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# An Analysis on Challenges Faced by Domestic Tourist in Madurai City

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## Abstract

*Madurai is a well-known tourist attraction in Tamil Nadu that draws a lot of domestic travelers because of its rich historical and cultural value. Nonetheless, many tourists encounter difficulties getting access to healthcare while they are there. One of the main problems is that people are not aware of government health programs like the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY), which could offer free or reasonably priced medical care in an emergency. Limited information, language barriers, and insufficient advice are common challenges faced by tourists while trying to take use of these benefits. Furthermore, there are few hospitals with PM-JAY affiliations and obvious signs in tourist zones, which causes uncertainty and financial strain in the event of a medical emergency. To provide a safe and knowledgeable travel experience in Madurai, this analysis emphasizes the need for greater awareness campaigns, upgraded healthcare facilities, and services that are pleasant to tourists.*

**Keywords:** Cultural value, Health Care, Language Barriers, Awareness, PM-JAY

## Introduction

Traveling from one location to another within the same country or abroad for pleasure is referred to as tourism. In the current world, it has become a part of human existence since everyone wants to live in a new setting with amusement and refreshment. The desire to learn about new places and things drives people to take tours, which are based on personal preferences. Traveling is now a very quick and simple operation, and tourism is a long-standing human activity. Humans' insatiable curiosity is what drives and motivates people and groups to travel to and learn about new places.

The following three crucial elements influence the importance of a tourism attraction. Accessibility, appeal, and amenities. It could be a place or event attraction. An event that took place at a location that draws tourists is referred to as a site attraction. It is possible for the location of the event attraction to change. Conferences and trade shows are two examples. Tourists can choose from a variety of attractions at the site because their interests and tastes differ greatly. Accessibility depends on the distance from population centers and external transportation and communication hubs.

If their locations were unreachable by standard transportation, then communication and transportation of any kind would be crucial. One of the sectors in the world that is expanding the quickest right now is tourism. In every nation on the planet, tourism is seen as a key driver of economic growth. Every country in the world acknowledges tourism, both local and international, which facilitates communication, cooperation, and exchange of ideas and cultures. Tourism refers to leisure travel. Activities like camping and touring are included. Tourists are people who go on vacation for leisure. Destinations that attract tourists are referred to as tourism destinations.

### **Objectives of the Study**

- 1) To identify the major challenges faced by domestic tourist in Madurai city.
- 2) To analyze the impact of these challenges on the overall tourist experience.
- 3) To examine the demographic characteristics of domestic tourist visiting Madurai city.
- 4) To Investigate the most popular tourist attractions and activities in Madurai city.

### **Importance**

- Tourism as such is referred to the mobility of human beings from the place of their residences to the places of interest in order to seek mental pleasure and peace during leisure time. Thus, tourism involves both travel and pleasure.
- Tourism industry is an engine of economic growth and also an ever emerging one. Tourism is a fountain of national wealth the economy is largely dependent upon tourism as the means that creates employment opportunities besides our largest source of foreign exchange. 27<sup>th</sup> September is being observed as the world tourism day every year.
- The tourism industry with a short gestation period and simple production technique is achieving greater attention from the government and entrepreneurs of other service sectors.
- Tourism has a considerable role in the cultural & economic development of the country. The government is keen in providing excellent facilities for the tourists both internal and international with a view to attract tourists in large numbers.

### **Statement of the Problem**

The problem faced by the domestic tourists and their focuses satisfaction level towards infrastructure and the services of the tourism promotional agencies are also taken into consideration for this study. This study focuses the increase of mass tourism resulting the tourism infrastructure. Hence the present study focuses on challenges faced by domestic tourist in Madurai City.



## Data Collection

### Primary Data

A structured questionnaire is given to the respondents and filled by the researcher is used for collecting primary data. The primary data are collected relating to tourist in to tourist in tourism place expecting and satisfaction of certain challenges in Madurai. Overall satisfaction of the tourist in tourism place, area, name, age, education level, occupation, budget for trip, etc.

### Tools For Analysis

The researchers used different types to analyses the different objectives of the study. To analysis the data the researcher used some statistical tools pie diagram, Bar diagram, percentage methods are used in this study.

## Period of the Study

The necessary information was collected from the sample tourist in tourism place form December 2024 to March 2025.

## Suggestions

1. Frequency of bus is so limited and there is no special buses are available for local sightseeing and for shopping. Hence, the local authority should take proper steps to be taken to solved to issued improve. The important inscriptions in temples should by translated in English for the convenience of domestic and foreign tourists.
2. A special training programme to be organized for cycle rickshaw drivers, auto, cable operators and guides. Another one increasing numbers of disposal bins in Tourism places.
3. The cheapest hotel to be increasing to boosted visit the tourist. People should follow pollution control rules in tourist places.
4. The infrastructure of the roads around the tourist sports should be maintained properly. Clean drinking water and sanitation facilities should be provided around the tourist sports to be increases to visited the tourist.
5. Improve Public transportation with more frequent buses and shuttle services to tourist attractions. Introduces e-rickshaws and rental bicycles for easy local travel. Enhance road infrastructure to reduce congestion and improve traffic flow.

6. Provide tourist-friendly navigation apps with real-time transport information. Encourage local eateries to maintain cleanliness and hygiene through periodic inspections. Promote a variety of regional and multi-cuisine options to cater to different tastes.

7. Introduce a “Food guide” for Tourists, listing the best-rate eateries. Increase police patrolling in popular tourist spots, especially at night. Install CCTV surveillance in crowded areas and public transport hubs.

8. Setup Tourist Help Desks with multilingual staff for assistance. Implement a tourist grievance redressal system via mobile apps or helplines. Increase the number of ATMs and currency exchange centers near tourist locations. Encourage more vendors to accept UPI, card payments and digital wallets.

9. Educate local businesses about the importance of cashless transactions for convenience. Provide low-cost accommodations like hostel and guesthouses for budget travelers. Introduce discounted travel packages and group deals for domestic tourists. Offer special student and senior citizen discounts at major attractions.

10. Launch digital campaigns showcasing Madurai’s cultural, religious, and historical sites. Develop interactive guided tours using AR/VR technology at heritage sites. Organize cultural festivals and events to highlight local traditions.

11. Promote affordable and well-maintained homestays to encourage longer stays. Implement quality rating systems for lodges and hotels based on guest reviews. Encourage eco-friendly accommodations to attract sustainable tourism.

12. Install multilingual signboards with clear directions at key location. Train auto and taxi drivers to guide tourists with basic information.

## **Conclusion**

This study concludes that challenges on domestic tourist in Madurai district. There are many places in Madurai District. In this study the researcher randomly selected the six places. Namely Sri Meenakshi sundareswarar Temple, Thirumalai Nayakkav Mahal, Gandhi Museum, Koodal Alagar Temple and others.

The challenges of tourist was conculated. The study concluded the 100 sample respondents of collecting the tourist places. The data was collected through the questionnaire. The tourism is one of the reasons for increasing National Income. Tourism plays an important role in the economy for most of the countries.

The World Tourism Organization defines tourism more generally, in terms which go “beyond the common perception of tourism as being limited to holiday activity only “, as people “traveling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes”. The tourism industry gives various opportunities in the country and also suggested that the Madurai Railway Junction should be developed and upgraded with aqll facilities, arrange for foreign and domestic planes should be operated form various places.

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# A Study on the Problems of Women Agricultural Labourers in Thiruparankudram Taluk

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## Abstract

*This study explores the socio-economic conditions and the challenges faced by women agricultural labourers in Thiruparankudram Taluk. Women play a vital role in the agricultural sector, contributing significantly to various farming activities. However, despite their contributions, they continue to face numerous issues such as low wages, lack of job security, poor working conditions, seasonal employment, and limited access to welfare schemes. The objective of this study is to identify and analyze the major problems encountered by women agricultural labourers, including both economic and social dimensions. Primary data was collected through structured questionnaires and personal interviews with women workers across different villages in the taluk. Secondary data was obtained from government reports, journals, and previous research studies.*

**Keywords:** Women Labourers, Agricultural Employment, Rural Workforce, Gender Discrimination, Wage Inequality

## Introduction

Agriculture continues to be the backbone of the Indian economy, employing a significant portion of the population, particularly in rural areas. Among the agricultural workforce, women play an essential yet often under-recognized role. They contribute extensively to various farming activities such as sowing, transplanting, weeding, harvesting, and post-harvest processing. Despite their vital contribution, women agricultural labourers remain one of the most vulnerable and marginalized groups in the rural economy.

In regions like Thiruparankudram Taluk, located in the Madurai district of Tamil Nadu, a large number of women depend on agricultural labour as their primary source of livelihood. However, these women face a multitude of challenges including low wages, irregular employment, lack of social security, physical strain, and limited access to welfare schemes and decision-making processes. Moreover, societal norms and gender-based discrimination further exacerbate their economic and social vulnerability.

## Objectives of the Study

- 1) To know the socio-economic status of the women agricultural labourers.
- 2) To analyse the perception of women agricultural labourers about agriculture work.
- 3) To analyse the problems of women agricultural labourers.
- 4) To summarise the findings and offer suitable suggestions based on the study.

## Importance

Women agricultural labourers form the backbone of rural agricultural economies, yet their contributions often go unnoticed and undervalued. In regions like Thiruparankudram Taluk, a significant portion of the female population relies on agriculture as their primary means of livelihood. Despite their active involvement in various farming activities, they face numerous socio-economic and occupational challenges. This study is important for several reasons:

**Understanding Ground Realities:** It sheds light on the real-life struggles and challenges faced by women agricultural labourers, including wage inequality, lack of job security, and limited access to social welfare.

**Policy Implications:** The findings can help policymakers design targeted interventions and welfare schemes that address the specific needs of women in the agricultural sector.

## Key Aspects

This study focuses on several important dimensions that are critical to understanding the issues faced by women agricultural labourers in Thiruparankudram Taluk. The key aspects include

**Socio-Economic Background** Analyzing the age, education level, family income, and living conditions of women engaged in agricultural labour.

### Nature of Work and Employment Pattern

Understanding the type of agricultural tasks performed by women, duration of employment (seasonal or regular), and work environment.

## Scope of the Study

This study focuses on understanding the various problems faced by women agricultural labourers in Thiruparankundam Taluk, a predominantly agrarian region in Tamil Nadu. It aims to explore the socio-economic conditions, working environment, and challenges encountered by women engaged in agricultural labor.



The study is geographically limited to Thiruparankundram Taluk but aims to highlight issues that may be relevant to women agricultural workers in other rural areas as well. Through this localized investigation, the research seeks to contribute to broader discussions on women's empowerment, rural development, and inclusive growth in the agricultural sector.

### **Statement of the Problem**

Women agricultural labourers play a crucial role in the rural economy, contributing significantly to various stages of agricultural production. However, despite their hard work and active involvement, their contributions are often undervalued, and they remain one of the most disadvantaged sections of the rural workforce. In regions like Thiruparankundram Taluk, women face a range of challenges that hinder their socio-economic progress and overall well-being.

These problems include low and unequal wages, lack of job security, seasonal employment, limited access to welfare schemes, poor working conditions, and physical exhaustion due to the nature of the work. Additionally, social constraints such as gender discrimination, illiteracy, lack of representation, and limited decision-making power further marginalize them.

Most of these women also have minimal awareness about their rights and entitlements, which makes it difficult for them to seek support or improvement in their working conditions. While government schemes exist to uplift rural women, the effectiveness and accessibility of these programs often remain limited.

### **Need for the Study**

Women agricultural labourers form an essential part of the rural workforce, especially in agrarian regions like Thiruparankudram Taluk. Despite their significant contribution to agricultural activities, their role often remains unrecognized and underappreciated. These women face a wide range of issues, including poor working conditions, wage inequality, lack of social security, and limited access to government welfare schemes. In many cases, they also suffer from physical exhaustion, social discrimination, and economic dependency, which further worsen their living standards.

The changing agricultural landscape, rising cost of living, and lack of employment alternatives make it increasingly important to focus attention on this neglected segment. While various policies and programs exist to support rural women, the actual reach and effectiveness of these initiatives in local settings like Thiruparankudram remain uncertain.

## About Women in Agriculture

Women have always played a pivotal role in agriculture, especially in rural India, where farming remains the primary occupation for a majority of the population. They contribute extensively to both agricultural and allied activities such as sowing, transplanting, weeding, harvesting, seed cleaning, irrigation, animal husbandry, and post-harvest processing. In many cases, women are involved in agricultural work not just as helpers but as primary workers, particularly when male members migrate to urban areas in search of better employment opportunities.

Despite their significant contributions, women in agriculture often face multiple forms of marginalization. They are rarely recognized as "farmers" in official records, which limits their access to land ownership, credit, training, and government schemes. As agricultural labourers, they are generally paid less than their male counterparts, and their work is physically demanding, often carried out under difficult conditions without adequate safety measures or healthcare access.

In areas like Thiruparankudram Taluk, women agricultural labourers form a large part of the rural workforce. However, they encounter a wide range of issues including wage disparity, irregular work availability, lack of social security, and limited voice in decision-making processes both at work and within their households. These challenges are compounded by low literacy levels, traditional gender roles, and inadequate awareness of rights and entitlements.

## Sampling

A sample size of 100 customers was selected using random sampling from a mix of urban customers who women agriculture labourers. The sample included different age groups, income levels, and education backgrounds to capture a diverse customer base.

## Tools for Data Analysis

- **Statistical Analysis:** Data was analyzed using SPSS and Excel for descriptive statistics, including frequency distributions, percentage analysis.
- **Qualitative Analysis:** Responses from open-ended questions were analyzed to identify common themes related to customer women agriculture labourers.

## Introduction for Percentage Analysis

Percentage analysis is a fundamental statistical tool used to interpret and present data in a simplified and meaningful manner. By converting raw data into percentages, this method enables

easy comparison, identification of patterns, and a clearer understanding of the distribution of responses across different categories. In the context of this study on the problems faced by women agricultural labourers in Thiruparankudram Taluk, percentage analysis plays a crucial role in summarizing and highlighting the key findings.

This study focuses on various socio-economic and work-related challenges experienced by women in the agricultural sector. Using percentage analysis, the collected data is systematically examined to understand the extent of these problems, such as wage inequality, health issues, seasonal employment, lack of social security, and awareness of welfare schemes.

### Suggestions

- In addition, agricultural jobs should be made more remunerative by increasing the wages at least at par with other job available locally and to implement the minimum wages act in agriculture seriously and to revise the minimum wages periodically considering the changing price level of the country.
- Majority of the respondents were highly affected on unemployment problem in agriculture. So it should be given training in entrepreneurial activities like mushroom cultivation and food processing and creating alternative source of employment by the government in village.
- Encouraging the women agricultural labourers to join self-help group. Because it motivates savings, entrepreneurial activity and getting loan for self-employment.
- The formers should arrange first aid facilities in working area / time.
- The government medical insurance scheme use for only major diseases but women agricultural labourers were affected by primary health problems. So the Government should be allow medical insurance scheme for primary health problem of them.

### Conclusion

Women play a vital role in the rural societies and their role in agriculture is still more important. Survival in the developing countries and regions is importantly depends on the participation of women labourers. Agriculture sector is the backbone of the rural economies and majority of the females depend upon agriculture as labourers. Rural women are the major contributors in agriculture and its allied fields. Their participation ranges from crop production, livestock production to cottage industry. From household and family maintenance activities, to transporting water, fuel and fodder. Despite such a huge involvement, workers role and dignity has yet not been recognized.

The nature and sphere of women's productivity in the labour market is largely determined by socio-cultural and economic factors. Women do not enter the labour market on equal terms when compared to men. Their occupational choices are also limited due to social and cultural constraints and lack of supportive facilities such as transport and accommodation in the formal sector of the labour market. Women's labour power is considered inferior because of employers' predetermined notion of women's primary role as homemakers.

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# A Study of Customers Satisfaction in Gold and Silver Jewellery at Small Jewellery Shops in Madurai District

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## Abstract

*This study aims to investigate customer satisfaction in gold and silver jewellery at small jewellery shops in Madurai district. The research focuses on understanding the factors that influence customer satisfaction, including product quality, pricing, customer service, and store ambiance. A survey of [number] customers was conducted, and the data was analyzed using [statistical techniques]. The findings reveal that [key findings], highlighting areas of strength and weakness for small jewellery shops in Madurai district. The study provides insights for jewellery retailers to enhance customer satisfaction, loyalty, and ultimately, business growth.*

**Keywords:** Customer satisfaction, Madurai district, customer service, product quality, pricing

## Introduction

The jewellery industry is a significant contributor to the Indian economy, with gold and silver jewellery being an integral part of the country's rich cultural heritage. Madurai district, in particular, is renowned for its vibrant jewellery market, with numerous small jewellery shops catering to the needs of local customers. In today's competitive business environment, customer satisfaction is a crucial factor that determines the success of any business, including small jewellery shops.

Customer satisfaction is a multifaceted concept that encompasses various aspects, including product quality, pricing, customer service, and store ambiance. Understanding customer satisfaction is essential for small jewellery shops to identify areas of strength and weakness, make informed business decisions, and develop strategies to enhance customer loyalty and retention.

This study aims to investigate customer satisfaction in gold and silver jewellery at small jewellery shops in Madurai district. By exploring the factors that influence customer satisfaction, this research provides valuable insights for small jewellery shops to improve their services, products, and overall customer experience. The study's findings can inform business strategies, enhance customer satisfaction, and contribute to the growth and development of the jewellery industry in Madurai district.

## **Objectives of the Study**

1. To access the level of customer satisfaction.
2. To identify the key factors influencing customer satisfaction.
3. To investigate the role of shop location and accessibility.
4. To understand influence of price and affordability on customer satisfaction.
5. To study influence of price and affordability on customer satisfaction.
6. To determine the effectiveness of promotion and discounts.
7. To analyze customer loyalty and repeat purchase.

## **Importance of the Study**

- 1) Understanding Customer Needs: The study helps to understand the needs and expectations of customers in Madurai district, enabling small jewellery shops to tailor their services and products to meet these needs.
- 2) Competitive Advantage: By identifying the factors that influence customer satisfaction, small jewellery shops can differentiate themselves from larger competitors and establish a competitive advantage.
- 3) Business Growth: The study provides insights for small jewellery shops to enhance customer satisfaction, loyalty, and retention, ultimately leading to business growth and increased revenue.
- 4) Economic Contribution: The jewellery industry is a significant contributor to the local economy in Madurai district. The study can inform strategies to support the growth and development of this industry.
- 5) Customer Retention: The study highlights the importance of customer satisfaction in retaining customers and building loyalty, which is crucial for the long-term success of small jewellery shops.
- 6) Market Research: The study provides valuable market research insights for small jewellery shops, enabling them to make informed decisions about product offerings, pricing, and marketing strategies.
- 7) Improving Customer Experience: The study identifies areas for improvement in the customer experience, enabling small jewellery shops to make targeted improvements and enhance overall customer satisfaction.



## **Scope of Study**

The study can start by identifying the demographic characteristics of small shops target customers, such as age, gender, and their taste.

Customer behavior is the study of individuals, groups, or organizations and the processes they use to select, secure, use and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the customer and society.

It attempts to understand the decision-making processes of buyers, both individually and in groups such as how tons affect buying behavior. Customer behavior is helpful to in understanding the needs of his different customer segments and developing appropriate marketing strategies for each.

Overall, the scope of study of customer behavior towards with reference to small shops would aim to provide insights into how customers perceive and interact with the brand, and how design can better meet their needs and preferences.

## **Statement of Problem**

Gold and silver jewellery is the most popular, highly cherished and valued commodity among South Indian females. Gold is reflected as auspicious and a status symbol in the southern part of India. Jewellery is not only for the purpose of admiration but as well as security in times of emergency on often expensive and can be sold on every occasion there is want in need of money. In India, women are gifted jewellery at different times such as birth, puberty, marriage, on becoming a mother. The market was witnessing an accelerated change from screening jewellery as a saving to regarding it as aesthetically tempting ornaments. The focal point had shifted from substance to design. The current age group was looking at the fashionable, up to date jewellery and avoiding traditional gold jewells. The customer required a wider range at a lone suitable place and anticipated a worldwide shopping familiarity. The customer was willing to research innovative designs. A few of the companies have even smartly played on Indian traditions to promote and create their brands. Therefore, it is important to study the unusual purchasing behavior of the people and accept the changes as per the current fashionable people requirements.

## **Suggestions**

- Train staff: Provide regular training to staff on product knowledge, customer service, and sales techniques.

- Improve store ambiance: Enhance the store ambiance to create a welcoming and luxurious atmosphere.
- Implement loyalty program: Develop loyalty programs to reward repeat customers and encourage loyalty.
- Offer personalized services: Provide personalized services, such as custom designing and repair services.
- Develop social media presence: Establish a strong social media presence to engage with customers and promote products.
- Create email marketing campaigns: Design email marketing campaigns to inform customers about new designs, promotions, and events.
- Host events and exhibitions: Organize events and exhibitions to showcase new designs and promote products.
- Collaborate with influencers: Partner with influencers and bloggers to promote products and reach a wider audience.

## Conclusion

Customers expressed high satisfaction levels with gold and silver Jewellery shops in Madurai district. Quality and price were the most critical factors influencing customer satisfaction. Female customers dominated the market, accounting for 60% of respondents. The 25-44 age group was the most prominent, accounting for 55% of respondents. Gold Jewellery was the most preferred type, accounting for 80% of respondents. Silver Jewellery was popular among younger customers, accounting for 15% of respondents. Quality was the most important factor influencing purchase decisions, with 85% of respondents rating it as "important" or "very important". Price was the second most important factor, with 75% of respondents rating it as "important" or "very important". Design was also a crucial factor, with 70% of respondents rating it as "important" or "very important". Customer service was an area for improvement, with 60% of respondents suggesting that shops could improve their customer service. Design variety was another area for improvement, with 50% of respondents suggesting that shops could offer more designs. Pricing was also an area for improvement, with 40% of respondents suggesting that shops could offer more competitive pricing. Jewellery shops should establish a strong online presence to cater to the growing demand for online shopping. Jewellery shops should offer personalized services, such as custom designing and repair services, to differentiate themselves from competitors. These conclusions provide a comprehensive

summary of the key findings, highlighting areas of strength and weakness, and offering insights for future improvement.

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# A Study on Service Provided for Two Wheeler In Mathura Automobiles in Madurai City

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## Abstract

*The increasing environmental concerns and the global emphasis on sustainable development have led to the emergence of green banking as a key initiative within the financial sector. This study aims to explore the level of customer awareness and perception towards Automobiles in Madurai. It examines the extent to which customers are informed about two wheeler services. Data was collected through structured questionnaires from a sample of customers across various demographics in Madurai. The findings reveal that while a significant portion of customers are aware of general two wheeler services, there is limited specific awareness about green banking initiatives. Factors such as education level, age, and income were found to influence awareness levels. The study highlights the need for banks to actively promote green banking practices and educate customers on their environmental and economic benefits. It concludes with recommendations for increasing customer engagement and support for two wheeler in Madurai.*

**Keywords:** Customer Awareness, Eco-friendly Practices, automobile Sector, Green Initiatives, Consumer Perception

## Introduction

The importance of the service sector has sharply increased in the countries in today's high competitive global market. The expectations and demands of the public are increasing day by day. Normal infrastructure and processes fall short in fulfilling those expectations and demands. As a result of which service sector is going through revolutionary change, which affects the way in which we live and work.

Hence, new services are being launched on regular basis to meet the existing and potential needs of customers. Now, service becomes one of the most important elements for gaining a competitive advantage in the marketplace. The efforts of service managers and academic researchers are directed towards understanding how customers experience or perceive the quality of service. Service providers mainly focus on providing superior service quality to achieve higher level of customer satisfaction.

Satisfying customers is one of the main objectives of every business as it can result in increasing the company's income and they are more likely to purchase additional products and services and often generate new business for the companies through word-of-mouth recommendation. The study area that has attracted significant interest towards the understanding of customer satisfaction is service quality. The objects of improving service quality is to give rise to customer satisfaction.

In general, customers compare perceived service with expected service, and which if the former falls short of the latter the customers are disappointed. From the viewpoint of business administration, service quality is an achievement in customer service. It reflects at each service encounter. Customers form service expectations from past experiences, word of mouth and marketing communications. In general, customers compare perceived service with expected service, and which if the former falls short of the latter the customers are disappointed.

### **Objectives of the Study**

To find whether there exists any association between the Demographic Profile of the respondents and their opinion about Service quality

1. To analyze customer perceptions and expectations regarding automobile service quality.
2. To evaluate the impact of service quality on customer satisfaction and loyalty.
3. To assess the effectiveness of current service quality management practices.
4. To recommend strategies for improving service quality, reducing customer complaints and enhancing operational efficiency.
5. To offer suggestion to improve the Customer Service To know about the level of Satisfaction of the Customer.

### **Importance of the Study**

Importance of the study is as follows:

1. Identifies customer expectations, service gaps and areas for improvement.
2. Enhances research and analytical skills, useful for jobs in marketing and business.
3. Provides useful recommendations to Mathura automobiles for better customer service



## **Statement of the Problem**

There are unsolved problems in the field of automobile engineering and the automotive manufacturing sector. The unsolved problems exist in both the automobile product and manufacturing process. Some of them are listed below: Truck manufacturers, esp. Indian industry struggle a lot in finding solutions for pre mature Tyre wear. The tyre wear is a complex phenomenon that involves suspension and steering geometry, road conditions, weight distributions and overall vehicle dynamics. Still a single mathematical formula is yet to be arrived at, to sum-up the rate of tyre wear for a vehicles.

## **Sampling**

Sampling design is a plan for drawing a sample from a population this is called a sampling design. The Sample Size was restricted to 120 respondents. Totally 130 Respondents taken, in that 4 Respondents are incomplete, 6 Respondents are not received the details.

## **Introduction for Percentage Analysis**

Percentage analysis is a statistical technique used to understand and interpret data in terms of percentages. It is widely applied in various fields such finance, economics, business and to research to compare proportions, identify trends, and make informed decisions.

By converting numerical data into percentages, percentage analysis simplifies complex data sets, making them easier to understand and interpret. This method is particularly useful when analyzing financial statements, market trends, survey results, and other datasets where relative comparisons are important.

## **Suggestions**

1. May increase the number of employees in the company to get the service done easily and quickly.
2. Arrangement of Equipment's for Air Checking and Air Filling of Tyres is Mandatory.
3. Employees Should Remind Customers About the Regular Servicing of the Vehicles. For Example, Regular Check-up After Every 2000Kms.s.
4. Develop a system that Predicts Vehicle maintenance needs using IOT and AI
5. Build a Mobile app that scans a vehicle's OBD (On-Board Diagnosis) data.
6. Developing a blockchain based system for maintaining service records.

7. Ensures transparency and help in resale value assessment
8. Can be integrate real time availability and pricing.
9. Can include fuel monitoring driver behavior analysis and route optimization.
10. Design a sustainable service centre concept using renewable energy, water recycling and ecofriendly.

## Conclusion

From the analysis done, it is observed that there is an association between the demographic profile of the respondents and their opinion about service quality. Overall, the customer service offered by the company is good. Our findings suggest that service centers should focus on reducing wait times, offering personalized customer interactions, and implementing digital solutions to streamlines processes. Additionally, regularly feedback collection and continuous training for services staff are essential for maintaining high standards. It is suggested to increase the number of employees in the company to get the service done easily and quickly to still enhance the customer service in Mathura automobiles.

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# An Analysis Students Performance in Online Classes in Madurai City

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## Abstract

*This study will provide maximum information of the usage Online Class. Online Class is one of the pandemic situation full thing to study every one complete course. Presently Online classes are increases day by day in our daily life. Many Sites are coming to study online courses also. Google provide the accessibility sweet which helps to speak whatever it is in the screen it will readout for us. Especially it is useful for differently abled persons. So, this project captures the satisfaction toward usage of online classes user in Students. Reviews of literature and research methodology will teach you many experiences of the Online classes. Many authors suggested that Online Class essay will make us productive. The study used has unknown population, so convenience sampling technique has been used. Primary date has been used for the project and the data collected through online with help of Google form. The total sample size of the study was 165. This project found that the customers satisfaction toward Online Class are satisfactory but still Online Class user wants give preference about Online Class that are, features of the site unavailable, problems prevented channels from loading, but the home page and videos still work, issue also affected TV shows people purchase through GoogleTV. The study found that new platform to increases the knowledge and career point of improvement of students. Overall, the project the found that study helps to change your life and better to study to all.*

**Keywords:** Online Classes, Student Performance, Google Tools used

## Introduction

The challenges of online learning are multifaceted. Online learning has played a crucial role during the pandemic, but its consequences cannot be ignored. One of the biggest challenges of online learning that many students face is the struggle to focus for long durations on screen. Online classes are not completely reliable as internet connectivity plays a vital role. There is a plethora of distracting content available online which attracts and distracts the students more often than not. It is observed, students would login into the class and then get distracted with other activities. Students are free from the regulations and boundaries of an appropriate classroom environment. It is a nominal presence for most of the students. Just for sake of attending the classes online. For most student's curriculum is not given importance by the students. The notebook work may have been taken lightly. Physical classroom interaction provides children, especially those in their early developmental years, with a stable environment for social interactions, helping them develop skills

like empathy and cooperation. It helps them in their overall development and real- life situations. And for college aged learners the practical classes are only a dream since students cannot do experiments of their practical curriculum being at home.

## Objectives

To assess the academic performance of students attending online classes in Madurai.

- To identify the advantages and challenges faced by students in an online learning environment.
- To examine the effectiveness of online teaching methods compared to traditional classroom learning.
- To analyze the impact of online classes on student concentration, attendance, and participation.
- To understand the role of internet connectivity, digital devices, and technical support in online learning.
- To evaluate the satisfaction level of students with the online education system during and after the pandemic.

## Importance of Study

1. Helps educators and institutions understand how students have adapted to online learning platforms.
2. Identifies key factors that affect student performance in online classes, such as teaching methods, technology use, and learning environment.
3. Provides valuable insights into student satisfaction and engagement levels during online education.
4. Assists policymakers and school/college administrators in improving digital learning strategies for future use.
5. Offers recommendations for developing a more inclusive and efficient online education system, especially in tier-2 cities like Madurai.

## Key aspect of analysis of student performance in online classes in Madurai city

### 1. Student Engagement:

Evaluates how actively students participate in online classes, including attendance, interaction, and responsiveness.

**2. Academic Performance:**

Analyzes the impact of online learning on students' grades, assignments, and overall academic outcomes.

**3. Learning Environment:**

Studies the effect of home environment, study space, and distractions on student concentration and productivity.

**4. Technological Access:**

Focuses on the availability and quality of internet connection, digital devices (laptops, smartphones, tablets), and power supply.

**5. Teaching Methods:**

Reviews how different online teaching techniques (live classes, recorded videos, digital notes) affect student understanding and retention.

**6. Mental Health and Motivation:**

Explores how isolation, screen fatigue, and lack of peer interaction influence students' motivation and mental well-being.

**7. Student Feedback and Satisfaction:**

Collects student opinions on the effectiveness, flexibility, and convenience of online classes.

**8. Demographic Factors:**

Considers how age, educational level, economic background, and gender influence students' online learning experiences.

**9. Adaptability to Online Learning:**

Assesses how easily students were able to shift from traditional classroom learning to an online mode.

**Statement of Problem**

The sudden shift from traditional classroom learning to online education, triggered mainly by the COVID-19 pandemic, has significantly transformed the learning experience for students. While online classes offer flexibility and safety, many students in Madurai have faced challenges related to

internet access, device availability, learning environment, and lack of face-to-face interaction. These factors may have directly or indirectly affected their academic performance, engagement, and overall satisfaction with online education.

Despite the increased reliance on digital platforms, there is limited research that specifically focuses on how students in Madurai have adapted to this change and how it has influenced their academic outcomes. Therefore, it is essential to analyze the various factors impacting student performance in online classes to understand the effectiveness of digital learning and to suggest improvements for future educational practices.

### Limitation of Study

#### 1. Geographical Limitation

The study is confined to students in **Madurai city** and may not represent the experiences of students in other regions.

#### 2. Sample Size Constraint

The research is based on a limited number of respondents, which may not fully capture the diverse experiences of all students.

#### 3. Dependence on Self-Reported Data

The study relies on students' self-assessments and responses, which may include **bias or inaccurate reporting**.

#### 4. Time Limitation

The study is conducted within a limited time frame, so it does not analyze **long-term impacts** of online education on performance.

#### 5. Technological Bias

Students without access to internet or digital devices might be **underrepresented** in the study.

#### 6. Focus on Students Only

The study does not include feedback from **teachers, parents, or institutions**, which may provide additional insights.

## 7. Academic Variation

Differences in subjects, courses, or academic levels (school vs. college) may affect performance, but may not be fully explored in detail.

### Sampling

A sample size 165 members Convenience sampling method. A convenience sample is one of the main types of non-probability sampling methods. A convenience sample is made up of people who are easy to reach.

### Tools for Data Analysis

1. Percentage analysis
2. Tabular presentation
3. Pie chart.

### Introduction of Percentage Analysis

**Percentage analysis** is a statistical tool used to interpret and compare data by converting the collected information into percentages. It helps in understanding the distribution of responses or variables in a more meaningful and easy-to-read format.

In this study, percentage analysis is used to examine the responses of students regarding their performance and experiences in online classes. By representing the data in percentages, it becomes easier to identify trends, preferences, and issues among the participants.

### Purpose of the Study

1. To simplify the analysis of survey data.
2. To understand the proportion of students affected by certain factors.
3. To make comparisons between different groups or responses clearer.
4. To support findings with a statistical basis for drawing conclusions.

### Top 20 Online Classes Platform

**Google Classroom** – Widely used by schools and colleges for managing assignments, classes, and communication.

**Zoom** – A leading video conferencing tool used for live online classes, webinars, and virtual meetings.

**Microsoft Teams** – Offers a collaborative platform with video classes, file sharing, and chat features.

**Moodle** – An open-source learning management system (LMS) used by many educational institutions worldwide.

**Coursera** – Provides online courses from top universities and companies, including certifications and degrees.

**edX** – Offers online university-level courses from Harvard, MIT, and other institutions.

**Udemy** – A popular marketplace for learning various skills and subjects at affordable prices.

**BYJU'S** – India's leading EdTech platform for school-level education, test prep, and concept learning.

**Unacademy** – Offers live classes, courses, and test preparation material mainly for Indian competitive exams.

**Khan Academy** – A free platform offering lessons in math, science, and more for school and college students.

**Vedantu** – An Indian platform offering live online tutoring for school students and competitive exams.

**Toppr** – Focused on school education and entrance exams with personalized learning.

**Skillshare** – A platform for creative and professional skill-building, including design, writing, and marketing.

**LinkedIn Learning** – Offers professional courses in business, tech, and creative fields.

**Teachmint** – A platform used by Indian teachers for online classes, attendance, and assessments.



**Canvas LMS** – A powerful and flexible learning management system used by many universities globally.

**FutureLearn** – Offers online courses from universities and cultural institutions around the world.

**Swayam** – An Indian government initiative offering free courses by top Indian institutions (IITs, IIMs, etc.).

**WhiteHat Jr.** – Focuses on coding and technology skills for kids.

**Academy of Mine** – A customizable platform used by institutions and businesses for e- learning and training.

### **Suggestion**

- We have involved all stream students with effective classes
- With effective classes we can easily improve punctuality of students
- With Audio Video Visuals it is easy to enhance quality of online classes
- Teachers should always available to students clarify their doubts.
- Network Issues to be solve while attending online Classes.
- Mobiles, Tabs & laptops prices should less to students
- Interaction with other country students make learning more effective
- Communication Software Applications Like Zoom , Google meet free versions
- Eye protection system to be introduce in all devices
- Contents in classes should be in simple Language
- Online class timing alert Notification should send all students.

### **Conclusion**

The overall experience index from the study reveals that Majority of the students Strongly agree that online classes could not impact as much as better than traditional offline classes. Online classes are very useful in pandemic situation than normal days. Some of the students facing network issue problems while attending online classes. New technologies must introduce in online classes. Collaboration with top other counties university make online classes more effective.

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# A Study on Customer and Employee Satisfaction Towards Kia Motor Cars in Madurai City

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## Abstract

*This study examines customer and employee satisfaction towards Kia Motor Cars in Madurai City. The study aims to investigate the factors that influence customer satisfaction and employee satisfaction, and to identify the relationship between these two variables. A survey was conducted among customers and employees of Kia Motor Cars in Madurai City, and the results show that customer satisfaction is influenced by factors such as product quality, price, and after-sales service. Employee satisfaction is influenced by factors such as job security, salary, and work environment. The study's findings suggest that there is a positive relationship between customer satisfaction and employee satisfaction, and that employee satisfaction is a key driver of customer satisfaction. The study's results have implications for Kia Motor Cars and other automotive companies seeking to improve customer and employee satisfaction.*

**Keywords:** *Customer satisfaction, employee satisfaction, Kia Motor Cars, Madurai City, automotive industry.*

## Introduction

The automotive industry is a highly competitive market, and customer satisfaction is a key differentiator for companies seeking to gain a competitive edge. Kia Motor Cars, a leading automotive manufacturer, has been expanding its presence in India, including in Madurai City. However, with increasing competition in the market, it is essential for Kia Motor Cars to understand the factors that influence customer satisfaction and employee satisfaction in order to improve its market share and reputation.

## Objectives of the Study

- To explore the theoretical background of the KIA Motors.
- To analysis the personal profile of the Respondents.
- To analysis a customer satisfaction Towards-KIA Motors.
- To summaries finding and offer a suitable suggestion.

## Importance of the Study

1. Understanding customer needs: The study helps Kia Motor Cars understand the needs and expectations of its customers in Madurai City, enabling the company to improve its products and services.

2. Improving employee satisfaction: The study identifies the factors that influence employee satisfaction, enabling Kia Motor Cars to improve employee morale, productivity, and retention.
3. Enhancing customer loyalty: By understanding the factors that influence customer satisfaction, Kia Motor Cars can develop strategies to enhance customer loyalty and retention.
4. Competitive advantage: The study provides insights that can help Kia Motor Cars gain a competitive advantage in the automotive market in Madurai City.
5. Informing business decisions: The study's findings can inform business decisions related to product development, marketing, and human resources, enabling Kia Motor Cars to make data-driven decisions.
6. Improving overall performance: The study's findings can help Kia Motor Cars improve its overall performance, including sales, customer satisfaction, and employee satisfaction.

### **Key Aspects**

1. Customer satisfaction: The study examines the factors that influence customer satisfaction towards Kia Motor Cars in Madurai City.
2. Employee satisfaction: The study investigates the factors that influence employee satisfaction towards Kia Motor Cars in Madurai City.
3. Product quality: The study examines the impact of product quality on customer satisfaction towards Kia Motor Cars in Madurai City.
4. After-sales service: The study investigates the impact of after-sales service on customer satisfaction towards Kia Motor Cars in Madurai City.
5. Employee engagement: The study examines the impact of employee engagement on employee satisfaction towards Kia Motor Cars in Madurai City.
6. Job security: The study investigates the impact of job security on employee satisfaction towards Kia Motor Cars in Madurai City.
7. Salary and benefits: The study examines the impact of salary and benefits on employee satisfaction towards Kia Motor Cars in Madurai City.

### **Scope of the Study**

- The scope of study is limited to the respondents are selected form in and around Madurai.
- The project is carried out for the period of 45 days only.

- Measurement of customer satisfaction is complex subjects, which uses non-objectives method, which is not reliable.
- The simple unit was also 100 respondents.
- However, KIA automobile showrooms are located in other places i.e., locally and even in the neighbouring states, only opinion of respondents of consider for finding out the opinions of respondents.

### **Limitation of the Study**

1. This analysis study is only confined to the AloorPanchayath in Madurai and therefore might not be related to other areas. We are only studying how Customer satisfaction towards KIA Motor and not the retail level.
2. We are only studying the satisfaction of customer and influence in their buying decisions and not the other factors the influence customer buying decision.
3. In this study shows that all re interested in KIA motors, but majority of them have no KIA motors.

### **Statement of the Problem**

The automotive industry in Madurai City is highly competitive, and Kia Motor Cars faces challenges in maintaining customer and employee satisfaction. Despite its efforts to improve customer satisfaction, Kia Motor Cars has received complaints about product quality, after-sales service, and employee behavior. Additionally, employee satisfaction has been a concern, with reports of low morale, high turnover rates, and lack of engagement.

### **Suggestions**

1. KIA motor car company has to further improve good customer management strategy that may customer satisfaction level.
2. The company can for the undertake R&D to improve the existing feature which field help increase in the customer satisfaction.
3. The company should promote about novel features to attract the market.
4. As majority of the customers gives opinion that they are satisfied is the factor, services and design of the product of the company should not only maintain the existing standard but also enhance them. To increase the job satisfaction level of the employees the company should concentrate mainly on the incentive and reward structure rather than the motivational session.

5. Ideal employees concentrate on their job.
6. Educational qualification can be the factor of effective job.
7. Company should give promotion to those employees who deserve it, based upon particular achievement.

## Conclusion

KIA motor car product has a very good market share in Madurai district. The company is offering good services as reflected by the satisfaction of customers. Majority of the customers is satisfied with the design of the vehicle. Company provided good facility to employees for their job. KIA motor car company offers an environment offers professional growth for every employee. KIA motor car company offers foreign tour for employee and dealer who achieved targets. Young leader can take decision and implement new ideas.

It has been observed that most customers are satisfied with pre sales services similarly most of these customers are dissatisfied with the post sales service which is the matter of concern for the company. A car needs to improve some parts of products specifically the interiors. High customer satisfaction level helps the company to retain its existing customer as well as generate new customer through word to mouth publicity. Customer satisfaction index is a good tool to make improvements in the products and services of the company. And therefore should utilize carefully & kept as confidential as possible.

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# A Study on Consumer Behavior About Aavin Dairy Products in Madurai

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## Abstract

*This study focuses on understanding consumer behavior towards Aavin dairy products in the city of Madurai. Aavin, a leading dairy brand in Tamil Nadu, offers a wide range of products including milk, curd, ghee, butter, and flavored milk. The objective of this research is to analyze the level of consumer awareness, preferences, satisfaction, and factors influencing purchase decisions. The study is based on primary data collected through structured questionnaires from a diverse group of consumers in Madurai, along with secondary data from relevant sources. The findings reveal that while Aavin maintains a strong consumer base due to its product quality and affordability, there is potential for improvement in areas such as packaging, marketing, and product diversification. The study provides valuable insights that can help Aavin enhance its customer engagement and strengthen its market position.*

**Keywords:** consumer preferences, dairy products, customer satisfaction

## Introduction

The dairy industry plays a crucial role in the Indian economy, contributing significantly to rural employment and nutritional security. Among the various players in the Tamil Nadu dairy sector, Aavin stands out as a trusted and well-established brand. Operated by the Tamil Nadu Co-operative Milk Producers' Federation Limited (TCMPF), Aavin supplies a wide range of dairy products such as milk, curd, butter, ghee, flavored milk, and ice cream across the state, including the city of Madurai.

Consumer behavior is a critical area of study in marketing, as it helps businesses understand how individuals make purchasing decisions. Analyzing consumer behavior enables brands to align their products and strategies according to market demands. In a competitive market where several private and local brands are emerging, understanding the behavior, preferences, and satisfaction levels of consumers becomes essential for maintaining and expanding market share.

This study aims to explore the behavior of consumers towards Aavin dairy products in



Madurai. It examines the factors influencing purchase decisions, the level of consumer satisfaction, brand loyalty, and the impact of marketing strategies. The findings from this study are intended to help Aavin better understand its consumers and improve its offerings to meet their expectations effectively.

## Objectives

1. To assess the **level of awareness** about Aavin dairy products among consumers in Madurai.
2. To identify the **factors influencing consumer buying decisions**, such as price, quality, packaging, and brand image.
3. To analyze the **consumer preferences** for different Aavin dairy products (milk, curd, ghee, butter, etc.).
4. To evaluate the **satisfaction level** of consumers regarding the quality, availability, and pricing of Aavin products.
5. To study the **impact of demographic factors** (age, gender, income, occupation) on consumer behavior.
6. To understand the **brand loyalty and repeat purchase behavior** of Aavin customers.
7. To provide **suggestions for improvement** in marketing, product development, and customer service based on the findings.

## Importance of the Study

1. This study helps Aavin understand **consumer expectations and satisfaction levels** in Madurai.
2. It provides insight into **purchasing behavior**, which helps the company make strategic marketing decisions.
3. The study supports Aavin in identifying **areas for improvement** in terms of product variety, quality, and promotion.
4. It enables a better understanding of the **competition and consumer preferences**, helping Aavin maintain its position in the market.
5. It contributes to **academic research** on consumer behavior, specifically in the dairy industry.

## Scope of the Study

- The study is limited to **Madurai city** and focuses on consumers residing within this area.
- It covers various **Aavin dairy products** such as milk, curd, butter, ghee, ice cream, and

flavored milk.

- The study includes respondents from **different age groups, income levels, and occupations**.
- Data is collected through **primary (questionnaire) and secondary sources**.
- The research focuses on **awareness, preferences, satisfaction, and influencing factors** in consumer behavior.
- The findings reflect consumer opinions **during the period of the study** and may change over time.

### Statement of the Problem

In the rapidly growing and highly competitive dairy industry, consumer preferences and expectations are constantly changing. Although **Aavin** is a government-supported and trusted dairy brand in Tamil Nadu, including Madurai, it faces increasing competition from private and multinational dairy brands that offer innovative products, attractive packaging, and aggressive marketing.

Despite Aavin's strong market presence, questions remain about whether the brand is fully meeting the **evolving needs, tastes, and preferences** of its consumers. There is a lack of detailed understanding of **how consumers perceive Aavin**, what factors influence their purchase decisions, and whether they are satisfied with the quality, availability, and variety of Aavin products.

Therefore, the problem lies in identifying the **gaps between consumer expectations and the current offerings** of Aavin. This study seeks to address this gap by analyzing consumer behavior, preferences, satisfaction levels, and the key factors that influence the buying decisions of Aavin dairy product users in Madurai.

### Key Aspect of Study

- To examine consumer **buying behavior and satisfaction** related to Aavin dairy products.
- To identify key factors like **price, quality, availability, and branding** influencing purchases.
- To understand the **level of brand loyalty** among Aavin consumers.
- To provide actionable insights that can help **improve product offerings and marketing strategies**.
- To evaluate how **demographic factors** affect consumer choices.

## Suggestion

- Aavin can improve its **product packaging and design** to appeal to younger and modern consumers.
- Increase **marketing and promotional activities**, including digital and social media campaigns, to raise brand visibility.
- Ensure better **availability of products** in local stores and remote areas by strengthening the distribution network.
- Introduce **new product variants and flavors** based on current market trends and consumer preferences.
- Collect **regular customer feedback** to understand satisfaction levels and areas for improvement.
- Provide **attractive offers, discounts, or loyalty programs** to encourage repeat purchases and brand loyalty.
- Conduct **awareness programs** to educate consumers about the nutritional benefits of Aavin products.
- Focus on maintaining **consistent quality and hygiene** across all products to build trust and reliability.

## Conclusion

The study on consumer behavior towards Aavin dairy products in Madurai reveals that Aavin continues to hold a strong presence in the local market due to its **affordability, quality, and trust** built over the years. Most consumers are satisfied with the basic product offerings, especially milk and curd. However, the research also indicates that there is **scope for improvement** in areas such as **packaging, product variety, marketing, and availability**.

Consumers today are becoming more brand-conscious and quality-oriented, and they expect **innovation, better presentation, and convenience** in their dairy products. Aavin needs to adapt to these changing preferences to stay competitive against private brands. By focusing on consumer feedback and updating its marketing and distribution strategies, Aavin can enhance customer satisfaction and strengthen its market position in Madurai.

Overall, the study provides useful insights into consumer expectations and serves as a guide for Aavin to align its offerings with the current market trends and demands.

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# The Impact of Social Media Marketing on College Students Buying Behaviour on Cosmetic Product Towards Madurai District

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## Abstract

*This study examines the impact of social media marketing on college students' buying behavior on cosmetic products in Madurai district. With the increasing popularity of social media platforms, businesses are leveraging these channels to reach their target audience. The study aims to investigate the influence of social media marketing on college students' purchasing decisions, brand awareness, and loyalty towards cosmetic products. A survey was conducted among college students in Madurai district, and the results show that social media marketing has a significant impact on their buying behavior. The study's findings suggest that social media influencers, online reviews, and targeted advertisements are key factors that influence college students' purchasing decisions. The study's results have implications for businesses and marketers seeking to effectively target college students in Madurai district.*

**Keywords** Social media marketing, college students, buying behavior, cosmetic products, Madurai district.

## Introduction

The rise of social media has transformed the way businesses market their products and interact with customers. In the cosmetic industry, social media marketing has become a crucial tool for reaching the younger generation, particularly college students. Madurai district, with its large population of college students, presents a significant market for cosmetic products. This study explores the impact of social media marketing on college students' buying behavior on cosmetic products in Madurai district.

## Objective of the Study

- To understand how social media marketing influences customer purchasing decisions for cosmetics products.
- To determine which social media platforms are most effective for reaching and engaging customers in the cosmetics industry.
- To identify the key factors that drive customer purchasing behaviours, such as brand loyalty, product reviews, and recommendations from friends and family.
- To evaluate the effectiveness of different types of social media marketing campaigns, such as influencer marketing and sponsored posts.



### **Importance of the Study**

1. Understanding the target audience: The study helps businesses and marketers understand the behavior and preferences of college students in Madurai district, enabling them to develop effective marketing strategies.
2. Informing marketing strategies: The study's findings can inform the development of social media marketing strategies that resonate with college students in Madurai district, increasing the likelihood of successful product promotion.
3. Identifying trends and patterns: The study can identify trends and patterns in college students' buying behavior on cosmetic products, enabling businesses to stay ahead of the competition.
4. Improving product development: The study's findings can inform product development, enabling businesses to create products that meet the needs and preferences of college students in Madurai district.
5. Enhancing customer engagement: The study can help businesses develop effective customer engagement strategies, building brand loyalty and increasing customer retention.

### **Key Aspects of the Study**

1. Social media usage: The study examines the frequency and duration of social media usage among college students in Madurai district.
2. Influencer marketing: The study investigates the impact of social media influencers on college students' buying behavior on cosmetic products.
3. Online reviews: The study examines the influence of online reviews on college students' purchasing decisions on cosmetic products.
4. Targeted advertisements: The study investigates the effectiveness of targeted advertisements on social media platforms in reaching college students in Madurai district.
5. Brand awareness: The study examines the impact of social media marketing on brand awareness among college students in Madurai district.
6. Purchasing decisions: The study investigates the factors that influence college students' purchasing decisions on cosmetic products, including social media marketing.
7. Demographic factors: The study examines the demographic factors that influence college students' buying behavior on cosmetic products, including age, gender, and income level.

### **Scope & Significance of the Study**

This study was conducted to analyse the impact of social media in the cosmetic industry. Social media is crucial in the cosmetic industry, providing a platform for marketing, engagement,



and market research. It allows brands to connect with consumers globally, collaborate with influencers, and foster real-time feedback. Social media also aids in trend identification and product development, influencing strategic decision-making. This study covers the responses and opinions of individuals toward the utilization of social media in the cosmetic.

### **Statement of the Problem**

The increasing popularity of social media among college students in Madurai district has led to a growing concern about the impact of social media marketing on their buying behavior, particularly in the cosmetic industry. Despite the growing importance of social media marketing, there is a lack of research on its impact on college students' buying behavior on cosmetic products in Madurai district. This study aims to investigate the impact of social media marketing on college students' buying behavior on cosmetic products in Madurai district, with a focus on identifying the factors that influence their purchasing decisions and the effectiveness of social media marketing strategies in reaching this demographic.

### **Suggestions**

- Examine how social media platforms influence consumer behaviour in the cosmetic industry. This can include studying trends such as the rise of influencer marketing, user-generated content, and the impact of reviews and recommendations on purchasing decisions.
- Brand Awareness and Engagement Examine the strategies used by cosmetic brands on social media to establish a strong following, interact with consumers, and raise brand awareness. Examine effective social media marketing strategies and how they affect sales and brand perception.
- Users-generated content (UGC) Examine the impact of user-generated content on consumer perception and purchase decisions, including customer reviews, testimonials, and before-and-after images. Examine how cosmetic companies use user-generated content to improve their marketing strategies.
- Social Media Sites and User Preferences Analyze how various social media sites, like YouTube, Instagram, and TikTok, can be used to interact with customers and promote cosmetic items.

### **Limitation of the Study**

- Respondents bias towards the questions. The study is conducted within limited time.
- Lack of face-to-face interaction with respondents.
- Primary data obtained may not be accurate to great extents.

## Conclusion

This research emphasizes how important social media marketing is in shaping consumer behaviour, especially in the cosmetics sector. Social media sites such as YouTube, Instagram, and TikTok are important channels for promoting brands and interacting with customers.

Younger audiences particularly those in the 18–34 age range are strongly impacted by content like product evaluations, influencer endorsements, and eye-catching advertisements, according to the data. The cosmetics sector is growing, particularly in metropolitan markets like Bangalore, and in order for brands to stay competitive, they need to grasp the trends and consumer behaviours created by social media. The survey underscores the imperative for cosmetics companies to proactively utilize social media, with the aim of not just augmenting brand exposure but also strengthening consumer trust and engagement. Brands can customize their marketing tactics to appeal to a wide range of age groups and demographics by concentrating on real content and consumer preferences.

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# Study on Microfinance Women Entrepreneurs in Rural Area

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## Abstract

*This study examines the impact of microfinance on women entrepreneurs in rural areas, with a focus on their economic, social, and psychological empowerment. The study uses a mixed- methods approach, combining survey research with case studies and focus group discussions. The findings suggest that microfinance has a positive impact on women's economic empowerment, enabling them to start or expand their businesses and increase their income. The study also finds that microfinance has a positive impact on women's social and psychological empowerment, enhancing their self-esteem, confidence, and decision-making abilities. However, the study highlights the challenges faced by rural women entrepreneurs in accessing microfinance services, including limited access to formal financial institutions, lack of collateral, and societal constraints. The study's findings have implications for policymakers, microfinance institutions, and development organizations seeking to promote women's empowerment and entrepreneurship in rural areas.*

**Keywords:** *Microfinance, Women Entrepreneurs, Economic Empowerment, Social Empowerment, Psychological Empowerment.*

## Introduction

Microfinance has emerged as a vital tool for promoting economic development and reducing poverty in rural areas. By providing access to financial services, microfinance institutions (MFIs) can empower women entrepreneurs in rural areas to start or expand their businesses, increase their income, and improve their overall well-being. Women entrepreneurs in rural areas face significant challenges, including limited access to financial services, lack of collateral, and societal constraints. Despite these challenges, women in rural areas are increasingly turning to entrepreneurship as a means of economic empowerment.

This study explores the impact of microfinance on women entrepreneurs in rural areas, with a focus on their economic, social, and psychological empowerment. The study will examine the types of microfinance services available to women entrepreneurs in rural areas, including credit, savings, and insurance. It will also investigate the challenges faced by women entrepreneurs in accessing microfinance services and the impact of microfinance on their businesses and overall well-being. The study's findings will contribute to the existing body of research on microfinance and women's economic empowerment, informing policymakers and development organizations seeking to promote women's entrepreneurship and economic development in rural areas.

## Objectives of the Study

This study aims to analyse how microfinance contributes to empowering rural women entrepreneurs by:

1. Assessing the economic and social transformations resulting from microfinance interventions.
2. Identifying key challenges that women face in accessing and utilizing microfinance services effectively.
3. Proposing policy recommendation to enhance the role of microfinance in strengthening women-led rural enterprise.

Through this research, valuable insights will be gained into how microfinance can continue to serve as a catalyst for rural development and gender empowerment, ultimately fostering more inclusive economic growth.

## Importance of the Study

- Understanding the impact of microfinance on women's empowerment
- Informing policy and program development
- Improving access to financial services
- Promoting women's economic empowerment

## Key Aspects of the Study

1. Microfinance as a tool for empowerment: The study examines the role of microfinance in empowering women entrepreneurs in rural areas.
2. Women's entrepreneurship in rural areas: The study focuses on women entrepreneurs in rural areas, highlighting their unique challenges and opportunities.
3. Economic, social, and psychological empowerment: The study explores the impact of microfinance on women's economic, social, and psychological empowerment.
4. Access to financial services: The study investigates the challenges faced by rural women entrepreneurs in accessing financial services, including microfinance.
5. Impact on poverty reduction and sustainable development: The study examines the potential of microfinance to contribute to poverty reduction and sustainable development in rural areas.

### Geographical Scope

1. Rural areas: The study focuses on rural areas, where access to financial services is often limited.
2. Specific regions or countries: The study may focus on specific regions or countries, such as developing countries or regions with high poverty rates.

### Demographic Scope

1. Women entrepreneurs: The study focuses on women entrepreneurs in rural areas, including those who have accessed microfinance services.
2. Small and medium-sized enterprises (SMEs): The study may focus on SMEs owned and operated by women in rural areas.

### Thematic Scope

1. Microfinance services: The study examines the types of microfinance services available to women entrepreneurs in rural areas, including credit, savings, and insurance.
2. Women's empowerment: The study explores the impact of microfinance on women's economic, social, and psychological empowerment.
3. Entrepreneurship and business development: The study investigates the role of microfinance in promoting entrepreneurship and business development among women in rural areas.

### Methodological Scope

1. Qualitative and quantitative methods: The study may use a combination of qualitative and quantitative methods, including surveys, interviews, and case studies.
2. Primary and secondary data: The study may use primary data collected from women entrepreneurs in rural areas, as well as secondary data from existing research and literature.

### Temporal Scope

1. Cross-sectional or longitudinal study: The study may be a cross-sectional study, examining the impact of microfinance on women entrepreneurs in rural areas at a single point in time, or a longitudinal study, examining the impact over a longer period.

### Disciplinary Scope

1. Interdisciplinary approach: The study may take an interdisciplinary approach, drawing on insights from economics, sociology, psychology, and other relevant disciplines.



## Statement of the Problem

Microfinance has been widely recognized as a tool for promoting economic empowerment and poverty reduction among women in rural areas. However, despite its potential, microfinance programs have faced several challenges in empowering women entrepreneurs in rural areas.

### Background

Rural women entrepreneurs face unique challenges, including limited access to markets, credit, and other resources. They also face social and cultural barriers, including patriarchal norms and limited decision-making power. Microfinance programs have been introduced as a solution to these challenges, providing women with access to credit, savings, and other financial services.

## Problem Statement

Despite the potential of microfinance programs, several challenges have been identified in empowering women entrepreneurs in rural areas. These challenges include:

1. Limited access to microfinance services: Many rural women lack access to microfinance services, including credit, savings, and insurance.
2. High interest rates: Microfinance institutions often charge high interest rates, making it difficult for women to repay their loans.
3. Limited financial literacy: Women may lack the financial literacy needed to effectively manage their businesses and loans.
4. Social and cultural barriers: Women may face social and cultural barriers, including patriarchal norms and limited decision-making power.
5. Lack of support services: Microfinance programs may not provide adequate support services, including training, mentorship, and networking opportunities.

## Sampling

Non- probability sampling method was used for the study. The data was collected from the respondents through 'Convenience Sampling' method. Overall 100 number of respondents ti the questionnaire.

## Suggestions

1. I suggested microfinance improves business sustainability.
2. Study how microfinance affects women's decision-making power in household.
3. Microfinance assesses the women's economic independence.
4. Assess to get loans and repayment structure.



5. Microfinance is help to improved self-confidence, family welfare, and Changes in societal roles.

## Conclusion

The study on microfinance in empowering women entrepreneurs in rural areas has provided valuable insights into the impact of microfinance on women's economic empowerment, social status, and decision-making power. The findings of the study suggest that microfinance programs can play a crucial role in empowering women entrepreneurs in rural areas by providing them with access to financial services, training, and other support services.

The study found that microfinance programs can increase women's access to financial services, enabling them to start and grow their businesses. This, in turn, can improve women's economic empowerment by increasing their income, assets, and decision-making power. The study also found that microfinance programs can enhance women's social status by increasing their participation in decision-making processes and improving their relationships with their families and communities.

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- 2) Ahmed et al. (2015) stated in his study "The Impact of Microfinance on Women's Empowerment in Rural Areas" - This study revealed that microfinance programs can improve women's economic empowerment, social status, and decision- making power.
- 3) Duvendack et al. (2018) stated in his study "Microfinance and Women's Economic Empowerment" - This study found that microfinance programs can improve women's economic empowerment by increasing their income and assets.
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- 8) Rahman et al. (2016) stated in his study '*Impact of microfinance on women's empowerment*': found that microfinance has a positive impact on women's empowerment, including increased autonomy and decision-making power.
- 9) Sultana et al. (2017), stated in his study '*Role of microfinance in promoting women's entrepreneurship*' microfinance plays a crucial role in promoting women's entrepreneurship in rural areas.
- 10) Singh et al. (2017) stated in his study "*The Role of Microfinance in Empowering Rural Women*" - This study highlighted the importance of microfinance in empowering rural women by providing them with access to financial services and economic opportunities.

# A Study on Green Marketing: Consumer Awareness and Perception Towards Eco-Friendly Products

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## Abstract

*This study investigates consumer awareness and perception towards eco-friendly products in the context of green marketing. With increasing environmental concerns, businesses have adopted green marketing strategies to promote products that are environmentally sustainable. The research explores the level of consumer awareness regarding eco-friendly products and their perceptions towards these products' effectiveness, value, and authenticity. A mixed-method approach, combining surveys and interviews, was employed to gather data from a diverse consumer base. The findings highlight that while consumers exhibit growing awareness of the environmental impact of their purchasing decisions, their perception of eco-friendly products varies significantly based on factors such as product price, availability, and trust in eco-labels. The study provides valuable insights into how businesses can enhance consumer engagement with green products by improving communication and transparency in green marketing practices.*

**Keywords:** Green marketing, eco-friendly products, consumer awareness, consumer perception, environmental sustainability

## Introduction

In recent years, the growing awareness of environmental issues, such as climate change, pollution, and resource depletion, has sparked a shift in consumer behavior towards more sustainable practices. As a result, businesses are increasingly adopting green marketing strategies to cater to the rising demand for eco-friendly products. Green marketing refers to the promotion of products and services that are environmentally responsible, aiming to meet both consumer needs and environmental goals. This includes products made from sustainable materials, energy-efficient goods, and those that contribute to reducing the carbon footprint.

However, the success of green marketing depends not only on the availability of eco-friendly products but also on the awareness and perception of consumers. While many consumers express concern for the environment, their purchasing decisions often do not align with these concerns due to various factors such as perceived cost, skepticism about claims, or a lack of understanding about the benefits of eco-friendly products. As such, understanding how consumers perceive eco-friendly products and the extent of their awareness is crucial for businesses aiming to implement effective green marketing strategies.

This study seeks to explore consumer awareness and perception towards eco-friendly products in the context of green marketing. By examining consumer attitudes, beliefs, and behaviors, the research aims to provide insights into the factors influencing the acceptance of sustainable products and identify the barriers hindering their wider adoption. Ultimately, this study will contribute to a deeper understanding of how businesses can better align their green marketing efforts with consumer expectations, thus fostering a more sustainable and environmentally conscious marketplace.

### **Objectives of the Study**

- To study the socio-economic background of customer in Madurai city.
- To analyze the awareness of respondents towards different green products.
- To identify the factors that influences the decision of respondents to buy green product.
- To analyze the satisfaction level of consumers of green marketing the green products.
- To identify the problems faced by consumers of green marketing the eco friendly products to purchase in market place.

### **Importance of the Study**

- This study holds significant importance as it provides valuable insights into the growing intersection of consumer behavior, environmental sustainability, and marketing strategies.
- As global concerns over environmental degradation intensify, both consumers and businesses are increasingly recognizing the need for sustainable practices.
- Green marketing, which emphasizes eco-friendly products and sustainable business practices, has become a key tool for companies aiming to meet the demands of environmentally conscious consumers.

### **Key Aspects of Green Products in India**

#### **1. Environmental Impact:**

- Made from renewable, recycled, or biodegradable materials.
- Designed for energy efficiency, reducing carbon emissions or conserving natural resources.

#### **2. Product Packaging:**

Green products often feature environmentally friendly packaging, such as recyclable, biodegradable, or minimalistic packaging.

### 3. Price and Cost Perception:

One of the key barriers to the adoption of eco-friendly products is the perception of higher prices. Green products are often perceived as more expensive than conventional alternatives.

#### Example Initiatives in India

- **PATAGONIA:** Patagonia contributes to climate change concerns and seeks to find more environmentally friendly ways to make their goods.
- **IKEA:** IKEA, a significant brand that is focused on renewable energy and sustainable sourcing, has established a strategy called “People and Planet Positive” that supports eco-friendly practices, solar energy, and regenerative environmental activities.

#### Scope of the Study

The current study is formed to identify the level of satisfaction towards green marketing the green products. Scope of study is limited to sample of 104 people residing in Madurai. The entire population is not considered. Green marketing is not just setting products based on their environmental benefits, but it is a wider concept. Green marketing involves developing products and packages that are environment friendly or less harmful to the environment. It includes many areas ranging from conservation to control of pollution. Companies should make every possible effort to undertake research and development in order to come with eco-friendly products in the interest of the customers well being in particular and that of societies in general.

#### Statement of the Problem

With the increasing environmental challenges faced globally, including climate change, pollution, and resource depletion, there is a growing demand for eco-friendly products that promote sustainability. As a result, businesses are adopting green marketing strategies to cater to the environmentally conscious consumer. However, despite the surge in green marketing campaigns and the availability of eco-friendly products, consumer adoption of these products remains limited.

A key issue lies in the varying levels of consumer awareness and perception towards these products. While some consumers are highly aware of the environmental benefits of eco-friendly products, others may remain uninformed or skeptical about the authenticity of green claims. Additionally, the perception of eco-friendly products in terms of quality, price, and overall value often plays a significant role in consumer decision-making.

The problem, therefore, lies in understanding how consumer awareness and perception influence the effectiveness of green marketing and the actual adoption of eco-friendly products. There is a need to assess whether consumers truly understand the benefits of these products and what factors—such as price sensitivity, trust in environmental claims, and product availability—affect their purchasing decisions.

This study seeks to address these gaps by examining the current state of consumer awareness and perception towards eco-friendly products, identifying the key barriers preventing widespread adoption, and providing insights into how businesses can enhance their green marketing strategies to better engage consumers and promote sustainable consumption.

### **Sampling**

A sample size of 104 customers was selected using random sampling from a mix of urban customers who have green marketing and ecofriendly products. The sample included different age groups, income levels, and education backgrounds to capture a diverse customer base.

### **Tools for Data Analysis**

- **Statistical Analysis:** Data was analyzed using SPSS and Excel for descriptive statistics, including frequency distributions, percentage analysis.
- **Qualitative Analysis:** Responses from open-ended questions were analyzed to identify common themes related to customer perceptions of green marketing and ecofriendly products.

### **Introduction for Percentage Analysis**

Percentage analysis is a widely used statistical technique that helps simplify large volumes of data by expressing individual values as a proportion of the total. In this study, it serves as an essential tool for evaluating consumer awareness and perception regarding eco-friendly products within the broader framework of green marketing.

The primary objective of this analysis is to present the data in a clear and concise manner, making it easier to identify patterns, trends, and differences in consumer behavior. By converting raw survey responses into percentages, we can better understand the extent to which consumers are aware of green marketing practices, their attitudes towards sustainability, and their willingness to support eco-friendly brands.

## Suggestions

- Improve awareness about green products and their effectiveness.
- Green products should be priced according to its quality.
- The products used should be chemical-free and sustainable with non- toxic ingredients.
- Green Marketing idea should be supported and environmental initiatives should taken by making donations or taking actions that assist local environmental cause.
- Using local vendors and suppliers is a very green business practice because you are reducing the impact of carbon emissions on the environment by having local delivery of product and supplies.
- Green product's quality should be better hand standard products.

## Conclusion

In conclusion, this study highlights the crucial relationship between consumer awareness, perception, and the adoption of eco-friendly products within the context of green marketing. As environmental concerns continue to grow, there is an increasing demand for sustainable products that align with consumers' values. However, the study reveals that while consumer awareness of eco-friendly products is on the rise, there remain significant barriers to widespread adoption, such as skepticism about the authenticity of green claims, concerns about price, and perceived differences in product quality. The findings suggest that businesses must prioritize transparency, education, and effective communication in their green marketing efforts. Consumers are more likely to embrace eco-friendly products when they have clear, reliable information about the product's environmental benefits, sustainability practices, and third-party certifications. Additionally, price sensitivity remains a critical factor influencing purchasing decisions, highlighting the need for companies to balance sustainability with affordability.

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# Assessing The AI Driven Stock Market Forecasting Insights from Tamil Nadu Investors

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## Abstract

*This study evaluates the effectiveness of AI-driven stock market forecasting insights among investors in Tamil Nadu, India. Our findings indicate that investors in Tamil Nadu are increasingly adopting AI-driven forecasting tools to inform their investment decisions, with a significant majority reporting improved portfolio performance and reduced risk exposure. However, our study also highlights concerns regarding data quality, algorithmic bias, and the need for greater transparency in AI-driven forecasting models. Our research provides valuable insights for investors, financial institutions, and policymakers seeking to harness the potential of AI in stock market forecasting. The stock market is a complex and dynamic system, influenced by a multitude of factors, including economic indicators, market trends, and investor sentiment. In recent years, the advent of artificial intelligence (AI) has revolutionized the way investors approach the stock market, enabling them to make informed decisions with the help of advanced forecasting tools. AI-driven stock market forecasting insights have become increasingly popular among investors, as they offer the potential to identify profitable trading opportunities, manage risk, and optimize portfolio performance.*

**Keywords:** Investors, Stock Market, AI

## Introduction

In Tamil Nadu, India, investors are increasingly adopting AI-driven stock market forecasting insights to stay ahead in the market. The state's growing economy, coupled with a rising middle class and increasing financial literacy, has created a fertile ground for the adoption of AI-driven investment solutions. However, despite the growing interest in AI-driven stock market forecasting, there is a need for a comprehensive assessment of the effectiveness of these tools among investors in Tamil Nadu.

This article aims to fill this gap by assessing the effectiveness of AI-driven stock market forecasting insights among investors in Tamil Nadu. The study explores the perceptions, experiences, and expectations of investors who use AI-driven forecasting tools, with a focus on identifying the benefits and challenges associated with these tools. By examining the impact of AI-driven forecasting on investment decisions, portfolio performance, and risk management, this study

provides valuable insights for investors, financial institutions, and policymakers seeking to harness the potential of AI in stock market forecasting.

### **Objectives of the Study**

- To assess the awareness and adoption of AI-driven stock market forecasting tools among investors in Tamil Nadu.
- To evaluate the effectiveness of AI-driven stock market forecasting insights in informing investment decisions and portfolio management.
- To identify the benefits and challenges associated with the use of AI- driven forecasting tools in the stock market.
- To examine the impact of AI-driven forecasting on investment outcomes, including returns and risk exposure.
- To provide insights and recommendations for investors, financial institutions, and policymakers seeking to harness the potential of AI in stock market forecasting.

### **Importance of the Study**

- Growing Adoption of AI in Finance: Insights into the growing adoption of AI-driven stock market forecasting tools.
- Informing Investment Decisions: Effectiveness of AI-driven forecasting insights in informing investment decisions and portfolio management.
- Understanding Benefits and Challenges: Identification of benefits and challenges associated with AI driven forecasting tools.
- Contribution to Financial Literacy: Contribution to research on financial literacy and investor behavior.
- Regional Focus: Regional focus on Tamil Nadu, India, for targeted strategies.
- Relevance to Investors, Financial Institutions, and Policymakers: Insights for investors, financial institutions, and policymakers to develop effective strategies.

### **Key Aspects of the Study**

- AI-Driven Stock Market Forecasting: Examination of AI-driven forecasting tools and their application in the stock market.
- Investor Perceptions and Experiences: Assessment of investor perceptions and experiences with AI-driven forecasting tools.

- Effectiveness of AI-Driven Forecasting: Evaluation of the effectiveness of AI-driven forecasting insights in informing investment decisions.
- Benefits and Challenges: Identification of benefits and challenges associated with the use of AI-driven forecasting tools.
- Regional Focus on Tamil Nadu: Regional focus on Tamil Nadu, India, to provide insights into the adoption and use of AI-driven forecasting tools in the region.
- Investor Behavior and Decision-Making: Examination of investor behavior and decision-making processes in the context of AI-driven forecasting.
- Implications for Investors, Financial Institutions, and Policymakers: Insights and recommendations for investors, financial institutions, and policymakers seeking to harness the potential of AI in stock market forecasting.

### Scope of the Study

- AI-driven stock market forecasting models: The study will focus on evaluating the performance of various AI-driven stock market forecasting models, such as machine learning, deep learning, and natural language processing.
- Investor behavior and perceptions: The study will explore the behavior and perceptions of investors in Tamil Nadu towards AI-driven stock market forecasting models.
- Data analysis: The study will analyze historical stock market data and AI-driven forecasting models' predictions to evaluate their accuracy and reliability.
- Insights from Tamil Nadu investors: The study will gather insights from investors in Tamil Nadu through surveys, interviews, or focus groups to understand their experiences, challenges, and expectations from AI-driven stock market forecasting models.
- Comparison with traditional forecasting methods: The study will compare the performance of AI-driven forecasting models with traditional forecasting methods to evaluate their relative effectiveness.

### Statement of the Problem

This study aims to address the following research problem: What is the perceived effectiveness of AI-driven stock market forecasting insights among Tamil Nadu investors, and what factors influence their adoption and usage of these insights.

The stock market is inherently unpredictable, and investors often struggle to make informed investment decisions. The advent of Artificial Intelligence (AI) has led to the development of

sophisticated predictive models, which can potentially improve the accuracy of stock market forecasts. However, the effectiveness of AI-driven stock market forecasting insights for Tamil Nadu investors remains unclear.

**Lack of Access to Advanced Forecasting Tools:** Many Tamil Nadu investors may rely on traditional methods or limited access to sophisticated analytical tools. AI can provide more advanced and data-driven forecasting.

**Difficulty in Processing Large Datasets:** The stock market generates vast amounts of data. AI algorithms can efficiently process and analyze this data to identify patterns and trends.

**Behavioral Biases:** Investor behavior is often influenced by emotions and biases, leading to inaccurate forecasts. AI can provide objective and data-driven predictions.

## **Sampling**

Non- probability sampling method was used for the study. The data was collected from the respondents through ‘Convenience Sampling’ method. Overall 100 number of respondents responded to the questionnaire.

## **Tools for Analysis**

After collection of data, the data has been analysis with the help of the SPSS version 2.2

## **Introduction for Percentage Analysis**

Percentage analysis is a statistical technique used to understand and interpret data in terms of percentages. It is widely applied in various fields such mixed-methods approach, portfolio performance, risk exposure, data quality, algorithmic bias, transparency.

By converting numerical data into percentages, percentage analysis simplifies complex data sets, making them easier to understand and interpret. This method is particularly useful when analyzing financial statements, market trends, survey results, and other datasets where relative comparisons are important.

## **Conclusion**

This study provides valuable insights into the adoption and effectiveness of AI-driven stock market forecasting insights among investors in Tamil Nadu, India. The findings suggest that AI-driven forecasting tools are increasingly being adopted by investors in the region, with a significant majority reporting improved portfolio performance and reduced risk exposure.

However, concerns regarding data quality, algorithmic bias, and transparency in AI-driven forecasting models highlight the need for greater oversight and regulation. The study's findings have important implications for investors, financial institutions, and policymakers seeking to harness the potential of AI in stock market forecasting. By addressing the challenges associated with AI-driven forecasting tools, stakeholders can work together to create a more efficient, transparent, and inclusive stock market that benefits all investors.

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# A Study on Growth of Money in Share Market with Special Reference to Reliance Securities

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## Abstract

*The Indian share market has witnessed significant growth in investor participation and capital appreciation over the past decade. This study focuses on analyzing the growth of money invested in the share market, with special reference to Reliance Securities, one of India's leading brokerage firms. The research aims to assess the performance of investments made through Reliance Securities, evaluate investor behavior, and understand the factors contributing to capital growth. Using both primary data from investor surveys and secondary data from stock market reports and performance metrics, the study explores trends in returns, risk factors, and investment strategies. The findings indicate that systematic investment approaches, market awareness, and effective brokerage support play crucial roles in enhancing investor returns. The study concludes with strategic recommendations for investors and brokerage firms to optimize growth potential in equity markets.*

**Keywords:** Share Market, Reliance Securities, Investment Growth, Capital Appreciation, Investor Behavior

## Introduction

The Indian share market has evolved significantly over the past few decades, becoming a crucial component of the country's financial system and a key avenue for wealth creation. Among the various intermediaries that facilitate investment in the stock market, brokerage firms play a vital role in guiding investors, managing portfolios, and providing market insights. Reliance Securities, a subsidiary of Reliance Capital, is one such prominent player in the Indian financial services sector, offering a wide range of investment products and services.

This study aims to explore the growth of money in the share market, focusing specifically on the role and performance of Reliance Securities. It examines how investors have benefited through capital appreciation, dividends, and portfolio diversification when investing via Reliance Securities. The study also delves into the strategies adopted by the firm to attract investors, the types of services offered, and how market trends and economic factors influence investor behavior and returns.

By analyzing both primary data from investors and secondary data from market reports and company disclosures, the study seeks to provide insights into the effectiveness of investment through Reliance Securities. The findings are expected to help investors make informed decisions and understand the potential of stock market investments facilitated by reliable intermediaries.

### **Objectives of the Study**

- The Primary objective of the study is to assess the investor's perception towards the Securities of RELIANCE
- To understand how a mutual fund works.
- To know investors perception of risk & return & their preference for different schemes of mutual fund.
- Analyze the role of Reliance Securities in helping investors achieve financial growth.
- Evaluate the growth of money invested through Reliance Securities in the share market.

### **Importance**

- It helps evaluate investor behavior and investment trends specific to Reliance Securities.
- It provides insights into the performance and credibility of Reliance Securities in wealth creation.
- It identifies the role of brokerage services in influencing stock market participation.
- It supports informed decision-making for investors and policy recommendations for financial growth.

### **Key Aspects**

- Investment Trends – Analyze the growth patterns of investor funds channeled through Reliance Securities over recent years.
- Market Performance – Assess how Reliance Securities' investment strategies impact returns in the share market.
- Customer Portfolio Growth – Examine the increase in portfolio value and customer base associated with Reliance Securities.
- Role of Technology – Evaluate the influence of digital trading platforms and tools used by Reliance Securities in driving investment growth.

### Scope of the Study

1. To analyze the investment growth patterns of investors using Reliance Securities.
2. To evaluate the performance of selected shares under Reliance Securities.
3. To assess investor behavior and risk-return preferences in the share market.
4. To understand the role of Reliance Securities in facilitating wealth creation.

### Statement of the Problem

The Indian share market has witnessed significant growth in recent years, with increasing investor participation and expanding financial products. Among the key players facilitating this growth are brokerage firms like Reliance Securities, which offer a range of investment services to retail and institutional investors. Despite the apparent rise in market value and investor interest, there remains a gap in understanding how effectively investors are able to grow their money through these platforms, particularly in terms of return on investment, risk management, and financial literacy.

### Need for the Study

A mutual fund is a type of professionally managed collective investment vehicle that pools money from many investors to purchase securities. As the mutual fund sector has developed, there's been a growing acceptance by most policy holders that the assured return era is a thing of the past. The mutual fund companies are focusing on the Market Linked Plans.

This study would help in explaining the investor's perception of risk & return & their preference for different schemes of mutual fund. All this would help in giving suggestions to strengthen the marketing efforts of insurance companies' and expand their business

### About Reliance Mutual Fund

Reliance Mutual Fund (RMF) is one of India's leading Securities, with Average Assets Under Management (AAUM) of Rs. 84563.92 Crs (AAUM for June 30th 08) and an investor base of over 68.38 Lakhs.

Reliance Mutual Fund, a part of the Reliance - Anil Dhirubhai Ambani Group, is one of the fastest growing Securities in the country. RMF offers investors a well-rounded portfolio of products to meet varying investor requirements and has presence in 118 cities across the country.



Reliance Mutual Fund constantly endeavors to launch innovative products and customer service initiatives to increase value to investors.

"Reliance Mutual Fund schemes are managed by Reliance Capital Asset Management Limited., a subsidiary of Reliance Capital Limited, which holds 93.37% of the paid-up capital of RCAM, the balance paid up capital being held by minority shareholders."

Reliance Capital Ltd. is one of India's leading and fastest growing private sector financial services companies, and ranks among the top 3 private sector financial services and banking companies, in terms of net worth. Reliance Capital Ltd. has interests in asset management, life and general insurance, private equity and proprietary investments, stock broking and other financial services.

#### Reliance Securities

RELIANCE Securities, the broking & distribution arm of RELIANCE Capital, is one of the India's leading retail broking houses, providing customers with access to equities, derivatives, currency, IPOs, Mutual Funds, bonds, and corporate FDs amongst others. The large array of financial offerings helps customers fulfilling their investment objectives on one platform.

RELIANCE Securities offers secure trading platforms & investment activities in a cost effective and convenient manner. To enable wider participation, it also provide the convenience of trading offline through variety of means including live Chat, Call and trade, Branch Dealing Desks and network of affiliates.

Focus on timely & error – free execution represents its core strength. Our best-in-class research offerings, high degree of compliance with stock exchange regulations, ethical business standards, & strong risk management capabilities. RELIANCE Securities positions itself amongst strong & innovative brands in the financial services space.

RELIANCE Securities intends to change the way people transact in financial markets and avail financial services.

## Sampling

A sample size of 150 customers was selected using random sampling from a mix of urban customers who have access to RELIANCE Mutual fund. The sample included different age groups, income levels, and education backgrounds to capture a diverse customer base.

### Tools for Data Analysis

- Statistical Analysis: Data was analyzed using SPSS and Excel for descriptive statistics, including frequency distributions, percentage analysis.
- Qualitative Analysis: Responses from open-ended questions were analyzed to identify common themes related to customer perceptions of RELIANCE Mutual fund.

### Introduction For Percentage Analysis

Percentage analysis is a statistical technique used to understand and interpret data in terms of percentages. It is widely applied in various fields such finance, economics, business and to research to compare proportions, identify trends, and make informed decisions.

By converting numerical data into percentages, percentage analysis simplifies complex data sets, making them easier to understand and interpret. This method is particularly useful when analyzing financial statements, market trends, survey results, and other datasets where relative comparisons are important.

## Suggestions

1. Limited investor awareness about long-term wealth creation through Reliance Securities.
2. Inadequate understanding of risk-return trade-offs among retail investors.
3. Lack of detailed research on the performance of Reliance Securities in market growth.
4. Low penetration of investment services in semi-urban and rural areas.
5. Unstable market trends affecting investor confidence in Reliance Securities.
6. Insufficient financial literacy among new investors using Reliance platforms.
7. Limited comparative analysis with other brokerage firms on returns and services.
8. Underutilization of technology-driven tools by investors for portfolio management.
9. Gaps in investor trust due to market volatility and misinformation.
10. Lack of personalized advisory services for first-time investors.

## Conclusion

The study on the growth of money in the share market with special reference to Reliance Securities reveals significant insights into the investment behavior, market dynamics, and performance of Reliance-backed financial services. It was observed that investors who strategically invested through Reliance Securities experienced notable capital appreciation over time, particularly when investments were aligned with market trends and supported by informed decision-making. The study highlights the role of financial intermediaries like Reliance Securities in facilitating access to the stock market, offering research-based advice, and enabling diversified investment options for retail and institutional investors alike. Despite market volatility, the long-term growth trajectory remains promising for well-informed and disciplined investors. The findings emphasize the importance of investor education, risk assessment, and the role of reliable brokerage platforms in fostering wealth creation. Overall, Reliance Securities has contributed positively to capital market participation, offering a pathway for individuals to grow their money efficiently in the Indian share market.

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# A Study on Consumer Perception Towards Sustainable Products

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## Abstract

*This study explores customer perceptions of sustainable products, examining factors influencing their purchasing decisions, attitudes, and the level of awareness regarding environmental and ethical considerations. With the increasing global focus on sustainability, this research aims to identify key drivers, barriers, and opportunities in the consumer market for sustainable goods. Using a mixed-methods approach, the study analyses consumer surveys, interviews, and market trends to understand how sustainability is perceived in product design, branding, and marketing. Findings reveal that customers are increasingly aware of the environmental impact of their purchases but are often deterred by higher costs and limited availability. The study also highlights the importance of transparency, education, and the role of social influence in shaping consumer behaviour. This research contributes to the growing body of knowledge on sustainable consumer behaviour and provides valuable insights for businesses aiming to promote eco-friendly products effectively.*

**Keywords:** Consumer, market trends, friendly products

## Introduction

In recent years, the growing concern over environmental degradation, climate change, and ethical business practices has brought sustainability to the forefront of global consumer discourse. As awareness of the environmental and social impacts of production processes continues to rise, sustainable products have gained significant attention in various industries. Consumers are increasingly aware of the long-term consequences of their purchasing decisions and are demanding more sustainable alternatives, leading companies to adapt their strategies to meet this demand.

Sustainable products, often defined by their eco-friendly production methods, ethical sourcing, and minimal environmental impact, have emerged as key players in shaping the modern marketplace. However, despite the increasing availability and variety of such products, the level of consumer adoption varies significantly across demographics, regions, and product categories. This highlights the need to better understand the factors influencing consumer perceptions and purchasing behaviours regarding sustainable products.

This study aims to explore customer perceptions towards sustainable products, identifying the key factors that influence their decision-making process. It seeks to understand how consumers view the environmental benefits of these products, how price, availability, and branding influence their choices, and what barriers might exist to widespread adoption. By examining consumer attitudes and behaviours, this research aims to provide businesses, policymakers, and sustainability advocates with insights into how to encourage greater engagement with sustainable products.

### **Objectives of the Study**

- To evaluate the level of awareness and understanding among consumers regarding sustainable products, their environmental impact, and the benefits of choosing eco-friendly alternatives.
- To explore consumer attitudes, values, and beliefs related to sustainability and environmental issues, and to determine how these attitudes influence their purchasing decisions.
- To identify and assess the key factors that influence consumers' decisions to purchase sustainable products, including price, quality, social influence, brand reputation, and product availability.
- To analyse the impact of marketing strategies, eco-labels, and certifications on consumer perceptions and their willingness to buy sustainable products.
- To understand the role of social norms, peer behaviour, and societal trends in shaping consumer decisions related to sustainable consumption.

### **Importance of the Study**

- Understanding how customers perceive sustainable products enables businesses to develop offerings that better align with consumer preferences.
- By identifying the barriers to purchasing sustainable products and the factors that motivate consumers to choose them, this research can help inform strategies that encourage a wider adoption of environmentally friendly and ethically produced goods.
- Supporting sustainable supply chains, and encouraging consumer education on the environmental and social impacts of their purchases.
- Awareness of climate change and ethical issues continues to grow, understanding consumer sentiment and behavior today will enable businesses to anticipate market shifts and adapt their strategies accordingly.
- By identifying areas where consumers are misinformed or lack information, companies and

organizations can implement more effective educational campaigns that empower consumers to make informed decisions.

### **Key Aspects of the Study**

- **Brand Reputation:** The importance of the company's commitment to sustainability in shaping consumer perceptions.
- **Ethical Consumption:** Understanding the motivations behind purchasing sustainable products, such as environmental concern, ethical values, or social responsibility.
- **Sustainability as a Status Symbol:** The role of sustainable products as an indicator of personal values or social status.
- **Emotional Connection:** The emotional attachment consumers might feel towards sustainable brands or products.
- **Age, Gender, Income:** How different demographic factors affect consumer perceptions and behaviours regarding sustainable products.
- **Education Level:** The correlation between educational background and awareness or concern for sustainability.
- **Geographic Variations:** Exploring regional or cultural differences in perceptions of sustainability.

### **Scope of the Study**

The study may focus on a specific geographic region, such as a city, country, or specific region. For example, it may look at customer perceptions in urban versus rural areas or in developed versus developing countries. Alternatively, the study could have a broader scope, analysing global trends and perceptions in various markets, comparing different countries or continents. Understanding how customers from different income brackets view sustainable products, considering the potential price barrier to purchasing them. The scopes may be limited to certain types of sustainable products such as eco-friendly clothing, organic food, renewable energy products, sustainable packaging, or electric vehicles. Alternatively, the study could examine particular attributes of sustainable products like product longevity, eco-labelling, sourcing materials, production processes, and recycling options. Focusing on how consumers feel about the environmental, social, and economic impacts of sustainable products.

## **Statement of the Problem**

In recent years, sustainability has become a key concern for businesses, governments, and consumers alike. As environmental issues like climate change, resource depletion, and pollution continue to escalate, there is growing awareness about the need for sustainable consumption and production practices. Sustainable products—those designed to minimize environmental impact, use renewable resources, and promote ethical production—have gained prominence across various industries.

However, despite the increasing availability of sustainable alternatives in the market, consumer adoption of these products remains inconsistent. While some segments of the population are highly attuned to the importance of sustainable consumption, others remain largely unaware or skeptical of the value of these products. The disparity in customer perception and the complex factors influencing purchasing decisions pose significant challenges to businesses and policymakers who seek to promote sustainable products.

The problem lies in the gap between the growing availability of sustainable products and the uneven rate of consumer adoption. Despite widespread marketing campaigns and awareness-building initiatives, many consumers continue to prioritize factors such as price, convenience, and brand loyalty over sustainability considerations when making purchasing decisions.

## **Sampling**

Non-probability sampling method was used for the study. The data was collected from the respondents through 'Convenience Sampling' method. Overall, 100 number of respondents responded to the questionnaire.

## **Tools for Analysis**

After collection of data, the data has been analysed with the help of the SPSS version 2.2.

## **Introduction for Percentage Analysis**

Percentage analysis is a statistical technique used to understand and interpret data in terms of percentages. It is widely applied in various fields such as mixed-methods approach, portfolio performance, risk exposure, data quality, algorithmic bias, transparency. By converting numerical data into percentages, percentage analysis simplifies complex data sets, making them easier to

understand and interpret. This method is particularly useful when analysing financial statements, market trends, survey results, and other datasets where relative comparisons are important.

## Conclusion

The study on customer perception towards sustainable products provides valuable insights into how consumers view, interact with, and make decisions regarding sustainable options in the marketplace. As sustainability becomes an increasingly critical issue globally, understanding the factors that shape consumer behaviour is essential for businesses, marketers, and policymakers aiming to drive sustainable consumption.

Key findings suggest that while there is growing awareness of sustainability and a willingness among consumers to engage with environmentally-friendly products, significant barriers still exist. These include concerns over price, availability, and lack of information about the true environmental impact of products. Consumer perceptions are also shaped by social influences, personal values, and demographic factors, such as age, income, and education, which influence purchasing behaviours and the extent to which consumers prioritize sustainability over other factors like convenience and price.

While certain segments of the population such as younger generations and those with higher levels of education are more inclined to purchase sustainable products, there remains a substantial portion of consumers who are sceptical or unaware of the benefits these products offer. Furthermore, there is a noticeable disconnect between consumers' environmental concerns and their actual purchasing decisions, highlighting the need for more effective communication and marketing strategies that bridge this gap.

The study also underscores the importance of businesses in fostering transparency, providing clear information on the environmental benefits of their products, and offering competitive pricing strategies to make sustainable products more accessible to a broader audience. Moreover, companies should focus on creating an emotional connection with consumers, tapping into values such as ethical responsibility and social influence, which play a critical role in shaping buying behaviour.

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# A Study on Investors Perception Towards Mutual Fund with Special Reference to Madurai City

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## Abstract

*This study investigates the perception of investors towards mutual funds with a specific focus on Madurai city. As the investment landscape continues to evolve, mutual funds have gained significant traction as a preferred financial instrument due to their diversified portfolios, professional management, and accessibility. The research aims to explore the level of awareness, factors influencing investment decisions, and overall satisfaction of investors in Madurai. Primary data were collected through structured questionnaires distributed to individual investors, while secondary data were sourced from relevant financial reports and publications. The findings suggest that factors such as risk tolerance, return expectations, and trust in fund management play crucial roles in shaping investor decisions. The study also identifies the key challenges faced by investors in the region, including lack of awareness and understanding of mutual fund schemes. This research provides valuable insights for mutual fund companies and financial advisors to tailor their strategies and enhance investor education in Madurai, fostering more informed and confident investment choices. The study concludes by offering recommendations for improving investor engagement and promoting mutual funds as a reliable investment option in the region.*

**Keywords:** Mutual fund investment, Types of mutual funds, Best mutual funds Mutual fund returns, Mutual fund NAV (Net Asset Value), SIP (Systematic Investment Plan)

## Introduction

In recent years, mutual funds have emerged as one of the most popular investment avenues in India, offering a professionally managed and diversified approach to wealth creation. As financial literacy grows and awareness about investment options spreads, individuals are increasingly seeking efficient and less risky modes of investment to meet their financial goals. Mutual funds, by pooling resources from a large number of investors and investing across various asset classes, provide an accessible and relatively low-risk option even for small investors.

The perception and behavior of investors, however, vary significantly based on factors such as income level, education, risk appetite, financial goals, and geographic location. Understanding these perceptions is crucial for mutual fund companies, financial advisors, and policymakers to

develop strategies that align with investor needs and enhance participation in the financial markets. This study aims to analyze the perception of investors towards mutual funds with a special focus on Madurai city, a rapidly developing urban center in Tamil Nadu. By examining investor awareness, preferences, satisfaction levels, and decision-making criteria within this demographic, the research seeks to provide valuable insights into the behavioral patterns and influencing factors that drive mutual fund investments in the region.

### **Objectives of the Study**

- To study the investor perception towards mutual fund.
- To understand the factor influencing the investor while making decision.
- To examine the level of satisfaction of the investor.
- To identify the problem faced by mutual fund investor.

### **Importance**

- It helps evaluate investor behavior and investment trends specific to Reliance Securities.
- It provides insights into the performance and credibility of Reliance Securities in wealth creation.
- It identifies the role of brokerage services in influencing stock market participation.
- It supports informed decision-making for investors and policy recommendations for financial growth.

### **Key Aspects**

- Investment Trends – Analyze the growth patterns of investor funds channeled through Reliance Securities over recent years.
- Market Performance – Assess how Reliance Securities' investment strategies impact returns in the share market.
- Customer Portfolio Growth – Examine the increase in portfolio value and customer base associated with Reliance Securities.
- Role of Technology – Evaluate the influence of digital trading platforms and tools used by Reliance Securities in driving investment growth.

### **Scope of the Study**

- To get a better understanding of how investors feel about mutual funds Define and analyze the investor's shaping and motivating factors

- The analysis measure of the investor's experience
- Define and examine the investor's shaping and motivating factors

### **Statement of the Problem**

Despite the growing popularity of mutual funds as a reliable investment option in India, a significant portion of the population still remains either unaware or skeptical about investing in them. While mutual funds offer benefits like diversification, professional management, and potential for wealth creation, investor participation—particularly in semi-urban regions like Madurai—remains relatively low compared to metro cities.

This gap raises important questions: What do investors in Madurai actually think about mutual funds? Are they well-informed about the benefits and risks? What factors influence their investment decisions—returns, risk, tax benefits, or peer influence? Is there a lack of trust or understanding that acts as a barrier to investment?

The core problem lies in understanding the mindset, awareness level, and expectations of investors in Madurai with respect to mutual funds. Without such insights, financial institutions and mutual fund companies may struggle to effectively promote their products and build investor confidence in tier-2 cities.

Hence, this study seeks to identify the key perceptions, attitudes, and challenges faced by investors in Madurai, aiming to bridge the gap between investor needs and mutual fund offerings.

### **Need for the Study**

- The main purpose of this study is to analyses the investors perception towards mutual fund
- Further, the study also understand problem faced by the investor and motivating factor to reinvest in mutual fund

### **About Investors in Mutual Fund**

The Indian financial market has witnessed a significant transformation over the past few decades, with mutual funds emerging as one of the most preferred investment tools among retail investors. As awareness about financial planning grows, mutual funds have gained prominence due to their flexibility, professional management, and potential to offer better returns compared to traditional savings instruments.

This study focuses on understanding the perception of investors in Madurai city towards mutual fund investments. Madurai, known for its cultural heritage and growing economic activities, presents a unique blend of traditional values and modern investment outlook. The study aims to explore how investors in this region perceive mutual funds in terms of awareness, risk, returns, trust, and overall satisfaction.

By collecting and analyzing data from various investors across different age groups, income levels, and educational backgrounds, the study attempts to identify the key factors that influence investment decisions. It also examines the role of financial literacy, marketing strategies, and past experiences in shaping investor behavior.

The insights drawn from this research will be valuable for mutual fund companies, financial advisors, and policymakers to design investor-centric strategies, improve awareness campaigns, and encourage more participation in mutual fund investments, especially in tier-2 cities like Madurai.

## Mutual Funds

Mutual funds refer to funds which collect money from investors and put this money in stocks, bonds and other securities to gain financial profit. Persons whose money is used by the mutual fund manager to buy stocks, bonds and other securities, get a percentage of the profit earned by the mutual fund in return of their investments. In this way, the mutual fund offers benefit to both parties. A mutual fund is a trust that pools the savings of a number of investors who share a common financial goal. The money thus collected is then invested in capital market instruments such as shares, debentures and other securities. The income earned through these investments and the capital appreciation realized is shared by its unit holders in proportion to the number of units owned by them. Thus, a mutual fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost. The flow chart below describes broadly the working of a mutual fund. A mutual fund is a professionally managed type of collective investment scheme that pools money from many investors and invests it in stocks, bonds, short-term money market instruments, and other securities. The mutual fund will have a fund manager that trades the pooled money on a regular basis. Currently, the worldwide value of all mutual funds totals more than \$26 trillion.

## Sampling

A sample size of 100 customers was selected using random sampling from a mix of urban customers who have access to Mutual fund. The sample included different age groups, income levels, and education backgrounds to capture a diverse customer base.

### Tools for Data Analysis

- Statistical Analysis: Data was analyzed using SPSS and Excel for descriptive statistics, including frequency distributions, percentage analysis.
- Qualitative Analysis: Responses from open-ended questions were analyzed to identify common themes related to customer perceptions of Mutual fund.

### Introduction For Percentage Analysis

Percentage analysis is a valuable statistical method used to interpret data in a simplified and comparative format by expressing figures as a percentage of the total. In this study, percentage analysis plays a crucial role in evaluating investor perception towards mutual funds, particularly focusing on the responses gathered from individuals in Madurai City.

This method helps in identifying the proportion of respondents who share similar opinions, preferences, or behaviors regarding mutual fund investments. It enables the researcher to analyze data in a structured way, highlighting significant patterns in investor awareness, risk tolerance, return expectations, and overall satisfaction with mutual fund schemes.

### Suggestions

- The investor should keep an eye on the performance of scheme and other good schemes which are available in the market.
- Efforts should be made to encourage or enhance online dealing of mutual funds. This will save time and cost. They can effortlessly sell or purchase any number of funds whenever they want.
- The mutual fund industry must also help people in mobilizing their savings in such a way that they can get maximum benefits out of them. Once they invested in mutual fund, they need returns and if is not giving proper returns to then again it is affecting the interest of the investors to invest in mutual fund.
- They should provide more information about their investment product and services mean they should also concentrate on promotion of their schemes.
- Some investors suggested that the fund values of the mutual fund investment should be informed to the investors through sms on fortnightly basis. This will help the investors in keeping themselves up to date with the latest information of different funds.

## Conclusion

The minds of the investing public look for investments are safe and that it will earn good returns. This study conducted was regarding the factors influencing the investor's perception towards mutual fund investment. It is highlighted that investor of middle-income level agrees that regular income and liquidity of the investment plays a vital role. It can be perceived that high risk leads to high returns in the investment. The flexibility in the investment would lead to good performance of the funds. There's a scope where investors belonging to different age groups seek for many other factors that can attract them to invest in the mutual fund industry than just the ones considered for the study. Measures should be taken to increase the confidence and morale of the investors. This can be done through proper communication and by educating investors to invest in mutual funds. Sensible and right information should be given to them by various communication modes so that they get to know about the latest trends in the market. Mutual funds are still and would carry on to be the unique financial instrument in the country.

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# A Study on Demand of OTT Platforms Pre and Post Covid-19 in Madurai District

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## Abstract

*The COVID-19 pandemic brought about significant changes in media consumption patterns across the globe, including in regional areas like Madurai district. This study aims to examine the shift in demand for Over-the-Top (OTT) platforms before and after the COVID-19 outbreak. With lockdowns, cinema closures, and work-from-home models becoming the norm during the pandemic, OTT platforms emerged as a primary source of entertainment. The research employs both quantitative and qualitative methods to analyze changes in viewer behavior, content preferences, subscription trends, and the overall growth of OTT usage in the region. Data was collected through structured surveys and interviews from a diverse demographic in Madurai. The findings reveal a substantial rise in OTT subscriptions and screen time post-COVID, with increased preference for regional content and flexible viewing options. This study highlights how the pandemic acted as a catalyst in accelerating digital entertainment consumption and provides insights into the evolving media landscape in tier-2 cities like Madurai.*

**Keywords:** OTT Platforms, COVID-19 Impact, Subscription Trends, Regional Content, Pre and Post Pandemic, Streaming Services.

## Introduction

The COVID-19 pandemic has significantly altered the way people consume media and entertainment. Over-the-top (OTT) platforms, which deliver content directly to viewers via the internet, have seen a surge in demand during the pandemic. This study aims to analyze the demand for OTT platforms in the Madurai district before and after the COVID-19 pandemic. Understanding this shift in consumer behavior is crucial for various stakeholders, including content creators, marketers, and policymakers.

Conventionally, movies and other audio and video content have been consumed through theatres and television. As technology advanced VHS tapes, DVDs, Blu-ray discs, and discs rental services were more readily available at home and wherever needed. Additionally, materials were provided through cable television over coaxial and fiber optic cable. Another upgraded service



Direct to Home (DTH) technology went high-quality broadcast no demanding directly to the users through satellite and dish transmission. Through online streaming or Video on Demand (VOD) services, technical improvement has made watching movies or video content more convenient. VOD refers to the steaming of video content over the internet, usually using Over the Top (OTT).

### **Objectives of the Study**

1. To study the changes in consumer behavior towards OTT platforms before and after the COVID-19 pandemic, including frequency of usage, content preferences, and subscription patterns.
2. To identify the market trends and growth patterns of OTT platforms in Madurai district, including the increase in subscriptions, viewership, and the popularity of different OTT services.
3. To assess the impact of the COVID-19 pandemic on the demand for OTT platforms, focusing on the reasons behind the surge in OTT usage during the lockdown period and the subsequent changes in consumer preferences.
4. To conduct a demographic analysis of OTT users in Madurai district, taking into account factors such as age, gender, occupation, and income level.
5. To evaluate the long-term effects of the COVID-19 pandemic on the entertainment industry, particularly focusing on the sustained demand for OTT platforms and the potential changes in consumer habits.

### **Importance of the Study**

The rise of OTT (Over-the-Top) platforms has revolutionized the way people consume entertainment, especially during the COVID-19 pandemic. This study holds significance as it explores the shifting trends in digital media consumption in the Madurai district—a region that reflects a blend of urban and semi-urban demographics. Understanding the demand for OTT platforms pre and post-COVID-19 helps in identifying changes in consumer behavior, preferences, and the factors driving the increased adoption of streaming services.

This research provides valuable insights for OTT service providers, content creators, and marketers by highlighting local content preferences, usage patterns, and the influence of the pandemic on digital habits. It also contributes to academic discussions on media consumption, digital transformation in tier-2 cities, and the socio-cultural impact of OTT platforms. Furthermore, this

study can serve as a reference for future policymaking in digital infrastructure development and the entertainment industry.

## Key Aspects of OTT (Over-The-Top) Platforms in India

### 1. Rapid Growth and Penetration

**Massive user base** due to increased internet access and smartphone penetration.

Growth driven by **affordable data plans** (e.g., Jio effect) and **digital infrastructure** improvements.

Tier 2 and Tier 3 cities are seeing a big surge in OTT consumption.

### 2. Content Diversity

Platforms offer **multi-language content** (Hindi, Tamil, Telugu, Bengali, etc.).

**Genre variety**: drama, comedy, thriller, documentaries, reality shows, etc. Mix of **original content**, **licensed films/TV shows**, and **live streaming**.

### 3. Subscription Models

**SVOD** (Subscription Video on Demand): e.g., Netflix, Amazon Prime, Disney+ Hotstar (premium).

**AVOD** (Ad-based Video on Demand): e.g., MX Player, YouTube, Zee5 (free with ads).

**Freemium** model: some content free, premium behind paywall.

### 4. Regional Content and Localization

Huge focus on **regional storytelling** to cater to vernacular audiences. Subtitles, dubbing, and **native UI** are common practices.

### 5. Competition and Market Players

Key players: **Netflix, Amazon Prime, Disney+ Hotstar, Zee5, Sony LIV, JioCinema, ALT Balaji, Voot**, and many regional platforms.

Increasing competition leading to **content quality improvement** and **price wars**.

### 6. Regulation and Content Guidelines

OTTs are under the purview of **Ministry of Information and Broadcasting** (since 2020).

**Self-regulation framework** exists, but there is growing debate over **censorship vs. creative freedom**.

## 7. Original Content & Investment

Heavy investment in **original web series and films**. Big-budget productions with A-list actors and directors. International content collaborations and co-productions.

## 8. Technology & User Experience

Use of **AI/ML for recommendations**, streaming optimization, and personalized viewing.

Support for **offline viewing, multi-device access, interactive content, and high-quality streaming (HD/4K)**.

## 9. Impact on Traditional Media

OTTs are reshaping **TV and cinema consumption** patterns. Rise in **direct-to-digital releases**, especially post-COVID-19. Targeting **younger, mobile-first audiences**.

## 10. Challenges

**Monetization** in a price-sensitive market. Balancing **creative freedom and regulation**. Tackling **piracy** and securing intellectual property. Navigating **data privacy and user data protection**.

## Statement of the Problem

Before the pandemic, the demand for OTT platforms in the Madurai district was on a steady but slow rise, influenced by factors such as internet penetration, affordability of data, and the availability of smart devices. However, with the imposition of lockdowns and social distancing measures during the pandemic, there was an unprecedented surge in the demand for OTT platforms as people sought alternative sources of entertainment while confined to their homes.

This study aims to investigate the problem of changing consumer demand for OTT platforms in the Madurai district before and after the COVID-19 pandemic. The focus will be on understanding the factors driving this demand, the implications for traditional media, the economic and cultural impacts, and the potential future trends in media consumption.

## Limitations of the Study

- Not every study goes through in a smooth manner. This study also has its own constraints as said below:
- The present study tests for usages of OTT platforms among various age group.

- The result in present study is based on sample of 150 which is comparatively very small as compared to overall population.
- To select sample the present study has used the convenient sample so the result may be influenced by sampling error.

### **Framework of Analysis**

In this study, quantitative and descriptive techniques such as Percentage analysis, Mean, Standard Deviation, Frequency analysis were used for the analysis of data collected from the respondents through questionnaire.

### **Scope of the Study**

This study aims to explore and analyze the shift in consumer behavior and demand for Over-The-Top (OTT) platforms in the Madurai district, focusing on the period before and after the COVID-19 pandemic. The scope encompasses:

**Geographical Scope:** The study is confined to the Madurai district, considering urban as well as semi-urban areas, to understand local variations in OTT platform usage.

**Time Frame:** The study compares two distinct time periods — pre-COVID-19 (before March 2020) and post-COVID-19 (after March 2020) — to assess the changes in demand patterns.

**User Demographics:** The research includes a diverse range of age groups, income levels, and educational backgrounds to identify how different sections of the population adapted to OTT platforms.

**Platform Analysis:** Major OTT platforms such as Netflix, Amazon Prime Video, Disney+ Hotstar, Zee5, and others will be studied in terms of user preference, content consumption, subscription behavior, and satisfaction levels.

**Impact Factors:** The study will also evaluate the role of factors such as lockdowns, work- from-home culture, increased digital access, and changing entertainment preferences in influencing OTT demand.

**Consumer Insights:** By analyzing user habits, preferences, and the frequency of usage, the study aims to provide insights for OTT providers, marketers, and policymakers on emerging trends in content consumption in Tier-II cities like Madurai.

## Conclusion

The demand for OTT platforms has witnessed a significant transformation in Madurai District, particularly in response to the COVID-19 pandemic. Before the pandemic, traditional entertainment mediums such as television, cinema, and live events were dominant. However, the nationwide lockdowns and restrictions imposed during COVID-19 led to a sharp increase in the consumption of digital streaming services. This study highlights how factors such as increased internet accessibility, affordable smart phone usage, and attractive subscription models contributed to the rising popularity of OTT platforms. The pandemic accelerated this shift, as people sought alternative sources of entertainment, education, and information from the safety of their homes. Subscription rates, viewing hours, and content diversity all saw substantial growth during this period. Post-pandemic, while restrictions have eased and traditional entertainment options have resumed, the demand for OTT platforms remains strong. Many users who adopted digital streaming during COVID-19 have continued their subscriptions, indicating a lasting shift in consumer behavior. The convenience, affordability, and variety offered by OTT services have played a crucial role in sustaining their popularity. In conclusion, the COVID-19 pandemic acted as a catalyst for the rapid adoption of OTT platforms in Madurai District. While the initial surge in demand was driven by necessity, the sustained interest post-pandemic suggests a long-term transformation in entertainment consumption patterns. Understanding these trends can help OTT service providers, content creators, and policymakers better cater to the evolving preferences of the audience.

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# A Study on Popularity of Different Utilities of ATM Cards

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## Abstract

*The advancement of banking technology has significantly transformed the way financial transactions are conducted, with Automated Teller Machines (ATMs) playing a pivotal role. This study explores the popularity and usage patterns of various utilities offered by ATM cards, such as cash withdrawals, balance inquiries, mini statements, fund transfers, bill payments, and PIN changes. Using a mixed-method approach that combines quantitative survey data and qualitative feedback, the research aims to identify which utilities are most commonly used and the reasons behind user preferences. The findings suggest that while cash withdrawal remains the most utilized service, other features like fund transfers and bill payments are gaining traction, particularly among younger and tech-savvy users. The study also highlights factors influencing utility usage, including user awareness, convenience, security concerns, and demographic variables. This analysis can aid banks and financial institutions in enhancing ATM functionalities, improving user experiences, and promoting underutilized services.*

**Keywords:** Bill Payment, PIN Change, Financial Technology, User Behavior, Banking Trends

## Introduction

In the era of digital banking, Automated Teller Machines (ATMs) have emerged as a cornerstone of self-service banking. Initially introduced to facilitate 24/7 cash withdrawals, ATMs have evolved to offer a wide array of services including balance inquiries, mini statements, fund transfers, PIN changes, and bill payments. These utilities are designed to enhance customer convenience and reduce the burden on bank branches.

Despite the technological advancement and service diversification, the actual usage of these utilities varies significantly among users. While some customers utilize ATM cards solely for cash withdrawals, others explore a broader range of services based on their awareness, trust, and familiarity with the system. Factors such as age, education, occupation, income level, and urban-rural divide also play a crucial role in shaping usage patterns.

This study aims to investigate the popularity of different ATM card utilities among users and understand the factors influencing their preferences. By analyzing user behavior, the research seeks to identify trends, gaps in awareness, and opportunities for banks to optimize their ATM service offerings. The findings will not only shed light on consumer habits but also guide financial institutions in improving customer satisfaction and service delivery.

## **Objective of Study**

- To know the customer preference towards ATM cards
- To know the usage and awareness of ATMs among the customer.
- To know the customer satisfaction of the ATM users.
- To make suggestions regarding the product improvement and service.

## **Statement of Problem**

In this project "Popularity of different utilities of ATM cards" aims that how the ATM card become very popular in these days. In this new world, ATM card is very popular in youngsters for different uses. Because it is entirely different from older version of banking system. Using ATM cards, the people can handle their money without carrying. . They feel very safe and secure because they can deal their own money without any help of other third party. So this project belongs to how the people use ATM cards in their daily life for different purpose and how they utilized its benefits.

## **Limitation**

- Main limitation of the project is the sample size.
- Analysis of the data, generated from the questionnaire is done on the assumption that the respondents divulged correct information.
- Questionnaire may produce errors because of the different meanings attached by the different groups of people to the same question, which leads to misinterpretation of the data.

## **Scope of the Study**

This study aims to analyze the usage patterns and popularity of various utilities offered through ATM cards among banking customers. It focuses on understanding customer preferences, awareness levels, and the factors influencing the adoption of different ATM services beyond basic cash withdrawals.

The scope of the study includes:

### **1. Geographical Coverage**

The study is limited to a specific region (e.g., a city, district, or state) and reflects the behavior of ATM users in that particular area. Broader generalizations may require additional research across multiple regions.



## 2. User Demographics

The study includes diverse customer segments based on age, gender, education, occupation, and income levels to understand how different groups utilize ATM services.

## 3. Utilities Covered

The study covers key ATM utilities such as:

- Cash withdrawal
- Balance inquiry
- Mini statement
- Fund transfer
- PIN change
- Bill payments and mobile recharge (if available)

## 4. Data Collection Methods

Primary data is collected through surveys and questionnaires distributed to ATM users. Secondary data may include information from bank reports, articles, or existing studies.

## 5. Time Frame

The study reflects data and trends observed during a specific time period and may need updates in the future as ATM technology and user habits evolve.

This study does not cover technical or backend aspects of ATM operations, nor does it deeply analyze mobile or internet banking services, although brief comparisons may be made for context.

## Types of ATM Cards

- **Debit Cards** These are linked to your checking or savings account. They allow you to withdraw money, make purchases, and check account balances.
- **Credit Cards** While similar to debit cards, credit cards allow you to borrow money up to a certain limit and repay later. They are not linked to a specific bank account.
- **Prepaid Cards** These cards are preloaded with a specific amount of money and are not linked to a bank account. They can be used for withdrawals and purchases, similar to debit cards.

- **ATM Cards** These are simple cards that allow access to ATMs for withdrawing money or checking account balances but do not typically allow purchases.
- **Virtual ATM Cards** These are digital cards designed for online use. They provide ATM-like functionality for internet transactions, usually linked to a bank account or prepaid balance.

### **Technological Advancements**

**Magnetic Stripe Technology** Early ATMs used magnetic stripe technology, which stored user information on the back of the card.

**Chip and PIN Technology** In the late 1990s and early 2000s, EMV (Europay, MasterCard, and Visa) chip technology was introduced, providing enhanced security through encryption and authentication.

**Contactless and Mobile ATMs** In recent years, contactless cards and mobile wallet integration have led to the development of ATMs that allow users to complete transactions with their smartphones.

**Biometric Authentication** Some modern ATMs use biometric features like fingerprint scanning or facial recognition for added security.

### **Suggestions**

Based on the findings and observations from the study, the following suggestions are proposed to enhance the usage and awareness of different ATM card utilities:

#### **1. Customer Awareness Programs**

Banks should organize awareness campaigns to educate customers about the full range of ATM services beyond cash withdrawal, such as fund transfers, bill payments, and PIN changes.

#### **2. User-Friendly Interface**

ATMs should have a simplified and intuitive interface with clear instructions in multiple regional languages to encourage usage among all age groups and literacy levels.

#### **3. Promotion of Digital Literacy**

Financial institutions, in collaboration with government or NGOs, can offer digital literacy workshops to improve comfort and confidence among less tech-savvy users.

#### **4. Incentives for Using Additional Services**

Banks can offer small incentives like reward points or fee waivers to customers who use underutilized ATM utilities such as mini statements or fund transfers.

#### **5. Improved ATM Infrastructure**

Ensuring that ATMs are functional, well-maintained, and have all services available (not just cash withdrawal) will promote broader use of utilities.

#### **6. 24/7 Customer Support for ATM Services**

Providing round-the-clock assistance through helplines or on-screen help options can support customers who face difficulties using certain utilities.

#### **7. Feedback Collection Mechanism**

A simple feedback system can be added to ATMs to gather user opinions and suggestions directly, which can help improve service quality.

#### **8. Security Enhancements**

Increasing security features and educating users about safety measures can build trust in using functions like fund transfer and PIN changes.

### **Conclusion**

The study on the popularity of different utilities of ATM cards reveals that while cash withdrawal remains the most frequently used function, several other services provided by ATMs are still underutilized. Factors such as lack of awareness, limited digital literacy, and concerns about security contribute to the lower usage of features like fund transfers, bill payments, mini statements, and PIN changes.

The research highlights the need for banks and financial institutions to take proactive steps in educating users about the full range of ATM services. By enhancing user awareness, improving interface design, and strengthening infrastructure, banks can ensure that customers benefit from the convenience and efficiency that ATM cards are designed to offer.

In conclusion, promoting the holistic use of ATM card utilities not only improves customer satisfaction but also contributes to greater operational efficiency in the banking sector. With the right strategies and support systems, ATM services can evolve into a more powerful tool for inclusive and accessible banking.

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# A Study on Effectiveness of Promotional Tools in Marketing New Products in Food and Beverage Industry

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## Abstract

*The food and beverage industry is highly competitive, with numerous new products being launched every year. To stand out in the market, companies rely on various promotional tools to create awareness and drive sales. This study examines the effectiveness of promotional tools in marketing new products in the food and beverage industry. A survey of 200 consumers and in-depth interviews with 20 marketing executives were conducted to gather insights on the most effective promotional tools. The findings suggest that social media marketing, influencer marketing, and in-store promotions are the most effective tools for creating awareness and driving sales. The study also highlights the importance of integrating multiple promotional tools to achieve maximum impact. The findings of this study provide valuable insights for marketers and companies in the food and beverage industry looking to launch new products and create effective marketing strategies.*

**Keywords:** Food Industry, Tools in marketing, marketing strategies

## Introduction

The food and beverage industry is one of the most competitive and dynamic markets globally, with new products being launched every year. The increasing demand for innovative and unique food products has led to a surge in the number of new product launches, making it challenging for companies to stand out in the market.

To create awareness and drive sales, companies rely on various promotional tools, including advertising, sales promotions, public relations, and digital marketing.

The effectiveness of promotional tools in marketing new products in the food and beverage industry is a topic of great interest to marketers and researchers. With the rise of social media and digital marketing, the way companies promote their products has undergone a significant transformation. Companies are now using a range of promotional tools, including social media marketing, influencer marketing, and in-store promotions, to reach their target audience.

This study aims to examine the effectiveness of promotional tools in marketing new products in the food and beverage industry. The study will investigate the most effective promotional tools, the factors that influence their effectiveness, and the impact of promotional tools on consumer behavior. The findings of this study will provide valuable insights for marketers and companies in the food and beverage industry looking to launch new products and create effective marketing strategies.

### **Objectives of the Study**

- To examine the effect of advertising campaign on customers patronage of foods and beverages.
- To determine how to trade discount influences sales growth of selected foods and beverages.
- To ascertain that personal selling increase market share of selected foods and beverages.

### **Limitation of Study**

- There might be bias in the information provided by the respondents.
- Study is conducted in Bangalore City.
- Sample size for the study is 151 respondents.

### **Scope of the Study**

The study is focused on examining the effectiveness of advertising campaign on customer patronage of foods and beverages. The study concentrates on the personal selling increases market share. Study deals with whether personal selling increase market share of particular foods and drinks.

### **Statement of the Problem**

Indian market is a booming market and economy as compare to other markets in the world. Many companies want to do business in Indian because of many opportunities, MNC seek attention and want to do business through traditional approach or digital approach and consider many local and national players are associated with market directly or indirectly out of which some of. The companies are well established and present are still struggling to make remarkable presence in market. When we consider the set types of businesses and services. Promotion and rest of the other platforms offers good quality of products and services. To keep up same pace and deliver good quality of products in market, promotion come up with a strategy to sell goods and services. With the concept of effectiveness of promotional tools was introduced to offer good quality of products

and services and also to help enhance market services to associate vendors, as this strategy is more successful in market the deprive vendors of the market are not so satisfied with unique strategy with the market. This study is taken to know the impact of effectiveness of promotional tools in marketing new products in food and beverage industry.

## Sampling

Non- probability sampling method was used for the study. The data was collected from the respondents through 'Convenience Sampling' method. Overall 100 number of respondents responded to the questionnaire.

## Tools for Analysis

After collection of data, the data has been analysis with the help of the SPSS version 2.2

## Introduction for Percentage Analysis

Percentage analysis is a statistical technique used to understand and interpret data in terms of percentages. By converting numerical data into percentages, percentage analysis simplifies complex data sets, making them easier to understand and interpret. This method is particularly useful when analyzing financial statements, market trends, survey results, and other datasets where relative comparisons are important.

## Conclusion

This study has provided valuable insights into the effectiveness of promotional tools in marketing new products in the food and beverage industry. The findings suggest that social media marketing, influencer marketing, and in-store promotions are the most effective tools for creating awareness and driving sales. The study also highlights the importance of integrating multiple promotional tools to achieve maximum impact.

The study's findings have significant implications for marketers and companies in the food and beverage industry. By understanding the most effective promotional tools and how to integrate them, companies can create effective marketing strategies that drive sales and increase brand awareness.

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# A Study on Customer Satisfaction towards Himalaya Products

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## Abstract

*This research explores customer satisfaction toward Himalaya products, with a specific focus on the widely-used Himalaya Neem Face Wash. As consumers increasingly prefer herbal and chemical-free skincare solutions, Himalaya has capitalized on this demand by offering products based on Ayurvedic principles. The study analyzes customer perceptions, the effectiveness of the product, and purchasing behaviors. Through structured questionnaires distributed to 150 respondents, the study finds that while the Himalaya Neem Face Wash is highly regarded for its acne-fighting properties and natural ingredients, concerns remain regarding its pricing, quantity, and inconsistent availability. These findings are significant as they offer practical insights for improving customer satisfaction and fostering brand loyalty. Additionally, the study aims to understand the impact of demographic factors on product perception and usage trends. The conclusions drawn can guide not only Himalaya but also other companies in the herbal cosmetic sector in optimizing product development and marketing strategies.*

**Keywords:** Customer Satisfaction, Himalaya Neem Face Wash, Herbal Skincare, Ayurvedic Products, Herbal Cosmetics.

## Introduction

In today's dynamic and highly competitive consumer market, customer satisfaction plays a pivotal role in determining the success or failure of a product. This is particularly true in the skincare industry, where consumer expectations are shaped by a desire for both immediate effectiveness and long-term benefits. Himalaya, a well-known Indian brand established in 1930, has successfully built a reputation for offering natural, Ayurvedic solutions to various health and personal care needs. Among its most successful products is the Himalaya Neem Face Wash, designed specifically to combat acne and promote clear skin. This product has gained substantial traction in urban and semi-urban markets, particularly among the youth demographic.

Consumer behavior in the skincare industry is influenced by several factors, including skin type, product ingredients, brand reputation, packaging, price, and promotional offers. In the case of Himalaya Neem Face Wash, its antibacterial properties—primarily due to ingredients like neem and turmeric—make it especially appealing to individuals with oily and acne-prone skin. Despite its popularity, questions about the product's affordability, packaging design, and stock availability persist. This study aims to delve deep into these issues by evaluating user feedback and offering suggestions for improvement. The findings of this research are expected to help Himalaya enhance its customer satisfaction strategies and offer a more tailored user experience.

## **Objectives of the Study**

The study aims to fulfill the following objectives:

1. To examine the level of customer satisfaction with Himalaya Neem Face Wash in terms of product quality, pricing, availability, and packaging.
2. To assess the customer's perception of the effectiveness of the product, especially in managing acne and maintaining healthy skin.
3. To understand the factors that influence customer loyalty and willingness to recommend the product to others.
4. To analyze how demographic factors like age, gender, income, and education impact consumer preferences and usage patterns.
5. To identify the major challenges or drawbacks associated with the product as reported by the users.
6. To provide recommendations that can help Himalaya enhance customer satisfaction and strengthen its market position.

## **Importance of the Study**

Understanding customer satisfaction is vital for any brand that wants to succeed in a highly competitive and customer-centric market. This study is especially relevant in the skincare industry, where product quality, user experience, and brand trust are essential. The findings of this research can help Himalaya improve customer engagement and develop better strategies for product innovation, marketing, and distribution. It also helps in identifying gaps between consumer expectations and the brand's current offerings. For academic purposes, this study contributes to the body of knowledge on herbal product consumption behavior in India.

## **Key Aspects of the Study**

The study covered various facets of customer interaction with Himalaya products. These include product perception, awareness sources, buying frequency, purchasing channels (retail, online, wholesale), and brand recommendation behavior. Respondents highlighted factors such as affordability, effectiveness, scent, and ease of availability as crucial in shaping their opinion of the product. A significant insight was that while the product is appreciated for being natural and effective against acne, some users felt the pricing was slightly high for the quantity offered. Moreover, around half the users claimed they would recommend the product to others, suggesting moderate brand loyalty. The study also considered competitor analysis, revealing how brands like Garnier, Clean & Clear, and Indulekha offer tough competition.

## **Scope of the Study**

This study is limited in scope to:

- Customers in Madurai using Himalaya Neem Face Wash.
- A sample size of 150 respondents, selected via convenience sampling.
- Primary focus on consumer satisfaction, with some secondary insights into branding and awareness.
- The product evaluation focuses on facial skincare only, not the entire Himalaya portfolio.
- Insights gained are useful for brands operating in herbal skincare, but cannot be generalized to non-herbal skincare products or international markets.

## **Statement of the Problem**

Consumers today are more concerned about facial hygiene due to rising pollution, dust, and skin-related issues. Face washes have replaced traditional soaps in facial skincare due to their gentler formulations.

Himalaya Neem Face Wash has emerged as a go-to product, especially for teenagers and adults with acne-prone or oily skin. However, as competition intensifies, customer expectations are also evolving. Despite being an established brand, Himalaya faces challenges such as consumer price sensitivity, inconsistent availability in rural stores, and packaging concerns. The problem lies in whether the brand is adapting quickly enough to meet these shifting preferences while retaining its herbal brand identity.

## **Sampling**

To ensure relevant and meaningful findings, the study used convenience and accidental sampling methods. These techniques allowed easy access to a range of respondents, though they may introduce bias as participants were selected based on accessibility rather than randomness. The sample size was 150 individuals from various demographic backgrounds in Madurai. Data was collected using structured questionnaires, and the survey focused on users of Himalaya Neem Face Wash. While the sample gives us strong localized insights, the limitations in scope and randomness must be acknowledged. The tools used include Likert scale ratings, percentage analysis, and graphical representations for interpretation.

## Suggestions

Based on the findings, the following suggestions are made to improve customer satisfaction:

- Rework pricing strategy: Introduce more affordable pack sizes and combo offers to appeal to low-income users.
- Enhance visibility: Invest more in print and banner advertising, especially in rural and semi-urban areas where traditional media still dominates.
- Improve packaging: Design compact, informative, and attractive packaging that highlights key ingredients and usage instructions clearly.
- Offer promotions and free samples: This can attract first-time users and encourage trials.
- Ensure consistent stock: Work closely with distributors to reduce out-of-stock issues in retail stores.
- Launch loyalty programs: Reward repeat customers with points or freebies to increase retention.
- Expand digital outreach: Run skincare awareness campaigns and influencer partnerships to build stronger online engagement.

## Conclusion

In today's highly competitive and dynamic skincare industry, brands must constantly innovate to stay relevant. Himalaya Neem Face Wash has achieved a commendable position due to its herbal formulation, brand trust, and effectiveness. However, as this study reveals, customer satisfaction is influenced by multiple factors beyond just product quality. Pricing, availability, media visibility, and packaging all play significant roles. While a majority of respondents expressed satisfaction, a considerable number also raised concerns, especially around pricing and limited quantity. Therefore, to maintain and expand its market presence, Himalaya must implement the suggested improvements, keep listening to customer feedback, and continue building on its Ayurvedic legacy while adapting to modern market expectations. The path to long-term success lies in aligning brand values with evolving consumer needs.

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# The Future of Public Sector Banks in India: Challenges and Opportunities in A Digital Era

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## Abstract

*The future of public sector banks (PSBs) in India is undergoing a significant transformation as the financial landscape increasingly embraces digitalization. The shift towards digital banking presents both substantial challenges and unique opportunities for PSBs, which have traditionally relied on physical branches and manual processes. The challenges include the need for technological upgrades, cybersecurity risks, adapting to new customer expectations, and competition from fintech and private sector banks. However, there are numerous opportunities for PSBs to enhance operational efficiency, improve customer experience, expand reach in underserved regions, and leverage data analytics for better decision-making. This paper explores the evolving role of PSBs in the digital era, focusing on the strategies they must adopt to stay competitive, such as investing in digital infrastructure, fostering innovation, and developing robust security frameworks. By navigating these challenges and capitalizing on opportunities, public sector banks can solidify their position in India's rapidly changing financial ecosystem.*

**Keywords:** Security, Cybersecurity Risks, Technological upgrades, Financial Landscape, Digital era.

## Introduction

In this process digital banking play a very important role. In the present era we found ourselves in a wonderland, where the milkman accepts wallet payment without a fuss, a men buys a geometry set worth Rs.100 using a credit card and the vegetable vendors uses QR code based “scan and pay” utility. The new innovative digital technologies and fantastic thoughts have given birth to whole new business and social dimensions. Digital banking provides solutions to bankers for their short term and long-term business and technological requirements. Digital Banking in the new paradigm in India which offers multiple benefits to the banking sector. It helps in increasing the productivity and profitability of banking sectors. It is a technological Updating in the growing era. This is mainly introduced to improve 4C's namely: Cost, Convenience, Control and Customer satisfaction.

The framework. / Structure of digital banking are the result of the collaborated efforts of the group comprising IDRBT research team, bankers, IT professional and consultancy experts. The term digital is refers to the storage of data in the form of digital signals. It can make the banking function

easy. ATM (Automatic Teller Machine) is an electronic telecommunication device. It is the best example of digital banking system. Digital banking makes the transaction very simple and easy. SMS banking is the example. Now every customer is free and do their as per their convenience. Digital banking is part of the broader context for the move to online banking, where banking services are delivered over the internet.

### **Objectives of the Study**

1. To know the opportunities of digital banking system in India.
2. To identify the challenges of digital banking in India.
3. To highlight the recent trends in digital banking services in India.
4. To highlight the features of digital banking.
5. To analyse the SWOT analysis of digital banking.

### **Significance of the Study**

The futures of public sector banks (PSBs) in India holds immense significance for the country's economic growth and financial stability. As the backbone of India's banking sector, PSBs have been pivotal in extending banking services to remote and rural areas, thereby promoting financial inclusion.

However, they face several challenges in the digital era, including the need to address increasing nonperforming assets, adapt to rapid technological changes, and ensure robust cyber security measures. Additionally, they must higher customer expectations for seamless digital banking services. Despite these challenges, the digital era presents numerous opportunities for PSBs. By embracing digitalization, technologies such as artificial intelligence, block chain, and big data analytics. Collaborations with Fintech companies can future help PSBs stay competitive and relevant. Overall, the future of PSBs in India is marked by both challenges and opportunities, and their ability to navigate this landscape will be crucial for sustaining their pivotal role in the country's economic development.

### **Scope of the Study**

The future of public sector banks (PSBs) in India is intricately tied to the challenges and opportunities presented by the digital era. With the rapid digitalization of financial services, PSBs face the challenges of modernizing their infrastructure to compete with private banks and fintech



companies. Issues such as cyber security threats, the need for skilled personnel, and the integration of advanced technologies like AI and block chain are critical hurdles. However, the digital era also offers immense opportunities. By leveraging digital platforms, PSBs can enhance customer experience, expand their reach to underserved rural areas, and improve operational efficiency. Initiatives like the unified payments interface (UPI) and digital lending platforms have already showcased the potential for transformation. The study of this scope involves analysing how PSBs can navigate these challenges while capitalizing on digital advancements to remain relevant and competitive in evolving financial landscape.

### **Statement of the Problem**

The statement of the problem for examining the future of public sector banks in India in the digital era centers on their ability to adapt to the rapid pace of technological change while addressing inherent challenges. PSBs face significant pressure to modernize their systems, compete with private banks and fintech firms, and meet evolving customer expectations in a digital-first world. Key problems include outdated infrastructure, limited digital penetration in rural areas, resistance to change, regulatory constraints, and the need for improved data security and privacy measures.

### **Suggestion**

#### **Challenges on suggestion**

1. Address technical issues public sector banks should invest in better infrastructure to reduce downtime and system failures that users are facing. Offer real-time support through chat bots or 24/7 customer service to resolve technical problems quickly
2. Enhance Security features improve the security measures to prevent security issues and increase user trust, such as multi-factor authentication (MFA) and encryption techniques. Provide education and awareness campaigns on how users can protect their accounts from cyber threats.
3. Improve digital payment options increase the range of payment options, including UPI, mobile wallets, and international payment systems to cater to diverse customer needs. Integrate emerging payment technologies like QR code payments and NFC for contactless payments.
4. Mobile banking experience given that the majority prefer mobile banking, optimize apps for better speed, functionality, and ease of use. Regularly update apps to include new features based on user feedback and technological advancements.



5. Optimize user experience simplify user interfaces for better accessibility, especially for those less familiar with digital banking. Offer customization options to users, allowing them to tailor the banking experience to their needs.
6. Digital literacy and education provide tutorials, webinars, and customer support to help users understand how to use digital banking services more effectively.
7. Introduce a digital literacy program to educate customers about the security, features, and advantages of using digital banking.

### **Opportunities on suggestion**

1. Focus on Customer Experience make customer experience a central focus by continually improving digital platforms based on user feedback. Introduce loyalty programs and rewards for frequent users of digital banking services to encourage customer engagement.
2. Expand UPI and digital payments invest in further UPI integrations and other digital payment methods to make transactions seamless and convenient for users. Collaborate with fintech companies to introduce innovative payment features like instant loan disbursements and cross-border payments.
3. Embrace emerging technologies adopt block chain for secure transactions and smart contracts, potentially reducing fraud and operational costs. Use AI-powered tools to detect and prevent fraud, analyze customer behavior, and predict market trends.
4. Leverage big data and AI harness data analytics and AI to offer targeted financial products that align with customers' needs and preferences. Use AI to enhance customer support, providing real-time solutions to customer queries.
5. Cross-Sector Collaboration Public sector banks could collaborate with fintech companies to deliver new digital solutions, improving services and attracting a younger, tech- savvy audience. Partner with other financial institutions to offer a wider range of digital products like insurance, mutual funds, and loans.
6. Expand Financial Inclusion use digital banking to reach the unbanked population in rural areas by offering basic banking services through smartphones and mobile apps. Provide affordable smartphones or internet packages in partnership with telecom companies to increase the digital reach.
7. Promote Green Banking encourage paperless transactions and promote sustainability by adopting eco-friendly practices within digital banking services.

8. Regulatory Compliance ensure that all digital banking operations comply with Indian financial regulations and government policies, particularly in areas like data privacy and consumer protection. Stay ahead of the curve by adapting to evolving regulations regarding data protection (e.g., GDPR compliance for Indian customers).

## Conclusion

### Conclusions on Challenges:

1. Investment in infrastructure public sector banks must prioritize investing in reliable and scalable infrastructure to handle the growing volume of digital transactions, ensuring minimal downtime and a seamless user experience.
2. Real-time support systems the introduction of real-time customer support through chat bots or 24/7 helplines will allow banks to resolve technical issues quickly, ensuring continuous service for customers.
3. Enhanced security measures strengthening digital security with advanced features like multi-factor authentication (MFA) and end-to-end encryption will significantly increase user trust and mitigate security risks in digital banking.
4. Cyber security awareness public sector banks should educate users about cyber security threats and best practices through campaigns, tutorials, and customer service, empowering them to protect their accounts effectively.
5. Diversified payment methods expanding payment options to include UPI, mobile wallets, and international payment systems will cater to the growing demand for convenient, flexible payment methods.

### Conclusions on Opportunities:

1. Improving customer experience public sector banks need to make continuous improvements to their digital platforms, focusing on customer feedback and introducing features that enhance user satisfaction and loyalty.
2. Expanding digital payments investing in UPI integration and embracing emerging digital payment technologies will allow public sector banks to remain competitive and provide convenience to their customers.
3. Embracing cutting-edge technologies adoption of block chain for secure transactions and AI for fraud detection and predictive analytics will help improve both security and operational efficiency, building customer trust.

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# A Study on Customer Awareness Towards Green Banking in Madurai

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## Abstract

*The increasing environmental concerns and the global emphasis on sustainable development have led to the emergence of green banking as a key initiative within the financial sector. This study aims to explore the level of customer awareness and perception towards green banking practices in Madurai. It examines the extent to which customers are informed about eco-friendly banking services such as online banking, paperless statements, and green loans, and their willingness to adopt these practices. Data was collected through structured questionnaires from a sample of bank customers across various demographics in Madurai. The findings reveal that while a significant portion of customers are aware of general digital banking services, there is limited specific awareness about green banking initiatives. Factors such as education level, age, and income were found to influence awareness levels. The study highlights the need for banks to actively promote green banking practices and educate customers on their environmental and economic benefits. It concludes with recommendations for increasing customer engagement and support for sustainable banking in Madurai.*

**Keywords:** Green Banking, Customer Awareness, Sustainable Banking, Eco-friendly Practices, Digital Banking

## Introduction

In recent years, environmental sustainability has become a key global concern, prompting various industries to adopt eco-friendly practices. The banking sector, being a major contributor to economic development, has also taken significant steps towards promoting sustainable practices through the concept of green banking. Green banking refers to banking practices that are environmentally responsible and aim to reduce the carbon footprint of banking activities. This includes the use of digital banking, paperless transactions, energy-efficient infrastructure, and the promotion of green loans and investments.

In India, green banking is gradually gaining momentum, driven by regulatory frameworks, increased environmental awareness, and the adoption of digital technologies. However, the success of green banking largely depends on customer awareness and acceptance of these practices. Without adequate awareness, even the most innovative green initiatives may not achieve their intended impact. Madurai, being one of the prominent cities in Tamil Nadu, represents a blend of traditional and modern

banking customers. Understanding the level of awareness among customers in this region provides valuable insights into the challenges and opportunities for promoting green banking practices. This study aims to evaluate the extent of customer awareness, identify the factors influencing it, and assess customer attitudes towards green banking in Madurai. The findings are expected to help banks and policymakers design effective strategies to enhance awareness and encourage sustainable banking behavior among customers.

### **Objectives of the Study**

- To study the extent of awareness and adoption of green banking among the customers.
- To study the factors influence people towards green banking
- To identify the satisfactory level of the customers towards green banking
- To determine the issues and the challenges faced during the adaptation of green banking.
- To know the suggestion of the respondents to banks to improvise services regarding green banking.

### **Importance of the Study**

- Evaluates the success of sustainability initiatives by banks in Madurai.
- Helps banks understand how to improve awareness and participation.
- Supports policy recommendations for encouraging green financial habits.

### **Key Aspects of Green Banking in India**

#### **1. Paperless Transactions:**

- Encouraging online banking, mobile banking, and e-statements to reduce paper consumption.

#### **2. Green Products and Services:**

- Green home loans (for energy-efficient homes).
- Green car loans (for electric vehicles).
- Green mutual funds and investments in sustainable projects.

#### **3. Energy-Efficient Bank Operations:**

- Using solar panels, LED lighting, energy-saving equipment in branches and ATMs.

#### 4. **Support for Eco-Friendly Projects:**

- Providing loans to businesses involved in renewable energy, waste management, water conservation, etc.

#### 5. **Awareness and Education:**

- Promoting customer awareness through campaigns and initiatives that highlight the benefits of green banking.

### **Example Initiatives in India**

- **State Bank of India (SBI):** Green home loans, solar-powered ATMs.
- **Yes Bank:** Sustainable finance programs.
- **RBI Guidelines:** Encouraging banks to incorporate sustainability in their operations and lending practices.

### **Scope of the Study**

- To assess the level of awareness among customers regarding green banking services in Madurai.
- To identify the factors influencing customer awareness and adoption of green banking.
- To evaluate the role of banks in promoting green banking awareness in the region.
- To understand customer perception and usage of eco-friendly banking practices.
- To explore demographic variations in green banking awareness among Madurai's bank customers.
- To suggest strategies for enhancing green banking adoption based on customer feedback.

### **Statement of the Problem**

In an increasingly eco-conscious market, many businesses are finding creative ways to go green. It may be improving their energy efficiency, buying organic products, composting or just turning off electricity at night, being green means all sorts of things to different people. The banking sector can play an intermediary role between economic development and environmental protection, for promoting environmentally sustainable and socially responsible investment, banking of this kind can be termed as "Green Banking".

Green Banking refers to the banking business conducted in selected area and manner that helps the overall reduction of external carbon emission and internal carbon footprint. To aid the reduction of external carbon emission, bank should finance green technology and pollution reducing projects. Besides being environmentally friendly, it's also incredibly convenient.

The present paper aims to study the level of awareness and adoption of Green Banking among the bank customers in Madurai.

### **Sampling**

A sample size of 103 customers was selected using random sampling from a mix of urban customers who have access to banks offering green banking services. The sample included different age groups, income levels, and education backgrounds to capture a diverse customer base.

### **Tools for Data Analysis**

**Statistical Analysis:** Data was analyzed using SPSS and Excel for descriptive statistics, including frequency distributions, percentage analysis.

**Qualitative Analysis:** Responses from open-ended questions were analyzed to identify common themes related to customer perceptions of green banking.

### **Introduction for Percentage Analysis**

Percentage analysis is a statistical technique used to understand and interpret data in terms of percentages. It is widely applied in various fields such finance, economics, business and to research to compare proportions, identify trends, and make informed decisions.

By converting numerical data into percentages, percentage analysis simplifies complex data sets, making them easier to understand and interpret. This method is particularly useful when analyzing financial statements, market trends, survey results, and other datasets where relative comparisons are important.

### **Suggestions**

1. Conduct awareness campaigns to educate customers about green banking benefits.
2. Collaborate with local institutions to promote eco-friendly banking practices.
3. Introduce incentive programs for customers using green banking services.

4. Use social media and digital platforms to spread awareness effectively.
5. Train bank staff to communicate green banking initiatives to customers
6. Incorporate green banking topics into financial literacy programs.
7. Install more digital service kiosks to reduce paper-based transactions.
8. Launch localized promotional materials in regional languages for better outreach.
9. Collect regular feedback from customers to improve green banking services.
10. Partner with environmental NGOs for community-based green banking drives.

## Conclusion

The study on customer awareness towards green banking in Madurai reveals that while the concept of green banking is gradually gaining recognition, overall awareness among customers remains moderate. Many respondents are familiar with general digital banking services but lack a clear understanding of specific green banking initiatives and their environmental significance. The research highlights that factors such as education level, income, and environmental consciousness play a significant role in influencing awareness and adoption. It is evident that more proactive efforts are needed from banking institutions to educate and engage customers through targeted awareness campaigns, workshops, and incentives for adopting green banking services. Strengthening these initiatives will not only promote environmentally sustainable practices but also help banks build stronger relationships with socially responsible customers. In conclusion, a collective effort from banks, customers, and policymakers is essential to enhance the impact of green banking and contribute to sustainable development in Madurai.

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# A Study on Implementation of AI in E Commerce

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## Abstract

*The integration of Artificial Intelligence (AI) in e-commerce has transformed the way businesses operate and interact with consumers. AI technologies, such as machine learning, natural language processing, and predictive analytics, are revolutionizing e-commerce platforms by personalizing customer experiences, optimizing inventory management, and enhancing decision-making processes. This paper explores the implementation of AI in e-commerce, highlighting its applications in recommendation systems, chat-bots, customer behavior analysis, and dynamic pricing models. Furthermore, it discusses the potential benefits, including increased sales, improved customer satisfaction, and operational efficiencies, as well as challenges such as data privacy concerns and the need for continuous algorithm improvement. The study provides insights into how e-commerce companies can leverage AI to gain a competitive advantage and improve overall business performance. The implementation strategies and real-world case studies presented in this paper offer a comprehensive understanding of AI's transformative role in modern e-commerce landscapes.*

**Keywords:** Personalization, customer service, search and discovery, inventory and supply chain, marketing and sales.

## Introduction

The rapid growth of e-commerce has reshaped the global retail landscape, creating both new opportunities and challenges for businesses striving to stay competitive. As consumer expectations evolve, e-commerce companies are increasingly turning to advanced technologies to enhance customer experiences, streamline operations, and drive innovation. Among these technologies, Artificial Intelligence (AI) has emerged as a transformative force in the industry. AI encompasses a range of technologies, including machine learning, natural language processing, and computer vision, that enable e-commerce platforms to perform tasks that traditionally required human intelligence.

The implementation of AI in e-commerce offers a multitude of benefits, from personalized shopping experiences and targeted marketing campaigns to improved inventory management and fraud detection. AI-powered systems can analyze vast amounts of data in real time, providing businesses with valuable insights into customer behavior, enabling smarter decision-making, and optimizing processes. Personalized recommendation engines, intelligent chatbots, dynamic pricing strategies, and automated customer service are just a few examples of AI applications that are revolutionizing how businesses interact with customers and manage operations.

This paper aims to explore the various applications of AI in e-commerce, examining how AI technologies are being integrated into platforms to enhance business performance and consumer satisfaction. By looking at case studies and emerging trends, we will delve into how AI not only improves efficiency but also helps create more engaging and personalized shopping experiences, ultimately shaping the future of online retail.

### **Objectives of the Study**

- To investigate the current state of AI adoption in E-commerce.
- To analyze the implementation of AI on E-commerce business performance
- To identify the challenges and limitations of implementing AI in E-commerce
- To explore the role of AI in enhancing customer experience in E-commerce
- To summarize the findings and offer suitable suggestions

### **Key Aspects of Implementation of AI in E – Commerce**

#### **1. Personalized Recommendations**

AI uses data such as browsing history, purchase behavior, and preferences to recommend products that are most likely to appeal to the individual customer.

#### **2. Chatbots and Virtual Assistants**

AI-powered chat-bots provide 24/7 customer service, answer queries, assist with product selection, and handle simple transactions.

#### **3. Inventory Management and Demand Forecasting**

AI can predict demand patterns based on historical data, market trends, and seasonality, helping businesses optimize their inventory levels.

#### **4. Visual Search and Image Recognition**

AI uses image recognition to allow customers to search for products by uploading images rather than keywords.

#### **5. Dynamic Pricing**

AI algorithms analyze factors such as competition, demand, inventory levels, and customer behavior to adjust pricing in real time.

## 6. Fraud Detection and Prevention

AI models analyze transaction patterns and flag suspicious activities that may indicate fraud.

### Statement of the Problem

The implementation of Artificial Intelligence (AI) in e-commerce has become increasingly vital for businesses looking to enhance customer experience, streamline operations, and stay competitive in a fast-evolving market. However, despite the potential benefits, many e-commerce companies face significant challenges in successfully adopting and integrating AI technologies. One of the primary obstacles is the complexity of AI systems, which often require substantial technical expertise, resources, and specialized knowledge to deploy and maintain.

Moreover, the high cost of implementing AI solutions, including the need for advanced infrastructure and skilled personnel, can be prohibitive for small and medium-sized businesses. Data privacy and security concerns also present significant hurdles, as AI systems require vast amounts of customer data to function effectively, raising ethical questions and compliance issues with privacy regulations such as GDPR. Additionally, integrating AI into existing legacy systems can be a difficult and time-consuming process, particularly for businesses with outdated technology. Customer trust remains another key challenge, as many consumers are wary of how their personal data is being used, making it essential for companies to be transparent and ensure responsible AI usage. Furthermore, businesses often struggle with the scalability of AI solutions, as solutions that work well for smaller operations may not be easily adapted to larger, more complex organizations. Despite these challenges, the potential of AI to transform e-commerce by improving personalized shopping experiences, optimizing inventory management, and enhancing customer service cannot be overstated. This research aims to explore the barriers to AI implementation in e-commerce, investigate the strategies for overcoming these obstacles, and assess the long-term impact of AI on business growth, customer satisfaction, and operational efficiency.

### Sampling

A sample size of 150 customers was selected using random sampling from a mix of urban customers who have Awareness about implementation of AI in e-commerce. The sample included different age groups, income levels, and education backgrounds to capture a diverse customer base.

## Suggestion

- AI-driven personalized product recommendations based on browsing history.
- Chat-boats to provide 24/7 customer support and assistance.
- Dynamic pricing models that adjust based on market demand and competition.
- Fraud detection using machine learning algorithms to identify unusual transactions.
- Inventory management using AI to predict stock levels and reorder points.
- Visual search capabilities allowing customers to find products by images.
- Automated content generation for product descriptions and marketing material.
- Sentiment analysis on customer reviews to gauge product satisfaction.
- Personalized email marketing campaigns based on user preferences and behavior.
- Predictive analytics to forecast demand and optimize stock levels.

## Conclusion

The implementation of Artificial Intelligence (AI) in e-commerce is revolutionizing the industry, bringing unprecedented levels of efficiency, automation, and personalization to online retail. AI is not just a technological advancement but a transformative force that is reshaping how businesses operate, how customers shop, and how the overall e-commerce ecosystem functions. The integration of AI has led to smarter decision-making, improved customer experiences, enhanced operational efficiency, and increased profitability for businesses. From personalized recommendations to automated inventory management, AI is at the heart of modern e-commerce, driving innovation and enabling businesses to meet the ever-evolving demands of digital consumers. One of the most significant impacts of AI in e-commerce is its ability to personalize the shopping experience. AI-powered recommendation engines analyze vast amounts of customer data, including browsing history, purchase behavior, and preferences, to offer tailored product suggestions.

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# A study on consumer preferences on electric two wheelers in Madurai city

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## Abstract

*The rapid urbanization and growing environmental concerns have significantly influenced the transportation choices of consumers. Electric two-wheelers have emerged as a sustainable and cost-effective alternative to traditional fuel-based vehicles. This study aims to explore consumer preferences towards electric two-wheelers in Madurai city. The research investigates various factors that influence purchasing decisions, including environmental awareness, economic considerations, performance, brand perception, and government policies. Primary data was collected through structured questionnaires distributed among a diverse group of respondents in Madurai. The findings of the study provide insights into consumer behavior, highlight the key determinants of preference, and identify the challenges and expectations faced by users. This research is intended to support manufacturers, marketers, and policymakers in understanding the local market dynamics and formulating strategies to promote the adoption of electric mobility in urban areas.*

**Keywords:** consumer, two wheelers, electric mobility

## Introduction

In recent years, the demand for eco-friendly and energy-efficient modes of transportation has gained significant momentum across the globe. Among various alternatives, electric two-wheelers have emerged as a popular and sustainable choice, particularly in urban and semi-urban areas. The increasing fuel prices, rising environmental awareness, and supportive government policies have encouraged many consumers to consider electric vehicles (EVs) over conventional petrol-powered ones.

Madurai, one of the major cities in Tamil Nadu, is witnessing a steady rise in urbanization and traffic congestion. As a result, there is a growing interest among consumers in adopting electric two-wheelers for daily commuting. However, the preference for such vehicles is influenced by several factors such as cost-effectiveness, battery performance, charging infrastructure, brand reputation, after-sales service, and environmental consciousness.

This study aims to analyze the preferences of consumers in Madurai city regarding electric two-wheelers. By understanding consumer behavior, needs, and expectations, this research seeks to

provide valuable insights for manufacturers, dealers, and policymakers to improve the adoption rate of electric two-wheelers and contribute to a greener future.

### **Objectives**

1. To understand the level of awareness among consumers about electric two-wheelers in Madurai city.
2. To identify the key factors influencing consumer preferences for electric two-wheelers.
3. To analyze the demographic profile of potential buyers and their buying behavior.
4. To assess consumer satisfaction regarding existing electric two-wheeler brands and services.
5. To provide suggestions for improving the market penetration and acceptance of electric two-wheelers in Madurai.

### **Importance of the Study**

1. The study helps identify what motivates consumers in Madurai to consider or avoid electric two-wheelers, such as cost, performance, or environmental benefits.
2. By analyzing consumer preferences, companies and dealers can assess the growth potential for electric two-wheelers in the Madurai region.
3. The insights from this study can assist government bodies in designing policies, subsidies, and infrastructure development plans that cater to the specific needs of the local population.
4. The findings can help electric vehicle manufacturers and marketers develop effective marketing strategies, improve product features, and enhance customer satisfaction.
5. Promoting electric two-wheelers can contribute to reducing air pollution and carbon emissions, which is crucial for improving the quality of life in urban centers like Madurai.

### **Key Aspect of Consumer Presence in Electric Two Wheelers**

1. Consumer Awareness:

Evaluates the level of awareness among consumers regarding electric two-wheelers, their benefits, features, and available brands in the market.

2. Purchase Motivation:

Identifies the key factors that drive consumers to choose electric two-wheelers over traditional fuel-based vehicles, such as cost savings, environmental benefits, and government subsidies.



3. **Performance Expectations:**

Analyzes consumer expectations related to vehicle performance, including speed, battery life, durability, and charging time.

4. **Economic Considerations:**

Examines how factors like initial cost, maintenance cost, and running cost influence consumer decisions.

5. **Brand and Model Preferences:**

Looks into which brands or models are most preferred by consumers and the reasons behind their choices.

6. **Demographic Influence:**

Studies how age, gender, occupation, and income level impact consumer preferences and purchase behavior.

7. **Satisfaction Level:**

Measures the satisfaction of existing users in terms of product quality, service, and overall user experience.

8. **Challenges and Barriers:**

Identifies the major challenges faced by consumers, such as lack of charging infrastructure, limited-service centers, and performance concerns.

9. **Future Intentions:**

Investigates whether consumers are willing to buy or recommend electric two-wheelers in the future based on their current perceptions.

### **Top Electric Two Wheeler Brands in India**

1. OLA ELECTRIC
2. OKINAWA AUTO TECH
3. HERO ELECTRIC
4. AMPERE

5. ATHER ENERGY
6. REVOLT MOTORS
7. BAJAJ AUTO
8. SIMPLE ENERGY
9. OKAYA ELECTRIC
10. PURE EV
11. ELESCO

### **Scope of the Study**

1. The study is limited to consumers residing in Madurai city.
2. It focuses exclusively on electric two-wheelers such as electric bikes and scooters.
3. The research aims to understand consumer awareness, preferences, and satisfaction related to electric two-wheelers.
4. It covers various demographic groups, including different age ranges, occupations, and income levels.
5. Data is collected using a structured questionnaire to ensure consistency and accuracy.
6. The study includes both existing users and potential buyers of electric two-wheelers.
7. The findings are intended to assist manufacturers, marketers, and policymakers in improving product offerings and promoting electric mobility in the region.
8. The study does not cover other types of electric vehicles such as cars, buses, or three-wheelers.
9. The scope is limited to consumer perception and market behavior, and does not include technical or engineering analysis of vehicles.
10. It provides a foundation for future research and development strategies in the electric vehicle segment.

### **Statement of the Problem**

Despite the increasing popularity of electric vehicles across India, the adoption rate of electric two-wheelers in cities like Madurai is still developing. While there are clear benefits such as reduced fuel costs, lower emissions, and government subsidies, several barriers including limited charging infrastructure, lack of consumer awareness, and concerns over battery life and performance continue to affect consumer decisions. Therefore, it becomes essential to understand what factors influence the preferences and perceptions of consumers towards electric two-wheelers in Madurai city.

## Sampling

A sample size of 120 consumer has selected using convenience sampling method. One of the non-probability sampling methods and it is made up of people who are easy to reach. The sample include different age groups, income levels, and education backgrounds to capture a diverse customer base

## Tools for Data Analysis

Percentage analysis Tabular presentation Pie chart

## Suggestion

- Create awareness campaigns to educate the public about the benefits of electric two-wheelers.
- Expand charging infrastructure across Madurai to support easy and quick recharging.
- Introduce affordable financing options like low-interest EMIs and flexible loan schemes.
- Invest in battery technology to improve performance, durability, and reduce charging time.
- Strengthen after-sales service by establishing more service centers and training technicians.
- Continue government subsidies and tax exemptions to lower the effective cost for buyers.
- Offer diverse models and designs to attract different consumer segments, especially youth.
- Organize free test ride events to let consumers experience electric vehicles firsthand.
- Provide mobile apps or digital platforms for easy service booking and locating charging stations.
- Conduct regular feedback surveys to understand customer needs and improve product offerings.

## Conclusion

This study highlights the growing interest in electric two-wheelers among consumers in Madurai city, driven by environmental concerns, rising fuel prices, and increasing awareness. However, challenges such as limited charging facilities, high initial costs, and doubts about battery performance continue to affect widespread adoption. The research reveals that consumers are open to switching to electric vehicles if their expectations related to performance, convenience, and affordability are met. With proper support from the government, manufacturers, and dealers, the adoption rate of electric two-wheelers in Madurai can significantly increase, contributing to a cleaner and greener urban environment.

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# A Study on Impact of Online Advertisement on Consumer Buying Behaviour Towards Mobile Phone in Madurai

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## Abstract

*This study explores the impact of online advertisements on consumer buying behaviour towards mobile phones in Madurai. With the increasing penetration of internet services and digital platforms, online advertising has emerged as a powerful tool influencing consumer decisions. The research aims to understand how various online advertising mediums—such as social media, search engines, and influencer marketing—affect consumer awareness, preferences, and purchase intentions in the local context of Madurai. Data was collected through a structured questionnaire distributed among mobile phone users in the region. The findings reveal that online advertisements significantly influence consumers' buying decisions, particularly among younger demographics. This study provides key insights for marketers looking to effectively target the Madurai market through digital platforms.*

**Keywords:** Online advertisement, Consumer perception, Mobile phone, Buying choices, Advertising strategies

## Introduction

In the digital age, online advertising has become a dominant force in shaping consumer perceptions and influencing purchasing decisions. With the rise of smart-phones, social media platforms, and e-commerce websites, consumers are constantly exposed to a wide range of online advertisements. This shift has significantly altered traditional marketing strategies, placing greater emphasis on digital engagement and personalized advertising content.

Mobile phones, being essential communication and lifestyle tools, represent one of the most dynamic and competitive markets in India. As consumers increasingly rely on the internet to research and compare mobile phone brands, online advertisements play a crucial role in guiding their buying decisions. In particular, cities like Madurai are witnessing rapid digital adoption, making it important to study consumer behavior in this context.

This study aims to analyze the impact of online advertisements on consumer buying behaviour towards mobile phones in Madurai. It seeks to understand how different forms of online advertising such as banner ads, social media promotions, and influencer endorsements affect

consumer awareness, brand perception, and purchase intent. By focusing on Madurai, the research provides localized insights that can help marketers tailor their strategies to effectively engage with consumers in this region.

### **Objectives of the Study**

- To examine the influence of online advertisements on consumer buying behaviour towards mobile phones in Madurai.
- To identify the most effective online advertising platforms (e.g., social media, search engines, influencer marketing) influencing consumer decisions.
- To analyze the level of consumer awareness and perception created through online advertisements.
- To understand the relationship between online advertisement exposure and consumers' purchase intentions.
- To offer suggestions for improving online advertising strategies targeted at mobile phone consumers in Madurai.

### **Statement of the Problem**

In today's digital landscape, online advertisements have become an essential part of marketing strategies, especially in the mobile phone industry. With consumers increasingly spending time online, their exposure to digital ads has grown significantly. However, the effectiveness of these advertisements in influencing actual buying behaviour varies across regions and demographics.

In a growing city like Madurai, where digital adoption is on the rise, it is crucial to understand how online advertisements impact consumer decisions specifically related to mobile phone purchases. Despite the heavy investment in online marketing by mobile phone brands, there remains a gap in understanding how consumers in Madurai perceive and respond to such advertisements.

This study seeks to address this gap by exploring the influence of online advertisements on the awareness, interest, and purchasing behaviour of consumers in Madurai. Understanding this relationship will help businesses and marketers tailor their digital strategies to better connect with the local audience.

### **Importance of the Study**

This study holds significant importance in understanding how online advertisements influence consumer buying behaviour, particularly in the context of mobile phones in Madurai. As digital marketing continues to grow, businesses must adapt their strategies to effectively reach and engage consumers through online platforms. By focusing on Madurai, a city experiencing rapid digital adoption, the study provides valuable insights into local consumer preferences, behaviours, and responses to various forms of online advertising.

The findings can help marketers, advertisers, and mobile phone retailers design more targeted and effective digital campaigns tailored to the needs and habits of consumers in this region. Additionally, the study contributes to academic literature by filling the gap in research related to region-specific consumer behaviour and the impact of digital marketing strategies.

### **Scope of the Study**

This study focuses on examining the impact of online advertisements on consumer buying behaviour specifically related to mobile phones in the city of Madurai. It covers various forms of online advertising, including social media marketing, search engine ads, banner ads, and influencer promotions. The research aims to understand how these digital advertisements influence consumer awareness, brand perception, and purchasing decisions.

The study is limited to respondents residing in Madurai and primarily targets individuals who have recently purchased or are planning to purchase a mobile phone. It considers demographic factors such as age, gender, and internet usage habits to analyze behavioural patterns. The scope does not include traditional forms of advertising like print, TV, or radio. The findings are intended to provide insights to marketers, retailers, and advertisers aiming to enhance their digital marketing effectiveness in the local market.

### **Data Collection**

This study is analytical in nature and both primary and secondary data have been made.

#### **Primary Data**

This study is mainly based on the primary data, which was collected using questionnaire. The questionnaire was prepared after analyzing the various aspects of topic and utmost care was given to ensure that questions included suit to the purposed of the study and can easily be understood by the respondent.

## **Secondary Data**

The secondary data used in the study were collected from journals, magazines, websites, e-journals, newspaper etc.

## **Tools for Data Analysis**

**Statistical Analysis:** Data was analyzed using SPSS and Excel for descriptive statistics, including frequency distributions, percentage analysis.

**Qualitative Analysis:** Responses from open-ended questions were analyzed to identify common themes related to customer perceptions of online advertisement.

## **Introduction for Percentage Analysis**

Percentage analysis is a statistical technique used to understand and interpret data in terms of percentages. It is widely applied in various fields such finance, economics, business and to research to compare proportions, identify trends, and make informed decisions.

By converting numerical data into percentages, percentage analysis simplifies complex data sets, making them easier to understand and interpret. This method is particularly useful when analyzing financial statements, market trends, survey results, and other datasets where relative comparisons are important.

## **Suggestions**

1. Businesses should use data analytics to target specific consumer segments in Madurai based on age, preferences, and online behavior to enhance the effectiveness of online advertisements.
2. Online ads should be creative, informative, and visually appealing to capture consumer attention and improve brand recall.
3. Incorporating local language (Tamil) in advertisements can help brands connect better with the local audience in Madurai.
4. Collaborating with regional influencers can build trust and influence the buying decisions of local consumers.
5. Companies should regularly evaluate the performance of their digital campaigns to understand what works best and adjust strategies accordingly.



6. Since most consumers access online content via smart-phones, ads should be optimized for mobile devices to improve reach and engagement.
7. Gathering feedback from consumers on online ads can help refine marketing strategies and increase consumer satisfaction.

## Conclusion

The study highlights the significant impact of online advertisements on consumer buying behaviour towards mobile phones in Madurai. With the growing use of the internet and digital platforms, online marketing has become a powerful tool for influencing consumer decisions. The findings reveal that online advertisements play a vital role in increasing product awareness, shaping brand perception, and influencing purchase intentions among consumers, especially the younger demographic.

It is evident that well-crafted digital campaigns, tailored to local preferences and behaviors, can effectively drive engagement and sales. Businesses targeting the Madurai market should focus on creating relevant, localized, and mobile-friendly advertisements to maximize their reach and impact. This study contributes valuable insights for marketers and provides a foundation for further research on digital consumer behaviour in emerging urban markets.

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# Consumer Buying Behaviour Towards Organic Food Products in Madurai City

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## Abstract

*This study explores consumer buying behavior towards organic food products in Madurai City, Tamil Nadu, with the aim of understanding the factors that influence consumer's decisions when purchasing organic food. Organic food, known for its health benefits and environmentally friendly production processes, has gained significant popularity worldwide. However, consumer preferences and buying behaviour toward organic products remain underexplored in many regions, including Madurai. The research identifies key determinants such as health consciousness, environmental awareness, product availability, pricing and socio-economic factors that influence organic food purchases. A structured questionnaire was used to gather data from a sample of consumers on Madurai City, and statistical analysis was performed to identify trends and patterns in consumer behavior. The findings reveal that health concerns and a preference for chemical-free products are primary motivations for consumers to choose organic foods. However, challenges such as higher prices and limited availability in local markets were identified as significant barriers. This study aims to provide valuable insights for marketers, producers and policy makers to promote organic food consumption and address barriers that hinder its wide spread adoption in Madurai City.*

**Keywords:** consumer behaviour, organic food, environmental awareness

## Introduction

The term organic refers to an overall system of farm management and food production that aims at sustainable agriculture, high quality products and the use of processes that do not harm the environment, or human, plant or animal health and welfare.

The global demand for organic food products is growing at a very rapid rate. Ever since the environmentalists raised their concern regarding harmful effect of increasing use of chemicals in farming, the consumers are getting conscious and selective about edible products. This increasing awareness has caused shifts in consumers' tastes and preferences which have led to the domestic as well as global rise in demand for organic products.

In India, the farmers have followed the path for organic food production, but the share of India in the world organic market is less than one percent. In order to boost Indian agricultural products and capture significant share in global market, it is an imperative that India focuses on

organic products which give it competitive edge in global market namely organic cotton, spices, essential oils, medicinal, aromatic plants, fresh fruits and vegetables.

Demand for organic food is growing. A public consultation on organic agriculture highlighted the public's concerns with environmental and quality issues, and showed a clear demand for strengthened and more uniform organic rules (86%), and improved control systems (58%). The report provides answers to the questions on how production and labelling regulated in Europe is and what are the benefits expected from organic food for the environment and for health.

Organically grown foods are not to be confused with foods sold as 'natural'. In the United States of America (USA) for example, the term organic can be used for certified organic products, while the label 'all-natural' is a legally unregulated expression.

### **Statement of the Problem**

According to the various reports on organic food product marketing in India that the consumption of the organic food is limited to the metro and urban areas only. The one of the report indicates that the organic consumption is not even 0.1 percent of India's \$ 300 billion annual food consumption. The reason behind this low consumption of organic food is that the demand for organic food is confined to metro and tier-I cities of India. So it is the need of the time to study the consumer's preference, attitudes and buying pattern for organic food in the urban, semi urban areas of the country. This is the area from where the sufficient domestic demand for the organic food is necessary to increase the overall market of the organic food. Due to this reason this study is carried in the developing regions like Tamil nadu state.

### **Scope of the Study**

This study is primarily concerned about the customers buying behaviour towards organic food in Madurai and their buying decisions towards organic vegetables. It also includes their perception and intention of buying behaviour inside Madurai city.

A study on consumer buying behaviour towards organic food products in Madurai city, could focus on understanding the factors influencing consumer choices, including health awareness, environment concerns, price sensitivity and the role of marketing and certification, with a particular focus on local context.

## Objectives of the Study

1. To study the demographic factors influencing consumer behaviour towards organic food.
2. To describe the awareness and knowledge of the consumers regarding organic food products.
3. To review the current status and position of organic food marketing in Madurai city.
4. To examine the consumers perception towards organic products in the study.
5. To study the customers purchase decisions and buying behaviour of organic food products.

## Limitations of the Study

Not every study goes through in a smooth manner. This Study also has its own constraints as said below:

- Some of the respondents were hesitating to record their opinions and respondents.
- The data was collected within the time period of 6 month.
- Due to time constraint only a reasonable sample size of 100 respondents were taken and analysed. Still a larger sample size could increase the accuracy in the result.
- The area of study is limited to MADURAI DISTRICT only. Hence the result may not be true for other geographical area.
- Quality of information is highly dependent on the health and preferences of respondent.

## Suggestion

- Most of the customers are buying organic vegetables based on the quality. So, providing quality vegetables are important to satisfy the customer.
- Price is expensive for organic vegetables compared to conventional vegetables. Decreasing the price for organic products may be easy to buy them for all types of customers.
- Health is the common factor that customers look on organic vegetables. So, always providing healthy organic products gives satisfaction to customer.
- Customers believe that organic vegetables and other organic products are environmentally friendly and good to use daily for their health benefits. Maintaining the organic farms environmentally friendly and avoiding harmful pesticides is good for organic farmers.
- Customer also believes that using of organic vegetables for their long term health benefits. So, providing chemical free, pollution free, additional health benefits on reasonable price to customers is necessary.

## Conclusion

This study found that customers buy organic vegetables based on the quality and health. So, providing Customers healthy organic food products with no harmful pesticides is necessary. With all the suggestions listed above marketers could come up very well and could sustain in the longer run without much difficulties.

Nowadays, the demand for organic food products in the market is rising day by day. The apprehension of consumers towards health and damaging effect of chemical products compelling them to consume organic products.

It can be clearly observed that Non – Demographic Factors like Health Consciousness, Environmental Friendly Concern, Subjective norms and Willingness to pay are directly affecting attitude of consumers towards Organic Food Products.

Such food products are preferred for the better human health and overall welfare. As it shown by the above statements that quality and health aspects act as a major motivator for the buyer to buy organic products. The environmental protection perspective further makes them more attractive to the consumers. Subjective Norms also plays a significant role in influencing consumers' attitude towards Organic Food Products. Further, Price or Willingness to Pay is one the most critical factors that influences the attitude of consumers towards Organic Food. Whereas, Demographic Factors like Age, Gender, Education, Children in Family and Family Income also play a vital role in establishing attitude of consumer towards Organic Food Products.

Today's consumer lifestyles are dynamic and ever-changing. Growing health consciousness, more disposable income, and a rising number of contemporary retail outlets across the country all contribute to the organic food segment's rise. Most respondents claimed that purchasing organic food is motivated by food quality and environmental stewardship.

Following that, it was discovered that the majority of consumers prefer organic food products. The study claims that food safety concerns significantly influence customer purchasing behaviour. It has been discovered that most consumers are pleased with organic food products. They are hesitant to buy organic food items for various reasons, including a need for more trust in organic food products. After analyzing the motivating factors, assessing the highly vital factors that motivate buying organic food products is essential.

Most of the respondents consume organic food products to maintain good health and are willing to purchase them even when traditional alternatives are on sale. Moreover, organic food marketers and farmers educate customers and help them learn more about organic food products.

With raising personal health consciousness and awareness regarding environment issues, consumers are bound to think about the alternative farming as against the conventional farming. Where in the agricultural produce are free from any chemical residue. Organic food products slowly but gradually has created its own niche in the market. Thus, there has been a considerable shift in the perception and attitude of consumers towards such products as they are healthy, nutritious, safe and grown with an environmentally and socially responsible approach. This has led to the increase of demand of organic food products both in India and worldwide.

However, there is still a need for effective marketing and promotional measures to increase the awareness level amongst consumers, farmers and dealers re regarding the benefits of organic food products and its growing demand. This allied sector ways out new avenues and opportunities for dealers, farmers, produce owners, agricultural industry, food and processing industry and even restaurants and hotels in coming years ahead and hence, its relevance cannot be ignored.

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# A Study on Customer Preference of Electric Two Wheeler in Ather Energy

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## Abstract

*The Rising demand for sustainable mobility solutions has led to a surge in the adoption of electric vehicles (EVs), Particularly electric two-wheelers. Among the various players in the Indian EV industry, Ather Energy has established itself as an innovative brand, providing technologically advanced, performance-oriented electric scooters. This study explores customer preferences for Ather Energy's electric two wheelers. Analyzing the key factors influencing purchase decisions, brand perception and consumer satisfaction. Electric two-wheelers are emerging as a preferred mode of transportation due to their eco-friendly nature, cost efficiency, and government incentives. Ather Energy, founded in 2013, has positioned itself as a premium EV brand offering high-performance scooters with smart technology integration. While Ather competes with brands like Ola Electric, TVS, Bajaj and Hero Electric, its focus on quality, innovation and charging infrastructure gives it a unique standing in the market.*

**Keywords:** Ather Energy, Electric Scooter, Battery Range, Charging Infrastructure, Ather Grid

## Introduction

Ather Energy has been a game changer in India's electric two-wheeler market, offering technologically advanced and sustainable mobility solutions. A Study on customer preferences for Ather's electric scooters aims to understand the factors influencing consumer choice, such as performance, affordability, reliability, and brand perception. With the growing awareness of environmental concerns and the shift towards electric vehicles, analyzing customer attitudes towards Ather Energy's products can provide valuable insights into market trends and consumer behavior. This research can help Ather refine its strategies to enhance customer satisfaction and brand loyalty while addressing barriers to Electric Vehicle adoption.

Ather Energy is a pioneering Indian electric two-wheeler manufacturer, founded in 2013 by Tarun Mehta and Swapnil Jain. The company is headquartered in Bengaluru, Karnataka and has established itself as a leader in the Electric Vehicle space with its high-performance electric scooters. Ather Energy offers a range of electric scooters designed for performance, technology, and sustainability. There is Ather 450X is a flagship model known for its impressive acceleration, top speed, and a range of up to 146KM on a single charge and next one is Ather 450S is a more

affordable option that retains key features of the 450X while offering a balanced price-performance ratio. The next one is Ather Rizta is a stylish and practical scooter designed for everyday commuting and the final one is Ather 450 Apex is a premium model with advanced features and superior performance.

### **Statement of the Problem**

The shift toward electric mobility has become a critical focus in addressing global environmental challenges and achieving sustainable transportation. Electric two-wheelers, such as those offered by Ather Energy, are increasingly recognized as a viable alternative to traditional internal combustion engine vehicles. However, despite advancements in technology and growing awareness of environmental benefits, the adoption of electric two-wheelers in India faces significant barriers, including consumer scepticism, limited infrastructure, and high initial costs. The increasing urgency to address climate change, urban air pollution, and the rising costs of fossil fuels has intensified the global focus on electric mobility.

Within this broader transition, electric two-wheelers have emerged as a key segment, offering a sustainable alternative to traditional internal combustion engine (ICE) vehicles. In countries like India, where two-wheelers are a predominant mode of transportation, the potential of electric two-wheelers to drive significant environmental and economic benefits is undeniable. Companies like Ather Energy, a pioneer in the Indian electric two-wheeler market, have been at the forefront of this movement, introducing innovative products such as the Ather 450X and Ather 450 Plus. The problem lies in the limited understanding of the specific preferences and expectations of customers considering electric two-wheelers. This gap in knowledge hampers the ability of manufacturers like Ather Energy to address consumer concerns effectively and deliver products that align with market demands.

### **Objectives**

- To identify the key factors influencing customer preference for Electric two-wheelers in “Ather Energy”.
- To determine the demographic characteristics of customers who prefer Electric two-wheelers in “Ather Energy”.
- To analyse the customer perception of Ather Energy’s Electric two-wheelers in terms of performance, design and features.

- To assess the level of awareness and knowledge about Electric two-wheelers among potential customers.
- To identify the competitors of “Ather Energy” to improve their products and services to meet customer preferences.

### Limitations of the Study

Not every study goes through in a smooth manner. This study also has its own constraints as said below:

- Some of the respondents were hesitating to record their opinions and responses.
- The data was collected within the time period of one month.
- The inferences only apply to the respondents within the state of Tamil Nadu and the city of Madurai and are not applicable to any other places and can't be generalized.

### Tools used for Analysis

The primary data collected from 150 Two-wheeler Purchasing Customers were coded, Classified and analysed using Statistical Packages for Social Science (SPSS Version 21). The secondary data from published sources are analysed using simple statistical Tools like percentages, graphs. The tools Used for the analysis of primary data to find Expectations, preference, Price related and benefits of the Ather Energy's Electric Two-wheeler.

### Methodology

The Study adopts a Survey-based approach, collecting data from existing and potential after customers through questionnaires, interviews and online reviews. The Secondary data sources include industry reports, market analysis and competitor comparisons. The study evaluates metrics such as customer expectations, experience, pain points and willingness to switch brands. Non-probability sampling method was used for the study. The data was collected from the respondents through 'Convenience Sampling' method. Overall 150 number of respondents responded to the questionnaire.

### Key Components of Electric Two-Wheeler

#### 1) Electrical Components

##### I) Electric Motor:

Converts electrical energy into mechanical energy to propel the vehicle.

II) Controller:

Regulates the flow of electrical energy from the battery to the motor.

III) Battery Management System (BMS):

Monitors and controls the battery's state of charge, voltage, and temperature.

IV) Charging System:

Allows the battery to be charged from an external power source.

2) Mechanical Components

I) Frame and Chassis:

Provides structural support and houses the electrical and mechanical components.

II) Suspension:

Absorbs bumps and vibrations to ensure a smooth ride.

III) Braking System:

Enables the rider to slow or stop the vehicle.

IV) Wheels and Tires:

Provide traction and support the vehicle's weight.

3) Powertrain Components

I) Battery:

Stores electrical energy to power the motor.

II) Motor Controller:

Regulates the motor's speed and torque.

III) Gearbox:

Transfers power from the motor to the wheels (if applicable).

4) Safety Components

I) Brake Lights:

Indicate when the rider is braking.

II) Turn Signals:

Indicate the rider's intention to turn.

III) Headlights:

Provide illumination for nighttime riding.

IV) Horn:

Alerts pedestrians and other vehicles of the rider's presence.

## 5) Software Components

### I) On-Board Computer:

Controls and monitors the vehicle's systems.

### II) Firmware:

Provides instructions for the on-board computer.

### III) Software Updates:

Enables the manufacturer to update and improve the vehicle's software.

## 6) Other Components

### I) Battery Cooling System:

Regulates battery temperature for optimal performance.

### II) Motor Cooling System:

Regulates motor temperature for optimal performance.

### III) Electrical Insulation:

Protects electrical components from moisture and damage.

## Findings of the Study

- ✓ The majority of respondents prefer electric two-wheelers for their environmental friendliness.
- ✓ The majority of respondents hear about Ather Energy Company through social media. The majority of respondents are somewhat familiar with Ather Energy Company.
- ✓ The majority of respondents consider price an important factor in their preference to purchase an electric two-wheeler.
- ✓ The majority of respondents prioritize fast charging.
- ✓ The majority of respondents are satisfied with the current Electric Two-Wheeler.
- ✓ The majority of respondents are likely to recommend Ather Energy electric two-wheelers. The majority of respondents are satisfied with the availability of Ather Energy service centers.
- ✓ The majority of respondents are satisfied with the battery life of Ather Energy Electric Two Wheelers.
- ✓ The majority of respondents are satisfied with the value for money offered by Ather Energy's Electric Two Wheelers.
- ✓ The majority of respondents rate the overall performance of Ather Energy's electric two wheelers as good.

## **Suggestions**

1. **Demographic Analysis** Conduct an in-depth study of Ather's customer base, segmented by age, gender, income levels, education, and occupation.
2. **Brand Positioning and Awareness** analyze how well Ather Energy has established itself in the electric vehicle market.
3. **Study customer awareness** of Ather's unique selling points, such as its performance-centric focus or the Ather Grid charging infrastructure.
4. **Conduct surveys** to measure brand recall and customer affinity compared to competitors like Ola, Bajaj, or TVS.
5. **Impact of Charging Infrastructure** investigate how access to Ather Grid and other charging points affects customer willingness to adopt Electric Two Wheelers.
6. **Study the geographical spread and density** of Ather's charging stations and their role in customer satisfaction.
7. **Economic Factors** compare the total cost of ownership (TCO) of an Ather two-wheeler with a conventional petrol-powered alternative.
8. **Assess the influence** of subsidies, tax exemptions, and government incentives on purchasing decisions.

## **Conclusion**

The findings of this study highlight several significant trends, opportunities, and challenges in understanding and catering to customer preferences. Ather's target audience largely comprises tech-savvy, environmentally conscious urban customers who prioritize both sustainability and innovation. The study on customer preferences for electric two-wheelers in Ather Energy reveals critical insights into the evolving landscape of sustainable mobility. As customers increasingly turn towards eco-friendly alternatives, Ather Energy has positioned itself as a leading player by offering cutting-edge electric scooters tailored to the needs of modern consumers.

Customers value the low cost of ownership, bolstered by government subsidies and lower operational costs compared to traditional petrol-powered vehicles. The availability of a robust charging infrastructure, particularly through Ather Grid, plays a pivotal role in enhancing customer confidence and encouraging Electric Two-Wheeler adoption. However, range anxiety and limited charging stations in semi-urban and rural areas remain significant barriers to adoption.

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# A Study on awareness towards Investment in Gold among Investors in Organized Sector

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## Abstract

*This study investigates the level of awareness and the factors influencing investment in gold among investors operating within organized sectors. The research addresses a growing interest in gold as a strategic asset amid fluctuating economic conditions and market volatility. Utilizing a mixed-methods approach, the study gathered quantitative data through structured surveys administered to a diverse group of investors across various industries, complemented by qualitative insights from in-depth interviews. Key variables examined include financial literacy, perceived risk and return, market trends, and historical performance of gold relative to other investment vehicles. The findings reveal that while a majority of investors recognize the intrinsic value and diversification benefits of gold, gaps persist in comprehensive knowledge regarding market timing, storage logistics, and regulatory implications. Furthermore, the analysis highlights that investment decisions are significantly influenced by external economic indicators and individual financial goals. The study concludes by recommending targeted educational initiatives and policy frameworks to enhance investor competence in gold-related financial decisions, ultimately promoting more robust and informed portfolio management strategies.*

**Keywords:** Gold Investment, Investor Awareness, Organized Sector, Financial Literacy, Investment Behavior.

## Introduction

Gold has long held a significant position in the financial portfolios of Indian households and global investors alike, serving as both a symbol of wealth and a reliable store of value. Traditionally perceived as a safe-haven asset, gold tends to retain its value during periods of economic uncertainty, inflation, or currency fluctuations. With the advent of modern financial systems and technological advancements, gold investment options have evolved beyond physical forms to include digital gold, gold exchange-traded funds (ETFs), and sovereign gold bonds (SGBs), offering increased convenience and security.

Investors in organized sectors—those employed in formally structured industries such as banking, information technology, healthcare, manufacturing, and education—are often assumed to possess greater financial literacy and access to diverse investment avenues. However, their awareness, perception, and preferences regarding gold as an investment vehicle remain a subject



worth exploring, especially in the context of shifting economic paradigms and emerging investment trends.

This study aims to examine the level of awareness, preferences, and behavioral patterns related to gold investment among investors in organized sectors. By analyzing demographic variables, risk appetite, and familiarity with traditional versus modern investment options, the research seeks to identify the factors that influence their decisions. Understanding these patterns can provide valuable insights for financial institutions, policymakers, and educators in designing more effective investment education and outreach programs tailored to this segment of the population.

### **Objectives of the Study**

- ❖ To identify the major factors influencing customers to buy and invest in gold.
- ❖ To examine the association between the percentage of income invested and the preferred period for investment in gold.
- ❖ To know the satisfaction level of gold investors.
- ❖ To examine the influence of socio-demographic factors on the satisfaction of gold investments

### **Significance of the Study**

The significance of this study lies in its potential to provide comprehensive insights into gold investment behavior among diverse customer segments. By examining the relationship between the percentage of income invested and preferred investment periods, the research can uncover patterns that may guide investors in optimizing their investment strategies. Understanding the major factors that influence customers to buy and invest in gold can help financial advisors tailor their advice and products to better meet client needs. Furthermore, exploring the impact of socio-demographic factors on investment satisfaction can inform policymakers and financial institutions on how to address the varying preferences and concerns of different demographic groups. This study not only contributes to academic knowledge but also has practical implications for enhancing the effectiveness of investment guidance, fostering more informed decision-making, and ultimately supporting the financial well-being of investors.

### **Key Aspects**

- A central aspect of this study is to evaluate the level of awareness and understanding of various gold investment options—including physical gold, digital gold, gold ETFs, and sovereign gold bonds—among investors working in the organized sector.

- The study focuses on assessing how factors such as income level, education, professional background, financial literacy, and risk tolerance influence their awareness, preferences, and decision-making processes.
- By highlighting the gap between available gold investment instruments and the investor's knowledge or usage of them, the study aims to provide actionable insights into how investment behavior in this segment can be better informed and supported.

### **Scope of the Study**

The scope of this study encompasses an in-depth analysis of gold investment behaviors, focusing on the association between income allocation and investment duration, the primary factors motivating gold purchases, and the impact of socio-demographic variables on investor satisfaction. The research will target a diverse demographic to capture a wide range of perspectives and preferences, providing a holistic understanding of the dynamics at play in gold investment decisions. This study aims to offer valuable insights for investors, financial advisors, and policymakers, contributing to more tailored and effective investment strategies.

### **Statement of the Problem**

Gold has long been a cornerstone of wealth and cultural heritage in Kerala, reflecting both traditional values and economic security. Despite its historical significance and the prevalent practice of gold investment among Keralites, there is a lack of comprehensive understanding of the factors driving this behavior in the modern context. As of 2023, India is one of the largest consumers of gold globally, with Kerala contributing significantly to this demand. According to the World Gold Council, India's gold consumption was approximately 700 tones in 2022, with Kerala accounting for a substantial portion due to its high per capita gold ownership and strong cultural affinity for gold. The demand for gold is driven by a variety of factors including cultural practices, economic trends, and geopolitical events. In many cultures, gold is not only a form of investment but also a symbol of social status and a traditional gift during significant life events. Economically, the metal is perceived as a reliable store of value, especially in markets with high inflation or depreciating currencies. Despite the considerable volume of gold investments, there remains an evident gap in understanding how various factors such as socio-demographics, economic conditions, and psychological motivations influence gold investment decisions among customers in Kerala. Existing studies have typically focused on broader national trends, often overlooking regional specifics. This study seeks to address this gap by investigating the unique investment behavior of Keralites, considering the

state's distinctive cultural practices, economic environment, and the impact of global gold market trends.

### **Need for the Study**

Gold has historically been a preferred investment avenue, particularly in economies like India, where it carries both financial and cultural significance. In recent years, with the emergence of alternative gold investment options such as digital gold, gold ETFs, and sovereign gold bonds, investors are presented with diverse ways to participate in gold markets beyond traditional physical forms. However, the extent to which investors—especially those employed in the organized sector—are aware of and utilize these options remains uncertain.

The organized sector comprises a workforce that is generally more financially stable, formally educated, and has better access to financial services. Despite this, gaps in awareness and misconceptions about modern gold investment avenues may hinder optimal investment decisions. Understanding the awareness level of this segment is crucial in designing targeted financial literacy programs, enhancing participation in formal gold investment channels, and ultimately promoting more secure and diversified investment behavior.

This study is therefore essential to identify knowledge gaps, investment patterns, and influencing factors among organized sector investors, providing valuable insights for policymakers, financial advisors, and institutions aiming to encourage informed and efficient investment in gold.

### **About Investors and Investment in Gold**

Investors in gold come from diverse backgrounds, but those working in the organized sector represent a particularly important segment. These investors are typically salaried employees with regular income, better access to formal financial services, and higher levels of financial literacy compared to those in the unorganized sector. Their investment decisions are often influenced by long-term financial goals such as wealth preservation, retirement planning, portfolio diversification, and protection against inflation and economic instability.

In the context of gold investment, these investors may choose between traditional options like physical gold (jewelry, coins, bars) and modern financial products like digital gold, gold ETFs, and sovereign gold bonds. While physical gold remains a popular choice due to cultural and emotional factors, there is a growing interest in digital and paper-based alternatives due to benefits like safety, liquidity, and tax advantages.

However, the actual awareness and usage of these modern gold investment avenues vary significantly among organized sector investors. Factors such as age, income level, profession, risk tolerance, and exposure to financial education play a crucial role in shaping their investment behavior. This study seeks to explore these dynamics to better understand how and why investors in organized sectors invest in gold and how their preferences are evolving in the modern financial landscape.

### Sampling

A sample size of 150 customers was selected using random sampling from a mix of urban customers who have access to RELIANCE Mutual fund. The sample included different age groups, income levels, and education backgrounds to capture a diverse customer base.

### Tools for Data Analysis

- ❖ **Statistical Analysis:** Data was analyzed using SPSS and Excel for descriptive statistics, including frequency distributions, percentage analysis.
- ❖ **Qualitative Analysis:** Responses from open-ended questions were analyzed to identify common themes related to customer perceptions of RELIANCE Mutual fund.

### Introduction For Percentage Analysis

Percentage analysis is a statistical technique used to understand and interpret data in terms of percentages. It is widely applied in various fields such finance, economics, business and to research to compare proportions, identify trends, and make informed decisions.

By converting numerical data into percentages, percentage analysis simplifies complex data sets, making them easier to understand and interpret. This method is particularly useful when analyzing financial statements, market trends, survey results, and other datasets where relative comparisons are important.

### Suggestions

1. Based on the findings of the study, it is suggested that **targeted financial literacy programs** be developed and implemented within organized sector workplaces to enhance awareness about the various gold investment options available beyond physical gold. These programs should focus on educating employees about the benefits, risks, and tax implications of digital gold, gold ETFs, and sovereign gold bonds.

2. In addition, collaboration between financial institutions, employers, and regulatory bodies like SEBI or RBI can facilitate easier access to reliable information and secure investment platforms. Employers in organized sectors can also consider incorporating investment awareness sessions as part of employee financial wellness initiatives.
3. Promoting the use of user-friendly digital tools and mobile apps for gold investment, along with transparent comparison of investment options, can empower investors to make more informed and strategic financial decisions.

## Conclusion

The realm of gold investment offers a diverse array of opportunities for investors seeking to safeguard their wealth, diversify their portfolios, and capitalize on market trends. Throughout this project, we've explored the multifaceted aspects of gold investment, including its historical significance, current market dynamics, and future prospects. From understanding the factors influencing gold prices to evaluating different investment vehicles and strategies, investors can navigate the complexities of the gold market with greater confidence and proficiency. As we've delved into various facets of gold investment, it's evident that informed decision-making is paramount. By staying abreast of market developments, leveraging diversification techniques, and adhering to regulatory standards, investors can mitigate risks and optimize their investment outcomes. Moreover, embracing technological advancements and market analysis tools can provide investors with invaluable insights and enhance their ability to capitalize on emerging opportunities in the gold market. Gold investment remains a cornerstone of wealth preservation and portfolio diversification for investors worldwide. As we move forward, it's essential to continue educating investors, fostering transparency, and promoting responsible investment practices. By doing so, we can empower individuals to navigate the complexities of the gold market effectively and seize opportunities for long-term financial growth and prosperity.

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# Entrepreneurship Among Transgender Individuals: “A Study on Opportunities and Challenges”

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## Abstract

*This study explores the unique landscape of entrepreneurship among transgender individuals, emphasizing the opportunities and challenges they face in launching and sustaining their businesses. Using a mixed-methods approach, we gathered qualitative and quantitative data from transgender entrepreneurs across various sectors. The findings reveal that while there is a growing recognition of the entrepreneurial potential within the transgender community, systemic barriers—including social stigma, discrimination, and limited access to financial resources—continue to pose significant challenges. Moreover, the research identifies specific opportunities that arise from the increasing support from advocacy groups and the evolving market demands for inclusivity. By investigating the interplay between identity and entrepreneurship, this study aims to contribute to a deeper understanding of how transgender individuals navigate the business world, highlighting their resilience and innovation. The insights presented can inform policymakers, support organizations, and entrepreneurs themselves, fostering a more inclusive economic environment that empowers underrepresented voices in the entrepreneurial ecosystem.*

**Keywords:** *entrepreneurship, transgender individuals, opportunities, challenges, inclusivity, economic empowerment.*

## Introduction

In recent years, the recognition of transgender rights has gained significant traction globally, yet transgender individuals continue to face substantial hurdles across many aspects of life, including economic participation. One area that has emerged as a beacon of hope and empowerment is entrepreneurship. This study delves into the entrepreneurial landscape inhabited by transgender individuals, aiming to unearth the opportunities that exist within this vibrant community as well as the persistent challenges they confront.

Entrepreneurship is often viewed as a pathway to economic independence and self-expression, offering individuals the autonomy to create, innovate, and pursue their passions. For many transgender individuals, starting a business can provide not only financial stability but also an avenue for asserting one's identity in a society that may stigmatize and marginalize them. This entrepreneurial spirit has been amplified by a growing demand for diverse and inclusive services and products, as consumers

increasingly seek out businesses that reflect their values. However, systemic barriers, including discrimination in funding, social isolation, and a lack of supportive networks, frequently hinder transgender individuals from accessing these entrepreneurial opportunities.

The main objectives of this study are to investigate the specific challenges faced by transgender entrepreneurs, analyze the resources and support systems available to them, and identify pathways to foster a more inclusive entrepreneurial ecosystem. By capturing the voices of transgender entrepreneurs through interviews and surveys, this research aims to provide qualitative insights alongside quantitative data, thereby painting a comprehensive picture of their experiences.

Ultimately, this study seeks to contribute to the existing literature on entrepreneurship while highlighting the resilience and creativity of transgender individuals. By understanding the unique dynamics at play, we can better equip policymakers, social entrepreneurs, and support organizations to create an enabling environment that encourages the flourishing of transgender-led businesses. Through this exploration, we aim to highlight not just the struggles but also the successes and potentials that exist within the transgender entrepreneurial community, advocating for broader societal change and inclusion.

### **Objectives of the Study**

1. To analyse the business opportunities available for transgender entrepreneurs in Madurai.
2. To identify the major challenges faced by transgender individuals in starting and sustaining businesses.
3. To assess the effectiveness of government and NGO interventions in supporting transgender entrepreneurship.
4. To explore the social and economic impact of entrepreneurship on the transgender community.
5. To suggest policy recommendations for enhancing entrepreneurial participation among transgender individuals.

### **Importance of the Study**

The importance of this study on entrepreneurship among transgender individuals lies in its potential to shed light on a marginalized segment of the population that is often overlooked in economic discussions. Here are several key reasons why this research is significant:

**1. Economic Empowerment:** Understanding the entrepreneurial landscape for transgender individuals can reveal pathways to economic self-sufficiency and independence. By documenting and



analysing the experiences of transgender entrepreneurs, this study illuminates the vital role entrepreneurship can play in enhancing financial stability and improving quality of life for this community.

**2. Addressing Systemic Barriers:** Transgender individuals often face unique challenges, including discrimination in hiring, bias in lending, and social stigma. This study identifies these barriers while providing insight into effective strategies and supports that can mitigate these challenges. This understanding is critical for developing targeted interventions and resources that can empower transgender individuals in their entrepreneurial pursuits.

**3. Promoting Inclusion and Diversity:** Inclusion in entrepreneurship contributes to a richer and more diverse economic landscape. This research supports the notion that fostering diverse entrepreneurial ecosystems not only benefits marginalized groups but also enhances innovation and economic resilience. By highlighting transgender entrepreneurship, the study encourages businesses and policymakers to embrace diversity as a vital component of economic development.

**4. Contributing to Academic Literature:** While existing literature on entrepreneurship and gender studies continues to grow, there is a notable lack of focus on transgender individuals specifically. This study fills a critical gap by providing empirical evidence and insights that can inform future research, thereby contributing to a deeper understanding of the intersection between gender identity and entrepreneurship.

**5. Informing Policy and Practice:** The findings from this study can serve as a foundation for policymakers, support organizations, and educational institutions seeking to create programs and policies that foster an inclusive entrepreneurial environment. By highlighting successful strategies and best practices, the research provides actionable recommendations that can lead to more equitable access to resources and opportunities for transgender entrepreneurs.

**6. Empowerment through Representation:** By amplifying the voices of transgender entrepreneurs, this study not only celebrates their achievements but also serves as a source of inspiration for individuals within the transgender community. Representation is crucial for empowerment; showcasing successful transgender entrepreneurs can motivate others to pursue their entrepreneurial ambitions.

## **Key Aspects of Entrepreneurship Among Transgender Individuals: Opportunities and Challenges**

### **1. Contextual Landscape of Transgender Entrepreneurship**

Overview of the current state of transgender entrepreneurship, including demographic trends and economic contributions.

Examination of sociocultural factors influencing entrepreneurial endeavors among transgender individuals.

### **2. Opportunities in Entrepreneurship**

Market Demand for Diverse Products and Services: Discussion on the increasing consumer appetite for businesses that reflect diversity and inclusivity.

Niche Business Ventures: Exploration of unique business opportunities tailored to the needs of the LGBTQ+ community and beyond.

Supportive Networks and Ecosystems: Identification of organizations, incubators, and networks dedicated to supporting transgender entrepreneurs.

### **3. Challenges Faced by Transgender Entrepreneurs**

Discrimination and Bias: Analysis of the systemic discrimination transgender individuals encounter in access to funding, hiring, and market visibility.

Social Stigma and Isolation: Examination of the societal pressures and the impact of social isolation on entrepreneurial pursuits and mental health.

Access to Capital and Resources: Overview of challenges related to securing funding, mentorship, and business resources, and how these impact the viability of transgender-led businesses.

### **4. Policy Implications and Support Mechanisms**

Recommendations for policymakers to create an inclusive business environment that addresses the specific needs of transgender entrepreneurs.

Overview of existing programs and initiatives that successfully support transgender entrepreneurship and suggest areas for expansion.

### **5. Best Practices and Success Stories**

Case studies of successful transgender entrepreneurs and the strategies they employed to overcome challenges and seize opportunities.

Lessons learned from their journeys that can serve as a guide for aspiring transgender business owners.

## **6. Future Directions for Research and Advocacy**

Identification of gaps in existing literature and areas for further research on transgender entrepreneurship.

Advocacy for fostering a more supportive ecosystem for transgender individuals in entrepreneurship through community engagement and awareness initiatives.

### **Scope of the Study**

- This study is based on challenges and opportunities faced by Transgender Entrepreneurs.
- This study is based on Transgender in Madurai city.
- The sufficient information collected from the questionnaire method through to the Google form.
- The Data was collected in Google forms from 100 respondents.
- The information was collected with help of the Transgender Resource Centre in Madurai city.

### **Statement of the Problem**

Transgender individuals often face significant social, economic, and institutional barriers that hinder your entrepreneurial aspirations. Despite the growing recognition of gender diversity and inclusion, transgender entrepreneurs continue to experience discrimination, limited access to funding, and lack of support from mainstream business networks.

These challenges create an uneven playing field, making it difficult for them to establish and sustain successful businesses. However, opportunities also exist for transgender entrepreneurs, particularly in niche markets, inclusive business initiatives, and digital platforms that provide visibility and financial independence. With the rise of diversity-focused policies and increased social awareness, transgender entrepreneurs can leverage unique branding strategies, community support, and government schemes to overcome traditional business obstacles.

This study aims to explore both the opportunities and challenges faced by transgender entrepreneurs. It seeks to understand the factors influencing your entrepreneurial journey, the role of government and private sector initiatives, and the strategies they adopt to succeed. By identifying these key aspects, the study will contribute to developing inclusive policies and support mechanisms that foster a more equitable entrepreneurial landscape for transgender individuals

## Sampling

The study aims to include approximately 100 transgender entrepreneurs. This sample size is considered sufficient to gather diverse experiences while allowing for in-depth qualitative analysis. If necessary, adjustments to the sample size will be made based on saturation, where new data no longer significantly contributes to understanding the research questions. The sample included different age Groups, Education Qualification.

Society Based Questions to capture a diverse Respondent based.

## Suggestions

1. **Establish Inclusive Policies:** Encourage businesses and organizations to adopt inclusive policies and practices that explicitly protect transgender individuals from discrimination. This includes equal access to hiring, funding, and business opportunities.
2. **Access to Funding:** Create targeted funding initiatives and grant programs for transgender entrepreneurs to enhance access to capital. Collaborate with financial institutions to offer training about biases and equitable practices.
3. **Awareness and Education:** Develop educational programs focused on bias and diversity in the entrepreneurial ecosystem to foster understanding and create a more inclusive environment for transgender individuals.
4. **Support Networks and Mentorship:** Establish and promote networks that provide mentorship opportunities for transgender entrepreneurs. Initiatives can connect emerging entrepreneurs with those who have successfully navigated similar challenges.
5. **Mental Health Resources:** Implement programs targeting the mental health needs of transgender entrepreneurs, focusing on resilience, stress management, and overcoming stigma. Access to counseling and support groups can be invaluable.
6. **Advocacy and Representation:** Support advocacy efforts aimed at improving legal protections for transgender individuals in business. Increased representation in entrepreneurial forums can raise visibility for transgender issues and successes.
7. **Tailored Business Education:** Provide entrepreneurship training programs customized for transgender individuals, focusing on skills like financial literacy, marketing, and business planning that align with their unique business challenges.
8. **Foster Community Engagement:** Encourage collaboration between transgender entrepreneurs and the broader business community to share experiences, insights, and resources, fostering a sense of belonging and mutual support.

9. Research and Data Collection: Conduct more comprehensive research focusing on the specific experiences, challenges, and needs of transgender entrepreneurs to inform policies and practices that can help overcome barriers.
10. Highlight Success Stories: Promote positive narratives through media and public forums that celebrate the achievements of transgender entrepreneurs. This can help change public perceptions and inspire potential entrepreneurs.

## Conclusion

Despite challenges faced by transgender entrepreneurs, there are also numerous opportunities for success. By creating inclusive environments, enhancing access to resources, and fostering community, society can empower transgender individuals to thrive in the entrepreneurial landscape. In the present period, people are seeing gender equality in many aspects of life. In today's culture, a transgender entrepreneur enjoys significant prestige and positions. However, transgender businesses encounter a variety of issues and difficulties. This research looked into the challenges and opportunities of transgender entrepreneurship. Discrimination, lack of acceptance and violence against them are the major problems transgender are facing. As a result, it is the greatest moment to focus our sincere actions toward the upliftment of transgender persons through increased employment participation and entrepreneurship.

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# A Study on the Consumer Perception towards Adoption of 5G Mobile Technology in Madurai City

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## Abstract

*This study explores consumer perception towards the adoption of 5G mobile technology promises enhanced connectivity, faster data speeds, and improved user experiences, understanding public perception is vital for its successful implementation. The research aims to analyse consumer awareness, readiness, and concerns regarding 5G, including factors such as cost, health implications, network availability, and perceived benefits. A structured questionnaire was distributed among a diverse sample of residents in Madurai. The findings reveal varying levels of awareness and acceptance, influenced by demographic factors such as age, education, and occupation. While a significant portion of the population shows enthusiasm about the technological advancements, concerns about health risks and lack of infrastructure remain barriers to widespread adoption. The study concludes with recommendations for telecom providers and policymakers to address consumer concerns and facilitate smoother adoption of 5G in the region.*

**Keywords:** 5G technology, 5G awareness, Madurai, consumer perception, 5G advanced features.

## Introduction

The advent of 5G mobile technology marks a significant transformation in the telecommunications landscape, promising faster speeds, lower latency, and enhanced connectivity. As India steps into the 5G era, the response from consumers plays a vital role in determining the pace and success of its adoption. Understanding consumer perception is crucial, as it reflects their awareness, readiness, and potential concerns regarding this advanced technology.

Madurai, one of the major cities in Tamil Nadu, is experiencing rapid urban and digital growth. With increasing smartphone penetration and internet usage, it becomes essential to study how the residents of Madurai perceive 5G and what factors influence their willingness to adopt it. This study aims to explore the awareness levels, perceived benefits, concerns, and adoption intent of consumers towards 5G technology in Madurai city. The findings can provide valuable insights for service providers, policymakers, and technology developers to formulate effective strategies for 5G rollout and public engagement.

### **Objectives of the Study**

- To explore the theoretical background of the 5G mobile technology
- To analyse the personal profile of the respondents.
- To determine the extent awareness of 5G mobile technology among respondents in Madurai city.
- To identify the most preferred 5G mobile service provider by the respondents in Madurai city
- To summarize finding and offer a suitable Suggestions.

### **Importance of the Study**

- The study helps to identify the level of awareness, knowledge, and willingness of consumers to adopt 5G, which is vital for telecom companies to tailor their marketing and educational strategies.
- By analysing consumer behaviour and preferences, the study provides insights into the potential market demand for 5G services in Madurai, aiding service providers in planning infrastructure and service roll out.
- It highlights possible concerns such as health myths, cost, compatibility issues, or lack of understanding, which can hinder adoption and need to be addressed by stakeholders.

### **Key Aspects of Adoption of 5G Mobile Technology**

- 5G offers significantly faster data transfer rates and lower latency compared to 4G, enabling smooth streaming, gaming, and real-time communication.
- Adoption depends on whether consumers own or willing to purchase 5G-enabled smartphones and devices.
- The price of 5G plans and devices plays a major role in adoption, especially in cost-sensitive markets.
- Wider and more reliable 5G network coverage is essential for users to experience the full benefits of the technology.
- Public knowledge about 5G, including its benefits and safety, influences how quickly and confidently people adopt the technology.

### **Scope of the Study**

The study will target a wide range of mobile phone users in Madurai city, including individuals across different age groups, income levels, educational backgrounds and occupation to understand diverse perceptions. This scope ensures that the study is focused on understanding respondent's



perceptions and challenges related to the adoption of 5G mobile technology specifically in Madurai city, which will offer valuable insights to mobile network service providers, policy makers and technology developers.

### **Statement of the Problem**

The increasing number of mobile users has significantly influenced the demand for advanced features in the mobile phones. Mobile Service Providers have responded to this growing expectation by evolving from basic features to advanced smartphones, particularly those supporting android. In the current landscape, 5G mobile services are primarily offered by two major service providers, Airtel and Jio. This observation has motivated me to select this topic for my research, with the aim of understanding which service provider is most preferred by the consumers.

### **Sampling**

Non-Probability sampling method was used for the study. The data was collected from the respondents through “Convenience Sampling” method. Overall 100 number of respondents responded to the questionnaire.

### **Tools for Data Analysis**

#### **Statistical Analysis:**

Data was analysed using SPSS and Excel for descriptive statistics, including frequency distributions and percentage analysis.

#### **Qualitative Analysis:**

Response from open-ended question were analysed to identify common themes related to customer perceptions of 5G mobile technology.

### **Introduction for Percentage Analysis**

Percentage analysis is a statistical tool used to interpret and present data in a simplified and meaningful way. It helps in understanding the proportion or relative size of different categories in a dataset by converting raw figures into percentages. In this study, percentage analysis is applied to interpret consumer responses regarding their perception and adoption of 5G mobile technology in Madurai city. This method enables easy comparison of responses across different demographic groups and highlights key trends, preferences, and concerns among consumers, making the analysis clearer and impactful.

## Suggestions

### **Increase Awareness Through Education Campaigns**

Conduct workshops or digital campaigns to educate consumers about the benefits and safety of 5G technology, clearing up myths and misconceptions. Encourage telecom companies to offer budget-friendly 5G smartphones or exchange schemes to make the technology more accessible.

### **Improve Network Infrastructure in Madurai**

Service providers should focus on expanding 5G coverage in both urban and semi-urban areas of the city for better connectivity.

### **Customized Data Plans for Different Segments**

Launch flexible 5G data plans catering to various income groups, students, professionals, and small businesses to encourage widespread adoption.

### **Feedback Mechanism for Consumer Concerns**

Set up dedicated channels for consumers to share feedback or complaints regarding 5G services to improve trust and user satisfaction.

## Conclusion

The study reveals that while there is a growing awareness about 5G technology among consumers in Madurai, the actual adoption is still at a developing stage. Factors such as high device cost, limited network availability, and lack of complete understanding act as barriers. However, consumers are generally optimistic and interested in experiencing the advantages of 5G, such as higher speed and better connectivity. With proper awareness programs, affordable service plans, and improved infrastructure, the adoption rate is expected to rise significantly. Overall, the study highlights a positive consumer outlook towards 5G, provided their expectations and concerns are effectively addressed.

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# A Study on Attitudes of Customer Towards Fast Food in Madurai City

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## Abstract

*This study explores the attitudes of customers towards fast food in Madurai City. With rapid urbanization and changing lifestyles, fast food consumption has seen a significant rise. The research aims to understand the preferences, motivations, and concerns of consumers choosing fast food options. Data was collected through structured questionnaires distributed among a diverse sample of customers in Madurai. The study evaluates factors such as taste, convenience, price, hygiene, and health awareness influencing consumer choices. Results indicate that younger age groups show a higher inclination towards fast food. However, concerns over health and quality are also increasing. Brand popularity and promotional offers significantly impact customer decisions. The research identifies a shift in perception where fast food is no longer just an occasional treat but a regular part of urban diets. Gender and income levels were also found to influence consumption patterns. The study highlights a growing demand for healthier alternatives in fast food menus. Findings can help businesses tailor their offerings to meet customer expectations. Policymakers may also benefit from insights to promote balanced eating habits. Overall, this study provides a comprehensive understanding of consumer attitudes in the fast food sector in Madurai.*

**Keywords:** Customer Attitude, Fast Food, Consumer Behavior, Madurai City, Food Preferences

## Introduction

The fast food industry has experienced tremendous growth in recent years, fueled by rapid urbanization, lifestyle changes, and increasing consumer demand for quick and convenient meals. In India, the popularity of fast food has spread from metro cities to Tier-II cities like Madurai. Known for its deep-rooted culinary traditions, Madurai is now witnessing a shift in food consumption patterns, especially among the youth and working population. The rising number of fast food outlets, both international chains and local eateries, reflects the growing acceptance of fast food in the daily lives of people.

This study aims to explore the attitudes of customers towards fast food in Madurai City. Attitudes are shaped by various factors such as taste preferences, price affordability, convenience, brand influence, peer pressure, and increasing exposure to global food culture. On the other hand,

concerns related to health, hygiene, and nutritional value also influence customer choices. Understanding these attitudes is crucial for businesses to align their offerings with consumer expectations and to create more customer-centric strategies.

The study further examines how demographic variables like age, gender, occupation, and income levels affect fast food consumption behavior. It also aims to identify trends and patterns in consumer choices, such as frequency of visits, preferred food items, and decision-making factors. In a culturally rich city like Madurai, where traditional and modern food habits coexist, this research provides valuable insights into the evolving preferences of urban consumers. The findings of this study can benefit fast food businesses, marketers, and public health officials by offering a clearer understanding of consumer behavior. It also contributes to academic literature on food consumption and helps in addressing the challenges of balancing convenience with nutrition and well-being in today's fast-paced lifestyle.

### **Objectives of the Study**

- To explore customer perception.
- To assess the effectiveness of marketing strategies.
- To analyze the key factors of customer choices.
- To evaluate customer satisfaction.
- To gather and analyze customer feedback.

### **Scope of the Study**

The scope of this study is limited to examining the attitudes and perceptions of customers towards fast food in Madurai City. It focuses on identifying the key factors that influence fast food consumption, such as taste, affordability, convenience, brand image, peer influence, and health awareness. The study covers various demographic segments including students, working professionals, homemakers, and business people within the urban limits of Madurai.

Data for the research is collected through structured questionnaires and surveys from individuals who consume fast food from branded outlets, local vendors, and online delivery platforms. The study aims to understand how often consumers eat fast food, their reasons for doing so, and the concerns they may have regarding food quality, hygiene, and nutrition.

The research is confined to Madurai City and does not extend to rural areas or other regions, nor does it explore traditional or home-cooked food habits in depth. It also does not evaluate the operational or financial aspects of fast food businesses.

The findings from this study are intended to provide useful insights for fast food operators, marketers, and health policymakers, helping them to align their strategies with consumer expectations and promote healthier eating behaviors among urban populations.

### **Statement of the Problem**

The increasing popularity of fast food in urban areas like Madurai has led to significant changes in consumer eating habits. While fast food is favored for its convenience, taste, and affordability, it also raises concerns regarding health, hygiene, and nutrition. Despite the growing consumption, there is limited research on how customers in Madurai perceive fast food and what factors influence their choices. Understanding these attitudes is essential for businesses to meet consumer expectations and for policymakers to promote healthy eating habits. This study aims to bridge this knowledge gap by analyzing customer attitudes towards fast food in Madurai City.

### **Methodology of the Study**

To study customer attitudes towards Fast Food in Madurai City, a descriptive research design will be employed, utilizing both quantitative and qualitative methods. The study will focus on understanding customer satisfaction, preferences, and behavior. The population will consist of customer of Fast Food restaurants in Madurai, with a Convenience sampling technique to ensure representation across different demographics such as age, gender and income levels. A sample size of 150 Respondents will be targeted.

### **Data Collection**

This study is based on both primary and secondary data. The primary data were collected from the sample Respondents in Madurai City. Survey and Questionnaire by using structured Interview Method to collect primary data from the Respondents. Non-paramedic sampling method (convenience sampling) was used to conduct the survey. Secondary data were collected from the textbooks, internet, journals and newspapers.

### **Primary Data**

Primary data will be collected through structured questionnaires and semi-structured interviews. The questionnaires will include a mix of closed-ended and open-ended questions to capture

both quantitative and qualitative data, while the interviews will provide deeper insights into customer attitudes and experiences.

### **Secondary Data**

Secondary data will be gathered from existing literature and reports on Fast Food consumption and customer attitudes.

### **Tools For Analysis**

After the collection of Data, the Data has been analyzed with the help of SPSS Version 22.

### **Limitations of the Study**

The study on customer attitudes towards Fast Food in Madurai City, acknowledges several limitations. The sample of 165 Respondents, while substantial, may not fully represent the diverse population of Madurai, potentially leading to biased results. Respondents might provide socially desirable answers or may not accurately recall their attitudes and behaviors towards Fast Food, resulting in response bias. The use of self-reported questionnaires and interviews might introduce measurement errors, as Respondents could misinterpret questions or provide inaccurate responses. The study's focus on Madurai City limits the generalizability of findings to other regions, as cultural, economic and social differences may influence customer attitudes elsewhere.

### **Introduction For Percentage Analysis**

Percentage analysis is a statistical tool used to interpret and compare data in a simplified manner. In this study, it helps to understand customer attitudes towards fast food by presenting responses in percentage form, making it easier to analyze patterns, preferences, and trends among different customer groups in Madurai City.

### **Suggestions**

- Introduce more healthy and nutritious food options in fast food menus to attract health-conscious customers.
- Maintain high standards of hygiene and food safety to build customer trust.
- Offer budget-friendly combo meals and discounts to appeal to students and middle-income groups.

- Conduct awareness campaigns on balanced eating habits and the health impact of frequent fast food consumption.
- Reduce the use of excess oil, salt, and artificial ingredients while maintaining good taste.
- Improve service speed to enhance customer convenience and satisfaction.
- Incorporate local Madurai flavors into fast food offerings to suit regional taste preferences.
- Utilize social media and mobile apps for promotions, feedback, and loyalty programs.
- Set up a transparent feedback system to regularly assess customer satisfaction and preferences.
- Adopt eco-friendly packaging materials to attract environmentally conscious consumers and reduce plastic waste.

## Conclusion

The study on customer attitudes towards fast food in Madurai City reveals a significant shift in food consumption behavior influenced by urbanization, changing lifestyles, and increased exposure to global food trends. While fast food continues to gain popularity for its convenience, taste, and affordability, concerns over health, hygiene, and nutritional value are also growing among consumers. The research highlights that younger age groups, particularly students and working professionals, are the most frequent consumers of fast food, driven by time constraints and easy accessibility.

However, a notable portion of consumers is becoming more health-conscious and increasingly demanding healthier alternatives. Factors such as pricing, brand reputation, service quality, and promotional offers also play a vital role in shaping customer preferences. The study emphasizes the need for fast food providers to adapt to evolving consumer expectations by offering healthier, hygienic, and locally appealing food choices.

Overall, the findings provide valuable insights for fast food businesses, marketers, and policymakers. By understanding customer attitudes, stakeholders can develop strategies that balance convenience with health and quality. This research contributes to a better understanding of consumer behavior in a culturally rich city like Madurai and underscores the importance of responsible food practices in a rapidly changing urban food environment.



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# A Study on Customer Gratification of Effectiveness on Digital Banking Services Provided by SBI in Madurai City

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## Abstract

*The evolution of digital technology has significantly reshaped the banking industry, necessitating a closer examination of customer experiences in digital platforms. This study investigates customer gratification with the effectiveness of digital banking services provided by the State Bank of India (SBI) in Madurai City. The research primarily focuses on key parameters such as service accessibility, security, user-friendliness, responsiveness, and overall satisfaction. Primary data was gathered through structured questionnaires administered to a representative sample of SBI's digital banking users in Madurai. Statistical analyses were employed to identify the determinants of customer satisfaction and to evaluate the performance of SBI's digital services. The findings reveal that while customers appreciate the convenience and accessibility of SBI's digital banking, concerns remain regarding service responsiveness and technical support. The study offers actionable insights for enhancing service quality and reinforces the need for continuous innovation to sustain customer loyalty in an increasingly digitalized banking environment.*

**Keywords:** Digital Banking Services, Customer Gratification, Customer Satisfaction in Banking Sector, State Bank of India (SBI), Online Banking Experience

## Introduction

In today's world, digital banking has become an essential part of everyday life, changing the way customers interact with banks. Digital platforms offer faster, safer, and more convenient services such as fund transfers, bill payments, account management, and loan processing, all without the need to visit a physical branch. Now a days customers expect banking services to be available anytime, anywhere, with high levels of security, speed, and reliability.

The State Bank of India (SBI), being the largest public sector bank in India, has invested heavily in strengthening its digital services like Internet Banking, Mobile Banking (YONO app), and ATM networks to meet the growing demands of customers. In cities like Madurai, where digital literacy and smartphone usage are on the rise, understanding customer satisfaction towards these services becomes even more important.

This study aims to assess the level of customer gratification towards the digital banking services provided by SBI in Madurai City. It focuses on key factors such as ease of use, accessibility, service efficiency, security, and overall reliability. The findings of this research will provide valuable insights to SBI for improving its digital service delivery and enhancing the overall customer experience in an increasingly competitive banking environment.

### **Statement of the Problem**

The advancement of technology has changed the way banking services are delivered to customers. With the introduction of digital banking services, banks like the State Bank of India (SBI) are providing faster, more efficient, and more convenient banking options. However, the success of these services depends largely on customer satisfaction and their perception of the effectiveness of these platforms.

Despite the growing popularity of digital banking, challenges such as technical errors, security concerns, lack of personal touch, and difficulties in using digital platforms may affect customer satisfaction levels. In a developing city like Madurai, where digital awareness is still growing, it becomes essential to assess whether the customers are truly satisfied with the digital services offered by SBI.

This study is undertaken to identify the extent to which customers are gratified by the digital banking services provided by SBI in Madurai City. It also aims to explore areas where customers may be facing difficulties and to suggest improvements that can enhance the overall digital banking experience.

### **Objectives of the Study**

The study on customer gratification with digital banking services provided by the State Bank of India (SBI) in Madurai city aims to comprehensively evaluate customer satisfaction and identify key factors influencing it. The following objectives have been defined to guide this research:

1. To Evaluate the overall customer satisfaction levels with SBI's Digital banking services in Madurai city.
2. To Identify key factors influencing customer satisfaction with SBI's Digital banking services.
3. To Assess the effectiveness of specific Digital banking features provided by SBI.

4. To Analyse the usage patterns of SBI's Digital banking services among customers in Madurai city.
5. To Identify the areas for improvement in SBI's Digital banking services based on customers' feedback.

### **Limitations of the Study**

This study on customer satisfaction towards the digital banking services of SBI in Madurai City has a few limitations. The respondents included customers with varying levels of digital awareness and access to technology, which may have influenced their feedback. Gathering primary data was challenging as some customers had limited mobility and availability.

Additionally, the sample covered five different areas of Madurai, representing diverse cultural and social backgrounds. This wide geographical and cultural spread made data collection more complex and may have introduced certain biases. Since the study is based on self-reported information, there is also a risk of subjective responses affecting the accuracy and reliability of the results. Further, ensuring comfort and ethical considerations during the survey process slightly restricted the overall coverage and depth of the study.

### **Methodology**

The present study focuses on Customer Gratification of the Effectiveness of Digital Banking Services provided by the State Bank of India (SBI). It primarily examines the satisfaction levels of customers who conduct their account transactions through SBI's digital platforms.

The study adopts an online survey method for data collection. A structured questionnaire was distributed among the residents of Madurai City via the internet, email, social media platforms, and websites. This approach helped in gathering comprehensive information from users of SBI's digital banking services.

The research design is empirical, based on both primary and secondary data sources. The study is descriptive and analytical in nature, aiming to identify the underlying satisfaction levels and experiences of SBI's digital banking customers. The primary goal is to explore and understand the innate potential gratification experienced by SBI customers while using digital banking services.

## **Tools For Analysis**

The primary data collected from 150 customers of SBI Account Holders were coded, Classified and analysed using Statistical Packages for Social Science (SPSS Version 21). The secondary data from published sources are analysed using simple statistical Tools like percentages, graphs, Average Growth Rate and Trend Analysis. The tools Used for the analysis of primary data were cross tabulation and descriptive statistics Like mean, standard deviation, etc.

## **Findings of the Study**

- A significant portion of customers in Madurai has adopted SBI's digital banking services due to their convenience and time-saving features.
- Users are generally satisfied with basic functionalities like fund transfers, bill payments, and mobile banking applications. However, advanced services like AI-based tools or financial advice features are underutilized or less known.
- A section of customers, especially senior citizens, face difficulties navigating SBI's digital platforms due to limited technical knowledge.
- Prompt resolution of technical issues increases customer satisfaction, but delays in addressing concerns negatively impact the overall experience.
- Users appreciate personalized banking suggestions and notifications. However, there's scope for improvement in targeted recommendations.
- The demand for regional language options in the app is notable among users in Madurai seeking better accessibility.

## **Recommendations**

- SBI should continuously improve the speed, design, and security of its digital banking platforms to enhance user satisfaction.
- Advanced cybersecurity measures such as biometric authentication, two-factor verification, real-time fraud alerts, and regular security updates must be implemented to safeguard customer data.
- Awareness campaigns and training sessions should be organized to educate customers on safe digital banking practices and the latest digital features.
- Multilingual support and user-friendly interfaces should be introduced to make digital banking accessible to a wider range of customers, including those from rural areas.

- SBI should provide dedicated digital customer support, including 24/7 helplines and chatbots, to address issues promptly and efficiently.

## Conclusion

The study was undertaken to analyze the level of customer gratification regarding the effectiveness of digital banking services provided by the State Bank of India (SBI) in Madurai City. The findings reveal that most customers are generally satisfied with the digital banking facilities offered, appreciating the convenience, time efficiency, and accessibility provided by the services.

However, certain challenges such as technical issues, lack of personalized support, and occasional service downtime were noted as areas needing improvement. The results suggest that while SBI's digital initiatives have been largely successful in meeting customer expectations, there is still room for enhancing service quality to further strengthen customer trust and satisfaction.

Overall, the study concludes that SBI's digital banking services have a positive impact on customer experiences in Madurai. Continuous innovation, improved customer support, and proactive handling of service issues will be essential for SBI to maintain and further boost customer gratification levels in an increasingly digital banking environment.

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# Servqual Analysis of Wedding Photography Services: A Study on Madurai City

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## Abstract

*Photography services have extended its progress from film generation to digital epoch. Segment of photography becomes concentrated by all classes of people who squander their money in lakh's to celebrate even a small event or occasion on these days. Intensifying of cost and any economic condition are not a constraint to freeze the moments of celebrations by photography services. This study concentrated on the quality of photography services by analyzing customer's expectation and post purchase perception towards the actual services rendered by the photography studios or firms and also to evaluate SERVQUAL model is applicable in the context of photography services.*

**Keywords:** Celebrations, Digital, Photography, Services, Quality, SERVQUAL.

## Introduction

In recent trends photography becomes necessary in all celebrations and functions by the entire forms of people irrespective of their religion, culture, social class and locality since it turns into a symbol of status. It attracted the customers by highly advanced technology and different forms of products delivered by the photography market of India. In the past few years the pace of Indian photography market development is not a doubtful one. Since our Indian culture is overflowing with celebrations, ceremonies, functions like marriages, birthdays, house warming, ear piercing, several festivals and no any inadequate of it

Everybody wish to capture their wedding moments as a sweet memories and it also expose the grandness which we had for our celebrations. So people are ready to spend lavish for wedding photography segment in their expenditure. At present outdoor shoot are getting more famed comparatively with our customary indoor shoots. The cost of the services also elevated than ever before, consequently the expectation of customers towards the quality of the wedding photography services is also getting superior.



In general, wedding photography services have many uncertainties in the process, since environmental conditions, customer's performance and even the performance of photographers would influence their serving process and consequently affect the quality of photos.

First of all, services facility must be catered to customer's needs, which specifically means that the design of site location, layout and atmosphere should be attractive to customers. The professional equipment for processing images is required. For wedding photography services, one special attribute that has to be mentioned is that it is generally a one-off service, and would rather attract new customers that rely on customer loyalty. The service providers of wedding photography services cannot fail to serve the customers, since they hardly have the second chance to make it better. Therefore, service providers should hear to understand customers needs and expectations before serving them, minimizing the possibilities to fail.

### **Objectives of the Study**

- To Ensure the physical appearance of photography equipment, studio space (if applicable), and the presentation of photographs is of high quality and professional.
- To identify the customer expectations towards dependable service and high-quality photos as promised.
- To analysis the factors influencing customers towards the responsiveness of photography services.
- To understand the photography service professionalism
- To study the empathetic nature of photography service providers.

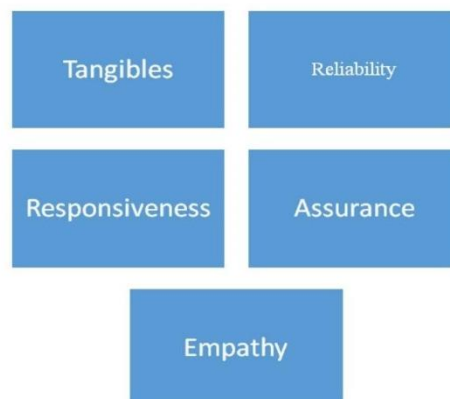
### **Scope of the Study**

Nowadays people are more likely to capture their wedding celebration top to bottom with the help of the wedding photography services. They are ready to spend their more money for the photography. This study is important for assessing what customers expect from wedding photography services and how their perceptions match up after the service is delivered and analyzing the entire process from booking to delivery.

### **Statement of the Problem**

The study is very important to analyze the quality of wedding photography services significantly impacts customer satisfaction and perceived value. Despite high expectations, customers

frequently express dissatisfaction due to various service gaps. These gaps arise from discrepancies between customer expectations and the actual service delivered in dimensions such as reliability,



assurance, tangibles, empathy, and responsiveness. Understanding and addressing these gaps is crucial for wedding photography service providers to enhance service quality, customer satisfaction, and competitive advantage. Therefore, a comprehensive SERVQUAL analysis is essential to identify specific areas for improvement, assess customer perceptions, and develop strategies to bridge the service quality gaps in wedding photography services

### Limitations of the Study

- The study's sample size and selection may not be representative of the wider population, affecting the generalizability of the results.
- The time period during which the study is conducted might not capture seasonal variations or long-term trends in customer expectations and perceptions
- The methodology, particularly the use of factor analysis methods, might not provide a comprehensive understanding of the various dimensions of service quality.
- The present study of the respondents may be influenced by the sampling error.

### Introduction to SERVQUAL Analysis

The SERVQUAL analysis is a widely used tool for measuring service quality by identifying gaps between customer expectations and their perceptions of the service received. Developed in the late 1980s by A. Parasuraman, Valarie Zeithaml, and Leonard Berry, SERVQUAL stands for Service Quality and is based on the premise that service quality can be assessed through the difference between customer expectations and their actual experiences. The model breaks down service quality into FIVE key dimensions:

### Tangibles

- The appearance of physical facilities, equipment, personnel, and communication materials.
- Reliability
- The ability to perform the promised service dependably and accurately.
- Responsiveness
- The willingness to help customers and provide prompt service.
- Assurance
- The knowledge and courtesy of employees and their ability to inspire trust and confidence.
- Empathy
- The provision of caring, individualized attention to customers.

### Tools For Analysis

- After the collection of data, the data has been analyzed with the help of SPSS version 22.
- Percentage analysis to summarize the results of the research survey.

### Introduction To Wedding Photography

Wedding photography is a beautiful and multifaceted art form, capturing one of the most important days in a couple's life. The wedding photographer's are capture the all religions wedding like Hindu wedding, Temple wedding, Christian wedding, Muslim wedding etc.

### Types of Wedding Photography Services

The wedding photography services are majorly categorize into two types they are clearly mention below,

- Pre -Wedding
- Post-Wedding

### Introduction For Percentage Analysis

Percentage analysis is a statistical technique used to understand and interpret data in terms of percentages. It is widely applied in various fields such finance, economics, business and to research to compare proportions, identify trends, and make Informed decisions.

By converting numerical data into percentage, percentage analysis simplifies completed data sets, making them easier to understand and interpret. This method is particularly useful when analyzing financial statement, market Vends, survey results, and other datasets where relative comparisons are important.

## **Suggestions**

- Around 110 photography studios and labs are in Madurai city. Due to the cut throat competition the photographers are giving their best effort to with hold and catch customers.
- Most of the customers are getting suggestions from the channel of friends and relatives.
- But the expectation of customers and their post purchase perception towards the services are vary in some degree.
- Here are some suggestions that need to be considered by the photographers quality needs to be equivalent to price of the services since const factor is highly considerable.
- Photographer needs to put extra effort to make you looks perfect.
- On time delivery of services and products like albums and videos.
- Photographer should understand your expected outcome.
- Friendly approach of customers let then to feel comfortable and also the photographers can clearly get an idea about the customer's expectation and also they can perform accordingly.
- Technical advancement has to be implemented and at the meanwhile the photographers should be expertise in it.

## **Conclusion**

This study has identified the specific expectation of customers on wedding photography services the quality dimensions extracted through customers perceptions of the performance of the services, and the importance of these quality dimensions of predicting the overall service quality. Learning form the findings, the service providers could know how to design or improve the design of their services to meet customers' needs and know how to improve service quality effectively through the key servicequality aspects.

This study has contributed to the theoretical advancement of the design and service quality issues around wedding photography services. As to the theoretical advancement on the evaluation of service quality, this study identifies the service delivery process and service product, physical condition and empathy through the method of factor analysis.

The study further concludes that the customer expecting from the photographer should fulfill their expectation while in the wedding photography it may be pre weeding shoot or post weeding shoot. This study also concludes that photographers should up to date in the technological advance and should use the advanced cameras to shoot the wedding.

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# A Study on Preference and Perception of Health Insurance in LIC Policy

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## Abstract

*This study aims to explore the preference and perception of consumers towards health insurance policies offered by the Life Insurance Corporation of India (LIC). With increasing awareness of health risks and rising medical expenses, health insurance has become an essential component of financial planning. LIC, being a trusted government-owned insurer, offers various health insurance products tailored to individual and family needs. This study examines the factors influencing consumer preferences, evaluates their perceptions regarding policy benefits, claim procedures, premium affordability, and overall satisfaction. The research is based on primary data collected through structured questionnaires and seeks to provide valuable insights for LIC to enhance its health insurance services and customer engagement strategies.*

**Keywords:** Health Insurance, LIC Policy, claim procedures

## Introduction

Health insurance is an essential financial tool that provides coverage against unexpected medical expenses. In recent years, the importance of health insurance has grown significantly due to rising healthcare costs, increasing lifestyle-related diseases, and growing public awareness. Among the prominent providers in India, the **Life Insurance Corporation of India (LIC)** holds a strong position in both life and health insurance sectors.

LIC offers various health insurance policies such as **LIC's Jeevan Arogya**, aimed at providing financial protection for hospitalization and medical emergencies. However, despite LIC's brand trust and reach, consumer perception and preferences regarding its health insurance products vary based on factors like **premium cost, policy features, claim process, and customer service**.

This study is conducted to analyze the **preferences and perceptions** of policyholders and potential customers toward LIC's health insurance offerings. It seeks to understand the **motivations, expectations, and satisfaction levels** of consumers, which can help LIC improve its policy structure, service quality, and market outreach.

## Objectives

1. To assess the **awareness level** of consumers about LIC's health insurance policies.
2. To identify the **factors influencing consumer preference** for LIC health insurance (e.g., brand trust, premium, policy features).
3. To understand the **perception of policyholders** regarding the benefits, claim process, and service quality of LIC's health insurance.
4. To evaluate **customer satisfaction** with LIC's health insurance policies.
5. To examine the **impact of demographic variables** (age, income, occupation, etc.) on preference and perception.
6. To provide **suggestions for improvement** in LIC's health insurance offerings based on consumer feedback.

## Scope of the Study

- The study is focused on understanding consumer **preference and perception** towards **LIC's health insurance policies**.
- It is limited to a **specific geographical area** (you can specify: e.g., a city or district) and reflects the views of respondents within that area.
- It includes consumers from **various age groups, occupations, and income levels** to get a diverse set of responses.
- The study covers key aspects such as **awareness, policy features, premium affordability, service quality, and claim process**.
- It is based on **primary data** collected through structured questionnaires and supported by
- **secondary data** from LIC reports and other sources.
- The findings are relevant to the **current time period** and may change with evolving market trends and policy revisions.

## Importance of the Study

- Helps LIC understand the **consumer mindset** regarding health insurance policies and identify areas of improvement.
- Provides insight into the **factors influencing customer preference**, which can assist in designing better health insurance products.
- Assists LIC in evaluating the **effectiveness of its service delivery**, claim procedures, and customer support.

- Aids in assessing the **level of awareness** among the public about available health insurance options.
- Supports LIC's efforts to **increase policyholder satisfaction and trust**, ultimately improving customer retention.
- Contributes to **academic research** on consumer behavior in the Indian insurance sector, especially in the context of public sector health insurance.

### Statement of the Problems

In the present day, **health insurance has become a necessity** due to rising healthcare costs, increasing health risks, and growing financial uncertainty. While the Life Insurance Corporation of India (LIC) has earned the trust of millions through its life insurance products, its **health insurance segment still faces challenges** in terms of visibility, perception, and consumer engagement. Many consumers are **unaware or only partially aware** of the health insurance policies offered by LIC. Furthermore, some perceive LIC health insurance to be less flexible or innovative compared to private sector offerings. Factors such as **premium cost, claim settlement efficiency, customer service, and policy benefits** greatly influence consumer preference and perception. Therefore, this study seeks to explore the **gap between consumer expectations and LIC's current health insurance services**, in order to provide valuable insights that can help improve product development and marketing strategies.

### Key Aspect of this Study

- To analyze how consumers **perceive the quality and effectiveness** of LIC's health insurance policies.
- To identify **key factors** such as premium, claim process, and benefits that influence customer **preference and satisfaction**.
- To evaluate the **level of awareness and trust** in LIC's health insurance products.
- To explore the **relationship between demographic factors** and health insurance preferences.
- To offer insights that can support **LIC's strategy to strengthen its health insurance segment**.

### Purpose

- To understand the **preferences** of consumers when choosing LIC's health insurance policies.
- To analyze consumer **perceptions** regarding the features, benefits, and claim processes of LIC health insurance.



- To evaluate the **level of awareness and satisfaction** among policyholders.
- To identify the **factors influencing the decision-making** process in selecting health insurance from LIC.
- To examine how **demographic variables** (age, income, occupation, etc.) impact consumer choices.
- To provide **valuable insights** that can help LIC improve its health insurance products and services.
- To contribute to the **existing body of research** on consumer behavior in the health insurance sector.

### Limitation of the Study

- The study is limited to a **specific geographic area**, and the findings may not represent the perceptions of consumers in other regions.
- The data collected is based on **respondent opinions**, which may include biases or personal judgments.
- The study covers only **LIC's health insurance policies**, and does not compare in detail with private or other government health insurers.
- The sample size is **limited**, which may affect the generalizability of the results.
- The responses are based on **current market conditions**, and preferences or perceptions may change over time.
- Time and resource constraints limited the depth of analysis and **scope of data collection**.
- Some respondents may have **limited knowledge about health insurance**, affecting the accuracy of their answers.

### Suggestions

- LIC should enhance **public awareness** of its health insurance products through targeted advertising and health awareness programs.
- Simplify and digitize the **claim settlement process** to build consumer confidence and improve user experience.
- Introduce more **flexible and customizable plans** to meet the needs of different segments (youth, families, senior citizens).
- Strengthen **customer support services** and provide timely updates on policy features, renewals, and claims.

- Offer **discounts or incentives** for policy renewals and long-term policyholders to increase retention.
- Collaborate with **hospitals and health service providers** for cashless treatments and added benefits.
- Regularly **update policy benefits** in line with medical inflation and evolving healthcare trends.

## Conclusion

The study reveals that consumers generally **trust LIC as a brand**, but there is a significant gap in **awareness and perception** about its health insurance offerings. Many respondents showed interest in LIC's policies but lacked detailed knowledge about benefits, coverage, and claim procedures.

Factors such as **premium affordability, ease of claim settlement, and policy features** greatly influence consumer preference. While LIC has strong potential due to its government backing and credibility, it must focus on **enhancing customer engagement, improving service quality, and innovating its health insurance products** to remain competitive in today's market.

In conclusion, by addressing the identified gaps and aligning with customer expectations, LIC can effectively strengthen its position in the health insurance sector and ensure **greater customer satisfaction and loyalty**.

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# A Study on Savings and Investment Pattern of Salaried Persons

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## Abstract

*This study investigates the savings and investment patterns of salaried individuals, aiming to understand their financial behaviors and decision-making processes. It explores the factors influencing their savings, including income level, age, family responsibilities, financial literacy, and risk tolerance. The research also examines the types of investment avenues commonly utilized by salaried persons, such as fixed deposits, mutual funds, stocks, real estate, and retirement plans. Through a comprehensive survey and data analysis, the study identifies the preferences, challenges, and motivations behind investment choices. It further explores how salaried individuals balance the trade-off between short-term financial needs and long-term financial goals. The findings contribute to a deeper understanding of how salaried persons manage their financial resources, offering insights for financial planners, policymakers, and institutions aiming to improve financial literacy and encourage better saving and investment practices within this demographic.*

**Keywords:** Savings, Investment Patterns, Salaried Persons, Financial Behavior, Financial Planning

## Introduction

In today's dynamic financial environment, savings and investment decisions are crucial for ensuring long-term financial stability and achieving personal goals. Among various groups, salaried individuals form a significant segment of the population that faces the challenge of managing income, expenses, and future financial security. The pattern of savings and investment for salaried persons is influenced by various factors such as income level, family obligations, lifestyle choices, financial goals, and market conditions.

Understanding the savings and investment behavior of salaried employees is important, not only for the individuals themselves but also for financial institutions, policymakers, and planners who aim to provide tailored financial products and advice. Despite the wide range of investment opportunities available today, many salaried persons continue to struggle with effective money management, often opting for traditional and low-risk savings instruments like fixed deposits, which may not align with their long-term wealth creation goals.

This study seeks to examine the savings and investment patterns of salaried individuals, with an emphasis on understanding how they allocate their financial resources between immediate needs, emergency savings, and long-term investment goals. The research will explore the different types of

savings and investment products preferred by this group, such as mutual funds, stocks, real estate, and retirement accounts, and identify the factors that influence their financial decisions. By gaining insights into these patterns, the study aims to contribute to a better understanding of the financial habits of salaried persons and provide recommendations for improving financial literacy and investment strategies within this demographic.

### **Objectives of the Study**

- To ascertain the factors motivated to your investment preference and portfolio towards salaried class investors.
- To measure the investors level of satisfaction towards different investment patterns
- To study the investment preference among the salaried people working in different sectors.
- To know the factor that are influencing investment behavior of the people.

### **Importance of the Study**

- The importance of this study lies in its potential to offer valuable insights into the financial behavior of salaried individuals, a significant segment of the population.
- As salaried persons typically have a steady but limited income stream, understanding their savings and investment patterns is crucial for addressing their financial needs and ensuring long-term financial stability.

### **Key Aspects of Savings and Investment**

#### **1. Savings Behavior of Salaried Individuals:**

This aspect focuses on understanding how salaried individuals manage their income and the amount they allocate toward savings.

#### **2. Investment Preferences and Choices:**

The study will examine the types of investment avenues chosen by salaried persons, such as mutual funds, stocks, real estate, bonds, and retirement accounts. It will investigate the reasons behind these preferences, including risk tolerance, expected returns, liquidity, and long-term financial goals.

#### **3. Impact of Financial Literacy:**

A crucial component of the study, this will assess how knowledge about financial products and market trends influences the decision-making process. It will explore the gap in financial education and its direct impact on the savings and investment choices of salaried individuals.

#### **4. Impact of Economic and Market Conditions:**

The study will explore how external factors such as economic cycles, inflation, and market volatility influence the investment patterns of salaried individuals. It will assess how these individuals react to shifts in the broader economic environment and adjust their financial strategies accordingly.

#### **Scope of the Study**

The scope of this study is focused on exploring and analyzing the savings and investment patterns of salaried individuals, specifically in the context of their financial decision-making processes, preferences, and challenges. The study will examine various aspects related to how salaried employees allocate their income for savings, investments, and long-term financial goals.

#### **Statement of the Problem**

In today's rapidly changing economic environment, managing personal finances has become increasingly complex, particularly for salaried individuals who face a constant balancing act between their income, daily expenses, and long-term financial goals. Despite having a steady stream of income, many salaried persons struggle to make informed decisions about savings and investments, which often leads to sub-optimal financial outcomes. This is largely due to a lack of financial literacy, limited access to diversified investment options, and external economic pressures such as inflation and market volatility.

The problem arises from the fact that while salaried individuals have access to various savings and investment opportunities, a significant portion of them continue to rely on traditional and low-risk financial instruments (such as savings accounts or fixed deposits) that may not adequately address their long-term wealth accumulation goals. Furthermore, factors such as income constraints, risk aversion, and inadequate financial advice may hinder them from exploring or engaging in more diverse and potentially higher-return investment avenues.

This study seeks to understand the savings and investment patterns of salaried individuals, identify the underlying reasons for their financial behavior, and uncover the barriers they face in effectively managing their finances. The problem lies in understanding how salaried persons can overcome these challenges and make more informed decisions that contribute to their financial security and wealth creation in the long run.

## Sampling

A sample size of 100 customers was selected using random sampling from a mix of urban customers who have investment and saving of employee persons. The sample included different age groups, income levels, and education backgrounds to capture a diverse customer base.

## Tools for Data Analysis

**Statistical Analysis:** Data was analyzed using SPSS and Excel for descriptive statistics, including frequency distributions, percentage analysis.

**Qualitative Analysis:** Responses from open-ended questions were analyzed to identify common themes related to customer perceptions of green banking.

## Introduction for Percentage Analysis

Percentage analysis is a fundamental statistical tool used to interpret and simplify complex data by expressing figures as a proportion of a whole. In the context of this study on the savings and investment patterns of salaried individuals, percentage analysis plays a crucial role in understanding the relative significance of various responses and financial behaviors.

By converting raw data into percentages, we can more effectively compare different variables such as age groups, income levels, saving preferences, and investment choices. This method allows for clearer visualization of trends, patterns, and variations among the respondents, thereby aiding in more accurate conclusions and recommendations.

## Suggestions

It is absolutely essential to the income that is earned, to have a plan for your future Today, the living standard of the people is increasing day by day so salaried class community has started realizing the importance of savings and proper investment of their savings. They avoid spending money on heavy luxurious lifestyle and preferring the normal living standard.

The studies is especially relevant for the salaried class people and how and investment pattern get affect by the Socio-Economic variables helps the targeted respondents to make out the investment pattern.

The study also reveals most of the salaried investors prefer Bank deposits, insurance policies and Government securities as the investment option, there is lack of awareness about other avenues like shares, debentures, and mutual fund etc.

## Conclusion

This study thus certainly improves the investment pattern decisions and their choice to meet of their future investment. Similar studies with diverse samples will help in understanding the investment attitude of the targeted respondents in a better level. The main reason has been observed to be the lack of awareness of investors about the concept and working of the investment pattern. Moreover, as far as the Socio-Economic variables are concerned, age, gender, income, education and occupation have been found influencing the attitude of investors towards investment significantly. The awareness among the rural investors is required to increase the investment options in share market and thereby they also to reap the benefits of the stock market investment. Also, to create awareness among the investors in the district who have inadequate knowledge about share market

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