want to save in the form of deposits and it lends money to those who need it. A recent global trend of consolidation in the banking sector has intensified, generating important debates on its effects on the profitability of banks, consumer costs, the efficiency in allocating resources in an economy, and on overall financial stability. The performance of the banking sector is more closely linked to the economy than that of any other sector. The growth of the Indian economy will definitely be slowed down, if there are any hiccups of banking sector and hence the role of banks in strengthening the economy to a large extent depends on their own survival. Moreover the performance of the banks is by and large reflected in the share price movement in the financial market. As an investor, one need to know the performance of the stock and ensure that holding of those stocks would result in accumulation of wealth. Hence this paper throws light on the strength of the select private banks substantiated by the share price movements in the capital market.*

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### **INTRODUCTION:**

Finance and banking is the life blood of trade, commerce and industry. Now-a-days, banking sector acts as the backbone of modern business. Development of any country mainly depends upon the banking system. A bank is a financial institution which deals with deposits and advances and other related services. It receives money from those who want to save in the form of deposits and it lends money to those who need it. A recent global trend of consolidation in the banking sector has intensified, generating important debates on its effects on the profitability of banks, consumer costs, the efficiency in allocating resources in an economy, and on overall financial stability. Banks are important in mobilizing and allocating savings in an economy and can boost the all fields of commerce and relieve the businessmen from their liquidity crunch, besides bringing solutions for the various problems by monitoring and screening borrowers and depositors. In the current fast moving digital world, people may not do proper transitions without developing the proper bank network. The banking system in India is dominated by nationalized banks. The performance of the banking sector is more closely linked to the economy than that of any other sector. The growth of the Indian economy will definitely be slowed down, if there are any hiccups of banking sector and hence the role of banks in strengthening the economy to a large extent depends on their own survival. Undoubtedly banks like **HDFC Bank, AXIS Bank, ICICI Bank, KOTAK Mahindra Bank, INDUSIND Bank** are leading the chart on the basis of **MARKET**



**CAPITALIZATION.** In this study, we are aiming to analyze and intend to get a reason for its evergreen nature of capitalization of economy on a whole.

**Objective of the study:**

- To evaluate the strength of select private sector banks in the financial market

**Methodology :**

- HDFC Bank, Axis Bank, ICICI Bank, Kotak Mahindra Bank, INDUSIND Bank have been taken for the study
- Study period was from January 2019 to June 2019
- Data has been collected from the various websites and published annual reports

**Limitation**

- Only 6 months share price movements of the select private sector banks
- Secondary data is the main source

**RELATIVE STRENGTH INDEX (RSI):**

The **relative strength index (RSI)** is a technical indicator used in the analysis of financial markets. It is intended to chart the current and historical strength or weakness of a stock or market based on the closing prices of a recent trading period. This indicator should not be confused with relative strength. The RSI computes momentum as the ratio of higher closes to lower closes: stocks which have had more or stronger positive changes have a higher RSI than stocks which have had more or stronger negative changes. The RSI is most typically used on a 14-day time frame, The RSI provides signals that tell investors to buy when the security or currency is oversold and to sell when it is overbought.

RSI with recommended parameters and its day-to-day optimization was tested and compared with other strategies in Marek and Šedivá (2017). The testing was randomised in time and companies and showed that RSI can still produce good results; however, in longer time it is usually overcome by the simple buy-and-hold strategy.

For each trading period an upward change  $U$  or downward change  $D$  is calculated. Up periods are characterized by the close being higher than the previous close: Conversely, a down period is characterized by the close being lower than the previous period's close (note that  $D$  is nonetheless a positive number), If the last close is the same as the previous, both  $U$  and  $D$  are zero. The average  $U$  and  $D$  are calculated using an  **$n$ -period smoothed or modified moving average** (SMMA or MMA) which is an exponentially smoothed Moving Average with  $\alpha = 1/\text{period}$ . Some commercial packages, like AIQ, use a standard exponential moving average (EMA) as the average instead of Wilder's SMMA. Wilder originally formulated the calculation of the moving average as:  $\text{newval} = (\text{prevval} * (\text{period} - 1) + \text{newdata}) / \text{period}$ . This is fully equivalent to the aforementioned exponential smoothing. New data is simply divided by period which is equal to the alpha calculated value of  $1/\text{period}$ .



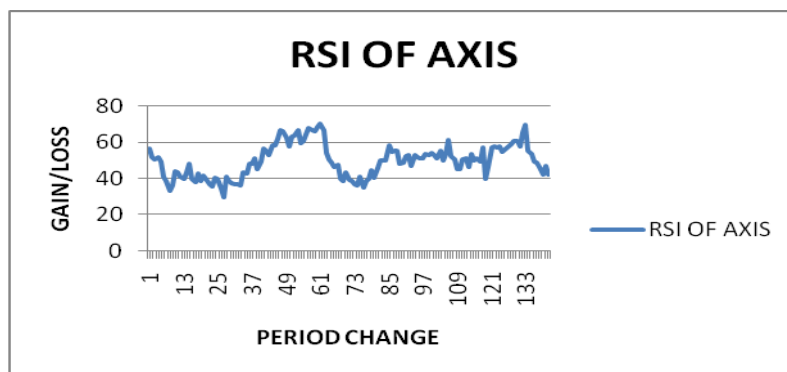
Previous average values are modified by  $(\text{period} - 1)/\text{period}$  which in effect is  $\text{period}/\text{period} - 1/\text{period}$  and finally  $1 - 1/\text{period}$  which is  $1 - \alpha$ .

The ratio of these averages is the *relative strength* or *relative strength factor*. If the average of  $D$  values is zero, then according to the equation, the RS value will approach infinity, so that the resulting RSI, as computed below, will approach 100. The relative strength factor is then converted to a relative strength index between 0 and 100. The smoothed moving averages should be appropriately initialized with a simple moving average using the first  $n$  values in the price series.

### RSI Calculation Formula

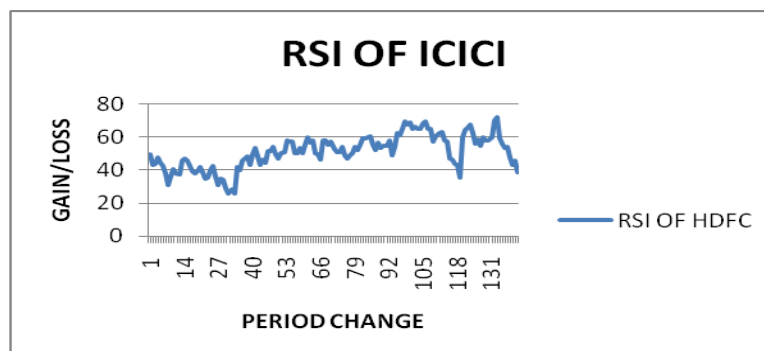
- **$RSI = 100 - 100 / (1 + RS)$**
- **RS = Relative Strength =  $\text{AvgU} / \text{AvgD}$**
- **AvgU = average of all up moves in the last  $N$  price bars**
- **AvgD = average of all down moves in the last  $N$  price bars**
- **$N$  = the period of RSI**
- **There are 3 different commonly used methods for the exact calculation of AvgU and AvgD**

#### AXIS BANK



The above Relative strength index (R.S.I) graph represents a uptrend of axis bank. It shows an overbought tendency of the shares. However there is a potential for a bearish market in the near future. RSI remains positive which gives a positive impact.

#### ICICI BANK

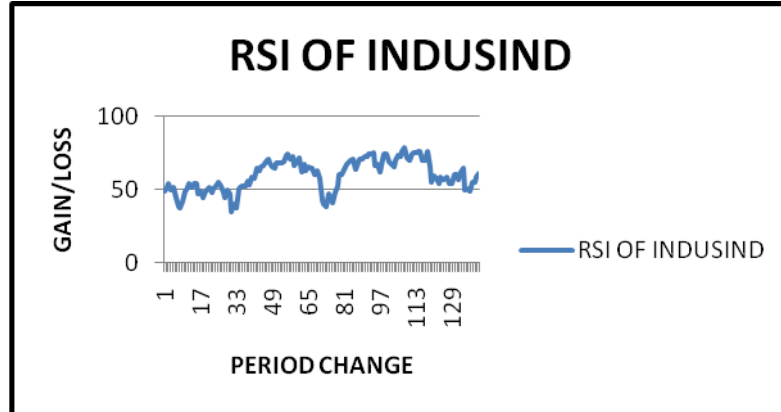






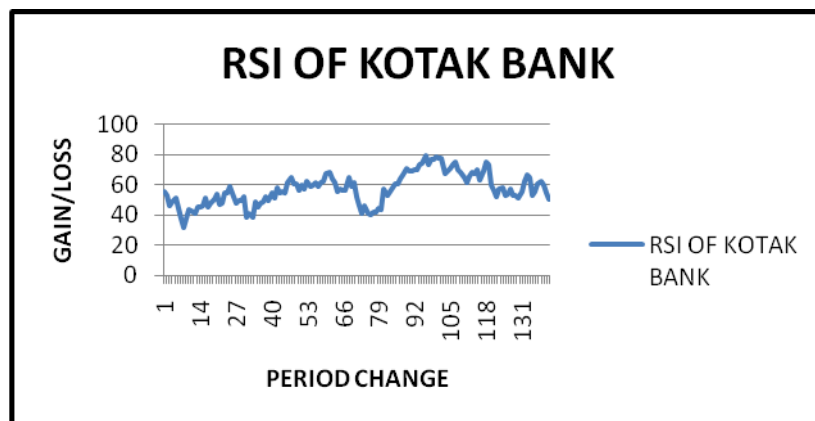
The above Relative strength index (R.S.I) graph represents a uptrend of axis bank. It shows an overbought tendency of the shares. However there is a potential for a bearish market in the near future. RSI remains positive which gives an positive impact.

### **INDUSIND BANK**



The above Relative strength index (R.S.I) graph represents a uptrend of Indusind bank. It shows an overbought attitude of the shares. However there is a potential for a bearish market in the near future. RSI remains positive which gives a positive impact for the shareholders to buy the stock.

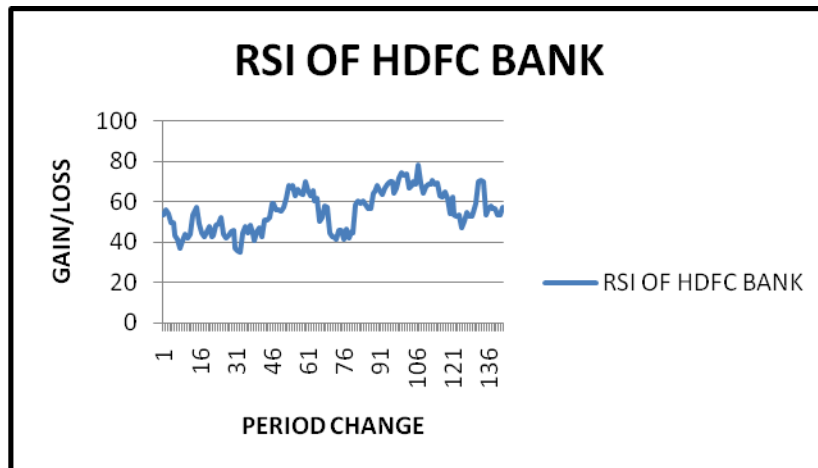
### **KOTAK MAHINDRA BANK**



The above Relative strength index (R.S.I) graph represents a bearish movement of kotak bank. It shows an overbought tendency of the shares. However there is a potential for a bearish market in the near future. RSI remains positive which gives a positive impact.



## **HDFC BANK**



The above Relative strength index (R.S.I) graph represents a uptrend of HDFC bank. It shows an overbought tendency of the shares. However there is a potential for a bearish market in the near future. RSI remains positive which gives an positive impact.

## **SUMMARY FINDINGS:**

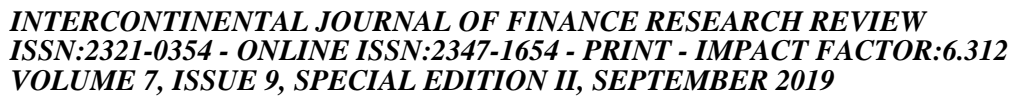
The above five charts clearly depicts their strength based on their performance of the company during the study period, considering the intrinsic value, Relative Strength Index, Support And Resistance Level Of Stocks, and the return on investment. The companies have been performing well and agree to all the above side measures. As stock market has been highly volatile, the investors should be aware of the periodic trend in the market. It is to be concluded that based on the above analysis, HDFC Bank tops the list on the basis of reliability. So investing in this stock would yield higher returns and contribute to the investor's wealth creation.

## **CONCLUSION:**

It is highly essential that every investor besides having knowledge on fundamental and technical information of their stock, should make a rational decision based on the movement of prices in the market.

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*Liquidity refers to the ability of the concern to meet its current obligations as and when these become due. The short-term obligations are met by realizing amounts from current, floating or circulating assets. Profitability measures the economic success of the firm irrespective to cash flow in the firm. But Long term profitability cannot be achieved without short as well as long term liquidity which proves that both are important for the survival of a firm in long and in short run. This study aims in analyzing the solvency and profitability position of Rootway Hydraulics Pvt Ltd. The secondary data is collected for a period of five years between 2014-2015 to 2017-2018. The financial tools used for the analysis involving the liquidity ratios and profitability ratios reveals the financial performance of the company during the period of study.*

**Keywords:** *Liquidity, Profitability Ratio.*

Finance is a field that is concerned with the allocation of assets and liabilities over space and time, often under conditions of risk or uncertainty. Finance can also be defined as the art of money management. It includes activities like investing, borrowing, lending, budgeting, saving and forecasting. The finance field includes three main sub-categories such as personal finance, corporate finance, and public finance. The use of finance is vital in any economic system, as it allows companies to purchase products out of their immediate reach. Finance in broad sense is mainly related to two activities such as the study of managing money and the process of acquiring funds.

Liquidity describes the degree to which an asset or security can be quickly bought or sold in the market. In other words it is the ease of converting it to cash. Liquidity can mean the amount of cash and cash equivalent. If a business has moderate liquidity, it has a moderate amount of very liquid assets. If a business has sufficient liquidity, it has a sufficient amount of very liquid assets and the ability to meet its payment obligations.

Profitability is ability of a company to use its resources to generate revenues in excess of its expenses. In other words, this is a company's capability of generating profits from its operations. Profitability looks at the relationship between the revenues and expenses to see how well a company is performing and the future potential growth a company might have.



## **REVIEW OF LITERATURE**

**R.Buvaneswari & Mrs.Mahalakshmi Venkatesh (2013)<sup>1</sup>** “*The study on financial performance with special reference to Sundaram Hydraulics Limited, Chennai*” This paper analyses the financial performance of Sundaram Hydraulics Limited using data from the period 2006-2011. The analyses has been conducted using the financial tools namely liquidity, profitability, leverage and efficiency level. The financial performance analysis identifies the earning capacity and financial position of the company. The study suggests that the company should raise more of outsider’s funds and the liquidity position of the company should be satisfied to meet short term obligations. The study reveals that the current assets, fixed assets and current liabilities has a favourable fluctuation and the company has an excellent net worth. This shows that the financial performance of the company is in the above average position.

**Sarbapriya Ray (2011)<sup>2</sup>** “*Financial Performance of Paper and Paper Product Companies in India in Post-Liberalization Period*” This paper analyses the financial performance of Indian paper and paper product companies using data from CMIE over the period, 2000-09. The analysis has been conducted from key financial dimensions, namely, financial profitability, capital structure, operational efficiency, fixed asset age, current asset efficiency and liquidity position. The financial performance analysis identifies financial strength and weakness of the firms. The study reveals that liquidity position and profitability of the industry as a whole are sound ensuring good liquidity management and better profitability to both investors as well as entrepreneurs.

## **OBJECTIVE**

To study the short term solvency and profitability position of Rootway Hydraulics Pvt Ltd.

## **RESEARCH METHODOLOGY**

The research methodology adopted for this study is presented as follows

### **▪ Research Design**

Since the past and existing facts used are analytical in nature, the researcher uses facts or information already available for the analyses and evaluates the materials.

### **▪ Data Collection**

The study is based on Secondary Data collected from the company’s annual report and the official website of the company

### **▪ Period of study**

The study has been conducted for a period of five years from 2014-2015 to 2017-2018.



▪ **Tools used for study**

The financial tools used for the study is

- Ratio analysis

**LIMITATIONS OF THE STUDY**

- The period of study is limited to five years
- The study is based on secondary data and so the current needs of the firm is not considered for the analyses.

**DATA ANALYSIS**

➤ **LIQUIDITY RATIOS:**

<b>RATIO</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
CURRENT RATIO	1.38	0.96	1.09	0.869	1.07
QUICK RATIO	0.45	0.18	0.18	0.19	0.28
ABSOLUTE LIQUID RATIO	0.0020	0.0033	0.017	0.0322	0.0037

➤ **PROFITABILITY RATIOS:**

<b>RATIO</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
GROSS PROFIT	41.72	(10.86)	8.68	2.16	0.27
NET PROFIT RATIO	0.74	(17.22)	1.96	2.22	0.34

**FINDINGS**

- ❖ The current ratio, liquid ratio, absolute liquid ratio is below the expected standard. In all aspects the company has to improve its short-term solvency position
- ❖ Gross profit ratio is quite satisfactory and the Net profit ratio is not satisfactory. The company has to improve its profitability position.

**CONCLUSION**

The liquidity position of the company reveals that the current liabilities of the company may not be met out of the current assets and so the company has improve its liquidity position. The study also reveals that the company has to improve its profitability position.

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## **A STUDY ON PROFITABILITY OF SELECT IT COMPANIES IN INDIA**

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### **ABSTRACT**

*Profitability is the effectiveness of management in generating profits with its available assets. Profitability, apart from being an indication of a firm's financial performance is also in line with the shareholders wealth maximization goal of the firm. The objective of the present research is to understand the profitability position of the select IT companies in India. A sample of five IT companies has been taken for the period 2014-2015 to 2018-2019 for the study. The firm's performance is measured through Earning per Share (EPS) and Return on Equity (ROE). The study reveals that the five companies should concentrate to earn profit, in order to increase their earning per share and should focus to utilize the shareholder fund in a proper manner.*

**Keywords: Profitability, Earning Per Share, Return on Equity**

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### **INTRODUCTION**

Profit is the blood of every type of business, without profit business is lifeless. Most business enterprises exist with the object of earning profits. The task of organization is maximization of profits. Profit is the difference between total revenues and total expenses over a period of time. Profit is the ultimate output of a company and it will have no future if it fails to make sufficient profits. Profits are derived from two sources. Firstly, from operation and secondly from various non-operating activities related to financing or disposal of assets. According to Gibson and Boyer, "Profitability is the ability of the firm to generate earnings." Profit is the engine that drives the business enterprise. The efficiency of a business enterprise is measured by the profit earned. Profit is necessary for every company to survive in long run. For accounting purposes, profit is the difference between total income and total expenses.

### **REVIEW OF LITERATURE**

**Hari Krishna Karri, Srinivasa Narayana (2019)<sup>1</sup>** has examined on "Impact of Financial Leverage on Company's Performance: A Study of Nifty Energy Index Companies." The objective of the researcher is to understand the concept of financial leverage, return on assets and return on equity and its impact on performance of the firms listed in National Stock Exchange, India. Ten companies energy sector have been chosen for the study. Financial leverage is measured through short term debt ratio, long term debt ratio and total debt ratios and firm's performance is measured through Return on Equity (ROE) and Return on Assets (ROA). Pearson's correlation coefficient and Linear Regression analysis was the statistical tool used in the study. The study found that there is a significant negative correlation between return on assets and long term debt to total assets and total debt to total assets. It also found



that there is a significant positive relationship between short term debt to total assets and return on equity. The short term debt has profound impact on the return on equity.

**Pradeep Kumar (2018)<sup>2</sup>** is his paper entitled “*A Study of Relationship between Financial Leverage and Profitability in Indian Steel Industry.*” The study examined the relationship between financial leverage and profitability in Indian Steel Industry. Two leading steel manufacturing companies- Steel Authority of India Limited (SAIL) and Tata Steel Limited- were selected for the study descriptive statistics and has been used statistical tools. Secondary data has been collected from Annual Reports for selected companies. It has been found that there is a highly negative correlation between financial leverage and profitability in Indian Steel Industry. Hence, Indian Steel Industry needs to reduce its debt capital in order to increase its profitability.

## **OBJECTIVE**

To Analyse the Profitability of Select IT Companies in India

## **SCOPE OF THE STUDY**

Profitability is analyzed with reference to operations of business, short term and long term objectives. While in short term profitability helps in continuance of business operations like product mix etc. The trend of profitability helps in managerial decision making for expansion programmes in long run. Profitability measurement is important for different categories of people with different points of view. Profitability analysis can be internal because it is related with analysis of internal working of a business. The financial advisor is able to guide the management on various operational aspects with the help of profitability measurement and its analysis. Hence the present study has focused to analyze the profitability of top five IT companies in India.

## **STATEMENT OF THE PROBLEM**

The primary objective of a business is to earn profits. Profit earning is considered essential for the survival of the business. A business needs profits not only for its existence, but also for expansion and diversification, the investors want an adequate return on their investment as well as workers, creditors. Business enterprise can discharge its obligation to various segments of the society only through earning profit. Therefore it is necessary to analyze the profitability of every firm. Hence the study analyzes the profitability position of top five IT companies in India.

## **RESEARCH METHODOLOGY**

The primary purpose of present study has been to obtain a deep insight and full familiarity with the profitability of the companies of IT Companies in India. The present study is based on the secondary data i.e. annual reports and Websites of the companies selected for the study. A five yearly period commencing from 2014-15 to 2018-19 has been taken. Top five IT companies has been selected based on Market Capitalization.

Statistical Tool: Descriptive statistics.





## **ANALYSIS**

### **EARNING PER SHARE (EPS)**

Earnings per share (or) EPS is an important financial measure, which indicates the profitability of a company. It is calculated by dividing the company's net income with its total number of outstanding shares. It is a tool that market participants use frequently to gauge the profitability of a company before buying its shares. The higher the earnings per share of a company, the better is its profitability.

$$\text{EPS} = \text{Net income} - \text{Preferred dividends} / \text{Weighted Average Shares Outstanding}$$

**TABLE 1 EARNING PER SHARE (EPS)**

<b>YEAR</b>	<b>MEAN</b>	<b>MAXIMUM</b>	<b>MINIMUM</b>	<b>Std. Dev</b>	<b>Variance</b>	<b>Skewness</b>	<b>Kurtosis</b>
2015	1.16	140.77	84.75	21.89	479.42	-0.72	-0.30
2016	71.57	113.91	37.42	28.28	799.77	0.64	0.98
2017	28.89	37.89	14.17	11.25	126.64	-0.71	-2.63
2018	52.69	69.82	35.42	12.91	166.79	0.00	-0.01
2019	40.75	51.24	28.41	8.95	80.25	-0.26	-0.72

Source: Computed

The above table shows the mean value of EPS of all five companies is (1.16) in 2015. In 2016 it shows huge increases and it downfall to 28.89 (2017) and then it is found to be fluctuating for throughout the study period. The height maximum value has been found in 2015 (140.77) and the Minimum value is found in 2017 (14.17). Standard deviation and variance shows the fluctuating trend. In 2015, 2017 and in 2019 it has found that negatively skewness and kurtosis. The five companies should concentrate to earn profit, in order to increase their earning per share. The higher the earnings per share of a company, the better is its profitability.

### **RETURN ON EQUITY (ROE)**

**Return on Equity (ROE)** is a ratio that provides investors with insight into how efficiently a company (or more specifically, its management team) is handling the money that shareholders have contributed to it. In other words, it measures the profitability of a corporation in relation to stockholders' **equity**. The higher the ROE, the more efficient a company's management is at generating income and growth from its equity financing.

$$\text{ROE} = \text{net income} / \text{shareholders' equity}$$



**TABLE 2 RETURN ON EQUITY (ROE)**

YEAR	MEAN	MAXIMUM	MINIMUM	Std. Dev	Variance	Skewness	Kurtosis
2015	35.91	42.40	30.31	4.62	21.35	0.37	-0.25
2016	23.06	25.44	20.31	2.43	5.90	-0.23	-2.92
2017	18.94	23.66	15.41	3.09	9.56	0.82	0.98
2018	26.93	32.70	21.95	3.81	14.59	0.50	2.10
2019	20.70	23.75	18.04	2.06	4.28	0.44	1.32

Source: Computed

The above table shows the mean value of ROE of all five companies is (35.91) in 2015. In 2016 it shows huge decreases and it downfall to 18.94 (2017) and then it is found to be fluctuating for throughout the study period. The height maximum value has been found in 2015 (42.40) and the Minimum value is found in 2017 (15.41). Standard deviation and variance shows the fluctuating trend. In 2016 it has found that negatively skewed and in kurtosis it is found negatively in 2015 and 2016. The five companies should focus to utilize the shareholder fund in a proper manner. The higher the return on equity of a company, the better is its profitability.

## **FINDINGS**

- The mean value of EPS of all five companies has shown a fluctuating trend during the study period, the height maximum value has been found in 2015 (140.77) and the Minimum value is found in 2017 (14.17). The five companies should concentrate to earn profit, in order to increase their earning per share.
- The height maximum value of ROE has been found in 2015 (42.40) and the Minimum value is found in 2017 (15.41). The five companies should focus to utilize the shareholder fund in a proper manner.

## **CONCLUSION**

The efficiency of a business enterprise is measured by the profit earned. Profit is necessary for every company to survive in long run. For accounting purposes, profit is the difference between total income and total expenses. The financial advisor is able to guide the management on various operational aspects with the help of profitability measurement and its analysis. The study concludes that the profitability of select IT companies has been showing an increasing movement from year 2014-2015 to 2018-2019 which means that the company was doing well and the company also has the ability to generate earnings as compared to its expenses and other relevant costs incurred.

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## **APPLICATION OF SELECT TECHNICAL INDICATOR IN NATIONAL STOCK EXCHANGE**

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### **ABSTRACT**

The study examines the application of select trading Indicator Moving average in National stock exchange. The analysis is associated with Exponential moving averages and Moving Average Convergence and Divergence (MACD). It is found that, the moving average trading rules outperform in giving the trade line (10-day and 200 day), facilitating the investor to trade with trend.

**Keywords:** *NSE, Technical Analysis, Moving Average Convergence and Divergence (MACD), Moving Averages, Exponential Moving Averages(EMA)*

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### **INTRODUCTION**

Indicators, such as moving averages are mathematically-based technical analysis tools that traders and investors use to analyze the past and predict future price trends and patterns. Where fundamentalists may track economic reports and annual reports, technical traders rely on indicators to help interpret the market. The goal in using indicators is to identify trading opportunities. This study endeavors to evaluate the profitability of indicators in National stock exchange The Indian stock markets are growing at a fast pace in recent decades and have continuously been attracting investors' attention. For example, a moving average crossover often predicts a trend change. In this instance, applying the moving average indicator to a price chart allows traders to identify areas where the trend may change. Early studies have examined how the principles and trading restrictions affect the investment return and risk. Hence this study is focusing on the profitability of moving average trading rules in the Indian markets.

### **OBJECTIVES**

- To study the application of technical indicators in NSE.
- To ascertain the profitability using technical indicators.

### **RESEARCH METHODOLOGY**

**Secondary Data:** The sample covers NSE, Nifty index

**Period of Study:** The sample period is from 2013-2014 to 2017-2018.

**Source of data:** The closing price for each index is extracted from the Data Stream of benchmark of index of NSE, Nifty index and prices were sourced from respective exchanges publications and websites.

**Financial Indicator:** Moving average

- 'Moving Average Convergence Divergence - MACD'
- Moving Averages
- Exponential Moving Averages(EMA)



## **ANALYSIS**

When price rises above the moving average, the rising trend is likely to persist. Therefore, a buy signal is generated under this situation. Similarly, when the price crosses below the moving average, a sell signal is observed. The performance of trading rules is associated with Exponential Moving Averages and MACD on NSE. Moving average is a series of average value of security price over a pre-specified window. It is commonly used to highlight long-term trends or cycles by smoothing short-term fluctuations

### **'Moving Average Convergence Divergence - MACD'**

- **Crossovers** - As shown in the chart above, when the MACD falls below the signal line, it is a bearish signal, which indicates that it may be time to sell. Conversely, when the MACD rises above the signal line, the indicator gives a bullish signal, which suggests that the price of the asset is likely to experience upward momentum. Many traders wait for a confirmed cross above the signal line before entering into a position to avoid getting "faked out" or entering into a position too early, as shown by the first arrow.
- **Divergence** - When the security price diverges from the MACD. It signals the end of the current trend.
- **Dramatic rise** - When the MACD rises dramatically - that is, the shorter moving average pulls away from the longer-term moving average - it is a signal that the security is overbought and will soon return to normal levels.

Traders also watch for a move above or below the zero line because this signals the position of the short-term average relative to the long-term average. When the MACD is above zero, the short-term average is above the long-term average, which signals upward momentum. The opposite is true when the MACD is below zero. As you can see from the chart above, the zero line often acts as an area of support and resistance for the indicator.

### **Exponential Moving Average(EMA):**

Exponential moving averages are mathematical indicators of the underlying trend of the price movement. The closing prices of shares are used for calculation.

In this study for a short term of 10 days and a long term of 200 days taken as n value. The net results from the application of periodical ROI calculations in % on NIFTY stocks for a period of 10 years from July 2013 to June 2018 has been presented in the following table.

### **Moving Average Convergence And Divergence (MACD)**

MACD is an oscillator that measures the convergence and divergence between two exponential moving averages. A short-term exponential moving average and a long-term exponential moving average are calculated with the help of the closing price data. The MACD values for different days are derived by deducting the long-term EMA for each day from the corresponding short-term EMA for the day.

## **RESULTS**

- The short term calculation based on closing price depicts an upward trend. The long term calculated on 200 days also reports an upward trend line. Comparatively the long term EMA yields more.



- The MACD shows positive in the year 2013-2014 and 2014-2015. The MACD shows a negative trend for three years 2015-2016, 2016-2017 and 2017-2018, which aid to form a trend line helping the investors to trade according to the prevailing trend.

## **CONCLUSION**

The profitability of Indicator in Indian markets has not been extensively investigated, despite the increasingly important role of trading in the world economy. If trading rules successfully generate consistent profit, it is strong evidence against market efficiency. The findings suggest that the trading rules generate a notably higher return in Indian stock markets. Highest returns are generated by the 10-day and 200- day weighted moving averages. A positive relationship between the frequency of transactions and the return rates is also found.

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## **AN ANALYTICAL STUDY ON WORKING CAPITAL MANAGEMENT OF EICHER MOTORS LIMITED**

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### **ABSTRACT**

*Management of working capital is an integral part of overall corporate management. A business enterprise with ample working capital is always in a position to take advantages of any favorable opportunities either to purchase raw-materials or implement a new special order or to wait for enhancing market status. Working capital can be utilized for meeting day-to-day expenses and for maintaining fixed assets that are involved in everyday life of a business enterprise. It is rightly said that the overall success or failure of a business enterprise mainly depends upon how the enterprise manage its working capital. Thus, proper management of working capital has become an essential part every business enterprise because it shows the efficiency and financial strength of an enterprise.*

**KeyWords:** *Working Capital, Management, Current Ratio, Liquid Ratio.*

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### **MEANING OF WORKING CAPITAL**

**Working capital** is money available to a company for day-to-day operations. Simply put, working capital measures a company's liquidity, efficiency, and overall health. Because it includes cash, inventory, accounts receivable, accounts payable, the portion of debt due within one year, and other short-term accounts, a company's working capital reflects the results of a host of company activities, including inventory management, debt management, revenue collection, and payments to suppliers.

### **CONCEPT OF WORKING CAPITAL:**

The two concepts of Working Capital are,

- 1) Gross Working Capital
- 2) Net Working Capital

### **NEED OF WORKING CAPITAL:**

The need for working capital cannot be over emphasized. Every business needs some amount of working capital. The need for working capital arises due to the time gap between production and realization of cash from sales. There is an operating cycle involved in the sales and realization of cash. There are time gaps in purchase of raw materials and production; production and sales; and sales and realizations of cash. Thus, working capital is needed for the following purposes:

- ❖ For the purchase of raw materials, components and spares.
- ❖ To pay wages and salaries.
- ❖ To incur day-to-day expenses and overhead costs such as fuel, power and office expenses etc.,





- ❖ To meet the selling costs as packing, advertising, etc.
- ❖ To provide credit facilities to the customers.
- ❖ To maintain the inventories of raw material, work-in-progress, stores and spares and finished stock.

### **IMPORTANCE OF ADEQUATE WORKING CAPITAL:**

Working capital is the life blood and nerve center of a business. Just as circulation of blood is essential in the human body for maintaining life, working capital is very essential to maintain the smooth running of a business. No business can run successfully without an adequate amount of working capital. The main advantages of maintaining adequate amount of working capital are as follows:

#### **❖ Solvency of the Business:**

Adequate working capital helps in maintaining solvency of the business by providing uninterrupted flow of production.

#### **❖ Goodwill:**

Sufficient working capital enables a business concern to make prompt payments and hence helps in creating and maintaining goodwill.

#### **❖ Easy Loans:**

A concern having adequate working capital, high solvency and good credit standing can arrange loans from banks and others on easy and favorable terms.

#### **❖ Cash Discounts:**

Adequate working capital also enables a concern to avail cash discounts on the purchases and hence it reduces costs.

#### **❖ Regular Supply of Raw Materials:**

Sufficient working capital ensures regular supply of raw materials and continuous production.

#### **❖ Regular Payment of Salaries, Wages and Other Day- To- Day Commitments:**

A company which has ample working capital can make regular payment of salaries, wages and other day-to-day commitments which raises the moral of its employees, increases their efficiency, reduces wastages and costs and enhances production and profits.

#### **❖ Exploitation of Favorable Market Conditions:**

Only concerns with adequate working capital can exploit favorable market conditions such as purchasing its requirements in bulk when the prices are lower and by holding its inventories for higher prices.

#### **❖ Ability To Face Crisis:**

Adequate working capital enables a concern to face business crisis in emergencies such as depression because during such period, generally, there is much pressure on working capital.

#### **❖ Quick And Regular Return on Investments:**

Every Investor wants a quick and regular return on his investments. Sufficiency of working capital enables a concern to pay quick and regular dividends to its investors as there may not be much pressure to plough back profits. This gains



the confidence of its investors and creates a favorable market to raise additional funds in the future.

❖ **High Morale:**

Adequacy of working capital creates an environment of security, confidence, and high morale and creates overall efficiency in a business.

**EXCESS OR INADEQUATE WORKING CAPITAL:**

Every business concern should have adequate working capital to run its business operation. It should have neither redundant or excess working capital nor inadequate nor shortage of working capital. Both excess as well as short working capital positions are bad for any business. However, out of the two, it is the inadequacy of working capital which is more dangerous from the point of view of the firm.

**Disadvantages of Excessive Working Capital:**

- ❖ Excessive Working Capital means idle funds which earn no profits for the business and hence the business cannot earn a proper rate of return on its investments.
- ❖ When there is a redundant working capital, it may lead to unnecessary purchasing and accumulation of inventories causing more chances of theft, waste and losses.
- ❖ Excessive working capital implies excessive debtors and defective credit policy which may cause higher incidence of bad debts.
- ❖ It may result into overall inefficiency in the organization.
- ❖ When there is excessive working capital, relations with banks and other financial institutions may not be maintained.
- ❖ Due to low rate of return on investments, the value of shares may also fall.
- ❖ The redundant working capital gives rise to speculative transactions.

**Dangers of Inadequate Working Capital**

- ❖ A concern which has inadequate working capital cannot pay its short-term liabilities in time. Thus, it will lose its reputation and shall not be able to get good credit facilities.
- ❖ It cannot buy its requirements in bulk and cannot avail of discounts, etc.
- ❖ It becomes difficult for the firm to exploit favorable market conditions and undertake profitable projects due to lack of working capital.
- ❖ The firm cannot pay day-to-day expenses of its operations and it creates inefficiencies, increases costs and reduces the profits of the business.
- ❖ It becomes impossible to utilize efficiently the fixed assets due to non-availability of liquid funds.

The rate of return on investments also falls with the shortage of working capital.



### **STATEMENT OF THE PROBLEM:**

Automobiles are used to transport people and items from one location to another location. Eicher Motors Limited is engaged in manufacturing automobile products and related components. Hence it is necessary to analyze the day to day operations of the company towards its Manufacturing cost. This study is done to analyse the Working Capital Management of Eicher Motors Limited.

### **OBJECTIVE OF THE STUDY:**

1. To analyze the short term solvency position of the company.
2. To access the performance or activity position of the company.
3. To analyze the long term solvency position of the company.

### **SCOPE OF THE STUDY:**

The scope of the study is to find out Working capital of T. Stanes and Company for a period of 5 years from 2014-2015 to 2018-2019. A sincere attempt has been made to include all the aspects relating to the study. For this purpose analysis of working capital of the company has done from the last 5 years published financial statement and all aspects the researcher should be included in the report.

### **RESEARCH METHODOLOGY:**

#### **❖ Research Design:**

Since the past and existing facts are used to analytical in nature, the researcher uses facts or information already available to analyses and evaluates the materials.

#### **❖ Data collection:**

**Secondary data:** Companies' annual reports and their official websites serve as the secondary data source of the study.

#### **❖ Period of study:**

The study has been undergone for a period of 5 years starting from 2014-2015 to 2018-2019.

#### **❖ Tools for Analysis:**

The following financial tools are used in the study,

- Ratio Analysis

### **LIMITATIONS OF THE STUDY:**

1. Only five years data relating to Eicher Motors Ltd is used for analysis. Hence a comprehensive financial position cannot be known.
2. The study is based on the information given in the secondary data and analysis is made only for the past data so the future variation in all aspects affects the study.



## **ANALYSIS AND INTREPRETATION**

**TABLE: 1 - CURRENT RATIO**

<b>YEAR</b>	<b>CURRENT ASSETS (in Crores)</b>	<b>CURRENT LIABILITIES (in Crores)</b>	<b>CURRENT RATIO</b>
<b>2014-2015</b>	480.39	995.23	0.48
<b>2015-2016</b>	667.32	1264.93	0.53
<b>2016-2017</b>	754.71	1550.23	0.49
<b>2017-2018</b>	2098.19	2336.46	0.90
<b>2018-2019</b>	4110.33	2274.58	1.81

**TABLE 2 - LIQUID RATIO**

<b>YEAR</b>	<b>LIQUID ASSETS (in Rs)</b>	<b>CURRENT LIABILITIES (in Rs)</b>	<b>LIQUID RATIO</b>
<b>2014-2015</b>	275.26	995.23	0.28
<b>2015-2016</b>	366.96	1264.93	0.29
<b>2016-2017</b>	432.26	1550.23	0.28
<b>2017-2018</b>	1718.96	2336.46	0.74
<b>2018-2019</b>	3504.99	2274.58	1.54

**TABLE 3 - ABSOLUTE LIQUID RATIO**

<b>YEAR</b>	<b>ABSOLUTE LIQUID ASSETS (in Rs)</b>	<b>CURRENT LIABILITIES (in Rs)</b>	<b>ABSOLUTE LIQUID RATIO</b>
<b>2014-2015</b>	5986.60	995.23	2.63
<b>2015-2016</b>	5074.81	1264.93	2.17
<b>2016-2017</b>	3562.34	1550.23	2.29
<b>2017-2018</b>	2113.57	2336.46	1.69
<b>2018-2019</b>	1231.63	2274.58	1.24



**TABLE 4 - DEBTORS TURNOVER RATIO**

<b>YEAR</b>	<b>TOTAL SALES (in Rs)</b>	<b>DEBTORS (in Rs)</b>	<b>DEBTORS TURNOVER RATIO</b>
<b>2014-2015</b>	3031.22	10.70	283.29
<b>2015-2016</b>	6186.19	46.13	134.10
<b>2016-2017</b>	7037.97	48.94	143.81
<b>2017-2018</b>	8957.51	78.02	114.81
<b>2018-2019</b>	9794.48	112.65	86.95

**TABLE 5 - AVERAGE COLLECTION PERIOD**

<b>YEAR</b>	<b>NUMBER OF DAYS</b>	<b>DEBTORS TURNOVER</b>	<b>AVERAGE COLLECTION PERIOD</b>
<b>2014-2015</b>	365	283.29	1.29
<b>2015-2016</b>	365	134.10	2.72
<b>2016-2017</b>	365	143.81	2.53
<b>2017-2018</b>	365	114.81	3.18
<b>2018-2019</b>	365	86.95	4.20

**TABLE 6 - INVENTORY TURNOVER RATIO**

<b>YEAR</b>	<b>NET SALES (in Rs)</b>	<b>AVERAGE INVENTORY (in Rs)</b>	<b>INVENTORY TURNOVER RATIO</b>
<b>2014-2015</b>	3031.22	174.49	17.37
<b>2015-2016</b>	6186.19	252.75	24.48
<b>2016-2017</b>	7037.97	311.41	22.60
<b>2017-2018</b>	8957.51	350.84	25.53
<b>2018-2019</b>	9794.48	492.29	19.90

**TABLE 7 - INVENTORY CONVERSION PERIOD**

<b>YEAR</b>	<b>NUMBER OF DAYS</b>	<b>INVENTORY TURNOVER</b>	<b>INVENTORY CONVERSION PERIOD</b>
<b>2014-2015</b>	365	17.37	21.01
<b>2015-2016</b>	365	24.48	14.91
<b>2016-2017</b>	365	22.60	16.15
<b>2017-2018</b>	365	25.53	14.30
<b>2018-2019</b>	365	19.90	18.34



**TABLE 8 - WORKING CAPITAL TURNOVER RATIO**

YEAR	SALES (in Rs)	NET WORKING CAPITAL (in Rs)	WORKING CAPITAL TURNOVER RATIO
2014-2015	3031.22	-514.84	-5.88
2015-2016	6186.19	-597.61	-10.35
2016-2017	7037.97	-795.52	-8.84
2017-2018	8957.51	-238.27	-37.59
2018-2019	9794.48	1835.75	5.33

**TABLE 9  
CURRENT ASSETS TO PROPRIETORS FUND RATIO**

YEAR	CURRENT ASSETS (in Rs)	SHAREHOLDERS FUND (in Rs)	CURRENT ASSETS TO PROPRIETORS FUND RATIO
2014-2015	480.39	1233.66	0.39
2015-2016	667.32	2336.41	0.29
2016-2017	754.71	3922.59	0.19
2017-2018	2098.19	5372.23	0.39
2018-2019	4110.33	7126.45	0.58

**TABLE 10 - FIXED ASSET TO CURRENT ASSET RATIO**

YEAR	FIXED ASSET (in Rs)	CURRENT ASSET (in Rs)	FIXED ASSET TO CURRENT ASSET RATIO
2014-2015	500.58	480.39	1.04
2015-2016	793.06	667.32	1.19
2016-2017	870.05	754.71	1.15
2017-2018	1497.28	2098.19	0.71
2018-2019	1870.81	4110.33	0.46

### **FINDINGS AND SUGGESTIONS**

- During the study period the current assets ratio is not satisfactory. The Liquid Asset ratio is also not satisfactory in the year 2014-2015 to 2017-2018 and in the year 2018-2019 the ratio is Satisfactory. Absolute Liquid ratio is at satisfactory level. Hence the company has to take proper steps to utilize the cash and bank balance efficiently.
- During the study period the performance or activity ratios such as debtor's turnover ratio, average collection period, inventory turnover ratio and inventory conversion period is at satisfactory level. Working capital turnover ratio is not satisfactory in the



years 2014-2015 to 2017-2018. In the year 2018-2019 the ratio is at satisfactory level. Hence the company has to maintain progress for the upcoming years.

- During the study period the long term solvency ratio such as Current Asset to Proprietors fund ratio and Fixed Asset to Current Asset ratios are at satisfactory level. Hence the company should take necessary steps to utilize the proprietors fund efficiently.

## **CONCLUSION**

The working capital is the life-blood and nerve centre of every business enterprise. No business can run effectively without adequate quantity of working capital. Management of working capital is an integral part of overall corporate management.

The study reveals that the short term solvency of the company is not up to the level. But the companies' long term solvencies, and efficiency position is at quite satisfactory level. This shows that the company has to take proper measures in utilizing current assets to improve its working capital management

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## **A STUDY ON CUSTOMER AWARENESS ABOUT INVESTMENT STRATEGIES IN REAL ESTATE (WITH SPECIAL REFERENCE TO COIMBATORE CITY)**

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### **ABSTRACT**

*Investing has become much more complicated over the past decades as various types of derivative instruments become created. The average stock investor will simply buy a promising stock and hope to sell it later at a higher price. For the long-term investor, investing this way makes perfect sense. However, for the short to medium term investor, stock option investing provides an additional suite of investment options to let him make better use of his investment capital. Option contracts help a hedger reduce his risk with a wider variety of strategies. Options can be used for hedging, taking a view on the future direction of the market, for arbitrage or for implementing strategies which can help in generating income for investors under various market conditions. This study covers the key terms which is used in option invest, option terminology, Payoff profile of Call and Put option.*

**Keywords: Investment, Payoff, Call and Put Option.**

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### **INTRODUCTION**

To invest is to allocate money in the expectation of some benefit in the future. In finance, the benefit from an investment is called a return. The return may also include currency gains or losses due to changes in foreign currency exchange rates. Investors generally expect higher returns from riskier investments. When a low risk investment is made, the return is also generally low. Investors, particularly novices, are often advised to adopt a particular investment strategy and diversify their portfolio. Diversification has the statistical effect of reducing overall risk. Savings and Investments form an integral part of one's life. Investments refer to the employment of funds with an objective of earning a favorable return on it. In other words, investment is a process, where money is being utilized with a hope of making more money. Investment is the commitment of money that have been saved by deferring the consumption and purchasing an asset, either real or financial with an expectation that it could yield some positive future returns. There is a plethora of investment avenues, each associated with varied risk-return trade-offs.



**The investors can be classified into:**

- i. Individual investors
- ii. Corporate
- iii. Institutional investors –Domestic and Foreign
- iv. Pension Funds
- v. Government the investor talked about in the present context refers only to individual investors.

**TYPES OF INVESTORS:**

Based on the risk tolerance level, investors can be classified into,

- ✓ Conservative
- ✓ Moderate
- ✓ Aggressive Conservative

Investors shall take lower risks and is basically risk averse. The conservative investor's basic priority is safety of the capital. He accepts minimal risks and is hence, prepared to receive minimum or low returns. Investors with such profile should allocate most of their money into fixed-income and money-market products. Moderate investors are willing to take slightly higher risks as compared to conservative investors for a moderate level of return. Investors with this profile can allocate their money in debt as well as hybrid products like mutual funds, ULIPs etc so that they can earn a moderate level of income with moderate risks.

**TYPES OF INVESTMENTS:**

- i. Traditional investments

In finance, the notion of **traditional investments** refers to putting money into well-known assets (such as bonds, cash, real estate, and equity shares) with the expectation of capital appreciation, dividends, and interest earnings. **Traditional investments** are to be contrasted with alternative **investments**.



ii. Alternative investment

An **alternative investment** is a financial asset that does not fall into one of the conventional equity/income/cash categories. Private equity or venture capital, hedge funds, real property, commodities, and tangible assets are all examples of **alternative investments**.

**REVIEW OF LITERATURE:**

- John R. Graham, Alok Kumar, (2006), in their study entitled, “Do Dividend Clientele Exist Evidence on Dividend Preferences of Retail Investors”, studied the stockholding and trading behaviour of more than 60,000 households and found evidence consistent with dividend clientele. Retail investor stockholdings indicate a preference for dividend yield that increases with age and decreases with income, consistent with age and tax clienteles respectively. Trading patterns reinforce this evidence.
- In a research conducted by Samantha (2010) “Effect of KUJ preference on investors behavior; a survey based research” on effect of friends on the investment decisions of individuals, she conducted a survey in USA among 500 respondents and she found that some are investing just because their friends are also investing. Their objective is not just earning good returns on their investment, but to be in association of their friends.

**STATEMENT OF THE PROBLEM:**

The real estate is one of the most vital and dynamic sectors in the financial system making an important contribution to the economic development of a country. Investors are the backbone of the real estate and they are not alike. Institutional investors are capable of understanding the real estate activities and trends but the investors’ lack of adequate awareness about it. Large amount of savings emanate from the households, and all investor is still the only source of risk capital for upcoming enterprises, to undertake new industrial activities, the capital market cannot grow without their participation, directly or indirectly. As investors find it difficult to participate directly in real estate to a significant extent, encourages them to offer innovative products to suit the risk appetite of the investors.

**OBJECTIVES:**

- ✓ To study on customer Awareness about investment strategies
- ✓ To know the impact of real estate on the investment decision.

**RESEARCH METHODOLOGY:**

The present study titled “A Study on customer Awareness about investment strategies” aims to probe into the investment decisions, demographic factors influence investors, pattern, risk-return perceptions, evaluation of post investment satisfaction and the problems associated with investments of investors. like descriptive study.



## **CONCLUSION:**

The nature and workings of the direct real estate investment market differ from those of the other main asset classes. Unlike other major categories of investment where there are well-developed markets in which homogeneous investments are regularly traded, real estate is a heterogeneous asset. No two properties are the same, whether in terms of physical size, accommodation, structure, condition, differences in tenure or simply location. There is a paucity of information within the direct real estate market, exacerbated by there being no central market place for its transactions.

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## **A STUDY ON FINANCIAL POSITION OF TVS MOTOR COMPANY LIMITED**

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### **ABSTRACT**

*TVS Motor Company the flagship company of TVS Group is the third largest two-wheeler manufacturer in India. The company manufactures a wide range of two-wheelers from mopeds to racing inspired motorcycles. The company also manufactures three-wheelers. The company has an annual production capacity of 4 million 2 wheelers & 120000 three wheelers. It is one of the leading two-wheeler and three-wheeler exporters from India distributing to over 60 countries. This paper made an attempt to study the financial performance of TVS MOTOR COMPANY. The financial tool used for study is ratio analysis.*

**Key Words:** *Two Wheelers, Spare Parts.*

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### **INTRODUCTION**

Finance is a broad term that describes activities associated with banking, leverage or debt, credit, capital markets, money, and investments. Basically, finance represents money management and the process of acquiring needed funds. Financial performance in broader sense refers to the degree to which financial objectives being or has been accomplished and is an important aspect of finance risk management. It is used to measure firm's overall financial health over a given period of time and can also be used to compare similar firms across the same industry or to compare industries or sectors in aggregation.

Every new venture needs seed money. Entrepreneurs only have dreams and ideas until they have some capital to put their ideas in motion. To create and deliver or product or a service, money is needed as well as time to lay the groundwork of selling and establishing important relationships. Most business owners face the critical choice between debt and equity financing. The critical decision in financing will determine how the business will work from that point onward. It is a prerequisite for obtaining physical resources, which are needed to perform productive activities and carrying business operations such as sales, pay compensations, reserve for contingencies and so on.

### **REVIEW OF LITERATURE**

**Dr.A.Ramya, Dr.S.Kavitha (2017)** *"A Study on Financial Analysis of Maruthi Suzuki India Limited Company"* Financial performance analysis is the process of determining the operation and financial characteristics of a firm from accounting and financial statements. The goal of such an analysis is to determine the efficiency and performance of the firm's management, as reflected in the financial records and reports. The study focus on overall financial position of particular Maruthi Suzuki company during the specific period based on the selected variables, which may interest not only for the respective companies in the industry but also brings a process of development operational aspects of the entire industry. The study concludes that the Tata's and Maruti need to take care of their stock and work on its consistency. This would help them attract more investors and grow in this growing



economy of India. Increasing demands and sales numbers of Indian auto bring many opportunities for these players if they are up to grab it.

**Mustafa Hassan Mohammad Adam (2014)** “10 *Evaluating the Financial Performance of Banks using Financial Ratios- A case study of Erbil Bank for Investment and finance*”. This study investigates the financial performance of Erbil Bank for Investment and Finance, Kurdistan Region of Iraq during the period of 2009-2013. Several financial performance parameters are used such as financial ratios analysis which is used to measure the financial position for the bank and on broader range statistical tools also have been used for analysis purpose of several variables which would affect the banking system in general in order to know whether these variables are significantly correlated with the financial performance for the bank. The findings of the study show the positive behaviour of the financial position for Erbil Bank. This study suggests a set of recommendations regarding the development and enhancing of some banking operations which will boost the bank's profitability and improve the financial performance for the banks.

### OBJECTIVE OF THE STUDY

- To analysis the solvency & profitability position of the company.

### RESEARCH METHODOLOGY

- **Period of study:** 3 years of financial year 2016-2017 to 2018-2019.
- **Source of data:** Annual report of the Company, Books, Journals & Reports taken from company website.
- **Tools used for study:** Ratio Analysis.

### ANALYSIS & FINDING

- **ANALYSIS** (Amount in Rupees)

RATIOS	2016-2017	2017-2018	2018-2019
<b>LIQUIDITY RATIO</b>			
CURRENT RATIO	0.75	0.62	0.74
LIQUID RATIO	0.43	0.49	0.43
ABSOLUTE LIQUID RATIO	2.98	1.56	1.01
<b>SOLVENCY RATIO</b>			
FIXED ASSET RATIO	0.40	4.70	1.30
DEBT TO TOTAL CAPITAL	19.50	30.33	26.82
PROPRIETARY OR EQUITY RATIO	0.40	0.41	0.36
SOLVENCY RATIO	11	12	7.20
<b>PROFITABILITY RATIO</b>			
GROSS PROFIT RATIO	7	0.09	2.55
NET PROFIT RATIO	4.10	4.10	3.57
RETURN ON INVESTMENT	14.11	13.95	11.75





- **FINDING**

- The Liquidity Ratios like current ratio, liquid ratio and absolute liquid ratio is at a satisfactory level. It is concluded that the company has the ability to meet its current obligations.
- The Solvency ratios like Fixed Assets Ratio, Debt Ratio, Equity Ratio indicates a better ability to meet the obligations of the business.
- The Profitability Ratio of the company show the efficiency of the concern and therefore the Gross Profit, Net Profit and the Return of Investment of the company is satisfied.

## **CONCLUSION**

Finance is the soul of all economic activities. It includes planning of financial resources, making of optimum capital structure and effective utilization of financial resources by deep analysis of cost of capital and capital budgeting tool. At present, a world without finance can never be imagined. Every activity needs finance and the most important aspect is the acquisition and management of finance. There should always be a continuous monitoring and analyzing of the financial position and performance of the company so as to improve and maintain the efficiency and performance of company. The study concluded that the TVS MOTOR COMPANY LIMITED overall liquidity and profitability position is good and satisfactory. Also it reveals the positive and good status for the short term and long term solvency position of the bank.

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## **A STUDY ON WORKING CAPITAL MANAGEMENT OF GODREJ LIMITED**

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### **ABSTRACT**

Working capital management refers to a company's managerial accounting strategy designed to monitor and utilize the two components of working capital, current assets and current liabilities, to ensure the most financially efficient operation of the company. The objective of the Study is to know the working capital management of Godrej limited. Working capital is one of the important measures of a firm's efficiency and represents the total liquid assets available with a firm. It reflects a firms' ability to meet day-to-day operating expenses and also acts as an indicator of a firm's short-term financial health. So a firm has to plan the effective utilization of its working capital in order to maintain equilibrium between liquidity and profitability of the business. The tools used for the study are Statement of changes in working capital. The study concludes that, the company has a sufficient working capital to pay off its current liabilities and the liquidity position of the company is improved year after year during the study period.

**Keywords:** *Working Capital Management, Current Asset, Current Liability.*

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### **INTRODUCTION**

In every business an optimum level of Working Capital is to be maintained for the purpose of day to day remittances. Any business cannot grow in absence of satisfactory working capital level. In case of shortage of working capital the business may suffer scarcity of resources. But it should also be kept in mind that even working capital in excessive quantity, possibly will result into superfluous cost. Therefore, the management of business firm should goal an optimal level of working capital. Working capital should be ample enough to carry out the current liabilities but should not be much more than the genuine requirement.

The financial management decision of a firm has four aspects, which include investment decision, financing decision, dividend decision and liquidity decision. The working capital management is considered to be a vital issue in liquidity and short-term investment decision of the firm. It has an effect on liquidity as well as on profitability of the firm. The value of the firm is being created by optimal working capital management. The primary purpose of working capital management is to make sure the company maintains sufficient cash flow to meet its short-term operating costs and short-term debt obligations.

### **REVIEW OF LITERATURE**

**Pinku Paul, Paroma Mitra (2018)**<sup>1</sup>“*Analysis of the Effect of Working Capital Management on Profitability of the Firm: Evidence from Indian Steel Industry*” Working capital is one of the important measures of a firm's efficiency and represents the total liquid assets available with a firm. It reflects a firms' ability to meet day-to-day operating expenses and also acts as an indicator of a firm's short-term financial health. Therefore, the present



article tries to examine the impact of working capital management on profitability of the firms of Indian steel industry. The study has taken into consideration four independent variables, that is, Current ratio, Quick ratio, Debtors turnover ratio and Finished goods turnover ratio which act as the indicators of working capital use in the industry. Return on total assets represents the profitability of the industry and acts as a dependent variable to develop an empirical model in order to establish relationship between working capital management and profitability of the steel industry in India by using panel data regression. The period of study is 17 years, that is, 2000–2016. The result of the study indicates that the impact of working capital management on profitability of the firms of Indian steel industry has been significant.

**Dr. Ashish B Joshi, Ms. Suman Ramapati (2018)<sup>2</sup>** “*A Comparative Study on Working Capital Management and Cash Flow Analysis Practices of Selected Companies in FMCG Industry*” The paper examines the working capital management practices and cash flow statement of well-known firms in Fast-Moving Consumer Goods (FMCG) industry in India. The present study is focused on Hindustan Unilever Limited (HUL) and Godrej Consumer Products Limited (GCPL) as these companies are reputed in FMCG sector. The study is an attempt to analyze and evaluate working capital management practices through various parameters like; current ratio, quick ratio, inventory turnover ratio debtor's turnover ratio and fixed asset turnover ratio etc. The Cash flow analysis is conducted with the help of indirect cash flow method. The necessary data has been collected for the period of six years from financial year 2012-13 to financial year 2017-18 for working capital management whereas data has been collected for the period of five years from financial year 2013-14 to financial year 2017-18 for cash flow statement. In this study, both the companies are trying to manage their working capital management and cash flow requirements. On comparative terms, Hindustan Unilever Ltd (HUL) is considered superior as compare to Godrej Consumer Products Ltd (GCPL). HUL has the higher ratios, turnover, higher collection of debts and cash/ liquidity requirements.

## **OBJECTIVE**

To study the working capital management of Godrej limited.

## **RESEARCH METHODOLOGY**

- **Period of Study:** Three years of financial year from 2015-2016 to 2017-2018.
- **Source of Data:** Annual report of the company, books, Journals and reports taken from company website.
- **Tools Used for the Study:** Statement of Changes in Working Capital.



## ANALYSIS AND FINDINGS

### ➤ ANALYSIS

#### STATEMENT OF CHANGES IN WORKING CAPITAL

(2015-2016)

(Amount in Crore)

PARTICULARS	As on 31-3-2015	As on 31-3-2016	Effect on Working Capital	
<u>CURRENT ASSETS</u>			Increase	Decrease
Inventories	1456.33	1982.73	526.4	
Trade receivables	1988.88	1867.14		121.74
Cash and bank balances	39.10	59.41	20.31	
Short term loans and advances	166.61	211.40	44.79	
Other current assets	207.59	188.89		18.7
<b>[A] Total current assets</b>	<b>3858.51</b>	<b>4309.93</b>		
<u>CURRENT LIABILITIES</u>				
Short term borrowings	714.27	1430.76		716.49
Trade payables	780.04	65.35	714.69	
Other current liabilities	1640.33	1290.25	350.08	
Short term provisions	149.36	153.83		4.47
<b>[B] TOTAL CURRENT LIABILITIES</b>	<b>3284</b>	<b>2940.19</b>		
<b>Net Working Capital (A-B)</b>	<b>574.51</b>	<b>1369.74</b>	<b>1312.46</b>	<b>1205.21</b>
Increase in Working Capital	795.23			795.23
<b>TOTAL</b>	<b>1369.74</b>	<b>1369.74</b>	<b>1312.46</b>	<b>1312.46</b>

#### STATEMENT OF CHANGES IN WORKING CAPITAL (2016-2017)

(Amount in Crore)

PARTICULARS	As on 31-3-2016	As on 31-3-2017	Effect on Working Capital	
<u>CURRENT ASSETS</u>			Increase	Decrease
Inventories	1982.73	1,722.91		259.82
Trade receivables	1867.14	12.16		1854.98
Cash and bank balances	59.41	57.62		1.79
Short term loans and advances	211.40	93.91		117.49
Other current assets	188.89	163.90		24.99
<b>[A] Total current assets</b>	<b>4309.57</b>	<b>2050.5</b>		
<u>CURRENT LIABILITIES</u>				
Short term borrowings	1430.76	1,444.29		13.53
Trade payables	65.35	951.3		885.95
Other current liabilities	1290.25	761.05	529.2	
Short term provisions	153.83	519.47		365.64



<b>[B] TOTAL CURRENT LIABILITIES</b>	<b>2940.19</b>	<b>3676.11</b>		
<b>Net Working Capital (A-B)</b>	<b>1369.38</b>	<b>1625.61</b>	<b>1265.12</b>	<b>2788.27</b>
Increase in Working Capital	256.23		256.23	
<b>TOTAL</b>	<b>1625.61</b>	<b>1625.61</b>	<b>2788.27</b>	<b>2788.27</b>

**STATEMENT OF CHANGES IN WORKING CAPITAL (2017-2018)**  
**(Amount in Crore)**

<b>PARTICULARS</b>	<b>As on 31-3-2017</b>	<b>As on 31-3-2018</b>	<b>Effect on Working Capital</b>	
<b><u>CURRENT ASSETS</u></b>			<b>Increase</b>	<b>Decrease</b>
Inventories	1,722.91	2,127.23	404.32	
Trade receivables	12.16	2024.17	2012.01	
Cash and bank balances	57.62	27.02		30.6
Short term loans and advances	93.91			
Other current assets	163.90	327.74	163.84	
<b>[A] Total Current Assets</b>	<b>2050.5</b>	<b>4506.16</b>		
<b><u>CURRENT LIABILITIES</u></b>				
Short term borrowings	1,444.29	1,182.84	261.45	
Trade payables	951.3	1,112.14		160.84
Other current liabilities	761.05	747.82	13.23	
Short term provisions	519.47	31.42	488.05	
<b>[B] TOTAL CURRENT LIABILITIES</b>	<b>3676.11</b>	<b>3074.22</b>		
<b>Net Working Capital (A-B)</b>	<b>(-)1625.61</b>	<b>1431.94</b>	<b>160.843</b>	<b>793.33</b>
Decrease in Working Capital		193.67		193.67
<b>TOTAL</b>	<b>1625.61</b>	<b>1625.61</b>	<b>793.33</b>	<b>793.33</b>

**FINDINGS**

- The company has a liquidity position and sufficient working capital to pay off its current liabilities and debt for the year 2015-2016 and 2017-2018.
- The current asset is decreased in the year 2016-2017, so the company has to improve the working capital.

**CONCLUSION**

The study has been conducted on the working capital management of GODREJ COMPANY LIMITED with the help of statement of changes in working capital. The working capital techniques are playing significant role in assistant of the management for decision making. The working capital management contributes much in the overall



management of the organization affairs. It reflects a firms' ability to meet day-to-day operating expenses and also acts as an indicator of a firm's short-term financial health. The company has a sufficient working capital to pay off its current liabilities and the liquidity position of the company is improved year after year during the study period.

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- <http://www.godrej.com>.



## **IMPACT OF CAMEL RATIOS ON PROFITABILITY OF SELECT BANKS IN INDIA**

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### **ABSTRACT**

*Finance is the life blood of trade, commerce and industry. Now-a-days, banking sector acts as the backbone of modern business. Development of any country mainly depends upon the banking system. The paper analysis the effect of CAMEL ratios on profitability of select banks in India. The top five public sector banks has been taken. The aim of the paper is to study the effect of CAMEL ratios on profitability of banks. The result revealed that the t-test result shows that among all the ratios, Business per employee has significant effect on the Interest Spread ratio(dependent variable) at 5% level and the F-test value (1.768) shows that the correlation is not significant. The t-test result shows that among all the ratios Interest Spread to Working Fund has significant effect on the Return on Investment (dependent variable) at 5% level and the F-test value (3.014) shows that the correlation is significant at 5% level.*

**Keywords:** *Profitability, Interest Spread, Business per employee, Return on Investment, Interest Spread to Working Fund.*

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### **INTRODUCTION**

A bank is a financial intermediary that creates credit by lending money to a borrower, thereby creating a corresponding deposit on the bank's balance sheet. Lending activities can be performed either directly or indirectly through capital markets. Due to their importance in the financial system and influence on national economies, banks are highly regulated in most countries. Banking is a highly leveraged business requiring regulators to dictate minimal capital levels to help ensure the solvency of each bank and the banking system. The flurry of reforms witnessed over the last one and half decades has brought about significant changes in the banking arena in the country. Without a sound and effective banking system in India, it cannot have a healthy economy. The banking system of India should not only be hassle free but it should be able to meet new challenges posed by the technology and any other external and internal factors.

### **STATEMENT OF THE PROBLEM**

The banking sector's performance is seen as the replica of economic activities of the nation as a healthy banking system acts as the bedrock of social, economic and industrial growth of a nation. As banking sector plays a crucial role in the development of an economy, it is inevitable that the banks are able to keep pace with the demands of all other sectors. To meet with this end, the banks should perform profitably and grow in all dimensions. It is important to measure the performance of the banking sector through a performance





measurement system that provides an opportunity to assess the performance of banks. Hence, an analysis has been done with the help of CAMEL model to measure the performance of five selected banks.

## **IMPORTANCE OF THE STUDY**

This report explores an empirical approach to the analysis of financial performance of select public and private sector banks in India using CAMEL model. This approach helps to evaluate banks with complete coverage of factors affecting banks' credit worthiness. This study helps the bankers to know their credit worthiness and helps the customers to know the bank performance and growth during the period of study. This would enable the RBI to identify the banks whose condition warrants special supervisory attention.

## **OBJECTIVES OF THE STUDY**

- ❖ To study the effect of CAMEL ratios on profitability of banks.

## **RESEARCH METHODOLOGY**

This study is based on the secondary data. In this study, ten commercial banks have been selected (five public sector banks) based on their market capitalization listed by BSE. The annual reports have been used to collect data and for making an analysis of the financial performance of selected Banks. The five selected banks' financial data have been taken for a period of five years viz., from 2015 to 2019 for the study.

## **REVIEW OF LITERATURE**

Sathish Kumar (2006) in his paper entitled "Financial Performance of Private Sector Banks in India – An Evaluation" has attempted to study the financial performance of Indian private sector banks and to rank them based on each variable for the period of study. To analyze the financial performance, variables like Business per employee, return on assets, profit per employee, capital adequacy, credit deposit ratio, operating profit and percentage of net Non - Performing Assets to net advances are taken for analysis. Secondary Data have been collected for a period of three years (2003-2004, 2004-2005, and 2005-2006) from all Indian private sector banks. The result of the study reveals that among all private sector banks the best performing bank on the basis of profitability has been KOTAK Mahindra Bank Ltd and UTI bank Ltd. SBI has highest capital adequacy ratio during the study period. ICICI bank Ltd and Yes bank Ltd have maintained a good liquidity position.

Manjunathand DivyaPrabhu (2014) in their article "A Study on Evaluation of Performance of South Canara District Central Co-operative (SCDCC) Bank with Special Reference to Assets and Investments" have focused on ROA and ROI to examine the financial performance of a SCDCC bank. In order to empirically analyze the performance of SCDCC Bank and to know whether the bank is earning sufficient return or not out of its assets and investments, secondary data have been collected for the period of five years from (2008-09 to 2012-13). Performance has been measured by using various ratios namely return





on assets, return on investments and spread ratio and statistical tools like correlation have been used. The results of the ROA and ROI of the bank showed inconsistency and they indicate that the performance of SCDCC bank is not stable as far as of ROA and ROI are concerned.

## ANALYSIS

**Table No: 1**

### **Regression-CRAMEL Ratios Vs. Interest Spread Ratio –Public sector**

**Dependent Variable: Interest spread ratio**

	Regression Coefficients (B)	Std. Error	t	Sig.
(Constant)	-15.107	10.338		
Ratio of advances to total assets	0.229	0.126	1.813	Ns
Capital adequacy ratio	-0.136	0.259	-0.525	Ns
Debt -equity ratio	3.029	1.699	1.783	Ns
Credit deposit ratio	0.017	0.017	1.025	Ns
Net NPA to Net Advances	0.662	0.350	1.891	Ns
Asset Turnover Ratio	-47.212	55.298	-0.854	Ns
Business per employee	-0.002	0.001	-2.552	*
loan turnover ratio	2.847	5.655	0.503	Ns
Interest spread to working fund	0.058	0.148	0.391	Ns
Term Deposits to Total Deposits	0.101	0.050	1.996	Ns

Source: computed

R	R Square	F	Sig.
0.747	0.558	1.768	Ns



**Table No: 2**

**Regression- CRAMEL Ratios Vs. Return on Investment –Public sector**

**Dependent Variable: Return on Investment**

	Regression Coefficients (B)	Std. Error	T	Sig.
(Constant)	13.150	13.585		
Ratio of advances to total assets	-0.139	0.166	-0.840	Ns
Capital adequacy ratio	-0.362	0.340	-1.065	Ns
Debt -equity ratio	-4.459	2.233	-1.997	Ns
Credit deposit ratio	0.017	0.022	0.755	Ns
Net NPA to Net Advances	0.033	0.460	0.072	Ns
Asset Turnover Ratio	50.067	72.670	0.689	Ns
Business per employee	-0.002	0.001	-1.595	Ns
loan turnover ratio	4.606	7.432	0.620	Ns
Interest spread to working fund	0.534	0.195	2.742	*
Term Deposit to Total Deposit	0.047	0.066	0.714	Ns

Source: computed

R	R Square	F	Sig.
0.826	0.683	3.014	*

**FINDINGS:**

**CRAMEL RatiosVs. Interest Spread Ratio –Public sector**

The t-test result shows that among all the ratios, Business per employee has significant effect on the Interest Spread ratio(dependent variable) at 5% level.Multiple correlation co-efficient shows that there is high correlation between dependent and independent variables (R=0.747).



The F-test value (1.768) shows that the correlation is not significant.

### **CRAMEL Ratios Vs. Return on Investment –Public sector**

The t-test result shows that among all the ratios Interest Spread to Working Fund has significant effect on the Return on Investment (dependent variable) at 5% level.

Multiple correlation co-efficient shows that there is high correlation between dependent and independent variables ( $R=0.826$ ).

The F-test value (3.014) shows that the correlation is significant at 5% level.

### **CONCLUSION**

A bank is a financial institution and a financial intermediary that accepts deposits and channels those deposits into lending activities, either directly by loaning or indirectly through capital markets. Banks are essential to maintaining economies and they impact the entire societies and nations. Hence they are closely regulated and strict procedures and principles are advised to be followed by the banks by various authorities and governments. The current study has been conducted to examine the performance of banking sector by selecting ten leading banks in India using CRAMEL model during the period 2015-19. The result revealed that The F-test value CRAMEL Ratios Vs. Interest Spread Ratio(1.768) shows that the correlation is not significant. The F-test value CRAMEL Ratios Vs. Return on Investment (3.014) shows that the correlation is significant at 5% level.

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## **DEMONETIZATION IMPACT ON INDIAN STOCK MARKET WITH SPECIAL REFERENCE TO NIFTY 50 INDEX**

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### **ABSTRACT**

*Demonetization is an act of withdrawal of currency notes, coins or precious metal from use of legal tender. Announcing demonetization in a country has a huge impact on its country's economy. This demonetization was announced by the Indian Government on 8<sup>th</sup> November 2017 by withdrawal of Rs.500 and Rs.1000 currency notes. This was done to kill the black money banning high currency notes. This creates panic among the public and shook the entire nation. The objective of demonetization is more or less a long term. Stock market act as an indicator for a country's economic. Demonetization and the clamp down on black money came in as a pleasant surprise. Yes, it has caused inconvenience to many and has caused quite a dent in the economy on an immediate basis. This paper examines the demonetization impact on Indian Stock market with special reference to Nifty 50 Index.*

**Keywords:** *Demonetization, Stock Market, Nifty 50 Index.*

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### **INTRODUCTION**

Demonetization is an act of withdrawal of currency notes, coins or precious metal from use of legal tender. Announcing demonetization in a country has a huge impact on its country's economy. This demonetization was announced by the Indian Government on 8<sup>th</sup> November 2017 by withdrawal of Rs.500 and Rs.1000 currency notes. This was done to kill the black money banning high currency notes. This creates panic among the public and shook the entire nation. The objective of demonetization is more or less a long term. Stock market act as an indicator for a country's economic. Since this creates panic among many investors they started to withdraw their shares from the capital market. This is due to lack of funds, may be future fall and buying of share at low price in the future.

This demonetization is not the first time in India. During the period of 1946, 1978 were announced as a withdrawal of currency notes. The government said this demonetization was done to curb the black money, to check fake notes and to promote e-payments and financial inclusion. The government argues that demonetization brings high growth and much faster than the pace of economic expansion. The financial experts have welcomed the move by the Indian Government and they expect that the stock market may have downfall for 6 months or a year. Just after a week of demonetization announcement the National Stock Exchange Nifty 50 has seen a downfall 5.1% of daily closing price. This was the worst closing price after a fall in February 2016.



## **REVIEW OF LITERATURE**

**Dr.P.Chellasamy and Anu K.M (2017)** has investigated the impact of demonetization on Indian stock market: with special reference to sectoral indices in National stock exchange of India. The study period is from 3<sup>rd</sup> October to 9<sup>th</sup> December 2016 which has 47 observations. This period of study is divided into pre and post demonetization event which has 25 trading days before the event and 22 trading days after the event. The authors have adopted the ordinary least square for the analysis. The study revealed that public sector Banking segment, Pharma, Energy and IT has recorded a rise in returns after the announcement of demonetization. It is concluded from the study that there is a wide spread negative returns across sectors after demonetization which reflects the immediate negative sentiments attached with the overall economic activity.

**Dr.S.Gautami (2017)** has examined the impact of demonetization on stock market in India. The author has taken the performance of the SBI Nifty index fund for the study along with the changes in the economic policies and merging strategy of SBI group. The objective of the study is to identify the risk and returns involved in Nifty index fund, to evaluate and analyse the performance of SBI Nifty Index fund and benchmark. Pre and post demonetization period was taken into consideration, for the analysis financial tools like Mean, Standard deviation, Beta, Correlation and T-test were used. The period of study is from January 2014 to December 2016. It is found from the mean value that SBI Nifty index fund is yielding high return in the year 2014 and low return in the year 2015. Standard deviation yields high risk in the year 2016 and low risk in the year 2015. Beta reveals high market returns. T-test reveals SBI Nifty index is fluctuating. It is concluded that SBI Nifty index fund is having high risk, so the investors should be cautioned before they are investing to get higher returns.

**Bharadwaj.R, Mohith.S, Pavithra.S, Dr.A.Ananth (2017)** has analysed the impact of demonetization on Indian stock market by using efficient market hypothesis with demonetization as a key factor. For the study the sample of 16 companies have taken from National stock exchange of India from 2012-2016 and from November 2016 to March 2017. Sharpe index model and the risk and return values are used for the analysis of pre and post demonetization using optimum portfolio construction. Closing stock values are taken for calculation. The result was obtained by comparing both pre and post demonetization event. It is found that there is significant impact of demonetization on Indian stock market where there is some fluctuations been observed in the analysis.

**Dr.Mohd.Taqi, Dr.Mohd.Shamin Ansari, Dr.Mohd Ajmal (2018)** has analysed the impact of demonetization on Indian capital market with reference to performance and volatility of the BSE Sensex sectorial indices. For the analysis they have taken BSE Sensex and other sectors such as capital goods, consumer goods, consumer discretionary goods, FMGC, Infrastructure, industrial, utilities and Bankex form six months prior to demonetization and after demonetization. They found that there is strong evidence to suggest that demonetization have significant impact on selected sectors. Their study reveals that indices of manufacturing,



FMGC and consumer discretionary goods sensitive increased during the post demonetization period and sensitivity of industrial goods and infrastructure decreased during the period.

**Pranjal Agarwal and Dr.Sangeetha R (2019)** has examined the impact of demonetization on Indian stock market from 1<sup>st</sup> April 2016 to 31 March 2017 of six month data for pre and post demonetization. They have analysed various sectors like Nifty Bank, Nifty Pharma, Nifty FMCG and Nifty Realty 50 index during the demonetization period. By comparing the pre and post event it is found that the results of pre demonetization reveals the Nifty 50 had a uni-directional relationship and highly dependent on the performance of realty sector. The results of post demonetization reveals that Nifty 50 had a uni-directional relationship and highly dependent on the performance of Banking sector. Other sectors had neither unidirectional nor bi-directional relationship with Niftyh 50. It is concluded that the news of demonetization bought a short term downfall in some of the sectors of the market because of the negative sentiments of the investors. The other sectors remained unaffected which leads to a conclusion that there was no significant impact of demonetization on the Indian stock market.

## OBJECTIVE

The main objective of the study is analyse the demonetization impact on Indian Stock market with special reference to Nifty 50 Index.

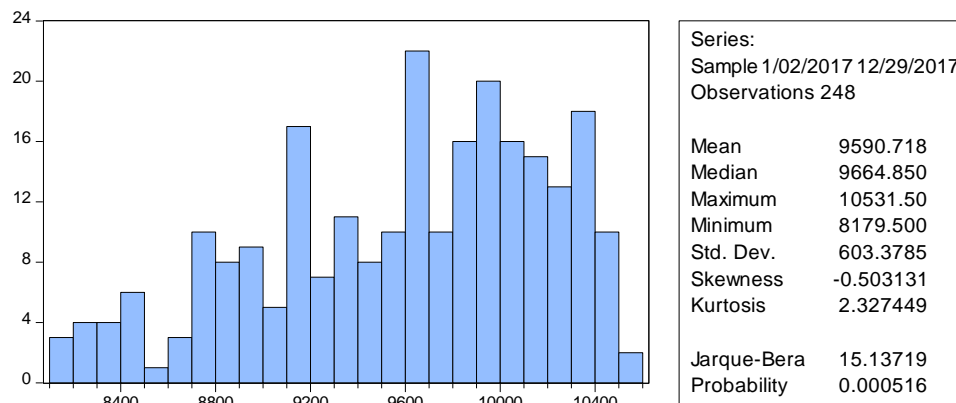
## RESEARCH METHODOLOGY

The daily closing price of Nifty 50 index was taken for the study. The study period is from January 2017 to December 2017. The data was obtained from the National Stock Exchange website. Descriptive Statistics and Augmented Dickey Fuller test statistic was used for the analysis. The study is done to know the demonetization impact for one year which is after the demonetization announcement. Hypothesis testing was done to find, if the data is stationary or non-stationary.

## ANALYSIS AND INTERPRETATION

**Table: 1**

### Descriptive Statistics







The above table explains the descriptive statistics of Nifty 50 index for the year 2017. During the study the mean value gives high returns. Standard deviation shows there is volatility. The skewness is negative and it shows that the return distributions of the shares traded in the market in the given period have a higher probability of earning returns greater than the mean. Kurtosis is lesser than 3 which indicate it is platykurtic distribution relative to normal for all the returns. Jarque-Bera statistic was indicated lack of normal distribution in the equity returns suggesting lack of symmetric in nature.

**Table: 2**

Null Hypothesis: the data has a unit root.

**Augmented Dickey-Fuller Test Statistic**

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-3.618890	0.0302
Test critical values: 1% level	-3.995800	
5% level	-3.428198	
10% level	-3.137485	

\*MacKinnon (1996) one-sided p-values.

The above table explains the Augmented Dickey-Fuller test statistic for the year 2017 of Nifty 50 index. The probability value is lesser than 0.05. So we reject the null hypothesis, thus stating that there is no unit root and the data is stationary.

**CONCLUSION**

The study is conducted to analyse the demonetization impact on Indian stock market with special reference to Nifty 50 index. It is found from the descriptive statistics that, during the study period the returns are higher and there are fluctuations in the returns. Augmented Dickey-Fuller test reveals that the data is stationary. So it is concluded that the demonetization impact on Nifty 50 during the study period is prevailing and the market is slowly showing a rise and coming back to its regular stage. Demonetization hit the Indian economy unexpectedly at a time when it was eagerly awaiting a revival in consumption demand. Even though demonetization was welcomed by many experts, some says that, most of the black money is held not in cash but in the form of real sector assets such as gold or real estate and this move would not have a material impact on the assets. The immediate impact of removing so much money from circulation is of course the impact it can have on several sectors that are driven by the black economy like real estate, construction etc, but more so also the sectors that are more driven by cash, because they are the first that are affected when so much money is suddenly removed from circulation.





Even though demonetization is called a surgical strike on black money and it will have an immediate impact on the existing black money, most economists agree though, but this move is not sufficient and several other reforms like tax reforms, real estate reforms etc need to be undertaken to curb the black money generation in the future. The demonetization move is daring and there are some short-term negative impacts. However, the medium-term and long term benefits can offset short-term negative impacts and help India evolve into a corruption free nation with greater transparency and public power.

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## **A STUDY ON INVESTORS AWARENESS TOWARDS VARIOUS INVESTMENT AVENUES**

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### **ABSTRACT**

*Investment is the employment of funds on assets with the aim of earning income or capital appreciation. It has two attributes, namely time and risk. Investment avenues are the different ways that a person can invest his money. Investment avenues refer to the different alternatives, through which a person can channelize his money at profitable manner. The objective of this study is to know the investors awareness towards various investment avenues. The statistical tools used for the analysis are percentage analysis and chi-square. The study concludes that, among various investment avenues bank deposit and gold are most preferred avenues while post office deposits and other instruments are getting increased attention.*

**Keywords:** *Investment Avenues, Awareness*

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### **INTRODUCTION**

Investment is the employment of funds on assets with the aim of earning income or capital appreciation. It has two attributes, namely time and risk. In the process of investment, the present consumption is sacrificed to get a return in the future. The sacrifice that has to be borne is certain but the return in the future may be uncertain. This attribute of investment indicates the risk factor. The risk is undertaken with a view to reaping returns from investment.

Investment avenues are the different ways that a person can invest his money. It is also called investment alternatives or investment schemes. Investment avenues refer to the different alternatives, through which a person can channelize his money at profitable manner. For a person, who can invest his money in real investment, gold/silver, bank deposits, share & securities, mutual funds, insurance, government securities, post office savings, provident funds etc.,

### **REVIEW OF LITERATURE**

**Dr. SAMBHAJI MANE and Mr. RAVI BHANDARI** (2014) “*A Study of Investor’s Awareness and Selection of Different Financial Investment Avenues for the Investor in Pune City*” Investment refers to the concept of deferred consumption, which involves purchasing an asset, giving a loan or keeping funds in a bank account with the aim of generating future returns. This study deals with the behavior of the investor to identify the better investment avenues available in Pune. The sample size of the study is 784 drawn from Krejcie and Morgan table. Statistical tools used for analysis: Percentage analysis, Chi-square test & Correlation Analysis. The present study has important implications for investment manager.



As it has come out with certain important facts of an individual investor. The individual investors still prefer to invest in financial product which gives risk free returns.

**R. MURUGESAN and G. SANTHI** (2016) "*Investors Awareness and Preference towards Various Investment Avenues in Namakkal District*" Money plays an important role in one's life. The importance of an investment is safety of principal amount, liquidity, income stability, appreciation and easy transferability. Through this study, an analysis has been made to know awareness and preference of investors towards investment avenues in Namakkal district. All the investors invest their surplus money in the various avenues based on their risk taking attitude. Investors cannot avoid risk but they can minimize the risk by investing their money in various forms of investments so that they can get a moderate profit. The data are analyzed by adopting the Chi- square test. The researcher has said that most of the investors prefer bank deposits followed by gold investment in the study area.

## OBJECTIVES OF THE STUDY

To study the investors awareness towards various investment avenues

## RESEARCH METHODOLOGY

- **Research design:** Descriptive Research Design
- **Source of data:**
  - **Primary data:** Structured questionnaire with the help of Google Forms.
  - **Secondary data:** Books, magazine, articles and websites.
- **Sampling Technique:** Simple Random Sampling.
- **Sampling Size:** 50
- **Area of Study:** Coimbatore City.
- **Tools Used for the Study:** (i) Percentage Analysis, (ii) Chi-square

## ANALYSIS & FINDINGS

### ▪ ANALYSIS

#### • PERCENTAGE ANALYSIS

S.No.	Particulars	No. of Respondents	Percentage
1	<b>Gender</b>		
	Male	15	30%
	Female	35	70%
2	<b>Age</b>		
	20 – 30	30	60%
	31 – 40	15	30%
	41 – 50	5	10%
3	<b>Qualification</b>		
	Diploma	10	20%
	Under Graduate	25	50%
	Post Graduate	15	30%
4	<b>Occupation</b>		



	Student	10	20%
	Homemaker	5	10%
	Employee	20	40%
	Business / Profession	15	30%
5	<b>Income</b>		
	10000 – 20000	20	50%
	20001 – 30000	10	25%
	30001 – 40000	5	12.5%
	Above 40000	5	12.5%
6	<b>Marital status</b>		
	Married	40	80%
	Unmarried	10	20%
7	<b>Type of Family</b>		
	Nuclear Family	30	60%
	Joint Family	20	40%
8	<b>Family Members</b>		
	2 – 4	25	50%
	4 – 6	15	30%
	6 – 8	10	20%
9	<b>Awareness</b>		
	Yes	50	100%
10	<b>Types of avenues</b>		
	Bank Deposits	40	80%
	Life Insurance	10	20%
11	<b>Invested before</b>		
	Yes	50	100%
12	<b>Avenues invested</b>		
	Post Office Deposits	10	20%
	Bank Deposits	20	40%
	Gold	15	30%
	Real Estate	5	10%
13	<b>Amount of investment</b>		
	500 – 1500	5	10%
	1501 – 2500	35	70%
	Above 3500	10	20%
14	<b>Influence factor</b>		
	Savings	50	100%



- **CHI-SQUARE ANALYSIS**

- **COMPARISON BETWEEN GENDER AND LEVEL OF AWARENESS**

H<sub>0</sub>: There is no significant relationship between gender and level of awareness.

FACTORS	VALUE	DF	ASYMPTOTIC SIGNIFICANCE (TWO SIDED)
Types of investment	0.23 <sup>a</sup>	1	.880
Safety	1.111 <sup>a</sup>	2	.574
Liquidity	.816 <sup>a</sup>	2	.665
Risk and Return	0.23 <sup>a</sup>	2	.880
Investment plan	1.837 <sup>a</sup>	1	.399

- **COMPARISON BETWEEN QUALIFICATION AND LEVEL OF AWARENESS**

H<sub>0</sub>: There is no significant relationship between qualification and level of awareness.

FACTORS	VALUE	DF	ASYMPTOTIC SIGNIFICANCE (TWO SIDED)
Types of investment	.635 <sup>a</sup>	2	.728
Safety	5.733 <sup>a</sup>	4	.220
Liquidity	6.571 <sup>a</sup>	4	.160
Risk and Return	4.286 <sup>a</sup>	2	.117
Investment	3.357 <sup>a</sup>	4	.500

- **FINDINGS**

- **FINDINGS FROM PERCENTAGE ANALYSIS**

- Majority (70%) of the respondents are female.
- Majority (60%) of the respondents are between the age group of 20 – 30 years.
- Majority (50%) of the respondents are undergraduates.
- 40% of the respondents are employees.
- Majority (50%) of the respondent's income is between □10000 – □20000.
- Majority (80%) of the respondents are married.
- Majority (60%) of the respondents are nuclear family.
- Majority (50%) of the respondents have 2 – 4 members in their family.
- 100% of the respondents are aware of investment avenues.
- Majority (80%) of the respondents are aware of bank deposits.
- 100% of the respondents have already invested.



- 40% of the respondents are invested in bank deposits.
  - Majority (70%) of the respondents are made an investment from ₹1501 – ₹2500.
  - 100% of the respondents are invested because of saving factor.
- **FINDING FROM CHI-SQUARE**
    - There is no significant relationship between gender and safety, liquidity, investment plan except types of investment, risk and return.
    - There is no significant relationship between qualification and safety, liquidity, risk and return, investment plan except types of investment.

## CONCLUSION

Money plays an important role in one's life. Investing in various types of assets is an interesting activity that attracts people from all walks of life. Investment is the allocation of money to assets that are expected to yield some gains over a period of time. Investment avenues are large in number such as shares, gold, bank deposit, real estate, life insurance, postal savings and so on. This study was conducted to know the investor awareness towards various investments. It reveals that majority of the respondents are aware of bank deposits. The main reason for selecting this investment is for saving purpose. The study concluded that, among various investment avenues bank deposit and gold are most preferred avenues, while post office deposits and other instruments are getting increased attention.

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## **A STUDY ON SAVING AND SPENDING HABITS OF RURAL WOMEN IN ARTS AND SCIENCE COLLEGE OF COIMBATORE**

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### **ABSTRACT**

*Youth is spending more money on entertainment and lifestyle and has become more brand conscious, with the increase in standard of living of adults; the young have also been empowered with more money and have got more spending power. Spending habits are often contextual. A spending the same way with the same set of conditions. Because it is a habit, it may be so natural and involuntary that you don't even realize it. Based on the literature review the study focuses the following objectives, to study the spending pattern of three groups (junior college, graduation, post graduation) of students in Coimbatore city, to identify the factors that determine the saving and spending behavior of students. Methodology of the study is Questionnaire has been collected on the basis of random sampling in Coimbatore city. The significant inference are They used to spend for Clothing, Education, Meals and Mobile phone and on a monthly basis they used to spend for their conveyance, books, snacks, and movies. Practicing judicious use of pocket money and hard earned salary in the college days is the first step towards gaining control over their expenditures and debt in future. Students must be encouraged to save money by minimizing wasteful expenses and maintaining track of their expenditure. Parents should let their children know the value of money before they feed their pockets.*

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### **INTRODUCTION**

The spending and saving of youth in India has changed severely in the past few years as a result of westernization and higher spending power. With cultural shift to westernization in India and beginning of mall culture, the spending and saving behavior of the students have distorted over the years. Based on the recent studies showed that Indians expenditure and purchasing power increasing day by day due to global scenario. Especially in young people's mind. They have shown keen interest towards fashion updates. Youth is spending more money on entertainment and lifestyle and has become more brand conscious, With the increase in standard of living of adults, the young have also been empowered with more money and have got more spending power. And the role of youth is likely to assume greater significance. Be it mobile phones, iPods, latest fashion and sports accessories or the newest gizmos in the market the Yuppie or young urban professional who is lapping them up. The Yuppie has brought the gleam back to the eyes of marketers and advertisers. Rising disposable incomes, Willingness to spend and greater exposure to media drive make this class a spending machine. Yet there is a spending pattern too. For today's youth (17-25 Years), apparel figures on top of the list. This is followed by fashion and lifestyle brands, sportswear,





gifting and travel. Two basic characteristics associated with the shopping behavior of the young generation are its preference for shopping online and the increasing brand consciousness.

### **Spending Habit**

Spending habits is an acquired behavior pattern that is followed regularly. So that it is almost involuntary.

#### **Examples of spending habits**

Spending habits are often contextual. A spending the same way with the same set of conditions. Because it is a habit, it may be so natural and involuntary that you don't even realize it.

1. You always spend a lot of money right after you get paid, that might mean taking your family out to dinner every per day.
2. You always give to charity at the end of the year.

### **How do spending habits from**

Where do the spending habits come from? It varies, but it is influenced by what's around us. This includes:

1. Observing and following the spending habits of our parents or other significant people around us. If your mother always brought flowers when visiting a relative, you may do that too.
2. Our culture and society. Different cultural norms dictate what spending habits are normal. Once culture may always spend lavishly on a wedding while another culture may not spend much at all.
3. Our own unique personalities and experiences also pay a role. Two siblings raised in the same environment may have very different spending habits.

#### **4. Benefits of Part-time Job**

5. 1. Obtain valuable work experiences, which are excellent for a resume.
6. 2. Learn how to effectively manage finances. Even if the teen is simply using their earnings to pay for their own expenses.
7. 3. Learn time management skills.
8. 4. Form good work habits.
9. 5. Gain useful, marketable skills such as improving their communication, learning how to handle people, developing interview skills and filling out job applications.
10. 6. Instill new confidence, sense of responsibility and independence.

### **LITERATURE REVIEW**

**Dr.Rekha Attri (2012)** stated that, India is a developing country where the middle-class has relatively grown monetarily stronger and with the increase in the spending power of the adults, even the young have become free-hand spenders and spendthrifts in some cases. This paper addresses the question of why, where and how the youth spend? The youth referred to here are of the age group 14-30 years. With the rocketing economy, the buying trends are also



changing. The age group of 15-30 years is that part of the society which is immortalized in advertisements. The west depicts this youth as financially and emotionally free, but in India the case is not the same. Despite being financially dependent on the parents till about an age of 25-26 years, there is a radical difference observed in the spending behavior of the youth of our country. This paper is an attempt to study the spending and saving habits of the youth, in the city of Indore.

**Mussie T. Tessema, Kathryn J. Ready & Marzie Astani Winona (Jan 3, 2014)** stated that effect of work (number of working hours) on college students' satisfaction and GPA first by grouping the respondents into two categories: working and non-working. The findings show that the average satisfaction and GPA of those students who did not work were found to be slightly higher than those who did work. However, examining the effect of work on satisfaction and GPA by grouping college students as working and non-working may lead to unrealistic conclusions.

**Magdalena Rokicka (2014)**, stated that, the issue of school students part-time employment in the last year of compulsory education, and its impact on educational outcomes. Estimating the causal effect is not straight forward. Those who obtain part-time employment could have certain unobservable characteristics, which also have an impact on their educational outcomes. The study represent results suggest that working part-time during the last year of compulsory education has a negative impact on educational achievements and on participation in education in the subsequent year.

**Abhijeet Birari & Umesh Patil (2014)**, stated that the spending and savings of youth in India has changed drastically in past few years as a result of westernization and higher spending power. The studies have shown that youth spends more money on shopping and especially on branded items. This paper is based on study of different spending patterns among three groups of the students i.e. junior college, graduation, and post graduation level students. To analyze whether significant difference exists between spending patterns of different groups and the genders. The youth should cultivate habit of rational spending and should save and invest more in fixed deposits, mutual funds, gold etc.

**Samantha Sumpter (2014)** stated that, despite the stereotype of the broke college student the young adult who spends so much money on fashionable items & books that they are reduced to a diet of remain and tap water this demographic actually has a considerable amount of spending power.

**Krista Soria (2014)**, stated that utilizing data from the multi-institutional Student Experience in the Research University survey, it examined self-identified working-class students' experiences in higher education. The results suggest that working-class students experience a lower sense of belonging, perceive a less welcoming campus climate, and pursue fewer social engagements than their peers who self identify as middle/upper-class. Specific suggestions direct academic advisors to promote working-class students' success.

## **STATEMENT OF THE PROBLEM**

Now a day's part-time job opportunities for college student to earn while learn is one of the best sources to earn income. Most of the students are getting the money from parents to meet the day to day expenses in college life. So in this context it is very essential to study



about spending behavior, how much, when and where they are spending, factors influencing, and Mode of spending etc.

## **OBJECTIVE OF THE STUDY**

- To study the spending pattern of three groups (junior college, graduation, post graduation) of students in Coimbatore city.
- To identify the factors that determines the saving and spending behavior of students.
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## **RESEARCH METHODOLOGY**

First stage of the research is exploratory by nature. This is the desk research work where the reviews of available secondary literature for the study were collected. This exploratory search forms the basis for preparing the questionnaire for the next stage.

### **Study Area**

The current study is mainly concentrated on the leading colleges of Coimbatore city.

### **Research Design**

The researcher aims at analyzing the college student's attitude towards saving and spending. The current study is both explorative and descriptive in nature.

### **Area of the Study**

The study focuses on college student's attitude towards spending pertaining to Coimbatore city. Growing colleges, Strength of students, Life style, income level, rapid change in clothing in Coimbatore city has motivated the researcher to select this region for the research.

### **Source of Data**

Database of the study includes both primary and secondary data. Primary data were collected through individuals using a structured questionnaire. First-hand information has been collected from the college students. The secondary data required for the study were collected from journals, published documents, and websites.

Randomly 10 respondents were considered, based on their response the analysis has been made.

## **SCOPE OF THE STUDY**

The purpose of the study is known the attitude of the college student's towards spending in Coimbatore city. This comprehensive study will benefit a large spectrum of retailers, entertainers, educationalist, employer, academicians and researcher in understanding the behavior of student's towards saving and appending.

## **INFERENCE OF THE STUDY:**

From the analysis the following inferences are derived

- Students are generally spent on an average 150-200 per day.
- On an average they are working 1-28 hours per week.



- They used to spend for Clothing, Education, Meals and Mobile phone.
- On a monthly basis they used to spend for their conveyance, books, snacks, and movies.

### **LIMITATIONS OF THE STUDY**

1. The study is confined to the viewpoint of college students of Coimbatore city only. The result of the study may not be applicable to other places of the country.
2. Though the researcher takes adequate care to make the respondents express their views frankly and freely, some of the views expressed by them are biased in nature that may affect the findings of the study.

### **SUGGESTION**

Practicing judicious use of pocket money and hard earned salary in the college days is the first step towards gaining control over their expenditures and debt in future. Students must be encouraged to save money by minimizing wasteful expenses and maintaining track of their expenditure. Parents should let their children know the value of money before they feed their pockets.

### **CONCLUSION**

Thus the spending and savings of youth in India has changed drastically in past few years as a result of westernization and higher spending power. College student the young adult who spends so much money on fashionable items & books that they are reduced to a diet of remain and tap water this demographic actually has a considerable amount of spending power. The youth should cultivate habit of rational spending and should save and invest more in fixed deposits, mutual funds, gold etc.

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## **A STUDY ON FINANCIAL PERFORMANCE OF STANDARD CHARTERED BANK**

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### **ABSTRACT**

*Finance is the soul of all economic activities. It includes planning of financial resources, making of optimum capital structure and effective utilization of financial resources by deep analysis of cost of capital and capital budgeting tool. At present, a world without finance can never be imagined. The current study analyzes the solvency and profitability position of the selected bank. The tools used for the study is comparative balance sheet. The study concluded that the bank's overall profitability position is good and satisfactory. Also it reveals the positive and good status for the short term and long term solvency position of the bank.*

**Keywords:** *Financial Performance, Capital Structure, Standard Chartered Bank*

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### **INTRODUCTION**

Finance is the basic requirement for proper functioning of any organization. Finance has a vital role in every business activity, say, procurement of raw materials, transportation, production, marketing, and so on. This creates a tough job for financial planners, managers, investors and lenders. Planning for future, based on the past performance must be meticulously made. Operational efficiency is an indicator, which will help not only the public but to the management, regulators, and supervisors to understand and judge the relative efficiency of the players competing in the banking sector.

India has emerged as one of the superpowers in recent years, the development in the financial and economic field has seen a great number of Multinational companies and Private Foreign banks investing their shares and launching their centers in India. India's Gross Domestic Product in last three budget circles has seen a great perspective for positivity; it means the flow of more foreign-based transactions and money. India has one of the biggest chains of local, state and national level based Banks, foreign banks and foreign-based transaction are equally important that's why our government decided to enroll foreign banks to start their services in India.

### **REVIEW OF LITERATURE**

**Dr.Nidhi (2016)**<sup>10</sup> "A Comparative study on financial performance- Deutsche bank and Standard Chartered bank" The performance of banks has been a concern for various



stakeholders. Foreign banks have brought the most up-to-date technology and new banking practices to India which has facilitated the domestic banks to develop their performance and provide better customer services. A company's financial performance can be determined by evaluating and analyzing the data provided in its annual reports and financial bulletin. Financial Ratio Analysis is one of the approaches used to measure the operating efficiency of a bank. This research study is entirely secondary in nature. In this study, financial performance of Deutsche Bank and Standard Chartered Bank is evaluated and compared. The study shows that DB has better ROA, Capital adequacy ratio, NPA, Cost income ratio, profit per employee but inadequate credit deposit ratio and non-interest income to interest income which is better in case of SCB.

**V.Porkodi, Dr.M.Syed Ibrahim, Dr.M.Gurusamy (2017)<sup>11</sup>** *"A Study On the Financial Performance Analysis Of ICICI Bank And HDFC Bank"* The efficiency and competitiveness of banking system defines the strength of any economy. Indian economy is not an exception to this and banking system in India also plays a vital role in the process of economic growth and development. The study is to assess the monetary execution of ICICI Bank and HDFC Bank. The fundamental goals of the study are to assess the financial performance of ICICI Bank and HDFC Bank. The study covers the time of 5 years i.e. from year 2012-13 to year 2016-17. The current study and discussions thereon, certainly reveals that financial performance of ICICI Bank and HDFC Bank. Based on the study HDFC Bank financial performance is better than ICICI Bank. But in many cases, the financial performance of ICICI Bank and HDFC Bank are good.

## **OBJECTIVES OF THE STUDY**

To analyze the solvency and profitability position of the selected bank.

## **RESEARCH METHODOLOGY**

**Period of the Study:** The analysis has been made by covering a period of 3 financial years from 2014-2015 to 2016-2017.

**Sources of Data:** The entire data have been collected from the annual reports of Standard Chartered Bank. Further information has been taken from the journals published in the bank's website.

**Tools Used for the Study:** Comparative Balance sheet





## ANALYSIS AND FINDINGS

### ➤ ANALYSIS:

#### COMPARATIVE BALANCE SHEET FOR THE YEAR ENDED 2014-2015

<b>PARTICULARS</b>	<b>2014 (₹)</b>	<b>2015 (₹)</b>	<b>INCREASE OR DECREASE (₹)</b>	<b>INCREASE OR DECREASE IN PERCENTAGE (%)</b>
<b>Capital and liabilities:</b>				
Capital	38,357,992	74,400,742	36,042,750	93.96
Reserves and Surplus	157,100,902	185,085,114	27,984,212	17.81
Deposits	721,115,261	728,482,501	7,367,240	1.02
Borrowings	114,870,083	127,484,454	12,614,371	10.98
Other Liabilities and Provisions	278,565,400	201,943,952	(76,621,448)	(27.51)
<b>Total Capital and Liabilities</b>	<b>1,310,009,638</b>	<b>1,317,396,763</b>	<b>7,387,125</b>	<b>0.56</b>
<b>Assets:</b>				
Cash and Balances with RBI	39,982,532	43,956,905	3,974,373	9.94
Balances with Banks and Money at Call and Short Notice	33,937,083	46,846,194	12,909,111	38.04
Investments	283,875,648	333,222,257	49,346,609	17.38
Advances	684,227,426	684,020,197	(207,229)	(0.03)
Fixed Assets	18,324,929	14,845,209	(3,479,720)	(18.99)
Other Assets	249,662,020	194,506,001	(55,156,019)	(22.09)
<b>Total Assets</b>	<b>1,310,009,638</b>	<b>1,317,396,763</b>	<b>7,387,125</b>	<b>0.56</b>

**Source: Annual Report**





**COMPARATIVE BALANCE SHEET FOR THE YEAR ENDED 2015-2016**

<b>PARTICULARS</b>	<b>2015 (□ )</b>	<b>2016 (□ )</b>	<b>INCREASE OR DECREASE (□ )</b>	<b>INCREASE OR DECREASE IN PERCENTAGE (%)</b>
<b>Capital and liabilities:</b>				
Capital	74,400,742	74,400,742	-	-
Reserves and Surplus	185,085,114	172,576,649	(12,508,465)	(6.76)
Deposits	728,482,501	751,930,663	23,448,162	3.22
Borrowings	127,484,454	104,529,104	(22,955,350)	(18.01)
Other Liabilities and Provisions	201,943,952	195,181,986	(6,761,966)	(3.35)
<b>Total Capital and Liabilities</b>	<b>1,317,396,763</b>	<b>1,298,619,144</b>	<b>(18,777,619)</b>	<b>(1.43)</b>
<b>Assets:</b>				
Cash and Balances with RBI	43,956,905	31,276,881	(12,680,024)	(28.85)
Balances with Banks and Money at Call and Short Notice	46,846,194	38,663,457	(8,182,737)	(17.47)
Investments	333,222,257	339,096,587	5,874,330	1.76
Advances	684,020,197	665,360,424	(18,659,773)	(2.73)
Fixed Assets	14,845,209	14,233,713	(611,496)	(4.12)
Other Assets	194,506,001	209,988,082	15,482,081	7.96
<b>Total Assets</b>	<b>1,317,396,763</b>	<b>1,298,619,144</b>	<b>(18,777,619)</b>	<b>(1.43)</b>

**Source: Annual Report**



**COMPARATIVE BALANCE SHEET FOR THE YEAR ENDED 2016-2017**

<b>PARTICULARS</b>	<b>2016 (₹)</b>	<b>2017 (₹)</b>	<b>INCREASE OR DECREASE (₹)</b>	<b>INCREASE OR DECREASE IN PERCENTAGE (%)</b>
<b>Capital and liabilities:</b>				
Capital	74,400,742	74,400,742	-	-
Reserves and Surplus	172,576,649	189,474,200	16,897,551	9.79
Deposits	751,930,663	801,157,860	49,227,197	6.55
Borrowings	104,529,104	122,819,694	18,290,590	17.5
Other Liabilities and Provisions	195,181,986	262,035,643	66,853,657	34.25
<b>Total Capital and Liabilities</b>	<b>1,298,619,144</b>	<b>1,449,888,139</b>	<b>151,268,995</b>	<b>11.65</b>
<b>Assets:</b>				
Cash and Balances with RBI	31,276,881	38,712,860	7,435,979	23.77
Balances with Banks and Money at Call and Short Notice	38,663,457	53,817,177	15,153,720	39.19
Investments	339,096,587	364,204,546	25,107,959	7.4
Advances	665,360,424	686,292,740	20,932,316	3.15
Fixed Assets	14,233,713	14,172,114	(61,599)	(0.43)
Other Assets	209,988,082	292,688,702	82,700,620	39.38
<b>Total Assets</b>	<b>1,298,619,144</b>	<b>1,449,888,139</b>	<b>151,268,995</b>	<b>11.65</b>

**Source: Annual Report**

➤ **FINDINGS**

- In the year 2014-2015 it is found that the overall financial position of the bank is good and satisfactory. The prime activities of banking i.e. accepting deposits and lending loans were performed efficiently.



- In the year 2015-2016 it is found that the overall financial position of the bank is satisfactory. The bank was able to mobilize more deposits during the year indicating a strong financial performance.
- In the year 2016-2017 it is found that the overall financial position of the bank is satisfactory as all banking activities were done efficiently.

## **CONCLUSION**

Finance a very important nerve for the long and continued survival of a concern, analyzes have been made on the financial performance of STANDARD CHARTERED BANK to ascertain the strengths and weaknesses of the bank. The analysis presents the true and fair details relating to the overall financial position of the bank. Thus, it has been concluded that the bank's overall profitability position is good and satisfactory. Also it reveals the positive and good status for the short term and long term solvency position of the bank.

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## **A STUDY ON MARKETING PROBLEMS FACED BY THE MSMEs AVAILING MICRO FINANCE: HENRY GARRETT RANKING TECHNIQUE**

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**ABSTRACT:** The Micro, Small and Medium Enterprises (MSMEs) have been accepted as the engine of economic growth and for promoting equitable development. The MSMEs constitute over 90 per cent of total enterprises in most of the economies and are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports. This paper mainly examines the problems faced by the entrepreneurs by the MSMEs in marketing aspect. The primary data were collected through questionnaire from the entrepreneurs of MSMEs in Coimbatore district. Fewer problems have been used as variables to understand which problem is faced predominantly by the entrepreneurs.

**Keywords:** MSMEs, entrepreneurs, marketing, etc.

### **INTRODUCTION:**

**“Definition of Micro, Small & Medium Enterprises** In accordance with the provisions of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 the Micro, Small and Medium Enterprises (MSME) are categorized into two Classes:

<b>Manufacturing Sectors</b>	
<b>Size of Enterprises</b>	<b>Investment in plant &amp; machinery</b>
Micro Enterprises	Does not exceed 25 lakh rupees
Small Enterprises	More than 25 lakh rupees but does not exceed 5 crore rupees
Medium Enterprises	More than 5 crore rupees but does not exceed 10 crore rupees
<b>Service Sectors</b>	
<b>Size of Enterprises</b>	<b>Investment in equipment's</b>
Micro Enterprises	Does not exceed 10 lakh rupees:
Small Enterprises	More than 10 lakh rupees but does not exceed 2 crore rupees
Medium Enterprises	More than 2 crore rupees but does not exceed 5 crore rupees

Source: MSMED 2006 ACT”

### **REVIEW OF LITERATURE:**

- ❖ **Dr. Shaivani Mishra (2012)** “Small scale industries are striving and thriving in the era of globalization.” The objective of the study was to examine the growth and development of MSMEs. The secondary data were collected from annual reports of MSMEs, MSMEs fourth Census report, Economic survey, 12<sup>th</sup> five year plan, RBI bulletin and working group report of MSME, etc. The variables focused on MSMEs, are units, gender development, employment opportunities, growth of SSI, in pre and post globalization, GDP, sick SSIs, production and export. The reasons for sickness in



high proportion are lack of demand, shortage of working capital, marketing problems, power shortage, non-availability of raw materials, equipment problems, labour problems and management problems. While examining the pre and post liberalization average annual growth of SSIs, the growth was more in post liberalization period than pre- liberalization period. The GDP showed increasing trend, and the urban area, male and other social categories people show high percentage of development.

- ❖ **Sharma R. (2012)** “The problems and prospects of small-scale units”. The main objective of the study was to find the practices, policies, problems and prospects in exporting and non-exporting small-scale industries. The study was descriptive in nature. The sample data were collected from the 240 non-exporting and 60 exporting industries. The major problems that were faced by non-exporting industries are connected with finance and technological -up gradation to meet the competitors as large-scale industries. The problems faced by the exporting industries are negotiations on terms of payment, marketing efficiency and technology up gradation.
- ❖ **Sudha Venkatesh and KrishnaveniMuthiah (2012)** “A study on the determinants of growth of SMEs with reference to Servo Stabilizer manufacturing units”. The objectives were to study business profile and determinants of growth for servo stabilizer manufacturing enterprise. The study was cross-sectional by collecting data from 150 SMEs manufacturing servo stabilizer in India. The tools used were percentage analysis and chi-square. The paper revealed that the product, customer, competition, organization and determinants of growth were used as main factors. The investment and man power are prime factors to take decision by the buyers. The customers mainly focused on longer credit period, quality, after sale service and price of product. The low price margin will increase the competition. SMEs have to reduce their selling price and overhead, to improve the firm’s status quality certification, government order, and export has to be reduced. The organization has to create good reputation and expand market coverage in future. The determinant of growth is not influenced by above factor because Uninterrupted Power Supply has become substitute for servo stabilizer.
- ❖ **Sudhir Pande (2012)** “Influence of management functions on entrepreneurial development – a study of small scale and tiny enterprises in and around Pune”. The main objective was to find management functions like planning, Directing, Organizing, Controlling, Coordinating are pragmatic in small and tiny industries. The purposeful sampling design was used for the study; the primary data were collected from 84 units of small and tiny manufacturing enterprises in and around Pune. The study found that the entrepreneurs should effectively involve in function like planning, organizing, coordinating, controlling, directing, innovative risk bearing, management resources and leadership. They should have high control over staff and inventories.
- ❖ **Suresh A.S (2012)** “A study on assessing the performance of micro, small and medium enterprises of Canara Bank”. The aim of the paper is to assess the performance of MSMEs of Canara Bank. The total amount sanctioned and number of accounts showed an increase year by year. The Bank of Baroda shows higher performance than other peer banks like Bank of India, Punjab National Bank, Union



Bank, Central Bank of India and Indian Bank. The bank will encourage the small enterprises when it turns to medium enterprises. This paper has concluded by a motto as “catch them young and watch them grow.”

## OBJECTIVES

- To find the highest-ranking problems of entrepreneurs of MSMEs availing micro finance in marketing.

## RESEARCH METHODOLOGY

The present paper is based on descriptive and analytical study. The study has used both primary and secondary data. The primary data were collected from 510 entrepreneurs. The statistical tool used is Henry Garrett Ranking Method and ANOVA.

### Statistical tool:

Definition: “**Garrett's ranking technique:**” **Garrett's ranking technique** was used to **rank** the preference indicated by the respondents on different factors”.

The tool is used to find out the most significant problem faced by the entrepreneurs while availing loan from micro financial institutions. Here the respondents are asked to rank the problems according to their influencing factor.

$$\text{Percentage position} = \frac{100 (R_{ij} - 0.5)}{N_j}$$

Where,  $R_{ij}$  = Rank given for ‘i’th factor by ‘j’th individual  
 $N_j$  = Number of factors ranked by jth individual

“With the help of Garrett’s Table, the percent position estimated is converted into scores. Then for each factor, the scores of each individual are added and then total value of scores and mean values of score is calculated. The factors having highest mean value is considered to be the most important factor.”

### Analysis of Variance (ANOVA):

It is an important technique in the context of all those situations where we want to examine the significant mean differences between more than two groups. The result of the ANOVA will show whether or not the means of various groups are significantly different from one another as indicated by ‘F’ statistics.



**Table 1: Problems of entrepreneurs of MSMEs availing micro finance in marketing aspects**

S. N o.	FACTOR S	Micro			Small			Medium			ANOVA	
		Tot al Sco re	Mea n Sco re	Ran k	Tot al Sco re	Mea n Sco re	Ran k	Tot al Sco re	Mea n Sco re	Ran k	F- Val ue	P- Valu e
1	Difficulty in fixing sales price	16851	53.33	III	5915	52.35	II	4678	57.75	II	2.926	0.05*
2	Lack of good distribution network	18212	57.63	I	6211	54.96	I	5100	62.96	I	6.550	0.002**
3	Inadequate demand	18011	57.00	II	5825	51.55	III	3986	49.21	IV	11.964	0.000**
4	Higher commission to middlemen	15516	49.10	IV	5588	49.45	V	4201	51.86	III	1.355	0.259
5	Lack of knowledge in marketing	13825	43.75	V	5779	51.14	IV	3318	40.96	V	12.383	0.000**
6	High transportation cost	12249	38.76	VI	4581	40.54	VI	2847	35.15	VI	2.365	0.095

Sources: primary data

### INFERENCE:

The above table shows the problems faced by entrepreneurs in marketing aspect. In micro units “Lack of good distribution network” was ranked first by the respondent with the total score of 18212 and mean score of 57.63. “Inadequate demand” was ranked second with total score of 18011 and mean score of 57.00. “Difficulty in fixing sales price” was ranked third with total score of 16851 and mean score 53.33. “Higher commission to middlemen” was ranked fourth with total score of 15516 and mean score of 49.10. “Lack of knowledge in marketing” was ranked fifth with total score 13825 and mean score of 43.75. “High transportation cost” was ranked sixth with total score of 12249 and mean score of 38.76. It is





evident that most of the respondents faced the problem of lack of good distribution network and was ranked first.

In small units, "Lack of good distribution network" was ranked first with total score of 6211 and mean score of 54.96. "Difficulty in fixing sale price" was ranked second with total score of 5915 and mean score of 52.35. "Inadequate demand" was ranked third with total score of 5825 and mean score of 51.55. "Lack of knowledge in marketing" was ranked fourth with total score of 5779 and mean score 51.14. "Higher commission to middlemen" was ranked fifth with total score of 5588 and mean score of 49.45. "High transportation cost" was ranked sixth with total score of 4581 and mean score of 40.54. It is evident that most of the respondents faced problem of lack of good distribution network and was ranked first in marketing aspects.

In medium units "Lack of good distribution network" was ranked first by the respondents with total score of 5100 and mean score of 62.96. "Difficulty in fixing sales price" was ranked second with total score of 4678 and mean score of 57.75. "Higher commission to middlemen" was ranked third with total score of 4201 and mean score of 51.86. "Inadequate demand" was ranked fourth with total score of 3986 and mean score 49.21. "Lack of knowledge in marketing" was ranked fifth with the total score of 3318 and mean score of 40.96. "High transportation cost" was ranked sixth with total score of 2847 and mean score of 35.15. It is evident that most of the respondents faced problem of lack of good distribution network and was ranked first in marketing aspects.

In ANOVA P- value is less than 0.05, hence the null hypothesis is rejected and alternative hypothesis is accepted at 5 % level of significance. With respect to Difficulty in fixing sales price, Lack of good distribution network, inadequate demand, and Lack of knowledge in marketing have significant difference between the sizes of the business. Higher commission to middlemen, High transportation cost has no significant difference between the sizes of business such as micro, small and medium.

## **SUGGESTION AND CONCLUSION:**

The major problems faced by MSME sector in India from various reports are Lack of adequate capital and technical know-how, Poor Infrastructure, Lack of access to global Markets, Lack of adequate and timely credit facilities, Low production capacity, Ineffective marketing strategy, Collateral requirements, Multiplicity of labour laws and complicated procedures associated with compliance of such laws, Low technology levels and lack of access to modern technology, Delays in getting statutory clearances related to power, environment, labour etc. and Lack of skilled manpower for manufacturing, services, marketing, etc. The study mainly focused on the problems faced by the entrepreneur in marketing aspect. The variables used are difficulty in fixing sales price, lack of good distribution network, inadequate demand, higher commission to middlemen, lack of knowledge in marketing and high transportation cost. The most important problem faced was lack of good distribution network in micro, small and medium enterprises and difficulty in fixing sale price in small and medium enterprises. These problems can be solved by the



government by providing activity participation in buyer- seller meet, exhibitions, awareness programmes, etc.,

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## **A STUDY ON FINANCIAL PERFORMANCE USING RATIO ANALYSIS OF TATA STEEL LTD**

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**ABSTRACT:** This paper is regarding analysis of financial performance of Tata Steel. Accounting ratios supportive to analyze the financial locus of a company. Financial analysis aids to evaluate the financial health of a firm. Ratios are useful tool for various stakeholders like management, financiers, shareholders and creditors etc. In order to analyze the financial performance of Tata steel, the accounting ratios are used. Secondary data is used from the Published Annual Reports of the company for time period 2016-2017 to 2018-2019.

**Keywords-** Accounting Ratios, Annual Reports, Tata Steel, Financial Performance, Steel Industry.

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### **INTRODUCTION:**

Now a day's financial decision are one of the crucial decisions for managers. Right from the inception of the company, manger has to take decisions which balance the goals of wealth maximization along with profit maximization. Accounting ratios are one of the important tools for financial analysis and decision making. It expresses relationship between two variables. It helps to assess the financial health, operational proficiency of managers and earning capacity of the firm by using financial statement analysis. It is useful for inter firm, intra firm and industry comparison over a period of time.

### **PROFILE OF TATA STEEL:**

TATA Steel Limited is a diversified steel producer. The Company is engaged in the business of steel making, including raw material and finishing operations. The Company's segments are Steel and Others. Its operations predominantly relate to manufacture of steel. The others business segment comprises tubes, bearings, refractories, pigments, port operations and town services. Its products include flat products, including hot rolled, cold rolled, metallic coated, direct rolled, tubes, pre-finished steels, packaging steels, electro plated steels, electrical steels and narrow strip; construction products, including structural steel, floors, walls, roofs, modular and building components; agricultural implements, and bearings. It offers auto assembly components, ball bearings, tapered roller bearings, magneto bearings, clutch release assemblies, fan support assemblies and cylindrical roller bearings. Its brands include Tata Structura, TISCON, Tata Shaktee, Tata Astrum and Tata Steelium.

### **REVIEW OF LITERATURE:**

According to **Rooh Ollah Arab, Seyed Saadat Masoumi, BA Asoumi (2015)** Financial Performance of the Steel Industry in India: Examines the financial performance of identified units in the steel industry in India in terms of financial ratios such as Liquidity, Solvency, Activity and Profitability position. A group companies listed in the stock



exchanges in India namely, Tata Steel Ltd., Jindal Steel & Power Ltd., JSW Steel Ltd., Bhushan Steel Ltd. and Steel Authority of India Ltd. are selected for this study. To evaluate the impact of selected variables on the financial performance of identified units in the steel industry, ANOVA-Test analysis is used.

A study has been undertaken by **ketan H Popat** [Medical Science 1 (12), 2012] on A Comparative Study of Profitability Analysis of Selected Steel Industries, The history of Iron and tones . In 1951, India produced 1.1 million tones of finished steel. In the era of planned economy, iron and steel-a core and basic sector-received the full attention of the government and with the foreign assistance and own resources, many new steel plants were set up.

### **OBJECTIVES OF THE STUDY:**

To identify the variability in profitability, liquidity, Solvency position in the Tata Steel Limited.

### **RESEARCH METHODOLOGY:**

In this present study, an attempt has been made to evaluate the financial performance of Tata steel Limited. The study is based on secondary data. Details are collected from websites, magazines and journals. The time period of study is Three years from 2016-17 to 2018-19. Accounting tool of Ratio analysis is used to analyze the company.

### **LIMITATION OF THE STUDY:**

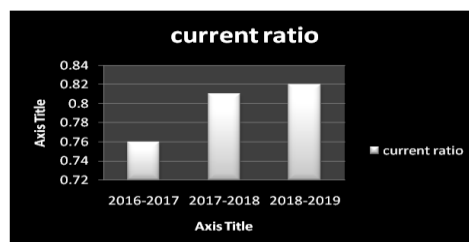
The ratio analysis deals with quantitative aspect. It totally overlooks the qualitative aspect.

### **DATA ANALYSIS:**

Liquidity Ratios:

$$1. \text{Current Ratio} = \text{Current Assets} \div \text{Current Liabilities}$$

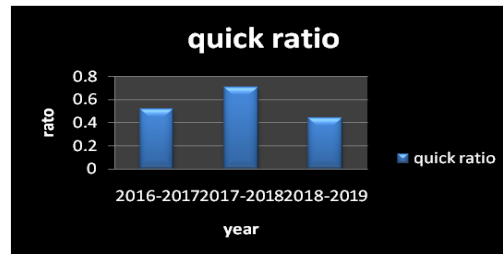
PARTICULARS	2016-2017	2017-2018	2018-2019
Current Ratio	0.76	0.81	0.82





**2.Liquid Ratio=Current Asset-Inventories/Current Liabilities**

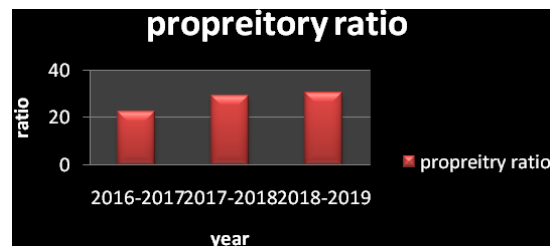
PARTICULARS	2016-2017	2017-2018	2018-2019
Quick Ratio	0.52	0.71	0.44



**SOLVENCY RATIO:**

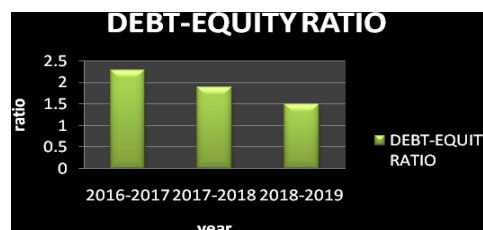
**3.Propreitory Ratio:**

PARTICULARS	2016-2017	2017-2018	2018-2019
Propreitry Ratio	22.74	29.46	30.52



**4.Debt Equity Ratio:**

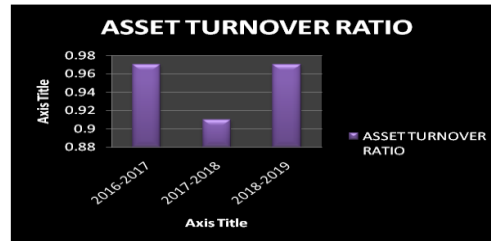
PARTICULARS	2016-2017	2017-2018	2018-2019
Debt-Equity Ratio	2.28	1.89	1.49





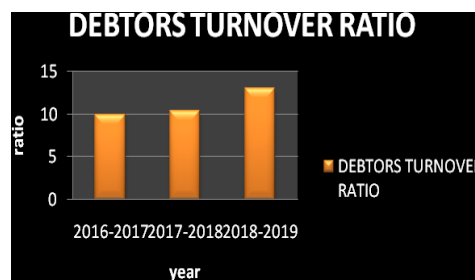
#### 5.Asset Turnover Ratio:

PARTICULARS	2016-2017	2017-2018	2018-2019
AssetTurnover Ratio	0.97	0.91	0.97



#### 6.Debtors Turnover Ratio:

PARTICULARS	2016-2017	2017-2018	2018-2019
Debtors Turnover Ratio	9.93	10.34	13.02



#### INTERPRETATION:

1. The current ratio for three years of Tata steel Limited is increasing in the range of 0.72to 0.86. This indicates the short-term liquidity of the company is better because the current ratio is in increasing trend.
2. The Quick Ratio for three years of Tata Steel Limited is decreasing in the range of 0.71 to 0.44. the Quick ratio is in decreasing trend.
3. Proprietary Ratio of Tata Steel Limited from 2016-17 to 2018-19.It is relationship between Net Worth and Total Assets. Higher proprietary ratio, means strong financial position of the company and better security for creditors. Here the Proprietary Ratio ranges from 22.74 to 30.52.This shows that Net Worth of the company increasing day by day.
- 4.Debt equity ratio of Tata Steel Limited from 2016-2019 is decreasing in tha rang of 2.28 to 1.49.
5. Asset Turnover ratio of Tata Steel Limited from 2016 - 2019 is in infusion state,it keeps on changing from 0.97 to 0.91 to 0.97.
6. Debtors Turnover Ratio of Tats Steel Limited for the three years is inconsistent which implies that recovery of debtors is also changing. It was between 9.93 to 13.02 .



**SUGGESTION:**

The directors of the company should pay more attention for the further improvement of the organization.

**CONCLUSION:**

After Analysis and interpretation of Financial Performance of Tata Steel Limited, we can give conclusion that overall financial performance of the company is not stable. Hence the Directors of the company should pay more attention for the further improvement of the financial position of the company.

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## **A STUDY ON CUSTOMER PERCEPTION TOWARDS E- WALLETWITH REFERENCE TO COIMBATORE CITY**

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### **ABSTRACT**

*After Demonetization, the impact of Digital India has changed the lives of people by a modern way of using currency via E- Wallet. E-Wallet stands for Electronic wallet. The objective of the study is to find the customer preference and the level of satisfaction towards E-Wallet. A survey has been used to collect primary data from 50 respondents. The tools used for the study is percentage analysis and chi-square analysis. Analysis shows that most of the customers prefer G-PAY compared to other e-wallets.*

**KEYWORDS:** *Digital India, E-Wallet, G-Pay.*

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### **INTRODUCTION**

E- Wallet stands for Electronic Wallet. E-wallet is a type of application which is used for transactions made online through a computer or a Smartphone. Its utility is same as a credit or debit card. An E-wallet needs to be linked with the individual's bank account to make payments. Google became the first major company to launch a mobile wallet in 2011. E-wallets help to make the payments faster, and in a more secured way.

### **NEED FOR THE STUDY**

After Demonetization, the impact of Digital India has affected many customers in free hold of cash. This study is taken for the purpose of how many people use E- Wallet in day to day life. And the level of satisfaction of using E-Wallet.

### **OBJECTIVES OF THE STUDY**

- To study the customer perception towards E- Wallet.
- To study the level of satisfaction of customers towards E – Wallets.

### **REVIEW OF LITERATURE**

**T.PRAISEYE, Dr. FLORENCE JOHN (2018)** “A study on consumer preference towards mobile wallet” this study was carried out to find out the factors that affect consumers preference towards mobile wallet. Due to more usage of mobile phones and the technology development it helps all the users to pay bills and transact money to anyone at their own convenience.

**VIDYASHREE D.V, AMRITHA. M AND CATHRINE.S (2018)** “Users perception of customer towards e-wallet” In recent time technology plays a vital role with this the way we transact in daily life has changed with the invention of Smartphone. Life has become easier where all payments and transactions are taking place online. This paper is focused on understanding the perception of consumers using E-Wallets. This study revealed



that lack of complete knowledge on how to operate mobile wallets has avoided many of the respondents to go for E- Wallets while making online payments.

## **RESEARCH DESIGN**

Research design is a map or blueprint according to which the research is conducted. Research design is the basic framework which provides guidelines for the research process. The research design specifies the method for data collection and data analysis. In this study, descriptive research design is used that it describes the demographic characteristics of the respondents.

## **SOURCES OF DATA**

### **Primary data**

Structured Questionnaire with the help of Google form.

### **Secondary data**

Secondary data for the study have been collected from various books, journals, magazines and websites.

## **SAMPLING TECHNIQUE**

Simple Random Sampling Technique has been used for the study.

## **SAMPLE SIZE**

The size of the sample used for the study is 50 respondents.

## **TOOLS USED FOR THE STUDY**

1. Percentage Analysis
2. Chi-square Analysis

## **LIMITATIONS OF THE STUDY**

1. Due to time factor the study has been limited to 50 respondents.
2. The result of analysis made in the study depends fully on the information given by the respondents.
3. The area of study is restricted to Coimbatore city.

## **ANALYSIS AND FINDINGS**

### **ANALYSIS**

#### **I. PERCENTAGE ANALYSIS**

<b>S.NO</b>	<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
1	<b>Gender</b>		
	Male	10	20%
	Female	40	80%
2	<b>Age group</b> 20- 30	50	100%



3	<b>Educational qualification</b> Post graduate Undergraduate	40 10	80% 20%
4	<b>Occupation</b> Employee Student	35 15	70% 30%
5	<b>Income</b> 10,001-20,000 20,001-30,000 30,001-40,000 Above 40,001	10 10 5 5	17% 17% 8% 8%
6	<b>Marital status</b> Unmarried	50	50%
7	<b>Type of family</b> Joint family Nuclear family	10 40	20% 80%
8	<b>Family members</b> 2 – 4 4 – 5 5 – 7	25 15 10	50% 30% 20%
9	<b>Awareness of E- Wallet</b>	50	100%
10	<b>Preference of E- Wallet</b> G – PAY AMAZON PAY BHIM	25 20 5	50% 40% 10%
11	<b>Purpose of E – Wallet</b> Money transfer Booking tickets Shopping Recharge	35 5 10 0	70% 10% 20% 0
12	<b>Transaction made in a day</b> 1 – 5	50	100%



## **FINDINGS FROM PERCENTAGE ANALYSIS**

- Majority (80%) of the respondents are Female.
- Majority (100%) of the respondents belong to the age group of 20-30.
- Majority (80%) of the respondents are post graduates.
- Majority (70%) of the respondents are Employees.
- (17%) of the respondents belong to the income category of 10,000 – 20,000 and 20,000-30,000.
- Majority (100%) of the respondents are Unmarried.
- Majority (80%) of the respondents are Nuclear Family.
- Majority (50%) of the respondents have 2-4 family members.
- Majority (100%) of the respondents are aware of E-Wallet.
- Majority (50%) of the respondents prefer G-PAY.
- Majority (70%) of the respondents use E-Wallet for Money Transfer.
- Majority (100%) of the respondents make 1-5 transactions in a day.

## **ii. CHI – SQUARE ANALYSIS**

### **COMPARISON BETWEEN AGE, EDUCATIONAL QUALIFICATION, OCCUPATION, INCOME AND PREFERENCE.**

**H<sub>0</sub>:** There is no significant relationship between age, educational qualification, occupation income and preference.

<b>FACTORS</b>	<b>VALUE</b>	<b>DEGREE OF FREEDOM</b>	<b>ASYMPTOTIC SIGNIFICANCE (TWO SIDED)</b>
AGE	0.313 <sup>a</sup>	2	0.855
EDUCATION	5.000 <sup>a</sup>	2	0.082
OCCUPATION	2.333 <sup>a</sup>	4	0.675
INCOME	3.083 <sup>a</sup>	6	0.798

## **FINDINGS FROM CHI-SQUARE**

- There is a significant relationship between Age and Preference.
- There is no significant relationship between Educational Qualification and Preference.
- There is no significant relationship between Occupation and Preference.
- There is no significant relationship between Income and Preference.

## **CONCLUSION**

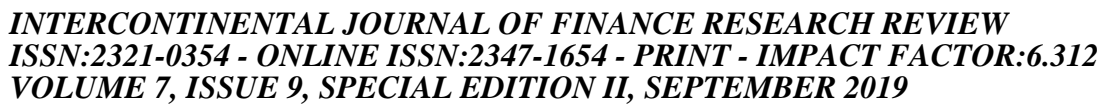
E- Wallet stands for Electronic Wallet. E-wallet is a type of application which is used for transactions made online through a computer or a Smartphone. E-Wallet usage awareness



as spread among the people in India due to Government policy of Demonetization and this as forcefully induced the usage of E-Wallet .The security issues are tighten and risk factors are low that the customers prefer G-PAY as the most trusted E-Wallet.

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**DR.N.GUNAVATHY<sup>1</sup>**      **DR.S.C.MURUGAVEL<sup>2</sup>**

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Corrosion is a naturally occurring phenomenon that destroys metal that affects many industries. Economic cost of corrosion is very high; according to World Corrosion Organization, cost of corrosion is \$2.2 trillion across the globe which is around 3% of global GDP. One of the major methods used to prevent corrosion is the use of corrosion inhibitors. There is increased demand for development of nontoxic corrosion inhibitors. Governments and environmental activists have concerns regarding toxicity of corrosion inhibitors and their harmful effects on environment and health of populations worldwide. Manufactures are looking for green corrosion inhibitors to be used in consumer products. Industry research is focused on developing corrosion inhibitors that are more environmentally friendly. In the present work *Musa Acuminata* peel extracts was used as green corrosion inhibitor on mild steel. Corrosion rate of mild steel was monitored in 1N HCl medium at various temperatures, without and with various concentrations of *Musa acuminata* peel extracts. Weight loss, electrochemical methods, SEM, EDX and FTIR were employed in the present investigation. To find industrial applicability of the inhibitor, the plant extracts were tested in the local industry.

## INTRODUCTION

Mild steel finds a wide range of applications in industries such as pulp and paper, power generation, chemical and oil industries, because of its availability, low cost, ease of fabrication and high tensile strength. But mild steel has a high tendency to corrode easily, especially in acid, alkali and other aggressive environment (Vinod Kumar et al 2010). Corrosion is a prevailing destructive phenomenon in science and technology. Corrosion is a major problem that must be confronted for safety, environmental and economic reasons. The use of inhibitors is one of the most practical methods for protection against corrosion. The role of inhibitor is to form a barrier of one or several molecular layers against acid attack. Protective action is often associated with chemical or physical adsorption involving variation in charge of, adsorbed substance and transfer of charge from one phase to another phase (Anwar Sathiq 2011). Most of the efficient corrosion inhibitors used in industry is organic



compounds having multiple bonds and heteroatoms like nitrogen, oxygen, sulphur through which they are adsorbed on the metal surface (Saliyan 2008). They function by interfering with either the anodic or cathodic reactions or both (Nalini 2011).

The present study deals with the description of methods used in corrosive inhibitive effect of peel extract of *Musa acuminata* in 1N HCl on materials used in industry

## **MATERIALS AND METHODS**

### **COLLECTION OF PLANT MATERIALS**

The study was carried out on the *Musa acuminata* fruit peel. The samples were obtained from cultivated farm in Thirumalayampalayam, Coimbatore, India. The peel was separated from the fruit pulp (Figure 1), and then were air dried under shade. The dried samples were ground into powder using an electronic blender, sieved and the fine powder was stored in air tight container.



**Figure 1** *Musa acuminata* ‘Nendran’ fruit with peel, edible pulp and fruit peel

### **PREPARATION OF THE INHIBITOR**

25 gm of dried powder of bract was boiled in 500 ml of 1N hydrochloric acid with reflux condenser for three hours and was kept overnight to extract its phytonutrients (Figure 2). The extract was filtered and filtrate volume was made up to 500 ml (Vasudha and Sarada, 2007). The extract so prepared was taken as 5% stock solution and the solvent was evaporated in a petridish to get a paste.





**Figure 2 Photograph of experimental set up for obtaining plant extract using reflux condenser**

## **STUDIES ON THE INDUSTRIAL APPLICATION OF CORROSION INHIBITOR**

The industry has traditionally been one of the areas of application for basic chemicals such as acids, bases, chlorine and sulphur compounds. Metal components are generally subjected to pre-treatment to prepare them for painting. This is necessary to remove all harmful contaminants, oils and greases that may hinder the painting process from delivering uniform and satisfactory deposition. If product includes welds, burrs or other surface inconsistencies, they need to smooth out its surface. This is because painting does not hide or remove surface inconsistencies.

Once the base material has been properly finished, it is time to clean the substrate by running it through acidic chemicals. Some base materials respond to one time cleaning, while others require multiple runs. After each treatment, the substrate is thoroughly rinsed in water to properly remove all chemical cleaners.

The pickling processes result in the creation of hazardous environment and high toxicity.

- Inhalation hazard can cause severe irritation of the nose and throat. It may also cause coughing, shortness of breath, difficulty in breathing and tightness in the chest. Long-term damage may result from a severe short term exposure.
- Contact can cause pain, redness, burns, and blistering.
- Some of the effects of long-term (Chronic) exposure are (i) at low concentrations it can cause dry, red, cracked skin (dermatitis) (ii) at high concentrations it may wear away tooth enamel. When breathed in, it may harm the respiratory system. It can also irritate and inflame the airways.

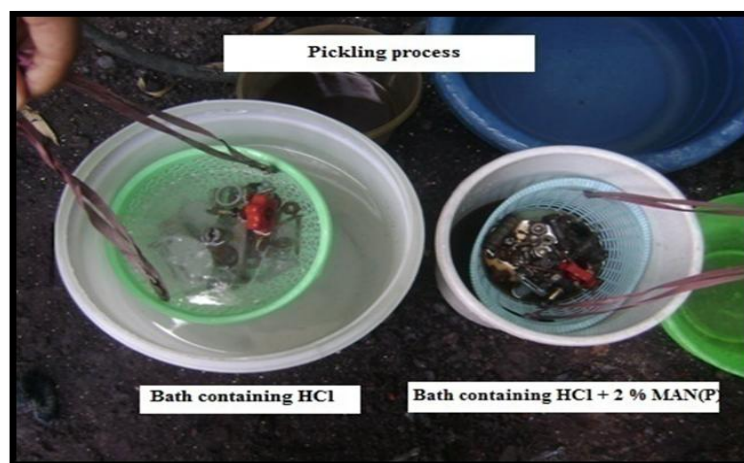


- Strong inorganic mists containing sulphuric acid are carcinogenic to humans. It has been associated with cancer of the larynx, lung cancer.
- Disposal of these used acids and washed water must be done legally and effectively and the waste water must be pre-treated prior to their disposal (Fontana 2010).

Corrosion inhibitors are often added to paint. They form an electrically insulating or chemically impermeable coating on exposed metal surfaces, to suppress electrochemical reactions. Such methods obviously make the system less sensitive to scratches or defects in the coating, since extra inhibitors can be made available wherever metal becomes exposed.

## RESULT AND DISCUSSION

The performance of the *Musa acuminata* plant extract in the industrial condition was carried out in the local industry. The effect of hydrochloric acid without and with the plant extract as inhibitor in pickling process was studied. It was found that there was large reduction in the evolution of hydrogen and acid mist formation (Figure 3).



**Figure 3. Photograph of pickling process of metal parts in acid without and with corrosion Inhibitor**

The results of the various methods carried out encouraged to test the inhibitive action of the plant extracts on the metal components. The assessment of corrosion was done by visual observation of the blank specimens and treated one. The following observations were made.

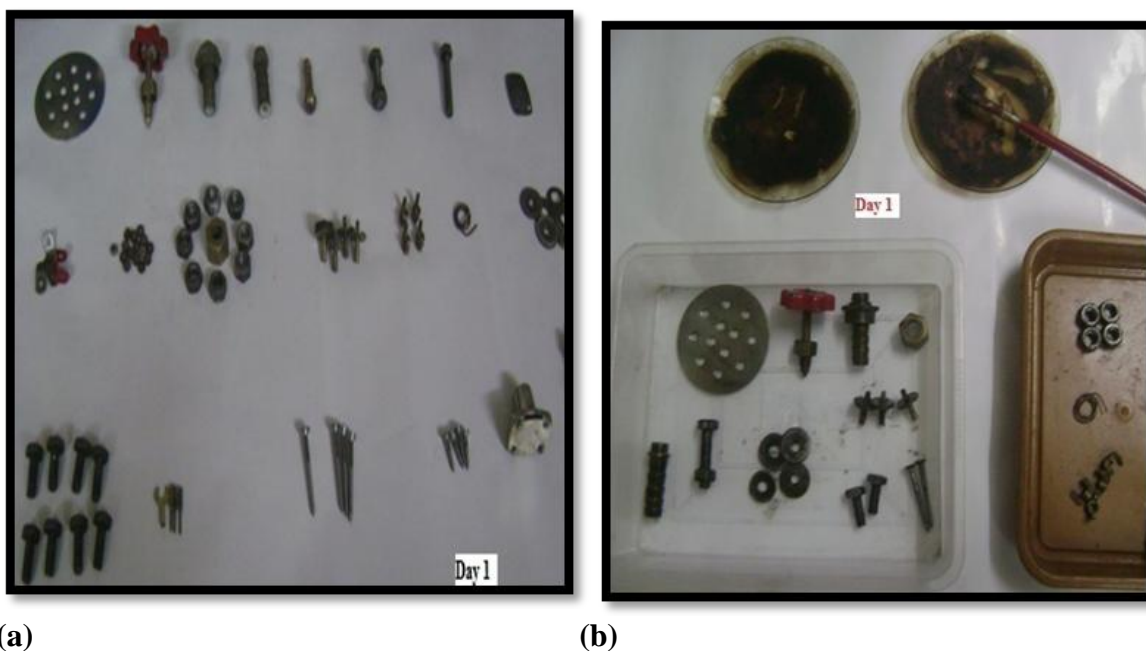
- The components kept in untreated condition showed corrosion in atmospheric environments.
- The first corrosion mark was observed within 3 to 5 days. After a period of one month the untreated components were heavily corroded. Severe pitting corrosion was observed with corrosion products seeping from the pores.



- Iron components were found to be covered with thick brown rust.
- Different metals connected by holes and solder joints were found to be heavily corroded near the joints and this was due to galvanic corrosion.
- The components which were coated with the plant extract exhibited no sign of corrosion for a period of 45 days. All the metal components were found to be protected in the plant extract during the period of studies for 45 days.
- Iron components showed slight discolouration at the edges after 2 months. It is noted that 2% v/v concentrated *Musa acuminata* plant extract is able to protect the metal components for a period of two months.

From the above observations, it can be concluded that the plant extracts used in this study could act as good pickling inhibitor and create an ecofriendly environment in the industry.

The photographs of industrial application of corrosion inhibitor are represented in Figures 4 and 5.



**Figure 4 Photograph of (a) untreated and (b) treated metal parts on day 1 of atmospheric exposure**



(a)

(b)

**Figure 5. Photograph of (a) untreated and (b) treated metal parts on day 45 of Atmospheric exposure**

## CONCLUSION

Investigation of the pickling in hydrochloric acid without and with 2% v/v concentration of the plant extracts as inhibitor in the industrial environment shows that there is a large reduction in the hydrogen evolution and acid mist formation.

All the results of the present study indicate that the extracts of peel of *Musa acuminata* can be used as corrosion inhibitors for mild steel. Further, as these extracts are environmental friendly, they can be considered as green corrosion inhibitors.

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## **A STUDY ON CONSUMERS' SATISFACTION TOWARDS FMCG PRODUCTS WITH REFERENCE TO COIMBATORE DISTRICT**

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### **ABSTRACT**

Fast Moving Consumer Goods (FMCG) or Consumer Packaged Goods (CPG) are products that are sold quickly and at relatively low cost. FMCG product touches every aspects of human life. These products are frequently consumed by all sections of the society and a considerable portion of their income is spent on these goods. Apart from this, the sector is one of the important contributors of the Indian economy. This sector has shown an extraordinary growth over past few years, in fact it has registered growth during recession period also. The future for FMCG sector is very promising due to its inherent capacity and favourable changes in the environment. This paper discusses a study on consumers' satisfaction towards FMCG products. The study concludes majority of the consumers aware of FMCG products through family and friends.

**Key words: Consumer, FMCG, Brand, Awareness**

### **INTRODUCTION**

The Fast Moving Consumer Goods (FMCG) sector is the key contributor of the Indian economy. This fourth largest sector of Indian economy provides employment to around 3 million people which accounts for approximately 5% of the total factory employment in the country. The industry is highly competitive due to presence of multinational companies, domestic companies and unorganized sector. Fast Moving Consumer Goods (FMCG) or Consumer Packaged Goods (CPG) are products that are sold quickly and at relatively low cost. Examples include non-durable goods such as packaged foods, beverages, toiletries, many other consumables. In contrast, durable goods or major appliances such as kitchen appliances are generally replaced over a period of several years. Some FMCG's such as meat, fruits and vegetables, dairy products and baked goods are highly perishable. Other goods such as pre-packaged foods, soft drinks, chocolate, candies, and cleaning products have high turnover rates. A major portion of the market is captured by unorganized players selling unbranded and unpackaged products. More than 50 per cent of the total revenues of FMCG companies come from products worth Rs 10 or less. This has made the proliferation of localized brands which are offered in loose form in small towns and rural part where brand awareness is low. These products are daily consumed by each and every strata of the society irrespective of social class, income group, age group etc. FMCG sector is more lucrative because of low penetration levels, well established distribution network, low operating cost, lower per capita consumption, large consumer base and simple manufacturing processes for most of products resulting in fairly low capital investments.





## OBJECTIVE OF THE STUDY

- To analyse the consumers' awareness towards FMCG products.
- To compute the consumers' satisfaction level towards FMCG products.

## REVIEW OF LITERATURE

**K. Singaravelu and D. Chella Durai (2013)<sup>1</sup>** Customer satisfaction is essentially the culmination of a series of customer experiences or, the net result of the good ones minus the bad ones. It plays a vital role in the economy as FMCGs are a necessity and are inelastic products which touch every life in one or the other aspect. India's FMCG sector is the 4th largest sector in the economy and creates employment for more than three million people in downstream activities.

**Kumar N and Joseph (2014)<sup>2</sup>** On their study found that, it is evident that quality of personal care brands were given more emphasis and the difference in educational level of respondents is significant in case of certain factors namely quality, pricing, and the retailer. With increased education the rational thinking of rural consumers improved, impulse buying can be reduced.

## RESEARCH METHODOLOGY

Analytical research design is used for conducting this study. The objective of this study is to identify the consumers' awareness and satisfaction level towards FMCG products. The study is based on Primary data which is collected through structured questionnaire and also used the secondary data have collected from thesis, reports, books, journals, periodicals and newspapers. Convenient sampling technique have used for the study and the sample size is 50 respondent from Coimbatore district. Percentage Analysis and Chi-square test were used.

## ANALYSIS & FINDINGS

### • PERCENTAGE ANALYSIS

S.No	Particulars	No. of Respondents	Percentage
1	<b>Gender</b>		
	Male	20	40%
	Female	30	60%
2	<b>Age</b>		
	Below 20 yrs	10	20%
	21 to 30 yrs	35	70%
	21 to 30 yrs	5	10%
3	<b>Educational Qualification</b>		
	Diploma	15	30%
	Under Graduate	20	40%
	Post Graduate	15	30%



<b>4</b>	<b>Occupation</b>		
	Student	15	30%
	Employee	35	70%
<b>5</b>	<b>Income</b>		
	<input type="checkbox"/> 10000 to 20000	25	50%
	<input type="checkbox"/> 20001 to 30000	20	40%
	<input type="checkbox"/> 30001 to 40000	5	10%
<b>6</b>	<b>Marital Status</b>		
	Married	10	20%
	Unmarried	40	80%
<b>7</b>	<b>Type of Family</b>		
	Joint Family	20	40%
	Nuclear Family	30	60%
<b>8</b>	<b>Family Members</b>		
	2 – 4	20	40%
	4 – 6	15	30%
	6 – 8	15	30%
<b>9</b>	<b>Do you purchase any branded FMCG product?</b>		
	Yes	50	100%
<b>10</b>	<b>If yes, mention the brand of the product?</b>		
	Hindustan Unilever Ltd	5	10%
	ITC Ltd	5	10%
	Nestle	20	40%
	Britannia	15	30%
	Colgate – Palmolive	5	10%
<b>11</b>	<b>How did you aware of FMCG product?</b>		
	Friends	15	30%
	Family & Friends	25	50%
	Newspaper	5	10%
	Media	5	10%





- **CHI – SQUARE ANALYSIS**

**COMPARISON BETWEEN GENDER AND LEVEL OF SATISFACTION**

**H<sub>0</sub>:** There is a significant relationship between gender and satisfaction level

<b>Factor</b>	<b>Value</b>	<b>DF</b>	<b>Asymptotic Significance (Two Sided)</b>
Products	0.476 <sup>a</sup>	1	0.490
Price	0.675 <sup>a</sup>	1	1.000
Quality	2.500 <sup>a</sup>	2	0.287
Taste	1.111 <sup>a</sup>	1	0.292
Offers	0.533 <sup>a</sup>	2	0.766
Customer Service	0.667 <sup>a</sup>	2	0.717

**COMPARISON BETWEEN INCOME AND FREQUENCY OF PURCHASE**

**H<sub>0</sub>:** There is no significant difference between income and frequency of purchase

<b>Factor</b>	<b>Value</b>	<b>DF</b>	<b>Asymptotic Significance (Two Sided)</b>
Beverages	3.917 <sup>a</sup>	4	0.417
Chocolates	2.625 <sup>a</sup>	4	0.622
Home needs	3.958 <sup>a</sup>	4	0.412
Snacks Items	2.350 <sup>a</sup>	4	0.672

**FINDINGS**

- **FINDINGS FROM PERCENTAGE ANALYSIS**

- Majority (60%) of the respondents are female.
- Majority (70%) of the respondents are between the age group of 21 to 30 years.
- It found that 40% of the respondents are under graduate.
- Majority (70%) of the respondents are employee.
- Majority (50%) of the respondent's income between ₹ 10000 to 20000.
- Majority (80%) of the respondents are unmarried.
- Majority (60%) of the respondents are nuclear family.
- It found that 40% of the respondents have 2 – 4 family members.
- 100% of the respondents purchase FMCG branded products.
- It found that 40% of the respondents purchase nestle brand.
- It found that 30% of the respondents are aware of FMCG products by friends.



- **FINDINGS FROM CHI – SQUARE ANALYSIS**

- There is a significant relationship between gender and product, price, offers, customer service except quality, taste.
- There is no significant relationship between income and frequency of purchase.

## **CONCLUSION**

FMCG product touches every aspects of human life. These products are frequently consumed by all sections of the society and a considerable portion of their income is spent on these goods. Apart from this, the sector is one of the important contributors of the Indian economy. This sector has shown an extraordinary growth over past few years. The purpose of the study is to analysis the awareness and satisfaction level of consumers towards FMCG products. The study concludes majority of the consumers aware of FMCG products through family and friends. There is a significant relationship between gender and product, price, offers, customer service except quality, taste.

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## **A STUDY ON EFFECTIVENESS OF CELEBRITY ENDORSEMENT IN ADVERTISEMENT**

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### **ABSTRACT**

Celebrity endorsement is a highly effective strategy to gain consumers interest and brand loyalty in a cluttered market place. Celebrity endorsement increase awareness of a company's advertising, perceived by consumers as more entertaining. The objective of the study is to analyze the factor that affects the consumer's attitude in brand recognition. The data is collected through a questionnaire method with a sample size of 50 consumers and analyzed with statistical tools such as percentage analysis. It reveals the majority of the respondents are notice a brand by its quality. Finally, the results of the study prove that celebrity advertisements have a positive effect on the consumers.

**Keywords :**Celebrity endorsement, Advertisement, Brand.

### **INTRODUCTION**

Celebrity Branding or celebrity endorsement is a form of advertising campaign or marketing strategy used by brands, companies, or a non-profit organization which involves celebrities or a well-known person using their social status or their fame to help promote a product, service or even raise awareness on environmental or social matters. Marketers use celebrity endorsers in hopes that the positive images of the celebrity endorser of the brand will also be passed on to the products or the brand image associated with the celebrities. Celebrity endorsement is usually commonly used by fashion or beauty brands, but a non-profit organization relies on celebrities as well, as celebrities have mass communication skills which can attract people's attention and is helpful in reaching a wider audience to raise their awareness towards a certain organization or an issue, making celebrity effective fund raisers.

### **REVIEW OF LITERATURE**

**J. Sri Devi (2014)<sup>1</sup>** "*Effectiveness of Celebrity Advertisement on Select FMCG – An Empirical Study*" The practice of celebrity endorsements has proliferated over time. In the past decade celebrity advertisement has been the most prevalent and successful form of advertising. Reason for this is that celebrities are considered to demonstrate a number of dynamic personality. Now days it has become a pervasive element of advertising industry especially in India. The present research begins with the review of existing literature available on effectiveness of celebrity endorsements which provides an insight into the research topic. The data is collected through a questionnaire a quantitative method is used for this research to investigate the opinion of the consumer towards celebrity advertisements on selected fast moving consumer products. The data is collected through a questionnaire method with a sample size of 500 consumers and analyzed with statistical tools such as percentage analysis and parametric T test. Finally, the results of the study prove that celebrity advertisements have a positive effect on the consumers of FMCG. The aim throughout this



study is to present the relevant academic theory determining the effectiveness of celebrity advertisement on selected FMCG.

**Ashwini K Awasthi (2015)<sup>2</sup>** “*Effectiveness of Celebrity Endorsement Advertisements: The Role of Customer Imitation Behaviour*” This study explores the mediating role of customer imitation behaviour in the relationship between customer buying behavior and determinants of effective celebrity endorsement advertisements. Along with major celebrity characteristics, the study has incorporated personal characteristics and characteristics of customers’ social environment as antecedents to imitation. The article shows that attractiveness and credibility of the celebrity affect the attitude towards advertisements through the mediating role of imitation behaviour, implying that celebrity advertisements can be created in ways that stimulate customer imitation. The article further demonstrates that celebrities for endorsements can be selected according to personal characteristics of the target audience. Finally, the study reinforces the role of attitude towards celebrity advertisement in shaping the purchase intentions of customers.

## OBJECTIVE OF THE STUDY

To analyze the factor that affects the consumer’s attitude in brand recognition.

## RESEARCH METHODOLOGY

- **Research Design:** Descriptive Research Design.

- **Source of Data:**

**Primary Data:** Structured Questionnaire with the help of Google Form.

**Secondary Data:** Books, Journals, Magazines, Articles and Websites.

- **Sampling Techniques:** Simple Random Sampling.
- **Sample size:** 50
- **Area of the study:** Coimbatore city
- **Tools Used for the Study:** (i) Percentage analysis, (ii) Rank correlation

## ANALYSIS & FINDINGS

- **ANALYSIS**
  - ✓ **PERCENTAGE ANALYSIS**

S. NO	PARTICULARS	NO OF RESPONDENCE	PERCENTAGE
1	<b>Gender</b>		
	Male	15	30%
	Female	35	70%
2	<b>Age</b>		
	20-30	45	90%
	51 and above	5	10%
3	<b>Educational Qualification</b>		
	Diploma	5	10%
	UG	20	40%
	PG	25	50%



4	<b>Occupation</b>		
	Student	10	20%
	Home Maker	5	10%
	Employee	35	70%
5	<b>Income Level of the family</b>		
	8000-15000	35	70%
	15000-25000	5	10%
	25000 and above	10	20%
6	<b>Marital Status</b>		
	Married	5	10%
	Unmarried	45	90%
7	<b>Type of family</b>		
	Nuclear Family	50	100%
8	<b>FamilyMembers</b>		
	2-4	50	100%
9	<b>What makes you notice a brand?</b>		
	Endorsing celebrity	5	10%
	Price	5	10%
	Quality	25	50%
	Advertisement	15	30%
10	<b>Would you buy a brand if your favorite celebrity is endorsing it?</b>		
	Yes	30	60%
	No	20	40%
11	<b>Whattypeofcelebrityendorsementpersuadesyoupersonallytopurchase the product?</b>		
	Film star	30	60
	Famous personality	5	10%
	Cricketers	15	30%
12	<b>What do you think is the reason for companies choose celebrity endorsement for promoting their product</b>		
	Easy recognition of product	30	60%
	To be able to increase sales and profit	20	40%



✓ **RANK CORRELATION**

Factor	Rank	1	2	3	4	Total	Rank score	Rank
	score	4	3	2	1			
Quality	No of respondents	30	-	10	10	50	3	1
	Score	120	-	20	10	150		
Advertisement	No of respondents	15	10	10	15	50	2.5	3
	score	60	30	20	15	125		
Endorsing celebrity	No of respondents	10	10	20	10	50	2.4	4
	Score	40	30	40	10	120		
Price	No of respondents	10	20	10	10	50	2.6	2
	score	40	60	20	10	130		

• **FINDINGS**

**FINDINGS FROM PERCENTAGE ANALYSIS**

- Majority (70%) of the respondents are Female.
- Majority (90%) of the respondents are between the age group of (20-30)years.
- (50%) of the respondents are postgraduates.
- Majority (70%) of respondents are employees.
- Majority (70%) of the respondents income between Rs 8000-Rs15000.
- Majority (90%) of the respondents are unmarried.
- (100%) of the respondents are Nuclear family.
- (100%) of the respondents have 2-4 family members.
- Majority (50%) of the respondents notice a brand by its quality.
- Majority (60%) of the respondents would buy a brand if their favorite celebrity is endorsing it.
- Majority(60%)of the respondents are willing to endorsed by film stars.
- Majority (60%) of the respondents things the reason for companies to choose celebrity endorsement for promoting their product is easy recognition of product.

**FINDINGS FROM RANK CORRELATION**

- Average score of 3 have been given for 1<sup>st</sup> rank for Quality.

**CONCLUSION**

Advertisement is form of marketing communication used to encourage, persuade manipulate the respondents to take or continue to take some action. Most commonly the desired result is to drive consumer behavior with respect to a commercial offering. Commercial advertisers often seek to generate increased consumption of their product or services through “branding”, which involves associating a product name or image with



certain qualities in the minds of customers. Celebrity endorsement can play a valuable role in developing brand equity and enhancing brand's competitive position. The entire customer will remember the celebrity. This research was conducted to find out the factors that affect consumers attitude in brand recognition. It reveals that majority of the respondents are influenced by Quality, Price and Advertisement. Finally, the results of the study prove that celebrity advertisements have a positive effect on the consumers.

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