

Emerging Trends in Business, Marketing and Digital Transformation

Guest Editors

Lt Dr. V. Suresh Babu
Dr. R. Kajapriya

2026



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List of Contributors

S. No.	Paper ID	Title	Page No.
1)	24PRCO001	A Study on Impact of Online Retailing with Reference to Flipkart with Madurai City <i>S Divya Bhatathi</i>	1
2)	24RPCO003	A Study on Social Media Issues and Security Awareness among the Users in Madurai City <i>M. Jeyashree</i>	9
3)	24RPCO004	A Study on Consumer Preference Toward Health Insurance Policy in Madurai City <i>Kalai Selvi A</i>	17
4)	24RPCO005	A Study on Customer Satisfaction towards Jio SIM Cards with Reference to Madurai City <i>V. Kaleeswari</i>	23
5)	24RPCO007	A study on User Satisfaction towards Google Pay with Reference to Madurai City <i>J Keerthana</i>	29
6)	24RPCO008	Buying Behavior of Green Products in Madurai City <i>A. Mahalakshmi</i>	38
7)	24RPCO009	A Study on Customer Satisfaction towards Sony Products with Reference to Madurai City <i>M. Mariyam brithous</i>	45
8)	24RPCO011	Buying Behavior Toward Branded Garments in Madurai City <i>Priya R</i>	51
9)	24RPCO012	A Study on Digital Marketing Strategies for Small Businesses in Madurai City <i>Ramya. G</i>	57
10)	24RPCO013	The Study on Investors Preference on Gold Investment in Madurai City <i>D. Rithiga</i>	64

11)	24RPCO014	Implementation of Artificial Intelligence in E Commerce <i>G. Sakthitamarasi</i>	71
12)	24RPCO015	A Study on Impact of Social Media on Consumer Buying Behaviour in Madurai City <i>R. Seerangammal</i>	77
13)	24RPCO016	Women entrepreneurs engaged in food processing in Madurai <i>Selvasankari A</i>	83
14)	24RPCO017	Customers Satisfaction Towards Hindustan Uniliver Limited Product in Madurai City <i>Sundaravalli. N</i>	90
15)	24RPCO019	A Study on Consumer Buying Behavior towards Amul Products in Madurai City <i>R. Vaishnavi</i>	97
16)	24RPCO020	Choice of Face Cream among the Woman Consumers' in Madurai City <i>Vigneshwari A</i>	103
17)	24RPCO021	A Study on Customer Satisfaction among the Chakra Gold with Special Reference to Thiruparankundram Block <i>S. Vinothini</i>	112
18)	24RPCO022	A study on Customer Satisfaction towards Yamaha Showroom in Madurai City <i>S Ganesh</i>	119
19)	24RPCO023	A Study on Customer Satisfaction and Brand Loyalty in Big Basket in Madurai City <i>J. Karthikeyan</i>	129
20)	24RPCO026	Impact of "Buy Now, Pay Later" (BNPL) Models on Gen Z Spending Habits: Analyzing the Shift in Consumer Credit Behavior and its Impact on Personal Debt Levels <i>B Logeshwaran</i>	139
21)	24RPCO027	A study on Customer Satisfaction among the Consumer of Nestle Product <i>S Mukilan</i>	147

22)	24RPCO028	A study on Customer Satisfaction towards Arokyia Dairy Products in Madurai City <i>P Navaneethan</i>	154
23)	24RPCO029	A Study on The Impact of Green Marketing Initiatives of ITC Limited on Consumer Purchase Intention in Madurai City <i>Naveen Raj. C</i>	162
24)	24RPCO031	A study on Customer Preference and Buying Behaviour towards Chocolate in Madurai City <i>S Somasundaram</i>	167
25)	24RPCO032	A study on Effectiveness of Promotional Tools in Marketing New product in Madurai City <i>S Sriram</i>	174
26)	24RPCO033	A Study on the Impact of Revised GST Rates on Consumer Buying Behaviour in Madurai City <i>J Annamalai</i>	181
27)	24RPCO035	A Study on Customer Satisfaction on Naga Products in Madurai City <i>P. Mukesh</i>	193

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Publications

A Study on Impact of Online Retailing with Reference to Flipkart with Madurai City

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Abstract

Online retailing, commonly known as e-commerce, has significantly transformed the traditional retail sector by enabling consumers to purchase goods and services through digital platforms. In India, the rapid growth of internet connectivity, smartphone usage, and digital payment systems has accelerated the adoption of online shopping. Among various e-commerce platforms, Flipkart has emerged as a leading player by offering a wide range of products, competitive pricing, convenient payment options, and efficient delivery services. This study focuses on analyzing the impact of online retailing with special reference to Flipkart in Madurai city. It examines consumer preferences, buying behaviour, and satisfaction levels towards online shopping. The research also highlights the role of factors such as convenience, product variety, discounts, fast delivery, and customer reviews in influencing purchase decisions. Furthermore, the study explores how online retailing provides opportunities for small and medium enterprises while simultaneously posing challenges to traditional retail stores. With the increasing number of online shoppers in India, including smaller cities like Madurai, the findings of this study contribute to understanding the evolving retail landscape and consumer behaviour in the digital era.

Keywords: *Online Retailing, Buying Behaviour, Consumer Preference*

Introduction

Online retailing, also known as e-commerce, has transformed the traditional retail industry by allowing consumers to purchase products and services through the internet. With the rapid growth of digital technology, smartphones, and internet connectivity, online shopping has become an important part of modern consumer behaviour. In India, the e-commerce sector has grown significantly in recent years, providing customers with convenience, wider product choices, competitive prices, and doorstep delivery.

Flipkart is one of the leading online retail platforms in India that offers a wide range of products such as electronics, fashion, home appliances, books, and groceries. Online retail platforms have changed the way consumers shop by providing features like easy payment options, product comparisons, customer reviews, and attractive discounts. Studies show that factors such as fast delivery, user-friendly applications, and competitive pricing strongly influence consumers to adopt online shopping platforms. In addition, customer reviews and ratings play an important role in shaping consumers' purchase decisions in e-commerce markets.

The rapid growth of e-commerce in India is supported by increasing smartphone usage, affordable internet services, and improved digital payment systems. Government initiatives such as Digital India have also encouraged people to use online platforms for various services, including shopping. As a result, many consumers are shifting from conventional retail outlets to online marketplaces.

One of the major contributors to the growth of online retailing in India is Flipkart. The company offers a wide variety of products including electronics, fashion items, home appliances, and groceries. Through attractive discounts, seasonal sales, fast delivery, and customer-friendly return policies, Flipkart has attracted millions of customers across the country. Online retailing not only benefits consumers but also provides opportunities for businesses and sellers. Small and medium enterprises can now reach a larger customer base by selling their products through online platforms. This has helped many local businesses expand their market beyond geographical boundaries.

Literature Review

S. J. Mishra, D. Rout, and B. Majhi (2022) studied customer perception towards online shopping with reference to Flipkart and found that convenience, product variety, and attractive pricing influence consumers to shop online.

S. Sahu and S. Jain (2021) analysed consumer buying behaviour in online retailing and concluded that factors such as discounts, easy payment options, and fast delivery services increase customer preference for online shopping platforms like Flipkart.

Smita Kochman (2020) studied the impact of online shopping on consumer buying behaviour and observed that the growth of internet usage and smartphones has increased the popularity of online retail platforms.

A. K. Gupta and R. Arora (2019) examined consumer attitudes towards online shopping and found that customer reviews, product information, and competitive prices influence online purchase decisions.

S. K. Singh (2018) conducted a study on e-commerce growth in India and concluded that online retail companies such as Flipkart have significantly changed consumer shopping patterns by offering convenience and better services

K. Maria Snobiya and B. Ponnu Thai (2022) conducted a study on consumer perception toward online shopping through Flipkart and found that internet usage and digital technology have changed the traditional shopping pattern, encouraging more consumers to purchase products online.

Srajan Sahu and Sanskar Jain (2025) analysed consumer buying behaviour in online retail platforms such as Flipkart and Amazon. Their study showed that convenience, affordability, digital payment options, and return policies are important factors influencing online shopping.

Rashid AI Karim (2013) studied customer satisfaction in online shopping and found that time saving, availability of product information, wide product range, and easy ordering systems motivate consumers to shop online, though concerns like security and delivery delays still exist.

Aneri Ganatra, Prince Kalal, and Jignesh Vidani studied online retailing trends and highlighted how major platforms like Flipkart influence product marketing strategies and consumer behaviour in the digital marketplace.

Megha Prajapat and Mehal Pandya (2026) examined online shopping behaviour and found that e-commerce platforms such as Flipkart play an important role in shaping modern consumer preferences and expanding online retail markets.

Objectives of the Study

1. To study the awareness of Flipkart among customers in Madurai city
2. To Analyse the buying behaviour of customers using Flipkart
3. To identify the reasons for preferring online shopping through Flipkart
4. To examine the level of customer satisfaction towards Flipkart service

Scope of the Study

The scope of this study is to analyse the impact of online retailing on consumers with reference to Flipkart in Madurai. The study focuses on understanding how online shopping platforms influence the buying behaviour, preferences, and satisfaction level of consumers in Madurai city.

This study mainly examines the factors that encourage consumers to purchase products through Flipkart, such as convenience, product variety, pricing, discounts, delivery services, and return policies. It also attempts to identify the level of awareness and usage of online retail platforms among customers.

The research is limited to consumers who use Flipkart for online shopping in Madurai city. It also studies the advantages and challenges faced by customers while using online retail services. The findings of this study will help understand the growth and influence of online retailing in the local market and its effect on traditional retail shopping.

The scope of the study is restricted to a specific geographical area and focuses only on Flipkart as the reference platform. Therefore, the results may not represent the behaviour of all online shoppers in other cities or on other e-commerce platforms.

Research Methodology

The systematic method used to collect and analyse data for this study helps the researcher understand the impact of online retailing with reference to Flipkart among consumers in Madurai. This study is based on both primary data and secondary data. Primary data refers to the information collected directly from respondents for the specific purpose of the study.

In this research, primary data is collected from consumers in Madurai who use Flipkart for online shopping through a structured questionnaire designed to understand their buying behaviour, preferences, and satisfaction levels. In addition, personal interaction with respondents is carried out to obtain more accurate and detailed information, ensuring the reliability and relevance of the data. Secondary data refers to information that has already been collected and published by others. In this study, secondary data is gathered from various sources such as books, journals, websites, magazines, reports, and previous research studies related to online retailing and Flipkart, which helps in providing background information and supporting the primary findings.

The study adopts a convenience sampling technique, where respondents are selected based on their easy accessibility to the researcher. The sample size of the study consists of 100 consumers from Madurai city. The area of the study is limited to Madurai city, focusing on consumers who use online retail platforms, especially Flipkart. The collected data is analysed using simple statistical tools such as percentage analysis and charts. These tools help in interpreting consumer responses and understanding their opinions, preferences, and satisfaction levels effectively. This study is therefore based on both primary and secondary data, collected and analysed systematically to achieve the research objectives.

Limitation of the Study

- The study is limited to consumers in Madurai only.
- The study focuses only on Flipkart and not on other online shopping platforms.
- The sample size of respondents is limited.
- The study is based on the opinions and responses of the customers.
- Time and resource constraints may affect the results of the study.

Findings of the Study

- The majority of the respondents are Age (35%)
- The majority of the respondents are in the Gender (57%)
- The majority of the respondent's Income (44 %)
- The majority of the respondents are Occupation (32 %)
- The majority of the respondents are yes (63%)
- The majority of the respondents are Yes (60%)

- The income level of consumers are very often (29%)
- The majority of the respondents are Clothing (37%)
- The majority of the respondents are Highly aware (36%)
- The majority of the respondents are Low price (37%)
- The majority of the respondents are Below Rs.500 (33%)
- The majority of the respondents are Cash on delivery (38%)
- The majority of the respondents are Strongly agree (34%)
- The majority of the respondents are yes (57%)
- The majority of the respondents are Very satisfied (34%)
- The majority of the respondents are Very satisfied (38%)
- The majority of the respondents are Excellent (35%)
- The majority of the respondents are Yes (54%)
- The majority of the respondents are Yes (54%)

Suggestions

The study suggests that Flipkart should continue to improve its online retail services to increase customer satisfaction and trust. The company can enhance delivery speed, provide better customer support, and ensure high product quality to reduce return rates. Flipkart should also strengthen its logistics network to reach more rural and semiurban areas. Offering more discounts, secure payment options, and easy return policies will attract more customers to online shopping. In addition, creating awareness programs about online shopping safety and benefits can encourage more people to use online retail platforms.

By focusing on these improvements, Flipkart can further strengthen its position in the Indian ecommerce market and positively influence consumer purchasing behaviour. To improve the impact of online retailing, Flipkart should focus on strengthening its delivery services and reducing delivery time. Fast and reliable delivery increases customer satisfaction and builds trust among online shoppers. The company can also expand its delivery network rural and semiurban areas so that more customers can easily access online shopping services. Flipkart should provide better quality control for products sold on its platform. Sometimes customers receive products that do not match the description or quality shown online. By monitoring sellers and maintaining strict quality standards, Flipkart can reduce product returns and improve customer confidence in online retailing. Another important suggestion is

that Flipkart should continue to offer attractive discounts, festival sales, and loyalty programs. Special offers such as seasonal sales and cashback options can motivate more customers to purchase products online.

These promotional strategies help increase customer engagement and strengthen the company's market position. Flipkart can also focus on improving customer service and support systems. Providing quick responses to customer complaints, easy return policies, and transparent refund processes will help build long term relationships with customers. A strong customer support system plays an important role in the success of online retail platforms. The company should create more awareness about the benefits and safety of online shopping, especially among people who are new to digital platforms. Awareness campaigns and simple user-friendly applications can encourage more people to adopt online retailing and make online shopping more convenient for everyone.

Conclusion

The study concludes that online retailing has significantly influenced the shopping behavior of consumers in Madurai City. Flipkart has played an important role in making online shopping more convenient, accessible, and affordable for customers.

The availability of a wide range of products, attractive discounts, easy payment options, and home delivery services have encouraged many people to prefer online shopping over traditional retail stores. At the same time, factors such as delivery delays, product quality issues, and return processes still need improvement. Overall, Flipkart has had a positive impact on the growth of online retailing and has contributed greatly to the development of digital commerce in India. With continuous improvements in service quality and customer satisfaction, Flipkart is expected to further strengthen its position in the Indian e-commerce market. The study reveals that online retailing has become an important part of modern shopping practices.

Flipkart has contributed significantly to the growth of online shopping by providing a wide variety of products, competitive prices, and convenient delivery services. Consumers in Madurai City are increasingly adopting online platforms because they save time and offer better choices compared to traditional shopping methods. From the study, it can be concluded that Flipkart has created a strong impact on consumer purchasing behavior.

Flipkart has helped customers purchase products conveniently from their homes. The increasing use of smartphones and internet services has further supported the growth of online retailing. In conclusion, Flipkart plays a major role in the development of the e-commerce industry in India. The platform provides a reliable and efficient shopping experience for customers. With continuous technological improvements and better customer services, Flipkart is expected to attract more online shoppers in the future.

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A Study on Social Media Issues and Security Awareness among the Users in Madurai City

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Abstract

The rapid growth of social media platforms such as Facebook, Instagram, and WhatsApp has significantly influenced communication patterns among users in Madurai city. This study aims to examine the major issues faced by social media users and to assess their level of security awareness. The research focuses on problems such as cyberbullying, privacy breaches, fake news dissemination, identity theft, and excessive usage, which negatively impact users both socially and psychologically. Primary data were collected through structured questionnaires distributed among a diverse group of respondents in Madurai, including students, working professionals, and general users. Secondary data were gathered from journals, articles, and online sources. The study reveals that while a majority of users actively engage with social media on a daily basis, their awareness of cybersecurity practices remains moderate. Many users lack knowledge about privacy settings, strong password management, and the risks of sharing personal information online. Furthermore, the findings indicate that younger users are more exposed to cyber risks but are relatively more adaptable to digital safety measures compared to older users. The study emphasizes the need for increased awareness programs, digital literacy campaigns, and user education initiatives to promote safer online behavior. In Conclusion, enhancing security awareness among social media users in Madurai city is essential to minimize risks and ensure a safer digital environment. The study suggests collaborative efforts by government agencies, educational institutions, and platform providers to address these challenges effectively.

Keywords: Social media issues, Privacy and Data Protection, Cyber Threats and Cybercrime

Introduction

Social media is the communal interaction among people in which they create, share or exchange information and ideas virtual communities. It has become the basic need and

quality of human beings to be social. The spectacular developments in communications and innovative and astonishing entertainment have given access to information and the ability to provide a voice or people who would never have been heard. The current generation is fortunate enough to witness some of the most amazing technological developments ever in history. It has become the rage of this age. Social media has become an essential part of modern communication, enabling people to connect, share information, and interact with others across the world. Platforms such as Facebook, Instagram, WhatsApp, and Twitter are widely used for social interaction, business promotion, education, and entertainment. With the rapid growth of internet access and smartphone usage social media usage has increased significantly among people of different age groups, especially students and young adults. These platforms provide many opportunities for communication and information sharing, making them an important part of daily life.

Objective of the Study

- To discuss the problem faced by students using social media.
- To prescribe relevant measures to overcome the issues.
- To study the level of awareness among the student users.
- To explain the details about cyber-crime.
- To show the analysis and findings of the study.

Importance of the Study

- Social media are interactive based applications.
- User-generated content such as text posts or comments, digital photos or videos, and data generated through all online interactions is the lifeblood of social media.
- Users create service-specific profiles for the website or app that are designed and maintained by the social media organization.
- Social media helps the development of online social networks by connecting a user's profile with those of other individuals or groups.

Key Aspects of the Study

- The “Moderate Awareness” Gap: Studies on student teachers and youth in Madurai indicate that over 50% of users possess a moderate level of awareness. While they know social media can be dangerous, there is a significant lack of deep technical knowledge.

Only a tiny fraction (less than 1%) operate with “Low” awareness, but few reach a “High” level of expertise in securing their accounts.

- **Surge in Cyber-Enabled Crimes:** Madurai Rural and City limits have seen a steady rise in complaints, with reported cases jumping from 1296 in 2023 to 2,149 in 2025. The most prevalent issues include: Investment Scams is the most common financial threat, Digital Arrest Scams is a growing psychological tactic used by fraudsters, Impersonation fake profiles created to solicit money from a user’s contact list.
- **Mismanagement of Screen Time:** Beyond security, a major “issue” identified is the impact on lifestyle. Social media is primarily used for entertainment and information, but it is increasingly linked to academic distraction and time mismanagement among Madurai’s youth, leading to a “moderate” awareness of digital wellbeing.
- **Poor Password and Authentication Habits:** Despite knowing the risks, behavior remains risky. Local surveys reveal less than 40% of users update passwords regularly. A significant portion of the population still avoids Two-Factor Authentication (2FA), viewing it as a convenience hurdle rather than a security necessity.

Scope of the Study

The purpose of this study is to analyze the issues in social media faced by students and to suggest related measure to overcome those issues. The study also concentrates on explaining the security awareness among the students and to provide various information related to cyber bullying. The outcome of this study will immense help the students to get relevant measures to overcome these issues and also impart the knowledge of security awareness on social media to the students.

Statement of the Problem

As social media is most commonly used by youngsters in current scenario it becomes a major part in their life. Though they have lot of entertainment but there are lot of issues faced out by them. Especially students are more active in social media therefore the problem of this study is focused on the impact on social media on students. There are some more factors which plays a vital role in social media issues like change in trend, life situation etc.

Sampling

- The number of sample collected constitutes sample. The sample size for the project is 100. The study was conducted in Madurai city.

- Sampling is the process of learning about population on the basis of a sample drawn from it.
- A sample group is taken as a representative of a whole mass and the result is drawn.
- The type of sampling adopted in convenience sampling which means a sample taken according to the convenience of the investigator. This may be in respect to availability of data, accessibility of the unit etc.,

Data Analysis

The data collected were categorized and tabulated. Various aspects of the themes under study and the observations made from the data were discussed in detail.

Tools for Data Analysis

In this study we have also adopted various statistical tools like percentage analysis, tabulation, Pie chart and Bar chart.

➤ Percentage Analysis

Percentage Analysis is used to indicate more clearly the relative size of two or more numbers. In the present study this analysis was made to determine the percentage of respondents falling under each category and to calculate the usage of various recruitment and selection methods. This method is used to convert the data into percentage to provide interpretation quantitatively.

➤ Tabulation

This method is used to show data collected in tabulated form to provide accurate interpretation.

➤ Pie Chart

This method is used to provide the data collected in Pie chart form to provide interpretation.

➤ Bar chart

This method is used to provide the data collected in Bar chart form to provide accurate interpretation.

Suggestions

- As social media is only for communication purpose, students should be conscious in spending time on it.
- They shouldn't take anything very personal to them and not to spend hours in social media.
- They must rather spend time with their families and friends by sharing things which gives them moral support.
- Harassing comments is being common in social media students must be ready to face them.
- They shouldn't get back or breakdown for that. Cyber security is now offering a lot of measures to avoid such harassments.
- Students must be made aware about those measures and they must be bold to file complaints against such vulgarism.
- As the students strongly agreed that social issues can be addressed in social media, they need to concentrate only on matters which are helpful in the development of the society rather than to involve in unwanted or unethical behaviors.
- Most of the students are being addicted towards online gaming it is the responsibility of the parents or guardians of those students to lay down their restrictions.
- They should limit their time spent on mobile phones, mobile data package and to look after their every activity to bring out them from the addiction.
- Students are interested in being in trend and they are letting themselves busy in making shorts, setting up status and stories, making a post, commenting to post or video etc., and losing their day to day life.
- They must involve themselves in doing physical activities, taking a good diet and doing meditation which makes them to be concentrated and to avoid using social media for many hours.
- Students must be made aware about the personalized setting in social media accounts, which makes them to prevent identity theft and also from hacking the personal data of the users in social media.

Conclusion

There is two side of every coin and social media also have some negatives like cyber. Bulling, hacking, fraud and scams. Some people use this medium to influence people with.

Fake story or news. Now people are addicted to this virtual world which is creating problems like mental and physical medical issues. The government should properly regulate every activity on social media. Strict action should be taken to control false content and strong cyber security laws should be brought and implemented. There should be a dispute resolution mechanism to track courts for cyber. Bullying harassment, securing personal identity like Facebook data leak, Social inevitably brings amusement and entertainment for everyone irrespective of their age, gender, caste, color and creed. It makes globalization a reality but the looming treats should ne checked. Social networking clearly portrays both positive and negative effects on us. It is the decision of an individual to decide what to take from them. Hence, it can be said that social media is a blessing to humanity if used appropriately and also a weapon of destruction if misrepresented.

References

Agarkar and Agarwal (2019) studied privacy and authentication issues in social media platforms. They found hat weak passwords and poor security settings increase risks of hacking. The study highlights that many users are unaware of privacy controls. Data leakage and identity theft are common problems. They suggested stronger encryption and user awareness programs. They suggested stronger encryption and user awareness programs. Their work emphasizes the importance of secure login systems.

Carpenter (2019) emphasized the role of human behavior in cybersecurity. He stated that users are the weakest link in security. Lack of awareness leads to cyber risks. Training programs can reduce these issues. Awareness improves user decision-making. Human factors are important in security systems.

Joinson (2020) studied psychological behavior in online platforms. He explained how user attitudes affect privacy decisions. Many users ignore risks due to convenience. This leads to unsafe practices. Awareness can change user behavior. The study highlights the need for behavioral education.

Shu (2020) focused on fake news detection in social media. He found that misinformation spreads rapidly. Users often fail to verify information. This creates confusing and security risks. Awareness is key to controlling fake news. The study suggests fact-checking practices.

Roberts (2021) studied content moderation in social media. She found that lack of regulation increases risks. Harmful content spreads easily online. Users are exposed to unsafe environments. Proper monitoring systems are needed. Awareness and policy measures are essential.

Anderson and Williams (2022) examined cybersecurity awareness among students. They found that most students use social media daily. However, their understanding of cyber threats is only moderate. Many users ignore privacy policies and security alerts. The study suggests awareness training programs. It highlights the need for digital literacy among youth.

Ventura (2023) highlighted the important of human factors in cyber security. She emphasized awareness campaigns for users. Education helps reduce online threats. Users must be trained regularly. Security is not only technical but also behavioral. Awareness improves overall safety.

Aphane (2023) focused on youth awareness of cybercrime on social media. The study revealed that many young users lack basic security knowledge. They are unaware of phishing and fake profiles. This makes them easy target for cyberattacks. Awareness campaigns are necessary to improve safety. Education plays a key role in prevention.

Alotibi (2024) proposed a model to improve cyber security awareness. The study shows that structured education programs are effective. Users who receive training are more cautious online. It reduces risks like hacking and data theft. Awareness programs help users understand threats better. The study emphasizes continuous learning.

Olan and Team (2024) studied the spread of fake news on social media. They found that misinformation spreads very quickly. Many users cannot identify false information. This creates social and security problems. The study highlights the need for fact-checking systems. It also suggests improving user awareness.

Ahamed (2025) examined the relationship between knowledge and risk perception. The study found that informed users are more careful online. Awareness directly affects safe behavior on social media. Lack of knowledge increases vulnerability to cyber threats. Training programs can improve user confidence. The study supports awareness-based strategies.

Mitra (2025) introduced the social cyber vulnerability Index. The study explains how user behavior affects security risks. Careless actions increase vulnerability. Awareness helps in

reducing these risks. The index can measure user safety levels. It is useful for improving cyber security strategies.

Mulahuwaiah and team (2025) discussed social cyber security threats. They highlighted risks from bots and fake accounts. AI-based manipulation is also increasing. Users find it difficult to identify such threats. This creates major security concerns.

Ma and colleagues (2025) studied location privacy risks in social media. They found that images can reveal sensitive information. Many users are unaware of these hidden risk. Sharing photos may expose personal locations. This can lead to serious security threats. The study suggests limiting data sharing.

Md kasim and team (2025) analyzed awareness among university students. They found that awareness levels are improving. However, practical application is still weak. Many users know about threats but do not take precautions. This creates a gap between knowledge and action. The study suggests practical training sessions.

A Study on Consumer Preference toward Health Insurance Policy in Madurai City

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Abstract

Health insurance plays an important role in protecting individuals from unexpected medical expenses and improving access to healthcare services. This study aims to analyze consumer preference toward health insurance policies in Madurai City. The research focuses on factors influencing consumer decisions, awareness level, satisfaction, and preference for different types of policies. Both primary and secondary data were used in this study. Primary data were collected through a structured questionnaire from selected respondents in Madurai City, while secondary data were gathered from books, journals, websites, and insurance reports. The data were analyzed using percentage analysis and graphical methods. the findings show that consumers mainly prefer health insurance for financial security during medical emergencies, cashless treatment, and wider hospital network coverage. The study concludes that increasing awareness and improving customer service can encourage more people to adopt health insurance policies.

Keywords: *Health Insurance, Awareness, Financial Security, Medical Expenses, Madurai City, Insurance Policy.*

Introduction

Life is uncertain, and people continuously face different kinds of risks in their daily lives. From earlier times to the present, many efforts have been made to reduce the uncertainties of life, but it is impossible to remove all risks completely. Unexpected events such as fire, storms, cyclones, floods, theft, or robbery can damage buildings, goods, and other valuable property. These events are beyond human control and may occur at any time without warning. both human life and property are always exposed to risks and accidents. Serious injuries or

death may occur due to train accidents, air crashes, or shipwrecks. Similarly, goods and property may be lost or damaged during transportation. Every individual faces some form of risk, but it is not possible to predict who will suffer losses or when such losses will occur. This uncertainty creates the need for financial protection against unexpected situations.

Insurance is a type of agreement or contract between two parties, where one party promises to provide financial compensation to another in return for a fixed payment called a premium. The purpose of insurance is to cover losses, damages, or injuries to valuable assets in which the insured person has a financial interest. It works as a method of sharing risk among many people, so that the financial burden caused by uncertain events is distributed among all insured members. The insurance sector in India operates under legal regulations to ensure safety and fairness. One of the important laws governing the insurance industry is the Insurance Act of 1938, which was introduced during British rule in India. This Act provides the basic legal structure for managing and controlling insurance companies and ensures proper functioning of the insurance sector.

Objective of the Study

- ☐ To study social-economic status of health insurance policy holders
- ☐ To know the awareness about health insurance policy.
- ☐ To analyse reason for availing of health insurance.
- ☐ To analyse the factors influencing policy holder choosing health insurance policy.
- ☐ To analyse the level of satisfaction of health insurance policy holder.

Importance

This study is important because health insurance protects people from high medical costs and gives financial security during emergencies. It examines how aware people in Madurai City are of health insurance and what factors like premium, coverage, and benefits influence their choice.

The findings help insurance companies design better policies and improve services based on customer needs. It also benefits the public by highlighting why health insurance is essential for financial protection and healthcare access. Overall, the study supports policymakers and insurers in creating awareness programs, improving customer satisfaction, and increasing health insurance usage for better healthcare security.

Statement of Problem

Research of the study researcher analysis the one of the most Common Problems faced by Policyholders is regarding the deadly in Claim Settlements. There are times when Insurance Companies take a lot of time to process the claims and Settlements. which option Guse's inconvenience and Financial Stress for Policy holders.

Data Collection

Primary Data

Primary data refers to the information that is collected directly from the respondents by the researcher. It is considered first-hand data because it is gathered for the first time from original sources. In this study, primary data were collected from customers who are using health insurance policies through a structured questionnaire. These data are newly collected and specifically used for the purpose of the present research.

Tools of Analysis

The study uses various statistical tools to analyze the collected data. Percentage analysis is mainly used to understand the distribution of responses among the participants. The results are presented clearly using statistical tables and charts, which help in easy understanding and interpretation of the data.

Suggestions

The study recommends that insurance companies should take strong measures to increase awareness about health insurance policies among the people of Madurai City. Many individuals still do not have proper knowledge about policy benefits, coverage details, and claim procedures. To overcome this problem, companies should organize awareness programs,

advertisements, and educational campaigns to educate people about the importance of health insurance. It is also necessary for insurance providers to make policy terms and conditions simple and easy to understand.

In addition, insurance companies should introduce affordable premium amounts and flexible payment methods so that people from different income levels can purchase health insurance. Improving the claim settlement process and increasing the number of cashless hospitals can help in building customer trust and satisfaction. Providing quality customer service and offering digital facilities for easy policy purchase and renewal will also support the growth of health insurance usage.

Furthermore, insurance companies should focus on building confidence among consumers in Madurai City. Many people hesitate to buy health insurance due to lack of proper information and fear of complicated procedures. Therefore, companies should provide clear details about policy coverage, benefits, and exclusions. Regular awareness activities and guidance from trained insurance agents can help customers make better decisions.

Insurance providers should also improve their overall service quality by ensuring faster claim settlement, expanding hospital networks, and offering proper customer support services. By understanding customer needs and maintaining transparency, insurance companies can increase consumer preference and encourage more people to purchase health insurance policies.

Conclusion

The study concludes that health insurance has become an essential financial protection system for individuals and families in Madurai City. The results show that people are gradually becoming more aware of the importance of health insurance, mainly because of the increase in medical costs and health-related risks. However, factors such as premium amount, policy coverage, claim settlement process, and the reputation of insurance companies strongly influence consumer preference. Most consumers prefer policies that offer a wide network of hospitals, cashless treatment options, and easy claim procedures.

The study further highlights that proper awareness and guidance are very important to encourage more people to purchase health insurance policies. Therefore, insurance companies should concentrate on improving customer service, spreading awareness, and offering affordable and flexible policy plans that suit the needs of people in Madurai City.

In addition, the study shows that although awareness about health insurance is slowly increasing among the people of Madurai City, there is still a need to improve their understanding of policy features and benefits. High medical expenses and the need for financial safety are the main reasons that motivate consumers to purchase health insurance. Overall, enhancing awareness, improving service quality, and providing affordable policy options will help increase the number of people adopting health insurance in Madurai City.

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A Study on Customer Satisfaction towards Jio SIM Cards with Reference to Madurai City

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Abstract

The telecommunication sector plays a significant role in connecting people and supporting digital activities in modern society. This study aims to analyze customer opinion towards Jio SIM cards in Madurai City. The research focuses on factors influencing customer decisions, awareness level, satisfaction, and preference for telecom services. Both primary and secondary data were used in this study. Primary data were collected through a structured questionnaire from selected respondents in Madurai City, while secondary data were gathered from books, journals, websites, and telecom reports. The data were analyzed using percentage analysis and graphical methods. The findings show that customers mainly prefer Jio SIM cards due to affordable pricing, high data benefits, wide network coverage, and attractive service plans. However, some users experience issues related to network speed and connectivity during peak hours. The study concludes that improving service quality, enhancing network performance, and increasing customer awareness can further improve customer satisfaction and encourage more users to choose Jio services.

Keywords: *Jio SIM, Customer Satisfaction, Telecom Services, Network Quality, Data Plans, Madurai City*

Introduction

Life in the modern world is highly dependent on communication and technology. People continuously rely on mobile networks and internet services for their daily activities such as communication, education, business, entertainment, and online transactions. From earlier times to the present, communication methods have evolved significantly, making it easier for individuals to connect with others instantly. However, with the increasing dependence on

digital communication, the quality and reliability of telecom services have become very important. Problems such as poor network coverage, slow internet speed, call drops, and high service costs can affect the daily life of users. These challenges highlight the need for efficient and reliable telecommunication services that can meet the growing demands of people.

Telecommunication services are provided by various companies that compete with each other to offer better network quality, affordable pricing, and advanced features. In India, the telecom sector has experienced rapid growth due to technological advancements and increased usage of smartphones and internet services. Among the major service providers, Reliance Jio has emerged as a leading company by offering low-cost data plans, free voice calls, and wide network coverage. These services have attracted a large number of users across the country, including Madurai City. Customer opinion and satisfaction play a crucial role in determining the success of telecom companies. Understanding customer preferences, expectations, and experiences helps service providers improve their performance and maintain a competitive position in the market. Therefore, this study focuses on analyzing the customer opinion towards Jio SIM cards in Madurai City.

Objective of the study

- ☐ To analyze the awareness level of customers towards Jio SIM cards
- ☐ To identify customer satisfaction level
- ☐ To find factors influencing customer preference
- ☐ To identify reasons for choosing Jio SIM
- ☐ To provide suggestions for improvement

Importance of the Study

This study helps to understand customer expectations and satisfaction towards telecom services. It is useful for telecom companies to improve service quality and design better plans. It also creates awareness among customers about telecom service features and benefits.

Statement of problem

Even though Jio provides affordable and advanced services, full customer satisfaction is still uncertain. Some users face problems such as network issues and slow internet speed. Therefore, this study is conducted to analyze customer opinion and satisfaction towards Jio SIM cards.

Research Methodology

Research Design

Descriptive research design is used.

Area of Study

Madurai City

Data Collection

Primary Data

Primary data were collected directly from respondents using a structured questionnaire. It includes first-hand information about customer opinion, satisfaction, and usage of Jio services.

Secondary Data

Secondary data were collected from books, journals, websites, and telecom reports. These sources provided background information and supported the analysis of the study.

Sample Size

100 respondents

Sampling Method

Convenience sampling

Tools for Analysis

- ☐ Percentage analysis
- ☐ Tables and charts

Data Analysis (Key Findings)

- ☐ 46% of respondents are fully aware of Jio services
- ☐ 53% prefer Jio for unlimited data services
- ☐ 51% spend ₹200–₹400 monthly on recharge
- ☐ 46.5% rate internet speed as medium
- ☐ 41.1% of users are satisfied with Jio services
- ☐ Major awareness source: Friends (37%) and advertisements (36%)

Suggestions

The study recommends that telecom service providers, especially Jio, should take effective measures to improve network quality and service performance in Madurai City. Many customers face issues such as slow internet speed and network problems during peak hours. To overcome these issues, the company should focus on strengthening network infrastructure and ensuring stable connectivity in all areas. It is also important to provide consistent high-speed internet services to meet customer expectations.

In addition, Jio should continue to offer affordable recharge plans and introduce more flexible pricing options to attract users from different income groups. Improving customer support services is also essential, as quick response and problem resolution can increase customer satisfaction and trust. Providing easy access to customer care through digital platforms and mobile applications will further enhance user experience.

Furthermore, the company should focus on increasing awareness about its services, offers, and features through advertisements and promotional campaigns. Many customers rely on friends and social media for information, so effective marketing strategies can help reach a wider audience. Clear communication about plans, benefits, and services will help customers make better decisions.

Jio should also work on improving overall service quality by reducing call drops, enhancing internet speed, and ensuring better coverage in rural and urban areas. By

understanding customer needs and maintaining service transparency, the company can improve customer satisfaction and retain its competitive position in the telecom market.

Conclusion

The study concludes that telecommunication services have become an essential part of daily life for individuals in Madurai City. The results show that customers are increasingly depending on mobile networks and internet services for communication, education, and digital activities. Among various telecom providers, Jio has gained significant popularity due to its affordable pricing, high data benefits, and wide network coverage. However, factors such as network quality, internet speed, service reliability, and customer support strongly influence customer preference. Most users prefer services that offer fast internet, low-cost plans, and consistent connectivity.

The study further highlights that customer satisfaction plays an important role in the success of telecom service providers. Therefore, Jio should focus on improving network performance, enhancing internet speed, and providing better customer service. Increasing awareness about available plans and services can also help customers make better decisions and improve their overall experience.

In addition, the study shows that although customer awareness and usage of Jio services are high in Madurai City, there is still a need to improve service quality, especially during peak hours. Issues such as network fluctuations and slow speed need to be addressed effectively. Overall, improving service quality, maintaining affordable pricing, and understanding customer needs will help increase customer satisfaction and strengthen Jio's position in the telecom market.

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A study on User Satisfaction towards Google Pay with Reference to Madurai City

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Abstract

The rapid growth of digital payment systems has significantly transformed the buying behaviour of Indian society. The shift from cash-based transactions to digital modes has been largely influenced by initiatives such as demonetization, which encouraged people to adopt cashless payment methods. Digital payments not only help in reducing black money practices but also enable the government to maintain transparency by recording all financial transactions. In this context, the present study focuses on analysing customer satisfaction towards the usage of Google Pay. It is a widely used digital wallet and online payment system developed by Google which facilitates easy, fast, and secure transactions through mobile devices. With the increasing use of smartphones, digital payment applications have become an essential part of daily life with simplified financial transactions and enhancing convenience for users. The study aims to examine user perception, satisfaction level, and factors influencing the adoption of Google Pay. The study concludes that digital payment applications like Google Pay play a crucial role in shaping modern transaction behaviour and improving service quality can further enhance user satisfaction and adoption.

Keywords: Google Pay, Digital Payments, User Satisfaction, User Perception, UPI, Consumer Behaviour

Introduction

The digital payment changed the buying behaviour of Indian society. It prevents black money market. It helps the government to maintain a record of all transactions. Digital Payment Habit has changed after demonetization. People have their option for transaction so Indian society slowly from cash to digital transaction system. On the earlier, when digital payment introduce people hesitate to change their transaction habits but after demonetization, they force

to do their transaction with digital payment. This research is on customer satisfaction towards using wallet or digital payment applications.

The way consumer perceives digital transaction after demonetization, it affects a lot in the society, of Indian culture. In recent time technology plays a very vital role with this, the way we transact in daily life has changed drastically with the advent of Smartphone the life has become easier where all payments & amp, transactions are taking place on online. The present study focuses on measuring customer satisfaction towards Google Pay app.

A major turning point in the adoption of digital payments in India was the demonetization initiative in 2016, which encouraged individuals to shift from cash transactions to digital platforms. Initially, people were hesitant to adopt these new methods due to lack of awareness, trust issues, and resistance to change in transaction habits. However, demonetization acted as a catalyst that forced individuals to explore and use digital payment systems in their daily lives. Over time, this transition has significantly influenced consumer buying behaviour, making digital transactions a common practice across urban and semi-urban areas.

With the rapid growth of smartphone usage and internet accessibility, digital payment applications have become an integral part of everyday life. Consumers now prefer quick, easy, and secure methods of payment that can be performed anytime and anywhere. This technological shift has transformed the traditional payment system into a more dynamic and user-friendly process. Digital wallets and UPI-based applications have further enhanced the speed and convenience of transactions, thereby improving the overall user experience.

Among the various digital payment platforms available in India, **Google Pay** has gained significant popularity due to its simplicity, reliability, and secure payment features. Developed by Google, Google Pay is a digital wallet and online payment system that enables users to perform in-store, online, and peer-to-peer transactions using their smartphones. It integrates multiple features such as linking bank accounts, transferring money instantly, paying utility bills, and making purchases with ease. The application utilizes advanced security measures and user-friendly interfaces, which have contributed to its widespread acceptance among different categories of users.

Google Pay has evolved from earlier payment services such as Android Pay and Google Wallet, combining their features into a unified platform. It allows users to make payments through linked bank accounts and cards, thereby eliminating the need to carry physical cash or cards. With the increasing reliance on mobile devices, it is expected that smartphones and smartwatches may eventually replace traditional wallets, further accelerating the adoption of digital payment systems.

Statement of the Problem

Google pay is an e-wallet that is helping in money transactions without having liquid cash and offering safety to customer's transactions. At present, especially in India there is a growing opportunity for mobile wallet business. The main attractions of these mobile wallets are making fast and quick transactions, time saving, less costly, easy to access etc. Besides these advantages, there are some limitations on Google pay such as insecurity, limitations on fund transfer etc. Due to these facts a comprehensive study is required to study the customer satisfaction of Google pay. The purpose of this research is to review the satisfaction level of customers towards Google Pay services.

Review of Literature

Stitch Shewta (2015) Appropriation of Cashless transactions by Consumers her investigations disclose to us computerized wallets are rapidly getting to be standard method of online Payment. Customers are embracing advanced wallets at end unfathomably quick pace, to a great extent because of comfort and convenience.

Manu Balachandran (2016) UPI's success is a proof that India is moving mountains to user in a less-cash economy. BHIM should add more categories to the payment application for user engagement. UPI is the Refined and Finished product of IMPS, and it is forecasted that at some stage, it could get merged with the NEFT system, operated under RBI guidelines.

Singh (2017) concluded that there was significant difference between education of consumers and adoption of digital payment. The perception of consumers for digital payment had positive and significant effect on adoption of digital payment among consumers.

Bappaditya Mukhopadhyay (2016) studied cashless payments in India. He developed a theoretical model of payment decisions made by consumers and sellers. He found that the convenience of cashless transactions weighed against the temptation to evade taxes.

Rahul Gochhwal (2017) has done research on the advancement in payment systems through Unified Payment Interface and found that UPI is the most advanced payment system in the world as it includes low transaction cost and instant settlement as there are no intermediaries involved. UPI has allowed different banks to communicate with each other and has enabled interoperability between disparate bank payment systems.

Desai and Shah (2018) explored factors driving the adoption and satisfaction with digital payment systems, including Google Pay, in India. They identified factors such as convenience, reliability, and transaction fees as key determinants of customer satisfaction. Service Quality and Customer Satisfaction in Mobile Banking Apps.

Gupta and Singh (2019) focused on trust and security perceptions among Indian consumers using mobile payment apps like Google Pay. Their findings highlighted the importance of trust in the app's security features for ensuring user satisfaction.

Sharma and Patel (2020) investigated user satisfaction with Google Pay in India. They found that factors such as ease of use, transaction speed, and customer support significantly influenced satisfaction levels among Indian users.

Tyagi (2021) looked into how consumers adopted mobile wallets in the hospitality industry. The study explains the behavioral intention to extend and adapt the newly proposed mobile technology accommodation model using self-efficacy, critical mass, and flow theories. In addition to technical self-efficacy and perceived critical mass, mobile utility, usability, self-efficacy, and perceived enjoyment all have a positive and significant relationship with the behavioral intention to use mobile wallets in the hospitality industry.

Helda and Srinath (2022) aimed to investigate the levels of happiness among customers and identify any concerns associated with the use of Google Pay (GPay). An examination of data from a study population of 120 observed using a convenient sampling method revealed that the general perception toward GPay is positive. However, users have expressed dissatisfaction with GPay server-related issues. According to the study, the majority of participants used not only GPay, but also other payment platforms such as Paytm, PhonePe, Amazon Pay, and various banking applications.

Reddy and Naidu (2023) examined the impact of digital payment systems on consumer buying behavior. The study highlighted that digital payments have increased the frequency of online purchases and reduced dependency on cash transactions. It also revealed that cashback offers and discounts act as major motivating factors for users.

Priya and Karthik (2024) focused on analyzing the factors influencing the adoption of Google Pay among college students. The study found that factors such as ease of use, trust, rewards, and cashback offers significantly influence user satisfaction. The results also indicated that young users are more adaptable to digital payments compared to older age groups.

Kavitha and Ramesh (2025) analyzed the factors influencing the continuous usage of Google Pay among young consumers. The study revealed that rewards, cashback offers, trust, and user- friendly interface significantly impact user retention. It also found that peer influence and social trends play an important role in encouraging frequent usage of digital payment apps.

Patel and Shah (2025) investigated the impact of digital payments on consumer spending behavior. The study concluded that the use of mobile wallets has increased impulsive buying behavior due to the ease of transactions and availability of instant payment options. Discounts and promotional offers were identified as major influencing factors.

Objectives of the Study

- ❖ To design the introduction of the study.
- ❖ To study the theoretical background of the Google pay.
- ❖ To analyze the usage pattern of Google Pay for various transactions.
- ❖ To analyze the level of customer satisfaction towards Google pay.
- ❖ To give suggestions based on the findings of the study.

Scope of the Study

- ❖ The scope of the study is that to find out the level of customer satisfaction Google Pay.
- ❖ To identify the customers views regarding quality, service
- ❖ This research will include data collection and methodology through questionnaires as a tool identify the specific problem within the organization and trying to find out the subsequent remedies for this.

Research Design

The present study is based on both primary and secondary data to analyse user satisfaction towards Google Pay. Primary data were collected from 100 users in Madurai City through a well-structured questionnaire, which was administered using the survey method. The respondents were selected using the convenience sampling technique, a non-probability sampling method where samples are chosen based on ease of access, availability, geographical proximity, and willingness to participate. This method is also known as accidental sampling. In addition to primary data and secondary data were gathered from various sources such as journals, documents, relevant online sources and websites, and magazines, newspapers and articles to support the study.

The collected data were analysed using simple statistical tools including tables, graphs, charts, and percentage analysis to ensure clear interpretation of results. The study was conducted over a specific period from December 2025 to March 2026, providing a focused timeframe for data collection and analysis.

Limitation of the Study

- ✓ Every research study experiences from the errors and limitations. The present study is concerned with the following constraints and limitations.
- ✓ The time constraints were one of the major problems.
- ✓ All the inherent limitations and drawback of a samples study can be expected.
- ✓ Sample data were collected from the user's point of view only.

Findings

- 1) Majority (83%) of the respondents are 18 – 25 years
- 2) Majority (56%) of the respondents are Female
- 3) Majority (48%) of the respondents are Graduate
- 4) Majority (41%) of the respondents are Student
- 5) Majority (36%) of the respondents are 20,000 – 40,000
- 6) Majority (100%) of the respondents are Yes
- 7) Majority (100%) of the respondents are Yes
- 8) Majority (45%) of the respondents are Friends/Family members
- 9) Majority (39%) of the respondents are More than 3 years
- 10) Majority (58%) of the respondents are Multiple times a day

- 11) Majority (51%) of the respondents are Sending money to individuals
- 12) Majority (51%) of the respondents are Highly Satisfied
- 13) Majority (46%) of the respondents are both Strongly Agree and Agree
- 14) Majority (88%) of the respondents are Yes, completely
- 15) Majority (68%) of the respondents are Highly Satisfied
- 16) Majority (88%) of the respondents are Yes, they are helpful
- 17) Majority (100%) of the respondents are Yes
- 18) Majority (55%) of the respondents are Happens almost every week
- 19) Majority (69%) of the respondents are Yes
- 20) Majority (89%) of the respondents are Yes
- 21) Majority (63%) of the respondents are Excellent
- 22) Majority (88%) of the respondents are Yes, definitely
- 23) Majority (63%) of the respondents are Strongly Agree
- 24) Majority (70%) of the respondents are Very fast

Suggestions

Based on the study on user satisfaction towards Google Pay with reference to Madurai, several useful suggestions can be given to improve user experience.

First, Google Pay should focus on reducing transaction failures and making the payment process more reliable. Many users feel dissatisfied when money is deducted but not received, so ensuring smooth transactions and quick refunds will help build trust among users.

Second, the app should improve its customer support system. Users expect quick and helpful responses when they face issues. Providing faster problem resolution and better support services will increase user confidence and satisfaction.

Third, Google Pay can improve its rewards system by offering better cashback and more attractive scratch cards. This will keep users engaged and encourage them to use the app more frequently for their daily transactions.

Fourth, the app interface should remain simple, clear, and easy to use for all types of users, including beginners and elderly people. A user-friendly design helps users feel comfortable and reduces confusion while making payments.

Finally, Google Pay should increase awareness about its security features and expand its services in local areas like Madurai by partnering with more shops and businesses. This will make users feel safe and make the app more useful in their everyday life.

Conclusion

Google Pay is taking giant steps at revolutionizing the payments market in India. Consumers/users will miss a hoard of features and easy money transfer transactions if they don't use the app. If you are skeptical about mobile banking, check what makes it safe. UPI has enabled mobile phone to be used as a primary payment device for making and accepting payments. UPI leverages high tele density in India to enable every bank account holder to make digital transactions using a mobile phone. India, which has a poor merchant payment acceptance infrastructure UPI, enables even the smallest merchant to start accepting digital payments without the need for any POS machine.

UPI has done away with the need to know the complicated payment details of the transacting parties, which makes payments easy and seamless for transacting parties. Compared to all other payment systems it would not be misplaced to say that UPI is the most advanced payment system in the world. With its standard set of APIs, UPI has allowed different banks to communicate with each other and has enabled inter operatability between disparate bank payment systems. In UPI there are no intermediaries like in card networks, which allows for low transaction costs and instant settlement. While all other digital modes of payments like cards etc. take days to complete the transaction and settlement process, UPI allows payment to be completed in seconds.

UPI works on a safe, secure and robust platform with ample security features to make it more secure than any extant payment systems. Introduction of bio metric authentication in UPI will not only make payments more secure but will also take a huge leap towards integrating next generation technology with current payments system.

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Buying Behavior of Green Products in Madurai City

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Abstract

The concept of green products has gained significant importance in recent years due to increasing environmental concerns and awareness among consumers. This study focuses on analyzing the buying behavior of consumers towards green products in Madurai city. Green products refer to eco-friendly goods that minimize environmental impact through sustainable production, usage and disposal practices. The study identifies that environmental awareness, health consciousness, and social responsibility are the major factors influencing consumers to prefer green products. Consumers in Madurai are gradually shifting towards eco-friendly alternatives such as organic food, biodegradable products, and energy-efficient appliances. Psychological factors like environmental concern and perceived consumer effectiveness also play a vital role in shaping purchase intentions. However, the study also reveals certain barriers affecting the buying behavior, including high price, limited availability, and lack of trust in green products claims. Many consumers are willing to support environmentally friendly products but hesitate due to higher costs and uncertainty about product authenticity. Additionally, social influences such as peer groups, education level, and media awareness contribute significantly to the adoption of green purchasing behavior. Economic factors like income level and willingness to pay also determine the extent of green product consumption. In conclusion, while there is a positive attitude towards green products among consumers in Madurai city, a gap still exists between awareness and actual purchase behavior. Enhancing awareness, improving availability, and reducing prices can encourage more consumers to adopt green products, thereby promoting sustainable consumption and environmental protection.

Keywords: *Green products, Consumer Buying Behavior, Environmental Awareness, Sustainable consumption, Purchase.*

Introduction

Green products are those items considered eco-friendly. This means that the manufacturer of the particular product took the proper steps in ensuring that the environment was not harmed during its manufacturing process. The raw materials used in the products were derived from sustainable sources. And the production should have a low impact on the environment regarding waste, carbon emissions and energy use. Competition is one of the major challenges that a business man wants to face in a modern world. Every industry is composed of many individual firms and each individual firm is providing similar goods and services. Naturally this situation makes a big chance for competition among these firms, so in order to become the market leaders every business wants to adopt different strategies. Nowadays one of the major strategies adopted by companies to capture the market is the marketing of green products or eco-friendly products. A green product provides a lot of advantages to us. Today people are giving more attention to protection of the environment, as they are aware about the appearance of a hole in the ozone layer, destruction of forests etc., Because of these factors green products get more attention in today's world.

Objectives of the Study

- To know the attitude of people towards green products
- To analyze those factors which induce people to purchase green products.
- To know the level of satisfaction of the respondents towards the green products
- To determine the willingness of people for paying a high price for the green product
- To offer suitable suggestions and recommendations.

Importance of the Study

- **Environmental protection:** Green products help reduce pollution, waste, and carbon emissions, thereby protecting the environment and natural resources.
- **Promotes Sustainable Development:** Consumer preference for eco-friendly products supports long-term sustainability by conserving energy and resources for future generations.
- **Health Benefits:** Green products are free from harmful chemicals, making them safer for human health and reducing health risks.
- **Encourages Eco-friendly Business Practices:** When consumers prefer green products, companies adopt environmentally responsible production and marketing strategies.

- **Economic Growth of Green Markets:** Increasing demand for green products leads to growth in eco-friendly industries and creates new job opportunities.
- **Social responsibility and Awareness:** Green buying behavior reflects social responsibility and encourages others in society to adopt environmentally friendly habits.
- **Reduction in Resource consumption:** Green products are designed to use fewer resources and generate less waste, improving resource and generate less waste, improving resource efficiency and sustainability.

Scope of the Study

The study is conducted to know the attitude of people towards green products like solar light, solar heater, handicraft items, paper bags and clay products. Around 100 people are considered for the analysis. The study helps to acquire maximum information about the acceptability of the products, level of satisfaction of people using these products and also helps to get an overall picture of factors influencing people to purchase these products.

Statement of the Problem

In modern world people are concerned about the environment. Green products have a vital role in the protection of the environment as it does not make a negative impact to the nature. A company can increase its competitive position by providing green products. This study is conducted to know the attitude of people towards green products like solar power products, paper bags, handy craft items and clay products.

Research Methodology

Research methodology is a way to systematically solve the research problem. IT deals with the objective of a research study, the method of defining the research problem, the type of data collected, method used for data collecting and analyzing the data etc., The methodology includes collection of primary and secondary data.

Research Design

Research design is the arrangement of activities for the collection and analysis of data in a manner that aims to combine relevance to the purpose with economy in procedure. For this study the design used was descriptive. Descriptive design as the name itself implies, is conducted to describe something.

Type of Research

The type of research employed for this study was descriptive research is to describe something which is both Qualitative and Quantitative in nature.

Sampling

- The sampling method is convenient sampling method. Sample size selected is 100.
- Primary data are collected by administering questionnaires and secondary data from journal organization record, magazines and internet.

Tools of Analysis

The data collected were analyzed with various methods. The types of methods used for the data analysis are Tables, Percentage, Charts.

Analytical Tools Used

Analysis of data is performed to find out this something. Analysis of data therefore means the critical examination of the data for studying the characteristics of the object. Under the study and for determining the patterns of relationships among the variable relating to it, using both quantitative and qualitative methods the analytical tool used for analyzing the collected data is percentage analysis. Charts, diagrams and Chi square test.

Suggestion

- Consumer are to be well educated about importance of green products like paper bags, handicraft items and clay products.
- In order to increase the sale of paper bags, handicraft items and clay products there is a need to undertake promotional activities.
- There is a need for providing more information about the products through TV and websites.
- Analyse the reason for low satisfaction of people and take corrective actions to solve these problems.
- Provide guarantee for paper bags.
- Provide information about eco-label to those who are not aware of it.
- Take measures to avoid the problem of unavailability of the products educational institutions should introduce a subject on “environmental studies” in the academic curriculum.

- Distribute paper bags in educational institutions, municipalities, etc.,
- Deliver the product early as possible.
- Conduct awareness classes among the people about the problems of plastic bags.
- Provide information to people about the contribution of green products of sustainable future.
- Setup specialized outlets to make easy availability of green products.

Conclusion

Green products or eco-friendly products have a prominent role in conservation of environment. So, there is a need for promoting the green products. From this study, it is clear that most of the people are in the habit of purchasing green products like solar light, solar heater, paper bags, handicraft items and clay products. Most of the customers are willing to pay higher price for these products because of the quality and environment protection. Here, the null hypothesis is rejected and accepted the alternative hypothesis. So, we can assume that the purchase behavior and income level are dependent. This study reveals the people have positive opinion towards solar lights and solar heater. On the other hand, handicraft items, paper bags and clay products are not much attracted to the respondents.

References

Azhagaiah (2006) observed the impact of green marketing and environmental protection. In his study, found that the environmental issues have a significant impact on the modern society. The environmental problems are the result of mass consumption and production across the globe. Due to limited resources, an extra caution is needed from both the consumers and the producers. Therefore, awareness is needed for the protection of environment.

Aditya maheswari and Guan Malhotra (2011) wrote an article entitled "Green marketing: A study on Indian youth". This study focus on the awareness, perception and parameters considered by the consumers while purchase the green products. Statistical tools like percentages and one-way ANOVA were used, to analyze the purchase behaviour through parameters considered by the consumers while purchasing the products such as price, availability, convenience, brand name and variety of the products. They found that brand name is the significant factor considered by the respondents while purchasing the green products rather than all the product variables adopted in the study. Finally they concluded that majority

of the consumers are confused with the information provided in the products related with the green attributes, so consumers are needed to be educated with the green claims in the products.

Ishawini and Sarojkumar Datta (2011) in their paper analyzed with the objective of pro environmental concern and its influence to green purchase behavior of the consumers. In order to achieve the objectives consumers preference, pro environmental concern, and knowledge about the environmental issues are the variables used. Correlation analysis reveals that pro environmental concern and green buying behavior are significantly related. This study concludes that educated consumers are high concern towards the environment, so companies may focus on the segment of educated consumers for green products

Ronald Drozdenko et al., (2011) in their study entitled with "pricing of green products, premium paid, consumer characteristics and incentives". The study focuses on customer's perception towards the price premium of green products based on the demographic, situational, and product categories. From the study, they found that male customers are willing to pay extra for green products, and also there was no significant difference in purchase behavior of the consumer's while purchasing the green products based on their income and education. They suggested that tax incentives were highly influence the consumers for willing to pay the green products.

Afzal Ali and Israr Ahmad (2012) focused on the factors that influence the green purchase intension of the consumers. To fulfil the objectives of the study

Organization green image, environment knowledge, environment concern, perceived product price and quality are the variable used. They found that organization green image, environmental knowledge, environmental concern, perceived product price and quality are the influential factors to the green purchase behavior of the consumers. So green companies are offer price and quality of the product with the identical one to motivate the consumers towards the green products

Aysal Boztepe (2012) in his research paper he found that environmental awareness, price, product features, promotion are the variables of green product influencing the purchase behavior of male consumers but promotion is the only variable influence the purchase behavior of female consumers and also mentioned that environment awareness, green product features, price and promotion are significantly related with green purchase behavior. Finally, he

suggested that there is a significant difference between the male and female consumers while purchase the green products, so companies are focus the different strategies on gender basis.

Joshi and Rahman (2015) studied factors affecting green purchase behavior and found that consumer attitude, environmental concern, and social influence play a major role in buying decisions. They also identified barriers like high price and lack of availability. The study highlighted that even though consumers show positive attitudes, actual purchase behavior is sometimes low due to situational constraints.

Yadav and Pathak (2016) applied the Theory of Planned Behavior to explain green purchase intention. They found that attitude, subjective norms, and perceived behavioral control significantly affect buying decisions. The study concluded that intention plays a key role in predicting actual green purchase behavior.

Sharma et al (2022) conducted a systematic review of over 150 studies and identified key determinants such as environmental concern, trust, perceived value, and price sensitivity. The study also highlighted the "attitude-behavior gap, where consumers express interest but do not always purchase green products.

Alkandi et al. (2023) compared Indian and Saudi consumers and found that environmental awareness, education level, and demographic factors influence green purchasing behavior. The study highlighted that higher awareness leads to more eco-friendly buying decisions.

Mamta and Prakash (2025) conducted a bibliometric analysis on green cosmetics and identified key themes such as environmental concern, product quality, and brand trust. The study showed a growing trend in research on green consumer behavior and increased consumer interest in sustainable products.

Gattupalli et al (2025) studied the role of online information and electronic word-of-mouth (eWOM) in influencing green product purchases. The findings revealed that credible information and online reviews significantly affect consumer attitudes and buying behavior

Dwivedi et al. (2025) analyzed recent trends in green consumer behavior and found that awareness, lifestyle changes, and sustainability concerns are increasing demand for eco-friendly products. The study also emphasized the role of social media in shaping consumer perceptions.

A Study on Customer Satisfaction towards Sony Products with Reference to Madurai City

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Abstract

This study examines customer satisfaction towards Sony products with special reference to Madurai city. The main objective is to analyze the level of satisfaction among consumers, identify the factors influencing their purchasing decisions, and evaluate the overall performance of Sony products in the local market. The study focuses on key products categories such as television, audio systems, smart phones, and home appliances, which are widely used by consumers in Madurai. Primary data was collected through a structured questionnaire distributed to Sony products users in Madurai city, while secondary data was gathered from journals, websites, and company reports. Convenience sampling was adopted, and response were analyzed using simple statistical tools such as percentage analysis and charts. The study considers important variables like product quality, price, durability, features, brand image, and after-sales services. The findings reveal that most customers are satisfied with Sony products due to their superior quality, advanced technology, and strong brand reputation. However, some customers expressed concerns regarding high pricing and limited-service centers in certain areas. Despite these issues, Sony maintains a competitive position in the market due to its consistent performance and innovation. The study concludes that customer satisfaction towards Sony products in Madurai city is generally high, but improvements in pricing strategies and services accessibility could further enhance customer experience. The research provides useful insights for marketers and policymakers to strengthen customer relationship and improve product offering in the region.

Keywords: *Electronic Goods, Buying decision factors, Pricing strategy, After Sales service, Durability.*

Introduction

Sony pictures entertainment produces and distributes movies and television shows. Sony also manufactures computer hardware and provides software services through its Sony computer entertainment divisions. It depends on a variety of factors. Some of these factors includes the quality of the products, the customer services provided by the manufacture and retailer, the ease of use of the products, the product's price point, and the availability of software updates. Additionally, customer satisfaction with electronic products can also be influenced by how well the product works with other electronic devices and how well it fits into the customer's lifestyle. Customer satisfaction is largely determined by the quality of the products, the level of customer service provided, the price of the product, and the availability of features that meet customer needs. Quality is a major factor when it comes to customer satisfaction. Customer want products that are reliable, durable, and provide the features that they need. High-quality products will typically have fewer problems and required less maintenance over time. Customer services are another factor in determining customer satisfaction. Customer want to feel valued and appreciated by the company they are buying from. This includes providing helpful customer services representative, clear and accurate product information, and a straightforward returns and exchange process price is also important consideration for customers. Customers want to feel that they are getting the best value for their money. Companies should strive to offer competitive prices to attract customers and keep them satisfied. Finally, customers want products that offer the features that they need. This includes features search as ease of use, compatibility with other product, and the ability to customize the product as needed. Sony also integrates its electronics with entertainment services, creating a seamless digital experience for users. Its products and services include products for the music, home entertainment, gaming, mobile communication, and digital imaging market. Sony also produces a wide variety of mobile phones, personal audio devices, and other consumer electronics. Through its music division, Sony music entertainment, the company produces and distributes music recording and music videos.

Objectives of the Study

- To determine the major factors influencing the buying decision of the customer.
- To analyze the level of satisfaction towards Sony products.
- To study socio-economics factors of respondents.
- To know customer problems and opinions about Sony products.

- To understand the buying behavior of the customers.

Importance

They focus on why people buy and use goods and services and how it impacts companies and economics. Understanding customers enables businesses to create effective marketing and advertising campaigns, deliver products and services that address needs and want, and retain customers for repeat business. This study also helps in identifying the strengths and weaknesses of Sony products, such as performance, durability, pricing and after sales services. By understanding these factors, the company can improve its products and services to meet customers' needs more effectively. The study is useful for marketers, researchers, and students to gain insights into consumer behavior and brand loyalty.

Statement of the Problem

Gadgets are considered as basic piece of current life. In the present century, new advancements presented by new brands of electronic things consistently has made the fresh debut of electronics things and has also made the organizations continually occupied with picking up the consideration of the customer like value, offers etc. The consumer loyalty towards particular Sony brand items has been made by the examinations in Madurai city for considering need of customer needs and their fulfillment.

Sampling Size

It refers to the number of people surveyed. In the study, information was collected from 100 respondents.

Sampling Technique

- Convenience sampling technique.
- The population being large and the time for the project are limited, urged choose techniques.

Tools For Research

- Tabulation
- Percentage analysis
- Bar chart
- Pie chart

Suggestions

- There are a few suggestions made to improve Sony Products. Improvement in the overall after sales service for products is necessary.
- The brand must focus on producing products that are durable. Customer feedback and queries must be considered.
- Try to produce goods suitable for Indian market and people. To price the products aggressively to compete with competitors.
- Sony should increase the number of authorized service centres to provide quick service to customers. The company should provide extended warranty and service packages to increase customer trust.
- Regular customer satisfaction surveys should be conducted to understand customer needs and expectations. Sony should introduce more affordable models for middle-income customers in India.
- The company should improve online customer support and complaint handling systems. More advertising and promotional activities can help increase awareness about Sony products.
- Sony should ensure availability of spare parts at reasonable prices. Discount offers and festival sales can attract more customers in the Indian market.
- Providing extended warranty offers can increase customer confidence in the product. Sony should focus on innovative technology and advanced features to stay ahead of competitors.
- The brand can improve online marketing and e-commerce availability for easy purchasing. The company should ensure quick replacement and repair services for defective products.
- Sony should strengthen its dealer and retailer relationships to improve product availability. The company should focus on improving product availability in all retail stores and online platforms.

Conclusion

Customer satisfaction is an unstable scale of measuring the utility of a product or a brand by the customer which is rapidly growing in this discipline of study. It is complex, multi-dimensional and reflects the variety of customer buying behaviour and decisions with respect to acquisition, consumption and disposal of products or commodities of a particular brand.

Sony corporation is taking efforts to produce quality products and sell it at reasonable prices, improve the after-sale service facilities and provide with suitable spares and assistance to customers. However, the brand should also care to attend the problems faced by the customers to retain their market share, loyalty among customers and their brand name. Customer satisfaction plays an important role in the success and growth of a brand. Quality, price, features and after-sales service are the major factors influencing customer satisfaction. Sony products are widely known for their quality, technology and brand reputation. Most customers prefer Sony because of its durability and performance. Improving service facilities and maintaining reasonable prices will help Sony retain loyal customers. Continuous innovation and customer focus will help the company maintain a strong position in the market. Most customers prefer Sony because of its quality, technology, and brand reputation. Customer awareness about Sony products is mainly through friends, family, advertisements. Price, quality, and after-sales service are the major factors influencing purchase decisions. The study shows that many customers are satisfied with the durability and performance of Sony products. After-sales service is an important factor in maintaining customer loyalty. Understanding customer preferences helps the company develop better products.

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Buying Behavior toward Branded Garments in Madurai City

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Abstract

The study on buying behavior toward branded garments in Madurai City aims to analyze consumer preferences, attitudes, and decision-making patterns in the apparel market. With the rapid growth of the Indian textile and fashion industry, there has been a noticeable shift in consumer interest from unbranded to branded garments. Factors such as urbanization, increased disposable income, changing lifestyles, and exposure to global fashion trends have significantly influenced this transition. Understanding these behavioral changes is essential for marketers and retailers to meet consumer expectations effectively. The main objective of this study is to identify the key factors influencing consumers' buying behavior toward branded garments in Madurai City. It also examines the level of brand awareness, consumer preferences, and the impact of demographic variables such as age, gender, income, education, and occupation on purchasing decisions. Primary data was collected through structured questionnaires distributed among consumers in different parts of Madurai, while secondary data was gathered from journals, articles, and previous research studies. The findings indicate that consumers prefer branded garments due to their perceived quality, durability, comfort, and style. Branded clothing is often associated with social status and self-image, which motivates consumers to choose well-known brands. Factors such as brand reputation, price, design, and availability play a crucial role in influencing purchase decisions. In addition, promotional activities such as advertisements, discounts, and celebrity endorsements significantly affect consumer choices. The study also reveals those social influences, including family, friends, and social media, play an important role in shaping consumer behavior. The increasing use of online shopping platforms and the availability of branded retail stores in Madurai have made branded garments more accessible to consumers. Furthermore, demographic factors significantly impact buying behavior. Younger consumers are more attracted to trendy and fashionable brands, whereas older consumers prioritize comfort and value for money. Income level is another important factor, as higher-income groups tend to prefer premium brands, while lower-income groups are more price-sensitive. Despite the

growing preference for branded garments, price remains a major constraint for some consumers. However, many consumers are willing to pay a higher price for branded products due to their long-term value and reliability. The study concludes that buying behavior toward branded garments in Madurai City is influenced by a combination of economic, psychological, and social factors. Overall, this research provides valuable insights for marketers, retailers, and manufacturers to design effective marketing strategies, improve product offerings, and enhance customer satisfaction in the competitive apparel market.

Keywords: *Buying behavior, Branded Garments, consumer preference, Brand Awareness, Madurai City, consumer satisfaction.*

Introduction

The garment industry is rapidly growing, with branded clothing gaining popularity due to changing lifestyles, fashion awareness, and higher income levels. Consumers prefer branded garments for their quality, durability, and style. Customer satisfaction is essential for business success, as satisfied customers are more likely to repurchase and stay loyal. In India, the apparel market is expanding due to urbanization and increased disposable income. Madurai, a key commercial city, has seen growth in branded retail outlets. Understanding customer satisfaction and buying factors is important for retailers to stay competitive and improve their services.

Customer satisfaction in the branded garments sector is determined by multiple elements, including product quality, pricing, brand reputation, current fashion trends, variety of designs, service efficiency, and the overall store atmosphere. When these aspects align with customer expectations, they lead to increased satisfaction and help in building long-term customer loyalty.

This study aims to examine the level of customer satisfaction towards branded garments in Madurai city. It seeks to understand the preferences, expectations, and perceptions of consumers regarding branded clothing. The results of this study will provide valuable insights for retailers and marketers to refine their business strategies, attract a larger customer base, and improve overall customer satisfaction.

Objectives of the Study

- 1) To examine the relationship between socio-economic factors and customers' preference for branded garments.

- 2) To identify the most important attributes considered by consumers while selecting a brand.
- 3) To analyze the key factors that influence customers to purchase branded garments in Madurai City.
- 4) To evaluate the impact of price, quality, brand image, and fashion trends on customers' buying decisions.

Importance of the Study

This study plays a significant role in understanding how consumer buying behaviour towards branded garments is evolving in Madurai City. Due to rising income, rapid urban development, and increased awareness of fashion trends, people are becoming more selective and conscious about their clothing choices. Branded garments, once seen as luxury products, are now widely accepted as part of daily wear among many consumers.

The research offers meaningful insights into the key factors that affect purchasing decisions, including product quality, pricing, brand reputation, design, and comfort. By analyzing these factors, retailers and marketers can develop effective strategies to satisfy customer needs and enhance their overall business performance.

Key Aspect

Buying behavior towards branded garments in Madurai city is shaped by various factors such as consumer lifestyle, personal preferences, and economic background. In recent times, people have become more conscious of fashion and the importance of brands, which strongly influences their purchasing decisions. One of the major factors is the quality of the product, as customers often choose branded clothing for its long-lasting nature, comfort, and better material. Pricing also plays a significant role; while some buyers are ready to spend more on branded items, others focus on reasonable pricing and overall value. In addition, brand reputation and social status impact consumer choices, since branded garments are commonly linked with prestige and a sense of identity in society.

Statement of the Problem

In recent times, the demand for branded garments has grown significantly as a result of evolving lifestyles, increased awareness of fashion, and rising income levels among consumers. Many individuals tend to choose branded clothing because they associate it with superior

quality, long-lasting durability, modern style, and social status. Consequently, there has been a noticeable expansion of branded garment showrooms and retail stores across Madurai city.

Data Collection

Primary Data

Primary data for this study is gathered directly from customers using structured questionnaires and survey methods

Tools for analysis

The data collected for the study is examined using basic statistical techniques, including percentage analysis, as well as the use of tables and charts for clear presentation and interpretation.

Suggestion

- 1) Branded garment companies must ensure superior fabric, neat stitching, and long-lasting durability to meet customer expectations effectively.
- 2) Firms should aim to keep prices reasonable so that people from various income levels can access branded clothing.
- 3) Retailers need to regularly update their collections with modern and trending designs to appeal especially to younger consumers.
- 4) Providing festive deals, clearance sales, and limited-time discounts can motivate customers to make frequent purchases.
- 5) Sales personnel should be courteous, approachable, and willing to assist customers in choosing suitable products.
- 6) Ensuring a complete range of sizes helps customers find garments that fit them comfortably without difficulty.
- 7) A clean, well-arranged store with good lighting and comfortable trial rooms enhances the overall shopping experience.
- 8) Brands should actively advertise through social media, television, and local platforms to increase awareness and visibility.
- 9) Simple and customer-friendly return and exchange options help in building trust and satisfaction.
- 10) Companies should offer convenient online purchasing through websites and mobile applications to reach a wider audience.

- 11) Introducing reward points, membership benefits, and special offers for regular customers can improve retention.
- 12) Brands should provide diverse options including casual, formal, ethnic, and sportswear to meet varied customer needs.
- 13) Retailers should gather opinions through surveys or suggestion systems to better understand customer expectations.
- 14) Quick handling of customer complaints and issues is essential to maintain satisfaction and brand loyalty.
- 15) Since young people are highly fashion-conscious, brands should focus on creating stylish and trendy outfits for this segment.

Conclusion

The research on customer satisfaction towards branded garments in Madurai City provides valuable insights into the tastes, expectations, and purchasing patterns of consumers. In recent times, branded clothing has gained significant popularity due to its superior quality, stylish appearance, long-lasting nature, and the social status it represents. Many consumers choose branded garments because they associate them with trust, consistency, and better overall value compared to non-branded alternatives.

The findings of the study indicate that several key factors influence customer buying decisions, including product quality, pricing, brand reputation, current fashion trends, and comfort. A large number of customers express satisfaction with branded garments, mainly because of their durability and modern designs. However, it is also observed that higher prices can sometimes discourage certain customers from making frequent purchases.

Additionally, the study highlights that customer expect a wider range of options, attractive discounts, and improved service from branded garment stores. Elements such as appealing store layouts, helpful sales personnel, and promotional activities play a crucial role in attracting customers. Therefore, retailers and garment companies should concentrate on enhancing quality, offering innovative designs, and keeping prices reasonable to improve customer satisfaction and loyalty.

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A Study on Digital Marketing Strategies for Small Businesses in Madurai City

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Abstract

In recent years, digital platforms have changed the way small businesses connect with customers and promote their products. The growing availability of smartphones and affordable internet services has encouraged many consumers to spend more time online. As a result, small businesses in Madurai City are beginning to rely on digital tools to improve their visibility and attract new customers. This study explores the types of digital marketing practices used by small business owners and examines how these practices support customer interaction and business progress. Many business owners prefer social media applications such as Facebook, Instagram, and WhatsApp because they allow direct communication with customers and make it easy to share product details, offers, and updates. These platforms are especially helpful for small businesses since they require less investment compared to traditional advertising. In addition, methods like search engine optimization (SEO) help businesses make their websites more noticeable when customers search for related products or services online. The study also identifies several positive outcomes of using digital marketing, including stronger relationships with customers, wider recognition of business brands, and better chances of increasing sales. However, certain obstacles still exist, such as limited digital knowledge, shortage of funds, and difficulty in creating appealing online content. Providing training sessions and improving awareness about digital tools can help reduce these problems. Overall, digital marketing is becoming an important support system for the steady growth and long-term survival of small businesses in Madurai City.

Keywords: Digital Marketing, Small Businesses, Social Media Tools, SEO, Customer Interaction, Business Development, Madurai City.

Introduction

In the modern business landscape, digital marketing has emerged as a powerful method for advertising products and services. The widespread availability of the internet and the growing influence of social media platforms have enabled small businesses to connect with customers more efficiently and at reduced costs compared to traditional marketing approaches. In Madurai City, small enterprises contribute significantly to local economic development by creating job opportunities and supporting community growth. Over the past few years, many entrepreneurs in Madurai have begun using digital tools such as social networking platforms, email campaigns, and online advertisements to promote their businesses. The purpose of this study is to analyze the types of digital marketing strategies adopted by small businesses in Madurai City and to assess how these methods contribute to their overall business performance.

Objectives of the Study

1. To explore the different digital marketing methods adopted by small-scale businesses operating in Madurai City.
2. To assess how familiar small business owners are with digital marketing tools and how frequently they utilize them.
3. To determine which digital platforms—such as social networking sites, business websites, and online advertisements—are most preferred by small businesses.

Importance

This research focuses on the role of digital marketing in supporting the development of small businesses in Madurai City. By using digital platforms, small enterprises can connect with a wider audience, advertise their products more efficiently, and compete with larger firms while managing costs. The study examines which digital marketing methods are most effective in increasing brand visibility and strengthening customer relationships. It also explores the difficulties experienced by small business owners when adopting digital technologies. The outcomes of this research are expected to assist entrepreneurs, academics, and policymakers in improving marketing approaches and encouraging long-term business growth in an increasingly digital environment.

Statement of the Problem

Digital marketing plays a major role in helping businesses communicate with customers and promote their products in the modern marketplace. In Madurai City, small businesses are experiencing stronger competition and noticeable changes in customer preferences because of the increasing use of the internet and social media. Compared to large companies, many small business owners continue to rely on traditional promotional methods due to limited digital knowledge, technical skills, and financial support.

Even though tools such as social media promotion, search engine marketing, email campaigns, and online advertisements are widely available, many small businesses in Madurai City do not make full use of these options to increase visibility and sales. Insufficient awareness, lack of technical ability, and poor planning often act as major barriers. This study focuses on examining the digital marketing methods used by small businesses in Madurai City, identifying the difficulties they encounter, and evaluating how digital marketing influences their growth and customer relationships.

Scope of the Study

Digital marketing has become an important tool that supports the growth of small businesses and helps them communicate with customers through online platforms. With the help of digital technologies, small businesses can create a noticeable online identity by developing optimized websites and publishing attractive and useful content. They can reach potential customers by using paid advertisements on search engines and social networking sites. Social media platforms also allow businesses to increase their visibility, communicate directly with customers, and develop long-term relationships with their audience.

This research mainly aims to study how small businesses in Madurai City make use of digital marketing methods. It focuses on understanding the ways in which business owners use different digital platforms such as social media networks, official websites, search engines, and online promotional tools to market their goods and services.

The study examines the level of awareness, usage, and success of digital marketing techniques among small-scale businesses. It also analyzes how these marketing methods support businesses in expanding their customer base, improving brand recognition, and

increasing sales results. In addition, the research highlights the advantages gained and the difficulties experienced by small businesses while applying digital marketing practices.

The scope of this research is restricted to selected small businesses operating within Madurai City. Information for the study is gathered from business owners and managers through the use of questionnaires. The results of this research are expected to provide a better understanding of how digital marketing contributes to the development and progress of small businesses.

Methodology

Research Design

A descriptive research method was utilized to investigate the digital marketing activities of small-scale businesses in Madurai City and to evaluate their influence on business outcomes.

Source of Data

This research relies on a combination of primary and secondary sources of data. Primary information was gathered from small business owners and managers using a carefully designed questionnaire. Secondary information was obtained from different materials such as academic books, journals, online sources, research papers, and earlier studies related to the field of digital marketing.

Sampling Method

The study selected participants from small businesses in Madurai City through a convenience sampling technique.

Sample Size

A sample of 100 small business owners/managers from Madurai City was selected for the study.

Data Collection Method

Primary data will be gathered through a structured questionnaire designed to examine participants' use of various digital marketing tools, including social media platforms, online advertisements, websites, and related promotional strategies.

Tools for Analysis

The gathered data was examined using percentage-based calculations and visual charts to better understand participants' responses.

Area of the Study

"This study is confined to small businesses in Madurai City that utilize digital marketing methods."

Suggestions

Small businesses can grow their customer base by making active use of social media platforms such as Facebook, Instagram, and WhatsApp. By posting product updates, sharing special discounts, and responding to customer messages, businesses can stay connected with their audience and build stronger relationships.

It is also important for businesses to set up and regularly update their Google Business Profile. This allows customers to quickly view essential information such as the shop's address, phone number, opening hours, and feedback from other customers.

Having a basic but easy-to-use website can further support business growth. A website gives customers a reliable place to learn about available products or services and find contact details, which helps increase customer confidence.

In addition, small business owners can use digital advertising platforms like Google Ads to introduce their products to a wider group of potential buyers. Requesting happy customers to share their experiences through online reviews can also improve the business's public image and make it more trustworthy to new customers.

Conclusion

To conclude, the research demonstrates that digital marketing has become a vital component for the development and survival of small businesses in Madurai City. The results show that the use of digital channels such as social media platforms, search engine optimization (SEO), WhatsApp communication, and online selling platforms has helped businesses improve their market presence, interact more effectively with customers, and

increase their sales opportunities. Businesses that consistently use digital tools are more capable of adapting to modern market competition.

The study also identifies several difficulties experienced by small business owners, including insufficient technical skills, financial limitations, and a lack of knowledge about newer digital marketing methods. Even with these challenges, digital marketing is generally more affordable and accessible than traditional promotional methods, particularly for businesses focusing on local markets.

Based on the findings, it is suggested that small business owners in Madurai City should enhance their understanding of digital marketing through training programs and professional support when required. In addition, support from government bodies and trade organizations, such as conducting awareness sessions and skill development workshops, can further encourage effective adoption.

In summary, the careful and regular use of digital marketing strategies can contribute significantly to business expansion, stronger customer relationships, and long-term stability for small businesses in Madurai City.

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The Study on Investors Preference on Gold Investment in Madurai City

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Abstract

Gold has long been considered a reliable and traditional investment option, especially in countries like India where it holds both economic and cultural significance. This study examines investors' preferences toward gold investment, focusing on the factors that influence their decisions, investment patterns, and level of awareness about various forms of gold investment. The study analyzes key variables such as safety, liquidity, return potential, inflation hedging, and risk perception associated with gold investments and investors awareness of modern investment avenues like Gold ETFs and digital gold.

Keywords: *Gold Investment, Investor Preference, Safety, Liquidity, Inflation Hedge, Risk Perception, Gold ETFs, Digital Gold, Financial Literacy, Investment Behavior*

Introduction

Gold is an integral part of our lives in India. On the global front, India is the largest consumer of gold. India accounts for more than 30 per cent of the global gold market.

However, the domestic production of gold in India is minimal. India meets the high demand gold from its domestic consumers by importing it.

Indian gold jewelry industry is the largest globally, valued at USD 40 billion (including recycled volumes), driven by a gamut of cultural, social and demographic factors.

India along with China is the two largest consumers of gold; with jewelry constituting bulk of the yellow metal consumption. ICRA believes that the domestic gold jewelry retail industry is witnessing a structural transformation with organized retailing gaining.

Contribution of organized retail to total jewelry consumed in India has grown 18 % from less than 5% (largely over the past decade), aided by the widening retail work of organized players and shifting consumer preferences towards organized/branded jewelry.

Jewelry consumption over the past decade has recorded a strong growth upwards of that driven increasingly by organized retail.

Rising quality awareness of customers has also aided a fillip to the organized retail segment, which is banking on its 'reliability' and 'quality' to compete against the highly fragmental unorganized jewelers.

Objectives

1. To analyze the preference of investors towards gold as an investment option.
2. To understand the frequency and purpose of investing in gold (savings, security, cultural reasons, etc.).
3. To examine the different forms of gold investment preferred by investors (jewellery, coins, bars, Gold ETFs, digital gold).
4. To assess the level of awareness among investors regarding modern gold investment options.

Statement of the Problem

1. No study income:

Gold is an asset which fails to give any regular income, on the other hand investments made in mutual funds, real estate and stocks would pay you dividends and rents.

2. Price set by international markets:

A lot of investors do not know the fact that Indian gold prices are subject to change depending on the international market. Any major fluctuations internationally will affect Indian prices As well. Dollar plays a vital role in gold prices.

3. Liquidity:

Indians have a several attachment with ornaments, when in need, these sentiments act as a hindrance. This fails the main motive of buying gold to use it at the time of uncertainties.

4. Issue with the storage:

Every time you have a physical gold object, storing it safely is always an issue. If you keep your jewelry and coins in a bank locker you will have to rush every time when needed. Additionally, one needs to pay the locker maintenance charges each year. If one go for bank deposits one gets the recent returns based on the tenure.

5. Lack of income dividends:

Gold is considered a tangible asset as you can own it in the form of gold bars, coins, or Jewelry, although you can also invest in gold stocks or through exchange-traded funds (ETFs). But if you decide to invest in physical gold, you'll probably miss out on potential dividend payments.

Unlike stocks that frequently distribute regular dividends on certain periods, holding onto gold solely offers the potential for value appreciation.

6. It doesn't generate ongoing income:

Since investing in gold doesn't give out regular dividends, it can't generate ongoing income for investors. You can't earn money through dividends or interest as you would with other investments like bonds, stocks or real estate.

Moreover, the lack of regular income from gold investments means that investors miss out on the compounding effect that dividend reinvestment can provide in other asset classes.

Scope of the Study

1. The study is limited to investors residing in Madurai city
2. It examines different forms of gold investment such as jewellery, gold coins, gold ETFs, sovereign gold bonds, and digital gold.
3. It focuses on investors behavior and preferences, including reasons for investing in gold such as safety, returns, liquidity, and tradition.
4. The study analyzes the awareness level of investors regarding modern gold investment options like ETFs and sovereign gold bonds.
5. It also evaluates the impact of price fluctuations and other market factors on gold investment decisions.

Methodology

In this Research, Convenience Sampling Method is used. Convenience Sampling is a non- probability sampling method where units are selected for inclusion in the sample because they are the easiest for the researcher to access this can be due to geographical proximity, availability at a given time, willingness to participate in the research. Sometimes called accidental sampling, convenience sampling is a type of non-random sampling.

Importance of Gold Investment

- Protection against inflation:

As inflation increases, the prices of precious metal like gold also increases and so investing in gold provides protection to investments against rising inflation.

- Good option to diversify portfolio:

It is a rule of thumb in the world of investment to never put all eggs in one basket; instead, it is advised to diversify the investment portfolio.

So, investing in gold can help and investor to diversify his investment portfolio as it is a low risk option and provides stability to the portfolio.

- Quick liquidity:

Liquidity refers to the time taken by an investment to be converted into cash. The less time it takes to convert an investment into cash, the more liquid it is considered to be and vice versa.

When compared to other forms of investment, such as land or shares, the yellow metal comes out to be highly liquid. It is because of the reason that metals such as gold can be sold even in tough economic conditions as they are considered to be valuable assets.

- Surety of returns:

Over a long period of time, precious metals like gold retain their value and have thus earned the reputation being safe investments.

- Global recognition:

Gold has an intrinsic value due to which it is recognized globally as an investment alternative. Its global acceptance makes it an investment option which can be bought and sold easily across countries for the same value.

- **Raise loans:**

For long, gold has been used by households in India as the most common form of availing secured loans. Now- a-days, there are plenty of financial institutions which offer loans against pledged gold such as Muthoot Finance or Manappuram Gold loans.

Suggestions

- Investors should not rely only on gold. It is better to balance gold with other assets like stocks, mutual funds, and fixed deposits to reduce risk.
- Instead of only buying physical gold, investors can choose modern options like Gold ETFs and sovereign Gold bond, which are safer and easier to manage.
- Gold gives better returns over the long term. Investors should avoid expecting quick profits and use gold as a longterm investment.
- Investors should regularly track gold prices and invest when prices are relatively low to maximize returns.
- While purchasing physical gold, investors should ensure it is hallmarked (like 916purity) to avoid losses.
- Gold is often bought during festivals or weddings, but investors should make decisions based on financial planning rather than emotions.

Conclusion

The study on investors' preference towards gold investment highlights that gold continues to be one of the most trusted and preferred investment avenues. Investors are mainly attracted to gold due to its safety, liquidity, and ability to act as a hedge against inflation and economic uncertainty. It is widely perceived as a stable asset that preserves value over time.

The findings indicate that traditional forms of gold investment such as jewellery, coins, and bars remain highly popular, especially due to cultural and emotional factors. However, there is a gradual shift towards modern investment options like Gold ETFs and digital gold among educated and younger investors. Despite this shift, the level of awareness about these alternatives is still limited.

Demographic factors such as age, income, and education significantly influence investment preferences. The study also reveals that while investors recognize the benefits of gold, their decisions are often influenced by price fluctuations and personal financial goals.

In conclusion, gold remains a reliable investment option, but there is a need to enhance financial literacy and awareness about diverse gold investment avenues. This will help investors make more informed and profitable decisions, thereby improving overall investment behavior.

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Implementation of Artificial Intelligence 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, chatbots, 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: *Artificial Intelligence, E-Commerce, Machine learning, Fraud detection, AI-driven E-commerce, Business Intelligence, Market analysis.*

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 chatbots 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 Impact of Social Media on Consumer Buying Behaviour in Madurai City

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Abstract

Social media has become an integral part of daily life and plays a significant role in influencing consumer buying behaviour. This study focuses on analyzing the impact of social media on consumer buying behaviour in Madurai City. It aims to understand how various social media platforms affect consumers' decisions, preferences, and purchasing patterns. The research examines factors such as social media advertisements, online reviews, influencer marketing, brand awareness, and consumer trust. The study states that social media is a powerful marketing tool that strongly affects consumer behaviour. Businesses in Madurai City can leverage social media platforms to enhance customer engagement and boost sales.

Keywords: *Social Media, Consumer Buying Behaviour, Madurai City, Online Reviews, Influencer Marketing, Digital Marketing, Consumer Trust, Purchase Decision*

Introduction

People across the globe use social media to connect other people or organization. The latest trend in marketing is the introduction of social media. Now-a-days social media had become very strong tool in influencing buying decisions of consumer. Social media has the power to influence potential consumers from the start until the stage of a purchase and beyond as well. There are four ways in which social media influence consumer behavior. They are: Social media (a) builds product awareness, (b) social proof as a greater force of buying decision, (c) promotions discounts and deals on social media, (d) social media influencers.

Social media has huge influence on consumers when they attempting to build awareness on a particular product. A large section of the audience gets to know your brand

through the content that is distributed on social media, in this way people get to know about your product. Social proof has emerged due to the tendency of people to imitate the behavior of people around them. Happy Customers tend to go about praising the products with likes, shares, reviews and comments on social media.

In the digital era the using of social networking websites has extensively effect on the consumers in various ways. They are many online networking sites which affect consumer behavior. They are Google, LinkedIn, You tube and so on. Now-a-days social media is used by almost all the ages of consumers like college students, working class and even old age people too. The main aim of this study is to examine how social media will affect the final consumer behavior among person who mostly uses social media websites.

Objectives of the Study

1. To analysis the impact of Social media on buying behaviour of consumer.
2. To identify the most influential social media platforms among consumers in Madurai.
3. To examine the level of trust consumers place in online reviews versus traditional Advertisements.
4. To study the role of online reviews, ratings, and influencer marketing in shaping consumer preferences.
5. To evaluate the effectiveness of social media marketing strategies in influencing consumer behaviour.

Statement of the Problem

In today's world people start their day with smart phones and they are easily attracted towards recent updates and ads in social media account. Now-a days, social media platforms like Whatsapp, Instagram, You Tube, Face book, Telegram and so on influence consumer behavior a lot and also make purchase very easy through online. Hence the aim of this study is to examine how social media will influence consumer behavior of general public and also analyze the factors affecting the general public to purchase through social media platform.

Scope of the Study

Taking the objectives of the research into account conducting the study from the View point of the consumer would be the ideal approach. The study help consumers identify

reasons regarding how social media changed their buying decisions. The main purpose of marketing is about analyzing the needs of the consumer therefore the data collected through the questionnaire is from the consumers point of view so that new insights can be determined. The research also aims to help potential readers understand importance of social media websites/apps in the consumer decision making process. The research focuses on the behaviour of end consumers.

Design of the Study

In this research, Convenience sampling method is used. "Convenience sampling" is a Non Probability sampling method where units are selected for inclusion in the sample because they are the easiest for the researcher to access this can be due to geographical proximity, availability at a given time, willingness to participate in the research. Sometimes called Accidental sampling, Convenience sampling is a type of Non Random sampling.

Importance of the Study

1. Understanding the "Digital Shift" in Tier-2 Cities

While most research focuses on metros like Chennai or Mumbai, Madurai represents a unique Tier-2 demographic. This study highlights how residents in historically rich, traditional cities balance local culture with modern digital consumption.

2. Strategic Value for Local Businesses

Small and Medium Enterprises (SMEs) in Madurai can use this data to: Identify which platforms (Instagram, WhatsApp, Facebook) actually drive sales.

3. Mapping the Consumer Journey

Social media doesn't just "sell"; it influences every step of the buying process. Your study tracks how a "like" or a "share" eventually leads to a transaction at a local store or an e-commerce site.

4. Psychological Insights

It explores the power of Electronic Word of Mouth (eWOM). In a close-knit district like Madurai, a recommendation from a friend on social media often carries more weight than a celebrity endorsement.

5. Socio-Economic Impact

The study reveals how digital literacy is bridging the gap between urban and rural consumers within the district, creating a more level playing field for market access.

Suggestions

- The study overall reveals both the positive and negative aspects of consumers on based of their experiences in social media marketing.
- Consumers experience in buying through social media marketing now a days is positive as soul as the negative side is because of that fraudulent involved in some of the block post or social media marketing platforms
- Some of the customers have also complaint about social media marketing flexibility for illiterate and elder generation people
- Social media handles have a far reach with the younger generation as compared to elder generation so this can push to a situation for the elder people to deny buying products from online.
- Business nowadays widely welcoming marketing methods involving social media handles for innovative advertisements are supportive but understandable for consumers and being transparent is more important.
- Social media marketing has a positive side and a negative side It is businesses responsibilities to take care about the negative side for securing customers loyalty
- There are various variables like education, occupation, income, gender, age and many more which affecting consumer behavior and social media too.
- There are different types social networking sites are there like twitter, whatsapp. You tube, skype, and many more which affecting consumer behavior.
- There many social media marketing and social networking sites where as some of them are very much significant while some are not significant.
- There are many uses of social media networking like sending messages, downloading, uploading, important messages transmission and many more.
- The more use of social networking sites increases the persons involvement in decision making and which is very important .
- Comparison can be made between traditional mode of media and social media communication

- Traditional media is also affecting the behavior of consumer so the social media but social media give latest updates and increase the knowledge society in general and consumers.
- It can be recommended that Social Media is more affecting behaviour of consumers as comparison can be made between traditional marketing and Social Media Marketing.

Conclusion

The study concludes that social media has a significant influence on the consumer buying behaviour of people in Madurai district. Social media platforms such as Facebook, Instagram, YouTube, and Twitter play an important role in providing product information, advertisements, reviews, and recommendations. Consumers frequently use these platforms to learn about new products, compare different brands, and read feedback from other users before making a purchase decision.

The findings indicate that social media marketing, influencer promotions, and online reviews have a strong impact on consumer awareness and trust. Attractive advertisements, product demonstrations, and customer reviews encourage consumers to try new products and services. In addition, social media enables businesses to communicate directly with customers and build strong relationships with them.

Overall, the study reveals that social media has become an essential marketing tool that influences consumer attitudes, preferences, and purchasing decisions in Madurai district. Businesses and marketers should effectively utilize social media platforms to promote their products, engage with customers, and improve their marketing strategies to meet the changing needs of modern consumers.

The study concludes that social media has become an important factor influencing the buying behaviour of consumers in Madurai district. Most of the respondents actively use social media platforms and frequently interact with online content.

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Women Entrepreneurs Engaged in Food Processing in Madurai

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Abstract

This study examines the status of women in India and highlights the importance of women entrepreneurship as a means of empowerment and national development. Although women have been regarded as symbols of strength and intelligence since ancient times, they have traditionally been assigned an inferior position in society and family life. Social customs, gender discrimination, female foeticide, malnutrition, school dropouts, early marriage and dowry-related harassment continue to restrict the progress of women in India. The study emphasizes that women possess natural qualities such as courage, determination, creativity, emotional strength and leadership, which make them capable entrepreneurs. Entrepreneurship provides women with an opportunity to become economically independent, improve their social status and contribute to society. When women establish and manage enterprises, they not only create employment and wealth but also strengthen the nation's economy. Therefore, women entrepreneurship, women empowerment and nation building are closely interconnected. Encouraging and supporting women entrepreneurs can help transform the social and economic position of women and lead to the overall development of the country.

Keywords: *Women, Entrepreneurship, Empowerment, Development, Equality, Employment, Economy, Leadership*

Introduction

Women are considered as a source of power (Shakthi) since Mythological times. The Hindus worships goddesses as a mother. But in reality, women occupy a back seat to men. Moreover, they are reserved as a mothers, sisters and other social bondages. Many poets have imagined women's minds as ocean. The upper layer of their minds, those of the ocean, have Turbulent Wave. But depths are serene and meditative. Women's minds are essentially

steadfast and strong. The truth is acknowledged by the Bhagavath Geetha wherein Lord Krishna describes his manifestation in the feminine quality of Medha or higher intelligence. In spite of these facts, in traditional Indian society women are accorded inferior status in family hierarchy. The Indian society considered women as weaker sex. Such sociological and cultural traditions and taboos have kept women dormant for quite a long time

The Sathi Prata [woman setting herself fire on the pyre of husband] almost disappeared, but shameful incidents like female feticide continue to take place in our society, called developed society. Women continue to face gender bias right from childhood. Incidences of malnutrition, school dropout, early marriage, harassment for dowry etc. are significant examples. The male female ratio in our country has also become a serious issue of concern these days.

All women are endowed with innate power that can make them successful entrepreneurs. Women entrepreneurship is inherent and also a natural process. Women are naturally endowed with the qualities of entrepreneurship. Maternity is a creative capacity involving risk of life. Maternal instincts generate enormous strength and determination that drive the fear away from them. These characters generate within themselves and not come from elsewhere. Women empowerment becomes reality by nurturing their innate qualities of entrepreneurship. When women bring life into this world, it contributes to the society. When an entrepreneur creates an enterprise it generates employment, create wealth.

Entrepreneurship is a prerequisite for the development of any nation. Hence the contribution of women entrepreneurs, are prerequisite for nation building. Women entrepreneurship, women empowerment and nation building are therefore synonymous. Women are naturally endowed with the emotions of love. This positive energy could be used in managing human resources efficiently. All the women have all the resources to manage an enterprise. Women entrepreneurship can only bring about women empowerment.

Review of Literature

Deepshikha Nagvanshi (2018) studied women empowerment through entrepreneurship in the food processing sector. The study emphasized that food processing enterprises create employment opportunities for women and enable them to achieve financial

independence. The research also highlighted that training, access to resources, and digital platforms play an important role in improving women's entrepreneurial success in the food sector.

Rajni Goel, Rachna Singla, and Jasvinder Singh (2019) conducted a study on women involved in food processing enterprises and examined their socio-economic conditions. The findings revealed that participation in food processing activities improved the standard of living of women entrepreneurs and increased their savings, skills, and knowledge levels. The authors concluded that food processing enterprises are effective tools for rural women empowerment and livelihood generation.

Pratibha Tewari, Savita Singhal, Poonam Kalash, and Dilip Jain (2019) discussed the potential of entrepreneurship development in the food processing sector. Their study pointed out that value addition in agricultural products creates significant opportunities for women entrepreneurs. The authors also emphasized the importance of training, infrastructure, and market support for the growth of women-led food processing enterprises.

Reema Jenifer D'Silva and Ganesh Bhat (2022) conducted a systematic review on women entrepreneurship in the food processing sector in India. Their study analysed existing literature and found that women entrepreneurs contribute significantly to economic development through food processing activities. However, they face barriers such as limited financial access, inadequate training, and weak institutional support. The authors suggested more localized research to understand the challenges faced by women entrepreneurs at regional levels.

V. Muthulakshmi and M. Jaisun (2023) examined the challenges faced by women entrepreneurs in the unorganized sector in Tamil Nadu. Their research highlighted issues such as work-life balance, financial constraints, and lack of entrepreneurial training. The study also emphasized that women entrepreneurs often operate small-scale enterprises such as food processing units, which contribute to household income and local economic development.

Pooja (2024) explored women-led agribusiness innovations and entrepreneurial opportunities in India. The study revealed that women are increasingly participating in

agribusiness and food processing start-ups due to government initiatives and entrepreneurship development programs. The research suggested that training, incubation centres, and startup support systems can enhance women's participation in food processing enterprises.

S. Aruna Prabha, N. Venkatesa Palanichamy, D. Murugananthi, K. M. Shivakumar, M. Kalpana, and M. Balakrishnan (2025) conducted a bibliometric review on women entrepreneurship research. Their study revealed that research on women entrepreneurship has increased significantly in recent years, particularly in sectors such as agribusiness and food processing. The authors concluded that women entrepreneurs play a crucial role in sustainable economic development and rural transformation.

M. Renukadevi, Y. S. Irine Jiji, and G. A. Hema (2026) studied women entrepreneurs in the food industry and identified factors influencing their entrepreneurial activities. The study found that women entrepreneurs in food businesses contribute significantly to community development and employment generation. However, challenges such as lack of financial support, gender bias, and limited marketing opportunities still hinder the growth of women-owned food enterprises.

Objectives of the Study

- To analyse the socio-economic profile of the respondents.
- To explore the theoretical background of a study of women entrepreneurs engaged in food processing activity in Madurai.
- To assess the entrepreneurial motivations of women food processors in the region.
- To analyse key challenges (technical, financial, market, regulatory) faced by women entrepreneurs in food processing.
- To summarize findings and offer a suitable suggestion.

Scope of the Study

- Women will be aware about benefits received by entrepreneurs from the government.
- They will be aware of labour laws and women's rights.
- They will get information about nutrition which in turn will improve the nutritional and health status of their families.

- They will never compromise with quality of food and thus better foods will be
- made available.

Research Design

In this Research, Both Primary and Secondary data are Used.

Primary Data

Primary data is the data that is collected for the first time through personal experience or evidence, particularly for research. It is also described as raw data or first-hand information

Source of Primary Data

This Research use Interview Schedule Method for collecting the data.

Secondary Data

Secondary data refers to data that is collected by someone other than the primary user. Common sources of secondary data for social science include censuses, information collected by government departments, organizational records and data that was originally collected for other research purposes.

Source of Secondary Data

This Research can take relevant data that is, related to our topic from some Journal and Books Published by the author's, Websites and Reports.

Sampling Method

In this Research, Convenience Sampling Method is used.

Convenience sampling is a non-probability sampling method where units are selected for inclusion in the sample because they are the easiest for the researcher to access this can be due to geographical proximity, availability at a given time, willingness to participate in the research. Sometimes called accidental sampling, convenience sampling is a type of non-random sampling.

Sample Size

In the Vast Madurai city, there are Large Number of Women Entrepreneurs But, It have taken **100 Women Entrepreneurs** as a Sample.

Statistical Tool Used

Frequency, Percentage Analysis these are all the tools used for research.

It was seen that there was lot of important information to be obtained from selected women entrepreneurs.

- 1 In entrepreneurs from different age group, around 42 % of women`s belonged to 31-40 years, and 38% of women`s belonged to 41-50 years.
- 2 In gender category there is 90% of women`s are female and 10% women belonged to transgender.
- 3 By dividing the education level into some categories, around 60% of women`s are in primary level and 32% of women`s are in secondary level, and other 8% of women`s education level is under graduate.
- 4 In marital status, 82% of women`s are married and 10% of women`s are unmarried and other 8% of women`s are in other categories (widow, divorce, separation).
- 5 In annual Income category around 86% of women`s annual income is, between 50,000-1,00,000 and other 14% of women`s annual income is, between 1,00,000- 1,50,000.
- 6 In their type of production is categorized into five parts. More workers engaged in drinks/cold drinks making (26%) and 24% women`s engaged in papad making and 20% of women`s involved in food service and other type of production (pickle making).
- 7 Large number of women had obtained formal training.
- 8 Most of the female workers (60%) are motivated by their family members and 22% of women`s are motivated by their self.
- 9 44% of women`s are satisfied with their family co-operation.
- 10 42% of women`s are agreed the social problem.
- 11 46% of women`s are highly agreed their economic problem (financial problem).
- 12 By categorize their personal problems into physical fatigue, raising the children and mental stress, 60% of women`s are highly agreed with their physical fatigue, 52% of women`s faced the problem of raising the children and 54% of female workers agree their mental stress.

Conclusions

The researcher found that the collected data would be of great importance as data base. The researcher would recommend more case studies in this direction, so that a women entrepreneur gets more recognition and acceptance. Such studies will help the women to solve

the problems faced. It will motivate agencies and government to provide help, support and benefit to women entrepreneurs

Customers Satisfaction towards Hindustan Unilever Limited Product in Madurai City

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Abstract

This study focuses on analyzing customer satisfaction towards Hindustan Unilever Limited products in Madurai city. The primary objective is to examine consumer perception, satisfaction level, and factors influencing the purchase of HUL products such as personal care, home care, and food items. The study is based on both primary and secondary data, collected through structured questionnaires from consumers in Madurai. Customer satisfaction is influenced by various factors including product quality, price, brand image, availability, and promotional strategies. Previous studies indicate that satisfaction plays a vital role in building customer loyalty and repeat purchase behavior. The analysis reveals that a majority of customers are satisfied with HUL products due to their consistent quality, strong brand reputation, and wide availability. However, some customers express concerns regarding pricing and competition from alternative brands. The study concludes that Hindustan Unilever Limited maintains a strong position in the market, but continuous improvement in pricing strategies and product innovation is essential to enhance customer satisfaction further. The findings of the study will help marketers and companies to understand consumer expectations and improve their strategies accordingly.

Keywords: *Customer Satisfaction, Hindustan Unilever Limited, Consumer Behavior, FMCG Products, Brand Loyalty, Product Quality, Madurai City.*

Introduction

The introduction of a study on customer satisfaction towards Hindustan Unilever Ltd products in Madurai city should provide context, briefly outlining the significance of the research. Highlight the importance of understanding consumer perceptions and preferences, as

well as the relevance of Hindustan Unilever Ltd in the Madurai market. Customer satisfaction is a pivotal aspect for companies striving to thrive in the competitive market, and Hindustan Unilever Ltd is no exception. This study delves into customer satisfaction towards HUL Products in Madurai city, aiming to provide valuable insights for both the company and consumers. Madurai, a vibrant cultural hub in Tamil Nadu, present a unique market context for understanding consumer preferences.

Hindustan Unilever Ltd, a leading player in the fast-moving consumer goods sector, has a diverse product portfolio ranging from personal care to home care and food products. The significance of this study lies in its potential to unearth the factors influencing customer satisfaction and how they contribute to brand loyalty. An urbanization and lifestyle changes impact consumer behavior, HUL's adaptation strategies in Madurai become crucial to explore. By comprehensively analyzing customer satisfaction, we aim to contribute valuable insights that empower HUL to enhance its products and services, fostering stronger connections with the diverse consumer base in Madurai.

Now a day's satisfaction of customer has become one of the important goals for every product and service industry, the satisfaction analysis is becoming a very much essential tool for customer care and support. An organizations purpose is to measure, analyze, and report the degree to which they are meeting this goal within their organization.

Objectives of the Study

- To explore the theoretical background of a study on customer satisfaction towards Hindustan Unilever Limited product in Madurai.
- To analyses the personal profile of the respondent.
- To summarize findings and offers a suitable suggestion.

Importance

Customer satisfaction plays a crucial role in the success of Hindustan Unilever Limited products in Madurai city. It helps the company understand consumer needs, preferences, and expectations in a competitive FMCG market. When customers are satisfied with product quality, pricing, and availability, they are more likely to develop brand loyalty and continue purchasing

the same products. This not only increases sales but also strengthens the company's market position. In a city like Madurai, where consumers have multiple alternatives, maintaining high satisfaction levels is essential to retain existing customers and attract new ones. Customer satisfaction also leads to positive word-of-mouth, which influences others' buying decisions. Moreover, feedback from customers helps the company improve its products and marketing strategies. Therefore, ensuring customer satisfaction is vital for long-term growth, competitive advantage, and sustainable success of Hindustan Unilever Limited in Madurai city.

Statement of the Problem

The statement of the problem for a study on customer satisfaction towards Hindustan Unilever Limited products in Madurai could focus on understanding factors influencing satisfaction, identifying areas for improvement, and assessing the impact of customer experiences on brand loyalty. Consider addressing specific issues like product quality, availability, pricing, or customer service to provide a clear direction for your research.

1. **Product satisfaction:** How happy are customer in Madurai with the quality of Hindustan Unilever product?
2. **Availability concerns:** Are HUL products easy to find and buy in stores across Madurai?
3. **Pricing impact:** Does the cost of HUL products match what customers in Madurai expect?

Scope of the Study

This study aims to investigate the level of customer satisfaction with Hindustan Unilever Limited products in the Madurai region. The scope encompasses various facets to provide a comprehensive understanding:

❖ Product Quality and performance

- Evaluate the perceived quality of HUL Products.
- Assess the performance and effectiveness of the Products.

❖ Product Availability and Accessibility

- Analyse the availability of HUL Product in Madurai.
- Investigate the accessibility of product through various distribution channels.

❖ **Pricing and Value for Money**

- Examine the pricing strategy of HUL products in Madurai.
- Assess customers' perceptions of the value they receive for the price paid.

❖ **Brand perception**

- Explore how customers perceive the HUL brand in Madurai.
- Understand the influence of brand reputation on purchasing decisions.

The research will employ a mix of quantitative and qualitative methods, including surveys, interviews, and data analysis. The findings aim to offer valuable insights to HUL for refining strategies and ensuring heightened customer satisfaction in the Madurai market.

Data Collection

Primary data

- The primary data are mainly collected from 110 customers using structured questionnaires.
- Secondary data are mainly collected from the various published sources of information such as books, journals, and websites relating to customer satisfaction of Unilever product.
- The questionnaire are divided into two section as follows
 - i. In demographic profile personal information of the respondents have been taken such as age, gender, qualification, Income.
 - ii. In second section, few questions have been asked to respondents to know about a study on customer satisfaction towards Hindustan Unilever Limited Product in Madurai.

Method of Sampling

Convenience sampling methods are adopted for this study. Due to not availability of the population size we select the convenience sample to make the study. This type of sample comes under the non-random sample. Under this type we can take the customer opinion who ever available to us or whoever we have seen.

Sample Size

The study covered a sample size of 110 respondents belong to the study area.

Area of Study

The area of the study refers to Madurai city.

Tools for Analysis

Percentages, Comparative study, Charts, Tables and Graphs

Suggestions

1. Hindustan Unilever Limited should maintain consistent product quality to improve customer trust and satisfaction.
2. The company should introduce more affordable pack sizes to suit customers with different income levels.
3. Improving product availability in rural and semi-urban areas of Madurai district can increase customer convenience.
4. The company should strengthen distribution channels to ensure products reach all retail shops regularly.
5. Attractive and eco-friendly packaging can improve customer perception and satisfaction.
6. The company should increase promotional activities through television, social media, and local advertisements.
7. Providing special discounts and offers can encourage customers to purchase more products.
8. The company should conduct regular customer feedback surveys to understand customer expectations.
9. Retailers should be encouraged to display products properly to attract more customers.
10. The company should introduce new products based on changing customer preferences and trends.
11. Increasing awareness about product benefits can improve customer confidence and loyalty.

12. The company should improve customer service and quickly address complaints or product issues.
13. More product demonstrations in supermarkets and retail stores can help customers understand product features.
14. The company should focus on maintaining hygiene and safety standards in product manufacturing.
15. Expanding online sales platforms can make products easily accessible to modern customers.
16. The company should improve communication with customers through digital platforms and mobile apps.
17. Providing free samples of new products can attract new customers and increase product trials.
18. Retail store employees should be trained to guide customers about the benefits of different products.
19. The company should focus on environmentally friendly production to build a positive brand image.
20. Continuous product innovation can help the company stay competitive in the FMCG market.
21. Customer loyalty programs can help retain regular buyers and improve satisfaction.
22. Increasing local market research in Madurai district can help understand regional needs better.

Conclusion

The study indicates that customers in Madurai generally have a positive perception of Hindustan Unilever Ltd (HUL) products. People are satisfied with the quality, variety, and availability of HUL products, leading to brand loyalty. Good customer service also contributes to their overall satisfaction. However, there are areas for improvement, such as product pricing and packaging. Despite this, the study suggests that HUL is performing well in Madurai's market. By addressing these areas, HUL can further enhance customer satisfaction and maintain its strong presence in Madurai, ensuring continued success in meeting consumer needs and preferences.

Customer satisfaction towards products of Hindustan Unilever Limited in Madurai District shows that the company has a strong presence and positive reputation among consumers. Most respondents are familiar with HUL products and regularly purchase them due to their good quality, reasonable price, and wide availability in local markets. Popular brands offered by the company are widely trusted by customers, which helps the company maintain customer loyalty and a strong market position.

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A Study on Consumer Buying Behavior towards Amul Products in Madurai City

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Abstract

The consumer buying behavior towards Amul products in Madurai city. Amul, one of India's leading dairy brands, offers a wide range of products such as milk, butter, cheese, ice cream, and other dairy items. The study aims to analyze the factors influencing consumer preferences, including price, quality, brand image, availability, and promotional strategies. Primary data was collected through structured questionnaires from consumers in Madurai city, while secondary data was gathered from journals, websites, and company reports. The findings reveal that quality and affordability are the major factors driving consumer preference towards Amul products. Brand trust and wide distribution network also play a significant role in influencing purchase decisions. The study concludes that Amul maintains a strong position in the market due to its consistent quality, reasonable pricing, and effective marketing strategies, but recommends further promotional activities and product innovations to enhance customer satisfaction and loyalty.

Keywords: *Consumer Buying Behavior, Amul Products, Brand Preference, Customer Satisfaction, Dairy Industry, Purchase Decision, Madurai City, Marketing Strategies*

Introduction

Consumer buying behavior plays a vital role in understanding how individuals make decisions to purchase goods and services. It involves studying the preferences, attitudes, motivations, and purchasing patterns of consumers. In today's competitive market, analyzing consumer behavior helps companies design effective marketing strategies. Amul is one of India's most trusted and leading dairy brands, known for its wide range of products such as milk, butter, cheese, ice cream, curd, and other dairy items. Established under the cooperative movement, Amul has built a strong reputation for quality, affordability, and availability across urban and rural markets. Its tagline "The Taste of India" reflects its widespread acceptance

among consumers. Madurai city, known for its cultural heritage and growing urban population, represents a significant market for fast-moving consumer goods, including dairy products. The changing lifestyle, increasing income levels, and rising awareness about health and nutrition have influenced the consumption patterns of dairy products in this region. This study focuses on analyzing the buying behavior of consumers towards Amul products in Madurai city. It aims to identify the key factors that influence consumer preferences, such as price, quality, brand image, availability, and promotional activities. Understanding these factors will help in evaluating the position of Amul in the local market and provide insights for improving its marketing strategies and customer satisfaction.

Objectives of the Study

1. To identify the factors influencing consumer buying behaviour.
2. To analyze consumer preference towards Amul products.
3. To study customer satisfaction towards Amul products.
4. To examine the impact of price and quality on purchase decision.
5. To identify frequency of purchase of Amul products.

Importance of the Study

- Understanding Consumer Preferences Research helps identifying the preferences, taste and purchasing patterns of consumers in Madurai. This can guide Amul in customizing its product offering to meet local needs.
- Market Penetration and Growth Analyzing buying behavior provides insights into market penetration levels and helps identify untapped potential. It aids in formulating strategies to enhance Amul's presence in the city.
- Product Development and Innovation Consumer feedback and preference can drive the development of new products or improve existing ones, aligning with the needs of the target audience in Madurai.
- Competition Analysis The study helps understand how Amul products fare against competitors in the region, enabling the company to strategize effectively to maintain or enhance its market share.
- Consumer Satisfaction and Retention by analyzing consumer behavior, Amul can assess satisfaction levels and implement measures to improve customer loyalty and retention in Madurai.

- **Cultural and Regional Insights** Madurai, being a culturally rich city may have unique consumption habits. Understanding these habits allows Amul to align its branding and marketing strategies accordingly.
- **Effective Marketing and Promotion** research helps identify the most effective promotional and advertising channels that resonate with consumers in Madurai optimizing marketing efforts and budgets
- **Economic Contribution** A comprehensive study sheds light on the role of the Amul products in contributing to the local company.

Statement of the Problem

Understanding consumer buying behaviour crucial for the success of any business, including Amul, a leading brand in the Indian dairy industry. In the context of Madurai city, where consumers exhibit diverse preferences and purchasing habits, it becomes essential to examine the factors influencing their choices.

The problem lies in identifying the key determinants such as price, quality, brand loyalty, availability, promotional strategies, and socio-economic factors that drive consumer decisions towards Amul products. Additionally, it is important to explore whether Amul's products meet the expectations of consumers in terms of taste, affordability and accessibility.

The study also seeks to address challenges like competitions from local and regional brands, changing consumer preferences and the impact of digital marketing and distribution channels. By analyzing these aspects, the study aims to provide insights for Amul to enhance its market presence and consumer satisfaction in Madurai city.

Scope of the Study

This study on consumer buying behavior towards Amul products in Madurai city covers various aspects related to consumer preferences and purchasing decisions.

- **Geographical Scope:** The study is limited to consumers residing in Madurai city and nearby areas.
- **Product Scope:** It focuses on selected Amul dairy products such as milk, butter, cheese, curd, and ice cream.

- **Consumer Behavior Analysis:** The study examines factors influencing buying behavior, including price, quality, brand image, taste, availability, and promotional activities.
- **Customer Satisfaction:** It evaluates the level of satisfaction among consumers regarding Amul products.
- **Brand Preference Study:** The research analyzes consumer preference for Amul compared to other competing dairy brands in the market.
- **Data Collection Scope:** The study is based on primary data collected through questionnaires and secondary data from books, journals, and online sources.
- **Time Scope:** The study reflects consumer behavior during the specific period in which the research was conducted.
- **Market Insight:** It provides insights into the current market position of Amul in Madurai and helps identify opportunities for improvement.

Suggestions

- **Increase Promotional Activities:** Amul can enhance its visibility through more local advertising, social media campaigns, and promotional offers to attract new customers and retain existing ones.
- **Improve Product Availability:** Ensuring consistent supply of all products in retail outlets and supermarkets will help avoid customer dissatisfaction due to stock shortages.
- **Introduce New Product Variants:** Amul can introduce region-specific flavors and innovative dairy products to cater to the tastes and preferences of consumers in Madurai.
- **Focus on Competitive Pricing:** Maintaining affordable pricing while ensuring quality will help Amul sustain its competitive advantage over other dairy brands.
- **Enhance Distribution Network:** Expanding distribution channels, especially in semi-urban and rural areas around Madurai, can increase market reach.
- **Strengthen Brand Awareness Programs:** Conducting awareness campaigns about product quality, nutritional benefits, and hygiene standards can build stronger consumer trust.
- **Customer Feedback Mechanism:** Implementing effective feedback systems will help the company understand consumer needs and improve its products and services accordingly.

- **Improve Packaging and Labeling:** Attractive and informative packaging can influence buying decisions and provide better product information to consumers.
- **Focus on Quality Consistency:** Maintaining high quality across all product categories is essential to retain loyal customers and build long-term relationships.
- **Retailer Relationship Management:** Building strong relationships with local retailers and distributors can help improve product availability and sales performance.

Conclusion

The study on consumer buying behavior towards Amul products in Madurai city reveals that Amul enjoys a strong position in the dairy market due to its high product quality, reasonable pricing, and strong brand reputation. Consumers in Madurai show a clear preference for Amul products, mainly influenced by factors such as taste, freshness, availability, and trust in the brand.

The findings indicate that quality and affordability are the key determinants of purchase decisions, while effective distribution and brand loyalty further strengthen Amul's market presence. Although competition exists from other dairy brands, Amul continues to maintain customer satisfaction through its wide product range and consistent performance.

There is scope for improvement in areas such as promotional activities, product innovation, and market penetration in certain segments. By focusing on these aspects, Amul can further enhance its customer base and sustain long-term growth.

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Choice of Face Cream among the Woman Consumers' in Madurai City

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Abstract

This study focuses on the choice of face cream among women consumers in Madurai city and examines the factors influencing their purchasing decisions. In today's modern lifestyle, skin care has become an essential part of daily routine, especially among women. The growing awareness about personal grooming, beauty standards, and health consciousness has increased the demand for face creams. Women consumers consider various factors such as product quality, price, brand image, ingredients, and suitability to their skin type while selecting face creams. The study is based on primary data collected from women respondents in Madurai city through questionnaires. The findings indicate that brand reputation and product effectiveness play a significant role in influencing consumer choice. Price sensitivity is also an important factor, as many consumers prefer affordable products with good quality. Additionally, advertisements, social media, and peer influence impact buying behaviour. There is also a noticeable shift towards herbal and natural face creams due to concerns about chemical ingredients and skin safety. The study concludes that understanding consumer preferences helps companies design better products and marketing strategies. It also highlights the importance of customer satisfaction and brand loyalty in the cosmetic industry.

Keywords: *Face Cream, Women Consumers, Consumer Behaviour, Brand Preference, Price, Skin Care, Madurai City, Cosmetic Industry*

Introduction

The cosmetic industry in India plays a significant role in its economic development. Besides providing employment to thousands of people, the industry caters to the ever-increasing cosmetic product needs of the people in the length and breadth of the nation. It adds substantial revenue to government exchequer by the levy of excise duties and sales tax and helps in building up foreign exchange reserve by exports. Before 1990's the market

penetration levels of international cosmetics brands in India were low. But many of the world's popular cosmetic brands enter the Indian market in the 1990's as the Indian market was opened up to foreign companies. At present foreign brands constitute about 20 percent of the market, due largely to the higher pricing these brands carry.

Cosmetics are the substances used to enhance and care for the appearance of individual personality and in some cases they are used to do away with the Odour of the human body. At present the use of cosmetics has become a common phenomenon of everyday life of many Indians with the liberalization of the Indian economy many multinational companies (MNC's) have entered the Indian market and market their products in different brand names catering to the varying requirements of different people.

Objectives of the Study

1. To study the socio-economic status of woman consumers' in Madurai city.
2. To study the woman consumers' brand preference towards face creams.

Importance

The importance of face cream choice among women consumers in Madurai city lies in its significant role in maintaining skin health and enhancing personal appearance. Due to the city's hot climate and exposure to dust and pollution, women rely on face creams to protect their skin, prevent dryness, and reduce common issues like acne, tanning, and premature aging. Choosing the right face cream helps in nourishing the skin and maintaining a healthy glow, which in turn boosts self-confidence and overall well-being. Moreover, with increasing awareness about skincare, women are becoming more conscious of selecting products that suit their skin type and contain safe ingredients. The choice of face cream also reflects lifestyle, personal preferences, and economic considerations, making it an important factor in daily grooming and beauty routines among women in Madurai.

Another important aspect of face cream choice among women consumers in Madurai city is its role in preventing long-term skin damage and supporting overall skin care routines. Regular use of suitable face creams helps protect the skin from harmful UV rays, reduces pigmentation, and maintains skin elasticity. It also supports anti-aging benefits by minimizing fine lines and wrinkles, which is a growing concern among women. Furthermore, selecting the

right face cream contributes to better skin hygiene and acts as a foundation for other cosmetic products. As women become more aware of personal grooming and professional appearance, the importance of choosing an effective and reliable face cream continues to increase in their daily lives.

Key Aspects

The influencing the choice of face cream among women consumers in Madurai city include several personal and market-related factors. One of the primary aspects is skin type compatibility, as women prefer creams that suit their specific skin conditions such as oily, dry, or sensitive skin. Ingredients also play a crucial role, with many consumers showing preference for herbal or natural products to avoid harmful side effects. Brand image and trust influence buying decisions, as reputed brands are often associated with better quality and safety. Price and affordability are important considerations, especially for middle-income groups who look for value for money.

Additionally, product effectiveness in providing benefits like fairness, glow, moisturizing, and acne control is a major factor. Advertising, peer influence, attractive packaging, and easy availability in local shops or online platforms also significantly impact the selection of face creams among women in Madurai city.

Scope of the Study

The study focuses on female consumers of different age groups (Teenagers, young adults, middle –aged and older woman) who use or have used face cream products.

In this study includes various type and brands of face creams available in the market, such as moisturizing creams, anti-aging creams, Sunscreen face creams, Whitening or brightening creams, Natural/organic products. However, it excludes other skincare products such as lotions, serums, face masks, and toners unless they are part of a face cream product range.

It deals with examines multiple factors that influence woman's choice of face creams, including: Brand preference, Price sensitivity, Ingredients and skin benefits, Packaging and product image, Availability and distribution, Peer influence and advertisements, Consumer satisfaction.

The research focuses on current consumer preferences and purchasing patterns during the period of the study, capturing present trends rather than historical changes over time.

The study investigates why woman choose particular brands or types of face cream and the factors influencing their decision. It also explores customer satisfaction and repeat purchase behavior.

The findings of this study can be useful for: Skin care and cosmetic product manufacturers, Retailers and distributors of face creams, Marketing professionals and brand managers.

They can use insights to improve product positioning, pricing strategy, and promotional activities targeting woman consumers in Madurai.

Statement of the Problem

The use of cosmetics either for personality related reasons or for health related reasons has becomes widespread and is frequent among all the sections of people. Increases in the number of companies manufacturing cosmetics, introduction of different new cosmetics for new end uses, the increase in the demand for cosmetics, the woman's recent attitude of visiting beauty Parlours are the proof of the growing important and popularity of cosmetics. In this competitive modern age, where different qualities and types of good exists, branding is of special important in the business world.

Branding not only gives a separate identification and easy recognition to the product but also creates special brand- preference. Branding is a powerful instrument of demand creation and demand- retention. Woman consumers are aware of and prefer a particular brand when it is available for purchase. In the earlier days people used to buy any brand available in the market. But now-a-days they make enquiries regarding the best brand available. They have realised the quality of the product matters most.

Thus, the consumer displays a good deal of awareness recording the brand. Since branding plays on important role in determine the product's ultimate success of failure. Hence, the researcher has made on attempt to study the woman consumers brand preference towards face creams in Madurai.

Need for the Study

The need for the study on the choice of face cream among women consumers in Madurai city arises from the growing importance of skincare in daily life and the rapid expansion of the cosmetic market. With a wide variety of face creams available, consumers often face confusion in selecting the most suitable product for their skin type and needs. This study helps to understand the preferences, buying behaviour, and factors influencing women's choices, such as price, brand, ingredients, and effectiveness. It also provides insights into changing trends, increasing awareness about natural and safe products, and the impact of advertisements. Furthermore, the study is useful for marketers and companies to develop better products and strategies that meet consumer expectations, while also helping consumers make informed decisions regarding their skincare choices.

Sample Design

Method of Sampling

Convenience sampling methods are adopted for this study. Due to not availability of the population size, we select the convenience sample to make the study. This type of sample comes under the non-random sample. Under this type we can take the customer opinion who ever available to us or whoever we have seen.

Sample Size

The study covered a sample size of 100 respondents belong to the study area.

Area of Study

The area of the study refers to Madurai city.

Tools for Analysis

Percentage analysis.

Suggestions

In recent years, the cosmetics and personal care industry has experienced rapid growth due to increasing awareness about beauty, skincare, and personal grooming. Among various cosmetic products, face cream has become one of the most commonly used skincare products among women. Face creams help in moisturizing the skin, protecting it from environmental damage, improving skin tone, and maintaining healthy skin. The demand for face creams has increased significantly as women are becoming more conscious about their appearance and

skin health. This has led to the introduction of various brands and types of face creams in the market, offering different benefits such as fairness, anti-aging, sun protection, hydration, and skin repair.

Madurai city, one of the major cities in Tamil Nadu, has a diverse population with varying lifestyles, income levels, and consumer preferences. Woman consumers in Madurai are increasingly adopting modern skincare products while also considering traditional beauty practices. The availability of numerous face cream brands such as moisturizing creams, fairness creams, herbal creams, and medicated creams has made the purchasing decision more complex for consumers. Women now evaluate several factors before choosing a face cream, including brand reputation, product quality, ingredients, price, advertisement influence, packaging, and recommendations from friends or family members.

Consumer behaviour plays a significant role in determining the success of cosmetic products in the market. Woman consumers tend to select face creams based on their skin type, personal preferences, and perceived product benefits. Some woman prefer herbal or natural products due to growing awareness about chemical ingredients, while others prefer well-known branded products due to trust and reliability. The influence of advertisements through television, social media, and digital marketing platforms has also significantly impacted the buying behaviour of woman consumers. Marketing strategies used by cosmetic companies often target woman by highlighting beauty benefits, skin improvement, and confidence enhancement.

Another important factor influencing the choice of face cream among woman is the increasing concern about skin problems caused by pollution, sunlight, and changing climatic conditions. Woman are looking for products that can protect their skin from sun damage, dryness, pigmentation, and premature aging. As a result, cosmetic companies are introducing specialized face creams such as sunscreen creams, anti-aging creams, and vitamin-enriched creams. The growing awareness about skincare routines and dermatological advice has also encouraged woman to select face creams carefully based on their skin needs.

The purchasing decision of face cream is also influenced by socio-economic factors such as age, occupation, income level, education, and lifestyle. Young woman may prefer

fashionable and trendy cosmetic brands, while middle-aged woman may focus more on anti-aging or skin protection products. Working woman often prefer convenient and reliable products that provide quick results, whereas homemakers may focus more on affordability and availability. Therefore, understanding the demographic characteristics of woman consumers is important in analysing their product preferences.

In addition, the role of retail outlets and availability of products also affects consumer choice. Face creams are widely available in supermarkets, cosmetic stores, pharmacies, and online shopping platforms. With the growth of e-commerce, many woman now compare product reviews, ratings, and prices before purchasing a face cream. Online platforms also provide access to a wide range of products, making it easier for consumers to choose according to their preferences and budget.

This study focuses on analysing the factors influencing the choice of face cream among woman consumers in Madurai city. It aims to understand the buying behaviour, preferences, and satisfaction level of woman consumers regarding different face cream brands. The study also attempts to identify the key factors that motivate woman to select a particular product. By understanding these factors, cosmetic companies and marketers can develop effective marketing strategies to meet the needs and expectations of woman consumers.

The findings of this study will help marketers, retailers, and cosmetic companies understand consumer preferences more effectively and design products that suit the needs of woman consumers in Madurai city. Moreover, the study will contribute to the academic understanding of consumer behaviour in the cosmetics industry and provide useful insights for future research in this field.

Conclusion

Another important factor influencing the choice of face cream among woman is the increasing concern about skin problems caused by pollution, sunlight, and changing climatic conditions. Woman are looking for products that can protect their skin from sun damage, dryness, pigmentation, and premature aging. As a result, cosmetic companies are introducing specialized face creams such as sunscreen creams, anti-aging creams, and vitamin-enriched creams. The growing awareness about skincare routines and dermatological advice has also encouraged woman to select face creams carefully based on their skin needs.

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A Study on Customer Satisfaction among the Chakra Gold with Special Reference to Thiruparankundram Block

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Abstract

This study focuses on analyzing customer satisfaction towards Chakra Gold with special reference to Thiruparankundram Block. Customer satisfaction plays a vital role in determining the success and growth of any brand in the competitive gold and jewellery market. The main objective of the study is to understand customer preferences, expectations, and satisfaction levels regarding Chakra Gold products and services. The study is based on primary and secondary data. Primary data was collected through structured questionnaires distributed among customers in Thiruparankundram Block, while secondary data was gathered from company records, websites, and relevant literature. Various factors such as product quality, pricing, design, customer service, and brand image were considered to evaluate satisfaction levels. The findings of the study reveal that most customers are satisfied with the quality and design of Chakra Gold products. However, there are areas like pricing and promotional activities where improvements can be made. The study also highlights the importance of maintaining customer relationships and enhancing service quality to increase customer loyalty.

Keywords: *Customer Satisfaction, Chakra Gold, Jewellery Industry, Consumer Preferences, Product Quality, Pricing, Customer Service, Brand Image, Customer Loyalty, Thiruparankundram Block.*

Introduction

In the modern world, the people are having a various type of beverages for their consumption, but tea is playing a major role in the beverages. Tea is considered as the most consumed beverages of all time and it is consumed mostly because of its health benefits. Such a tea should have a good reputed brand for the consumption.

The people prefer their brand based on the Taste, aroma, flavor, variety, brand name etc. The purpose of this study is to identify the consumers' preference towards the chakra gold Company tea powders. Analyzing their own satisfaction and the elements that are influencing in the buying decisions of the chakra gold company tea powders.

Thirupparankundram, often referred to as the cultural capital of Tamil Nadu, is not only known for its historical significance but also for its discerning consumer base. As consumers become increasingly discerning and demanding, businesses must adapt by comprehending the if needs, preferences, and levels of satisfaction. Chakra Gold, as a key player in the consumer goods industry, recognizes the importance of such insights and is committed to enhancing its customers' experiences.

This study embarks on a journey to gauge the satisfaction levels of customers who patronize Chakra Gold products in Madurai. By employing rigorous research methodologies, including surveys, interviews, and data analysis, we aim to uncover the factors influencing customer satisfaction within this market segment. Understanding these factors is essential for Chakra Gold to tailor its products, services, and marketing strategies effectively.

Furthermore, this study seeks to contribute valuable insights to the existing body of knowledge in marketing and consumer behavior. By examining customer satisfaction through the Len sofa specific geographic region and product line, we can extract nuanced findings that may have broader implications for both academia and industry.

The findings of this study are anticipated to offer actionable recommendations for Chakra Gold and other similar brands aiming to elevate customer satisfaction levels. Additionally, it is hoped that this research will serve as a foundation for future studies in this domain, fostering a deeper understanding of consumer behavior and preferences in diverse market contexts.

Objectives of the Study

1. To assess the current level of customer satisfaction among Chakra Gold consumers in Thirupparankundram.
2. To explore any unique cultural or regional preferences that may impact consumer perceptions and behaviour's towards Chakra Gold in Thirupparankundram.

3. To analyze the strengths and weaknesses of Chakra Gold compared to its competitors in meeting customer expectations and satisfaction levels in Thirupparankundram
4. To investigate the relationship between customer satisfaction and loyalty towards Chakra Gold brand in Madurai.

Importance of the Study

1. The study on customer satisfaction among Chakra Gold Tea with special reference to Thirupparankundram Block is highly important in understanding consumer behavior in the fast-moving consumer goods (FMCG) sector. Tea is one of the most widely consumed beverages in India, and customer satisfaction plays a vital role in determining brand success and market growth.
2. They helps to evaluate the level of customer satisfaction towards Chakra Gold Tea in terms of taste, quality, aroma, price, and availability. Understanding these factors enables the company to meet customer expectations effectively.
3. The research identifies the strengths and weaknesses of Chakra Gold Tea in the local market. It highlights areas where customers are satisfied, such as strong flavor and affordability, and also points out areas that require improvement like packaging, pricing, or promotional strategies.
4. The study is important for building customer loyalty. Satisfied customers tend to make repeat purchases and recommend the product to others, which increases sales and enhances brand reputation.
5. The study provides useful insights for the company to develop better marketing strategies and improve customer service. It also helps in facing competition from other tea brands by understanding customer needs and preferences.
6. The study is valuable for academic purposes as it provides practical knowledge about customer satisfaction, market research, and consumer behavior in the tea industry.
7. This study plays a significant role in helping Chakra Gold Tea improve its product quality, enhance customer satisfaction, and achieve long-term growth in the Thirupparankundram Block.

Statement of the Problem

In the study focused on understanding the specific factors influencing customer satisfaction among Chakra Gold consumers in Thirupparankundram. While Chakra Gold has established itself as a put able brand known for its quality products, the intricacies of

customer satisfaction within this market segment remain relatively unexplored. The problem statement for this study revolves around identifying and comprehending the determinants of customer satisfaction among Chakra Gold consumers in Thiruparankundram. This includes understanding the key factors that contribute to customer satisfaction, such as product quality, pricing, brand reputation, customer service, and distribution channels. Additionally, it involves exploring any unique cultural or regional preferences that may influence consumer perceptions and behaviours in Thirupparankundram.

Scope of the Study

- The study focuses specifically on the Thiruparankundram, known for its unique cultural heritage and vibrant consumer market. By concentrating on Madurai, the study aims to capture the nuances of consumer behaviour within this geographic context, which may differ from other regions.
- The study is centered on Chakra Gold products, encompassing a range of consumer goods offered by the brand. This includes but is not limited to, food products, household items, personal care products, and other merchandise bearing the Chakra Gold brand.
- The primary focus of the study is to analyze customer satisfaction levels among Chakra Gold consumers in Thiruparankundram. This involves investigating factors such as product quality, pricing, brand perception, customer service, and distribution channels that influence customer satisfaction.
- The study employs a mix of quantitative and qualitative research methodologies. Surveys, interviews, and focus group discussions will be conducted to gather data from Chakra Gold consumers in Thiruparankundram. Data analysis techniques, including statistical analysis and thematic analysis, will be used to derive insights from the collected data.
- The study may include a comparative analysis of customer satisfaction levels between Chakra Gold and other competing brands in Thirupparankundram. This comparative perspective can offer valuable insights into the strengths and weaknesses of Chakra Gold in meeting consumer expectations.
- Based on the findings of the study, recommendations will be provided to Chakra Gold for enhancing customer satisfaction levels in Thiruparankundram. These recommendations may encompass product improvements, marketing strategies, customer service enhancements, and other actionable insights.

- It's essential to acknowledge the limitations of the study, including constraints related to time, resources, and sample size. Additionally, the study's findings may be specific to the context of Madurai and may not be generalizable to other regions or markets.

Suggestions

1. Clearly outline the objectives of the study, specifying the aspects of customer satisfaction you aim to investigate, such as product quality, pricing, brand perception, and customer service.
2. Employ a combination of quantitative and qualitative research methods to gather comprehensive data. Surveys, interviews, and focus group discussions can provide insights from different perspectives.
3. Ensure the sample represents diverse demographics in Madurai, including age, gender, income level, and occupation, to capture a broad spectrum of consumer experiences and opinions.
4. Consider the unique cultural and regional preferences of consumers in Madurai when designing survey questions and conducting interviews. Tailor the study to reflect the local context.
5. Compare customer satisfaction levels with Chakra Gold to those of competing brands in Madurai. This comparative analysis can offer valuable insights into Chakra Gold's strengths and areas for improvement.
6. Investigate consumers' perceptions of the value proposition offered by Chakra Gold products compared to alternatives available in the market. Assess factors influencing perceived value, such as product quality, pricing, and brand reputation.
7. Assess customers' experiences with Chakra Gold's customer service, including responsiveness, problem resolution, and overall satisfaction with after-sales support.
8. Explore the relationship between customer satisfaction, loyalty, and repeat purchase intentions. Determine factors driving customer loyalty towards Chakra Gold and identify strategies to enhance customer retention.
9. Investigate consumers' perceptions of Chakra Gold's brand image and reputation in Madurai. Assess how brand image influences customer satisfaction and loyalty.

Conclusion

In conclusion, the study on customer satisfaction among Chakra Gold consumers in Thiruparankundram has provided valuable insights into the dynamics of consumer preferences

and experiences within this market segment. Through a combination of quantitative surveys, qualitative interviews, and focus group discussions, we have gained a comprehensive understanding of the factors influencing customer satisfaction with Chakra Gold products.

The findings reveal that Chakra Gold enjoys a strong reputation among consumers in Thiruparankundram, with many expressing satisfaction with the brand's product quality, pricing, and overall value proposition. The inclusion of natural ingredients such as Tulasi, Ginger, Elachi, Brahmi, and Athimadhuram has been particularly well-received, with consumers appreciating the health benefits and authenticity these ingredients provide.

However, the study also identifies areas for improvement, including the need for enhanced customer service and greater attention to product availability and distribution channels. Additionally, while Chakra Gold has a loyal customer base, there is room for strengthening brand loyalty through targeted marketing initiatives and promotional campaigns.

Overall, the study underscores the importance of customer satisfaction in driving brand loyalty and long-term success in the competitive consumer goods market. By incorporating the study findings into strategic decision-making processes, Chakra Gold can further enhance its customer satisfaction levels in Thiruparankundram, cementing its position as a trusted and preferred brand among consumers in the region.

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A Study on Customer Satisfaction towards Yamaha Showroom in Madurai City

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Abstract

Customer satisfaction plays a crucial role in determining the success and growth of businesses, particularly in the highly competitive two-wheeler industry. This study focuses on analysing customer satisfaction towards Yamaha showrooms in the city. Yamaha Motor Company has established a strong presence in India through its extensive network of showrooms and service centres, making customer experience a key factor in sustaining its market position. The research examines various factors influencing customer satisfaction, including product availability, pricing, staff behaviour, showroom ambience, test ride facilities, and after-sales services. It also highlights how these elements shape customer perceptions, purchase decisions, and brand loyalty. With increasing customer awareness and expectations, the need for high-quality service, transparency, and personalized attention has become more significant. The study aims to evaluate the current level of satisfaction among customers, identify gaps in service delivery, and understand customer expectations from Yamaha showrooms. Based on the findings, the study provides suggestions to improve service quality and enhance the overall customer experience. The results of this research will help showrooms adopt better strategies to increase customer satisfaction, encourage repeat purchases, and strengthen long-term customer relationships.

Keywords: Customer Satisfaction, Yamaha Motor Company, Brand Loyalty, Consumer Behaviour

Introduction

Customer satisfaction is a key factor that determines the success and growth of any business, especially in the automobile industry. In today's highly competitive two-wheeler market, companies are not only focusing on product quality but also on providing excellent

customer service. Showrooms act as the first point of interaction between the company and customers, making their role very important in shaping customer perception.

Yamaha Motor Company is one of the leading manufacturers of two-wheelers known for its innovation, performance, and stylish designs. The company has established a strong presence in India through its wide network of authorized showrooms and service centers. These showrooms play a vital role in attracting customers, influencing their purchase decisions, and building long-term relationships.

Customer satisfaction in a Yamaha showroom depends on several factors such as product availability, pricing, staff behaviour, showroom ambience, test ride facilities, and after-sales services. A positive experience in these areas leads to higher customer satisfaction, repeat purchases, and brand loyalty, whereas negative experiences may result in dissatisfaction and loss of customers.

In recent years, customers have become more aware and demanding. They expect not only high-quality products but also prompt service, transparency in pricing, and personalized attention. Therefore, it becomes essential for Yamaha showrooms to continuously evaluate and improve their services to meet customer expectations.

This study focuses on analyzing the level of customer satisfaction towards Yamaha showrooms in the city. It aims to identify the factors influencing satisfaction, understand customer perceptions, and provide valuable suggestions to enhance the overall customer experience.

Statement of the Problem

The topic is designed to improve customer satisfaction towards product and services at Algendra Motors. The research is also directed towards finding various factors causing satisfaction and dissatisfaction towards the various services rendered by Algendra Motors of Yamaha Bikes. How can company could improve its marketing strategies to improve the customer satisfaction level.

It is the study to attract the customers towards the Yamaha showroom by satisfying the expectations of the customers and also understanding the demand and thinking etc. main aim is how to satisfy and to make feel better at showroom and also helps to use all the data for future perspective to improve satisfaction level. Customer satisfaction is the key to business to earn the profit and to obtain the market leadership. The term indicates it is group of client that are inquisitive about the resource

Review of Literature

Ajzen & Hassn (1991) In this study this function is one of the most familiar of Sidgwick, the practical is really based on the moral theory of utilitarianism, in this study of customer satisfaction the consumers behavior is entirely based on usefulness function when the choice rotates around the amount discomfort or pleasure in carries.

Bhatnagar (2000) In the findings of the author has inspected that the consumers satisfaction many time influenced by the availability of consumer goods and services, the delivery of quality buyers goods and service has established a major concern of all trades. Consumer satisfaction is typically known as a post-consumption finding judgment concerning an exact goods or service.

Bousch & Homer (1988) In this findings Author designed about the trustworthy buyers satisfaction. True customers are those who buys same brand goods in their shopping everytime. They never bothered about the value because they knew about quality will be maintained according to the price of the product. A faithful customer is more important than 10 new customers to the company.

Dailey & Fmi (2000) In the findings, author has inspected that evaluation reduced that the consumption experience was at smallest as better as it was supposed to be in the customer's attitude towards the product.

Csikszentmihalyi (2000) In these findings of the author inspected that there are a connection between brand structure and the consumer satisfaction about the product. It is agreed because if the grade of consumer increase, the brand price increase and the degree of consumer satisfaction reduce then usually brand value will reduce. It is related to each other.

D'essenc (2001) In this study, the author has studied about the position of the consumer attitude, which is very significant in gaining the customers, and this procedure is also known as the customer relationship management.

Donthu & Garcia (1999) In this study, the author has well-defined that the influencing the buying process of the customers, for example, friends, relatives, media, and ads. These kinds of factors impact the customer to buy the products. These are the solid forces which make potential buyer.

Harrison & Albertsons (2001) In this study, we can sign the worth of consumer's response to the assessment of the perceived discrepancy between past expectations and the definite performance of the goods and services as perceived after its consumption.

Heng patrick & Low kim (2006) In this study, the author has analyzed that buyers satisfaction is influenced by the obtainability of consumer goods and services, The provision of excellence of buyers service has developed a main. the worry of all businesses. Consumer satisfaction is naturally defined as a post consumption evaluative ruling concerning a exact goods or service.

Monroe & Dodds, (1988) In the study the authors have examined the success issues of the product launch and tactics. outlines and marketing are to be done while making product launch to the market.

Hoffman & Novak (1996) In this study, the author has examined the grade of consumer prospects toward a exact brand. Hence the consumer prospects differ from one brand to another. So, we have to sort out our customer expectations.

Hsiao H L (2010) In this study, The author has examined the post-acquisition attitude of client. in the time of purchase buyers boldness is positive but after the purchase, the attitude ma turn into an negative and then it primes to dissatisfaction.

Kim & Karpova (2010) In this study, the author had explained the publicity skills to the sellers to gain the new customers to improve the sales volume. If the volume of the sales increases than mechanically profit will also increase.

Lorek (2001) In this study, the author has provided a meaning for ‘consumer’ upon two approaches: With the location to trustworthiness, “A consumer is the being who measures the quality of the products and services” and on the process-oriented approach, “the customer is the existence or group that obtains the effort output”.

Mcgraw Hill (1999) In this study, the author has examined the buying behavior of buyer which helps to make selling plans from the seller or from the company and he defines gratification as, “The buyer’s cognitive state of being sufficiently or inadequately rewarded for the expenses undergone”

Roy Subhadip (2005) Has provided an exhaustive segment wise commentary on the subject. He has also dealt with the role of nationwide and international consumer organizations in consumer protection.

Mohammad Amin (2009) In this study, the author has examined the psychological factors convincing in fulfillment of the product and services. The summary psychological state results in when the reaction surrounding disconfirmed prospects is coupled with. consumers’ prior feelings about the investing experience.

Mowen & Minor (1998) In this study authors have examined the association between the product selections and the new product development course. Authors have also examined the major key subjects in the course of new creation presentation process.

Raman Swati & Radhika Neela (2005) In this study, the author has inspected about the product launch of the medicinal product to the market. Strategic grounding for the launch and work in a loan for the launch of the formation are important for the new product presentation course. Author has also inspected the insight change about the goods in market and potentials of changing the perception to the product.

Thathoo Rahul & Kacheria Rahil (2007). In this study the author has Studied argued that now a days businesses hope to reach profitability more quickly, and faster way to reach universal brand awareness is through online channels.

Torkzadeh & Dillion (2010). The book exposes the main subjects in customer law and summarizes the standards governing and they have also reflected the rules of governing customer contacts and policies minimizing these rules.

Objectives of the Study

- ✓ To understand the satisfaction level of buyer towards Yamaha bike.
- ✓ To know the level of the buyer satisfaction.
- ✓ To know about diverse brands of the similar bikes sold in the area.
- ✓ To study the marketing strategy.
- ✓ To know about Yamaha motorcycles with regards in the specified customer view.

Need for the Study

The main need to study about company is to know the company is satisfying the customer needs and whether customer are satisfying with the service or not. This research study will improve the customer service of the company.

- ✓ It helps to determine the post-purchase feedback of buyer to improve the delivery and service of the product.
- ✓ It is a process of studying buyer satisfaction.
- ✓ It helps to figure long-term connection with customer

Scope of the Study

This study is directing towards providing Yamaha Motors with an insight into the success of as well as the buyers response and consciousness towards the brand, products, and services of the Yamaha.

The information will be analyzed and presented in a simple and in a exact way on the basis of which pertinent recommendations have been made to the firm to improve the services, policies, and strategies of the company.

- ❖ From the study, we can recognize the market of the other competitors and consequently formulate a strategy to enhance the market.
- ❖ The study is exclusively conducted to collect the information about our customer satisfaction towards Yamaha.
- ❖ The study is concerned only with Yamaha buyers.

Research Design

This study adopts a descriptive research design aimed at answering key questions such as what, who, where, how, and when, requiring a high level of analytical skill to understand and address the research problem effectively. The research focuses on assessing customer satisfaction towards Yamaha bikes at Alagendra Motors in Bangalore city. A sample size of 100 respondents was selected, representing a portion of the population, with emphasis placed on understanding the attitudes and characteristics of this sample rather than the entire population, making sample selection a critical aspect of the study. The sampling technique employed is convenience sampling, where respondents are chosen based on accessibility rather than probability methods.

For data analysis, tools such as percentage charts and interpretation are used. Data collection is carried out through both primary and secondary methods: primary data is gathered directly from 100 Yamaha bike users who purchased their vehicles from Alagendra Motors through structured questionnaires comprising both open-ended and close-ended questions, administered via personal interviews to enhance the accuracy and depth of responses; secondary data is obtained from showroom brochures, journals, library books, and organizational records, ensuring comprehensive support for the research findings.

Limitation of the Study

- Less number of respondents is taken for the study.
- 100 respondents to the study.
- The fast-moving lifestyle of buyers may adversely affect this research.
- It is just determined only in the Madurai.

Findings

- 44% of the 20-30age group respondents are buying the Yamaha bike because that is the very good bike for youngsters.
- The people who are earning 10000-20000 are interested buying Yamaha bikes.
- According to the survey, the students are purchasing Yamaha bike more than others.
- The 30% of the customers are satisfied with the black colour bike, according to their need and wants.
- The customers are satisfied with the overall quality and service of the bike.

- Our customers are willing to recommend our service and about the product for their friends it will boost the morale of the organization.
- Majority of the respondents feels that Yamaha bike is excellent.
- The majority of the respondents prefers first hand bike.
- Advertisement plays a major role to spread the awareness of the new bike of the company.
- After the first service the majority responds will feel good after the first service.
- The customers got the trial ride.
- After many services the customers are fully satisfied with the performance of bike.
- The respondents are going to Yamaha bikes because of its pickup
- The majority of the customers are satisfied with price charged by showroom
- 75% of the respondents are satisfied with the offroad journey.
- 80% of the respondents feels there is no problem in Yamaha bike.
- Yamaha services are reaching the expectations of the customers.
- 73% of the responds is satisfied with the greeting by employees and staff.

Suggestions

This report affords a brief image of Algendra Motors the authorized dealer of the Yamaha bikes through the report; attempts have been complete to assess the purpose for customers satisfaction and brand loyalty of, Algendra Motors the authorized dealer of the Yamaha in the Madurai City.

Some suggestions are as follows;

1. To register skilled labours, who can be an asset to meet customers expectation.
2. To issue free service coupons to the new customers
3. Retaining their customer by providing good service.
4. To ensure on time delivery of bike as promised.
5. The marketing expenses should be minimized.
6. The company must implement the competitive strategy.
7. Better to install the media for showing the Yamaha product information.
8. Introducing the new sales promotion techniques.

Conclusions

In study, I tried to find out the satisfaction of the goods and services rendered to the customer by the ALGENDRA MOTORS Yamaha bike authorized dealer. This study has given a pure image of what customers feel about the goods and services provided by the Algendra Motors. We can obviously say that the product satisfies them as well as facilities provided by the organization. All the customers have a better relationship with the showroom and they are regularly satisfied with the other features of the company as well.

From the following study, we can accomplish that Algendra Motors Yamaha bike dealer been serving its customers exceptionally well has created a better image and trust between its customers with the majority of them being fully satisfied with the showroom goods and services.

Further, it has been detected that the showroom some to improve is a current level of performance. The showroom can use more customer friendly method and train its sale customers towards serving the people in the best possible manner. Customer Retention must be stressed and strategies must be employed to ensure retention. the better relation must be developed with the customers in command to avoid brand switching and safeguard repeated sales.

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A Study on Customer Satisfaction and Brand Loyalty in Big Basket in Madurai City

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Abstract

Customer satisfaction is a fundamental principle in modern marketing, driven by consumers' increasing demand for value for money. It is a continuous process that spans the entire customer journey from product selection and purchase to after-sales service and repeat buying. Satisfaction arises when a product's actual performance meets or exceeds customer expectations, which are shaped by past experiences, social influences, and marketing promises. If performance falls short, dissatisfaction occurs; if it exceeds expectations, customers become delighted, leading to stronger loyalty and reduced likelihood of switching to competitors. Organizations strive for high customer satisfaction as it fosters emotional connections with the brand and enhances long-term profitability. Measuring satisfaction through tools such as surveys and interviews helps businesses understand customer needs and improve service delivery. Key factors influencing satisfaction include problems experienced, service advisor interaction, service performance, service timing, and facility appearance. Ultimately, customer satisfaction is achieved by consistently delivering what customers want, when they want it, and in the manner they expect.

Keywords: *Customer Satisfaction, Customer Expectations, Customer Loyalty, Brand Loyalty, Service Quality*

Introduction

Customer Satisfaction is the key principle in every organization. Today consumer is looking out for value for money. The challenge before the marketers is to identify what value would appeal and convince the customer. Marketers are trying to enhance the concepts of value through unique delivery methods. Customer satisfaction is a continuous process which does not begin or end with a purchase. It covers the entire ownership experience from

selecting a product, to purchase, through aftercare to repeat purchase. Customer satisfaction or dissatisfaction is the feeling derived by the customer when he compares the products actual performance with the performance that he expects of it. Customers form their expectations on the basis of past buying experiences, advice of their reference group and the promises of the marketers and their competitors.

When the product performance matches the expected performance, the customer experiences satisfaction, when it falls short of the expectation, he experiences dissatisfaction. And when the performance exceeds expectations, the customer is highly satisfied or delighted. It becomes easier for a company to serve a delighted customer. As a delighted customer may become loyal, bringing more business to the firm, he will be less likely to switch to a competitor's product; and so, he becomes brand loyal.

Customer satisfaction can be measured using different techniques like questionnaires and direct interviews. A customer feedback program should be viewed as an operating tool rather than as market research. Customer satisfaction means giving the customers what they really want, when they want it and the way they want it. It involves understanding customer expectations and meeting them fully. It can be defined as an outcome of purchase and use resulting from the buyer's comparison of rewards and the costs of the purchase in relation to the anticipated consequences.

Customer is an individual or an organization. Their requirements are very similar.

- Conformance of services to their requirements and its performance in actual stage
- Competitive prices.
- Service

Whether the buyer is satisfied after purchase depends on the offer's performance in relation to the buyer's expectations. Satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance or outcome in relation to his or her expectations.

As this definition makes clear, satisfaction is a function of perceived performance and expectation. If the performance falls short of expectations, the customers, the customer is

dissatisfied. If the performance matches the expectations, the customers are satisfied. If the performance exceeds expectations, the customers are highly satisfied or delighted.

Many companies are aiming for high satisfaction because customers who are just satisfied still find it easy to switch when a better comes along. Those who are highly satisfied are much less ready to switch. High satisfaction or delight creates an emotional bond with the brand, not just a rational performance. The result is high customer loyalty. Xerox's senior management believes that a very satisfied or delighted customer is worth 10 times as much to the company as a satisfied customer. A very customer is likely to stay with Xerox many more years and buy more than a satisfied customer will.

There are five major factors, which affected satisfaction

1. Problems Experienced
2. Service Advisor
3. Service Performance
4. Service Timing
5. Facility Appearance

Literature Review

MUTHUPRIYA (2019) the fast improvement of the web has emphatically swayed upon the overall advertising climate. As of now it has gotten one of the mainstream approaches for business and client to perform exchange over the web. Organizations have been concocting innovative approaches to advance their item through on the web. In this way it depicts how current market is supplanting the customary business sectors. This examination is occurring to recognize the elements that may impact client's web-based shopping fulfilments. For the most part, the accomplishment of internet shopping basically relies upon the consumer loyalty during their buy

PRASAD AND RAGHU (2018) examined traits of online shopping for food which has been inspirational components for purchasing staple goods on the web. Accommodation, security, trust, administration uphold, adaptable exchange, customized consideration, value advancements and so on Where seven components have been read which are impacting for shoppers online staple purchasing conduct. The outcome appeared uplifting demeanor toward

shopping for food additionally examined significant indicators of online staple like apparent trust, security and quality help uphold, customized consideration, and cost advancements.

KAVITHA (2017) Internet assumes progressively a more critical part to interface data and individuals, the pressing factor has kept on ascending on business sectors which have effectively utilized online administrations, and particularly on business sectors to which selling items online is novel. The pattern of the retailing store is changing as a developing number of retailers are moving their concentration from general physical retailing to new arrangements, for example, electronic retailing or e- following. The examination portrays the assumption for a client while purchasing staple goods on the web and in actual market is very surprising. The investigation uncovers that the significant purpose behind buying goods online is saving time and exertion and there are no time limitations on shopping.

ANITA (2017) inspected the inclination of ladies PG understudies towards web-based shopping Coimbatore city. Considered the shopping factors feel great to purchase 24*7, helpful and save time, value markdown accessible, and simplicity and quick, confident in shopping, method of instalment and so on will assist with improving fulfilment level. Study recognized the hindrances the client face during the online buy. Decrease the issues and improve the degree of fulfilment.

Objectives of the Study

- To understand the reasons for giving orders to Big Basket.
- To know about the experience after purchase.
- To determine the customer's satisfaction regarding Big Basket
- To know the customer awareness about the Big Basket
- To propose an effective Promotional campaign plan for Big Basket

Research Design

Descriptive research, also known as statistical research, focuses on describing the characteristics and data related to a particular subject by analyzing frequencies, averages, and other statistical measures, without identifying the underlying causes. It is mainly used to gain a better understanding of a topic. In this study on consumer satisfaction and brand loyalty in Big Basket, both primary and secondary data collection methods were used. Primary data,

which is original and first-hand, was collected through questionnaires and observation, while secondary data was obtained from existing sources such as newspapers, magazines, reports, and journals. A sample size of 100 respondents was selected to gather relevant insights into customers' opinions on product quality, pricing, and delivery efficiency, and to understand how satisfaction influences loyalty and repeat purchase behavior. The study employed a convenience sampling technique, where respondents were chosen based on their availability and prior experience with Big Basket services, making the process efficient and time-saving. For data analysis, basic statistical tools were used, including tables for systematic data presentation, bar graphs and pie charts for visual representation, and percentage analysis to interpret responses and identify trends, thereby enabling meaningful conclusions to be drawn.

Findings

1. Majority of the respondents are female respondents 72%, female 72%, Male respondents 28%.
2. Majority 48% of the respondents are between below 20 years, Below 20 years are 48%, Between
3. 21 – 30 years 37%, Between 31 – 40 years 9% and 41 - 50 year 5%, Above 50 years 1%.
4. Majority 37% respondents are Undergraduates. higher secondary 32%, undergraduates 37%, Post Graduates 23% and professional 8%.
5. Majority 43% of the respondents are student. 43% were students, 28% were employed, 15% were business and 9% were home maker, 5% were others.
6. Majority 42% of the respondents are below Rs. 15,000, 42% below Rs. 15,000, 20% are Rs.15,001-30,000, 29% are Rs.30,001-50,000 and 9% Above Rs.50,000.
7. Majority 35% of the respondents are using less than 6 months. 35% less than 6 months, 34% 6 months-1 year , 24% 1-3 year, and the remaining 7% above 3 years.
8. Majority 38% of respondents are purchase monthly. 19% weekly, 38 purchase monthly, 28% occasionally, 15% rarely.
9. Majority 31% of respondents are purchase household items. 17% groceries, 19% of the respondents the fruits & vegetables, 31% household items, 11% personal care, 22% all.
10. Majority 33% of the respondents are satisfied. 10% highly dissatisfied, 24% are dissatisfied, 26% neutral, 33% are satisfied, 7% are highly satisfied.

11. Majority 42% of the respondents are neutral. 5% are highly dissatisfied, 15% are dissatisfied, 42% are neutral, 25 are satisfied, 13 % are highly satisfied.
12. Majority 33% are satisfied. 6% are highly dissatisfied, 22% are dissatisfied, 29% are neutral, 33% are satisfied ,10% are highly satisfied.
13. Majority 38% of the respondents are neutral for the discounts and promotional offers provided by Bigbasket. 2% are highly dissatisfied, 26 % are dissatisfied, 38% are neutral ,24 % are satisfied ,10 % are highly satisfied.
14. Majority 39% are neutral. 13% are highly dissatisfied, 11% are dissatisfied, 39% are neutral, 26 are satisfied, 11 % are highly satisfied.
15. Majority 37% are neutral for the packaging of products delivered by big basket 5% are highly dissatisfied, 12% are dissatisfied, 37% are neutral, 29 % are satisfied ,17 % highly satisfied.
16. Majority 38% of the respondents are neutral for the customer service support of big basket. 4% are highly dissatisfied, 14% are dissatisfied, 38% are neutral, 26 % are satisfied, 18 % are highly satisfied.
17. Majority 46% are Strongly disagree that is online grocery platform compared to others, 13% are disagree , 46% are neutral, 21% are agree, 13% are strongly agree.
18. Majority 40% of the respondents are neutral it is regularly purchase groceries. 9% are Strongly disagree, 7% are disagree, 40% are neutral, 31% are agree, 13% are strongly agree.
19. Majority 39% of the respondents are neutral for recommend Big basket to friends and relatives. 3% are Strongly disagree, 9% are disagree, 39% are neutral, 22% are agree, 27% are strongly agree.
20. Majority 42% of the respondents are neutral for continue using big basket in the future.
21. 5% are Strongly disagree, 6% are disagree, 42% are neutral, 29% are agree, 18% are strongly agree.
22. Majority 45% of the respondents are neutral for loyal customer of big basket. 3% are Strongly disagree, 6% are disagree, 45% are neutral, 34% are agree, 12% are strongly agree.
23. Majority 38% of the respondents are neutral for the big basket services. 5% are highly dissatisfied, 11% are dissatisfied, 38% are neutral, 31 % are satisfied, 15 % are highly satisfied.

24. Majority 38% of the respondents no problem for the facing big basket. 10% are late delivery for the problem facing for big basket, 12% are product quality issues for the problem facing for big basket, 35% are high pricing for the problem facing for big basket, 14% are app/website issues for the problem facing for big basket, 9 % are customer service issues for the problem facing for big basket, 38% no problem for the facing big basket.
25. Majority 26% of the respondents are improved product quality for improve big basket services. 11% are better discounts for improve big basket services, 11% are faster delivery for the improve big basket services, 26% are improved product quality for improve big basket services, 19% are better customer support for improve big basket services, 15% are more product quality for improve big basket services, 18% are no suggestions for improve big basket services

Suggestion

- The overall experience index from the study reveals that the company (Big Basket) is performing very well and customers buying are much experience with the service given to them.
- Some of the customers have complained about the lack in the delivery process and timings. Therefore, this is the area which I recommend to the bigbasket to focus a little bit more. It needs to improve its delivery process and time. Need to become little quicker, faster, and deliver the product without any damage.
- Some of the customers have complained about big basket's payment gateway where it takes more time to redirect or to pay the billed amount. Hence this can be improved by reducing the waiting time at payment gate
- Some of the customers have also complained about the customer care service of big basket. Even though the complaints are minor, the customer care service of big basket needs to resolve the customer issues & quarries with the product in order to achieve good customer experience & satisfaction.
- More attractive advertisement, offers, sales has to provide through various advertisement media channels.
- They ought to enhance the nature of basic need sold.
- They should give on time conveyance to the client.

- Review from the client must be taken in the wake of giving conveyance if any negative input is there than organization need to make some move to enhance them so client will get fulfilled.
- Proper preparing must be given to conveyance kid to build the consumer loyalty.
- Wrong item are convey to the client, organization needs to make a move issue
- this Website inquiry must be tackled to expand consumer loyalty

Conclusion of the Study

From the above review, we can conclude that majority of the customers are females as they were purchasing all items. The main customer for the big basket is those who are earning between below 15000. It should provide good quality of products.

There is no doubt in that big basket is the great shopping site for online purchases of groceries as more of the people feels safe to do shopping through big basket.

Now people are getting knowledge about the online shopping as resulting to this E-commerce growing rapidly. The organization focusses on stocking the items its buyers required, and also offering effective comparison between the products. Big basket gives the suggestions and guidelines for the right choice of the product. It has successfully figured out how to remain in front of the opposition.

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Impact of “Buy Now, Pay Later” (BNPL) Models on Gen Z Spending Habits: Analyzing the Shift in Consumer Credit Behavior and its Impact on Personal Debt Levels

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Abstract

This study examines the performance and consumer buying behaviour associated with four leading chocolate brands Nestlé, Cadbury, Amul, and Mars. The primary objective is to analyse how consumers perceive these brands based on key factors such as price, quality, taste, advertising, packaging, and overall satisfaction. The research also explores the extent of brand loyalty among consumers, identifying whether individuals remain committed to a particular brand or are willing to switch based on changing preferences. The study further investigates variations in brand preference across different age groups and highlights the reasons influencing these choices. In addition, it analyses consumption patterns, including frequency of purchase, quantity consumed, and preferred product sizes (small, medium, or family packs). The findings reveal evolving consumer tastes, indicating a shift in preferences influenced by factors such as lifestyle changes, marketing strategies, and product innovation. Overall, this research provides valuable insights into the dynamics of consumer behaviour in the chocolate market and offers a comprehensive understanding of changing consumption trends.

Keywords: Consumer Behaviour, Brand Loyalty, Buying Behaviour, Consumer Preferences, Product Satisfaction.

Introduction

The BNPL Ecosystem in India

The Indian BNPL market has witnessed unprecedented growth, with the total BNPL transaction value crossing INR 450 billion in 2023. Major platforms operating in this space include Lazy Pay (by PayU), Simpl, Amazon Pay Later, Flipkart Pay Later, Zest Money, Paytm Postpaid, and HDFC Felipa. Each platform follows a slightly differentiated model: some

operate pure-play BNPL with no interest if repaid on time, while others charge late fees or convert outstanding dues into equated monthly instalments (EMIs) with interest.

Generation Z and Financial Behavior

Understanding the financial behavior of Generation Z requires contextualizing it within the socio-economic milieu in which this cohort came of age. Gen Z witnessed the 2008 global financial crisis through their parents' financial struggles, the COVID-19 pandemic's economic disruption, and the consequent rise of the gig economy. These experiences have instilled in them a complex relationship with money: simultaneously risk-averse regarding traditional financial instruments and drawn to novel, technology-enabled financial products that appear less intimidating.

BNPL and Personal Debt Dynamics

The relationship between BNPL services and personal debt is multifaceted and non-linear. On one hand, BNPL can serve as a legitimate financial management tool for individuals who use it to smoothen cash flow mismatches — paying for necessary items when income is temporarily unavailable and repaying promptly when funds become available. On the other hand, for consumers with poor self-regulation, BNPL can serve as an accelerant for over-consumption, resulting in cascading debt obligations across multiple platforms.

Madurai: The Research Context

Madurai is one of the oldest continuously inhabited cities in the world and serves as a major commercial, educational, and religious center in South India. The city's economy is diverse, spanning textiles and handloom industries, auto components manufacturing, IT-enabled services, retail trade, and education. The Madurai Kamaraj University, Thiagarajar College of Engineering, and numerous autonomous colleges attract thousands of students from across Tamil Nadu and neighboring states, creating a vibrant student demographic that is a primary target market for BNPL providers.

Review of Literature

The Theory of Planned Behavior (TPB)

Ajzen's (1991) Theory of Planned Behavior posits that an individual's intention to perform a behavior is determined by three factors: attitude toward the behavior, subjective

norms, and perceived behavioral control. Applied to BNPL adoption, TPB suggests that Gen Z consumers' positive attitudes toward deferred payment convenience (attitude), peer influence and social media normalization of BNPL (subjective norms), and their perception of ease in using BNPL apps (perceived control) collectively drive BNPL usage intention. Multiple studies have validated TPB's explanatory power in predicting digital payment adoption, including BNPL, among young consumers (Sinha & Mukherjee, 2022; Raman & Subramaniam, 2023).

Intertemporal Choice Theory

The Intertemporal Choice Theory, developed by Samuelson (1937) and extended by Laibson (1997) through the concept of hyperbolic discounting, explains why BNPL is particularly appealing to young consumers. Hyperbolic discounting describes the tendency to place disproportionately high value on immediate gratification relative to future costs. BNPL mechanisms exploit this cognitive bias by separating the emotional reward of purchase from the psychological pain of payment, thereby lowering the perceived cost of consumption at the moment of decision. This temporal decoupling is a primary driver of BNPL-induced overspending, particularly among financially inexperienced Gen Z consumers.

The Financial Socialization Theory

Financial Socialization Theory (Danes, 1994; Shim et al., 2010) posits that individuals develop their financial attitudes, beliefs, and behaviors through interactions with family, peers, schools, and media. Gen Z consumers in India typically receive limited formal financial education through school curricula, making peer behavior and digital media the primary agents of financial socialization. The normalization of BNPL through social media influencers, peer recommendations, and platform gamification (e.g., reward points, cashback offers) creates positive associations with deferred credit that override rational financial calculus.

Objectives of the Study

- ✓ To understand the concept and functioning of Buy Now, Pay Later (BNPL) services.
- ✓ To analyze the factors influencing Gen Z consumers to use BNPL services.
- ✓ To examine the impact of BNPL on the spending habits of Generation Z.
- ✓ To study the relationship between BNPL usage and personal debt levels among Gen Z consumers.
- ✓ To provide suggestions for responsible usage of BNPL services among young consumers.

Scope of the Study

This study is geographically confined to Madurai city and demographically limited to Gen Z individuals aged 18–27 years. The sample size of 120 respondents, though adequate for descriptive and percentage analysis, may not fully represent the diversity of Madurai's Gen Z population. The study relies on self-reported questionnaire data, which is subject to social desirability bias — respondents may underreport debt distress or overstate financial literacy. The dynamic nature of the FinTech sector means that BNPL platforms and their terms of service evolve rapidly; findings may thus require periodic re-examination as the regulatory and product landscape changes.

Additionally, the study does not track actual financial transactions or BNPL account data, relying instead on respondents' self-perceived experiences. Longitudinal studies tracking actual debt accumulation over time would provide more definitive causal evidence. Despite these limitations, the study offers valuable empirical insights grounded in primary data from an under-researched geographic context.

Research Design

This chapter presents the overall research methodology adopted for the study, including the research design, nature of data, population, sampling strategy, and data collection instrument. The methodology has been systematically structured to ensure validity, reliability, and analytical rigor in examining the impact of Buy Now Pay Later (BNPL) models on the spending habits of Gen Z consumers in Madurai city. A descriptive research design has been employed, as it enables the systematic description of characteristics, behaviors, and perceptions of a specific population without manipulating variables. This approach is particularly suitable for understanding consumer behavior patterns and provides factual insights into existing conditions. In addition, the study incorporates an analytical dimension by examining relationships and patterns using percentage analysis, thereby blending descriptive and analytical research approaches.

The target population for the study comprises Gen Z individuals aged between 18 and 27 years residing in Madurai city, particularly those with access to smartphones and the internet, as these are necessary for using BNPL services. The estimated population size ranges between 120,000 and 150,000 individuals, including students, recent graduates, and young professionals. Due to the absence of a comprehensive sampling frame and practical limitations, convenience sampling—a non-probability sampling technique—has been adopted.

This method allows for easy access to respondents while still generating meaningful insights when the sample is reasonably diverse. A total sample size of 120 respondents was selected, which exceeds the minimum requirement of 96 as suggested by Cochran's formula at a 95% confidence level and 5% margin of error, thereby enhancing the reliability of the study.

Findings

Demographic Findings

- The majority of respondents (40.8%) belong to the 21–23 age group, reflecting the core active Gen Z demographic engaging with BNPL platforms.
- Over half (54.2%) are full-time students, making them particularly financially vulnerable given their limited and dependent income.
- 60.9% of respondents earn or receive below ₹10,000 per month, indicating that a significant proportion of BNPL users lack the financial capacity for sustained deferred credit obligations.

Awareness and Usage Findings

- 84.2% of Gen Z respondents are aware of BNPL services, demonstrating the effectiveness of BNPL marketing and platform integration in reaching young consumers.
- 66.7% have used BNPL services, indicating substantial adoption rates that exceed national averages for Tier-II cities.
- Flipkart Pay Later (32.5%) and Amazon Pay Later (30.0%) are the most widely used platforms, confirming the dominant role of e-commerce-integrated BNPL.
- 45% of users use BNPL occasionally, while 17.5% use it very frequently, suggesting a large segment of habitual users.

Spending Behavior Findings

- 57.5% of respondents agree that BNPL facilitates purchases they could not afford immediately, validating BNPL's credit-enabling function.
- 50% report buying more products when BNPL is available, confirming BNPL's purchase-stimulating effect.
- Electronics (67.5%) and Fashion (60.0%) are the predominant BNPL purchase categories, consistent with aspirational consumption patterns of Gen Z.

- 58.3% agree that BNPL influences their impulse buying — the highest agreement rate among spending behavior items and a finding with significant consumer welfare implications.

Credit Behavior Findings

- Only 33.4% of respondents clearly understand BNPL repayment terms before using the service, exposing a critical financial literacy deficit.
- 41.7% have missed or delayed at least one BNPL payment, an alarmingly high delinquency rate given the respondents' limited income level.
- 62.5% agree that BNPL encourages spending beyond budget, representing the strongest consensus on any negative BNPL behavior.
- 52.5% rarely or never track their BNPL repayments, reflecting inadequate financial monitoring behavior.

Personal Debt Impact Findings

- 53.4% perceive that BNPL has increased their overall personal debt, confirming BNPL's debt-accumulation effect for the majority of users.
- 47.5% feel stressed about repaying BNPL purchases, indicating significant psychological burden associated with BNPL obligations.
- Only 15% always track BNPL repayments; 22.5% never track them, revealing deeply inadequate financial management practices.
- Only 36.7% believe BNPL is beneficial overall for Gen Z, with 33.3% unsure and 30% viewing it negatively, suggesting overall ambivalence about BNPL's net utility.

Key Percentage Analysis Findings

- Frequent BNPL users (17.5%) show substantially higher impulse buying tendencies compared to those who use it rarely or never.
- BNPL awareness is strongly linked to actual usage: 77.2% of aware respondents have used BNPL, compared to only 10.5% of those who were unaware.
- Students are disproportionately more likely to miss BNPL payments (52.3%) compared to working professionals (25.8%), reflecting their limited and irregular income.
- Lower-income respondents (below Rs.5,000) show the highest rate of over-budget spending (81.3%), confirming income as a critical factor in BNPL-related financial outcomes.

- Benefit perception is distributed relatively uniformly across all Gen Z age groups, indicating that age alone does not determine how consumers evaluate BNPL's overall benefit.

Suggestions

This study opens several avenues for future research. Longitudinal studies tracking the actual BNPL debt trajectories of Gen Z consumers over one to three years would provide more definitive evidence of BNPL's long-term financial impact. Comparative studies across multiple Tamil Nadu cities (e.g., Coimbatore, Tiruchirappalli, Salem) would enable identification of city-specific BNPL behavior drivers.

Experimental research designs testing the effectiveness of specific financial literacy interventions in reducing BNPL-induced impulse buying would generate actionable evidence for educational program design. Studies examining the gender dimension of BNPL behavior — a dimension not explored in this research due to scope limitations — would be particularly valuable given emerging global evidence of gender differences in BNPL usage patterns and debt outcomes.

Conclusions

This study set out to empirically examine the impact of Buy Now, Pay Later (BNPL) models on the spending habits and personal debt levels of Generation Z consumers in Madurai city. The findings collectively paint a nuanced picture: BNPL services are widely adopted and deeply embedded in the digital consumption patterns of Madurai's Gen Z population, yet their financial consequences — particularly for lower-income students and young professionals — are predominantly concerning.

BNPL's convenience and accessibility have enabled Gen Z consumers in Madurai to purchase aspirational goods and services that would otherwise be beyond their immediate financial reach.

In this respect, BNPL serves a genuine financial inclusion function by extending micro-credit to a demographic with limited access to traditional credit instruments such as credit cards. However, the same features that make BNPL attractive — instant approval, zero documentation, seamless checkout — simultaneously undermine financial discipline by removing the friction that naturally regulates consumer spending.

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A Study on Customer Satisfaction among the Consumer of Nestle Product

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Abstract

This study examines the performance and consumer buying behaviour associated with four leading chocolate brands Nestlé, Cadbury, Amul, and Mars. The primary objective is to analyse how consumers perceive these brands based on key factors such as price, quality, taste, advertising, packaging, and overall satisfaction. The research also explores the extent of brand loyalty among consumers, identifying whether individuals remain committed to a particular brand or are willing to switch based on changing preferences. The study further investigates variations in brand preference across different age groups and highlights the reasons influencing these choices. In addition, it analyses consumption patterns, including frequency of purchase, quantity consumed, and preferred product sizes (small, medium, or family packs). The findings reveal evolving consumer tastes, indicating a shift in preferences influenced by factors such as lifestyle changes, marketing strategies, and product innovation. Overall, this research provides valuable insights into the dynamics of consumer behaviour in the chocolate market and offers a comprehensive understanding of changing consumption trends.

Keywords: Consumer Behaviour, Brand Loyalty, Buying Behaviour, Consumer Preferences, Product Satisfaction.

Introduction

Customer satisfaction is the term frequently used in marketing. In the scenario of satisfying customer, the first thing is to make best product for customer. It is essential for businesses to effectively manage customer satisfaction. Customer play an important role and are essential in keeping a product or service relevant, it is, therefore, in the best interest of the business to ensure customer satisfaction and build customer loyalty.

It is defined customer satisfaction as a person's feeling of pleasure or disappointment, which resulted from comparing a product's perceived performance or outcome against his/her expectations. Nestle India limited is the Indian subsidiary of nestle which is a Swiss multinational company.

Nestlé was founded in 1866 by Henri Nestlé and is one of the world's largest nutrition Company in India. Nestlé employs around 2,50,000 people from more than 70 countries. The history of Nestlé began in Switzerland in 1867 when Henri Nestlé, the pharmacist, launched his product Farine Lactée Nestlé, a nutritious gruel for children. Henri used his surname, which means, Little nest, in both the company name and the logotype.

The nest, which symbolizes security, family and nourishment, still plays a central role in Nestlé's profile. Since it began over 130 years ago, Nestlé's success with product innovations and business acquisitions has turned it into the largest Food Company in the world. As the years passed, the Nestlé family has grown to include chocolates, soups, coffee, cereals, frozen, products, yoghurts, mineral water and other food products. Beginning in the 70s, Nestlé has continued to expand its product portfolio to include pet foods, pharmaceutical products and cosmetics too.

Nestlé existing products grow through innovation and renovation while maintaining a balance in geographic activities and product lines. Since the organization is engaged in the food and nutrition field, it remains susceptible to becoming a food company from the outset. Nestle has the aim to enhance the quality of life and contribute to a healthier future. They emphasize the importance of creating a better and healthier world by inspiring people to live healthy.

Review of Literature

S. Kirthika (2016) In her research article "A Study on Consumer satisfaction Towards Nestle Products", set-out to study the consumer behavior and their satisfaction towards the products of Nestle and to analyse the factor influencing the buyer decision of the consumers. They have collected only primary data or their analysis. They have used percentage analysis tools for their study. They have concluded that Nestle has received a pivotal position in the market for their products and to capture a major share in the consumer goods market the manufacturer has to provide quality goods at reasonable price.

Dr. Purvi Derashri, Mr. Dignesh S. Panchasara (2018) In their article “A study of Consumer Satisfaction: A survey of Nestle products”, set-out to understand the effectiveness of the marketing strategies of nestle limited and to understand the consumer profile of Nestle ltd. They have collected primary data for their analysis. They have used percentage analysis for their collected data.

They have concluded that most of the product are purchased on the basis of quality, price, brand status, identify, services, packing creditability and self-esteem. Nestle does not own any agricultural land or farms but is committed to develop long term credible relationship with dairy farmers based on mutual trust.

N. Vijayanand, P. Thillairajan (2018) “A STUDY ON CONSUMER INCLINATION TOWARDS NESTLE PRODUCTS” Nestle customer’s inclination chocolates, and fulfilment. Chocolate advertise in India a chocolate advertise is predicate to be approximately Rs.600 crore growing at 6-8% per annum. Nestle is the market leader with 75% advertise share. The global chocolate market is worth 75% annually. To identify the customer inclination towards dissimilar chocolate varieties. To identify the factors distressing the customer observation towards nestle chocolate. Analysis of the creation, pricing, accessibility, worth, flavour, publicity and covering of nestle chocolates. This is focused on customer’s inclination towards products. From study, it found out that greater part of customers choose nestle chocolates.

Objectives of the Study

- To study the brand preference of nestle products by consumers.
- To evaluate the quality of nestle
- To evaluate the effect of the pricing policy in customer satisfaction.
- To identify the reasons for purchasing various brands by consumers.

Primary Objective

The objective of this study was to determine the customer preference and satisfaction level towards the expectation on the effectiveness of customer relationship management practice in nestle products.

Secondary Objectives

- To study customer relationship management among Nestle companies.
- To know about how conflict managed and remedial measures incorporated.
- To understand the transparency in communication among customers.
- To provide suggestions and recommendations for the customer relationship practices.

Need for the Study

The term consumer behavior refers to the behavior that consumers display in searching for purchasing, using, evaluating and disposing of products and services that they expect, will satisfy their needs.

Consumer behavior can be said to be the study of how individual make decision on how to spend their available resources (time, money, effort) on various consumption related items. This simple definition of consumer behavior tells the markets to resolve every activity around the ultimate consumers & gauge their behavior by specially focusing on:

- Who buys products or services?
- How do they buy products or services?
- Where do they buy them?
- How often they buy them?
- Why do they buy them?
- How often they use them?

The questions will help in understanding better what factors influences better what factors influences the decision-making process of the customer.

Scope of the Study

- This study will be helpful for the retailers to know their customers preferences.
- It will be helpful for the retailers to identify the needs of the customers thereby gaining more customers.
- This study will be useful for other students who are doing research in the related area.
- The study will throw light on the various factors influencing the brand preference.
- It also helps to know about the retailer's opinion with regard to the particular product taken for the study.

Research Design

Research methodology refers to the systematic process of collecting, analyzing, and interpreting data to achieve the objectives of a study. In this research, marketing research is taken into consideration, which is defined as the systematic gathering and analysis of information related to the movement of goods and services from producer to consumer. The study relies on both primary and secondary sources of data. Primary data, which is collected directly by the researcher, plays a major role in this study and includes methods such as interviews, observation, case studies, life histories, questionnaires, ethnographic research, and longitudinal studies. Among these, the questionnaire method has been primarily used as the main tool for data collection due to its effectiveness in gathering relevant information from respondents.

Data collection is one of the most crucial aspects of research, and it must be accurate and relevant to ensure valid results. In addition to primary data, secondary data has also been used in this study. Secondary data refers to information that has already been collected and analyzed by others, and for this research, it has been obtained from sources such as Google Scholar, magazines, and other published materials. The preparation of the questionnaire is an essential step in the research process, as it helps in collecting appropriate and reliable data. A well-structured questionnaire makes it easier to assess the level of involvement and responses of individuals within the study.

Before conducting the main survey, a pilot study was carried out to test the effectiveness and applicability of the research instrument. This pilot survey helped in evaluating whether the questionnaire was capable of providing the required information and allowed for necessary modifications before the final data collection. The sample size selected for this study is 100 respondents, which provides a sufficient basis for analysis and interpretation of the research findings.

Limitation of the Study

The area of the study is only at Madurai. Hence, this research is not cover the other geographical area.

- This study was done only with the Nestle products.
- The time provided for the project work to do is limited to go for in-depth study.

- Availability of resources like funds, appropriate data for analysis is another limitation of the study.
- Sample size used for the study is small.
- The behavior of the customer is unpredictable which may result in the lacking of accuracy in the data.

Findings

- Majority (60.3 %) of the respondents of my questionnaire is Male
- Majority (95.2%) of the respondents of my questionnaire is belongs to age of 18-25
- Majority (92.1%) of the respondents of my questionnaire is unmarried
- Majority (90.5%) of the respondents of my questionnaire is consume Nestle product
- Majority (84.1%) of the respondents of my questionnaire are prefer Nestle brand
- Majority (81%) of the respondents of my questionnaire are prefer to buy snack daily
- Majority (54%) of the respondents of my questionnaire are rated that the quality of Nestle product are significantly better
- Majority (38.1%) of the respondents of my questionnaire said that price influence their buying behavior of Nestle product
- Majority (52.4%) of the respondents of my questionnaire rated the food taste and quality factor is their preference
- Majority (33.3%) of the respondents of my questionnaire said the Nestle product price are reasonable
- Majority (33.3%) of the respondents of my questionnaire were like beverages of Nestle product
- Majority (69.8%) of the respondents of my questionnaire were buy Nestle gift packages
- Majority (71.4%) of the respondents of my questionnaire said there is an significance different between Nestle and other brand
- Majority (46%) of the respondents of my questionnaire are very satisfied with the Nestle product

Suggestions

- Most of the respondents are of the opinion that Nestle should improve its brand image, launch new products schemes and improve quality to increase its market share.

- Nestle also increase out Supply to complete the demand of the consumers. That step helps the company to stop their customers shifting from their brand to another brand.

Conclusions

- A survey of the people has been conducted to know the liking pattern of the nestle product. Quality is the main motivation factor for the consumers to buy the nestle products. Nestle does not own any agricultural land or farms, but it committed to develop long-term creditable relationships. The study also reveals that customer satisfaction is widely varied in accordance with quality of products, taste and price. Hence, the price has significantly and positive impact on consumer satisfaction.
- The main purpose of nestle working together is that the communities which are serving Nestle should prosper in long term. We can easily find Nestle from any retail shop.

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A Study on Customer Satisfaction towards Arokyia Dairy Products in Madurai City

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Abstract

The current research is focused on the issue of customer satisfaction level in relation to Arokyia Dairy Products. Customer satisfaction is an essential factor that affects performance of a business. Thus, the goal of the current research is to reveal the customer satisfaction level and the factors that affect consumers' decisions. Before purchasing any goods or services, people usually have certain expectations in relation to that particular item. When expectations are satisfied, customers become satisfied as well. Otherwise, they experience dissatisfaction. Being satisfied with the quality of the goods purchased, customers become loyal and recommend them to other people. Thus, customer satisfaction has influence on sales and can result in additional income for businesses. In addition, Arokyia Dairy Products is a popular dairy products brand. Dairy products include milk, curd, butter, ghee, and paneer. Some of the factors affecting customers' satisfaction level in relation to Arokyia Dairy Products will be analyzed below.

Keywords: *Consumer Satisfaction, Loyalty, Consumer Decisions.*

Introduction

Customer satisfaction is one of the most important aspects of the development and successful operation of any business. No organization can operate without customers. Indeed, without them, there would be nothing for an enterprise to do. Thus, satisfying customers' needs is always one of the priorities of a business.

The term "customer satisfaction" implies the level of customer expectations that correlate with the performance of a certain product or service. If a product satisfies customers' expectations, then, in this case, customers will be satisfied. However, if it exceeds customers'

expectations, then it brings high satisfaction. On the other hand, if a product does not correspond to customers' expectations, then they get disappointed. The high satisfaction of customers increases the chances of their purchasing the same product once again and recommending it to other people.

In addition, customer satisfaction can help increase reputation and improve sales. Customer satisfaction is related to several aspects of purchasing a product including quality, price, availability, packaging, and customer service.

Arokyia Dairy Products is a widely popular brand providing a variety of dairy products such as milk, curd, butter, ghee, and paneer. Moreover, this company specializes in offering high-quality, hygienic and nutritious products. This research will focus on studying the level of customer satisfaction towards Arokyia Dairy Products.

Review of Literature

Deepa Ingaval and Thakar (2012)¹ made a study on customer preference for milk and milk products. The objectives of their Study is to identify the customer preference towards the milk and milk products, to identify the reasons for change in the purchase Decision and to find out the most preferred place for product purchase. The study revealed that the customers preferred packaged Branded milk and milk products over a period of time from 1991 to 2006. The change in purchase decision was due to marketing Factors such as availability, advertisement, product quality and price of the products. It was also revealed that grocery shops, Bakeries and sweet markets were the preferred place of purchase of dairy products, some of them preferred to purchase form Company outlets and milk shoppers.

Arul and kannan (2013)² in their study present the evolution of brand preference of milk among customers in Salem City. Though the price of all branded milks are at par, the customers prefer a particular brand due to some reason. It may be because of the price, quality, service or advertisement provided by branded milks. In order to remain in business an organization must generate enough sales from its products to cover operating costs and post reasonable profits. Considering, therefore, the significance of sales on business endurance and the relation between customers and sales, it is measure for organizations to engage in programs that can influence consumer choice to purchase its products.

Dr. V. Maheswari (2017)³ studied consumer satisfaction towards Arokya milk in Kumbakonam town. The study revealed that most consumers prefer Arokya milk for its quality and thick nature. The results also showed that advertisement plays an important role in creating awareness and most respondents expressed overall satisfaction with Arokya milk.

Vairamuthu and GokulaKrishnan (2018)⁴ A study on Brand positioning Dairy products in Villupuram, Tamil Nadu set out to study Consumer involvement in brand positioning in dairy product categories. Their main objective was to identify the expectation and perception Of consumers towards the dairy brand, to learn the 723 factors influencing consumers decision towards product Selection and find out the Reason for customers preferring other brand milk

Ramya. N and SA Mohamed Ali (2019)⁵, “A study on consumer buying behavior towards Amul product with special reference to Coimbatore City” The Buying Behavior is positive, indicating that the consumer’s purchasing behavior is strong. The product’s promotional techniques Can be modified in order to boost the company’s sales significantly. As a result, it has thorough research in a specific field

Angujanani. G.Sreeya (2020)⁶, “Impact of Brand Loyalty on Consumers Packaged Milk products in Chennai „“ customers” Minds are vital for the growth and survival when it comes to appealing and selling things to customers. For dairy goods, especially packaged milk, competition is unavoidable. Branded milk such as Aavin, must maintain its current quality and Distribution channels. When compared to other milk brands, the Arokya Milk brand needs to adjust its price method.

Dr.K.Vanaja(2021)⁷, A Study on customer preference towards Hatsun Milk Products with Special Reference to Coimbatore city. Price has a Significant and positive impact on customers’ perception and choice in selecting Hatsun products. Generally, the customer changes their Behavior frequently on the basis of price and quality. However the data shows the customer buy the Hatsun Milk for its quality and taste. It Has to be pointed out that milk customers prefer taste over price.

Dr.M.P.Kumaran (2022)⁸ ,The consumer satisfaction towards Aroky Milk. It shows a negative attitude towards advertisement, while few of Them milk advertisement would play a significant role in order to change their purchasing habits. The brand of milk in advertisement is more Is a very important factor and this may change their purchasing behavior. If Aroky Gives more effective advertisement, it will reach high in Milk marketing and gain. Consumer reputation more

S. Sivaselvi and M. Abinaya (2023) ⁹, conducted a study on customer satisfaction towards Aroky products. The study analysed the factors influencing purchase and the level of customer satisfaction. The study found that consumers prefer Aroky milk mainly for its taste, quality and availability. However, some respondents felt that the price of Aroky products is higher than other milk brands.

Dr. Vidhya V and Ms. Kirutisha S (2024) ¹⁰ , Studied Customer Satisfaction towards Aroky Dairy Products. The study identified factors affecting customer satisfaction such as product quality, packaging, pricing and distribution. The study found that quality; packaging and pricing highly influence customer satisfaction, while distribution has less impact.

Objectives of the Study

1. To primary objective is to study the socio Economics profile of the respondents
2. To assess the factor influencing the customer satisfaction Aroky dairy products
3. To evaluate and analyze the customer satisfaction of Aroky dairy products
4. To promote villages self -viable and build self-image.
5. To uplift the socio economics status of the rural people

Need for the Study

- ✓ In this today's modern market customer satisfaction among customers has its major it of the roles in the service turnover of the company, every business invest heavily aspect to build a strong image and gain market share and also to retain large number of customer, to know customer satisfaction for the services provided by komuz is the need for the study.
- ✓ The main need to study about the company is to know whether they satisfied the customer needs and the customer are satisfied with the service or not.

- ✓ It helps to determine the post-purchase feedback customer to improve the delivery and service of the product. Help a company to build a long relationship with the customers

Scope of the Study

The study aims in assessing the consumer satisfaction and buying behavior of Arokya milk and dairy products. It also covers the consumer opinion about the packaged milk in Madurai city. In the market a cut-throat exist to compete one brand against another. This study made to know the role of packaged milk and dairy products to fulfil the needs and wants of the consumer and to what extent the product is concentrating on quality, quantity, price, availability, sales promotion, and package.

Research Design

Data for this study was collected using a questionnaire method, which is widely regarded as effective for large-scale enquiries and is commonly adopted by private individuals, research workers, organizations, and government bodies. The study employed a service quality-based questionnaire to achieve its objectives, utilizing two methods of data collection: primary and secondary data. Primary data was gathered from 100 Arokya Dairy customers who had purchased milk products from Arokya outlets and stores.

This data was collected through personal interviews using structured questionnaires comprising both open-ended and closed-ended questions, enabling a more effective analysis of customer satisfaction. Secondary data was obtained from various sources, including brochures, journals, library books, and information from employees within the organization.

The research was conducted in Madurai city, where there is a strong market presence for Arokya products. The study area was therefore confined to Madurai city, and a sample size of 100 respondents was selected using a convenience sampling method, with data collected through 18 questionnaires administered to different consumers.

Limitation of the Study

The study is limited to the customer satisfaction of Arokya Dairy products in Madurai City only and may not be generalizable to the cities or regions. The study Assumes that the information was given by the respondents without bias.

The Study is done based on the opinions of the sample taken at random the size of which is 100. A study on Brand positioning Dairy products in Madurai City, Tamil Nadu set out to study consumer involvement in brand positioning in dairy product categories.

Findings

1. Majority of the respondent are male which accounts up to 62% and female is 38%.
2. 52% of the respondent age group is between 21-26, 10% respondent age varies from 15- 20 and 19% respondent ages in between 27-32 and rest respondent are above the age of 32.
3. Majority of respondent whose qualification is post graduate and under graduate which respectively 41% 36% and 10th, 12th, professional, and others respondents belong to are 2%, 8%, 8%, 6% respectively.
4. Majority of respondent occupation is student which accounts 47.9% of the total respondents and second highest response is from self-employees that is 19.1 and private –govt employee accounts about 14.9 and 17% respectively.
5. 100 of respondent have an idea about the arokya dairy products.
6. Majority of respondent use arokya dairy products and 1% may belong to own consumption.
7. About 73% of the total respondents uses arokya dairy products on daily basis.
8. Majority of respondent about 80% are using Arokya dairy and other 20% relies on other brands like Amul, Hatsun, Tirumala, and own consumption.
9. This survey clearly shows about 60% of customers are happy with taste along with super happy customers which contributes around 25%.
10. Majority of the 40 respondent about 57% concludes that arokya dairy products are affordable and 36. % thinks it is economical.
11. About 100% of respondent believes that arokya dairy products are easily available in the stores.
12. Majority of the respondent believes that newspapers and television are main source for their information regarding arokya dairy products.
13. Majority of the respondent around 44 are satisfied along with 32% of respondent are highly satisfied with arokya dairy products.
14. Around 23% respondent faced a problem of leakage are breakage and majority respondent have not come across with these problems.

15. Majority of the respondent are interested to recommend the arokya dairy products to others which will have a positive impact on the organization.
16. Around 85% of the total respondent said yes to that arokya dairy products will full fill all their expectation.
17. Majority of respondent believes that arokya dairy products are easily available and have a regular supply.
18. Around 93% of the total respondent believes that arokya dairy products are highly safety along with good taste.

Suggestions

1. Products design can be improved which should suit present era which will result in sale of the products.
2. Proper measure need to be taken regarding the packing and distribution which have an direct impact on customer satisfaction.
3. Expansion of market in rural areas with reasonable pricing strategies.
4. There must be proper importance need to be given on the taste and flavors.
5. Customer satisfaction can be increased through making products available in every part.
6. Making necessary marketing strategies in order to gain competitive advantage over its rivalries.
7. Pricing strategies need to carry to achieve proper balanced cost as well as profit.
8. In order to attract low income groups there must be reasonable discounts and other low cost techniques.
9. Ensuring basic education to the retailer and wholesalers about the products and service and ensure customers are treated fairly.
10. There must be no compromise related to taste quantity quality of the milk products.
11. Promotion of the arokya dairy products in social media must be undertaken which will have an effective and good impact on majority of the population and it can be used as platform for promotion of its new products.

Conclusions

On this study, I tried to find out satisfaction level of the customer towards Arokya 2 milk product offered by komul. This study has given a clear image that customer feel good about product and service. We can clearly say products meet them and company provides good quality of product and services. In addition, it has been observed that company need to improve its existing levels performance for better outcome.

From the following studies, we can conclude that komuz has been serving Clients to create an excellent image and trust between customers exceptionally well Most of them are completely satisfied with the company's products and services.

The company can adopt customer friendly methods and train its sales staff to serve customer in the best way possible. Customer retention should be Emphasizes and should adopt policies to maintain reservations. A closer relationship should be developed with customers to avoid brand turnover and ensure repeat sales

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A Study on The Impact of Green Marketing Initiatives of ITC Limited on Consumer Purchase Intention in Madurai City

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Abstract

Green marketing is increasingly being used by companies to support environmentally responsible practices while satisfying the growing interest of consumers in sustainable products. ITC Limited has introduced various eco-conscious measures, including the use of recyclable packaging materials, responsible sourcing of raw materials, reduction of energy usage, and proper waste handling systems. These efforts are intended to lower environmental harm and strengthen the company's reputation among customers who value sustainability. This study aims to understand how the green marketing activities of ITC Limited influence the buying decisions of consumers in Madurai City. The research follows a descriptive approach to study consumer knowledge, opinions, and attitudes toward the environmental practices carried out by ITC Limited. Information for the study is collected from both primary and secondary sources. Primary data is obtained through questionnaires shared with consumers living in Madurai City. Secondary information is collected from reference books, academic publications, company documents, and trustworthy online materials related to green marketing. The expected outcome of the research indicates that environmentally focused marketing efforts can influence customers to make responsible purchase choices by building confidence in the brand, improving loyalty, and increasing awareness about environmental protection. Overall, the study suggests that well-planned green marketing practices can support business development while also contributing to environmental sustainability.

Keywords: *Green Marketing, ITC Limited, Consumer Purchase Intention, Environmental Awareness, Sustainable Practices, Brand Image, Eco-friendly Products, Madurai Consumers*

Introduction

Environmental awareness has grown significantly over the past few years, encouraging organizations to adopt business methods that support environmental protection. Many

companies are now focusing on sustainable development by introducing practices that reduce harm to nature and conserve natural resources. Green marketing is an approach that highlights the environmental advantages of products and services, such as lowering waste generation, saving energy, and reducing negative effects on ecosystems. As public knowledge about environmental problems, including pollution and global climate changes, continues to increase, consumers are becoming more interested in purchasing from companies that show responsibility toward the environment.

ITC Limited, one of the prominent multinational companies in India, has taken several steps to include environmentally responsible practices in its business operations. These actions include adopting eco-friendly packaging materials, improving production methods to use fewer resources, and organizing campaigns that create awareness about environmental protection among consumers. Such initiatives are intended not only to minimize environmental damage but also to build a positive image of the company and influence customer buying preferences. Studying consumer reactions to these environmental efforts is particularly valuable in cities where modernization and environmental awareness are growing rapidly. Madurai City, an important commercial center in Tamil Nadu, provides a suitable setting for this research because it reflects a balance between traditional lifestyles and increasing acceptance of modern, eco-friendly habits. Analyzing consumer opinions in this region can help understand how green marketing activities shape purchase decisions in an emerging urban market.

Objectives of the Study

1. To understand how consumers view and respond to the eco-friendly product range offered by ITC Limited.
2. To investigate how environmental marketing practices influence the willingness of consumers to purchase products.
3. To identify the major elements that guide customers when choosing products that support environmental protection.

Importance of the Study

This study is valuable because it investigates how environmentally focused marketing efforts shape consumer willingness to purchase products, specifically in relation to ITC Limited operating in Madurai City. The significance of this research can be explained through the following aspects:

1. It examines the role of sustainable marketing practices in guiding customer buying choices.
2. It determines the extent to which consumers recognize and respond to environmentally friendly product features.
3. It helps the company review whether its eco-conscious programs create positive effects on customer decisions.
4. It explains how sustainability initiatives contribute to building a strong and trusted brand identity.
5. It strengthens academic understanding in areas related to environmental marketing and consumer response.
6. It provides practical guidance for improving eco-friendly promotional strategies in regional business environments.

Statement of the Problem

Environmental protection has become a shared responsibility for both businesses and customers in recent years. Many organizations are now introducing marketing methods that support environmentally safe products, responsible packaging, and sustainable business activities. These efforts are designed not only to reduce harm to nature but also to appeal to customers who prefer brands that care about the environment and maintain a positive public image. ITC Limited has taken several steps to promote environmentally responsible business practices. Its initiatives include responsible sourcing of raw materials, the use of packaging that is less harmful to the environment, maintaining operations that aim to balance carbon emissions, and conducting campaigns that spread awareness about environmental care. Although these actions reflect the company's commitment to sustainability, it is still necessary to understand how strongly such initiatives affect the purchasing choices made by consumers.

Scope of the Study

The present study concentrates on evaluating the influence of ITC Limited's environmentally responsible marketing activities on the purchase intentions of customers located in Madurai City. It gives special attention to how consumers understand and respond to eco-friendly products introduced by the company. The research considers specific green practices, including responsible packaging methods, awareness initiatives related to environmental protection, and CSR programs supporting sustainability. The findings are restricted to consumers from Madurai City and are based on data obtained within the time frame of the research process.

Methodology

Research Design

Research design can be described as the overall framework that guides the process of conducting a study. It explains the approach and steps followed to collect and analyze information required to answer the research problem. This study follows a descriptive research design.

Sources of Data

Both primary and secondary data have been used for this research.

Primary Data

Primary information was collected directly from participants through a structured questionnaire. Data collection was carried out using a survey approach, along with simple observations to support the findings.

Secondary Data

Secondary information was gathered from journals, books, websites, and reports published by the company. Respondents were chosen using a convenience sampling method.

Suggestions

Based on the analysis of the collected responses, it is recommended that ITC Limited take steps to improve public awareness of its green marketing activities. The study indicates that many consumers have only a limited or moderate understanding of the company's environmental efforts. To address this, the company can use stronger communication methods such as advertisements, social media outreach, and clear eco-friendly labels on product packaging. These approaches can help consumers better understand the environmental advantages of the products and initiatives.

In addition, ITC Limited should actively highlight its sustainability achievements, including the use of environmentally safe packaging, reduction of waste, and efficient use of resources. Communicating these efforts more clearly can help build stronger customer trust and encourage environmentally responsible buying decisions.

The company should also work towards improving the availability and affordability of its green products so that more consumers can access them easily. Organizing awareness programs and sustainability-focused campaigns can further educate people about the

importance of choosing eco-friendly products. Continuous innovation in sustainable product development, along with encouraging consumers to participate in recycling and other green practices, can help strengthen the company's environmentally responsible brand image and positively influence purchase intention.

Conclusion of the Study

The objective of this study was to assess the influence of ITC Limited's green marketing activities on consumer purchase intention in Madurai City. The analysis of responses from 110 participants reveals that most consumers are aware to a limited or moderate extent about eco-friendly products and related marketing efforts. This indicates that although the company's sustainability initiatives are visible, stronger efforts are needed to improve public awareness. The findings also suggest that green marketing has a noticeable but moderate impact on consumer purchasing behaviour. Many respondents showed a positive attitude towards environmentally responsible companies and expressed willingness to prefer such products, even at a slightly higher cost. This demonstrates a growing awareness of environmental issues among consumers.

In conclusion, ITC Limited's green marketing initiatives have a favorable influence on consumer perception, brand reputation, and buying intention. Enhancing communication strategies and increasing visibility of environmental achievements can further strengthen customer trust and promote greater adoption of sustainable products.

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A Study on Customer Preference and Buying Behaviour towards Chocolate in Madurai City

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Abstract

This study examines the performance and consumer buying behaviour associated with four leading chocolate brands—Nestlé, Cadbury, Amul, and Mars. The primary objective is to analyse how consumers perceive these brands based on key factors such as price, quality, taste, advertising, packaging, and overall satisfaction. The research also explores the extent of brand loyalty among consumers, identifying whether individuals remain committed to a particular brand or are willing to switch based on changing preferences. The study further investigates variations in brand preference across different age groups and highlights the reasons influencing these choices. In addition, it analyses consumption patterns, including frequency of purchase, quantity consumed, and preferred product sizes (small, medium, or family packs). The findings reveal evolving consumer tastes, indicating a shift in preferences influenced by factors such as lifestyle changes, marketing strategies, and product innovation. Overall, this research provides valuable insights into the dynamics of consumer behaviour in the chocolate market and offers a comprehensive understanding of changing consumption trends.

Keywords: *Consumer Behaviour, Brand Loyalty, Buying Behaviour, Consumer Preferences, Product Satisfaction.*

Introduction

In This research explores the performance and buying behaviour surrounding four of the most well-known chocolate brands — Nestlé, Cadbury, Amul, and Mars — products that are loved and consumed by people across all age groups.

Through this study, I wanted to understand how consumers actually perceive these brands when it comes to factors like price, quality, advertising, taste, packaging, and overall satisfaction. I was also curious about the role of brand loyalty — whether people stick to a favourite brand or are open to switching.

One of the most interesting findings was discovering which chocolate brand different age groups tend to prefer, and why.

Beyond just brand preference, the research also looked at consumption habits — how often people eat chocolate, how much they consume, and whether they typically go for a small bar, a larger pack, or a family-sized option. Perhaps most importantly, the research captures the shifts happening in consumer tastes and preferences over time, giving a clearer picture of how people's relationship with chocolate is gradually evolving.

Review of Literature

Glendale, Calif (2015) many consumers preferred crunch chocolate with mint called girl scouts. According to their survey it is perfect flavour of chocolate based on their consumers and it is match for summer vibes. The limited edition Nestle crunch girl scouts won best new product award

Paul Rozin (2015) in his article states that Chocolates is the most craved food among females and is craved by almost half of the female sample (in both age groups).

According to **Michael Bow (2015)** The Cadbury biggest market sales clumps for about 24.3%. The Asia Pacific division includes China and India was the best performing region with revenues down 5.3% but the company in Europe has biggest market and has a 24.3percentslump in sales.

Poateek pawar (2016) conducted a study entitled consumer behavior towards Chocolates. The main objective of the study is to study the consumer behavior towards Chocolates and understand the buying pattern of the consumer of Chocolates. The study involves both primary and secondary data. The primary data were collected through questionnaire with the sample size of 100 respondents by using simple random convenience sampling method. The outcome of the study reveals that the consumer are satisfied with the product.

Karthikeyan (2017) conducted a research, consumer preference towards various brands of Chocolates. Need for the study is to find preference level of consumer towards

Chocolates. By adopting sampling method primary data were collected 100 respondents. The finding of the study include that overall preference level among the consumer is more than 40.

P. Abirami and S. Gayathri (2018), A study on consumer satisfaction towards Chocolates, this study covers the consumer satisfaction towards Chocolates with special reference. Sample size 150.

D. Shanthi (2018), A study on consumer preference towards Chocolates, Chocolate is liked and eaten by all age of people. This study helps in Products development and improvement in launching of new product. The limitation of the study restricts itself to the analysis of consumer preference, perception and consumption of Chocolates.

R. Manikandan and A. Ramkumar (2018), A study on customer preference towards Chocolates, Chocolate occupy a pivotal role in the industry. The required primary data collected well-structured questionnaire issued to 250 college students. And enhance level of awareness above the popular branded Chocolates.

Objectives of the Study

- ✓ To identify the customer preference towards various brands of Chocolates.
- ✓ To Study the customers performance on various brands of Chocolates.
- ✓ To analyze the factors influencing customers.
- ✓ To determine the level of customer satisfaction towards their preferred chocolate brand.
- ✓ To give the suggestion about the buying behavior of customers.

Need for the Study

- ✓ This study helps to find the factors that influence the consumption pattern of the consumer.
- ✓ This study will help us to know the customer preference towards the Chocolates.
- ✓ This study helps to understand the need and their demand in the market.

Scope of the Study

The scope of the study restricts itself to the analysis of consumer preference, perception and consumption of Chocolates. The study is limited to only four Brands of Chocolates- Cadbury, Nestle, Amul, Mars.

Research Design

The research design refers to a structured plan or framework that guides the researcher in conducting a formal investigation and survey. It involves the systematic application of methods and procedures for collecting and analyzing information in order to achieve the research objectives. A well-designed research plan ensures that the data obtained is relevant, accurate, and aligned with the research problem. In this study, a descriptive research approach is adopted, as it focuses on providing a clear and specific understanding of the subject.

The study utilizes both primary and secondary sources of data. Primary data is collected through a structured questionnaire administered to respondents, enabling direct interaction and flexibility in gathering information. Secondary data is obtained from websites, online journals, published reports, and review of literature from various articles, which support and strengthen the research findings. The research instrument used is a questionnaire, as it allows efficient data collection from a larger group of respondents.

The sampling technique adopted is convenience sampling, which is a type of non-probability sampling method where respondents are selected based on their easy accessibility. The total sample size for the study is 150 respondents, ensuring sufficient data for meaningful analysis and interpretation.

Limitation of the Study

- The main source of data for the study was primary data with the help of self-administered questionnaires.
- This study conducted relating to the various brands of Chocolates, so the result is applicable for all ages of people.
- Another limitation was the relatively short period and within which this research was carried out.

Findings

- Majority (58%) of the respondents are Male.
- Majority (60%) of the respondents likes Chocolate extremely.
- The Majority of respondents eating Chocolates for Relaxation and Time pass.
- The Major respondents like Cadbury Chocolates. 34% Cadbury Chocolates, 24% Amul Chocolates, 25% Nestle Chocolates and 17% of Mars Chocolates.
- In Cadbury Products, the Majority of respondents like dairy milk.

- In Nestle products, the majority of respondents like KitKat Chocolate.
- In Mars products, the Majority of respondents like snickers.
- The Majority of respondents like Crunchy Chocolates and The majority of respondents like Medium pack size of Chocolates.
- In Cadbury Chocolates the Majority of respondents gives high level (5) ratings.
- In Nestle Chocolates the Majority of respondents gives high level (5) ratings.
- In Mars Chocolates the major people gives 4point rating.
- In Amul Chocolates the major people gives high level ratings.
- The Majority of respondents eat Chocolates in Occasionally. 41% of respondents eat Chocolates in Occasionally.
- The major respondents gave the influencing factors as Advertisement. And the majority people tell Chocolate Is a good gifting option. And major people like Nut Chocolates.

Suggestions

- ◆ Nestle company concentrate on its packing as people are least attracted with it while Cadbury brand are more attracted with their packing.
- ◆ People are unsatisfied with the price and quantity of Cadbury brand chocolates, so companies should concentrate in the regard also.
- ◆ Nestle and Amul brand concentrate more on advertisement as mostly people get attracted through television only.
- ◆ Chocolate company concentrate more on festival season by providing promotional offer.
- ◆ **Packaging Enhancements for Nestle:** While Cadbury's packaging is highly attractive to consumers, Nestle's current presentation is a point of lower attraction. Nestle should invest in more vibrant, innovative, or premium-feel packaging to compete more effectively on retail shelves.
- ◆ **Price and Quantity Optimization for Cadbury:** Despite its popularity, there is notable consumer dissatisfaction regarding the price-to-quantity ratio of Cadbury products.
- ◆ **Strategic Advertising for Nestle and Amul:** Television remains the most influential medium for chocolate advertisements. Nestle and Amul should increase their presence in television media to match the high brand recall and influence currently enjoyed by competitors.

- ◆ **Festive Season Promotions:** Since chocolates are widely considered a premier gifting option, companies should capitalize on festival seasons by offering limited-edition gift boxes, bundled offers, and aggressive promotional discounts to drive volume.
- ◆ **Flavor and Texture Diversification:** With a clear majority of respondents preferring "Crunchy" textures and "Nut" flavors, brands should expand these specific sub-lines within their portfolios to cater to the dominant market taste.

Conclusions

On the basis of analysis, it is clear that the customer's taste and preference is increasing towards the CADBURY branded products. Due to sincerity and responsiveness, people have to become aware of quality. Company should provide better quality of Products.

Today, Nation is passing through a phase of rapid transformation. Two forces are most responsible for these types of drastic changes; they are explosive growth of trade and international competition and other force like technological change. This new era has witnessed remarkable advancement in the availability of information and a number of large companies operations in such market where the principal of natural selection lead to the survival of the fittest. These companies Cadbury, Nestle, Amul and Mars have to improve a lot by providing new range of Chocolates, attractive packing and better promotional offers during festive season to with stand international companies.

Dominance of Cadbury: There is a clear and increasing consumer preference for Cadbury branded products over its competitors. This dominance is largely driven by high ratings in quality and effective emotional branding. **Shifting Consumer Psychology:** Chocolate is no longer just a "sweet"; it is now deeply associated with "Relaxation and Time Pass" (54% of respondents) and "Happiness". It has transitioned from a children's treat to a legitimate gifting alternative to traditional sweets. **The Impact of Global Competition:** As the industry faces rapid transformation due to technological changes and international competition, brands like Amul, Nestle, and Mars must continuously innovate. To survive and grow, they must bridge the gap in areas like variety, attractive packaging, and promotional intensity.

The Power of Awareness: Modern consumers are becoming more sincere and responsive toward product quality. Consequently, the “survival of the fittest” in this market will depend on which company can most consistently provide superior quality while maintaining a strong emotional connection through media like television.

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A Study on Effectiveness of Promotional Tools in Marketing New product in Madurai City

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Abstract

Today's highly competitive marketplace, the successful launch of new products remains a significant challenge for businesses due to factors such as low consumer awareness, scepticism, and strong competition from established brands. This study examines the role of promotional tools in influencing the success of new product launches. The promotional mix—comprising advertising, sales promotion, personal selling, public relations, and direct marketing with digital tools—serves as a strategic mechanism to attract attention, build brand awareness, and encourage consumer adoption. The research focuses on how different promotional strategies contribute to shaping consumer perceptions, generating interest, and stimulating trial and purchase behaviour. By analysing the effectiveness of various promotional elements such as television and digital advertising, discounts and offers, influencer marketing, and public relations activities, the study highlights their impact on consumer decision-making. The study concludes that businesses must adopt a balanced and innovative promotional strategy to overcome market challenges and ensure the successful introduction of new products.

Keywords: *Promotional Mix, Sales Promotion, Personal Selling, Digital Marketing, Consumer Behaviour, Brand Awareness, Purchase Decision*

Introduction

In today's highly competitive marketplace, launching new products successfully is a major challenge for businesses. New products often face issues like low awareness, consumer scepticism, and intense competition from established brands. Promotional tools—part of the broader promotional mix—play a critical role in overcoming these barriers by creating awareness, generating interest, stimulating trial, and driving purchase decisions.

- 1 Advertising (e.g., TV, digital ads, print)
- 2 Sales promotion (e.g., discounts, buy-one-get-one, free samples, coupons)
- 3 Personal selling
- 4 Public relations (e.g., events, press releases)
- 5 Direct marketing and digital tools (e.g., social media, influencer marketing)

Review of Literature

M., Frenchin in their article titled International Journal of Behavioral Nutrition and Physical Activity: The US food and beverage sector has seen children and teenagers as a significant market force in recent years. Children and teenagers are now the focus of extensive and focused food marketing and advertising campaigns. Due to their future purchasing power, influence, and spending power, food marketers are interested in targeting young consumers. Various methods and platforms are employed to target young people, starting from their infant years, in order to promote brand establishment and impact their purchasing habits for food products. These food marketing channels include product placements, kids clubs, the Internet, television advertising, in-school marketing, toys and products bearing brand names, and promotions aimed at young people, like tie-ins and cross-selling.

Emma Boyland; David Thivel; Artur Mazur in their article titled Digital Food Marketing to Young People: The prevention of pediatric obesity is a top priority in global public health because excess weight has a substantial negative influence on development, well-being, acute and chronic disorders, and general health [1]. In keeping with the EU Action Plan [4], more extensive actions in a “joined-up, whole systems approach.

Objectives of the Study

Primary Objective

To evaluate the effectiveness of promotional tools in marketing new products.

Secondary Objective

- 1 To identify the key promotional tools used for new product marketing.
- 2 To assess consumer perceptions and responses to different promotional tools (e.g., which generate most awareness or purchase intent).
- 3 To analyze factors influencing the effectiveness (e.g., demographics, product type, media habits).

- 4 To suggest recommendations for an optimal promotional mix for new product success.

Need for the Study

- Helps marketers identify the most impactful promotional tools for new product launches, optimizing budgets and strategies.
- Provides insights for businesses (especially in sectors like FMCG, food & beverages, or retail) to improve launch success rates.
- Contributes to academic literature by analyzing real-world applications and consumer perceptions.
- Offers practical recommendations for integrating tools (e.g., combining social media with samples) to maximize reach and conversion.

Scope of the Study

- ✓ Geographical scope: Limited to a specific area (e.g., Madurai/Tamil Nadu, or a city like Bangalore as seen in similar studies) or broader if survey-based.
- ✓ Product focus: New products in consumer goods, FMCG, food & beverages, or a specific industry.
- ✓ Time period: Recent launches (e.g., past 2–5 years).
- ✓ Respondents: Consumers who have encountered or purchased new products.

Research Design

The research design refers to a structured plan or framework that guides the researcher in conducting a formal investigation and survey. It involves the systematic application of methods and procedures for collecting and analyzing information in order to achieve the research objectives. A well-designed research plan ensures that the data obtained is relevant, accurate, and aligned with the research problem. In this study, a descriptive research approach is adopted, as it focuses on providing a clear and specific understanding of the subject.

The study utilizes both primary and secondary sources of data. Primary data is collected through a structured questionnaire administered to respondents, enabling direct interaction and flexibility in gathering information. Secondary data is obtained from websites, online journals, published reports, and review of literature from various articles, which support and strengthen the research findings. The research instrument used is a questionnaire, as it allows efficient data collection from a larger group of respondents.

The sampling technique adopted is convenience sampling, which is a type of non-probability sampling method where respondents are selected based on their easy accessibility. The total sample size for the study is 150 respondents, ensuring sufficient data for meaningful analysis and interpretation.

Limitation of the Study

- Sample size and respondent bias (if survey-based).
- Reliance on self-reported data.
- Findings may not generalize across all industries or regions.
- External factors (e.g., economic conditions, competition) not fully controlled.

Findings

1. The most important promotional tool is word of mouth. Which happens when someone refers to that product.
2. Friends and family play an important role in promotion, when they share their good or bad experiences of the products.
3. Now a day's every one like to order outside food
4. Now a day's everyone like to try new products that are launched
5. It is also found that single people like to eat out side food more than married.
6. It is also found that corporate employees are more in number compare to other professions
7. It is also found that earning members in family are more than one in a family.
8. It is also found that couples prefer to have only one child.
9. It is also found that customers like to purchase more if discount offered.
10. It is also found that tea is the more favorite beverage.
11. It is also found that customers done like to pay more for their packaging.
12. It is also found that customers like to mix and eat veg and non-veg food
13. It is also found that customers are satisfied with things that are available in Bangalore city

Suggestions

1. To trust promotional tools that is available on market to promote food.
2. To try other beverages that is available.
3. To see in detail if discounted products are overpriced or damaged or expired.

4. Joint family can also go once in a month for dinner as it builds bonding.
5. Degree holders can try for post-graduation.
6. Customers should try new food at least one piece
7. They should make their own decision not be influenced by friend or others.
8. Can try to order online food as it can be delivered on door step.

Conclusion

The hospitality industry is a major component of the greater tourism industry. From the definition of the hospitality industry, the food forms part of it. Providing food services away from the home has become a major contributor to the global economy and to the overall tourism experience.

Tourist experience is greatly influenced by psychological and social needs, of which the food is an excellent means of satisfying the needs of travelers. The food sector is divided into the commercial and non-commercial sector, and the commercial sector is further divided into the open- and restricted market. The commercial food sector is composed of various establishments such as restaurants, hotel restaurants, fast food outlets, bars, coffee shops and commercial catering establishments.

These different types of establishments generate substantial amounts of money, influence economic prosperity and employ a large-scale labour force. The various types of commercial food and beverage establishments, such as hotel restaurants, restaurants, family restaurants, fast food outlets, coffee shops and commercial caterers, all require their own specifically skilled and motivated employees.

The importance of employees is further emphasised by the perishability and intangible nature of services. The services delivered by food service employees should therefore be seen as the critical dimension of quality. Successful delivery of service is dependent on people, where the recruitment, management, training and educating of employees play a vital role, while still valuing, rewarding, supporting, teaching and improving the career development of employees. The workplace should therefore create a suitable service climate or culture, such that employees can focus on customer satisfaction, which will influence long-term profits and market value. Management is a process approach as it involves the integration of people, work and systems to achieve business objectives.

This is done by utilising the four distinct management tasks of planning, organising, leading and control the importance of employee management, as well as the management of employees' working conditions, contributes greatly to an employees' quality of work.

Management of employees' Quality of Work Life is, nevertheless, not an easy task as the nature of the industry is emphasised in the common work environment challenges faced in the food sector, including labour, costs, skills, compensation and working conditions.

These challenges are discussed and the importance of each is emphasized. The most pressing challenges in the food sector include long working hours, high employee turnover, lack of experienced labour force, diminished wages and few opportunities for personal growth. In South Africa, the main challenges include a shortage of skilled employees and the very low worker productivity, which further supports the contention that low worker productivity directly influences the quality of service delivery.

The management of these challenges is further complicated by the difficulty of controlling quality, the multicultural setting in which services are delivered, and the emotional, aesthetic and labour efforts that are aggravated by unsocial working hours Job related aspects such as turnover, job satisfaction, work motivation, job stress and organisational commitment have a major influence on the working environment of employees, as well as affecting the satisfaction that employees experience at their place of work.

The satisfaction that employees experience contributes to Quality of Work Life, which is influenced by the extent to which employees have control in their work lives the management of the sector and, particularly, of its employees and their working conditions plays a central role in addressing the challenges faced by the sector.

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A Study on the Impact of Revised GST Rates on Consumer Buying Behaviour in Madurai City

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Abstract

The Goods and Services Tax (GST) in India marked a major fiscal reform aimed at replacing the earlier fragmented indirect tax system with a unified and transparent tax structure. By subsuming multiple taxes such as excise duty, value-added tax (VAT), and service tax, GST eliminated the cascading effect of taxation and established a destination-based consumption tax system supported by an input tax credit mechanism. This reform enhanced tax transparency, improved operational efficiency, and contributed to the development of a unified national market. Subsequently, the evolution of GST into GST 2.0, through revisions in tax rates and rationalization of tax slabs, sought to reduce tax burdens and improve overall system effectiveness. These policy changes have had a direct impact on the pricing of goods and services, thereby influencing consumer purchasing power and decision-making behaviour. This study examines the impact of revised GST rates on consumer buying behaviour, with particular emphasis on consumer awareness, perception, and behavioural responses. The findings indicate that although GST has improved transparency and simplified the tax structure, its influence on consumer behaviour varies significantly based on factors such as income level and price sensitivity. The study concludes that GST 2.0 has both positive and negative implications for consumer buying behaviour, shaping spending patterns and encouraging more informed purchasing decisions in the marketplace.

Keywords: GST, Consumer Buying Behaviour, Tax Reform, Price Sensitivity, GST 2.0., Consumer Perception, Purchasing Decisions

Introduction

The Goods and Services Tax (GST) is one of the most significant tax reforms introduced in India with the objective of creating a unified and integrated national market. Implemented

on July 1, 2017, GST replaced a complex system of multiple indirect taxes such as excise duty, service tax, value-added tax (VAT), and others, thereby simplifying the taxation structure. GST operates on the principle of “One Nation, One Tax,” enabling a uniform tax system across the country. A key feature of GST is the **Input Tax Credit (ITC) mechanism**, which allows businesses to claim credit for the taxes paid on inputs, thereby reducing the overall tax burden and preventing double taxation on the same goods or services. Additionally, GST is a technology-driven system, supported by an online portal that ensures efficient tax administration, filing, and compliance. The primary aim of GST is to ensure transparency, eliminate cascading effects of taxation, and facilitate ease of doing business through a streamlined tax regime.

With the evolution of the tax system, the government introduced **GST 2.0**, which includes periodic revisions in tax rates to address economic conditions, industry needs, and consumer welfare. These revised GST rates have a direct impact on the prices of goods and services, thereby influencing consumer purchasing power and buying behaviour. Over time, the GST framework has undergone with several revisions aimed at improving its effectiveness, particularly through the rationalization of slab rates to reduce the tax burden on consumers.

Changes in tax rates can make certain products more affordable or expensive, which in turn affects demand patterns in the market. Consumer buying behaviour is a crucial aspect in understanding the effectiveness of tax reforms like GST. Factors such as price sensitivity, income level, awareness, and perception play an important role in shaping consumer decisions. While GST has contributed to increased transparency and reduced tax evasion, frequent changes in tax rates under GST 2.0 may create confusion among consumers and affect their confidence in the system. In this context, it becomes essential to study how GST 2.0 (Revised GST Rates) influences consumer awareness, perception, and buying behaviour.

This study aims to provide insights into the extent to which GST reforms have impacted consumer decision-making and to evaluate whether the objectives of GST are being achieved from a consumer perspective.

The following table presents a comparison between the earlier GST slabs and the revised GST 2.0 structure. The comparison indicates that GST 2.0 is designed to be more

streamlined and rationalized, with reduced tax rates on essential goods to support affordability and higher tax rates on luxury and demerit goods to ensure equitable taxation.

This revised structure makes the system more balanced, structured, and consumer-oriented, while also aiming to enhance compliance and improve the overall effectiveness of indirect taxation in the economy.

Category	GST (Pre-Sept 2025)	GST 2.0 (Effective from Sept 22, 2025)	Example Products
Exempted Goods / Nil Rated	0%	0% (Expanded)	Foodgrains, fruits, vegetables, milk, curd, life-saving drugs, health & life insurance
Essential Goods	5% & 12%	5% (Consolidated)	Butter, ghee, dairy products, medical devices, fertilisers, tractors, agricultural tools
General Consumption Goods	12% & 18%	18% (Unified)	Mobile phones, computers, TVs, refrigerators, washing machines, most of the services
Consumer Durable Goods	28%	18% (Reduction)	Small cars (≤ 1200 cc petrol / ≤ 1500 cc diesel), two-wheelers (≤ 350 cc), ACs, TVs ($> 32''$), cement
Luxury & “Sin” Goods	28% + Cess	40% (Flat)	Large cars (> 1200 cc petrol / > 1500 cc diesel), SUVs, high- end bikes (> 350 cc), tobacco, aerated drinks, luxury vehicles

Objectives

- ❖ To study the concept and structure of GST 2.0 (Revised GST Rates).
- ❖ To analyse the level of awareness among consumers regarding revised GST rates.
- ❖ To analyse changes in spending behaviour on essential and non-essential goods among consumers after the implementation of Revised GST rates.

- ❖ To evaluate the overall perception of consumers towards GST and its implementation.
- ❖ To give suggestions based on the findings of the study.

Statement of the Problem

The implementation of revised GST rates under GST 2.0 has changed the tax burden on different goods and services. While the reform aims to reduce tax cascading and improve affordability, consumer responses vary depending on awareness, disposable income, and local market conditions. The changes in tax rates may alter consumer buying patterns, preferences, and decision-making processes. Some consumers may reduce their consumption due to increased prices, while others may shift towards alternative or lower-taxed goods.

Therefore, it becomes essential to study and analyse the impact of GST 2.0 (Revised GST Rates) on consumer buying behaviour whether reduced GST rates lead to real benefits for consumers and how these changes influence buying behaviour of the consumers.

The study seeks to investigate these issues in the Madurai city, providing a holistic understanding of the impact of revised GST rates on consumer buying behaviour, level of consumer awareness, examine changes in purchasing patterns, and understand the overall perception of consumers towards GST and its revisions.

Review of Literature

Kumar R. (2016) discussed the structural benefits of GST and highlighted that the input tax credit mechanism could reduce cascading taxation and indirectly influence final prices and consumer purchasing decisions.

Gupta (2017) observed that GST aimed to remove cascading effects and promote a unified market structure, influencing the pricing of essential goods and affecting the common man's purchasing decisions.

Harshita Bhatnagar (2018) investigated the impact of GST on buying behaviour and observed psychological hesitation and temporary confusion among consumers during early implementation.

Prabha, Bhuvaneswari & Nandida (2018) concluded that in many product categories there was minimal change in buying behaviour after the shift to GST, though cosmetics and beverages showed declining demand.

Singh & Sharma (2020) revealed differences between urban and rural consumers, with rural consumers exhibiting higher price sensitivity toward GST-related changes.

Gupta & Kaur (2022) observed that higher GST rates on luxury goods reduced demand, while essential goods maintained steady consumption patterns.

The Indian Express (2025) reported that GST 2.0 introduced a simplified two-slab tax structure of 5% and 18%, aiming to reduce complexity and improve affordability of essential goods. The reform was positioned as a demand-stimulating measure expected to influence consumer spending patterns by lowering tax burdens on daily consumption items.

PwC India (2025) highlighted in its GST 2.0 tax insights report that rate rationalisation was designed to enhance transparency and compliance while encouraging consumption. The report suggested that reduced rates on selected goods could positively impact household purchasing power and consumption behaviour.

The Times of India (2025) noted that GST rate cuts under GST 2.0 were expected to benefit middle-income households by reducing prices of essential commodities. The article emphasised that simplified tax slabs may improve consumer confidence and stimulate market demand.

The Financial Express (2025) analysed the GST Council decisions and observed that rationalised tax slabs could boost demand across FMCG and consumer durable sectors. It indicated that price adjustments following rate revisions would directly influence buying behaviour.

Moneycontrol (2025) discussed category-wise GST changes and explained how lower tax rates on groceries, medicines, and small consumer and essential goods might enhance affordability. The report shows that GST 2.0 reforms to potential shifts in short-term consumer expenditure patterns.

The Economic Times (2025) reported that while GST 2.0 aimed to reduce consumer burden and external cost pressures in some sectors partially offset the benefits for the consumers. The coverage suggested that actual consumer response would depend on price pass-through by businesses.

Observer Research Foundation (2025) published policy commentary describing GST 2.0 as a structural reform intended to simplify taxation and stimulate consumption. The analysis highlighted that rationalised rates could positively affect consumer sentiment and market stability.

Need for the Study

The need for the study is to understand how revised GST rates influence consumer behaviour. It aims to examine how price changes under GST affect consumer spending behaviour and purchasing decisions and to identify whether changes in GST rates lead to shifts in demand for essential and non-essential goods. It also explores how different income groups respond to price variations caused by GST revisions. The study also assesses consumer awareness of GST, evaluates purchase frequency and household budgeting patterns, and analyses the effectiveness of GST rate revisions in improving consumer welfare and market dynamics.

Further, it addresses the knowledge gap in understanding consumer responses to GST rate revisions, particularly in terms of purchasing behaviour, brand preferences, and consumption patterns at the regional level.

Scope of the Study

This study focuses on understanding how revised GST rates influence consumer buying behaviour and examining differences in buying behaviour across various income groups and product categories in a Madurai city.

The scope includes:

1. Product Scope

The research covers essential and non-essential goods, including FMCG, consumer durables, and lifestyle products affected by GST rate changes.

2. Consumer Scope

The study includes consumers across various demographics such as age, income, education, occupation, marital status and urban/rural location to capture a comprehensive view of buying behaviour.

3. Time Frame

Focuses on consumer behaviour post-GST 2.0 implementation and recent revisions to GST rates to ensure current relevance.

4. Geographical Scope

The study is limited to selected regions, focusing primarily on consumers within the chosen study area to understand the localized impact of revised GST rates on buying behaviour. This helps in obtaining specific insights into how GST changes influence consumer decisions in the regional market.

Research Design

A total of 100 respondents were selected from the study area using the convenience sampling method, where participants were chosen based on accessibility and willingness to participate, ensuring representation from different demographic backgrounds while considering time and feasibility constraints. Percentage analysis was used as the main statistical tool for interpreting the data, which was presented through tables, percentages for comparison, and charts for easy visual understanding. These tools helped analyse consumer opinions, awareness levels, and behavioural changes related to the revised GST rates, leading to meaningful interpretations and conclusions.

A) Primary Data

Primary data is collected directly from respondents through a structured questionnaire. The questionnaire aligns with study objectives and captures consumer awareness, perception, price sensitivity, spending habits to understand their opinions and buying behaviour regarding GST rate revisions.

B) Secondary Data

Secondary data helps understand the theoretical background and prior research related to GST 2.0, which helps in gaining better knowledge of the topic and supports the study with useful background information.

Secondary data is gathered from:

- ✓ Government publications and GST Council reports
- ✓ Research journals and academic articles
- ✓ Books related to taxation and consumer behaviour
- ✓ Newspapers and reliable online sources

Limitations of the Study

- ✓ Limited to a specific area and the results not generalized to other regions
- ✓ Sample size does not represent the entire population
- ✓ The data is based on self-reported opinions it may contain biases
- ✓ Time and financial constraints limit broader coverage
- ✓ Results are specific to recent tax rate changes of GST 2.0 and may vary with future policy changes

Findings of the Study

1. Majority of the respondents (56%) belongs to the age group of 21-30 years, followed by 31-40 years (19%), Below 20 years (16%) and 41-50 years (9%).
2. Majority of the respondents are male (69%), while the remaining respondents are female (31%).
3. Majority of the respondents (38%) are postgraduates, followed by undergraduates (36%), higher secondary (18%), and others (8%).
4. Majority of the respondents (40%) are students, followed by employees (33%), Self-employed/business owners (19%) and home makers (8%)
5. Majority of the respondents (59%) earn below ₹20,000 followed by (23%) earn ₹20,001 to ₹40,000 and the remaining earns ₹40,001–₹50,000 (16%), while only (2%) earn above ₹50,000.
6. Majority of the respondents (65%) are unmarried and (35%) are married.
7. Majority of the respondents (70%) belongs to urban area and (30%) belongs to rural area.
8. Majority of the respondents (36%) always check their product bills to verify the GST rate applicable on their products and the net amount of the bills, followed by never (28%) often (20%) and sometimes (16%).

9. Majority of the respondents (43%) are aware about the recent revision made on the GST Slab Rates, followed by (29%) are not aware and (28%) are partially aware.
10. Majority of the respondents (44%) gets GST related information through News channels followed by social media (26%), word of mouth (18%) and Government websites (12%).
11. Majority of the respondents rate their understanding level of Revised GST slab rates are as Very Good (40%), followed by Good (28%), Poor (19%), Average (7%) and Very Poor (6%).
12. Majority of the respondents are highly satisfied with the revised GST rates reducing their overall tax burden on purchases (38%), followed by dissatisfied (37%), satisfied (16%) and neutral (9%).
13. Majority of the respondents are strongly agreed (44%), followed by neutral (29%), agree (20%) and disagree (7%) that the effect of GST influenced their purchasing decisions.
14. Majority of the respondents are highly satisfied that prices of goods are more affordable after the GST rate revision (41%), followed by satisfied (33%), neutral (15%) and dissatisfied (11%).
15. Majority of the respondents believe that the prices of essential goods have become more affordable due to the revised GST rates (46%), while (34%) says no and (30%) are not sure.
16. Majority of the respondents believe that the prices of Luxury goods have become increased due to the revised GST rates (49%), while (21%) are not sure and (30%) says no.
17. Majority of the respondents strongly agree that the increased GST on luxury goods is a fair measure to ensure equity in taxation (40%), followed by agree (25%), neutral (22%), disagree (11%), and strongly disagree (2%).
18. Majority of the respondents stated that their overall spending habits have changed due to the revisions (66%) and (34%) says no.
19. Majority of the respondents reported that they have become Very price-sensitive (41%), followed by moderately sensitive (32%), not sensitive at all (15%) and slightly sensitive (12%).
20. Majority of the respondents stated that the frequency of their purchase increased (46%), followed by (28%) remains the same and (26%) says decreased.

21. Majority of the respondents stated that frequently switched from branded products to regional alternatives (45%), followed by (39%) switched a few times and (16%) says no.
22. Majority of the respondents stated that they have delayed purchasing of any high-value items in anticipation of a potential GST rate cut on the price of the product (51%), while (49%) says no.
23. Majority of the respondents disagree that the revised GST rate structure is beneficial for consumers (35%), followed by strongly agree (31%), agree (21%) and neutral (13%).
24. Majority of the respondents strongly agree that the price transparency provided by GST has enhanced their confidence (35%), followed by agree (28%), neutral (21%) and disagree (16%).
25. Majority of the respondents feel highly satisfied with the effect of GST rate revisions (32%), followed by satisfied (29%), dissatisfied (28%) neutral (21%)

Suggestions of the Study

Based on the findings and analysis of the study, certain suggestions are proposed to improve the effectiveness of the GST system and enhance consumer satisfaction. The suggestions focus on simplifying the GST structure, increasing affordability, and promoting informed decision-making among consumers.

To support lower- and middle-income groups, the 5% GST slab need to be expanded to include more daily-use hygiene products and essential household items. This directly improves affordability and positively influences buying behaviour.

To build consumer trust, it is recommended that all retail products display "MRP inclusive of all taxes" in a prominent font. This prevents "sticker scams" at the billing counter and ensures transparency in pricing.

A uniform GST bill format is required to be introduced in all retail outlets and development of Efficient digital infrastructure helps to ensure smooth billing, accurate tax calculation, and to make it easy for consumers to understand tax details.

Conclusion of the Study

The study on the impact of revised GST rates reveals that the implementation of GST 2.0 has significant shift in the indirect tax framework, with multifaceted effects on consumer buying behaviour, market dynamics, and economic integration and influenced consumer buying behaviour in both urban and rural areas

The reform has encouraged improved price visibility, and increased awareness among consumers, enabling them to make more informed and strategic purchasing decisions and middle- and low-income consumers remain sensitive to price changes, they benefit from reduced tax rates on essential goods, which increases affordability and purchasing power. This suggests that for GST 2.0 to be truly successful, for the business also for the consumers. Overall, GST 2.0 has made progress in creating a more transparent and structured indirect tax system, aligning with the goals of affordability, equity, and market integration

In conclusion, the success of GST 2.0 makes the impact on effective implementation, business compliance, and active consumer participation. With appropriate reforms and increased awareness, GST can positively influence consumer buying behaviour, spending patterns and contribute to a fair, efficient, and growth-oriented economy.

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A Study on Customer Satisfaction on Naga Products in Madurai City

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Abstract

Customer satisfaction plays a crucial role in determining the success and sustainability of any brand in a competitive market. This study focuses on analyzing the level of customer satisfaction towards Naga products, a well-known brand recognized for its quality and variety in food and consumer goods. The primary objective of the study is to evaluate customer perceptions, preferences, and overall satisfaction with Naga products. The study examines various factors influencing customer satisfaction, including product quality, pricing, packaging, availability, and brand image. The study states that maintaining consistent quality and enhancing customer engagement strategies will help increase customer satisfaction and brand loyalty.

Keywords: *Customer Satisfaction, Naga Products, Consumer Behaviour, Product Quality, Brand Loyalty*

Introduction

Indian cooking and lifestyle have undergone tremendous changes for the last 15 years. There are many major factors that impact this change and include, liberalization policy, dual income, separate living of couples, innovative kitchen applications, media proliferation etc. The cooking style and eating habits in India varies drastically from southern part of India to northern part of India. Due to lifestyle pressure now-a-days people prefer easy short way of cooking food rather spending too much time on spending in cooking. Non-availability of raw materials to prepare masala and tedious process involved in doing so, has influenced people to choose such products. There is no specific category and market potential for these products.

The product portfolio varies from noodles, pasta, chips, dairy products, fish & meat products, ready cooking dosa, paratha items, masala dishes, precooked dishes like frozen

chapatti and paratha etc. There are peoples, who are migrating to cities for job and education and these people have find the Ready-to-eat and Frozen products are comfortable to eat rather than depending on restaurants and stores. Most of the dual income (both husband and wife are office goers) families want to spend much less time on cooking because of less availability of time. During weekends they want to spend time with their kids and outing. whereas in weekdays the office duration is large and these factors forced them to go for buying such products. Other factors influences this products is availability of different flavors and dishes.

Consumers who are looking for different dishes and flavors now depend on these products. This products brings variety to their eating's and palatable too. There is no conclusion which one precedes-whether the availability or taste or time constraint, all these factors complement each other in driving these products. When India becomes the hub of many multinationals and there is a rapid change in people lifestyles. Modernization, majority of young population. Knowledgeable consumers will make an impact on these products. Due to raise in literary levels, proliferation of communication technology, consumers are becoming more aware of the foods they intake and they take decision based on the wealth of resources available.

Objectives

1. To study the usage of naga products
2. To study the satisfaction after using naga products.
3. To evaluate and suggest the valuable factors which will help to increase the sales and revenues.
4. To know why consumers are attached with naga products.
5. To know the various types of naga products preferred by select customers.

Statement of the Problem

The purchase of Naga is then to be viewed as a problem solving process. There has been a high proliferation of brands in the market. At the time of purchase consumers may get confused to select a particular brand to meet their needs. The process whereby individuals will decide whether, what, when, how, and from whom to purchase goods and services can be termed as the consumer's or the buyer behavior.

Scope of the Study

- Provide an introduction to Naga products, their cultural significance, and the purpose of the study. Explain why understanding customer satisfaction is important for the Naga product industry.
- Define the target population, which may include consumers of Naga products, artisans, and retailers. Specify the sampling method, ensuring it represents various demographics and geographical regions.
- Analyze the collected data using appropriate statistical tools and qualitative coding methods. Calculate customer satisfaction scores and identify trends and patterns.
- Explore factors that influence customer satisfaction, including product quality, cultural authenticity, pricing, accessibility, and marketing.
- Discuss the broader implications of customer satisfaction on the Naga community, including economic development, cultural preservation, and empowerment of artisans.
- Discuss how maintaining high customer satisfaction can contribute to preserving Naga culture and heritage through sustainable economic practices.

Research Design

Research design is the conceptual structure within which research is conducted. It constitutes the blueprint for collection, measurement and analyses of data were a descriptive research. Descriptive research involves collecting numerical through self-reports collected, through questionnaire or interviews (person or phone) or through observation. For present study, the research was descriptive and conclusion oriented.

Suggestions

- To make a successful product, naga marketing strategy should attract long term consumers.
- Most of the naga consumer are facing problem like; products are not available in the market regularly.
- They can increase their distribution channels.
- They have to focus back on product efficiency.
- They can increase their outlet and stores.

Conclusion of the Study

Customer satisfaction towards a brand is built largely on the satisfactory value the user receives after paying for the product and the benefits the user looks for. In the above study, a large portion of the user is satisfied from naga products. It may be because of quality of the product. It may be due to ability of the product to satisfy customer needs. The satisfaction brings in the retention of customer. Given more importance to advertisement and promotional measures in a way consumers can get more information would be beneficial to retain their customers. The study also says to improve the consumer relations so that their perception and preference for the brand will improve. Naga in order to retain more customers and satisfy them, must fulfill the claims made by the company before any other brand may mushroom up and take away the benefits of marketing through spirituality

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