ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VIII Issue - I Part - I January - March - 2019

Peer Reviewed Refereed and UGC Listed Journal

Journal No. 40776

ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
2018 - 5.5
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Owner, printer & publisher Vinay S. Hatole has printed this journal at Ajanta Computer and Printers, Jaisingpura, University Gate, Aurangabad, also Published the same at Aurangabad.

Printed by

Ajanta Computer, Near University Gate, Jaisingpura, Aurangabad. (M.S.)

Published by :

Ajanta Prakashan, Near University Gate, Jaisingpura, Aurangabad. (M.S.)
Cell No. : 9579260877, 9822620877, Ph.No. : (0240) 2400877
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AJANTA - ISSN 2277 - 5730 - Impact Factor - 5.5 (www.sjifactor.com)

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Message from Hon. Shri Anantrao Thopte

"Education is the most powerful weapon which you can use to change the world."

Everybody have the right to education to success their life. It is also expressed time to time by various pioneers, thinkers, academicians, and philosophers. Education is for all rightly molds an individual, society and the Nation and develops some understanding about the deeper things in life, the complex human relations, and is able to think critically about various issues in life and take decisions being free from bias and prejudices, superstitions and blind beliefs.

My best wishes for the success of the **"Kashvi-02" National Conference**.

I congratulate the entire team for their sincere efforts, smart work, coordination, for making this mega event a grand success.

Hon. Shri Anantrao Thopte
Founder-President, Rajgad Dnyanpeeth
(Ex. Education Minister, Maharashtra State)

Message from Hon. Shri Sangramdada Thopte, MLA

Aim for success, not perfection. Never give up your right to be wrong, because then you will lose the ability to learn new things and move forward with your life. Remember that fear always lurks behind perfectionism. Education is still important because it opens the mind and expands it.

Managers are made, not born. The rising expectations of managers from higher education evaluating the need for performance improvement in specific areas and provide training, coaching and counseling designed to increase managerial competencies by the business society and corporate world.

I congratulate the entire Teaching and Non- Teaching staff of Rajgad Institute of Management Research & Development, Dhankawadi, Pune for organizing National Conference and the various delegates who are presenting Research Papers and participating actively by sharing their knowledge and making this event a big success.

Hon. Shri Sangramdada Thopte
MLA
(Hon. Executive President, Rajgad Dnyanpeeth)

Message from Hon. Dr. (Mrs.) Bhagyashri Patil

It is in fact a part of the function of education to help us escape, not from our own time, for we are bound by that, but from the intellectual and emotional limitations of our time.

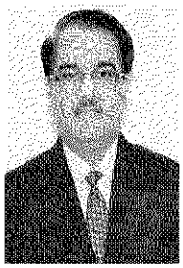
The "Kashvi-02"'National Conference on "Impact of GST on Small & Medium Enterprises" held on 21st and 22nd February, 2019 is highly relevant in this modern era where technology is changing fast and new aspects of management styles have to be reinvented.

Innovation in management and up- gradation of technology are the means to achieve success in times of economic development for the country.

I wish the entire team of Rajgad Institute of Management Research & Development, Dhankawadi, Pune, a grand success for the National Conference.

Hon. Dr. (Mrs.) Bhagyashri Patil
(Hon. Secretary, Rajgad Dnyanpeeth)

Message from Hon. Prof. (Dr.) D. B. Bharati



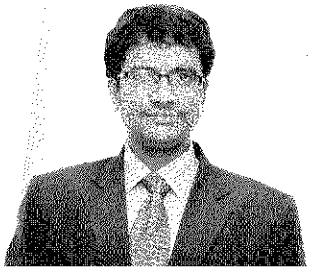
Rajgad Institute of Management Research & Development, Dhankawadi, Pune organizes "Kashvi 02" the 'National Conference "Impact of GST on Small & Medium Enterprises" held on 21st and 22nd February, 2019 in association with Savitribai Phule Pune University.

This event is an excellent opportunity to provide a common platform for sharing knowledge amongst the Research Scholars, Corporate, Faculty Members, and Students for betterment of management and information Technology through Innovation in this modern era.

GST has mainly removed the Cascading effect on the sale of goods and services. Removal of cascading effect has impacted the cost of goods. Since the GST regime eliminates the tax on tax, the cost of goods decreases. GST is also mainly technologically driven. All activities like registration return filing, application for refund and response to notice needs to be done online on the GST Portal; this accelerates the processes. There is need to have a brainstorming regarding implementation of GST.

The national conference is organized to study the effects of GST on SMEs and to studt its impact on Indian economy. I appreciate the efforts taken by entire teaching and non-teaching staff in organizing "Kashvi 02" and best wishes to them for future endeavors.

Dr. D. B. Bharati
Director, RIMRD



'Kashvi' means 'bright glowing star. This national conference aims at braining together academicians, researchers, scholars, students and corporate for sharing and exploring the impact of GST on SMEs and Indian Economy.

After a rigorous review process, best papers were selected for publishing in the form of a book having ISSN No: 2277-5730 with Impact Factor 5.5 (www.sjifactor.com), which is peer reviewed referred & UGC listed journal No. 40776. All the papers in this book represent the innovativeness, creativity, efficiency of facing challenges and adopting opportunity to manage and solve the business problem.

According to the author's self-declaration they are fully responsible for any plagiarism case against their paper. Editors, Director, Rajgad Institute of Management Research & Development and their associates will not be responsible for the same.

We are grateful to authors of research papers for their response and sharing their knowledge to this event in Operations Management, Marketing, HRM, Finance management.

I express my sincere thanks towards all the patrons and advisory board for their best wishes for the conference and I congratulate all the people involved in the success of this conference.

We appreciate Ajanta Publication Pvt. Ltd. and its production division who worked hard and devotion to ensure that the book is made available in time to the delegates in the Inaugural function and appreciation to the organization team also.

Rohan P. Dahivale
HOD, RIMRD
Conference Convener, Kashvi-02

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1. A Study on Consumer Post Purchase Behaviour towards Duplicate Products in Goa

Gaonkar Sadanand
Assistant Professor of Commerce, Government College of Arts, Science & Commerce, Khandola Marcela-Goa.

Abstract

In today's world, duplicate products are increasing day by day. The reason behind this is, lack of awareness and knowledge about duplicate products, low literacy level, low purchasing power, difficult to identify etc. most of the consumers are misleading with the concept of original products and duplicate products. Duplicate products are made in such a way that people are failed to identify the original products and make mistakes by purchasing the duplicate products. In spite of this reason, some consumers still want to purchase duplicate products. This research paper mostly focuses on to study the awareness of and post-purchase consumer behaviour towards duplicate products in Goa. Researcher tries to analyze the consumer behaviour after purchasing duplicate products. A total 50 sample size is considered from four different places through random sampling as per convenience. To analyze the data, regression analysis technique is run using OLS Model in Gretl software.

Keywords: Duplicate Products, Awareness, Post Purchase, Consumer Behaviour.

Introduction

Duplicate mean "to imitate something". Duplicate products or the fake products are the replicas of the real products. The products are often produced with the intention to take advantage of the superior value of imitated products. The word duplicate frequently describes both forgeries as well as the imitations of items such as handbags, clothing, shoes, pharmaceuticals, aviation and automobile parts, electronics, watches, software, toys, work of art, etc.

Duplicate products tend to have fake company brands and logos. In the case of goods, it results into trade mark infringement or the patent infringement. People are intentionally producing such products and sell into the market to earn more profit. This basically happens, because of lack of awareness, low literacy level and low purchasing power of the consumers.

In today's world, as technology is advancing due to dynamic changes taking place. This affects the consumers purchasing behaviour. Whatever the today's technology is available, it get outdated frequently, so people are not getting aware about the latest technology that is been introduced in the market. In India, there are also new company emerging with their innovative thoughts and ideas, with new products, symbols, logos, brand name etc. are coming in the market. Most of the people are unaware of these companies and their products and if at all they are aware, it will be not possible for them to remember their brand logo, design of the product, symbol, brand name, etc. This advantage is taken by local manufacturers who imitate the same products to earn more profit in the local market.

In the state of Goa, there are also a lot of copy brands or duplicate products are available in the market, which the people are unaware of the duplicate product with the original product. Duplicate products covering almost the entire gamut of human necessities including foodstuff, electrical equipment's, garments, automobile spare parts, batteries, cell phones etc. have flooded the Goan market today.

But sometimes, it is amazing to know that after knowing that the product is a duplicate product people prefer to buy the product because they are available at a very cheap and affordable rate, available in large quantity, looks and appearance is almost same. Mostly those people are prefer these type of products who are illiterate, unemployed, unaware about the original product and are not able to afford a branded products for them and for their family. Therefore, the researcher tries to study whether the Goan consumers are aware of the product or not and also tries to analyze post purchase consumer behaviour towards duplicate products in Goa.

Literature Review

Patterson Mark R. (1997), paper titled "Coercion, Deception, and, other demand-increasing practices in Antitrust laws" stated that, the new antitrust analysis for seller practices seeking to increase, demand for their products. This is divided into two, coercion one like tying and deception one like manipulating product standards. Similar distortions are created by manipulation of products standards which can impose cost on all users of standards even those who do not buy the manipulators products, but not by false advertising, which typically imposes costs only on those led to buy the advertiser's product.

Gorgos Keith A. (2009), in his research paper "Study on the Straight forward information sold separately: Why current regulation fails to adequately protect children from deceptive and unfair advertising", demonstrated that, young children do not comprehend ads as older and adult do, and therefore, are particular susceptible to, and affected by, such advertising. Research is directly linked to certain types of advertising targeting the children with physical harms in children.

Thakur Sing Rustam (2011) has presented the research paper, on the topic "Judicial view regarding Deceptive Similarity: A Chronological Case Study", analyzed that two marks when placed side by side, may exhibit many and various difference. He studied, when two products are keep for comparison, might be of deceived one, how it will impressed the people to choose second product, which is deceived rather than the original similar mark.

Nawaz Ahmad et.al (2016) in their research paper "Impact of Counterfeit Products on Consumer Buying Behavior: Empirical Investigation form Karachiites" examines the study to investigate which of the social and personality factors affects the buying behaviour of the consumers towards counterfeit products. The study is also set out to examine the relationship of consumers' buying behavior towards counterfeit product with purchase intention. A survey of 100 respondents was conducted in the educational institutes and offices of Karachi. Regression model was used to test the hypothesis postulated and research question. It is discovered that there is no impact of countereit products on consumer buying behaviour. Theoretical contribution of this study is an extension of knowledge of consumers' buying behaviour with regards to counterfeit products in the fashion industry of Karachi. **Identification of the Problem**

The study on the duplicate products has been done by many people in different areas and on different topic. After understanding literature review researcher was able to find a research gap for further study. The Identification of the research problem is clearly mentioned below.

Firstly, Research is not conducted on post purchase consumer behaviour towards duplicate products.

Secondly, there is no where survey conducted in the state of Goa related to the duplicate products.

Objective of the Study

- To know consumer awareness with regards to existence of duplicate products.
- To evaluate post purchase consumer behaviour towards duplicate products in Goa.

Testing of Hypothesis

Hypothesis framed to study the post purchase consumer behaviour towards duplicate products in Goa.

Ho: There exists no significant relationship between warrantees, after sale service, product return back policy, durability, repairs, revisit, maintenance cost on overall customer satisfaction towards post purchase behaviour.

H_1: There exists a significant relationship between warrantees, after sale service, product return back policy, durability, repairs, revisit, maintenance cost on overall customer satisfaction towards post purchase behaviour.

Research Methodology

The research methodology is adopted for the present studies are as follows.

Place of the Study: The present study has been conducted in the places of such as: Quepem, Curchorem, Sanguem and Salcette.

Sample size and type of the Study: The required sample for the present study has been selected randomly as per convenience. A total 150 consumers have been interviewed through questionnaire.

Period of the Study: The period of the study is three month i.e. from December 2018 to February 2019.

Sources of Data: The required data for the study is collected both primary and secondary data.

Primary Data: The relevant primary data has been collected through questionnaire to the consumers and also collected through personal discussion and interview with the people.

Secondary Data: Secondary data has been obtained from websites and research papers in order to define items and conditions, supporting the questionnaire analyzing the result.

Tool used for Data Analysis: A researcher used Descriptive statistics through SPSS and Regression analysis technique in Gretl software.

Limitations of the Study

There are some limitations of the study. They are as follows.

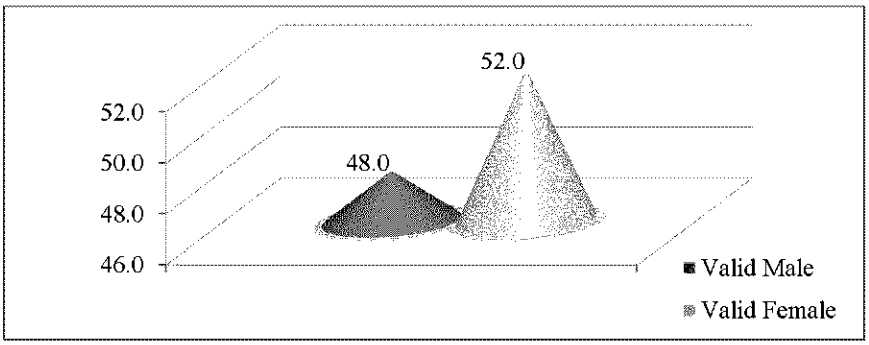
- Only convenience sampling were applied in the research. This may not reflect the real situation of the consumer towards duplicate products.

- Although proper care has been taken while data collection and interpretation at all level, there is always a possibility of human error.

Data Analysis and Interpretation

Data is collected to achieve the aforesaid objectives from primary and secondary sources. The study analyses the different aspects of duplicate products, which is been helpful to get the accurate result. A study tried to analyze and interpreted the gender and income wise distribution, awareness and reason for opting duplicate products. The OLS model is used in Gretl to find out dependency of variables on independent factors and to show the impact of each dependent variable on independent variables. Below are the analyses:

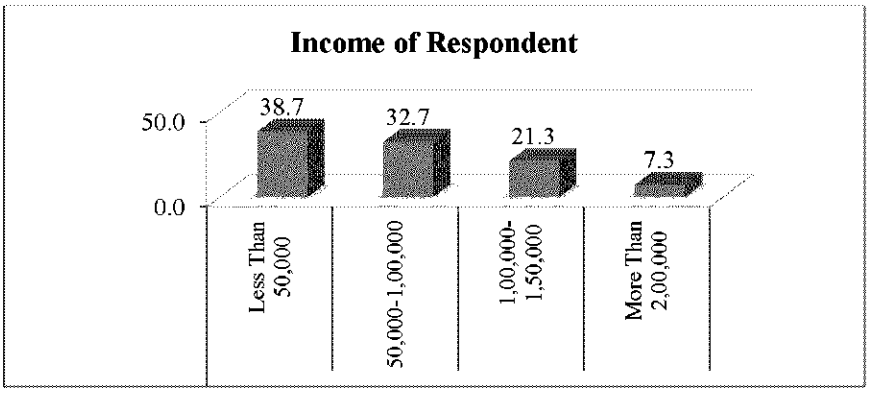
Fig No.: 1.1 Showing Gender wise Distribution of Respondents



Sources: Collected From Primary Data

The total number of respondents for the study is 150 which are selected from the area coming under the scope of Quepem, Curchorem, Sanguem and Salcette. Out of the total respondents selected, 72 respondents are male i.e. 48% and the remaining 78 respondents are female i.e. 52% are considered for the present study.

Fig No.1.2: Showing Income Wise Distribution of the Respondents



Sources: Compiled From Primary Data

The above table shows the annual income of the respondents. From the study, it is found that around 38.7% of respondent's income is less than 50,000. Between the ranges of 50,000-1, 00,000 around 32.7 % respondents falls. Followed by 21.3% are fall under the income group of 1, 00,000- 1, 50,000. And remaining 7.3% are falling under the income group of more than 2, 00,000.

Table No.1.1: Shows Awareness of duplicate products by the respondents

Aware of Duplicate Products	Frequency	Percent	Valid Percent	Cumulative Percent
No	12	8.0	8.0	8.0
yes	138	92.0	92.0	100.0
Total	150	100.0	100.0	

Sources: Collected from Primary Data

The above table shows awareness about duplicate products. It can be seen that, 92% respondents are aware of duplicate products and only 8% respondents are not aware about duplicate products.

Table No.1.2: Shows reason for opting duplicate products by the respondents

Descriptive Statistics					
	N	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
Easy Available	150	0	1	.47	.501
Low Price	150	0	1	.75	.433
Large Quantity	150	0	1	.56	.498
Lack of Knowledge	150	0	1	.36	.482
Looks and Appearance	150	0	1	.40	.492
Valid N (list wise)	150				

Sources: Collected from Primary Data

From the above observed value, it can be seen that the highest mean value shows as 0.75 for the factor low price. This means that most of the respondents are opting for duplicate products due to lower price. On the other hand, the lower mean value shows as 0.36 for the factor lack of knowledge. It means that only few respondents are opting due to lack of knowledge.

In case of standard deviation the highest value shown as 0.501 for the factor easy availability of duplicate products. It shows that the data is scattered from its mean. The lowest value shown as 0.433 for the factor low price which shows that the data is very much closer to its mean.

Table 1.3: Shows the OLS model of Satisfaction on Consumer Post-Purchase Behavior towards Duplicate Products

	Coefficient	std. error	t-ratio	p-value	
Const	1.749248	0.683521	2.559172	0.011539	**
Warrantee	0.269845	0.065992	4.089039	7.22E-05	***
After Sale Service	0.144338	0.081286	1.775679	0.077928	*
Product Return Back Policy	-0.09214	0.079934	-1.15268	0.25098	
Durability	0.126314	0.063216	1.998142	0.047611	**
Repairs	-0.01344	0.069813	-0.19252	0.847613	
Revisit	0.217242	0.068993	3.148777	0.001999	***
Maintenance Cost	0.160982	0.072539	2.219231	0.028057	**
P-value(F)	**3.51E-16**				
R-squared	**0.45564**				
Adjusted R-squared	**0.428805**				

Sources: Collected From Primary Data

The above model is constructed by taking customer satisfaction as dependent (x) variable and warrantee, after sale services, product return back policy, durability, repairs, revisit and maintenance cost as independent (Y) variables.

The significance of OLS model is denoted by P.value. This P.value should be nearest to zero or at most it can be 0.05. The calculated value with the help of OLS model for regression analysis is found to be significant. The overall P. value is shown as **3.51E-16**. As per this P. value, the Model can be considered to be the significant model, and therefore, the Null hypothesis has been rejected.

The assumption that the overall satisfaction of an individual depends on various factors, such as warrantee, after sale services, durability, repairs etc. considering all these factors the model explained the dependency of overall satisfaction to the extent of **45%,** which can be observed through R^2. However the Adjusted R Squared is shown as **0.428805**, which means the impact of independent variable is explain to the extent of **42%.** There is a need to explain each Independent variable with dependent variable.

Warrantee: As far as the first variable is concerned, the value of independent variable shows 0.269845 i.e.26%. This results that the overall satisfaction is positively related to the warrantee of duplicate products. It indicates that, if there is 100% increase in providing warrantee then there will be an increase in the overall satisfaction of customers by 26%.

After Sale Services: This results states that the overall satisfaction has a positive impact of the variable called after sales services. It states that if there is 100% increase in after sales services of duplicate products than 14% will be an increase in the overall satisfaction of the customers.

Product Return Back Policy: The third variable states that there is a inverse relationship on overall satisfaction. It shows that if there is 100% increase in products return back policy than the overall satisfaction of the customer will decrease to 9%.

Durability: As far as durability of the duplicate product is concerned, it shows a positive relationship between overall satisfaction and durability. It implies that if there is 100% increase in durability of the product then there will be 12% increase in overall satisfaction of the customer.

Repairs: A repair shows an inverse or negative relationship towards overall satisfaction of the customers. It shows that if 100% increase in repairing of product then there will show an inverse relationship of overall satisfaction by 1%.

Revisit: This factor implies that whether the customers are satisfied or not after purchasing the products and want to revisit to that shop. The result states that the customer satisfaction has a positive impact on the overall satisfaction of the respondents. It means that if there is 100% increase in revisiting of customer then there will be 21% increase overall satisfaction.

Maintenance cost: Maintenance cost shows the inverse relationship towards overall satisfaction of the customers. It implies that if there is 100% decrease in maintenance cost, there will be 16% increase in the overall satisfaction of Post-Purchase towards duplicate products.

The entire above variable are explained by showing their relationship with the dependent variables. However, the Adjusted R Squared is shown as 0.428805, which is very much explained to the extent of 42%, and therefore there is a scope for unexplained factor. I.e. 58%.

The following are the other factors, which are unexplained, and which can be explained such as maintenance efforts, reduction in cost of products, bargaining with product price, etc.

Regression Equation

$$Y = \beta 0 + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \beta 5X5 + \beta 6X6 + \beta 7X7 + \mu$$

Overall Satisfaction of the customer = B0 + Warrantee (0.269845) + After Sale Service (0.144338) + Product Return Back policy (-0.09214) + Durability (0.126314) + Repairs (-0.01344) + Revisit (0.217242) + Maintenance Cost (0.160982) + μ

However, the coefficient of correlation has a significant impact, and therefore the Null Hypothesis has been rejected.

Findings and Conclusion

The overall study shows that the framed null hypothesis has been rejected as the P. Value shown as below 0.05 significance level i.e. 3.51E-16, which shows that there exists significant relationship between all independent factors on dependent factor. The study also found that the coefficient of correlation has a significant impact on all factors.

In today's world the Duplicate word exist in every corner of the world. Every Original product has imitation. The reason for increasing duplicate products in markets is due to lack of awareness of the people, lack of knowledge, force to buy those products because of unaffordabilty to purchase standard products and so on. The biggest advantage is been taken by the local manufacturer, who manufacturer such products and sells it to the crowd market, where people are unable to recognize the difference between the original products and the duplicate products.

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2. A Study on Customer Behaviour towards E Banking: A review

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Abstract

With the growth of internet and wireless communication technologies, telecommunications etc. in recent years, the structure and nature of banking and financial services have gone for a sea change. Internet banking or e-banking is the latest in this series of technological wonders in the recent past which involves use of internet for delivery of banking products and services. Convenience is a major advantage of online banking. Consumers can perform banking transactions 24 hours-a-day, seven-days a week. Online banking is fast and efficient. All banks are investing much more financial resources including human resource to extension of e- banking services. The present paper attempted to identify the factors those playing key role in adoption of e-banking services.

Keywords: technologies, online banking, convenience, human resources.

Introduction

Abu Shanab et al. (2010), internet has transformed the entire business pattern for people as well as for businesses. Online or Internet banking is a way for customers of a bank to conduct a range of financial transactions through their online banking channel. Online banking gives you the freedom to bank where and when you want and is a very convenient way to stay on top of your finances [1]. Online banking has been around for much longer than most people realize. In fact, since the early 1980s. At the time, it was very different as online banking referred to the use of a terminal, keyboard, and monitor. People accessed their bank accounts via a landline telephone[2]. Online banking allows customers to monitor accounts, download transactions, transfer fundsbetween accounts, including checking, saving, and money market/CD accounts, management investments, and handle loan activity, including applications and repayments. Clients can transfer funds to their bank accounts, and pay bills either electronically[3]. In addition to previous e-banking delivery systems, Automated Teller Machines (ATMs) and telephone transaction processing centers, online banking provides banks anew and more efficient electronic delivery tool [4].

Objective of the Study

1. To study the opportunities existing in E-banking in India.
2. To study the issues associated with e-banking

Research Methodology

The paper makes use of secondary sources to find the various issues related to net banking and to make recommendation to overcome the issues and to improve the figures in terms of the usage of internet banking.

Issues related to internet banking

Only few customers are using internet banking facilities(Banstola 2007).The Indian banks lag far behind the international banks in providing online banking (Shukla and Shukla 2011).

Demographic Characteristics

studies have posited that customers' demographic characteristics such as age, gender and educational level has a major impact on the attitude of people towards different banking technologies and individual acceptance of new technology (Al-Somali et al 2008). Demographic variables (age, gender, marital status, ethnic ackground, educational qualification, employment, income, and area of residence) influence consumer decision making process in adoption of e-banking (Gan et. al. 2006). There is a significant difference between the males and females in using various types of technology (Burke, 2002).

Age, educational qualification, accessibility to the Internet, awareness of E-banking and customers' resistance to change were significantly affecting on adoption of e-banking (Sohail and Shanmugham, 2004).

Security

Security concerns have been one of the major issues in the e- banking adoption in the Omani banking industry (Khalfan et al. 2006) and (Al-Sabbagh and Molla, 2004). Cash culture is still prevalent in Pakistan compared to the plastic money replacement that has been adopted in most of the developed countries (Abid and Noreen, 2007). 73% of people avoided the adoption IB because they do not sure about safety and security of transactions over the internet (Al-Alawi, 2005) and (Sathye 1999).

Cost Effectiveness

Cost of computer and cost of internet access also one of the important aspects in adoption of internet banking services (Li and Zhong, 2005). The cost of computers and internet connections are important elements in using IB (Li & Worthington, 2004) and (Sohail &

Shanmugham, 2003). Costs for computer and internet access are major factors in adoption of IB (Zheng and Zhong, 2005).

Fraud and chargebacks

Online transactions are "card-not-present" transactions. As e-commerce expands, opportunities for fraudulent misuse of payment networks and data theft grow right alongside. Chargebacks, in addition to being costly, can damage business reputations; an excessive number of chargebacks can lead to closed merchant accounts, effectively killing the business. While chargebacks do sometimes happen for legitimate reasons, use of customer service practices based on know-your-customer principles, and merchant accessibility, can substantially reduce or eliminate chargebacks[4].

Knowledge Barriers

E-business is still not very much progressed in Bangladesh. Mass awareness is not feasible. The country faces problem of developing trained human resources. There were lack of technological knowledge among the managers, employees, and customers of bank (Rahman and Uddin, Rahman et al., 2017).

Prospects of E-Banking

Time Saving

E-banking is available anytime, anywhere throughout the country. So it can save time. It eliminates the need to physically visit the bank to avail banking facilities.

Cost efficient

It is convenient, affordable and it is much more effective in developing savings, it will enable access to banking functions at affordable cost. The public needs to be aware that E banking cost is not higher than traditional banking.

Economic in nature

E-banking saves money, time, papers, and electricity which is affected our economy. This will help the customers to save money and also protect the environment as a result of elimination of paper documents. So it is a great prospects of India.

Security

It is much safer and safeguard against fraudulent transactions. One can trust e-banking as traditional banking system. But in India traditional branch-based banking remains the most widely adopted method of conducting banking transaction. The poor often have greater familiarity and trust with e-banking than formal banking institutions.

Make Life Easier

E-banking is real time green banking, available anytime, anywhere throughout the country, it is convenient, affordable and secure, it is much more effective in developing savings habits, it will make access to banking. Mobile banking is one kinds of e-banking which also make life easier.

Speedy Process

One benefit of electronic banking it is fast. Transaction can be done anytime anywhere quickly within no time.

Conclusion

The research report is based on secondary data.Major changes are taking place in the banking sector in India due to competition and the advent of technology. The customer had to physically visit the bank office in order to carry out banking operations, but now the scenario has changed. It is important to increase the awareness level among the customers.

E- banking is still new in India, the intention to use e- banking is still very less. People know about the services but still many are not aware of the e banking services. Banks should ensure that electronic banking is safe and secure for financial transaction like as traditional banking. Therefore the banks should make some potential strategies to create awareness of all e-banking services.

weblinks

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3. Consumer Preference and Perception towards Patanjali Products in Goa

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Abstract

In Indian scenario, perceptions and preferences about a particular brand are important because Indian consumers rely on the perception of their near and dear ones before actually buying or using the product. Perceptions are highly subjective and thus easily distorted. The qualm of buying and not buying continues into the mind or the black box of the prospective consumer unless his decision is not supported by many. Thus in order to survive in the marketing environment of a developing country like India, brands need to be positioned in the minds of consumers. India is already an attractive destination for brands to set in due to favourable marketing conditions. Patanjali Ayurved Limited, a Haridwar based Indian FMCG company has become the fastest growing Indian FMCG organization till date and its growth rate has created high benchmarks for competition to emulate. This study makes an attempt to understand the consumers' preference and perception towards Patanjali products in the state of Goa. For the purpose of the study 150 respondents from across the state of Goa were surveyed and their responses analysed. The study concludes that most of the consumers are satisfied with Patanjali products and neither gender nor religion has an influence on the usage of Patanjali products in the state of Goa.

Keywords: Patanjali, Consumer, Preference, Perception.

Introduction

The Indian consumer segment is broadly segregated into urban and rural markets, and is attracting marketers from across the globe. Global corporations view India as one of the key markets from where future growth is likely to emerge. The growth in India's consumer market is primarily driven by a favourable population composition and increasing disposable incomes.

India is known to be a hub of herbal brands since the use of herbal products is deeply associated with the spirituality sentiments of the mass population. Patanjali Ayurved Ltd. has benefited from close association with well-known yoga guru Baba Ramdev. The main aim of the company is to create awareness among the Indian consumers about use of swadeshi products. Patanjali products are characterised by their swadeshi flavour ranging from body care, healthcare, home care, digestive, cosmetics, toiletries, etc. It has become the fastest growing Indian FMCG company till date and the growth rate of its revenue has created high benchmarks for competition to emulate.

Literature Review

Ajeet Kumar & Anshu Ahuja (2017) in their research made an attempt to study the factors affecting consumer behaviour and also to know the satisfaction level of consumers regarding Patanjali products. The data collected from 100 consumers within Rohtak district of Haryana through the questionnaire was analyzed statistically by using SPSS software. The author concluded that most of the consumers use Patanjali products due to the swadeshi factor and also due to their reasonable price.

G Satheesh Raju & R Rahul (2016) conducted a research to know the ultimate reason for customers' preference towards Patanjali products. Primary data was collected from 60 respondents from the cities of Hanamkonda, Warangal and Kazipet of newly formed Telangana state. Random sampling was used for the purpose of the study and the data was graphically analyzed. The study concludes that consumers prefer Patanjali products due to its reasonable price with the presence of ayurvedic and herbal component.

Rupali Khanna (2015) conducted a research to know about the perception, satisfaction level and attributes of consumers with regard to Patanjali products. The study also aimed to analyze the satisfaction level of consumers using Patanjali products. The data collected from 100 respondents in Punjab was analyzed using descriptive statistics, correlation, regression and non-parametric chi-square test. The author was of the view that customer's perception towards a brand is built largely on the satisfactory value the user receives after paying for the product and the benefits the user looks for. The study concluded that most of the users are satisfied with Patanjali products due to their reasonable price, thereby leading to customer retention.

Sajitha S Kumar (2016) conducted a research to understand the business prospects and working of Patanjali Ayurved Ltd. and to identify the future prospects of the company in comparison to other leading MNCs. The paper tries to study the case of Patanjali Ayurved Ltd &

its significant contributions to the masses through its sprawling business ventures & the commitment it makes to benefit the stakeholders of the community.

Objectives Of Study

1. To identify the attributes that a consumer keeps in mind while buying Patanjali products.
2. To evaluate the satisfaction level of consumers after using Patanjali products.
3. To examine the influence of religion on frequency of usage of Patanjali products.
4. To examine the influence of gender on Patanjali products purchased.

Research Methodology

The study is based on primary data collected through questionnaires from 150 individual consumers in the state of Goa. The study aims at deconstructing the brand preference and perception of Patanjali Ayurved Ltd. from the point of view of its consumer base. The questionnaire design is built up to know which Patanjali products the consumers use, the reason for buying the products and the post buying satisfaction level of the consumer. The research also makes an attempt to study the influence of religion on the frequency of usage of Patanjali products and the influence of gender on Patanjali products purchased in the state of Goa.

Hypothesis

1. Influence of religion on frequency of usage of Patanjali products.
   HO: Religion does not influence frequency of usage of Patanjali products.
   H1: Religion influences frequency of usage of Patanjali products.
2. Influence of gender on Patanjali Products purchased.
   HO: Gender does not have an influence on Patanjali Products purchased.
   H1: Gender has an influence on Patanjali Products purchased.

Data Analysis

Table 1: Demographic and Socio-Economic Profile

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Age		
21-30	83	55
31-40	27	18
41-50	22	15
51-60	14	09
Above 60	04	03
Total	**150**	**100**
Gender		
Male	68	45
Female	82	55

Total	**150**	**100**
Religion		
Hindu	93	62
Christian	50	33
Muslim	06	04
Other	01	01
Total	**150**	**100**

Source: Primary Data

Table 1 demonstrates the demographic and socio-economic profile of respondents selected for the study. Out of 150 respondents, a dominant portion i.e. 55 percent of respondent's age was between 21-30 years. Looking at the gender distribution, 55 percent of the respondents considered for the study are females and a majority of themmbelonged to Hindu religion.

Table 2: Frequency of usage of Patanjali products:

Frequency of Usage of Patanjali products	Number of Respondents	Percentage
Everyday	74	49.5
Frequently	36	24
Rarely	32	21.5
Never	8	5
Total	**150**	**100**

Source: Primary Data

The above table clearly demonstrates that 49.5% respondents use Patanjali products every day. 24% respondents use Patanjali products frequently, 21.5% respondents use Patanjali products rarely while 8% of the respondents have never used Patanjali products till date.

Table 3: Patanjali products mostly purchased:

Patanjali products mostly purchased	Number of respondents	Percentage
Grocery and consumables	16	11
Personal care	52	37
Health care products	22	15
Household cleaning products	52	37
Total	**142**	**100**

Source: Primary Data

Table 3 makes an attempt to identify the Patanjali products mostly purchased by the 142 respondents who have used Patanjali products as depicted in Table 2. 37% respondents mostly purchase Patanjali personal care and household cleaning products each, 15% respondents mostly prefer purchasing Patanjali health care products while only 11% respondents purchase grocery and consumables.

Table 4: Reason for using Patanjali products:

Reason for using Patanjali products	Number of respondents	Percentage
Economical	39	27
Quality	11	8
Ayurvedic	43	30
Usage experience	49	35
Total	**142**	**100**

Source: Primary Data

The above table depicts the reason behind respondents using Patanjali products. 27% of the respondents who have used Patanjali products feel that Patanjali products are economical, 8% of the respondents use Patanjali products because of the quality, 30% of the respondents feel Patanjali products are ayurvedic and majority of the respondents i.e. 35% respondents use Patanjali products because of the usage experience.

Table 5: Satisfaction level after using Patanjali products

Satisfaction level after using Patanjali Products	Satisfied	Neither Satisfied nor Dissatisfied	Dissatisfied	Total
Quality	62	68	12	**142**
Price	130	10	2	**142**
Usage experience	96	40	06	**142**

Source: Primary Data

The above table depicts the satisfaction level of respondents with regards to using Patanjali products in respect of three parameters i.e. quality, price and usage experience. Majority of the respondents seem satisfied with the pricing of Patanjali products and have had a good usage experience. With regards to quality, 62 respondents are satisfied with the quality of Patanjali products, 68 respondents are neither satisfied nor dissatisfied while only 12 respondents are dissatisfied with the quality of Patanjali products.

Influence of Religion on frequency of usage of Patanjali products

H0: Religion does not influence the frequency of usage of Patanjali products.

H1: Religion influences the frequency of usage of Patanjali products.

Table 6: Influence of Religion on frequency of usage of Patanjali products

Religion	Frequency of Usage of Patanjali Products				
	Everyday	Frequently	Rarely	Never	Total
Hindu	46	25	18	4	93
Christian	25	10	12	3	50
Muslim	2	1	2	1	6
Others	1	0	0	0	1
Total	74	36	32	8	150

O	E	O-E	$(O-E)^2$	$(O-E)^2/E$
46	46	0	0	0
25	22	3.00	9.00	0.41
18	20	-2.00	4.00	0.20
4	5	-1.00	1.00	0.20
25	25	0.00	0.00	0.00
10	12	-2.00	4.00	0.33
12	11	1.00	1.00	0.09
3	3	0.00	0.00	0.00
2	3	-1.00	1.00	0.33
1	1	0.00	0.00	0.00
2	1	1.00	1.00	1.00
1	0.32	0.68	0.46	1.45
1	0.49	0.51	0.26	0.53
0	0.24	-0.24	0.06	0.24
0	0.21	-0.21	0.04	0.21
0	0.05	-0.05	0.00	0.05

Chi-square computed value = 5.04

Chi-square table value = 16.919

Since the chi-square computed value at 5 percent level of significance is less than the table value we accept the null hypothesis and conclude that religion does not influence the frequency of usage of Patanjali products.

Influence of Gender on Patanjali products purchased

H0: Gender has an influence on Patanjali products purchased.

H1: Gender has an influence on Patanjali products purchased.

Table 7: Influence of Gender on Patanjali products purchased

Patanjali products mostly purchased	Gender		
	Male	Female	Total
Grocery and consumables	12	4	16
Personal care	19	33	52
Health care products	10	12	22
Household cleaning	23	29	52
Total	64	78	142

O	E	O-E	$(O-E)^2$	$(O-E)^2/E$
12	7	5	25	3.57
4	9	-5	25	2.78
19	23	-4	16	0.70

33	29	4	16	0.55
10	10	0	0	0
12	12	0	0	0
23	23	0	0	0
29	29	0	0	0

Chi-square computed value = 7.60

Chi-square table value = 12.592

Since the chi-square computed value at 5 percent level of significance is less than the table value we accept the null hypothesis and conclude that gender does not have an influence on Patanjali products purchased.

Findings and Conclusion

With its rich biodiversity and heritage of Indian medicinal system, India would draw world attention as an abode of eco-friendly medicinal system that is in harmony with nature. Patanjali is a growing company. It has expanded and diversified its business in every nook and corner of India. Patanjali products have gained significant place in the market and captured quite a huge lot of consumers within a short period of time. The study conducted is about the consumer's preference and perception towards Patanjali products in the state of Goa. Patanjali is enjoying the advantageous position in market through spirituality element involved in its product.

The following conclusions were drawn from the study:

- Majority of the consumers are satisfied with Patanjali products. Reasonable pricing and Ayurvedic component are the major factors behind the growing success of the brand.
- It can be inferred that religion does not influence the frequency of usage of Patanjali products as Chi-square computed value at 5 percent level of significance is less than the table value.
- It can be inferred that gender does not have an influence on Patanjali products purchased as Chi-square computed value at 5 percent level of significance is less than the table value.

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4. Loyalty of Customers towards Vishal Mega Mart Panaji-Goa: A Case Study

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Abstract

The Indian retail industry is one of the largest among all other industries. The retail industry in India has come forth as one of the most dynamic and fast paced industries with several players entering the market. Every retailer wants to create and retain a loyal customer who engages in continued profitable business with him. Against this background the paper tries to analyze the factors influencing customer satisfaction and customer loyalty towards Vishal Mega Mart, Panaji-Goa. The study is an attempt to acknowledge the shoppers' buying behavior and perceived store image that contributes to his/her store satisfaction and loyalty. The primary data from the customers of Vishal Mega Mart is collected through a structured questionnaire. The data is analyzed using descriptive strategies and percentage. The Study reveals that there is less awareness among the people about the offers and other shopping facility provided by Vishal Mega Mart and more publicity needs to be done for creating awareness the mega mart and achieving loyalty of customers.

Keywords: Customer loyalty, Customer satisfaction and Buying behavior.

Introduction

Retail being fourth largest industry in India, Retail industry accounts for over 10 per cent of the country's GDP and around 8 per cent of the employment. India is the fifth largest global destination in retail industry worldwide. The Retail Industry in India has come forth as one of the most dynamic and fast paced industries with several players entering the market. But all of them have not yet tasted success because of the heavy initial investments that are required to break even with other companies and compete with them. The India Retail Industry is gradually inching its way towards becoming the next boom industry.

The total concept and idea of shopping has undergone an attention drawing change in terms of format and consumer buying behavior, ushering in a revolution in shopping in India.

Modern retailing has entered into the Retail market in India as is observed in the form of bustling shopping centers, multi-storied malls and the huge complexes that offer shopping, entertainment and food all under one roof.

A large young working population with median age of 24 years, nuclear families in urban areas, along with increasing working women population and emerging opportunities in the services sector are going to be the key factors in the growth of the organized Retail sector in India. The growth pattern in organized retailing and in the consumption made by the Indian population will follow a rising graph helping the newer businessmen to enter the India Retail Industry.

In India the vast middle class and its almost untapped retail industry are the key attractive forces for global retail giants wanting to enter into newer markets, which in turn will help the India Retail Industry to grow faster. Indian retail is expected to grow 16 per cent annually. The Food Retail Industry in India dominates the shopping basket. The Mobile phone Retail Industry in India is already a US$ 16.7 billion business, growing at over 20 per cent per year. The future of the India Retail Industry looks promising with the growing of the market, with the government policies becoming more favorable and the emerging technologies facilitating operations.

Concept of Customer Loyalty

Every retailer wants to create and retain a loyal customer who engages in continued profitable business with him. Customer Loyalty is the measure of success of the retailer in retaining a long term relationship with the customer. Thus, customer loyalty is when a retailer receives the ultimate reward of his efforts in interacting with its customer.

Customer loyalty tends the customer to voluntarily choose a particular product against another for his need. The loyalty may be product specific or it may be company specific. When a loyal customer has repetitive requirement of the same product, such customers may be described as being 'brand loyal'. On the other hand he may also require different products of the same manufacturer. That is to say he makes significant purchases direct from the same supplier and that counts as the company specific loyalty.

Loyalty also means that customer is sticking to the retailer on certain grounds though he may be having other options also. It may be possible that the supplier may not have the best product or the customer may be having some problems with the retailer in respect of his supply of the product but the customer likes to ignore other options and prefers to continue with the same retailer as the customer thinks the retailer provides him more value and benefit than others. Such loyal customers tend to spend more money buy more, buy longer and tell more people

about the product or retailer. This type of long-term customer loyalty can only be created by making the customers feel that they are number one priority with the retailer. Loyalty is demonstrated by the actions of the customer. But it doesn't mean that the customer satisfaction level can measure his loyalty. Customer loyalty is not customer satisfaction. Customer satisfaction is the basic entry point for a good business to start with. A customer can be very satisfied with the deal and still not be loyal. On the other hand a customer may not express satisfaction but wants to remain loyal to the retailer due to some reasons which keeps him benefited from that retailer. For the same degree of satisfaction, the loyalty level may also be different for different retailers.

Objectives of the Study

The following are objectives of the study:

1. To understand shopping behavior of customers towards Vishal Mega Mart in Panaji.
2. To study perception of customers loyalty about Vishal Mega Mart in Panaji.

Study Design and Methodology

The study is conducted in capital city of Goa viz, Panaji.

i) Selection of the Sample

The study covers well known retail outlet operating in the state of Goa viz, Vishal Mega Mart (Panaji). Using convenient sampling technique we have selected and studied 118 customers using retail intercept technique.

ii) Data Source and Data Collection Instrument

Data required for the study is collected from primary and secondary sources. The primary data will be collected using a structured questionnaire with close ended questions and some of them measured seven point likertscale. The secondary data will be collected from books, journals, periodicals, e-journals, websites and other published materials.

iii) Data Analytical Tool

The data for the study is analysed using descriptive statistics, ratios and percentages.

iv) Selection of Parameters

The demographic variables like age, gender, marital status, educational qualifications, occupations, net monthly income, frequency of visit to retail outlet, distance of retail outlet from respondents home, since how long the respondent is visiting the retail outlet, number of family members are taken for the study. The data analysis is also done using different constructs viz, shopping behaviour, satisfaction, service quality and loyalty. The opinions of customers are

quantified using seven point likertscale. Ranking of the preference of retail formats is also obtained from the customers using closed ended questions.

v) Respondent Contact Method

Through Personal interview the information is sought using structured questionnaire.

vi) Scope of the Study

The study is restricted to analysing perception of customers with regards to building loyalty among customers in organised retail of an organised retail formats in the state of Goa.

vii) Implication of the Study

The present environment of increased competition with rapid market entry of new store concepts and formats has posed the managerial challenge of increasing store loyalty. The present research challenge is of a more in-depth understanding and an empirical estimation of this important type of consumer behaviour. Therefore it makes an attempt to study exact relationship between store, shopper, and situational factors along with store image, satisfaction and store loyalty in retail. For instance, one question that has been left unanswered concerns the issue whether there is a direct relationship between type of the retail format and store loyalty. This study is an attempt to acknowledge the shoppers' buying behaviour and perceived store image that contributes to his/ her store satisfaction and loyalty.

Table No.01 Analysis of perceptions about the Service Quality of Vishal Mega Mart Service Quality Construct Descriptive Construct

Dimensions of Service Quality	Overall	Across Gender		Across Marital Status	
	N =118	Males (N = 61)	Females (N = 57)	Married N = 55)	Single (N = 63)
	Mean	Mean	Mean	Mean	Mean
Ambience	4.09	4.16	4.02	4.07	4.12
Assortment	4.72	4.77	4.67	4.78	4.67
Serivce	3.76	3.75	3.78	3.76	3.76
Convenience	4.30	4.35	4.25	4.29	4.31

Fig. No.01 Dimension of Service Quality

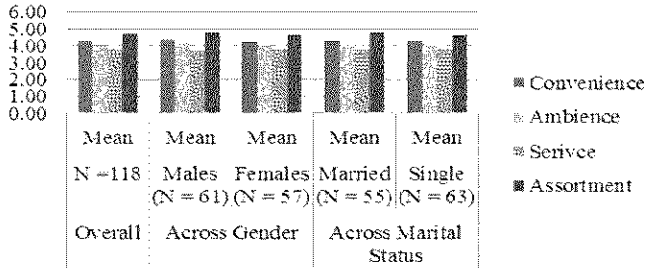

Table No.01 and Fig. No.01 represents the analysis of service quality of Vishal Mega Mart and four dimensions of the service quality viz. Ambience, Assortment, Service and convenience. Based on the responses analyzed across three categories i.e. overall respondents across gender and marital status. Surprisingly in all the three categories, Assortment is rated first with highest mean score, Convenience is rated second and Ambience is rated as last service.

Table No.02: Analysis of Dimension of Satisfaction (Vishal Mega Mart Shoppers) Satifaction Construct

Descriptive Statistics			
	N	Mean	Std. Deviation
Price of goods.	118	5.39	0.49
Convenience.	118	4.51	0.50
Availability of goods.	118	4.97	1.17
Service quality.	118	4.27	1.08
Add on services provided.	118	2.94	1.12
Transparency in billing.	118	4.92	1.26
Sales person services.	118	3.74	1.22
Promotional offers and discounts.	118	4.08	1.79
Store layout and ambience.	118	3.80	1.26
Overall satisfaction with the store.	118	4.63	0.96
Valid N (listwise)	118		

Fig. No.02 Satisfaction Construct

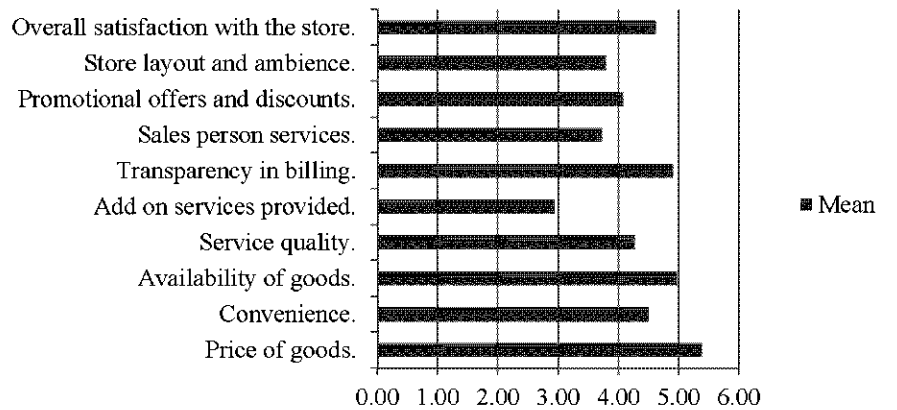

Table No.02 and Fig. No.02 represents the satisfaction of the Vishal Mega Mart shoppers with the service of the store. The mean score were very high for price of goods, availability of goods, transparency in billing and the overall satisfaction with the store. Hence all these areas

speak about satisfaction of the consumers. However the mean scores are very low for add-on services,sales persons service, store layout etc. which needs attentions.

Table No:03 Analysis of Dimensions of Loyalty Construct(Vishal Mega Mart Shoppers)

Loyalty Construct

Descriptive Statistics			
	N	Mean	Std. Deviation
I am proud to be customer of this store.	118	4.76	0.74
The store is keen on customer feedback.	118	4.32	0.84
I would eagerly recommend this store to my friends and colleagues.	118	4.38	1.00
I would continue to shop at this store even if I get better option to shop at other locations.	118	4.27	1.24
In case I see any sort of inefficiency, I would not hesitate to recommend any appropriate action.	118	3.84	0.99
Valid N (listwise)	118		

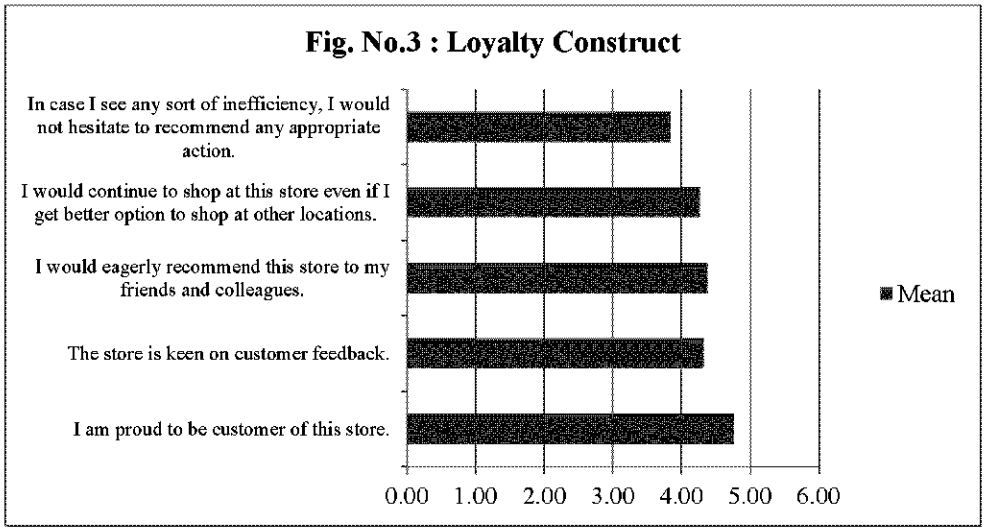

Table No.3 and Fig. No. 3 represents the analysis of loyalty of the respondents towards the store. All the five parameters used in the study have mean scores above 3.5 but less than 5.00.If we rate these loyalty on a seven point scale where 1 means very strongly disagree, 2 means strongly disagree, 3 means disagree, 4 means neutral, 5 means agree, 6 means strongly agree and 7 means very strongly agree. Since the mean scores are between 3.5 to 5.00. The response lies in between disagree and agree. Hence it can be interpreted that the loyalty is average.

Conclusion

Based on the analysis of buying behavior, it can be inferred that the consumers in Goa are variety seekers. However they are equally quality conscious and price sensitive.

With regards to Service Quality, people expect Mega Marts to offer assortments to consumers coupled with convenient shopping facilities.

With regards to evaluation of the customer's satisfaction and loyalty the responses were average. Therefore while concluding we would like to say that mega marts are new retail formats in Goa, there is very less awareness being created by Vishal Mega Mart.

Though Service provided by this retail store is a good, there is need for improving a various issues like , increasing the working hours, making available the products on the demand, reasonable pricing, parking facilities, attending to customers complaints etc.

Addressing these issues can give better scope for these modern retail formats to grow and prosper. The sector is witnessing the heat of competition in Goa. It is only through Quality Service, Better Satisfaction and Building Loyalty that a retail organization can be a growth story.

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5. Comparative Study of Consumer Buying Behaviour towards In-Store and Online Shopping In Goa

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Abstract

Goa is famous for its beauty and is been visited by large number of international and domestic tourists each year to visit different places like beaches, worship places, world heritage architecture and also for shopping. Earlier customers were giving more preference for in-store buying, but now a day's online shopping has become a trend. Online shopping is developing and is considered as the most convenient and the fastest way of delivering the products and it has been increasing rapidly. It is the quick mode of buying. At the same time personal buying is a traditional method of buying and is been preferred by most of the consumers. These both modes have its unique advantages. The present study is conducted in order to examine the mode of shopping preferred by selected customer in south Goa. It also focuses on the factors influencing the consumer buying behaviour towards online shopping and in-store shopping. For this study survey is conducted with the help of primary data and secondary Information. The data has been analysed with the help of Factor Analysis and Paired Sample T Test Analysis. Attempt has been made to find a comparative impact of the two means utilised by the customers in south Goa.

Key word: Online, In-store, factors, Customer, Influence.

Introduction

Shopping is an activity in which a customer go through the available goods or services presented by one or more retailers with the potential intent to purchase a suitable selection of them.

There are basically two methods of shopping, online shopping and in-store shopping.Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Another method of shopping is the old traditional way of shopping where the customers physically go to the malls and bazars to buy the necessary items.

When comparing two different ways of shopping most people do not even think about, they do both and not even realize it. In today's society, people shop while at work, after work and on the weekends, whenever time permits. The best way to figure out with all the recourses we have; still most of the consumers go into a store and spend time looking through racks and waiting in endless line to just purchase necessary items.

Literature review

AlroyMascarenhas and Charmaine Dsouza(2017) in their paper titled "A Study on Customer Preference towards In-store and Online shopping in South Goa" focused on identifying the competition between online and in-store shopping, problem solving in E shopping and in-store shopping, reasons for people E shopping and in-store shopping, whether the respondents avoid shopping specific products online or they avoid shopping online.

Puja Gupta(2015) in their paper titled "Comparative study of online and offline shopping: a case study of Rourkela In Odisha" focused on providing an impression of online shopping decision process by comparing the offline and online decision making and identifying the factors that motivates customers to decide whether to do online shopping or go for the offline shopping.

Raja Sarkar and Dr.Sabyasachi Das (2017)in their paper tittle "Online Shopping versus Offline Shopping: A Comparative Study" focused on emerging out of online shopping behaviour and offline shopping behaviour.

Identification of Research Problem

From the above literature review it has been noted thata comparative study on factors influencing online and in-store shopping certain matter has not been covered.In previous studies satisfactory level of consumer towards online and in-store shopping is not been focused. Hence this study is aimed to resolve the above problem.

Research Objective

- To examine the mode of shopping selected by consumer in south Goa and highlight the features of online and In-store shopping.
- To analyse factor influencing the preference of consumer towards in-store and online shopping.
- To identify the satisfaction level of consumer towards in-store and online shopping

Research Methodology

The sample selection, size of the sample, period of the study, techniques of data collection and hypothesis and statistical tools used in the present study has been discussed

in detail below:

Universe

For the present study the State of Goa has been considered as a universe.

Sample Size

For this study 150 respondents were selected and interviewed on the basis of convenience sampling.

Period of the Study

The period of study is the period of survey i.e. October Month, 2018.

Sources of Data

The required data for the study has been collected both from primary and secondary source:

Primary source

The required primary data for the study has been collected through Questionnaires served to selected people of South Goa.

Secondary source

The secondary data is collected from various books, journals and through internet.

Hypotheses

$H0_1$ There does not exist significant difference between the preference of customers with regard to online buying and In-store buying.

$H0_2$There does not exist significant difference between the level of satisfaction of customers with regard to online buying and in-store buying.

Statistical tools used

SPSS software tool has been used statistical analysis. For the study various test has been conducted on data collected such as Reliability analysis, Factor analysis and t test analysis.

Analysis of factors influencing the modes of Shopping

In country like India where people are more fascinated towards shopping most of the buyer use both the mode of shopping. Both the modes have equal importance in the state of Goa. All the respondents prefer both the modes of shopping. This study has been conducted to find out buying behaviour of customers toward online and in-store shopping.

The study hasconsidered 150 sample respondents and it consisted of 69 female and 81 male out of total respondents. From this total respondents 13 respondents are below 20 years of age and most of the respondents i.e 126 respondents are between the age group of 21-40 years. Remaining 11 are in age group of 41-60. Out of total sample 128 are unmarried and only 22 are

married. The highest number i.e 62 respondents are students and 57 are having private job. Remaining are in profession and government job.

To analyse the factor influencing both the mode of shopping, reliability test has been performed with 24 variables. The Cronbach's Alpha value obtained as 0.691.It signifies that the data is reliable and can be used for further analysis.

For this study factor analysis has been conducted to find out the factor influencing consumer buying behaviour towards online and in-store shopping. The significant correlation between the independent and dependent variables is the first condition for factor analysis. In this study since there is comparison between online and in-store shopping it is required to conduct factor analysis separately.

Analysis of Costumers preference towards Online Shopping

Total number of 11 variables were usedin analysisreflecting consumers' preferences in choosing online shopping as a method of purchase. The KMO and Bartlett's Testof Sampling Adequacy had been done and sample has been found significant. The KMO test value is 0.653 with Chi-Square of 485.771

Table No. 1 Factor influencing Costumers preference towards Online Shopping

Items	1	2	3	4
1. Rush in shops	.850			
2. Convenience of ordering	.669			
3. Availability of information regarding products	.641			
4. Possibility of price comparison	.640			
5. Variety available		.766		
6. Discounts and offers		.701		
7. Time saving		.631		
8. Guarantee of safe transaction			.958	
9. Home delivery			.942	
10. Return policy				.759
Eigenvalues	3.182	1.744	1.223	1.083
Total variance	17.364	16.351	16.312	10.242
Cumulative Variance	17.364	33.715	50.027	**60.269**

In the above analysis one out of the variables used do not contribute its existence and has been terminated during the Analysis. From the variables used, 4 factors have been derived from the factor analysis. The total variance explained is 60.269. Out of which 17% is explained by first factor, 16.35% by second, 16.31% by third factor and 10% by the forth factor.

Following are the 4 factors derived from the variables

Convenience and clarity of information consist of

- Rush in shops
- Convenience of ordering
- Availability of information regarding product
- Possibility of price comparison

Benefit of time and money includes

- Variety available
- Discounts and offers
- Time saving

Guaranteed choice includes

- Guarantee of safe transection
- Home delivery

Return policy factor was one of the isolated single factor obtained during the analysis.

Analysis of Costumers Preference towards In-Store Shopping

In case of In-store Shopping a total number of 11 variables were usedin analysis which representedconsumers' preferences in choosing in-store shopping as a method of purchase. The KMO and Bartlett's Testof Sampling Adequacy had been done and sample has been found significant. The KMO test value is 0.791 with Chi-Square of 439.169.

Table No. 2 Factor influencing Costumers preference towards In-store Shopping

Items	1	2	3
1. Trial of product	.784		
2. Return policy	.741		
3. Negotiation	.702		
4. Convenience	.510		
5. Variety available		.726	
6. Discounts and offers		.636	
7. Possibility of price comparison		.597	
8. Product selection		.512	
9. Heavy demand			.777
10. Availability of information			.606
11. Safety			.559
Eigenvalues	3.961	1.252	1.187
Total variance	19.441	19.037	14.860
Cumulative Variance	19.441	38.478	**53.338**

From the variables used, 3 factors have been derived using the factor analysis. The total variance explained by all factors derived is 53.338, out of which 19.441% is explained by first factor, 19.037% by second factor and 14% by the third factor.

From the 11 factors 3 factors are derived which are as follows

Convenience and facility factor includes

- Trial of product
- Return policy
- Negotiation
- Convenience

Comparative decision

- Variety available
- Discounts and offers
- Possibility of price comparison
- Product selection

Demand and Safety

- Heavy demand
- Availability of information
- Safety

Comparative analysis of consumer behaviour on satisfactory and preference level towards online and in-store shopping

For the purpose of finding the comparison between both the method of shopping paired sample t test has been conducted and the result is tested with help of two Null hypothesis framed as follows

$H0_1$ There does not exist significant difference between the preference of customers with regard to online buying and In-store buying.

$H0_2$There does not exist significant difference between the level of satisfaction of customers with regard to online buying and in-store buying.

Table No. 3 Comparison on Preference and Satisfactory level of Costumers

	Items	Mean	Std. Deviation	Mean Difference	Std. Deviation Difference	t	Sig. (2-tailed)
Pair 1	Preference towards Online shopping	3.75	.788	-.450	1.153	-4.759	.000
	Preference towards In-store shopping	4.20	.688				
Pair	Satisfactory level	3.77	.823	-.247	1.080	-	.006

2	towards Online shopping					2.797	
	Satisfactory level towards In-store shopping	4.01	.777				

The above table compares the 2 variables which are preference and satisfactory level of customers with reference to online buying and in-store buying.

In case of preference, itwas found that P value comes to significant which is within the limit of 5% level of significant that is 0.01. Thus alternative hypothesis is accepted, this means that there exist significant difference between the preference of consumers with regard to online buying and in-store buying.Further from t value which is -4.759 it has been found that customers prefer in-store shopping more than that of online shopping.

In case of satisfactory level it was found that satisfaction level of In-store shopping is more than the online as the t value is -2.797. P value is found to be significant which means alternate hypotheses is accepted which state that there exist significant difference between the level of satisfaction of customer with regard to online buying and in-store buying.

Conclusion

In order to conduct a comparative analysis of consumer buying behaviour towards online and in-store shopping in the state of Goa this study has been conducted. This research examined the mode of shopping by selected consumer in south Goa.The factors that influence online shopping preference of the customers are Convenience and clarity of information, Benefit of time and money, Guaranteed choice and Return policy. Out of which Convenience and clarity of information is highest explanatoryfactor. In case of in-store shopping the factors that are derived are Convenience and facility, Competitive decision and Demand and safety. Out of this factor Convenience and facility is the highest explanatory factor. It has been found from the analysis that exist an significant difference between preferences of the customers towards online and in-store shopping and the satisfaction levels of the online and in-store shopping.

Reference

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6. Consumer Behaviour on Purchasing Branded Clothes in Panjim Goa

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Abstract

Brand image plays a very significant and essential role in driving the consumers to get attracted towards the brand. It is a source of gathering together different consumers to be brand loyal towards the one brand. The ability to attract consumers through availability, visibility and its appearance, this leads consumer to buy a particular brand, this is a very helpful means to attract consumers towards a brand. This paper study consumer behaviour on purchasing branded clothes in PanjimGoa and factors which influence the buying behaviour of consumer, primary data is collected through structured questionnaires from different people for analysis on different factor influencing the buying behaviour on buying behaviour of consumer on different aspects of factors like brand image, perceived quality, brand loyalty and secondary data from published journal. The SPPSS and excel tools was used for the study. The main outcome of the study is Influence of Price to purchase branded clothes.

Keyword: branded clothes, behaviour, consumer.

Introduction

Branded product play an important role within the international market particularly in Indian markets, the country economic growth is rapidly changing and moreover people life style, purchase behaviour and purchase power is systematically increasing since globalisation. Consumers buy clothes for various reasons and occasions. Shopping has long been considered a risky activity as shoppers may be unsure of a purchase decision and the consequences of a poor decision. A brand is a perceived image that resides within the minds of shoppers. it's the aura that surrounds a product or service that communicates its benefits and differentiates it from its competitors for the buyer. The apparels industry in India is one of the growing segments and its contribution to Indian GDP rate is four-dimensional. This sectors creates second largest employment opportunities which provides direct fifty-one million and indirect sixty eight millions in Indian employment market.

Difference in customer's habits, their cognitive structures and their motives cause them to behave differently when buying although an individual does not act the same way in all

situations. the purchase of any product by an individual is influenced by several factors including high price towards the brands, information about the products, purchase out of habit, based on experiments with the product apart from this there are many internal and external factors that determine buying forces like needs, past experiences, personality, learning and attitudes termed as internal factors and social, marketing, and situational influences are external factors. The behaviour of the consumers varies with respect to the products they are intended to purchase. In the market is now quite well developed, and many globally known brands have also attained what is commonly known as critical mass - or the minimum scale of operations required for sustainable growth and profitability.

After globalization Indian branded apparels products creates a revolution for rural and urban people with cheap price and varieties of apparels for men and women's. The most important reason for learning consumer behaviour is the significant role it plays in our lives. a lot of our time is spent directly in the market place, shopping or engaging in other activities. a large amount of extra time is spent thinking about products and services, talking to friends about them, and seeing or hearing advertisements about them. Additionally, the products we tend to purchase and the manner in which we use them significantly influence how we live our daily lives.

Objective Of The Study

The main objectives of the study is to study Consumer behaviour on purchasing branded clothes in Panjim Goa.

Literature Review

Syed ahamed and A. Ravi (2016), studied on consumer behaviour towards branded garments among male shoppers in Bangalore. The study was descriptive study and data was collected through questioner with 150 respondents. Statistical tools used like measurement of central tendency, Chi-Square and etc.

S. Thangavel and Arumugaswamy P. Studied on consumer preference and satisfaction of branded clothing's men with special reference to Coimbatore city. The study also examined consumer perception in brand cloths showroom in Coimbatore city. The study was descriptive study and data was collected through structured questioners through 30 respondents in Coimbatore city by convient sampling method. Percentage and rank analysis was used. The period of the study was oct 2016 to Nov 2016.

Islam mazedul, etc 2014 studied customer perception in buying design toward bradded Bangladesh local apparel products. The main of the study was investigate the customer perception in buying decisions toward local appeared product at Bangladesh in Dhaka city. The

data was study was collected by interview 200 respondents. The studied conducted that the key buying factor are product quality, comfort, price, offer and discount. Percentage analysis and rank analysis was used. The study stated that factor have significant influence on mental outlet and buying of apparel.

Research Methodology

The Study was done by using primary data, information was collected from selective respondents of Panjim. The study has been conducted at Panjim, north district in the state of Goa. the survey for the study has been done for the year jan - feb 2019. sample size for the study is 100 respondents taken by circulating questionnaire .

Primary Data

The primary data is collected through questionnaire by personal survey and Google Forms from resident in Panajim Goa.

Secondary Data

The Secondary data are collected from various published sources i.e. newspapers, magazines, books, journals, and various other publications.

Tool used for Data Analysis

Most of the analysis and interpretation is done by using the statistical tools i.e. SPSS, (Statistical Package for Social Science) and Excel.

Findings

Customers Behaviour towards Buying

I have tried to figure out the customers in below groups according to their purchase behaviour.

- A price – cognitive group of consumers who decide principally upon the basis of price or economy comparison.
- A habit – determined group of brand loyal consumers who tend to be satisfied with the product or brand last purchased.
- A group of emotional reactors who respond to product symbols and are heavily swayed by images.

About Panjim

Panjim is the capitalof Goa and it is the headquarters of North Goa district. It lies on the banks of the Mondovi river estuary in the Ilhas de Goa sub-district (taluka). With a population of 114,759 within the metropolitan space, Panjim is Goa's largest Urban agglomeration, prior to Margao and Vasco DA Gama. Panjim has the terraced hills, concrete buildings with balconies,

churches, and a riverside promenade. There are avenues lined with gulmohar, acacia and other trees. Panjim has been selected as one of hundred Indian cities to be developed as a smart town under the smart Cities Mission.

Respondent Profile

Table no 4.4.1 table showing Area wise distribution

		Frequency	Percent	Cumulative Percent
Valid	Urban	74	74.0	74.0
	Rural	26	26.0	100.0
	Total	100	100.0	

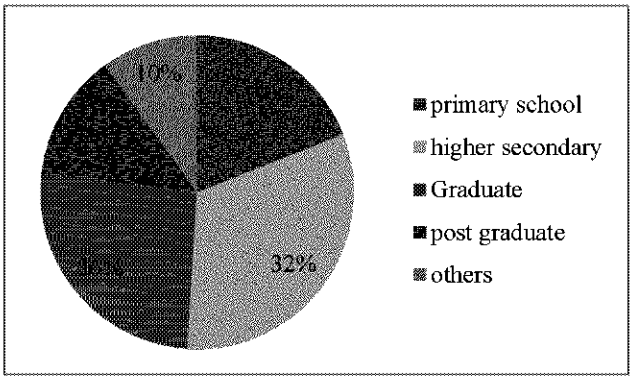
The total no. of respondents for the study is 100, which are secreted from the area PanjimGoa Out of the total respondents selected, 74 respondents are in urban i.e. 74% and the remaining respondents 26 respondents are Rural i.e. 26% are considered for the present study.

Table 4.4.2 showing Gender of the respondent

		Frequency	Percent	Cumulative Percent
Valid	Male	61	61.0	61.0
	Female	39	39.0	100.0
	Total	100	100.0	

Table show gender of respondents. Where male respondents are 61 and female respondents are 39.

Fig no 4.4.1 Pie chart showing Education of the respondent



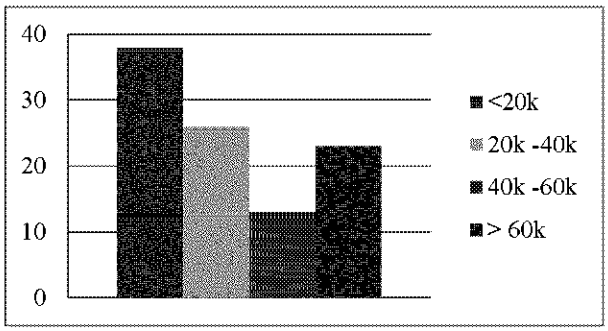
Pie chart shows the Education of the respondents. As far as educational are concerned, it has been seen that the majority of the respondents have studied Higher secondary i.e. 32%, followed by 26% of respondents have studied Graduate, around 19% of respondents have studied Primary school, 13% of respondents are post graduated and 10% have studied others i.e diploma.

Table 4.4.3showing age distribution of respondents

		Frequency	Percent	Cumulative Percent
Valid	< 20	18	18.0	18.0
	20 - 40	44	44.0	62.0
	40 - 60	24	24.0	86.0
	60 >	14	14.0	100.0
	Total	100	100.0	

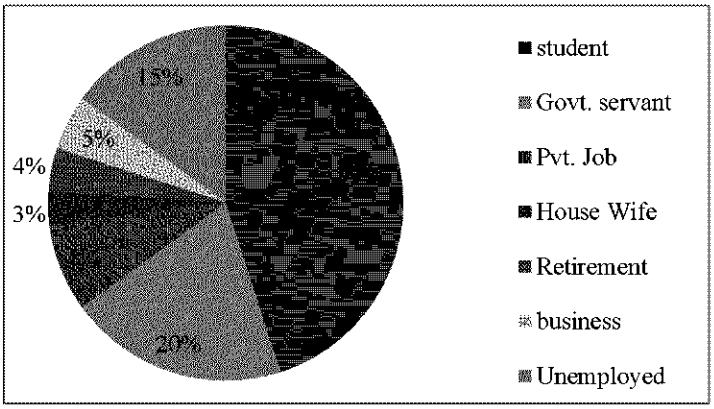
The table shows age wise distribution of the respondents. From the table it is found that 18% respondents fall under the age group less than 20years age. The 44% respondent's falls into the age group of 20-40 years, which is followed by around 24% respondents falling under the age group of 40-60years & 14% respondent's falls into the age group of more than 60 years.

Fig no 4.4.2 showing income of the respondents



From the above figure its shown that income of the respondents. Majority of the respondents i.e. 38 having income less than 20k, followed by 26% of respondents having income between 20k to 40, 13% of the respondents having income between 40k to 60k and 23% of the respondents having income above 60k.

Fig no 4.4.3 showing occupation of the respondents



Pie chart shows the Occupation of the respondents. As far as educational are concerned, the pie chart show that majority of the respondents are student i.e. 45%, followed by 20% of respondents are Govt. Servant, around 15% of respondents are retired, 8% of respondents are doing Pvt. job, 5% of the respondents are having business, 4% of the respondents got retirement and 3% of the respondents are housewife.

Table 4.4.4 showing brand better than unbranded cloths

		Frequency	Percent	Cumulative Percent
Valid	Yes	79	79.0	79.0
	No	21	21.0	100.0
	Total	100	100.0	

From the table it is found that 79% respondents said that brand is better than unbranded cloths and 21% of the respondents said that unbranded cloths is batter than branded cloths.

Table 4.4.5 showing impact of rise in income on influence on buying

		Frequency	Percent	Cumulative Percent
Valid	Yes	43	43.0	43.0
	No	57	57.0	100.0
	Total	100	100.0	

The table show 57 % of the respondents will not buy branded cloths and remaining 43% of respondents will buy branded cloths,if there is increase in income.

Table 4.4.5 showing descriptive statistics

	N	Range	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
Influenced on Brand name on purchasing decision	100	3.00	2.00	5.00	4.1300	.09604	.96038
Influence of Advertisement on Purchase Decision	100	3.00	2.00	5.00	4.4400	.08566	.85658
For Status symbol	100	3.00	2.00	5.00	4.1300	.10978	1.09779
influenced of Family/Friend/Relatives on Purchase Decision branded clothes	100	4.00	1.00	5.00	3.6800	.11271	1.12708
influenced you to buy	100	4.00	1.00	5.00	3.8600	.12714	1.27144

the branded clothes on Attractive packaging							
Influence of Quality on Purchase Decision	100	4.00	1.00	5.00	4.3900	.08750	.87496
Influence of Peer group on Purchase Decision	100	4.00	1.00	5.00	4.4900	.08468	.84680
Influence of Product features on Purchase Decision	100	4.00	1.00	5.00	4.0200	.12059	1.20588
New styles of apparel	100	3.00	2.00	5.00	3.7900	.08796	.87957
Latest fashion Feel different Excitement for new clothes	100	4.00	1.00	5.00	3.9400	.12935	1.29350
Brands give more comfort	100	4.00	1.00	5.00	3.3600	.14806	1.48065
Valid N (listwise)	100						

From the above Descriptive table of all the factors are shown which are influencing respondents behaviour for purchasing branded cloths, it can been seen that the highest mean is 4.49for the factor which influence majority of the respondent is Influence of Peer group on Purchase Decision& lowest mean is 3.36 for the factor of Brands give more comfort. The highest static error is 1.48 for the factor of Brands give more comfort which is closest to mean & lowest static error is 0.846 for the factor ofInfluence of Peer group on Purchase Decisionwhich is far away from its mean.

Conclusion

Different factors influence different customers behaviour towards purchasing branded cloths. There are many factor which faced by the respondent are price, brand name, advertisement, status symbol, Attractive packaging, Quality, Peer group, Product features, New styles of apparel, Latest fashion, Feel different Excitement for new clothes, Brands give more comfort of the cloths. The main outcome of the study is Influence of Price of branded clothes to purchase branded clothes.

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7. Celebrities as Endorser in Advertisements: A Legal Analysis through the Lens of Consumer Protection Bill, 2018

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Today advertisement has assimilated in our every aspect of life, not a single product or service is left which is not vended itself through advertisement. Advertisement is in fact double edged sword, can have serious impact if misused but can serve as a beneficial platform for sharing information and knowledge if wisely used without concealment of truth. Consumer Protection Bill, 2018 has put forth the requirement regarding this by implementing stern action in Sec 21(2) against those whoputs up a false or misleading advertisement, will be punished with imprisonment of up to two years and fine of up to Rs 10 lakh. Endorser can be punished as well with fine.

Recently, Pierce Brosnan posted a public apology for appearing in a Pan Masala advertisement endorsing it. James Bond star Pierce Brosnan said that he was "deeply shocked and saddened" at the "unauthorized" use of his image for the endorsement. He clarified that his contract said he had to advertise a "breath freshener/tooth whitener" which would not include an ingredient that turns saliva red. Article 21(5) of Consumer Protection Bill, 2018 says that No endorser shall be liable to a penalty under sub-sections 21 (2) and 21 (3) if he has exercised due diligence to verify the veracity of the claims made in the advertisement regarding the product or service being endorsed by him. The endorser of the stature of Pierce Brosnan if cannot understand the product which he was endorsing, how can we ensure that others will be able to do required amount of due diligence. Apart from that, an endorser is not held liable criminally and for a celebrity the fine is not a substantial amount. This makes Section 21 (5) ambiguous.

The researcher has concentrated on the Section 21(4) and (5) of Consumer Protection Bill, 2018 to understand the liability of a celebrity as endorser of a product through the lens of Consumer Protection Bill, 2018.

Key words: Endorser, Celebrity, Consumer Protection Bill, 2018, Criminal Liability.

Introduction

A product endorsement is a form of testimonial from someone which indicates that

they like or approve a product. Generally, product endorsements are requested from people who are very well known, allowing companies to advertise their products with statements as used by actor or an actress. Because most companies keep their endorsements front and center so that they are always in the people's mind so product endorsement in advertisements. The concept of product endorsement is quite ancient. As an example in England, many companies have been advertising themselves as by appointment to the queen for many years, indicating that they enjoy the protection of the royal family. At the time of purchasing of a product, consumers are often imagining who endorse it, wealthy or famous person. The consumer wants to become affiliated person, who endorses it. Modern product endorsements can come with contracts worth substantial amounts of money. In an endorsement contract, celebrity may agree to use the product publicly and they may be restricted from using of other competitive manufacturers products. Product endorsement doesn't say that a product is always good. It only means that the any company has managed to work its public relations connections to get a big name engaged with it. Some endorsements take the form of written testimonials, where individuals write about how the product makes changes in daily lives. In past days, such testimonials were often printed on the product packaging directly. Companies also use photos of well-known people on their products to make a visual connection between the endorser and the product.

Celebrity as Endorser

Endorsements sell products. There is much evidence in the advertising research literature that consumers will buy products whose virtues are touted by celebrities and others.[1] These endorsements can be any of several types, including testimonials from the average consumer ("person on the street"), celebrity endorsements, and expert endorsements. Groups can also be endorsers, and groups that lend either expertise or notoriety enhance the credibility of an advertisement. Endorsement advertisements are most effective when the consumer identifies with the endorser because of perceived similarities between himself and the endorser, or when the consumer believes what the endorser says either because the endorser is perceived to be personally credible or is perceived to be an expert. The use of celebrities to increase the marketability of consumer products has existed throughout the history of advertising.[2] The commercial use of a celebrity's persona is "intended to increase the value or sales of the product by fusing the celebrity's identity with the product and thereby siphoning some of the publicity value ... in the celebrity's persona into the product."[3] To some extent, the consumer relies on the endorser in making a product selection, and this is exactly what the advertiser hopes will happen.

Endorsers are selected by advertisers with the intention of making the advertising message more effective in inducing product purchases.[4]

Research indicates that companies increase the chances of communicating product messages to consumers when celebrities are featured in advertising campaigns.[5] Research also suggests that an endorsement by the "right" athlete or celebrity can help sell a product by providing brand recognition, advertisement credibility, and an increased[6] likelihood of a purchase. As a result, companies with products to sell continue to spend billions of dollars to procure endorsers for their products. Between two to three billion dollars were spent on celebrity advertising in 2006 in the United States alone.[7]

The Consumer Protection Bill, 2018

The Consumer Protection Bill, 2018 was introduced in the Lok Sabha on December 23, 2017. The objective of the Consumer Protection Bill, 2018 is to provide for protection of the interests of consumers and for the said purpose, to establish authorities for timely and effective administration and settlement of consumers' disputes and for matters connected therewith or incidental thereto.

Post Nestle India's controversy wherein Maggi noodles was banned by the Food Safety and Standards Authority of India (FSSAI), questions were raised with respect to the liability of its past and present brand ambassadors such as Madhuri Dixit, PreityZinta, Amitabh Bachchan. This led to a lot of debate on liability of celebrities for misleading advertisements. The Consumer Protection Bill, 2015 which was originally proposed, prescribed imprisonment as one of the penalties for endorsers in case of misleading advertisements. The Bill drew a lot of flak from media which is probably why the imprisonment penalty has now been removed in the 2018 Bill. Section 21[8] of the proposed 2018 bill has dealt with the liability of endorser and advertiser and section 2 (18) defines *endorsement,* and section 2 (28) defines "*misleading advertisement.* The Bill thus prescribes for penalty in the form of fine ranging from INR 10 Lacs to INR 50 Lacs and/ or prohibition on such endorsers from endorsing any product or service for a period ranging from 1 year to 3 years. For several celebrities, brand endorsements form a huge chunk of revenues. It would have to be seen whether the provision prohibiting such endorsers from endorsing any product or service for the stipulated period will be constitutionally valid. Such a provision may attract constitutional challenges under Article 21 of the Constitution on the grounds of affecting the right to livelihood.

The Bill however stipulates that endorsers can escape liability if they have exercised due diligence to verify the veracity of the claims made in the advertisement regarding the product or

service being endorsed by him. The Bill does not indicate as to what steps taken by endorsers would be construed as due diligence. Celebrities can certainly not be expected to run lab tests on their own or get into the intricacies of the manufacturing, distribution and marketing of products.

In this regard, it would be pertinent to note that The Advertising Standards Council of India (ASCI) provides for a mechanism for taking ASCI Advice[9] which can be viewed at the following link Further, the ASCI has released guidelines for celebrity endorsers. These Guidelines provide that if the Celebrity either directly or through the concerned Advertiser/Agency chooses to seek Advertising Advice from ASCI on whether the advertisement potentially violates any provisions of the ASCI code or not and if the Advertisement is developed fully following the Advertising Advice provided by the ASCI, then the Celebrity would be considered as having completed due diligence.

The Advertising Standards Council of India is a self-regulatory organization for the advertising industry to promote, maintain, monitor and uphold fair, sound, ethical and healthy principles and practices of advertising for the protection of interest of consumers and the general public. Established in 1985, ASCI's role has been acclaimed by various Government agencies. In 2017 in the case of Common Cause v Union of India and Ors,[10] Supreme Court affirmed and recognized the self-regulatory mechanism put in place for advertising content by ASCI.

There have been few cases in which courts in India have held that ASCI is not a statutory regulator and cannot usurp / arrogate itself the powers of restricting the telecast of any advertisement or infomercial.[11] However, the Ministry of Information and Broadcasting vide its Advisory dated August 21, 2014 has stated that non-compliance of ASCI's Code of self-regulation in advertising ("**Advertising Code**") is a violation of Rule 7(9) of the under Cable Television Network Rules, 1994. Rule 7(9) provides that no advertisement which violates the Code for self-regulation in advertising, as adopted by the Advertising Standard Council of India (ASCI), Mumbai for public exhibition in India, from time to time, shall be carried in the cable service. Further, the Delhi High Court in the case of Metro Tyres Ltd vs ASCI[12] has also upheld the jurisdiction of ASCI. Hence, ASCI's decisions are bound to be complied by advertisers and the advertisements which are found to be violative by ASCI cannot be carried out on cable service / TV Channels.

In view of the proposed penalties on endorsers under the Consumer Protection Bill, 2018 it would be prudent for celebrities to seek ASCI Advisory on their endorsements to safeguard themselves and absolve themselves from liability.

The Celebrity may thus himself/ herself obtain or require the brand / talent management agency to obtain such ASCI Advisory on behalf of the Celebrity. Further, adequate representations must be taken from the brand to ensure that the endorsement materials would be in accordance with applicable laws, there would be no misleading advertisements. An acknowledgement should be taken that the celebrity has no way of ascertaining and verifying the products and would be relying on the representations of the brand. Further, that the Celebrity has no control on the manufacture, sale, distribution and advertising of the products of the brand and therefore would not be responsible for any claims in relation to the products.

Few instances of celebrities falling into legal trouble for misleading advertisements:

Madhuri Dixit, Amitabh Bachchan and PreityZinta – Maggi- Several cases were filed against Madhuri Dixit, Big B and PreityZinta for endorsing instant noodles brand Maggi, when it was accused of being laced with MSG and lead, both toxins for the human body.

Shahrukh Khan- Fair and Handsome- Consumer Nikhil Jain had sued a company selling fairness cream endorsed by actor Shah Rukh Khan. The consumer had argued that the fairness cream didn't help him become fair which he brought on the 'advice of Shah Rukh Khan' to become fair in three weeks.

Genelia D'Souza – Anjaniputra Infrastructure Private Limited-The real estate company was reported for a land scam in Hyderabad and with Genelia as the face of the brand, she had to give quite a few answers and was slapped with a legal notice for duping the buyers.

Govinda – Sandhi Sudha Plus- Govinda was slapped with a legal notice by the FDA for promoting the Sandhi Sudha Plus oil brand on late-night telemarketing shows on TV. The actor however denied responsibility and claimed that he was only doing his job and was not aware of the true nature of the oil.

Anil Kapoor- MHADA- The Maharashtra Housing and Area Development Authority (MHADA) had issued a legal notice to actor Anil Kapoor for appearing in an advertisement for a construction firm, where the developer had claimed that it is offering flats in Virar and Nashik at rates cheaper than that of MHADA.

DeepikaPadukone- Kellogs- ASCI fond DeepikaPadukone's appearance in Kellogg's commercial against the Guidelines of Celebrities in Advertising. The advertisement claimed that Kellogg's Special K is "high in protein and fiber" and that it "makes one feel full and keeps hunger pangs away." ASCI's Consumer Complaints Council found the claim to be false, as it is not applicable for the serving size of the product and in the context of a product positioned for weight management, it is misleading by ambiguity.

Pierce Brosnan posted a public apology for appearing in a Pan Masala advertisement endorsing it. James Bond star Pierce Brosnan said that he was "deeply shocked and saddened" at the "unauthorized" use of his image for the endorsement. He clarified that his contract said he had to advertise a "breath freshener/tooth whitener" which would not include an ingredient that turns saliva red.

Celebrity Endorsement and the Consumer Protection Bill, 2015 – The Stand of the Parliamentary Standing Committee and Lok Sabha

Despite the fact that it is obvious that big name supports are huge cash exchanges, with late advancements in the business and with the proposition to supplant the Consumer Protection Act, 1986, with the Consumer Protection Bill, 2015, superstars will never again appreciate a free lunch in the underwriting business.

In the present lawful structure, a VIP can be held obligated for wrong notices and special exercises of items that unfavourably influence the enthusiasm of purchasers, under statutory arrangements of the Food Safety and Standards Act, 2006, and the Indian Penal Code, 1860, and additionally under the Consumer Protection Act, 1986. However, under the proposed arrangements of the bill famous people who make false or deluding claims in their supports would be liable to substantial punishments.[13]

The administration's turn has been incited by a report of the Parliamentary Committee on Food, Consumer Affairs and Public Distribution, which favoured "stringent arrangements to handle misdirecting ads, and additionally to settle risk on endorsers/superstars."

When even organizations are considered "people" with corporate social duty, the law will undoubtedly develop to control lead of famous people who are assuming an ever more extensive part in present day culture and utilization designs, filling in as judges of taste, style and popular conclusion the world over. It gave off an impression of being simply an issue of time before enactment tended to lacunae that enabled advertisers to utilize big name energy to make enthusiastic bonds with buyers with the question of expanding deals.[14]

The parliamentary standing board of trustees is of the view that the distortion of consumable items ought to be considered important and the present arrangements are not adequate to dissuade makers and sponsors from utilizing open figures in misdirecting supports. Therefore, strict arrangements are prescribed for settling the risk of superstars in instances of misdirecting supports.

Under the underlying proposition the correctional arrangements comprised of the greatest fine of ₹ 100,000 (US$1,500) and detainment up to two years for submitting an offense under the

bill interestingly. For an ensuing comparable offense, the punishments could be expanded to a most extreme fine of ₹ 500,000 and detainment up to five years. In spite of the fact that it was not clear from the underlying suggestion that the nearness of a superstar in the deceptive commercial would pull in the arrangements of fine and detainment, such a derivation can be drawn. Presently the proposed punishment is a fine of up to ₹ 1 million for a first-time guilty party and ₹ 5 million for resulting offenses and detainment for the maker of perilous and risky items.

In spite of the fact that the fine for big names has been expanded in the bill, the detainment arrangements were dropped. Rather a one-year restriction from support would be forced on a superstar taking an interest in a deceptive ad surprisingly and a five-year boycott for consequent offenses.

The proposed statute would cultivate an awareness of other's expectations among famous people and make them more watchful while tolerating offers of brand supports. Despite the fact that it is impractical for famous people to comprehend the unpredictable issues identified with item institutionalization as per the statutory standards or to check the nature of the items actually, due determination in the interest of the big name will be required after the establishment of the bill. The legislature has facilitated the sanctioning procedure by incorporating the bill in the rundown of "Bills for Consideration and Passing" in the last two sessions of the parliament.[15]

Section 75B of the new Bill tries to make any "false or misdirecting" support which is "biased to the enthusiasm of any customer" a corrective offense, culpable with a correctional facility term of up to 2 years and a fine of Rs 10 lakh for the primary offense, and detainment of 5 years alongside a fine of Rs 50 lakh for the second and ensuing offenses. The stipulation to Section 75B, notwithstanding, says that risk could be evaded by demonstrating that the VIP "endorser avoided potential risk and practiced due persistence before supporting an item or administration".

At the end of the day, Section 75B looks to punish just foolhardy supports by mark diplomats who continue to practice their effect on shoppers without paying regard to the veracity and honesty of cases made by the items. The proposed law does not make VIPs vicariously subject if something turns out badly with the item — yet secures them with a lawful commitment to avoid potential risk and act with due determination. For instance, a VIP can't be considered responsible in the event that he publicizes how great an item tastes since he has tasted it, however in the event that he guarantees that it is free from bugs and microscopic organisms, the minimum he needs to do is look at a lab report.

Once more, a superstar requires not be careful about confronting trial in a criminal court on a grievance by a shopper — the proposed law sets out that no court should take cognisance of such an offense aside from upon an objection made by an officer of the Central Consumer Protection Authority, appropriately approved by the Chief Commissioner. This Central Authority has been proposed as another official office to fill "an institutional void in the administrative administration surviving".

Including another layer of security, the new law additionally takes into consideration the intensifying or settlement of the main offense by mark envoys — and the Central Authority, the administration's area of expertise, has been engaged to do as such. In this way, a charge of false and misdirecting ad can be dropped if the brand envoy spends money related harms. On the off chance that the arraignment has just started in a trial court, the Central Authority could in any case look for absolution of the brand diplomat by moving an application under the steady gaze of the court, the proposed law states. In the event that the court is fulfilled, the charged might be released. The Bill likewise sets out that no procedure, legal or something else, can be organized against a brand minister if the offense has been aggravated under the law.

The core of this is the ability to start arraignment of a big name brand ambassador will lie with an official wing of the legislature, and it would not be interested in a shopper to autonomously squeeze charges against the diplomat in a court for false and misdirecting advertisements. Likewise, a court would not have the capacity to arraign them without a protest by the Central Authority, which is approved to settle the offense on the instalment of an expense. Furthermore, these stringent conditions previously the brand envoys can be indicted are notwithstanding the protection of due ingenuity and adequate safety measures that big names should have.[16]

Conclusion

The new draft Bill, 2018, sees no difference amongst manufacturers, service providers and celebrities with regards to discipline for misdirecting notices. The official correction to the Bill at first presented in the Lok Sabha on August 10, 2015, peruses as: "Whoever makes an underwriting which is false or misdirecting and biased to the enthusiasm of any buyer should be culpable with detainment for a term which may reach out to two years and with fine which may stretch out to ten lakh rupees; and for the second and consequent offenses, be culpable with detainment for a term which may reach out to five years and fine which may stretch out to fifty lakh rupees."Be that as it may, the Consumer Affairs Ministry, after suggestion by a Parliamentary Committee, pushed for the prison term without leaving choice to rebuff a VIP just

with fine, however by and large the corrective law accommodates detainment or fine or both as discipline. A similar discipline is accommodated any producer or specialist organization "who causes a false or deluding commercial to be made, which is biased to the enthusiasm of any buyer".The offices, for example, Advertising Council of India ought to likewise be made responsible for inaction or postponed activity.[17] As per the draft, a court can take perception of an offense under the arrangement just on an objection in composing by or in the interest of the Central Consumer Protection Authority.[18]

Keeping in view the recent development in the laws world over, India has to still catch up with them. It is imperative that in a sensitive country like India towards celebrities, we need to form a law which is not too impeding on them and not too liberal.

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- Power of Central Authority to issue directions and penalties against false or misleading advertisements
  - Where the Central Authority is satisfied after investigation that any advertisement is false or misleading and is prejudicial to the interest of any consumer or is in contravention of consumer rights, it may, by order, issue directions to the concerned trader or manufacturer or endorser or advertiser or publisher, as the case may be, to discontinue such advertisement or to modify the same in such manner and within such time as may be specified in that order.
  - Notwithstanding the order passed under sub-section (1), if the Central Authority is of the opinion that it is necessary to impose a penalty in respect of such false or misleading advertisement, by a manufacturer or an endorser, it may, by order, impose on manufacturer or endorser a penalty which may extend to ten lakh rupees: Provided that the Central Authority may, for every subsequent contravention by a manufacturer or endorser, impose a penalty, which may extend to fifty lakh rupees.
  - Notwithstanding any order under sub-section (1) and (2), where the Central Authority deems it necessary, it may, by order, prohibit the endorser of a false or misleading advertisement from making endorsement of any product or service for a period which may extend to one year: Provided that the Central Authority may, for everysubsequent contravention, prohibit such endorser from making endorsement in respect of any product or service for a period which may extend to three years.
  - Where the Central Authority is satisfied after investigation that any person is found to publish, or is a party to the publication of, a misleading advertisement, it may impose on such person a penalty which may extend to ten lakh rupees.

- No endorser shall be liable to a penalty under sub-sections (2) and (3) if he has exercised due diligence to verify the veracity of the claims made in the advertisement regarding the product or service being endorsed by him.
- No person shall be liable to such penalty if he proves that he had published or arranged for the publication of such advertisement in the ordinary course of his business: Provided that no such defence shall be available to such person if he had previous knowledge of the order passed by the Central Authority for withdrawal or modification of such advertisement.
- While determining the penalty under this section, regard shall be had to the following, namely: — (a) the population and the area impacted or affected by such offence; (b) the frequency and duration of such offence; (c) the vulnerability of the class of persons likely to be adversely affected by such offence; and (d) the gross revenue from the sales effected by virtue of such offence. (8) The Central Authority shall give the person an opportunity of being heard before an order under this section is passed.

- in relation to an advertisement, means— (i) any message, verbal statement, demonstration; or (ii) depiction of the name, signature, likeness or other identifiable personal characteristics of an individual; or (iii) depiction of the name or seal of any institution or organisation, which makes the consumer to believe that it reflects the opinion, finding or experience of the person making such endorsement
- in relation to any product or service, means an advertisement, which— (i) falsely describes such product or service; or (ii) gives a false guarantee to, or is likely to mislead the consumers as to the nature, substance, quantity or quality of such product or service; or (iii) conveys an express or implied representation which, if made by the manufacturer or seller or service provider thereof, would constitute an unfair trade practice; or (iv) deliberately conceals important information;
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8. Advertisement -Impact on Buying Behaviour of Consumer a Case study of Canacona Taluka

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Abstract

Consumer behaviour is a study in which an individuals, groups or organizations buy and use goods and services to satisfy their needs. It mainly focuses to the actions of the consumers in the marketplace and the underlying motives for those actions. Marketing processes are based on the interaction between a business and the consumers. Advertising is most powerful management tool which deals rapid marketing changes in present competitive market scenario. Advertising helps to reanalyze and re-designs of tasks and also processes inside and outside the organization. Advertising industry helps to full fill the human needs to require and send information about availability of product, brand and service. Presently, Advertising is used as a form of communication and it is found that there is positive influence of advertising on buying decision of consumer.It is criticized that, advertising is used by many business houses as marketing technique to mislead the customers. The objective of advertisement is to study the Impact of advertisement on buying behavior. It is found that there is no much relationship between age of the respondents and level of impact of advertisement and there is hardly relationship between income and satisfaction with advertised product at the time of using. But influence of discount offer and affordable price definitely change the consumer behavior of Canacona The advertising should be genuine, correct and serve the informational needs of the consumers. Majority of the respondents believe that, advertising has positive impact on buying behavior of consumer.

Keywords: Advertising Industry, Consumers, impact Buying Behavior.

Introduction

Advertising is a powerful tool of marketing, which companies use to draw the attention of buyers for overall promotion activities. It is an effective source, to influence the mind of viewers exposure towards particular product or service (Katke,2007). It has become a weapon for businesses to change customers mind and their behavior towards purchasing.

Advertising can lead people into certain perception about the products. This certainly influences consumers buying decision. The relevance of advertising is that it is the most effective way for reaching mass audiences, creating awareness and building brand preferences. It is an accepted fact that all behavior starts with motivation. An intellectually planned advertisement can be the door opener in the decision making process. Advertising is usually a paid form of publicity by some sponsor and reached through various traditional media such as television, commercial radio advertisement, outdoor advertising, newspaper, magazine mail or modern media such as blogs, websites and text messages.

Consumer behavior is a study in which individuals, groups or organizations buy and use goods and services to satisfy their needs. Consumer interest is nothing but willingness of consumers to purchase products and services as per their taste, need and income level. Multiple factors affect consumer behaviour, among them economic status, beliefs and values, culture, personality age and education (Kotler, 2004). A positive consumer behavior helps to take purchase decision. Further purchase decision leads to higher demand which increases the total sale of marketer.

This study is undertaken to identify the impact level of advertisement on consumer`s decision to buy or not. In order to understand the response from the target respondents from Cancaona, this particular problem is undertaken with the following objectives

Objectives of the Study

1. To study the exposure of the respondents to different advertisement media.
2. To examine the respondents general attitude towards advertising.
3. To study the impact of advertising on the buying behavior of respondents in Canacona.
4. 4. To find out the relationship between television advertising and purchase decision.

Review of Literature

The ultimate aim of any advertising is to influence the consumer and consumer behavior. Some brief literature reviews are as below.

Vikram (2008)1, this study mainly focused on the impact of TV advertisements on the buying habits of consumers in Kerala. He pointed out that, irrespective of customers age, gender,

education, occupation, income and place of dwelling, TV advertisement had a strong influence upon their behaviour.

Prasad and Nataraj(2006)2, in their article, "Why Exhibit at an exhibition" observed that marketing and advertising today had become as important as manufacturing and production due to the increasing competition and awareness among consumers.

Awan et al 3) explains advertisement is very helpful in creating and shifting the consumer's buying behavior that is a very positive sign for the advertising and marketing companies. This study will definitely be proved helpful for the marketing and advertising companies to promote their products.

Kumar and Gupta 4) concluded that all marketing starts with the consumer. So consumer is very important to a marketer. The study of the consumer preference focuses on how and why consumers make buying decision, but also focuses on how and why consumers make choice of the goods they buy and their evaluation of these goods after use.

Most of the time consumers buying behavior is influenced by liking or disliking of consumer towards the advertisement of the product, advertised (Smith et al., 2002) argue that it is actually the emotional reaction which is developed after the advertising, for the product advertised, that influences the consumer behavior.

Methodology

This study is based on both primary and secondary data. Primary data collected through multiple choice questionnaire distributed to 100 respondents randomly in Canacona. Responses used for analysis by using Simple percentage method. Secondary data collected through reports, newspaper, magazines, internet and other sources.

Analysis and Discussion

The study objectives were to understand the exposure of the respondents to different media advertisement and to examine the respondent's general attitude towards advertising. All the respondents opined that they are exposed to various types of advertisements and 78% respondents agreed that advertisement does have influence over their buying.

When asked about the importance of advertisement, 74% respondents feel that advertisement is important as they get to know about the new product detail and its uses.

In order to understand the influence of Medium of advertisement over buying behavior, respondents asked. Their response is in the following table.

Table 1 showing influence of medium of advertisement

Sl.No	Medium of advertisement	%
1	T.V.	58%
2	News paper & magazine	12%
3	Radio	2%
4	Internet (mail)	28%
	Total	100

Source : primary data.

It is interesting to note that about 58% respondents have positive influences of TV advertisement, followed by internet advertisement (28%). Only 12% respondents have influence of news paper and Magazine advertisement. Though, many people read news paper daily, but advertisement in the news paper does not have much influence on the respondents. They further said TV advertisement is entertaining and more informative and therefore there is more impact on the people. According to them, TV advertisement comes with song, slogan and attractive picture, the impact remains for the long time.

When asked about effects of TV advertisement on children 80%respondents responded positively. TV advertisement encourages the children to persuade their parents to purchase the product, whether it is useful to them or not. Sometimes, children buy the product to get free toy which is available on the product, though they are not much interested in the product.

Table2, showing influencing factors of advertisement.

Sl. No	Influencing Factors	%
1	Celebrity in advertisements	16
2	Discount offer	40
3	Affordable price	44
	Total	100%

Source : primary data.

From the above table it is observed that, celebrity in advertisement have only 16% advertising influence, where as if there is discount offer, 40% of the respondents feel that buying behavior positively influence. Remaining 44% respondents buy goods when they feel prices of the product are affordable as per advertisement. This indicates that, except children, other respondents are not changing their buying behavior because of celebrity in the

advertisements. But influence of discount offer and affordable price definitely change the consumer behavior of Canacona. This perhaps may not be true in Urban areas or even with educated youth as they are more influenced by celebrity.

When enquired about the customers impression about the advertisements 82% respondents replied that all advertisements are not based on realistic things and are exaggerated, rest feel that advertisements are informative. Further, 53% respondents cleared that, product with good advertisements, but poor quality had disappointed them after they buy the product due to the influence of advertisement.

Table showing the buying decision becomes easy due to advertisements

Sl. no	Response	%
1	Yes	84
2	No	09
3	Not sure	07
	Total	100

Source : primary data.

When asked whether advertisement helped respondents to take buying decision, 84% respondents are of the opinion that due to the advertisements, their buying decision becomes easy as before buying they understand the product ingredients, prices and its uses. Only 9% say that advertisements has no impact on their buying decision .7% are not sure. This indicates that advertisement helps respondents to take proper buying decision.

Further, 64% respondents admitted that they have shifted the brand of the product due to the influence of various advertisements. 71% respondents positively answered when asked the effects on the buyer of repeated advertisements. It means advertisement influences positively the buying behavior of the consumer. According to them, when buyer sees the same advertisement repeatedly, their buying decisions change positively.

Findings

1. Advertising has a positive impact on buying pattern of consumers.
2. TV advertisements are much reliable than any other media of advertising.
3. Television advertisements has significant relationship with purchase decisions of respondents.
4. 84% respondents agreed that advertisement helps them to take correct buying decision.

5. Majority of the respondents take the purchase decision either because of the need of the product or they get discount offer.
6. 82% respondents' opinion is that all the advertisements are not based on realistic things and are exaggerated.
7. 64% respondents admitted that they have shifted the brand of the product due to the influence of various advertisements.
8. 71% respondents positively answered for the impact on consumer behavior of repeated advertisements.
9. 53% respondents expressed that, product with good advertisements, but poor quality had disappointed them after they bought the product due to the influence of the advertisement.
10. TV advertisement encourages the children to persuade their parents to purchase the product.

Conclusion

The role of advertisement is important in influencing the buying behavior of the consumers. For which the advertising should be genuine, correct and serve the informational needs of the consumers. For the image building of the product and better market share the advertiser should emphasis more on quality rather than glamour and price. Similarly, there should be ethics in advertising and unethical advertisements should be avoided by the advertisers.

Present study indicates that, impact of advertisements remains same at the different age level. The study explores that a creative and well executed advertisement has always a great impact on the buying trends or purchasing behaviors of the consumers. At the same time quality of the product and price are also included with their strong impact on buying behavior of consumer. It is suggested that promotional schemes should be often given, as consumers are ready to move on to other brands. Therefore the study concludes that advertising has positive impact on the consumer buying behavior.

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9. From Ego-Consciousness to Eco-Consciousness: Underscoring Eco-Friendly Initiatives to counter the Ill-Effects of Consumerist Culture in Goa

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Abstract

The growing trend to buy more and more, to satiate greed more than ardent need, has resulted in a consumerist culture in our own Goa. The growth of the throw-away cult, the mall-shopping frenzy, the reckless use of eco-destructive materials such as plastics and thermocol, the 'bike and car culture', has paved the way for several problems like garbage disposal, pollution of all kinds, destruction of flora, fauna and aquatic life as well as lifestyle diseases such as cancer. It has also created a massive crunch on resources such as water and fuel. The greed to buy more to preen one's ego has led to an 'ego-consciousness' leading to disastrous consequences on man and nature.

This paper will use the understanding of 'consumerist society' by Philipp Babcicky and highlight the several problems faced by consumers as a result of mindless acquisition and reckless shopping. The several initiatives to counter such pitfalls through eco-friendly initiatives in Goa (particularly in recent years) will be highlighted. The promotion of eco-friendly festivals to embrace heritage and traditions, segregation of garbage, anti-plastic drives, road-safety drives, No-Mo-Zo and Ecoloo will be explicated as interesting consumer-friendly and eco-friendly initiatives to offer positive solutions to the ill-effects of a voracious consumeristic society. The paper will conclude with an attempt to offer positive solutions with several examples in the state of Goa, to show the possibility of a transformation from ego-consciousness to eco-consciousness.

Keywords: Ego-consciousness, Eco-consciousness, Consumerist culture, eco-friendly initiatives.

Introduction

The ever increasing desire to buy more than what one requires is a trend which is ubiquitous in contemporary times. Greed is a bottomless pit and one can never reach a point of satiety. Our state of Goa is gradually getting consumed in this 'bottomless pit', a trend of excesses and lavish

lifestyles. It is rightly said: "Nature provides enough for man's need but not for his greed". This need to buy and own more than one needs, is the reason for the growth of consumerist culture in Goa. The last few years have seen traditional weekly small *baazars* in Goa waning to pave the way for ***Big Baazars*** in gargantuan malls inviting people to shop till they drop, luring them with offers and discounts and tempting them to use credit and debit cards where they don't feel the pinch of losing cash through purchase. In all this, the touch of traditional and organic goods is lost and the doors to a more sophisticated brand-savvy and commercial consumeristic market open out. Consumerist culture is like a subtle whirlpool which gradually sucks in its vortex the mass population, irrespective of their capacity to purchase. It lures, tantalises and sways the buyer with a feel-good factor and enmeshes him into pampering his/her own ego.

Understanding Consumerism

What is this consumerist culture? A comprehensive definition is provided by Philipp Babcicky to explicate consumerism is in his essay titled "Defining a Consumerist Society". He quotes Stearns and avers:

Consumerism describes a society in which many people formulate their goals in life partly through acquiring goods that they clearly do not need for subsistence or for traditional display. They become enmeshed in the process of acquisition ---- shopping --- and take some of their identity from a possession of new items that they buy and exhibit."(Stearns 2006:vii)

This definition in fact, sums up the growing trend of consumerist culture which is sweeping globally, more so in Goa. People are giving up their traditional behaviours of buying locally produced items in favour of marketed and branded goods. The proliferation of malls in the state and on-line markets, the literal 'amazonization' of purchases has made consumer behaviour seem at loggerheads with their needs. Door delivery by Flipkart, Pepperfry, Ajio, Snapdeal, Shopclues, Myntra, Jabong and many other online service providers have made shopping for products ranging from clothes, grocery, electronics to furniture, food and vegetables available at the click of a mouse at no extra cost.

Consequently, as Stearns puts it, 'people become enmeshed in the process of acquisition', reckless shopping to preen their own egos and establish an identity through the possession of specific brands. They also prefer services which make them feel trendy and in-sync with the times. The entry of services like ***Swiggy*** and ***Zomato*** in Goa, have made restaurants accessible to the home with no extra cost and with tempting discounts. So if you are lazy to cook and lazier to visit a

restaurant, you can order through Swiggy, for it is cheaper than sitting in a restaurant you are ordering from. Likewise, subscribing to paid apps too has become a fad to be in the groove of the modern times. Hence, you order or purchase for the kick of it, to preen your ego and be conscious about it. Hence, one can use the term 'ego-consciousness' to examine such a phenomenon.

Disastrous effects of Consumerist Culture in Goa

The repercussions of consumerist culture in Goa are disastrous for the consumer, the environment, as well as for those living here:

- It makes people reckless consumers and creates a cult of acquisition and accumulation of things or subscription of services which may not be used to its optimum.
- It discourages the local handmade small scale and at times organic produce in favour of mass produced, discounted and branded products. As a result, the local farmers are left in the margins and mega shopping centres, e-shopping and mall-culture gets a boost.
- Consumerist culture creates a lot of waste: plastic, styreform (thermocol) and other non-biodegradable packaging materials, without any mechanism for safe disposal. Even biodegradable waste is not treated in the right manner.
- It encourages a culture of excesses where the rich flaunt their wealth in lavish ways and use non-renewable resources like water, electricity, fuel and even harm the Ozone layer due to the excessive use of CFCs.
- Pollution of various kinds is seen: water pollution due to effluents and sewerage let out in the rivers and water bodies in Goa; land pollution due to irresponsible dumping of unsegregated waste; air pollution and noise pollution due to release of toxic fumes by vehicles and industries.

On a close reading of the above, we realise that the ecology in Goa is greatly hampered by the consumerist culture. For instance, the use of mechanised trawlers as opposed to traditional techniques for fishing, particularly in the banned season in Goa resulting in the depletion of aquatic life and quality of fish, is a perfect example to show how ecology is compromised over commercial advantages. The increase of vehicular traffic has necessitated the building of railways and bridges over cultivable paddy fields, green valleys and rivers. Hills, mangrove, eco-sensitive zones and age old fruit bearing trees are mercilessly felled to created space for such infrastructure due to the growing need of consumers. Concomitantly, our delicate ecology is put to peril. Water tables are affected due to commercial consumption of water. Delicate springs and lakes, forests and trees along

with the flora, fauna, wildlife and aquatic life respectively, faces extinction. Illegal mining of ore, laterite mining, reckless sand mining, construction of golf courses and mega-projects has gradually gnawed the otherwise stable foundations of our delicate ecology.

Underscoring Eco-Friendly Initiatives to counter the ill-effects of Consumerist Culture in Goa

Faithful to their soil, the several people in Goa have refused to get drawn into the consumerist culture which has attempted to overwhelm them. They have realised the ill-effects of such a culture and have responded by promoting eco-friendly initiatives to preserve, conserve and protect our ecology. The present researcher will highlight a few of such initiatives which are found relevant to this discussion.

Eco-friendly festivals/celebrations

Since times immemorial, festivals in Goa lean towards religion and faith.Maria de Lourdes Bravo da Costa mentions in her book *Feasts, Festivals and Observances of Goa*, that "[T]he feasts and festivals observed in Goa are aimed to worship gods and goddesses"(9) She shows how Hindus, Catholics and Muslims co-existed and continue the trend while they celebrate their own community festivals. *Zatras, Diwali, Gulal, Saptah,Sontrio, Shigmo*among others, are typical Hindu festivals rooted in religious devotion. Catholics celebrate feasts of saints For instance: St. John de Baptist as *San Joao, San Pedru* in *Sangodd*, *Sant Ana* in *Toushamchem Fest* and St. Francis Xavier in *GoycheaSaibache Fest*. The *Carnaval*, Christmas, *Konsanchem Fest, Pezechem Fest* and Easter are also Catholic celebrations linked to specific religious beliefs. Muslims celebrate mainly two events, viz. the two Ids (Id-ul-fitr and Bakri Id), both rooted in their faith.

However, the last decade has witnessed an upsurge of crowd-funded, eco-friendly, low-cost culture-rooted and secular festivals celebrating Goan traditions and ethos.Marius Fernandes (a Kenya-born Goan) who holds a British passport and left his family in the UK and came to his ancestral home in Divar gives Goa a new recipe to celebrate secular, eco-friendly and inclusive festivals all documented vividly in his book ***GoemchoFestamkar***(2018).Over the last decade, Marius has curated his signature festivals in many places in Goa. They went according to a definite monthly calendar. April welcomed the *Cajuchem Fest*, May celebrated the *Ambeachem Fest*, June had the *San Joao* in a new mould at three places: *Pomburpa Springs, Ponsanchem Fest* and*Vangodd de Saligao*. August was the right month for the *Patoienche Fest* and the *Ekvotachem Fest* at Carmona, where villagers united together to revive traditional games like *lensannim*, *tablam*, *goddeanim*, *loborio,* hopscotch, *bianim* among others. In September, it is the *Zaddanchoutsav* in

collaboration with the Botanical Society and local farmers. October beckons the celebration of traditional bakers through the *Poderanchem* Fest at Succoro and the traditional fishermen through the *Ramponkaranchem Fest* at Arambol. In November 2017, it was the Festival of Giving (Denneachem Fest) for the first time at Tito's Calangute, where the orphans and underprivileged were treated through a time of celebration and sharing of skills and goodies. In December, there were two Festivals last year: *Muzganchem Fest* (Festival of Music) on 9th December 2017 at Nuvem, and on the 10th was the *Ekvotachem Fest* at Corlim which united Muslims and Hindus to celebrate culture together.

The hallmark of these festivals is the underscoring of eco-friendly practices in their celebrations. Using leaf platters, coconut shells and saying no to plastic is the key feature. The eco-friendly goat-skin *ghumot* (declared as the State instrument of Goa) is available here. No straws, no plastic and thermocol décor, no commercial brands --- everything reverts back to Goan tradition. Mud pots, *roggdo*, weaving *rotteçao* and mol'lam,baking *surichepao*, traditional fishing techniques, playing the ghumot, fish preservation skills sans formaldehyde, preservation of seasonal fruits like cashew, mango and jackfruits, cultivation of organic veggies, learning composting--- are only a few things which these festivals encourage. Such festivals embrace all religions and cultures and make a call to preserve and conserve natural ways of life over commercial and harmful trends.

Eco-friendly initiatives by Municipal Corporations and Panchayats in Goa

Several Municipal Corporations have introduced interesting initiatives to handle the problems of waste disposal. In the year 2006, a comprehensive plan was put to action in the city of Panjim and door-to-door garbage was collected by the CCP at the fee of Rs 1/- per day. Garbage tax was thus imposed on the Panjimites and two bins were provided: green bin for wet waste, and the black for dry waste. There were also initiates to segregate waste from markets, malls, hospitals into various categories so that their disposal would be made easier. At least in Panjim, this system of door-to-door collection of segregated waste is still in place.

Village Panchayats in Goa too took eco-friendly initiatives to do away with garbage dump yards and outsourced the door-to-door collection of segregated dry waste. Villagers were instructed to make compost pits in their backyards in order to convert wet biodegradable waste into manure for kitchen gardens and fields.

Environment friendly garbage disposal programmes were initiated by NGOs such as Goa Foundation, Live Happy and so on. GF initiated vermicomposting pits in huge colonies like

KamatKinara- Miramar, Kamat Classic, Portofino Park, Sinquerim and also offered services in training Municipal Corporations of Mapusa, Bicholim, Vasco and Margao to set up similar composting units. Live Happy, Lions Club, Rotarians have made small strides to organise cleanliness drives to instil the message of *NitalGoem* (Clean Goa).

Under the headship of Sanjit Rodrigues, the then Managing Director of the Goa Waste Management Corporation, the 140 crore modern waste treatment plant was set up in Saligao promising Goa a zero garbage plan. This garbage treatment plant being in the close precincts of north Goa's beaches, claims to generate 7,000 units of electricity every day. Of these 4,000 units are consumed by the plant and the remaining are pumped into the grid. As Sanjit Rodrigues in an interview, puts it, "Waste is resource. We only need to segregate it at source and treat it in the right way". His ideas in Panjim and Saligao have been a blessing to treat the garbage from North Goa, particularly from the coastal hotel belt.

In April 2018, the ban on the use of plastic bags below 50 microns in Panjim and Margao, came to force. This ban has come as a welcome initiative from the Goa Government in accordance with the Union Government's recycled plastic manufacture and usage rules. It has forced the vendors to use bio-degradable alternatives like paper, cloth and jute.

Citizens' initiatives for an eco-friendly Goa

Several initiatives by the common enlightened citizens have proved to be quite beneficial to counter the consumerist culture in Goa. Six years ago, an interesting idea by a group of volunteers of *AamchiPanjim* called the NoMoZo (Non-Motorized Zone) was conceptualised. It was a citizen's initiative to encourage pedestrianisation to create awareness about car-free streets on the buzzing 18th June Road of the capital city. Brainchild of architect, blogger and environmentalist Tallulah D'Silva, she showed how we could take a day off from using fuel-consuming cars and use bicycles, skates to make our streets safe and eco-friendly places where people could safely walk, play, read, engage in creative activities, and above all create a possible alternative to motorized roads. The NoMoZo initiative caught on the interest of many and is held as an annual event. This year in 2019, it was held in the buzzing side roads of Porvorim and drew throngs of people for varied activities. NoMoZo initiate encouraged people to walk, use bicycles, skates and other eco-friendly modes of travelling. There were stalls of various eco-friendly materials and crafts set up by various institutions and NGOs to exhibit and create awareness.

Another initiative to provide an eco-friendly alternative to open defecation and excessive use of water resources by our prevalent 'Sauchalayas' or lavatories, is the construction of the ***Ecoloo.*** A brainchild of Tallulah D'Silva, the Ecoloois a cost-effective mechanism to convert poo to manure with almost little or no water. The Ecoloo has been a blessing to the slum dwellers, particularly near the Karmali station, who are denied access to Government schemes like *SulabSauchalayas*, being tenants and non-Goans. This initiative promises to give an eco-friendly alternative to open defecation and also createsrich manure out of faecal waste.

There are also local initiates like that of Clinton Vaz, founder of vRecycle which collects household segregated waste in South Goa and has collection points spanning varied Panchayats and Housing Societies. His model demonstrates how achievable the dream of zero waste in Goa is, without investing billions of rupees in expensive technology. Clinton Vaz also started the online group called Green Goa, which is today a resource for all kinds of citizen-led sustainable initiatives in Goa.

The ill effects on our ecology due to the ego-conscious consumerist culture needs to be highlighted through discussion, debate and deliberations. A great movement in the field of consumer welfare is seen in Mapusa under the aegis of GOA CAN (Goa Civic and Consumer Awareness Network) which initiates discussion on consumer related matters every Friday. They call it the Friday *Balcao*. It's convenor Mr. Rolland Martins is the torchbearer of this movement which has mobilized local citizens to form groups and unitedly fight for consumer related matters like LPG distribution, road-safety, encouraging self-help groups, redressing consumer grievances in consumer courts and so on. The NGO has also collaborated with Government bodies to bring about effective grievance redressal as well as awareness, among consumers. Not just in villages and towns, but also in schools and colleges, GOA CAN has made its impactful presence by starting eco-friendly initiatives like garbage segregation, consumer complaint boxes, traffic de-congestion initiatives with help from the Traffic Police and the distribution of handmade paper bags to vendors in local markets. Mr. Martins,a pro-active consumer activist, optimistically asserts: "If you are not working towards the solution, then you are part of the problem". His collaborations with other NGO's like Goa Foundation and ARZ (AnyayRahitZindagi), are ways to address injustice and problems related to consumerist culture in Goa.

Conclusion

Goa, in contemporary times, has been enslaved in the consumerist quagmire as most people buy irresponsibly, just to bolster their ego-conscious selves and compromise on social and ethical principles. In the midst of political upheavals, greed and lavish lifestyles, the ecology of the state is put to peril. However, as discussed in the paper, several eco-friendly initiatives by common citizens, NGOs, Government bodies and associations have come like a silver lining, proving that it is possible to counter and challenge the consumerist cultural ethos to bring in the principles of conservation, restoration and preservation of natural traditions by encouraging eco-friendly practices, healthy traditions and lifestyles.Goa needs a radical transformation from ego-consciousness to eco-consciousness in order to counter the harmful effects of consumerist culture on our environment. Garbage segregation, banning plastics, eco-friendly festivals, waste management, NoMoZo, Ecoloo and vRecycle are only a few initiatives which have brought positive answers to the ill-effects of consumerist culture in Goa. The State needs to imbibe an ethos of eco-consciousness in order to instil the values of need-based consumption, do away with excesses and go green. It is time to join hands to save our Goafrom being consumed by the eco-destructive forces of the consumerist cult and embrace the values of our ancestors.

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10. Determinants of Consumer Behavior at a Religious Place

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Abstract

Visiting religious places is a worldwide phenomenon. Visitors are usually buyers and consumers of various products and services in and around the religious places. This paper explores determinants of consumer behavior at a religious place. The data was collected using a sample of 56 respondents with the help of a structured questionnaire. The impact of socio-economic profile of visitors on consumer behavior was also tested. The frequency distribution, correlations, factor analysis, and regression were performed to identify the significant determinants of consumer behavior. The mostsignificant factor impacting consumer behavior is 'religiosity', followed by 'peace and satisfaction'. The age, gender, duration of the visit, family income, stay, expenditure pattern of visitors are positively related to consumer behavior. The socio-economic factors, spiritual factors and psychological factors influence the consumer behavior at the religious place. The study findings will help the marketers and religious trust managers improve customer satisfaction at religious places. The study fosters future research by replicating the present findings with larger sample at all religious places.

Key words: Determinants, consumer behavior, religious place.

Paper Type: Research paper.

Introduction

Since ancient times till date human beings worship. Although people believe that God is omnipresent, they regularly visit the various places of worships. Visiting religious places is a worldwide phenomenon. Religious tourism is not a recent development in tourism, but it existed since the beginning of human civilization. Every religion practices rituals and performing these rituals has become a part of life for Indians. Also the most common form of religious tourism is pilgrimages (Rot, Mikinac, & Bogdan (2014). In India, religious places such as,Ashavinayak, Shirdi, Valankini, Tirupati-Tirumala, Tulzapur, Kohlapur, Kashi, Pandharpur, Char-Dham etc.

have been promoted as tourist destinations. Some of these trusts are very affluent and they utilize the funds for sustainable development.

Past research has shown that the motives of domestic and foreign visitors visiting religious places are different.Duran Sanchez, Alvarez-Garcia, Rio-Rama, Cruz, & Oliveira(2018)in their bibliographic overview of religious tourism and pilgrimage have revealed that religiously motivated tourism is a global happening. Rot, Mikinac, & Bogdan (2014) while studying the religious tourism in Croatia found that the main motive of tourists to travel to religious places is to meet the spiritual and religious needs of the people.Tomlijenovic & Dukic (2017) studied the role of Religious tourism as an agent of social transformation.Shinde(2018) studied the governance and management of Vrindavan Temple Trust (UP) and Shirdi Temple Trust (Maharashtra), and found that the temple trusts provide wide range of services to religious tourists.

Consumer Behavior

Although consumers' basic behavior is buying, the influences of buying behavior may vary based on consumer segments and markets. Consumer behavior also largely depend on age, gender, family background, religion, social group, income, standard of living, culture, likes, dislikes, habits, availability of time for shopping, need, urgency, quality and prices of products and services, availability of products and servicesetc. The perceptions and attitude of the consumers differ overtime. Therefore marketers undertake various sales promotion activities to influence consumer behavior.

The buyer behavior models explain the basic stimulus responses for purchase decision making. As stated by K. Karunakaran (2017), the consumer behavior models: the economic model; the learning model; the psycho-analytical model; sociological model; and Howard-Sheth model are used in literature to explain buying decisions. It is observed that the consumer behavior at religious place may differ than that in other markets. It is observed that many a times, consumers are not even concerned about quality and price of the products and services while buying at religious places. Therefore a particular model may not fitconsumer behavior at religious place. Abu-Alhaija, Raja Yusof, Hashim, & Jaharuddin (2018) have concluded that religiosity should be included in consumer behavior models. A properblend of various models incorporating economic model, sociological model, psycho-analytical model and value and lifestyle model is required.

Objectives of the study

The main objectives of the study are:

1. To know the socio-economic profile of the consumers.
2. To understand the relation between socio-economic factors and buying at religious place, and
3. To identify the determinants of consumer behavior at a religious place.

Methodology

The data is collected at, Shree Saibaba Temple, Shirdi, Maharashtra, India. During the last four decades, there has been an increasing trend in the number of visitors at Shirdi. The income generated per year by the trust is in millions of rupees. This leads to developments in and around the religious place and expansion of the market. The number of shops, lodges, hotels, private tourists' vehicles, tour operators is ever increasing. The Shirdi Temple Trust is engaged in utilization of funds not only for temple renovations but also for social causes. The trust is actively involved in visitors' management and their satisfaction. It provides with regularized access to Shree Saibaba Darshan, and free lunch, water, sanitary facilities, lodges, medical facilities and transport to the devotees.It is observed thatall visitors are the consumers of various products and services. At Shirdi, "Shree Saibaba" is a brand name for almost all products (jewelry, home décor items, sweets, and toys) and service establishments (lodge, hotels, shops, offices). This brand name is the Unique Selling Proposition (USP) influencing consumer behavior.

The structured questionnaire drafted by the researcher was used for data collection. During the month of December 2018, 84 visitors were contacted, of which 56 responded to the face- to-face interview and agreed to answer the questionnaire. The visitors were contacted in hotels, lodges and at other resting places around the temple premises.

The frequency distribution, correlations, factor analysis and regression were performed to ascertain socio-economic profile of the consumers, to understand the relation between socio-economic factors and consumer behavior, to identify the determinants of consumer behavior at a religious place.

Findings

1. Socio-economic profile of the consumers

The frequency tabulation of the socio-economic profile of the consumers is given in Table 1.

Table 1. **Socio-economic profile of the consumers (n= 56)**

Characteristics		Frequency	Percentage
Age	Less than 20 years	04	7.1
	21 years to 40 years	14	25.1
	41 years to 60 years	26	46.4
	61 years and above	12	21.4
Gender	Male	24	42.9
	Female	32	57.1
Place of Residence	Goa	14	25.0
	Maharashtra	16	28.6
	Karnataka	15	26.8
	Telangana	07	12.5
	Others (Kerala and Delhi)	04	7.1
Family Income p.m.	Less than Rs. 2,0000	14	25.0
	Rs. 20001 to Rs. 40000	18	32.1
	Rs. 40001 to Rs. 60000	10	17.9
	Rs. 60001 and above	14	25.0
Working members in fly	One	23	41.1
	Two	27	48.2
	Three	04	7.1
	Four	02	3.6
Stay at religious place	Less than 24 Hrs. (one day)	14	25.0
	One day	18	32.1
	Two days	18	32.1
	Three days	02	3.6
	Four days and above	04	7.1
Duration of visit	One day	10	17.9
	Two days	11	19.6
	Three days	30	53.6
	Four days and above	05	8.9
Expenditure per visit	Less than Rs. 2,000	10	17.9
	Rs. 2001 to Rs. 4000	39	69.6
	Rs. 4001 to Rs. 6000	03	5.4
	Rs. 6001 and above	04	7.1
Mode of transport	Bus	05	8.9
	Train	17	30.4
	Flight(Air)	04	7.1
	Own vehicles	30	53.6

The response rate is 66.67%. The above table indicates a sample size comprising of 57.1% female. 28.6% of consumers are from Maharashtra. 46.4% of the consumers are aged between 41years to 60 years. 32.1% of the consumers have income range of Rs. 20001 to Rs.

40,000 per month. 48.2% of consumers have two working members in the family. 32.1 % of consumers stay for two days at the religious place. 53.6% of consumers' total duration of the tour to religious place is three days. 69.6% of consumers spend in the range of Rs. 2001 to Rs. 4000 for the trip. 53.6 % of consumers travelled to the religious place by their own vehicles.

2. Understanding the relation between social- economic factors and buying at religious place.

The age, gender, family income per month, number of working members in family, duration of stay at the religious place, duration of the tour, expenditure for the tour are highly correlated at 0.01 level with buying at religious place.

3. Identifying the factors and determinants of consumer behavior

Initially the factor analysis of 7 independent variables was performed. The independent variables 'Accompanied Parents' and 'Annual Pilgrimage' did not load on any factor were deleted. Therefore the factor analysis of remaining 5 independent variables viz. 'Thanks giving ', 'Devotion', Peace and satisfaction, Seeking help in difficult times', and ' Praying for fulfillment of wish', was performed. KMO and Bartlet Test showed the sampling adequacy of 0.663 and correlation significant at 0.01 level.

The communalities of all loaded items were more than 0.5 which is given in Table 2. Factor analysis resulted in 2 factors explained with a total varianceof 72.86%. Factor 1was labeled as, **"Religiosity"** and explained a variance of 47.60%. Four items loaded on this factor. Factor 2was labeled as, **"Peace and satisfaction"** and explained a variance of 25.26%. Only one item loaded on this factor. The communalities and factor loading scores are given in Table 2.

Table 2. Rotated component Matrix and Communalities

Item	Factor 1	Factor 2	Communalities
Fulfillment of wish	.853		.825
Seeking help in difficult times	.757		.784
Devotion	.755		.684
Thanks Giving	.713		.534
Peace and satisfaction		.903	.817

- Eigen values above 1.00
- Extraction method: Principal Component Analysis

- Rotation method: Varimax with Kaiser Normalization

The above table shows that communalities of all loaded items and factor score were more than 0.5 each.

Regression analysis was performed to examine the impact of calculated independent variables factor scores on the dependent variable '**buying at religious place**'. The R square of 0. 719, indicates 71.9% variation in buying at religious place explained by 'Religiosity' and 'Peace and satisfaction'.

Conclusions

The study contributes to consumer behavior research by empirically examining the socio-economic profile of visitors to religious place, ascertaining the relationship between socio-economic factors affecting consumer behavior and exploring the determinants of consumer behavior at religious places.People from various States in India, with different socio-economic background visit several religious places.The number of earning members in the family, family income per month and stay at the religious place, duration of the visit, expenditure per trip impacton consumer buying behavior at a religious place.Mokhlis (2009)in his study had suggested includingreligiosity as a determinant of shopping orientation in consumer behavior model. The findings are partly similar to the observations made by Mokhlis (2009). Religiosities as well as seeking peace of mind and satisfaction are the significant determinants of consumer behavior at religious places. The socio-economic factors, spiritual factors and psychological factors influence consumer behavior at religious place.The brand name of the deity/ saint is the Unique Selling Proposition (USP) influencing consumer behavior especially at religious places. There is great scope for employment and self-employment in the area of marketing at religious places. Findings of the study will help marketers and religious trust managers to improve customer satisfaction at religious places.

A particular buyer behavior model may not fit to predict consumer behavior at religious places. A proper blend of various models such as, economic, sociological, psycho-analytical and value and lifestyle model is required.

Research Limitations

The findings cannot be generalized as the sample size is small. Since the data is collected through interview method, the responses may be biased.

Practical Implication of the study

The findings of the study may help the religious trusts in management of visitors and improvement of products and services offered to religious tourists.

Originality: The study can be differentiated from past research in the area of consumer behavior as 'religiosity' as well as 'peace and satisfaction' are examined empirically.

Areas of future research

Future research should aim at replicating the present findings with a larger sample at religious places.

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11. Consumer's Demand for Exotic Vegetables, Herbs and Sprouts Supplied By Palavi Agri Clinic in Pernem- Goa

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Abstract

The farm named, "Palavi Agri Clinic" were established in Goa in 2007 in Pernemtaluka. This farm is an outcome of dedicated service by the owners for quality business. Palavi Agri Clinic was established by Mr. AmeySuryavanshi and Mrs. Devangiri A. Suryavanshi. The owners of Palavi Agri Clinic are highly inclined towards Agro farm business and they offer expert guidance for their employees. Before entering into this business, the owners of Palavi Agri Clinic used to deal with seeds, fertilizers, pesticides, agricultural equipment and machinery. MrAmeySuryavanshi holds a diploma in Mechanical engineering but has a keen interest in Agriculture. He is well versed with the latest technology and other requirement required to cultivate exotic vegetables and has been putting his expertise into practice in Palavi Agri Clinic situated in a small village in Dhargal in Pernem –Goa.

In today's world consumers have become very health conscious and they try to consume foods which are fresh andhealthy. With reference to Palavi Agri Clinic the supply ofexotic vegetables, herbs and sproutsby the farm has created its own demand. The Say's law of market is seen practically existing in the market with reference to Palavi Agri Clinic. This farm has been supplying exotic vegetables, herbs and sproutsto various customers all over Goa.The cascading effect of the success of Palavi Agri Clinic is visible in Goa.

Key words: Exotic vegetables, consumer, demand, health, market.

Introduction

The farm named, "Palavi Agri Clinic" were established in Goa in 2007 in Pernemtaluka. This farm is an outcome of dedicated service by the owners for quality business. Palavi Agri Clinic was established by Mr. AmeySuryavanshi and Mrs. Devangiri A. Suryavanshi. The owners of Palavi Agri Clinic are highly inclined towards Agro farm business and they offer

expert guidance for their employees. Before entering into this business, the owners of Palavi Agri Clinic used to deal with seeds, fertilizers, pesticides, agricultural equipment and machinery. MrAmeySuryavanshi holds a diploma in Mechanical engineering but has a keen interest in Agriculture. He is well versed with the latest technology and other requirement required to cultivate exotic vegetables and has been putting his expertise into practice in Palavi Agri Clinic situated in a small village in Dhargal in Pernem –Goa.

In today's world consumers have become very health conscious and they try to consume foods which are fresh and healthy. With reference to Palavi Agri Clinic the supply ofexotic vegetables, herbs and sproutsby the farm has created its own demand. The Say's law of market is seen practically existing in the market with reference to Palavi Agri Clinic. This farm has been supplying exotic vegetables, herbs and sproutsto various customers all over Goa.The cascading effect of the success of Palavi Agri Clinic is visible in Goa.

As the exotic vegetables and herbs produced in Goa are deficit in supply, a large amountof the products grown in Nashik, Satara, Karad, Kholapur, Devangiri and Bangalore are purchased andsupplied byPalavi Agri Clinic in Goa.

Objectivesof The Study

This study was conducted with certain objectives in mind. The objectives are as follows:

I. To study the consumer's demand fordifferent types ofexotic vegetables, herbs and sprouts supplied by Palavi Agri Clinic in Pernem- Goa
II. To find out theplaces in Goa where the demand exits for exotic vegetables, herbs and sprouts.
III. To find out the reasons for increased consumer demand for exotic vegetables, herbs and sprouts supplied by Palavi Agri Clinic in Pernem- Goa
IV. To draw conclusions and suggest recommendations for the improvement of Palavi Agri Clinic in Pernem- Goa

Methodology of the Study

Under this study titled, "Consumer's demand for exotic vegetables, herbs and sprouts supplied by PalaviAgri Clinic in Pernem- Goa"most of the information was collected from primary source i.e. from the field work and also through an interview withthe owner and manager of Palavi Agri Clinicsituated in Dhargal,Pernem –Goa. The secondary data was collected from the internet and journals.

Scope of the Study

This study tried to investigate only into the consumer demandfor exotic vegetables, herbs and sprouts supplied by PalaviAgri Clinic inDhargal,Pernem- Goa. No focus was made on the supply of exotic vegetables, herbs and sprouts from other sources.

Limitations of the Study

The study is based on the responses given by the owner and manager of Palavi Agro Clinic and some of the answers given may be biased.

Exotic Vegetables are different from the traditional vegetables of a place. The exotic vegetables are not the native vegetables of a particular place. They are always sold at a higher price as compared to the traditional vegetables. These vegetables are mostly used in the preparations of exotic dishes in big restaurants.Palavi Agri Clinic practices organic farming. Some of the exotic vegetables grown at the farm are broccoli, Zucchini,Red and Yellow Capsicum or peppers etc. The demand in the market is higher than the produce produced at Palavi Agri Clinic. Besides this the climate in Goa is not very much feasible for the growth of exotic vegetables, so a large amount is imported from other states.

Consumer's Demand for Different Types of Exotic Vegetables, Herbs and Sprouts Supplied By Palavi Agri Clinic in Pernem- Goa.

Table No: 1

Table Showing Consumer's Demand For Different Types Of Exotic Vegetables, Herbs And Sprouts Supplied By Palavi Agri Clinic In Pernem- Goa.

Consumer's Demand For Different Types Of Exotic Vegetables, Herbs And Sprouts Supplied By Palavi Agri Clinic In Pernem- Goa	**Total Consumer's demand Per Day In Kgs/ Per Packet.**	**Price Per Kg/ Per Packet**	**Total Sales Per Day In (Rs).**
(I) Exotic Vegetables.			
Yellow and green Zucchini	100 Kg	Rs. 75	Rs.7500
Red and Yellow Capsicum or peppers	120 Kg	Rs. 75	Rs.9000
Iceberg Lettuce	60 Kg	Rs.50	Rs.3000
Lettuce mix	50 packets	Rs.50 per packet	Rs.2500
Lettuce red	25 Kg	Rs. 70	Rs.1750
Rouquet Lettuce	15 Kg	Rs. 75	Rs.1125
Baby corn	50 Kg	Rs. 65	Rs.3250
Broccoli	120 Kg	Rs. 100	Rs.12000
Asparagus	20 Kg	Rs. 200	Rs. 4000
Brussal sprouts	3 Kg	Rs. 400	Rs. 1200
Chinese Cabbage	30 Kg	Rs. 50	Rs. 1500
Cherry tomato	30 kg	Rs. 50	Rs. 1500
Coloured Cabbage	20 Kg	Rs. 40	Rs. 800
Bok choi	25 Kg	Rs. 40	Rs. 1000
Sweet corn	50 pieces(Rs.8per piece)	Rs. 400.	Rs. 400
(II) HERBS			
Holy Basil	12 Kg	Rs. 60	Rs. 720
Celery	30 Kg	Rs. 50	Rs. 1500
Chives	1 Kg	Rs. 200	Rs. 200
Fennel	10 Kg	Rs. 65	Rs. 650
Leeks	15 Kg	Rs. 60	Rs. 900
Lemongrass	8 Kg	Rs. 50	Rs. 400
Oregano	½ Kg	Rs.250	Rs. 250
Parsley	10 Kg	Rs. 60	Rs. 600
Sage	½ Kg	Rs. 250	Rs. 250
Thai Ginger	5 Kg	Rs. 250	Rs. 1250
(III) SPROUTS			
Beans sprouts	2 Kg	Rs. 100	Rs. 200

Source: Field Survey

It is seen from the above table that the highest income among the exotic vegetables sold by Palavi Agri Clinic is earned from the sale of broccoli on a daily basis i.e. Rs. 12000. Around 120 Kgs of broccoli is sold every day at the rate of Rs. 100. It is also seen that among the

herbs, celery is also in high demand among the consumers which includes Goans, Indians as well as foreigners.

Various other products are also marketed by Palavi Agri Clinic like tofu, Quail eggs, etc. The price of a Quail egg is Rs.5 per piece. In a day around 30 pieces are sold resulting in an income of Rs. 150 per day, besides this tofu sold also adds to their income.

Places In Goawhere The Demand Exits On Different Days Of The Week And Total Sales In Goa Of Exotic Vegetables, Herbs And Sprouts Supplied By Palavi Agri Clinic

The demand forexotic vegetables, herbs, sprouts andsupply of fresh chopped vegetablesin Goa comes from starred hotels,restaurants, super markets, malls and also from online consumers who are provided with the service of home delivery. The below table shows the places in Goa, where the demand exists for exotic vegetables, herbs and sprouts on different days of the week and also the total sales in (Rs).

Table No: 2

Table Showing Differentplaces In Goawhere The Demand Exits On Different Days Of The Week And Sales In Goa Of Exotic Vegetables, Herbs And Sprouts Supplied By Palavi Agri Clinic.

Different Days Of The Week.	Places In Goa Where The Demand Exits For Exotic Vegetables, Herbs And Sprouts Supplied By Palavi Agri Clinic.	Total Sales (Rs.)
Monday	Panaji, Saligao, Porvorim.	43, 000
Friday	Morjim, Ashvem, Arambol, etc	5,000
Saturday	Calangute, Candolim and Baga	36,000

Source: Field Survey

It is seen from the above table that most of the places where the demand for these products exist are places where there are a lot of restaurants mostly frequented by tourists and other consumers who are educated and health conscious especially the consumers who order the products online. It is also seen that the total income gainedby Palavi Agri Clinic from the total sales in a week is around Rs. 84,000. In a month the total income of Palavi Agri Clinic from the total sales is around Rs. 3, 36,000. This farm also delivers its products sometimeson Sundaysin different areas which are not mentioned in the above table.

Continuous cold storage facilities are also available at Palavi Agri Clinic to store these products. Some of the agricultural products are purchased directly from the farmers outside Goa and no middlemen are involved in this process. Special care is taken by the owners to see that all

necessary information regarding the cultivation and care of these vegetablesis given to the farmers outside Goawho are made to cultivate these products.The exact time taken for transportation of the farm produce from the time of harvest to the Goan markets is around 14 hours.There are four vehicles used to transport these products to various places in Goa. In order to facilitate the smooth functioning of the business underPalavi Agri Clinic eight labourers from the surrounding areas are employedto carry out the work.

The Success Of Cultivation And Business In Exotic Vegetables And Herbs Depends On:

- Cool climate and well drained fertile soil.
- Climate control system for cultivation likeGreenhouses/ Poly houses.
- Good cold storage facilities.
- Existence ofdemand from super markets, malls, starred hotels, multinational fast food chains and other consumers.
- Complete knowledge of markets /sales outlets.
- Huge investments.
- Interest in foreign cuisines.
- High disposable income.
- Interest or trend to eat out.
- Knowledge of the health benefits of consumption of exotic vegetables and herbs.
- International tourist destinations.
- Existence of high profile societies.
- Toxic and pesticide free products or zero pesticide cultivation.
- Organic cultivation of exotic vegetables and herbs.

Some of the Benefits Ofexotic Vegetables, Herbs and Sprouts

- Suppliesvarious vitamins like vitamin A, C, E, K, etc. (Asparagus)
- Prevents cardiovascular diseases (celery, zucchini)
- Supplies folate (Leeks)
- Reduces Cholesterol (Lemon grass)
- Detoxifying agent (Asparagus)
- Treats respiratory track disorders and is highly anti-oxidant (Oregano)
- Proteins, folate and Vitamins (Bean Sprouts)

Conclusions

- There is a rising consumer demand for different types of exotic vegetables, herbs and sprouts supplied by Palavi Agri Clinic in Goa.
- The climate in Goa is not totally appropriate for the growth of these exotic vegetables.
- One of the reasons for increased consumer demand for exotic vegetables, herbs and sprouts is due to the internet which has helped in giving a lot of knowledge to the consumers regarding the advantages of exotic vegetables, herbs and sprouts.
- Most of the places in Goa where the demand for these products exist are places where there are a lot of restaurants mostly frequented by tourists.
- Some of the consumers are educated and health conscious especially the consumers who order the products online.
- Transportation problems are experience in the raining season.
- The monthly total income of Palavi Agri Clinic is quite high and the business has been running in huge profits.
- Palavi Agri Clinic has provided self-employment as well as created various jobs for the local people of Dhargal in Pernem- Goa

Recommendations

- A number of Workshops, Conferences and Awareness Programmes should be organized in Goa on a mass scale making the people of Goa aware of the advantages of health benefits ofexotic vegetables, herbs and sprouts.
- More greenhouses/ poly houses should be set up, as in the future there will be increased demand for exotic vegetables and herbs.
- The cultivationof these farm products should be done purely using organic manure only.
- The Goa Government/ private businessmen should propagate hydroponics using cultivation of exotic vegetables and herbs wherever possible on a larger scale.
- The Goa Government should boost the growth of tourism which will lead to higher demand for exotic vegetables, herbs and sprouts from the restaurant industry in the future.

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12. A Study on Factors Influencing Consumer Buying Behavior in Cosmetic Products

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Abstract

The purpose of this study is to investigate internal and external influences on consumers purchasing decisions on cosmetic products in Vidarbha and Bhandara The questionnaires were given to 500 consumers who are all using cosmetics. Out of 500 consumers contacted, 412 questionnaires were received with required coverage and details. The instruments of this study involved two parts: the first section of the instrument consisted of forced-choice questions about demographic characteristics: gender, marital status, age, occupation, monthly income level. The second section variables chosen for this study in order to measure the influence of consumer buying behaviour in cosmetics products. The Statistical Package for the Social Science (SPSS) for Microsoft Windows 20.00 was used to complete the analysis of the collected data. Descriptive statistics, including means, standard deviations were implemented in order to investigate the demographic data, one-way analysis of variance (ANOVA) were used to determine whether any significant relationships exist among respondents. In addition, the .05 level of statistical significance was set at all statistical tests in the present study. The findings of the study were generalized as follows: Statistically significant differences were found in Income level by the different brand dimensions like social, culture and there is no statistically significant difference in dimension of Personal and psychological. In the end of the study implications and conclusion were provided.

Terms- buying, social, personal, cultural, psychological

Introduction

Nderstanding behavior of consumers is a key to the success of business organizations. Marketing personnel are constantly analyzing the patterns of buying behavior and purchase decisions to predict the future trends. Consumer behavior can be explained as the analysis of how, when, what and why people buy. Consumer behavior can be understood as: "The decision process and physical activity individuals engage in when evaluating, acquiring, using, or

disposing of goods and services." (Loudon and Della Bitta, 1980). Nowadays, this phenomenon, can also be illustrated in the following way: "activities people undertake when obtaining, consuming, and disposing of products and services" (Blakwell, Minard and Engel, 2001).A study by **Voss and Parasuraman (2003)** suggests that the purchase preference is primarily determined by price than quality during pre-purchase evaluation. Given explicit quality information, price had no effect on pre-purchase or post-

consumption quality perceptions. Instead, post consumption quality evaluations had a favorable impact on price evaluations. Another study by **Chernev (1997)** analyzed the effect of common features on brand choice and the moderating role of attribute importance. It is argued that when brand attributes differ in importance, with the best value on the most important attribute, thus further polarizing brands□ choice shares. In contrast, when attributes are similar in their importance, common features are likely to have an opposite effect, equalizing brands share.

Russo and France (1994), studied the nature of the choice process for commonly purchased nondurables by tracking eye fixations in a laboratory simulation of supermarket shelves. The findings are fully compatible with the general view that the choice process is constructed to adapt to the immediate purchase environment. While describing about shopping orientation, **Sinha (2003)** reports that Indian Shoppers seek emotional value more than the functional value of shopping. Their orientation is based more on the entertainment value than on the functional value. The orientation is found to be affected primarily by the type of store, the frequency of buying and to some extent by the socio-economic classification. The retailers need to experiment with a format that attracts both types of shoppers. Research suggests that beauty consciousness among people in general is changing.

Vigneron and Johnson (1999) reported that people's needs for appearances and materialism were increasing. That is human beings wanted to satisfy the need to look and feel good. This created a boom in the cosmetic and toiletries sector across the world. Chambers Encyclopedia defines cosmetics as (a) articles intended to be rubbed, poured, sprinkled or sprayed on, introduced into or otherwise applied to the human body or any part thereof for cleaning, beautifying, promoting attractiveness or altering the appearance and (b) articles intended for use as a component of such articles. Now a variety of cosmetic and toiletries ranging from natural to sophisticated items are available in the market. The pattern and preference of use of these items vary according to different segments of gender, age and socio economic class. When we review the literature on the cosmetic and toiletry industry, not many

studies are available especially about Indian scenario. The present study is an attempt to analyse the purchasing pattern of cosmetic consumers in Bhandara

Manufacturers and marketers need to gain a deeper understanding of consumer and shopper behavior (going beyond traditional consumer/market research), and then work out the appropriate value proposition and delivery channels for their basket of goods and services (Business world Marketing Whitebook 2012-13). It is well known fact that the success of any business organization stems from company□s ability to understand and influence consumer behavior. This study is needed to consider when designing and implementing marketing programs. Failure to understand the dynamic buyer behavior and improper allocation and coordination of resources will lead the organization to great losses. The better marketers are at understanding consumer behavior, the more successful they will be at influencing consumers□ purchase behavior (Kurti Shah 2009). There are three sections of consumer behavior that need to be addressed carefully: psychological influences, socio-cultural influences and situational influences. The marketers have to go through a number of challenges in selling products like „cosmetics□ as they have to be applied directly on human skins, body and other parts. There is a perceived risk of dissatisfaction in the consumers as far as its benefits are concerned. It is necessary to study the consumer buying decision process in this regard.

Literature Review

In order to develop a framework for the study consumer behaviour it is helpful to begin by considering the evolution of the field of consumer research and the different paradigms of thought that have influenced the discipline. As described in this article, a set of dimensions can be identified in the literature, which can be used to characterize and differentiate, the various perspectives on consumer research. It is argued that consumer behaviour itself emerged as a distinct field of study during the 1960s; and is characterized by two broad paradigms, the positivist and the non-positivist. The positivist paradigm encompasses the economic, behavioural, cognitive, motivational/trait/attitudinal, and situational perspectives; these perspectives are referred to as the traditional perspectives as they pre-date the development of the non-positivist paradigm. The positivist paradigm, which is still the dominant paradigm, emphasizes the supremacy of human reason and that there is a single, objective truth that can be discovered by science. This paradigm regards the world as a rational and ordered place with a clearly defined past, present, and future. The assumption of rationalism is therefore fundamental to the traditional perspective. The opposing, non-positivist paradigm, envelops the interpretive and postmodern perspectives, which have emerged more recently during the period post-1980 to

date. The proponents of this emerging perspective argue that positivism overemphasizes the rational view and the ideology of a homogenous social culture and thereby denies the complex social and cultural world in which consumers live. This paradigm instead stresses, the importance of symbolic and subjective experience and the idea that consumers construct meanings based on unique and shared cultural experiences, and thus there can be no single unified world view. Unsurprisingly, the two paradigms differ in their views on the benefits derived from consumption and the objectives that underscore consumer research. The traditional, positivist perspective takes a very utilitarian approach to the benefits from consumption. While the non-positivist perspectives place much greater emphasis on the symbolic dimensions of choice. The objective of non-positivist research endeavour is to achieve a better understanding of consumer behaviour with no specific intent to influence consumer processes. Conversely, outcomes of positivist research are directed toward advancing the goals of marketing practice. By identifying the paradigmatic shifts within the field, this article aims to identify different streams of thought that could guide future consumer research.

Consumer is the study "of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires" (Solomon 1995, 7). In the marketing context, the term „consumer □ refers not only to the act of purchase itself, but also to patterns of aggregate buying which include pre-purchase and post-purchase activities. Pre-purchase activity might consist of the growing awareness of a need or want, and a search for and evaluation of information about the products and brands that might satisfy it. Post-purchase activities include the evaluation of the purchased item in use and the reduction of any anxiety which accompanies the purchase of expensive and infrequently-bought items. Each of these has implications for purchase and repurchase and they are amenable in differing degrees to marketer influence (Foxall 1987). Engel, et al. (1986, 5) define consumer behavior as "those acts of individuals directly involved in obtaining, using, and disposing of economic goods and services, including the decision processes that precede and determine these acts". Simple observation provides limited insight into the complex nature of consumer choice and researchers have increasingly sought the more sophisticated concepts and methods of investigation provided by behavioral sciences in order to understand, predict, and possibly control consumer behavior more effectively. Psychology, social psychology, and sociology are the disciplines most widely employed in this endeavor which has become a substantial academic industry in its own right. In order to develop a framework for the study of consumer behavior it is helpful to begin by considering the evolution of the field of consumer research and the

different paradigms of thought that have influenced the discipline (Marsden and Littler, 1998). Paradigms in consumer research can be broadly classified as a set of fundamental assumptions that researchers make about what they are studying and how they study it (Kuhn, 1962). As described below, a set of dimensions can be identified in the literature, which can be used to characterize and differentiate the various perspectives on consumer behavior. Consumer behavior itself emerged as a distinct field of study in the 1960s. A major catalytic influence in its emergence was the formation of the Association for Consumer Research in 1969. Membership now exceeds 1700 (www.acrweb.org), and the growing maturity of the field is reflected in its annual conference proceedings, entitled Advances in Consumer Research. The literature has grown sharply, with the Journal of Consumer Research (first published in 1974) standing as a premier source. More recently, the Journal of Consumer Psychology was launched in 1992.

Objectives of the Study

The purpose of this study is to investigate internal and external influences on consumers purchasing decisions on cosmetic products in Vidarbha and Bhandara

1. To find how consumer buying behavior factors influence Consumers when purchasing cosmetic products.
2. To study the influence of Income Level of the respondents on consumer buying behavior dimensions

Hypothesis of the study

H1: Social dimension has influence on respondents Income

H2:Cultural dimension has influence on respondents Income

H3:Personal dimension has influence on respondents Income

H4:Psychological dimension has influence on respondents Income

Sample & Instrumentation The questionnaires were given to 500 consumers who are all using cosmetics. Out of 500 consumers contacted, 412 questionnaires were received with required coverage and details. The instruments of this study involved two parts: the first section of the instrument consisted of forced-choice questions about demographic characteristics: gender, marital status, age, occupation, monthly income level. The second section variables chosen for this study in order to measure the influence of consumer buying behaviour in cosmetics products dimension contains of 39 items and characterized into four sub scales : (a) Social(items 1 to 7), (b) culture(items 8 to 13), (c) Personal (items 14 to 18) ,(d) Psychological(items 19 to 39)The dimension 39 items are evaluated on a five-point Likert scale

ranging from 1 to 5 ,using the anchors "5=stronglyagree,4=agree,3=Neutral,2=Disagree ,1= Strongly disagree".

Cronbach, s alpha is a coefficient (a number between 0 and 1) that is used to rate the internal consistency (homogeneity) or the correlation of items in a test. If the test has a strong internal consistency most measurement experts agree that it should show only moderate correlation among items (0.70 to 0.90).The reliability coefficients for the variables chosen for the study should have to be more than 0.70, to consider it as an acceptable value (Nunally, 1978). In this study the Reliability analysis shows that all the factors have shown alpha value greater than 0.7, indicating the evidence of reliability and the overall reliability of the instrument is 0.92. So, the items constituting each variable under study have reasonable internal consistency and shows that all the dimensions of consumers buying behaviour have a positive reliability. The factors and dimensions included for analysis carry a good degree of reliability to support the objectives formulated. All dimensions have got significant relationship to make the real representation of the study. Hence it is concluded that the data collected in this study is highly reliable. **3.4. Data Analysis** The Statistical Package for the Social Science (SPSS) for Microsoft Windows 20.00 was used to complete the analysis of the collected data. Descriptive statistics , including means, standard deviations were implemented in order to investigate the demographic data, one-way analysis of variance (ANOVA) were used to determine whether any significant relationships exist among respondents. In addition, the .05 level of statistical significance was set at all statistical tests in the present study. **3.5 Result of Data Analysis** The descriptive table(see below) provides some very useful descriptive statistics the mean, standard deviation for the dependent variables for all the groups and when all groups are combined (Total). The F-value and also the significant value.

Table –1 Analysisof Variance (Anova)

Income Level	**Mean**				**Standard Deviation**					
	G1	G2	G3	Total	G1	G2	G3	Total	F	SIG
Social	3.04	2.84	3.36	3.30	0.77	0.78	0.85	0.85	5.99	0.03
Cultural	3.29	3.36	3.58	3.54	0.51	0.64	0.67	0.66	3.84	0.02
Personal	3.05	3.23	3.28	3.26	0.70	0.69	0.79	0.78	1.26	0.28
Psychological	3.25	3.21	3.45	3.42	0.70	0.69	0.73	0.73	2.22	0.11

we can see that in this the significance level of Social is 0.03(P = .03), which is below 0.05 and, therefore, there is statistically significant difference between social dimension by Income level of respondents, the significance level of cultural is 0.02(P = .02), which is below

0.05 and, therefore, there is statistically significant difference between cultural dimension by Income level of respondents, the significance level of Personal is 0.28(P = .28), which is above 0.05 and, therefore, there is no statistically significant difference between personal dimension by Income level of respondents, the significance level of Psychological is 0.11(P = .11), which is above 0.05 and, therefore, there is no statistically significant difference between Psychological dimension by Income level of respondents, **3.5.1 Homogeneity of Variances** Test of Homogeneity of Variances shows the result of Levene's Test of Homogeneity of Variance, which tests for similar variances. If the significance value is greater than 0.05 then we have homogeneity of variances. We can see from this that Levene's F Statistic has a significance value of Social is 0.396, culture is 0.100, Personal is 0.355, Psychological is 0.623 and, therefore, the assumption of homogeneity of variance is met. **3.5.2 Post hoc test** Since we rejected the null hypothesis in Imagery dimension (we found differences in the means), we should perform a Turkey's W multiple comparison to determine which means are different. Using the previous output, here is how such an analysis might appear.

Conclusion

After analysis we found that small differences exist in the income level that implies the different groups prefer or opinion differs on consumer buying behavior. It created a curiosity to us to find out which group really differing on the opinions. By the help of Post hoc we found out that the dependent differ the opinion among other class. It may be due to the decisions taken by youngsters. Every person plays multiple roles in their daily life, professional role or social role. Each of these roles has a certain effect on consumers buying behavior. Each role has a particular status in society and consumer behavior is considerably depended on the status factor .If the marketers easily understand the factors that mainly influence in buying decision the sales can be increased a lot. The study offers an assessment of the symbolic devices that celebrity and peers adopts to persuade the audience. The visual expression model is supported in that the study suggests why advertisers use celebrities of different gender and age groups and expertise areas in commercials for certain products and cultural values

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13. If Advertisement Is Near and Dear, Children Always Pressurise To Buy It with Tears and Tears

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Abstract

When study is conducted about advertisement, Advertisement can have both positive as well as negative effects on children, based on the content, quality and the presentation of the advertisement. The positives of advertisements can certainly not outweigh the negatives of others. Children tend to become stubborn and annoy their parents to buy a particular product. They often judge an item according to its face value and recommend purchasing it whether it is useful or not and whether it is affordable for the family or not. In fact, after watching commercials and forming a habit of using certain brands, children also lose the real sense of living a life free from the material assets. Some television commercials which are made with a genuine intention to make children aware about the brand, without giving them any wrong messages, may be helpful for them.

Advertisement is the best way of making awareness and on another side affecting the children's childhood. I believe, it is the prime responsibility of all of us to give our children a childhood that knows innocence, a world that is free from materialism and a life which is healthy and happy.

The objective of this paper is to study and understand the concept of advertisement and its impacts on children. Study conducted on advertisements and children behaviour can be beneficial to parents to treat their children with responsibility regarding advertisement and beneficial for commercial officials to come up with better advertisement.

Key Words: Introduction, Positive Effects of Advertisement on Children, Negative Effects of Advertisement on Children, Parents Concern and Responsibility

Introduction

Today advertisement plays an important role in persuading customers to purchase products and services. In the present days every company wants to achieve the highest market share. For this purpose every company use different ways to attract customers of different segments of the market and the best way to become market leader. In this challenging

environment a company should promote its products in such a way that more and more customers get interest in its products. Every year enormous sums of money are spent on advertisement and commercial to take any product to valuable audience because children and their parents spend billions on their own purchases, influence family decisions about what to buy, and promise a potential lifetime of brand loyalty. The channels to reach youth have grown, and marketers are increasingly using them, often blurring the distinction between entertainment and advertising. Because advertising to children and adolescents has become ubiquitous, researchers who study its influence raise significant concerns about the practice, especially as it relates to dietary behaviour, family conflict, marketer tactics, and children's potential vulnerability as an audience.

In this paper we will study the effects of advertising exposure, how advertising can impact on children's responses to marketing, the problems associated with advertising in newer media, and how researchers, parents might be able to control advertising effects.

The average young person growing up and spending some time of his sees anywhere from 13□000 to 30□000 advertisements on television each year. However, these figures do not include the accuracy it's as predicted content online, in print, at the movies, in video games, or at school. It is important to note that advertising and marketing can serve a useful purpose for children. Marketing may help socialize children as consumers, inform them about products, and help them carve out unique identities as they reach adulthood. Yet, as scholars who study advertising and children have found, there are legitimate reasons to be concerned with how marketers approach young audiences.

What parents, practitioners, and policy makers can do to help children contend with these advertisement which may not be good for children and what the marketing industry can teach various stakeholders about encouraging protective behaviours in young people. Moreover, there are issues related to marketing and children that can have serious implications, and they deserve careful research attention because there are both short- and long-term negative consequences connected with exposure to marketing messages for products that are not healthy for children and the idealized images and messages within the advertising that children see may not be for their age group.

Researchers in advertisement and commercial field have recognized that children as a vulnerable consumer group because of their budding developmental abilities.in many studies conducted by students and researchers have reported that until children are 7 years old, they do not have the ability to detect persuasive intent in advertising.

Also some advertisements show children behaving in an inappropriate way like talking back or not giving respect to elders, which is definitely not something that we want our children to follow. For example, there is a television commercial being shown these days, in which an angry boy shouts at his father for not using proper paint work on walls. Additionally, there are advertisements about certain products which make use of appeals for grownups which, of course, is not appropriate for children.

Use of stunts which are performed by professionals, example auto mobile company uses bike stunts in most of their commercials. Although, these advertisements also show warnings about not to imitate the stunts, but children do not pay attention to these warnings and try to replicate these actions by themselves at home. This is unsafe and may even result in serious injuries to the children.

Child-targeted marketing has the potential to encourage positive behaviour. The effectiveness of social marketing confirms that identical techniques used to sell commercial products can sell positive attitudes, ideas, and behaviour. Still, whereas there is a vast research base looking at adults and persuasion, little is known regarding the theoretical foundations of persuasion as applied to youth or the potential to effectively market healthful commercial products to children.

Some television commercials which are made with a genuine intention to make children aware about the brand, without giving them any wrong messages, may be helpful for them. For example, a biscuit brand that associates itself with the word 'Genius', powered a campaign about letting children hone their creativity, thereby, grooming themselves into true geniuses. Because of such advertisements, children begin to recognise brands and they might sometimes even help their parents in making the decision about what to buy and what to not. Some advertisement are so pleasing to children that they force parents to buy it. Children are passive observers of many things, who tend to capture every message from the advertisements. These advertisements directly or indirectly compel Children to think on an agenda in the manner in which it is portrayed through the advertisements which may further lead to positive or a negative consequence.

Research Methodology

Objective

1. To study positive effects of advertisement on children.
2. To study negative effects of advertisement on children.
3. To understand responsibility and concern of parents.

Methodology

The data required under the study was collected from secondary sources which includes research papers, websites and personal interaction with children and parents.

Data Analysis

Positive Effects of Advertisement on Children

Teenagers not only have substantial buying power of their own, but they also have an influence over what their parents and peers buy. If you have a product aimed at the teen demographic, or a product that speaks to a teen audience, targeting this group can reap significant financial rewards

1. **Advertisement can be a source of information.**

Certain advertisements, especially public service announcements present innovations and technological milestones that can offer a good learning opportunity to the child. Moreover, they also educate the children about the new products in the market. Many advertisements such as Swach Bharat Abhiyan are very much helpful to understand the concept of maintaining cleanliness.

2. **Advertisement for safety products.**

Safety products such as helmets while riding and their effects may be explained in advertisement, which eventually will promote the product as well as the safety.

3. **Healthy food choices advertisements.**

Healthy food habits and advertisement which guide children about healthy food choices can be beneficial to child. The right way can also prompt the child to opt for a more balanced diet. Certain advertisements, those for hygiene products can help inculcate good habits in the child.

4. **Advertisements for nationality and service**

Advertisement regarding national service such as Navy or Army may also have motivating content that can encourage children to choose a profession or chase a specific dream. They can help them develop a passion for the same and work towards it from a young age.

5. **Advertisements which inspire child to help others.**

When in advertisement other children of a similar age engaging in activities like helping out in the house or saving can influence kids to do the same.

6. Environmental protection advertisements also call the attention of children towards the problem and can encourage them to be a part of the solution.

7. Cautionary advertisements that reveal the consequences of alcohol and smoking can help children understand the risks associated and urge them to stay clear of such products.
8. Certain advertisements that carry content relevant to social change can help promote empathy and a sense of duty towards the community in childrenMedia Consumers

   Children and Teens can be reached through numerous media vehicles. From product placement in movies and television shows to Internet ads and a presence on social media, the challenge of advertising to teens is in narrowing the focus based on your particular product or service. Teens also have shorter attention spans than their adult counterparts, so messaging is another challenge.

9. Cost-Effective Options

It's relatively cost effective to reachChildren and teens where they live on their electronic devices. While traditional forms of advertising, such as newspapers, magazines and radio and television commercials, aren't the consumption tools of choice for teens, their preferred contact methods are less expensive for advertisers.

10. Consumer Development

Advertising to Children and teens and gaining their loyalty and brand recognition can create a consumer of your product for life. This makes your advertising dollars and investment in the future of your company's sales. Developing a brand image you can sell to Children and teens that they, in turn, sell to their friends, helps you develop a positive chain of repeating consumerism.

11. Influence on Parents

Even if Children and teens aren't buying big-ticket items with their own money, their feelings have an impact on the purchases their parents make. For example, teensChildren may advocate for the purchase of "cool" cars, brand name products endorsed by their favourite celebrities or sports heroes, or even personal clothing choices their parents make. Children and Teens are also the recipients of gifts purchased by parents and family members, making their endorsement of and request for a particular product invaluable.

12. Potential Downsides

While marketing to Children and teens would appear to have numerous advantages for companies, there are some potential downsides as well. Consumer watchdog groups often target companies they believe pander to or manipulate Children and teens and their purchasing decisions, so careful messaging is essential. Additionally, connecting your brand to a current

celebrity -- a common and often effective practice -- has the potential to backfire if the spokesperson becomes involved in controversy or unsavoury activities.

13. Explain Environmental Campaigns

Though advertisements should not be taken on-face, they have the potential to educate consumers about the corporation's attempts at being socially responsible. For instance, many businesses advertise organic ingredients or how its products are produced locally. Companies also advertise their line of hybrid cars, use of sustainable technology or inclusion of recycled ingredients. Thus, a benefit to this type of advertising is giving the consumer more complete information about a business's environment.

Negative Effects of Advertisement on Children

While there are a few positive influences of advertisements, they indeed fail to outweigh the negatives. Some of the adverse effects of advertising on children are,

1. Persuasion to purchase a product they like can be a real problem, as advertisers direct their marketing strategies towards children, the parents may have a stubborn child on their hands demanding that they buy a specific product for him.
2. The message of the advertisement may be interpreted the wrong way and children may tend to focus mainly on the negatives rather than the positives.
3. Certain advertisements portray stunts that can be very dangerous. Although they do come with a statutory warning, it may often be ignored, and kids may attempt to imitate these stunts.
4. Every manufacturer wants recurring business, which leads them to create flashy advertisements. The result of this is the development of an impulse buying habit in children.
5. False imaging is another issue with advertisements that present things or events in an unrealistic manner and children tend to fall for it.
6. Advertisements may also develop a materialistic idea of the world in the children. When their innocent minds are regularly being exposed to content which portrays that having the best things is necessary for a comfortable life, it may make children give undue importance to materials.
7. Brand consciousness and an affinity towards expensive branded items can be developed. This may make them shun inexpensive things that serve the same purpose.

8. A large portion of the food items advertised is junk food and has a visually appealing advertise targeting young children. These can influence the eating habits of the child and promote unhealthy diet leading to obesity.
9. Advertisements can also be a leading factor in influencing the choice of toys, clothes or luxuries of a child.
10. Children may also tend to have lower self-esteem if they believe themselves to be inferior for not owning the various products that are advertised, especially so, if their friends possess these items.
11. The sexual objectification of women in some advertisements is a cause for concern, as children grow up to think that this is the norm.
12. As many adverts have successfully managed to blur the line between real and reel life, children tend to believe the facade and lose touch with reality.
13. Certain advertisements are known to use comparative visuals, which ultimately mock a person using a different product. This can instil the concept of inferior and superior in the child as they start to compare themselves with others.
14. The visual portrayal of certain inappropriate acts in the adverts like lying or cheating can make a vulnerable child believe that the behaviour is acceptable.

Parents Concern and Responsibility

Parents play a main role to influence their children, in every field it may be their preferences or career, choice and so also many other matters. Sometimes parents also decide what their children will see on television, so also it includes programs, movies and mainly advertisement.

Parents are the ones who are influencing their children's behaviour. Financially, children have a huge impact in the buying decisions their parents make. Children have and use their own money, and at the same time their parents are spending money on them. Children face thousands of ads in their everyday lives. Parents are not able to control or restrict the time their children are exposed to media, television and computers. As the time children are spending with at a time when children are facing more ads than ever before, their parents' control of media use has substantially decreased. Children can be talented in manipulating or blaming their parents for the time they cannot spend with their children, and sometimes, parents might feel guilty for that reason media increases, the number of ads children receive everyday also increases.

Advertising can create conflicts for the relationship between child and parent. It can also make children want products that they would not actually need; advertising can create needs for

them which might make children unhappy or dissatisfied when they cannot get those things they think they need. This can lead to children suffering from low self-esteem. Children with low self-esteem are the ones that react the most to ads.

Regarding children as influencer of the buying decisions in the family, the influence in the buying process and decision making varies. Usually in Western families their opinions are considered when making purchasing decisions. Children can be the influencer to their parents' buying decisions, and also as influencers to "household purchases that were not for their own use".

The child's best interests and also their whole existence is highlighted in the advertising. In this category, children are indirect influencers since they might not have any interest in the product. For example, when purchasing a car parents might buy a safer option or, for example, a child seat, even though a child does not have any preference towards those products

Children do not have much to say about the decision and they are not the end users by themselves, but they still influence the decision. It is also in the interest of the advertiser to make children brand loyal consumers when they are young so that they might become future customers. Advertisers want to reach children while they are still young and before they "reach an age where they make or influence purchase decisions.

Parents are directly or indirectly affecting their children's behaviour as consumers. They can also educate their children when it comes to ads that are targeted directly to children. Parents are the ones who have the authority to restrict their children's media usage, thus, parents can supervise their children's advertising exposure. Parents can teach their children to have "more knowledge about consumer-related matters and they can also raise their children to be "able to see through selling techniques in advertising. Nowadays, when a lot of advertising is focused on children, parents can only try to educate their children regarding the lure of advertising. Thus, parents may influence their children to avoid some advertisement which includes negative factors for them.

Conclusion

Providing a perfect guidance to parents through such paper and awareness plays a positive role and will help to solve the negative factors relating to advertising.Though Advertising has adverse effects on children in both Positive and Negative ways. Youth tend to disagree that the influence of such commercials is negligible when they decide to smoke or consume alcohol. The peer pressure is dominant factor that drives Youth to such habits. The role of commercials in influencing their decision cannot be overlooked at the same time. The false

image that the Youth intend to carry for the mere reason of being associated among the group, and making them stand out in the crowd, propels him to be habituated to the concept. The Youth today, want to convey the message through the attitude that they intend to carry. Be it smoking, alcohol consumption or any such habit. The Society is looked as it responds to the overwhelming amount of advertisements, inevitably staring us in the eye and engulfing our thoughts every single direction we turn. Be it Internet, Television, billboards, signs, posters, magazines, fliers, etc., advertisements do play a vital role in the inescapable role in almost every aspect of our daily lives. The future scope of the study can be towards investigating the power of manipulative ploys used in everyday advertisements that influence our ideas and actions, convincing the consumer to make the purchase of a Product or a Service that we do not truly require at that moment. Advertisement sometimes becomes so convincing for children to buy on the other hand children forces parents to do so.

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14. Impact of Advertising on Housewives and Working Women in Goa: An Empirical Study

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Abstract

Women are the most powerful consumers on the planet earth who takes most of the purchasing decisions at home. Women know how to lead and to get the things done. They are the information filter and the gateway to the family pocketbook. Retailers who want to sustain in the market should understand how to better engage with women. The present study tried to find out the impact of advertising on spending pattern and buying behaviour of women, the value system developed by modern forms of advertisements, the attitude and behaviour of women and house wives towards advertising. It was noticed that the attitude, behaviour of the respondents towards advertising is not significantly different between working women and house wives so also its general impact.

Key words: Advertising, Impact, house wives, working women,

Introduction

Almost every day we come across advertisement. Company uses various tools and techniques to promote or advertise their products. They make the customers aware about the features and benefits of the products. Women are the most powerful consumers on the planet, making all of the purchasing decisions. Across any sector we can think of technology, cars, houses, pharmaceuticals, women hold the household purse strings. Women know how to lead and to get things done. Women are the information filter and the gateway to the family pocketbook. Retailers who want to sell more products should understand how to better engage with women. There are different products which housewives and working women use with the help of advertisement. Though the different media spread awareness .V advertisement plays a vital role in buying behaviour of women consumers.

Aims and Objectives

1. To find out the General impact of advertising on women and value system.
2. To find out the effect of advertisement on value system of women
3. To find out the attitude of women towards advertising

4. To find out the effect of women behavior towards advertising

Methodology

The data for the purpose of the study was collected through primary as well as secondary source. A detailed close ended questionnaire was circulated to more than 300 working women and house wives of which 240 were duly filled and returned. The sample for the purpose of collecting the data was determined based on convenient sampling techniques.

The statistical tools such as independent Samples't' Test, mean , standard deviation and percentages were used to analyse the data. The data was analysed with the help of SPSS (Statistical package for social science) . The additional data was collected with the help of secondary source such as various research articles, literature published by the government and other advertising regulatory agencies.

Hypothesis

The study was based on the following null hypothesis

Ho: General impact of advertising on working women and house wives is not significant

Ho: Attitude of working women and house wives towards Advertising is not significant

Ho: Behaviour of working women and house wives towards Advertising is not significant

Review of Literature

The present economy is characterized by the excessive ***specialization, mass production*** and ***competition***. This has increased the importance of advertising in the modern business world. Advertising is growing up as an industry in the modern national and international marketing scenario. According to Arens (2006), ***Advertising*** is, '***the structured and composed non-personal communication of information, usually paid for and usually persuasive in nature, about products by identified sponsor through various Medias'***. Advertisements have two basic purposes: to ***inform and persuade***. Confidence is the biggest thing which business would have and honesty acts as base for confidence. Dishonesty in advertisement not only pulls out the customers but also the way which have dishonest advertisement **Aneja, (2014)**. Advertisement provides the required information to the consumers which a consumer wants from products and services. Women consumers mostly depend on Television advertisement which is beneficial to uneducated women too **Beevi, (2014)**.

The Television advertising is effective way of communicating information to its audience. There are many products which women use in their daily life and in that the fast moving consumer good (FMCG) products they select after getting the information of the products **Sonskusare, (2013)**.

There is no relationship between unfair pricing and lack of truthfulness and honesty in women buying behavior because the findings ended up showing that there is significance relationship between satisfaction and offensive advertisements. The women are highly affected with unethical advertisement **Shah, N.A(2015)**.

T.V advertising plays an important role in changing the consumer's behavior and also provides new patterns for purchasing or using any type of goods and services. The women mostly students and housewives motivated by T.V through introduction of new products and selecting those products which they watch repeatedly on T.V. The advertisement helps women to make better decision during shopping by providing required information about the products **(Asif-Ur-Rahman)**.

Nagi, (2014), The general roles that a woman plays in advertising are decorative, recreational, independent careers, self-involved, carefree and family role. The women are portrayed sexual object, and housewives who is nurturing, caring, older. There are other advertisement also which shows empowered female, in controls, young and attractive. With women working, there is greater financial independence for them. This has implications for marketer and advertisers who have framed advertisement messages keeping into mind the Indian cultural settings.

Lodhi, S.F, (2015), conducted the research to find out "the impact of advertisement on buying behavior of the people in cosmetic industry in Karachi city". Study found out that variable which may influence the buying behavior of people.The report concluded that cosmetic company should use various designs, pictures, etc. to be creative & to attract the customers. Company should find new or innovative ways to promote sales of their product. By creating awareness & making strong perception among the consumers it will be an easy for any company to attract more customers.

There were studies conducted all over the world on different issues of the the subject such as eating disorders (Bob Eagle , Tim Ambler, 2002, Sonia Livingston,2005), various vices such as smoking and drinking habits among the adolescents (Richard W. Polly, S. Siddarth, Micheal Siegal 1996; J. P. Nelson 2003, Phyllis L. Ellickson, Rebecca L. Collins, Kathryn and others,2005), Consumption pattern of consumers of different age groups (J. R. Rodge, 2001), Advertising and Sex (Dr Mukesh Dhunna, Dr Ajay Rajan,1996, B. S. Hundal and Sandeep Soni, 2005) , Advertising and Mothers (Stephen C. Cosmas, Nikki Yannopoulos,1981; Dr S. C. Sahoo and Zishan Ali 1996), Use of celebrities in advertisements, offers and gifts and its impact , misleading advertisements (Howard G. shutz, Marianne cases,1981; D.P.S Verma and Neeru

Kapoor, 2002, N. V. Sri Ranga Prasad and V. Shanker Reddy, 2004) , Advertising and perceptions of women organasitation (John B.Ford and Micheal S. Latour , 1993, Dr Harbhajan Bansal and Mr Ajay Dhaka, 2006), Advertising and professional views (Joel J. Davis , 1994), Advertising and Parent mediation (John Sherry and others, 1999), Advertising and children (Consumer , The Hindu 1999, Subir Bandyopadhya , Guruprit Kindra, Lavinia Sharp, 2001, R. Vaidyanathan, kara Chan and James U. Macneal2004), Ethics in advertising in advertising (Dr M. Dhanabhakyam , S. Geetha , 2006)

Analysis And Discussions

General impact of advertising on women

Table No.1: Table showing General Impact of Advertising on Women.

Statements	Response	Working Status	
		House Wife	Working Women
Watch advertisements	Not at all	7(5.8%)	11(9.2%)
	Rarely	33(27.5%)	29 (24.2%)
	some time	63 (52.5%)	61(50.8%)
	Often	17 (14.2%)	19 (15.8%)
Desire for products advertised	Not at all	25 (20.8%)	27 (22.5%)
	Rarely	40 (33.3%)	41 (34.2%)
	Some time	45 (37.5%)	40(33.3%)
	Often	10 (8.3%)	12 (10.0%)
Advertisements provide with information needed	Not at all	18 (15.0%)	22(18.3%)
	Rarely	25 (20.8%)	28 (23.3%)
	Some time	61(50.8%)	55(45.8%)
	Often	16(13.3%)	15(12.5%)
Believe in favourite model	Not at all	77(64.2%)	77(64.2%)
	Rarely	19(15.8%)	19 (15.8%)
	Some time	21 (17.5%)	18(15.0%)
	Often	3 (2.5%)	6(5.0%)
Advertisements influences drinking or smoking	Not at all	106(88.3%)	99 (82.5%)
	Rarely	5 (4.2%)	7 (5.8%)
	Some time	7 (5.8%)	10 (8.3%)
	Often	2(1.7%)	4 (3.3%)
Always dream of becoming a model	Not at all	78 (65.0%)	88 (73.3%)
	Rarely	16 (13.3%)	10 (8.3%)
	Some time	19 (15.8%)	10 (8.3%)
	Often	7 (5.8%)	12 (10.0%)
Advertisements influences purchases	Not at all	43 (35.8%)	52 (43.3%)
	Rarely	26 (21.7%)	36 (30.0%)
	Some time	40 (33.3%)	27 (22.5%)
	Often	11 (9.2%)	5 (4.2%)

Source: Primary Data

Table No 2: Table showing Independent Samples Test

Statements		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Watch advertisements	Equal variances assumed	.815	.368	.161	238	.873*
	Equal variances not assumed			.161	236.324	.873
Desire for products advertised	Equal variances assumed	.132	.717	.211	238	.833*
	Equal variances not assumed			.211	237.716	.833
Advertisements provide with information needed	Equal variances assumed	.817	.367	.845	238	.399*
	Equal variances not assumed			.845	237.639	.399
Believe in favourite model	Equal variances assumed	.298	.586	-.217	238	.828*
	Equal variances not assumed			-.217	237.140	.828
Advertisements influences drinking or smoking	Equal variances assumed	6.181	.014	-1.294	238	.197
	Equal variances not assumed			-1.294	227.830	.197*
Always dream of becoming model	Equal variances assumed	.007	.935	.591	238	.555*
	Equal variances not assumed			.591	237.173	.555
Advertisements influences purchases	Equal variances assumed	5.103	.025	2.277	238	.024
	Equal variances not assumed			2.277	254.537	.024*

Source: Primary Data* Significant @ 5% level of significance

In the above table No. 1, it is seen that 63% housewife and 61% working women watch advertisement sometimes. There are about 33% housewife and 29% working women who rarely watch advertisements. About 45% of housewife desire for the product that is advertised. 22.5% of working women don't desire for the product advertised.50.3% housewife feel that advertisement provide with information needed to buy the product. Only 2.5% of housewife and 5.0% working women believe in favorite model who advertise the product. Majority of housewife and working women said that advertisement does not influence drinking and smoking. 15.8% of housewife and working women always dream of becoming a model. A negligible numbers of housewife and working women feel that advertisement often influences purchases.

Thus, though the majority of the women watches advertisements, they rarely desire the advertised products. They are of the strong opinion that advertisements do provide them information to choose the product but at the end they use their own prudence to choose their product. They do not trust the message or an appeal made to them through as it is commercial and biased even though it comes from their favourite models or actors. Advertising neither influenced their drinking or smoking or their purchases nor dreamt of perusing their career in lucrative profession such as modelling.

The significance (2 tailed) values of the statements designed to test the general impact of advertising on women is more than 0.05 at 95% level of significance and therefore null

hypothesis is accepted. It means that the general impact of Advertising on working women and house wives is not significant.

Table No 3: Table showing Group Statistics on General Impact of advertising on women

Statements	Working Status	N	Mean	Std. Deviation	Std. Error Mean
Watch advertisements	House Wife	120	2.75	.770	.070
	Working Women	120	2.73	.837	.076
Desire for products advertised	House Wife	120	2.33	.901	.082
	Working Women	120	2.31	.933	.085
Advertisements provide with information needed	House Wife	120	2.63	.899	.082
	Working Women	120	2.53	.935	.085
Believe in favourite model	House Wife	120	1.58	.866	.079
	Working Women	120	1.61	.919	.084
Advertisements influences drinking or smoking	House Wife	120	1.21	.620	.057
	Working Women	120	1.33	.769	.070
Always dream of becoming model	House Wife	120	1.63	.953	.087
	Working Women	120	1.55	1.011	.092
Advertisements influences purchases	House Wife	120	2.16	1.021	.093
	Working Women	120	1.88	.903	.082

Source: Primary Data

Attitude of women towards Advertisements Table No.4: Table showing attitudes of advertisement towards advertisement.

Statements	Response	Working Status	
		House Wife	Working Women
All advertisements should be banned	Disagree	58(46.0%)	68 (54.0%)
	Neutral	51 (54.3%)	43 (45.7%)
	Agree	11 (35.0%)	9 (45.0%)
Watching advertisement Seems waste of time	Disagree	33 (41.8%)	46 (58.2%)
	Neutral	52 (47.3%)	58 (52.7%)
	Agree	35 (68.6%)	16 (31.4%)
Most advertisements are unnecessary	Disagree	29 (43.9%)	37(56.1%)
	Neutral	42(53.2%)	37(46.8%)
	Agree	49(51.6%)	46(48.4%)
Advertisements are highly uneducative	Disagree	28(42.9%)	37(56.1%)
	Neutral	55(49.1%)	57(50.9%)
	Agree	36(58.1%)	26(41.9%)
Advertisements are not informative source of products	Disagree	41(51.2%)	39(48.8%)
	Neutral	64(52.0%)	59(48.0%)
	Agree	15(40.5%)	22(59.5%)
Advertisements produce intense desire to buy products	Disagree	27(47.4%)	30(52.6%)
	Neutral	58(47.9%)	63(52.1%)
	Agree	35(56.5%)	27(43.5%)
Advertisements helps to make better selection	Disagree	18(58.1%)	13(41.9%)
	Neutral	49(49.5%)	50(50.5%)
	Agree	53(48.2%)	57(51.8%)
Advertisements is a waste	Disagree	38(50.7%)	37(49.3%)
	Neutral	55(46.6%)	63(53.4%)
	Agree	27(57.4%)	20(42.6%)
Advertisements forces people to buy the product that they don't need	Disagree	47(46.4%)	52(53.6%)
	Neutral	53(46.4%)	37(55.6%)
	Agree	48(58.1%)	51(41.9%)
Advertisements takes undue advantage of Vulgarity	Disagree	37(46.6%)	31(53.4%)
	Neutral	57(47.5%)	63(52.5%)
	Agree	36(38.1%)	26(41.9%)
Certain advertisements cannot be seen in the company of children or parents	Disagree	18(45.7%)	19(54.3%)
	Neutral	53(47.7%)	58(52.3%)
	Agree	51(54.3%)	43(45.7%)
Most of the advertisements are enaggerated	Disagree	28(59.6%)	19(40.4%)
	Neutral	54(50.9%)	52(49.1%)
	Agree	38(43.7%)	49(56.3%)
Advertisements has no utility or role to play in society	Disagree	47(45.6%)	56(54.4%)
	Neutral	53(50.5%)	52(49.5%)
	Agree	20(62.5%)	12(37.5%)

Source: Primary Data

Table No.4 shows the attitude of housewife and working women. 46% of housewives and 54% of working women. 41.8% of housewife and 58.2% of working women disagreed that the advertisement expenditure is a waste whereas 47.3% of housewife and 52.7% of working women remained neutral. 51.6% of housewife and 48.4% of working women felt that most of the advertisements are unnecessary.

58.1% of housewife and 41.9% working women agreed that advertisements are highly educative whereas 43.9% of the housewife and 56.1% of the working women disagreed that advertisement are educative. 40.5% of the housewife and 59.5% of the working women agreed that advertisements are not informative source of products whereas 51.2% of the housewife and 48.8% of the working women disagreed that advertisement are not informative. 56.5% of the housewife and 43.5% of the working women agreed that desire to buy the products was influenced by advertisement whereas 47.4% of the housewife and 52.6% of working women disagreed for the same. 48.2% of the housewife and 51.8% of the working women agreed that an advertisement helps them to do better selection. 57.4% of the housewife and 42.6% of the working women felt that advertisement is a waste. 46.4% of the housewife and 53.6% of working women disagreed that advertisements forces people to buy the product that they don't need. 59.6% of housewife and 40.4% of the working women disagreed that most of the advertisements are exaggerated. 62.5% housewife and 37.5% working women agreed that advertisement has no utility to play in society whereas 50.5% of the housewife and 49.5% of the working women prefer to remain neutral about role of advertisement that it plays in the society.

Table 5: Table showing Group Statistics

	Working Status	N	Mean	Std. Deviation	Std. Error Mean
All advertisements should be banned	House Wife	120	1.61	.652	.060
	Working Women	120	1.51	.635	.058
Watching advertisements seems waste of time	House Wife	120	2.02	.756	.069
	Working Women	120	1.75	.677	.062
Donot buy advertised products	House Wife	120	1.98	.667	.061
	Working Women	120	1.86	.690	.063
Advertisements are highly uneducative	House Wife	120	2.06	.737	.067
	Working Women	120	1.91	.722	.066
Advertisements are not informative source of products	House Wife	120	1.78	.651	.059
	Working Women	120	1.86	.702	.064
Advertisements produce intense desire to buy products	House Wife	120	2.07	.719	.066
	Working Women	120	1.98	.692	.063
Advertisements helps to make better selection	House Wife	120	2.29	.715	.065
	Working Women	120	2.37	.673	.061

Advertisements is a waste	House Wife	120	1.91	.733	.067
	Working Women	120	1.86	.677	.062
Advertisements forces people to buy the product that they don't need	House Wife	120	2.01	.874	.080
	Working Women	120	1.83	.816	.075
advertisements takes undue advantage of Vulgarity	House Wife	120	2.09	.745	.068
	Working Women	120	1.96	.691	.063
Certain advertisements cannot be seen in the company of children or parents	House Wife	120	2.32	.722	.066
	Working Women	120	2.20	.693	.063
Most of the advertisements are exaggerated	House Wife	120	2.10	.760	.069
	Working Women	120	2.25	.713	.065
Advertisements has no utility or role to play in society	House Wife	120	1.79	.744	.068
	Working Women	120	1.63	.660	.060

Source: Primary data

Table 6: Independent Samples t- Test

Statements		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
All advertisements should be banned	Equal variances assumed	.118	.731	1.204	238	.230*
	Equal variances not assumed			1.204	237.835	.230
Watching advertisements seems waste of time	Equal variances assumed	.001	.980	2.880	238	.004
	Equal variances not assumed			2.880	235.157	.004*
Don't buy advertised products	Equal variances assumed	2.278	.133	1.332	238	.184*
	Equal variances not assumed			1.332	237.734	.184
Advertisements are highly un educative	Equal variances assumed	.007	.935	1.593	238	.112
	Equal variances not assumed			1.593	237.900	.112*
Advertisements are not informative source of products	Equal variances assumed	.197	.658	-.859	238	.391*
	Equal variances not assumed			-.859	236.651	.391
Advertisements produce intense desire to buy products	Equal variances assumed	.853	.357	1.007	238	.315*
	Equal variances not assumed			1.007	237.650	.315
Advertisements helps to make better selection	Equal variances assumed	.340	.560	-.837	238	.403*
	Equal variances not assumed			-.837	237.135	.403
Advertisements is a waste	Equal variances assumed	.667	.415	.549	238	.584*
	Equal variances not assumed			.549	236.514	.584
Advertisements forces people to buy the product that they do not need	Equal variances assumed	.280	.597	1.679	238	.095*
	Equal variances not assumed			1.679	236.888	.095
advertisements takes undue advantage of Vulgarity	Equal variances assumed	1.782	.183	1.438	238	.152*
	Equal variances not assumed			1.438	236.671	.152
Certain advertisements	Equal variances assumed	1.189	.277	1.277	238	.203*

cannot be seen in the company of children or parents	Equal variances not assumed			1.277	237.620	.203
Most of the advertisements are exaggerated	Equal variances assumed	.041	.840	-1.576	238	.116*
	Equal variances not assumed			-1.576	237.023	.116
Advertisements has no utility or role to play in society	Equal variances assumed	.407	.524	1.744	238	.082*
	Equal variances not assumed			1.744	234.712	.082

Source: Primary Source * Significant @ 5% level of significance

Thus from the above discussion, it can be concluded that attitude of the women in general towards advertisement is positive and favourable though they are not carried away totally by the gimmicks of misleading advertisements.

The significant values of various statements designed to test the attitude of working women and house wives as discussed in table no 6 are more than 0.05 at 5% level of significance and therefore the null hypothesis is accepted. It means that the attitude of working women and house wives towards Advertising is not significant.

Behaviour of women towards Advertisements

Table No.7: Table showing behaviour of women toward advertisement.

Statements	Response	Working Status	
		House Wife	Working Women
Advertisement is essential	Strongly Disagree	9(7.5%)	7(5.8%)
	Somewhat disagree	12(10.0%)	14(11.7%)
	Feel Neutral	28(23.3%)	30(25.0%)
	Somewhat Agree	43(35.8%)	39(32.5%)
	Strongly Agree	28(23.3%)	30(25.0%)
Advertisements are Valuable source of information about local sales	Strongly Disagree	4(3.3%)	6(5.0%)
	Somewhat disagree	17(14.2%)	14(11.7%)
	Feel Neutral	31(25.8%)	26(21.7%)
	Somewhat Agree	39(32.5%)	41(34.2%)
	Strongly Agree	29(24.2%)	33(27.5%)
Advertisements are truthful and ethical	Strongly Disagree	10(8.3%)	12(10.0%)
	Somewhat disagree	11(9.2%)	29(24.2%)
	Feel Neutral	57(47.5%)	46(38.3%)
	Somewhat Agree	33(27.5%)	22(18.3%)
	Strongly Agree	9(7.5%)	11(9.2%)
Advertisements are amusing and entertaining	Strongly Disagree	4(3.3%)	3(2.5%)
	Somewhat disagree	7(5.8%)	8(6.7%)
	Feel Neutral	36(30.0%)	34(28.3%)
	Somewhat Agree	37(30.8%)	50(41.7%)
	Strongly Agree	36(30.0%)	25(20.8%)
From advertising I learn about Fashion and products to impress others	Strongly Disagree	18(15.0%)	19(15.8%)
	Somewhat disagree	20(16.7%)	19(15.8%)
	Feel Neutral	36(30.0%)	32(26.7%)

	Somewhat Agree	23(19.2%)	27(22.5%)
	Strongly Agree	23(19.2%)	23(19.2%)
Advertising helps us to raise standard of living	Strongly Disagree	13(10.8%)	15(12.5%)
	Somewhat disagree	24(20.0%)	23(19.2%)
	Feel Neutral	36(30.0%)	37(30.8%)
	Somewhat Agree	33(27.5%)	30(25.0%)
	Strongly Agree	14(11.7%)	15(12.5%)
Advertising result in better products for public	Strongly Disagree	3(2.5%)	6(5.0%)
	Somewhat disagree	17(14.2%)	13(10.8%)
	Feel Neutral	45(37.5%)	43(35.8%)
	Somewhat Agree	38(31.7%)	46(38.3%)
	Strongly Agree	17(14.2%)	12(10.0%)
Advertising tells which brand have the features I am looking for	Strongly Disagree	5(4.2%)	6(5.0%)
	Somewhat disagree	12(10.0%)	12(10.0%)
	Feel Neutral	41(34.2%)	35(29.2%)
	Somewhat Agree	37(30.8%)	45(37.5%)
	Strongly Agree	25(20.8%)	22(18.3%)
Advertising promotes good values in the society	Strongly Disagree	14(11.7%)	14(11.7%)
	Somewhat disagree	21(17.5%)	31(25.8%)
	Feel Neutral	42(35.0%)	42(35.0%)
	Somewhat Agree	37(30.8%)	28(23.3%)
	Strongly Agree	6(5.0%)	5(4.2%)
In general advertising results in lower price	Strongly Disagree	14(11.7%)	11(9.2%)
	Somewhat disagree	37(30.8%)	44(36.7%)
	Feel Neutral	50(41.7%)	41(34.2%)
	Somewhat Agree	16(13.3%)	20(16.7%)
	Strongly Agree	3(2.5%)	4(3.3%)
Vulgarity in advertising today is essential	Strongly Disagree	52(43.3%)	55(45.8%)
	Somewhat disagree	18(15.0%)	22(18.3%)
	Feel Neutral	31(25.8%)	27(22.5%)
	Somewhat Agree	13(10.8%)	11(9.2%)
	Strongly Agree	6(5.0%)	5(4.2%)

Source: Primary Data

It is seen from the above table No.7 that , most of the women working and house wives are of the opinion that advertisements is essential in their day today life full of happenings without which it is difficult to carry out their day to day shopping .

Advertisement does provide them valuable information about the product and its availability locally. This is true as more than 50% of the working women and house wives agreed that advertisements provides them about the information about the product- where it is available, its technical specification, and other details. However the respondents were reserved about their opinion on its truthfulness and ethical aspect. Majority of them preferred to remain neutral on this issue. More than 60% of the women- working and house wives agreed that

advertisements do entertains them or supports financially the programmes, events, games etc on T.V though around 30% remained neutral and reserved on its entertainment aspect.

Women learn about new fashion or arrival of new product through advertisements. It acts as a source of information about the product and services. This helps them to move along with time and new trend in the society. Further without any reservation majority of the women agreed that, it helps them and their family to raise / improve their standard of living by choosing the product that they want and which is as per their requirement which they are looking for and at a reasonable price.

It was also seen based upon their responses that they are not happy with the values that are imparted, the way advertisements are presented and the use of women as an object. Their silence in this matter is more vocal in assuming that an advertisement does not promote any values in the society. Further, majority of them were also of the opinion that vulgarity in advertisements is not essential and can be used only if the situation demands so that it will not disturb the moral fabric of the society.

Table 8 : Table Group Statistics on behaviour of women towards advertisements

	Working Status	N	Mean	Std. Deviation	Std. Error Mean
Advertisement is essential	House Wife	120	3.58	1.172	.107
	Working Women	120	3.59	1.156	.106
Advertisements are Valuable source of information about local sales	House Wife	120	3.60	1.103	.101
	Working Women	120	3.68	1.146	.105
Advertisements are truthful and ethical	House Wife	120	3.17	.990	.090
	Working Women	120	2.93	1.094	.100
Advertisements are amusing and entertaining	House Wife	120	3.78	1.047	.096
	Working Women	120	3.72	.954	.087
From advertising I learn about Fashion and products to impress others	House Wife	120	3.11	1.314	.120
	Working Women	120	3.13	1.334	.122
Advertising helps us to raise standard of living	House Wife	120	3.09	1.174	.107
	Working Women	120	3.06	1.204	.110
Advertising result in better products for public	House Wife	120	3.41	.983	.090
	Working Women	120	3.38	.979	.089
Advertising tells which brand have the features I am looking for	House Wife	120	3.54	1.060	.097
	Working Women	120	3.54	1.060	.097
Advertising promotes good values in the society	House Wife	120	3.00	1.077	.098
	Working Women	120	2.83	1.051	.096
In general advertising results in lower price	House Wife	120	2.64	.942	.086
	Working Women	120	2.68	.970	.089

Source : Primary data

Table 9: Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Advertisement is essential	Equal variances assumed	.000	1.000	-.111	238	.912*
	Equal variances not assumed			-.111	237.957	.912
Advertisements are Valuable source of information about local sales	Equal variances assumed	.033	.856	-.516	238	.606*
	Equal variances not assumed			-.516	237.652	.606
Advertisements are truthful and ethical	Equal variances assumed	1.250	.265	1.794	238	.074*
	Equal variances not assumed			1.794	235.687	.074
Advertisements are amusing and entertaining	Equal variances assumed	1.577	.210	.516	238	.607*
	Equal variances not assumed			.516	235.996	.607
From advertising I learn about Fashion and products to impress others	Equal variances assumed	.159	.691	-.146	238	.884*
	Equal variances not assumed			-.146	237.946	.884
Advertising helps us to raise standard of living	Equal variances assumed	.015	.901	.217	238	.828*
	Equal variances not assumed			.217	237.845	.828
Advertising result in better products for public	Equal variances assumed	.095	.758	.263	238	.793*
	Equal variances not assumed			.263	237.997	.793
Advertising tells which brand have the features I am looking for	Equal variances assumed	.025	.875	.000	238	1.000*
	Equal variances not assumed			.000	238.000	1.000
Advertising promotes good values in the society	Equal variances assumed	.175	.676	1.274	238	.204*
	Equal variances not assumed			1.274	237.854	.204
In general advertising results in lower price	Equal variances assumed	.207	.649	-.338	238	.736*
	Equal variances not assumed			-.338	237.796	.736

Source: Primary Data * Significant @ 5% level of significance

Further, the ‘ t’ test significant values (2 tailed) of various statements designed to test hypothesis with regards to the behaviour of the working women and house wives towards advertisements are more than 0.05 at 5% level of significance and therefore the null hypothesis

formed for the purpose is accepted meaning thereby behaviour of working women and house wives towards Advertising is not significant.

Table 10: Summary of Hypothesis Testing

Sr No	Null Hypothesis	Accepted/Rejected
1	Behaviour of working women and house wives towards Advertisements is not significant	**Accepted**
2	Attitude of working women and house wives towards Advertisements is not significant	**Accepted**
3	Behaviour of working women and house wives towards Advertisements is not significant	**Accepted**

Conclusion

Most of the women have televisions with cable connection at home. In today's world, it is rare to find people/women who don't have cable connection at home. They spent on an average 30 minutes in watching T.V. Women have lots of responsibilities which they have to fulfil besides spending time in watching T.V. The study also revealed that color is the only reason which attracts them towards advertisements.

Very few women are owners of music system. Majority of women spend their money on households and very few women spend on buying mobile and other electronic gadgets. The result shows that their self interest influences them to purchase product which they want to buy followed by friends.

Majority of working women watch advertisements sometimes so also the housewives. Thus by watching serials, music, entertainments, people can't ignore advertisement. Around 34.2% of working women rarely desire for the product which is advertised as compared to housewives i.e. 33.3%

Maximum number of women both working and housewives felt that the advertisement sometimes provides the information which is required to buy the products. The result also shows that most of the women are not influenced to smoking or drinking by watching advertisements. Less than half of the samples are not influenced by advertisement in purchasing decision of a product.

The survey was also conducted to find out the attitude of women towards advertisement. Substantial number of women i.e. working women and housewives felt that advertisement should not be banned. Large amount of working women felt neutral that watching advertisement is waste of time. The study also revealed that more than half of working women disagreed that most of advertisements are unnecessary, while most of housewives felt neutral about the same.

Greater number of working women felt neutral whereas majority of housewives agreed that advertisements are highly uneducated. Majority of housewives and working women felt that advertisements are not informative source of product. Advertisements attract both housewives and working women to buy the product they desire. Further, it was also revealed that they can make a better choice without the help of advertisements.

They also felt that advertisement is a waste. Majority of women also disagreed that advertisements forces them to buy the product that they don't need. Negligible number women felt that advertisement takes undue advantages of vulgarity. They also felt that most advertisements are exaggerated. More than half of respondents i.e. working and housewives combined both agreed that advertisement is essential. It was also revealed from the study that advertisement is a valuable source of information about the local sales.

Majority of housewife and working women felt neutral that advertisements are useful and ethical. About 72.5% of women were of the opinion that advertisements are not amusing and entertaining. However they felt that advertising does not helps them to raise the standard of living.

Suggestions

Based upon the analysis, we suggest the following for the improvement of advertisements in particular and advertisement industry in general.

- There is a need of a separate statutory agency to monitor advertisement in all forms.
- Vulgarity in advertisement, use of women as an objects or use of children must be minimized and situation based.
- Advertisements message before it is aired must be checked for its technical authenticity.
- Information about women viewers can be useful for designing the messages in advertisements.
- Models endorsing or testifying the products must be made liable in case if the product fails its test or the tall claims made by them.
- The use of women as an object or commodity must be stopped completely or it must be situation based.
- Advertisements of various health care products, lingerie or which contains an objectionable content must be severely regulated statutorily.
- There are various self regulating agencies such as Advertising standard council of India. Advertisers and agencies association of India etc. These self regulating agencies must be

providing with statutory powers to deal with complaints against ant advertisements or advertisers.

- The time and the space provided to advertised the product on all medias must be regularized completely.

Research Gap

The study is restricted to only women- working and house wives. However, its scope can be further broadened by including other participants of advertising industry such as children, students, senior citizens, government etc.

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15. Influence of Social Media Advertisement on Consumer Buying Behaviour

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Abstract

In the present era of information outburst advertisements play an important role in delivering information about the product and services and creating an impact on the consumers buying behaviour. Social media advertising has a huge potential for the marketers as ninety per cent of the internet users use social media in some way or the other. The present study aims to understand the consumer's social media engagement profile, assess the perception of the consumers towards social media advertising and also to establish whether the social media advertising influences consumer behaviour. The findings of the study reveals that the consumers consider usage of social media networking site is must and the consumer buying behaviour is influenced by the social media advertisements in various ways most importantly influencing decision & perception of the respondents, by keeping consumer up-to-date with the product and market information, helps in comparing various brands and search for the desired brand.

Key words: Buying behaviour, Advertising, influencing, perception, social,

Introduction

In the present era of information outburst advertisements play an important role in delivering information about the product and services and creating an impact on the consumers buying behaviour. Advertisements are known for creating product awareness in the minds of the potential consumer and help them take their purchase decision. Thus marketers use different modes of such communication to influence the consumers towards the product and services offered by them. The digital revolution and the advent of the technology has given pace for social network to grow exponentially and marketers use this as medium in attracting customer and promote their products and services by influencing their behaviour towards their offers**(Husain, 2016).** Social media advertising has a huge potential for the marketers as ninety per cent of the internet users use social media in some way or the other. The social media

emerged in the early days with just usage of internet for sharing information but today it is become an inevitable part of our daily lives. The number of social media network users in India has increased form 140.23 million in 2015 to 226.06 million in 2018 and most popular sites being used are Facebook and You tube **(Statista Portal)**. India is the second largest online market behind China. People are become aware of the power and potential of social media as a medium of communication. It is a major resource for small as well as big businesses to promote their brands on the internet. Marketers have made use of internet's social platforms to deliver commercial messages to potential consumers. This segment of marketing is very often known as social media advertising or E-marketing. In Social media advertising the advertisers follow their consumers on the social media platforms wherever they go and whatever they do to target them and communicate through these platforms. Through social media advertising the business firms are able to deliver correct information to influence the consumer in developing brand loyalty.

Literature review

(Pütter, 2017) assessing the impact of social media on branding and marketing states that use of social media can improve the customer engagement. **(Stoica, 2014)** attempted to establish the impact of social media on consumer buying behaviour. The study found that social media networks influence the behaviour of consumer and the personalised marketing information posted on these platforms persuade them to adapt to certain ideas or practices. **(Husain, 2016)** through their study focused on perception of consumers towards social media marketing and its role in influencing customer in favour of purchase of products. The study suggested that marketers can use social media as an effective marketing tool for product positioning in the minds of the consumers as social media helps in creating a strong desire for the product in the mind of the consumer. **(Gattani, 2018)**in a theoretical approach to the role of digital and social media marketing in consumer behaviour mentioned that mobile display advertisements have no effect but they do lift the attitudes and intentions of consumer for their high involvement. According to **(Perumal, 2018)** social media environment is very easy to apply and reach the customer. It provides convenience to consumers to achieve what they are looking for. Marketers can easily predict the consumer buying decisions as there exists a positive significant linear relationship between social media marketing and consumer behaviour. **(Chitharanjan, n.d.)**suggested that satisfaction level of customer to social media advertising is high but still businesses must carry out appropriate advertisement using such media channels. **(Kyule & United, 2017)** found lack of significant relationship between social media channels and social media targeting consumers but there is a significant positive relationship between influencing

factors of social media channels buying behaviour and social media targeting as an effective element of digital marketing.

Objective of the study

The present study aims to understand the consumer's social media engagement profile, assess the perception of the consumers towards social media advertising and also to establish whether the social media advertising influences consumer behaviour.

Methodology

Research design adopted for this study is exploratory using questionnaire as a research instrument. Since the study is about social media as a communication tool, the same was used to collect the data too. Google forms were circulated through social media requesting only the social media users to fill the questionnaire and the responses of 108respondents were obtained. Descriptive analysis was used to analyse the data using mean, mode, percentage and graphs.

Results and Discussion

1) Assessment of Demographic profile of the Respondents

Table 1: Demographic profile of the Respondents

Category		Percentage of respondents
Gender	Male	32.4%
	Female	67.6%
Age	Below 20	16.7%
	21-30	45.4%
	31-40	15.7%
	41-50	17.8%
	51-60	4.6%
	Above 60	-
Educational Qualification	Up to Matriculation	12.3%
	Up to Graduation	50.9%
	Post Graduate	28.7%
	Others	8.1 %
Occupation	Student	28.6%
	Service	43.8%
	Self Employed	7.6%
	Profession	17.1%
	Others	2.9%
Annual Family Income	Less than 5 lac	66.3%
	5lac – 10 lac	28.3%
	10 lac -15 lac	4.3%
	More than 15 lac	1.1%

Before any constructive analysis it is necessary to know the demographic profile of the respondents. Based on the data gathered it is seen in *table one*that the sample is dominated by the female respondents and majority belong to the younger group up to 30 years of age and few

between 31 to 60 and none above 60 years. Educational profile also shows that all the respondents are educated and a good number of respondents are with graduation and post-graduation. Higher percentage of respondent is from service class and students and some into profession and self-employment too. Majority of the respondents are with income level less than 5 lac.

2) Assessment of Respondent profile of Social networking and their engagement through social media advertisements

Table 2: Respondent profile of Social networking

Constructs		No. of Respondents	% of Respondents
Is Social networking important	Yes	103	95.4
	No	05	4.6
Social Media Network most frequently used by the respondents.	Facebook	62	57.4
	Youtube	70	64.9
	Twitter	9	8.3
	Linked In	9	8.3
	Google+	28	25.9
	Pinterest	9	8.3
	Instagram	46	42.6
	Others	30	27.8
Frequency of access to Social Media Networking sites	Very often	28	25.9
	Often	40	37
	Frequently	18	16.7
	Sometimes	20	18.5
	Rarely	2	1.9
Does the respondent checks the advertisement posted on Social Media Networking site?	Always	11	10.2
	Occasionally	23	21.3
	Sometimes	36	33.3
	Rarely	30	27.8
	Never	8	7.4
Does the advertisement posted on Social Media Networking site motivate the respondent to visit the particular site?	Yes	23	21.3
	No	21	19.4
	Sometimes	64	59.3
How often does it motivate the respondent to visit the particular site?	Always	3	2.8
	Often	19	17.6
	Sometimes	49	45.4
	Rarely	29	26.9
	Never	8	7.4
Content element of the advertisement that motivates the respondent to visit particular site.	Product information	50	46.3
	Offers	49	45.4
	Customer Reviews	44	40.7
	Price	39	36.1
	Visuals and Slogans	21	19.4
	Others	12	11.1
Whether the respondent prefer to share	Yes	19	17.6

the link of the Social Media networking site having special offer on products to friends & family?	No Sometimes	55 34	50.9 31.5
Whether the respondents prefer to buy product advertised on Social MediaNetworking site?	Yes No Sometimes	18 38 52	16.7 35.2 48.1
Ever purchased any product advertised on Social Media Networking site.	Yes No	61 47	56.5 43.5
Whether the respondent searches for the product information on Social MediaNetworking site before making Purchasing decision?	Always Often Sometimes Rarely Never	34 29 27 8 10	31.5 26.9 25 7.4 9.3
Respondents opinion about the information posted on Social Media Networking site:	Valuable Relevant Influential Credible Honest	39 39 48 3 2	36.1 36.1 44.4 2.8 1.9
Does the information searched on Social Media Networking site help you to make purchase decision?	Yes No Sometimes	50 14 44	46.3 13 40.7

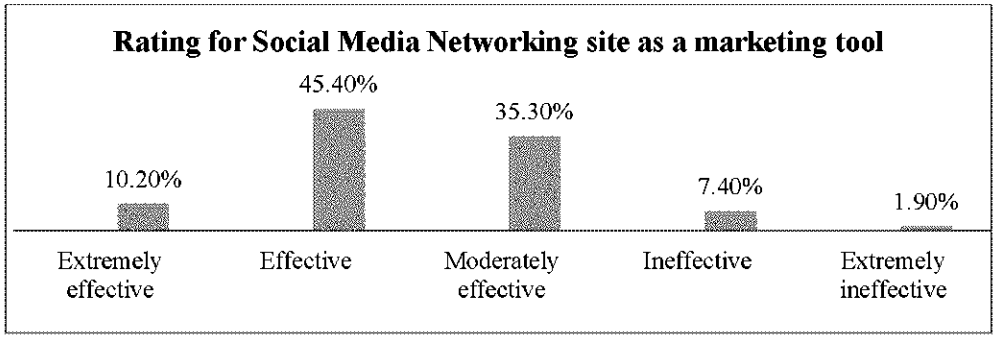
To assess the influence of social media advertisement on the consumer buying behaviour, it is necessary to understand the respondents are engagement through social networking in general and through social media advertisements in particular. Table two shows analysis of the respondent profile of social media engagement. The analysis reveals that for 95.4% of the respondent Social networking is important. Among the various social media networks used by the respondent You Tube, Facebook and Instagram showed high frequency and highest were the You Tube users. Majority of the respondents have the access to these sites often and very often with around 63% respondent in this response ranges. In particular to the respondent engagement in Social media Advertisement it reflects moderate involvement in checking the advertisements posted on their social media sites occasionally or sometimes and 80% of them mentioned that they are motivated by the advertisements to visit that particular site sometimes or rarely. The content elements of the social media advertisement that motivate the respondents to visit the sites are the product information with highest response followed by offers and customer reviews. With reference to sharing of the links of the offers of products advertised on social media, around 17% said yes they prefer to share whereas 31% said sometimes they share such links. Majority of the respondents have shown their preference towards buying goods advertised online and 56.5% have made such purchases. But more than 80% respondents accepted that they prefer to search

more information of the product advertised through social media before they actually make their purchase decision among them 31.5% always have a practice to make search while do it often or sometimes. 46.3% of the respondents believe searching information before purchasing the product surely helps them in making purchase decision where as 40.7% said sometimes it helps them in making such decision. With regard to the quality of information posted on the social networking media sites, the respondents are of the opinion that this information is valuable, relevant and incredible for them.

3) Assessment of influence of social media advertisement on consumer buying behaviour

- **Respondents rating for Social Media Networking site as a marketing too**

Figure 1: Rating for Social Media Networking site as a marketing tool.



The above analysis seen through *figure 1*, shows that 45.04 % of respondent finds it effective, 10.20% find it extremely effective and 35.30% find it moderately effective. Thus it is proved to be a valuable marketing tool in supporting consumer engagement in social media.

- **Perception of respondent about Social Media Advertisement**

The below analysis is done under Five point Likert Scale with responses ranging from Strongly agree, Agree, Neutral, Disagree and Strongly disagree. These responses are weighted as 5,4,3,2, and 1 respectively. The sum of the weights is divided by 5 to get the criterion mean of 3. The responses with mean scores more than 3 are considered as positive and less than 3 are considered negative.

Table 3: Perception of respondent about Social Media Advertisement

Constructs	Mean score of responses
Social Media Advertisement helps to explore products easily	3.86
Social Media Advertisement are more informative & interactive than traditional advertisement	3.75
Offers of products advertised on Social Media Site are Value For Money	3.54
The visuals & slogans of advertisements of product on Social Media	3.68

Network sites make it more memorable	
Products advertised on Social Media sites gives pleasant feeling & satisfaction	3.47
Social Media Networking Sites have potential to influence consumer buying behaviour	3.85

As seen in *table 3*, the mean scores for all the constructs framed to assess the perception of the respondents towards social media advertisement are above the criterion mean 3. Thus we can conclude that the respondents agree to all the constructs and have positive perception about social media advertisements considering it to have potential to influence consumer buying behaviour. The maximum mean scores are calculated for its "help in exploring products easily" as well as "being informative and interactive than traditional advertisement".

- **Influence of Social Media Advertising on consumer buying behaviour**

The below analysis is also done using Five point Likert Scale with responses ranging from Strongly agree, Agree, Neutral, Disagree and Strongly disagree. These responses are weighted as 5,4,3,2, and 1 respectively. The sum of the weights is divided by 5 to get the criterion mean of 3. The responses with mean scores more than 3 are considered as positive and less than 3 are considered negative.

Table 4: Influence of Social Media Advertising on consumer buying behaviour

Constructs	**Mean score of responses**
It influences the decision & perception of a consumer	3.94
It makes the consumer buy things that is really needed	3.44
It helps consumer to buy best brand for best price	3.57
It helps to keep consumer up-to-date with products available in the market	3.84
It helps the consumer to compare various brands	3.79
It improves consumer's standard of living	3.40
It helps to search the brand desired by the consumer	3.72

Table 4 shows the mean scores of all the constructs framed to analyse the influence of social media advertisement on consumer buying behaviour. The mean scores for all the constructs show positive results (more than 3) concluding that the consumer buying behaviour is influenced by the social media advertisements in various ways most importantly influencing their decision & perception, by keeping consumer up-to-date, helps in comparing various brands and search for the desired brand.

Conclusion

The advent of social media as a marketing tool has transfigured the traditional marketing and brought marketers closer to their potential consumers to know their needs and influence

them through offers that best suits to their needs and desires. In this new era of marketing the relationship between the marketers and the consumers is become more connected. The marketers need to provide the consumers with the information the consumer looks for to enhance their engagement in social media advertisement and thus develop brand loyalty. The marketer that is able to deliver correct information to the right target through the advertisement has an excellent chance to develop brand loyalty and influence the buying behaviour of the consumer. The present generation is techno literate, techno savvy and even dependent on technology and technology is the top choice for communication. Thus the increasing access to social media has led to develop a rapport with the consumers. The study concludes that the Social media marketing through posting advertisements on the social networking sites has become an important element of the promotion of the product.

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16. Measuring Customer Based Brand Equity Using Aaker's Model

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Abstract

Building a strong brand requires startegic and long term planning on the part of marketers. Professional marketrs requires to maintain and build strong brand and protect the individual brand. It implies the added value of the product which has both psychological and financial value to a firm. This paper attempts to examine the applicability of customer based brand equity model developed by David Aaker in the Indian context. A survey was conducted to collect the perceptions of consumers on brand of network and handset providers. Statistical analysis was performed to test the reliability of the scales, and the results showed Cronbach's Alpha value to be quite satisfactory, ranging from 0.65 to 0.88. Further, correlation analysis showed significant relationship of brand equity with all four dimensions for overall handset and network provider. Stepwise regression analysis found that brand association defined brand equity for handset providers whereas brand association and perceived quality defined brand equity in case of network provider. Thus, the study provides empirical evidence of creating higher level of perceived quality and brand association to build a strong and superior brand equity in India.Overall, the findings indicate that Aaker's model may not be applicable in the Indian market.

Keywords: Brand equity, Aaker's model, brand association, perceived quality, brand loyalty, brand awareness

Introduction

Branding is the art of aligning what you want, people to think about your company with what people actually think about your company and vice- versa. Branding is endowing products and services with the power of a brand. Branding can be applied virtually anywhere a consumer has a choice.

The American Marketing Association defines 'A Brand' as a name, term, sign, symbol or a design or a combination of them intended to identify the goods and services of one seller or a group of seller and differentiate them from those of competitors.

A product is something that is made in a factory and a brand is something that is brought by a customer. A product can be copied by a customer, but a brand is unique. A brand is something that resides in minds of consumer.

Brand Equity is the value built-up in brand. It is measured based on a how much a customer is aware of the brand. It is the added value endowed to product and services. It also depends on how consumers think, feel, and act with respect to the brand, as well as the prices, market share and profitability that the brand commands for the firm. It is an important intangible asset that has psychological and financial value to the firm.

Consumer's perception and attitude are collectively known as consumer brand equity. Consumer based brand equity can also be defined as the differential effect that brand knowledge has on consumer response to the marketing of brand; it may be a positive or a negative. Brand equity arises from differences in consumer response and the differences in response are a result of consumer knowledge about the product. There are different methods to measure customer based brand equity. In the present study Aaker model is used to measure the customer based brand equity.

Former UC-Berkeley marketing professor, David Aaker has defined it as "Brand Equity is a set of assets (and liabilities) linked to a brands name and symbol that adds to (or subtracts from) the value provided by a product or service to a firm and/or that firm's customer". David Aaker views brand equity as a five categories of a brand assets and liabilities - Brand Loyalty, Brand awareness, Perceived quality, Brand association and Overall Brand Equity. According to Aaker, a particularly important concept for building brand equity is brand identity- the unique set of brand association that represents what brand stands for and promises to customer. Therefore, building and managing brand equity from the customer's point of view is very essential and is attracting increased investments from today's marketers.

Customer Based Brand Equity

The brand equity can be approached from the perspective of the individual consumer. The basic premise with customer-based brand equity is that the power of a brand lies in the minds of consumers and what they have experienced and learned about the brand over time. The

advantage of conceptualising brand equity from the consumer's perspective is that it enables managers to consider specifically how their marketing program improves the value of their brands. Though the eventual goal of many marketing programs is to increase sales, it is first necessary to establish knowledge structures for the brand so that consumers respond favourably to marketing activity for the brand. (Keller, 1993)

Conceptualising brand equity from the consumer's perspective is useful because it suggests both specific guidelines for marketing strategies and tactics and areas where research can be useful in assisting managerial decision making. Two important points emerge from this conceptualization. First, marketers should take a broad view of marketing activity for a brand and recognise the various effects it has on brand knowledge, as well as how changes in brand knowledge affect more traditional outcome measures such as sales. Second, markets must realise that the longterm success of all future marketing programs for a brand is greatly affected by the knowledge about the brand in memory that has been established by the firm's short term marketing efforts. In short, because the content and structure of memory for the brand will influence the effectiveness of future brand strategies, it is critical that managers understand how their marketing programs affect consumer learning and thus subsequent recall for brand-related information (Keller, 1993)

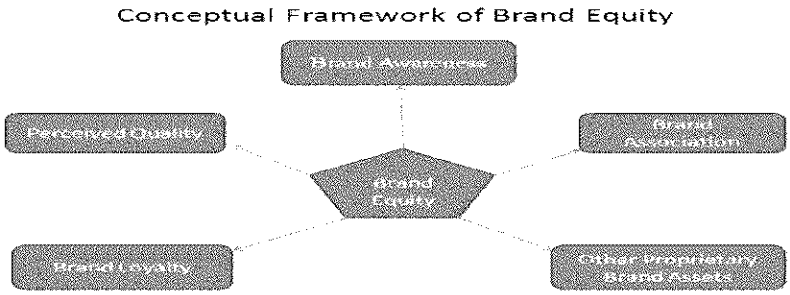
A brand equity view was expressed when Aaker (1991) defined it as "a set of assets and liabilities linked to a brand, its name and symbol that add to or subtract from the value provided by a product or services to a firm and/or that firm's customers," where he clearly stated that customers were the recipients of brand value. According to the Aaker (1991), brand equity is a multidimensional concept. He identified five dimensions of brand equity as brand equity as brand awareness, brand associations, perceived quality, brand loyalty, and the other proprietary brand assets such as patents, trademarks and channel relationships

Conceptual Framework And Research Hypotheses

A conceptual framework for measuring customer-based brand equity is developed by using David Aaker(as shown in figure 1) five dimensions such as Brand Awareness, Brand associations, Perceived quality, Brand loyalty and Other proprietary brand assets like patents, trademarks and channel relationships. If managed well, these assets add value to the product or service and create additional customer satisfaction, which, in turn, provide a number of benefits to the firm. (Aaker 1991). This model depicts that customer perceived brand equity is positively

related to all four dimensions i.e. perceived quality, brand awareness, brand association and brand loyalty.

Figure 1 conceptual frame work



Perceived quality: perceived quality is the evaluation of customer's about the overall quality or superiority of the product (or services). This quality or superiority is after comparison to competitive products (or services). Perceived quality will directly influence purchase decisions and brand loyalty, especially when a buyer is not motivated or able to conduct a detailed analysis. It gives consumers a good reason to buy the brand allows the brand to differentiate itself from its competitors, to charge a premium price, and to have a strong basis for brand extension (Aaker, 1991). It can also support a premium price which, in turn, can create gross margin that can be reinvested in brand equity. Further, perceived quality can be the basis for a brand extension.

Brand Awareness: (Keller, 1993)defines awareness as " the customers' ability to recall and recognize the brand as reflected by their ability to identify the brand under different conditions and to link the brand name, logo, symbol, and so forth to certain associations in memory". (Aaker, 1991)defined brand awareness as the ability of potential buyers to identify and recall that a brand is a member of a certain product category. Brand awareness is the strength of a brand's presence in the consumer's mind. According to (Keller, 1993)brand awareness is made up of brand recall and recognition. While brand recognition is the ability of consumers to correctly identify that he/she has heard of the brand before, brand recall deals with the consumer's ability to retrieve the brand from memory when given cues related to product category, needs, and purchase or usage situation. Brand awareness can be a sign of quality and commitment, letting consumers become familiar with a brand and helping them to consider it at the point of purchase (Aaker, 1991)

Brand Association: Associations represent the basis for purchase decision and for brand loyalty (Aaker, 1991). Brand associations consist of all brand-related thoughts, feelings, perceptions, images, experiences, beliefs, attitudes (Kotler and Keller 2006, p. 188). (Aaker, 1991)defined brand association as "anything linked in memory of a consumer to a brand". The underlying value of a brand name is often based on specific associations linked to it. Strong and favourable brand associations contribute towards higher brand equity. A set of associations, usually organised in some meaningful way, forms a brand image. Brand associations create value for the firm and its customers by helping to process/retrieve information, differentiate the brand, create positive attitudes or feelings, and provide a reason to buy as brand and form a basis for extensions (Aaker, 1991).He contends that associations and the image of a brand in a consumer's memory represent the basis for purchase decisions and for brand loyalty.

Brand Loyalty: Loyalty is a core dimension of brand equity. Brand loyalty was defined by (Aaker, 1991)as "the attachment that a customer has to a brand". It reflects how likely a customer will switch to another brand, especially when that brand makes a change, either in price or in product features. As brand loyalty increases, the vulnerability of the customer base to competitive action is reduced. Loyal customers are less likely to switch to a competitor solely because of price; they also make more frequent purchases than comparable non-loyal customers (Bowen & Stowe Shoemaker, 1998). (Chaudhuri & Morris B. Holbrook, 2001)mention that brand loyalty is directly related to brand price. Aaker (1996) identify price premium as the basic indicator of loyalty. Price premium is defined as the amount a customer will pay for the brand in comparison with another brand offering similar benefits and it may be high or low and positive or negative depending on the two brands involved in the comparison. Here strong brand equity is stated as customers having high brand awareness, maintaining a favourable brand image, perceiveing that the brand is of high quality, and loyalty to the brand.

For the purpose of this study, the following hypotheses were developed:

H1: There is a significant positive relationship between brand equity and its dimensions.

H2: Perceived quality has a significant positive effect on brand equity.

H3: Brand Awareness has a significant positive effect on brand equity.

H4: Brand Association has a significant positive effect on brand equity.

H5: Brand Loyalty has a significant positive effect on brand equity.

Methodology

An empirical study was conducted to examine the above mentioned hypothesis on HANDSET and NETWORK providers.Survey method was adopted for data collection and having considered that consumers for handset and network providers brands are spread across generation varying from youth to middle-aged people ,the target population for this study was defined as ranging from age of 15 to 35 years, and more. All measures for measuring brand equity and its dimensions in the questionnaire were adopted and a five –point likert scale was employed .Finally the demographic details of the respondents were collected:

Table 1: Demographic Profile of the respondents for Handset Provider

Characteristics		No of respondents	Percentage
Gender	Male	48	48
	Female	52	52
Age	15-25 years	50	50
	25-35 years	23	23
	35 years and above	27	27
Monthly household income (Rs)	Less than 20000	34	34
	20000-40000	21	21
	40000-60000	34	34
	Above 60000	11	11
Occupation	Business	13	13
	Housewife	7	7
	Student	40	40
	employed	40	40

Source: Primary Data

Table 2: Demographic Profile of the respondents for Network provider

Characteristics		No of respondents	Percentage
Gender	Male	51	34
	Female	99	66
Age	15-25 years	92	61.3
	25-35 years	27	18.0
	35 years and above	31	20.7
Monthly household income (Rs)	Less than 20000	44	29.3
	20000-40000	64	42.7
	40000-60000	35	23.3
	Above 60000	7	4.7
Occupation	Business	12	8.0
	Housewife	11	7.3
	Student	70	46.7
	Employed	57	38.0

Source: Primary Data

Table 3: Reliability Coeffcients		
Dimension	No. Of Items	Cronbach's Alpha
Perceived Quality	3	.749
Brand Awarness	3	.713
Brand Association	4	.807
Brand Loyalty	5	.888
Overall Brand Equity	3	.653

Source : Primary Data

Table 4 Correlation Analysis for Handset Provider						
		Perceived Quality	Brand Awareness	Brand Association	Brand Loyalty	Brand Equity
Perceived Quality	Pearsons Correlation	1				
	Sig. (2-tailed)					
Brand Awareness	Pearsons Correlation	.350**	1			
	Sig. (2-tailed)	.000				
Brand Association	Pearsons Correlation	.592**	.545**	1		
	Sig. (2-tailed)	.000	.000			
Brand Loyalty	Pearsons Correlation	.456**	.344**	.546**	1	
	Sig. (2-tailed)	.000	.000	.000		
Brand Equity	Pearsons Correlation	.399**	.276**	.548**	.247*	1
	Sig. (2-tailed)	.000	.005	.000	.013	
*. Correlation is significant at the 0.05 level (2-tailed).						
**. Correlation is significant at the 0.01 level (2-tailed)						

- **Correlation analysis:** Correlation analysis was carried out to find out the direction and strength of the relationship between dimensions and overall brand equity and it is required before attempting to develop a model using regression. Pearsons correlation coefficients are shown in the table no 4, carried for handset providers, suggests that overall brand equity was found to have a significant positive association with all dimensions at 0.01 significance level for a 2- tailed test. This proves the hypothesis H1.

Table 5: Correlation Analysis for Network Provider						
		Perceived Quality	**Brand Awareness**	**Brand Association**	**Brand Loyalty**	**Brand Equity**
Perceived Quality	Pearsons Correlation	1				
	Sig. (2-tailed)					
Brand Awareness	Pearsons Correlation	.359**	1			
	Sig. (2-tailed)	.000				
Brand Association	Pearsons Correlation	.150	.389**	1		
	Sig. (2-tailed)	.067	.000			
Brand Loyalty	Pearsons Correlation	.220**	.384**	.235**	1	
	Sig. (2-tailed)	.007	.000	.004		
Brand Equity	Pearsons Correlation	.285**	.422**	.299**	.385**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
*. Correlation is significant at the 0.05 level (2-tailed).						
**. Correlation is significant at the 0.01 level (2-tailed)						

- **Correlation analysis:** Correlation analysis was carried out to find out the direction and strength of the relationship between dimensions and overall brand equity and it is required before attempting to develop a model using regression. Pearsons correlation coefficients are shown in the table no 5 carried out for network providers suggests that overall brand equity was found to have a significant positive association with all dimensions at 0.01 significance level for a 2- tailed test. This proves the hypothesis H1.

Table 6: Regression Analysis -Handset Provider								
Model summary			**Coefficients**					
Model	**R**	**R Square**		**Unstandardized Coefficients**		**Standarsized Coeeficients**	**T**	**sig.**
1	.563[a]	.316		B	Std. Error	Beta		
			(Constant)	1.026	.435		2.357	.020
			brand loyalty	-.052	.055	-.098	-.946	.347
			Brand associations	.564	.131	.538	4.316	**.000**
			Brand associations	-.034	.112	-.031	-.304	.762
			Perceived quality	.141	.112	.136	1.267	.208
Dependent variable : Brand Equity								
a: Predictors: (constant) , BL , BA , BAW , PQ								

Table 7: Regression Analysis – Network Provider								
Model Summary			**Coefficients**					
Model	**R**	**R Square**		**Unstandardized Coefficients**		**Standarsized Coeeficients**	**T**	**Sig.**
1	.516[a]	.266		B	Std. Error	Beta		
			(Constant)	1.608	.262		6.135	.000
			brand loyalty	.049	.029	.129	1.687	.094
			Brand associations	.229	.084	.233	2.728	**.007**
			Brand associations	.048	.028	.134	1.727	.086
			Perceived quality	.110	.036	.236	3.030	**.003**
Dependent variable : Brand Equity								
a: Predictors: (constant) , BL , BA , BAW , PQ								

Data Analysis And Interpretation

- Data was collected from the respndents and was analysed. Demographic profile of the respondents for network provider as shown in the table 1.1 included 34 % males and 66% females. Majority of them (61.3%) were aged between 15-25 years, and mostly were (46.7%) students, having a monthly household income up to Rs. 40000 (71%).

  Demographic profile of the respondents for handset provider as shown in the table 1.2 included 48 % males and 52% females. Majority of them (50%) were aged between 15-25 years, and respondents included (40%) students and employed , having a monthly household income up to Rs. 60000 (89%).
- **Scale reliability**: To assess the reliability of the scale, Cronbach's alpha coefficients were computed for all dimensions and overall brand equity. The α value ranged from 0.653 to 0.888 as shown in table 3. The reliability coefficient of perceived quality, brand awareness, brand association, brand loyalty are satisfactory as this values are higher than 0.70. Thus, it is concluded that there is a high level of internal consistency and scale is reliable.
- Regression analysis: Correlation analysis was showed significant associations of all dimensions of brand equity with each other therefore step wise regression analysis was carried out to test further predictive power of the dimensions,both for handset and network providers and the result are shown in the table 6 and 7.Table no 6 depicted

regression analysis for hanset providers and the model was statistically significant at the confidence level of 99.99 % (p=0.000). Brand association is found to be the strong predictor of brand equity (β=538, p< 0.01). All the factors predicting up to 31.6 % (adjusted R2 = 0.316) of the overall brand equity.t-tests values indicate the significance of individual independent variables, and brand association is found to be significant significant at 99% confidence level. The equation for this model can be written as:

BRAND EQUITY =1.026(constant) +.538(Brand Association)

- Table 7 depicted analysis of network providers. Correlation analysis was showed significant associations of all dimensions of brand equity with each other therefore step wise regression analysis was carried out to test further predictive power of the dimensions. The model was statistically significant at the confidence level of 99.99 % (p=0.000) . Perceived quality and brand association are the two strong predictors of brand equity (β=.233 and β=.236 respectively). All the factors predicting up to 26.6 % (adjusted R2 = 0.246) of the overall brand equity.t-tests values indicated the significance of individual independent variables, and both brand association and percieved quality were significant at 99% confidence level. The equation for this model can be written as:

BRAND EQUITY =1.608(constant) +.233 (BA) +0.236(PQ)

This means that brand equity is positively and strongly influenced by the brand related thoughts, feelings, perceptions, beliefs , attitudes of the customers. As studied, in case of handset providers brand association forms the most important predictor which states the importance of brand linked to customers mind.

For network providers study concluded that brand asssociation and perceived quality forms the most important predictor of brand equity. Brand related thoughts and beliefs play the most important role. Customer's subjective evaluation of overall quality or superiority of the product (or services) also determine and predict brand equity. This proves that the hypothesis H2 and H4 are valid. However, the other two dimensions, i.e. brand loyalty and brand awareness may not have a significant direct impact on brand equity, thereby disapproving hypothesis H3 and H5. Thus it can be concluded that brand association and percieved quality plays a major role in enhancing and building brand equity.

Managerial Implications

This study contributes to the present literature in measuring consumer brand equity in the Indiam market. The study examined the applicability of Aaker's brand equity model on the handset and network providers in India. The resources and efforts of marketers and marketing activities should be allocated accordingly and drivers of brand equity should be focused. Brand association and percieved quality are to be focused for enhancing brand equity. Awareness amongst the customers about the brand is the most important step to be taken by the marketers. The brand should be occupying a unique place in the minds of the customers. Brand awareness needs to be improved to the level that a brand occupies a unique space in the mind of the customers and should enable for quick recognition among the competing brands. Customers should be made loyal to the brands by making various strategies and recommendations should be passed which helps the brand to grow. Brand loyalty and brand awareness should not be neglected as these factors need to be managed in a way which helps the companies to have more competitive advantage.

Conclusion

Customer based brad equity deals with the way in which conumers react to the brand. This may be in the form of consumer response which arises from brand kowledge of consumers, which is the result of feelings, thoughts experiences, beliefs which are associated with the brand. The challenge lies with the marketers to ensure that consumers are provided with right type experiences with the products and service. Maintening and enhancing brand requires assessment of brand equity in terms of customers perceptions relating to the aspects of marketing.

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17. Facilitated Giving Form of Cause Related Marketing Promoting Altruistic Behaviour Among Consumers

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Abstract

Consumer behaviour happens on a regular basis as consumers are involved in purchasing activity routinely. Consumers are known to spend a lot of time in deciding which product to buy, when to buy where to buy etc. Thus the study of consumer behaviour is of prime significance to marketers who have products to offer the consumers, to satisfy the various needs of the consumers. Consumers are also known to engage in altruistic behaviour. Altruistic behaviour of individuals has caught the attention of the marketers. Marketers have become conscious of the altruistic behaviour of individuals by providing them an opportunity to display such behaviour. They provide a platform to the consumer to display altruistic behaviour by associating a product with a social cause or by simple acts of charity at the Point- of- Purchase. Thus, Cause Related Marketing (CRM) has gained momentum in a competitive business world as it has benefits to offer to the business unit and the Non-Profit Organization (NPO). CRM involves three entities: the business unit, the NPO and the customer. CRM is about the alliance of two organizations (business unit and NPO) that function in distinct context, who are of different type and background, are independent entities not connected by any type of ownership. Business units are attempting to offer innovative solutions to social issues. They look for ways and means to fulfill social obligations in a manner that would enhance their image. Acquiring the title of a good 'corporate citizen' is the desire of almost every business unit. This paper focuses on a new form of Facilitated Giving of CRM which is a relatively simpler form of CRM gaining momentum in India. This form of CRM tends to be more successful at the Point-of-Purchase. This form of CRM focuses on stimulus-response used in the marketing context. Stimulus-Response in the marketing context considers cues which act as stimuli; they give directions to ones motives. The responses are viewed as reactions of the customers to the cue.When a customer encounters a

donation box at the Point-of-Purchase linked to some social cause, it tends to provide him/her some stimulus. The customer is likely to respond to the stimulus by dropping in the donation box some amount of money as his/her support to that cause. Customers tend to donate freely without any restriction, unlike in the case of Purchase Triggered Donations (PTD).

Keywords: Consumer behaviour, Cause Related Marketing, Purchase Triggered Donations, Facilitated Giving, Non-Profit Organization

Introduction

Consumer behaviour happens on a regular basis as consumers are involved in purchasing activity routinely. Consumers are known to spend a lot of time in deciding which product to buy, when to buy where to buy etc. "A knowledge of consumer behaviour is critical for influencing not only product purchase decisions but decisions about which college to attend, which charities to support, how much recycling to do, or whether to seek help for an addiction or behavioural problem" (Hawkins, Best & Coney, 2002). Thus the study of consumer behaviour is of prime significance to marketers who have products to offer the consumers, to satisfy the various needs of the consumers. All marketing decisions, regulations draw support from assumptions related to consumer behaviour. (Hawkins, Best & Coney, 2002).

Consumers as individuals are also known to engage in altruistic behaviour. Altruistic behaviour of individuals has caught the attention of the marketers. Marketers have become conscious of the altruistic behaviour of individuals by providing them an opportunity to display such behaviour. They provide a platform to the consumer to display altruistic behaviour by associating a product with a social cause or by encouraging simple acts of charity at the Point-of- Purchase. The marketing activities, efforts of the marketer does have an influence on the consumer (Khan, 2007). Marketers are on the look out for novel ways of attracting the attention of customers. They attempt to differentiate themselves either in terms of the products they manufacture or by projecting themselves as good corporate citizens by displaying some amount of socially responsible behaviour. One way of displaying good corporate citizenship is by adopting Cause Related Marketing (CRM). CRM tends to tap on the donation behaviour of the customer.

Growth in Cause Related Marketing (CRM) reflects the probable benefits that emerge out of this relation to the business unit and the non-profit organization (Wymer&Samu 2009). CRM is about the alliance of two organizations that function in distinct context, who are of different type and background, are independent entities not connected by any type of ownership (Baghi & Gabrielli 2013).

CRM is not simply a dyadic exchange, it is a triadic one involving the role of one more entity, the consumer (Pracejus, Oslen& Brown, 2003). Marketing practices are being designed to influence the behaviour of consumers, firms, individuals and society (Hawkins, Best & Coney, 2002).

Business units attempt to pursue their marketing objectives by supporting causes they view as worthy. Consumers' are also likely to have perceptions of causes that are linked to brands. Consumers at times consider fit between the company and the sponsored cause in CRM alliance (Wymer&Samu 2009). Fit is viewed as the perceived link between the company's image, positioning, and target market and the cause's image and constituency (Varadarajan & Menon, 1988). For example, Avon cosmetics raising funds for breast cancer awareness linked to customer purchase of their products.

CRM is gaining popularity as the business world is getting more competitive. A large number of organizations are using CRM as a strategy to meet their objectives of raising brand awareness, increasing sales, enhancing the brand image etc.

This conceptual study presents the various forms of CRM that exists while considering innovative dimensions that have emerged under Facilitated Giving Form of CRM.

Definitions and Forms of CRM

Cause-Related Marketing is "the process of formulating and implementing marketing activities that are characterized by an offer from the firm to contribute a specified amount to a designated cause when customers engage in revenue-producing exchanges that satisfy organizational and individual objectives" (Varadarajan & Menon, 1988, p.60).This definition is sales specific (Docherty & Hibbert, 2003).

"A commercial activity by which a business with a product, service or image to market builds a relationship with a cause or a number of causes for mutual benefit" (Adkins, 2011).

It was American Express that paved the way for CRM in 1983, when it launched CRM in aid of the renovation of the Statue of Liberty. Through this initiative American Express promised to donate a penny to the renovation for each use of its credit card and a dollar for new card issued in the US.

American Express witnessed a 28% increase in its card usage in 1983 in comparison with the same period in 1982 and 10% jump in new card member application. This resulted in a $1.7 million contribution by American Express to the Statue of Liberty (Varadarajan & Menon, 1988).

CRM campaigns appear to be successful, as evident from the fact that a number of enterprises have adopted CRM over the last decade. The popularity of CRM is rising, as an effective promotional tool for marketers and fundraisers (Demetriou, Papasolomou, &Vrontis, 2010).

Benefits of CRM

The organization/ firm gains with regard to favourable customer attitudes towards the sponsoring firm (Brown &Dacin, 1997); favourable purchase intentions towards company brands (Webb & Mohr, 1998); emergence of a differential image due to association of a product with social causes (Meyer, 1999; Barone, Miyazaki & Taylor 2000); enhancement of corporate image (Meyer, 1999; Bronn &Vrioni, 2001); reduction in employee turnover (Meyer, 1999); the company secures a competitive edge (Bronn&Vrioni, 2001); increased sales, customer loyalty and enhancement of corporate reputation (Docherty &Hibbert, 2003).

The customer gains in terms of feel factor as the purchase made serves an additional value (Webb & Mohr, 1998); customers are in a better position to differentiate between competing brands (Barone et al., 2000).

Limitations of CRM

A tie up of a charity with a company, may have an adverse effect, on the attitude of charity donors towards the charity, when charity donors dislike the company. This will result in reduced non-CRM related charity donations (Basil & Herr, 2003). The benevolence is seen as non-genuine. Negative publicity and charges of cause exploitation exists (Docherty &Hibbert 2003). Scepticism exists about a company's motivation for participating in CRM, more so when the company gives publicity to its participation (Webb & Mohr, 1998).

According to Andreasen (as cited in Wu & Hung, 2007, p.773) CRM can be divided into three types.

"Transaction based- promotion, wherein consumers are solicited to purchase the product or service of the enterprise through promotion activities staged jointly by the enterprise and the non-profit organization; and, on the premises of the achievement of sales target, a certain portion of the sales proceeds is appropriated to the non-profit organization.

Joint issue promotion, wherein the enterprise and one or plurality of non-profit organizations take advantage of a social issue in the operation of strategic marketing. That is, both the business enterprise and the non-profit organization work together to control and prevent a certain social issue by means of distributing product, propaganda materials or placing

advertisements, while there is not necessarily any financial transaction between the enterprise and the non-profit organization.

Licensing – i.e., the non-profit organization licenses its trade name or mark to the enterprise in exchange for a return of a fixed fee or a certain percentage of the profit while the enterprise has its sales targeted at the supporters of that non-profit organization".

Among the forms of CRM mentioned above Purchase Triggered Donations (PTD) appears to be more popular in India as many business units like P&G, ITC, Tata have adopted this form of CRM. In Purchase Triggered Donation (PTD) form of CRM the business organization takes the initiative of contributing a specified amount to a designated cause, when the customer engages in the purchase activity. Effective CRM programs are known to have a positive impact on company's reputation, brand image and through this marketing initiative customers are exposed to simple and convenient ways of contributing to social causes linked to their purchase decisions (Saxena, 2011).

Thus in the case of PTD, the product gains in terms of greater customer support (Brown &Dacin, 1997): customers' likelihood of purchasing company's other products (Barone, Miyazaki, & Taylor, 2000); customers' willingness to pay premium prices for the products and customers' willingness to switch brands in favour of such products (Meyer, 1999).

The examples of Purchase Triggered form of CRM include

P&G – wherein part of the sale proceeds generated from the sale of select FMCGs like large packs of Head & Shoulders Rejoice, Pantene , Tide , Ariel, Vicks Vapo Rub were donated to 'Shiksha' an initiative undertaken by the company supporting the cause of education of underprivileged children in association with Child Rights & You (CRY).

ITC- For every four classmate notebooks purchased by the customer ITC contributed Re. 1 to its rural development initiative that supports among other projects, primary education in villages.At times there appears to be a company/brand- cause fit in the case of Purchase Triggered Donations. For example, ITC stationery supporting the cause of rural education linked to their purchases. Thus there appears to be a company – cause fit (match). Purchase of stationery products (Classmate notebook) linked to the support of the cause of rural education. Another example of PTD was Tata Salt where 10 paise on every kilo of salt sold during a specific time frame was contributed to educate underprivileged children. This initiative was in association with CRY. In the case of Tata Salt there was absence of company/brand-cause fit. CRM strategy, has been used as a tactical marketing tool by the above mentioned FMCG

companies to differentiate themselves in a competitive market place (Agarwal, Kumar, Gupta, &Tyagi, 2010).

Pracejus, Oslen& Brown (2003) found that consumers tend to get confused with advertising copies that are often used in the context of Cause Related Marketing in the case of PTD. The cause of confusion is related to the advertising copy formats that use terms like portion of the proceeds will be donated, x% of the profits will be donated or x% of the price will be donated.

When small donations are linked to the purchase of products, marketers provide an opportunity to the consumers to experience a feel good factor related to their contribution, without feeling bad that they (consumers) are not contributing/ giving more. This is likely to happen as the amount to be donated is determined by the seller of the product rather than the buyer. Thus the consumer is not likely to feel accountable for the amount contributed, only for the fact that the consumer was engaged in purchasing a charity-linked product (Strahilevitz 1999).

Tata tea "Jago Re Campaign" fight against corruption is an example of joint issue.

In the case of "licensing, a non-profit licenses a company to develop, produce and market/distribute a mission related product that is promoted either with the organization's brand name or co-branded with both the company's and nonprofit's name for a fixed number of products produced or for a fixed time period, for example, WWF logos on stationery" (Agarwal, Kumar, Gupta, &Tyagi, 2010).

CRM alliances should be formed carefully. These alliances not only have an impact on immediate purchase decisions, but tend to affect attitudes towards the partners. Most studies in CRM focus on PTD.

Adkins (2011), in his book mentions that the above mentioned types are only part of the CRM arena. There exists other forms including advertising, PR or sponsorship led programmes. The author acknowledges that marketing is developing at a fast speed and similarly the potential forms of CRM. CRM is all about "marketing related to a cause and within that, the limits of CRM are created or defined only by the limitations of one's imagination".

CRM can also assume the form of Facilitated Giving whereby "the business partner provides a vehicle to facilitate customer donations to charity" (Adkins, 2011).

Enhancing consumers' awareness of crucial social issues is a relevant objective for practitioners of CRM and corporations should promote the same through their marketing initiatives (Arnold, Landry, & Wood, 2010).

Facilitated Giving Form of CRM is pursued by British Airways through its "Change for Good" example. British Airways makes inflight appeals vide envelopes and on-board announcements to its customers requesting them to donate their unwanted foreign currency. This currency is then donated by British Airways to UNICEF. Similarly Sheraton Hotels requests its guests to add $1 (or local currency equivalent) to their bill as donation to UNICEF. Guests have the freedom to increase, decrease or opt out of the donation request (Adkins, 2011).

In recent times Facilitated Giving Form of CRM is evident at many commercial units like restaurants/fast food joints, chemists, apparel stores, plant nurseries in India There appears to be a lot of scope to study Facilitated Giving Form of CRM as it is a more simple and convenient form of CRM compared to PTD.

These business units maintain a donation box of some NPO associated with a social cause at the billing desk. The social cause could be supporting differently abled persons/children, blind persons, orphan children etc. Thus, through such initiatives the customers can connect with a cause easily.

The donation box is prominently displayed. The customers can voluntarily perform simple acts of charity by simply dropping their change exchanged as a result of the purchase made by him or her, or merely donating some amount of money after he/she has made purchases or simply donating irrespective of the fact that he/she has made some purchase at the store he/she had visited.

This form of CRM provides opportunity to customers to perform acts of charity without any restriction or ceilings with regard to the amount to be donated. Unlike in the case of PTD where a fixed amount is contributed by the company towards a social cause when a product is purchased by the customer.(Tata Salt where 10 paise on every kilo of salt sold during a specific time frame was contributed to educate underprivileged children). Customers need not purchase the product of the business unit. The customers who walk in the store and happen to see a donation are likely to donate some amount of money voluntarily.

Initiatives like these ensure win-win situation to all the three parties involved the commercial unit, theNPO and the customer. Such CRM initiatives appear to be more simple.

For example, when a nursery (plant) displays a donation box of the National Association of the Blind. There may not be an effective match between a business unit and the cause. However, it provides an opportunity to the customers to donate or drop some change in support of a charitable cause. It only provides the business unit an opportunity to act as a good social citizen while at the same time providing an opportunity to the customer to connect to a worthy

cause.The NPO gains with regard to the availability of a new source, for funds required and greater public awareness (Varadarajan& Menon, 1998).

Stimulus-Response in the marketing context focuses on cues which act as stimuli, they give directions to ones motives. The responses are viewed as reactions of the customers to the cue.

In Facilitated Giving Form of CRM, when a customer sees/ encounters a donation box at the Point-of-Purchase linked to some social cause it tends to provide him/her some stimulus. The customer is likely to respond to the stimulus by dropping in some amount of money as his/her support to a social cause. Customers tend to donate freely without any restriction.

Charities Aid Foundation (CAF) is a leading international charity registered in the United Kingdom, having nine offices spanning six continents. The mission of this organization is to motivate society to give ever more effectively and help transform lives and communities around the world. This is done by working globally to enhance the flow of funds to the charity and non-profit sectors by providing philanthropy advice and services.

The aim of World Giving Index is to provide insight into the scope and nature of giving around the world. Three aspects of giving behaviour are considered i.e. donation of money to charity, volunteering of time to an organisation and having helped a stranger, or someone not known who needed help. Field work is conducted by the market research firm Gallup as part of its World Poll initiative that operates in more than 160 countries. The fifth edition of the World Giving Index provides data across the globe over a five year period (2009-2013). The World Giving Index 2014 includes data from 135 countries across the globe that was collected throughout the calendar year 2013.

As per Charities Aid Foundation (2014) World Giving Index, India ranked 52nd with regard to giving money to charity in 2013.

Considering the fact that India ranked 52nd with regard to giving money to charity, there is possibility to investigate a novel and simple dimension of Facilitated Giving Form of CRM involving a business unit, NPO and customers.

Thus we considered a new dimension to Facilitated Giving Form of CRM wherein the business unit could showcase/exhibit the products (usually skill based) of the NPO and the customers could purchase the same. Thus, the business unit provides roof to the NPO to sell their products. The business unit could earn a good public image. No claim would be made by the business unit per item/piece of the NPO, sold under its roof. The NPO would get an opportunity

to showcase its products and at the same time secure the much needed funds. While the customer would get an opportunity to experience a feel good factor.

Business units and NPOs could work on such tie ups which are simple and do not involve complex relationship but work on understanding, in a manner that benefits all.

Marketing basically is about the co-operative efforts on the part of a business unit and non-profit organization undertaken for mutual gains. The scope, design and the nature of alliance between these two entities may vary from campaign to campaign, but among the most popular type of relationships, a company is likely to donate a portion of every purchase made by the customer during a specified period to the non-profit partner.

Thus, the term CRM is broadly used to refer to any type of marketing efforts directed towards social, charitable causes, including in-house marketing initiatives undertaken by the non-profit organizations (Agarwal, et al., 2010). Simple and new forms of CRM can be effectively used by marketers in a competitive business environment to capture the customers' attention.

Conclusion

Consumers who wish to engage in simple type of altruistic behaviour can be responsive to Facilitated Giving Form of CRM. They can donate freely without any restriction/ceiling, unlike in the case of PTD where the amount which is contributed by the customer to a social cause is linked to his/her purchase. Besides in the case of PTD the amount to be donated is determined by the seller of the product rather than the buyer. Thus, the seller imposes a restriction/ceiling on the amount to be donated. Facilitated Giving Form of CRM provides more liberty to the customer and is thus proving to be an effective medium of boosting donation behaviour among customers. It provides a feel good factor to the consumer as he/she makes some contribution (irrespective of the amount contributed) to a worthy cause and it confers on the business unit the status of a good citizen. When a donation box is prominently displayed some customers are likely to take the initiative of making a donation. The donation box along with the cause mentioned on it provides the necessary stimulus to the customer and his/her favourable/positive reaction i.e. the donation behaviour on their part serves as a response. Thus Facilitated Giving Form of CRM is picking up as a less complex form of CRM as it caters to the altruistic behaviour of the consumer while at the same time builds the image of the business unit.

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18. Perception towards Online Shopping: A Study With Respect To Factors Influencing the Buying Decision

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Abstract

Internet has revolutionalised the manner in which the entrepreneurs market their products and the manner in which consumers shop for their requirements. With a boom in usage of smart phones and usage of e-commerce by people there is tremendous increase in online shopping. Online shopping is growing very fast because of many advantages associated with it such as convenience in buying, better prices, more variety and easy payment terms. Consumers also use internet to compare products offered by different online merchants with regards to their prices and features. In this study an attempt is made to study the demographic characteristics of online shoppers and to identify the factors that influence consumers to shop online gender basis. An analysis of these factors will help online companies to formulate their strategies for online shoppers. In today's competitive world an analysis of these factors are also important for retailers to understand the factors on the basis of which consumers take a purchase decision.

Keywords: Online shopping, Consumer perception, Purchase decision, e- commerce.

Introduction

In the recent years, with the technological development the trend of e-commerce has been increasing rapidly. Internet plays an indispensable role in our lives. Easy access to internet has driven consumers to shop online for their various requirements. Online shopping is an activity which allows consumers to buy directly from seller over the internet using web browser. Consumers do shopping by using search engines or online shopping sites. Different products are displayed by different e-retailers with details of product characteristics, specification, pricing etc. Consumers visit the online shopping to find a product and after taking into consideration different factors they take a purchase decision. At its inception online shopping was more in products such as clothes, beauty products, mobile phones and fashion accessories. But now apart from these products consumers also shop for electronic appliances, book online tickets for

movie, travelling and stay. With boom in online shopping there are more employment opportunities created as entrepreneurs can adopt e-commerce platform to market their products to wide spread market. This study will not only help to understand the consumer prediction in the past but will also help to predict the future based on their priorities, tendencies and attitude towards online purchasing. The study will help in understanding the purchase pattern of consumers.

Review of Literature

Rajesh , Purushothaman (2013) in their research through data analysis concluded that consumers prefer to buy goods from the online shopping website due to some of the favourable factors like offers and discounts, variety of product available, free home delivery and website user friendliness. They also concluded saying that online shopping is beneficial to consumers.

Vaghela (2014) in his study indicated that online shopping is a better option than manual shopping but certain problems that confront online shoppers are difficulty in returning back the products, confusing sites and ineffective customer service.

Mathew (2015) in his research stated that due to growth in scope of e-commerce the online retailers operating in India have major responsibility of keeping their customers updated with the various facilities they have to offer. Factors considered important by online consumers are time factor, offers, advertisements, price and services. These factors are said to have a strong impact on the changing trends.

Kanupriya , Rita, kaur (2016) in their research identified that convenience, 24x7 shopping, doorstop delivery, product selection and the wide range of unique and unusual gift ideas as well as increased consumer confidence in shopping on the internet is increasing. The main motivating factor driving consumers to go in for online shopping was the convenience and customer service.

Lima, Osman , Salahuddin, Romle , Abdullah (2016) Identified in their research that there is strong positive relationship between purchase intention and online shopping behavior. The respondents purchase intention was influenced by perception of the families, friends and media. The research also stated that perceived usefulness and online shopping behavior have weak positive relationship.

Objectives of the Study

1) To study the impact of demographic factors on customers decision to buy online
2) To analyse the perception of respondents about factors influencing them to shop online.

Research Methodology

Primary data for the research was collected through a survey. A method of random sampling was used to collect data from the respondents. In order to reduce the risk of ambiguity the questionnaire was constructed in a simple language. Questionnaires were distributed to online shoppers in South Goa to collect the information .A sample size of 100 consumers was selected to get the required information. The secondary data was obtained by referring to research papers and websites.

Data Analysis and Interpretation

Following are the results of analysis of data

I) Analysis of Demographic factors

Table 1

Gender

	Frequency	**Percentage**
Male	41	41
Female	59	59
Total	100	100

Source: Primary data

As depicted in the above table, it is evident that maximum (59%) online consumers are female whereas only 41% are male users.

Table 2

Age

	Frequency	Percentage
Below 20	13	13
20-30 years	43	43
31-40 years	28	28
Above 40 years	16	16
Total	100	100

Source: Primary data

Online shoppers were mostly between the age group of below 20 -30 i.e 43%, 28% were in the age group 31-40 and 16% of the respondents were in the age group of above 40 years. Least percentage i.e 13% of the respondents were below twenty years of age. Hence, majority of customers who shop online are in the age group of 20-30 years.

Table 3: Educational qualification

	Frequency	Percent
Post graduate	14	14.0
Graduate	52	52.0
Upto secondary	33	33.0
Illiterate	1	1.0
Total	100	100.0

Source: Primary data

From the above table we can conclude that 52% of the respondents are graduates, 14% of them are post graduates, 33% have studied till secondary school, whereas only 1% of the respondents are illiterate.

Table 4: Occupation

	Frequency	Percent
Student	18	18.0
Business	23	23.0
Service	41	41.0
Professional	4	4.0
Housewife	14	14.0
Total	100	100.0

Source: Primary data

From the above table we can conclude that most of the respondents that is 41% are salaried people , whereas 23% are entrepreneurs , 18% are students, while 14% are housewives and only 4% are professionals.

Table 5: Monthly income

	Frequency	Percent
Below Rs.10,000	41	41.0
Rs. 10,000 to 20,000	20	20.0
Rs. 20,001 to 30,000	19	19.0
Above Rs. 30,000	20	20.0
Total	100	100.0

Source: Primary data

The above table highlights that 41% of the online shoppers monthly income is below Rs.10,000. 20% of the respondents have income between Rs. 10,000- 20,000 and same percentage of respondents have income above Rs. 30,000 whereas 19% of the respondents have income within Rs. 20,001 to 30,000.

II) Analysis of Gender wise perception of factors determining online purchase decision of respondents

Table 6: Convenience

Gender		Frequency	Percent
Male	Strongly agree	19	46.3
	Agree	20	48.8
	Neither agree nor disagree	2	4.9
	Total	41	100.0
Female	Strongly agree	29	49.2
	Agree	26	44.1
	Neither agree nor disagree	4	6.8
	Total	59	100.0

Source: Primary data

As depicted in the chart convenience is a factor that is given vital importance by all the respondents while doing online shopping. There is positive response for this factor by both the gender consumers.

Table 7: Availability of wide range of products

Gender		Frequency	Percent
Male	Strongly agree	15	36.6
	Agree	21	51.2
	Neither agree nor disagree	4	9.8
	Strongly disagree	1	2.4
	Total	41	100.0
Female	Strongly agree	28	47.5
	Agree	24	40.7
	Neither agree nor disagree	4	6.8
	Disagree	2	3.4
	Strongly disagree	1	1.7
	Total	59	100.0

Source: Primary data

As depicted in the above table majority of the respondents agree that wide availability of products is a factor which is considered important by respondents while they do online shopping.

Table 8: Detailed information about the product

Gender		Frequency	Percent
Male	Strongly agree	8	19.5
	Agree	19	46.3

	Neither agree nor disagree	11	26.8
	Disagree	3	7.3
	Total	41	100.0
Female	Strongly agree	11	18.6
	Agree	28	47.5
	Neither agree nor disagree	13	22.0
	Disagree	6	10.2
	Strongly disagree	1	1.7
	Total	59	100.0

Source: Primary data

From the study we can conclude that consumers while doing shopping prefer to have access to the detailed information about the product. The reason may be to have complete knowledge about the product before taking purchase decision.

Table 9: Website design and layout

Gender		Frequency	Percent
Male	Strongly agree	4	9.8
	Agree	16	39.0
	Neither agree nor disagree	17	41.5
	Disagree	2	4.9
	Strongly disagree	2	4.9
	Total	41	100.0
Female	Strongly agree	5	8.5
	Agree	29	49.2
	Neither agree nor disagree	14	23.7
	Disagree	9	15.3
	Strongly disagree	2	3.4
	Total	59	100.0

Source: Primary data

From the study we can conclude that the majority of the male respondents are unsure as to whether website design and layout helps the respondents to take a purchase decision. Whereas female respondents agree that this factor helps them to make purchase decision.

Table 9: Time saving

Gender		Frequency	Percent
Male	Strongly agree	25	61.0
	Agree	11	26.8
	Neither agree nor disagree	1	2.4
	Disagree	3	7.3

	Strongly disagree	1	2.4
	Total	41	100.0
Female	Strongly agree	29	49.2
	Agree	17	28.8
	Neither agree nor disagree	8	13.6
	Disagree	2	3.4
	Strongly disagree	3	5.1
	Total	59	100.0

Source: Primary data

The above table depicts the respondents view as to whether online shopping saves time or not. It is clear from the study that majority of the respondents agree to the fact that online shopping saves their time.

Table 10: Safety and Security

Gender		Frequency	Percent
Male	Strongly agree	10	24.4
	Agree	13	31.7
	Neither agree nor disagree	9	22.0
	Disagree	5	12.2
	Strongly disagree	4	9.8
	Total	41	100.0
Female	Strongly agree	10	16.9
	Agree	22	37.3
	Neither agree nor disagree	13	22.0
	Disagree	8	13.6
	Strongly disagree	6	10.2
	Total	59	100.0

Source: Primary data

As it is evident from the above table majority of the respondents feel safe and secure while doing online shopping. But there are considerable number (22%) of respondents who neither agree nor disagree to this factor. 19% disagree to the fact that online shopping is safe and secure. Whereas 10.4% strongly disagree to this factor.

Conclusion

With wide usage of e-commerce by consumers today, online shopping is gaining importance worldwide. With improvement in logistics and delivery channels online shopping has grown significantly as it has made possible consumers to buy as per their convenience and get the delivery very fast. Online shopping merchants should focus more on the taste, preferences and requirements of female consumers in the age group of twenty to thirty years. As per the

study convenience is a very important factor that drives most of the consumers to buy online. Online shoppers have identified a positive relationship about their perception about factors such as availability of wide range of products and detailed information about the product while they do online shopping. There is also strong positive relationship between online shopping and the perception of the respondents that online shopping saves time. Majority of the respondents agree that website design and layout helps them to shop online but a considerable number of respondents are neutral to this factor. Safety and security as a factor determining purchase decision has mixed prediction , where majority of the respondents consider it to be safe and secure but considerable number are neutral to this factor while some respondents disagree to the fact that online shopping is safe and secure. So we can conclude that online shopping merchants should take positive steps in making website layout and design more consumer friendly and change the perception about online shoppers that online shopping is safe and secured.

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19. Impact of Event Tourism on Quality of Life of Consumers (Residents) in Developing Countries: A Review of Concepts, Methods, Issues, Evidence and Future Research Directions

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Abstract

Events are being used to a large extent to market tourism destinations. Stakeholders in event tourism include the organizers, government, tourists and residents. In developing countries the government is concerned with improving the quality of life of its citizens. Residents are involved `with events in different capacities like volunteers, participants, suppliers, business etc. A tourism event definitely impacts the Quality of life of residents. Research concerning 'Event tourism' has undergone different phases from assessing the economic impact of events in 1970s and 1980s to how residents perceive the impact of these events in recent years. This paper seeks to present comprehensive review of the earlier research in these concepts and further wishes to add a premise that the position of the event in the life cycle could have differing impacts on quality of life of various stakeholders. It embeds different classes of events and their respective positions in life cycle that could have differing impacts on classes of stakeholders among residents. This, in turn, could impact their quality of life in varying degree and thus merit judgment on the efficacy of the events held and their contributions. This paper suggests a future direction for quantitative research on the impact of different types of events on quality of life of residents in developing countries. The implications would be reflected in effective allocation of resources for promotions of these events.

Key words: Event Tourism; Impact of Events; Quality of Life(QOL) of residents; Event Life Cycle.

Introduction

Today events are predominantly used to promote a tourist destination. Liburd & Derkzen (2009)state that " with contemporary increases in leisure time and discretionary spending, governments and tourism organisations have adopted events as strategic means to international marketing and the promotion of a particular image". "Festivals and events promote destinations, and political leaders have formulated destination plans based upon event calendars as a driver for tourist visitation" (Yeoman, 2013). This conceptual paper brings out the definitions of event, event tourism, QOL, classification of events, different impacts of events on residents, as stated in literature.

Government as Stakeholder

Government of India

The Government of India has launched a campaign of "Incredible India" to promote India to international tourists. The sanctioned funds are disbursed to the State/Union territory for execution of tourism development plans.

Government of Goa

The development of tourism in Goa rests with the State Government through its Department of Tourism and an independent organisation called Goa Tourism Development Corporation (GTDC). Both encourage events for promotion of Goa as tourist destination throughout the year.

Objective of the Research

Considering the significance of tourism in Goa, Government spends a substantial portion of its funds on hosting of events in Goa. The current research attempts to study the events and posit classifications by the typology in literature as a first stage, in order to further study their impact on the quality of life as perceived by residents. The study of perceptions would be covered in the subsequent stage of the research. The residents would also be categorized as for this purpose as stakeholders to discern the differences in perceptions, if any. The paper, thus, identifies gaps in literature that would be addressed in subsequent stages of the research.

Literature Review

The literature review consists of the following topics :

1. Event, Event Tourism
2. Event Life Cycle
3. Stakeholders
4. Quality Of Life

5. Impact Of Tourism And Mega/Major Events On Qol

1. EVENT

Definition

Event: Getz (1997) defined events as "temporary occurrences, either planned or unplanned". Special Event is"one-time or infrequently occurring event outside a normal program".

Event Tourism: "Event tourism' is generally recognized as being inclusive of all planned events in an integrated approach to development and marketing" (Getz, 2008).

The evolution of Research studies in events is shown in table 5 below:

Table 1 : Evolution of research studies in Events

Year	Research Studies On Events
1970s and 1980s	Assessing the economic impact of events
1990s	understanding why tourists attended such events
2000s	More balance in event impact research as studies included assessing the social, cultural, and naturalimpacts of tourism events.
2008	how residents perceive the impact of these events on the community itself(Getz, 2008)

Source: (Chen S. C., 2011)

Significance

Getz (2008) states that "**Events are an important motivator of tourism**, andfigure prominently in the development and marketing plansof most destinations. Events have other importantroles to play, from community-building to urbanrenewal, cultural development to fostering national identities—tourism is not the only partner or proponent. A special occasion **can attract both tourists and local residents alike"**.

Typology

Classification of events have been done in a number of ways by different researchers as follows:

Getz (2008)

I. Based on the differences in their purpose and program
II. Based on functionality
III. Based on Place of attachment

- Thomas et. al. (2008) state that "a differentiated, multi-dimensional classification of events can be carried out using the categories "target group", "concept" and "staging of the event".

- Events can also be classified depending on their stage in the event life-cycle (Hoffman et. al., 2001)

Typology Based On Form (purpose and program)

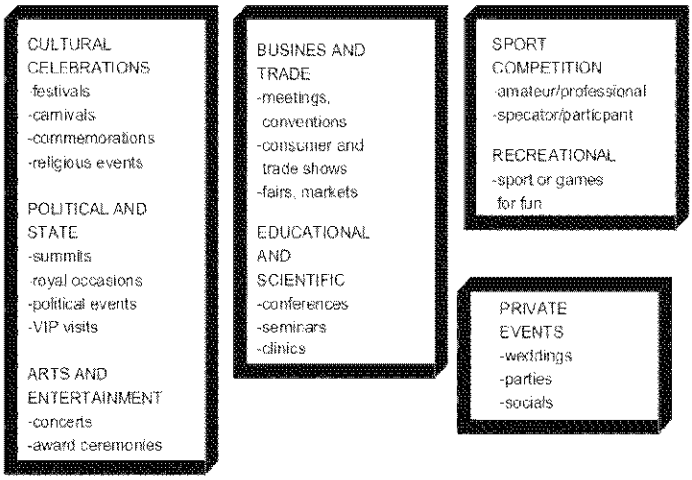


Fig 1: Typology of planned events Source (Getz, 2008)

In Goa,based on the above model, events can be classified as follows: Source :As on 6th August 2015 : (events as referred in tourism websites)

Cultural Celebrations

- **Festivals** : The Grape Escapade, The Goa Food and Cultural festival, The Goa Cashew and Coconut Fest, Goa Heritage Festival, Sao Jao, Bonderam, Shigmotsav, Goa Mango Festival
- **Carnival** : Carnival in Goa
- **Commemorations :** Goa Revolution Day, Goa Statehood Day,Goa Liberation Day, Independence Day, Gandhi Jayanti
- **Religious Events** : Ganesh Chaturti,Diwali, Christmas, Tripurari Poornima,Lairai Zatra , Chikal Kalo, Sangod, Colva Fama, Konsachem fest, Vasco Saptha, Feast of St. Francis Xavier, Dattajayanti, Feast of Three Kings
- Besides the above mentioned religious festivals, every Church, Temple and chapel also has their own feast.

Political And State: Events like the Common Wealth Heads of state meeting in Goa in 1985 fall in this category.

a) **Arts And Entertainment** : IFFI (International Film Festival of India) , Sunburn, Classical Dance Festival -Mardol, Lokutsav (tribals of Goa) , Khell Tiatre festival,

Marathi Drama festival, Mando Festival, Lokotsav, The Goa Art and Literary Festival (GALF) fall under this category.

b) **BUSINESS And TRADE :** GITM (Goa International Travel Mart) and other private MICE events are included

c) **Education And Scientific :** D. D. Kossambi –Festival of Ideas is held every year

Many Educational and Scientific Conferences and Symposiums are also held in Goa by Educational Institutions .

d) Sports

Sports events consist of : COMPETITION : Indian Super League, Goa River Marathon, The 2014 Lusophony Games, AFC U-16 Football Championship, National Games 2016, U-17 FIFA World Cup 2017 and RECREATIONAL : Dhirio (Bull Fight)

e) Private Events

There are a lot of private events like Destination Weddings and Parties that take place in Goa.

An attempt has been made to classify the existing events in Goa as per the model in Fig 1. More events may be added to the above comprehensive list of events in Goa .

i) Typology Based On Functionality

Sr. No.	Event	Time	Tourist Demand
1.	LOCAL	Periodic & one time	low
2.	REGIONAL	Periodic & one time	medium
3.	HALLMARK	Periodic	High
4.	MEGA	Occasional	High

Table 2 : Typology of Events based on Functionality Source : Getz (2008)

"The above typology is based on functionality - The degree to which certain i) economic ii) tourism or iii) political goals can be met through hosting and marketing events" Getz (2008)

ii) Typology Based On Place Of Attachment

Events	Description
Mega	typically global in their orientation and require a competitive bid to 'win' them as a one-time event for a particular place.
Hallmark	cannot exist independently of their host community,
Local Or Regional	are by definition rooted in one place and appeal mostly to residents.

Table 3: Typology of Events based on place of attachment Source : Getz (2008)

Based on the above literature review, events in Goa are classified into Hallmark. Mega and Local or Regional . in case of functionality, the time of event and estimated tourist demand

are the criteria for classification as stated in Table 2 above. Place of attachment is discerned as per table 3.

TABLE 4: Events in Goa classified by functionality and Place of attachment

Event	Functionality	Place Of Attachment
Goa Art and Literary Festival (GALF)	HALLMARK	HALLMARK
IFFI (International Film Festival of India),	HALLMARK	HALLMARK
Sunburn	HALLMARK	HALLMARK
Classical Dance Festival Mardol	HALLMARK	HALLMARK
Carnival	HALLMARK	HALLMARK
GITM	REGIONAL	HALLMARK
D. D. Kossambe festival of ideas	LOCAL	LOCAL
Goa River Marathon	HALLMARK	HALLMARK
Dhirio	LOCAL	LOCAL
Lokutsav (tribals of Goa)	LOCAL	HALLMARK
Khell Tiatre festival	LOCAL	LOCAL
Marathi Drama Frestival	LOCAL	LOCAL
Mando Festival	LOCAL	LOCAL
Lokotsav (Western Region)	REGIONAL	LOCAL
The Grape Escapade	HALLMARK	HALLMARK
The Goa Food and Cultural festival,	REGIONAL	LOCAL
The Goa Cashew and Coconut Fest	REGIONAL	HALLMARK
Goa Heritage Festival	REGIONAL	LOCAL
Sao Jao	REGIONAL	LOCAL
Ganesh Chaturti	LOCAL	LOCAL
Diwali	LOCAL	LOCAL
Christmas	REGIONAL	LOCAL
Lusofonia Games	MEGA	MEGA
U-17 Football world cup	MEGA	MEGA
Tripurari Poornima	LOCAL	LOCAL
Konsachem fest	LOCAL	LOCAL
Lairai Zatra	LOCAL	LOCAL

It can be seen that some events differ as per their typology based on functionality and place of attachment.

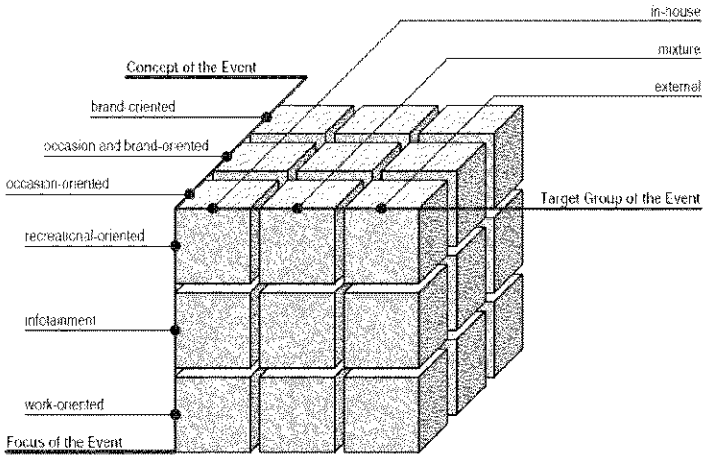
According to Thomas et. al. (2008) "a differentiated, **multi-dimensional classificationof events** can be carried out using the categories "target group", "concept" and "staging of the event".

Target groupfocuses on the differentiation of events according to their target groups as often found in the literature. Thus, one can differentiate between public events (company-external) and corporate events (company-internal), whereby exhibition events (mixed forms) comprising for example, trade fairs and exhibitions, are also possible.

Concept: in work-oriented and leisure-oriented activities orthe way an event is staged, whereby infotainment events (infotainment = information + entertainment) areclassified between both characteristics.

Focus of the event: Here, the question is asked as to whether the event marketing is carried out brand or occasionoriented,or whether both aspects apply.

Fig 2. Classification of events



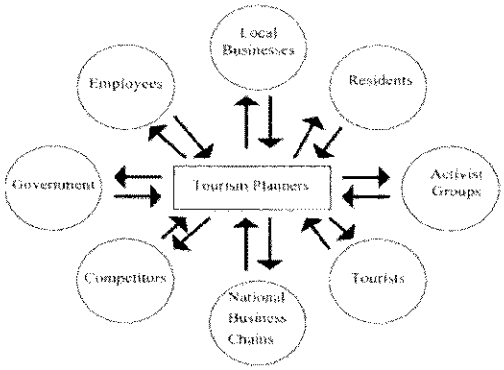
Source : Thomas et. al. (2008)

Focus of the event and concept of the event are similar to the purpose of the event as seen in the classificatin by Getz(2008), as per figure 1. Hence, the event classification attempted in this typology is based on target group only, namely the stakeholders.

Stakeholders: Sautter and Leisen (1999) state that "a Stakeholder as defined by Freeman(1984), is any group or individual who can affect or is affected by the achievement of the organisation's objectives and by virtue of this has either the power to affect the firm's performance and/or has a stake in the firm's performance".

Event Stake Holders

FIG.3 **. Tourism Stakeholder Map**



Source : (Sautter & Leisen, 1999)

After adopting the definition by Freeman(1984), for this study Stakeholder is any group or individual who can affect or is affected by the achievement of the event's objectives and by virtue of this has either the power to affect the event's performance and/or has a stake in the event's performance, the following Stakeholders will be studied :

Residents: Local Businessmen, Participants,Volunteer, non-participants and Activist Groups(Environmentalists)

Government: The above stakeholders (target group) will be affected by events. However the order of importance may vary.

Events can also be classified depending on which stage they are in the event life-cycle

Event Life Cycle:

TABLE 5 : Evolution of Product life cycle model:

Researcher		No of Stages in Life Cycle
Theodore Levitt (1965)	Product	1. Introduction 2. Growth 3. Maturity 4. Decline
Butler (1980)	Tourism Area	1. Exploration 2. Involvement 3. Development 4. Consolidation 5. Stagnation 6. Decline/Rejuvenation/continued stagnation
Beverland et. al. (2001)	Events	1. Conception 2. Launch 3. Growth 4. Consolidation 5. Decline 6. Revival

Source: Walle (1994) & Hoffman et.al. (2001)

Many researchers have used the case study method to study festivals so as to find out their stage in the Event Life Cycle as shown in the table below:

TABLE 6: Research on Stages of Events

Title of Paper Author Year of publication	Aim	Findings
The carnivalesque and	1. identify the stages of the	there are three stages in the festival's evolution:

event evolution; a study of the Beltane Fire Festival Leisure studies 2014. Catherine M. Matheson and Ross Tinsley	festival's evolution and their respective characteristics; 2. distinguish features corresponding to the carnivalesque; and, 3. examine the changes in event evolution, particularly regulatory interventions, and their effect.	1.revival and earlydevelopment; 2.development and regulation; 3. maturation. The characteristicsof these evolutionary stages are identified. As the festival has developed and been subject to increasing regulation, features of the carnivalesque have been reduced.
The Evolution of Wine Events in Australia and New Zealand: A Proposed model Darina Hoffman Mike Beverland, Edith Cowan, Michelle Rasmussen 2001	To examine regional wine events and proposes a wine event model which will be useful in understanding 1.the life –cycle stages of events, 2.Evolution of events over time, 3. Characteristics of each stage 4. key players and stake holders	This paper argues in favour of an event life-cycle model in wine event management. The model illustrates the benefits of integrating wider strategic literature with wine research.

This research proposes the study of events with reference to the above stages mentioned by Beverland (2001) with the help of case study methodology.

Quality Of Life

Definition

Kaplanidou et al., (2013) states thedefinition by the World Health Organization (1997) - "individuals' perception of their position in life in the context of culture and value systems in which they live, and in relation to their goals, expectations, standards and concerns. It is a broad ranging concept affected in a complex way by a person's physical health, psychological state, level of independence, social relationships, and their relationships of salient features of their environment."

In this study since various domains of Life are being studied , this research accepts Carneiro & Eusebio (2011) definition of QOL: " the satisfaction perceived by individuals with several domains of their life, considering their needs and expectations"

Measurement Of QOL

QOL studies are frequently either objective or subjective.But Constanza et. al. (2006) says that "one's QOL involves perception of satisfaction, in order to assess the QOL, both objective and subjective indicators are required."

Table 7 : Quality Of Life Domain Source: (Dolnicar et. al., 2012)

Sr. No.	Domain	Sr. No.	Domain
1.	Work and material well being	9.	Goals/hopes for the future

2.	Health	10.	Self-esteem/acceptance
3.	Family and love	11.	Safety
4.	Leisure and recreational experience	12.	Stress
5.	Social Life	13.	Transport
6.	Education /learning	14.	Standard of living
7.	Neighbourhood/community	15.	Vacations
8.	Spiritual life	-	-

Further, the concept of quality of life has been research for its relationship with other constructs as mentioned below:

2. Impact Of Tourism And Events On Residents and their QOL

The works of some researchers on the topic Impact of tourism and events on residents and their QOL are mentioned below:

TABLE 8: Research on QOL

	Title of Paper Author Year of publication Journal Published	Aim
1.	Exploring the Nature of Tourism and Quality of Life Perceptions among Residents Andrek and Nyaupane (2011)	To go beyond attitude research and explicitly consider tourism's influence on QOL.
2..	Quality of life, Event Impacts, and Mega Event Support among South African Residents before and after the 2010 FIFA World Cup Kaplanidou et, al, (2013)	to explore the role of mega-event impacts on perceived satisfaction with quality of life andsupport among South African residents before and after the 2010 FIFA World Cup.

Conclusion

The literature review has unearthed the following:

1. Events can be classified based on the three different schemes as stated above in the literature, including the position of events in life cycles.
2. Different events could have different stakeholders
3. The stakeholders could vary in their perception of impact of events on QoL.

The literature review thus posits that there is scope to study the relationships between the events as classified through different schemes and their perceived impact on quality of life of different stakeholders.

Directions for Future Research

The research endeavors to study the perception of impact of events on QOL of following residents of Goa:

a) Between residents who are participants in the event and non participants

b) On different stakeholders

The research also proposes to study if events in different stages of life cycle impact different dimensions of QOL.

Managerial Implications:

Resources of Goa can be channelized properly. Allocation of resources(funds) to events can be according to QOL preferences for residents. Government policies can be made to support events which are desirable or modify the celebrations so as to maximise benefits and minimise ill effects on QOL of residents.

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