



# **BUSINESS AND SOCIETY**

Ms. SHILPA P K

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**EDITED BY**

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## **Editor**

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## **FOREWORD**

Business and society are inextricably interwoven. Ever since the mankind become more civilized, the business plans are also started fine - tuning in such a way that to the fulfillment of the social aspirations. Statutory compliance, enhanced consumer enlightenment, civic responsibilities etc., only reinforcing the relationship between the two. I am so happy to know that a book is going to be released incorporating some relevant areas pertaining to the above thrust area by the effort of Miss. Shilpa P.K of Commerce Department. Wishing all the best wishes to the earnest effort.

Mr. T.T Abdul Razak  
Head & Associate Professor  
PG Department of Commerce  
KAHM Unity Women's College, Manjeri



## **PREFACE**

Commerce, tracing its roots back to ancient times, has been an integral aspect of human interaction and societal development. In the earliest civilizations, individuals actively participated in the exchange of goods, services, and ideas, establishing interconnected networks that surpassed geographical constraints. The development of commerce mirrors the evolution of human societies, extending beyond trade to include cultural exchanges and the spread of knowledge. The groundwork laid in ancient commerce continues to mould the contemporary economic terrain, underscoring its enduring importance in cultivating connections, propelling advancements, and shaping the destinies of nations.

Business research is crucial as it aids in making well-informed decisions, fostering economic development, and enhancing social well-being. It enables businesses to maintain competitiveness, drive innovation, and navigate dynamic environments successfully. The knowledge derived from business research ultimately contributes to the global progress and sustainability of societies.

The preparation of this book largely involved the integration of research conducted by both the students and the teachers touching across diverse commerce areas, including finance, marketing, and human resource management. The outcomes of these studies serve as valuable foundations for future research within the field of commerce.

Acknowledging the invaluable support received at every stage of this work is crucial in completing the publication of this book. I extend my deep gratitude to Prof. Dr. Muhammed Basheer Ummathur, our esteemed Principal, for his valuable guidance. Special thanks go to Mr. T.T. Abdul Razak, Head and Associate Professor, PG Department of Commerce, for his wholehearted encouragement in the publishing process. I express sincere thanks to all faculty members of PG Department of Commerce for their inspiration, guidance, and suggestions. My heartfelt gratitude extends to everyone who contributed articles to this book, without whom this project would be incomplete.

**-The Editor**



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1

**CUSTOMERS' ATTITUDE TOWARDS FROZEN FISH  
PRODUCTS WITH SPECIAL REFERENCE TO JEDDAH, SAUDI  
ARABIA**

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**Abstract**

Fish and seafood have always been considered as an important part of human diet and they have long been recognized as a health-promoting food for human nutrition. Globally, fish provides about 4.3 billion people with almost 15% of their average per capita intake of animal protein. Consumer's orientation are the main drivers for successful future development of today's food industries. Therefore, the choice of marketing strategy and maintenance of competitive advantage are strongly determined by consumer perceptions. The people in the Jeddah region have a positive attitude towards the frozen fish products such as shrimps, squid, lobster and breaded products etc., and also they stated that taste of the frozen fish is better.

**Keywords: Frozen Fish, Buying Behavior, Fillets**

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**Introduction**

Frozen fish are the fish that are prepared by freezing the fish and the growth of frozen fish is growing significantly because it is very easy to cook, fish taste and odour of the fish does not change by freezing the fish and also it is used as fish storage due to which the buyers are more attracted to it. The frozen fish is best option for the people who runs in a busy schedule and

who don't want to spend more time in kitchen. The market consists variety of frozen sea foods. The reason for the growth of frozen fish is that these products is available regardless of the season. The buyers can buy these frozen fish products through various distribution like supermarkets and hypermarkets, convenience stores, departmental stores etc. The frozen fish products becoming very popular among the buyers due to self-awareness and it comes with high quality.

Saudi shares total fisheries production (catches and aquaculture) is 3.21% in terms of volume and represents an average fish consumption of 20.9 kg/capita/year. The Saudi fisheries (catches and aquaculture) sector operates in the context of an increasingly market-based economy, with rapid changes in market and consumer demands. Particularly, the long term viability of aquaculture is greatly depended not only on consumer's demand but also on the ability to adapt to the structure and legislative demands of the target markets. Consumer and market orientation are the main drivers for successful future development of today's food industries. Therefore, the choice of marketing strategy and maintenance of competitive advantage are strongly determined by consumer perceptions.

### **Significance of the Study**

The global frozen fish market is experiencing a significant growth, and is expected to experience growth considerably in next few years owing to the rise in demand for traditional food among consumers. It would seem reasonable to think that fresh fish is always better than frozen fish, however that may not always be true. Modern freezing system makes many of the fish in the freezer segment superior to those that are sold as fresh fish in the nearby local market.

The busy lifestyle of the people and increasing number of working women has led to the rise in the demand for convenience food such as frozen fish. The long shelf life, nutritional quality and its easiness to cook has increased the demand of the frozen fish. The amount of frozen foods on the shelves of every shop and household has increased in a large number in the recent years. So it is very important to study the customers' attitude towards frozen fish.

### **Statement of the Problem**

Frozen fish is a shelf-stable food product. It is best when frozen immediately after the catch and stored at a temperature of -20°C (-29°F) or lower until it's ready to be eaten. The introduction of products with longer shelf lives, consumer desire to stock up in case of food

shortages, perishability, and shopping frequency are the primary drivers of the market. These circumstances have resulted in the necessity to stockpile eatables in homes that may endure for a longer period without spoiling, which has increased sales of frozen meat and fish.

The Kingdom of Saudi Arabia has a population of 29 million approx., including more than 5.5 million non-nationals, and a land territory of 2149690 km<sup>2</sup>. The capture fisheries and aquaculture sectors contribute to the food security of the Saudi population. Shrimps, mackerels, emperor fish and swimming crab are the main species caught. Hence, the purpose of the study was to discover the attitude of Saudi people towards frozen fish products.

### **Objectives of the Study**

1. To study on the buying behavior of the frozen fish products.
2. To analyze how much money customers spend while buying frozen fish products.
3. To understand the most important factor that the buyers looks on while buying frozen fish products.
4. To identify the problems faced by customers while purchasing/using frozen fish products

### **Research Methodology**

The study is both analytical and descriptive in nature. Frozen fish customers from Jeddah form the population of the study. Purposive sampling method was used for selecting sample from the target population for this survey. A sample size of 50 frozen fish customers has been taken into consideration for the purpose of the study from Jeddah and the data required for the study is collected by using structured questionnaire. The statistical tools used for data analysis were percentage analysis and weighted ranking.

### **Literature Review**

**Marinac Pupavac et al. (2022)** In her study found a slight increase in fish consumption, although still lower than the European average. It also showed significant socio-demographic associations, also the reasons and attitudes toward higher fish and seafood consumption of the Croatian population. The buyer's behaviour of frozen fish products is mainly focuses on how people see the frozen fish products, which mode they are buying, what frozen fish they buy the most, how much they spend on frozen fish etc.

**Nazrul (2021)** conducted a study on Factors Influencing the Consumers' towards RTC (Ready-to-Cook) Foods in Bangladesh. The main objective of the study was to identify the factors that influenced customer to buy ready-to-cook fish products in Bangladesh. In this study many of the respondents stated that they buy the frozen fish to store and to save food from food shortages.

**Nitya (2021)** has conducted a study on consumer perception towards frozen fish products. The objective of the study was to study the of awareness effective utilization of frozen fish products among youngsters of Delhi NCR. The reason for choosing the frozen fish apart from choosing normal fish is lack of time for the buyers to cook in their day to day life

**Theophilus Miebi Gbigiel (2021)** in her study, the factors influencing frozen fish consumption Nigeria has been analysed with the help of regression model. The result showed that age, education, household size, monthly income, price of frozen fish and price of frozen fish substitutes influence consumption. It has been determined that when these variables increase; fish consumption amount increases.

### Data Analysis and Interpretation

#### a) Mostly Preferred Frozen Fish Item

**Table 1: Mostly Frozen Fish Preferred Item**

Frozen Fish Item	No. of Respondents	Percentage
Shrimps	8	16
Fillets	13	26
Squids	8	16
Lobsters	6	12
Breaded Products	7	14
All of the above	8	16
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

The above table shows that fillets are the most preferred frozen fish item. 16% of respondents preferred to have shrimps and another 16% of respondents prefer chosen squids. 14% of respondents prefer breaded products and least of the respondents have chosen lobsters.

### b) Frequency of Purchase of Frozen Fish

**Table 2: Frequency of Purchase of Frozen Fish**

Frequency	No. of Respondents	Percentage
Daily	6	12
Once a week	6	12
Twice a week	26	52
Once a month	10	20
Twice a month	2	4
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

The table makes obvious that more than half of the respondents purchase frozen fish twice a week. 20% respondents buy frozen fish only once a month and 12% buy it every day. Another 12% buys frozen fish once in a week. Only two respondents buy frozen fish twice a month.

### c) Money Spend on Purchasing Frozen Fish

**Table 3: Money Spend on Purchasing Frozen Fish (in SAR)**

Amount	No. of Respondents	Percentage
Up to 25	9	18
26-50	17	34
51-75	10	20
76-100	6	12
Above 100	8	16
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

From the table it can be inferred that most of the respondents (34%) spend 26 to 50 riyal for purchasing frozen fish. 20% respondents spend 51 to 75 riyal, 18% respondents spend up to 18 riyals and 16% spend more than 100 riyals for purchasing frozen fish. The rest spend 76 riyals to 100 riyals for purchase.

**d) Factors Influenced to Purchase Frozen Fish**

**Table 4: Factors Influenced to Purchase Frozen Fish**

Factors	Rank					Rank
	1	2	3	4	5	
Price	4	5	2	26	13	<b>50</b>
Easy to cook	23	16	9	2	0	<b>50</b>
Quality	14	10	19	5	2	<b>50</b>
Quantity	3	6	10	10	21	<b>50</b>
Shelf life	6	13	10	7	14	<b>50</b>

Source: Primary data

**Table 4(a): Weighted Ranking of Factors**

Purposes	Rank					Total	Rank
	1*5	2*4	3*3	4*2	5*1		
Price	20	20	6	52	13	<b>111</b>	<b>4</b>
Easy to cook	115	64	27	4	0	<b>210</b>	<b>1</b>
Quality	70	40	57	10	2	<b>179</b>	<b>2</b>
Quantity	15	24	30	20	21	<b>110</b>	<b>5</b>
Shelf life	30	52	30	14	14	<b>140</b>	<b>3</b>

The data distribution states that easy to cook is the main factor that influenced the purchase of frozen fish products. The other main factor is quality of frozen fish. Shelf life, price of frozen fish and quantity are ranked in third, fourth and fifth position.

**e) Quality of Frozen Fish**

**Table 5: Quality of Frozen Fish**

Response	No. of Respondents	Percentage
Excellent	26	52
Good	13	26
Average	10	20
Bad	1	2
Very Bad	0	0
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

From the table it can be inferred that more than half of the respondents (52%) stated the overall quality of frozen fish as excellent. 26% respondents said that the overall quality is good and 20% rated it as average. Only two respondents opined that quality of frozen fish is bad.

**f) Problems Faced while Purchasing/Using Frozen Fish Products**

**Table 4.24 Problems Faced while Purchasing/Using Frozen Fish**

<b>Problems</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Change in smell	0	0
Issue in quality	4	21.1
Issue in quantity	1	5.1
Lack of availability	4	21.1
High price	6	31.6
Other	4	21.1
<b>Total</b>	<b>19</b>	<b>100</b>

Source: Primary data

From the table, it can be interpreted that among the 19 respondents who said they were facing problems, the most common problem faced by them was price hike. The other main problems faced by consumers are issue in quality and lack of availability. Only one respondent said that she faced quantity related issues.

**Findings**

- Most of the respondents are consuming all kinds of frozen fish.
- Fillets are the most preferred frozen fish item.
- More than half of the respondents purchase frozen fish twice a week.
- Most of the respondents spend 26 to 50 riyal for purchasing frozen fish.
- Easy to cook is the main factor that influenced the purchase of frozen fish products.
- Most of the respondents rated the quality of the frozen fish as excellent.
- Frozen fish is very easy to store and easy to clean.
- Large numbers of respondents opined that they didn't face any problems while purchasing/using frozen fish products.
- Among the 19 respondents who were facing problems, the most common problem faced by them was price hike.



## Suggestions

- The price of the frozen fish product should be reduced.
- The chemicals like formalin and ammonia should be reduced as most of the respondents not storing frozen fish items for very long period.
- Make half kg packet of frozen fish products available which can be affordable by small and less income families.
- The frozen fish products should be made available in all the markets and shops.

## Conclusion

The buyer's behaviour of frozen fish products is mainly focuses on how people see the frozen fish products, which mode they are buying, what frozen fish they buy the most, how much they spend on frozen fish etc. The study also identifies the most important factors that influenced the buyers to buy frozen fish products. Some of the influenced factors are taste, odour, colour, shelf life etc. The reason for choosing the frozen fish apart from choosing fresh fish is lack of time for the buyers to cook in their day to day life. For this the best alternate solution is buying frozen fish only. In this study many of the respondents stated that they buy the frozen fish to store for long period. In this study it has concluded that the people in the Jeddah region have a positive attitude towards the frozen fish products such as shrimps, squid, lobster and breaded products etc., and also they stated that taste of the frozen fish is better.

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**A STUDY ON THE EFFECTIVENESS OF GRIEVANCE  
REDRESSAL SYSTEM WITH SPECIAL REFERENCE TO AMS  
SPICES AND FOOD PRODUCTS PVT. LTD., MANJERI**

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**Abstract**

Grievances are natural in any organization. The problems of employees should be solved as early as possible otherwise they can create serious problems for the organization, industry and society. The grievance mechanism ensures a fair and just treatment of employee's concerns and prompt resolution of grievances without discrimination. This study will provide the information about the grievance redressal mechanism of the company. AMS Spices and Food Products Pvt. Ltd started its working at Manjeri on 6<sup>th</sup> May 2001 in the brand name of Supernova. The study reveals that the major grievance prone area is working condition and disciplinary actions. Majority of the employees agrees that conflict resolving is an important function for smooth functioning of an organization. They have the opinion that unsolved grievance creates lack of commitment, sincerity and punctuality.

**Keywords: Grievance, Supernova, Redressal Mechanism**

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**Introduction**

No human being can ever be satisfied on all accounts. The same principle applies to employees working in organizations who may not be satisfied with all aspects of their working life such as working conditions, terms of employment, wages, payment of overtime, bonus, leave, transfer, promotion, canteen facility, equipment, behavior of managers, supervisors and colleagues, HR policies and practices etc. Some of the dissatisfactions are based upon genuine causes but some of them are not real and are created by the employees only to blame others. In fact, a grievance is a feeling of dissatisfaction whether expressed or not, whether valid or not,

arising out of anything connected to the organization which an employee thinks, believes or even feels to be unfair, unjust or inequitable.

The study aims to determine an effective grievance handling mechanism, in place to ensure that, employee's problems are acknowledged and appropriately reviewed in a prompt and timely manner. A good grievance mechanism, guarantees a harmoniousness, must deal with the employer's concerns in a impartial and upright manner. In addition, the grievance must be resolved without delay, discrimination, coercion, restraint or reprisal against may submit or be associated with a grievance. Effective grievance handling procedure is an essential part in building healthy industrial relations which leads to amicable work place.

### **Significance of the Study**

The grievance handling system is an integral part of an organization. It enables the employees to express formally their complaints over the management policies and practices. To improve the efficiency of employees in the company a sound grievance handling procedure is need. It also reduces the turnover in the organization. This study attempts to understand the perception of employees towards present grievance handling mechanism of AMS Spices and Food Products. Pvt. Ltd. By identifying the employee's attitude towards grievance redress system the company can solve the grievances very effectively thereby reducing employee dissatisfaction.

### **Statement of the Problem**

Grievance redressal system is an important part of a company or organisation. Employees differ as individuals in their needs, expectations and behavior. When their needs are not satisfied or their objectives are not achieved, the result is employee dissatisfaction. If the dissatisfaction of employees goes unattended or the conditions causing it are not corrected, the irritation is likely to increase and lead to unfavorable attitude towards the management and unhealthy relations in the organization.

The problem to address is to analyze the effectiveness of grievance redressal procedure followed by AMS Spices and Food Products. Pvt. Ltd. Handling a grievance of any person in an organization is of paramount importance, this forms the need for study of grievance redressal procedure and effectiveness towards job satisfaction to maintain harmony in the organization.

## Objectives of the Study

1. To understand whether the employees are aware of the grievance redressal system.
2. To identify the major grievance prone areas of the company.
3. To study the effectiveness of grievance redressal system in AMS Spices and Food Products Pvt. Ltd.
4. To know the satisfaction level of employees towards the grievance handling mechanism of the company.

## Research Methodology

The study is both analytical and descriptive in nature. The employees of AMS Spices and Food Products Pvt. Ltd. form the population of the study. Purposive sampling method was used for selecting sample from the target population for this survey. A sample size of 50 employees has been taken into consideration for the purpose of the study from AMS Spices and Food Products Pvt. Ltd., Manjeri, and the data required for the study is collected by using structured questionnaire. The statistical tools used for data analysis were percentage analysis and weighted ranking.

## Literature Review

**Anushree and Sathyapriya.J (2018)** researched, on effectiveness of employee grievance handling procedure at Ashok Leyland, Plant I, Hosur. They found out that the most of the employees are satisfied with existing grievance handling procedure in Ashok Leyland. Their research revealed that arriving to the amicable solution and problem solving process has strong effect on level of satisfaction.

**Dr.G.Balamurugan (2016)** on his research paper “A Study on Effectiveness of Grievance Handling Procedures in International Airport, Tiruchirappalli” tries to understand the grievance procedure which is currently followed at International Airport. It examines the relationship between the employer and employees and to make suggestions for grievance handling procedures. This study concludes the few changes in organization policies and procedures to increase the productivity from the employees.

**Dr. S.Gomathi (2014)** in her research “A Study on Grievance Management in Improving Employee performance in a Pvt. Enterprise” tries to understand how far the employee’s grievances are redressed, and to know the grievance management system prevailing in the Pvt.

Enterprises. She made a conclusion that it is a better example for those companies who do not have a systematic procedure for dealing with grievances but effectively handle them for prosperity of the organization.

**Ms. G Ramya (2014)** investigated “A Study on Effectiveness of Grievance Handling Mechanism at Swastik Apparels”. From her study she points out that employees are aware of the grievance handling procedure in the organization. Conflict management in the organization will be helpful to reduce the number of grievance rates. She suggests that open door policy can be used.

### Data Analysis and Interpretation

#### a) Awareness about Grievance Redressal System

**Table 1: Awareness about Grievance Redressal System**

<b>Opinion</b>	<b>No of Respondents</b>	<b>Percentage</b>
Yes	50	100
No	0	80
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

The table implies that all of the employees are aware about the grievance redressal system of the company.

#### b) Grievance Prone Areas in the Company

**Table 2: Grievance Prone Areas in the Company**

<b>Areas</b>	<b>Rank</b>						<b>Total</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	
Wage and salary	5	7	12	11	9	6	50
Working condition	16	15	7	4	6	2	50
Promotion & Transfer	5	7	9	12	9	8	50
Disciplinary actions	16	9	3	6	9	7	50
Plant rules & regulations	6	9	10	11	7	7	50
Bonus & Allowances	2	3	9	6	10	20	50

Source: Primary data

**Table 2(a): Weighted Ranking of Areas**

Areas	Rank						Total	Rank
	1*6	2*5	3*4	4*3	5*2	6*1		
Wage and salary	30	35	48	33	18	6	<b>170</b>	<b>4</b>
Working condition	96	75	28	12	12	2	<b>225</b>	<b>1</b>
Promotion& Transfer	30	35	36	36	18	8	<b>163</b>	<b>5</b>
Disciplinary actions	96	45	12	18	18	7	<b>196</b>	<b>2</b>
Plant rules & regulations	36	45	40	33	14	7	<b>175</b>	<b>3</b>
Bonus & Allowances	12	15	36	18	20	20	<b>121</b>	<b>6</b>

The data distribution states that the major grievance prone area is working condition. Disciplinary actions, plant rules & regulations, wage & salary are ranked in second, third and fourth position. The least important prone areas are promotion & transfer and bonus & allowances.

### c) Effectiveness of Present Grievance Redressal Mechanism

**Table 3: Effectiveness of Present Grievance Redressal Mechanism**

Opinion	No of Respondents	Percentage
Very effective	11	22
Effective	22	44
Moderately effective	14	28
Ineffective	3	6
Can't say	0	0
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

From the table it can be interpreted that most of the respondents(44%) agree that current mechanism is effective. 28% opined that it is moderately effective, 22% state the present mechanism is very effective and 6% state that the present grievance mechanism of their company is ineffective .

**d) Satisfaction with the Decision Regarding Grievances**

**Table 4: Satisfaction with the Decision Regarding Grievance**

<b>Satisfaction Level</b>	<b>No of Respondents</b>	<b>Percentage</b>
Highly satisfied	19	38
Satisfied	23	46
Neither satisfied nor dissatisfied	8	16
Dissatisfied	0	0
Highly dissatisfied	0	0
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

The table clearly states that 46% of the respondents were satisfied about the decisions. 38% of the respondents were highly satisfied with the decisions regarding grievances and 16% of them were neither satisfied nor dissatisfied on the decision. None of them were dissatisfied with the decisions taken by grievance handling committee.

**e) Satisfaction Regarding Conflict Resolving Procedure of the Company**

**Table 5: Satisfaction Regarding Conflict Resolving Procedure**

<b>Satisfaction Level</b>	<b>No of Respondents</b>	<b>Percentage</b>
Highly satisfied	15	30
Satisfied	20	40
Neither satisfied nor dissatisfied	7	14
Dissatisfied	8	16
Highly dissatisfied	0	0
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

The table indicates that most of the respondents are satisfied with the conflict resolving procedure of the company i.e., 40% and also 30% respondents are highly satisfied. 14% of respondents neither satisfied nor dissatisfied. But 16% is dissatisfied.

## **Findings**

- Grievance redressal is a major component of job satisfaction.
- All of the employees are aware about the grievance redressal system of the company.
- The major grievance prone area is working condition.
- Unresolved grievance creates lack of commitment, sincerity and punctuality.
- More than half of the respondents are satisfied with the decisions regarding grievances.
- More than half of the respondents are satisfied with the conflict resolving procedure of the company.

## **Suggestions**

- Organization should ensure speedy grievance handling.
- It is justified that origination must make effort for making the procedure transparent.
- Bias must be avoided as some of the employees feel.
- Informal advising helps to address and manage grievance in the workplace.
- Temporary relief can be provided so that delay does not increase the people's frustration an anxiety and thereby not affecting their moral and work.

## **Conclusion**

This study was conducted to analyses the effectiveness of grievance handling mechanism of AMS Spices and Food Products Pvt. Ltd, Manjeri. The study reveals that the employees don't face any discrimination and the grievance redressal committee provided them opportunities for report their grievance. The major grievance prone area is working condition. The grievance handling procedure of the company is satisfactory. The company is recognizing the importance of satisfying the employees and retaining them. Further improvements can be made so that all members are highly satisfied with the system. The grievance should be open so that management can learn about them and try corrective action. Well established organizations can always try to improve their standard by making good psychological relationship with employees and by solving employee's problems. Most of the surveyed employees are satisfied with the method adopted by the company for redressing the grievances of employees.



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## FINANCIAL LITERACY AMONG WORKING WOMEN IN MANJERI MUNICIPALITY

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### Abstract

Financial literacy is something that has been gaining high attention in all nations across the world. The lower literacy level of women has always been an issue in a country like India and financial literacy in particular is no exception to it. By assuming more responsibility for their financial choices, women can prepare for their long term needs and set aside funds for unexpected circumstances. Financial literacy empowers women to negotiate better salaries and understand the value of their work. The study reveals that most of the respondents have financial literacy and their capable of saving their income and the professional help they can seek for their financial planning. It is important to measure the financial literacy among working women for the better attainment of improved life of every woman.

**Keywords: Financial Literacy, Working Women**

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### Introduction

Financial literacy is a knowledge related to financial instruments. Financial literacy is a combination of financial awareness, knowledge, skills, attitude and behavior necessary to make good financial decisions and ultimately achieve individual financial well-being. In India

women are equally being earnable like men and they're financially independent. Low financial literacy may cause financial loss in individual life which effect family as well. Challenges to women's full financial inclusion are linked to their lower economic and financial opportunities.

Women who have become empowered still depends on the male gender in their family to dominate over their financial resources. Women these days are much more active in earning rather than becoming housewives and thus they should also be encouraged to use their financial resources not only to take care of the expenses but also to invest the resources for a better tomorrow all by themselves. This will help them to be more confident about the handling of finances. The financial literacy thus will not only promote women empowerment, but also help in the economy of the country too.

### **Significance of the Study**

Now-a-days women are more financially independent. Even though women are financially independent, they still have the lack of financial literacy. It is important to study the level of financial literacy among working women and how the financial literacy help them in financial planning. Enhancement of financial literacy would help improve the financial well-being of their people even further through sound financial decision making. Financial literacy helps women looking into a financial investment from various angles and evaluating the various alternatives.

### **Objectives of the Study**

1. To measure the level of financial literacy among working women.
2. To understand the sources of information about financial planning.
3. To understand the attitude of working women towards savings.

### **Research Methodology**

The study is descriptive in nature. Working women from Manjeri Municipality, Malappuram district form the population of the study. Purposive sampling was used in this study. A sample size of 60 working women has been taken into consideration for the purpose of the study from Manjeri Municipality and the data required for the study is collected by using structured questionnaire. The statistical tools used for data analysis were percentage analysis, weighted average mean and garret ranking.

## Literature Review

**Prema Chandra and Panglong (2003)** evaluated the determinants of households saving. In the process of economic development in the light of the Taiwanese experience during the period 1952-1999. The study found that the household saving rate rises with the level and rate of growth of household disposable income and treat the real deposit rate has a significant positive impact on saving. They concluded that increased availability of social security provisions and enhanced credit availability also seem to reduce availing.

**Coelbe (2016)** conducted a study about “The financial literacy of professional women in district of Kochi, Kerala” and evaluated the level of financial literacy pf working women. The purpose of this research was to study of women lacked the financial knowledge and confidence with respect to personal finance management and investment, which is hindering their activity to achieve financial goals. Primary and secondary data were used for study. Only 32% of the respondents answered financial concepts correctly and concluded that they need to take professional help in setting financial goals.

**Akshita Arora (2016)** conducted a study to show that the general awareness about financial planning tools and financial literacy among remains poor in the 21<sup>st</sup> century. The financial knowledge among women can be improved with the necessary steps by government or private sector by conducting financial literacy workshops etc. And also, their study revealed that education of family, quality of education, self-confidence of a women these factors are influences the financial literacy level of the women.

## Data Analysis and Interpretation

### a) Financial Knowledge

**Table 1: Financial Knowledge**

Statements	Strongly Agree 5	Agree 4	No Opinion 3	Disagree 2	Strongly Disagree 1	No. of respondents	Total	Mean Score
Services provided by bank	34	19	1	6	0	60	261	4.35
Taking insurance policy	22	26	5	7	0	60	243	4.05

Income & expenditure of my family	34	14	9	3	0	60	259	4.31
Banking transaction	27	14	9	7	3	60	235	3.91
Basic financial concept	23	14	6	4	8	60	205	3.41

Source: Primary data

According to the table 1, majority of the working women are aware about the services provided by the bank and they do banking transactions. It has a mean score 4.35. Most of them are fully aware about benefits of insurance and they take insurance policies. Most of the working women (34) have good knowledge about their family's income and expenditure.

#### b) Source of Information

**Table 2: Source of Information**

Source	Rank				
	1	2	3	4	5
Certified Financial Planner	26	13	10	2	9
Family members and friends	31	25	2	2	0
Financial Advisor	10	12	18	9	11
Annual Report	14	15	12	14	5
Newspaper	12	13	11	7	17

Source: Primary data

**Table 2(a): Percentage Positions and Garret Value**

SI No.	$100(R_{ij}-0.5)/N_j$	Calculated value	Garrett value
1	$100(1-0.5)/5$	10	75
2	$100(2-0.5)/5$	30	60
3	$100(3-0.5)/5$	50	50
4	$100(4-0.5)/5$	70	39
5	$100(5-0.5)/5$	90	24

**Table 2(b): Ranking Score of Information**

Description	1	2	3	4	5	Total	Average	Rank
Certified financial planner	1870	780	500	78	96	3274	54.57	2
Family members or friends	2170	1500	100	78	0	3848	64.13	1
Financial advisor/broker	700	720	900	351	264	2935	48.97	4
Annual report	980	900	600	546	120	3146	52.43	3
Newspaper	840	780	550	273	408	2851	47.51	5

The above table showing the overall ranking of the source of information preferred by working women for financial decision making. Most of the working women are influenced by their family members and friends in their financial decision making. Similarly, certified financial planners, financial advisors/brokers, etc., also help in making financial decisions.

### c) Financial Attitude

**Table 3: Financial Attitude**

Financial attitude	Strongly Agree 5	Agree 4	No Opinion 3	Disagree 2	Strongly Disagree 1	Total No. of Respondents	Total Score	Mean Score
Saving income	38	15	5	2	0	60	269	4.48
Financial positions	23	31	5	1	0	60	256	4.27
Future financial commitments	24	22	10	3	1	60	245	4.08
Earn more income	29	17	6	6	2	60	245	4.08

Source: Primary data

From the table, it is understandable that, most of the respondents are concerned about saving their current income and about their financial position. But they don't think as much about future financial commitments and earning more income.

#### d) Financial Control

**Table 4: Financial Control**

<b>Financial Control</b>	<b>Strongly Agree 5</b>	<b>Agree 4</b>	<b>No Opinion 3</b>	<b>Disagree 2</b>	<b>Strongly Disagree 1</b>	<b>No. of Respondents</b>	<b>Total Score</b>	<b>Mean Score</b>
I can control my personal expenditure	30	19	8	1	0	60	252	4.2
I spend my income only after thinking twice	22	24	10	3	0	60	242	4.03
I can control my family expenditure	17	24	14	4	0	60	231	3.85

Source: Primary data

The table makes obvious that most of the working women's can control their personal expenditure. This financial control factor has 4.2 mean score. Most of the respondents spend their income only after thinking twice. But most of the respondents are not able to completely reduce their family expenditure, which has 3.85 mean score.

#### Findings

- Most of the working women are influenced by their family members and friends in their financial decision making.
- Majority of the respondents strongly agree that they have perfect knowledge about the services provided by the bank.
- Most of the respondents are concerned about saving their current income and about their financial position.

- Large number of the working women's can control their personal expenditure. But they are not able to completely reduce their family expenditure
- Majority of the respondents think that financial planning is possible through proper budget preparation.

### **Suggestions**

- Women should be provided with more financial education about basic savings, debt, insurance, pensions etc., through a course.
- They should seek the guidance of experienced financial advisors who they can trust to guide them and help to make decisions that are key to long term financial success.
- Women should set short- and long-term goals and develop an estate plan, including a will, which they can review regularly to ensure it continues to meet their needs and life circumstances.
- They should pay themselves first by participating in an employer-sponsored retirement plan.

### **Conclusion**

Financial literacy is the contribution of financial knowledge, attitude and behaviour. A financially literate woman means that she has the essential knowledge of money related matters and has attitude and behaviour which helps her in taking financial decisions. This study reveals that women are becoming aware about financial terms. And this study confirms that participation in financial decision, keeping a close watch on financial affairs, discussions with family members or friends about financial decision etc., are the factors affecting financial literacy if working women positively.

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## A STUDY ON EMPOWERMENT OF WOMEN THROUGH MICROFINANCE WITH SPECIAL REFERENCE TO ERANAD TALUK

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### **Abstract**

Women are an essential part of every economy. All round advancement and harmonious growth of a nation can be achieved only when women are considered as equal partners in progress with men. The status of women in India has been subject to many great changes over the past few millenniums from a largely unknown status in ancient times to the promotion of equal rights. Of all these aspects of women development, economic empowerment is of utmost importance to uphold development of a society. Microfinance is a vital means for attaining women empowerment. Empowerment of women is a pre-requisite to harness women labour in the main stream of economic development. Empowerment of women is a holistic conception. It is multi-dimensional in its nature and covers economic, political, legal, social/cultural, personal and family aspects. Of all these aspects of women development, economic empowerment is of utmost importance to uphold development of a society. Microfinance is a vital means for attaining women empowerment.

**Keywords: Women, Empowerment, Micro-finance**

### **Introduction**

In Indian society the status of women underwent changes during different stages of development women had a better position in ancient times than in medieval and modern times women occupied the same position as men in the early Vedic society. She was treated with great respect for her famine virtues. They were reached a very high standard of learning and culture and made an all-round progress.

Women who have acquired better knowledge, skill and experiences and who are conscious or are sensitized of their rights and duties are considered to have been empowered to a great extent. They can built-up the capacity to become economically self-reliant and self-sufficient, have the ability to make better decisions in their family, improve their familiar and societal status and enjoy a better standard of living and thereby contributing substantially in building of the nation in short as well as long run.

Empowerment of women is a pre-requisite to harness women labour in the main stream of economic development. Empowerment of women is a holistic conception. It is multi-dimensional in its nature and covers economic, political, legal, social/cultural, personal and family aspects. Of all these aspects of women development, economic empowerment is of utmost importance to uphold development of a society. Microfinance is a vital means for attaining women empowerment.

### **Significance of the Study**

Empowerment of women is considered as one of the most important responsibilities of every government. Till recently very little attention was given to empowerment issues or ways in which both empowerment and sustainability aims could be accommodated. Women's access to savings and credit gives them greater economic role in decision-making through their decisions regarding savings and credit. In addition to the influence of Self Help Group in raising incomes and encouraging poor households to become economically sound, it also serves as an entry point for comprehensive community and human development. The study would contribute significantly in understanding the importance of women empowerment through microfinance in Eranad Taluk, Malappuram district. It also helps us in locating the strengths, weaknesses, opportunities and threats of microfinance in empowering women.

### **Statement of the Problem**

Participation of women in economic activities is necessary not only from the survival of family but essential from the objective of raising the status of women in large segment of society. The low status of women in large segment of the society cannot be raised without opening up opportunities of independent employment and income for them. There has been prominent scope for self-employment in all sectors of Indian economy-rural, semi-urban and urban area. Kerala is the only state in India, where women outnumber men. Women are playing an important role in social development. Many schemes have been chalked out to empower women in our

country and the concept of SHGs is one such. How Microfinance has empowered women in a country and whether it is economic, social, personal, family is the research problem.

### **Objectives of the Study**

1. To assess micro finance service accessibility among women.
2. To evaluate the level of Personal Empowerment of women through microfinance.
3. To measure the level of Social Empowerment of women through microfinance.
4. To examine the level of Economic Empowerment of women through microfinance.
5. To identify problems that women face in accessing micro finance services.

### **Research Methodology**

The study is both analytical and descriptive in nature based on primary and secondary data. The SHG members of Eranad Taluk, Malappuram district form the population of the study. Purposive random sampling method was used for selecting sample from the target population for this survey. A sample size of 30 SHG members has been taken into consideration and the data required for the study is collected by using structured questionnaire. The statistical tools used for data analysis were percentage analysis and weighted ranking.

### **Literature Review**

**Lakshmi Kanthamma (2016)** in the study “Microfinance to Scheduled Caste Women through Self Help Groups in Ananthapuramu District” reveals that it is recognised that economic empowerment of downtrodden women gains top priority, particularly in backward and drought –prone rural areas. In this study, an attempt has been made to present a relevant picture on the impact of microfinance on SHGs of Scheduled caste in the backward and drought – prone district of Ananthapuramu in Andhra Pradesh.

**Laha and Kuri (2014)** conducted a study on how micro finance outreach programme contributes to women empowerment across countries with special emphasis on states in India. In their study, they considered 3 such dimensions like economic, financial and social empowerment to construct women empowerment index (IWE) and also construct microfinance outreach (IMO). This study uses the ordered prohibit model to estimate the relationship between micro finance accessibility and women empowerment by introducing 4 women empowerment attributes which may also influence the estimation as control variables: age, education marital status and occupation.

**Kenneth Kalyani and Seena P.C. (2012)** observed that economic development of women leads to better living status in the family, educational, Nutritional, and the health needs of the children were well satisfied. Economic independence through Kudumbashree improved the social participation of its members and the Kudumbashree NHG movement is supporting for social empowerment of poor women.

**Sharma. R. (2007)** in the study, “Micro-finance and Women Empowerment” examined that empowerment is an indicator to build broadly in eight criteria’s, i.e. mobility, economic security, ability to make small and large purchases, involvement in major household decisions, relative freedom from domination by the family, political and legal awareness, participation in public protests and political campaigns. The study concluded that the micro-finance industry promotes the dual objectives of sustainability of services and outreach to the women and poor when deciding to fund specific MFI donors and other social investors in the sector consider both objectives, but their relative importance varies among funders.

**Naila Kabir (2005)** in her study on Micro Finance has assessed the impact of micro finance on women’s empowerment. The findings suggest that there is need for caution in talking about the impact of micro finance in general. Micro finance offers an important and effective means to achieving change on a number of different fronts, economic, social and political. The success of micro finance organizations in build up the organizational capacity of poor women provides the basis for their social mobilization that may other development interventions have not been able to achieve.

## Data Analysis and Interpretation

### a) Products of Micro Finance Aailed

**Table 1: Products of Micro Finance Aailed**

<b>Products</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Micro credit	10	33.3
Micro savings	13	43.3
Micro insurance	5	16.7
Micro finance training	2	6.7
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Primary data

The table indicates that most of the respondents (43.3%) availed micro savings. 33.3% availed micro credit and 16.7% availed micro insurance. Few of them availed micro finance training.

### b) Economic Empowerment

**Table 2: Economic Empowerment**

Aspects	Strongly Agree		Agree		Neither Agree nor Disagree		Disagree		Strongly Disagree		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Increase in income	8	26.7	11	36.6	7	23.3	3	10	1	3.4	<b>30</b>	<b>100</b>
Access to credit	5	16.7	12	40	8	26.6	5	16.7	0	0	<b>30</b>	<b>100</b>
Confidence to face problems	14	46.6	9	30	3	10	3	10	1	3.4	<b>30</b>	<b>100</b>

Source: Primary data

From the table it can be inferred that 36.6% of respondents agree that their income increased through the use of micro finance. 40% of the respondents agree that they can access to credit facilities. The table makes obvious that majority of respondents (46.6%) strongly agree that availability of micro finance increases confidence to face problems.

### c) Social Empowerment

**Table 3: Social Empowerment**

Aspects	Strongly Agree		Agree		Neither Agree nor Disagree		Disagree		Strongly Disagree		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Attend public meetings	6	20	12	40	5	16.6	4	13.4	3	10	<b>30</b>	<b>100</b>
Increase social status	6	20	15	50	6	20	3	10	0	0	<b>30</b>	<b>100</b>

Involvement in community development activities	6	20	12	40	8	26.6	4	13.4	0	0	<b>30</b>	<b>100</b>
Mingling with others	12	40	12	40	3	10	2	6.7	1	3.3	<b>30</b>	<b>100</b>
Increase social involvement	12	40	12	40	5	16.6	1	3.4	0	0	<b>30</b>	<b>100</b>

Source: Primary data

The table implies that large numbers (40%) of respondents agree that they now attend public meetings. Majority of the respondents (50%) agrees that social status of women increased a lot. It can also be interpreted that most of the respondents (40%) opined that they were actively involved in community development activities. Availability of micro finance helps women to start their own business. A self-sufficient woman can mingle freely with others. That's why 80% women shows agreeableness with the statement 'increases mingling'. Social involvement of women was increased a lot because 40% respondents strongly agree and another 40% agrees with the given statement.

#### d) Personal Empowerment

**Table 4: Personal Empowerment**

Aspects	Strongly Agree		Agree		Neither Agree nor Disagree		Disagree		Strongly Disagree		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Take positive attitude	16	53.4	9	30	2	6.6	1	3.4	2	6.6	<b>30</b>	<b>100</b>
Discover new possibilities and options	10	33.3	7	23.3	6	20	6	20	1	3.4	<b>30</b>	<b>100</b>
Improves managerial and communication skills	14	46.6	5	16.7	8	26.6	2	6.7	1	3.4	<b>30</b>	<b>100</b>

Source: Primary data

The above table shows that more than half of the respondents (53.4%) are strongly agree that they take positive attitude towards themselves. 33.3% of the respondents are strongly agreed that they discover new possibilities and options. The respondents' managerial and communication skills are increased a lot.

#### e) Problems Faced while Accessing Micro Finance

**Table 5: Problems Faced while Accessing Micro Finance**

<b>Problem</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Collateral required for loan	8	26.6
Service application procedures	12	40
Lack of business education	6	20
High interest Rate on loans	4	13.4
<b>Total</b>	<b>30</b>	<b>100</b>

Source: Primary data

The table implies that the main problem faced by the respondents is difficult service application procedures (40%). 26.6% opined that collateral security needed for loan creates problems while raising funds. Some respondents (20%) face difficulties because of lack of business education. High interest rate on loans also becomes a burden for women entrepreneurs.

#### Findings

- Micro finance availability ensures social empowerment of women
- Large number of respondents have the opinion that micro-finance encourages their economic, social, personal empowerment.
- Pertaining to economic empowerment, majority of respondents (46.6%) strongly agree that availability of micro finance increases women's confidence to face problems.
- Availability of micro finance helps women to start their own business.
- Pertaining to personal empowerment, majority of the respondents have strongly agreed that micro finance influences on improving self-respect, good exposure, discovering new possibilities and options.
- Main problems faced by the respondents are difficult service application procedures and collateral security needed for obtaining loan.

## Suggestions

1. Measures must be taken to motivate prospective members within the age group of 20-30 years to join SHGs and they may be encouraged to take up business enterprises which will promote rural entrepreneurship.
2. Simplify service application procedures
3. Need for much level of subsidy and interest free loan.
4. SHG members should act as a facilitator in implementation of various social empowerment schemes introduced by central and state government.

## Conclusion

Microfinance is a very effective tool for the uplift of the poor, in general and empowerment of women in particular. Advancing microfinance to the rural women through Self Help Groups on reasonable terms and conditions make it possible for the rural poor as well as rural women to attain economic independence, social status and organizational skills which results in helping the women and the poor function actively in the overall development of the society/nation. Main problems faced by the respondents are difficult service application procedures and collateral security needed for obtaining loan. So it's important to simplify service application procedures. Women empowerment requires an ultimate change in the development scheme not only at the micro level but also at the macro level to challenge gender subordination at the micro-level.

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## INFLUENCE OF SOCIAL MEDIA ADVERTISING ON BUYING BEHAVIOUR OF ZOOMERS (GENERATION Z)

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### Abstract

Social media has been used heavily for business purpose while communicating with customers and promoting new products services. Because there is direct connection between communications and promotions, social media was easily integrated in the marketing field. People found social media to be very useful in the sense that it allows people to get information about products and services with them very easily and get information about e-commerce companies that would actually affect their purchase intentions. Social media advertising induced zoomers to buy products and services and most of them prefer online shopping. Advertisement and customer review are the main factors that influence purchase through social media.

**Keywords: Social Media, Advertisement, Zoomers**

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### Introduction

In recent years the online environment is viewed by users from a new perspective. In a commercial way development and the emergence of online stores have turned users in to

consumers. Also the most important role of social media has changed the way consumers and marketers communicate. The social media are increasingly influencing and changing the way the consumer behave, and how they make the decision to buy. Apart from connecting with the friends and family people have the started making purchase decision on social media. Millions of people are active on social media. People preferred to buy online because buying online is quite easy. Moreover, company also started focusing on social media as the social media is very useful channel to post the product and services. The web stage is another strategy for fostering the business.

A zoomer is, in the newest use of the word, a member of Generation Z, the generation of people born in the late 1990s and early 2000s. Sixty-six percent of Gen Z consumers state that social media is an essential part of their lives, but their reasoning is unique. The most common reason Gen Z uses social media is to kill time, for purchase, making them the only generation to rank that above connecting with family and friends. As the years pass, Gen Z's social media usage continues to climb. Social media plays an important role in making purchase decisions of zoomers.

### **Significance of the Study**

Day by day social media becoming an unavoidable thing in day to day life. Social Media Web sites (SMWs) such as YouTube, Facebook, Instagram, Twitter, etc. have achieved a lot of popularity as well as acceptance and adoption amongst internet users. Social media is not only being used to stay connected but also to a great extent being used for business purposes by firms and gathering product related information for the consumers. SMWs have empowered consumers because these social networks help users to acquire meaningful information about firms, products and brands through feedbacks and consumer reviews that assists them to make their purchase decisions. Social media is used by teenagers to aged one. The motive of the study was triggered by personal interest in how consumer behaviour has changed in the digital age, in particular with social media.

### **Statement of the Problem**

The coming of the internet and its acceptance by the public have altered quite a lot in the way organizations promote their service and products as well as the channels of communication between them and their customers. Through social media, users have access to the finest products at the best prices as well as reviews and opinions from those who have used the

product before them. As a consequence, social media has opened up a new branch of marketing known as social media marketing, which allows marketers to boost product awareness among buyers. One important target market for brands in the case is generation Z because they are digitally advanced and possess technological literacy that's fairly new to the market. Social media does play a critical role in structuring, patterning and programming the availability of information with regard to products. This study was intended to analysis the influence of different social networks on buying behavior of Zoomers.

### **Objectives of the Study**

1. To study the effects of social media advertisement on Zoomers' purchase decision.
2. To analyze the motivational factors that influence Zoomers to buy products exposed in social media.
3. To understand which is the best social media platform preferred by Zoomers.
4. To identify the problems faced by Zoomers when purchasing through social medias.

### **Research Methodology**

The study is both analytical and descriptive in nature. Generation Z (Zoomers) customers using social media from Manjeri Municipality, Malappuram district form the population of the study. Purposive sampling is adopted as the sampling design of the study. A sample size of 50 Zoomers using social media has been taken into consideration for the purpose of the study from Manjeri Municipality, Malappuram district and the data required for the study is collected by using structured questionnaire. The statistical tools used for data analysis were percentage analysis and weighted ranking.

### **Literature Review**

**Lakshmanan and Dr. S. Rabiya** (2017) have studied the effectiveness of advertising through social networking sites. The study finds that social media marketing effectiveness is highly influenced by its messages or contents quality, the company's involvement, and its association with the other marketing platforms. In addition, a complex and detailed analysis of the strategy is needed in order to accurately measure the return on investment of the social media marketing. The study also finds that generation Y might be the main users of social media sites, but they are not the main target audience of the social media marketing.

**Priyanka P.V and Padma Srinivasan (2015)** in her research study identified various factors that determine the purchase of a product using social media from a customer's point of view. A model from the retailer's perspective has been developed that explains how social media can be used for increasing customer loyalty. The study concludes that continuous customer support services will result in improvement of customer retention. New applications and social platforms will flourish and allow even greater personalization and real-time, location-based engagements in media.

**Ates Bayazit Hatra (2013)** in their research paper “A study on the effects of social media on young consumers buying behaviour” determines the effects of social media networks on purchasing behaviours of young consumers. The study results indicate that social media tools directly effects the purchasing behaviours of consumer, depending upon their age group and educational status.

**Benjamin Ach (2013)** in their bachelor thesis highlighted the evolution of the marketing strategies of businesses and more specifically of their communication strategies, with the important rise of social media influence, which is changing the way people get informed as well as their purchasing decision process. This research underlined the fact that businesses, small or big sized, have to get online and to use social media and to adapt their business models if they want to stay on top of the competition on their markets.

## Data Analysis and Interpretation

### a) Social Media Channels

**Table 1: Social Media Channels**

<b>Social Media</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Face Book	2	4
Twitter	1	2
Instagram	24	48
Youtube	13	26
Pinterest	1	2
Whatsapp	9	18
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

From the above data it is clear that 48% of the respondents active in Instagram than other social media channels. 26% respondents mostly use YouTube and 18% mostly uses WhatsApp. The rest of the respondents are active on Facebook, Twitter and Pinterest.

### b) Factors Influencing Purchase Through Social Media

**Table 2: Factors Influencing Purchase through Social Media**

Factors	Rank						Total
	1	2	3	4	5	6	
Advertisement	19	16	3	7	2	3	<b>50</b>
Review	13	22	10	3	1	1	<b>50</b>
Trend	10	6	16	6	3	9	<b>50</b>
Discount offers	3	2	10	12	12	11	<b>50</b>
Convenience	2	2	8	18	11	9	<b>50</b>
Wide range of products	3	2	3	4	21	17	<b>50</b>

Source: Primary data

**Table 2(a): Weighted Ranking of Factors**

Factors	Weighted Rank						Total	Rank
	1*6	2*5	3*4	4*3	5*2	6*1		
Advertisement	144	80	12	21	4	3	<b>264</b>	<b>1</b>
Review	78	110	40	9	2	1	<b>240</b>	<b>2</b>
Trend	60	30	64	18	6	9	<b>187</b>	<b>3</b>
Discount offers	18	10	40	36	24	11	<b>139</b>	<b>4</b>
Convenience	12	10	32	54	22	9	<b>139</b>	<b>4</b>
Wide range of products	18	10	12	12	42	17	<b>111</b>	<b>5</b>

The data distribution states that advertisement and review are the main factors that influence purchase through social media. The other main factor is trend. Discount offers and convenience are ranked in fourth position. Wide range of products & services is the least important factor.

## c) Effects of Social Media Advertisement

Table 3: Effects of Social Media Advertisement

Statements	Strongly agree		Agree		Neither agree nor disagree		Disagree		Strongly disagree		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
Convenient & comfortable	31	62	11	22	7	14	0	0	1	2	50	100
Saves time and energy	12	24	29	58	9	18	0	0	0	0	50	100
Helps to recollect the brand	10	20	20	40	16	32	4	8	0	0	50	100
Give self-explanation	11	22	17	34	8	16	10	20	4	8	50	100
Generate good faith	7	14	18	36	16	32	3	6	6	12	50	100
Creates belief in the quality	14	28	13	26	17	34	3	6	3	6	50	100

Source: Primary data

From the table it can be inferred that 62% of respondents strongly agrees that social media advertisement makes purchase convenient and comfortable. Most of the respondents (58%) opined that purchase through social media sites saves time and energy. The table makes obvious that social media advertising helps to recollect the brand of products and services while purchase. 34% of the respondents agree that while purchasing products that gives self-explanation as a result of social media advertising. Social media advertisements generate good faith in manufacturer. From the above data it can also be inferred that social media advertising creates belief in the quality of products and services.

#### d) Social Media Presence and Purchase Decision

**Table 4: Social Media Presence and Purchase Decision**

<b>Response</b>	<b>No of Respondents</b>	<b>Percentage</b>
To a large extent	16	32
Seldom	20	40
Never	14	28
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

The table shows that a brand's social media presence seldom influences purchasing decision of customers (40%). 32% respondents opined that brands social media presence influence purchase decision to a large extent. 28% opined their purchase decisions never ever influenced by social media.

#### e) Problems Faced while Purchasing

**Table 5: Problems Faced while Purchasing through Social Media**

<b>Problems</b>	<b>No of Respondents</b>	<b>Percentage</b>
Misleading on false purchasing	9	18
Creates confusion	25	50
Unavailability of products	9	18
Risk of virus attack	4	8
Lack of adequate information	2	4
Vulgarity in reviews	1	2
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

The data distribution states that confusion at the time of purchase is the main problem faced by the respondents (50%). The other main problems are misleading on false purchasing (18%) and unavailability of products and services (18%).

## Findings

- Social media advertising induced people to buy products and services.
- Most of the respondents active in Instagram than other social media channels.
- Advertisement and review are the main factors that influence purchase through social media.
- Confusion at the time of purchase is the main problem faced by the respondents.
- Social media advertising support to promote brand awareness.
- Social media advertisement makes purchase convenient and comfortable and also saves time and energy.
- Social media advertising helps to recollect the brand of products and services while purchase.
- Social media advertising creates belief in the quality of products and services.
- Most of the respondents are satisfied with the purchase they made because of the influence of social media advertisement.

## Suggestions

- The information provide via social media should be more objective, hence making it more credible.
- Customer's privacy should be respected by social media when collecting data for marketing purpose.
- Organizations should use social media marketing to engage in online debates that will help them improve their communication with customers. This will allow them to anticipate consumer requirements, as well as improve existing items and respond to customer feedback.
- Create engaging and interesting content.

## Conclusion

The social media are increasingly influencing and changing the way consumers behave and how they make the decision to buy. The study reveals that Social media advertising induced zoomers to buy products and services. Advertisement and review are the main factors that influence purchase through social media. Instagram is the most influencing social media channel among zoomers. Social media advertising creates belief in the quality of products and



services. Sometimes people change their initial purchase decision after searching relevant information about them. Confusion at the time of purchase is the main problem faced by the respondents. Most of the respondents are satisfied with the purchase they made because of the influence of social media advertisement. Brands can use this motivator by promoting interesting facts about their brand and alternate uses of their products.

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## ISSUES AND CHALLENGES FACED BY WOMEN ENTREPRENEURS

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### **Abstract**

Entrepreneurship is one of the key drivers of our economy. It is the process of setting up one's own business which is distinct from other economic activities – employment and profession. A woman entrepreneur is therefore a confident, creative and innovative woman desiring economic independence individually and simultaneously creating employment opportunities for others. Self-dependency is the most important factor that influenced women to start business enterprise. Inadequate finance and higher marketing expenses are the main problems faced by women entrepreneurs. However, the overall performance of the business is very appreciable.

**Keywords: Women, Entrepreneurship, Business**

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### **Introduction**

The entrepreneurs play an important role in the economic and social development of the nation. Women entrepreneurs are also giving a partial role in this field. In the words of Robert E Nelson, "an entrepreneur is a person who is able to look at the environment, identifying opportunity to improve the environment, marshal resources and implement action to maximize those opportunities." Women Entrepreneur is a person who accepts challenging role to meet

her personal needs and become economically independent. The state of Kerala is the industrially developing area in which some of the entrepreneurs excel in small scale industry. Even though the government organizes women by various associations, they are not ready to undertake the business.

Women in India are facing many problems to get ahead their life in business. The state and central government has been introduced various schemes and empowerment programs to promote them to sustain in good working conditions of women enterprise. At present, the number of women entrepreneurs in Kerala is low. If the government takes necessary promotional measures, the number will rise into an indefinite in future and they can contribute much for the entrepreneurial growth of Kerala.

### **Significance of the Study**

An entrepreneur is an important constituent of the development process and integral part of socio-economic transformation process. Full participation of all section of population including women is important for development of a society. Women are an instrumental part of entrepreneurship and will continue to lead change for years to come. Through their ingenuity, they bring with them economic growth, innovation, creativity, and productivity. The economic status of women is now accepted as an indicator of society's development. They also inspire other women and individuals to become business owners. In the process of Entrepreneurship, women have to face various problems and these problems get doubled because of her dual role as earner and homemakers. It is important to study the challenges faced by women because empowering women is pre-requisite for creating a good nation.

### **Statement of the Problem**

The social set up in India has been traditionally a male dominated one. Women are considered not only as fairer sex but, also as weaker sex. The traditional set up is changing in the modern area. Women's skills and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive are some of the reasons for the women entrepreneurs to organize industries. But still women are facing some problems and challenges such as lack of confidence, lack of managerial skill, family & social financial assistance etc. Eranad is a growing taluk in Malappuram district. Through not a modern industrialized area, both men & women in Eranad taluk are successful in entrepreneurial field. Hence this study was meant to analyze the issue & challenges of women entrepreneurs with special reference to Ernad taluk.

## **Objectives of the Study**

1. To analyze the motivational factors that influence women entrepreneurs in starting their business.
2. To identify the problems faced by women entrepreneurs.
3. To study the level of awareness among women entrepreneurs regarding the measures taken by government to support and promote women entrepreneurship.

## **Research Methodology**

The study is both analytical and descriptive in nature. The women entrepreneurs in Eranad taluk, Malappuram district form the population of the study. Purposive sampling is adopted as the sampling design of the study. A sample size of 50 women entrepreneurs has been taken into consideration for the purpose of the study from Eranad taluk, Malappuram district and the data required for the study is collected by using structured questionnaire. The statistical tools such as percentage analysis weighted ranking etc., were used for data analysis.

## **Literature Review**

**Malik and Rao (2018)** through their study an exact examination was directed among 135 women entrepreneurs in Chandigarh to break down the purposes behind beginning business, discernment with respect to their success in business and quality credited to success. The investigation uncovered that women were prepared to confront the challenges related with setting up of business. Papad, pickles were the relics of past times, presently with new and imaginative business, women entrepreneurs were quick turning into a power to figure with in the business world. Women were not into business for survival but rather to fulfill their inward desire of imagination and to demonstrate their abilities.

**Santha (2017)** uncovers in their examination that in Kerala, most of the women entrepreneurs had a high regard in the family, even before they progressed toward becoming entrepreneurs however in Tamil Nadu a more prominent rate had no regard. Their position had changed in the wake of getting to be entrepreneurs. Indeed, even in the wake of getting to be entrepreneurs, their involvement in social exercises was not improved much. Just 23 percent in Kerala and 20 percent in Tamil Nadu were effectively taking an interest in social exercises.

**Sengar (2017)** made an attempt to reveal the problems and prospects in context to women entrepreneurship. The sample size of the study was 100 women entrepreneurs of Jaipur and Ajmer cities in Rajasthan, India. The study found family, self, and societal factors as the most prominent factors followed by financial, political, environmental, and economic factors as well as mobility and marketing as the least affecting factors of women entrepreneurship. The study suggested that women entrepreneurs must undertake adequate research with regard to new innovations, risks involve possibilities of starting a new business, nature of administration, availability of resources, and other associated aspects related to new business ventures.

**Shamith (2017)** examined the present scenario related to women entrepreneurship in India in the light of the Start-up and Digital initiative of the BJP led NDA government in Tamilnadu. The introduction of Information and Communication Technologies has enabled many women aspirants to take initiatives and availed the benefits from them. The study depicted the combined impact of the initiatives on women entrepreneurship. Hence, the study suggested that adequate efforts and initiatives should be executed to uplift the right spirit and enhance the probability of women entrepreneurship.

### Data Analysis and Interpretation

#### a) Motivating Factors

**Table 1: Factors Influenced to Start Business**

Factors	Rank						Total
	1	2	3	4	5	6	
Self-dependency	8	10	5	9	6	12	<b>50</b>
Hobby	15	8	7	4	10	6	<b>50</b>
Family inspiration	7	7	15	8	7	6	<b>50</b>
Financial rewards	9	10	5	18	3	5	<b>50</b>
Social status	8	5	14	4	14	5	<b>50</b>
Govt. promotional measures	3	10	4	7	10	16	<b>50</b>

Source: Primary data

**Table 1(a): Weighted Ranking of Factors**

Factors	Weighted Rank						Total	Rank
	1*6	2*5	3*4	4*3	5*2	6*1		
Self-dependency	48	50	50	27	12	12	<b>199</b>	<b>I</b>
Hobby	90	40	28	12	20	6	<b>196</b>	<b>II</b>
Family inspiration	42	35	60	24	14	6	<b>181</b>	<b>IV</b>
Financial rewards	54	50	20	54	6	5	<b>189</b>	<b>III</b>
Social status	48	25	56	12	28	5	<b>174</b>	<b>V</b>
Govt. promotional measures	18	50	16	21	20	16	<b>141</b>	<b>VI</b>

From the above table, it is very clear that self-dependency is the most important factor influenced to start business enterprise. Hobby, financial rewards and family inspiration are ranked in second, third and fourth position. The least ranked influencing factors are social status and government promotional measures.

#### b) Problems Faced by Women Entrepreneurs

**Table 2: Problems Faced by Women Entrepreneurs**

Problems	No. of Respondents
Start-up finance	30
Lack of proper training	12
Lack of family support	10
Not aware about govt. scheme	9
Legal formalities	14
High price of raw materials	16
Insufficient govt. support	3
Marketing problems	21

Source: Primary data

The table reveals that inadequate finance and higher marketing expenses are the main problems faced by women entrepreneurs. The other most frequently cited problems are high price of raw materials and legal formalities. Lack of proper training and lack of family support are the other

problems faced by them. Only few respondents face the problem of insufficient government support.

**c) Level of Awareness about the Measures Taken by Government**

**Table 3: Level of Awareness about the Measures Taken by Government**

<b>Response</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Fully aware	9	18
Partially aware	37	74
Unaware	4	8
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

From the table it can be inferred that 74% of the respondents are partially aware about the measures taken by government to support and promote women entrepreneurs. 18% are fully aware of the measures taken by the government. The rest are not aware.

**d) Business and Life Balance**

**Table 4: Business and Life Balance**

<b>Response</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Very well balanced	7	14
Somewhat balanced	14	28
Balanced	24	48
Somewhat out of balanced	5	10
Very out of balanced	0	0
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

From the table, it is clear that most of the women entrepreneurs (48%) opined that they are able to balance their business and life. 28% responded that their business and life is somewhat balanced and 14% is very well balanced. Only 10% of respondents said that they are unable to balance their life and business.

### e) Overall Satisfaction on Business

**Table 5: Overall Satisfaction on Business**

<b>Ways</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Highly satisfied	8	16
Satisfied	35	70
Neither satisfied nor dissatisfied	2	4
Dissatisfied	0	0
Highly dissatisfied	5	10
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

From the above table it can be inferred that majority of the respondents (70%) are satisfied and 16% are highly satisfied with the overall performance of their business. 4% respondents stated their satisfaction as neutral. Only 5 women entrepreneurs highly dissatisfied with the performance of business.

### Findings

- Self-dependency is the most important factor that influenced women to start business.
- Inadequate finance and higher marketing expenses are the main problems faced by women entrepreneurs.
- Majority of the respondents are partially aware about the measures taken by government to support and promote women entrepreneurs.
- 48% of the entrepreneurs got financial and technical assistance from government among them more than half of the respondents are satisfied with the assistance.
- Most of the women entrepreneurs opined that they are able to balance their business and life.
- Majority of the respondents satisfied with the overall performance of their business.

### Suggestions

- Provide coaching to women entrepreneurs, so they can learn crucial skills like marketing, business plan development, pricing strategies and more.



- Government has to conduct special training programs, entrepreneurial development programmes, and improvement programs to Women Entrepreneurs as well as their employees to enhance their productivity.
- Form entrepreneurial development clubs and ensure its active working to encourage women.
- A women entrepreneur in backward areas needs special assistance.

## Conclusion

Women constitute almost half of the total population in India but they are not enjoying their freedoms, equalities, privileges, on par with their male counterparts. Since implementation of planning in India, several policies and approaches were made to reduce inequalities between women and men. As a result, a shift from 'welfare' to 'development' to 'empowerment' to 'human development' the Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. The study reveals that Self-dependency is the most important factor that influenced women to start business enterprise. Inadequate finance and higher marketing expenses are the main problems faced by women entrepreneurs. If the problems of women entrepreneur are addressed properly, they can emerge as very successful entrepreneurs far better than men entrepreneurs.

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# A STUDY ON CONSUMER BEHAVIOR TOWARDS ORGANIC PRODUCTS

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## **Abstract**

The study "Consumer Behavior Towards Organic Products" aims to explore and understand the intricate dynamics influencing consumers' choices and attitudes regarding organic products in the contemporary market. The increasing awareness of health and environmental concerns has led to a growing interest in organic alternatives, making it imperative to investigate the factors that shape consumer preferences in this domain. The findings of this research are expected to provide valuable insights for businesses, marketers, policymakers, and researchers interested in the organic products market. Understanding consumer behavior towards organic products is crucial for the development of effective marketing strategies, the promotion of sustainable consumption patterns, and the overall advancement of the organic industry.

**Keywords: Organic Products, Health, Buying Behaviour**

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## **Introduction**

Organic food products are slowly but steadily penetrating their way into the average Indian household. As the digital literacy rate in India is growing, the demand for organic food in India is increasing. There is a significant rise in awareness of organic farming methods, making the food healthier and nutritious. The consumers are increasingly becoming aware of the food safety issues and environmental issues because of their increased concern about health, the environment's health and its global implications. The affinity of an individual towards the consumption of organic food items is highly dependent on the awareness levels, spending capacity and accessibility available to the individual. Organic products are those made with the use of natural substances, which implies the avoidance of fertilizers and synthetic chemicals. Therefore, for a product to be considered organic, it is necessary that it has been produced in a

way that respects the soil, conserves its nutrients, avoids the use of chemical products, and has been certified according to ecological accreditation. Its consumption protects not only the health of the consumers themselves but that of the farmers and workers involved in its production, by avoiding continuous exposure to chemical products. Moreover, organic producers seek to ensure the sustainable use of resources, showing concern for future generations.

### **Statement of the Problem**

As the Organic food industry is an upcoming segment in retail, the trend towards purchasing organic food is growing among people as they are concerned about the consequences of high amounts of chemical infusions in food items – both in terms of self – consumption as well as the harmful impact on the environment. The potential buyers using products which are harmful to the consumers have increased the perception of the consumer on organic products and started buying and utilizing for their regular consumption. Hence, the study was conducted to know the perception on organic products and factors that influence the customers to buy organic products.

### **Objectives of the Study**

1. To analyse consumers buying behavior towards organic products.
2. To identify the factors influencing the buying behaviour towards organic products
3. To understand the awareness and knowledge levels of consumers towards organic products.

### **Research Methodology**

The study was descriptive and exploratory in nature based on primary and secondary data. Convenient sampling method is used for selecting sample from the population of the study. Sample size of 60 has been taken into consideration. The data required for the study was collected by using structured questionnaire. Data collected from primary and secondary sources were processed systematically by applying method of classification, tabulation and analysis.

### **Literature Review**

**Neha Singhal (2017)** in her research paper explained about several benefits including healthiness and sustainable production. The study attempts to explain that organic food largely

lack consumer support and less market demand due to lack of knowledge, trust and information about such food products. The study identified the recent trends in consumer perception and behaviour towards organic food, the key factors that motivate the consumers to choose organic food and also it obtains knowledge about the purchase intention and attitude of the consumers.

**Chandrasekhar (2014)** explained about willingness to pay high cost towards organic food as an investment in human health. Knowledge and awareness about organic products could affect attitude and perception about the product and ultimately the buying decisions of the consumers.

**Mehra and Rathna (2014)** in their research work they found that six significant factors were found to influence the attitude towards organic food. They were perception towards organic food, health consciousness, product information, value for money, accessibility and trust. Results of the study showed that women and younger consumers showed a positive attitude towards organic food and perceived consumption of organic food to be a healthier food option. They were keen on getting product information and compared labels while selecting nutritious food. Women perceived consumption of organic food to be a healthier option.

### Data Analysis and Interpretation

#### a) Source of Information

**Table 1: Source of Information**

	No. of Respondents	Percentage (%)
Friends	31	52
Television	8	13
Newspaper	4	15
Magazines	9	7
Others	8	13
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Primary data

The above table shows that 52% of respondents are getting information about organic products from friends. 15% of respondents are getting information from magazines, 13% of respondents are getting information from television, 7% is from newspaper and 13% is getting information from other sources.

### b) Awareness about Organic Farming

**Table 2: Awareness about Organic Farming**

<b>Opinion</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Yes	42	70
No	18	30
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Primary data

70% of the respondents are aware of organic farming and 30% of respondents are not aware of organic farming.

### c) Benefits of Organic Products

**Table 3: Benefits of Organic Products**

<b>Benefits</b>	<b>No. of Respondents</b>	<b>Percentage</b>
More nutrients	7	12
Free from chemicals	17	28
More sustainable	1	2
All of the above	35	58
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Primary data

Above table shows that 12% of respondents purchase organic products because it has more nutrients and 28% of respondents purchase organic products because it is free from chemicals. 2% of respondents purchase organic products because its more sustainable and 58% of respondents thinks that organic products have all the mentioned benefits.

### d) Willingness to Pay High Price

**Table 4: Willingness to Pay High Price**

<b>Opinion</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Yes	27	45
No	24	15
Maybe	9	40
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Primary data

The above table shows that 45% of respondents are ready to pay more for organic products, 40% of the respondents are of the opinion that maybe they will pay more for organic products and 15% of the respondents are not willing to pay high price for organic products.

#### e) Reasons to Purchase Organic Products

**Table 5. Reasons to Purchase Organic Products**

<b>Reasons</b>	<b>No. of Respondents</b>	<b>Percentage</b>
More nutrients	10	16.7
Avoid chemicals	18	30
Better taste	2	3.3
All of the above	30	50
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Primary data

The above table shows that 16.7% of respondents buy organic products because it has more nutrients, 30% of respondents buy organic products to avoid chemicals, 3.3% of respondents buy organic Products because it tastes better and 50% of the respondents buy organic products because of all the mentioned reasons.

#### Findings

- Most of the respondents got information about organic products from friends
- 63% of respondents are of the opinion that they will buy organic products more if they are offered at a low price.
- 30% of respondents are not aware about the concept of organic farming.
- Most of the respondents are aware of the existence of quality standards of organic products.
- 50% of the respondents purchase organic products because it has more taste and nutrients and to avoid chemicals.

#### Suggestions

- Since the product feature highly influences the purchase behavior, a sustained improvement in product features would lead to increase in consumption of organic food products.

- Positioning organic food products in the minds of consumers would influence consumer beliefs about the benefits they derive on consuming.
- Government agency should procure organic food. At present there is no facility in Government agencies to buy organic Products

## Conclusion

Consumer behavior is a good indicator in analyzing the factors influencing the buying behavior of the respondents towards organic food. The majority of organic food consuming respondents believed that organic food products contained no pesticides, while most of the non-organic food consuming respondents believed that organic food commodities were natural products. The main reason behind buying an organic food product was health Consciousness. Though the organic food product was regarded healthy, the lack of trust on the originality of organic food product was the reason for not buying the organic food product in the study area. Hence, the firm producing and selling organic food products must find ways to create trust among the consumers to improve their purchase intention.

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## CONSUMERS' ATTITUDE AND PERCEPTION TOWARDS CARBONATED DRINKS

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### Abstract

Today soft drink not only reduce the thirst but also became a style and fashions. The interest of survey was to know what people like most about soft drinks and what attracts them towards these products. In the choice of soft drink, the consumer can choose any thing banded on the top-of-mind awareness. Sometimes the consumer can choose brand on the dealer's advice. The flavour was more important than if the beverage was carbonated or not and purchase intent scores increased when positive emotions were perceived. Most of the respondents like cola, hence the company should focus on manufacturing cola flavor drinks.

**Keywords: Carbonated drinks, Perception**

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### Introduction

The carbonated drink industry incorporates organization that produce non-alcoholic refreshment and carbonated mineral waters and syrups for the assembling of carbonated drinks. Carbonated products have been well accepted by consumers and gradually overtaking hot drinks as the biggest beverage sector in the world. Amidst the quickly developing carbonated drink interest, the industry overall is encountering new opportunities and challenges.

Carbonated soft drinks have come to play a very important role in one's day to day life in the context of the growing scarcity of water. When people venture out of their houses to places of employment, picnic, or parties, they turn to carbonated soft drinks for quenching their thirst, as a vast range of soft drinks are available.

### Significance of the Study

The consumption of soft drinks has become a daily routine for many consumers. The study



examines Consumers' perception and preference of soft drinks. It sought to identify the consumer's perception towards carbonated drinks and factors that attract the consumers to buy carbonated drinks. In addition to the above, the study also sought to ascertain if the level of soft drink consumption varied across selected demographic variables.

### **Statement of the Problem**

Today, carbonated drinks have an important role in human life. People like to drink carbonated drinks to quench their thirst and for relaxation. The main concept behind this study is to find out consumer's attitude and perception towards carbonated drinks. Though number of studies has been carried out on various aspects of carbonated drinks, no specific study is carried out about the scope and effects of carbonated drinks in Manjeri Municipality. It is hoped that the present study will be beneficial to the community, health sector and the government for formulating suitable policy decisions for the betterment.

### **Objectives of the Study**

1. To understand consumer's perception towards Carbonated drinks
2. To study the factors that attracted consumers to buy carbonated drinks
3. To analyze consumer's awareness on the detrimental effects of carbonated drinks.

### **Research Methodology**

The study is both analytical and descriptive in nature. People from Manjeri Municipality form the population of the study. Convenience sampling method was used for selecting sample from the target population. The data required for the study was collected by using structured questionnaire. The statistical tools used for data analysis were percentage analysis and correlation.

### **Literature Review**

**Kameswara Rao Poranki (2018)** in his study opined that Indian consumers were less affected by the recent Economic downturn than consumers in other countries and, in turn, their attitudes and shopping habits have not changed significantly in recent years as India is a second largest populated country in the world. Also, India is a more attractive market for many consumer goods. This has led to competition among major industrialized countries to capture a considerable share in the ever growing market of India. To attain the goal of capturing

the consumer mind, many companies are devising various marketing policies to garner this dynamic market of India. This research would be beneficial to the present and potential companies to analyze the Indian soft drinks market particularly those who do a profitable business in India.

**Nandagopal and Chinnaiyan (2017)** conducted a study on brand preference of softdrinks in rural Tamil Nadu, using garrets ranking technique, to rank factors influencing the soft drinks preferred by rural consumer. They found that, the product quality was ranked as first, followed by retail price. Good quality and availability were the main factors, which influenced the rural consumers of a particular brand of a product.

**Kumar and Meenakshi (2014)** reveals the importance of branding for the soft drink sector cannot be overemphasized due to current depressed markets as a consequence of the factors such as pesticides in the drinks and disposed industrial wastes. Therefore, this has a direct impact on the soft drink sector in terms of the importance of a successful branding and marketing and enabling the sector to compete more on quality and less on price. The local marketing strategy enables coke to listen to all the voices around the world asking for beverages that span the entire spectrum of tastes and occasions. What people want in a beverage reflects who they are, where they live, how they work and play, and how they relax and recharge.

### Data Analysis and Interpretation

#### a) Most Preferred Soft Drink

**Table 1: Most Preferred Soft Drink**

<b>Particulars</b>	<b>Frequency</b>	<b>Percentage</b>
Coke	9	18
Pepsi	16	32
7up	16	32
Sprite	1	2
Fanta	1	2
Mazza	1	2
Others	6	12
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

The above table shows that 7up and Pepsi are the most preferred soft drinks. 18% of the respondents prefer Coke.

### b) Factors Attracting Purchase of Carbonated Drinks

**Table 2: Factors Attracting Purchase of Carbonated Drinks**

Factors	Highly attracted		Attracted		Neutral		Not attracted		Not at all attracted		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
Price	12	24	14	28	16	32	7	14	2	4	50	100
Popularity	10	20	16	32	21	42	1	2	2	4	50	100
Taste	25	50	14	28	11	22	1	2	0	0	50	100
Advertisement	13	26	10	20	15	30	9	18	4	8	50	100
Packaging	15	30	18	36	13	26	5	10	0	0	50	100

Source: Primary data

The table makes obvious that the taste is what makes most people buy carbonated drinks. The second most influencing factor is advertisement and the third is packaging.

### c) Detrimental Effects of Carbonated Drinks

**Table 3: Detrimental Effects of Carbonated Drinks**

Factors	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
Tooth decay	17	34	21	42	8	16	3	6	1	2	50	100
Heart burn	12	24	25	50	10	20	2	4	1	2	50	100
Reduced bone strength	14	28	20	40	13	26	3	6	0	0	50	100
Poor nutrition	18	26	18	26	12	24	1	2	1	2	50	100
Increase risk of obesity	15	30	21	42	9	18	3	6	2	4	50	100

Source: Primary data

The table shows that most of the people have said that tooth decay is the main detrimental effect of carbonated drinks. Heartburn, poor nutrition, increase risk of obesity was marked as other important effects.

#### d) Preference of Occasion and Monthly Usage of Soft Drinks

**Table 4: Correlation Between Preference of Occasion and Monthly Usage of Soft Drinks**

Preference of Occasion	Monthly usage of Soft Drinks	Correlation
21	27	<b>0.943812</b>
16	12	
5	6	
4	3	
4	2	

From the table it is clear that there is correlation between preference of occasion and monthly usage of soft drinks. The value of correlation is 0.943812 which indicates there is positive correlation.

#### Findings

- Majority of the respondents use carbonated drinks.
- Most of the people prefer Pepsi and 7up.
- The taste of the carbonated drink attracted more people to buy it.
- Tooth decay is the main detrimental effect of carbonated drinks.

#### Suggestions

- Conduct a detailed demand survey at regular interval to know about the unique needs and requirements of the consumer.
- Companies must concentrate on creating awareness for Coke, Sprite, Fanta, Maaza and Thumps up which are not preferred by consumers.
- The companies must take actions to reduce the detrimental effects of carbonated drinks.

## Conclusion

The study was focusing on identification of factors that determine consumer attitude towards carbonated drinks. Youngsters prefers carbonated drinks whereas most of the older people prefers juice and milk products. Brand name plays major role in selection of product followed by taste and flavor. The visibility of products, advertisement, brand ambassador, creativity, idea of sending message etc., mostly attracts consumers. In today's scenario customer is the king, they have got various choice around him, they prefer according to its taste and price.

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## CONSUMER PREFERENCE TOWARDS MOBILE WALLETS FOR E-PAYMENT

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### Abstract

By the development of technology, the smart phone become essential part of daily life. The use of mobile wallet with the support of mobile technology is allowed the owners of smart phone to carry out of many transactions and other identification. The mobile wallet money is used in the various area of world business like bank, customers and companies. The bank has taken a better position in providing a better transaction service and payment to customer's requirement. Users can complete transactions without touching cash or entering a PIN by simply holding their phones near a payment terminal. Digital wallets protect all the financial information consumers put on their cell phone from potential theft.

**Keywords: E-payment, Mobile Wallet.**

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### Introduction

Mobile wallets, a cornerstone of the digital payment revolution, are applications that enable users to store, manage, and transact with their financial assets through a smartphone or other mobile devices. These digital platforms offer a convenient and efficient alternative to traditional payment methods, allowing users to make purchases, transfer money, and even access loyalty

programs seamlessly. Mobile wallets typically store credit/debit card information, as well as loyalty cards, boarding passes, and other relevant data, consolidating these functions into a single, easily accessible interface. With an emphasis on security, many mobile wallets incorporate encryption technologies and biometric authentication to safeguard user information. As consumers increasingly embrace the digital economy, mobile wallets play a pivotal role in shaping the future of cashless transactions, offering a user-friendly and versatile solution for the evolving landscape of electronic payments.

### **Significance of the Study**

Mobile wallets hold a lot of significance in today's digital era. They eliminate the need for carrying the physical wallet to make payments. They are very easy to use and offer a fast mode of transaction. User can send money to anyone anywhere and at any time with the help of mobile wallets. The study helps to identify consumer preference towards mobile wallet and also helps to identify the factors attracting consumers to use mobile wallet. Understanding what influences users' choices in adopting mobile wallets not only empowers businesses to refine their offerings and enhance user experiences but also guides policymakers in crafting regulations that balance innovation with consumer protection.

### **Statement of the Problem**

Mobile wallet is a type of payment service through which business and individual can receive and send money via mobile device. Today there are so many mobile wallets like Paytm, pay u money, oxigen etc. Some people are using these wallets more than other methods for e-payments. Therefore, it is to be understood why some people are choosing mobile wallets and some are not.

### **Objectives of the Study**

- To analyse the factors that influences customers to prefer mobile wallets.
- To study consumers' level of satisfaction towards mobile wallets.
- To understand the problems faced by customers while using mobile wallets.

### **Research Methodology**

The study was descriptive in nature. Mobile wallet customers from Pokkottur Panchayath, Malappuram district form the population of the study. Purposive sampling is adopted as the

sampling design of the study. A sample size of 60 young mobile wallet consumers has been taken into consideration for the purpose of the study and the data required for the study is collected by using structured questionnaire. Percentage analysis was used for data analysis.

### **Literature Review**

**Rana (2017)** in his study explains mobile wallets are changing the traditional ways of making and receiving payments, doing shopping, paying bills etc. We are the generation which wants faster ways of getting things done. We are now shifting towards a world with technology, connected with social media networks using their smart phones and tablets for doing everything. Adoption of digital payments methods in a paper currency-oriented country like India has surely helped in maintaining and adopting technology for our day to day chores.

**Poonam Painuly and Shalu Rathi (2016)** in their research paper ‘Mobile Wallets an Upcoming Mode of Business Transaction’ have analyzed that ease of transaction, secured profile and convenience in handling application put forth the benefit of wallets money and also conclude that business sector like banking, retail, hospitality etc., are making use of wallets money and mobile payment instrument including contactless and remote payment in the customer- business and customer to customer areas.

**Neeharika P & V N Sastry (2014)** conducted a study on a novel interoperable mobile wallets model with capability based access control frame work. This study makes some important contributions towards the development of a mobile wallets that can work across various platform. As security is major concern when it comes to finance related information, this study addresses the security issue by giving access control model that work towards interoperable mobile wallets.

**Nitika Rai, Anurag Ashok, Janhvi Chakraborty, Prajakta Arolker, and Saumeei Gajera (2012)** made a study on “Mobile Wallets; an SMS Based Payment System”. This paper describes about replacing the current payment solution like credit card, debit cards and cash with a simple short messaging services(SMS) based on solutions that would work on all mobile phones irrespective of the network carrier and the manufacture. Transactions can also take place between consumers that have subscribed to the service and merchants irrespective of their subscription. The study concludes that it is safer, faster and network independent mode of payment.



## Data Analysis and Interpretation

### a) Best Mobile Wallet Platform

**Table 1: Best Mobile Wallet Platform**

<b>Platform</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Paytm	29	48.3
Mobikwik	15	25
Bhim	8	13.3
Free charge	5	8.4
PayPal	2	3.4
Samusung Pay	1	1.6
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Primary data

From the table it can be inferred that the most preferred wallet platform is Paytm (48.3%). 25% respondents said that the best platform is Mobikwik and 13.3% prefers Bhim. It also shows that very few respondents use Samsung Pay.

### b) Reasons for Preferring Mobile Wallets

**Table 2: Reasons for Preferring Mobile Wallets**

<b>Reasons</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Ease to use	28	46.7
Time saving	16	26.7
Security	10	16.6
Privacy	3	5
Others	3	5
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Primary data

The data distribution states that most of the customers (46.7%) use mobile wallets because it is very easy to use. Time saving is the second most attractive factor. Security and privacy factors have also influenced customers to select mobile wallets.

### c) Frequency of Using Mobile Wallets

**Table 3: Frequency of Using Mobile Wallets**

Frequency	No. of Respondents	Percentage
Regularly	12	20
Occasionally	15	25
Often	25	41.6
Rarely	4	6.7
Sometime	4	6.7
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Primary Data

The above table shows that most of the respondents use mobile wallets often (41.6%). 25% respondents use mobile wallets occasionally and 20% respondents use it regularly. Among the remaining respondents, 6.7% use mobile wallets rarely and another 6.7% sometimes.

### d) Quality of Mobile Wallet Service

**Table 4: Quality of Mobile Wallet Service**

Responses	No. of Respondents	Percentage
Very good	37	61.7
Good	13	21.7
Neutral	7	11.6
Bad	3	5
Very bad	0	0
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Primary data

Table 4 shows that, 61.7% respondents evaluated the quality of mobile wallets as very good and 21.7% of respondents are evaluated the quality as good. 11.6% respondents have no opinion that the quality of mobile wallet service is good or bad. Only 5% respondents are evaluating that quality of Mobile wallet service is bad.

e) **Obstacles of Mobile Wallets**

**Table 5: Obstacles of Mobile Wallets**

<b>Obstacles</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Mobile wallets are not safe	23	38.3
Possibility of information theft	12	20
Delay in transaction	14	23.3
Slow connectivity	7	11.7
Lower Accessibility	4	6.7
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Primary data

Table 5 states that safety is the main obstacle faced by mobile wallet users. 23.3% respondents faced delay in transactions 20% opined that possibility of information theft is the main obstacle. Remaining respondents faced the issues like slow connectivity and lower accessibility.

f) **Satisfaction towards Mobile Wallets**

**Table 6: Satisfaction towards Mobile Wallets**

<b>Level of satisfaction</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Highly satisfied	35	58.3
Satisfied	12	20
Neither satisfied nor dissatisfied	11	18.3
Unsatisfied	2	3.4
Highly unsatisfied	0	0
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Primary data

The above data clearly states that 58.3% of respondents are highly satisfied with mobile wallet services. 20% customers are satisfied and 18.3% were neither satisfied nor dissatisfied. Only 2 respondents are dissatisfied with mobile wallet services.

## Findings

- The most preferred mobile wallet payments service is Paytm.
- Most of the customers use mobile wallets because it is very easy to use.
- Most of the respondents use mobile wallets often
- Half of the respondents use mobile wallets often.
- Mobile wallet provides good quality services.
- Security issues and delay in transactions are the main problems they faced by mobile wallet customers.
- Majority of the respondents are satisfied with mobile wallet services.

## Suggestions

- Offer higher security to mobile wallets customers.
- Provide information to consumer who are not know about mobile wallets
- Reduce defects of mobile wallet services.
- Recommend to give more usage videos to consumer to increase their usage of mobile wallets.

## Conclusion

The study indicates a growing consumer preference for mobile wallets in e-payment, driven by factors such as convenience, security, and the expanding range of features offered by these platforms. As digital transactions continue to rise, it's crucial for businesses to adapt to this trend and enhance their mobile wallet offerings to meet evolving consumer expectations. The study also reveals a generally positive satisfaction among consumers regarding mobile wallets for e-payment. However, addressing occasional concerns related to transaction failures, privacy, and possibility of information theft would further elevate consumer satisfaction, fostering long-term trust and loyalty in the rapidly evolving e-payment ecosystem.

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## A STUDY ON BRAND IMAGE OF SUPERNOVA FOOD PRODUCTS

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### Abstract

The term spices and 'condiments' applies to natural plant or vegetable products or mixtures in whole or ground form, which are used for imparting flavor, aroma and piquancy to the food items. Spices are also being used within the country for flavoring foods and in medicines, pharmaceutical, perfumery, cosmetics and several other industries. The growth in this sector can be attributed to the change in the life style patterns of the consumers all over the world. The shift in the consumption trend towards natural products has also contributed to the increased global demand of spices and culinary herbs. AMS Spices and Food Products (Supernova), Manjeri, Malappuram district, Kerala, believe in super-measures. "Supernova" the word itself describes in a ground-breaking way that it's a blend of super quality ingredients. All their products are blended with love and purity from their hearts, as a mother cook food for her child very precisely. They blend each spice carefully and precisely to give the required flavor and texture to the product.

**Keywords: Supernova, Brand Image, Perception**

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### Introduction

Spices are essential ingredients adding taste and flavoring in food preparations. India is the largest producer and consumer of spices with a production of around 36.68 lakhs tones. India is also the largest producer of chili in world contributing 25% of the total world production. Indian spices are of the finest quality. Today the demand for it has considerably increased from all the countries.

A masala can either be a mixture of dried spices, or a paste made from a mixture of spices and other ingredients-often garlic, ginger, and onion. It is used highly in Indian cooking to add spices

and flavor. Spices - the aromatic bark, roots, seeds, buds, and flowers of plants - have been prominent in human history virtually since its inception. Spices as medicines, preservatives and perfumes were some of the most valuable items of trade in the ancient and medieval world. Surprisingly, it was this race for a spice that prompted Christopher Columbus to sail in searches of the western route he was sure existed.

### **Significance of the Study**

Spices always play a prominent role in kitchen as well as in certain medicinal activity like diuretic, eccoprotic, expectorant and many more. Spices not only improve the taste of food but also a good source of vitamin B, C and iron, calcium and other antioxidants. In Indian kitchen all spices are used from ancient time in daily food as well as used in traditional manner. Supernova is one of the popular brand of food products especially spices. So it is very important to study consumer's perception and attitude towards supernova food products.

### **Statement of the Problem**

Now a days, a lot of masala products producing companies have started all over the world like eastern, super nova, Aachi masala, Sakthi masala etc. Supernova masala products are one of the popular among this. So it is essential to study about the brand image of supernova masala products. Because there are number of studies which carried out on various aspects of supernova products, no specific study is carried out about consumer's perception and attitude towards supernova products in Manjeri Municipality. So it is believing that the present study will be beneficial to the community, health sector and the government for formulating suitable policy decisions for the betterment of our society.

### **Objectives of the Study**

1. To understand customer's perception towards Supernova Food Products.
2. To identify the factors influencing customers to buy Supernova Food Products.
3. To measure customer's level of satisfaction towards products of Supernova.

### **Research Methodology**

The method of sampling used was non-random method. A sample of 50 people has been selected for the study by using convenient sampling method from Manjeri Municipality. The data required for the study were collected from the selected sample through structured

questionnaire and collected data are presented through table, graph, chart etc. The statistical tools used for data analysis were percentage analysis and correlation.

### **Literature Review**

**Abinaya. P., Kanimozhi.S and Subramani. A.K, (2015)** examine that Aachi Masala products encountered a lot of hurdles, since selling masala powders during those days to the oriental women who are traditionally conservative, it was not easy to sell. It was concept sealing on "Easy Cooking" rather than marketing food products with self- rule and tenacious attempts it was able to get into the kitchens of our country and the rest of the world. The main objective of this research is to identify the customer satisfaction towards Aachi chicken masala in Avadi. Descriptive research was used in this research. The research was based on the customer satisfaction of Aachi chicken masala and the product preference of the customers to identify the competitors of Aachi.

**Thangamani. S. and Arthi. E (2015)** was undertaken to find out the customer satisfaction level towards Sakthi Masala. Many management thinkers consider marketing to be the most critical function of a business. The attitude of customers may change their preference of the choice of the product that may influence because of various factors like price, appearance, performanceetc., so the manufacturers may give more attention to the customer preference which may host the possession of the company in the market. The present study reveals that majority of the respondents preferred to buy Sakthi masala for taste & preference, so the company should maintain it and increase the more number of customers.

**Poonam Bagal (2015)** through his article analyses that Spices have been an integral part in every Indian food is prepared at home or elsewhere. In recent times, large scale production of spice powders, curry seasonings, masala powders, spice paste etc., has been taken up by many firms. Marketing of these brands has been aggressive since there are several brands firmly rooted in the market. The precise selection of spices for each dish is a matter of national or regional cultural tradition, religious practice and to some extent, family preference such dishes are called by specific names that refer to their ingredients, spicing and cooking methods. The general satisfaction level is very high among people with regards to Everest Masala. Another heartening trend in market is that people like spices in their daily food for change.



## Data Analysis and Interpretation

### a) Supernova Product Preference

**Table 1: Product Preference**

Category	No. of Respondents	Percentage (%)
Curry powder	28	56
Pickles	20	40
Spices	2	4
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

From the table it is very clear that most of the people prefer curry powder over pickles and spices. 28 people prefer curry powder of supernova brand and 20 people prefer pickles and & 2 people prefer spices from this brand.

### b) Initial Search when Buying a Product

**Table 2: Initial Search when Buying a Product**

Category	Strongly Agree	Agree	Neutral	Disagree	Strongly Dissatisfied	Total
Taste	32	6	9	3	0	<b>50</b>
Quality	11	25	9	2	3	<b>50</b>
Price	16	15	12	4	3	<b>50</b>
Quantity	11	17	12	8	2	<b>50</b>
Packing	17	11	13	2	7	<b>50</b>

Source: Primary data

The table makes obvious that while buying curry powder, most people give importance to its taste. Then customers give most importance to quality and packing. Price and quantity are two other factors of equal importance.

**c) Duration of Usage of Supernova Product**

**Table 3: Duration of Usage of Supernova Product**

<b>Category</b>	<b>Frequency</b>	<b>Percentage(%)</b>
Less than 3 months	9	18
3 - 6 months	8	16
6 months - 1 year	8	16
1- 3 year	14	28
More than 3 years	11	22
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

The table shows that 28% of the respondents have been using Supernova products for 1-3 years and 22% have been using Supernova products for more than 3 years. Remaining respondents have been using Supernova products for less than 1 year.

**d) Satisfaction towards Supernova Products**

**Table 4: Level of Satisfaction**

<b>Element</b>	<b>Highly satisfied</b>	<b>Satisfied</b>	<b>Neutral</b>	<b>Dissatisfied</b>	<b>Highly dissatisfied</b>	<b>Total</b>
Price	27	14	5	0	4	<b>50</b>
Quality	22	16	9	1	2	<b>50</b>
Neatness	15	17	11	2	5	<b>50</b>
Quantity	10	22	11	5	2	<b>50</b>
Review	13	19	10	3	5	<b>50</b>

Source: Primary data

From the above table it can be understood that most of the respondents are highly satisfied with the price and quality of supernova products. While considering neatness, 32 respondents said that they are satisfied with it. 32 respondents are satisfied and 11 respondents have a neutral opinion about quantity. 32 respondents are satisfied with the review of the product.

## Findings

- Most of the people prefer Supernova curry powder over pickles and spices.
- Majority of the respondents know about the product supernova through advertisements.
- The most influencing factor in purchasing Supernova products is its taste
- Majority of the respondents agree that the price of the product align with the quality of product.
- 28% of the respondents have been using Supernova products for 1-3 years.
- More than half of the respondents are highly satisfied with the price and quality of supernova products.

## Suggestions

- Producing small sized packs for everyday purpose will attract the female buyers. Which will eventually reach to wider audience.
- The current advertisements measures are effectively working in the city areas. The company considering to expand the advertisement efficiency in rural areas will attract the customers from those areas too.
- The company may consider producing unadulterated and pure, hygienic curry powders etc. as many people are driven to these products of supernova.
- The company considering the well-being of the society and people will help in improving the goodwill of the company.

## Conclusion

Spice products is a very essential and everyday using commodity. It is useful to all groups of people. In the current scenario food product or any FMCG product has key role in the economic development of the state. Growing opportunity of product under this sector is also visible under the project. The project titled “A Study of Brand Image of Supernova Curry Powder” was undertaken with the aim of finding the brand image of supernova food products. Supernova is becoming one of the newly penetrating products in the market. Supernova have been able to develop and evolve a lot of customer in this recent period. From the study I can say that many of the people prefer curry powder because it brings varieties. For eg. Increasing the options available in the pickles section, convincing the customers regarding the natural quality of the spices etc. The packaging, quality price strategy and taste are the main factors considered that has developed the brand loyalty and brand image of Supernova. The

promotional activities carried by Supernova is great as many people are aware of the product. Overall Supernova holds great level of satisfaction among the consumers. Supernova has started to cater the changing taste and appetite of consumers. The study reveals that Supernova product enjoys a good brand image in the market.

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# A STUDY ON THE PREFERENCE OF ONLINE SHOPPING DESTINATION OF HOUSE WIVES WITH SPECIAL REFERENCE TO ERANAD TALUK

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## **Abstract**

An online shopping destination is a virtual platform, typically a website or mobile application, where users can browse, select, and purchase a variety of products or services over the internet. These destinations include e-commerce websites, online market places, and retail platforms that facilitate the buying and selling of goods electronically. Understanding the preferences of housewives in online shopping is crucial for e-commerce businesses and marketers. This study provides valuable insights into the factors influencing their choices, helping businesses tailor their platforms to meet specific needs. By focusing on user-friendly interfaces, diverse product offerings, and responsive customer service, companies can enhance the overall online shopping experience for housewives, ultimately increasing customer satisfaction and loyalty in this significant consumer demographic.

**Keywords: Online Shopping, House Wives, E-commerce**

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## **Introduction**

Online shopping is commonly known as internet shopping or e-shopping. Online shopping is done when the consumers purchase products on-line. Through online shopping, consumers shop for required products without physically visiting the store. Now-a-days, the consumers have become more shopping conscious and surf the internet whenever needed and buy products even across the globe. Development in technology and an increase in the usage of internet in recent times have led to a drastic, increase in the practice of online shopping. The greater the accessibility of internet to the general population, higher is the number of people shopping

online. At present, online shopping is becoming a well-accepted way to purchase a wide range of products and services.

It is believed that shopping online is superior and more intelligent way of spending money. It offers a huge collection of products and allows consumers to get the products as per their needs. Shopping online offers lower prices as compared to the traditional shopping method. Shopping websites provide various kinds of discounts on the original price of the product. There are many benefits of online shopping websites which includes; description of the products, information related to sizes and colour of the garments, price of the products and various other details like customer reviews and ratings.

### **Significance of the Study**

The study on the preference of online shopping destinations for housewives is significant as it can provide valuable insights into consumer behavior, helping businesses tailor their offerings. Understanding their choices may also shed light on factors influencing online shopping trends, contributing to the optimization of e-commerce platforms and marketing strategies. Additionally, such research can aid policymakers in addressing potential challenges and fostering a conducive environment for digital commerce

### **Statement of the Problem**

As most of the companies are trying to catch the momentum of online market result into the rapid growth in the field of virtual shopping. With emerging field of online shopping the interest of marketers also focus on what actually motivates customer to buy products online. Fierce competition also forced marketers to gain competitive advantage in the field of online shopping. It is easy to study consumer behavior in offline shopping but in case of online shopping marketers faces problems while studying consumer behavior. Also very less number of customers write comment on their purchase experience and marketers are desperate to know about the preferences of product, mode of payment, shipping, packaging, mode of return etc. There are some other demographic factors also plays an important role like gender, age, income and education. Customers also have lots of option in online shopping. What kind of features they see while choosing a website is also a matter of concern. This study aims to find and analyse the preference of online shopping sites and reasons for choosing these sites by housewives in Eranad Taluk.

## Objectives of the Study

1. To identify the most preferred online shopping site and the reason for the preference.
2. To measure the level of satisfaction of users towards online shopping.
3. To understand the problems faced by customers while doing online purchase.

## Research Methodology

Housewives in Eranad taluk who are dealing with online purchase form the population of the study. Purposive sampling method was used for selecting sample from the target population for this survey. A sample size of 50 house wives has been taken into consideration for the purpose of the study from Eranad taluk, Malappuram district, and the data required for the study is collected by using structured questionnaire. The statistical tools used for data analysis were percentage analysis and weighted ranking.

## Literature Review

**Upasana Kanchan, Naveen Kumar and Abhishek Gupta (2015)** in their article “A Study of Online purchase behaviour of Customers in India” stated that online shopping is gaining popularity among people of young generation. Higher income groups and educated people are purchasing more via e-retailing websites. People have hesitations in doing online shopping due to security concerns. At the same time people are resistant to change because of technological complexity in making online purchase. Companies involved in online retailing should focus on building trustworthy relationship between producers and customers.

**Prof. Ashish Bhatt (2014)** in his article entitled “Consumer Attitude towards Online Shopping in Selected Regions of Gujarat” stated that online shopping is gaining popularity among people specially the younger generation but in today scenario to become equally popular among all age groups e-marketing will have to cover a longer distance. As per study mode of payment is depended upon income of the respondents. People from different age groups are doing online shopping regularly. The attitude of consumers is changing with the time. In a country like India, consumers are finding online shopping very comfortable because of many variables like cash on delivery, customization or personalization of the websites, home delivery etc.

**Prashant Singh (2014)** in his article “Consumer’s buying behaviour towards Online Shopping A case study of Flipkart.Com user’s in Lucknow City” stated that future of e-retailers in India is looking very bright. E-retailers give consumers the best way to save money and time through

purchasing online within the range of budget. Flipkart.com offering some of the best prices and completely hassle-free shopping experience. The whole concept of online shopping has altered in terms of consumer's purchasing or buying behaviour and the success of sellers in India is depending upon its popularity, its branding image, and its unique policies.

### Data Analysis and Interpretation

#### a) Frequency of Online Shopping

**Table 1: Frequency of Online Shopping**

Frequency	No of Respondents	Percentage
Once in a week	5	10
Twice in a week	1	2
Once in a month	4	8
Twice in a month	6	12
Occasionally	34	68
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

The table makes clear that majority of the respondents are occasional online shoppers. 12% respondents shop online twice a month and 10% shop once a month. Only one respondent makes online purchases twice a week.

#### b) Factors Influencing Online Shopping

**Table 2: Factors Influencing Online Shopping**

Factors	No of Respondents	Percentage
Low price	14	28
Wide range of products and brands	12	24
Convenient and time saving	18	36
Latest trend	3	6
Others	3	6
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data



The data distribution states convenience and low price are the main factors that influence house wives for online shopping. Wide range of products and brands is the next most attractive factor. Only 3 respondents are influenced by latest trends.

### c) Online Shopping Site

**Table 3: Most Preferred Online Shopping Site**

Sites	No of Respondents	Percentage
Amazon	8	16
Myntra	6	12
Flipkart	7	14
Instagram	10	20
Meesho	9	18
Snapdeal	1	2
Zomato	2	4
Nykaa	4	8
eBay	1	2
Ajio	2	4
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

From the table it can be interpreted that the most preferred online shopping sites are Instagram pages (20%), Meesho (18%), Amazon (16%) and Flipkart (14%). After that most of the respondents prefer Myntr and Nykaa.

### d) Barriers of Online Shopping

**Table 4: Barriers of Online Shopping**

Barriers	No of Respondents	Percentage
Safety of payment	16	32
Brand consciousness	8	16
High shipping charge	6	12
Warranty and claims	6	12

Lack of touch and feel	14	28
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

The table clearly states that 32% of the respondents are worried about safety and security issues relating to payment and 28% worried about the quality of product. 16% of the respondents are brand conscious. Another important barrier is high shipping charge.

#### e) Satisfaction towards Online Shopping

**Table 5: Satisfaction towards Online Shopping**

<b>Satisfaction Level</b>	<b>No of Respondents</b>	<b>Percentage</b>
Highly satisfied	21	42
Satisfied	23	46
Neither satisfied nor dissatisfied	3	6
Dissatisfied	1	2
Highly dissatisfied	2	4
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

The table indicates that most of the respondents are satisfied with their online shopping experience i.e., 46% and also 42% respondents are highly satisfied. 6% of respondents neither satisfied nor dissatisfied. But 6% is dissatisfied.

#### **Findings**

- Majority of the respondents are occasional online shoppers.
- Convenience and low price are the main factors that influence house wives for online shopping.
- Mostly preferred online shopping sites are Instagram pages, Meesho, Amazon and Flipkart
- Lack of privacy and security is the main barrier to online shopping.
- Most of the respondents are satisfied with their online shopping experience

## Suggestions

- Provide clear product description in the digital catalogue.
- Show multiple product images in multiple angles that the appeal of the product will improve.
- Create clear and well defined shipping and return policy, to ensure the timely delivery and to make more confidence among buyers.
- Offer more support and make contact number prominent.
- Collect customer's review and take necessary actions and modify marketing policy according to their trend.

## Conclusion

The study underscores that housewives favor online shopping platforms with easy navigation, diverse product offerings, and responsive customer service. Convenience, competitive pricing, and trustworthy delivery services are pivotal factors influencing their preferences. Social recommendations and reviews contribute significantly, emphasizing the importance of trust and community feedback in shaping housewives' choices when it comes to online shopping destinations.

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# A STUDY ON THE IMPACT OF PACKAGING ON CONSUMER BUYING BEHAVIOUR CONCERNING FOOD AND BEVERAGES

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## Abstract

The role of packaging in shaping consumer purchasing behavior within the food and beverage industry is pivotal for marketing success. Acting as the initial interaction point between consumers and products, packaging significantly shapes perceptions and decisions. This research thoroughly explores the intricate connection between packaging and consumer behavior, scrutinizing elements like visual allure, information presentation, and environmental considerations that play a role in consumers' decision-making. Insight into these dynamics enables businesses to craft packaging strategies that effectively engage consumers, ultimately influencing their buying choices in a fiercely competitive market.

**Keywords: Packaging, Buying Behavior, Food and Beverages**

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## Introduction

Packaging plays a vital role in today's market. It is one of the basic features of every product. It helps in identifying and differentiating various products and also helps in easy storage and transportation. The packaging seems to be one of the most important factors in purchase decisions made at the point of sale.

A consumer is a person who purchases goods and services to satisfy his own needs. There are different factors that a consumer considers before purchasing a product. These include the price of the product, quality, price, and quality of the substitute products available in the market, etc.

Among these, packaging is the most important factor that helps a consumer in his purchase decision. The package is a critical factor in the decision-making process because it communicates to consumers. The package standing on the shelf affects the consumer decision process and package design must ensure that consumer response is favourable. Today Packaging has been adopted as an important strategic tool by the food and beverage industry. However, several conflicting trends in consumer decision making have made the food package design challenges.

### **Significance of the Study**

The top priority of a consumer will be the quality of the product but if the consumer has to choose between two products of the same kind and quality he would go for the one that can provide more details or the more attractive one. This can be provided with packaging. Packaging also protects the food and also keeps the food fresh until final consumption. This study helps the producers to understand the impact of packaging of food and beverages on consumer buying behaviour.

### **Statement of the Problem**

Packaging plays a vital role in today's market. It is one of the basic features of every product. It helps in identifying and differentiating various products and also helps in easy storage and transportation. In today's world, the packaging of food and beverages has become an important marketing tool. Packaging helps the consumer to decide whether the product can fulfil his needs and wants. Mainly consumers search for packaging that keeps the food safe and clean as well as attractive. If the packaging is not suitable for target customers it'll result in lower sales as well as affect the purchase decision of the customer. Understanding suitable packaging and product design are important for the producers to have a competitive advantage.

### **Objectives of the Study**

1. To understand the impact of packaging on the consumer purchase decision for food and beverage
2. To determine which element of packaging has more influence on decision making.
3. To understand the impact of information provided on packaging on the purchase decision.

## Research Methodology

The study was descriptive in nature. Customers from Malappuram District form the population of the study. Convenience sampling method was used for selecting sample from the target population for this survey. A sample size of 50 customers has been taken into consideration for the purpose of the study from Malappuram and the data required for the study is collected by using structured questionnaire. The statistical tool used for data analysis was percentage analysis.

## Literature Review

**James Lomayani (2021)** in his study stated that the label of the package is important in the decision buying process, the quality of the packaging material is important during the buying process and packaging color impacts consumer behavior during the buying process. These factors are essential in promoting the buying behavior of consumers. The study further concluded that there are some other factors that promoted the customers' buying behavior. Society culture, business culture, customer's family culture, and customer's lifestyle culture were important factors towards customers' buying behavior.

**Rudresh Pandey, Amrita Singh, Parul Agarwal and Nishchay Joshi (2019)** stated in their study that in the current marketing scenario, companies are competing heavily to gain market share. In order to accomplish this objective marketing communication plays a key role. Brand names are often recognized through their component parts, packaging and advertising. Therefore, packaging is an important part of the product that not only serves a functional purpose but also plays a crucial role in communicating product information and brand character. The right packaging with the right message will rise above the competitive landscape.

**Bidyut Kumar Ghosh (2016)** determine the effect of package colour on consumer purchase decision. The result of the study was packaging could be treated as one of the valuable marketing weapons with respect to making proper communication between an organization and its consumers. A right choice of packaging colour, background image, wrapper design, innovative ideas when imparted to a products packaging will create a happy feeling in consumer's mind. All these packaging elements contribute an important effort to catch consumer's attention and interest.

## Data Analysis and Interpretation

### a) Brand Image Through Packaging

**Table 1: Exhibiting Brand Image Through Packaging**

<b>Response</b>	<b>No of Respondents</b>	<b>Percentage</b>
Extremely well	19	38
Very well	21	42
Somewhat well	8	16
Not so well	2	4
Not well	0	0
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary Data

The table indicates that 38% respondents strongly believe that brand image can be exceptionally portrayed through packaging, while 42% express a high confidence in packaging as an effective means for exhibiting brand image. Additionally, 16% respondents perceive a moderate level of effectiveness, whereas 2 respondents hold the view that brand image is not well exhibited through packaging.

### b) Environment Friendly Packaging

**Table 2: Environment Friendly Packaging**

<b>Response</b>	<b>No of Respondents</b>	<b>Percentage</b>
Agree	26	52
Neutral	20	40
Disagree	4	8
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary Data

Among the 50 respondents surveyed, 26 express a preference for environmentally friendly packaging, 20 favor any type of packaging, and 4 do not lean towards environmentally friendly packaging.

**c) Reason for Preferring Packed Food**

**Table 3: Reason for Preferring Packed Food**

<b>Reasons</b>	<b>No of Respondents</b>	<b>Percentage</b>
Ethical Reason	23	46
Quality	22	44
Taste	5	10
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary Data

According to Table 3, it is evident that the majority of respondents, specifically 46% individuals, opt for packed food primarily for ethical reasons. Additionally, 44% respondents prefer it for quality, while 5 cite taste as their primary consideration.

**d) Information on Package**

**Table 4: Information on Package**

<b>Information</b>	<b>No of Respondents</b>	<b>Percentage</b>
Expiry Date	32	64
Instructions	10	20
Manufacturing Details	4	8
Brand Name	2	4
Safety information	2	4
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary Data

The presented table indicates that 32 respondents verify the expiry date, 10 check for instructions, 4 examine manufacturing details, 2 inspect the brand name, and another 2 review safety information when assessing the packaging of a product.

**e) Influencing level of elementary packaging factors**

**Table 5: Influencing Level of Elementary Packaging Factors**

<b>Factors</b>	<b>High Influence</b>	<b>Average Influence</b>	<b>Low Influence</b>	<b>Total</b>
Information	38	11	1	<b>50</b>
Attractiveness	23	23	4	<b>50</b>



Quality of materials used	29	14	8	<b>50</b>
Color and graphics	19	22	10	<b>50</b>

Source: Primary Data

The data presented in table 5 highlights that a majority of respondents believe information has a significant impact on their purchase decisions. The attractiveness of packaging holds a moderately influential role, while the quality of materials used in packaging is considered highly influential. Color and graphics are perceived to have an average influence on purchase decisions.

### Findings

- Most of the respondents strongly believe that brand image can be exceptionally portrayed through packaging.
- More than half of the respondents express a preference for environmentally friendly packaging.
- Majority of the respondents opt for packed food primarily for ethical reasons.
- Most respondents prioritize checking the expiry date as their initial step when examining a product package.
- Quality of materials used in packaging is considered highly influential.
- Color and graphics are perceived to have an average influence on purchase decisions.

### Suggestions

- The majority of respondents believe that high-quality packaging plays a crucial role in preserving the product.
- All necessary information about the product should be provide on the package.
- Visual Appearance is more important than the quality of packaging.
- Packaging helps in proper identification of the brand. It also makes the product extremely visible on the shelf.
- Factors like colour, shape and size of the packaging should be given importance to retain the customers and attract new customers.
- Innovative package design should be adopted as it increases the value of the product in consumer's mind.

## Conclusion

In the realm of food and beverages, effective packaging serves as a shield against external elements such as dust and insects. The assurance of a well-sealed package instills trust among consumers, ensuring the integrity of the contents. Convenience in packaging is highly favored for its portability and storage benefits. Quality packaging not only guarantees food safety but also communicates the product effectively. Consumers often rely on package information, considering it a crucial factor in their purchasing decisions. Many are willing to pay a premium for superior packaging that safeguards the product, emphasizing the significance of both material and quality in the packaging. Overall, packaging significantly influences the decision-making process for consumers.

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