

**COMPETITION AMONG OTT PLATFORMS AND
TRADITIONAL TELE - DRAMAS IN INDIA.**

Projects submitted to Departments of Commerce

ST.MARY'S COLLEGE (AUTONOMOUS) THOOTHUKUDI

Affiliated to

MANONMANIAM SUNDARANAR UNIVERSITY, TIRUNELVELI

In partial fulfilment of the requirements of

BACHELOR OF COMMERCE

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(MARCH 2021)

DECLARATION

We have declared that the project entitled “**Competition Among OTT Platforms and Traditional Tele - dramas in India**” is submitted in partial fulfilment of the requirements for the degree in our original work done under the guidance and supervision of **Mrs. P. Maria Sahaya Rossiyana, M.Com., M.Phil., NET**. This project has not previously formed the bases of award of any similar titles and it represents entirely an independent work.

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CHAPTER I



INTRODUCTION

COMPETITION AMONG OTT PLATFORMS AND TRADITIONAL TELEDRAMAS IN INDIA

INTRODUCTION:

OTT is short to over- the-top which refers to a method of Media television we are entering a Future in which most media is delivered and consumed Via the interest OTT technology is distributing more and more Media each day. In fact some industry leaders advocate that we stop differentiating between OTT and broadcast TV entirely. The OTT media service industry is growing at an Outrageous rate within only oleander, we've seen a massive Shift in how people are consuming entertainment - DI- all Hinges on OTT video and delivering content online. In order to keep up with current trends in OTT video industry. It's a good idea to interest in a professional OTT platform. OTT Platforms- also known as video streaming platforms or online Video platforms- allow you to host manage and stream live Video efficiently. OTT platforms typically allow you to use the "Infrastructure as a service" model which keeps your costs Low and ensures maximum efficiency.

Television has become one of the most common Things in our day- to- day life and everyone has a television in their house. Television has become the main source of Entertainment news and information. Television has brought the whole world into our house within a small box. When we open a news channel on TV we get so much information about the whole world to get rid of headaches and boredom we open an entertainment channel like movies and cartoons. There is also some information a learning channel that is there on television. In England in 1878 on Scottish amateur scientist John Logic Baird, successfully transmitted the first TV picture after Year of hard work. This Television works with the help of the Mechanical system. The size of

the TV is very large and a Single person can't take it from one place to another. The Mechanical technology used in the television was quickly replaced by superior electronic television in the year 1927 when Philo Farnsworth successfully demonstrated electronic television in San Francisco.

OTT video platforms are considerably becoming part of viewer's entertainment time and they are giving tough Competition to traditional modes. Time and place convenience availability of efficient and cheap data connectivity penetration of smart phones , availability of cheap and even free access to OTT video platforms, sheer breadth of content to choose from And quality of content are some of the major factors affecting Viewers to shift towards the OTT video platforms. The great digital revolution has brought so many Changes in all aspects of our lives including the way we buy Products the way business are done the way products are Marketed the way we search for the information etc.

One of such big change which we are observing is into the field of Entertainment the traditional modes of entertainment are on Way disruption and people are choosing modern way of Entertainment. Television viewing is moving from family device of the drawing room to the personal devices such as hand held Mobile phone are choosing freedom to choose the time and place to watch their favorite programmed. Apart from time and space convenience sheer breadth of content available and quality of video is major point to attraction for people to choose OTT video platforms over the traditional television Channels. Traditional television channels are going through the major distribution. Television industry has witnessed many changes all these year such as VCRS (Video Recorder in 1970s to DVRS (Digital Video Recorders) to DTH in early 2000s. In all this time television channels are competing with OTT video platforms which have been a major point of attraction especially for the youngster. Youngster are quickly moving Towards the modern modes of entertainment which is providing them large amount of contemporary data to choose From to choose the time when to watch television and that too With personalized experience. Advantages & penetration of Smart phones, high speed data, and price affordability of Interest data have substantially contribute to the acceptance and growth of OTT video platforms.

HISTORY:

- **OTT**

The first Indian OTT platform was Big Flix, which was launched by Reliance Entertainment in 2008. OTT gained momentum in Indian in 2013 when Ditto TV (Zee) and Sony Liv were launched. Disney Hotstar was launched in the year 2015. And it is one of the highest watched OTT platforms in India. As of July 2020, it has more than 300 million active users. Soon after, Netflix began its operations in India in the year 2016 (January). Its is one of the most recognized and prominent global OTT segment player. Netflix faces stiff competition in India from players like Amazon Prime, Disney and Hotstar etc. Hotstar, (now Disney and Hotstar), is the most subscribed-to OTT platform in India, owned by Star India as of July 2020, with around 300 million active users and over 350 million downloads.¹ According to Hotstar India Watch Report 2018, 96% of watch time on Hotstar comes from videos longer than 20 minutes, while one-third of Hotstar subscribers watch television shows. In 2019, Hotstar began investing ₹120 crore in generating original content such as "Hotstar Specials." 80% of the viewership on Hotstar comes from drama, movies and sports programs. Hotstar has the exclusive streaming rights of IPL in India, which is one of the biggest sporting event in India.

- **TELE - DRAMAS**

In film and television, **drama** is a category of narrative fiction (or semi-fiction) intended to be more serious than humorous in tone. Drama of this kind is usually qualified with additional terms that specify its particular super-genre, macro-genre, or micro genre such as soap opera (operatic drama), police crime drama, political drama, legal drama, historical drama, domestic drama, teen drama, and comedy-drama (dramedy). These terms tend to indicate a particular setting or subject-matter, or else they qualify the otherwise serious tone of a drama with elements that encourage a broader range of moods. All forms of cinema or television that involve fictional stories are forms of drama in the broader sense if their storytelling is achieved by means of actors who represent (*mimesis*) characters. In this broader sense, drama is a mode distinct from novels, short stories, and narrative poetry or songs. In the modern era before the birth of cinema or television, "drama"

within theatre was a type of play that was neither a comedy nor a tragedy. It is this narrower sense that the film and television industries, along with film studies, adopted. "Radio drama" has been used in both senses—originally transmitted in a live performance, it has also been used to describe the more high-brow and serious end of the dramatic output of radio.

MEANING:

- **OTT**

OTT or, Over-The-Top platforms are audio and video hosting platforms, which earlier started as content hosting platforms but eventually branched out to production and short movie releases, feature films, web-series, documentaries, sports, and other entertainment forms. These platforms run on cutting edge technology and state of the art functioning. These platforms use Artificial Intelligence (AI) to figure out the content which might interest the user (depending on the previous usage or browsing history) and gives out recommendations based on them. These OTT platforms work on Trail or FREEMIUM model, where they generally give some content for free and have a premium subscription for their exclusive content that is not available elsewhere.

- **TELE - DRAMAS**

Tele - dramas means a composition in verse or prose intended to portray life or character or to tell a story usually involving conflicts and emotions through action and dialogue and typically designed for theatrical performance.

LITERATURE OF REVIEW:

The global development of OTT TV:

The federal communication commission of the U.S defines an OTT as an online deliverer of video content via the internet (Face 2013). Buy and Li (2013) offered a big picture about the prosperity of online streaming services digital video Viewing date back to the 1970s when Sonny Corporation tried hard to promote its short lived product. Betaox VCR (Greenberg 2008). However the subsequent emergence of Digital video recording (DVR) around 1999 gradually earned a place in the U.S market and popularized the brand of digital video watching.

Fast growing OTT platforms such as YouTube Have traversed roughly three phases since 2000 (Stein amp, 2010). First the internet was included into TV program promotions; that is, promos were circulated online to Seek and convince interest users to watch programs airing On TV. In this phase, the interest was used mainly to drive Viewers to watch the TV programs the traditional way. Next, Short shows and plays with a small budget were streamed online; this was seen as a critical twist where the internet started to play more than just an auxiliary role for TV program Promotions. Investors gradually uploaded original creations (of shows, scripts, dreams etc) that were experimental and bolder than regular TV programs, in terms of the selection of topics and the way they were presented, despite the quite limited resources, budgets, and casts (Settler, 2008). Eventually the internet become another major battle yield for full Streaming of TV and online programs, or pretty close to how YouTube and Netflix operate. Investors not only have their TV programs and movies streamed online, but also have produced well budget and sophisticated program customized for online platforms. At the same time, membership has been integrated into operations of online streaming platforms; enabling only members to access the online programs were almost an outright independent medium with their own audience and customized contents (Stein amp, 2010).

Statement of problem:

The study has been conducted to know the comparison among OTT end Tele dramas in India. The objective here is to understand that whether there is any relation between traditional television channels and shift of viewers towards OTT video platform. This study examines if OTT TV is a complement or a substitute for traditional TV. These are same problems faced by the OTT platform and traditional television.

Objectives:

1. To determine viewers interest on OTT telegrams among different age groups and gender.

2. To compare and understand viewers behavior over television channels and OTT platforms.
3. To analysis and understand the factors affecting viewers to shift from traditional television channels to video platform.
4. To know the comparative growth of teledramas in both platforms.
5. To study the advantages and disadvantages regarding OTT and television

SCOPE OF THE STUDY:

The study seeks to find out competition among OTT platforms and traditional tele - dramas in India while the study recognizes the new interactive technologies have competition among OTT platforms and Tele - dramas on other age groups and such this study will limit itself only in India.

LIMITATIONS OF THE STUDY:

1. The time period uses not sufficient to cover all details of the data.
2. Illiterate, some of the customers could not answer the questions property.
3. We take only respondents it is too small for find out the consumer perception.

METHODOLOGY:

This is an explanatory study on competition among OTT platforms and traditional tele - dramas in India. Both descriptive and analytical methods have been used to study the behavioral changes of youth with impact of social media. The presentation is based on both primary and secondary data.

PRIMARY DATA:

Primary data is collected from 100 persons who are using OTT platforms for collection of primary data and interview schedule was developed. Before its application among the respondents pre-testing was carried out. After altering the structure questionnaire on the results of pre-testing it was made a sample to youth.

SECONDARY DATA:

The secondary data has been collected through books other published articles in reputed journals and internets.

PERIOD OF THE STUDY:

Our project work commenced from December to March with full involvement.

SAMPLING DESIGN:

100 Respondents were selected by random sampling method. Questionnaire was supplied and after much guidance for accumulating primary information. Qualitative face figures were collected directly and from the sample.

FRAMEWORK ANALYSIS:

Regarding the study on compassion of OTT and VOD Tele dramas the research collected all primary and secondary data to make a clear view of the project. The collected questionnaire and schedules were tabulated, classified and analyzed on the basis of

1. Percentage analysis method
2. Pie chart method
3. Bar chart method

CHAPTERIZATION:

CHAPTER 1: Introduction and design of study

CHAPTER2: Profile of the study

CHAPTER3: Data analysis and Interpretation

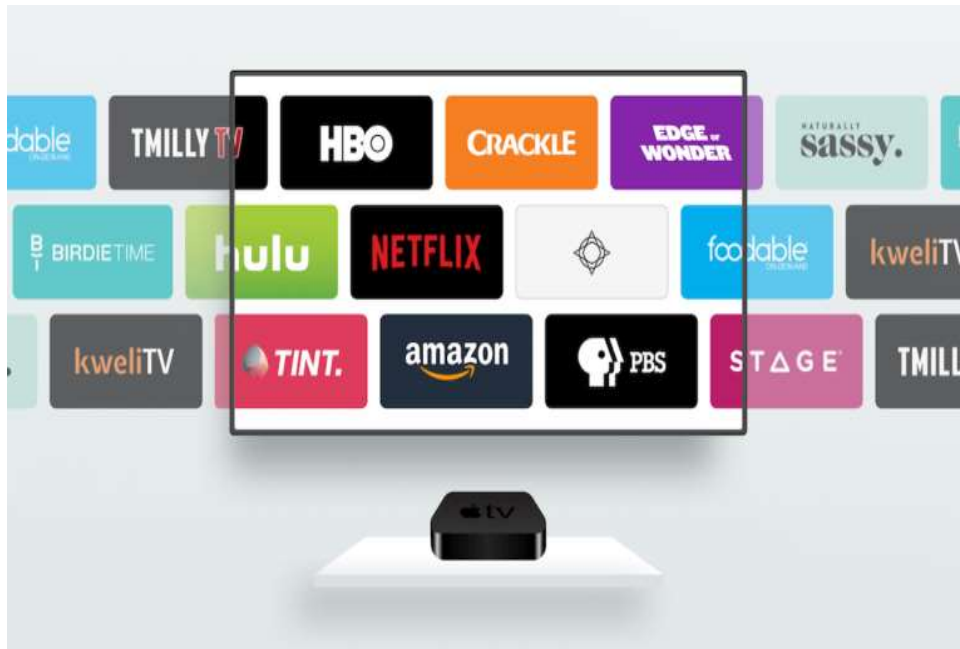
CHAPTER4: Findings and Suggestions

CHAPTERS: Conclusion

ANNEXURE:

- Questionnaire
- Bibliography

CHAPTER II



PROFILE OF STUDY

OTT VIDEO MARKET IN THE WORLD AND IN INDIA

OTT (Over The Top) is the term which is used world-wide for the video streaming content service which all access through high speed internet on your small gadget and also by the pass the traditional. Distribution like cable DTH. Over the top refers to video content streamed through internet and not through broadcast is Cable Television. It includes subscription – based services, free, and supported services and pay to watch streams offered by services including items and video on demand. Through it is very easy to access at anywhere at any time. OTT doesn't have any official definition but in Canada's Telecom regulators, stated that "it consider that internet access to programming independent of a facility a network dedicated to its delivery (Via for example, cable or satellite) is the defining feature of what have been termed "Over The Top" services. OTT started in India in 2015, when star India launched Hotstar in 2015, the big bang launch of Hot Star, supported by multi-million-dollar marketing and promotion blitzkrieg, ensured a Top-Of-The-Mind recall of the products. The International and National players followed soon on Voot, Zee5, Hot star, Sun next. The chain reaction was set in motion with the launch of reliance, Jio in October 2016, which got into the main stream over 70 million mobile internet users with free high-speed 4G internet (Economic Times, 02 March 17). That opened the floodgates for OTT players and helped the companies add new subscriber and increase times spent on the platform. And while they are in band with available now, the key factor remains compelling content and seamless like experience.

OTT Video platform market is continuously growing in a significant manner and this is catching attention of lot big of players at world level like Apple, Disney, Warner Media apart from Amazon and Netflix and these new players will challenge the business of Netflix and Amazon. OTT Video platform market grew by 11.61% in

the year 2019 (business wire, October 2019) OTT Video market will grow almost double between 2019 to 2029 and will represent 72.8 billion industry by 2023 and will grow with almost 14% CAGR. (PwC, Global Entertainment and Media Outlook report 2019). The report also suggests that Asia Pacific countries will overtake OTT Video Market by the year 2010 than the North American Countries. The report also forecasted that US Traditional TV Market will keep on declining and will observe -2.3 growth rate per year. Over-the-Top Services (OTT) Marketplace viz. Online Gaming and Music Streaming and VoD and Communication form and Monetization Model viz. Subscription-based, Advertising-based, and Transaction-based and Streaming Device, Vertical, and Region is expected to grow from USD 81.6 billion in 2019 to USD 156.9 billion by 2024, at a CAGR of 14.0% during 2019–2024 as per - Global Forecast to 2024. (Markets and Market Press Release of 6th January, 2020.) These figures are the result of inception of OTT video application such as Netflix, amazon, hotstar supported by high speed internet data and it has triggered the consumption of digital video. OTT Video applications are the most used application among the smart phone users after chatting, social media and ecommerce applications.

North America and Canada holds the most dominating place in the world OTT Video service reason being they are the most developed and established economies and promotes investment in new technologies freely. Top Global players of OTT video platforms are Amazon, Netflix, Hulu, You tube, Apple, Facebook watch, HBO, and Disney.

Popularity of Tele - Dramas in India

India soap operas (or Indian Serials in Indian English) are soap opera or serials written, produced and filmed in India, with characters played by Indians with episodes broadcast on Indian television. India's first soap opera was Hum Log (Hindi) which concluded with 154 episodes. The most common languages in which Indian serials are made in are Hindi, Marathi, Gujarati, Bengali, Tamil, Kannada, Orissa, Assam's, Telugu, Malayalam and Punjabi though many contain a mix of the predominant language and English. All major TV network in India produce a Variety of drama services including Family, Comedy, Romance, and History stories, Horror,

Devotional, Fantasy show and many others. Tamil series started to broadcast television series in 1990's. The popularity of Tamil TV soap operas in India, European and the US market is on the air. Soaps affect Indian society with regard to national integration, identity, globalization, common ethics and social issues in rural areas.

In 2007 study of cable coming to rural India showed that it led to "Significant decrease in the report acceptability of domestic violence towards women son preference, as well as increase in woman's autonomy and decrease in fertility. "It also" found suggestive evidence that exposure to cable increase school enrollment for younger children, perhaps through increased participation of women in household decision – making.

Lockdown and OTT Viewership:

If there is one industry which wouldn't like the lockdown to end, it's indeed the OTT players. Due to epidemic "Corona virus" which spread in all over the world, everyone facing the pandemic "Lockdown" situation which you are not allowed to go outside your Loire with your family and gadgets. And naturally, the more we stay in home, the more we find ourselves glued to the streams. Now, with no film releases in sight cause of the shutdown of theatres and shoot of TV shows stalled across the country, what everyone is finding solace in are the OTT platform. In fact, web shows gave become the best roll for people to ward off boredom and the platform too are ensuring that the audiences is spoil for choice. It just not increased the OTT viewership but also changing the viewers watching habits.

Factors Influencing the shift from Traditional TV to OTT Platforms in India:

With the rapid improvement in technology and increasing level of internet penetration across India, the way that people consume media is changing. The emergence of over the top media services has started to change the media space significantly. OTT platform give you the freedom to watch the moves and TV series

Your want at your own convenience while majority of the population of the country use television, we can see a shift towards. OTT platforms like Hotstar, Zee5, Voot. While some of these services may charge a premium cost when compared with television, they offer various benefits which made them an attractive option. Content streaming on online platforms have much less breaks and advertisements compared to television. They have given the Indians better access to internet and content. They also have special algorithms which help in suggesting where movies or series based on the likes and past search history of their customer. The platforms themselves are producing their own shows apart from just playing TV content online and on demand. Thai research paper aims to understand the OTT sector better and identify the various factors that influence the shift of the consumers from traditional television to over the top media platform in India.

Future of OTT:

Video consumption through VOD platform is nowhere close to slowing down. It is a golden era for content creators with entry barriers becoming low. Thus section discusses different factors their impact on the future of OTT platform in India.

a. Role of 5G and telecom service providers:-

There is a global race to take the lead in 5G cellular network technology. The Government of India has established a dedicated committee for creating an efficient pathway for the roll-out of 5G and develops the next generation of broadband infrastructure. As consumers are seen to increasingly prefer high definition and immersive content, the 5G is expected to create an opportunity for new product and services offering in the media and entertainment industry. Apart from OTT, the other fast – growing segment that are benefited by 5G are online gaming and internet advertising.

b. More content in regional language:-

Over the last few years, the online media industry has understood that India is not a single market but a combination of multiple markets, each with its unique

characteristics is subject of regional language speaking internet years growing faster than the Hindi and English – speaking user base. Localized content show uptake in terms of engagement as viewers always prefer to consume content in their language. So, primary streaming services like Amazon prime and Hotstar are investing more on producing content besides Hindi and English in eight Major Indian languages, Hoi hoi, all Bengali content streaming platform, saw an 85% growth in traffic from 76 thousand total unique nesters in March 2018 to 140k in March 2019.

c. Now business models:-

Today most OTT platform promote them aggressively through a strategy where they allow install free demand an incremental premium fee at a later stage after consumer behavior is in favor. So, the business model that is prevalent employed by OTT providers around the globe in B2c. However the pure B2c model will not work in India and consider B2B as the right way to move foresaid.

Major streaming dramas services in India:-

Just like the Smartphone segment, the OTT space in the country is also waitressing a tussle between the indigenous end global payers. There are merely to VOD providers in India, and at the rate in which new players are springing up, the number is expected to reach 150 by 2023. Klink local players like Hotstar and Jio has gained a stronger tooling in the domestic market, global platforms like Hotstar have also steadily grown their market share. The major streaming services that are available in India are:-

✓ **HOTSTAR:**



Hotstar is ideal for watching movies, daily soaps, live sports and news channels. The user can create an account and view the content for free with advertisements between. Whereas, Hotstar premium subscription offers ad-free access to exclusive content and makes an TV shows for a price Rs.199 per month or Rs.999 Per year. Hotstar downloads crossed 400 million in 2019 and are of the main pulling factors has been live streaming of cricket matches. During Indian premier league 2019 the platform recorded 300 million achieve viewers. India versus Pakistan match at the ICC World Cup 2019 registered an escape and 100 million viewers, and India versus New Zealand Semi-final had 25.3 million concurrent viewers.

✓ **Voot:**



Voot is Viacom 18's premium Video-on-demand platform, which be our favorite shows, movies and thousands of hours of content to your finger tips. The ad-support premium 077 app, Voot has a content library spanning across 70000+ shows of exciting content access generous, Language and audiences. Voot is made for those with varying choices and preferences, offering the biggest TV shows from colors Hindi, MTV, colors infinity, colors Telugu, colors Tamil, colors Canada a colors Marathi, colors Bangle, colors Gujarati and comedy central. If yours on the biggest shows, voot your answer "voot select", the premium and exclusive services from voot.

✓ **ZEE5 :**



Zee5 is a demand video streaming service run by Easel group via its subsidiary zeal. The platform was launched in 2018 to create a revolution in the consumption of desire content. This video – on – demand streaming service is also available on Android and IOS platform for its users. Zee5 offers both free and premium content for users. To view the free content, you need not register with the service. For a premium experience, you need to sign up for the paid subscription service. The Zee5 premium subscription is Rs 99 per month and Rs 999 per year.

✓ **SUNNXT :**



Television broadcaster Sun TV has launched a subscription – based video on – demand service called Sun next. Currently, the company is offering there subscription plan Rs 50 for 30 days (monthly plan), Rs 130 for 90 days (quarterly plan) and Rs 490 for 365 days (annual plan). The first 30 days is the free trial period

after which the payment kicks is just like Netflix. The Sun next app is available on both Android and IOS. Sun next will offer 4000 movies, TV shows, music video and live TV in all four south Indian languages – Tamil, Telugu, Kannada and Malayalam.

✓ **YouTube:**



YouTube is an American online video-sharing platform headquartered in San Bruno, California. The service, created in February 2005 by three former PayPal employees Chad Hurley, Steve Chen, and Jawed Karim was bought by Google in November 2006 for US\$1.65 billion and now operates as one of the company's subsidiaries. YouTube is the second most-visited website after Google Search, according to Alexa Internet rankings. YouTube allows users to upload, view, rate, share, add to playlists, report, comment on videos, and subscribe to other users. Available content includes video clips, TV show clips, music videos, short and documentary films, audio recordings, movie trailers, live streams, video blogging, short original videos, and educational videos. Most content is generated and uploaded by individuals, but media corporations including CBS, the BBC, Vevo, and Hulu offer some of their material via YouTube as part of the YouTube partnership program. Unregistered users can watch, but not upload, videos on the site, while registered users can upload an unlimited number of videos and add comments. Age-restricted videos are available only to registered users affirming themselves to be at least 18 years old.

Scope of OTT platform/VOD platform:

The biggest OTT platform or VOD platform services in India include Hotstar, Sony Live and Zee5. Some of the key statistics related to OTT consumption in the country are as follows:-

- Counterpoint Research reports that 89% of viewers in India are under 35,
- India's 5 metro polite cities account of 55% of all its OTT viewers, which means there is a massive untapped market that will fuel massive growth in the future.
- Hot star is the market leader in the India OTT market, as it has 300 million achieve users and 8 million paid subscription.
- EROS now recorded the largest number of smart TV viewers.
- As already mentioned, Hotstar is the biggest OTT platform in India in terms of the number of users. It is a subsidiary of Walt Disney and Covers multiple languages and TV channels. It stands out for providing some of the highest – rated and longest running TV content in the country.

Advantages of Television:-

- ❖ Entertainment and laughter.
- ❖ We are entertainment by shows we love to watch. We laughter at things we find funny and comical in the TV program we are watching. We also love to dance or sing along with celebrities we see on TV and some of US even copy their dance moves and singing styles.
- ❖ Improve memory take note of the time schedule for our favorite programs especially if it is only shown once or twice a week. We tend to store and recall the things that recently happened in our favorite show before the next episode will be shown on TV. This will help enhance our memory which we can apply on our daily life. For children, it is easier to learn matches science, alphabet and other subject match if someone can show them how to do it like counting identifying objects and a lot more. Educational TV shows are available for children to watch and learn.
- ❖ Free Entertainment
- ❖ Social surrogacy

- ❖ Educational channels
- ❖ Family bonding
- ❖ Television can make you lazy
- ❖ Violence & illicit content
- ❖ Consumerism
- ❖ Health Hazards.

Advantages of OTT:-

- ❖ Watch anytime, anywhere
- ❖ Some free OTT apps **Example.** MX player
- ❖ Some subscription based OTT **Examples.** Hotstar, Prime videos.
- ❖ After subscription watch all content available there
- ❖ Download content/web series, Movies etc. (offline watch anytime)
- ❖ You must have noticed that these days, people prefer watching video content via internet – enabled TVs and OTT video services.
- ❖ OTT has become an attractive live video streaming platform for a number of reasons. Although the industry hasn't fully explored the advertising potential of OTT streaming it offers numerous benefits as compared to the traditional online display marketing.
- ❖ These platforms come across as the only practical alternative to the traditional commercials TV. Studies show that only 5% viewers watch TV through a digital antenna; whereas almost 61% of viewers between the ages of 18 and 29 watch TV through streaming services.
- ❖ Unlike the browser screen, OTT video ads are displayed full. Screen without any controls to skip them.
- ❖ The audience for OTT media is wider, as it targets household levels along with young people.

Disadvantages of OTT:-

- ❖ In some OTT platforms, subscription, cost is high.
- ❖ Frequent advertisements in some free OTT platforms may annoy the view.
- ❖ Unfortunately, many OTT platforms lack the functionality that comes with many streaming services have severe flaws/bugs that may not provide access to some video content.
- ❖ The creation of OTT applications has led to major conflicts between companies that offer similar services.
- ❖ The new trend of releasing new movies via OTT platforms are a severe threat to the future of movie theaters.

Disadvantages of Television:-

- ❖ Watching more television makes you physically unfit.
- ❖ It affects the eyes of the viewers, if they watch TV and may have negative effects on impressionable children.
- ❖ Children who see violent acts are more likely to display aggressive or violent behavior and also to believe that the world is a scary place and that something bad is going happen to them.
- ❖ Watching too much television is not good for health.
- ❖ Studies have shown that there is a correlation between watching television and obesity.
- ❖ Television makes US anti social, taking the place of family and friends.
- ❖ Aggressive and violent behavior among children, young adults and adults can be traced be k to too much television in childhood.
- ❖ Teenagers can also be lured into drug use, owing to the over – circulation of music that promotes drug use and movies that make drug use seem like a “cool” or normal thing to do.
- ❖ High absolute cost
- ❖ Time of exposure
- ❖ Limited appeal
- ❖ Lack of control

- ❖ Public reactions
- ❖ Competition

THE RISE OF OTT PLATFORM IN INDIA:

OTT platforms in India are growing rapidly in terms of subscribership mainly due to a number of factors. Digital India plays a major role in promoting the use of OTT platforms to stream diverse content from all over the world. A youth oriented population has led to the increase in the viewership of OTT platforms such as Netflix, YouTube, etc. The drop in prices of smart phones and cellular data has enabled a large chunk of the population to gain access to online platforms. India currently has about 220-250 million smart phone users which is expected to hit 500 million by 2020. There are also platforms like Saavn, Wynk, etc. that have become more popular due to its wide variety of choices in music. YouTube is the 4th most used app in India, as the number of smart phone users increases in India, there is scope for an increase in viewership. One of the major challenges that OTT platforms face in developed countries is competition like HBO, CBS, Amazon Prime Video, Netflix, etc. The production cost that is incurred to cater to niche audiences are also high.

Entertaining content is a prerequisite to drive subscription and grow consumer affinity. And mainly, the market in developed countries like the USA is saturated which leads to expensive marketing budgets to push for viewership. “The last couple of years have seen a boom in the OTT space. While initially there were independent players acting as content curators, today broadcasters have their own digital platform to cater to the internet-savvy audience. There is no doubt that the platform is being aggressively marketed, be it in the form of TV ads, hoardings or free subscription offered to subscribers.” Partho Dasgupta, CEO, BARC India. Platforms like Voot, Sony Liv and Zee 5 are OTT platforms developed by existing broadcast channels to remain relevant and to cater to the shift in audience from TV viewership to OTT platforms. However, most of their content on these platforms are the same as the ones broadcasted on TV. OTT platforms’ business model would blanket subscribership with sponsored content. Their revenue would be mainly generated from advertisements. “Netflix is positioning itself as to how in terms of video content

Netflix is the thing to do. Others are using content marketing strategy to show their exclusive content as differentiator against others. But they end up looking similar to each other. Netflix and Amazon are standouts as they know how to market themselves and are able to bring in content outside TV. Hot star is riding on cricket in a big way.”
Rajiv Dingra, Founder-CE .

Emergence and boom of OTT :

When Netflix released all fifteen episodes of a new season of Arrested Development in the summer of 2013, reports showed that approximately 10% of viewers made it through the entire season within twenty-four hours what they share is an enormous popularity among the millennial cohort that makes up the majority of the subscriber base of Netflix. (matrix, 2014) OTT has been enabled by technology advances such as smart phones, super-fast IP networks, open source platforms, innovative services, cutting edge functionalities and shift in consumer preferences towards their “free mium” based business models are seeing an ever increasing adoption rate. (joshi Sujata, 2015) This free mium concept lures consumers. They fail to understand that nothing is free. Firstly, we have to pay for the internet packages and then only something can be surfed upon on the internet. So, ultimately, until and unless the consumer pays for the his internet data, he won’t be able to use any of the applications, which include data connection, for example, Netflix, amazon, etc. O, WAT Consult.

OTT in the Context of the TV Industry :

OTT encompasses the distribution of video content “over the top” of traditional distribution technologies. At the most basic level, OTT is simply a technology alternative that allows for the replication of the traditional home entertainment “stack” of consumer value propositions in a digital context. In technology terms, OTT is the delivery of video content through fixed or mobile broadband internet connections instead of over the broadcast TV spectrum or dedicated cable, fiber, or satellite networks. In many ways, OTT is neither more nor less than a replication of the traditional set of consumer video services. Furthermore,

although OTT mirrors the traditional video stack, digital technologies enable many distinctive characteristics and features that are not possible with over-the-air, cable, or satellite distribution. These include the sheer breadth of content available, flexibility of time and place for viewing content, and the flexibility of consumer offerings and price points that companies can offer and from which consumers can choose. Finally, OTT and traditional TV are further differentiated by the content creators that participate in the space. By eliminating constraints on content distribution and space, OTT has introduced new types of content creators to the market.

HOW OTT IS CHANGING THE FUNDAMENTALS OF CONTENT CREATION AND CONSUMPTION :

OTT has unlocked three transformational changes in video content and how it is created and consumed: space shifting, place shifting, and time shifting.

Space Shifting:

Perhaps the change with the biggest impact on the video value chain has been that facilities-based distribution (such as cable and satellite) is no longer the only means of access for consumers. The music industry provides an instructive example. Walmart, the world's largest retailer, offers approximately 60,000 music tracks for purchase at its brick-and-mortar locations. Its selection is limited by the size of its stores, a circumstance not unlike the constraint of channels in traditional facilities-based video distribution. In contrast, digital music subscription services, such as Spotify and iTunes, have unlimited "shelf space" and can make some 30 million tracks available to customers.

OTT has had a similar impact in video. No longer are content creators and aggregators bound by the limited-distribution "bandwidth" available on a fixed (even if large) number of TV channels delivered over the air or on cable, fiber, or satellite transponders. It now seems arcane to imagine a world in which facilities-based content distribution—domestic or global—is an asset of significant value. Distribution is no longer a zero-sum game. In all kinds of markets, the internet has eliminated the constraint of shelf space. Almost every video producer or storyteller—essentially anyone with a high-speed mobile or internet connection—now has access to billions

of potential viewers, including more than 75% of the EU population and 90% of the US population. The availability of unlimited content space has altered the definition of the content creator. Far more players—professional, pro-am, and amateur creators—today compete for attention (and money). All three types of content creators have been fueling the massive growth in OTT. Pro-am and amateur players are primarily short-form creators, and they are driving much of the out-of-home growth in video consumption, especially mobile short-form video “starts,” or the number of videos that consumers watch. Traditional professional OTT content, which is primarily long form, is taking up a growing share of consumers’ viewing time and cannibalizing more of the at-home viewing experience.

This democratization of consumer access has provided audiences for all kinds of content creators. What many have perhaps failed to recognize is that there are now 1 billion content creators around the world. And although most are amateurs, participating in it as a hobby rather than as a profession, some amateurs are earning millions of dollars, and all are contributing to the depth and breadth of content available to consumers. In the study of the impact of OTT and internet video on content production, one must consider the full range of content producers, not only the professional enterprises that serve the legacy TV ecosystem.

a. Place Shifting:

The proliferation of mobile and streaming access (as well as portable media devices with ever-larger and higher-definition screens) has enhanced consumers’ ability to choose what they watch (scheduled programming versus streaming video) and when and where they watch it (at home or on the go). For example, Facebook says that 90% of its daily active users access the platform through mobile devices. Viewing statistics tell the story: since 2009, overall viewership in the US is up by three hours per week, and almost all of the increase is viewing that is not tethered to traditional facilities-based TV. And although this trend was initially centered in the US, it has spread around the world. Indeed, by 2020, online viewing will account for more than 30% of all video consumption—some 16 hours per week for the average viewer, who, in the early years of this century, watched only a couple of hours of

video each week. Online viewing has increased the size of the overall video pie rather than cannibalizing it and has created new consumption opportunities for video viewing both at home and away from home. The increase in mobile-device use as do-everything tools has also changed the type of content that consumers care about. Watching video on a mobile phone—at home or on the go—cannot be the same kind of long-form viewing experience as watching on a big-screen TV. And while long-form video remains very healthy, the rise in mobile use has driven significant demand for short-form, high-quality content that simply didn't exist before. It bears repeating that this content adds to the overall volume: by and large, it does not replace long-form viewing. The advent of so-called snack able content has brought major new players to content creation. The Young Turks, for example, offers short-form news videos—many not even ten minutes long—every day on important topics around the world and has become a key news destination for millennials. New digital studios, such as Rocket Jump, have emerged with a mandate to make short-form, digital-first content. All kinds of consumers are increasingly turning to live, user-generated video and “citizen journalists” for news related to developing events or stories. Yesteryear's evening news broadcast has nowhere near the same size audience or widespread social impact it once had. (In the US, network news audiences are close to half of what they were in the 1990s.) Public and political events are shaped in real time by video on social media recorded and watched on smart phones. Large incumbent digital players are also starting to produce more live, snack able content. Face book Live was launched in April 2016 with the goal, according to CEO Mark Zuckerberg, of making “it easier to create, share, and discover live videos. Live is like having a TV camera in your pocket. Anyone with a phone now has the power to broadcast to anyone in the world.” One media production and casting executive said, “Live video will continue to play an important role and AVOD has the ability to surpass linear because it can broadcast free, live content in a focused way.” Global subscription players, who in the past competed only in long-form content, have also indicated a shift in this direction. In 2014, Amazon rolled out its Video Shorts section, which is dedicated to short-form video. According to another digital-media-industry executive, “Emerging, digital-first

content production companies have begun to sell more to OTT players like YouTube Red and Face book.”

b. Time Shifting:

The combination of the shift in viewing to OTT, which caters to an on-demand content experience, and distributors’ development of “free” VOD services, has moved consumers away from linear “appointment viewing.” Today, nearly a quarter of all viewing hours is nonlinear or time-shifted viewing, either tethered or untethered to traditional facilities-based distribution. The US is ahead in this: by 2018, nearly half of all US viewing is expected to be nonlinear. But as with online and mobile video growth, the rest of the world is following fast. Time shifting has changed what people watch and how they watch it because, as we discuss in more detail below, nonlinear viewing supports some content types better than others. Certain entertainment content, such as serialized dramas, encourages viewing in bulk (also known as binge watching), since it is easier to follow multiple characters and plot lines. Furthermore, some viewers prefer instant gratification to watching content that stretches out over months.

Many subscription-supported players have disrupted the traditional viewing ecosystem by taking a new approach to windowing. In the past, consumers who didn’t watch (or record) an episode of a favorite program when it aired at the time set by the network or cable channel had to wait (in some cases, several years) until the show was made available to rent, purchase, or watch in cable syndication. Now, subscription players (such as Hulu Plus) are stacking episodes so that consumers can watch current and past seasons, and they are rereleasing full seasons all at once, making seasons available for the life of the show (in some cases, up to a decade) so that consumers can watch at their leisure. In the UK, for example, drama series are the key driver of time shifting: some 40% of serialized drama viewing is now nonlinear. And our research shows that the vast majority of US consumers have binge-watched multiple episodes in one sitting. Binge watching is transforming the consumer’s viewing experience and adding value to the subscription players that have enabled the habit.

CHAPTER – III



DATA ANALYSIS AND INTERPRETATION

INTRODUCTION:

The research shows interpretation through the primary data from the respondents. The research analysis the table and figure based on primary data and find the main findings from this chapter.

TABLE 3.1

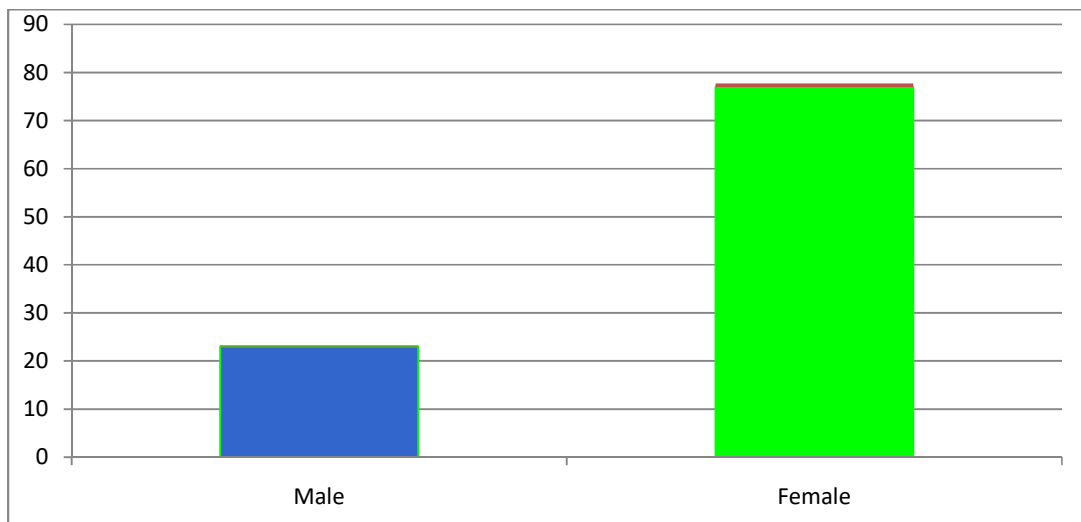
TABLE SHOWING GENDER WISE CLASSIFICATION

SL.NO	GENDER	NO OF RESPONDENTS	PERCENTAGE
1.	Male	23	23%
2.	Female	77	77%
	Total	100	100%

Sources: Primary Data

Diagram 3.1

Gender wise classification



Inference:

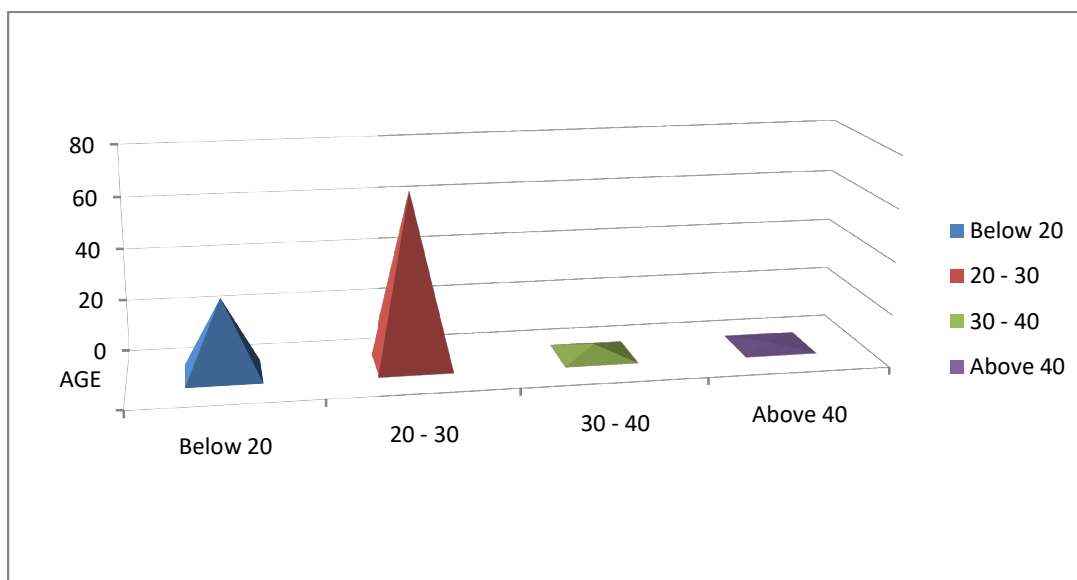
From the above 3.1 it is observed that 77% of respondents are female, 23% of the respondents are male.

TABLE 3.2
TABLE SHOWING AGE WISE CLASSIFICATION

SI.NO	AGE	NO.OF RESPONDENTS	PERCENTAGE
1.	Below 20	29	29%
2.	20 – 30	66	66%
3.	30 – 40	4	4%
4.	Above 40	1	1%
	Total	100	100%

Sources: Primary data

Diagram 3.2
AGE WISE CLASSIFICATION



Inference:

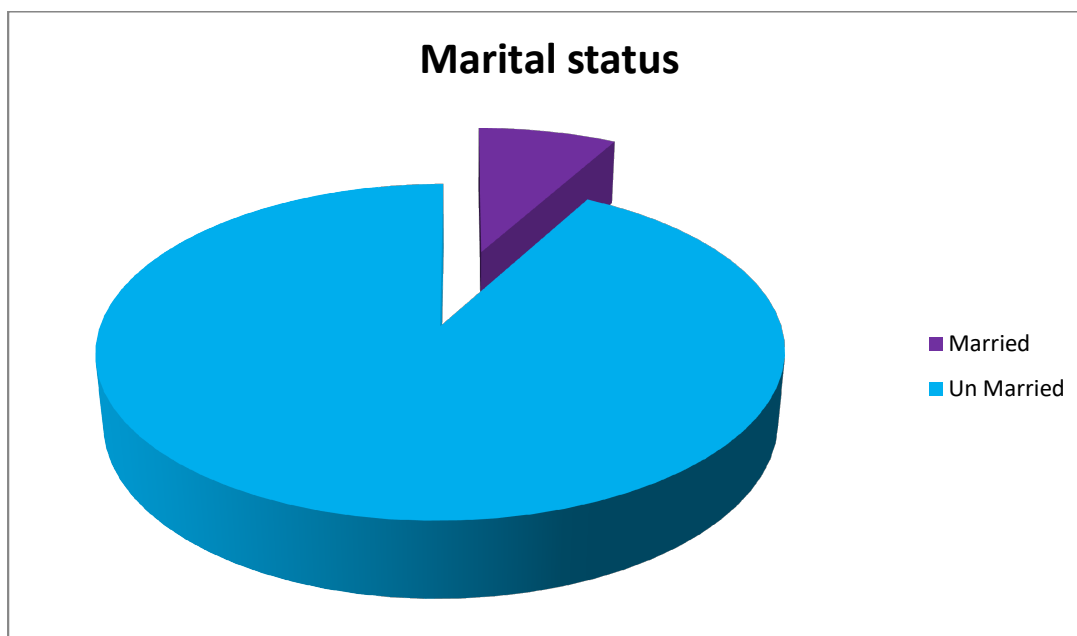
From the above chart 3.2, it is observed that 66% of the respondents belongs to the age group of 20 – 30 years, 29% of the respondents belongs to the age group of below 20 years, 4% of the respondents belongs to the age group of 30 – 40 years and remaining 1% of respondents belongs to the group of above 40 years.

TABLE 3.3
TABLE SHOWING MARITAL STATUS

Sl.NO	MARITAL STATUS	NO OF RESPONDENTS	PERCENTAGE
1.	Married	8	8%
2.	Un Married	92	92%
	Total	100	100%

Sources: Primary data

Diagram 3.3
MARITAL STATUS CLASSIFICATION



Inference:

From the above chart 3.3, it is observed that, 92% of the respondents are unmarried status and 8% of the respondents are married status.

TABLE 3.4

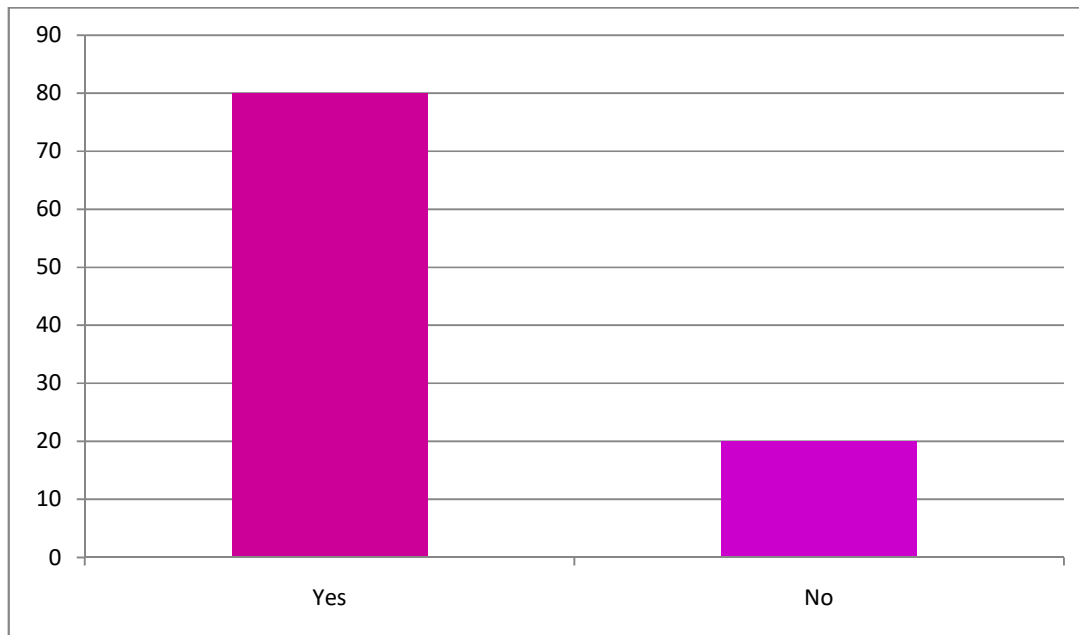
TABLE SHOWING THE PREFERENCE OF WATCHING TELE-DRAMAS

SI.NO	PREFERENCE	NO OF RESPONDENTS	PERCENTAGE
1.	Yes	80	80%
2.	No	20	20%
	Total	100	100%

Sources: Primary Data

Diagram 3.4

Preference of watching Tele-Dramas



Inference:

From the above chart 3.4, it is observed that respondents who prefer watching Tele-dramas are 80% and who does not prefer watching Tele-dramas are 20%.

TABLE 3.5

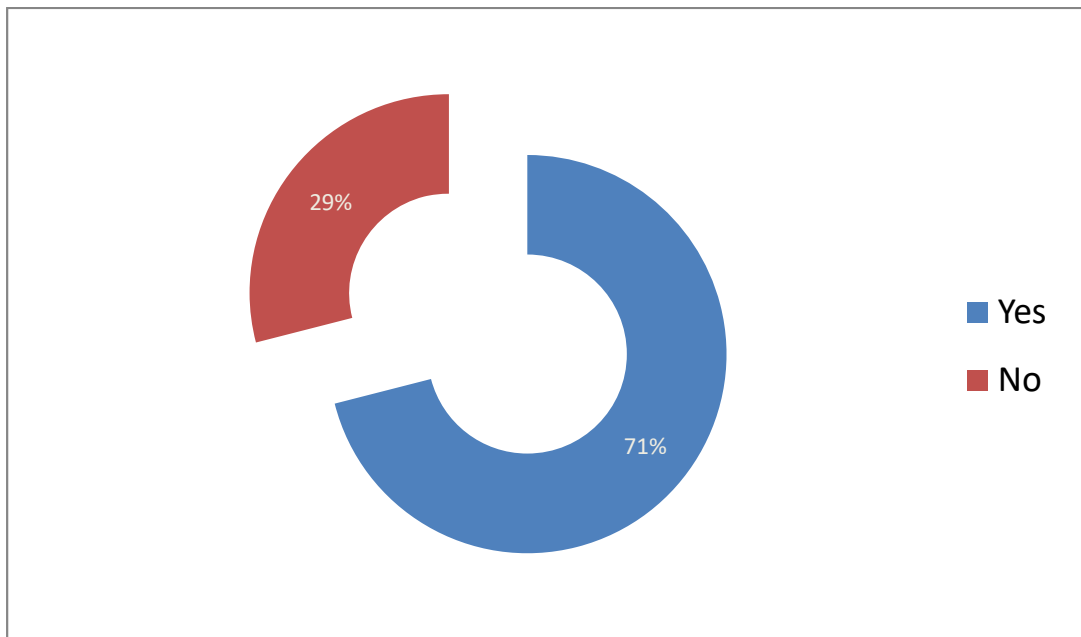
TABLE SHOWING THE REGULAR VISIT OF OTT PLATFORM

Sl.NO		NO OF RESPONDENTS	PERCENTAGE
1.	Yes	71	71%
2.	No	29	29%
	Total	100	100%

Sources: Primary data

Diagram 3.5

Regular in visiting the OTT Platform



Inference:

From the above chart, it is observed that 71% of the respondents regularly visit the OTT platform and remaining 29% of the respondents are irregular visitors in the OTT platform.

TABLE 3.6

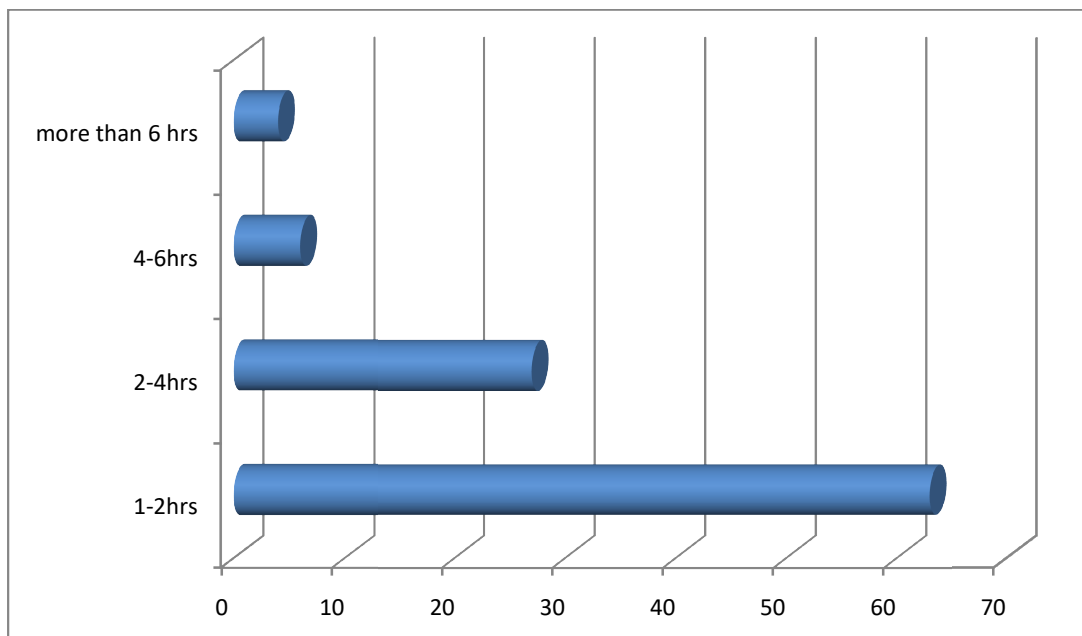
TABLE SHOWING HOURS SPEND ON OTT VIDEO PLATFORM

SI.NO		NO OF RESPONDENTS	PERCENTAGE
1.	1 – 2 hours	63	63%
2.	2 – 4 hours	27	27%
3.	4 – 6 hours	6	6%
4.	More than 6 hours	4	4%
	Total	100	100%

Sources: Primary data

Diagram 3.6

Hours spend on OTT Platform



Inference:

From the above 3.6, it is observed that 63% of the respondents spend 1-2hrs on OTT platform, 27% of the respondents spend 2-4hrs, 6% of the respondents spend 4-6hrs and remaining 4% of the respondents spend more than 6hrs on OTT platform.

TABLE 3.7

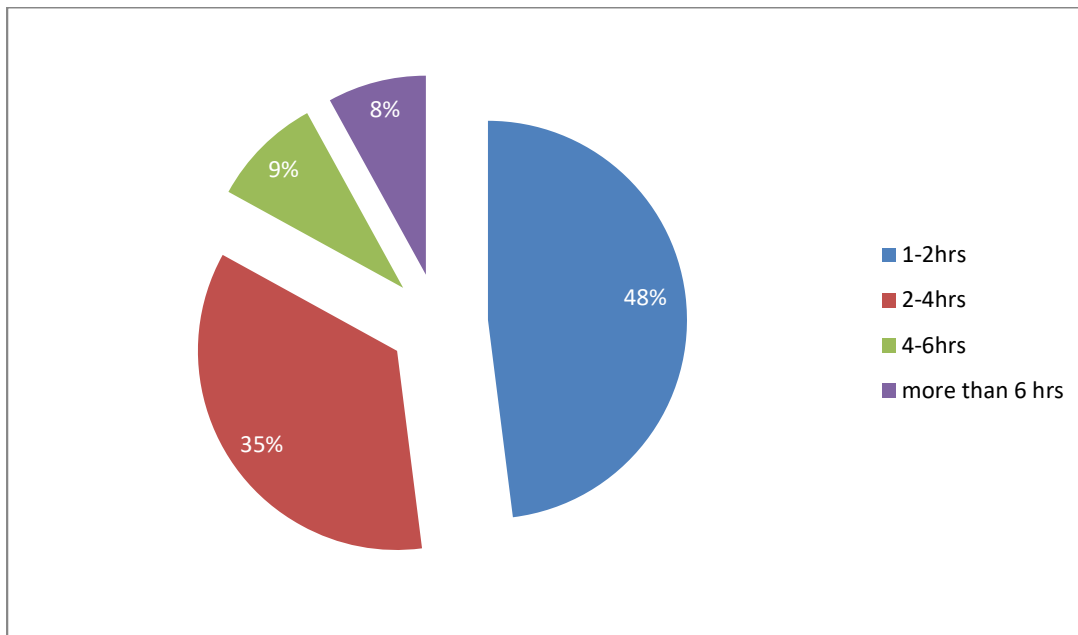
TABLE SHOWING HOURS SPEND ON TELEVISION

Sl.NO		NO OF RESPONDENTS	PERCENTAGE
1.	1 – 2 hours	48	48%
2.	2 – 4 hours	35	35%
3.	4 – 6 hours	9	9%
4.	More than 6 hours	8	8%
	Total	100	100%

Sources: Primary data

Diagram 3.7

Hours spend on Television



Inference:

From the above 3.7, it is observed that 48% of the respondents spend 1-2 hrs on Television, 35% of the respondents spend 2-4 hrs, 9% of the respondents spend 4-6 hrs and remaining 8% of the respondents spend more than 6hrs on Television.

TABLE 3.8

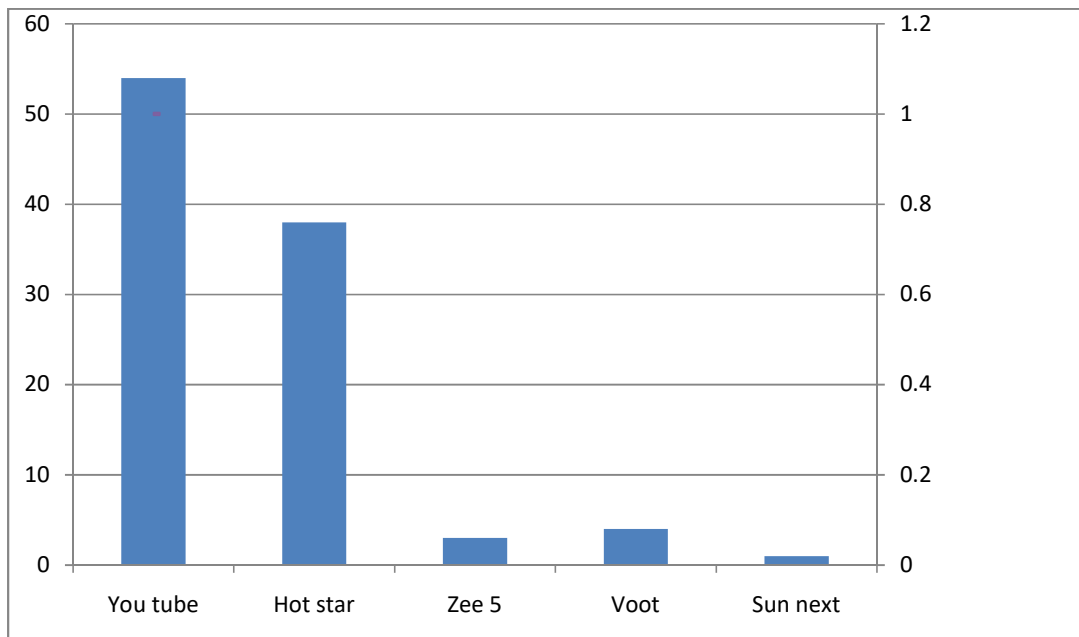
TABLE SHOWING ONLINE STREAMING PLATFORM

SI.NO	Applications	NO OF RESPONDENTS	PERCENTAGE
1.	You tube	54	54%
2.	Hotstar	38	38%
3.	Zee 5	3	3%
4.	Voot	4	4%
5.	Sun Next	1	1%
	Total	100	100%

Sources: Primary data

Diagram 3.8

Online streaming platform



Inference:

From the above 3.8, it is observed that 54% of the respondents mostly prefer you tube, 38% of the respondents mostly prefer Hotstar, 4% of the respondents prefer Voot, 3% of the respondents prefer Zee 5 and remaining 1% of the respondents prefer Sun next.

TABLE 3.9

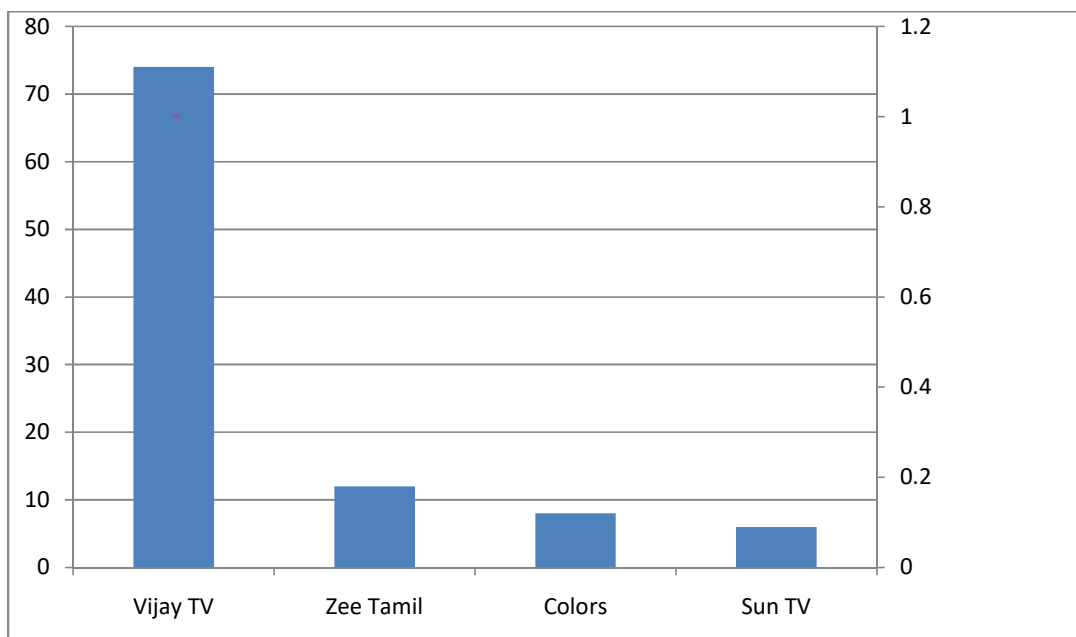
TABLE SHOWING STREAMING CHANNELS ON TELEVISION

SL.NO	APPLICATIONS	NO OF RESPONDENTS	PERCENTAGE
1.	Vijay TV	74	74%
2.	Zee Tamil	12	12%
3.	Colors	8	8%
4.	Sun TV	6	6%
	Total	100	100%

Sources: Primary data

Diagram 3.9

Streaming Channels On Television



Inference:

From the above 3.9, it is observed that 74% of the respondents mostly prefer Vijay TV, 12% of the respondents mostly prefer Zee Tamil, 8% of the respondents prefer Colors and remaining 6% of the respondents prefer Sun TV.

TABLE 3.10

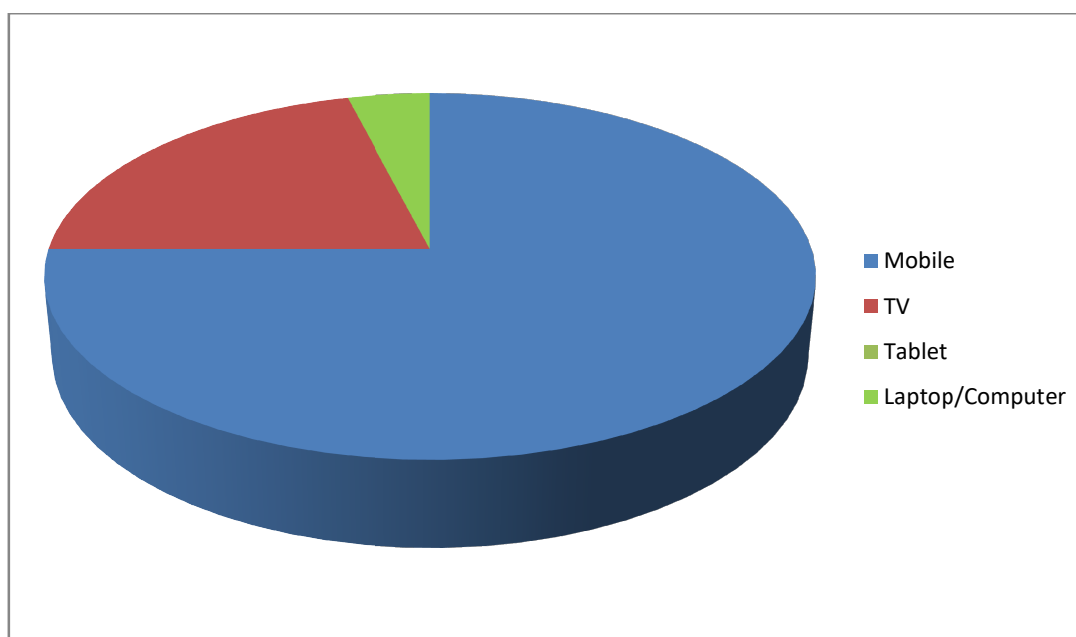
TABLE SHOWING APPLIANCE TO WATCH DRAMAS

SI.NO	APPLIANCE	NO OF RESPONDENTS	PERCENTAGE
1.	Mobile	75	75%
2.	Tv	21	21%
3.	Tablet	-	-
4.	Laptop/Computer	4	4%
	Total	100	100%

Sources: Primary data

Diagram 3.10

Appliance to watch dramas



Inference:

From the above 3.10, it is observed that 75% of the respondents use Mobile Phones, 21% of the respondents use TV and remaining 4% of the respondent's use Laptop/Computer.

TABLE 3.11

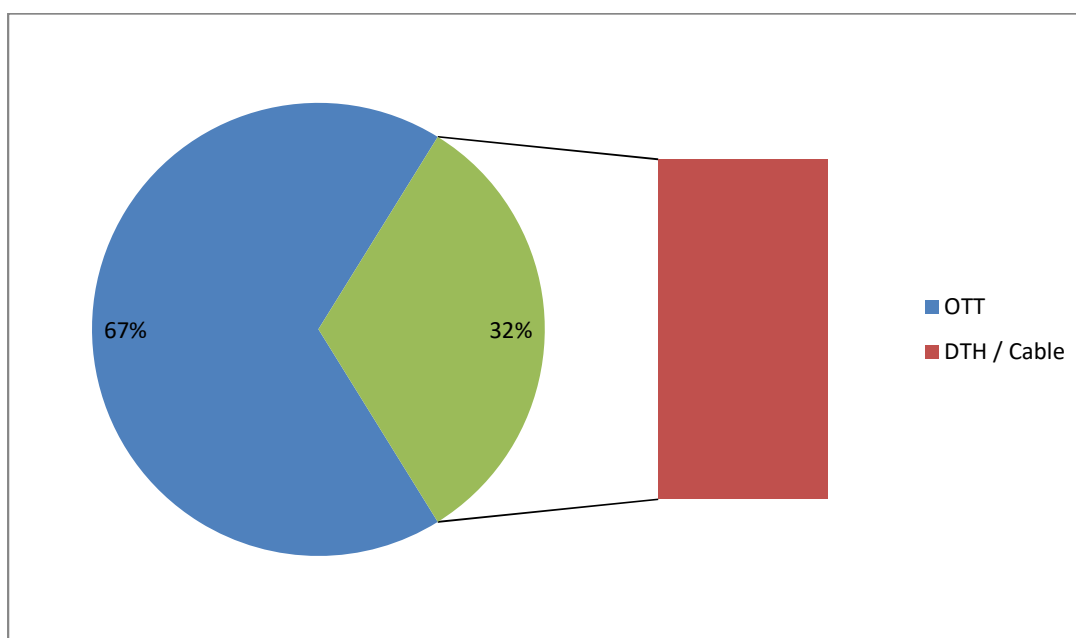
TABLE SHOWING THE PLATFORM CONVENIENT TO THE VIEWERS IN CHOOSING THE TIME AND PLACE TO WATCH DRAMAS

SI.NO		NO OF RESPONDENTS	PERCENTAGE
1.	OTT	67	67%
2.	DTH / Cable	32	32%
	Total	100	100%

Sources: Primary data

Diagram 3.11

The Platform convenient to the Viewers in Choosing the Time and Place to Watch Dramas



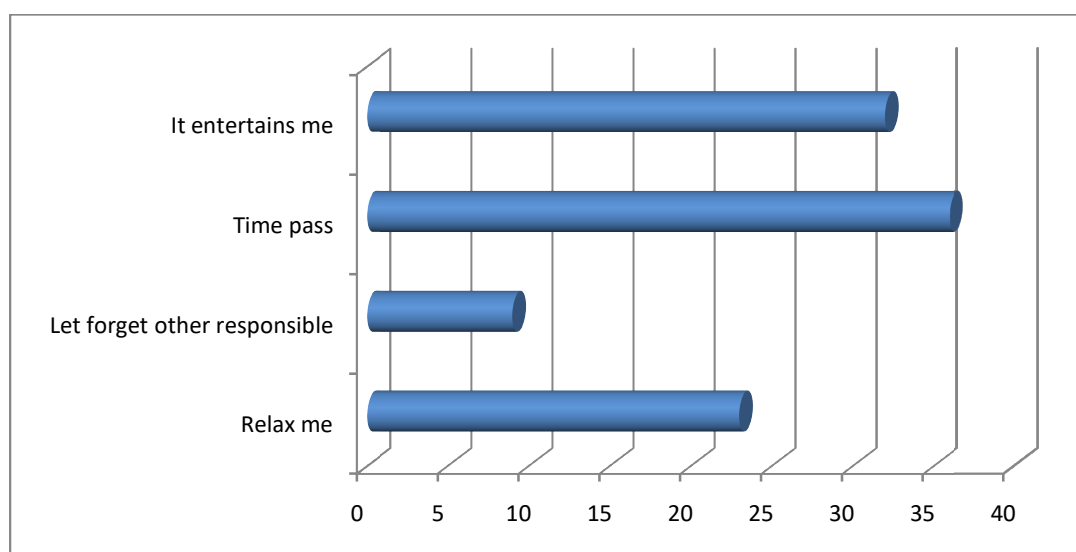
Inference:

From the above 3.11, it is observed that 67% of the respondents mostly convenient to OTT Platform and reaming 32% of the respondents mostly convenient to DTH/cable.

TABLE 3.12**TABLE SHOWING RESPONDENTS OPINION ON OTT AND TELEVISION**

Sl.NO		NO OF RESPONDENTS	PERCENTAGE
1.	Relax me	23	23%
2.	Let forget other responsible	9	9%
3.	Time pass	36	36%
4.	It entertains me	32	32%
	Total	100	100%

Sources: Primary data

Diagram 3.12**Opinion on OTT and television****Inference:**

From the above 3.12, it is observed that 36% of the respondent's opinion on OTT platform and traditional television is time pass, 32% of the respondent's opinion which entertains them, 23% of the respondents opinion which relax them, 9% of the respondents opinion which forgets other responsibility.

TABLE 3.13

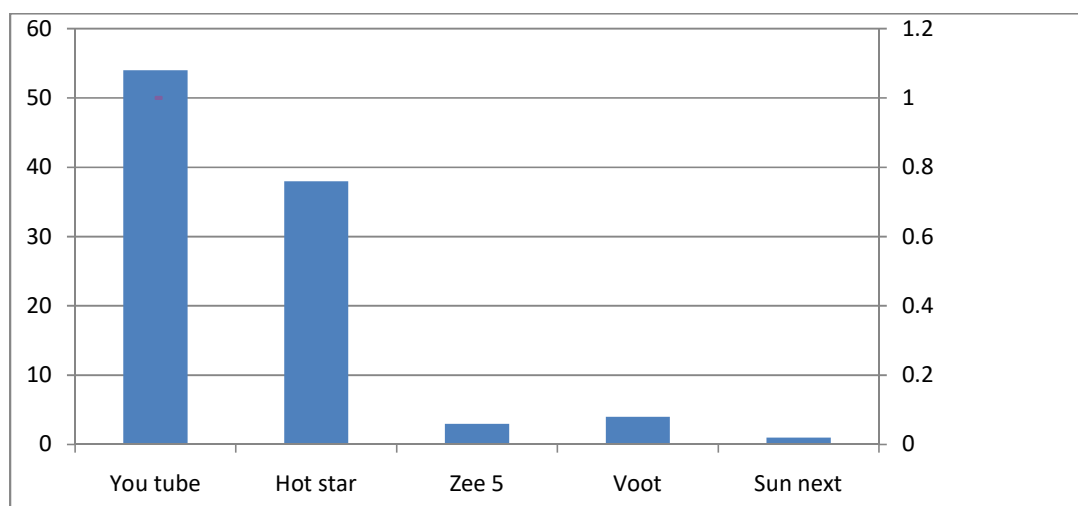
**TABLE SHOWING THE MAJOR FACTORS AFFECTING VIEWERS TO
SHIFT FROM TELEVISION TO OTT**

SI.NO		NO OF RESPONDENTS	PERCENTAGE
1.	Freedom of control	64	64%
2.	Availability of cheap efficient data connecting	20	20%
3.	Penetration of small phones	16	16%
	Total	100	100%

Sources: Primary data

Diagram 3.13

Major factors affecting viewers to shift from television to OTT



Inference:

From the above 3.13, it is observed that 64% of the respondents, major factor affecting viewers to shift from television to OTT are freedom of control, 20% of the respondent's major factors are availability of cheap efficient data connecting, 16% of the respondent's major factors are penetration of smart phones.

TABLE 3.14

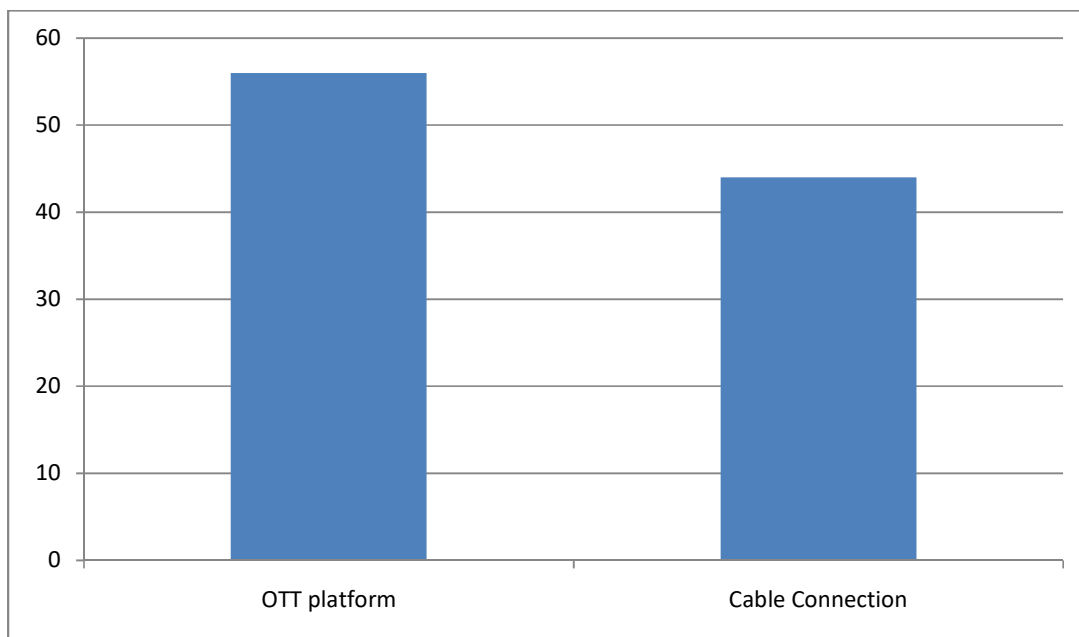
TABLE SHOWING CHEAPER AND COST EFFECTIVE

SL.NO		NO OF RESPONDENTS	PERCENTAGE
1.	OTT platform	56	56%
2.	Cable Connection	44	44%
	Total	100	100%

Sources: Primary data

Diagram 3.14

Cheaper and Cost Effective



Inference:

From the above 3.14, it is observed that 56% of the respondents feel OTT platform is cheaper and cost effective and remaining 44% of the respondents feel Cable connection is much cheaper.

TABLE 3.15

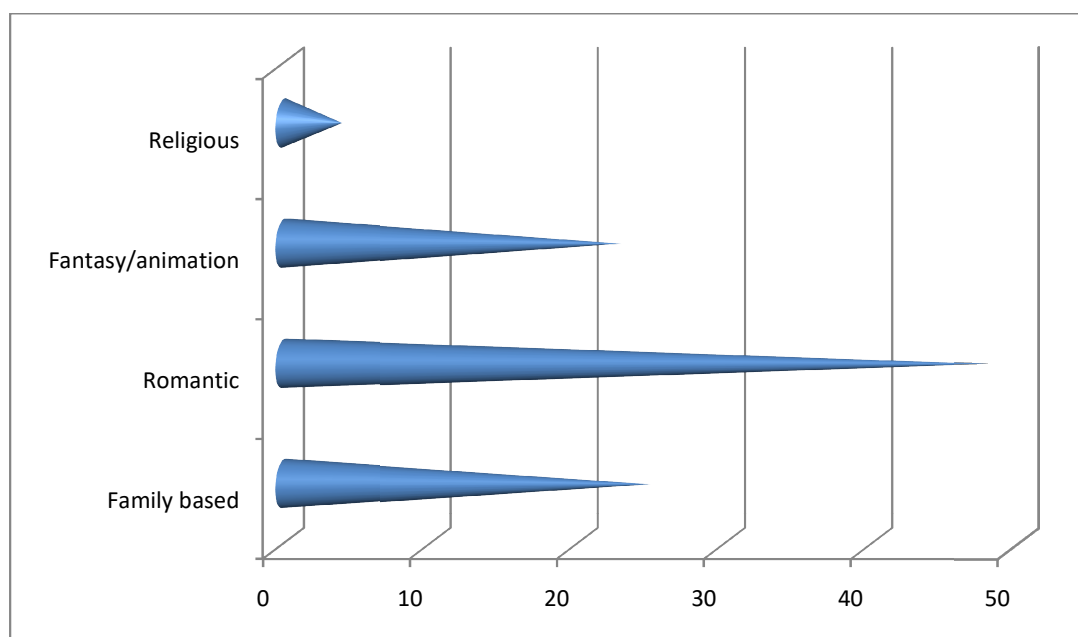
TABLE SHOWING STORY LINE OF DRAMA THAT ENTERTAINS

Sl.NO		NO OF RESPONDENTS	PERCENTAGE
1.	Family based	25	25%
2.	Romantic	48	48%
3.	Fantasy/animation	23	23%
4.	Religious	4	4%
	Total	100	100%

Sources: Primary data

Diagram 3.15

Story Line of Drama that Entertains



Inference:

From the above 3.15, it is observed that 48% of the respondents prefer romantic drama, 25% of the respondents prefer Family based Drama, 23% of the respondents prefer Fantasy/animation drama and remaining 4% of the respondents prefer Religious drama.

TABLE 3.16

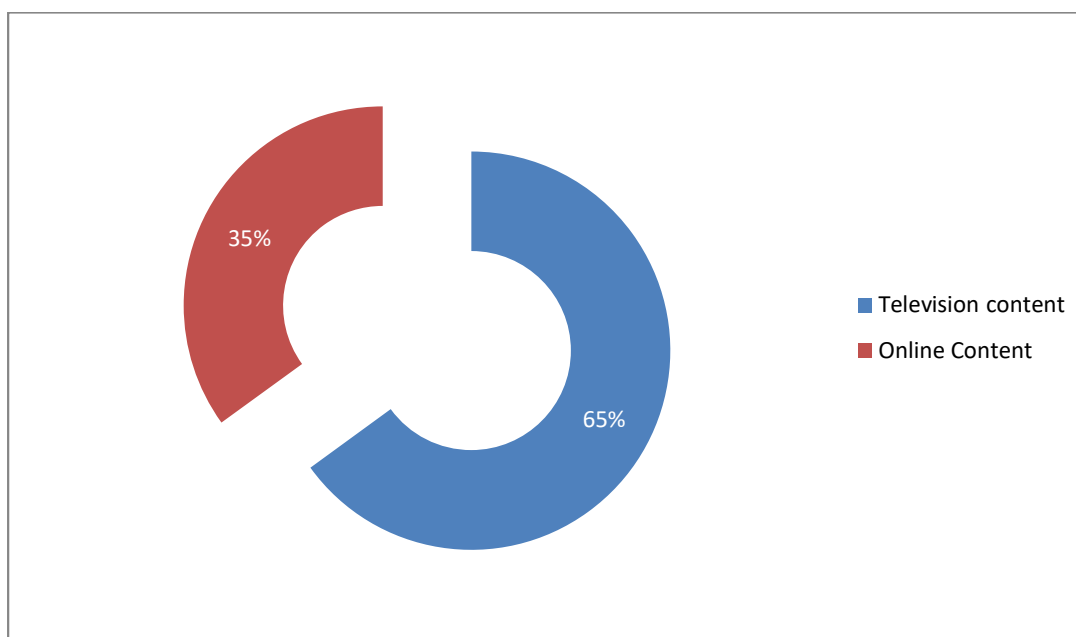
TABLE SHOWING PREFERENCE IN LOCKDOWN PERIOD

SL.NO		NO OF RESPONDENTS	PERCENTAGE
1.	Television content	65	65%
2.	Online Content	35	35%
	Total	100	100%

Sources: Primary data

Diagram 3.16

Preference in Lockdown Period



Inference:

From the above 3.16, it is observed that 65% of the respondents prefer online content in lockdown period and remaining 35% of the respondents prefer television content in lockdown period.

TABLE 3.17

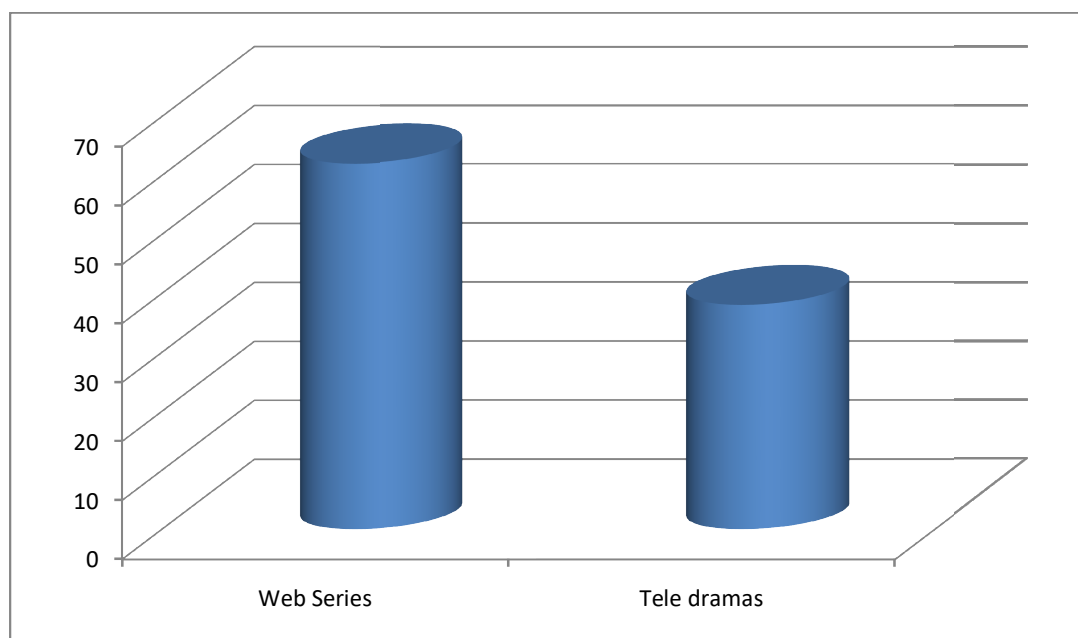
**TABLE SHOWING UPDATION OF INTELLIGENCE AND PREFERENCE
OF VIEWERS IN COVID TIME**

SI.NO		NO OF RESPONDENTS	PERCENTAGE
1.	Web series	62	62%
2.	Tele dramas	38	38%
	Total	100	100%

Sources: Primary data

Diagram 3.17

Updating of Intelligence and Preference of Viewers in COVID Time



Inference:

From the above 3.17, it is observed that 62% of the respondents Updating of Intelligence in COVID time are Web series and remaining 38% of the respondents prefer in COVID time are Tele dramas.

TABLE 3.18

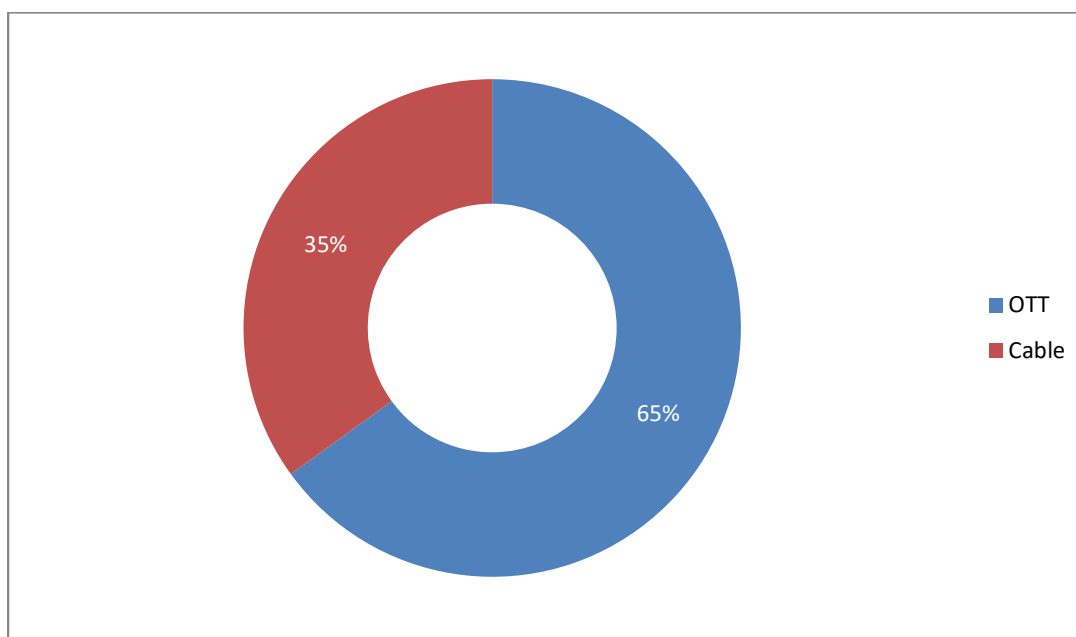
TABLE SHOWING INCREASE IN STANDARD OF LIVING

Sl.NO		NO OF RESPONDENTS	PERCENTAGE
1.	OTT	65	65%
2.	Cable	35	35%
	Total	100	100%

Sources: Primary data

Diagram 3.18

Increase in Standard of Living



Inference:

From the above 3.18, it is observed that 65% of the respondents feel OTT increase their standard of living and remaining 35% of the respondents feel cable connection increase their standard of living.

TABLE 3.19

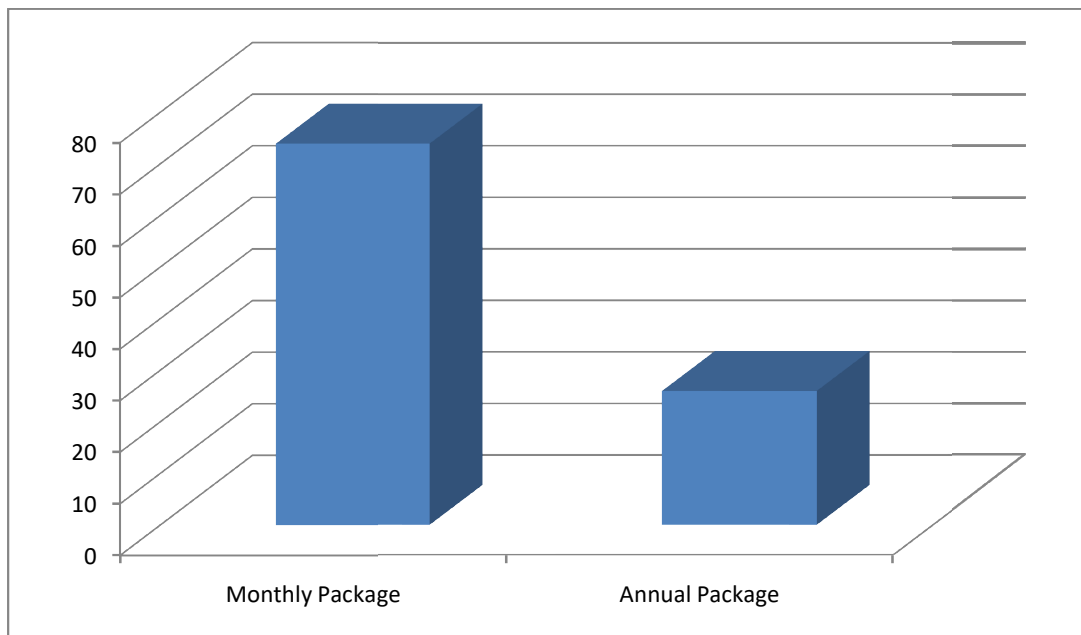
TABLE SHOWING PREMIUM PACKAGE

SI.NO		NO OF RESPONDENTS	PERCENTAGE
1.	Monthly package Rs.299	74	74%
2.	Annul package Rs.1499	26	26%
	Total	100	100%

Sources: Primary data

Diagram 3.19

Premium Package



Inference:

From the above 3.19, it is observed that 74% of the respondents prefer monthly package and 26% of the respondents prefer annual package.

TABLE 3.20

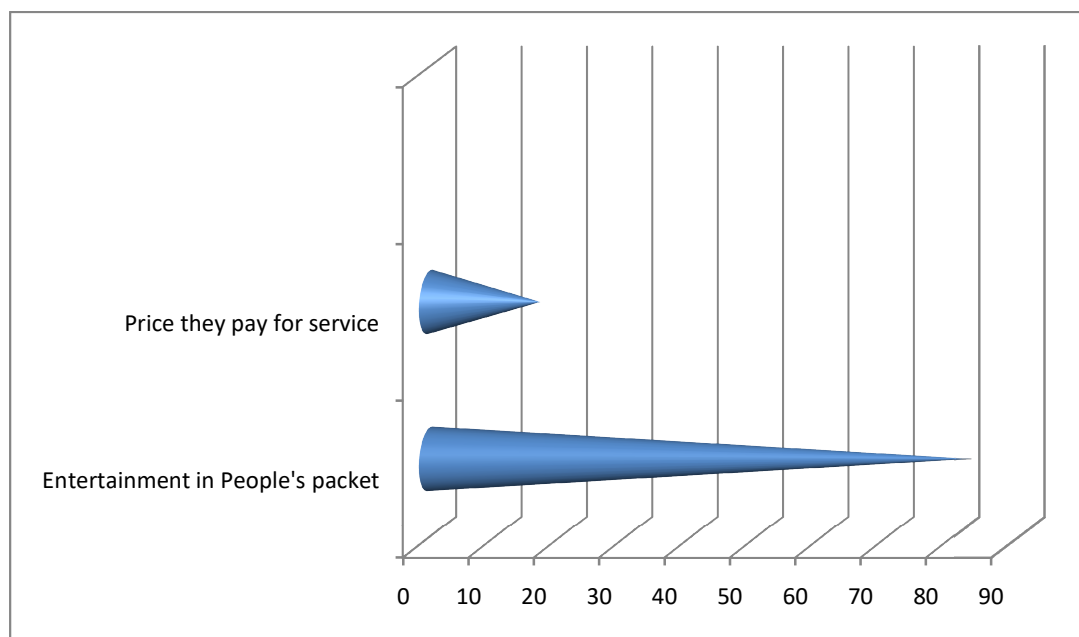
TABLE SHOWING OTT PLATFORM BECOME USER FRIENDLY IN THIS DECADE

SI.NO		NO OF RESPONDENTS	PERCENTAGE
1.	Entertainment in people's packet	83	83%
2.	Price they pay for service	17	17%
	Total	100	100%

Sources: Primary data

Diagram 3.20

OTT Platform Become User Friendly in This Decade



Inference:

From the above 3.20, it is observed that 83% of the respondents feel OTT platform is entertainment in people's packet and remaining 17% of the respondents feel OTT platform is price they pay for service.

TABLE 3.21

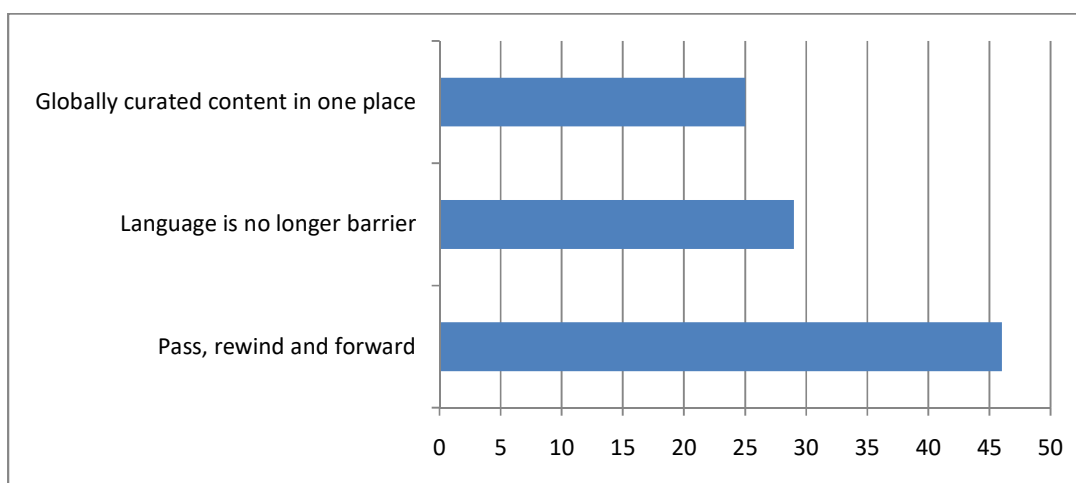
**TABLE SHOWING OTT PLATFORM REVOLUTIANIZING THE
TELEVISION WATCHING EXPERIENCE**

SI.NO		NO OF RESPONDENTS	PERCENTAGE
1.	Pass, rewind and forward	46	46%
2.	Language is no longer barrier	29	29%
3.	Globally curated content in one place	25	25%
	Total	100	100%

Sources: Primary data

Diagram 3.21

OTT Platform Revolutionizing the Television Watching Experience



Inference:

From the above 3.21, it is observed that 46% of the respondents experience play, pause, rewind and forward, 29% of the respondents Experience, Language is no longer barrier and remaining 25% of the respondents experience Globally curated content in one place.

TABLE 3.22

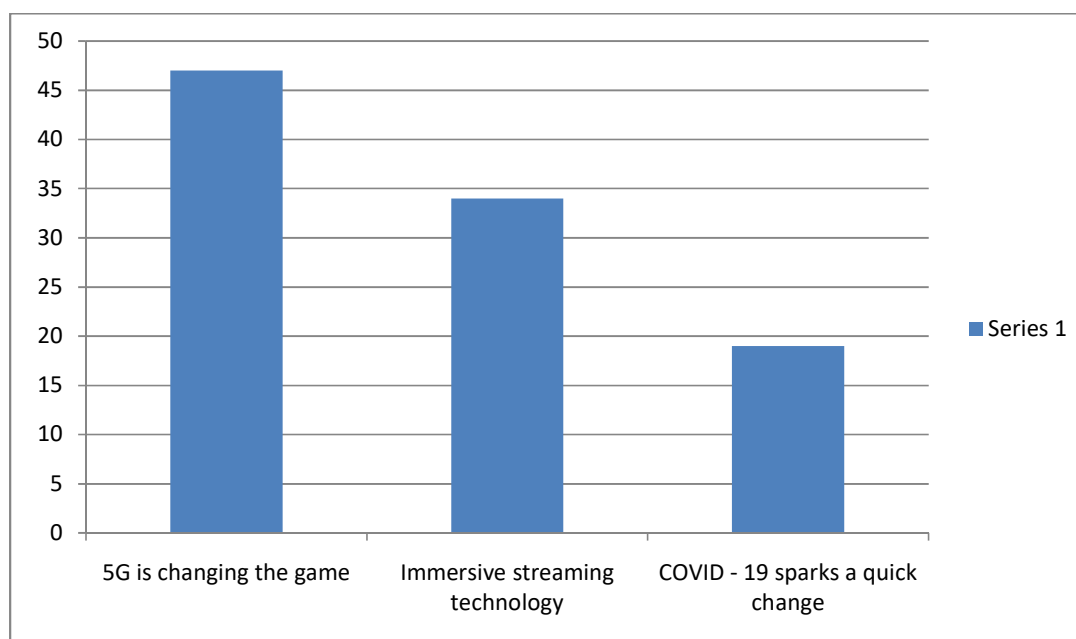
TABLE SHOWING OTT PLATFORM IS RELEVANT IN 2021

SI.NO		NO OF RESPONDENTS	PERCENTAGE
1.	5G is changing the game	47	54%
2.	Immersive streaming technology	34	38%
3.	COVID - 19 Sparks a quick change	19	3%
	Total	100	100%

Sources: Primary data

Diagram 3.22

OTT Platform Trend is Relevant in 2021



Inference:

From the above 3.22, it is observed that 47% of the respondents prefer 5G is changing the game, 34% of the respondents prefer Immersive streaming technology and remaining 19% of the respondents prefer COVID 19 sparks a quick change.

TABLE 3.23

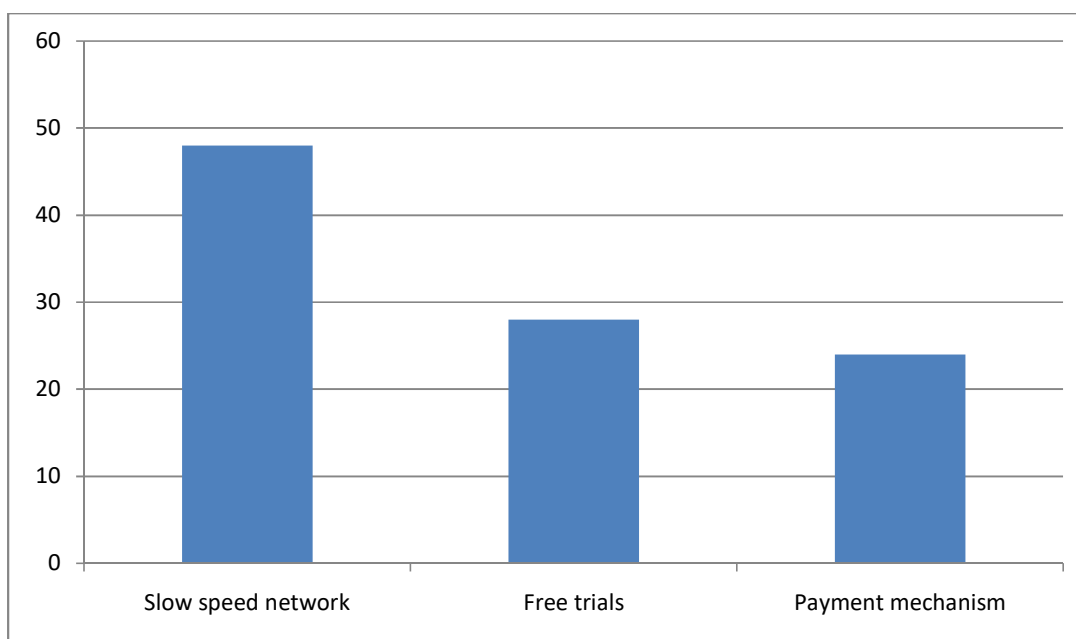
TABLE SHOWING MAJOR OBSTACLES IN OTT PLATFORM

SL.NO		NO OF RESPONDENTS	PERCENTAGE
1.	Slow speed network	48	48%
2.	Free trials	28	28%
3.	Payment mechanism	24	24%
	Total	100	100%

Sources: Primary data

Diagram 3.23

Major Obstacles in OTT Platform



Inference:

From the above 3.23, it is observed that 48% of the respondents Major Obstacles to OTT platform are slow speed network, 28% of the respondents major Obstacles are free trials and remaining 24% of the respondents major obstacles are payment mechanism.

TABLE 3.24

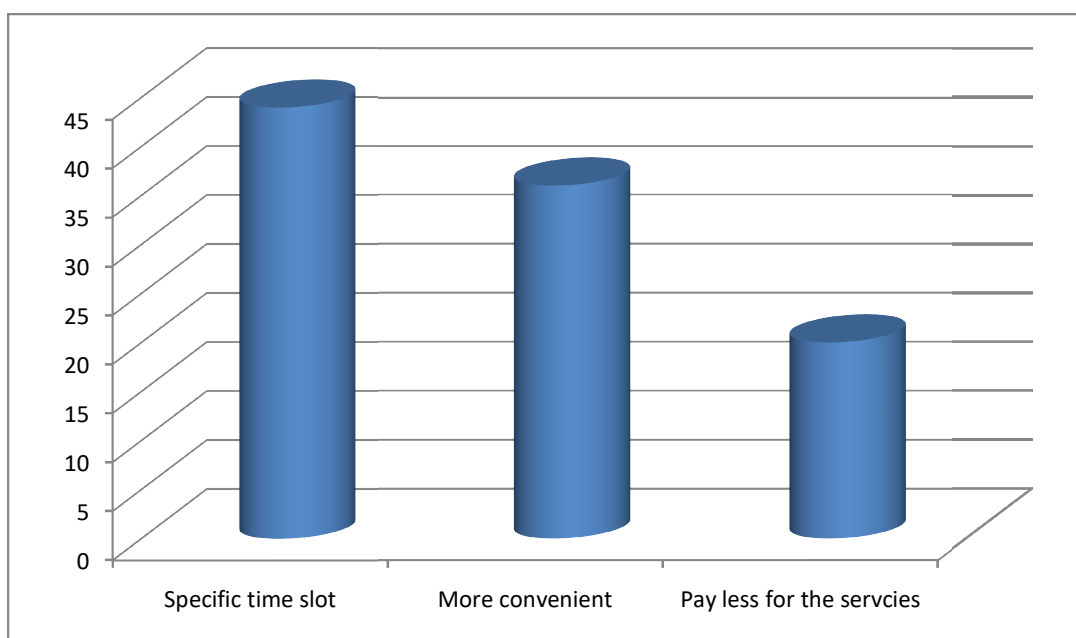
TABLE SHOWING OTT ADVERTISEMENT EASIER FOR CONSUMER TO INTERACT

SI.NO		NO OF RESPONDENTS	PERCENTAGE
1.	Specific time slot	44	44%
2.	More Convenient	36	36%
3.	Pay less for the services	20	20%
	Total	100	100%

Sources: Primary data

Diagram 3.24

OTT Advertisement Easier for Consumer to Interact



Inference:

From the above 3.24, it is observed that 44% of the respondents feel easier to interact because of specific time slot, 36% of the respondents feel more convenient and remaining 20% of the respondents feel easier to interact because to pay less for the services.

TABLE 3.25

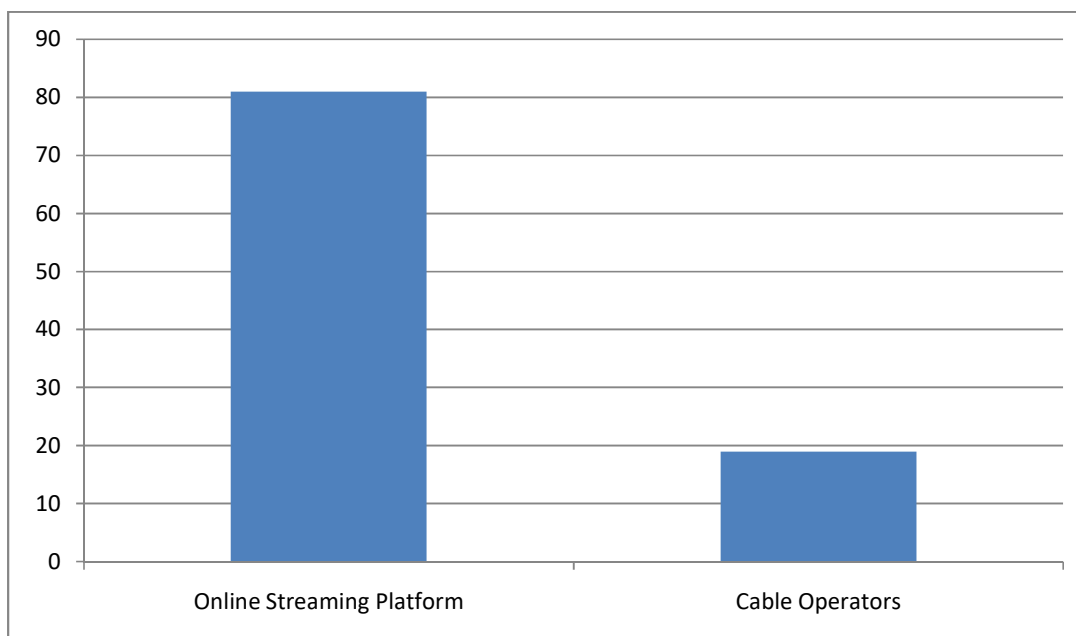
TABLE SHOWING MORE EXCITEMENT TO VIEWERS

SL.NO		NO OF RESPONDENTS	PERCENTAGE
1.	Online Streaming platform	81	81%
2.	Cable operators	19	19%
	Total	100	100%

Sources: Primary data

Diagram 3.25

More Excitement to Viewers



Inference:

From the above 3.25, it is observed that 81% of the respondents Excitement in Online streaming platform and remaining 19% of the respondents Excitement in DTH Cable Operators.

CHAPTER-IV



FINDINGS AND SUGGESTIONS

INTRODUCTION:

The data were analyses interpreted in the previous chapter. It was consolidated and presented as man findings by the researchers. The chapter also deals with the following are the findings on the study of competition among OTT platform and traditional Tele-dramas.

SUMMARY OF FINDINGS:

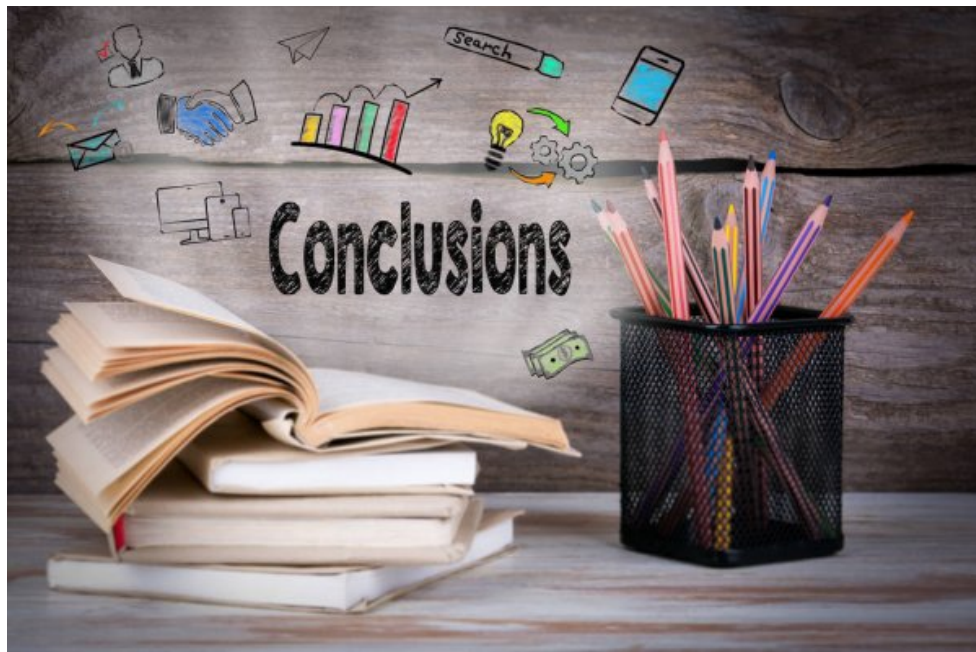
- It is evidenced that majority (77%) of the respondents are female.
- Majority (66%) of the respondents are from the age group 20-30 years.
- It is observed that (92%) of the respondents are unmarried.
- It is found that (80%) of the respondents prefer watching Tele-dramas.
- According to the study, (71%) of the respondents regularly visit the OTT platform.
- From the study, it was founded that (63%) of the respondents spend 1-2 hours on OTT platform.
- It is evidenced that majority (48%) of the respondents spend 1-2 hours on television.
- Majority (54%) of the respondents mostly prefer you tube platform.
- It is observed that (74%) of the respondents mostly prefer Vijay TV channel.
- It is found that (75%) of respondents uses mobile phones to watch dramas.
- According to the study (67%) of the respondents mostly convenient to OTT platform.
- From the study (36%) of the respondents opinion on OTT platform and television is just a time pass.
- It is evidenced that majority (56%) of the respondents feel OTT platform is cheaper and cost effective.

- Majority (48%) of the respondents prefer romantic dramas.
- It is observed that (64%) of the respondents major factor affecting viewers to shift from television to OTT are freedom of control.
- It is found that (65%) of the respondents prefer online content in lockdown period.
- According to study (62%) of the respondents updating of intelligence in covid time are web series.
- From the study (65%) of the respondents feel OTT increase their standard of living.
- It is evidenced that majority (74%) of the respondents prefer monthly package.
- Majority (83%) of the respondents feel OTT platform is entertainment in people's packet.
- It is observed that (46%) of the respondents feel OTT platform revolutionizing the television watching experience by play, pause, rewind, and forward.
- It is found that (47%) of the respondents prefer 5G is changing the game in 2021.
- According to study (48%) of the respondents major obstacles to OTT platform are slow speed network.
- From the study (44%) of the respondents feel OTT advertisement easier to interact become of specific time slot'
- It is evidenced that majority (81%) of the respondents excitement in online streaming platform.

SUGGESTION:

1. If OTT gives less amount of premium, it may increase more and more subscribers in all over India.
2. Reduce frequent advertisements in some free OTT platforms may annoy the viewers.
3. Improve the quality of picture in OTT platform by use of mobile data.
4. Some experience in OTT platform should be formatted like 3D content, 3D films which helps to recreate.
5. Improve proper connection of channels in television.
6. Package amount in television should provide equal subscription to all channels.

CHAPTER- V



CONCLUSION

CONCLUSION:

OTT video platforms are considerably becoming part of viewers' entertainment time and they are giving tough competition to traditional modes. Time and place convenience, availability of efficient and cheap data connectivity, penetration of smart phones, availability of cheap and even free access to OTT video platforms, sheer breadth of content to choose from and quality of content are some of the major factors affecting viewers to shift towards the OTT Video Platforms. However, traditional television channels will not be entirely replaced by OTT Video platforms, at least in the near future and they will coexist. Traditional Television channels still have a chunk of viewers loyal to it, with some modification in the quality of content and strategies they can still attract consumers and survive in the competitive era.

ANNEXURE-I

COMPETITION AMONG OTT PLATFORM AND TRADITIONAL TELEDRAMAS IN INDIA

QUESTIONNER:

1. Name of the respondents.....

2. Age:

- a) Below 20
- b) 20 - 30
- c) 30 - 40
- d) Above 40

3. Gender

- a) Male
- b) Female

4. Marital status

- a) Married
- b) Unmarried

5. Education on status

- a) Educated
- b) Illiterate

6. Do you prefer watching Tele-dramas?

- a) Yes
- b) No

7. Do you regularly visit the OTT platform?

- a) Yes
- b) No

8. How many hours do you like to spend on OTT video platforms?

- a) 1 - 2hours
- b) 2 - 4hours
- c) 4 - 6 hours

d) More than 6 hrs

9. Do you receive any information regarding OTT?

a) Yes

b) No

10. If yes, source of information?

a) Advertisement

b) Family and friends

c) Relatives

d) Media

e) None of the above

11. How many hours will you like to spend on television?

a) 1 -2 hours

b) 2 - 4 hours

c) 4 -6 hours

d) Above 6 hours

12. Which online streaming platform do you prefer the most?

a) Hotstar

b) Zee 5

c) Voot

d) Sun next

e) You tube

13. Which appliance do you prefer most to watch dramas?

a) Mobile

b) TV

c) Tablet

d) Laptop \ Computer

14. Which streaming channels on television do you prefer the most?

a) Vijay TV

b) Colours TV

c) Zee Tamil

d) Sun TV

15. Is DTH cable better than OTT?

- a) Yes
- b) No

16. If Yes, specify the reason?

- a) DTH \ cable is like menu
- b) Cable help with family gathering
- d) None of the above

17. If No, then specify the reason?

- a) Online streaming service it's a buffet
- b) Customized fixed qualify
- c) Freedom to watch at your convenience
- d) None of the above

18. Which of the platforms is more convenient to the viewers in choosing the time and place to watch dramas?

- a) OTT
- b) DTH \ Cable

19. What is your opinion on OTT & traditional television?

- a) Relax me
- b) Let forget other responsible
- c) Time pass
- d) It entertains me

20. What are the major factors affecting viewers to shift from television to OTT?

- a) Freedom of control
- b) Availability of cheap efficient data connecting
- c) Penetration of small phones

21. Which platform is more cheaper and cost effective?

- a) OTT platform
- b) Cable connection

22. Which type of story line of Tele-drama that entertains you the most?

- a) Family based
- b) Romantic
- c) Fantasy \ animation
- d) Religious

23. Do you agree exclusive video and highlighted promos are present on online streaming drama rather than Tele-drama?

- a) Strongly Agree
- b) Agree
- c) Neutral
- d) Disagree
- e) Strongly disagree

24. During the lockdown period, is DTH or OTT mostly preferred?

- a) Television content
- b) Online content

25. Which helps in the updating of intelligence and preference of viewers in Covid time?

- a) Web series
- b) Tele drama

26. Which of these increase our standard of living?

- a) OTT
- b) Cable

27. Which premium package do you prefer the most?

- a) Monthly Rs.299
- b) Annual Rs.1499

28. Do you think paying premium is reasonable?

- a) Yes
- b) No

29. Why do you consider OTT platforms to become user friendly in this very decade?

- a) Entertainment in people's pocket
- b) Price they pay for service

30. What are the same ways in which OTT platforms are revolutionizing the television watching experience?

- a) Play, pause, rewind, forward
- b) Globally curated content in one place
- c) Languages is no longer barrier

31. What are the changing industry trends in OTT and why is it relevant in 2021?

- a) 5G is changing the game
- b) Immersive streaming technology
- c) Covid-19 sparks a quick change

32. What are the major obstacles to the OTT platform in India?

- a) Slow speed network
- b) Payment mechanism
- c) Free trials

33. Why are OTT advertisements easier for consumers to interact?

- a) More convenient
- b) Specific time slot
- c) Pay less for the services

34. According to viewers which makes more excitement?

- a) Online streaming platform
- b) DTH cable operators

35. Do you have any suggestions or comments?

ANNEXURE-II

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**A STUDY ON PUBLIC OPINION TOWARDS SPENDING PATTERN &
ECONOMIC PROFILE OF FAMILIES DURING COVID-19 PANDEMIC
SITUATION IN THOOTHUKUDI DISTRICT**

*A Project submitted in partial fulfilment of the
requirements for the award of the degree of*

BACHELOR OF COMMERCE

Submitted by

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ST.MARY'S COLLEGE (AUTONOMOUS), THOOTHUKUDI

(Reaccredited with Grade by NAAC)

Affiliated to Manonmaniam Sundaranar University, Tirunelveli

MARCH 2021

DECLARATION

We have declared that the project entitled " A Study on Public Opinion towards Spending Pattern & Economic Profile of Families during COVID 19 Pandemic situation in Thoothukudi District " submitted in partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce is our original work done under the guidance and supervision of Dr. B.Geetha Maheswari, M.Com., M.Phil., MBA.,NET., Ph.D. This project has not previously formed the basis for the award of any other degree or other similar titles and it represents entirely an independent work.

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GLASTINA .C	18SUCB14	C. glastina


Place: Thoothukudi

Date: 29.03.2021

CERTIFICATE


It is certified that this short term project work entitled " **A Study on Public Opinion towards Spending Pattern & Economic Profile of Families during COVID 19 Pandemic situation in Thoothukudi District** " submitted to St. Mary's college (Autonomous) affiliated to Manonmaniam Sundaranar University is done in the fulfillment of the requirements for the award of the degree of Bachelor of Commerce and is a record of work done in the Department of Commerce (SSC) , St.Mary's College (Autonomous), Thoothukudi during the year 2020-2021 by the following students.

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Signature of the HOD


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Signature of the External Examiner

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CHAPTER- I



INTRODUCTION

1.1 INTRODUCTION

The world has been gripped by a pandemic over the first half of 2020. It was identified as a new coronavirus (severe acute respiratory syndrome coronavirus 2, or SARS- COV-2), and later named as coronavirus Disease-19 or COVID-19 (Qiu et al, 2020). While COVID-19 originated in the city of Wuhan in the Hubei province of China, it has spread rapidly across the world resulting in a human tragedy and tremendous economic damage. By mid-June, there had been over 8 million cases of COVID-19 globally, with over 4,36,000 deaths.

According to an early forecast of the INTERNATIONAL MONETARY FUND (2020a), the global economy would contract by about 3 percent in 2020. The contraction is expected to be of far greater magnitude than that of the 2008-2009 Global Financial Crisis. However, in its latest update (June 2020), The International Monetary Fund (2020 b) revised the forecast to 4.9 percent contraction in 2020. The report cites the following reasons for the updated forecast :

Greater persistence in social distancing Activities.

Lower activity during lockdowns

Steeper decline in productivity amongst firms which have opened up for Business; and

Greater uncertainty

The economic implications will be wide-ranging and uncertain, with different effects on the labour markets, production supply chains, financial Markets, and the world economy.

1.2 STATEMENT OF THE PROBLEM :

1. Given the rapid spread of covid- 19 countries across the world have adopted several public health measures intended to prevent its spread, including social distancing (Fong et al. [2020]). As part of social distancing, businesses, schools, community centers, and non-governmental organizations [NGOs] have been

required to close down, mass gatherings have been prohibited the functional measures ,and the world economy.

2. The negative economic effects may vary by the stringency of the social distancing measures [eg., lockdowns and related policies] its length of compliance in addition , the pandemic and the government intovention may lead to mental health distress, increased economic equality, and affect some socio-demografted groups particularly adversely

The goals of this piece is to surrey the emerging literature on the economic consequences of covid-19 and government response, and to synthesize the insights emerging from a growing number of study

3. The policy measures related to covid-19 will continue to be an inportant area of research .there measures, which have varied both in times of scope and implementation, are expected to yield a profound economic and social impact. this study tried to bring coherence to the recuses by covering different public health and economic stimulur measures as well as praiding a review of the literature on policy determinants , optimal lockdown ,measures, factors affecting lifting of lockdown, and combinations of fiscal and monetary policy measures aimed at ‘’ flattening the recession cure’’.

4. Nowadays ,mobile learning [m-learning] has become a popular learning system for education especially higher education all over the world because of its multi-functionality characteristic and effectiveness. Bangladesh already initiated a project on national ICT policy -2009 to make the county as a middle -income nation in the year 2021 by emphasizing the application of ICT based education from primary to tertiary level will help to accomplish the goal [‘’digital Bangladesh ; dreams and reality ‘’, 2015] under the ICT policy -2009 , the government had provided laptops and multi-media projectors around 20,000 institutions in Bangaladesh within 2014 [chandan , 2015] .

5. The government has taken the initiative to provided free wi-fi connection to all of the public universities . on the other side , the total number of mobile phone subscribers had reached 159,780 million at the end of march 2019 [BTRC,2019] , most of the students at the tertiary level have a smartphones which they can easily use for their academic purpose both offline and online m-leaning reflects remote teaching tactics for teachers as well as learning strategics at the university level because it helps to learn anytime from anywhere. It also may help the students to reduce the study gap that could play and alternative learning methodology during COVID-19

6. After declaring COVID -19 as pandemic disease ,many countries including india have taken initiative to close their educational institutions from the 18th march,2020 which became a cause of affecting the quality of education and also the students 's future life so far overcoming this situation an innovative learning methodology becomes very important nowadays and m-learning could play a vital role for the mobile devices uses in the educational sectors .

7. For the COVID-19 pandemic time the educational system of the world has affected has extremely .many countries of the world have closed their educational institutions to reduce the spread of this challengers . the scenario not different for bangladesh .every educational institution of Bangladesh including the highest educational institution remains closed from 18th march 2020 . So far optimising if the pandemic in the educational sector the university grant commission [UCG] has opted for online teaching to all the universitors . at this stage, m-learning we should know about the preception of mobile learning during this pandemic situation.

8. The government of is spending and investing a lot of money to develop the use of ICT s at all levels of educational institution as mobile devices would

potential tool for educational institution the higher studies in India the now became an essential to measures the prescription of important and essential students using learning tool during pandemic time.

1.3 OBJECTIVES OF THE STUDY

- ❖ To know the demographic characteristics of the respondent in the study area.
- ❖ To ascertain the perception of public opinion during Covid-19 in Tuticorin District.
- ❖ To know the satisfaction of public opinion in the study area.
- ❖ To analyze public opinion during covid 19 in the study area.
- ❖ To estimate the percentage of the people due to Covid 19 with in the year.
- ❖ To analyze and identify the public opinion during Covid 19.
- ❖ To analyze the customers satisfaction towards the lockdown period.
- ❖ To study the importance of public opinion during Covid 19 in the Study area.
- ❖ To give suggestions based on the findings of the study.

1.4 RESEARCH METHODOLOGY

This section attempts to describe the methodology of the present study. It includes area and period of the study , sampling techniques method of the data collection , construction of tools and the like.

1.4.1 collection of data;

Primary and secondary data were used in this project study .primary data was collected from respondents through questionnaire secondary data was collected from website, newspapers, magazine, brochures and the like.

1.4.2 Constructing of tools;

The discussion was made with a group of customers who prefer the usage of mobile commerce .based on the discussion, a questionnaire was designed and used to collect the required information.

1,4.3 Sampling design ;

By adopting convenience sampling method respondents were selected among all age groups and the questionnaire were distributed among them to elicit primary data.

1.4.4 Scope of the study;

The study is scattered overall age group in tuticorin .this study mainly consists of the family spending pattern and economic profile of family during covid-19 with reference to tuticorin people. The study has taken into consideration only the present condition and status of the economic profile towards covid-19.

1.4.5 Period of study ;

The time taken for study was four months from december 2019 to march 2020.

1.4.6 Framework analysis:

The Data collected was analyzed through questionnaire by using the following statistical tools namely,

- Percentage analysis
- Pie chart.
- Bar diagrams.
- Simple Ranking Method.
- Five point scaling method.

In the research, the respondents were asked to rank about some special features of Public Opinion during Covid 19 on the basis of Five Point Scaling technique. The parameters considered in Five point Scaling Table are rated according to the opinion of the respondents. For computing to total score, certain weights has been assigned to various degree of opinion [like 1st rank – Highly Satisfied(HS), 2nd rank – Satisfied(S), 3rd rank – moderate(M), 4th rank – Dissatisfied(DS), 5th rank – Highly Dissatisfied(HDS)]. By multiplying these weights with corresponding number of respondents to get individual scores give a total for concerned factors. From the Total Score of Total Response, Average Score is computed by dividing the total no of respondents. Then, the ranks are assigned on the basis of Average Weighted Score. This is the representative of different respondents' opinion.

1.6 LIMITATIONNS

Each andevrey task has certain limitations and hurdles in the course of its performance .

1. The first problem we faced is in getting co-operation of the customers . many of the responded we approached did not agree to the need and utility of the project and hence. There is a chance of respondents' bias.

2. The behaviour of the customers is unpredictable which may result in the lacking of accuracy in the data collected.

3.many of the respondents were hesitating to give their personal details time.

1.7 CHAPTER SCHEME

This project has been organised and presented in four chapters.

- ❖ Chapter 1 ; Introduction and design of the study.
- ❖ Chapter 2 ; Profile of the study.
- ❖ Chapter 3 ;Analysis and interpretation.
- ❖ Chapter 4 ; Findings , suggestions and conclusion.

ANNEXURE

- Bibliography
- Questionnaire.

CHAPTER II



PROFILE OF THE STUDY & REVIEW OF THE LITERATURE

CHAPTER-2

2.1 Introduction:

Humankind is facing a global health crisis with the COVID-19 pandemic, not at all like any in the 75-years history of the United Nations .It kills individuals, makes human enduring at the outrageous levels, and overturning individual's lives. However, this unexpected case is substantially more than a basic wellbeing emergency .It is a human crisis .The COVID -19 diseases are assaulting social orders at its core.

Corona-virus is an illness with a very high mortality rate (1.81%).It brought about a wide pandemic topography and around 210 nations and districts all over the world were impacted by its unendurable impacts.

The spread of COVID-19 is expected to result in a considerable slowdown of economic activities .According to an early forecast of the international monetary fund (2020a),the global economy would contraction is expected to be of far greater magnitude than that of the 2008-2009 global financial crisis .However ,in its latest update(june2020),the international monetary fund (2020 b)revised the forecast to 4.9 percent contraction in (2020) .The report cites the following reasons for the updated forecast:(1)greater persistence in social distancing activities;(2)lower activity during lockdowns;(3)steeper decline in productivity amongst firms which have opened up for business; and,(4)greater uncertainty. The economic implications will be wide –ranging and uncertain, with different effects on the labour markets, production supply chains financial market, and the world economy.

The negative economic effects may vary by the stringency of the social distancing measures (e.g., lockdown and related policies), its length of implementation, and the degree of compliance. In addition, the pandemic and the government intervention may lead to mental health distress, increase economic inequality (which is already prevalent in India), and affect some socio-demographic group particularly adversely.

2.2 History:

On 23 March 2020, the Government of India under Prime Minister Narendra Modi ordered a nationwide lockdown for 21 days, limiting movement of the entire 1.38 billion or 138 Crore population of India as a preventive measure against the COVID-19 pandemic in India. It was ordered after a 14-hour voluntary public curfew on 22 March, followed by enforcement of a series of regulations in the country's COVID-19 affected regions. The lockdown was placed when the number of confirmed positive coronavirus cases in India was approximately 500. Observers stated that the lockdown had slowed the growth rate of the pandemic by 6 April to a rate of doubling every six days, and by 18 April, to a rate of doubling every eight days. As the end of the first lockdown period approached, state governments and other advisory committees recommended extending the lockdown. The governments of Odisha and Punjab extended the state lockdowns to 1 May. Maharashtra, Karnataka, West Bengal and Telangana followed suit. On 14 April, Prime minister Narendra Modi extended the nationwide lockdown until 3 May, with a conditional relaxations after 20 April for the regions where the spread had been contained or was minimal.

On 1 May, the Government of India extended the nationwide lockdown further by two weeks until 17 May. The Government divided all the districts into three zones based on the spread of the virus—green, red and orange—with relaxations applied accordingly. On 17 May, the lockdown was further extended till 31 May by the National Disaster Management Authority. On 30 May, it was announced that lockdown restrictions were to be lifted from then onwards, while the ongoing lockdown would be further extended till 30 June for only the containment zones. Services would be resumed in a phased manner starting from 8 June. It was termed as "Unlock 1.0". Modi later clarified that the lockdown phase in the country was over and that 'unlock' had already begun.

The second phase of unlock, Unlock 2.0, was announced for the period of 1 to 31 July, with more ease in restrictions. Unlock 3.0 was announced for August. Similarly, Unlock 4.0 was announced for September and Unlock 5.0 for the month of October. In the same way, Unlock 6.0 was announced for the month of November, Unlock 7.0 was announced for the month of December, Unlock 8.0 was announced for the month of January, and Unlock 9.0 was announced for the month of February. Unlock 10.0 was announced for the month of March. Unlock 11.0 was announced for the month of April



2.3 Meaning of COVID-19:

COVID-19 is a disease caused by a new strain of corona-virus.”co” stands for corona,”VI” for virus, and “D” for disease .formerly, this disease was referred to as “2019”novel corona-virus ‘or 2019- n cov

2.4 Nature of COVID -19:

Server acute respiratory syndrome corona-virus 2 (SARS-COV-2)is a highly transmissible and pathogenic corona-virus that emerged in late 2019 and has caused a pandemic of acute respiratory disease ,named corona-virus disease 2019(COVID-19)which threatens human health and public safety .

2.5 Definition of COVID-19 :

Robbins said most of the positive cases are from a symptomatic individuals but there are reports of symptomatic cases showing up at the campus health clinic .In efforts to find it a symptomatic community members ,the UA (university of frizona)is “dramatically” increasing in testing capacity of to complete 5000 COVID-19 tests per week..



2.6 Poverty, extreme poverty and inequality will increase in all countries of the region:

- The corona-virus disease (COVID-19) pandemic has severe health effects and serious , implication for economic growth and social development. It has in Latin America and the(Arabian in a context of low. Growth as analysed is the previous special reports on the subject (ECLAC, 2020 a AND 2020 b)-and above all ,of marked inequality and vulnerability. With growing poverty and extreme poverty, Weakening of social cohesion and expressions of social discontent.
- Quarantines and physical distancing measures ,which are headed to stop the rapid spread of the corona-virus and save lives ,are leading to jobless(11.6 million more unemployed in 2020.compared to 2019)and reducing personal and household labour income .The loss of income is primarily affecting the broad strata of the population that are living in or vulnerability to poverty ,and people working in activities that are most exposed to layoff and pay cut and in general those in precarious employment.
- Labour markets in the region are often precarious : there is a high proportion of informal employment (53.1% in 2016) according to the internal labour organism in 2018 just 47.4 % of the employed were contributing to pension system and over 20% of them were living in

poverty, women, girls, indigenous people. Afrodescendants and migrants are all over represent among informal workers.

2.7 Trends in poverty and extreme poverty.

- Based on the 5.3% drop in GOP and the 3.4% point increase in unemployment projected by the economic commission for Latin America and the Caribbean (ECLAC) in its COVID-19 special report, No.2, in 2020 poverty in Latin America may rise by at least 4.4% points (28.7% million more people) compared to the prior year, bringing the total number of people living in poverty to.
- Women are in particularly vulnerable situation. As they are more precariously employed and account for a larger percentage of informal workers (54.3%) in 2016, compared with 52.8% of men (2018) they are more exposed to the risk of unemployment. Female paid domestic workers (11.4% of employed women), many of whom are migrants, indigenous or African descent, are in particularly complex situation few have access to social security, and they have less protection in scenarios of substance unemployment. Since their budgets of employing families increase the uncertainty of their pay, especially if- as is often the case. They have no formal contract.
- In a context of confinement, school closures and the need for care should one or more family members become infected the burden of unpaid domestic work assumed by women, adolescent girls and girls, and cases of violence against them, increase significantly.
- Children from the poorest families are likely to be forced in to the labour market which would increase child labour rates (already 7.3% of children aged 5-17 some 10.5 million children (ILO 2018). The possible increase in the burden of unpaid domestic and care work must also be considered in the case of girls and adolescent girls.

2.8 Impacts of COVID-19 on women's economic empowerment:

- Decades of progress on women's economic empowerment are at risk with evidence of a rollback of women's rights and labour force participation-likely to worsen intergenerational poverty.
- Women are over represented in many of the sectors hardest hit by job losses due to COVID-19 and response measures and will take longer to recover post- crisis.
- In the global south, 70% of women are employed in the informal sector , with little or no access to safety nets, often beyond the reach of formal government support there is evidence of increasing food insecurity.
- Existing barriers and inequalities to women's economic empowerment are being exacerbated by COVID-19. Increased unpaid care burdens on women and girls could lead to permanent exit from job markets and education. Adolescent girls are foregoing opportunities critical for future economic participation, gender based violence (GBV) is rising and intersecting inequalities are deepening .

2.8.1 The impact of COVID-19 on ending unmet need for family planning:

- COVID-19 is already causing disruptions in meeting family planning needs:
 - Clinical staff occupied with the COVID-19 response may not have time to provide services, or may lack personal protective equipment to provide services safely
 - Health facilities in many places are closing or limiting services
 - Women are refraining from visiting health facilities due to fears about COVID-19 exposure or due to movement restrictions
 - Supply chain disruptions are limiting availability of contraceptives in many places, and stock-outs of many contraceptive methods are anticipated within the next 6 months in more than a dozen low-income countries
 - Product shortages and lack of access to trained providers or clinics mean that women may be unable to use their preferred method of contraception, may instead use a less effective short-term method, or may discontinue contraceptive use entirely

- Some 47 million women in 114 low- and middle-income countries are projected to be unable to use modern contraceptives if the average lockdown, or COVID-19-related disruption, continues for 6 months with major disruptions to services

- For every 3 months the lockdown continues, assuming high levels of disruption, up to 2 million additional women may be unable to use modern contraceptives

- If the lockdown continues for 6 months and there are major service disruptions due to COVID-19, an additional 7 million unintended pregnancies are expected to occur

- The number of unintended pregnancies will increase as the lockdown continues and services disruptions are extended The impact of COVID-19 on ending gender-based violence

- The COVID-19 pandemic is likely to undermine efforts to end gender-based violence through two pathways: ○ Reducing prevention and protection efforts, social services and care of increasing the incidence of violence

- COVID-19 pandemic is likely to cause a one-third reduction in progress towards ending gender-based violence by 2030 Interim Technical Note Information as of 27 April 2020 2 Impact of the COVID-19 Pandemic on Family Planning and Ending Gender-based Violence, Female Genital Mutilation and Child Marriage

- If the lockdown continues for 6 months, 31 million additional gender-based violence cases can be expected

- For every 3 months the lockdown continues, an additional 15 million additional cases of gender-based violence are expected The impact of COVID-19 on ending female genital mutilation

- COVID-19 could have far-reaching impacts on the effort to end female genital mutilation

- Due to COVID-19 disruptions, we anticipate a 1/3 reduction in the progress towards ending FGM by 2030

- Due to pandemic-related disruptions in prevention programmes, 2 million FGM cases could occur over the next decade that would otherwise have been averted the impact of COVID-19 on ending child marriage

- COVID-19 will disrupt planned efforts to end child marriage and cause wide-reaching economic consequences

- Together, these factors are expected to result in an additional total 13 million child marriages taking place that otherwise would not have occurred between 2020 and 2030

Impact of the COVID-19 Pandemic on Achieving the Transformative Results

The COVID-19 pandemic has been the fastest-moving global public health crisis in a century, causing significant mortality and morbidity and giving rise to daunting health and socioeconomic challenges. Governments are taking unprecedented measures to limit the spread of the virus, while health and social systems are struggling to cope with rising caseloads, supply chain bottlenecks, movement restrictions and economic strains. In humanitarian and fragile settings and low-income countries, where these systems are already weak, the pandemic is disrupting access to lifesaving sexual and reproductive health services. It is also compounding existing gender and social inequalities. UNFPA embraces the vision set forth in the 2030 Agenda for Sustainable Development and the targets contained in the 17 Sustainable Development Goals (SDGs). UNFPA is also rolling out a Global Response Plan in support of the United Nations Secretary-General's strategy to respond to the devastating socioeconomic impacts of COVID-19. These efforts are not in conflict: The 2030 Agenda aims to ensure the health, rights and dignity of all people; its achievement must not be derailed by the current global public health crisis. To this end, UNFPA's operations are focused on three strategic priorities including: continuing sexual and reproductive health services and interventions, including protection of the health workforce; addressing gender-based violence; and ensuring the supply of modern contraceptives and reproductive health commodities. The COVID-19 pandemic will have a negative effect on the three transformative results UNFPA aims to achieve by 2030: the ending of preventable maternal deaths, the ending of unmet need for family planning, and the ending of gender-based violence and all harmful practices. UNFPA and its partners, Avenir Health, Johns Hopkins University (USA) and Victoria University

(Australia), have estimated the impact of the pandemic and related challenges on these transformative goals. This work builds on a global impact and cost analyses published in January 2020. Impact of COVID-19 on ending unmet need for family planning There is global consensus on the importance of making voluntary family planning available to all women. Not only is access to family planning a human right, but it saves lives and promotes healthier populations, more efficient health systems and stronger economies. Much progress has been made in the last 25 years to make family planning methods available, with the number of women using modern contraceptive methods almost doubling from 470 million in 1990 to 840 million in 2018. Interim Technical Note Information as of 27 April 2020 3 Impact of the COVID-19 Pandemic on Family Planning and Ending Gender-based Violence, Female Genital Mutilation and Child Marriage As of March 2020, there were an estimated 450 million women using modern contraceptives across 114 priority low- and middle-income countries. The COVID-19 pandemic as well as social distancing and other strategies to reduce transmission are anticipated to impact the ability of these women to continue using contraception. These factors may also stall increases in contraceptive use that were previously anticipated. Disruptions to global manufacturing and supply chains may also reduce the availability of contraceptive commodities. The closure of health facilities, unavailability of medical staff to provide family planning services, and women themselves being hesitant to visit health facilities due to concerns about COVID-19 exposure are additionally anticipated to impact women's access to, and continued use of, contraception. Avenir Health estimated the impact of different lengths of disruption (e.g., 3-, 6-, 9- and 12-months) with different levels of service reductions (i.e., ranging from 5 per cent to 40 per cent in the public sector, with higher disruption of injectables than other short-term methods; half of these levels were estimated in the private sector). Without mitigation strategies, depending on the degree that health services are disrupted and the duration of these disruptions, it is estimated that between 13 million and 51 million women who otherwise would have used modern contraceptives will be unable to (see Table 1). This reduction in contraceptive use could have dire consequences for women, from 325,000 unintended pregnancies, the estimate for minimal disruptions for 3 months, up to a staggering 15 million

unintended pregnancies if high disruptions are seen for a period of 12 months.

2.9 Government, private sector and civil society response:

- Instances of gender sensitive economic relief and recovery measures from government are the exception rather than the norm. Government economic support measures are severely hampered by dependence on formal identification of reaching those in the informal sector.
- Some donors are pivoting existing programmes. Those that are already supporting women's economy empowerment respond to the economic impacts of COVID-19 on women.
- There are positive examples of private sector companies adopting family friendly work policies, supporting supply chains, and providing resources to support disadvantaged women impacted by COVID-19. Technology is playing a crucial role in helping women-owned businesses adopt where social distancing has become the norm.
- Civil society are plugging gaps in government responses to COVID-19 and undertaking important advocacy to demand women are involved and address in economic recovery plans. Women's groups are self-organising to support informal workers and vulnerable communities.

2.10 Recommendations for DFID and HMG :

- Given that globally, responses to COVID-19 so far have been largely gender neutral by default, all DFID/HMG economic development programmes responding to the pandemic should make deliberate conscious effort to adopt DFID best practice gender and inclusion maintaining measures. This should build on DFID leadership and the recommendations of UN high level panel on women's economic empowerment to support. The seven drivers of women's economic empowerment for systemic change. It should also ensure social analysis and sex disaggregated data inform programming so that key questions opportunities and barriers are identified and then addressed.

- Social protection –targeting women workers and female headed households ,particularly migrants and women in the informal sector ,protecting women ‘s employment ,working through and with women’s and civil society organisations ;increasing digital access and connectivity esp for women shielding :adolescent girls from permanent harm.
- Building back better must address the long standing inequalities experienced by omen and disadvantaged groups strengthening resilience and women’s economic participation

2.11 Health care and trontlineworkers :

Women from 70% of workers in the health and social sector. They are also the majority of health facility service –staff-including cleaners ,laundry catering is some areas women have less access to personal protective equipment o correctly sized equipments. This means women may be more likely to be expressed to the virus as the result do the work that the according to a Un policy brief in span 72% of female health care workers are infected compare to 20% of male healthcare workers and in it is 66% compare to 4% respectively.

2.12 Tourism and hospitality :

The ILO estimated hat tourism and hospitality industries .Where the majority ,of workers are young women yet earn 15% less then there male counterparts will contract by 45% to 70 % from COVID-19 and associated containment measures.

2.13 Garment industry :

The majority of workers in the garment sector in countries like Bangladesh ,Myanmar and Cambodia are women ,large multinational appear sands have cancelled orders ,plunging the garment industry into crisis .For example ,arcadia cancelled .Over 100 m worth of cunshipped ordered already milliners of garments workers mostly women have been sent without further pay due to COVID-19 in Ethiopia and Kenya it is estimated that private farms cocolled dismiss up to 37000and 38000 formal workers.

2.14 Land and property :

- There are growing signs and reports that the pandemic is impacting on land governance including .
- Arise in land grabs or land acquisitions without due process as an sourceplours companies individuals try to take advantages of reduced oversight.

2.15 Create a family time calender:

Since ma parents have lot of time during lockdown .Make different calendars like, things to cook with limited resources. watching differentmaier with timings ,playing times for a week ,craft and extracumicular activities for a week etc, as a family commit your relax to keeping this schedule.

2.16 Plan activities as a matter of solidity :

Nothing is more special than taking a few minutes each day for an activity as matter of solidarity .activities like pray with the child before bad time can be good example for an activity of solidaity.

2.17 Quality time with the family during lockdown/quarantine :

Lockdown can get a little overwhelming with the family staying together indoors for long periods of time .Many parents re hacking a hard time navigating our ‘new normal ‘of working from in the current .Parents and children’s are spending less time interacing with each other because of the busy schedule in the modernised life. Hence ,lockdown period can be used more .

Family time is an essential factor that helps to create strong bonds ,love and connections with family members and strengthens relationships among the family members. Spending quality time with family does help in coping with boredom, and dealing with a sense of loss instils a feeling of indicates family values.

2.18 Family quality time tips :

2.18.1.Work as a team :

A simple and efficient way to make cleaning more fun is to do some of it in teams.

2.18.2. Turn off your mobiles :

Rule of switching off all your electronic gadgets should be mandatory for family time. Taking calls should be the last thing you should do when you are spending time with you family.

2.18.3.Look for books that your child would enjoy reading:

Read often with your child research indicates that reading to your children cultivates an interest for knowledge and learning development .It also increase their attention span and light a fire of learning.



2.18.4.Start a hobby or project:

During long lockdown choose a fun activity that your child is interested .activities like

- Cooking
- Craft
- Collections of cartons etc.,



2.18.5.Play games:

New technology has made video games/mobile games more popular .parents should play with their children and also spark an interest on family – oriented contests such as board games or card games .It is opportunity.bring older generations and new generation together .



CHAPTER III



DATA ANALYSIS AND INTERPRETATION

CHAPTER-3

CHAPTER-3

3.1 INTRODUCTION:

Though people have many common aspects, they differ in many respects. These differences are usually significant. There are some differences in personal or demographic characteristics of individuals. Hence in this chapter, an attempt is made to examine the socio-economic profile of the respondents and their satisfactory opinion and perception towards the covid-19.

Analysis of data plays a dominant role in the completion of project. 55 respondents were met by the research team and the data were collected through Questionnaire. Data collected through questionnaire was analysed and interpreted. The interpretation of the data was made by using the pie chart, percentage analysis, rank analysis and the like etc. The data presented in tabulated form will not give meaning to layman. Graphical diagram will give an exact idea about the character of the data. The data is huge and confusing. This project gives you a brief about public opinion towards spending pattern and economic profile of families during covid -19. Analysis is intended to provide the foundation upon which we are confidentially conducting our own survey.

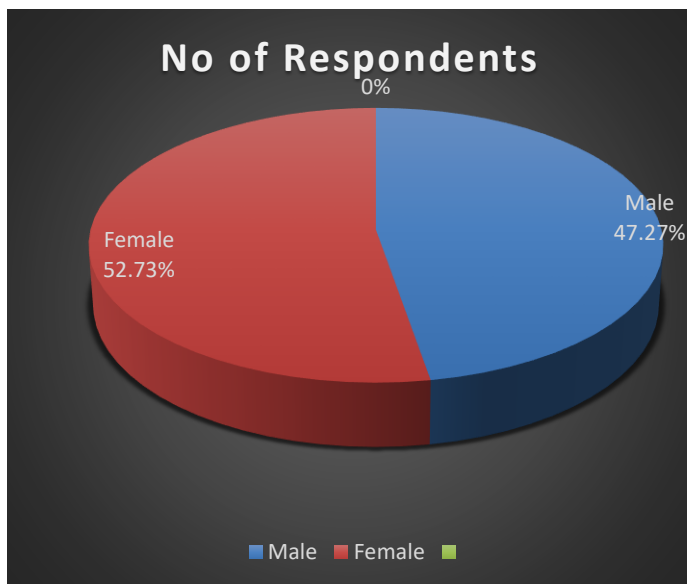
3.2 GENDER WISE CLASSIFICATION:

TABLE -3.2
GENDER WISE CLASSIFICATION

Gender	No.of. Respondents	Percentage()
Male	27	47.27
Female	28	52.73
Total	55	100.00

Source: Primary Data.

CHART-3.2



Inference:

From the above table, it is clear that out of the total respondents taken for study, (52.73%) of the respondents are female and the remaining (47.27%) of the respondents are male.

Majority (52.73%) of the respondents are female.

3.3 AGE WISE CLASSIFICATION:

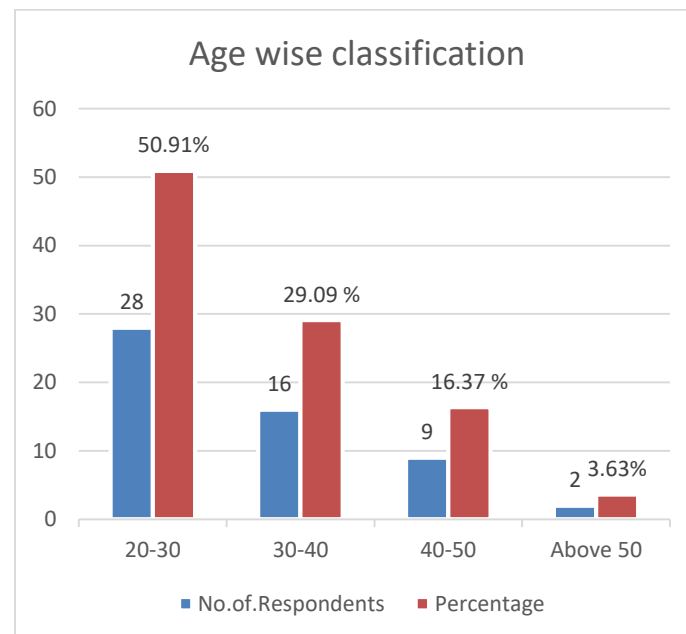
TABLE-3.3

AGE WISE CLASSIFICATION

Age	No. of Respondents	Percentage
20 -30	32	50.91
30 -40	15	29.09
40 -50	6	16.37
Above 50	2	3.63
Total	55	100.00

Source: Primary Data

CHART-3.3



Inference:

From the above table, it is clear that out of the total respondents taken for study majority (50.91%) of the respondents are in the age group of 18 – 30 years, (29.09%) of the respondents are in Age group of 30 – 40, (16.37%) of the respondents are in the age group of 40 – 50 years and the remaining (3.63%) of the respondents are in the age group of above 50.

Majority (50.91%) of the respondents are in the age group of 18 – 30 years.

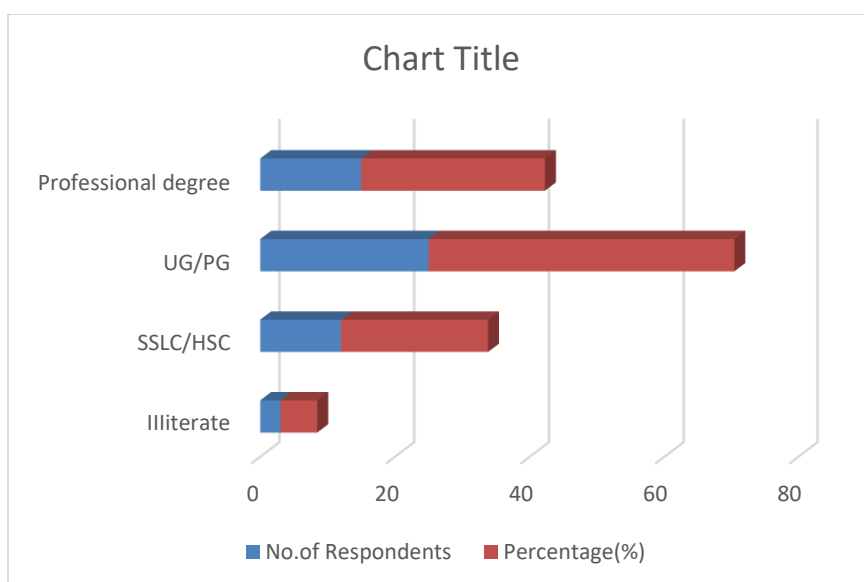
3.4 EDUCATIONAL WISE CLASSIFICATION:

TABLE -3.4

EDUCATIONAL WISE CLASSIFICATION

Education	No. of. Respondents	Percentage (%)
Illiterate	3	5.46
SSLC/HSC	12	21.82
UG/PG	25	45.45
Professional degree	15	27.27
Total	55	100.00

Source: Primary Data.



Source: Primary Data.

Inference:

From the above table, it is clear that out of the total respondents taken for study, (45.45%) of the

Respondents are Degree holders, (27.27%) of the respondents are Professional degree holders, (21.82%)

Of the respondents have completed up to SSLC/HSC and the remaining (5.46%) of the respondents are

Illiterate.

Majority (45.45%) of the respondents are Degree holders.

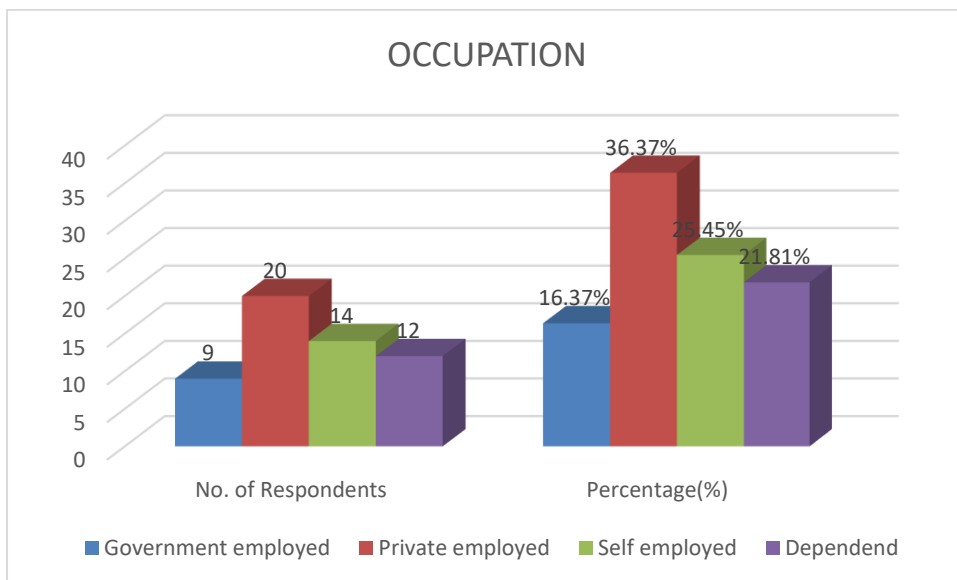
3.5 OCCUPATION WISE CLASSIFICATION:

TABLE – 3.5
OCCUPATIONWISE CLASSIFICATION

Occupation	No. of Respondents	Percentage
Government employed	9	16.37
Private employed	20	36.37
Self employed	14	25.45
Dependent	12	21.81
Total	55	100.00

Source: Primary Data.

CHART-3.5



Inference:

From the above table, it is clear that out of total respondents taken for study majority (36.37%) of the respondents are Private employed, (25.45%) of the respondents are self-employed, (21.81%) of the respondents are Dependent and the remaining (16.37%) of the respondents are Government Employed

Majority (36.37%) of the respondents are Private employed.

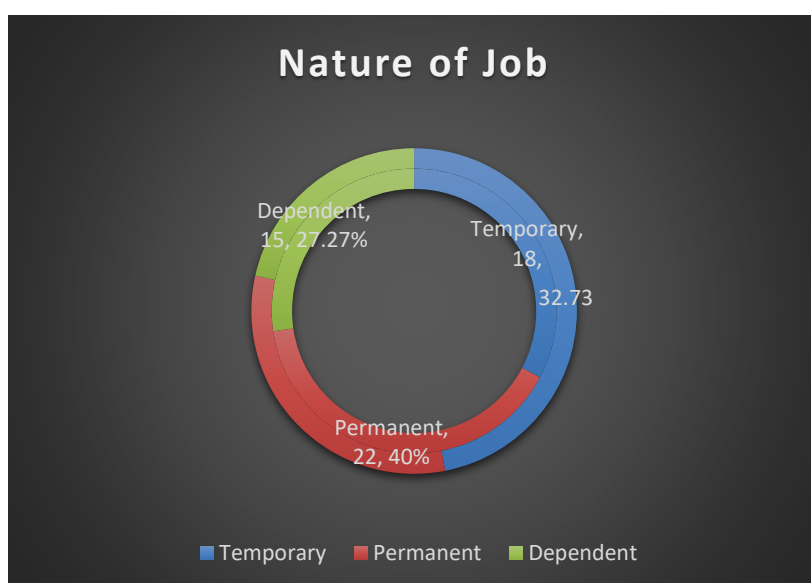
3.6 NATURE OF JOB:

TABLE-3.6
NATURE OF JOB

Nature of Job	No. of Respondents	Percentage (%)
Temporary	18	32.73
Permanent	22	40
Dependent	15	27.27
Total	55	100.00

Source: Primary Data.

CHART-3.6



Inference:

From the above table, it is clear that out of total respondents taken for study Majority (40%) of the respondents are Permanent Job,(32.73%) of the respondents are Temporary Job and the remaining (27.27%) of the respondents are Dependent .

Majority (40%) of the respondents are Permanent Job.

3.7 FAMILY MONTHLY INCOME:

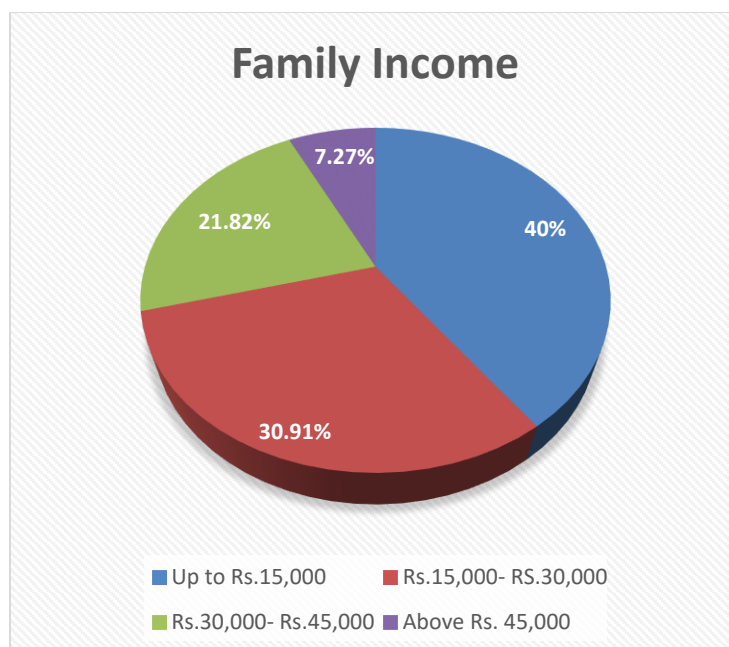
TABLE-3.7

FAMILY MONTHLY INCOME

Family Income	No. of Respondents	Percentage (%)
Upto Rs.15,000	22	40
Rs.15,000-Rs.30,000	17	30.91
Rs.30,000-Rs.45,000	12	21.82
Above Rs.45,000	4	7.27
Total	55	100.00

Source : Primary Data.

CHART-3.7



Inference:

From the above table, it is clear that out of total respondents taken for study (40%) of the respondents have earned family Income up to Rs.15,000, (30.91%) of the respondents have earned income of Rs.15,000 – Rs.30,000,(21.82%) of the respondents have earned up to Rs.30,000 – Rs.45,000 and the remaining (7.27%) of the respondents have earned above Rs.45,000.

Majority (40%) of the respondents have earned Family Income up to Rs. 15,000.

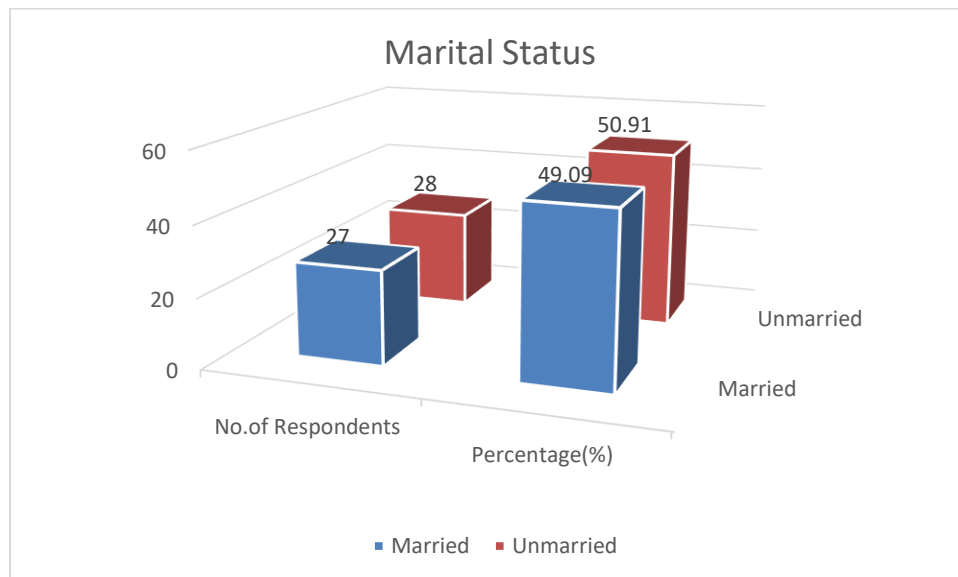
3.8 MARITAL STATUS:

TABLE -3.8
MARITAL STATUS

Marital Status	No. of Respondents	Percentage (%)
Married	27	49.09
Unmarried	28	50.91
Total	55	100.00

Source: Primary Data.

CHART-3.8



Inference:

From the above table, it is clear that out of the total respondents taken for study (50.91%) of the respondents are Unmarried and the remaining (49.09%) of the respondents are

Married.

Majority (50.91%) of the respondents are Unmarried.

3.9 FAMILY TYPE:

TABLE-3.9
FAMILY TYPE

Family Type	No. of Respondents	Percentage
Nuclear Family	42	76.36
Joint Family	13	23.64
Total	55	100.00

Source: Primary Data.

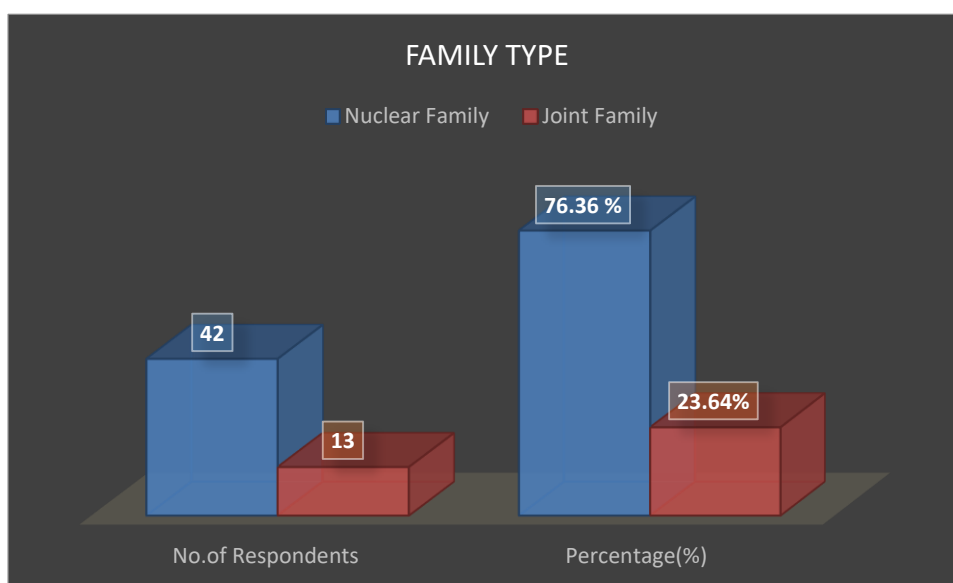


CHART- 3.9

Inference:

From the above table, it is clear that out of the total respondents taken for study (76.36%) of the respondents are living in Nuclear Family and the remaining (23.64%) of the respondents are living in Joint Family.

Majority (76.36%) of the respondents are living in Nuclear Family.

3.10 NUMBER OF MEMBERS IN A FAMILY:

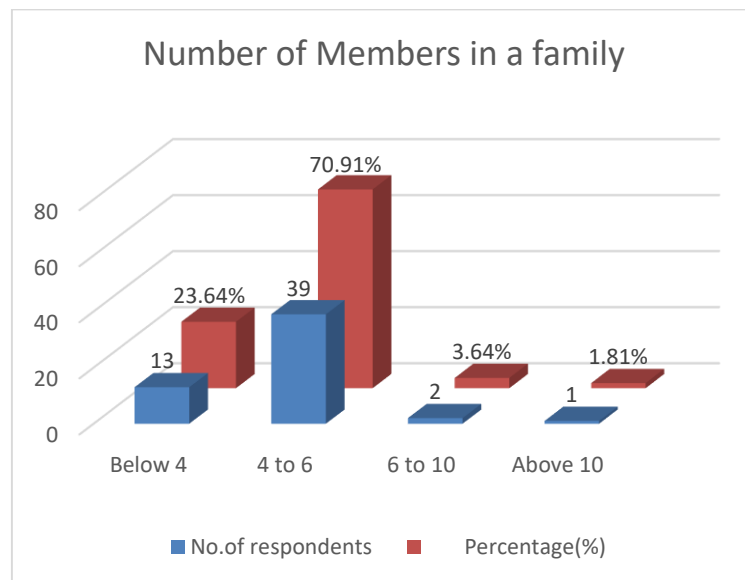
TABLE-3.10

NUMBER OF MEMBERS IN A FAMILY

No. of Members	No. of Respondents	Percentage (%)
Below 4	13	23.64
4-6	39	70.91
6-10	2	3.64
Above 10	1	1.81
Total	55	100.00

Source: Primary Data.

CHART-3.10



Inference:

From the above table, it is clear that out of the total respondents taken for study Majority (70.91%) of the respondents have 4-6 members in their family, (23.64%) of the Respondents have Below 4 members in a family, (3.64%) of the respondents have 6-10 members In a family and the remaining(1.81%) of the respondents have above 10 members in their Family.

Majority (70.91%) of the respondents have 4-6 members in their family.

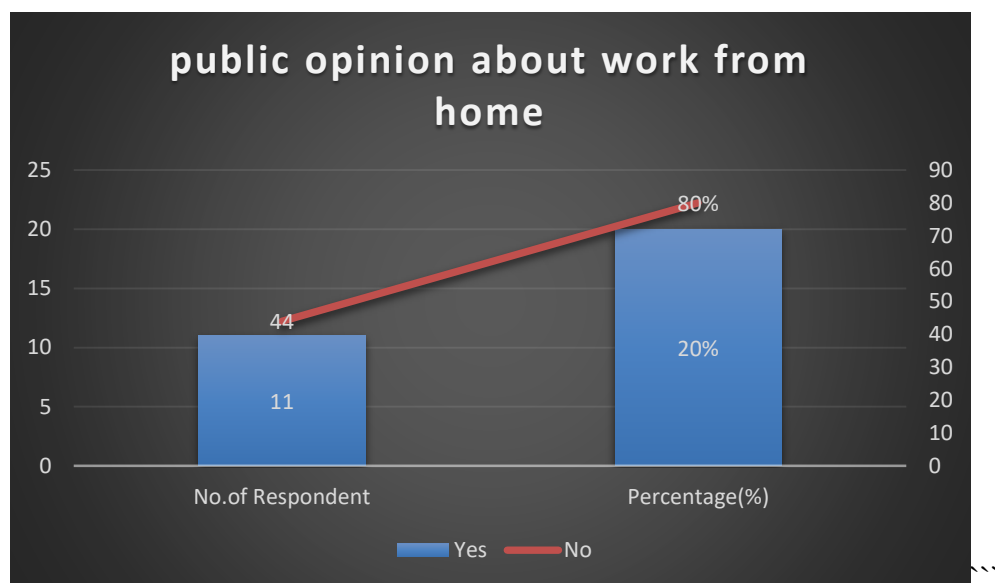
3.11 OPINION ABOUT JOB, FROM HOME TO EARN ADDITIONAL INCOME:

TABLE-3.11

Opinion	No.of Respondents	Percentage (%)
Yes	11	20
No	44	80
Total	55	100

Source: Primary Data.

CHART-3.11



Inference:

From the above table, it is clear that out of the total respondents taken for study, majority (80%) of the respondents have been done at work from home, (20%) of the respondents have not been done at work from home.

Majority (80%) of the respondents have been done at work from home.

3.12 OPINION FOR STARTING ONLINE BUSINESS DURING COVID-19:

TABLE-3.12

OPINION FOR STARTING ONLINE BUSINESS

OPINION	SA (5)	A (4)	N (3)	D (2)	SD (1)	Total Response	No. of Response	Avg Total	Rank
To meet additional personal expenses	7	31	11	5	1	55	55	3.64	I
	(35)	(124)	(33)	(10)	(1)	(200)			
To increase family income	13	18	12	7	5	55	55	3.45	V
	(65)	(72)	(36)	(24)	(5)	(190)			
Salary was get reduced	9	20	15	7	4	55	55	3.49	IV
	(45)	(80)	(45)	(21)	(8)	(188)			
Lost the job	12	5	18	16	4	55	55	3.06	VI
	(60)	(20)	(54)	(48)	(8)	(170)			
To meet hike in price levels	11	17	22	3	2	55	55	3.59	II
	(55)	(68)	(88)	(6)	(2)	(197)			
To pay expense on borrowing	10	21	17	3	4	55	55	3.54	III
	(50)	(84)	(51)	(6)	(4)	(195)			

Source: Primary Data.

Inference:

The above Ranking table 3.12 shows that majority of the respondents have given First Rank to meet additional expenses with the highest average score of 3.64. The respondents given second rank to meet hike in price levels with the highest average score of 3.59. The respondents have given Third rank to pay expenses on borrowing with the highest score of 3.54. The respondents have given fourth rank to salary was get reduced with the average score of 3.49. They have given Fifth Rank to increase family income with the average score of 3.45 and the least importance has been given to lost the Job with the lowest average score of 3.06.

Majority of the respondents have given First rank to meet additional expenses with the highest score of 3.64 and the least importance has been given to lose the job with the score of 3.06.

3.13 SELF REALISATION DURING LOCKDOWN PERIOD :

TABLE-3.13

SELF REALISATION DURING LOCKDOWN PERIOD

	No.of Respondents	Percentage (%)
Hard worker	15	27.27
Innovative person	9	16.37
Lazy Fellow	6	10.91
Social worker	8	14.54
Fully dependent on family members	15	27.27
Other	2	3.64

Source: Primary Data

Inference:

From the above table, it is clear that out of the total respondents taken for study, majority (27.27%) of the respondents have been both hard worker and fully dependent on family members, (16.37%) of the respondents have an innovative person, (14.54%) of the respondents have an social worker, (10.91%) of the respondents have an lazy fellow and the remaining (3.64%) of the respondents have an Other.

Majority (27.27 %) of the respondents have been both hard worker and fully dependent on family member.

3.14 ALCOHOL DRINKER:

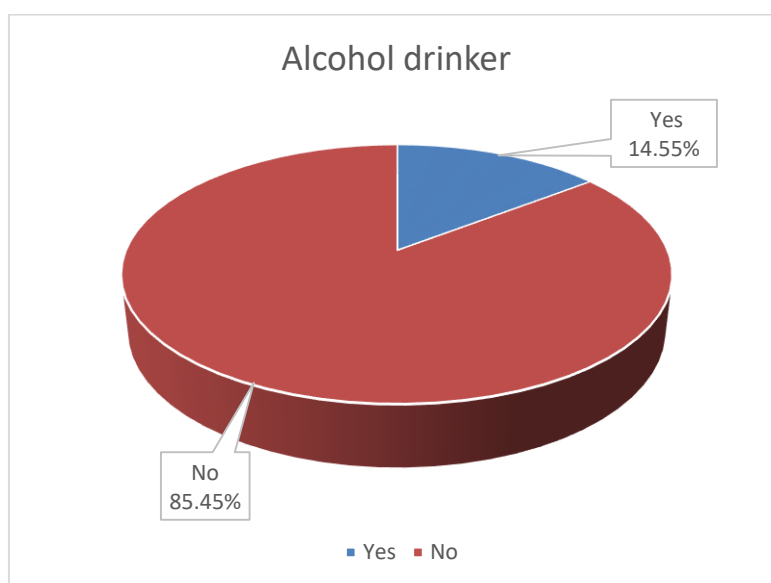
TABLE -3.14

ALCOHOL DRINKER

	No. of Respondents	Percentage (%)
Yes	8	14.55
No	47	85.45
Total	55	100.00

Source: Primary Data

CHART-3.15



Inference:

From the above table, it is clear that out of the total respondents taken for study, Majority (85.45%) of the respondents have been an alcohol drinker and the remaining (14.55%) of the respondents are not an alcohol drinker.

Majority (85.45%) of the respondents have been an alcohol drinker.

3.15 SOURCES OF INFORMATION TO KNOW ABOUT COVID -19:

TABLE-3.15

SOURCES OF INFORMATION

SOURCE	I (5)	II (4)	III (3)	IV (2)	V (1)	Total	No.of Respondents	Average Total	Rank
Press media	29	7	8	2	9	55	55	3.81	I
	(145)	(28)	(24)	(4)	(9)	(210)			
Audio media	8	14	12	12	8	55	55	3	V
	(40)	(56)	(36)	(24)	(8)	(165)			
Visual media	22	10	13	2	8	55	55	3.65	II
	(110)	(40)	(39)	(4)	(8)	(201)			
Digital media	15	11	22	5	2	55	55	3.58	III
	(75)	(44)	(66)	(10)	(2)	(197)			
Social media	28	5	4	7	11	55	55	3.58	IV
	(140)	(20)	(12)	(14)	(11)	(197)			

Source: Primary Data

Inference:

The above Ranking table 3.16 shows that majority of the respondents have got the Information about the covid-19 in press media with average score of 3.81 and hence that Source got first rank. The respondents gave second rank to Digital media with next average of And subsequent ranks are given to, Visual media and Social media. Least Importance has been given to Audio Media with the lowest average score of 3 and hence that Purpose got Fifth Rank.

Majority of the respondents have got the information about the covid -19 through the press media with average score of 3.81 and the least importance has been given to Audio Media with the lowest average score of 3.

3.16 OPINION ABOUT FAVOURITE ONLINE SITES DURING COVID-19:

TABLE-3.16

Opinion	Very Good	Good	Neutral	Bad	Very Bad	Total Response	No. of Response	Average Total	Rank
Flipkart	28	19	8	-	-	55	55	4.36	II
	(140)	(76)	(24)	-	-	(240)			
Amazon	27	24	4	-	-	55	55	4.41	I
	(135)	(96)	(12)	-	-	(243)			
Future	5	24	24	1	1	55	55	3.56	VI
	(25)	(96)	(72)	(2)	(1)	(196)			
Snap	15	17	18	4	1	55	55	3.74	V
	(75)	(68)	(54)	(8)	(1)	(206)			
Myntra	21	21	11	2	-	55	55	4.10	III
	(105)	(84)	(33)	(4)	-	(226)			
Meesho	25	18	15	6	1	55	55	4.09	IV
	(125)	(72)	(15)	(12)	(1)	(225)			

Source: Primary Data

Inference:

The above Ranking table 3.16 explains that majority of the respondents have given First rank to Amazon as it is the favorite online site with the highest average score of 4.41. The respondents have given Second rank to flipkart with the next highest average score of 4.36. They have given Third rank to Meesho and the subsequent ranks are given to the online Sites like Future, Snap, myntra and the least importance are given to Future Bazaar with the Lowest average score of 3.56.

Majority of the respondents have given First rank to Amazon as it is favorite Online sites with the highest average score 4.41 and the least importance has been given to Future Bazaar with the lowest average score of 3.56.

3.17 OPINION ABOUT THE FAVOURITE ONLINE FOOD DELIVERY DURING COVID-19:

TABLE-3.17

OPINION	VG	G	N	B	VB	Total Respo nse	No.of Respo nse	Avg Total	Rank
AnjapparChett inad	29	20	6	-	-	55	55	4.41	I
	(145)	(80)	(18)	-	-	243			
Gowrishankar	19	21	14	1	-	55	55	4.05	II
	(95)	(84)	(42)	(2)	-	223			
New Sangeetha	15	19	18	2	1	55	55	3.81	IV
	(75)	(76)	(54)	(4)	(1)	210			
Annapoorna	15	21	16	3	-	55	55	3.87	III
	(75)	(84)	(48)	(6)	-	213			
Capsi drive	15	17	18	3	2	55	55	3.76	V
	(75)	(68)	(54)	(6)	(4)	207			
Bangs fried	8	22	17	6	2	55	55	3.50	VI
	(40)	(88)	(51)	(12)	(4)	193			

Source: Primary Data

Inference:

The above Ranking table 3.17 shows that majority of the respondents have ranked “Anjappar” as the best online delivery with the highest average score 4.41 and hence that opinion got the first rank. The respondents have given second to “Gowrishankari” with the highest average score of 4.05. The respondents have given third rank to “Anna poorna” with the next average score of 3.87 .The

respondents have given fourth rank to “New sangeetha” with the next score of 3.81. The respondents have given fifth rank to “Capsi” with the next score of 3.76 and the least importance has been given to “Bangs Fried” with the lowest average score of 3.50.

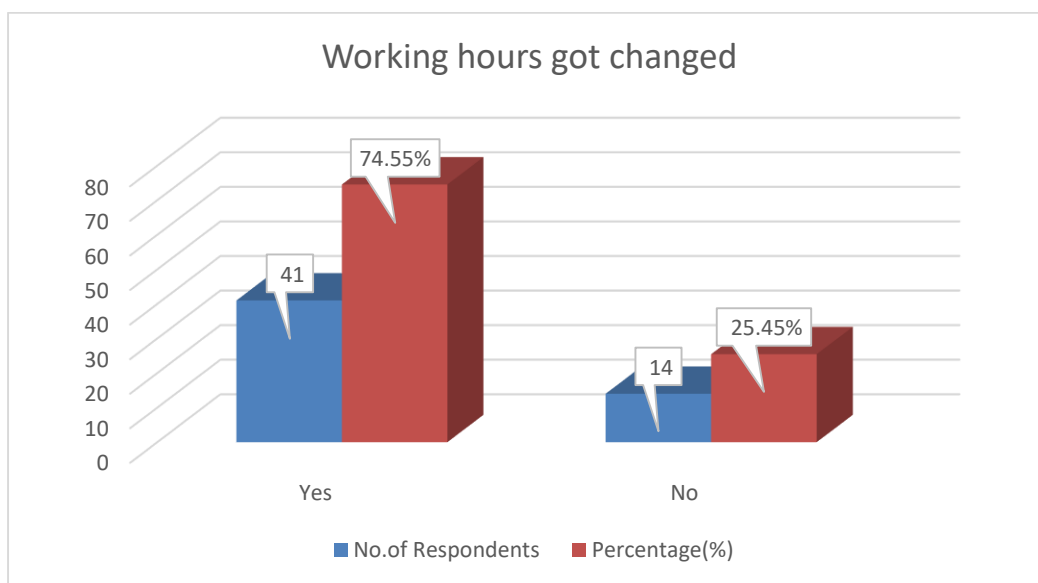
Majority of the respondents have given first rank to “Anjappar” as the best online food delivery service with the highest average score 4.41 and the least importance has been given to “Bangs” with the lowest average score of 3.50.

3.18 OPINION ABOUT WORKING HOURS CHANGED:

TABLE-3.18

Opinion	No.of Respondents	Percentage (%)
Yes	41	74.55
No	14	25.45
Total	55	100.00

Source: Primary Data



Inference:

From the above table, it is clear that out of total respondents taken for study, majority (74.55%) of the respondents have been working hours got changed and the remaining (25.45%) of the respondents have not been changed.

Majority (74.55%) of the respondents have been working hours got changed.

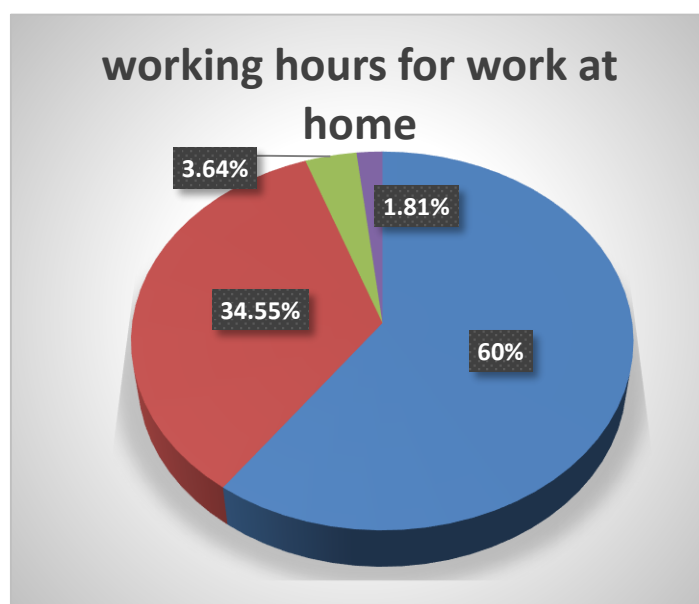
3.19 WORKING HOURS FOR WORK AT HOME:

TABLE -3.19

WORKING HOURS FOR WORK AT HOME

Working Hours	No.of Respondents	Percentage(%)
8 hours only	33	60
8-12 hours	19	34.55
12-16 hours	2	3.64
24 hours & 7 days	1	1.81
Total	55	100.00

Source: Primary Data



Inference:

From the above table, it is clear that out of the total respondents taken for study majority (60%) of the respondents have work at home 8 hours ,(34.55%) of the respondents have 8-12 hours ,(3.64%) of the respondents have 12-16 hours and the remaining (1.81%) of the respondents have 24 hours & 7days .

Majority (60%) of the respondents have done work at home.

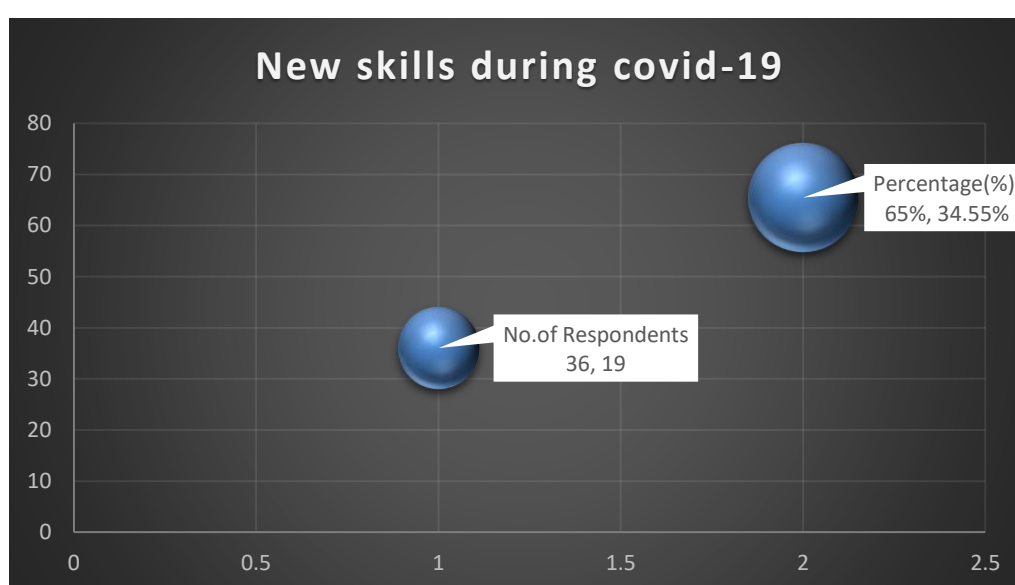
3.20 NEW SKILLS DURING COVID -19 LOCKDOWN PERIOD:

TABLE-3.20

Opinion	No.of respondents	Percentage (%)
Yes	36	65.45
No	19	34.55
Total	55	100.00

Source: Primary Data

CHART-3.20



Inference:

From the above table, it is clear that out of total respondents taken for study, majority (65.45%) of the respondents have been learned new skills during covid- 19 and the remaining (34.55%) of the respondents have not been learned any other skills during covid-19.

Majority (65.45%) of the respondents have been learned new skills.

3.21 BEST PERKS OF BEING AT HOME IN LOCK DOWN:

TABLE -3.21

BEST PERKS OF BEING AT HOME IN LOCKDOWN

Opinion	S.A	A	N	D	S.D	Total Response	No.of Response	Avg Response	Rank
More for fitness	10	31	9	5	-	55	55	3.83	IV
	(50)	(124)	(27)	(10)		(211)			
Family Togetherness	21	29	5	-	-	55	55	4.29	I
	(105)	(116)	(15)			(236)			
Try new recipes	22	17	8	8	-	55	55	3.96	III
	(110)	(68)	(24)	(16)		(218)			
Clean our home	25	17	6	7	-	55	55	4.09	II
	(125)	(68)	(18)	(14)		(225)			
Homework down	7	23	18	7	-	55	55	3.54	V
	(35)	(92)	(54)	(14)		(195)			
Learn new skills	13	14	17	11	-	55	55	3.52	VI
	(65)	(56)	(51)	(22)		(194)			
Relax ourselves	24	18	8	4	1	55	55	4.09	II
	(120)	(72)	(24)	(8)	(1)	(225)			

Source: Primary Data

Inference:

The above Ranking table 3.21 shows that majority of the respondents have given First rank to “Family togetherness” with the highest score of 4.29. The respondents have given Second rank to both ”Clean our home & Relax ourselves” with the highest score of 4.09. The respondents have given Third rank to “Try new recipes’ ” with the average score of 3.96 .They have given Fourth rank to “More time for fitness” with the average score of 3.83 .The respondents given Fifth rank to” Home workout” with the score of 3.54 and the least importance has been given to “Learn new skills” with the lowest average score of 3.52.

Majority of the respondents have given First rank to “Family togetherness” with the highest score of 4.29 and the least importance has been given to “Learn new skills “with the lowest average score of 3.52.

3.22 HABITS LEARNED DURING LOCKDOWN PERIOD:

TABLE-3.22

HABITS LEARNED DURING LOCKDOWN PERIOD

Habits	5	4	3	2	1	Total Respo ndent	No. of Respo ndent	Avera ge Total	Ran k
Thrift habit	10	6	13	15	11	55	55	2.8	VI
	(50)	(24)	(39)	(30)	(11)	(154)			
Yoga & Meditation	2	7	19	15	12	55	55	2.5	VII
	(10)	(28)	(57)	(30)	(12)	(137)			
Online Banking	13	2	18	12	10	55	55	2.9	V
	(65)	(8)	(54)	(24)	(10)	(161)			
Story Reading	10	9	17	13	6	55	55	3.0	IV
	(50)	(36)	(51)	(26)	(6)	(169)			
Positive Attitude	18	14	13	5	5	55	55	3.6	II
	(90)	(56)	(39)	(10)	(5)	(200)			
Gardening	9	12	16	11	7	55	55	3.1	III
	(45)	(48)	(48)	(22)	(7)	(170)			
Over eating/Ove r sleeping	31	2	11	2	9	55	55	3.8	I
	(155)	(8)	(33)	(4)	(9)	(209)			

Inference:

The above Ranking table 3.22 shows that majority of the respondents Have given First rank to “Over eating/Over sleeping “with the highest average Score of 3.8.The respondents have given Second rank to “Positive attitude” with The next highest average score of 3.6 and Third rank is given to “Gardening” with the average score of 3.1.The respondents have given Fourth rank to “Story Reading “with the average score of 3.0 and Fifth rank have given to “Online Banking “with the average score of 2.9.They have given Sixth rank to “Thrift

Habits” with the average score of 2.8 and the least importance has been given to “Yoga & Meditation” with the lowest score of 2.5.

Majority of the respondents have given to First rank to “Over eating/Over sleeping” with the highest average score of 3.8 and the least Importance has been given to “Yoga/Meditation” with the lowest average score of 2.5.

3.23 STRESS FACED DURING COVID -19 LOCKDOWN PERIOD:

TABLE-3.23

Stress	5	4	3	2	1	Total Respon se	No.of Respo nse	Ave rage Res pon se	Ran k
Physical stress	21	17	7	2	8	55	55	3.7	III
	(105)	(68)	(21)	(4)	(8)	(206)			
Mental stress/ Psychologi cal Stress	18	14	8	12	3	55	55	3.5	V
	(90)	(56)	(24)	(24)	(3)	(197)			
Financial stress	20	14	14	6	1	55	55	3.8	II
	(100)	(56)	(42)	(12)	(1)	(211)			
Societal stress(stres s from society)	11	19	19	5	1	55	55	3.6	IV
	(55)	(76)	(57)	(10)	(1)	(199)			
Family stress	28	18	6	1	2	55	55	4.2	I
	(140)	(72)	(18)	(2)	(2)	(234)			

Inference:

The above Ranking table 3.23 shows that majority of the respondents Have given First rank to “Family stress “with the highest average Score of 4.2. The respondents have given Second rank to “Financial stress” with The next highest average score of 3.8 and Third rank is given to “Physical stress” with the average score of 3.7. The respondents have given Fourth rank to “Story reading with the average score of 3.0 and Fifth rank have given to “Societal Stress” with the average score of 3.6 and the least importance has been given to Mental /psychological stress” with the lowest average score of 3.5.

Majority of the respondents have given First rank to “Family stress” With the highest average score of 4.2 and the least importance has been given to “Mental/psychological stress” with the lowest average score of 3.5.

3.24 PHYSICAL DISEASES ENCOUNTERED DURING COVID-19:

TABLE-3.24

Physical diseases	5	4	3	2	1	Total Respons e	No.of Respons e	Avg scor e	Ran k
Obesity	11	6	15	9	14	55	55	2.8	III
	(55)	(24)	(45)	(18)	(14)	(156)			
Eye sight problem	17	6	9	14	9	55	55	3.1	II
	(85)	(24)	(27)	(28)	(9)	(173)			
Head ache	21	12	14	5	3	55	55	3.7	I
	(105)	(48)	(42)	(10)	(3)	(208)			
Respirator y problem	3	4	12	11	16	55	55	2.4	V
	(15)	(16)	(63)	(22)	(16)	(132)			
Corona-virus related problems	8	4	12	13	18	55	55	2.47	IV
	(40)	(16)	(36)	(26)	(18)	(136)			
Diabetic problems	5	-	16	13	21	55	55	2.1	VI
	(25)	-	(48)	(26)	(21)	(120)			

Inference:

The above Ranking table 3.24 shows that majority of the respondents Have given First rank to “Head ache “with the highest average Score of 3.7. The respondents have given Second rank to “Eye sight problem” with the next highest average score of 3.1 and Third rank is given to “Obesity” With the average score of 2.8. The respondents have given Fourth rank to “Corona Virus related problems” with the average score of 2.47 and Fifth rank have given to “Respiratory problem” with the average score of 2.4 and the least importance has been given to” Diabetic problem” with the lowest average score of 2.1.

Majority of the respondents have given First rank to “Head ache” with the highest average score of 3.7 and the least importance has been given to “Diabetic problem” with the lowest average score of 2.1

3.25 THRIFT ACTIVITIES UNDERTOOK DURING COVID-19 LOCKDOWN PERIOD:

TABLE-3.25

Thrift activities	S.A	A	N	D	S.D	Total Respon se	No.of Respo nse	Avg Total	Ran k
Reduce electricity Bill	11	22	13	3	6	55	55	3.5	I
	(55)	(88)	(39)	(6)	(6)	(194)			
Cut down fuel expenses(petrol, Diesel for vehicles)	14	14	13	12	2	55	55	3.47	II
	(70)	(56)	(39)	(24)	(2)	(191)			
Reduce Grocery Bills	5	23	15	6	6	55	55	3.2	V
	(25)	(92)	(45)	(12)	(6)	(180)			
Give up/ reduce (Smoking, drinking)	5	5	11	20	14	55	55	2.4	VI
	(25)	(20)	(33)	(40)	(14)	(132)			
Reduce the usage of water	4	25	11	9	6	55	55	3.2	V
	(20)	(100)	(33)	(18)	(6)	(177)			
Save money	18	14	8	3	14	55	55	3.5	I
	(90)	(56)	(24)	(18)	(6)	(194)			
Others	24	6	8	3	14	55	55	3.42	III
	(120)	(24)	(24)	(6)	(14)	(188)			

Inference:

The above Ranking table 3.25 shows that majority of the respondents Have given First rank to both “Reduce Electricity bill & Save money “with the highest average Score of 3.6.The respondents have given Second rank to “Cut down fuel expenses” with the next highest average score of 3.5 and Third rank is given to “Others” with the average score of 3.4.The respondents have given fourth rank to “Reduce Grocery Bills “with the average score of 3.3 and Fifth rank have given to “Reduce the usage of water “with the average score of 3.2and the least importance has been given to” Give up /reduce” with the lowest average score of 2.4.

Majority of the respondents have given to First rank to both “Reduce Electricity Bills/Save money” with the highest average score of 3.6 and the least Importance has been given to “Give up/reduce” with the lowest average score of 2.4.

CHAPTER IV



FINDING AND SUGGESTIONS

CHAPTER-4

4.1. Introduction:

This chapter handles the major role of the project. This study is based on primary and secondary data. The primary data were collected from fifty five respondents who have enough knowledge on satisfactory opinion towards Covid – 19. Hence, this chapter reveals the findings, suggestions and Conclusion of the project.

4.2. Finding of the study:

1. Majority (52.73%) of the respondents are female.
2. Majority (50.91%) of the respondents are in the age group of 18 – 30 years.
3. Majority (45.45%) of the respondents are degree holders.
4. Majority (36.37%) of the respondents are private employed.
5. Majority (40%) of the respondents are permanent job.
6. Majority (40%) of the respondents have earned family Income upto Rs.15,000/-
7. Majority (50.91%) of the respondents are Unmarried.
8. Majority(76.36%) of the respondents are living in Nuclear family.
9. Majority (70.91%) of the respondents have 4 – 6 member in their family.
- 10.Majority (80%) of the respondents have been done work from home.
- 11.Majority (27.27%) of the respondents have been both hard worker and fully dependent on family member.
- 12.Majority (85.45%) of the respondents have been an alcohol drinker.
- 13.Majority (56.36%) of the respondents have not faced any other problem while doing online business.

14. Majority (74.55%) of the respondents have been working have got changed.
15. Majority (60%) of the respondents have been done work at home.
16. Majority (65.45%) of the respondents have been learned new skills.
17. Majority (52.73%) of the respondents have told that their moratorium is good.
18. Majority (76.36%) of the respondents have told that it Covid – 19 forced our family into financial hardship.
19. Majority (89.09%) of the respondents have not affected with corona virus.

4.2.2. Findings of the Ranking analysis:

1. Majority of the responded have given first rank to “Meet additional expenses” with the highest score of 3.64 and the least importance have been given to “Cost the Job” with the score of 3.06.
2. Majority of the respondents have got the information about the Covid – 19 through “The Press Media” with average score of 3.81 and the least importance has been given to “Audio Media” with the lowest average Score of 3.
3. Majority of the respondents have given first rank to “Amazon” as it is favourite online sites with the highest average score 4.41 and the least importance has been given to “Future Bazaar” with the lowest average score of 3.56.
4. Majority of the respondents have given first rank to “Anjappar” as the best online food delivery service with the highest average score 4.41 and the least importance has been given to “Bangs” with the lowest average score of 3.50.
5. Majority of the respondents have given first rank to “family togetherness” with the highest score of 4.29 and the least importance has been given to “Learn New Skills” with the lowest average Score of 3.52.

6. Majority of the respondents have given to first rank to “Over Rating / Over Sleeping” with the highest average Score of 3.8 and the least importance has been given to “Yoga / Meditation” with the lowest average Score of 2.5.
7. Majority of the respondents have given first rank to “Family Stress” with the highest average Score of 4.2 and the least importance has been given to “Metal / Psychological stress” with the lowest average score of 3.5
8. Majority of the respondents have given first rank to “head ache” with the highest average Score of 3.7 and the least importance has been given to “Diabetic Problems” with the lowest average Score of 2%.
9. Majority of the respondents have given to first rank to both “Reduce electricity Bills / Save money with the highest average Score of 3.6 and the least importance has been given to” Give up / reduce” with the lowest average Score of 2.4.

4.3 suggestion of the study

1. The government took a preventive number of steps to limit the spread of the virus in the country.
2. Most of respondents are suggesting to reduce the price level for the essential goods.
3. Improvement in the family spending pattern, and online sites like (online learning, online business etc.,).
4. Most of the respondents suggesting the educational institute should continued the education activities in social distancing.
5. Everyone should keep our self safe and healthy .so this will help to reduce the spread of covid-19.

CHAPTER V




CONCLUSION

CONCLUSION

This report has focused primarily on acute public opinion toward covid-19. In order to ensure a complete discussion also include public health, stress, physical diseases, work from home etc., On the basis of public opinion towards covid-19, perhaps unsurprisingly the survey primarily highlighted the challenges faced by families during these unexpected however a closer messages a clear messages emerged, that the social restriction also had a positive impact on families. Over has of families noted how the restrictive allowed families to stop, take of what is important and to spend quality time together.

ANNEXURE I



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ANNEXURE II



QUESTIONNAIRE

QUESTIONNAIRE

A Study On Public Opinion Towards Spending Pattern & Economic Profile of Families During Covid - 19 Pandemic situation in Thoothukudi district.

Name :

1. Gender:

a) Male b) Female

2.Age (in years) :

a) 18-30 b) 30-40 c) 40- 50 d) above 50

3. Educational Qualification :

a) Illiterate b) SSLC/HSC c) UG/PG d) Professional degree

4.Occupation :

a) Government employed b) Private employed c) Self employed d)

Dependent (Home maker,Students)

5.Nature of job

a) Temporary b) Permanent c)Dependent

6.Family monthly income

a) Upto Rs.15000 b) Rs.15000-Rs.30000 c)Rs. 30000-Rs.45000 d) above

Rs.45000

7.Marital status

a) Married b) Unmarried

8.Family type

a) Nuclear family b) Joint family

9.No. of. Members in family

a) Below 4 b) 4-6 c) 6-10 d) above 10

10.Have you done any job/work from home to earn additional income?

a) Yes b) No

11. If yes, Mention the job from home -----

12. Give the opinion for starting online business during the covid-19 pandemic situation ?

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.To Meet additional personal expenses					
2.To Increase family Income					
3.Salary was get reduced					
4.Lost the Job					
5.To Meet hike in price levels					
6.To Pay expense on borrowing					

12.If any other (Please specify) -----

13.Government Benefits you received during covid-19 lockdown period?

	No	Yes
a.Medical Kit for preventive of disease		
b.Monthly Provisions		
c.Free Food		
d.Free medical checkup		

13.If any other (Please specify) -----

14. What did you learn about yourself during this pandemic period?

- a) Hard worker
- b) Innovative person
- c) Lazy fellow
- d) Social worker
- e) Fully dependent on family members
- f) Other -----

15. Are you the alcohol drinker ?

- a) Yes b) No

16. If Yes, is there any impact of lockdown period on consumption of alcohol ?

- a) yes, I gave up the habit b) No, as usual I drank
- c) Consumption has been reduced to some extent
- d) Other -----

17. Rank the sources of information to know about covid -19 situation? (Rank as 1,2,3,.....)

S.No	SOURCES OF INFORMATION	5	4	3	2	1
1.	Press Media (News paper, Magazine)					
2.	Audio Media (Radio, FM)					
3.	Visual Media (Television)					
4.	Digital Media (Google, Digital, Newspaper)					
5.	Social Media (Twitter, Whatsapp, Facebook)					

18. Have you faced any problem while doing online business?

- a) Yes b) No

19. Give the opinion about your favourite online sites during covid-19 pandemic situation?

	Very Good	Good	Neutral	Bad	Very Bad
--	-----------	------	---------	-----	----------

1.Flipkart.Com					
2.Amazon.Com					
3.Future Bazaar.Com					
4.Snap Deal.Com					
5.Myntra.Com					
6.Meesho.Com					

20.Give the opinion about your favourite online food delivery sites during covid -19 pandemic situation?

	Very Good	Good	Neutral	Bad	Very Bad
1.Anjappar Chettinad.Com					
2.Gowrishankar.Com					
3.New Sangeetha.Com					
4.Annapoorna.Com					
5.Capsi Drive.Com					
6.Bangs fried.Com					

21. Have your working hours got changed since working from home ?

a)Yes B) No

22. If Yes, working hours for work at Home ?

a) 8 hours only b) 8 -12 hours c) 12 – 16 hours d) 24 hours & 7 days

23. Have you learned any other New skills during covid -19 Lockdown period ?

a) Yes B) No

24. Skills you learned during lockdown period ?

S.No	SKILLS	YES	No
1.	Cooking		
2.	Driving (Two /four wheelers)		

3.	Online learning /Teaching		
4.	Language Learning		
5.	Tuition / coaching to students		
6.	Craft Work /Tailoring		

24.If any other (Please specify) -----

25. Is EMI Moratorium Good or Bad ?

a) Yes b) no

26. Which one is Best perks of being at Home in lockdown ?

	Strongly Agree	Agree	Neutral	Disagree	Strongly Agree
a)More time for fitness					
b)Family Togetherness					
c)Try New Receipes					
d)Clean Our Home					
e)Home Workdown					
F)Learn New Skills					
g) Relax Ourselves					

27. If Covid -19 forced your family into financial hardship ?

a) Yes b) No

28. Have you / your family members got affected with corona –virus ?

a) Yes b) No

29.If Yes, who supports most your family during the difficult period ?(Rank as 1,2,3,.....)

SUPPORTS	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

1.Spouse					
2.Children					
3.Other Family Members (close relatives)					
4.Relatives					
5.Friends					
6.Collagues					
7.Neighbours					

30. Habits you learned during lockdown period ?(Rank as 1,2,3,...)

5. Strongly Agree

4.Agree

3. Neutral

2. Disagree

1. Strongly Agree

S.no	HABITS	5	4	3	2	1
1.	Thrift habit					
2.	Yoga & Meditation					
3.	Online Banking					
4.	Story Reading					
5.	Positive Attitude					
6.	Gardening					
7.	Over eating / Over sleeping					

31. Have you faced with any stress during covid -19 lockdown period ?(Rank as 1,2,3,.....)

S.No	STRESS	5	4	3	2	1
1.	Physical stress					
2.	Mental/ psychological stress					
3.	Financial stress					
4.	Societal stress (Stress from society)					
5.	Family related stress					

32. Have you encountered with any physical diseases during lockdown period ?

S.No	PHYSICAL DISEASES	5	4	3	2	1
1.	Obesity					
2.	Eye sight problem					
3.	Head ache					
4.	Respiratory problem					
5.	Corona-virus related problems					
6.	Diabetic problem					

5 .Strongly agree
4.Agree
3.Neutral
2.Disagree
1.Strongly disagree

33. Thrift activities you undertook to meet out down in family income during Covid-19 lockdown period?

S.No	THRIFT ACTIVITIES	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	Reduce Electricity Bill					
2.	Cut down fuel expenses(petrol ,diesel for vehicles)					
3.	Reduce Grocery Bills					
4.	Give up / reduce (Smoking,drinking)					
5.	Reduce the usage of water					

6.	Save Money					
7.	Any other (please specify)					

34. Suggestion, if any-----

**“SMART GOVERNMENT INITIATIVES - A STUDY ON THE IMPACT OF
DIGITAL CHENAGE OF GOVERNMENT ON PUBLIC OF THOOTHUKUDI**

Project submitted to

Department of Commerce (SSC)

ST. MARY'S COLLEGE (AUTONOMOUS), THOOTHUKUDI

Affiliated to

MANONMANIAM SUNDARANAR UNIVERSITY, TIRUNELVELI

In partial fulfilment of the requirements of

BACHELOR OF COMMERCE

Submitted by

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ST. MARY'S COLLEGE (AUTONOMOUS), THOOTHUKUDI

(Reaccredited with 'A+' Grade by NAAC)

Thoothukudi


MARCH 2021


CERTIFICATE

It is certified that this short term project work entitled " SMART GOVERNMENT INITIATIVES A STUDY ON THE IMPACT OF DIGITAL CHANGE OF GOVERNMENT ON PUBLIC OF THOOTHUKUDI" is submitted to St. Mary's College (Autonomous), affiliated to Manonmaniam Sundaranar University is partial fulfilment of the requirements for degree of Bachelor of Commerce and is a record of work done Department of Commerce (SSC), St. Mary's College (Autonomous), Thoothukudi during the year 2020-2021 by the following students.

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DECLARATION

We have declared that the project entitled "SMART GOVERNMENT INITIATIVES A STUDY ON THE IMPACT OF DIGITAL CHANGE OF GOVERNMENT ON PUBLIC OF THOOTHUKUDI" is submitted in partial fulfilment of the requirements for the degree in our original work done under the guidance and supervision of Ms. R. MARIA CELASTINA RALPHA M.Com., M.Phil.. This project has not previously formed the bases of award of any similar titles and it represents entirely an independent work.

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Place: THOOTHUKUDI

Date: 29/03/2021

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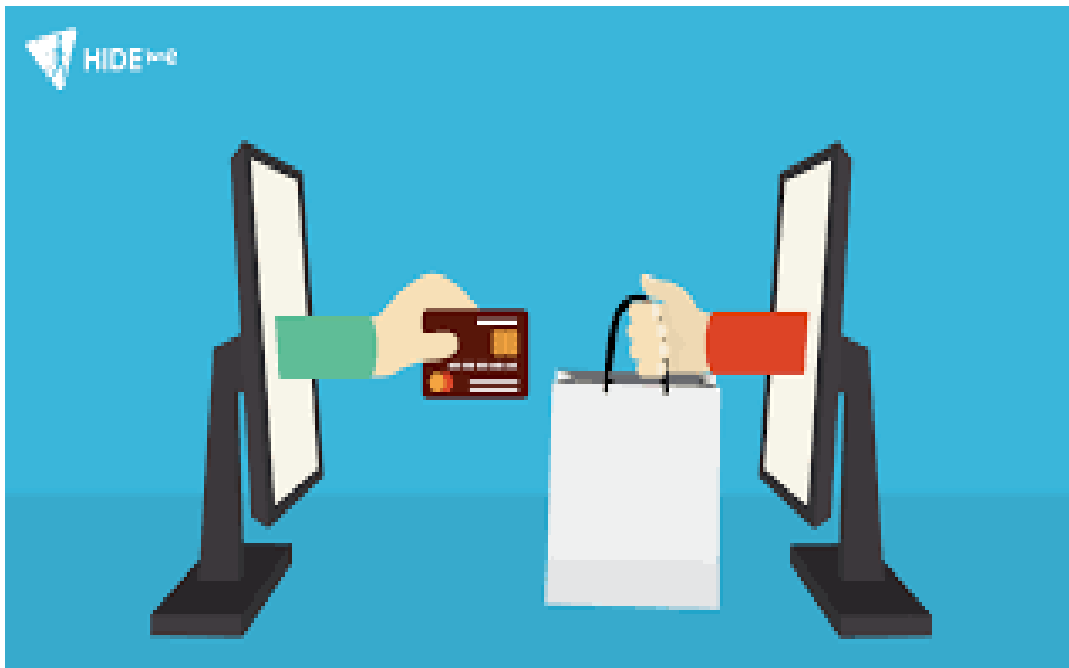
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CHAPTER 1

INTRODUCTION & DESIGN OF THE STUDY



CHAPTER1
A STUDY ON THE IMPACT OF E-COMMERCE IN
SUPPLY CHAIN MANAGEMENT
IN TUTICORIN

1.1 INTRODUCTION:

Internet technologies have dramatic impact on the way that people around the world think and act. Since the World Wide Web's inception, its speed of acceptance has been unprecedented. The first two years of the 21st century have seen a boom and a bust in predictions of the impact of technology on supply chain management. Supply Chain Management is an implementation of all business processes related to procurement, manufacturing, distribution and sales order fulfillment functions of a business. Thus Supply Chain Management includes managing supply and demand, sourcing raw materials and parts, manufacturing and assembly, warehousing and inventory tracking, order entry and order management, distribution across all channels, and delivery to the customer.

Supply chains have been affected by this new economy of e-commerce solutions. E-commerce can be defined as the conduct of business communication and transactions over networks and through computers or as the buying and selling of goods and services, and the transfer of funds, through digital communications. The dramatic change in e-commerce in last few decades has a great impact in the supply chain. The impact of e-commerce on the supply chain will be felt in how work is done, including how areas of the supply chain interact, and in how supply chains operate between company and geographic boundaries. Organizations have experienced a period when many people involved with supply chain technology and software lost the plot when it came to the potential delivery of business benefits. People commonly confused the potential for very significant supply chain benefits, with the capacity of a technology solution to deliver those benefits. For a period, it seemed that causality between benefits and solutions had become unnecessary. Many companies learned the expensive way that supply chains are complex beasts to tame; there are rarely 'magic bullets' for success. The widening of e-commerce among common people must be given more importance as it is the key

tool for supply chain. Thus e-commerce has a significant impact in supply chain and it is very much necessary for business success.

1.2 STATEMENT OF THE PROBLEM

E-commerce having an impact on all major areas of supply chain works in companies from design, through buying to fulfillment and service support. E-commerce will not change what needs to happen in the supply chain, but how it is done. E-commerce uses communications such as electronic mail, EDI, file transfer; facsimile, video conferencing, workflow, or interaction with a remote computer e-commerce has also become associated with solutions and tools such as portals, e-marketplaces, e-auctions or virtual inventory. E-commerce changed the customer buying behaviour significantly in the last years due to the rising trend of the use of the Internet and the trend of aggressive marketing and online selling techniques. Producers are investing a lot in those new channels to sell their products to customers and market their products more by using the Internet and social media as ways to improve their sales. In the last decade the amount of people that shop online is doubled and also the amount spent on products bought online is increased significantly. Nowadays there is the possibility to buy almost everything online due to the diversity and the amount of web shops that offer you everything you want for the right price delivered mostly the next day after you order a product for free of affordable prices. In order to this the present study is focused on how the rising trend in e-commerce has affected the supply chain especially in distribution of goods.

1.3 SCOPE

Supply Chain Management is an implementation of all business processes related to procurement, manufacturing, distribution and sales order fulfillment functions of a business. Thus Supply Chain Management includes managing supply and demand, sourcing raw materials and parts, manufacturing and assembly, warehousing and inventory tracking, order entry and order management, distribution across all channels, and delivery to the customer. In view to the importance of supply chain the study has focused on the relationship between e-commerce and supply chain and has scrutinized the elements of e-commerce that affects the supply chain.

1.4 REVIEW OF LITERATURE:

According to **Melao (2008)**, The term “e-Business” has a very broad application and means different things to different people. Furthermore, its relation with e-commerce is at the source of many disagreements.

According to **Brahm Canzer (2009)**, E-Business can be defined as, “the organized effort of individuals to produce and sell, for profit, products and services that satisfy society’s needs through the facilities available on the Internet

The article published by **Rahmath Safeena, Hema Date and Abdullah Kammani (2001)**, states that, the various areas where the banks are preparing to use E-Business approach include familiar and relatively mature electronically based products in developing markets, such as telephone banking, mobile banking, credit cards, ATMs, and direct deposit. This means that most of the banks have recognized the need to change their business process to conform to changing business trends in order to keep up with competition.

1.5 OBJECTIVES

- To gain knowledge about the relationship between e-commerce & supply chain management
- To analyze the rising trends of e-commerce among public
- To examine how e-commerce is effecting supply chain management
- To scrutinize the elements of e-commerce that influence the public
- To lime light the problems encountered in supply chain management due to e-commerce

1.6 RESEARCH METHODOLOGY

This section attempts to describe the methodology of the present study. It includes the period of the study, sampling techniques, collection of data and analysis of data.

1.7 AREA & PERIOD OF STUDY

This study is conducted for various classes of people who are scattered in different areas in Tuticorin. The primary data were collected during the month of December to March from the customers in the study area of Tuticorin.

1.8 SAMPLING DESIGN

The data collected are original in nature. It is first hand information. For collection of data, 85 respondents were collected

1.9 COLLECTION OF DATA

The data required for the study have been obtained from both primary & secondary sources. The primary data were collected through questionnaire and secondary data were through journals, magazines & internet etc.

1.10 PROCESSING OF DATA

After collecting primary data, the researches has thoroughly verified the data and arranged them for further analysis. A master table had been prepared to sum up all the information contained in questionnaire. A required number of tables are formed there from.

Thus the data collected through questionnaire were tabulated, classified and analyzed on the basis of pie chart, bar diagram, percentage analysis.

1.11 LIMITATIONS OF THE STUDY

- This study was carried out only among the consumers in Tuticorin district.
- The sample size was restricted to 85 due to time constraints.
- This study may be applicable to this period it may be found unsuitable for other period.
- Due to the time constraints, only the most important information has been taken for the study.

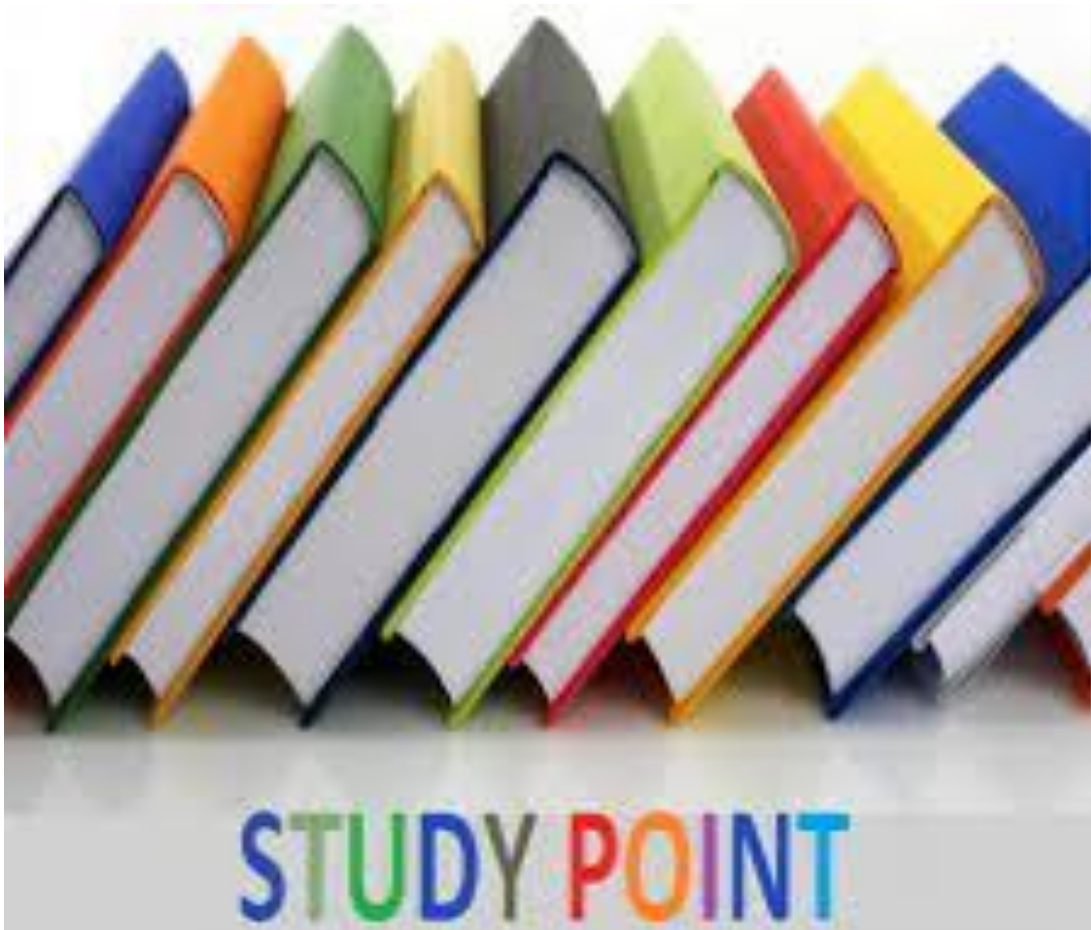
1.12 CHAPTER SCHEDULE

The project report is classified into five chapters.

- The first chapter deals with Introduction & design of the study
- The second chapter contains the theoretical aspects and review of related studies
- The third chapter deals with analysis and interpretation of the data.
- The fourth chapter summarizes the findings, suggestions
- The fifth chapter summarizes the conclusion

CHAPTER II

PROFILE OF THE STUDY



CHAPTER II

PROFILE OF THE STUDY

2.1 INTRODUCTION TO SUPPLY CHAIN MANAGEMENT

Creating a customer is a major task of marketing. But delivering the goods to the customer so created is the most critical task. If the product is not available when and where the consumer wants it, it is sure to fail in the market. And it is this function, that of making available the product at the place that the consumer wants it, at the time that he wants, which is carried out by the physical distribution mix, or the place mix. Modern day marketing also calls this function as Supply Chain Management.



2.2 DEFINITION

A supply chain consists of all the activities and entities that are involved in extracting, processing, and manufacturing, distributing and selling the products to the ultimate customers. However, the concept of SCM is much broader than that of the marketing channels as SCM goes back to a distant starting point / root and includes the raw material suppliers.

Raw material suppliers → Logistics Services Providers → Manufacturer → Logistics Services Providers → Intermediaries/ Retailers → Consumers

2.3 SCOPE OF SUPPLY CHAIN MANAGEMENT

Supply Chain Management includes, planning, design, control and implementation of all business processes related to procurement, manufacturing, distribution and sales order fulfillment functions of a business. Thus Supply Chain Management includes managing supply and demand, sourcing raw materials and parts, manufacturing and assembly, warehousing and inventory tracking, order entry and order management, distribution across all channels, and delivery to the customer. Due to its wide scope, supply chain management must address complex interdependences, in effect creating an “extended enterprise” that reaches far beyond the factory doors.

All these activities involve multiple networks of vendors and service providers. These networks of suppliers and service providers have to be integrated and coordinated by the supply chain management experts in such a way that the raw material moves smoothly from various procurement points to the centers of production and the finished goods move smoothly from the centers of production to the various points of sale/ delivery to consumer, across the globe.

Logistics is the back bone on which the supply chains are driven. Logistics refers to the management of flow of goods and supplies involving information, data and documentation between two entities or points. Logistics plays an important role in the post procurement function of delivery of raw material and supplies from the supplier to the factory or production center and the dispatch of finished goods from the factory to the point of delivery to the customer.

When goods move from supplier to factory to point of sale they flow through a network of transportation by road, rail, ship or air. They may be stored in warehouses before being moved to forward locations. This entire activity involves various suppliers, agents and agencies including freight forwarders, packers, customs department, distributors and Logistics service providers etc. Logistics therefore is an integral component of Supply Chain Management. In many cases Supply chain is often referred to as Logistics and vice-versa. Though logistics and supply chain are intricately linked, both do not mean the same. Logistics is a sub component and extension of supply chain.

2.4 IMPORTANCE OF SUPPLY CHAIN MANAGEMENT

Today, the supply chain management system is the back-bone of a business organization. This statement itself shows how important a component of business, is the supply chain and its management. Whenever a product is introduced and advertised in the market, a demand for the product is created. It is at this point that the consumer enquires about the product in various available retail/wholesale outlets.

2.5 ADVANTAGES OF SUPPLY CHAIN MANAGEMENT

2.5.1 Cost efficiency

Supply chain management assist in attaining cost efficiency within the organization. It aims at optimizing all process of business which brings down the production cost, packaging cost; warehousing and transportation cost and avoids any wastage of goods by facilitating timely delivery. It minimizes the overall operating expenses and enhances the overall profitability.

2.5.2 Enhance output

The concept of supply chain management aims at maximizing the overall productivity of business. Supply managers monitor all production processes and ensure that all resources are efficiently utilized. Any wastage of resources is avoided which lead to maximize the overall output.

2.5.3 Avoids delay in process

Preventing any delay in business process is one of the major advantages of supply chain management. Supply chain managers ensure that all materials are timely acquired for facilitating uninterrupted production of products also, they regulate all delivery and logistics services of business which promote delivery at right time at right location thereby avoiding any delays.

2.5.4 Easily identify problems areas

Supply chain management enables business in recognizing its issue that is adversely affecting its reputation and profitability. Managers can easily track the performance of every department and identify which one is lacking in delivering its duties. In absence of this concept, it will be difficult to detect the issue and every department will blame each other for any problem that erupts.

2.5.5 Better collaboration

Process of supply chain management brings better collaboration among distinct parties of business. It focuses on developing a proper communication channel within the business for avoiding the confusion or disputes. Smooth flow of information among all stakeholders like employees, customers, suppliers and distribution enhance understanding which leads to create a better collaboration.

2.6 DISADVANTAGES OF SUPPLY CHAIN MANAGEMENT

2.6.1 Expensive to implement

Major limitation of process of supply chain management involves numerous complexities as it involves several departments within the organization. It may lead to create confusion and hamper the normal functioning of business. Employees may feel hesitant and demotivated to accept this concept as it is new to them thereby giving rise to several other difficulties

2.6.2 Lack of co-ordination among departments

The concept of supply chain management functions properly only if there is better coordination among departments of departments. Establishing coordination among several departments within big corporate is a quite difficult task where this concept may eventually fail to perform.

2.6.3 Requires trained and personalized staff

Supply chain management requires qualified and trained human resources for its effective executive within the company needs to incur heavy expenses for acquiring such taskforce that is professional and highly skilled. Small companies may find it unfavorable for their implementation.

2.6.4 Lack of reliability

Supply chain management lacks of reliability as it is completely dependent upon the mode of information exchange among several departments. If there is any instance of inaccurate information sharing by any of the department, then it will have adverse effects on performance of whole supply chain

2.7 BASIC COMPONENTS OF SUPPLY CHAIN MANAGEMENT

- ✓ Demand planning and forecasting
- ✓ Demand collaboration, i.e., collaborative resolution process to determine consensus forecasts.
- ✓ Order promising, i.e., when can one promise a product to a customer taking account lead times and constraints.
- ✓ Strategic network optimization, i.e., what plants and distribution channels should serve, what markets for what products whether monthly — yearly.
- ✓ Production and distribution planning, i.e., coordinate the actual production and distribution plans for a whole enterprise may be on a daily basis.
- ✓ Production scheduling.
- ✓ Plan of reduction of costs and management of the performance, i.e., diagnosis of the potential and the indicators, the organization, evaluation and accounting reporting, evaluation and reporting quality, etc.

2.8 SUPPLY CHAIN MANAGEMENT WORK ON 5 BASIC COMPONENTS:

Plan – Source – Make – Deliver – Return



2.9 The efficient functioning of the supply chain involves the following:

- Customer Service Standardization – Determining customer needs and wants related to logistics, recording of the response to the service and finally benchmarking the service levels.
- Transportation – Assistance is provided in selection of mode and transport, service selection, freight consolidation, carrier routing, vehicle scheduling etc.
- Inventory Management – Raw materials and finished goods stocking policies, short-term sales forecasting, determining product mix at stocking points, evaluating number, size, and location of stocking points, just-in-time, push, and pull strategies, information flows and order processing etc.
- Warehousing – Assistance in space determination, stock layout and dock design, warehouse configuration, storage methods, materials handling equipment selection, etc.
- Purchase – Supply source selection, purchase-timing etc. Co-operate with production/operations: Specify aggregate quantities, sequencing and timing production.

- Information Maintenance – Information collection, storage, data analysis and control procedures.

2.10 ESSENTIAL TECHNIQUES OF SUPPLY CHAIN MANAGEMENT

Any supply chain strategy can be implemented only through strong supply chain techniques. These techniques form the backbone of the supply chain strategy implementation. Supply chain techniques are the bunch of activities that the SCM process should incorporate, in order to achieve the objectives set in the SCM strategy. Supply chain techniques underlie all the elements of the supply chain strategies. Whichever supply chain strategy is emphasized, supply chain techniques require adequate attention and application.

According to Jacoby (2010), the essential supply chain techniques are as follows:

Technique # 1. Supply Chain Network Design:

Network design is probably the most critical part of the supply chain management. To achieve the optimum supply chain performance, it is necessary to establish a purposeful network design characterized by an optimum division of activities and responsibilities.

Further, the network design should be based on fairness and transparency. This implies that no element in the network should get an unfair profit for the contribution made to the processes, and every element should know what the others are doing and what the other element is receiving as remuneration. Fairness and transparency contribute to the sustainability of the network design.

Technique # 2. Capacity Planning:

Capacity planning is associated with the ability of the network to respond to changing demand patterns and market conditions. Ideally, the supply chain strategies should lead to an optimum utilization of the infrastructure and other facilities. This would involve the most appropriate utilization of transportation facilities with very few less-than-truckload transportation and maximum capacity utilization of the warehouse space. In order to achieve the optimum level of capacity utilization, proper planning is required. Capacity planning requires both long-term, as well as short-term orientation. For instance, capacity planning should address issues such as—if the demand increases gradually, how would the requirements for additional inventory storage be

met after two years? In the short term, how would the short-term dip in demand affect storage space productivity? Supply chain managers use sophisticated modeling- based analysis to address some of these issues.

Technique # 3. Risk Management:

Supply chain management requires a seamless, delicate integration of hundreds of supply and processing points. Often, these processing points are separated by thousands of kilometers. It is only with perfect and accurate coupling, that cost and time advantage in a supply chain can be realized. However, such a coupling also leads to potential risks. Disruption in any one of these points could translate into a system-wide disruption. Environmental factors, such as the sudden increase in cost of certain components, or disruptions to the physical flow of goods due to natural disasters could create tremendous disruption in the whole system. Similarly, fluctuating demand at any point in the system could lead to tremendous disruption in the overall supply. Risk management is therefore very critical in SCM strategies. Risk management involves qualifying, measuring and managing risks, developing broad objectives while handling risk (e.g. the quantum of compensation), as well as hedging for risks such as building buffer stocks.

Technique # 4. Organizational Change Management:

Ultimately, SCM is also an organizational process involving organizational players including departments, teams, and informal groups. Embracing SCM involves profound changes within the organization, including the way activities are organized and personnel interact. Further, as SCM involves a continuous adaption to market changes, the organization will also need to change constancy. All this requires an ability to change whenever required. An organization that refuses to change will find it difficult to adopt SCM. Expertise in managing change in an organization is therefore a critical factor in managing a supply chain.

Technique # 5. Performance Measurement and Monitoring:

Developing and implementing performance monitoring processes is also very crucial to the success of a SCM strategy. Erroneous performance metrics or faulty measurement methodology could completely derail a well thought out SCM strategy. Performance metrics and measurement provides the crucial feedback that guides the SCM strategy.

The lack of proper feedback or faulty feedback leads to faulty implementation of the strategy. For instance, if the main focus is on inventory turnover and faulty methodology is implemented in calculating average inventory, the feedback going to the supply chain will be fundamentally wrong, and any action which is initiated, based on such a feedback will be ineffective or worse—counterproductive. Supply chain management as a philosophy or a set of practices dominates the practice of logistics management. With the impending arrival of large multinational firms in the Indian retail arena, SCM will gain much more prominence than at present in India. It is much wider in scope than the logistics management of a firm. Supply chain management directly embraces activities such as procurement, research, design, manufacturing, distribution, and marketing.

2.11 IMPACT OF E-COMMERCE IN SUPPLY CHAIN MANAGEMENT

2.11.1 What is the impact?

Internet technologies have already had a dramatic impact on the way that people around the world think and act. In the six or so years since the World Wide Web's inception, its speed of acceptance has been unprecedented. The first two years of the 21st century have seen a boom and a bust in predictions of the impact of technology on supply chain management. Supply chains have been affected by this new economy of e-commerce solutions, but I believe the major changes that are possible will take a lot longer to happen. To use a showbiz phrase:

‘You aren't seen nothing yet!’ Organizations have experienced a period when many people involved with supply chain technology and software lost the plot when it came to the potential delivery of business benefits. People commonly confused the potential for very significant supply chain benefits, with the capacity of a technology solution to deliver those benefits. For a period, it seemed that causality between benefits and solutions had become unnecessary. Many companies learned the expensive way that supply chains are complex beasts to tame; there are rarely ‘magic bullets’ for success. However, we are now seeing more practical and effective approaches to delivering supply chain improvements through e-commerce. With

time, these new approaches have a big potential to address the clear performance gap that exists between what companies are achieving in their supply chains and what they could achieve.

2.12 Why will e-commerce have an impact?

E-commerce can be defined as the conduct of business communication and transactions over networks and through computers or as the buying and selling of goods and services, and the transfer of funds, through digital communications. It can include all inter-company and intra-company functions (such as marketing, finance, manufacturing, selling and negotiation) that enable commerce. E-commerce uses communications such as electronic mail, EDI, file transfer; facsimile, video conferencing, workflow, or interaction with a remote computer e-commerce has also become associated with solutions and tools such as portals, e-marketplaces, e-auctions or virtual inventory. The last few years have seen a dramatic increase in the capabilities of e-commerce as hundreds of millions of dollars were invested in building new solutions and in fighting a marketing war for apparent first mover advantages. So why should all this investment in technology and communication have an impact on the supply chains of companies? At a simplistic level, supply chains are typically made up of three major flows – physical, financial and information. E-commerce has the capacity to affect all three.

Physical flows can be affected by using information to avoid physical movements and to make product information available through virtual ways. In essence, e-commerce can give companies access to more markets and customers without the physical need to move the levels of product and inventory that were required in the past.

- Information flows can be affected by the capacity of e-commerce solutions to provide ‘24 x 7 x 365’ access to information and to eliminate traditional paper-based approaches to working and company interactions. E-commerce is also particularly well suited to providing information such as product tracking and tracing.
- Financial flows can be affected by the capacity for e-commerce solutions to offer faster payment and settlement solutions at all stages of the supply chain. At a more sophisticated level, e-commerce will have an impact on supply chains for five main reasons:

- The performance gap can no longer be hidden. An undoubted impact of the last few years has been the way that dot.com companies have helped to highlight the gap between the level at which companies' supply chain could and are performing. It is now clear that major companies can no longer afford to be complacent about underperformance. Given that companies now know they need to change, e-commerce-related solutions are the logical enablers of new levels of performance.
- Companies have new capabilities that are not yet fully exploited. Most major companies have implemented new capabilities as a result of concerns over Y2K and the e-commerce revolution. For instance, many companies now have major ERP systems that integrate data between functions, locations and countries. They have the capacity to manage operations at a different level not only internally but also with customers and suppliers. In addition, many companies have bolted on best-of-breed software applications, such as e-procurement, demand and supply planning and e-logistics, to these ERP systems. Most companies are still at an early stage of exploiting these capabilities but will increasingly use e-commerce to deliver the benefits from these existing investments.
- Technology companies have invested heavily in new e-commerce solutions. The last few years have seen an unprecedented investment by technology companies and their financial backers into new supply chain technology. There has been an acceleration of the development of new software technology to support supply chain management. This has been particularly evident around procurement, marketplace, planning, and event management and fulfillment software. The casualty rate among software companies has been high. However, supply chain software now exists that software companies need to sell to get a return on their investments. We can expect them to remain aggressive in continuing to develop and sell new e-commerce solutions.
- The supply chain is one of the last major areas of business benefit. Supply chain change is hard work. Many companies have avoided addressing some areas of the supply chain because they have been too difficult physically or politically. E-commerce will help to break down this reluctance to address supply chain opportunities in two ways: by providing

new solutions to old problems and by helping to reduce the political barriers to cross-functional cross company and cross-country changes.

- The future competitiveness of companies will be fought out between value chains of partners on a global basis. The world is shrinking and the supply chains of companies have to become more integrated between customers and suppliers and across geographies. E-commerce will be a key enabler of this integration and collaboration. The ability to use e-commerce to work with business partners quickly and effectively will also be a key differentiator between value chains of multiple companies. Business partners will become increasingly demanding of their supply chain partners and particularly their e-commerce capabilities.

2.13 Where will e-commerce have an impact?

E-commerce will not change what needs to happen in the supply chain, but how it is done. Business processes rarely disappear, they just get done differently. The impact of e-commerce on the supply chain will be felt in how work is done, including how areas of the supply chain interact, and in how supply chains operate between company and geographic boundaries.

2.14 E-commerce and how work is done

E-commerce will have an impact on all major areas of supply chain work in companies from design, through buying to fulfillment and service support. The major areas of work inside companies can be illustrated using a simple process map of a supply chain. The process map shows the high-level flows and interactions between suppliers' suppliers and customers' customers. It can also be used to show where e-commerce will have its greatest impact.

2.14.1 Indirect procurement:

E-commerce will have a direct impact on both indirect and direct procurement of goods and services. E-procurement applications, such as Commerce One, Ariba and Right works, are being used to bring greater efficiency and effectiveness to the buying of indirect goods such as travel and stationery. The major benefits from such programs, which are typically in the 5–15 per

cent range, will always come from effective strategic sourcing. E-procurement will have its greatest effect on change management and compliance. In some cases, indirect procurement will be shifted to e-marketplaces or outsourced procurement services using-procurement solutions

2.14.2 Direct procurement:

Direct procurement represents a bigger prize for most companies than indirect spend simply because of the size of direct spends. In this area, the combination of e-commerce procurement solutions with existing ERP and MRP systems has the capacity to provide large efficiency savings. The level direct procurement is currently managed. In some cases, the major benefits will come from the integration of ERP, MRP and demand and supply planning systems. Procurement is, at the end of the day, a matter of visibility and business intelligence. E-commerce has the capacity to make buyers smarter and cost saving opportunities more visible. Product and service design. E-commerce has the capacity to improve the quality of product design, reduce design time-scales and fundamentally improve the interaction between designers, engineers, suppliers and manufacturing. Collaborative product commerce (CPC) is a term that is often used to describe the potential of e-commerce in this area. A great deal of the thinking and capabilities required for CPC has already been developed in the automotive, aerospace and electronics industries. We can expect these capabilities to be rolled out across many other industries as e-commerce solutions become more widely accepted.

2.14.3 Manufacturing:

E-commerce solutions will also have an impact on manufacturing as companies are required to be more flexible and responsive in what they make and in the levels of mass customization that manufacturing systems can deliver. E-commerce can, in some ways, be seen as a mechanism for customers to become more demanding of their suppliers. However, it can also be seen as a highly effective mechanism for ensuring that manufacturing is ultra responsive to the reality of actual customers rather than intermediary demand.

2.14.4 Demand and supply planning:

Most people find it difficult to cope with planning when it involves more than a few variables. This is an area where computers, statistics and e-commerce will always be more

capable – if they are used in the right way. Demand and supply planning systems, such as Manugistics, Aspen Tech and i2Technologies, are increasingly using e-commerce alongside their traditional software applications to improve the effectiveness of planning solutions. E-commerce is also expected to allow much greater interaction between the planning systems of multiple companies in areas such as collaborative forecasting and replenishment (CPFR) and e-marketplaces.

2.14.5 Fulfillment and E-fulfillment:

Fulfillment remains an area of great promise for e-commerce solutions, but one that has largely underperformed its potential. E-commerce has the capacity through information, such as tracking and tracing, to revolutionize the way that goods and services are delivered. It has the capacity to virtualize inventory and to change fundamentally the relationship between end customers, retailers, wholesalers and manufacturers. As yet, this has not happened for several reasons. First, it is not clear that customers are ready but it is only a matter of time before these changes. Second, most logistics suppliers are under intense margin pressure, making investments in fulfillment technology difficult. Third, retailers and wholesalers are unclear about how their role will change if e-commerce allows greater interaction between customers and manufacturers. The potential for e-fulfillment is huge – it is just a matter of time before e-commerce revolutionizes this area.

2.14.6 Service and support:

Service and support is another area where e-commerce has made some impact but there is still potential for greater change. E-commerce has the capacity to transform the effectiveness of field service forces and to change the way that returns and repairs are managed. Like fulfillment, this is an area where the value proposition will drive radical change, but it will take time.

2.14.7 E-working:

E-working is an area that will have a more immediate impact on the supply chain. Most companies have already given thousands of their workers access to intranets and the Internet. They have given them e-working tools such as employee portals, knowledge management

systems and computer-based training. Through e-mail they have revolutionized the way in which people work across boundaries of time and space. E-working capabilities are already having a significant impact on the working of supply chains and on the ability of employees to manage complex events and issues in the supply chain

2.15 Importance of Supply Chain Management in E-commerce Industry

Business efficiency at all operational levels is critical for the success of e-commerce. Supply chain management is an essential component of e-commerce. Supply chain management in e-commerce focuses on procurement of raw material, manufacturing, and distribution of the right product at the right time. It includes managing supply and demand, warehousing, inventory tracking, order entry, order management, distribution and delivery to the customer.

2.16 Supply Chain and Logistics Process in E-commerce Industry

The e-commerce industry is not just limited to setting up a website and selling products online. It includes product configuration, suitable infrastructure, logistics, secured payment gateway, and supply chain management. An efficient supply chain accelerates e-commerce processes to meet customers' expectations.

2.17 COMPONENTS OF SUPPLY CHAIN MANAGEMENT IN E-COMMERCE:

2.17.1 Inventory Management:

Inventory is a critical component of supply chain management. According to the traditional inventory model, businesses used their own warehouses to sell the products directly to customers. But, now as per the risk-pooling strategy, e-commerce businesses do not hold their own inventory and rather outsource their inventory to a larger wholesaler. It enables e-commerce businesses to reduce the risk of keeping their own inventory.

Several businesses are adopting the drop-shipping model for inventory. According to this model, a store does not hold the product it sells on the website; rather it purchases the product from a third-party and ships it to the customer.

2.17.2 Reverse Logistics:

E-commerce businesses also have an SCM structure which entails reverse logistics. Reverse logistics is defined as the planning and execution of the movement of goods from the point of consumption to the point of origin. Almost, all e-commerce businesses provide the facility of exchange and returns. This increases the need for logistics.

Optimized Inventory Management, a Must-have for Supply Chain Management in E-commerce

2.18 Product Availability and Service Level:

The success of an e-commerce website depends on customer satisfaction. If customers cannot buy the right product at the right time, they will immediately switch to other e-commerce stores. A service level of 95% of products is ideal for e-commerce success. The slow delivery process increases the risk of losing potential customers and can even cause a negative impact on the reputation of the business. From inventory to logistics and purchase to supplier management, processes should be well-coordinated and optimized. Even if one link of the supply chain doesn't function well the entire supply chain management will fail, resulting in loss of revenue.

2.19 Customer Reviews:

The reputation of an e-commerce business is measured by customer reviews and experiences. It is a critical factor that impacts the growth of an online store. Price comparison search engines are the first point of contact for online shoppers. The search engine ranking is also done based on customer reviews. To receive good reviews, the delivery of the right product at the right time is necessary. Platforms like Amazon and eBay use internal key figures to assess the credibility of distributors. These platforms have supply chain key performance indicator (KPI)

targets. If the KPI is below certain minimum values, then penalties in the form of account suspension can be imposed.

2.20 Excess Inventory Increases Costs:

E-commerce businesses are expanding rapidly due to which they reach their limit on inventory management. With the growth in business, product portfolio, supplier base and surge in returns also grow at a rapid pace. Increasing inventory drastically is common mistake e-commerce businesses make to meet the demands of customers. Inventory represents a significant portion of the total investment of e-commerce businesses. Excess inventory can mutate into obsolete stock (dead capital) which can lead to increased costs.

CHAPTER III

ANALYSIS AND INTERPRETATION



CHAPTER III

DATA ANALYSIS & INTERPRETATION

INTRODUCTION

People have many common aspects, they differ in many respects. Their differences are usually significant. There are some differences in personal or demographic characteristics of individual. Hence in this chapter, an attempt is made to examine the socio – economic profile of the respondents and their knowledge on the goods & services in online through websites.

Analysis of data plays a dominant role in the completion of project. Table and diagrams assist the researcher to analyze the data. 85 respondents were met and data were collected through questionnaire. Each question in the questionnaire is analyzed. Individually, sufficiently tabulated and represented graphically

This chapter is devoted to present the analyzed data in an appropriate manner. For this purpose of analysis the statistical charts were used, they are as follows:

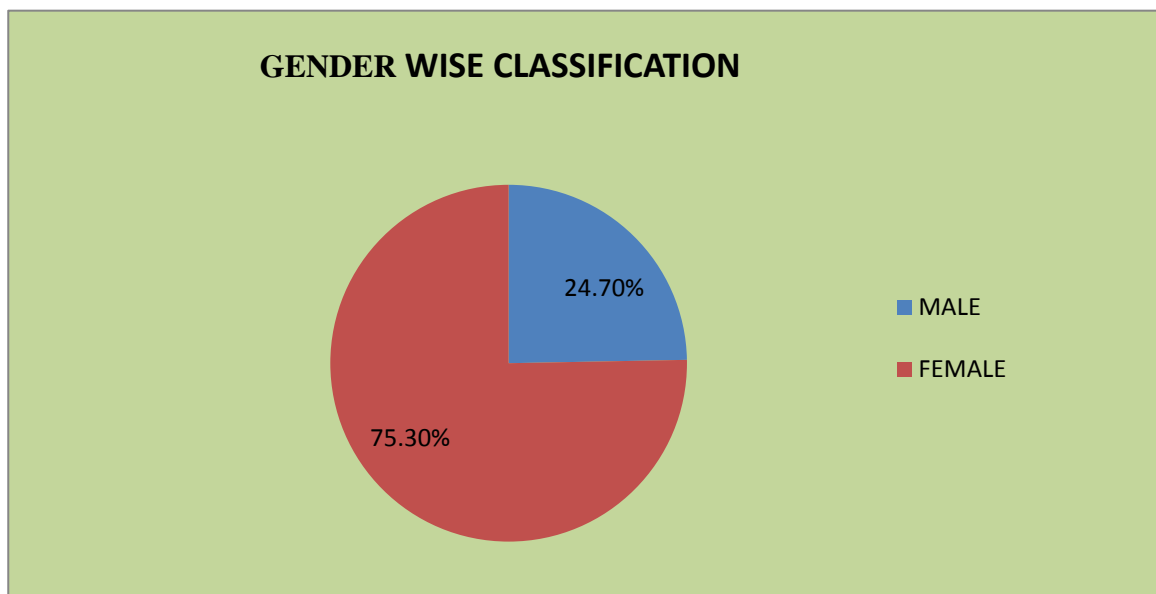
1. Percentage
2. Bar diagram
3. Pie charts
4. Column
5. Doughnut

TABLE 1.1
GENDER WISE CLASSIFICATION

SL.NO	GENDER	NO.OF RESPONDENTS	PERCENTAGE %
1.	Male	21	24.7%
2.	Female	64	75.3%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.1



INTERPRETATION

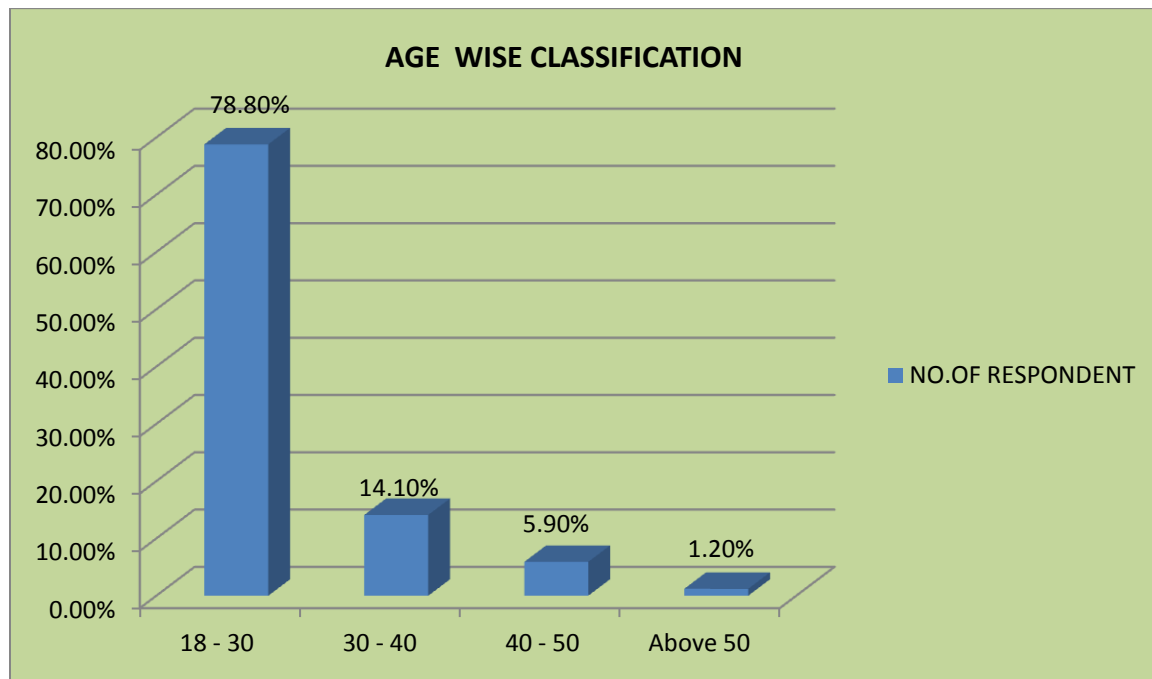
From the above table, it is clear that out of the total respondents taken for study, 24.70% of the respondents were Male and 75.30% of the respondents were Female. Thus, it is inferred that, majority (75.30%) of the respondents are female.

TABLE 1.2
AGE WISE CLASSIFICATION

SL.NO	AGE GROUP	NO.OF RESPONDENTS	PERCENTAGE (%)
1.	18 – 30	67	78.8%
2.	30 – 40	12	14.1%
3.	40 – 50	5	5.9%
4.	Above 50 yrs	1	1.2%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.2



INTERPRETATION

From the above table , it is clear that out of the total respondents taken out for study , 78.80 % of the respondents belong to the age group 18 – 30, 14.10% of them are from 30 – 40 , 5.90% of them are 40-50 . Thus, it is inferred that, majority (78.80 %) of the respondents belong to the age group 18 – 30 in this study.

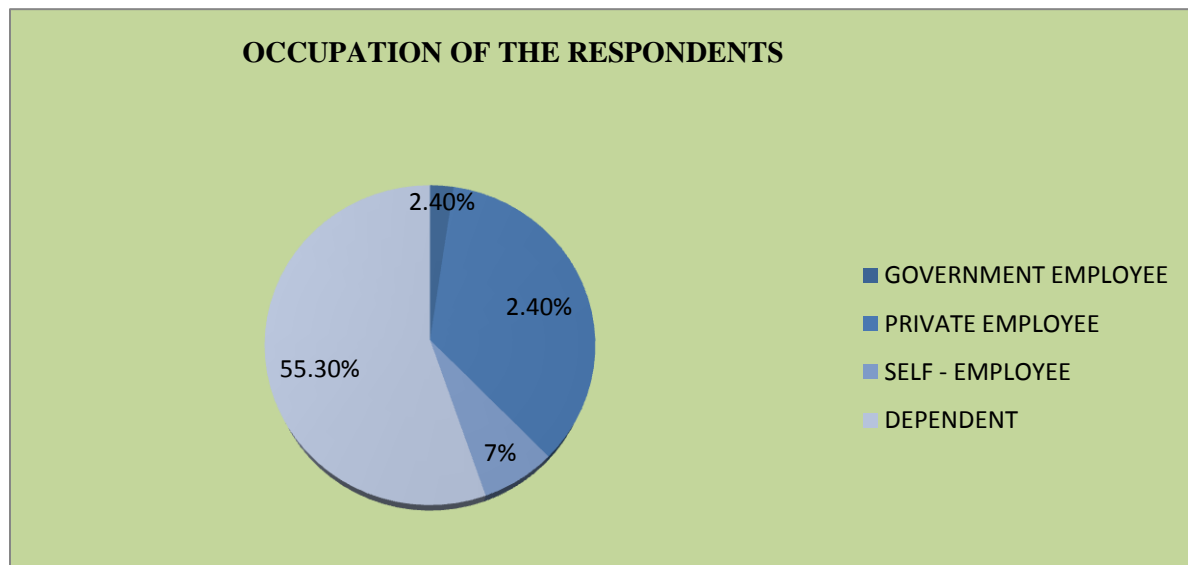
TABLE 1.3

OCCUPATION OF THE RESPONDENTS

SL.NO	OCCUPATION	NO.OF STUDENTS	PERCENTAGE (%)
1.	Government employee	2	2.40%
2.	Private Employee	30	35.30%
3.	Self – Employee	6	7%
4.	Dependent	47	55.30%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.3



INTERPRETATION

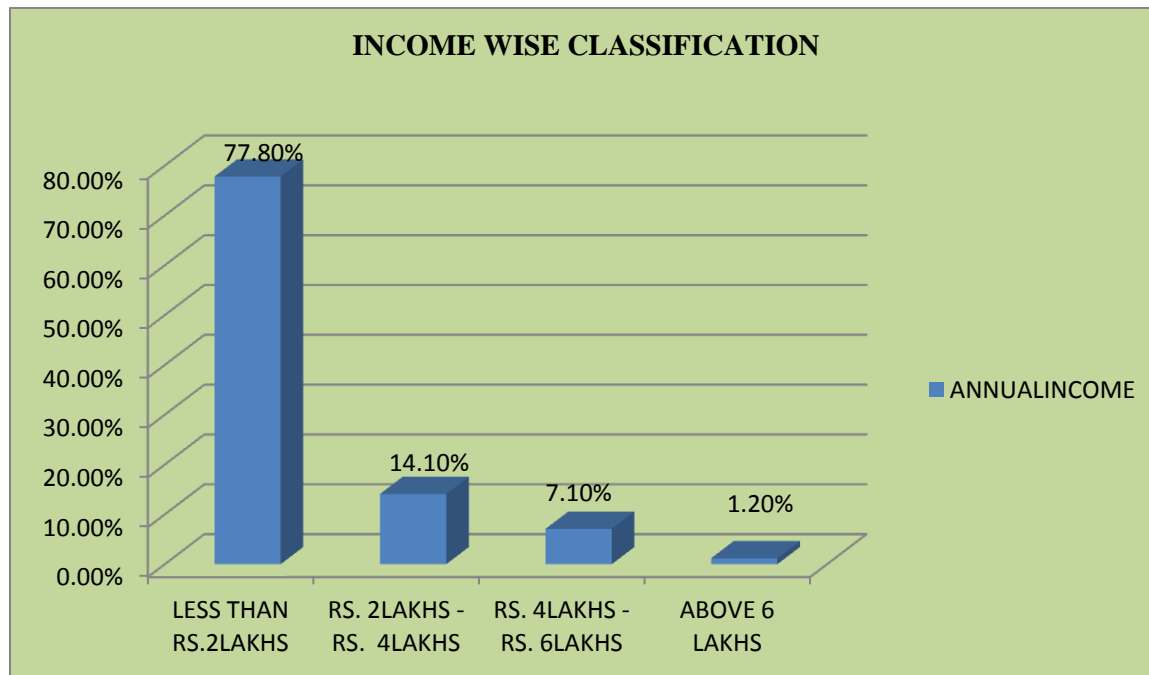
From the above table, it is clear that out of the total respondents taken for study , 2.40% of the respondents are government employees , 35.30 % of the respondents are private employees , 7% of the respondents are the self – employees and 55.30 % of the respondents are dependents . Thus, it is inferred that majority (55.30) of the respondents are dependents (students, home maker etc.)

TABLE 1.4
INCOME WISE CLASSIFICATION

SL.NO	ANNUAL INCOME	NO.OF RESPONDENTS	PERCENTAGE (%)
1.	Less than Rs. 2 lakhs	66	77.80%
2.	Rs.2 lakhs – 4 lakhs	12	14.10%
3.	Rs. 4 lakhs – Rs.6 lakhs	5	7.10%
4.	Above 6 lakhs	2	1.20%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.4



INTERPRETATION:

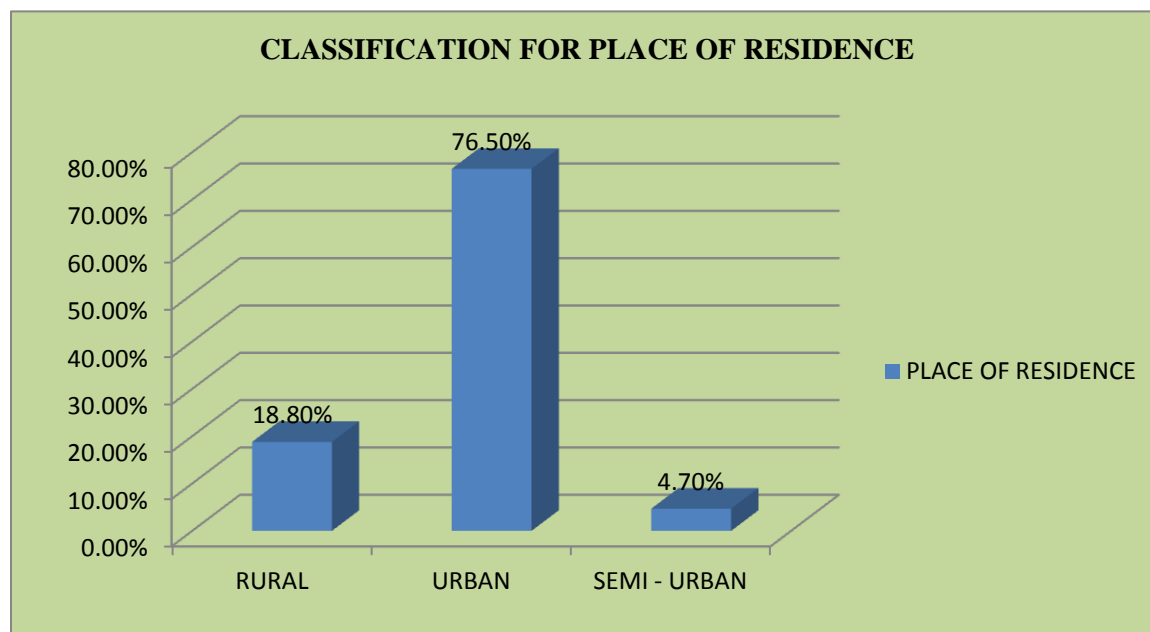
From the above table, it is clear that out of the total respondents taken for the study, 77.80 % of the respondents income were below Rs.2 Lakhs, 14.10 % of the respondents income is between Rs. 2lakhs –Rs.4Lakhs, 7.10% of the respondents income is between from Rs.4 – 6Lakhs, 1.20% of the respondents earn above Rs.6Lakhs. Thus, it is inferred that, majority 77.80 % of respondents income is below Rs.2Lakhs.

TABLE 1.5
CLASSIFICATION FOR PLACE OF RESIDENCE

SL.NO	PLACE OF RESIDENCE	RESPONDENTS	PERCENTAGE
1.	Rural	16	18.80%
2.	Urban	65	76.50%
3.	Semi - Urban	04	4.70%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.5



INTERPRETATION

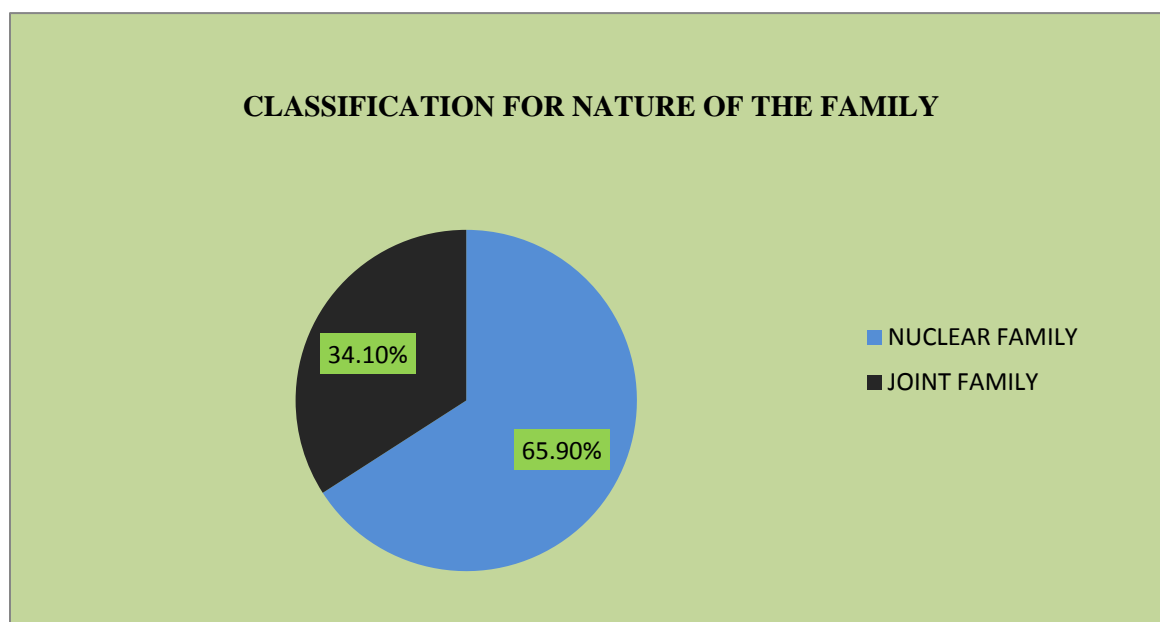
From the above table, it is clear that out of the total respondents taken for study, 4.70% of the respondents are from semi-urban area, 76.50 % of respondents are from urban area and 18.80 % of the respondents are from the rural area. Thus, it is inferred that, majority (76.50%) of respondents are from urban area.

TABLE 1.6
CLASSIFICATION FOR NATURE OF THE FAMILY

SL.NO	NATURE OF THE FAMILY	NO.OF RESPONDENTS	PERCENTAGE (%)
1.	Nuclear Family	56	65.90%
2.	Joint Family	29	34.10%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.6



INTERPRETATION

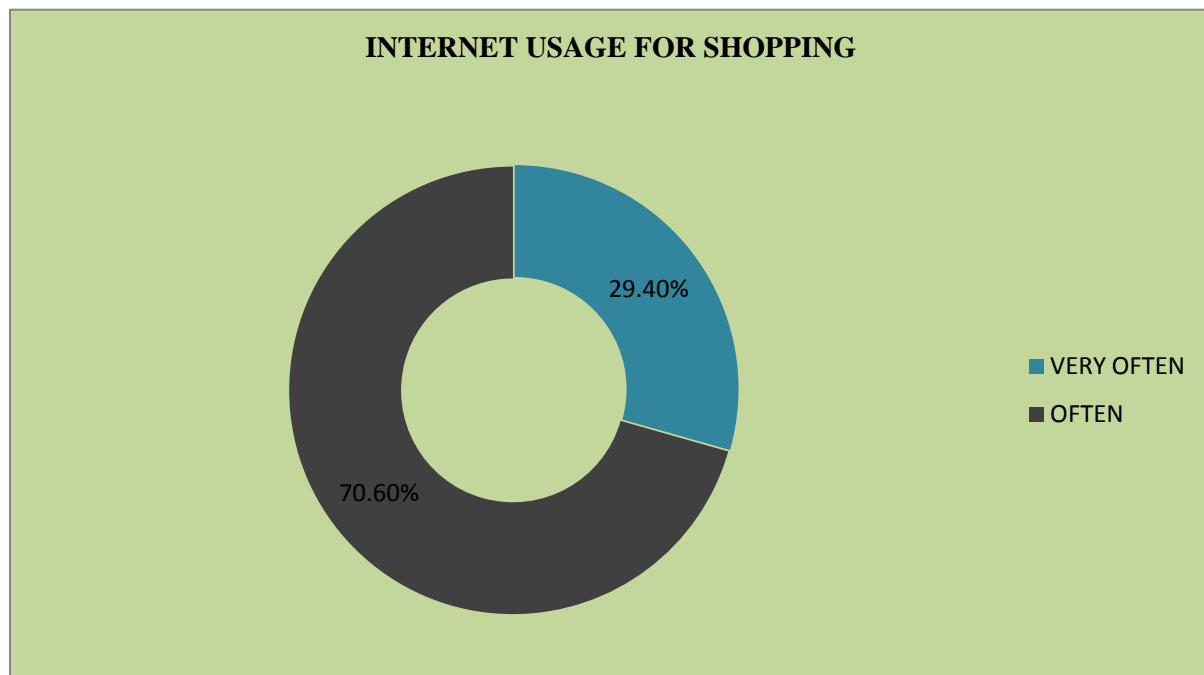
From the above table, it is clear that out of the total respondents taken for study, 34.10% of respondents are from joint family and 65.90% of respondents are from nuclear family. Thus, it is inferred that majority (65.90%) of respondents are from nuclear family.

TABLE 1.7
INTERNET USAGE FOR SHOPPING

SL.NO	USAGE OF INTERNET	NO.OF RESPONDENTS	PERCENTAGE (%)
1.	Very often	25	29.40%
2.	Often	60	70.60%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.7



INTERPRETATION

From the above table, it is clear that out of the total respondent taken for study, 29.40% of the respondents use internet very often and 70.60% of the respondents uses often. Thus, it is inferred that, majority (70.60%) of respondents are use it very often.

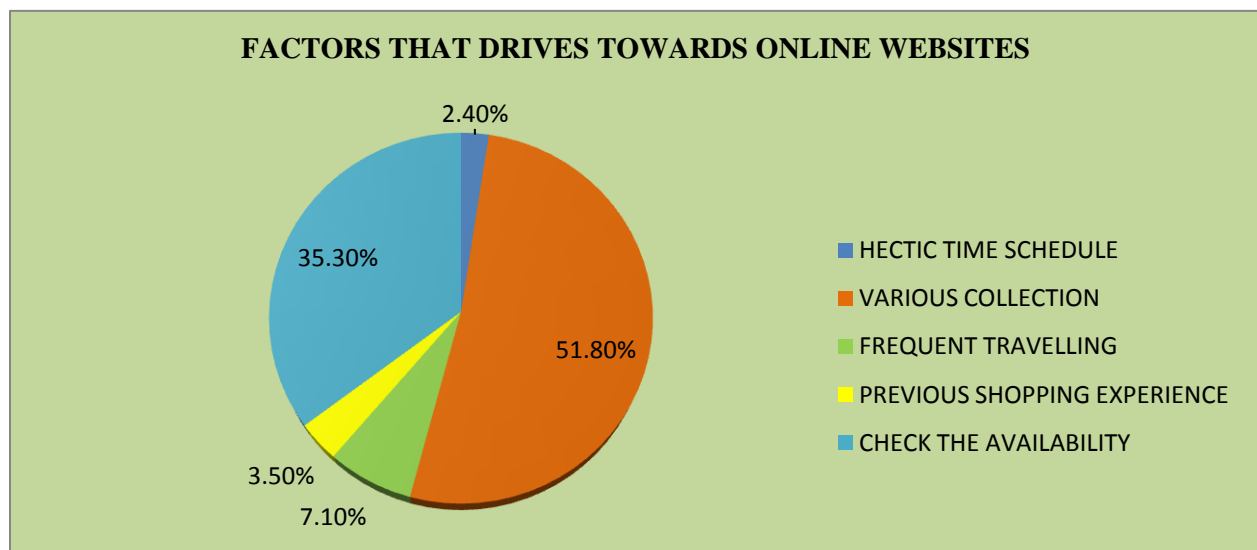
TABLE 1.8

FACTORS THAT DRIVES TOWARDS ONLINE WEBSITES

SL.NO	FACTORS	NO.OF RESPONDENTS	PERCENTAGE (%)
1.	Hectic time schedule	2	2.40%
2.	Various collection	44	51.80%
3.	Frequent travelling	6	7.10%
4.	Previous shopping experience	3	3.50%
5.	Check the availability	30	35.30%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.8



INTERPRETATION

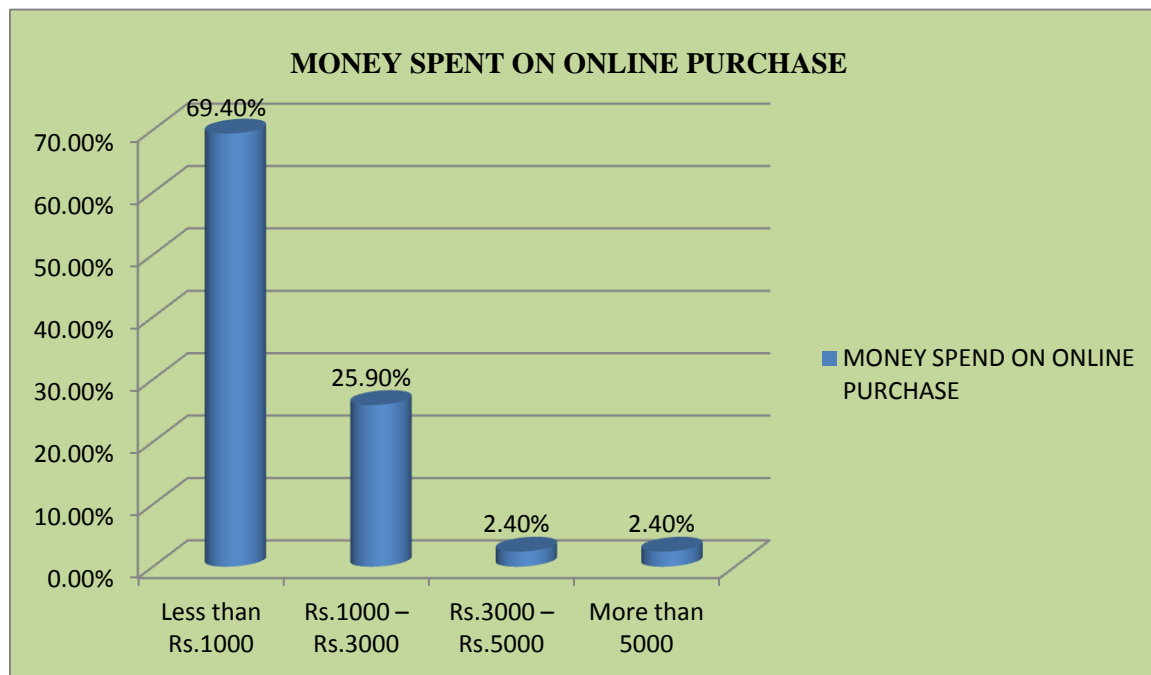
From the above table, it is clear that out of the total respondents taken for the study, 2.40% of the respondents prefer online shopping due to hectic time schedule, 35.30% of the respondents drives for various collection, 7.10% of the respondents drives as they frequently travel, 3.50% of the respondents drives due to their previous shopping experience, 35.30% of the respondents drives as it is easy to check the availability. Thus it is inferred that, majority (35.30%) of the respondents drives towards online websites as it is easy to check the availability.

TABLE 1.9
MONEY SPENT ON ONLINE PURCHASE

SL.NO	AMOUNT	NO.OF PERCENTAGE	PERCENTAGE (%)
1.	Less than Rs.1000	59	69.40%
2.	Rs.1000 – Rs.3000	22	25.90%
3.	Rs.3000 – Rs.5000	2	2.40%
4.	More than 5000	2	2.40%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.9



INTERPRETATION

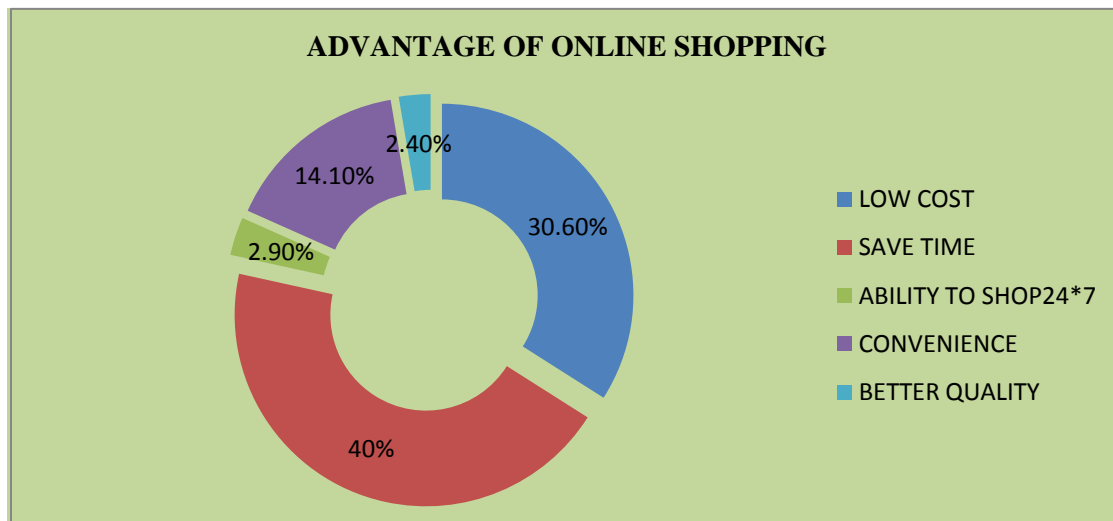
From the above table, it is clear that out of the total respondents taken for the study ,69.40 % respondents spent less than Rs.1000 , 25.90 % respondents spent Rs. 1000 – Rs. 3000 and 2.40% respondents spent Rs. 3000 – 5000 .Thus it is inferred that, the majority (69.40 %) respondents have spent less than RS.1000 in online purchase.

TABLE 1.10
ADVANTAGE OF ONLINE SHOPPING

SL.NO	OPINION	NO.OF RESPONDENTS	PERCENTAGE (%)
1.	Low cost	26	30.60%
2.	Save time	34	40%
3.	Convenience	11	12.90%
4.	Better Quality	12	14.10%
5.	Ability To Shop 24*7	2	2.40%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.10



INTERPRETATION

From the above table, it is clear that out of the total respondents taken for study, 30.60 % of the respondents on low cost, 40% of the respondents chose on save time, 12.9% of the respondents opinion on ability to shop 24*7, 14.1 % of the respondents opinion in the convenience, 2.4% of the respondents opinion on the better quality. Thus, it is inferred that, majority (40%) of the respondents opinion on save time.

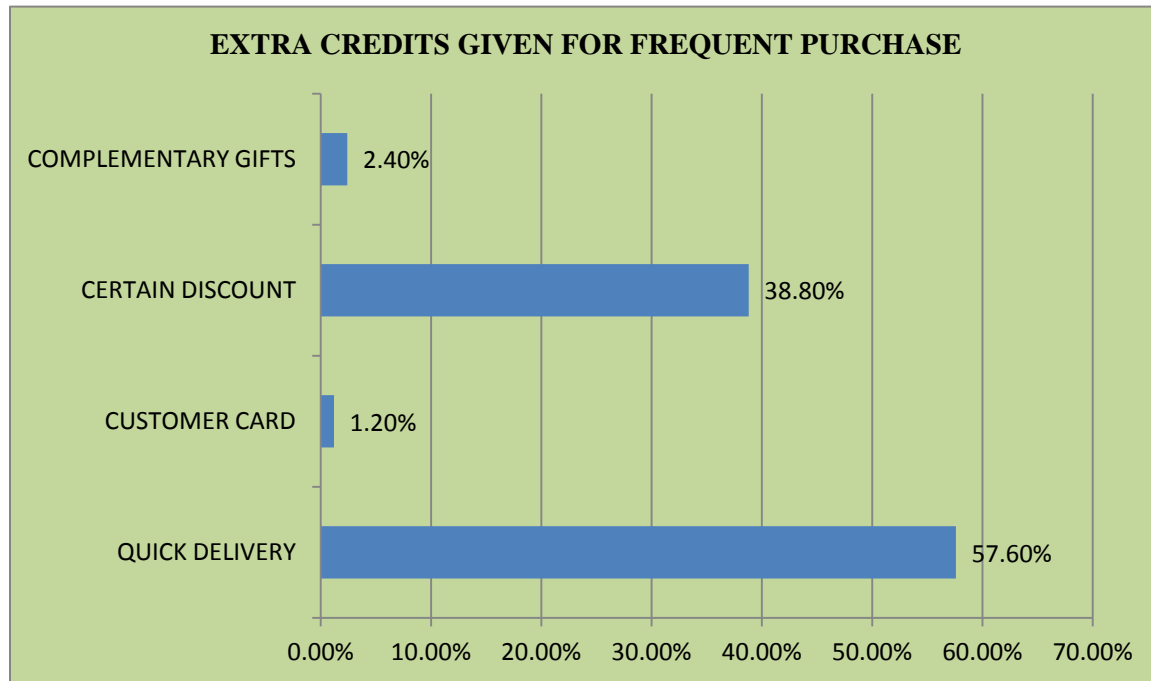
TABLE 1.11

EXTRA CREDITS GIVEN FOR FREQUENT PURCHASE

SL.NO	EXTRA CREDITS	NO.OF RESPONDENTS	PERCENTAGE
1.	Quick Delivery	49	57.60%
2.	Customer Card	1	1.20%
3.	Certain Discount	33	38.80%
4.	Complimentary Gifts	2	2.40%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.11



INTERPRETATION

From the above table, it is clear that out of the total respondents taken for the study, 2.40% of the respondents for complementary gifts, 38.80% of the respondents for certain discount, 1.20% of the respondents for customer card and 57.60% of the respondents for quick delivery. Thus, it is inferred that, majority (57.60%) of the respondents were for quick delivery.

TABLE 1.12
CHARACTERISTICS OF SHOPPING

SL.NO	CHARACTERISTICS	NO.OF RESPONDENTS	PERCENTAGE
1.	Convenient to busy people	9	10.60%
2.	Products under satisfied price	23	27.10%
3.	Saves time and effort	42	49.45%
4.	All the above	11	12.90%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.12



INTERPRETATION

From the above table, it is clear that out of the total respondents taken for study, 10.60% of the respondents opinion on online shopping due to its convenience, 27.10% of the respondents chose for satisfied price, 49.45% of the respondents says it save time and effort and 12.90% of the respondents have chosen all the above.

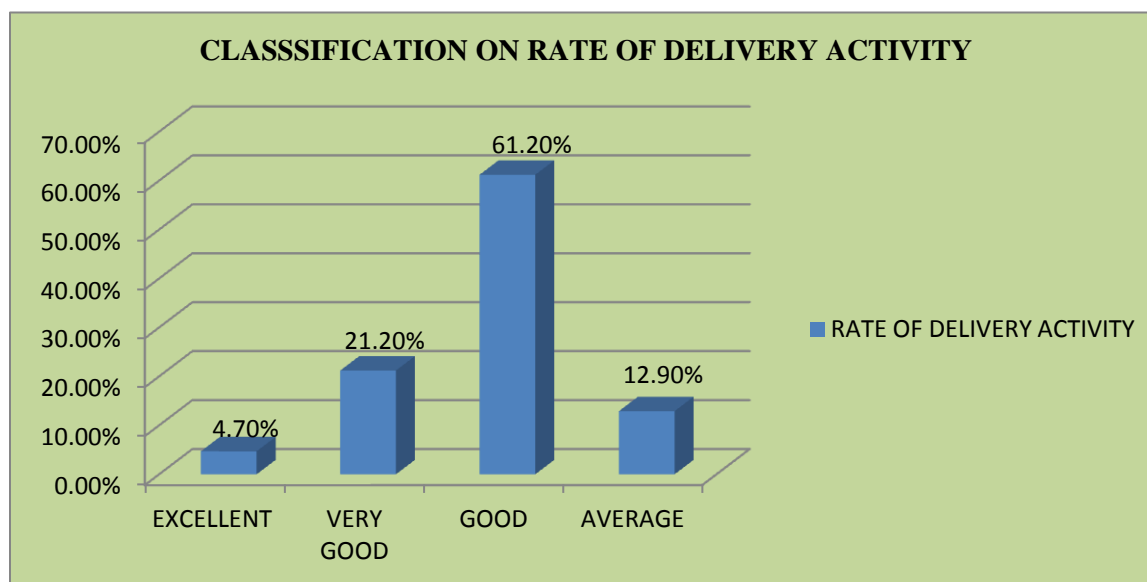
TABLE 1.13

CLASSIFICATION ON RATE OF DELIVERY ACTIVITY

SL.NO	RATING	NO.OF RESPONDENTS	PERCENTAGE (%)
1.	Excellent	4	4.70%
2.	Very good	18	21.20%
3.	Good	52	61.20%
4.	Average	11	12.90%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.13



INTERPRETATION:

From the above table, it is clear that out of the total respondent taken for study, 4.71% of the respondents rated the delivery activity excellent, 21.2.% of the respondents were rated very good, 61.20% of the respondents , 12.90% of the respondents were rated average. Thus, it is inferred that, majority (61.20%) of the respondents rated the delivery activity is good.

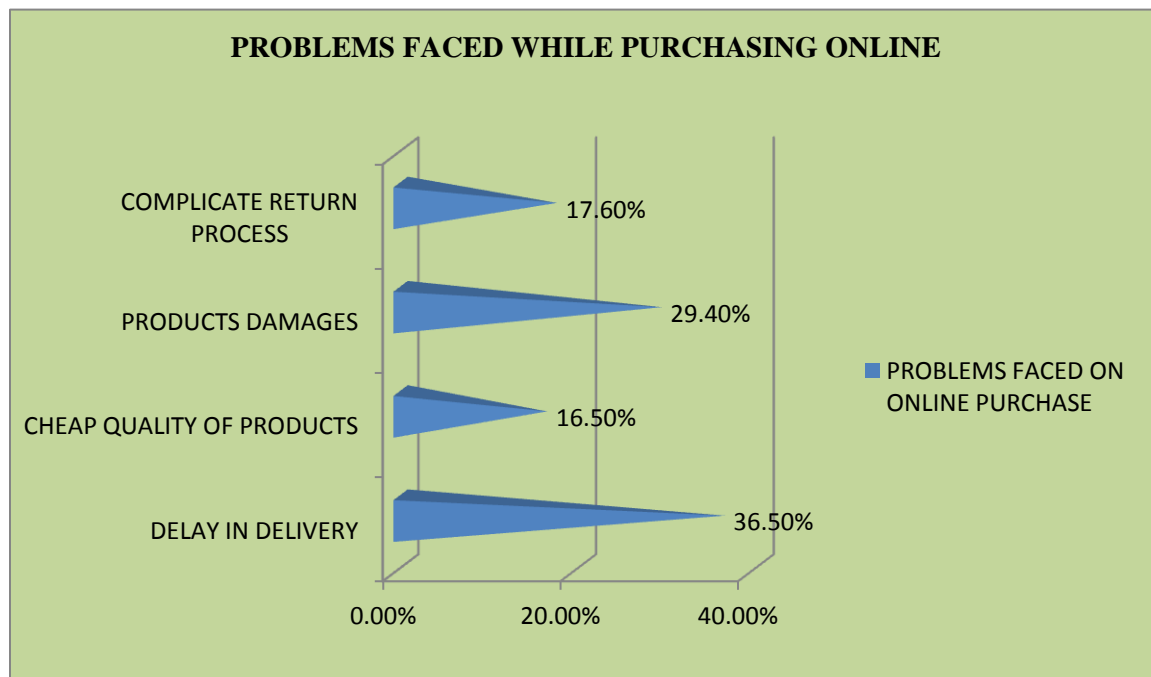
TABLE 1.14

PROBLEMS FACED WHILE PURCHASING ONLINE

SL.NO	PROBLEMS	NO.OF RESPONDENTS	PERCENTAGE
1.	Delay In Delivery	31	36.50%
2.	Cheap quality of products	14	16.50%
3.	Product damage	25	29.40%
4.	Complicate return process	15	17.60%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.14



INTERPRETATION

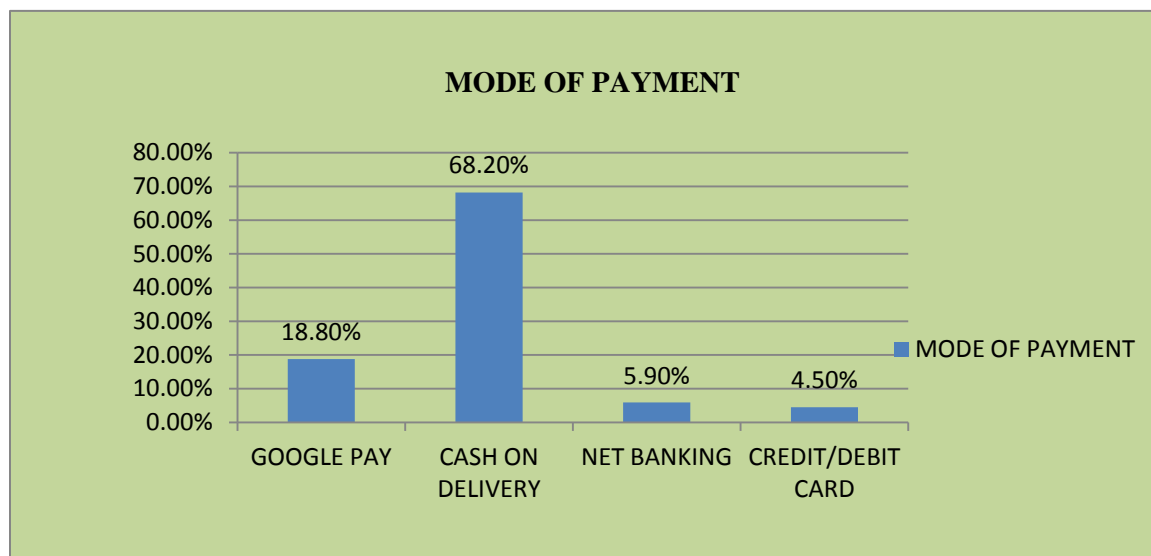
From the above table, it is clear that out of the total respondents taken for study, 17.60% of the respondents faced by complicate return process, 29.40% of the respondents faced by products damages, 16.50% of the respondents faced by cheap quality of products and 36.50% of the respondents faced by delay in delivery .Thus, it is inferred that, majority (36.50%) of the respondents faced by delay in delivery in online purchase.

TABLE 1.15
MODE OF PAYMENT

SL.NO	PAYMENT MODE	NO.OF RESPONDENTS	PERCENTAGE
1.	Google Pay	16	18.80%
2.	Cash on delivery	58	68.20%
3.	Net banking	5	5.90%
4.	Credit / Debit card	6	7.10%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.15



INTERPRETATION

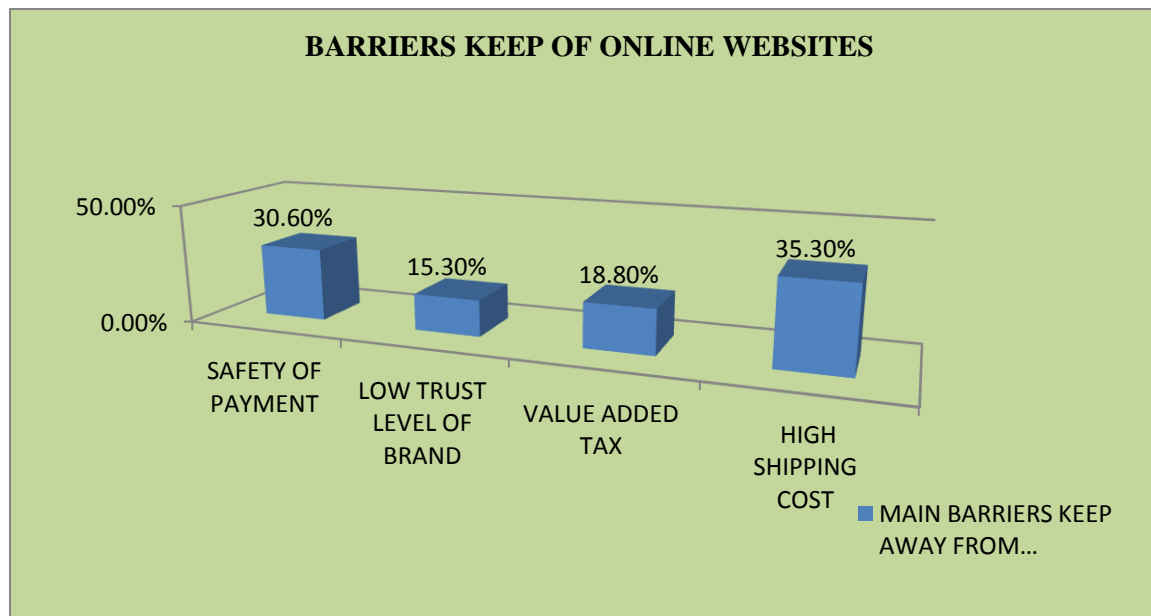
From the above table, it is clear that out of the total respondents taken for study, 18.80% of the respondents prefer Google pay, 68.20% of the respondents prefer cash on delivery, 5.90% of the respondents prefer net banking, 4.50% of the respondents prefer credit/ debit card. Thus, it is inferred that, majority (62.20%) of the respondents prefer cash on delivery on payment mode.

TABLE 1.16
BARRIERS OF ONLINE WEBSITES

SL.NO	BARRIERS	NO.OF RESPNDENTS	PERCENTAGE
1.	Safety of Payment	26	30.60%
2.	Low trust level of brand	13	15.30%
3.	Value added tax	16	18.80%
4.	High shipping cost	30	35.30%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.16



INTERPRETATION

From the above table, it is clear that out of the total respondents taken for study, 30.60% of the respondents state the main barrier for safety of payment, 15.30% of the respondents stated the main barrier for low trust of brand, 18.80% of the respondents stated the main barrier for value added tax, 35.50% of the respondents stated the main barrier for high shipping cost. Thus, it is inferred that, majority (35.30%) of the respondents stated the main barrier for high shipping cost.

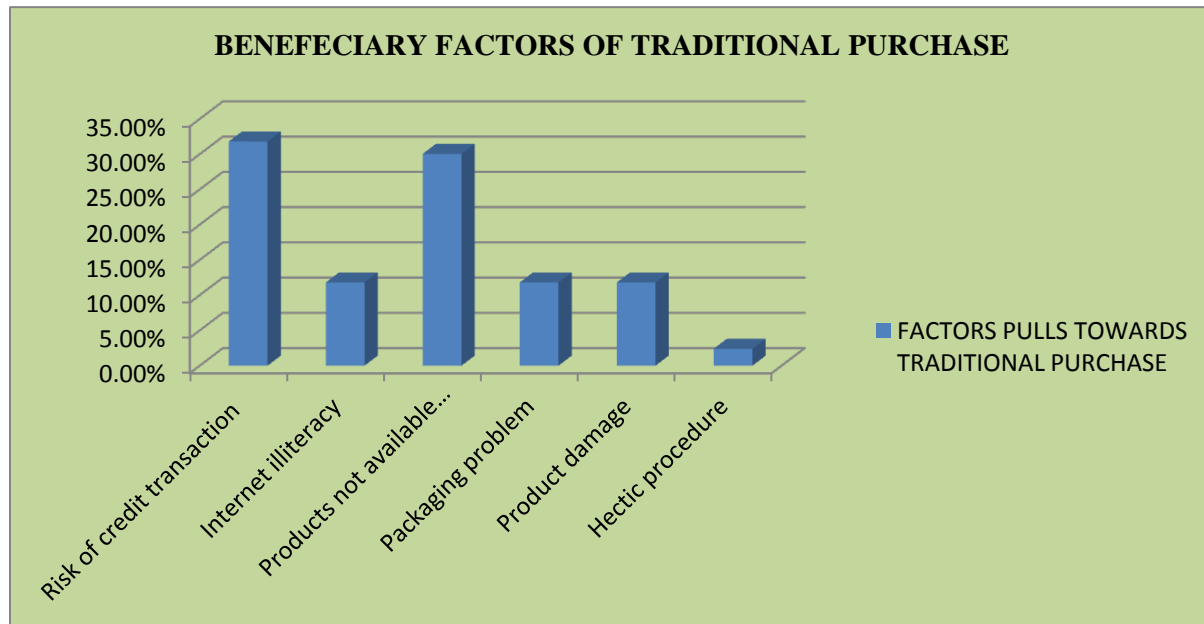
TABLE 1.17

BENEFECIARY FACTORS OF TRADITIONAL PURCHASE

SL.NO	FACTORS	NO.OF RESPONDENTS	PERCENTAGE
1.	Risk of credit card transaction	27	31.80%
2.	Internet illiteracy	10	11.80%
3.	Products not available instantly	26	30.05%
4.	Packaging problem	10	11.80%
5.	Product damage	10	11.80%
6.	Hectic procedure	02	2.40%
	Total	85	100%

SOURCE: PRIMARY DATA

CHART 1.17



INTERPRETATION

From the above table, it is clear that out of the total respondent taken for study, 31.80% of the respondents state the risk of credit card transaction, 11.80% of the respondents state the internet illiteracy, 30.50% of the respondents state the products not available instantly, 11.80% of the respondents state the packaging problem, 2.40% of the respondents state the hectic procedure. This, it is inferred that, majority (31.80%) of the respondents stated the risk of credit card transaction.

TABLE 1.18
QUALITIES OF E-COMMERCE

SL .NO	PARTICULARS	NO.OF RESPONDENTS		PERCENTAGE	
		YES	NO	YES	NO
1.	Satisfied with online websites	66	19	77.6%	22.4%
2.	Online website supersede traditional shopping	68	17	80%	20%
3.	Broad availability of goods	74	11	87.1%	12.9%
4.	Online shopping secure as traditional	58	27	68.2%	31.8%
5.	Online prefer best products	56	29	65.9%	34.1%
6.	Satisfied overall experience	60	25	70.6%	29.4%

SOURCE: PRIMARY DATA

INTERPRETATION

From the above table, it is clear that out of total respondent taken for study, 77.6% of the respondent satisfied with online websites and 22.4% of the respondents were dissatisfied with online websites. 80% of the respondents are feels traditional shopping supersede and 20% of the respondents feels traditional shopping, 87.15% of the respondents agrees wide availability of good and 12.9% of the respondents disagrees with the wide availability of the goods, 68.2% of the respondents agrees online shopping is secure and 31.8% of the respondents disagree that traditional shopping is secure. 65.9% of the respondents agree that online websites prefer best products and 34.1% of the respondents disagrees the preferences of best products. 70.6% of the respondents satisfied with the overall experience on online and 29.4% of the respondents dissatisfied with the overall experience on online

TABLE 3.19**ADVANTAGES OF ONLINE WEBSITES**

(SA – STRONGLY AGREE, A- AGREE, N- NEUTRAL, DA – DISAGREE, SDA- STRONGLY DISAGREE)

SL. NO	ADVANTAGES	SA	A	N	DA	S-DA	TOTAL	RANK
1.	Easy to all	11 (11)	144 (36)	84 (28)	20 (10)	0 (0)	259 (85)	VI
2.	Save Time	160 (32)	184 (46)	21 (7)	0 (0)	0 (0)	365 (85)	I
3.	Wide Selection	125 (25)	192 (48)	30 (10)	0 (0)	2 (2)	349 (85)	II
4.	Online Tracking	90 (18)	198 (32)	84 (28)	10 (5)	2 (2)	312 (85)	IV
5.	Hassle free payment	30 (6)	116 (29)	84 (28)	32 (16)	6 (6)	268 (85)	V
6.	Check availability	105 (21)	148 (37)	63 (21)	8 (4)	2 (2)	326 (85)	III
7.	Secure	35 (7)	112 (28)	51 (17)	34 (17)	16 (16)	248 (85)	VII

*SA- STRONGLY AGREE, A – AGREE, N- NEUTRAL, DA – DISAGREE, SDA – STRONGLY DISAGREE

SOURCE: PRIMARY DATA

INTERPRETATON

From the above table, it is clear that the respondents are highly satisfied with the advantage of save time and given the rank (I), wide selection is rank (II), check the availability is rank (III), online tracking is rank (IV), hassle free payment is rank (V), easy to all is rank (VI), secure is rank (VII) Thus, it is inferred that the majority of respondents received for save time rank (I) for the advantages of online websites.

TABLE 3.20**CLASSIFICATION OF DISADVANTAGE**

SL .NO	DIS ADVANTAGES	SA	A	N	DA	SDA	TOTAL	RANK
1.	Out of stock	125 (25)	108 (27)	84 (28)	8 (4)	1 (1)	326 (85)	I
2.	Damaged product	85 (17)	116 (29)	93 (31)	14 (7)	1 (1)	309 (85)	III
3.	More expensive	45 (9)	68 (17)	99 (33)	46 (23)	3 (3)	261 (85)	VII
4.	Long time	135 (27)	76 (19)	54 (18)	30 (15)	6 (6)	301 (85)	IV
5.	Shipping charges	110 (22)	104 (26)	72 (24)	22 (11)	2 (2)	310 (85)	II
6.	Frauds in online shopping	80 (16)	84 (21)	60 (20)	36 (18)	10 (10)	270 (85)	VI
7.	Hectic return process	50 (10)	84 (21)	120 (40)	26 (13)	1 (1)	281 (85)	V

*SA- STRONGLY AGREE, A – AGREE, N- NEUTRAL, DA – DISAGREE, SDA – STRONGLY DISAGREE

SOURCE: PRIMARY DATA

INTERPRETATION:

From the above table, it is clear that the respondents are highly satisfied with the disadvantage of out of stock and have given rank I, shipping charges is rank II, damaged product is rank III, long time is rank IV, hectic return process is rank V, frauds in online shopping is rank VI, more expensive is rank VII .It is inferred that, the majority of the respondents received for out of stock is rank (I) for the classification of advantages

TABLE 3.21
FEATURES OF ONLINE WEBSITES

SL. NO	FEATURES	SA	A	N	DA	SDA	TOTAL	RANK
1.	Multiple payment gateway	185 (37)	152 (38)	12 (4)	0 (0)	6 (6)	355 (85)	I
2.	Customer friendly	125 (25)	152 (38)	57 (19)	2 (1)	2 (2)	338 (85)	II
3.	Privacy & Service	65 (13)	120 (30)	111 (37)	8 (4)	1 (1)	305 (85)	V
4.	Creditability	85 (17)	88 (22)	87 (29)	34 (17)	0 (0)	294 (85)	VI
5.	Design & Built	40 (8)	172 (43)	90 (30)	6 (3)	1 (1)	309 (85)	IV
6.	Detailed product	75 (15)	124 (31)	69 (23)	4 (2)	14 (14)	286 (85)	VII
7.	Wish List	115 (23)	100 (25)	87 (29)	14 (7)	1 (1)	317 (85)	III

SOURCE: PRIMARY DATA

INTERPRETATION

From the above table, it is clear that the respondents are highly satisfied with the feature multiple payment gateway and have given rank I, customer friendly is ranked II, wish list is ranked III, design & built is ranked IV, privacy & service is ranked V, creditability is ranked VI, detailed product is ranked VII .Thus, it is inferred that the majority of multiple payment gateway ranked (I) for the features of online websites.

TABLE 3.23
CRITERIA FOR ONLINE PRODUCTS

SL .NO	CRITERIA	TOTAL	AVERAGE	RANK
1.	Quality of product	352	4.1412	III
2.	Price	346	4.0705	IV
3.	Customer service support	292	3.453	VII
4.	Money back guarantee	331	3.8941	V
5.	Buying offers	362	4.2588	II
6.	Checkout experience	319	3.7529	VI
7.	Easy procedures	371	4.3647	I

SOURCE: PRIMARY DATA.

INTERPRETATION

From the above table, it is clear that the respondents are highly satisfied with the criteria easy procedure and have given rank I, buying offers is ranked II, quality of the product is ranked III, price is ranked IV, money back guarantee is ranked V, checkout experience is ranked VI, customer service support is ranked VII. Thus it is inferred that the majority of easy procedures ranked (I) for the criteria of the respondents.

TABLE 3.23

CLASSIFICATION FOR ADVERTISEMENT

SL. NO	ADVERTISEMENTS RANKING	TOTAL	AVERAGE	RANK
1.	Additional purchase offer	272	3.2	II
2.	Gift with purchase	256	3.0118	III
3.	Free shipping	275	3.2353	I
4.	% Offer spent a discount amount	232	2.7294	IV
5.	Ad's featured coupon	221	2.6	V

SOURCE: PRIMARY DATA

INTERPRETATION

From the above table, it is clear that the respondents are highly satisfied with the advertisement free shipping and have given rank I, Additional purchase offer is rank II, gift with purchase is rank III , % offer spend a fixed amount is rank IV, and ad's features is rank V. Thus it is inferred that the majority of the free shipping ranked (1) for the classification of advertisement.

CHAPTER IV

FINDING & SUGGESTION



CHAPTER IV

FINDINGS:

- From the survey of the study, majority of the respondents (75.30%) are female. Thus it defines that females are very much interested in online purchase.
- Majority of the respondents are (78.80%) age group between 18-30. So here the teenagers are affected by the online purchase.
- Majority of the respondents in the study (76.50%) are the residence of urban.
- From the survey of nature of the family (65.90%) of the respondents is nuclear family.
- In the factors of various collection, availability checking, frequent travel, hectic time schedule the majority 51.80% of the respondents have been drives to online shopping for various collection.
- Almost 62.40% of the respondents are influenced by friends & family for promotion other than posters & flyers, advertisement and internet ad's.
- 69.40% of the respondents spend money on online purchase less than RS.1000.
- Nearly, 30.60% of the respondents have opinion about greatest advantage on low cost; it means majority of respondents are interested on low cost for online shopping.
- The study reveals that 57.60% of the respondents are satisfied by getting frequent purchase extra credits as 'quick delivery'.
- 49.45% of the respondents conclude that online shopping saves time & effort more than satisfied price and convenient.
- 61.20% of the respondents rated the delivery activity good. Thus it clear that rate of excellent and very good is low, it leads to develop the delivery activity.

- From the survey of main barriers, 35.30% of the respondents detects that high shipping cost is the main barrier which keep them away from online shopping.
- Majority 36.50% of the respondents are facing the problem delay in delivery while purchasing in online

SUGGESTIONS:

From the inferred findings the following suggestions are given by the researchers:

- Customers personal details must be safeguarded
- It should ensure highly secured transactions.
- It may provide some specific offers to prospective customers.
- Supply chain management can continuously aim to reduce the delivery time cycle.
- It can include more gift vouchers for increasing the traffic of the customers.
- Creating a new placement of free delivery for all priced products.
- It should provide a hassle free payment mode for all the products to the customers.
Especially, the risk of credit card transactions needs to be change an alternative mode for the benefit of customers.
- Expecting to make returning products easy and convenient.

CHAPTER V

CHAPTER V

CONCLUSION

CONCLUSION



CHAPTER V

CONCLUSION

From the above study, there is the possibility to buy almost everything through online due to the diversity and the amount of web shops that offer everything which want for the right price which delivered the next day from the placement of ordering a product for free of affordable prices. In order to this it can be focused on the rising trend in e-commerce which has affected the supply chain especially in distribution of goods through maintaining and improving the corresponding statements .To conclude, the online shopping websites must safeguard Customers personal details and should ensure highly secured transactions. It may provide some specific offers to prospective customers. Supply chain management can continuously aim to reduce the delivery time cycle to retain the customers. It can include more gift vouchers for increasing the traffic of the customers. Creating a new placement of free delivery for all priced products. It should provide a hassle free payment mode for all the products to the customers. Especially, the risk of credit card transactions needs to be change an alternative mode for the benefit of customers. Expecting to make returning products easy and convenient. Thus, e-commerce has a vast impact in supply chain management.

ANNEXURE I

QUESTIONNAIRE



QUESTIONNAIRE

A STUDY ON THE IMPACT OF E- COMMERCE IN SUPPLY CHAIN MANAGEMENT

PERSONAL INFORMATION

- 1) Name :
- 2) Gender :
 - a) Male b) Female
- 3) Marital status
 - a) Married b) Unmarried

4) Age (in years)

A) 18-30 yrs b) 30-40 yrs c) 40-50 yrs d) Above 50 yrs

5) Occupation

a) Government employee b) Private employee

c) Self –employed d) Dependent

6) Annual income

a) Less than RS.2lakhs b) RS.2lakhs – RS.4Lakhs

c) RS.4Lakhs – Rs. 6Lakhs d) Above RS. 6Lakhs

7) Place of residence

a) Rural b) Urban c) Semi-urban

8) Nature of family

a) Nuclear family b) joint family

Research Information

9) How often do you use internet for shopping?

a) Very often b) Often

10) Rank your Favorite online sites? (You can choose multiple options)

a) Amazon b) Flipkart c) Myntra

d) Swiggy e) Ajio f) Snap deal

g) Make my trip h) Book my show I) zomato

j) Redbus k) Ibibo l) Others

11) What are the products & services, you prefer through online websites? (You can choose multiple options)

a) Groceries b) Cosmetics c) Home appliances

d) Toys e) Books & Audibles f) Clothes

g) Gadgets h) Ticket booking I) other services

j) Recharge & bill payments

12) What situation factors drive you to go for online websites?

- a) Hectic time schedule b) Various collection
- c) Frequent travelling d) previous shopping experience
- E) Easy to check the availability

13) What influence you to buy item on promotion the most?

- a) Friends & family b) Posters & flyers
- c) Advertisements d) Internet ads

14) How much do you spend on online purchase for a month?

- a) Less than 1000 b) RS.1000 - RS.3000
- c) RS.3000 – RS.5000 d) More than 5000

15) Are you satisfied with the online websites?

- a) Yes b) No

16) Do you believe online websites will eventually supersede (take the place of) traditional shopping?

- a) Yes b) No

17) Is selection of goods available on the internet is very broad?

- a) Yes b) No

18) What is your opinion about the greatest advantages of online websites?

- a) Low cost b) Save time c) Ability to shop 24*7
- d) Convenience e) Better quality

19) Do you agree that the online shopping and service websites is as secure as traditional shopping & services?

- a) Yes b) No

20) Do you agree that the online websites, they help us to purchase, best product?

- a) Yes
- b) No

21) On a frequent purchase, what kind of extra credits you get?

- a) Quick delivery
- b) Customer card
- c) Certain discount
- d) Complimentary gifts

22) How is, online websites is better than traditional shopping?

- A) Convenient to busy people
- b) Products under satisfied price
- c) Saves time and effort
- d) All the above

23) How do you rate delivery activity of your online purchase?

- a) Excellent
- b) Very good
- c) Good
- d) Average

24) Have you felt any problem while purchasing on online? If yes what kind of problem?

- a) Delay in delivery
- b) Cheap quality of product
- c) Product damage
- d) Complicate return process

25) What mode of payment you would prefer for online shopping?

- a) Pay tm
- b) Google Pay
- c) Cash on delivery
- d) Net banking
- e) Credit & debit card

26) What situation factors pull you towards traditional purchase?

- a) Risk of credit card transaction
- b) Internet illiteracy
- c) Products not available instantly
- d) Packaging problem
- e) Product damage
- f) Hectic procedure

27) Based on your overall experience, are you fully satisfied with the service & product and other commodities of online purchase?

a) Yes

b) No

28) What are the, main barriers which keep you away from online websites?

a) Safety of payment

b) Low trust level of brand

c) Value added tax

d) High shipping cost

29) Rank the following questions by 1 to 5

(Highly satisfied – 5, satisfied –4, average -3, satisfied -2,

Unsatisfied -1)

Advantages	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Easy for all age groups					
Saves time					
Wide selection of products					
Online Tracking					
Hassle free payment					
Check the availability of products from one place					
Secure as traditional shopping					

30) What are your criteria to choose online shopping site wide range of products?

CRITERIA	RANK (1 TO 7)
Quality of product	
Price	
Customer service support	
Money back guarantee	

Buying offers	
Checkout experience	
Easy procedures	

31) Rank the advertisement type from which attracts you?

Advertisement	RANK (1 TO 5)
Additional purchase offer (For.eg buy 1 get 1 free)	
Gifts with purchase	
Free shipping / shipping discount	
%offer when spend a fixed amount	
Ad's features coupons	

32) Rank the following disadvantages on online shopping?

(Highly satisfied –5, satisfied –4, average -3, satisfied -2,

Unsatisfied -1)

Disadvantages	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Out of stock					
Damaged product					

More expensive					
Long time for delivery					
Shipping charges					
Frauds in online shopping					
Hectic return process					

33) Rank the features you think necessary for an online shopping site?

(Highly satisfied – 5, satisfied – 4, average -3, satisfied -2,

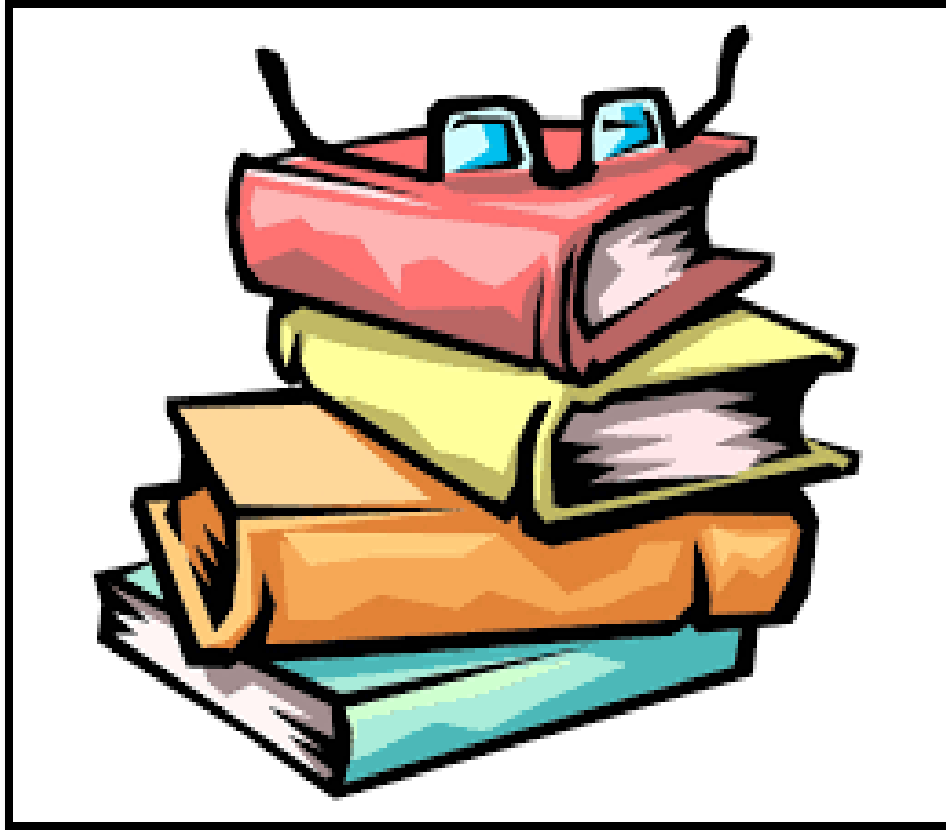
Unsatisfied -1)

Features	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Multiple payment Gateway					
Customer friendly					
Privacy & secure					

Credibility (trust)					
Design & built for all device					
Detailed product Description					
Wish list					

ANNEXURE II

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BIBLIOGRAPHY

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A STUDY ON CUSTOMER PERCEPTION AND SATISFACTION TOWARDS HIMALAYA PRODUCTS IN THOOTHUKUDI

Projects submitted to Departments of Commerce

ST.MARY'S COLLEGE (AUTONOMOUS) THOOTHUKUDI

Affiliated to

MANONMANIAM SUNDARANAR UNIVERSITY, TIRUNELVELI

In partial fulfilment of the requirements of

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(Reaccredited with 'A+' Grade by NAAC)Thoothukudi

(MARCH 2021)

DECLARATION

We have declared that the project entitled "A study on challenges faced by women entrepreneur in Tuticorin" is submitted in partial fulfilment of the requirements for the degree in our original work done under the guidance and supervision of **Ms. S. Lyries Miruna M.Com.,NET.,SET.,MBA.,DAF.,PGDCAB.** This project has not previously formed the bases of award of any similar titles and it represents entirely an independent work.

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6. K. Saranya	18SUCB41	k. Saranya

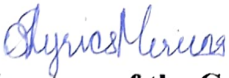
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Date: 29-3-2021

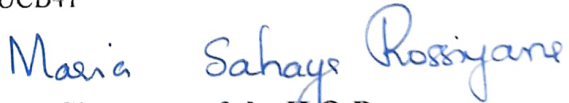
CERTIFICATE

It is certified that this short term project work entitled "A study on Customer perception and satisfaction towards Himalaya products in Tuticorin" is submitted to St. Mary's college (Autonomous) affiliated to **Manonmaniam Sundaranar University** is partial fulfilment of the requirements for the degree of **Bachelor of Commerce** and is a record of work done in the Department of Commerce (SSC), St. Mary's College (Autonomous), Thoothukudi during the year 2020-2021 by the following students.

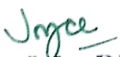
Name	Register No.
C.Manjula Devi	18SUCB25
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K.Saranya	18SUCB41



Signature of the Guide



Signature of the H.O.D



Signature of the Director

Director

Self Supporting Courses

St. Mary's College (Autonomous)

Thoothukudi - 628 001.



Signature of the Principal

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St. Mary's College (Autonomous)

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SL.NO	PARTICULARS	PAGE NO
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4.	DATA ANALYSIS AND INTERPRETATION	
5.	FINDINGS, SUGGESTIONS AND CONCLUSION	

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CHAPTER 1

INTRODUCTION AND DESIGN OF STUDY

1.1 INTRODUCTION:

The Himalaya Drug Company is an Indian Multinational company established by Mohammed Manal in 1930 and based in Bengaluru, Karnataka, India. It produces health care products under the name Himalaya Herbal Healthcare whose products include ayurvedic ingredients. It is spread across locations in India, United States, Middle East, Asia, Europe and Oceania, while its products are sold in 106 countries across the world. The company has more than 290 researchers that utilise ayurvedic herbs and minerals. A Hepatic drug, named Liv.52, is its flagship product, first introduced in 1955. Himalaya Global Holdings Ltd. (HGH) is the parent of The Himalaya Drug Company worldwide. It is also the global headquarters of all Himalaya subsidiaries. Customer satisfaction is a key factor in formulation of customer's desires for future purchase. Although satisfaction has been defined as the differences between expectation and performance, but there are differences between quality and satisfaction. Ayurvedi or the science of life was an ancient, holistic system for diagnosis and treatment, perhaps like the oldest system of medicine known to the humanity. At Himalaya, they have pioneered the use of modern science to rediscover and validate Ayurveda's secrets. They employ cutting edge research to create pharmaceutical-grade Ayurvedi products. Natural, effective and safe, these products have helped thousands of people live healthier, richer lives. Their focus was on wellness on helping people get healthy and stay healthy.

1.2 OBJECTIVES:

- ❖ To examine the personal profile of the buyers of Himalaya product.
- ❖ To study the buyer's perception and usage of Himalaya products.
- ❖ To analyze the customer satisfaction towards Himalaya products.
- ❖ To provide suitable suggestions based on the findings.

1.3 STATEMENT OF PROBLEMS:

Presently different varieties of products are available in the market. Each product differs from one another in terms of price, quality quantity, offers, advertisements

etc. The competition is severe and the manufacturer has to consider the opinion of the consumers. Customer satisfaction in Himalaya products may depend upon numerous factors. Individual decision differs from one person to another person. A study on customer satisfaction level for various brands of Himalaya products will certainly help for further growth and development in right direction. How a day, people all over the world have started using Himalaya Ayurvedic products. Consumer purchase behaviour and their preference have a great significance in the market. In today's life Himalaya is treated as an important ayurvedic product by the consumer. Now a day's consumers are aware in purchasing ayurvedic products. So, the study consumer preference towards Himalaya Ayurvedic Products may offer a great potential to the market.

1.4 SCOPE OF THE STUDY:

It is aimed to identify the satisfaction level of customer and demand on various benefits provided and promotional activities adopted by the company. It helps to identify the areas where the company should focus in order to increase their customer base. And generate more prescription. The study brings out with a new plan and promotional activity which will create a new customer base for the company. The study was done with the aim of understanding the perception towards ayurvedic medicine of the Himalaya drug company. The result of the study to identify the satisfaction level of the customer and demand on benefits provided and promotional activity adopted by the company. It will be helping the company to bring out with a new plan promotional activity will create a new customer base for the company.

1.5 RESEARCH METHODOLOGY:

This study is basically based on lab working and testing process of various herbal product or herbs sample.

My research is done with the help of primary data which I collected from one-to-one interaction with these labs. In this process I learned that how sample can be tested, managed and recorded.

And also, I Know how various code are giving to sample and making their final COA (certificate of Analysis)

1.6 PRIMARY DATA:

Primary data was collected from fifty respondents who are the regular customers of Himalaya products.

1.7 SECONDARY DATA:

The secondary data are collected from various journal, websites, books and magazines.

1.8 PERIOD OF THE STUDY:

Our project work commenced for a period from December to March with full involvement.

1.9 SAMPLING DESIGN:

The data collected are original in nature. It is first-hand information. For the collection of data, 50 respondents consisting of customers those who purchase goods in the reputed malls like Himalaya products were selected by convenient sampling method.

1.10 FRAME WORK OF ANALYSIS:

With the help of questionnaire, few questions were selected and the following statistical tools were applied:

- Percentage analysis,
- Bar chart,
- Study Pie chart,
- Ranking,

1.11 LIMITATION:

- Time is major limitation; extensive study was not.
- Possible mainly due to time constraints. The study is confined to Thoothukudi city only.
- The sample size taken for the study limited only for the 150 respondents.
- This result was conducted only in particular area so this result cannot be suitable to other places.

- Data collected under these techniques is subject natural therefore they may not ensile to quantitative checks.

1.12 CHAPTERIZATION:

The project entitled **“A STUDY ON CUSTOMER PRECEPTION AND SATISFACTION TOWARDS IN HIMALAYA PRODUCTS IN THOOTHUKUDI DISTRICT”** is organized into five chapters.

CHAPTER-1: Introduction and Design of the Study.

CHAPTER-2: Theoretical aspect and Profile of the Study.

CHAPTER-3 Review of literature.

CHAPTER-4: Data analysis and interpretation.

CHAPTER-5: Findings, Suggestions and Conclusion.

Chapter-2

Theoretical aspects and profile of the study

2.1 INTRODUCTION:

After extensive research, serine, the world's first anti- hypertensive drug, was launched in 1934. This legacy of researching nature forms the foundations of Himalaya operations. Himalaya uses the tools of modern science to create pharmaceutical- grade ayurvedic products. Show your satisfaction level of Himalaya with a comparison with its closest competitors. Satisfaction level of Himalaya with its competitors company highly satisfied. Satisfied neutral dissatisfied Himalaya Dabur Baidya NathZendo Himani interpretation: the close and competitors to Himalaya is Dabur. 70% of the chemists are highly satisfied and 10% were satisfied with their business of Dabur. While 60% chemist are highly satisfied and 20% were satisfied with the business of Himalaya. 0 10 20 30 40 50 60 70 Himalaya Dabur baidyanath Zandu Himani chart title highly satisfied neutral dissatisfied.

2.2 HISTORY OF HIMALAYA PRODUCTS:

Founded in 1930 by M. manual. Himalaya uses the legacy of modern science to create pharmaceutical- grade ayurvedic products. A recognised global pioneer and leaders in the use of modern science in the development of herbal products, the legacy of researching nature forms the foundation of Himalaya operations. Himalaya strongly believes in the utilisation of modern and environmentally friendly research and development practise to rediscover and validate the secrets of ayurvedic. More than 3, 00,000 doctors around the globe endorse its products, with the consumer in over 76 countries relying on Himalaya product to satisfy their health and personal care needs.

2.3 Health Benefits of Himalaya Need Face Wash

1. Removes Impurities

A great cleanser having anti-fungal properties, Himalaya Neem Face Wash is quite an effective remedy to remove skin impurities and dirt that gets collected in the pores of the skin.

2. Prevents Pimples and Acne:

An anti-bacterial formula, this facial cleanser inhibits the growth of pimple and acne causing bacteria along with preventing its re-occurrence.

3. Relieves Dry Skin

A great skin soother, the active cooling agents of this face wash like turmeric and glycerine help treat dry skin.

4. Anti-inflammatory

Used to soothe the skin that is prone to acne and pimples or severe dryness, this face wash helps to cure any kind of skin inflammation and blemishes.

5. Hypoallergenic

A blend of natural ingredients, using this face wash on your skin is unlikely to cause an allergic reaction.

It all started in 1930 when the idea of contemporizing the Ayurvedi by Mr. M. Manal gave birth to the company Himalaya. It opened its first office at foothills of Himalaya in Dehradun in the year 1932, since then the company has been promoting and distributing Herbal Ayurvedic products across the globe.

In the year 2016 company has rechristened its logo as “Himalaya, since 1930”, in order to create



global identity communicating the rich legacy of the brand and history of over 86 years.

Segmentation, targeting, positioning in the Marketing strategy of Himalaya–

Himalaya has the bouquet of healthcare products which are segmented based on the customer groups and usage such as personal care products for customers of all ages, nutrition and wellness products which are health supplements for deficiency of minerals & vitamins primarily for children & old age consumers, mother care, and Baby care products.

Since the brand have the presence in different product categories, therefore it uses differentiated targeting strategy so that although the product categories are defined by the brand the offerings will differ based on the geographic region the product is catering to.

Himalaya has positioned itself as an herbal brand giving health & wellness of the customer prime importance while doing business and formulating products best suited to the changing times.

Marketing mix

SWOT analysis

Mission- “To make herbal wellness a part of every home”

Vision- “Not available”

Tagline- “Since 1930”

Competitive advantage in the Marketing strategy of Himalaya–



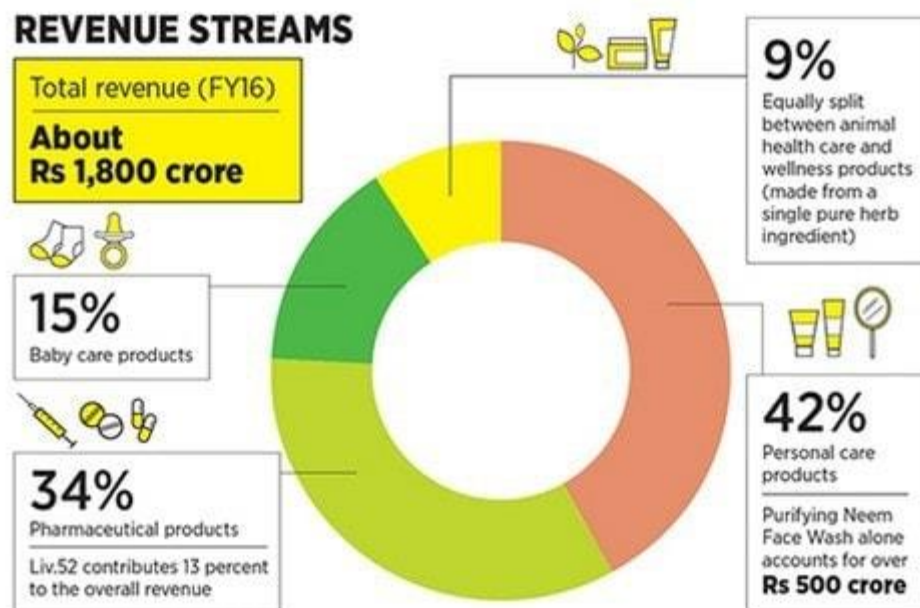
Increasing share of other business:

In the year 2004, 97% of the revenues of the company were coming from Ayurveda medicines with the revenue of about? 200 crores at that time which over the years have increased to? 1800 crores with only 34% being contributed by the Ayurveda medicines and rest from other businesses of the company.

Rich Portfolio of offerings:

The herbal wellness company & drug maker has more than 300 products across categories such as face washes, toothpaste, shampoos, pain-relief balms, body lotions, soaps, lip balms, ayurvedic drugs for humans and animals as well as nutrition products. In some of the product categories, it gained first-mover advantage like in products such as lip balm, face washes etc. with herbal benefits.

BCG Matrix in the Marketing strategy of Himalaya-



The company operates in the business segments such as Personal care, Wellness & nutrition products, Pharmaceutical products, and Animal Health.

Himalaya launched the personal care segment in 1999 with brand name as Ayurvedic concepts which later on renamed as Himalaya Herbals. The segment commands 42% market share with lip care and face cleansing among top offerings and is, therefore, is Stars in the BCG matrix.

Liv.52 the leading producer of a pharmaceutical portfolio with 250 crores are among the top 10 selling drugs in India. The other offerings of the brand in this business are not that successful and are, therefore, is the question mark in the BCG matrix.

The wellness & nutrition segment is Star in the BCG matrix as the brands have approx. 250 products with a global presence.

Distribution strategy in the Marketing strategy of Himalaya–

The Company has shifted its manufacturing facility from Mumbai in 1975 to the outskirts of the Bangalore city. The 80,000 square feet EU-GMP-certified manufacturing and R& D

facility is spread across the 28-acre land. The standardization of manufacturing process of the company has helped it in spreading its wings in more than 91 countries globally.

The products of the company are distributed through a mix of channels such as authorized distributors, retailers, E-commerce websites, Medial stores and Pops & mom stores. The products of the company are prescribed by more than 400000 doctors globally.

Brand equity in the Marketing strategy of Himalaya–

The brand has been synonyms of Ayurveda and is known for head-to-heel herbal healthcare products. The brand has won awards & accolades over the years such as Guardian Health & beauty Awards 2015, Watsons HWB 2015, Best foot care cream award by Women's weekly, Beauty Hall of Fame award (2015) for Lip Balm. The company had operating revenue of \$ 28 billion (2017).

Himalaya have its official Blog which not only helps the brand in promoting its products but also helps in creating awareness about health hazards in the changing time and medicinal benefits of the herbal medicine offered by the company.

Competitive analysis in the Marketing strategy of Himalaya–



Most of the companies operating in Ayurvedic & herbal industry have strong Backend of researchers and recommending doctors to which Himalaya is not an exception. The company has more than 290 researchers who do clinical and lab testing of the offerings on regular basis in order to provide distinctive and competitive product in the market.

The company competes with the companies such as Dabur, Reckitt Benckiser, Zandu, Patanjali and many more.

Market analysis in the Marketing strategy of Himalaya–

Himalaya operates in the market where several companies are offerings similar kind of generic products, the only differentiation is the benefits and the branding that the companies do to make the offerings more acceptable in the market.

2.4 Physical Features

The most characteristic features of the Himalayas are their soaring heights, steep-sided jagged peaks, valley and alpine glaciers often of stupendous size, topography deeply cut by erosion, seemingly unfathomable river gorges, complex geologic structure, and series of elevation belts (or zones) that display different ecological associations of flora, fauna, and climate. Viewed from the south, the Himalayas appear as a gigantic crescent with the main axis rising above the snow line, where snowfields, alpine glaciers, and avalanches all feed lower-valley glaciers that in turn constitute the sources of most of the Himalayan rivers. The greater part of the Himalayas, however, lies below the snow line. The mountain-building process that created the range is still active. As the bedrock is lifted, considerable stream erosion and gigantic landslides occur. –



PERSONAL CARE PRODUCT

Profile of area:

2.5 Introduction :

Thoothukudi District (also known as **THOOTHUKUDI District**) (TūttukkuṭiMāvaṭṭam) is one of the 38 districts of tamilnadu state in southern India. The district was formed by bifurcation of Tirunelveli district on 20 October 1986. Thoothukudi is the capital and the main town of the district. The district is known for pearl cultivation, with an abundance of pearls being found in the seas offshore. It was formerly ruled by one of the oldest kingdoms in India, the Pandyan Dynasty with the port of Korkai through which trade with Rome happened.^[2] The archaeological site at Adichanallur holds the remains of the ancient Tamil civilization.

2.6 Geography:

Thoothukudi district is situated in the south-eastern corner of Tamil Nadu. It is bounded by the districts of Tenkasi and Virudhunagar on the north, Ramanathapuram on the east, Tirunelveli on the west and Gulf of Mannar on the east and southeast. The total area of the district is 4621 km².

2.7 EDUCATIONAL FACILITIES

The district has educational institutions with primary, middle, high and higher secondary schools numbering 1020, 306, 51 and 46 respectively. Technical education is provided in 2 industrial training institutes and 2 polytechnics. There are 3 teacher training colleges, besides 11 arts and science college in the district. Educational facilities are available in Tuticorin from primary to post level. Technical institute both engineering and fisheries are also available.

2.8 BANKING INSTITUTIONS

The district has adequate number of Bank branches and cooperative credit societies. There are 17 branches of state bank group, 64 branches of nationalised banks 28 branches of regional rural bank, 40 branches of cooperative banks, 28 branches of private sector banks. Investment cooperation (TICC) and 150 primary agricultural cooperative credit societies altogether there are 311 branch offices including the PACS catering to the needs of the people in providing financial assistance. The total number of banks/financial institutions operating in the district. The district has 180 branches of public sector, private sector Regional Rural and co-operative Banks of which, 50 are urban, 60 are semi-urban and 70 are rural in nature.

2.9 INDUSTRIAL DEVELOPMENT

The district constitutes 70% of the total salt production of Tamilnadu and meets 30% of the salt requirement of our country. There are two industrial estates, one at Kovilpatti with 11 units and the other at Tuticorin with 20 units. The former is managed by SIDCO and the latter by SIPCOT. Small scale industries such as match industries, food based and metal based industries are generally concentrated in Kovilpatti and Tuticorin Taluks. There are 1925 SSI units registered in the district. Major industries numbering 12 are established in the district. They are engaged in the production of cotton and stable yarn, caustic soda, PVC, Rexin, fertilizers, soda ash, carbon-di-oxide gas in liquid etc. The important major industries are southern petrochemical industries corporation Ltd., Two research centre viz., (i) Research centre for Marine salt and (ii) Salt and marine chemical research centre have been established at Thoothukudi by the central and state governments respectively. Thoothukudi is one the main centres for production of salt in this country. This paves the way for salt-based industry. Pearl and Chunk fishing from deep sea around Thoothukudi is rare and unique incidents in this country. Pearl and chunk fishing are widely prevalent in the deep sea near the town. Hence, this town is otherwise known as "Pearl city".

2.10 Employment

The total workers in the district were 6,78,811, out of which male workers were 4,31,784 and female workers, 2,47,027. The rural workers were 4,32,127 while urban workers were 2,46,684. The employment pattern shows that there were 67,307 cultivators, 1,23,988 landless agricultural labourers, 35,183 persons in household industry, and 3,61,818 other workers. There were 90,215 marginal workers in this district (District Statistical Hand Book 2009-2010, Thoothukudi District).

2.11 Literacy

The literacy rate in Thoothukudi district is explained in the following table.

Table: - The Literacy Rate as per Census 2021 Data of Thoothukudi District

Category	Literacy Level		
	Male	Female	Total
Tamil Nadu	82.14	65.46	74.04
Thoothukudi	92.42	81.77	86.52

2.12 Salt productions:

The district constitutes 70 per cent of the total salt production of Tamil Nadu and 30 per cent of that of India. Tamil Nadu is the second largest producer of Salt in India next to Gujarat.

2.13 Transport:

National Highway 45B, 7A and State Highways SH-32, 33,40,44,75,76,77,93,176 connect to other parts of the State. Government buses connect the district with other parts of state. Vanchimaniyachi and Tuticorin station are major stations of Indian railway. The Port of Thoothukudi provides container services. Tuticorin Airport is situated near Vaigaikulam and currently has flights from Chennai, Bengaluru. Thoothukudi is the one of the cities which is having four ways of transportation (Road ways, Airways, Seaways and Railways).

2.14 Education Institutions:

There are numerous educational institutions, colleges, schools providing education. The Agricultural College and Research Institute, Killikulam was established in 1984 – 85 as the third constituent College of Tamil Nadu Agricultural University.

Colleges:

- V.O.Chidambaram College
- St. Mary's College
- Kamaraj College
- Holy Cross Home Science College for women
- Bishop Caldwell College
- A.P.C Mahalakshmi College

Schools

- Star Matriculation Higher Secondary School
- Caldwell Higher Secondary School
- Victoria Girls Higher Secondary School
- Paul Matriculation School
- St Thomas Matriculation School

Coaching Centre:

- Suresh IAS Academy
- Sam's IAS Academy
- ICE Education centre
- Pearl Academy
- Deva Academy for NEHISTORICAL POPULATION

Chapter-3

Review of literature

1. Sthapit and Shakya [2010]the present study on Himalaya herbal-based products, mostly consumer goods, whereas mobile phone sets are shopping goods. Based on the review of empirical studies, the present study has summarized and identified Light main factors as those that affect buyers' brand preference while making their purchase decisions in case Himalaya brand products. They are: price, quality, availability, varieties, packaging, and brand awareness, brand name/value and health consciousness.

2. Vanessa Apaolaza-Ibáñez, Patrick Hartmann, Sandra Diehl and Ralf Terlutter, (2011),conducted on a sample of 355 women aged 18 to 60, selected through random sampling (random street interviews) and establishing an age quota (50% between 18 and 35 years, 50% between 36 and 60 years). The study focused on anti-aging and body

- Firming/body-shaping creams, a relatively new category of cosmetic products where there are indeed no observable short-term effects, while advertising claims refer to medium and longer-term beneficial outcomes. The feeling of worry and/or guilt as a consequence of dissatisfaction with one's appearance and the perception of not doing enough to improve may be the combined result of the exposure to attractive women in advertising.

3. Sowmya N (2012) the present study reveals the preferences of consumers for herbal products, mainly due to increased consciousness about the harmful side effects of chemical cosmetics. The formulation of herbal cosmetic products includes addition of various natural additives like oils, natural colour, fragrances and parts of plants like leaves, flowers etc by specific formulation methods. However, herbal cosmetics are not considered under the preview of drugs and regulations of Food and Drug Administrations. Therefore, strict guidelines have to be followed for the successful production of a quality herbal cosmetic. Among them are proper botanical identification, phytochemical screening, and standardization.

4. V.P.T. Dhevika, O.T.V Latasri and Libya Sangeetha Sharmila, (2013), this study is to investigate how the respondents are influenced by factors of brand loyalty towards

hair oil brands. Brand loyalty is important for an organization to ensure that its product is kept

- In the minds of customers and prevent them from switching to other brands. Product quality plays a significant role in influencing customers to be brand loyal customers. Four hypotheses are accepted and two hypotheses are rejected.

5. **Sawant, (2013)** the study mentioned that consumers perception towards ayurvedic cosmetic products. The absence of side effect is the most important factor that influence women in the purchase of skin care products.
6. **R. Lavanya, Dr. velum ani (December 2014)** this study was to identify the customer satisfaction towards Himalaya herbal and healthcare products and to investigate the influenced of product dimensions on customer satisfaction and customer loyalty as well as to understand the herbal effect of the product. The study revealed that in remote areas where modern healthcare facilities were rare, or inadequate, the majority of the traditional communities follow cultural. The Himalaya Herbal HealthCare Company has been leading efforts to develop new treatments in conjunction with researching old principles of Himalaya Ayurvedic concepts.
7. **Sinha and Singh (2015)**, she said that, competition in the cosmetic market in India³ between nation land international brand, and between herbal and chemical product. The increase tendency and attraction of younger generation especially female is towards the natural products.
8. **S.V Ramesh and Pavithra (2015)** concentrate of study was to identified the Customers preference and satisfaction towards Himalaya products. The study was based on empirical research based on survey methods; the data collection for the study included both primary data and secondary data. The outcomes are that the correlation value between educational qualification of the respondents and satisfaction level is 0.5495. So, there exist a perfect positive correlation between the two factors i.e., educational qualification of the respondents and satisfaction level.
9. **M. Banu Rekha, K. Gorilla (2015)**said that cosmetics and toiletries were not just the domain of women, the Indian market was getting enlarged and many players are coming out with cosmetic product. Globalization will certainly increase cosmetic products penetration and all professional shall equip themselves to exploit opportunities

offered by this sector. This study was to understand the consumer perception and satisfaction.

10. **Miss Rupali Khanna (2015)** The Findings in the paper show that there are many significant factors that together make up the buying decision of the product. Customer 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. It may be due to ability of the product to cure the problem. The satisfaction brings in the retention of customer. Himalaya in order to retain more customers and satisfy them must fulfil the claims made by the company before any other brand may mushroom up and take away the benefits of marketing through spirituality.
11. **Pednekar (2015)** conducted a study on customer satisfaction with its special reference to fast moving consumer goods. He found that customer satisfaction is very crucial for the company to increase its sales and to build the value of the brand in the minds of the consumers. Author concluded that most of the consumers surveyed purchase products on the basis of factors like price, quality, brand value and status, availability, packaging, authenticity, reliability and self-esteem.
12. **Dutta (2015)** performed a study in Siliguri city of North Bengal to know the position of Himalaya in ayurvedic and FMCG sector. Author found that Patanjali, within a very short span of time used a different marketing aspect which is generally neglected by many companies to secure a third position after Dabur and Himalaya in the city of Siliguri. It was observed that quality, price, ease of availability, promotional measures were some of the factors which were considered out of which product quality and promotional measures played a significant role in shaping the buying behavior towards ayurvedic products.
13. **Md. Irshad Ali, Manmohan Yadav (June 2015)** said that the Indian herbal market was flooded with numerous well-known and recognized herbal brands. This study talks about other parameters like benefits/attributes consumer acquaintances with herbal products, awareness, preferential, source of knowledge, usage and attitude related to herbal products. The study was to understand “consumer perception of Herbal Prof. Nilesh Ante, Dr. Anand Deshmukh, Prof. Amole Khandagale products in Bhopal with special reference” to local brand; Vindhya Herbal.

- 14 (July 2015)** was to study consumer buying behavior towards cosmetic products. This study will be help to know the personal care industry was one of the largest consumer sectors in the country. The purchasing power and disposable incomes of the Indian consumer have considerably increased and it has created a niche for leading organizations in this segment in the last decade, resulting in phenomenal growth in this sector.
- 15. Cheraw B. (2016)** defined the customer satisfaction level as a key differentiator and increasingly has become a key element of business strategy. Within organizations, customer satisfaction ratings can have powerful effects. Marketing requires co-ordination, planning, implementation of campaigns and employees with the appropriate skills to ensure marketing success.
- 16. Anumesh Harappa (2016)** Customer satisfaction is the important thing in the marketing concept because without satisfying customers a company which cannot sustain in the market forever, not only that customers mind is a changing one. In this study it is examine that most of the customers are satisfied with the brand indulekha and overall satisfaction level is quite high compared to other Brands. All the customers are focused mainly on the quality of the product other than cost consideration.
- 17. Sarnia Ismail, Sony Sanuri Mold Mokhtar (2016)** this study has enhanced the understanding of actual purchase of herbal products in Malaysia. It also examined the predictors of purchase intention of herbal products and as such generalizability may be limited to this product genre. Nevertheless, the findings will be useful to entrepreneurs who are interested in knowing the underlying behavior of the actual purchase of herbal product. The result suggests very strongly that more customers are consent about the health will purchase herbal product to maintain their wellbeing. The result also found perceived risk does not moderate the relationship between attitude and actual purchase. The other finding of this study reveals that attitude is positively related to purchase intention and similar with previous study .it show that attitude toward herbal product play an important factor in influence the intention to herbal product.
- 18. Rashi Bansal (2016)** as per the survey done it was found that cosmetics and skin care products are part of most people's daily grooming habits. The average adult from the age of fifteen years uses at least five different skin care products each day. These include
- Moisturizers, sunscreens, skin cleansers, hair care items, deodorants, colored cosmetics, and nail cosmetics. People consider quality and herbal nature of products most important factor while making a purchase. And herbal is very much synonyms

with good quality. Among all the herbal brands available in the market Himalaya is the most preferred one, followed by Lotus and Shehnaz Husain line of products and Biotique is the least preferred brand. People feel that the options of various cosmetics available in herbal range is very less, like, Kajal Eyeliner the most widely used cosmetic is not available in herbal range factor while purchasing a cosmetic. Therefore, it can be seen that for a cosmetic to be successful, it should be of good quality.

19. **John William, A. Chillador, T. Rajesh (February 2016)** identified the strategies implemented by the new entrants like Himalaya personal care and the level of customer satisfaction further the study portrays the awareness and the customer loyalty. The study helps to identify the factors influencing the customer satisfaction in the modern world like purpose, spending power, awareness so on and the emerging business scenario from the customer side are observed and analysed.
20. **Mrs. Gurmeet Kaur (July 2016)** identified the Customer satisfaction was a measure of how an organization's total product performs in relation to a set of customer requirements. Organizations have invested heavily in improving performance in areas that make a strong contribution to customer satisfaction, such as quality and customer service. It was found that the respondents were very much conscious about the quality rather than the price of the cosmetic products.
21. **Nitya L, and Durai Eswari's (July 2016)** identified the customer satisfaction level and the problem faced by the customer. Statistical tools such as percentage analysis, chi square analysis and weighted score analysis have been used to analyze the data. Finding of the study reveals that there is no significant relationship between personal information and level of satisfaction of Himalaya product. This research study was conducted to increase our current understanding of Himalaya personal care market in general and analyze consumer decision making in particular.
22. **Dr. A. Jaganathan and Dr. K. Palanichamy (July 2016)** said that the marketing of any product involves lot of process which are mostly complex in nature. The study was
 Conducted in Nilambur town all of them were aware of Himalaya product through advertisement and internets. All of the respondents are satisfied with Himalaya.
23. **Chandiraleka E, Dr. Hams Lakshmi R (August 2016)** identified the customer awareness and satisfaction of selected Ayurvedic & herbal products. From the analysis it was found that most of the customers were aware of the product through

advertisement; customers were satisfied with the quality & price of the product. Ayurvedic products are reasonably cost effective and well accepted by customers.

24. **K. Meenakshi Sundari, R. Janaki (December 2016)** this study on consumer preference towards Himalaya Skin care. The primary objective of this study was to know the consumer perception of consumers who consumed the Himalaya skin care products. Factors influenced to purchase Himalaya products First rank had been given to price. There was no significant relationship between personal information and study factor of Himalaya skin care products. The study reveals that most of the respondents were aware of the Himalaya skin care products.
25. **Dr. M. Rajaraman, (2016)**, It is to examine the customer's behavior of herbal cosmetic products because customer behavior is a very complicated field of study. There are many factors, which affect the behavior of customers which purchasing, using and evaluating the products. They are changes in fashion, technology and so on, different types of user's skin, changes in customer attitude and so on. The first problem is the change in fashion, technology and so on. Modernity first makes its headway in urban areas. Not only economic & technological advancements find their place primarily in cities, but also new trends in fashion and personal health.
26. **Dr. Sekar, M.Sc. Ramya (2017)** the study reveals that most of the respondents are aware about Himalaya ayurvedic products. Now a day's people are considering the cosmetics are not only for a luxurious but also consider for improving health condition. Himalaya ayurvedic manufacturing company is a leading company to introduce best brand. The company has got good name and same for its quality and innovative products to satisfy the current demand for their customer.
27. **Dr. K. S. Kavitha, T. Anish Fathima (2017)** Herbs is one of the oldest, widely accepted, and highly appreciated herbal products. Today herbal products believe to help
People built their good health with the help of natural sources. The research concludes that customer satisfaction plays a vital role in determining the usage of herbal products.
28. **Dr. Lakshmi Priya (2017)** the modern marketing is highly competitive and transitional one. In this study it is found that Himalaya was the first mover among the other brands available in the market. Majority of the customers are satisfied with the product. The weakness of the Himalaya face wash is high cost and less quantity. The main competitors for them are Indulekha, Amway, Lakame, Garnier. Hence, it is concluded that retaining of customers is a real challenging to the manufacturer.

29. **Gurusanthosini, Gomati (2017)** studied the Consumer Preference towards Himalaya Products and they found some sources which influence the consumer buying behavior. They also examined that there was a positive relationship between certain demographic factors and consumer preference towards the Himalaya products. They found that the factors such as hygiene and standard quality, and Available at reasonable price towards consumer preference.
30. **Ajeet Kumar, Ahuja in (2017)** investigated about certain factors which influence consumer buying behavior. They found that positive relationship between satisfaction level with the demographic factors such as demographic variables namely marital status, income, gender, occupation and age.
31. **Dr. S. Jayadevan& G. Vani, (2017)**, the study analyze to the customer satisfaction towards hair oil users by college Students in Salem City. Descriptive research method and Convenience sampling method used in the study. The Sample Size is 70. The sources of data were primary as well as secondary. The data collected in the Hair oil user's survey constitute primary data. Structured questionnaires were prepared for the customer satisfaction to hair oil users separately for the study. It concluded that the College students prefer parachute brand of hair oil and the factor analysis shows that value, quality, easy availability, relive dryness, suitable for hair, better shine, attractive package and quantity are the factors influencing the purchasing of hair oil brands by the customers.
32. **S Anupriya (February 2017)** Ayurvedic products are reasonably cost effective and well accepted by customers. They are easily available and do not have side effects. The Findings in the paper show that there are many significant factors that together make up

The buying decision of the product. Customers' 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. In the above study, a large portion of the user is satisfied from Himalaya products. It may be because of reasonable price of the product.
33. **Dr. A. Radhakrishnan, Radhika.k (july2018)** this study concerned with analysis of "Customer Satisfaction towards Himalaya products in Thoothukudi Town". In a survey method of study conducted among 100 sample respondents in order to analyses the customer satisfaction towards quality, price and quantity consumption of

Himalaya product. Many of them consume the Himalaya product because of it's an herbal product and also it has good quality. All people know about Himalaya product but price discount must be said that in television then it has varieties of product but more than customer is known about the baby skin care. So, the producer should understand what is exactly expected from him by the consumers it facilitates to increase its sale as much.

34. **Subbalakshmi, P. Geetha Mani (September 2017)** The cosmetic manufacturing company after realizing the need of the customer started providing herbal based cosmetics. Ayurvedic and Herbal remedies are available in all Patanjali and organic stores and well accepted by customers. With its rich biodiversity and rich heritage of Indian medicinal system, India would draw world attention as an abode of eco-friendly medicinal systems that are in harmony with the nature. It is concluded that all the customers are aware of the product, and the customers are satisfied with the quality and price of the products.
35. **Dr. P. Anita, V. Reba (2018)** Living healthy is the wish of each and every human being in the world. Recently there is much news which is not positive with regard to the products that we use both internally and externally. The study reveals that majority of the consumers are satisfied with the Patanjali products and the variables namely marital status, period of usage, amount spent, and suggestion to purchase are associated with the level of satisfaction on Himalaya products.
36. **Prof. Abhinav Katarina (January 2018)** Ayurveda or the 'science longevity' is the system of nature cure Ayurveda is considered to be a or the branch of knowledge that is concerned with the physical health and happiness on earth which therefore assumes great significance to human life. This is an indication to the age
Old roots of Ayurveda. Ancient physicians segmented the universe into different types of manifested energy and attributed the very same energy to food and herbs. Himalaya is the leading producer of Ayurveda based products, and it is the only company to directly challenge the industry incumbents in India, such as Unilever, Dabur, P&G, Marico, and Nestle.
37. **R. Praveen, Dr. J. Anita (February 2018)** the present study reveals that the customers have a good preference towards Himalaya products. It can be concluded that it has been very interest and it a useful experience while undergoing this study of customer's

preference and satisfaction Therefore, Himalaya as the name suggest should satisfy the fast-moving people in the world without compromising quality and standard.

38. **A. Saratha, Dr.Kamala Kannan (April 2018)** Fast moving consumer goods are essential for the people in their day-to-day life. Their importance is giving the personality-oriented benefits to the consumers. The study reveals that ponds, Fair & Lovely, Lakame, clear, dove, Hammam, close up and axe are the preferred brands of personal care products of Hindustan Unilever Limited provide Satisfaction to the consumers in the way of price, Quality and availability of the product. It is also association between the variables selected and the level of satisfaction of the consumers.
39. **A. Saravana Kumar, Santos Kumar Bojan (2018)** the study reveals that the people now are not considering the cosmetics as luxury, most of the customers feel that there are more chemicals in cosmetics, which cause many side effects, and started switching over to herbal based cosmetics. Many respondents feel that there are more chemical combinations in the herbal cosmetics, which can be reduce by the manufactures, so that it would increase its usage by the customers. This study enables the manufactures to know the need and preference of the customers which can be implemented by them to improve their products.
40. **Dr. Paraclade, V. Anita (2018)** The Indian health care industry had undergone a paradigm shift due to people's inclination to Ayurvedic Herbal therapy in order to get rid of the various adverse post-treatment effects of allopathic medication. Himalaya Products had attracted a lot of consumers within a short span of time, providing its loyal customers with exclusive quality and reasonable price products. The demand of Himalaya products had increased tremendously with few limitations such as non-availability of product.

Retail stores and availability of a smaller number of retail outlets and if the suggestions offered based on the study are considered, it will make the marketing of the Himalaya products easier and will enhance the consumers buying behavior.

41. **Ms. K. Sujatha, Ms. S. Amala (2018)** Using cosmetics in today's life has become a necessity, and people are not considering cosmetics as luxury. Everyone wants to use quality skincare products, and there is a shift over from chemical based cosmetics to Himalaya products, for its Ayurvedic base and quality. The study reveals that there is good awareness about Himalaya Skincare products both among men and women. In this situation of growing demand for skincare products and heavy competition, new strategies may be undertaken to convince and attract more consumers.

CHAPTER -4

ANALYSIS AND INTREPRETATION OF DATA

4.1 INTRODUCTION:

Analysis is must for any research to derive a conclusion. Analysis of data plays a predominant role in detecting the result of a brief study about performance of Himalaya products.

Each question in the questionnaire is analyzed individually, sufficiently tabulated and represented graphically, the sample size of data collected is 50.

In the present study the researcher has made the competition irrelevant by using percentage analysis ranking method and chi-square test.

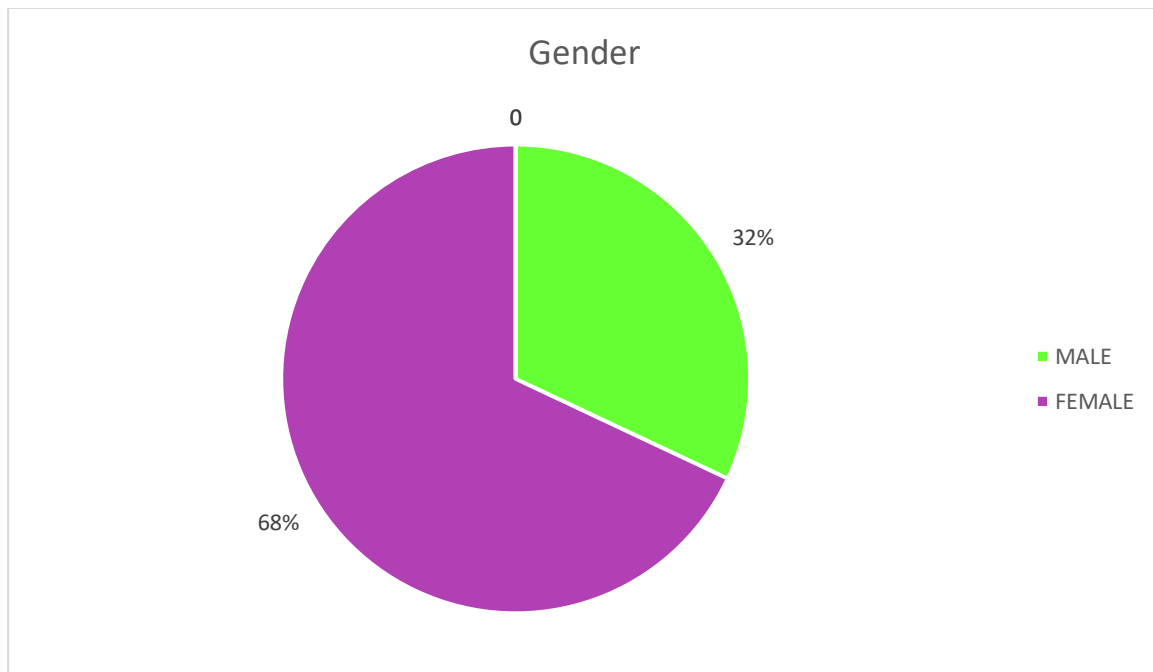
This chapter is devoted to present the analyzed data in an appropriate manner. For the purpose of analysis, statistical tool like.

- Percentageanalysis
- Bar diagram
- Pie- chat
- Simple ranking method
- Five-point scaling test have been used.

TABLE 4.1
GENDER WISE CLASSIFICATION

GENDER	NO. OF RESPONDENTS	PERCENTAGE
MALE	16	32
FEMALE	34	68
TOTAL	50	100

SOURCE: primary data



INTERPRETATION:

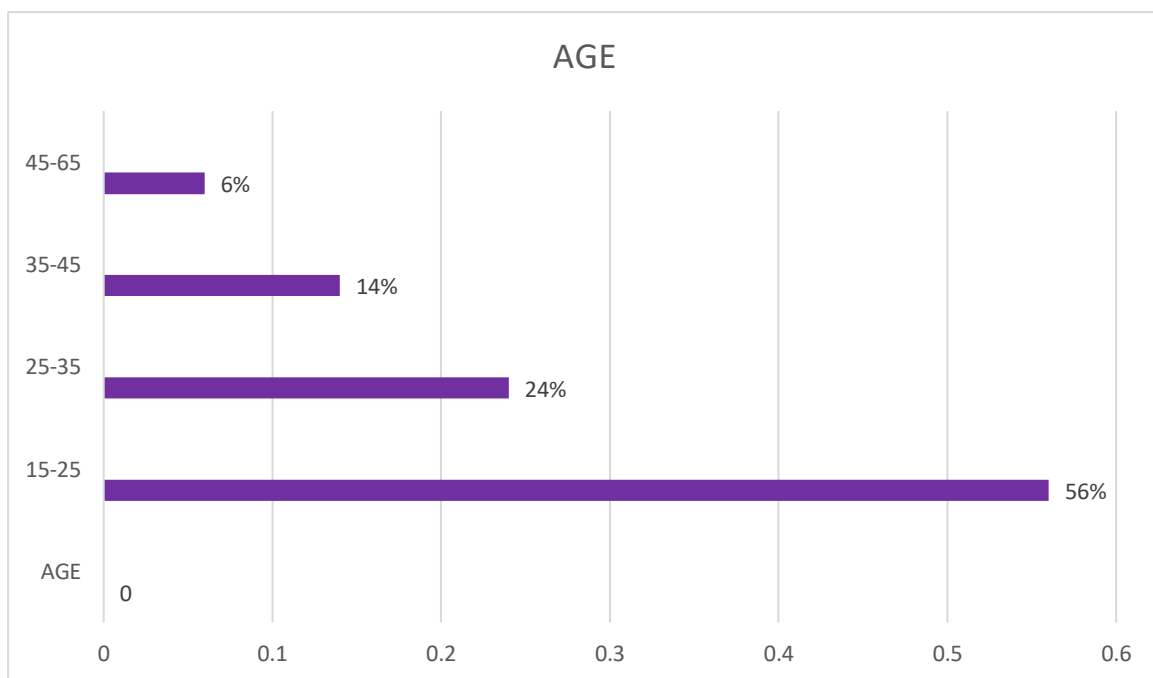
The above table reveals that 68% of the respondents are female and 32% of the respondents are male

TABLE 4.2

AGE WISE CLASSIFICATION

AGE	NO. OF RESPONDENTS	PERCENTAGE
15-25	28	56
25-35	12	24
35-45	7	14
45-65	3	6
TOTAL	50	100

SOURCE: Primary Data

**INTERPRETATION:**

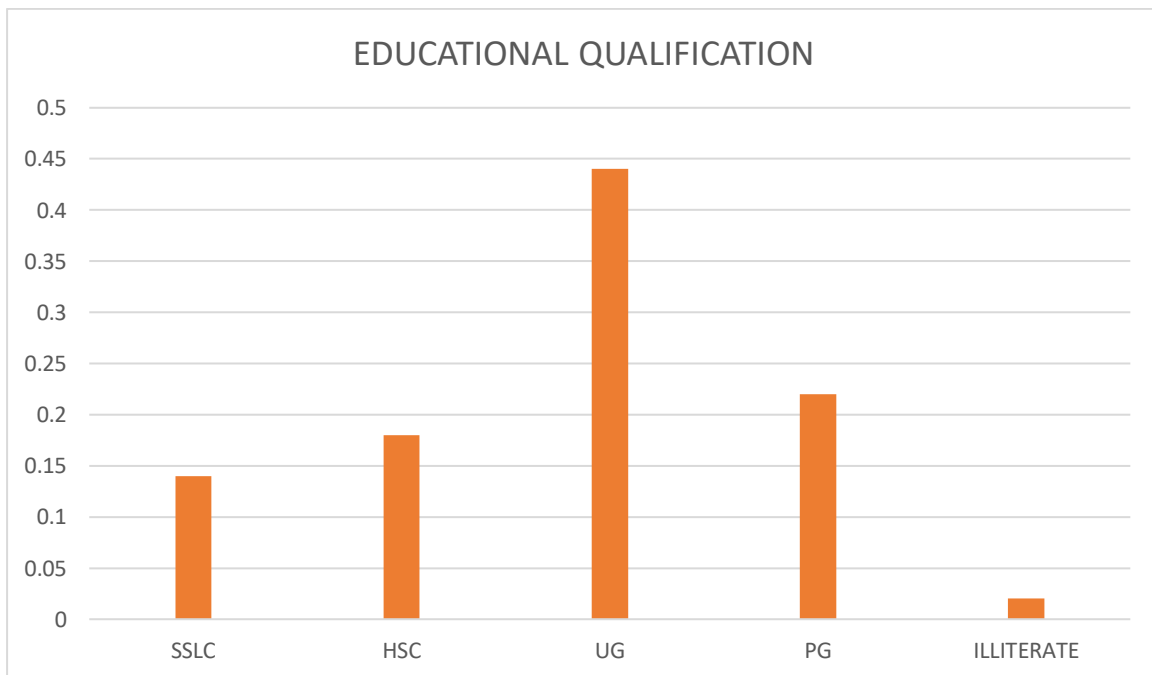
The above table reveals that 56 % of the respondents are age group under 15-25, and 24 % of the respondents are age group under 25-35, and 14 % of the respondents are age group under 35-45, and 6% of the respondents are age group under 45-65.

TABLE 4.3

EDUCATIONAL WISE CLASSIFICATION

EDUCATIONAL QUALIFICATION	NO. OF RESPONDENTS	PERCENTAGE
SSLC	7	14
HSC	9	18
UG	22	44
PG	11	22
ILLITERATE	1	2
TOTAL	50	100

SOURCE: Primary Data

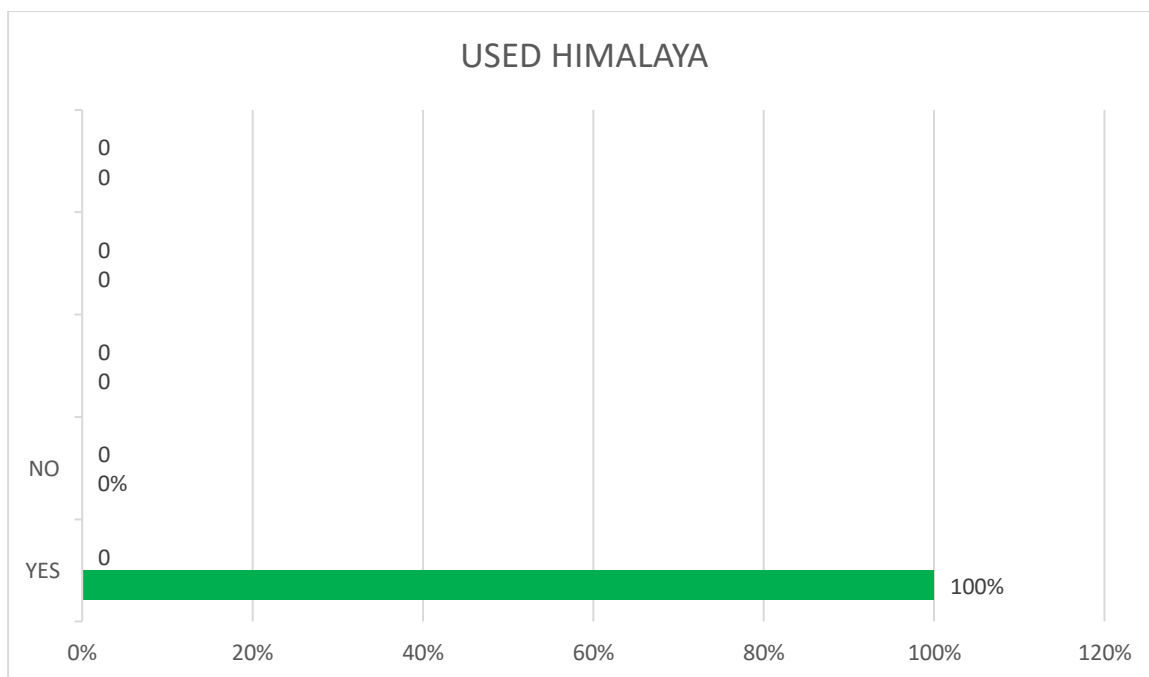


INTERPRETATION: The above table reveals that 44 % of the respondents are UG are, and 22 % of the respondent's PG are, and 18 % of the respondents are HS Care, and 14% of respondents SSLC are, and 2% of respondents are illiterate.

TABLE 4.4
USAGE WISE CLASSIFICATION

UESD HIMALAYA	NO. OF RESPONDENTS	PERCENTAGE
YES	50	100
NO	-	-
TOTAL	50	100

SOURCE: Primary Data



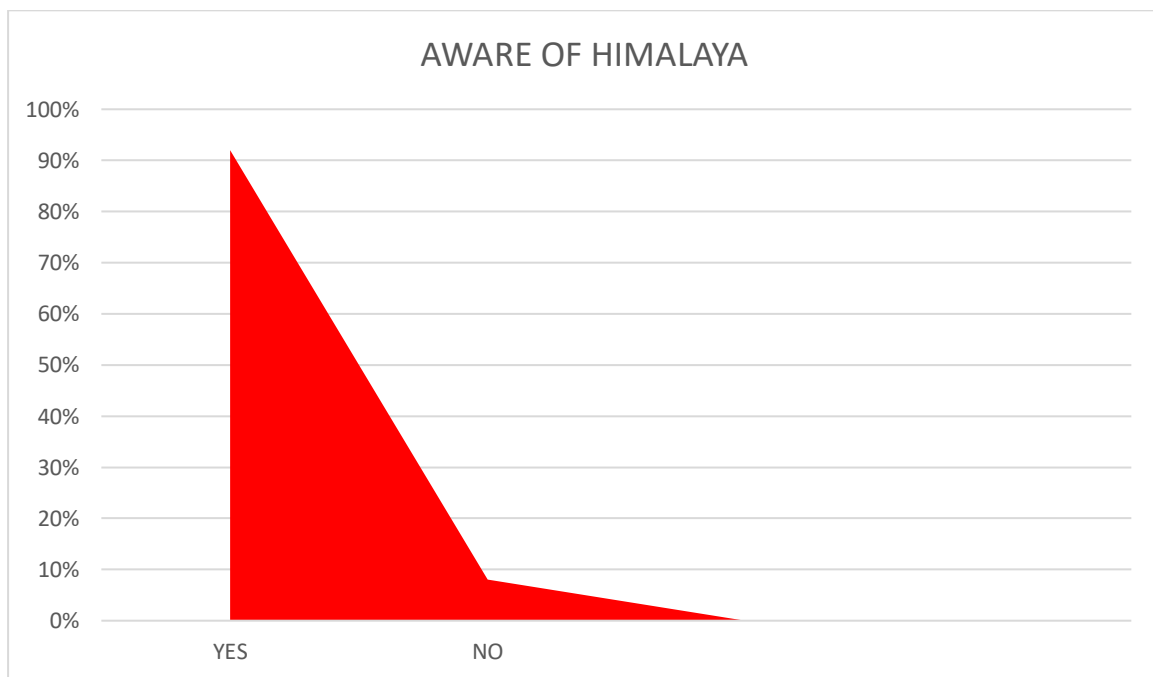
INTERPRETATION: The above table reveals that 100 % of the respondents yes, and are 0 % of the respondents are no.

TABLE 4.5

AWARENESS ABOUT HIMALAYA PRODUCT

AWARE OF HIMALAYA	NO. OF RESPONDENTS	PERCENTAGE
YES	46	92
NO	4	8
TOTAL	50	100

SOURCE: Primary Data

**INTERPRETATION:**

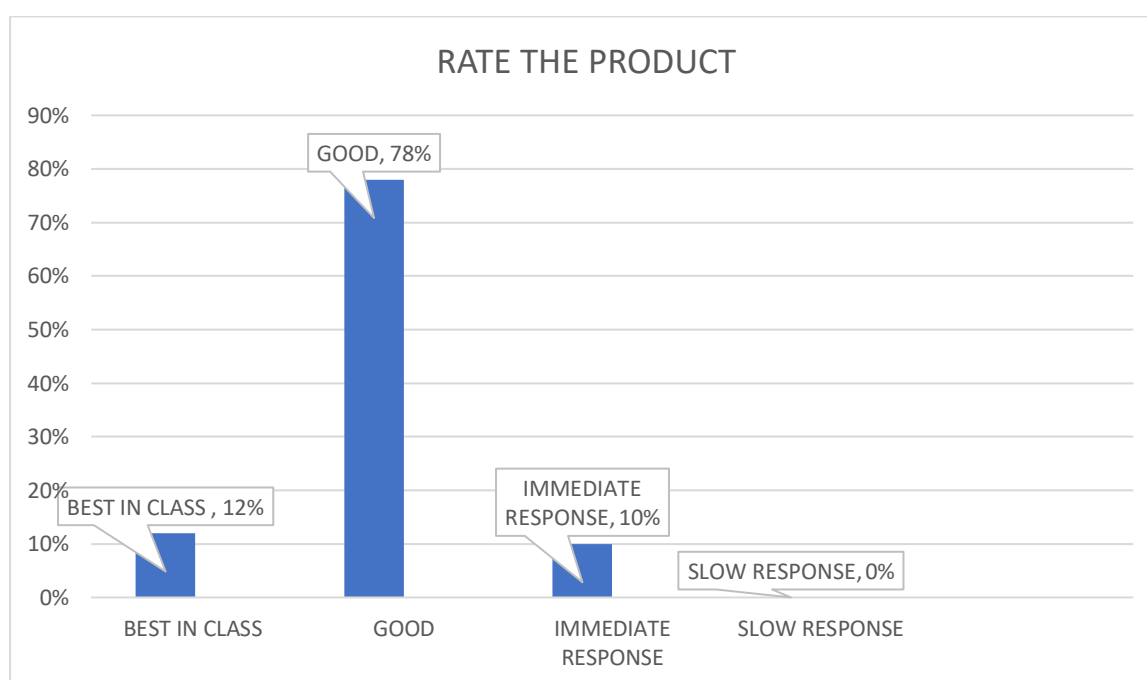
The above table reveals that 92 % of the respondents yes are, and 8 % of the respondents are no.

TABLE 4.6

RATE OF THE PRODUCT

RATE THE PRODUCT	NO. OF RESPONDENTS	PERCENTAGE
BEST IN CLASS	6	12
GOOD	39	78
IMMEDIATE RESPONSE	5	10
SLOW RESPONSE	-	-
TOTAL	50	100

SOURCE: Primary Data

**INTERPRETATION:**

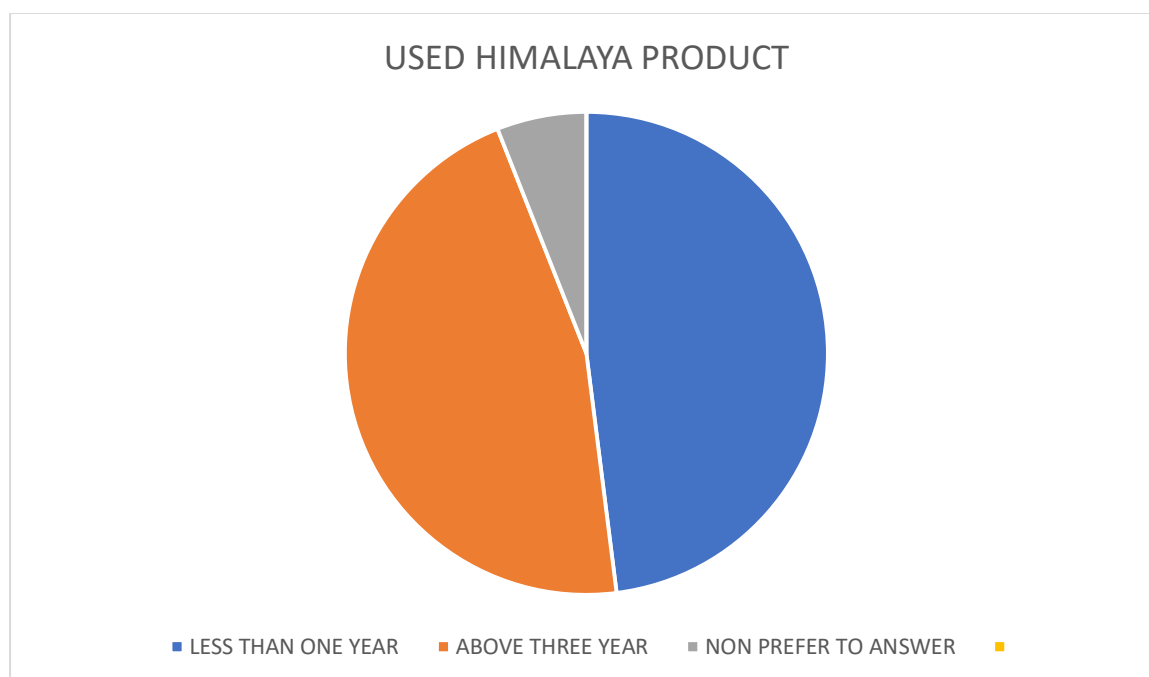
The above table reveals that 78 % of the respondents are Good, and 12 % of the respondents are Best in class, and 10% of the respondent's Immediate response and, 0% of respondents are slow response

TABLE 4.7

NUMBER OF YEAR USING

USING HIMALAYA PRODUCT	NO. OF RESPONDENTS	PERCENTAGE
LESS THAN ONE YEAR	24	48
ABOVE THREE YEAR	23	46
NON-PREFER TO ANSWER	3	6
TOTAL	50	100

SOURCE: Primary Data

**INTERPRETATION:**

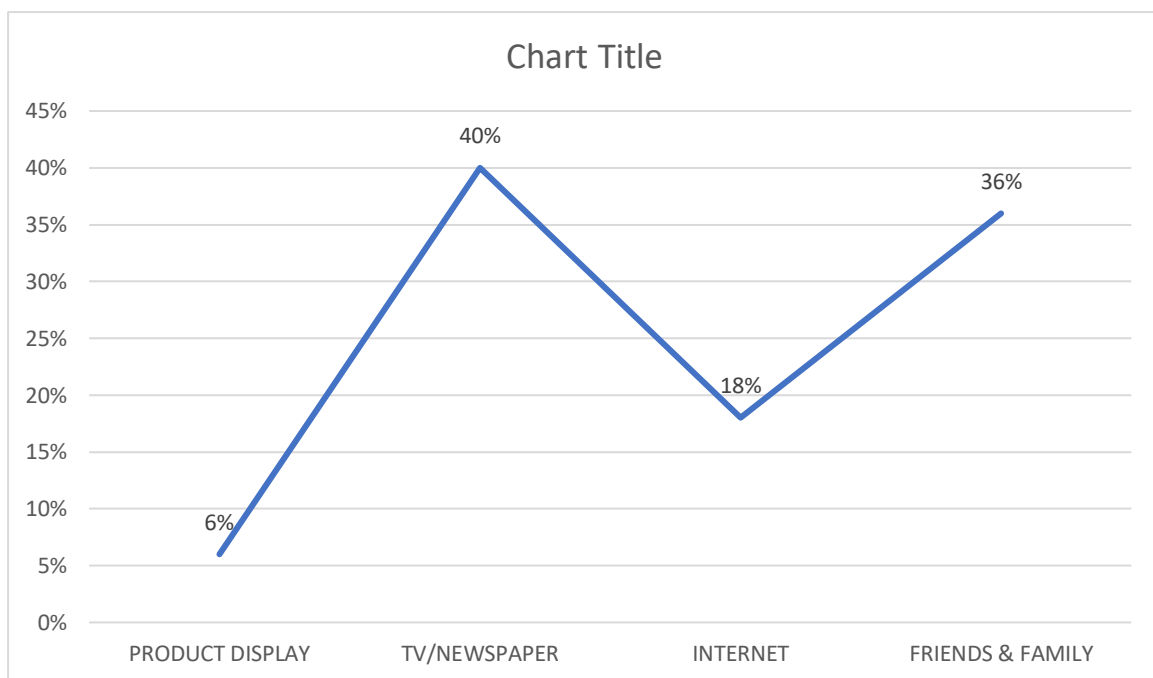
The above table reveals that 48 % of the respondents less than one year, and 46 % of the respondents are above three year, and 6 % of the respondents non prefers to answer.

TABLE 4.8

SOURCE OF AWARENESS ABOUT HIMALAYA PRODUCT

KNOW ABOUT HIMALAYA PRODUCT	NO. OF RESPONDENTS	PERCENTAGE
PRODUCT DISPLAY	3	6
TV/NEWS PAPER	20	40
INTERNET	9	18
FRIENDS AND FAMILY	18	36
TOTAL	50	100

SOURCE: Primary Data

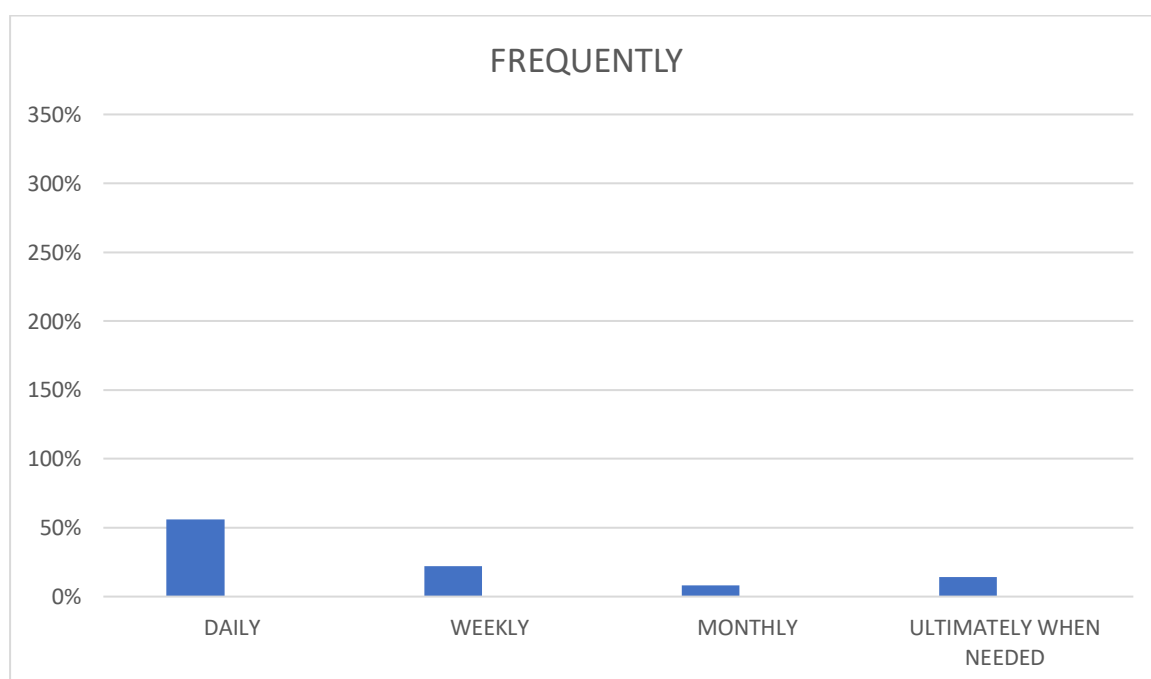
**INTERPRETATION:**

The above table reveals that 40 % of the respondents are tv/newspaper, and 36 % of the respondents are friends & family are, and 18 % of the respondent's internet are, and 6% of respondents of product display.

TABLE 4.9
FREQUENCY OF USAGE

FREQUENTLY	NO. OF RESPONDENTS	PERCENTAGE
DAILY	28	56
WEEKLY	11	22
MONTHLY	4	8
ULTIMATE WHEN NEEDED	7	14
TOTAL	50	100

SOURCE: Primary Data



INTERPRETATION:

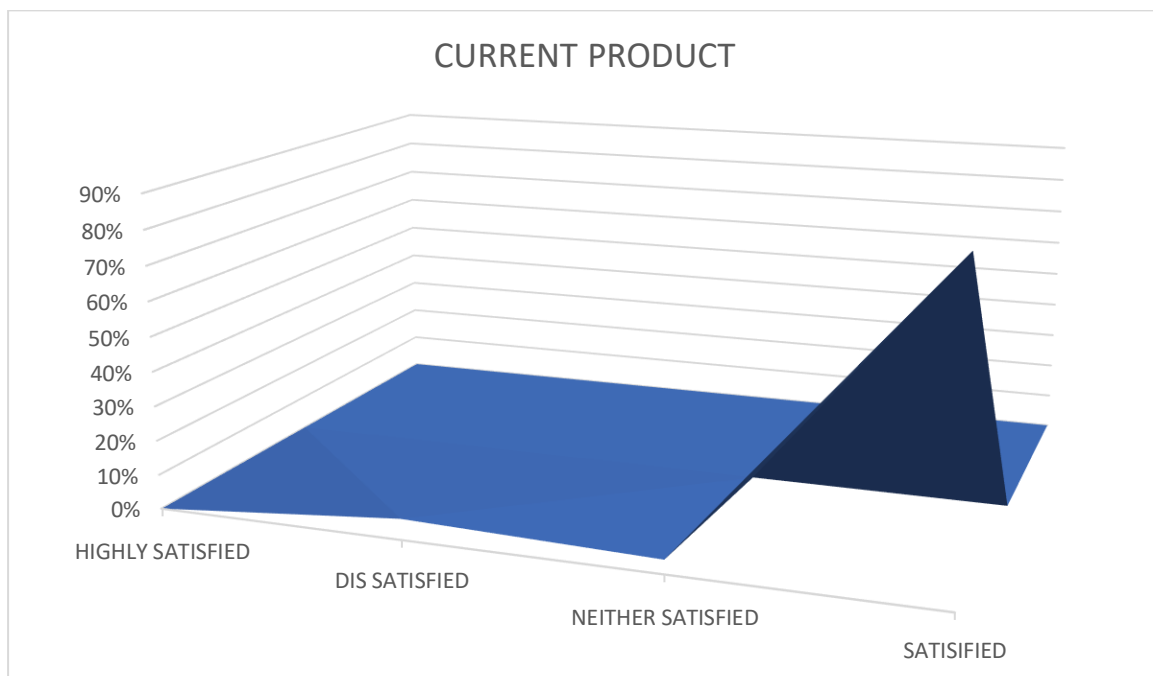
The above table reveals that 56 % of the respondent's Daily, and 22 % of the respondents are weekly, and 14 % of the respondents are ultimately when needed and, 8% of the respondents monthly.

TABLE 4.10

SATISFACTION TOWARDS THE PRODUCT

CURRENT PRODUCT	NO. OF RESPONDENTS	PERCENTAGE
HIGHLY DIS SATISFIED	-	-
DIS SATISFIED	3	6
NEITHER SATISFIED	2	4
SATISFIED	45	90
TOTAL	50	100

SOURCE: Primary Data

**INTERPRETATION:**

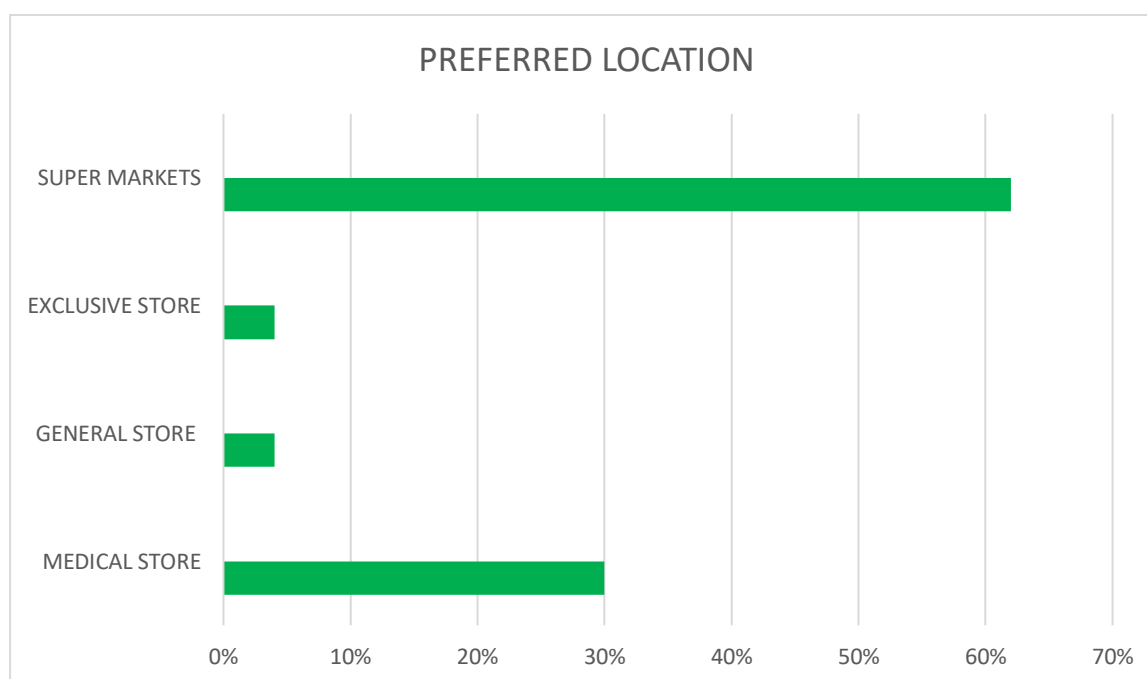
The above table reveals that 90 % of the respondents satisfied are, and 6 % of the respondents are dissatisfied are, and 4 % of the respondents are neither satisfied are, and 0% of respondents highly dissatisfied.

TABLE 4.11

PREFERRED LOCATION TO BUY THE PRODUCT

PREFERRED LOCATION	NO. OF RESPONDENTS	PERCENTAGE
MEDICAL STORE	15	30
GENERAL STORE	3	4
EXCLUSIVE STORE	3	4
SUPER MARKETS	31	62
TOTAL	50	100

SOURCE: Primary Data

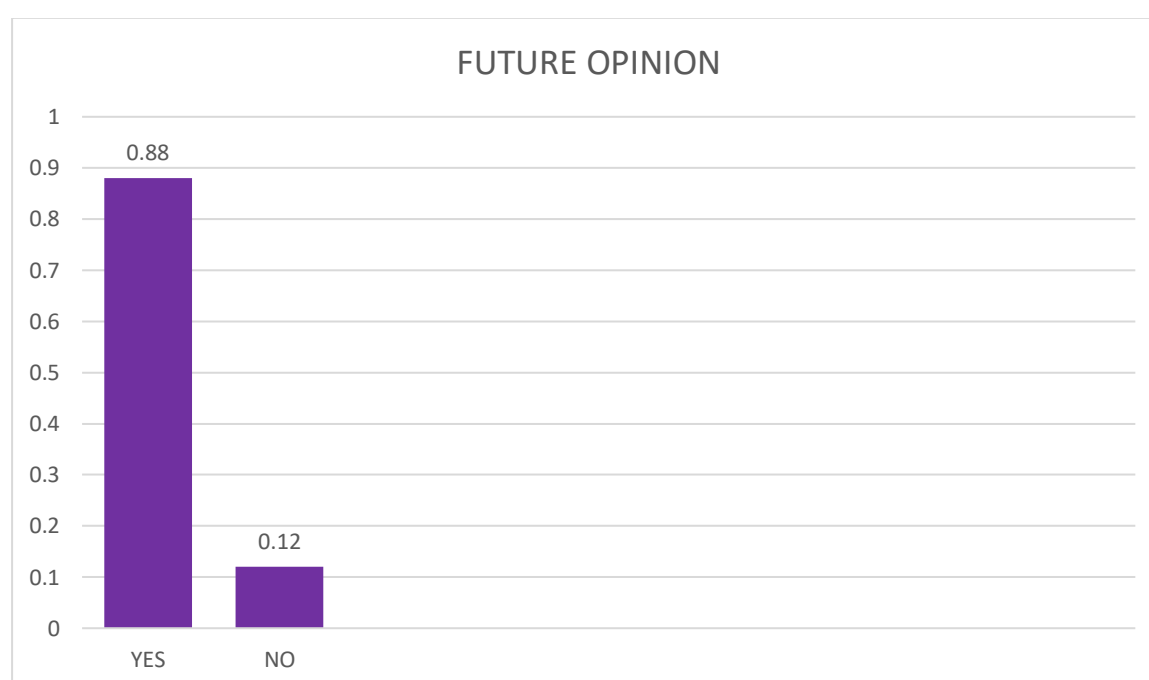
**INTERPRETATION:**

The above table reveals that 62 % of the respondent's supermarket are, and 30 % of the respondent's medical store are, and 4 % of the respondent's general store are and, 4% of the respondent's exclusive store.

TABLE 4.12
OPINION ABOUT THE PRODUCT

FUTURE OPINION	NO. OF RESPONDENTS	PERCENTAGE
YES	44	88
NO	6	12
TOTAL	50	100

SOURCE: Primary Data



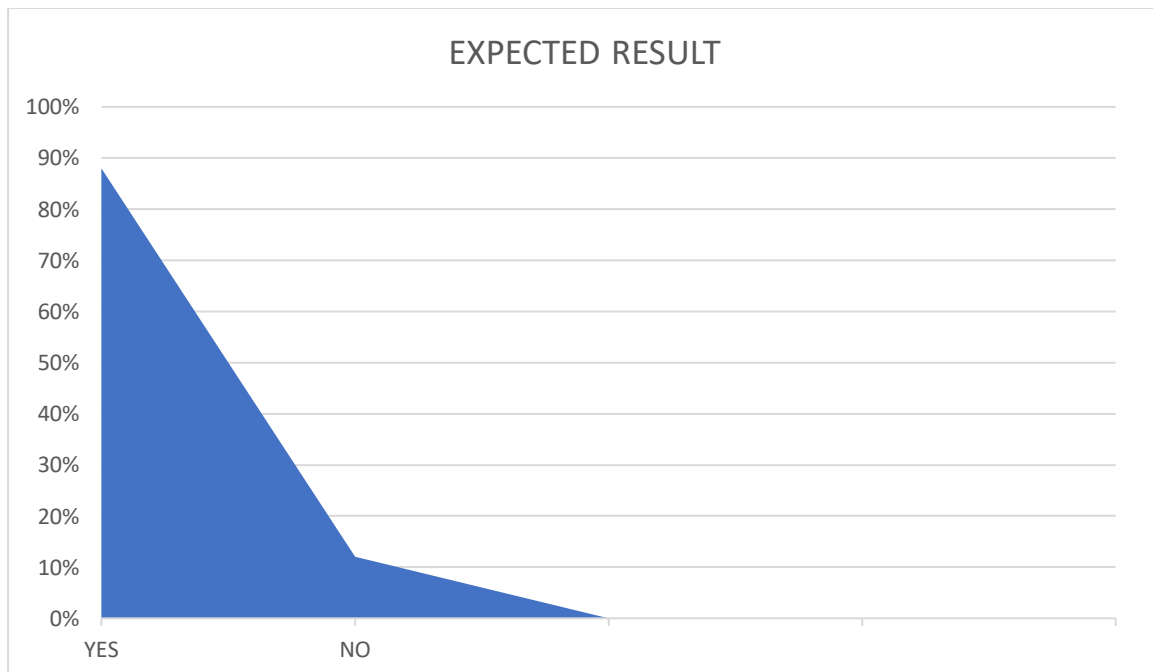
INTERPRETATION:

The above table reveals that 88% of the respondents yes, and 12 % of the respondents are no.

TABLE 4.13
RESULT FROM THE PRODUCT

EXPECTED RESULT	NO. OF RESPONDENTS	PERCENTAGE
YES	44	88
NO	6	12
TOTAL	50	100

SOURCE: Primary Data



INTERPRETATION:

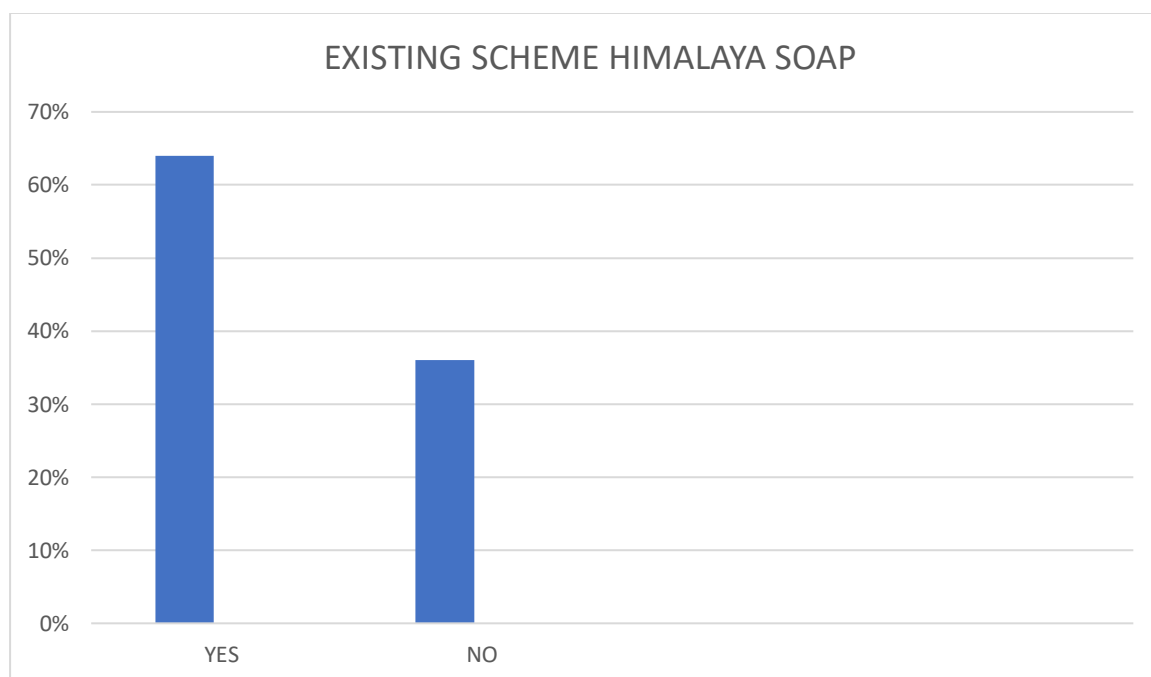
The above table reveals that 88 % of the respondents yes, and 12 % of the respondents are no.

TABLE 4.14

SCHEME OF THE PRODUCT

EXISTING SCHEME HIMALAYA SOAP	NO. OF RESPONDENTS	PERCENTAGE
YES	32	64
NO	18	36
TOTAL	50	100

SOURCE: Primary Date

**INTERPRETATION:**

The above table reveals that 64 % of the respondents yes, and 36 % of the respondents are no

TABLE 3.15

PURCHASE

TRIED PURCHASING	NO. OF RESPONDENTS	PERCENTAGE
YES	19	38
NO	31	62
TOTAL	50	100

SOURCE: Primary Data

**INTERPRETATION:**

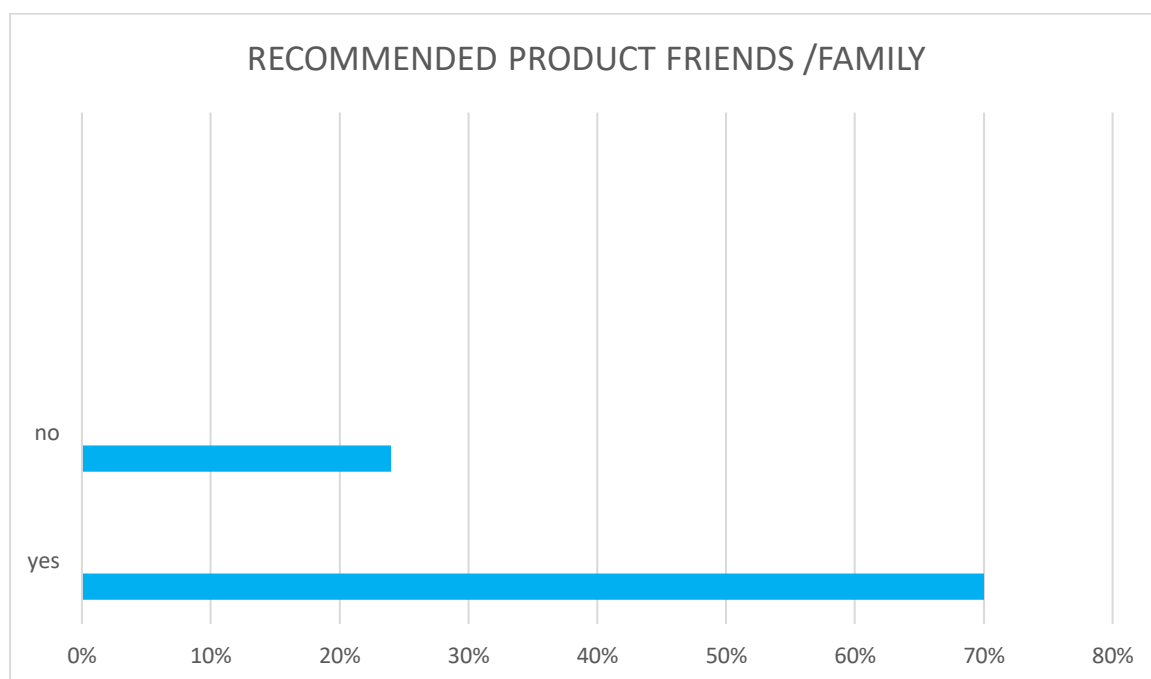
The above table reveals that 62 % of the respondents yes, and 38 % of the respondents are no.

TABLE 4.16

RECOMMEND HIMALAYA PRODUCT

RECOMMEND PRODUCT FRIENDS/FAMILY	NO. OF RESPONDENTS	PERCENTAGE
YES	38	70
NO	12	24
TOTAL	50	100

SOURCE: Primary Data

**INTERPRETATION:**

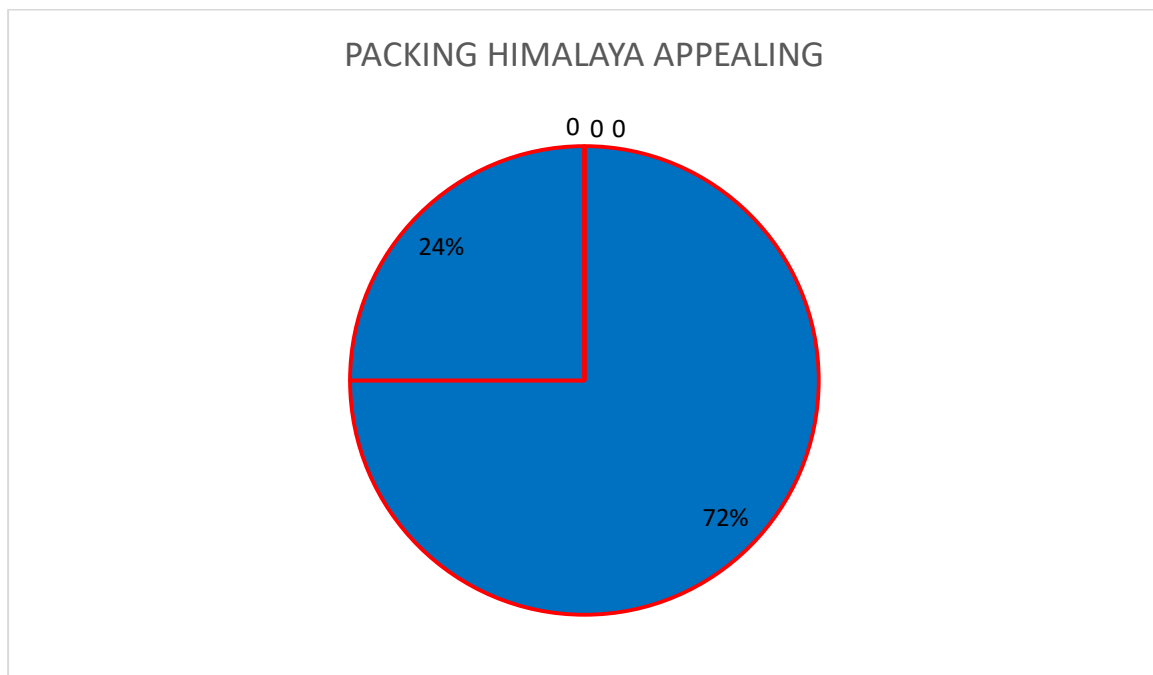
The above table reveals that 72 yes % of the respondents, and 24 % of the respondents are no

TABLE 4.17

PACKAGE OF THE PRODUCT

PACKING HIMALAYA APPEALING	NO. OF RESPONDENTS	PERCENTAGE
YES	36	72
NO	14	28
TOTAL	50	100

SOURCE: Primary Data

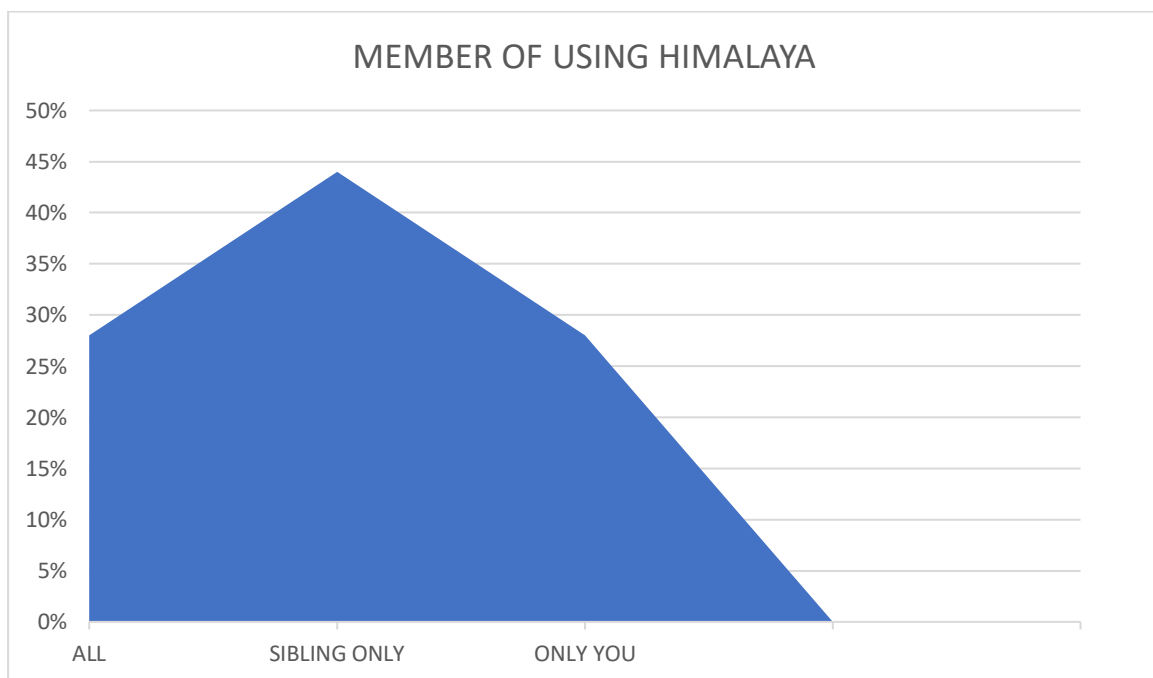
**INTERPRETATION:**

The above table reveals that 72 % of the respondents yes, and 28% of the respondents are no.

TABLE 4.18
FAMILY MEMBERS USING

MEMBER OF USING HIMALYA	NO. OF RESPONDENTS	PERCENTAGE
ALL	14	28
SIBILING ONLY	22	44
ONLY YOU	14	28
TOTAL	50	100

SOURCE: Primary Data



INTERPRETATION:

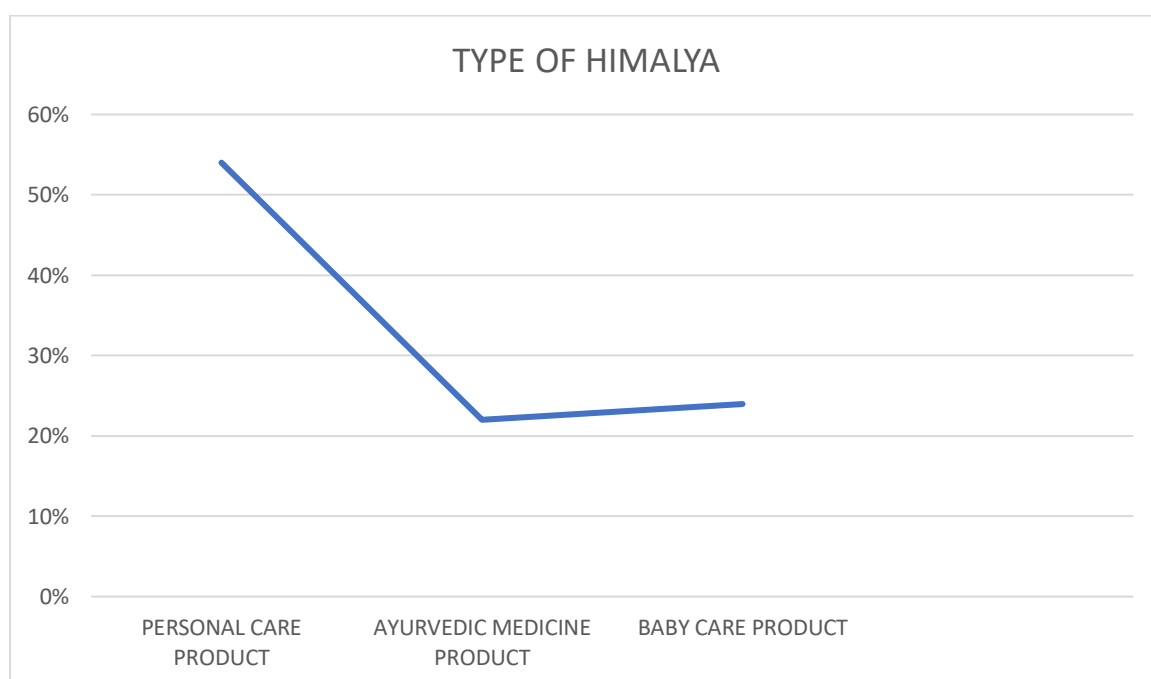
The above table reveals that 28 % of the respondents are all, and 44 % of the respondents are sibling only are, and 28 % of the respondents are only you.

TABLE 4.19

TYPE OF PRODUCT USED

TYPES OF HIMALAYA	NO. OF RESPONDENTS	PERCENTAGE
PERSONAL CARE PRODUCT	27	54
AYURVEDIC MEDICINE PRODUCT	11	22
BABY CARE PRODUCT	12	24
TOTAL	50	100

SOURCE: Primary Data

**INTERPRETATION:**

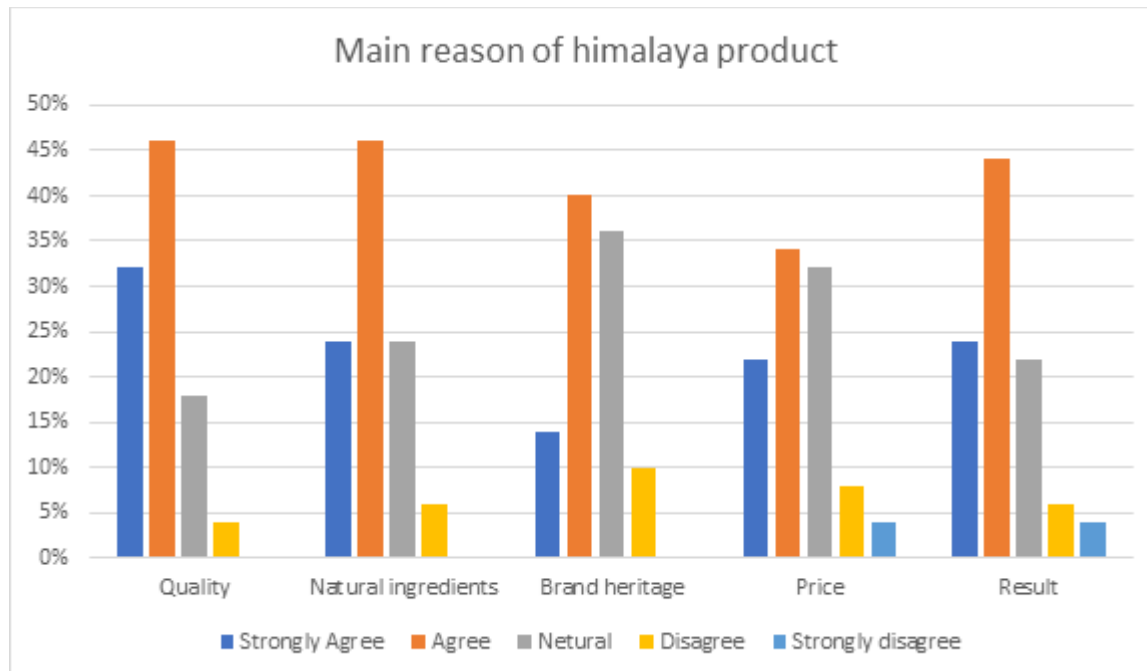
The above table reveals that 54 % of the respondents are personal care products are, and 22 % of the respondents are ayurvedic medicine are, and 24 % of the respondent's baby care product

TABLE 4.21

FEATURES OF HIMALAYA PRODUCTS

STATEMENT	SA	AG	NU	DA	SDA	SCORE	WA	RANK
QUALITY	16	23	9	2	0	203	13.5	I
	80	92	27	4	0			
NATRUAL INGREDIENTS	12	23	12	3	0	194	12.9	II
	60	92	36	6	0			
BRAND HERITAGE	7	20	18	5	0	176	11.7	V
	35	80	51	10	0			
PRICE	11	17	16	4	2	181	12	IV
	55	68	48	8	2			
RESULT	12	22	11	3	2	189	12.6	III
	60	88	33	6	2			

SOURCE: PRIMARY DATA

**INTERPRETATION:**

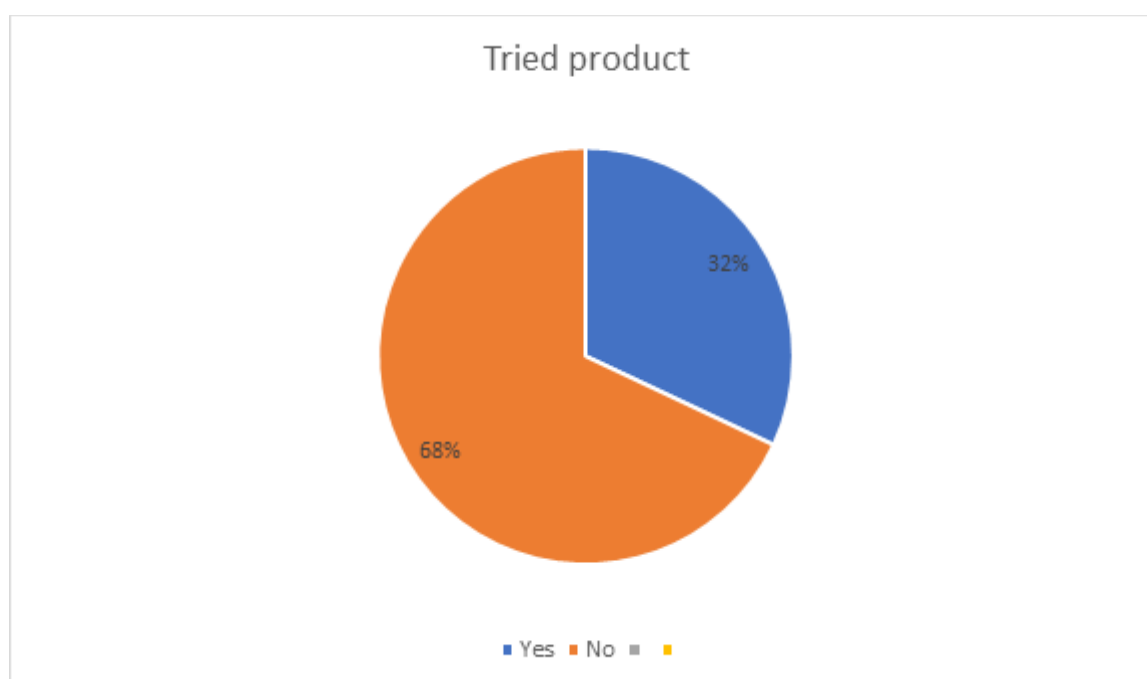
From the above table, it is clear that out of the total respondents taken for study, Its rank of rank quality, and IInd rank for respondent's natural ingredients, a IIIrd respondents for result, and VIth rank for respondent for price, and Vth respondents for brand heritage.

TABLE 4.22

TRIED PRODUCT FOR WISH CLASSIFICATION

TRIED PRODUCT	NO.OF. RESPONDENCES	PERCENTAGE
YES	16	32
NO	34	68
TOTAL	50	100

SOURCE: PRIMARY DATA

**INTERPRITATION:**

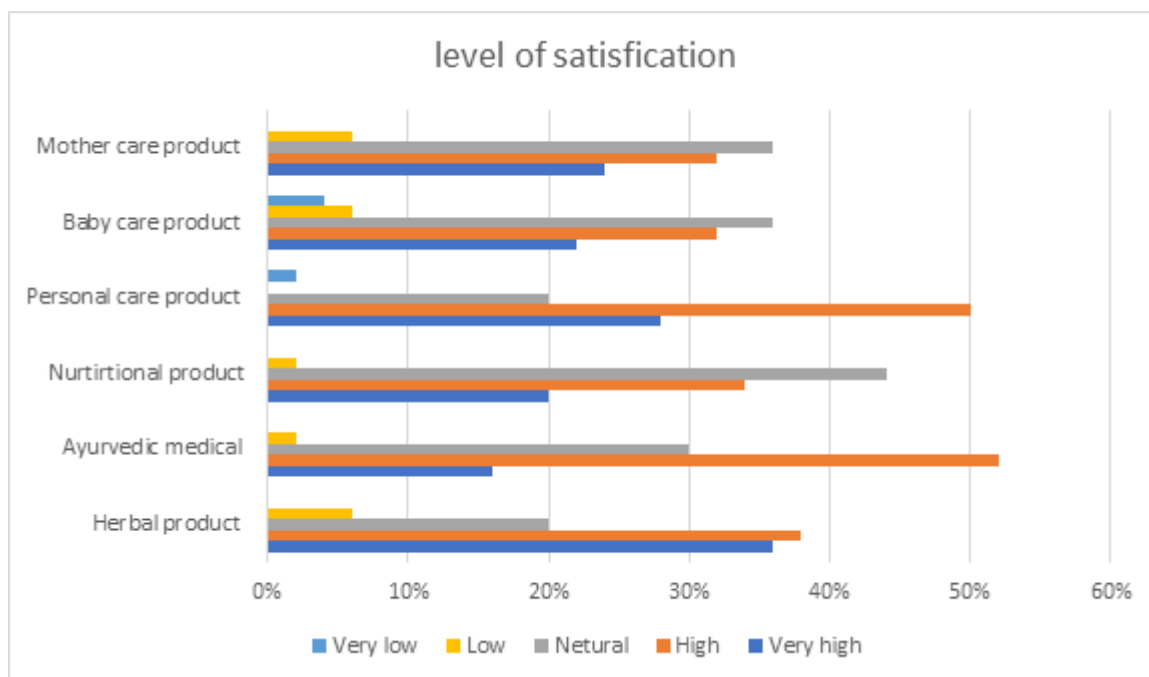
The above table reveals that 68% for the respondents are no. and 32% of the respondents for the yes.

TABLE 4.23

LEVEL OF SATISFACTION

SAEMENT	VH	H	NL	LOW	VLOW	SCORE	AV	RANK
HERBAL PEODUC	18	19	10	3	0	202	13.5	I
	90	76	30	6	0			
AYURVEDIC MEDICAL	8	26	15	1	0	191	12.7	III
	40	104	45	2	0			
NUTRITIONAL PRODUCT	10	17	22	1	0	186	12.4	IV
	50	68	66	2	0			
PERSONAL CARE PRODUCT	14	25	10	0	1	201	13.4	II
	70	100	30	0	1			
BABY CARE P RODUCT	11	16	18	3	2	181	12	VI
	55	64	54	6	2			
MOTHER CARE PRODUCT	12	16	18	3	1	185	12.3	V
	60	64	54	6	1			

SOURCE: PRIMARY DATA



INTERPRETATION:

From the above table, it is clear that respondents taken for study, 1st rank for respondents' herbal product, and 2nd rank for respondent for personal care product, and 3th rank for respondent ayurvedic medical product, and 4th rank for respondent nutritional product, and 5th rank for respondent for mother care product, and 6th rank for respondent for baby care products.

Finding, suggestions and conclusion

5.1 INTRODUCTION:

The following are the finding on the faces by Himalaya product in Thoothukudi the summary of the of following finding is the natural and logical outcome of analysis and interpretation carried out in the previous chapter. These finding have become possible on the formal discussion as well as interviews with 50 respondents.

5.2 FINDING:

- Majority of 68% of the respondents are female.
- With regard to the age wise classification, 56% of the respondents are 15-25
- The researchers have found that 44% of the respondents a UG
- Majority of used Himalaya product in 100% of the respondents are yes.
- Majority of aware of Himalaya products in 92% of the respondents are yes.
- Majority of rate the product in 78% of the respondents are good.
- Majority of the long have you have been using Himalaya products in 48% of the respondents of less than one year.
- Majority of the known about Himalaya products 40% of the respondents are the TV\Newspaper.
- Majority of the frequently of the 56% of the respondents are the daily.
- Majority of the current product of the 90% of the respondents of the satisfied.
- Majority of the prefer location 62% of the respondents of the super market.
- Majority of the consider/buying future products 88% of the respondents are the yes.
- Majority of the expected result of 88% of the respondents of the yes.
- Majority of the exiting of scheme of 64% of the respondents of the yes.
- Majority of the tried purchasing of 62% of the respondents of the no.

- Majority of the recommend product for friends and family 70% of the respondents of yes.
- Majority of packing of Himalaya product of appealing in 72% of the respondents of yes.
- Majority of member of your family using Himalaya products of 44% of the respondents are sibling only.
- Majority of types of Himalaya product like more 54% of the respondents of the personal care product.
- Majority of spend of money purchasing Himalaya product 34% of the respondents of the below 250 and 250-350.
- Majority of tried product from any other brand 68% of respondents of the no.

5.3 SUGGESTION:

- Most of the respondents suggested that advertisement regarding their new product must be improvement.
- Most of the respondents suggested that availability of product should be increased in rural areas.
- The respondents feel that all the brands of Himalaya product should be provided in small packs with considerable value.
- Advertisement to be required for Himalaya products.
- Most of the respondents feel the Himalaya product prices are very high. So, the company can reduce the price.
- Demonstration of Himalaya products may be improved.
- Some of the respondents feel door delivery is the best promotional measures. So, the company can concentrate by the above factor.
- The company provides more discount for their products.
- This should be increasing the customer the company can provided more discount for their product.
- Quantity of the Himalaya product to be increased with the prevailing price rate.
- Retail selling is required to increasing the sales.

- The price of the Himalaya ayurvedic product may be reduced to create more demand.
- Making awareness of Himalaya ayurvedic products is fully herbal, sample pouches can be given to the public and it may help in increasing the products popularity and it may also promote its sales.
- The company has to participate in exhibitions and trade fairs to attract more consumers yet.
- The company has to focus on advertisement in the existing position to get more attention consumer.
- For increase the sales, the free gifts may be introduced and packages may be improved.

5.4 conclusions:

The present study reveals that the customers have good preferences towards Himalaya products. It can be concluded that it has been very interest and is a useful experience while undergoing this study of customer's preference and satisfaction. This study period is way to acquire a greater knowledge about the various factions of customers. The popularity of the brand also one of the factors urged the customers for their purchase duration. In overall the customers are satisfied with the brands, availability and price of the Himalaya products.

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- [WWW.himalayawellness.](http://WWW.himalayawellness)

A STUDY ON CUSTOMER PRECEPTION AND SATISFACTION TOWARDS HIMALAYA PRODUCTS IN THOOTHUKUDI

QUESTIONNAIRE:

1) Name:

2) Gender:

A) Male B) Female

3) Age:

A) 15-25 B) 25-35 C) 35-45 D) 45-65

4) Educational Qualification:

A) SSLC B) HSC C) U.G D) P.G E) Illiterate

5) Are you aware of Himalaya products?

A) Yes B) No

6) If yes, how do you rate the product efficiency?

A) Best in class B) Good C) Immediate Response D) Slow Response.

7) Have you used Himalaya products?

A) Yes B) No

8) How did you come to know about Himalaya products?

A) Product display B) TV/Newspaper C) Internet D) Friends & Family

9) How frequently you use the Himalaya products?

A) Daily B) Weekly C) Monthly D) ultimately when needed.

10) How satisfied are you with the current product?

A) Highly dis-satisfied B) Dis satisfied C) Neither satisfied D) Satisfied

11) Which is your preferred location to buy Himalaya product?

A) Medical store B) General store C) Exclusive store D) Super markets

12) Would you consider to buying/using this product in the future?

A) Yes B) No

13) Would you recommend this to your friends/relative?

A) Yes B) No

14) How long you been using Himalaya product?

A) Less than 1year B) Above 3-year C) Other (Specify) -----

15) Is the are any existing scheme on the Himalaya soap you are currently using?

A) Yes B) No

16) Would you recommend Himalaya product to friends and family?

A) Yes B) No

17) Have you tried purchasing Himalaya product online?

A) Yes B) No

18) Do you think packing of Himalaya product is appealing?

A) Yes B) NO

19) How many members of your family are using Himalaya product?

A) All B) Siblings only C) Only you

20) Which types of Himalaya product do you like more?

A) Personal care product B) Ayurvedic Medicine Product C) Baby care product

21) How much money do you spend on purchasing Himalaya Product?

A) Below 250 B) 250-350 C) 350-450 D) Above 450

22) In general, what are the main Reason you like Himalaya products?

Reason	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Quality					
Natural Ingredients					
Brand heritage					
Price					
Result					

23) Given your level of satisfaction?

Types of product	Very high	high	neutral	low	Very low
Herbal product					
Ayurvedic medical product					
Nutritional product					
Personal care product					
Baby care product					
Mother care product					

24) Have you tried product from any other brand?

A) Yes B) No If yes Name it-----

25) Do you have any suggestions or comments about Himalaya product?

LEARNERS SATISFACTION TOWARDS VIRTUAL LEARNING- A STUDY

Project submitted to Departments of commerce

ST.MARY'S COLLEGE (AUTONOMOUS), THOOTHUKUDI

Affiliated to

MANONMANIAM SUNDARANAR UNIVERSITY, TIRUNELVELI

In partial fulfillment of the requirements of

BACHELOR OF COMMERCE

Submitted by

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DEPARTMENT OF COMMERCE(SSC)

ST.MARY'S COLLEGE (AUTONOMOUS), THOOTHUKUDI

(Reaccredited with 'A+' Grade by NAAC)

Thoothukudi

MARCH 2021

DECLARATION

We have declared that the project entitled "Learners satisfaction towards virtual learning "-A study is submitted in partial fulfilment of the requirements for the degree in our original work done under the guidance and supervision of Dr.J.ANGEL BEULAH GRACELIN M.Com., M.Phil., Ph.D., Assistant professor of Commerce .This project has not previously formed the bases of award of any similar titles and it represents entirely an independent work.

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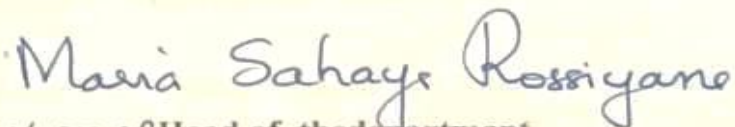
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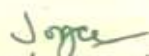
CERTIFICATE


It is certified that this short term project work entitled "**Learners satisfaction towards virtual learning**"-A study is submitted to St Mary's College (Autonomous), affiliated, to **Manonmaniam Sundaranar University** is partial fulfilment of the requirements for the degree of **Bachelor of Commerce** and is a record of work done in the Department of Commerce (SSC), St. Mary's College (Autonomous), Thoothukudi during the year 2020-2021 by the following students

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CHAPTER-1

INTRODUCTION AND DESIGN OF THE STUDY



CHAPTER-1

INTRODUCTION AND DESIGN OF THE STUDY

1.1 INTRODUCTION:

Virtual learning” is also known as “digital learning” or “e-learning. virtual learning uses computer software, the Internet or both to deliver instruction to students. This minimizes or eliminates the need for teachers and students to share a classroom. Virtual learning does not include the increasing use of e-mail or online forums to help teachers better communicate with students and parents about coursework and student progress; as helpful as these learning management systems are, they do not change how students are taught.

1.2 STATEMENT OF THE PROBLEM:

- Educators should receive real time data on the success (or lack thereof) of the students.
- Students communicate with their peers as well as their teacher.
- Course work schedules can be personalized for each student.
- Work can be completed anywhere a student can log on to the site -many learning platforms even include offline capabilities.

For e-learning to succeed, it is imperative to consider the setting, or virtual learning environment in which the students is engaged. This environment includes both the physical factors of the learning space and the virtual components of the online platforms.

1.3 SCOPE:

- an ability to review a design
- an ability to communicate ideas using technically
- an ability to choose appropriate materials

- an ability to show use of strong shapes to strengthen the model
- an ability to use tools and equipment correctly, safely and competent

1.4 OBJECTIVES:

The main aim of the study is to analyze and examine the level of learners satisfaction on virtual learning.

The objectives of the study is as follows;

- 1.To study the demographic profile of the resistance.
2. To study the difficulties of learners towards virtual learning.
3. To analysis the learners awareness in the virtual platform.
4. To find out available opportunities on overview of digitalize learning.
5. To give suggestion in betterment of learners on virtual learning.

1.5 RESEARCH METHODOLOGY:

This section attempts to describe the methodology of the present study. It includes the period of the study, sampling techniques, collection of data and analysis of data.

1.5.1 AREA OF STUDY:

This study is conducted for various classes of people who are scattered in different areas of Thoothukudi. The primary data are collected from the learners in the study area of Thoothukudi.

1.5.2 PERIOD OF STUDY:

This study focused on the data collected by sampling survey pertaining to the month of December 2020 to March 2021.

1.5.3 SAMPLING DESIGN:

The data collected are original in nature. It is first-hand information. For collection of data, 50 respondents were collected.

1.5.4 COLLECTION OF DATA:

The data required for the study have been obtained from both primary & secondary sources. The primary data are collected through questionnaires and secondary data were through journals, magazines & internet etc.

1.5.5 PROCESSING OF DATA:

After collecting primary data, the researcher has thoroughly verified the data and arranged them for further analysis. A master table has been prepared to sum up all the information contained in the questionnaire. A required number of tables are formed there from. Thus the data collected through questionnaires were tabulated, classified and analyzed on the basis of pie chart, bar diagram, percentage analysis and likert scale.

1.6 IMPORTANCE OF THE STUDY:

If you're still not convinced as a parent on the benefits of a virtual learning environment, please take the time to read though what we believe are the top 8 advantages to online learning.

1.6.1 Increased inclusivity:

The first benefit to virtual classroom learning is that shy students will often find virtual classes much better to participate in. It means they don't have the anxiety that might come by raising a hand in a real classroom with other students watching them.

1.6.2 Improved accessibility:

Virtual classrooms are accessible to any child providing they have access to a computer and stable internet connection. It doesn't matter what their mobility is like, they are able to login to a virtual classroom and start learning.

Plus, course materials for your child's online course can be accessed at any time over the Internet, 24 hours a day and 365 days a year.

1.6.3 Community and relationship building:

Another benefit to virtual classroom learning environments is that they also let kids build relationships with other children they share interests with. They can then collaborate on projects and talk through ideas... which can also help with their teamwork skills.

1.6.4 Cost savings:

There is no need for expensive travel (or even accommodation). As well as saving travel costs, virtual classrooms will also reduce your child's carbon footprint related to gas and fuel. Many virtual lessons and classrooms will often be far cheaper than a traditional establishment such as a college.

1.6.5 Expanded world view:

Kids who learn in virtual classrooms will often get to meet and learn with children from all over the world and from different cultures and backgrounds. Insights into how other cultures and people approach problem solving can help children to better their own skills.

1.7 LIMITATIONS:

1.7.1 Infrastructural Challenges:

Initially, there is a lot of expenditure to set up online classes. The infrastructure needs an upgrade to support the new tech. And in many cases, a lacking infrastructure forms a hurdle in supporting live virtual classes.

1.7.2 Extra Training :

When using new tech, it is essential to know about it first. There are very few students and trainers who are well versed with the whole process. There are fewer chances of technical issues if the trainer or the student know how to troubleshoot them. Also, few teachers find it challenging to prepare soft copies of the lectures/notes. Hence there is always a need to have IT support that trains teachers and students time and again.

1.7.3 Lack Of Social & Emotional Skills:

Since the classes take place over the Internet there isn't much interaction or face-to-face communication among the students. Hence one can observe that there is a loss of social and emotional skills in the child.

1.7.4 Physical Activity Is Compromised:

When at school, students move around, play, run and do all kinds of activities that keep them fit. The PT classes, sports, dance, etc., help them to be physically active. Online learning reduces their activity and leaves them confined to their desk and laptop, just staring at the screen to learn what they have signed up for.

CHAPTER SCHEME

CHAPTER I - INTRODUCTION

CHAPTER II - REVIEW OF LITERATURE

CHAPTER III – CONCEPTUAL FRAMEWORK OF THE STUDY

CHAPTER IV - ANALYSIS & INTERPRETATION OF DATA

CHAPTER V - FINDING, SUGGESTIONS AND CONCLUSIONS

ANNEXURE-1 - BIBLIOGRAPHY

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CHAPTER: 2

REVIEW OF LITERATURE



CHAPTER-2

REVIEW OF LITERATURE

A journey of a thousand miles; said Confucius, begin when one puts one step forward. However this first step has to be in the right direction if one is to reach the desired goal. In the case of any research study, this right step is ensured by a thorough review of related literature. The review of related literature implies locating, studying and evaluating reports of relevant researches, study of published articles, going through related portion of the encyclopaedia and research abstracts, study of pertinent pages of comprehensive books on the subject and going through related manuscripts, is a very significant aspect of the research process. It allows current knowledge into the field or area in which one is going to conduct his research.

This chapter presents a review of related studies conducted in the field of e-Learning Technologies and blended learning experiences. A detailed analysis of the related literature promotes a greater understanding of the problem at hand and design of the study. It also provides a theoretical base for the research and helps the investigator to conceptualize the problem and to choose the design of the study. The researcher reviewed the literature regarding development and validation of e-content. To understand the problem, study and get insight into the area the researcher reviewed literature in Three categories:

2.1 Factors affecting the e-learning, Perceptions and Readiness of students about e-learning:

- Studies Conducted in India
- Studies Conducted in Abroad

2.2 Development and Validation of E-content/ E-learning packages:

- Studies Conducted in India

- Studies Conducted in Abroad

2.3 Blended Learning Experiences in Higher Education:

2.1 Factors Affecting the e-learning, Perceptions and Readiness of Students about e-learning:

2.1.1 Studies conducted in India:

Rajasekaran and Arulchelvan(2015) studied “Effectiveness of Visuals in E-Learning on Media Communication Courses” in Tamilnadu. The Objectives were to find out the effectiveness of visuals in media communication courses, to find significant role played with art and design. The sample of the study consisted of 415 student from bachelor degree courses (art, architecture and media) Anna University and other colleges offering same courses. Random sampling method was used for sampling. Research Design was Survey. The Tool used for Data collection was self-administered questionnaire.

The major findings of the study revealed that visuals in stories were adding interest and improved learning was the most important factor on awareness on e-learning content, followed by e-learning used for updating knowledge and user friendly. Learning created interest to explore the learning ,Like the idea of learning with 3D graphics and animation using in a computer than sitting in a classroom with a teacher and book, e-learning accessible at any time and any place and so on. The least factor was e-learning was expensive than other learning followed by Solve the problems in a better way compared to classroom assignments, Visual learning was better than the face to face class, Easy to remember the e-learning content and so on. Video gave overall input about the content along with audio was the most important factor on Effects of various Types of Visuals In e-learning Content Design of Students on Video, followed by Feel of reality was high in video than the other forms of visuals . The least factor was stronger colours disturbed the learner to learn followed by Text + audio were highly supported by visuals for effective learning. The Impact of visuals among Students before showing the various types of visuals in media communication and design principles on e- learning content was 48.9 percentage. The Impact of visuals among Students after showing the various Types of visuals in media communication and design principles on e- learning content was 70.2 percentage. Visual

based e-learning method made the students more understanding of the media, art and design subjects than traditional face-to-face teaching method. Visuals based e-learning could create easy understanding, focus on learning, retention level, and higher score in the examinations among the students were highly possible.

2.1. 2 Studies conducted in Abroad:

Rhema and Miliszewska (2014) conducted a study on “Analysis of Student attitudes towards E-learning: The Case of Engineering Students in Libya”. The objectives were to analyse the relationships between student attitudes towards e-learning and their demographic characteristics, access to technology, use of technology for learning, skill in technology, and satisfaction with technology. Sample was 348 undergraduate engineering students from the departments of Electrical Engineering and Petroleum Engineering from University of Tripoli & University of Al-Jabal Al-Gharbi. Research Design used was Survey. Tool used for Data collection was questionnaire. Major findings of the study revealed that all the participating students had positive attitudes towards ICT and e-learning; they felt confident in using computers, enjoyed using ICTs in their studies, believed in the benefits of e-learning, and would be interested in studying courses that used e-learning. Students believed strongly that e-learning would give them the opportunity to acquire new knowledge and enhance their learning experiences. Students reported moderate enjoyment of using ICT for studies. The results showed that female and male students had positive attitudes towards technology. Male students felt more confident in using computers and enjoyed using ICT for their studies more than the female students, whereas female students believed stronger that e-learning enhanced their learning experience. There were no significant differences in the levels of attitudes towards ICT and e-learning between younger and older students, or first year students and students in other years of study. There was no significant difference between female and male students, or between urban and regional students with respect to their attitudes towards ICT and e-learning

2.2 Development and Validation of E-content/ E-learning Packages:

2.2.1 Studies done in India:

Amutha (2016) conducted a research on “Impact of e-Content Integration in Science on the Learning of Students at Tertiary Level”. The objectives were to develop and

validate an e-content on cloning, to find out the effectiveness of the e-content on cloning, to develop an achievement test on cloning, to determine the level of performance in pre-test and post-test. Sample of the study was 60 undergraduate final year Botany students as a sample from colleges in Tiruchirappalli. Research Design was Experimental Research. Tool used for data collection was Knowledge Test. Major findings of the study revealed that students in both control and experimental group do not differ in their pre-test performance. It was imperative to take cognizance in the research study that the e-content integration into science learning did make no gender difference. The e-content integration was found effective with the science of learning of boys and girls in terms of providing equity pedagogy. Responses of the students through rubrics were as follows. The introduction part of the module was able to win the confidence of the students. Their response reveals that introduction provides relevant information and establishes a clear purpose of engaging the listener. Script for cloning was well planned. The story board was well written. Language was very simple and precise. As many as twenty six out of thirty students revealed that the e-content presents accurate information and concise concepts. Four of the students identified creativity and originality in the development of e-content. All the students felt that the whole e-content was easy to read with appropriate use of font size, bullets, and italics and bold for headings and subheadings. All the students felt that delivery by the investigator in the e-content was well rehearsed and smooth. Use of multimedia in the content evoked good feedback from the students. All the students revealed that the photographs, graphics, audio and video were appropriate and created interest. Forty percent of the students came out with additional remarks that the graphics and animation were relevant to the audio and reinforce the content.

2.2.2 Studies conducted Abroad:

Chiero, Beare, Marshall and Torgerson (2015) conducted a study on “Evaluating the Effectiveness of E-learning in Teacher Preparation”. The objectives were to describe and examine the effectiveness of an online-supported teacher preparation programme as compared with traditional campus-based programmes in the California State University. Sample was 9887 first year of professional teaching trainees and 3709 employment supervisors. Research Design was Experimental Design. Tool used for Data collection was Pre-test and Post Test- Knowledge Test. Major Findings were the sample sizes varied between the groups, with

9417 for the Traditional group and 470 CalStateTEACH respondents examining for differences between the pathways for the composite. Overall Effectiveness of the credential programme found statistical significance. The magnitude of advantage for CalStateTEACH (CST) preparation was consistent and noticeable and was significantly higher than the traditionally prepared group. The only non-significant comparison was for value of the fieldwork component of the programmes, rated quite high for both groups.

2.3 Blended Learning Experiences in Higher Education:

Kintu, Zhu and Kagambe (2017) conducted a study on “Blended learning effectiveness: the relationship between student characteristics, design features and outcomes”. The study investigated the effectiveness of a blended learning environment through analysing the relationship between student characteristics/background, design features and learning outcomes. The study aimed at determining the significant predictors of blended learning effectiveness taking student characteristics/background and design features as independent variables and learning outcomes as dependent variables. A survey was administered to 238 respondents to gather data on student characteristics/background, design features and learning outcomes. The final semester evaluation results were used as a measure for performance as an outcome. We applied the online self-regulatory learning questionnaire for data on learner self-regulation, the intrinsic motivation inventory for data on intrinsic motivation and other self-developed instruments for measuring the other constructs. Multiple regression analysis results showed that blended learning design features (technology quality, online tools and face-to-face support) and student characteristics (attitudes and self-regulation) predicted student satisfaction as an outcome. The results indicate that some of the student characteristics/backgrounds and design features are significant predictors for student learning outcomes in blended learning.

2.4 Research Trends of the Review of Literature:

The research trends of the reviewed literature studies ranged from 2006 to 2017, a decade time span was taken into consideration. Six studies of factors affecting e-learning, perception and readiness of students regarding e-learning were conducted in India and fourteen

in Abroad in places like China, Spain, Jordan, Iran, Malaysia, Lebanon, Macedonia, whereas, no studies were found from the third world countries. Ten studies conducted in India belonged to the category of development and validation of e-content, online course/ e-learning packages, whereas four study reviews were conducted abroad. Whereas, there were seven studies conducted in the section of blended learning experiences in higher education. The trend suggests that from forty two studies twenty three studies conducted followed exploratory research and survey research design, whereas eleven studies conducted followed experimental research design. Maximum size of sample in survey/ exploratory research design was 7717 and minimum sample size was 36, whereas in experimental research the maximum sample size was 9887 respondents and minimum sample size was 20 respondents. The study of the largest sample size with experimental design was conducted in California, USA. One of the studies was conducted with the help of Microsoft India and larger sample size with students and faculty of VTU, Karnataka. Trend of sampling technique suggests that maximum studies conducted used random sampling and purposive sampling technique. The tools used for data collection in reviewed studies were physical and e-questionnaire, knowledge/ achievement tests, IQ tests, EESM, Psychometric tests, Psychophysical measuring-biofeedback test, ELUAT-e-learning usability attributes testing.

It was observed that factors like, Age, Gender, previous knowledge, technical skills, exposure to computers and internet, academic achievement, infrastructure facilities, cultural background and personal values significantly affect the perceptions and readiness of students in e-learning. Except one research reported gender to be non-significant for e-learning.

In all the experimental studies e-learning was found to be effective in teaching and learning content. Whereas, it was observed that students and teachers have readiness towards e-learning and had positive attitudes. Some of the initiatives many institutions uploaded their courseware, recorded video sessions, interactive tele-conferencing sessions, online counselling sessions, sample question papers, question banks, online assignments, lab manuals on to their website. The most common available facilities of e-learning were online study material, online syllabus while assignment feedback, tests or quizzes, open forums, web seminars and digital libraries were the least available e-learning facilities. Regarding the benefits of e-learning, the

stakeholders felt that access to information related to the course content becomes easy and fast in the e-learning platform, flexibility and interesting content, the audio-visual aspects made learning more interesting and long lasting and further it is easy to reach more students in less time. They all almost equally felt that e-learning platform provides the scope for learning at own pace, at any time, in one of the studies it was also reported that it can help remove the cultural barrier of studying away from home.

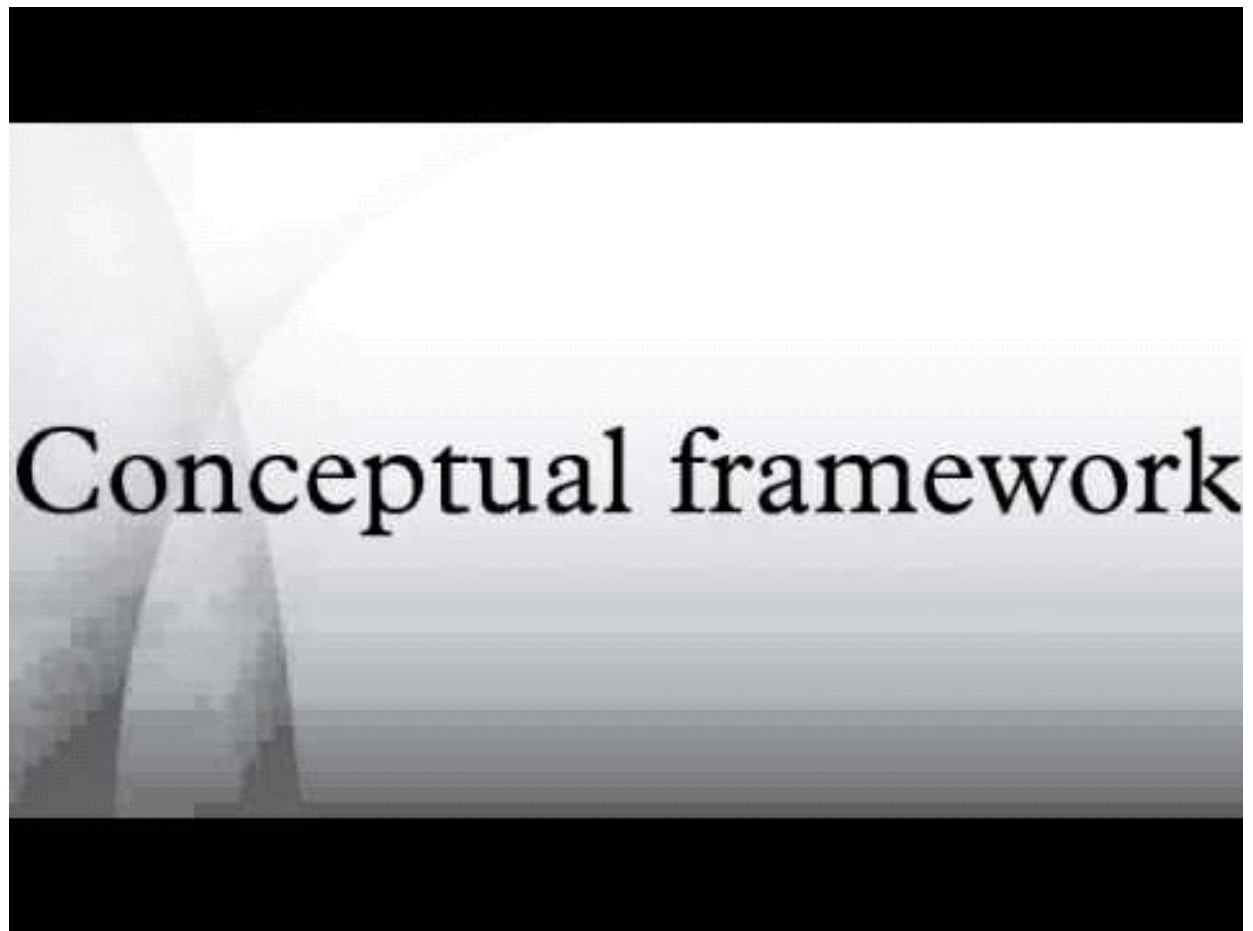
The e-contents were developed on subjects like Thermodynamics, literature, educational psychology, mathematics, agriculture extension and education, science crystal structures and laser physics. None of the study was found in the area of communication.

The blended experience study mainly focused on checking the significant difference and satisfaction level of students and faculties. The studies with blended learning experiences had more subjects related to sciences and technology. Whereas, it was observed that none of study was conducted with subjects of social science. Whereas, the trend showed that there was a significant correlation between the research samples' accessibility to computers and their attitude and satisfaction to a blended learning approach. Findings generally showed that blended learning was an effective approach in making a profound learning of academic subjects.

There exists a paradox in eLearning among various institutes. Few institutions join the race, while the rest suffer from lack of knowledge or from lack of realization of the importance of eLearning. Institutes like IITs, NITs, MIT are adopting all latest technologies and are keeping their students enlightened from various parts of the world. eLearning has vast potential in India. UGC, NAAC, ICSSR, DBT, NCERT, ICHR, NEEPA, AICTE and other agencies of ISO 9000 family are pushing from various directions to bring the slow growers to walk with the rest. Thus it was felt to conduct a study on Designing an Online Course for Undergraduate Students of Family and Community Sciences / Home Science to contribute in the area of e-learning and blended learning and higher education.

CHAPTER-3

CONCEPTUAL FRAMEWORK OF THE STUDY



CHAPTER-3

CONCEPTUAL FRAMEWORK OF THE STUDY

3.1 INTRODUCTION:

A virtual learning environment (VLE) is an online platform used for educational purposes. It encapsulates all the online environments that act as supplements to the course, whether they are online courses, reading resources and informational sites with stand-alone skill assessments, or other forms of virtual learning.

Personal computers and the Internet have revolutionized entire sectors of American society. Facebook, Twitter, YouTube, Skype and other online communications media have allowed billions of people around the world to share ideas in a matter of seconds, mostly at a very low cost. These advances in computer technology are as remarkable as they are familiar.

But most people are not aware of how computers and Internet technology are transforming the way students learn. This emerging education paradigm is often called “virtual learning,” and it has the potential to improve student achievement, educational access and schools’ cost-effectiveness.

Specifically, virtual learning uses computer software, the Internet or both to deliver instruction to students. This minimizes or eliminates the need for teachers and students to share a classroom. Virtual learning does not include the increasing use of e-mail or online forums to help teachers better communicate with students and parents about coursework and student progress; as helpful as these learning management systems are, they do not change how students are taught.

3.2 Virtual learning comes in several forms:

3.2.1 Computer-Based:

Instruction is not provided by a teacher; instead, instruction is provided by software installed on a local computer or server. This software can frequently customize the material to suit the specific needs of each student.

3.2.2 Internet-Based:

This is similar to computer-based instruction, but in this case, the software that provides the instruction is delivered through the Web and stored on a remote server.

3.2.3 Remote Teacher Online:

Instruction is provided by a teacher, but that teacher is not physically present with the student. Instead, the teacher interacts with the student via the Internet, through such media as online video, online forums, e-mail and instant messaging.

3.2.4 Blended Learning:

This combines traditional face-to-face instruction, directed by a teacher, with computer-based, Internet-based or remote teacher online instruction. In effect, instruction comes from two sources: a traditional classroom teacher, and at least one of the forms of virtual learning described above.

3.2.5 Facilitated Virtual Learning:

This is computer-based, Internet-based or remote teacher online instruction that is supplemented by a human “facilitator.” This facilitator does not direct the student’s instruction, but rather assists the student’s learning process by providing tutoring or additional supervision. The facilitator may be present with the learner or communicating remotely via the Web or other forms of electronic communication.

3.3 Similar forms of virtual learning are sometimes grouped into broader categories:

3.3.1 Online Learning:

This is any form of instruction that takes place over the Internet. It includes Internet-based instruction; remote teacher online instruction; and blended learning and facilitated virtual learning that involves these two virtual learning methods. It excludes computer-based learning.

3.3.2 Full-Time Online:

This is online learning with no regular face-to-face instruction or facilitation. It is Internet-based and remote teacher online learning only, though it may include some occasional interaction with human teachers and facilitators.

Online learning has become increasingly popular in primary and secondary schooling over the last decade. The K-12 online education market is growing by an estimated 30 percent annually. Nationally, course enrollments in online classes rose from about 45,000 in 2000 to 320,000 in 2009. According to the nonprofit International Association for K-12 Online Learning, nearly every state allows at least some students to enroll in online learning programs and schools to some degree.

3.4 Digital Learning:

Not too long ago, digital learning was as technologically advanced as watching videos on a VCR. While videos are still a great way to deliver learning objectives, eLearning has dramatically expanded to include web-based educational delivery systems that provide a more manageable, dynamic, and engaging learning environment. Courses may be synchronous, in which participants interact in real time, or asynchronous, in which students may do the work at their leisure and respond to prompts online

3.5 Learning Management Systems:

When it comes to the future of eLearning, mobility, flexibility, and scalability are key factors to providing managers with a sustainable and successful training solution. Learners want access to resources and courses on their own time, in their own space, with content that's engaging and memorable. Learning management systems (LMS) must include mobile application and integrate with existing solutions to help streamline processes and create organized, effective training programs. In addition, VLEs should have the following:

- The ability to turn lessons and modules into games that offer badges and other online baubles for rewards spurs friendly competition and higher compliance rates.

3.5.1 Video conferencing:

Learners need face to face time with each other, teachers, supervisors, etc.

3.5.2 Social networking:

The VLE should include message boards, forums, or other ways in which the learners can communicate with each other and ask questions. Sharing classroom notes and collaborating on projects or discussions, even virtually, strengthens the learning experience.

3.5.3 Skills and certification tracking:

As learners gain new skills and achieve new levels of expertise, modules or courses that provide certifications or recognitions upon completion boost confidence and morale, and displays continuous professional development throughout the entirety of the employee lifecycle.

- In addition, VLEs with open technology are able to incorporate multiple types of media and teaching methods to engage learners with complex and diverse backgrounds. AI and machine learning, microlearning and digital libraries are also all powerful tools in the online learning space.

- Diversifying and breaking down the content into bite-sized modules, a strategy called microlearning, is another great way to design your environment. As opposed to a long, linear unit on a certain topic, modules allow students to jump around and create their own cross-connections to the material. All materials must be brief and concise and focused on the common objective for that module.

3.6 The Power of Collaborative Learning:

No virtual environment can replace the interaction of two human beings. Therefore, the best VLEs have a personal touch. This can be an actual teacher/facilitator in the room, synchronous online time with a mentor, real-time chats with peers, or submersion into courses using augmented reality or virtual classrooms. Collaboration is a key indicator of effectiveness in online learning. Small group assignments and required forum discussions give opportunities for students who might sit in “the back of the room” to participate fully.

In Student centered learning, the instructor gives the student more control over what they learn, how they learn, and when they learn a particular topic. This degree of personal interaction makes students more active in their own learning process and has been proven to have meaningful outcomes. This is a much more involved educational scenario than just assigning learners certain modules. It helps learners develop a love for the act of gaining knowledge itself rather than just checking off the boxes.

Promote an environment where immediate feedback is welcome and expected. The automatic grading features in the LMS that you choose should be utilized to keep learners involved. Encourage students to interact and respond promptly to questions and comments in the forums and chat rooms. One of the great advantages of virtual learning is the ability to course-correct midstream, if necessary. Difficult concepts can be repeated and misunderstandings corrected before they are ingrained.

3.7 Virtual Learner Environments:

As technologies continue to evolve, approaches to learning will continue to shift in order to better engage the modern learner. Look for the following to come to virtual learning environments in the near future:

- Virtual science laboratories where students can conduct experiments or observe phenomena.
- Virtual humanities environments such as museums, archaeological sites, or historical time periods.
- Virtual corporate training spaces where employees can train on new equipment, attend meetings, and peruse documents.

When building a VLE, keep an eye on the future. New innovations are always around the corner. A flexible and interoperable learning platform will allow for easy expansion and integration of new technologies when they arrive, allowing you to scale your training programs for years to come. Don't settle for yesterday's education solutions when tomorrow is a brighter horizon

Want to learn more about leveraging your technology to provide engaging Virtual Learning Environments? Contact the eLearning experts at eThink with your questions, or request an individual demonstration to see how eThink's fully-managed learning solutions can prepare you for the future of learning.

3.8 Best Practices for Virtual Project Based Learning:

As remote teaching and learning launches, teachers may want to consider increasing the project-based learning that they engage their students with in order to build excitement and engagement.

Here are some best practices to start or build on your current practices:

3.8.1 Alignment with your course:

Consider where you are in the year, your current unit and what you were hoping to still teach.

Consider the following questions:

- What content and skills would most benefit and engage your students.
- What skills have you already taught and what are a few new skills that you could introduce?
- What critical thinking skills have your students been working on that can be strengthened?

Narrow down the list into something that feels manageable, and build out learning targets for your project that will guide the learning. It will also help if you choose a focus for the project, but ensure that it connects with what you were already doing to provide context for your students.

3.8.2. Develop your task:

At the end of this project, what will students be able to do and understand? How will they demonstrate that thinking? What can be done in a virtual learning environment? Ideally, tasks will also include some component of student collaboration, either through the ideation phase or in product development.

Some Ideas include:

- Students can create something at home and submit a picture
- Written work
- Use of mixed media (audio files, photographs, multimedia platforms (such as flipgrid), etc.)

3.8.3. Making it relevant:

As you consider the topic of your project, and the task to culminate the learning, consider whether they are relevant and connected to the real world, particularly as many students may feel more isolated during this time. This includes whether it is culturally relevant to all your students, if it promotes equity, if it mirrors in some way the work of professionals, and/or if the task is similar to professional products.

3.8.4. Team collaboration:

Having your team work together to collaboratively design a project that connects all your content areas can build the strength of the project and how students engage with the material. Also, as students see the connections between content areas, they may engage in topics or content they might have disengaged with before. This can also decrease some of the burden for all teachers by sharing the work

3.8.5. Student choice:

As in any project-based learning, student choice is a key component. Especially in remote learning! Flexibility and choice are key, while still reducing decision anxiety. In a virtual space, student choice can be included in:

- Components of the task (e.g. how it is done)
- Who students collaborate with
- How students collaborate (e.g. what roles they take on in the group project)
- Focus or topic of project

3.8.6. Student Collaboration:

Supporting your students to collaborate, think, ideate and create together will help all your students to learn and expand their thinking. While there are lots of platforms, tools and apps that can be used for all parts of project-based learning, if you are going to add in anything new, prioritize a tool to support collaboration. Norms for online collaboration will be helpful, as this is a new skill and may provide challenges in unexpected ways collaboration. Norms for online

collaboration will be helpful, as this is a new skill and may provide challenges in unexpected ways

3.8.7.Engage experts:

There are a number of online, free resources available that could be used as ‘experts’ to support your students’ knowledge and project development (Ted Talks, university lectures, etc.). Also, consider having an expert do a Zoom or Google meet with your students.

3.8.8.Use of fieldwork:

Projects and tasks that encourage students to participate in fieldwork, or the collection of data, observations and/or new findings, will increase engagement. Options for fieldwork include:

- Data collection that students can participate in, no matter their home setting
- Provide data sets for students to engage in.
- Interviews over the phone or social media
- Links to art galleries, libraries, etc. where students can engage in their own independent research, observations, data collection

3.8.9. Feedback:

While feedback from the teacher is always helpful, it is particularly useful in a remote learning environment. Feedback from the teacher or peers can help build community. Virtual learning also pushes students to be leaders of their own learning in really authentic, and possibly, new ways. Consider how you can engage students in asking you or each other questions, respond to success criteria, and solicit or provide feedback.

3.8.10. Pacing guide:

A pacing guide can be provided to your students in your Google classroom. This will allow for students to self-pace and have check-ins or formative assessments along the way. This will allow for students to take a lead role in their learning, but also for teachers to be able to

follow up with students who might need more support. This also helps students see the big picture.

3.8.11. Time. Less is more:

All work done virtually tends to take longer than you think. This is especially true of projects and asking students to collaborate. Start small and go for depth over breadth as we all learn together in this new learning environment

3.9 Virtual Learning and Student Achievement:

Schools are offering more virtual learning options for a number of reasons. First, virtual learning can meet the needs of students who struggle to succeed in the conventional classroom setting. Second, virtual classes let students access courses and programs that might not be available to them in their local school. Third, virtual learning provides flexibility: Students do not need to adhere to a traditional school schedule to complete their work and earn a diploma.

Virtual learning may not be for every student. Some students don't have the time-management skills, personal motivation or adult support to succeed in a virtual environment. Others may simply prefer the traditional approach. Nevertheless, virtual learning has become feasible for a growing number of students because of technological innovations and sophisticated instructional delivery programs.

This is promising, since the most recent research suggests that online and blended learning can actually boost student achievement. The U.S. Department of Education in 2009 released the findings from a meta-analysis of empirical research on online learning conducted between 1996 and 2008. This meta-analysis screened more than 1,100 studies on the topic and reviewed studies of both blended learning and full-time online courses. Based on the studies that met their rigorous methodological criteria, they concluded, "[O]n average, students in online learning conditions performed better than those receiving face-to-face instruction."

The authors of that study also noted, however, that most of the studies that met their criteria came from higher education, professional training or adult learning courses. Only five of the virtual learning studies that met their criteria dealt specifically with K-12 education

For this reason, the authors were reluctant to draw wide-ranging conclusions. Whether virtual learning can produce superior results for all students on average in a K-12 environment is yet to be completely determined, but there is research that suggests it can at least hold its own against traditional instruction.

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In 2001, Cathy Cavanaugh, an associate professor at the University of Florida and an experienced researcher of online learning, published a meta-analysis of distance-learning technologies. Using 19 studies that met her research quality standards, Cavanaugh found no statistically significant difference in student performance between face-to-face instruction and that provided in a virtual environment.

Results from Florida Virtual School — the nation's largest state “virtual school” — also suggest that students are learning well online. This virtual school provides a variety of online learning courses that are accepted for credit in Florida school districts, and any student in Florida is eligible to enroll

In 2007, the Florida TaxWatch Center for Educational Performance and Accountability, a nonprofit research group, compared the test scores of students taking Advanced Placement courses, through FLVS with those taking the courses in Florida's brick-and-mortar school districts. The average AP test score through FLVS in 2005 was 14 percent higher than the average AP test score in conventional public school districts and 11 percent higher than the average AP test score for all Florida students, including private and independent schools.⁵ In 2006, the FLVS average AP score increased, while the other scores fell. The FLVS' AP students scored on average 22 percent higher than Florida's conventional public school students and 19 percent higher than all Florida students.

Another example of a potential positive outcome from the increased use of virtual learning comes from South Korea. South Korean parents often hire private tutors to help their children prepare for competitive university entrance exams. Generally, the wealthiest parents could afford the best tutors, and all else being equal, the students with the best tutoring were more likely to get into a university.

But through online learning, more South Korean parents can now afford high-quality tutoring, helping to reduce the disparity between rich and poor. According to The New York Times, Megastudy.net, one of South Korea's largest online tutoring services, serves nearly 3 million students and charges only about \$30 to \$40 per course — a fraction of the cost of traditional private tutoring.

Despite these low fees, teachers in virtual learning environments can earn good money, since there are few limits on how many students they can serve online. Rose Lee and Woo Hyeong-cheol, the most popular private tutors in the country, are well-paid celebrities in South Korea: Lee earns about \$7 million tutoring English, while Hyeong-cheol earns \$4 million

tutoring math. Almost all of their income flows from online revenues; Hyeong-cheol, for instance, tutors about 50,000 students through the Internet. Both Lee and Hyeong-cheol make salaries competitive with the highest-paid professional South Korean baseball players

3.10 The Costs of Virtual Learning:

Few studies have looked closely at the costs of virtual learning. Most research involving virtual learning focuses on student or school performance, as evidenced by the more than 1,100 studies from 1996 to 2008 screened for the U.S. Department of Education's meta-analysis. No study has used empirical evidence from Michigan to estimate the associated costs of virtual learning.

Yet an understanding of the associated costs of online programs and virtual schools is important. States like Michigan are struggling to maintain their programs in the face of declining enrollment, depressed tax revenues and rising labor costs. Online learning may provide a cost-effective way to maintain or improve the quality and variety of school programs.

3.11 Early Cost Estimates:

At first blush, compared to conventional brick-and-mortar districts that pay for athletics, food and transportation services, the operating and capital costs of running multiple facilities, and a host of other student support services, most virtual learning programs seem like they could save taxpayers a slew of money. Full-time online programs, for example, wouldn't require large buildings or extensive student support services. Based on these assumptions, it would be easy to conclude that most virtual learning programs would deliver the same level of instruction for a fraction of the cost.

Some early attempts to gauge the costs of virtual learning, however, suggested that the price for online learning would be fairly similar to that of brick-and-mortar education. In 2006, Augenblick, Palaich and Associates Inc., a private education research and consulting firm, put

together a panel of school officials and experts to estimate the costs of virtual schools. A follow-up report, prepared for the BellSouth Foundation (now the AT&T Foundation), the charitable arm of the former telecommunications company, outlined the cost estimates identified by these experts, including those associated with instructional personnel, management, course development, technology personnel, equipment and networking, and facilities acquisition and maintenance. In the end, the study's experts estimated that a full-time virtual program's operating costs were likely to be between \$7,200 and \$8,300 per full-time student after initial start-up costs of \$1.6 million were met.

The \$7,200 to \$8,300 estimated per-pupil operating cost for virtual programs was lower than the U.S. average per-pupil operating cost of \$9,145 in 2005-2006 for conventional public schools. Nevertheless, the \$8,300 upper estimate was higher than the average per-pupil operating expenditures in 18 states. APA ultimately concluded that excluding transportation and capital expenses, "The operating costs of online programs are about the same as the operating costs of a regular brick-and-mortar school."

In the same year, the Southern Regional Education Board, a nonprofit organization collectively led by governors from 16 Southern states, developed a cost-estimating formula for state virtual schools, such as Florida Virtual School, that offer supplemental courses to a school's existing curricula. The formula took into consideration the fact that these virtual schools do not need to invest in a large physical plant to host students and can forgo the costs of transportation, food services, libraries, athletic facilities and other items associated with conventional brick-and-mortar schools that grant diplomas. However, virtual schools do bear higher costs for such things as computers, software, telecommunication services, technical support and employee training. In the end, the SREB projected initial per-pupil costs for virtual schools similar to those of brick-and-mortar schools, although it did suggest that virtual schools could save taxpayers money over time.

Early analyses of the costs of online programs in Michigan seemed to confirm the findings of these two 2006 studies. Dansville Schools, a small district just southeast of the Lansing, began offering students online courses in 1999 through a private company in

Massachusetts named Virtual High School. At first, the fees for the virtual classes were entirely subsidized by a U.S. Department of Education Technology Innovation Challenge Grant, but once Virtual High School had to start charging Dansville Schools fees for the courses, the district realized no fiscal benefits from the program.

In 2002, Dansville signed up for the then-newly formed Michigan Virtual School. MVS, whose fees were subsidized by annual state appropriations, charged 50 percent less than Virtual High School in Massachusetts, but the district was still unable to save money with the courses. Mike Simeck, Dansville's superintendent at the time, stated, "Our experience with [online programs] is that there's no way to get it to scale for us that would make it a cost saver.

Other case studies of different virtual learning programs produced findings similar to those in Dansville. The Consortium for School Networking, a professional association of school technology employees, conducted a case study in 2007 of a single-district virtual program in a Wisconsin school district of 5,000 students. The results showed that the district failed to realize any savings from this program.

These failed initial attempts to reduce costs through virtual learning may have contributed to some school officials' skepticism about this proposition. In a survey conducted by the Sloan Consortium of school administrators, nearly 50 percent of the respondents cited course development costs and funding mechanisms as likely obstacles to providing more online opportunities to students

3.12 Recent Cost Estimates:

Although early reports did not indicate that virtual learning would generate cost-savings, later research suggests that virtual schools can be more cost-effective over time. Even the Southern Regional Education Board, which projected similar per-pupil start-up costs for state-run virtual schools and conventional brick-and-mortar schools, predicted, "Economies of scale should benefit states in funding state virtual schools over time."

Bill Tucker of Education Sector, a nonpartisan education policy think tank, came to a similar conclusion in his study of virtual learning. In analyzing state-run virtual schools, he noted that they have cost-structures different from conventional brick-and-mortar schools. Instead of spending resources on buildings, physical services, facility maintenance and transportation, virtual schools must pay more for other items, such as technology infrastructure, personnel development (specific to remote teacher online instruction) and computer software. However, much like the SREB, Tucker concludes, “[T]here is the potential for significant cost efficiencies” for state virtual schools, because the cost of infrastructure can be spread over many more students.

Potential economies of scale are becoming apparent in colleges and universities. From 1999 to 2003, in response to grants financed by Pew Charitable Trusts, 30 institutions of higher education that created new online learning programs demonstrated improved student performance in two-thirds of the cases, with the remaining one-third showing no statistically significant improvement. Perhaps even more striking was the finding that these programs reduced per-pupil operating costs by an average of 40 percent compared to conventional brick-and-mortar classes, saving a combined \$3.6 million annually 40 percent reduction in costs is almost unheard of in education.

The effectiveness of online education is increasingly accepted at colleges and universities. In fact, according to a report published by the Babson Research Study Group of the Massachusetts-based Babson College, 25 percent of all students in degree-granting postsecondary institutions were enrolled in at least one online course in the fall of 2008.

Some studies find real savings from K-12 online programs, as well, though not quite as high as those in the Pew program.

A detailed study of FLVS may have been the first to conclude that state-run virtual schools can operate with lower per-pupil expenses. In 1997, FLVS became the nation’s first statewide school to offer courses through the Internet. The school provides supplementary courses to Florida students; it does not grant diplomas. Initially the school only delivered high

school content, and it had 77 course enrollments in 1997. By 2009-2010, FLVS had almost 214,000 annual course enrollments and served students in kindergarten through 12th grade

In 2007, the Florida TaxWatch Center for Educational Performance and Accountability compared the per-pupil funding average for conventional school districts in Florida with that of the FLVS. It found that counting only local and state revenues for operating expenses, FLVS cost Florida taxpayers \$1,048 less per pupil (or 17 percent less) in the 2006-2007 school year than did conventional districts. The authors concluded, “FLVS gets solid student achievement results at a reduced cost to the State.”

The savings for FLVS have only increased since 2007. In 2009, the Florida Legislature, trying to balance the state budget, reduced FLVS’ per-pupil funding allotment by 10 percent for the 2009-2010 school year. Still, enrollments were expected to increase by 50 percent. The enrollment spike was due to the program’s becoming available to every school district in the state. Julie Young, president and chief executive officer of FLVS, projects that the increased enrollments and reductions in funding will combine to make FLVS cost about \$1,500 less per pupil in operating costs than the state’s conventional schools.

Pennsylvania’s virtual charter schools have shown even greater cost-savings potential than FLVS. These are taxpayer-funded public schools that are open to all students, grades K-12, from anywhere in the state. They use nearly all forms of virtual learning, including computer-based, Internet-based, remote teacher online, blended learning and facilitated virtual learning. Unlike FLVS and other supplemental state-run virtual schools, Pennsylvania’s virtual charters may grant diplomas to students.

Pennsylvania funds its virtual charter schools on a per-pupil basis, with resources provided by each enrolled student’s resident school district. These districts are required to make a payment from the local and state funds they receive to the virtual charter schools. This payment does not include the per-pupil portion of district funds that go to transportation; physical facilities construction; acquisition and improvement; debt services; or adult and community education programs. This funding arrangement resulted in the virtual schools receiving on

average 27 percent less per pupil than conventional schools. This amounted to virtual charter schools in Pennsylvania spending about \$3,000 less per pupil in the 2005-2006 school year.

Surveys of online schools in other states suggest that the cost-effectiveness of Pennsylvania's virtual charter schools may be the rule rather than the exception. In 2008, professor Cathy Cavanaugh surveyed 20 virtual schools in 14 states. She found that the schools spent an average of only \$4,310 per pupil on operational costs. She estimates that virtual schools benefit from minimal costs for instructional facilities, transportation and support services staff. Additionally, she notes that online courses can handle larger class sizes without adding instructional personnel. This ability helps virtual schools create economies of scale.

3.13 Reconciling the Estimates:

Does virtual schooling save money? As evidenced above, there's no straightforward answer to this question, especially when it's posed in broad terms. While some have estimated that virtual schools and online programs should cost roughly the same as conventional brick-and-mortar schools, and while some districts have reported that they failed to save money, recent research shows significant fiscal benefits. Nevertheless, it appears possible to reconcile these apparently conflicting results.

On the one hand, there are significant start-up costs in creating a new virtual school or program, especially if it's a full-time online program. Many schools would need to develop new virtual courses, hire and train instructional personnel to deliver or facilitate instruction in a new way, maintain a reliable and robust network, purchase computer hardware and software, provide office space for onsite personnel and obtain room to store and house equipment. These initial expenses may drive the projected costs for virtual schools and programs up to the level of traditional face-to-face programs in conventional brick-and-mortar schools.

On the other hand, virtual learning also has potential to reduce costs over time, and evidence from Florida and Pennsylvania suggests that both state virtual schools and virtual charter schools can operate at a lower per-pupil cost than conventional schools. These schools

probably benefit from forgoing many of the extracurricular and school support services that brick-and-mortar schools provide, and from economies of scale in pupil-instructor ratios and overhead expenses. Of course, estimated cost savings for virtual schools and programs shouldn't be assumed to apply to all students. Some children may not learn well in online environments, and the support services and extracurricular offerings that conventional schools provide may be of real value to them. Yet the research does suggest that many pupils can benefit from virtual learning, and that the savings in operating costs can be substantial over time.

3.14 Conclusion:

K-12 virtual learning has a promising future. It has been shown already to match or exceed average student outcome expectations, and parents and students are signing up for virtual courses at an increasing rate.

From a policy perspective, online learning also promises something relatively rare in the long history of taxpayer-funded K-12 public instruction: providing the same or better service at a lower cost. Universities have demonstrated the ability to achieve this, and recent analyses of several states that have expanded online opportunities show that these systems save money.

Indeed, under the right circumstances, school districts could immediately start saving using virtual learning. If districts need to create a new class, they are often left with only two options: hire a new teacher (part-time or full-time), or reassign one of their current teachers (who must be properly certified and below the contractual maximum work load). Both these options will add significant costs. Reassigning a current teacher — probably the least expensive option — could cost about \$10,000, based on the average Michigan teacher salary and common labor contract rules. Hiring a new, full-time teacher would cost most districts at least \$50,000.

If, on the other hand, the districts can avoid creating a new class by enrolling students in virtual learning courses, they could conceivably save thousands of dollars. Based on the average course fees charged by MVS and GenNET, for instance, districts could enroll 10 students in year-long Michigan Merit Curriculum courses for \$5,500 or less. Districts might have to shift

some personnel around if they plan to facilitate this virtual learning in school district-owned buildings, but it is likely the districts would still save money compared to the cost of hiring or reassigning instructors to teach these courses.

The demand for additional educational opportunities in this state has consistently grown. Virtual learning appears to be a flexible, affordable and effective way of helping satisfy this demand

CHAPTER-4

ANALYSIS AND INTERPRETATION OF DATA



CHAPTER-4

ANALYSIS AND INTERPRETATION OF DATA

INTRODUCTION :

Analysis of data plays a dominant role in the completion of project. Table and diagrams assist the researches to analyze the data. 50 respondents were met and data were collected through questionnaire. Each question in the questionnaire is analyzed. Individually, sufficiently tabulated and represented graphically.

This chapter is devoted to present the analyzed data in an appropriate manner. For this purpose of analysis is statistical tool like,

- Percentage
- Bar diagrams
- Pie chart
- Likert scale

TABLE 4.1

AGE WISE CLASSIFICATION

SL.NO	PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
1	10-20yrs	23	46%
2	21-30yrs	23	46%
3	31-40yrs	4	8%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study,46% of respondents are in between the age group 10-20yrs, 46% of respondents are in between 21-30yrs, 8% are in between 31-40yrs.

CHART 4.1

AGE WISE CLASSIFICATION

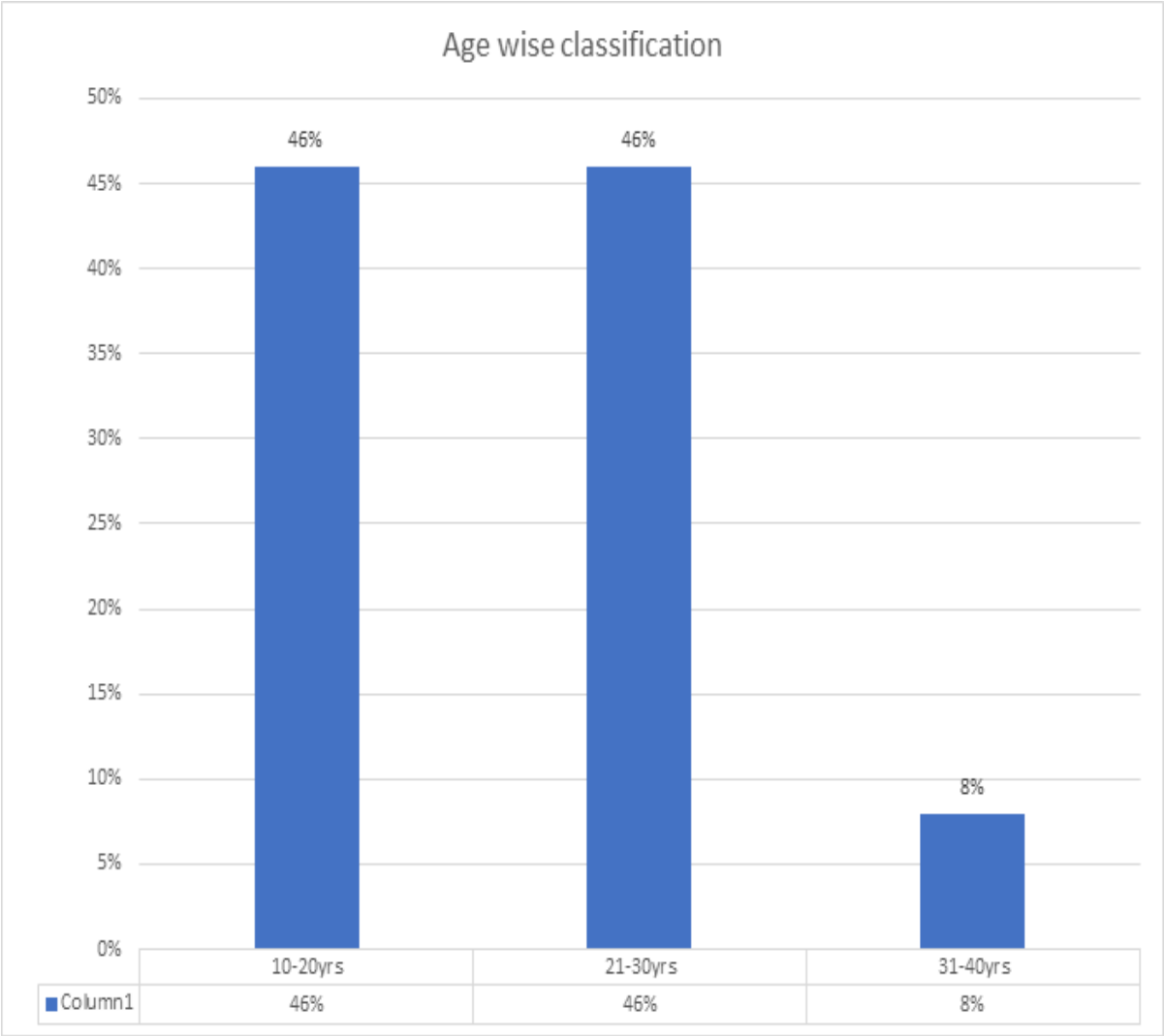


TABLE 4.2

GENDER WISE CLASSIFICATION

SL.NO	PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
1	Male	20	40%
2	Female	30	60%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for the study, 40% of the respondents are male, and 60% of the respondents are female.

CHART 4.2

GENDER WISE CLASSIFICATION

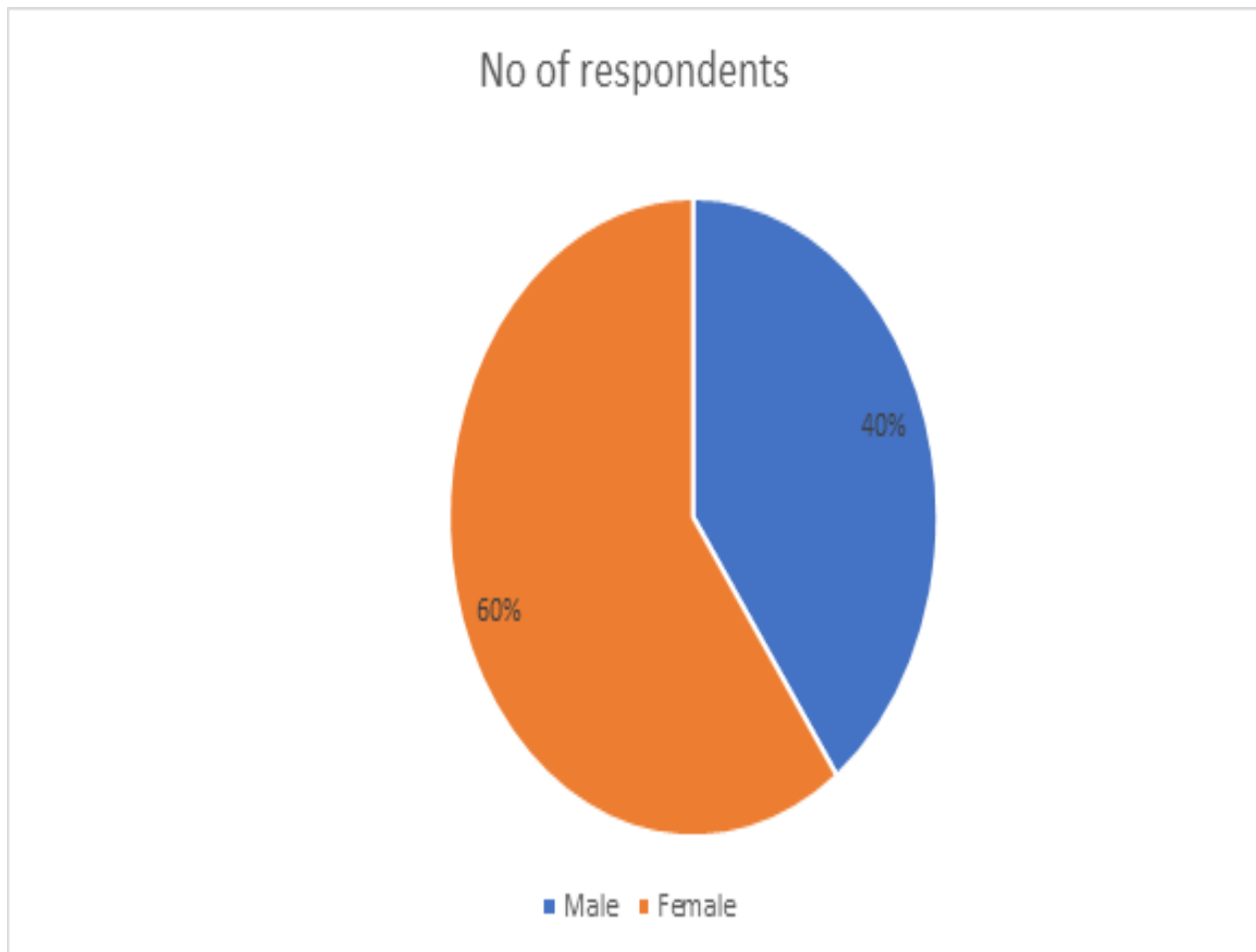


TABLE 4.3

EDUCATIONAL WISE CLASSIFICATION

SL.NO	PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
1	Illiterate	1	2%
2	High school	10	20%
3	Undergraduate	20	40%
4	Post graduate	19	38%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 2% of the respondents are illiterate people, 20% of the respondents are high school people, 40% of the respondents are undergraduates and 38% are post graduates.

CHART 4.3

EDUCATIONAL WISE CLASSIFICATION

Points scored

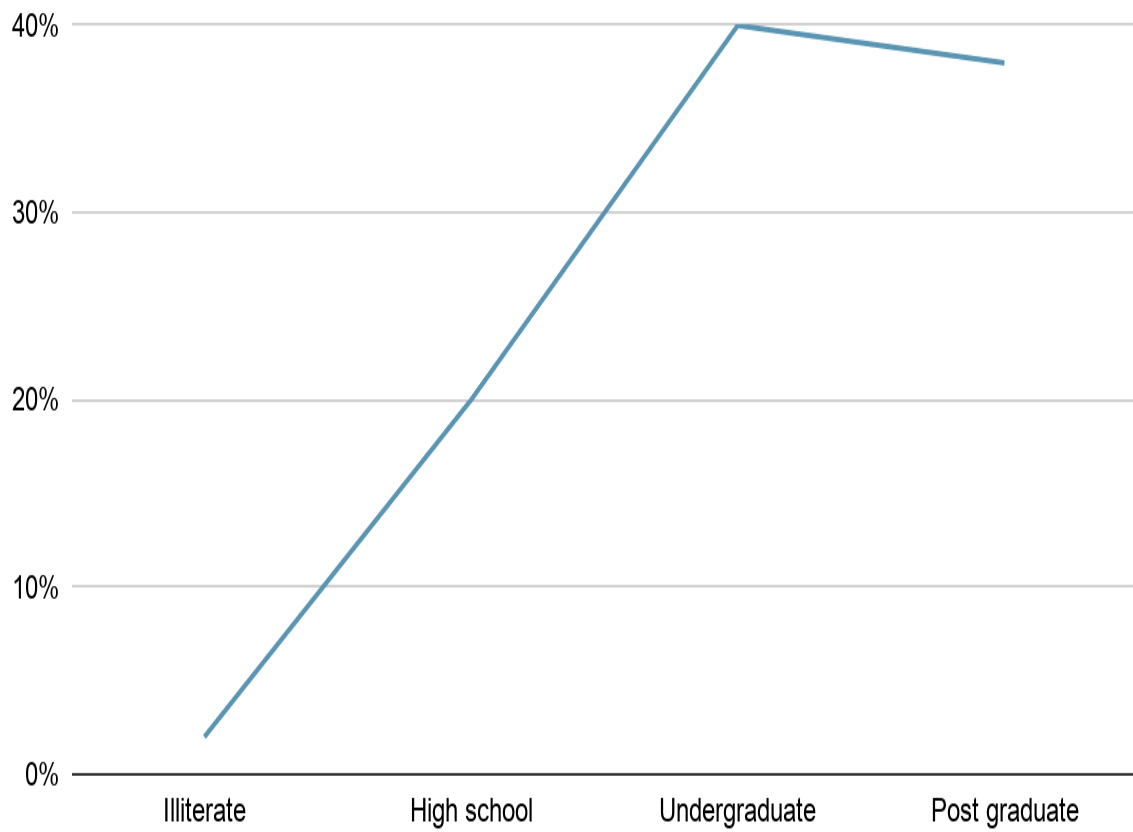


TABLE 4.4

MARITAL STATUS OF THE RESPONDENTS

SL.NO	PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
1	Single	40	80%
2	Married	10	20%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 20% of the respondents are married and 80% of the respondents are single.

CHART 4.4

MARITAL STATUS OF THE RESPONDENTS

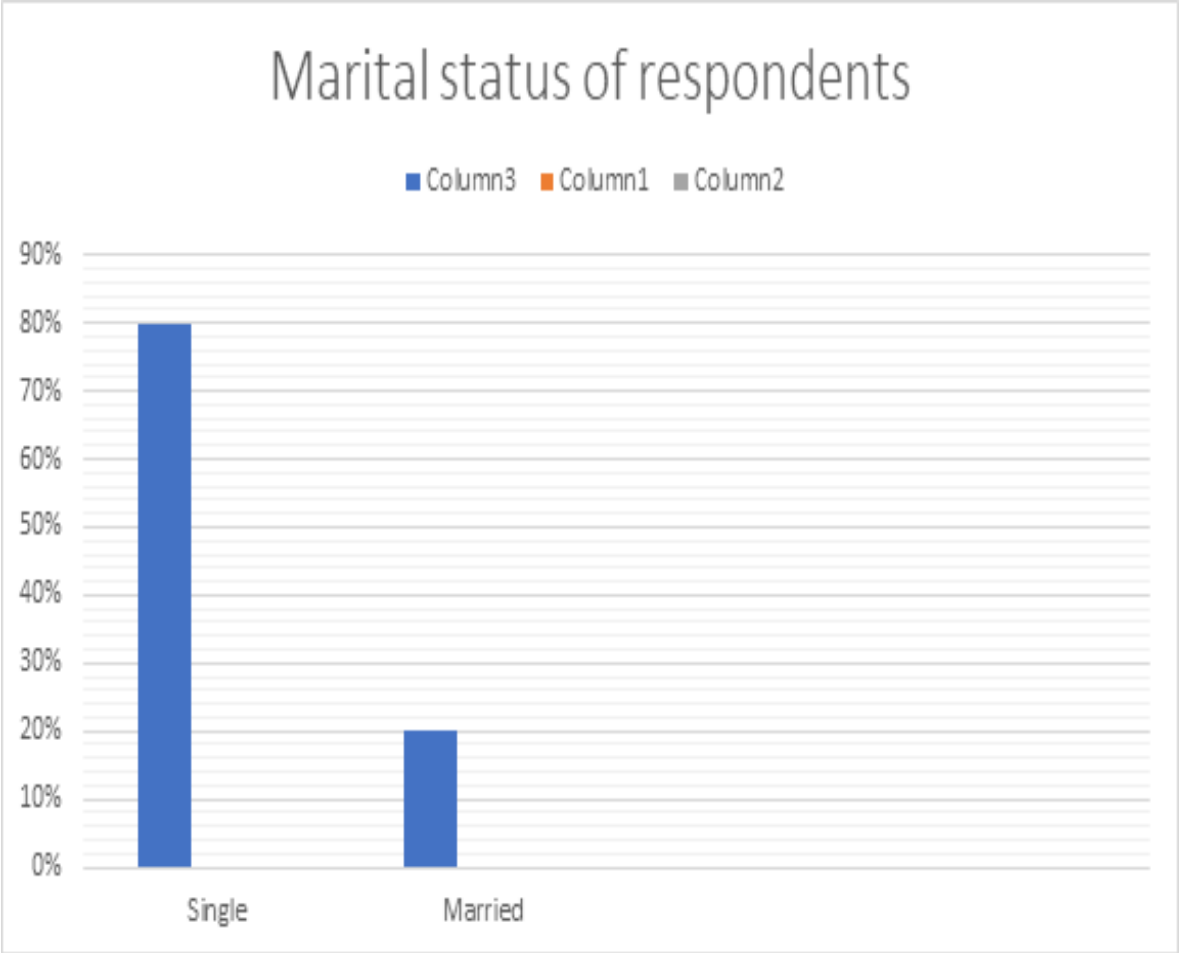


TABLE 4.5

OCCUPATION OF THE RESPONDENTS

SL.NO	PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
1	Government employee	3	6%
2	Private sector	14	28%
3	Business	3	6%
4	Students	30	60%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 6% of the respondents are government employees, 28% of the respondents are private sector, 6% of the respondents are business people and 60% are students.

CHART 4.5

OCCUPATION OF THE RESPONDENTS

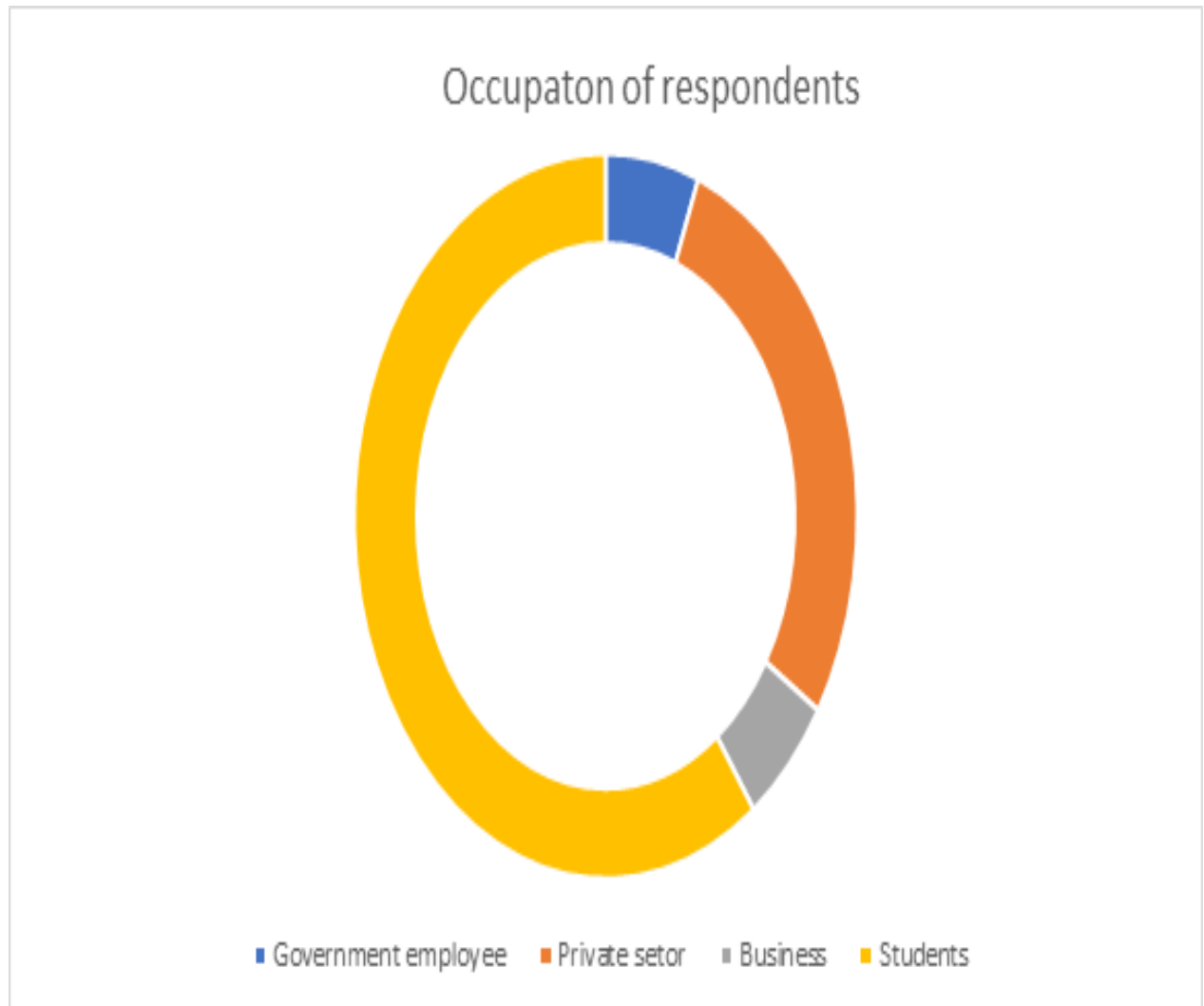


TABLE 4.6

INCOME OF THE RESPONDENTS

SL.NO	PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
1	Upto 10000	6	12%
2	10000-30000	6	12%
3	30000-50000	5	10%
4	Above 50000	3	6%
	TOTAL	20	40%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 12% of the respondents are earning up to Rs.10,000, 12% of the respondents are earning between Rs,10,000-Rs.30,000, 10% of the respondents are earning betweenRs.30,000-Rs.50,000 and remaining 6% of them are aboveRs.50,000.

CHART 4.6

OCCUPATION OF THE RESPONDENTS

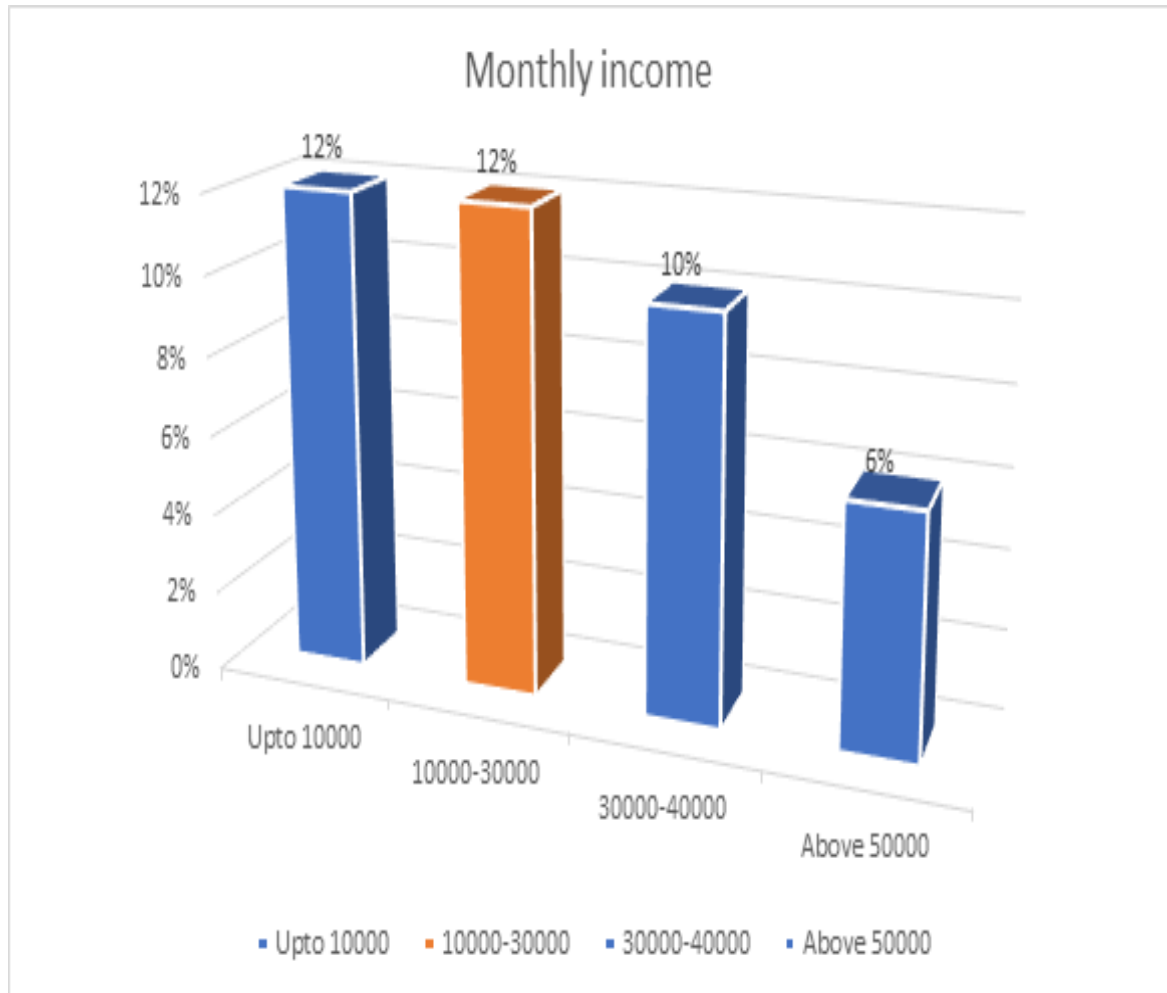


TABLE 4.7

ACCESSING DEVICE FOR ONLINE LEARNING

SL.NO	PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
1	Yes	46	92%
2	No	4	8%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 92% respondents have their accessing device for online learning, 8% respondents have their accessing device for online learning.

CHART 4.7

ACCESSING DEVICE FOR ONLINE LEARNING

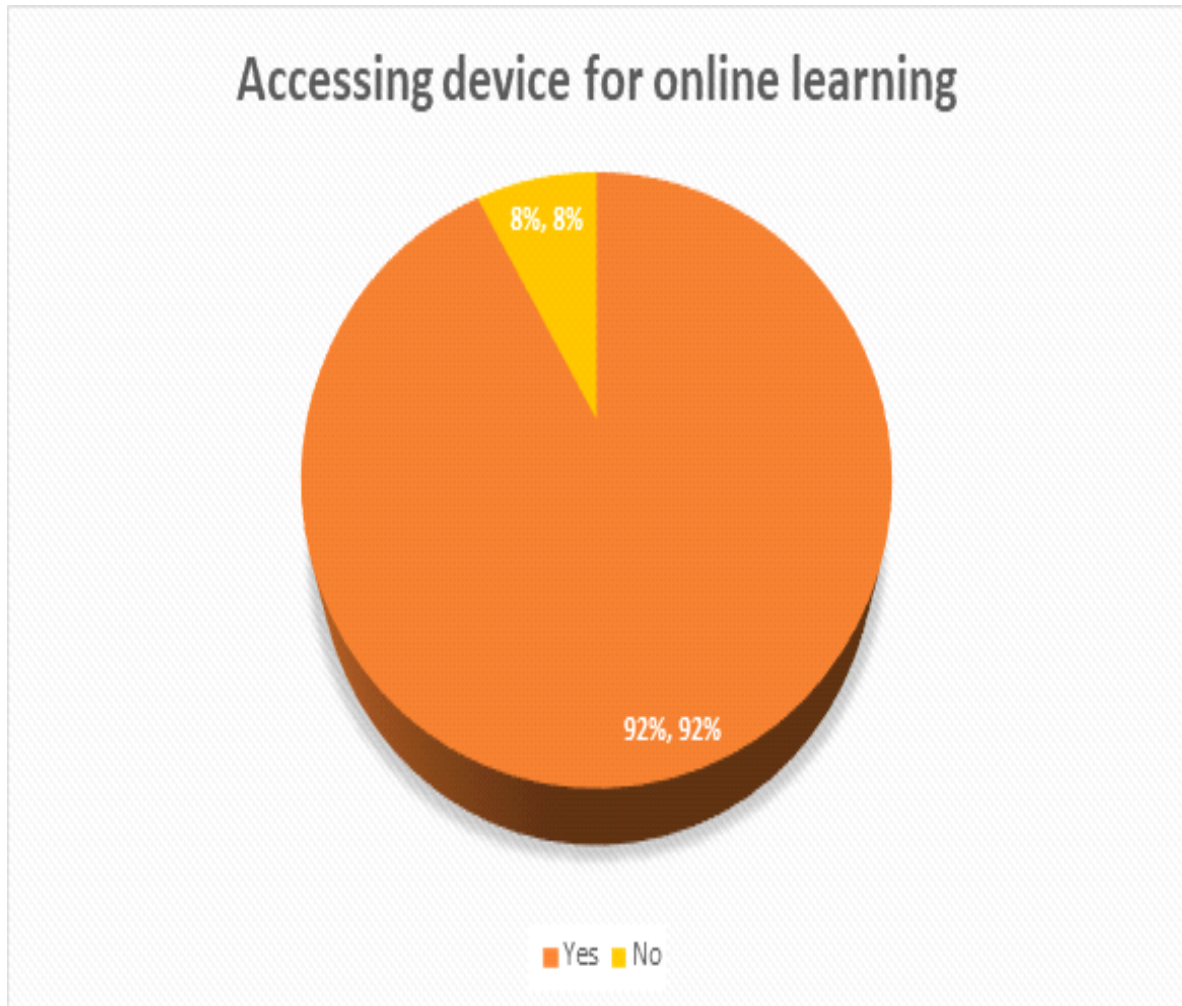


TABLE 4.8

DEVICE WHICH USED FOR ONLINE LEARNING

SLNO	PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
1	Mobile	37	74%
2	Laptop	9	18%
3	Desktop	4	8%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 74% respondents have their device which used for distance learning, 18% respondents have their device which used for distance learning, and 8% respondents have their device which used for distance learning.

CHART 4.8

DEVICE WHICH USED FOR ONLINE LEARNING

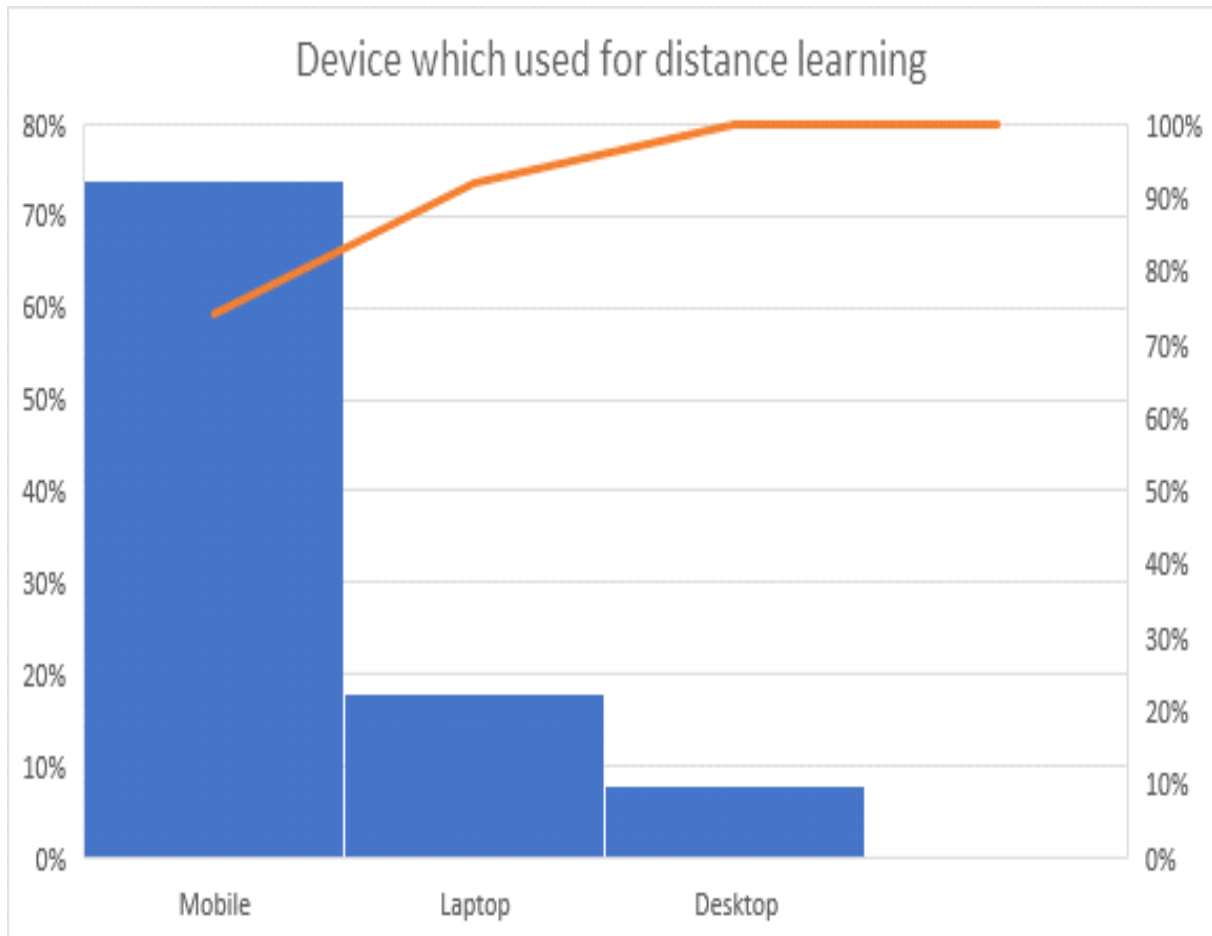


TABLE 4.9

SPENDING TIME ON EACH DAY FOR ONLINE LEARNING

SL.NO	PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
1	1-3hrs	31	62%
2	3-5hrs	15	30%
3	5-7hrs	4	8%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 62% respondents have their spending time on each day, 30% respondents have their spending time on each day, 8% respondents have their spending time on each day.

CHART 4.9

SPENDING TIME ON EACH DAY FOR ONLINE LEARNING

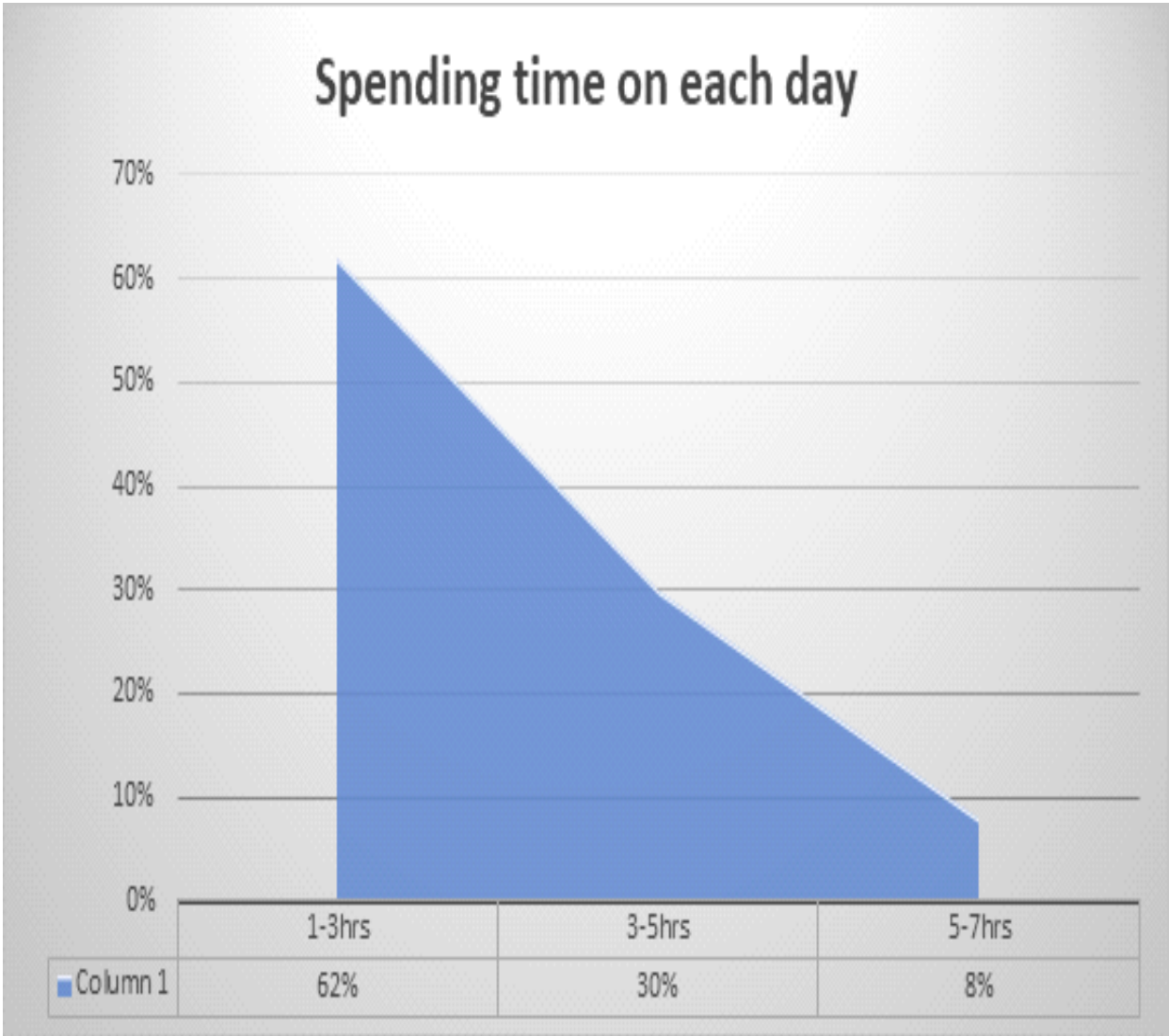


TABLE 4.10

MEASUREMENT OF ONLINE LEARNING

SL.NO	PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
1	Effective	35	70%
2	Not at all effective	15	30%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 70% respondents feel effective and 30% respondents are not at all effective.

CHART 4.10

MEASUREMENT OF ONLINE LEARNING



TABLE 4.11

ENJOYABILITY OF VIRTUAL LEARNING

SL. NO	PARTICULAR	\NO.OF RESPONDENT	PERCENTAGE
1.	Yes	33	66%
2.	No	17	34%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study,66% of the respondents have enjoyed their online learning,34% of the respondents have enjoyed their online learning.

CHART 4.11

ENJOYABILITY OF VIRTUAL LEARNING

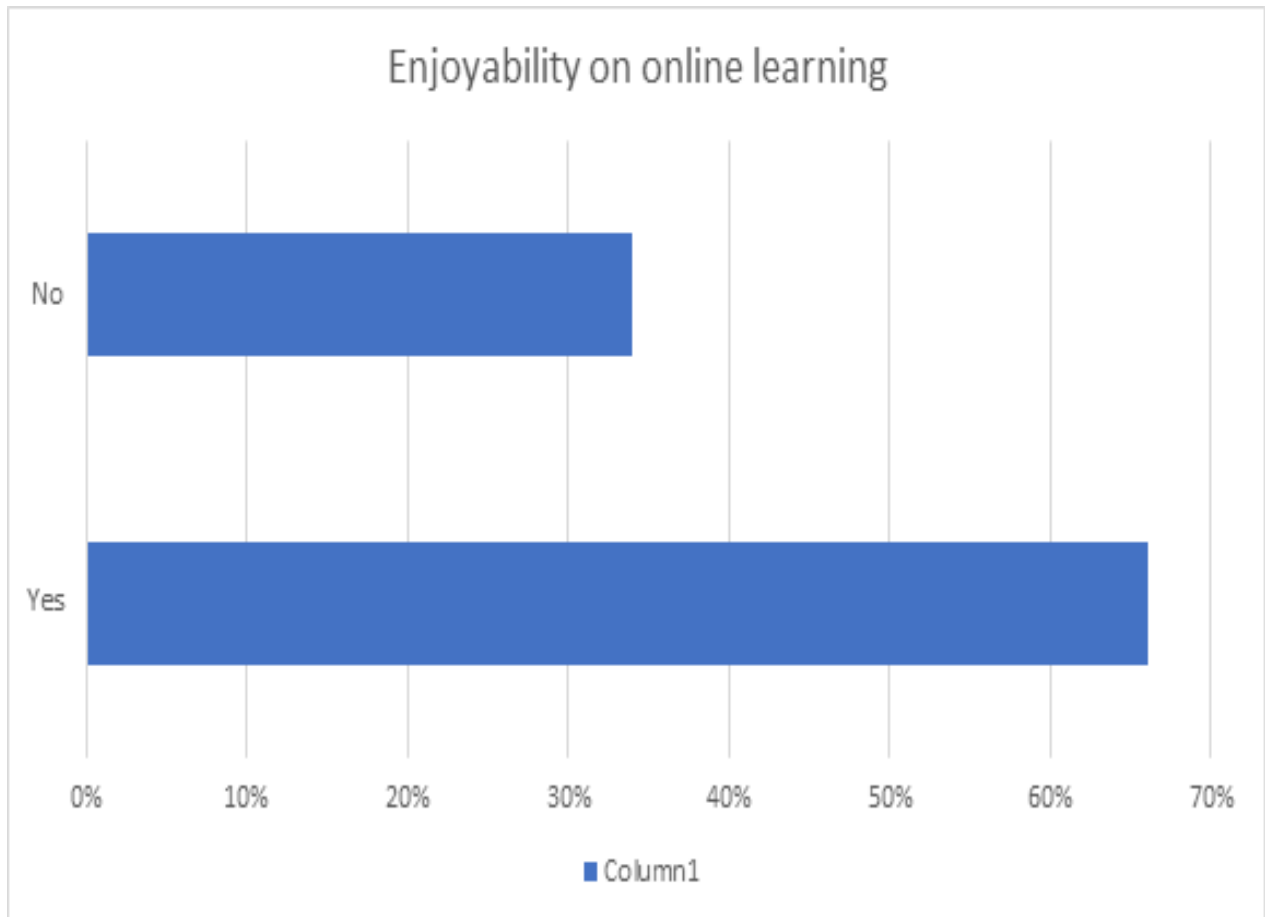


TABLE 4.12

COMPARATIVELY BETWEEN ONLINE LEARNING AND CLASSROOM

SI. NO	PARTICULAR	NO.OF RESPONDENT	PERCENTAGE
1	Yes	33	66%
2	No	17	34%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 66% of respondents are comparatively between online learning and classroom, 34% of respondents are comparatively between online learning and classroom.

CHART4.12

COMPARATIVELY BETWEEN ONLINE LEARNING AND CLASSROOM

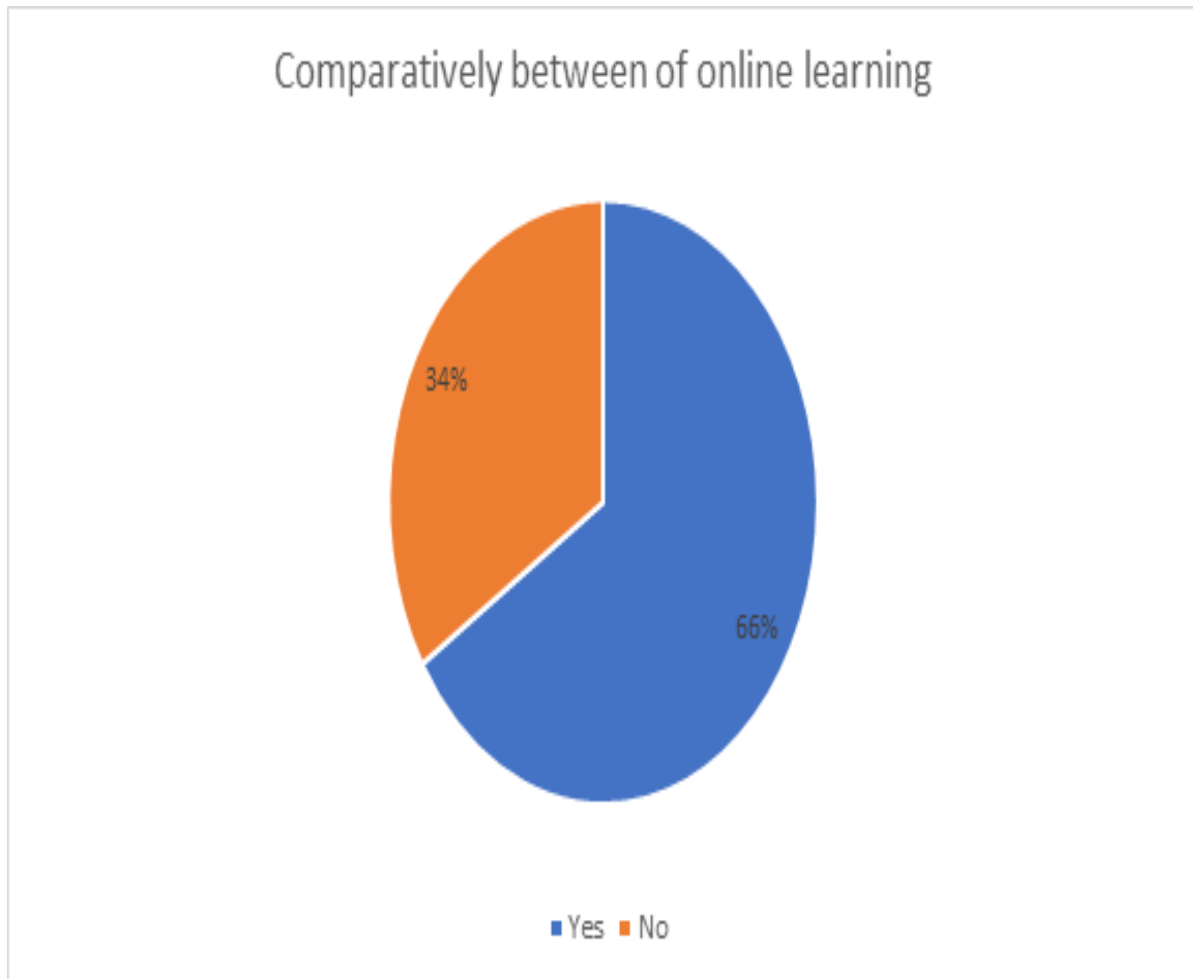


TABLE 4.13

ONLINE LEARNING IS A SOURCE OF SUPPORT

SI. No	PARTICULAR	NO.OF RESPONDENT	PERCENTAGE
1.	Yes	36	76%
2.	No	12	24%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 76% of respondents says online learning give as a support, 24% of respondents online learning does not gives a support.

CHART 4.13

ONLINE LEARNING IS A SOURCE OF SUPPORT

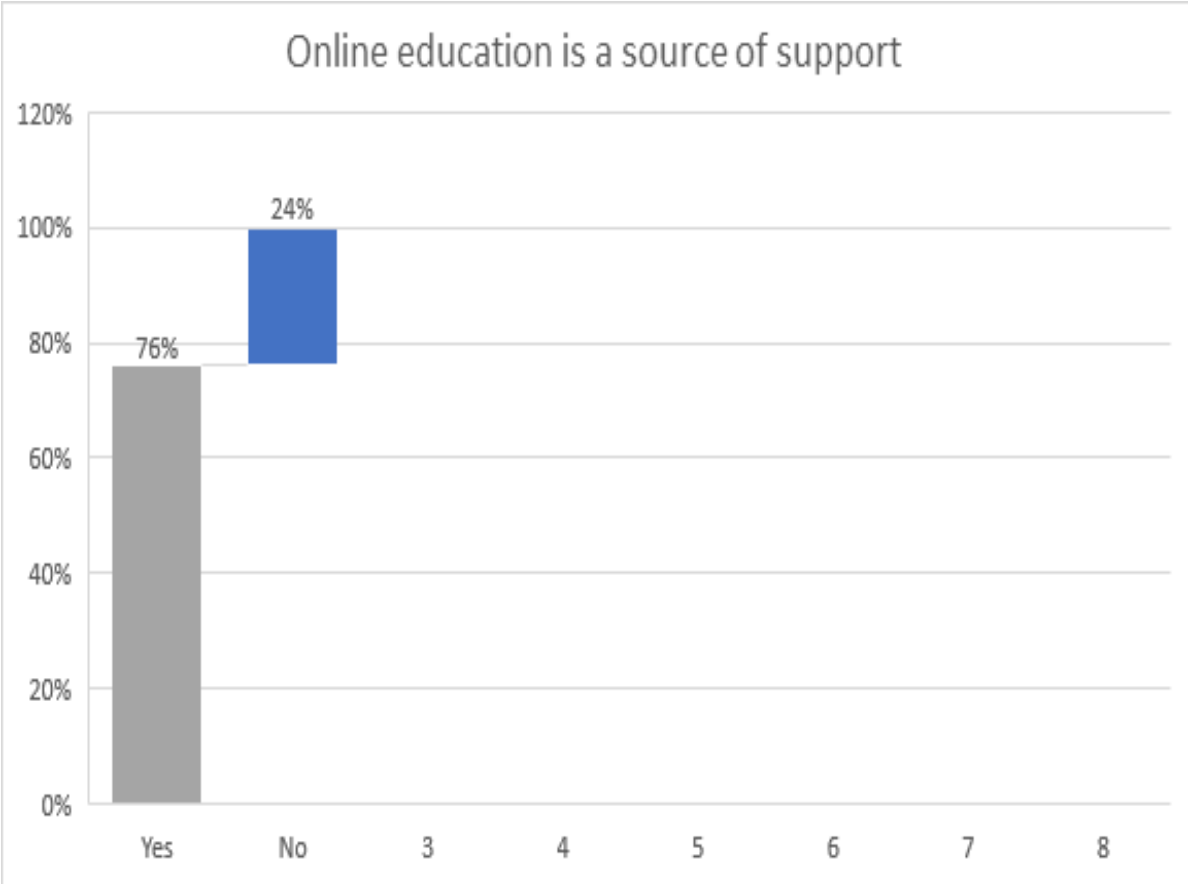


TABLE 4.14

SATISFACTION OF THE RESPONDENTS

SL.NO	PARTICULAR	NO.OF RESPONDENT	PERCENTAGE
1.	Satisfied	39	78%
2.	Dissatisfied	11	22%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study,78% of respondents satisfied in virtual learning , 22% of respondents don't like virtual learning .

CHART 4.14

SATISFACTION OF THE RESPONDENTS

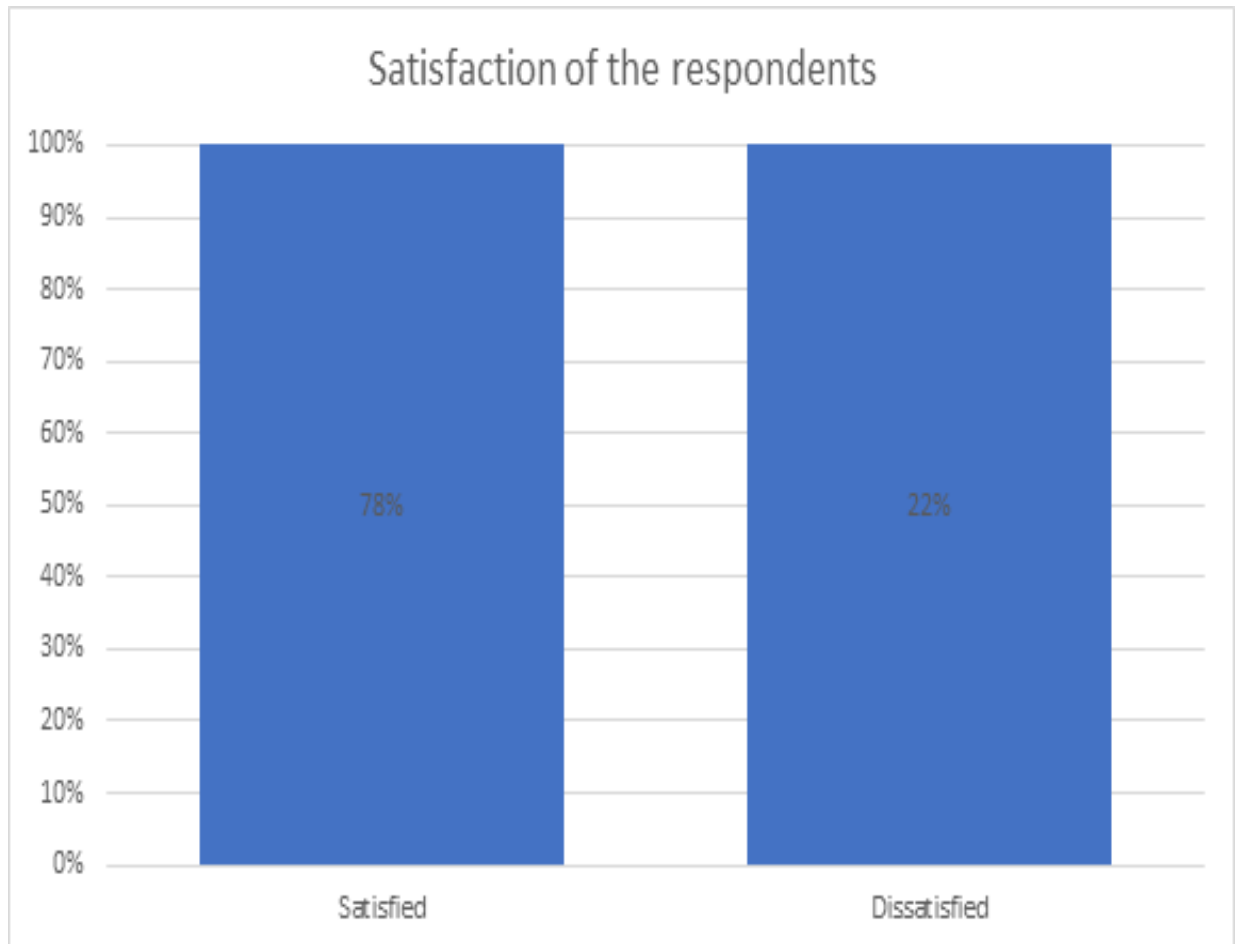


TABLE 4.15

CONNECTIVITY OF LEARNING CONTENT

SL.NO	PARTICULAR	NO.OF RESPONDENT	PERCENTAGE
1.	Yes	36	76%
2.	No	14	28%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study,76%of respondents connect a learning contend ,28%of respondents does not connect a learning content

CHART 4.15

CONNECTIVITY OF LEARNING CONTENT

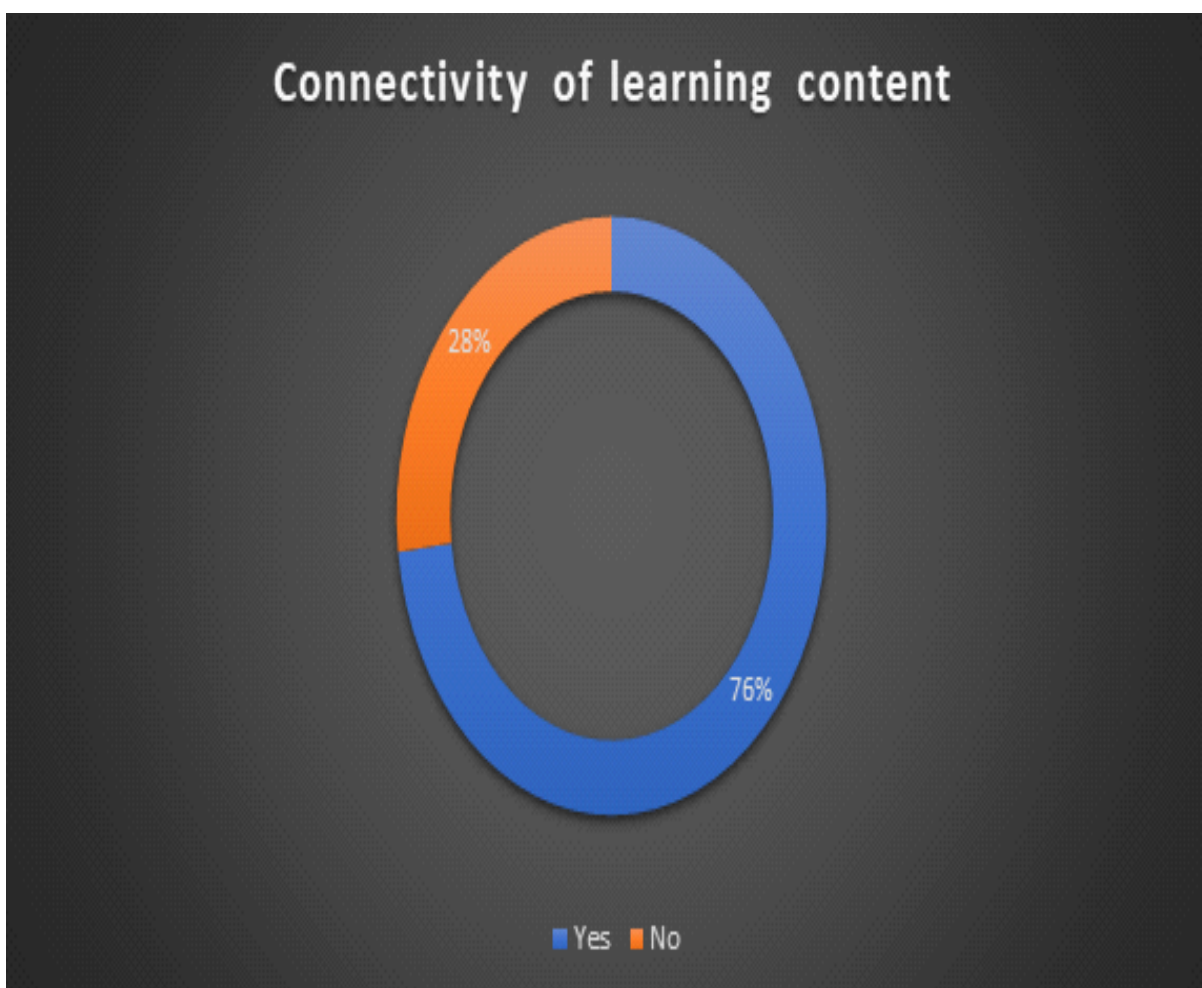


TABLE 4.16

ADOPTING NEW TECHNOLOGY

SL.NO	PARTICULAR	NO.OF RESPONDENT	PERCENTAGE
1.	Yes	40	80%
2.	No	10	20%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 80 %of respondents adopting new technology , 20%of respondents does not adopted a new technology .

CHART4.16

ADOPTING NEW TECHNOLOGY

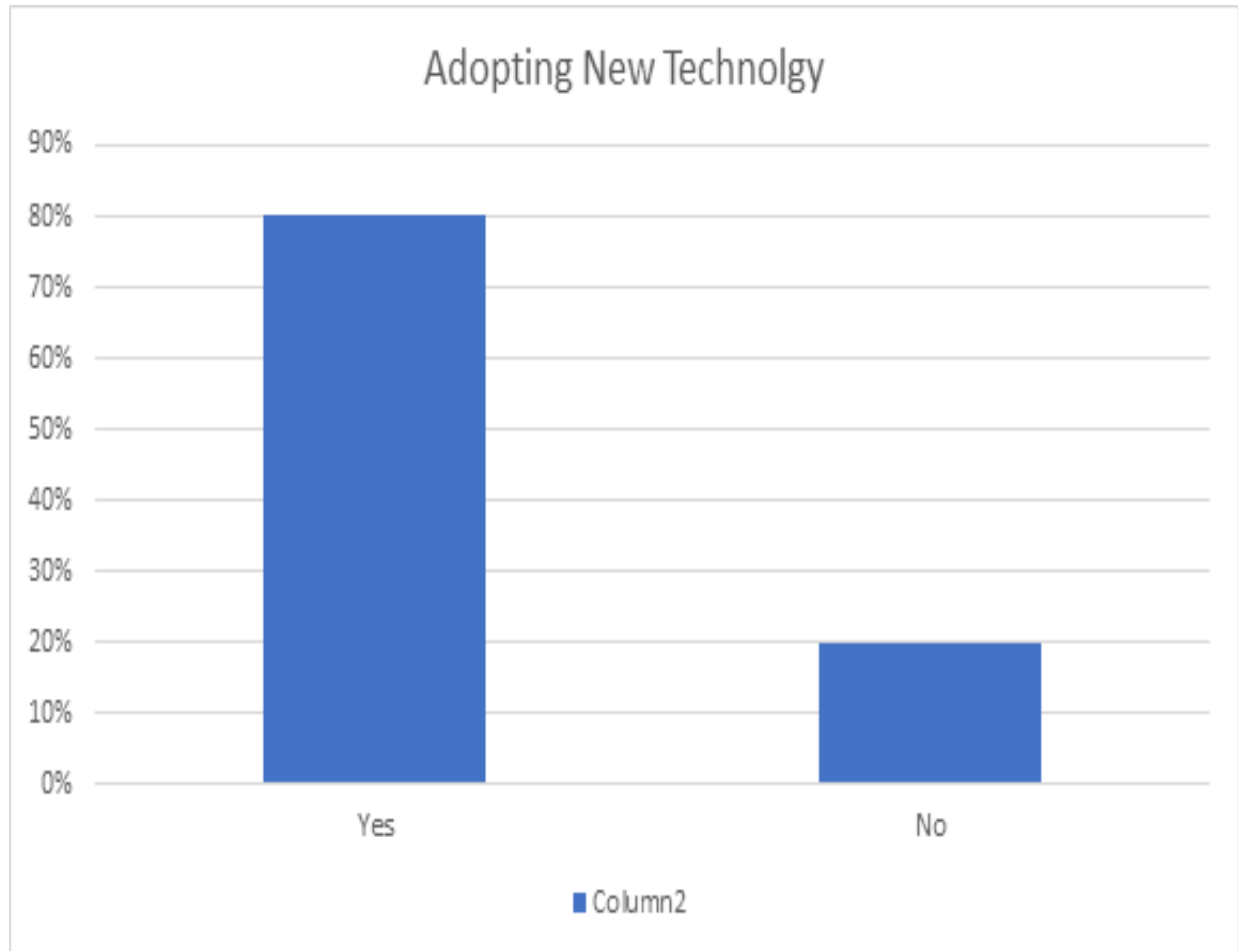


TABLE 4.17

INTERACTION WITH OTHERS

SL.NO	PARTICULAR	NO.OF RESPONDENT	PERCENTAGE
1.	Yes	30	80%
2.	No	20	40%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 80% of respondents interaction with other, 40% of respondents can't interaction with others.

CHART 4.17

INTERACTION WITH OTHERS

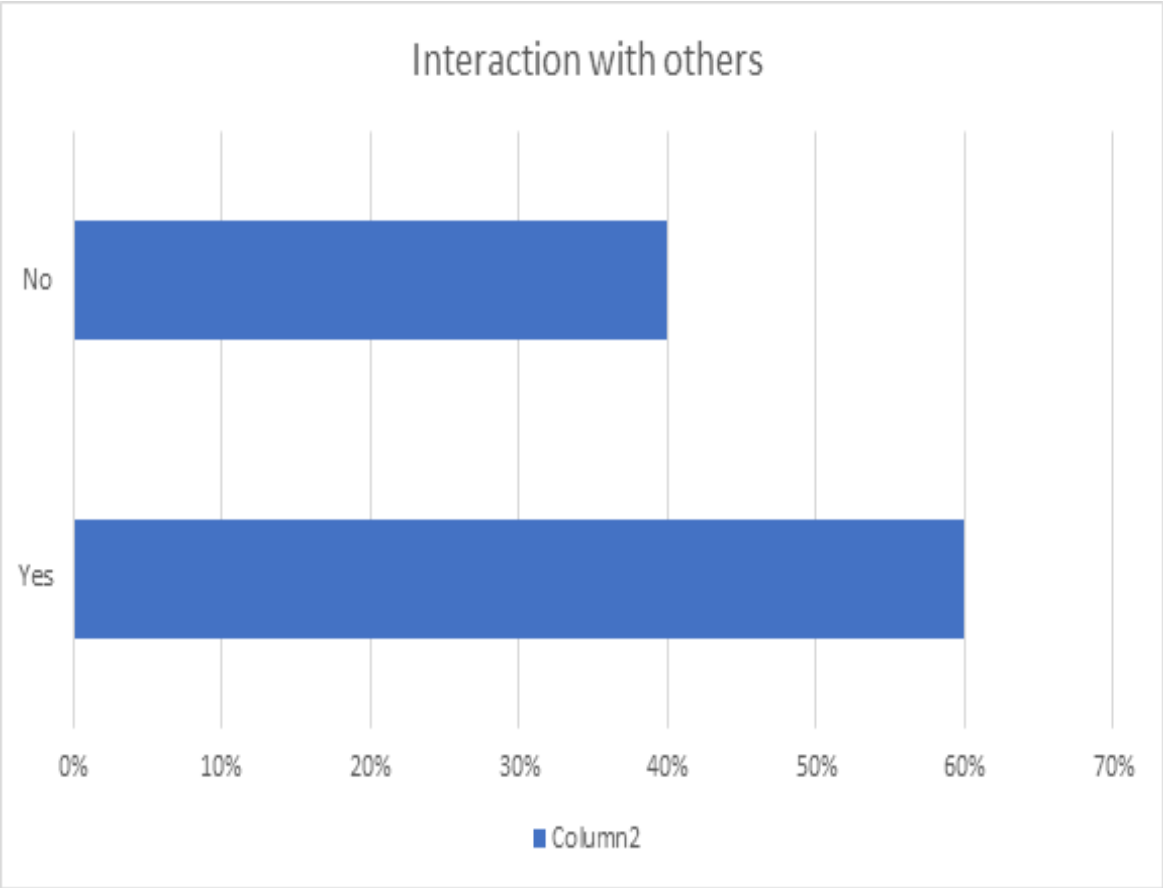


TABLE 4.18

COMPARATIVELY ONLINE COURSE IS EASIER

SI.NO	PARTICULAR	NO.OF RESPONDENT	PERCENTAGE
1.	Yes	33	66%
2.	No	17	34%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 66% of respondents says online course is easy, 34% of respondents says is not easy .

CHART4.18

COMPARATIVELY ONLINE COURSE IS EASIER

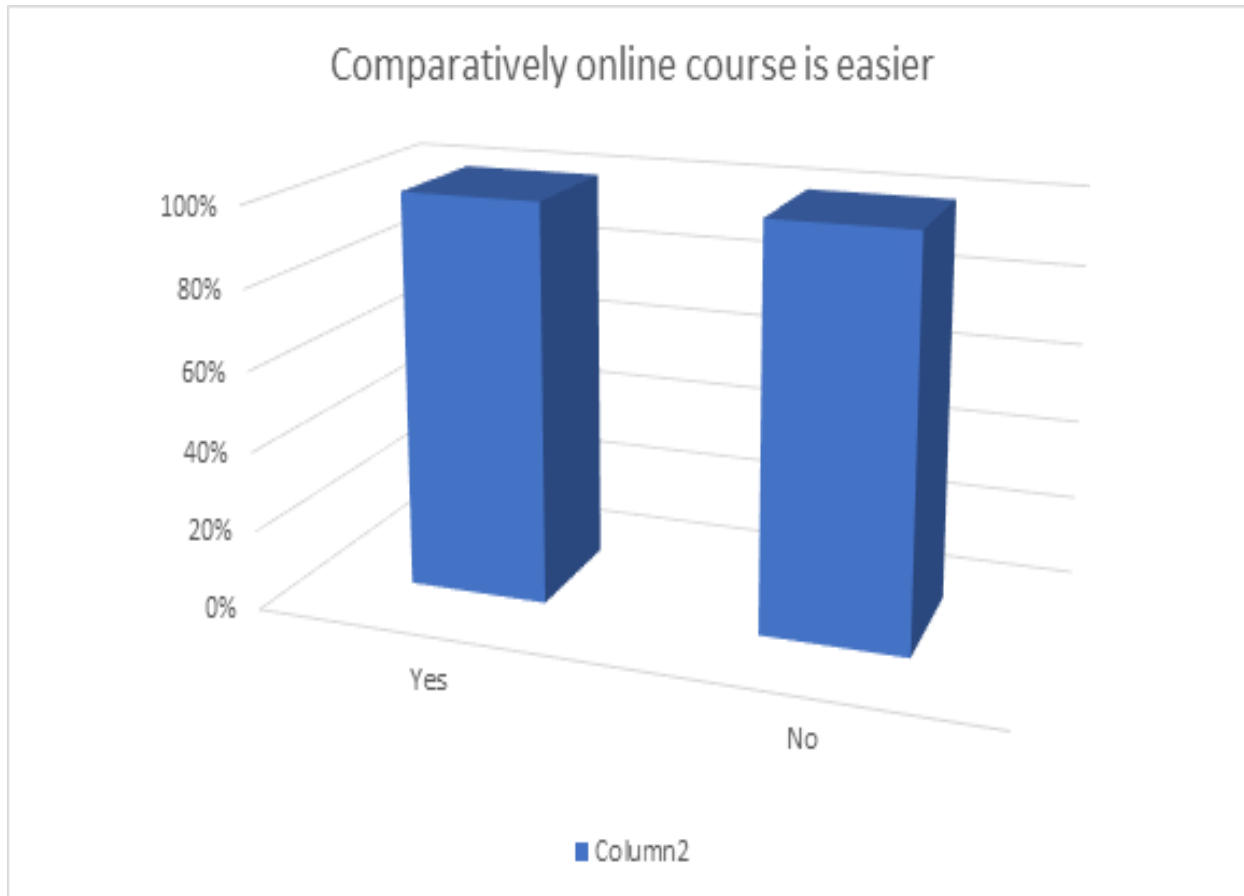


TABLE 4.19

DOING THINGS ARE MOTIVATED

SI.NO	PARTICULAR	NO.OF RESPONDENT	PERCENTAGE
1.	Yes	30	60%
2.	No	20	40%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 60% of respondents motivate yourself in online learning respondents can't motivate yourself.

CHART 4.19

DOING THINGS ARE MOTIVATED

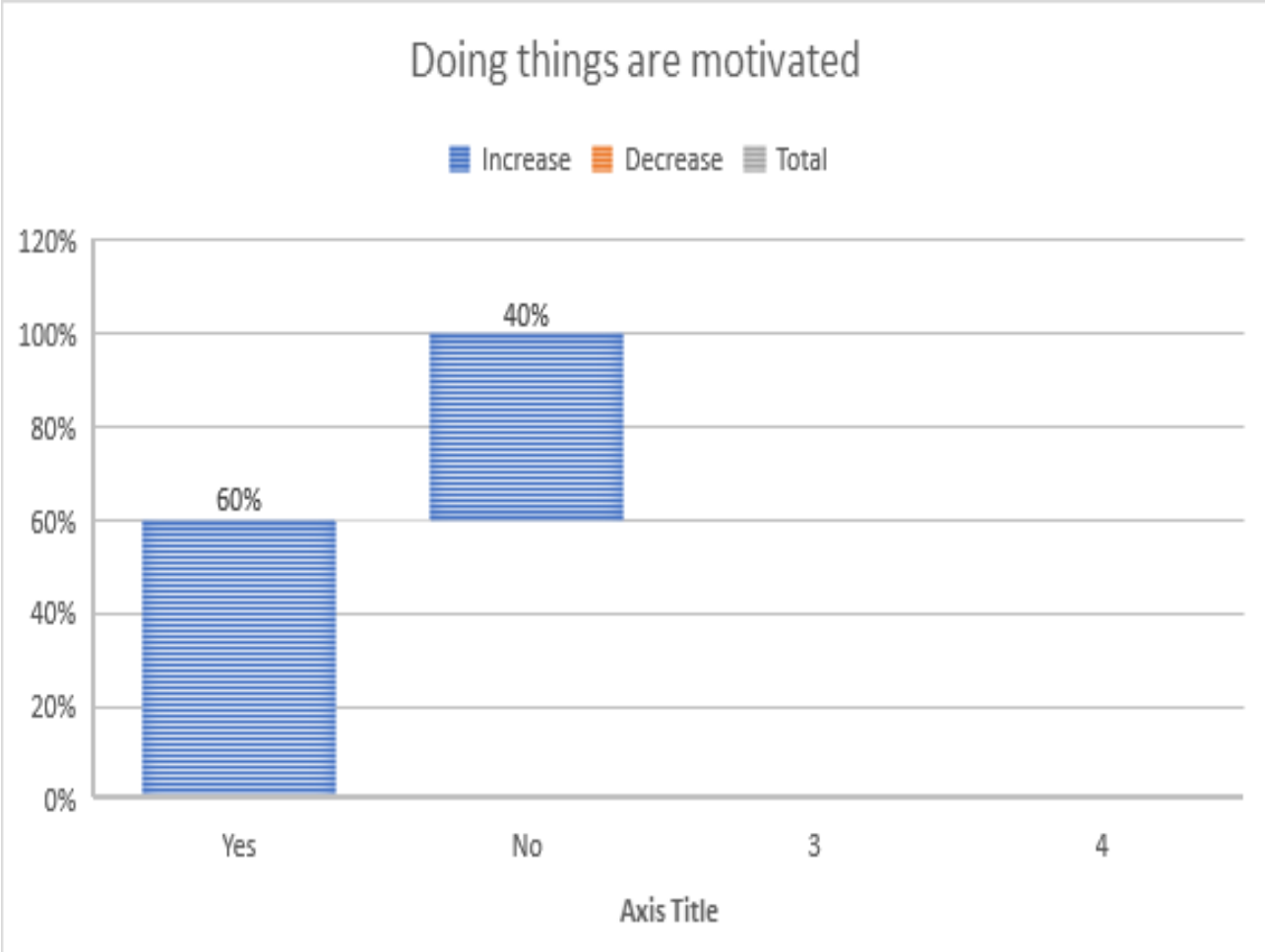


TABLE 4.20
SCHEDULING TIME IN COMPLETING WORK

SL.NO	PARTICULAR	NO.OF RESPONDENT	PERCENTAGE
1.	Yes	31	62%
2.	No	19	19%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 62% of respondents to schedule a timetable and complete a work , 19%of respondents they can't schedule or timetable and complete a work.

TABLE 4.20

SCHEDULING TIME IN COMPLETING WORK

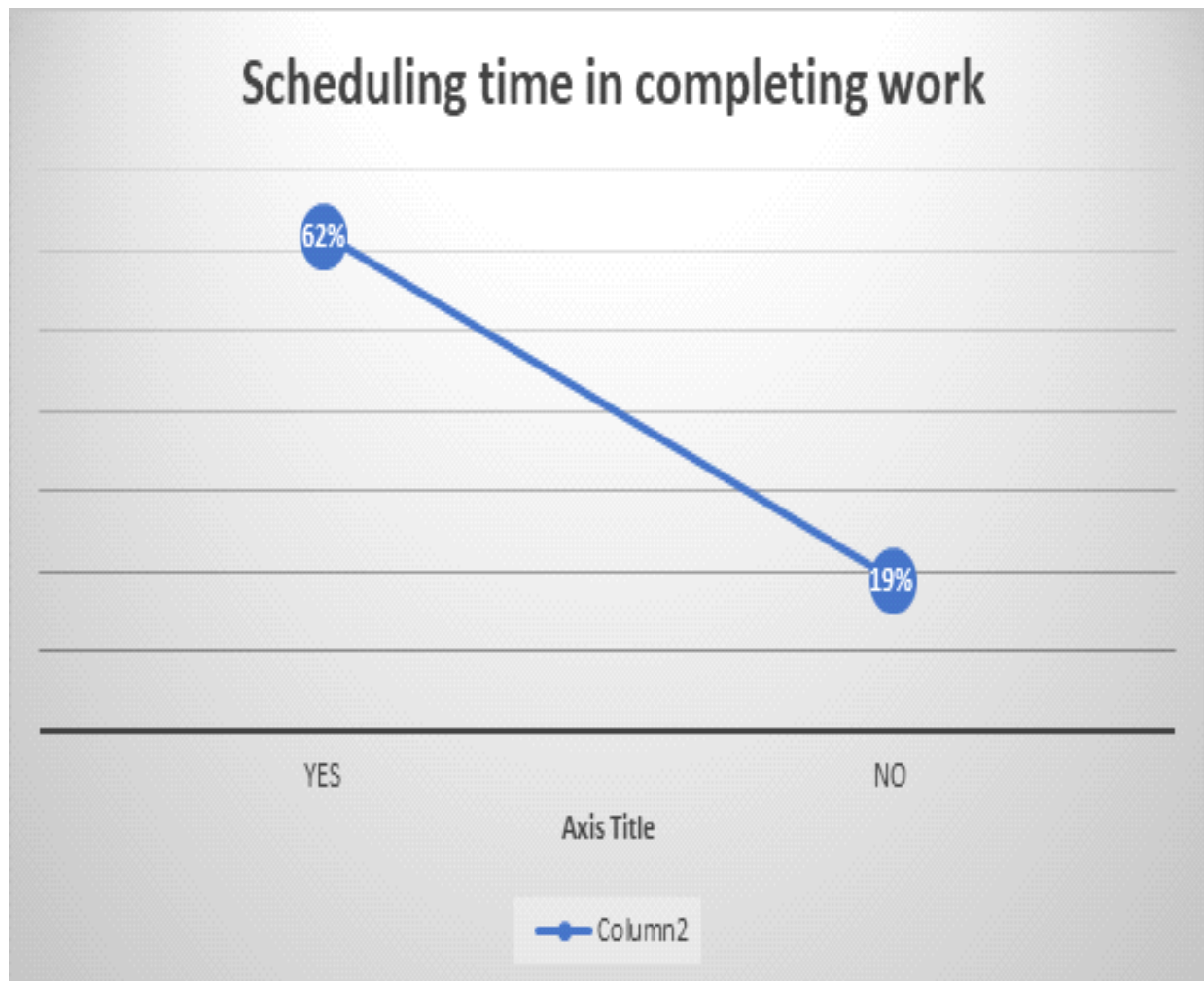


TABLE 4.21

COMFORTABLE USAGE OF INTERNET

SL.NO	PARTICULAR	NO.OF RESPONDENT	PERCENTAGE
1.	Yes	34	68%
2.	No	16	32%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 68% of respondents comfortable for using internet, 32% of respondents can't comfortable for using internet.

CHART 4.21

COMFORTABLE USAGE OF INTERNET

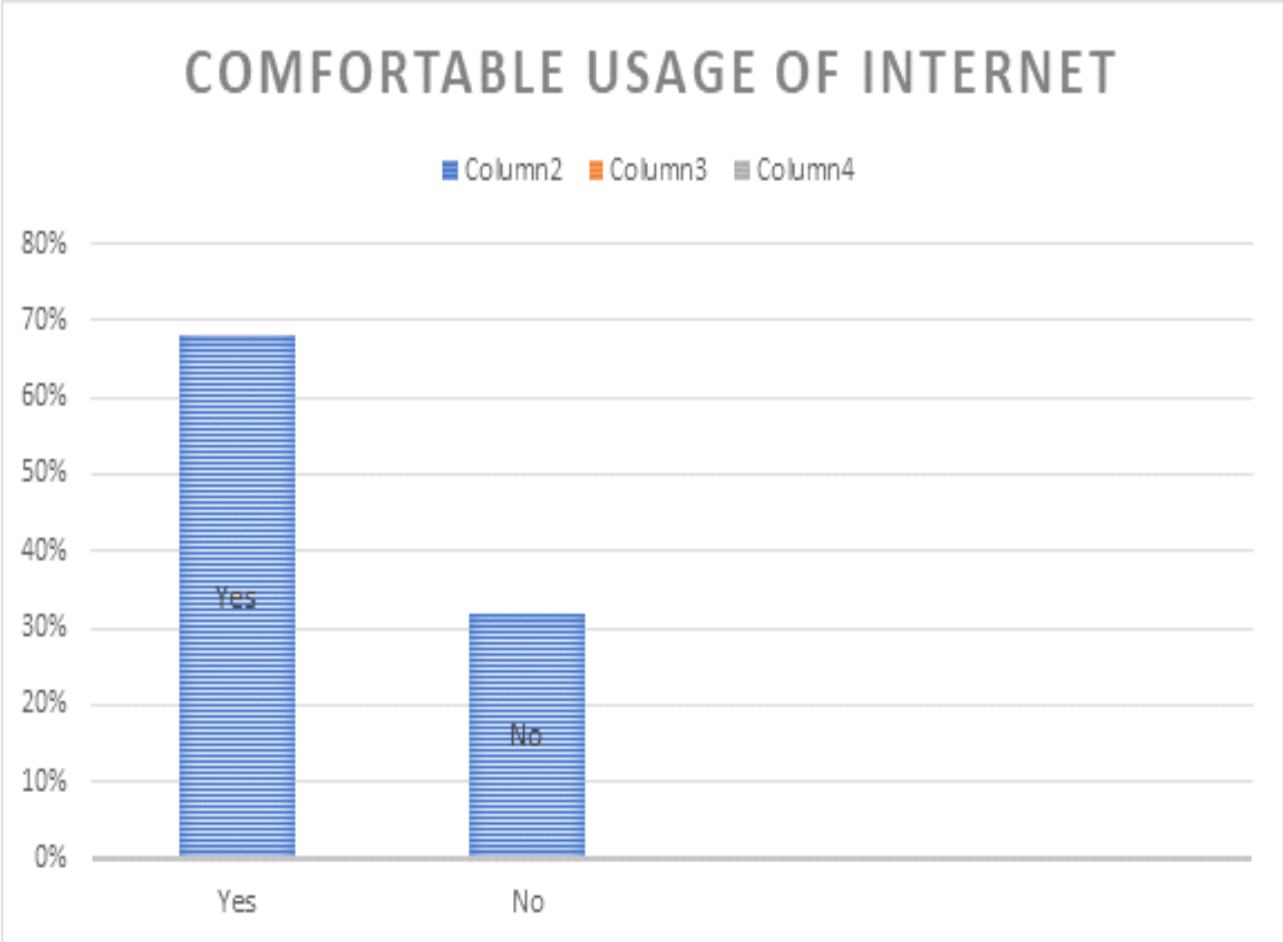


TABLE 4.22

EASIER IN FINDING INFORMATION

SL.NO	PARTICULAR	NO. OF RESPONDENT	PERCENTAGE
1.	Yes	38	76%
2.	No	12	24%
	TOTAL	50	100%

INTERPRETATION :

From the above table, it is referred that out of total respondents taken for study, 76%of respondents information easier to finding information , 24%of respondents they difficult to find information .

CHART4.22

EASIER IN FINDING INFORMATION

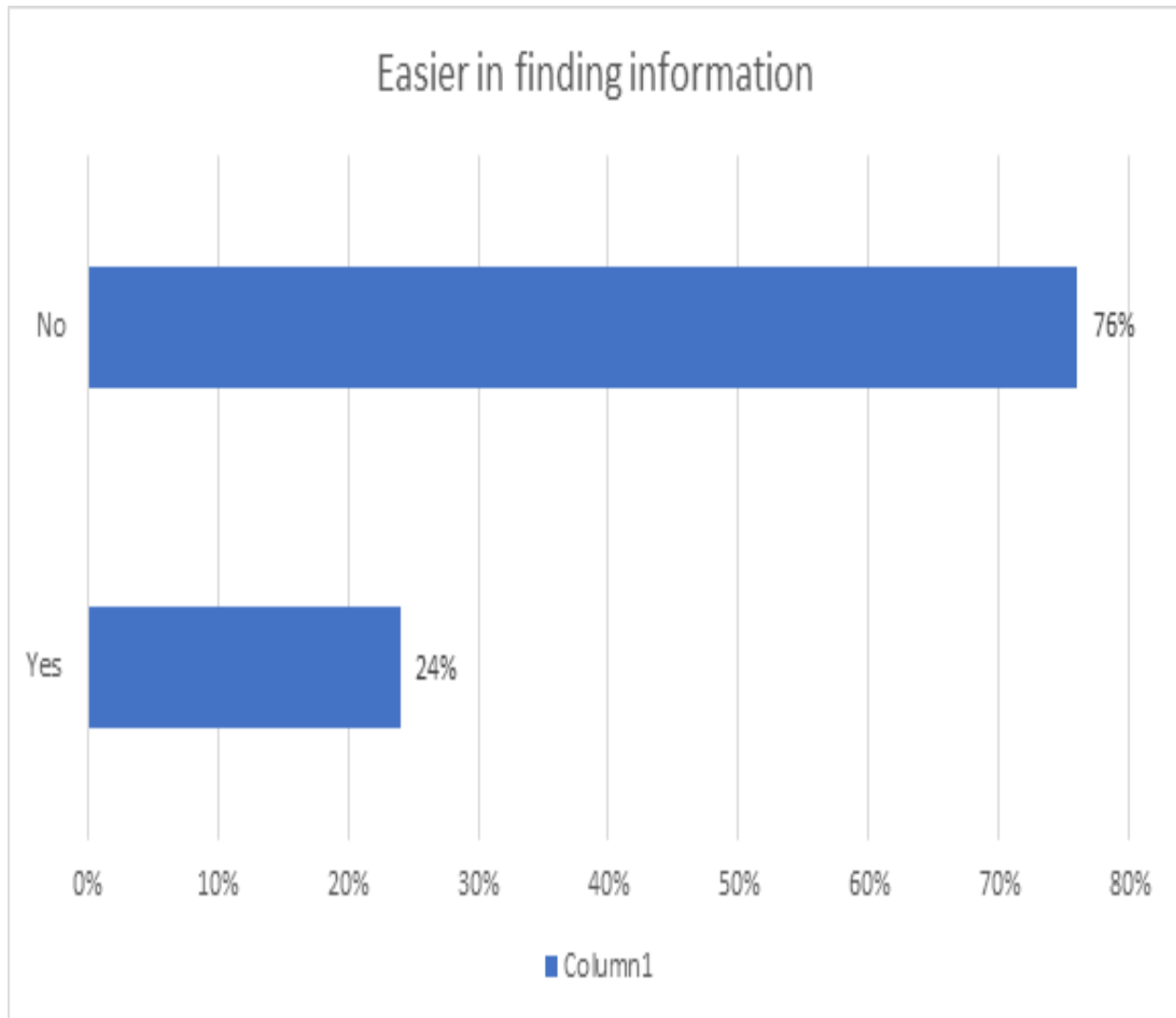


TABLE 4.23
PROPER LINKING WORK OF THE RESPONDENTS

SL.NO	PARTICULARS	NO.OF RESPONDENTS	PERCENTAGE
1.	Yes	31	68%
2.	No	19	32%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 68% of respondents works a proper link , 32% of respondents says cant open a proper link.

CHART 4.23

PROPER LINKING WORK OF THE RESPONDENTS

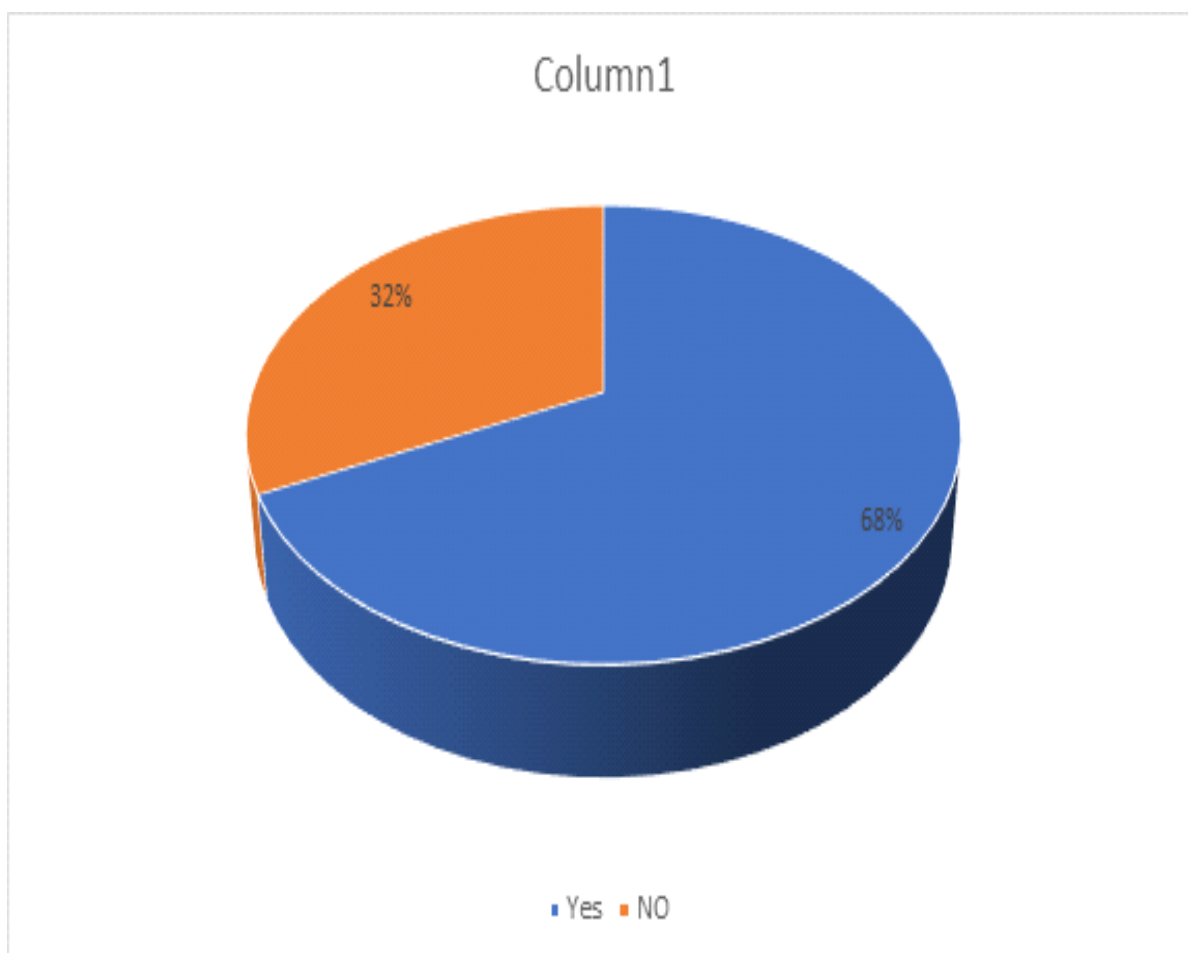


TABLE 4.24

RELEVANT QUESTION ASKED QUIZZER

SL.NO	PARTICULAR	NO.OF. RESPONDENT	PERCENTAGE
1.	Yes	21	42%
2.	No	29	58%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 42% of respondents attend a relevant quizzes, 58% of respondents can't attend a quizzes.

CHART4.24

RELEVANT QUESTION ASKED QUIZZER

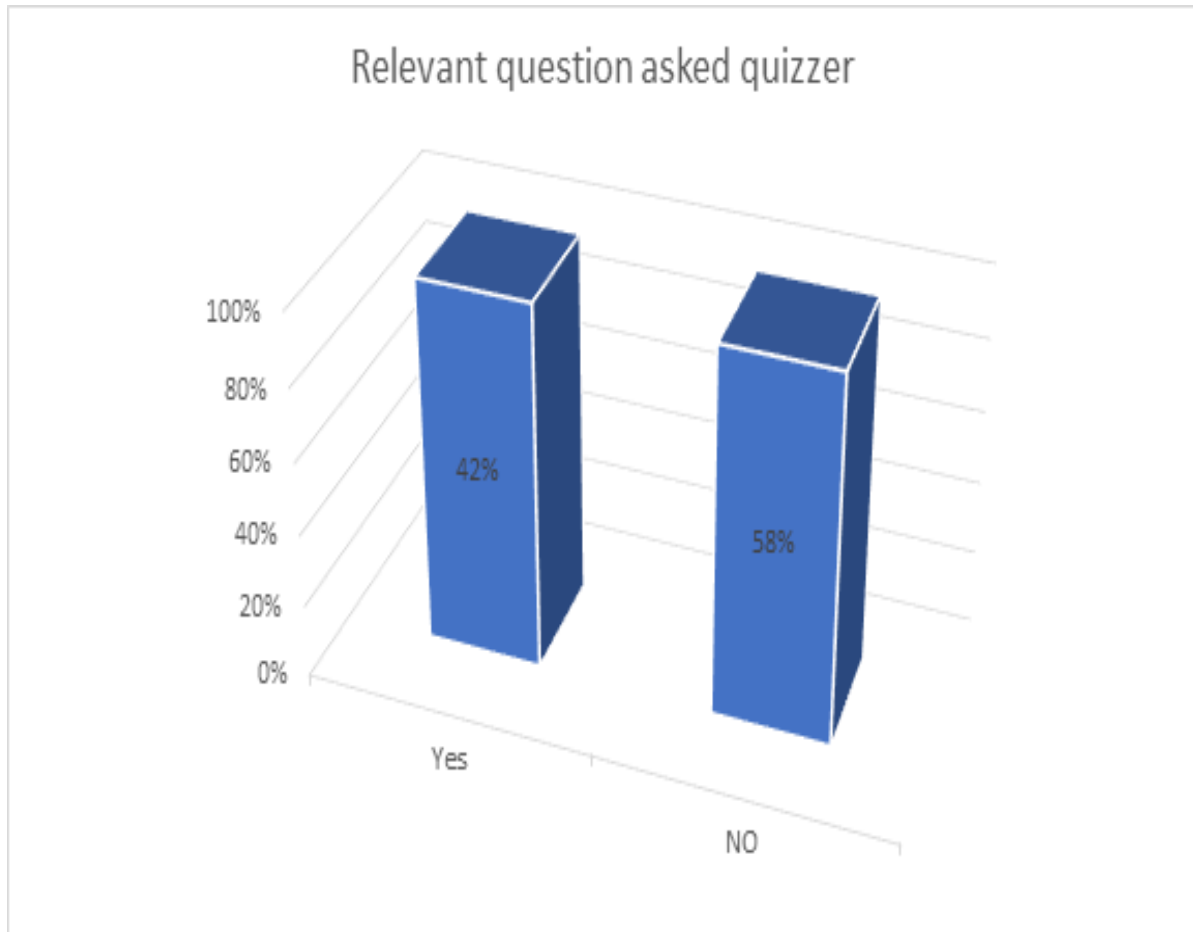


TABLE 4.25

SUFFICIENT TIME IN COURSE COMPLETION

SL.NO	PARTICULAR	NO.OF. RESPONDENTS	PERCENTAGE
1.	Yes	27	54%
2.	No	23	46%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 54% of respondents spent a time for completing a course, 46% of respondents can't complete a course.

CHART 4.25

SUFFICIENT TIME IN COURSE COMPLETION

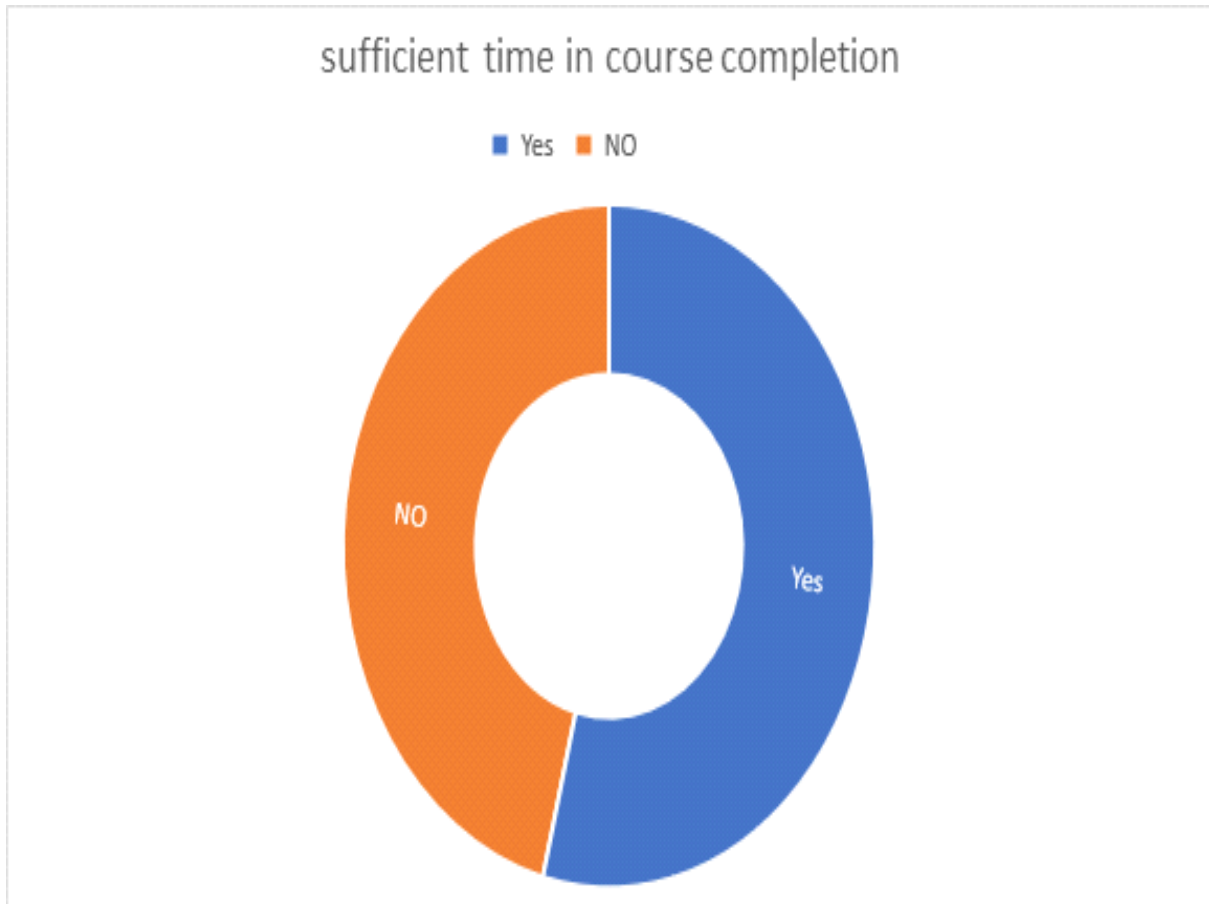


TABLE 4.26

RUSHED IN ENROLLING COURSES

SL.NO	PARTICULAR	NO.OF. RESPONDENT	PERCENTAGE
1	Yes	22	44%
2	No	28	56%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 44% of respondents rushed in enrolling a course, 56% of respondents can a rushed a course.

CHART 4.26

RUSHED IN ENROLLING COURSES

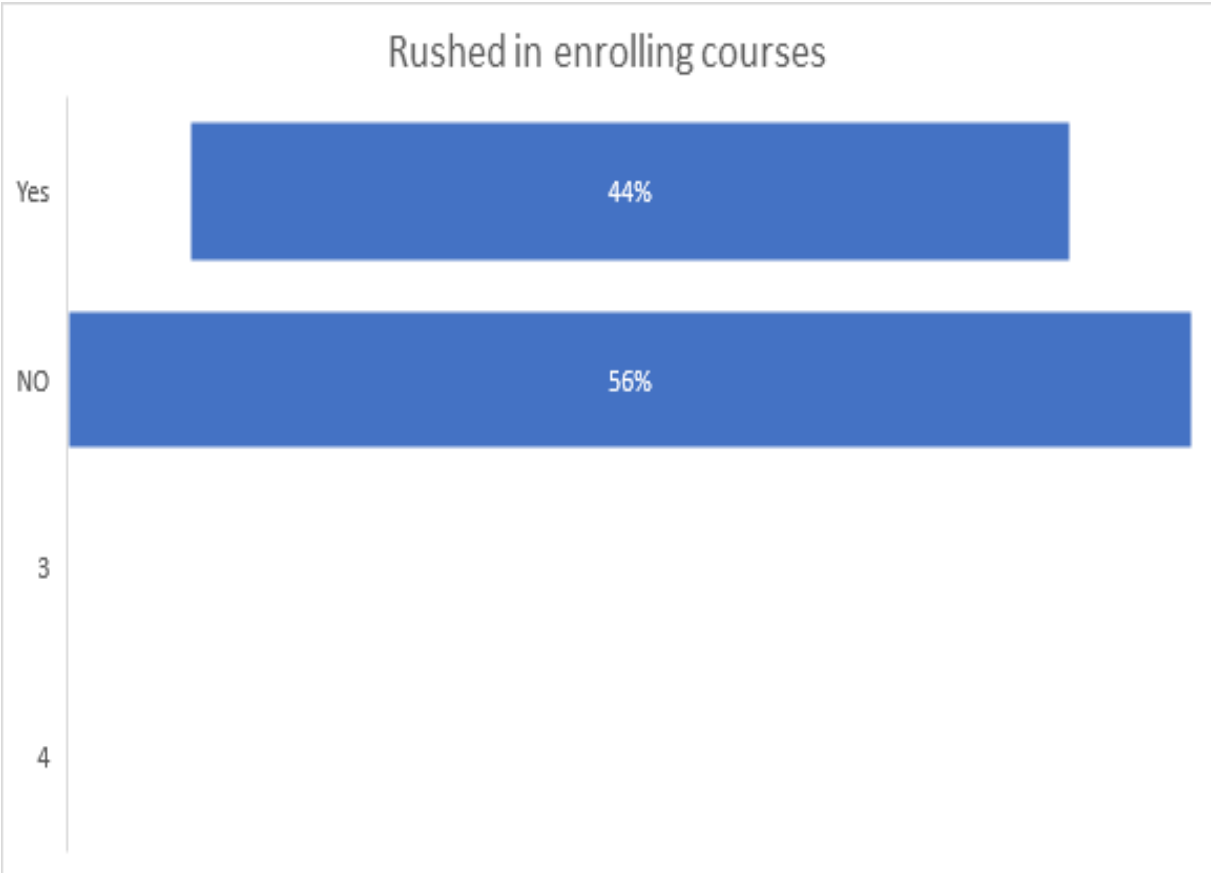


TABLE 4.27

AVAILABILITY OF TEACHING AND MATERIAL

SL.NO	PARTICULAR	NO.OF. RESPONDENT	PERCENTAGE
1	Yes	25	50%
2	No	25	50%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 50% of respondents availability of teaching and materials, 50% of respondents does not available for teaching and materials.

CHART 4.27

AVAILABILITY OF TEACHING AND MATERIAL

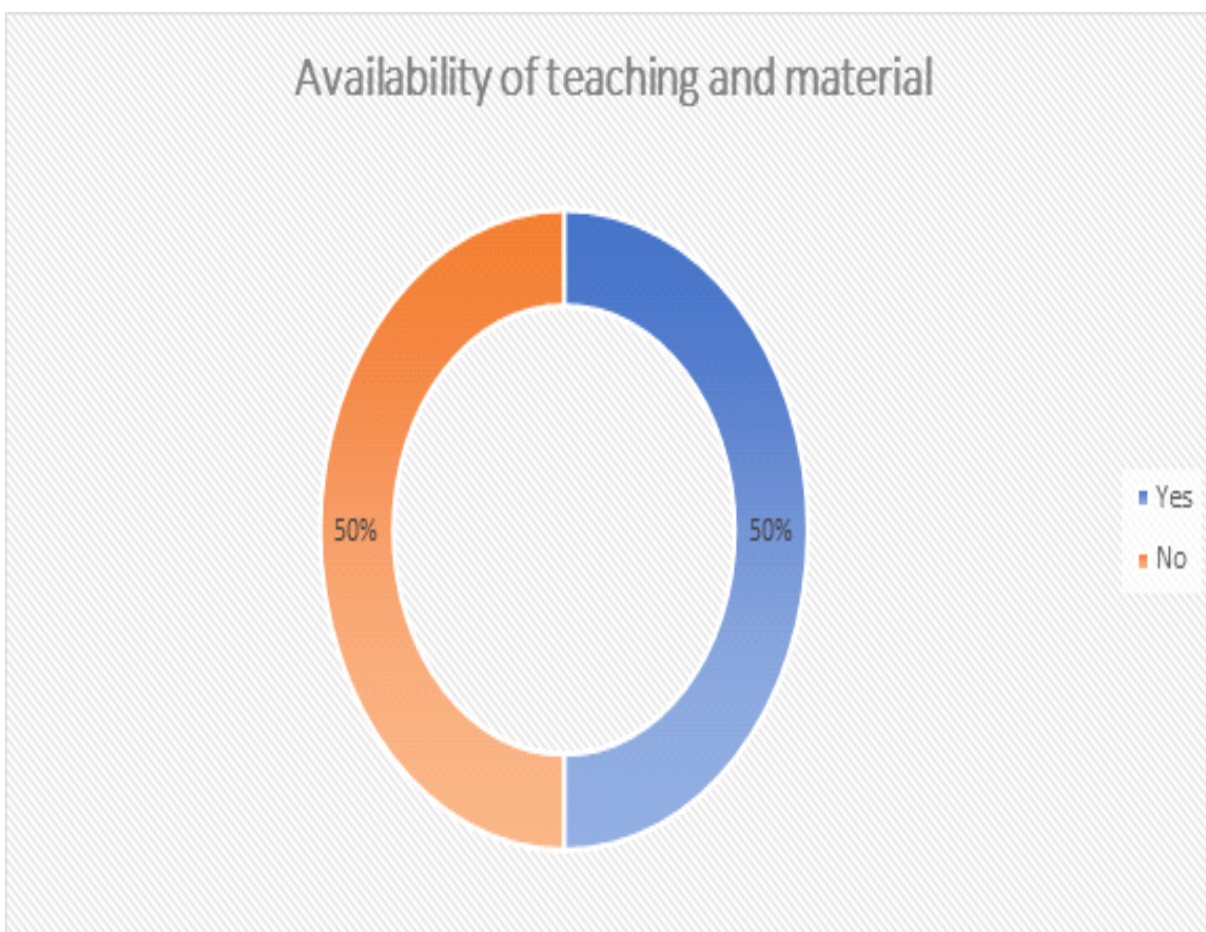


TABLE 4.28

INFORMATION USED BY REAL WORD SITUATION

SI.NO	PARTICULAR	NO.OF RESPONDENTS	PERCENTAGE
1	Yes	44	88%
2	No	6	12%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 88% of respondents information of online learning is useful in real life situation, 12 % of respondents says information is not useful for real word situation.

CHART 4.28

INFORMATION USED BY REAL WORD SITUATION

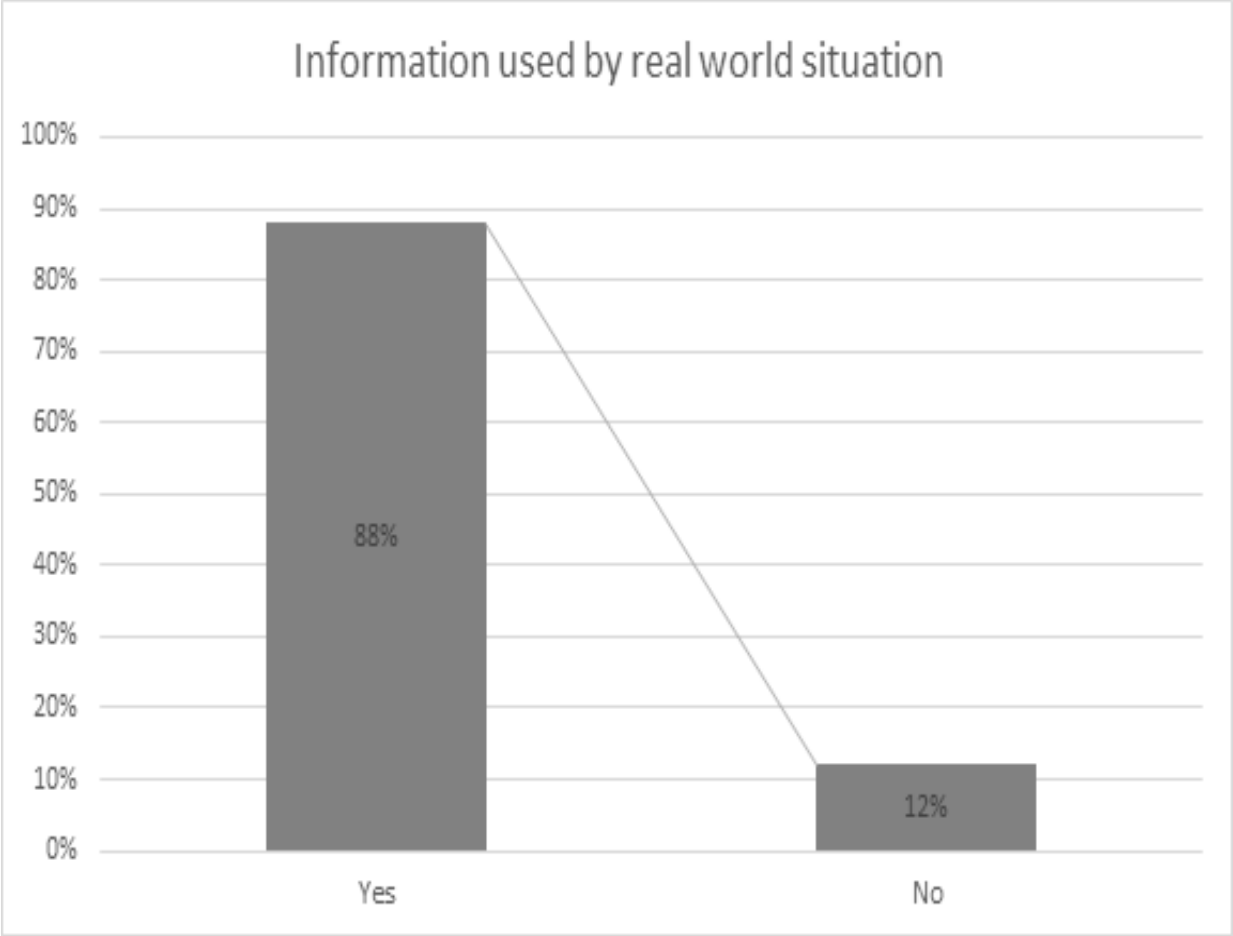


TABLE 4.29

FAMILIARITY OF E-MAIL AND WEB BROWSER USAGE

SL.NO	PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
1	Yes	40	80%
2	No	10	20%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 80% of respondents is familiar for using email and web browser , 20 % of respondents is not using a email and web browser .

CHART 4.29

FAMILIARITY OF E-MAIL AND WEB BROWSER USAGE

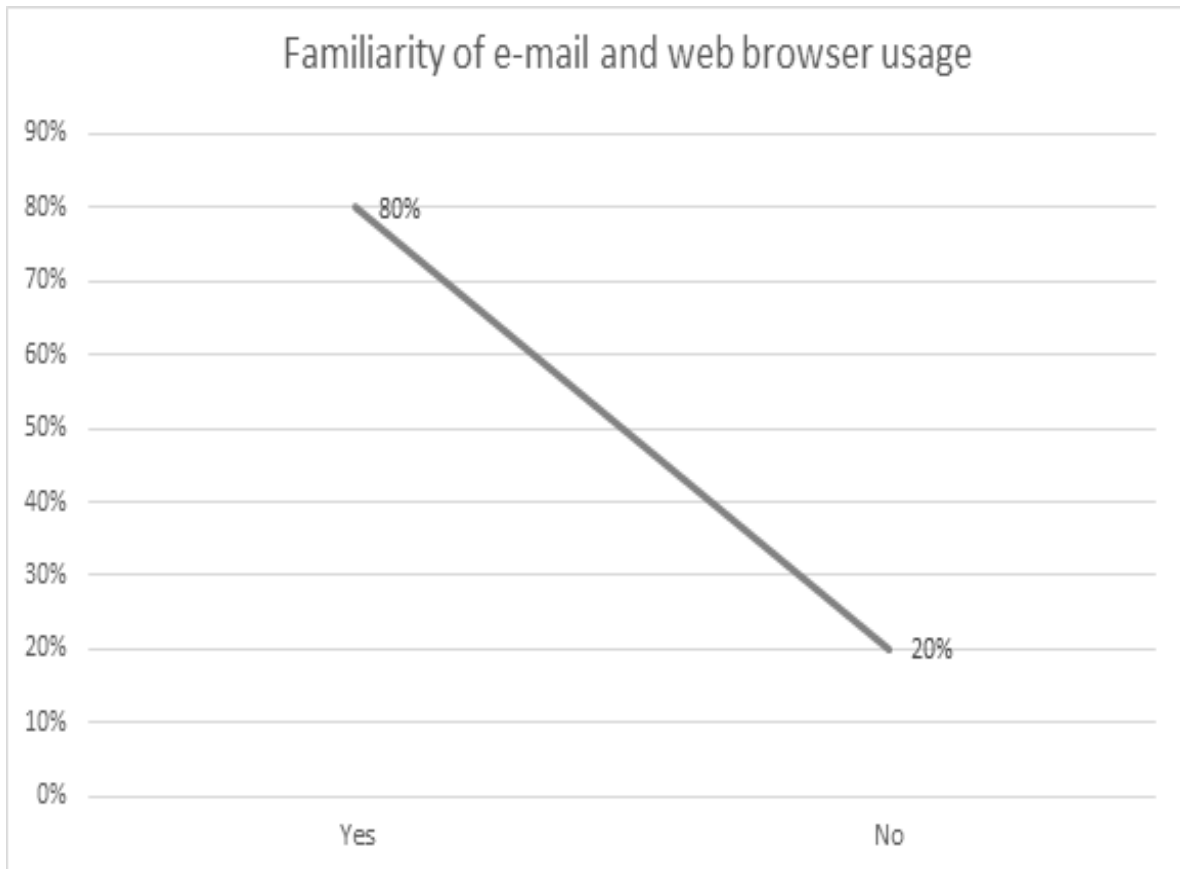


TABLE 4.30

PREFERABLE IN TAKING COURSE

SLNO	PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
1	Online	23	46%
2	Classroom	27	54%
	TOTAL	46%	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 46% of respondent prefer to take a course in online, 54% of respondents prefer to take a course in classroom.

CHART4.30

PREFERABLE IN TAKING COURSE

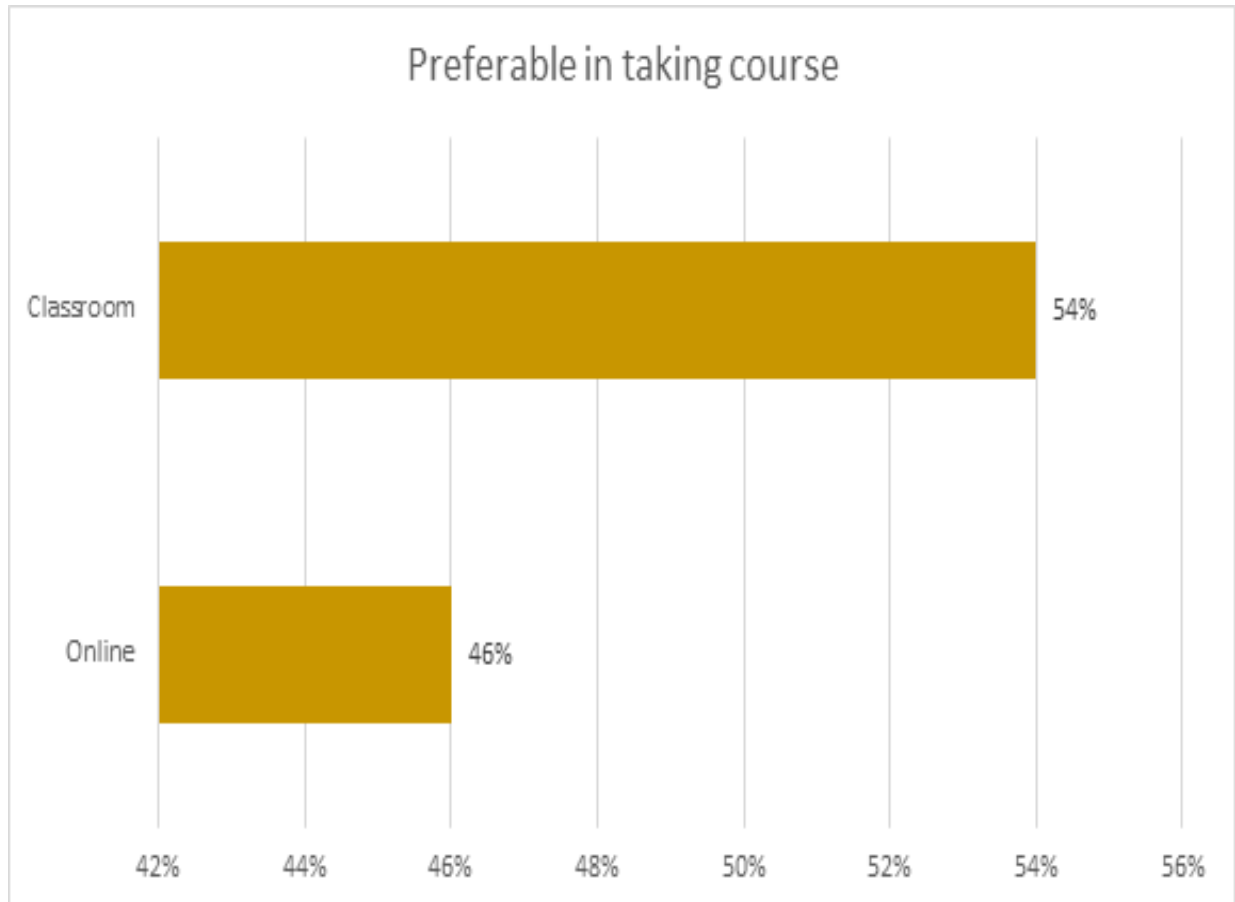


TABLE 4.31

SUPPORTIVE SOURCE OF CLASS TEACHING

SL.NO	PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
1	Yes	41	82%
2	No	9	18%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study, 82% of respondents supported a course of teaching a class , 18% of respondent can't supported a course of teaching a class.

CHART 4.31

SUPPORTIVE SOURCE OF CLASS TEACHING

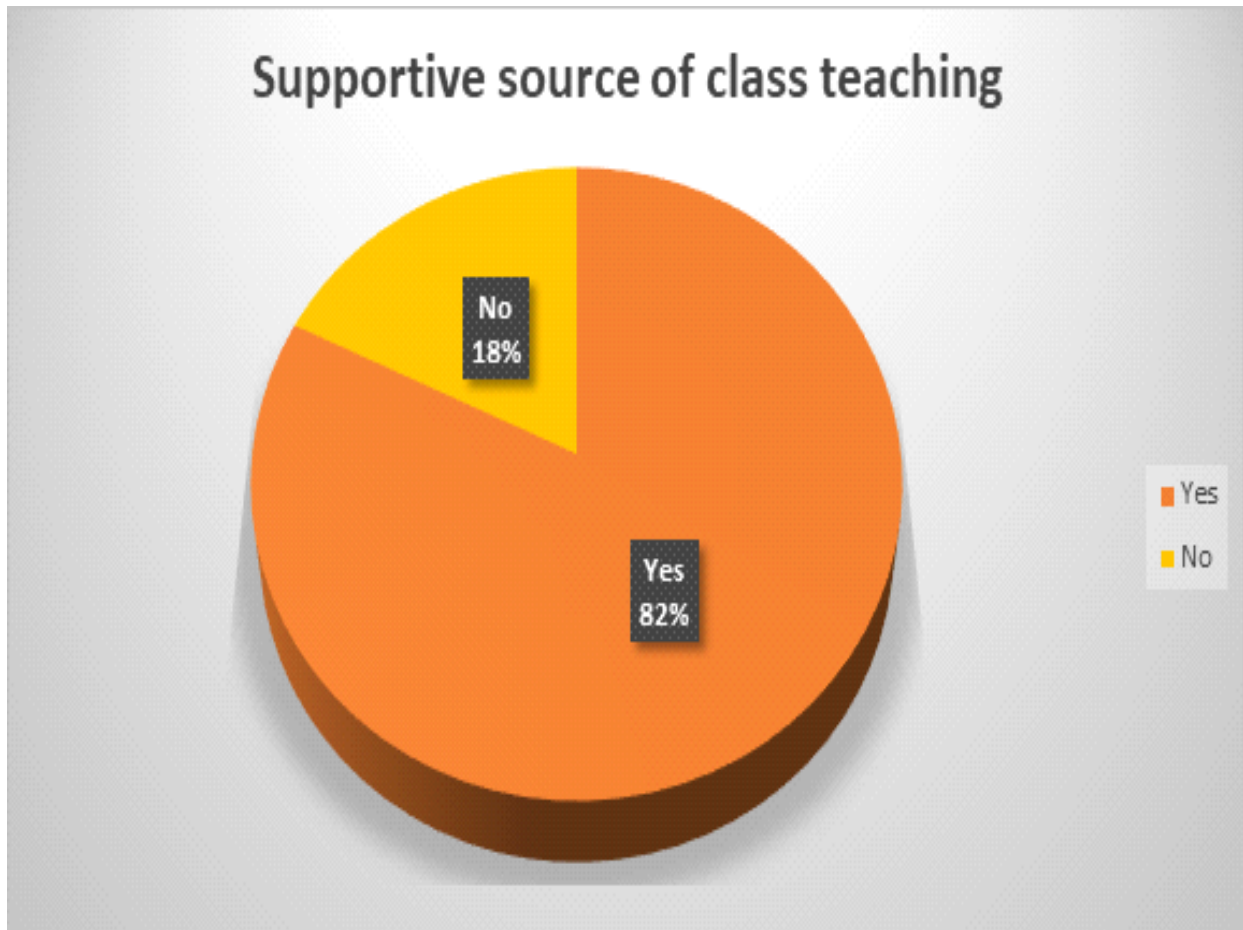


TABLE 4.32

OVERALL OPINION ABOUT VIRTUAL LEARNING

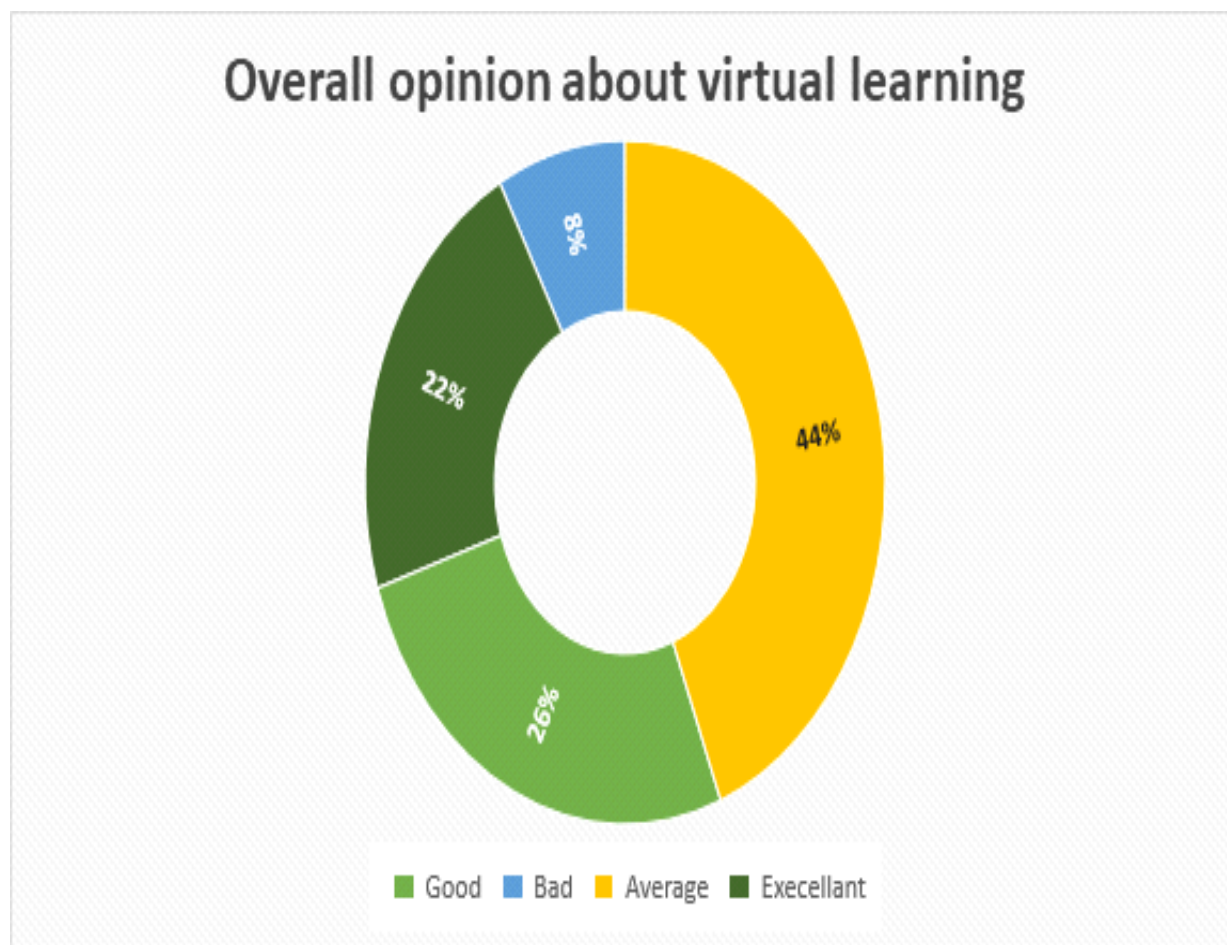
SLNO	PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
1	Good	13	26%
2	Bad	4	8%
3	Average	22	44%
4	Excellent	11	22%
	TOTAL	50	100%

INTERPRETATION:

From the above table, it is referred that out of total respondents taken for study,26% of respondents say is virtual learning is goods, 8%of respondents say is virtual learning is bad ,44% of respondent say is virtual learning is average ,22% of respondents says is virtual learning is excellent.

CHART 4.32

OVERALL OPINION ABOUT VIRTUAL LEARNING



CHAPTER-5

FINDING, SUGGESTIONS AND CONCLUSIONS



CHAPTER-5

FINDING, SUGGESTIONS AND CONCLUSIONS

FINDING:

- With regard to the age wise classification, majority 46% of the respondents belong to the age groups 10-20 yrs.
- With regard to the gender wise classification, majority 60% of the respondents are female.
- With regard to the educational wise classification, majority 40% of the respondents are under graduated.
- With regard to the marital status classification, majority 80% of the respondents are single.
- With regard to the occupational wise classification, majority 60% of the respondents are students.
- With regard to the income wise classification, majority 60% of the respondents are above 50000.
- With regard to the accessing device for online learning, majority 92% of the respondents are yes .
- With regard to the device using for distance learning , majority 74% of the respondents are mobile.
- With regard to spending time on each day for , majority 62% of the respondents are 1-3 hrs for learning.
- With regard to the measurement of online learning, majority 70 % of the respondents found effective online learning.
- With regard to the enjoyability of online learning , majority 72%of the respondents enjoy online learning.

- With regard to the comparatively between of online learning , majority 66%of the respondents compare between online learning.
- With regard to online learning as a source of support , majority 76% of the respondents say learning is a source of support through online .
- With regard to the satisfaction of the respondents , majority 78% of the respondents are fully satisfied to learn online.
- With regard to the connectivity of learning content, majority 76% of the respondents can easily connect the course in learning content.
- With regard to the adopting new technology , majority 80% of the respondents adopted a new technology.
- With regard to the interaction with others , majority 60% of the respondents can easily interact with others learners .
- With regard to the comparatively online course is easier , majority 66% of the respondents say online learning course is easy through online.
- With regard to the doing things are motivated , majority 60% of the respondents are motivated yourself through online learning .
- With regard to the scheduling time in completing work , majority 62%of the schedule is our time table and completes our course.
- With regard to the comfortable usage of interest , majority 68%of the respondents are comfortable using interest.
- With regard to the easier in finding information , majority 76% of the respondents get information easier through online learning .
- With regard to the proper link work of the respondents , majority 62% of the respondents say yes the links work in online learning .
- With regard to the relevant question asked by quizzes , majority 58%of the respondents do not answer the relevant question.
- With regard to the sufficient time in course completion , majority 54% of the respondents have enough time to complete the course online.
- With regard to the rush in enrolling courses , majority 56% of the respondents say through online learning the courses are not forced to complete .

- With regard to the availability of teaching and materials , majority 50% of the respondents.
- With regard to the information used by real world situations ,majority 88% of the respondents say learning through online it is useful for real world situations.
- With regard to the familiarity of email and browser , majority 80% of the respondents are familiar with email and web browsers.
- With regard to the preference in taking courses , majority 54% of the respondents prefer to take a class through the classroom .
- With regard to the supportive source of class teaching , majority 82% of the respondents supportive source of teaching class.
- With regard to the overall opinion about virtual learning , majority 44% of the respondents the overall opinion of virtual learning is average .

SUGGESTIONS:

- Established ways to show appreciation or that a learners has done good works.
- Plan ahead for the week/day. That being in the form of a workspace, lunch, breaks, homework and dinner.
- Get some exercise, even if it just means going up and down the stairs a few times between tasks. Take a chance to go outdoors for fresh air.
- Set up small groups, similar to traditional study groups, for supportive mentoring of fellow learners.
- Create an open forum or discussion board where learners can post to request help and assistance from each other, developing peer-to-peer support.

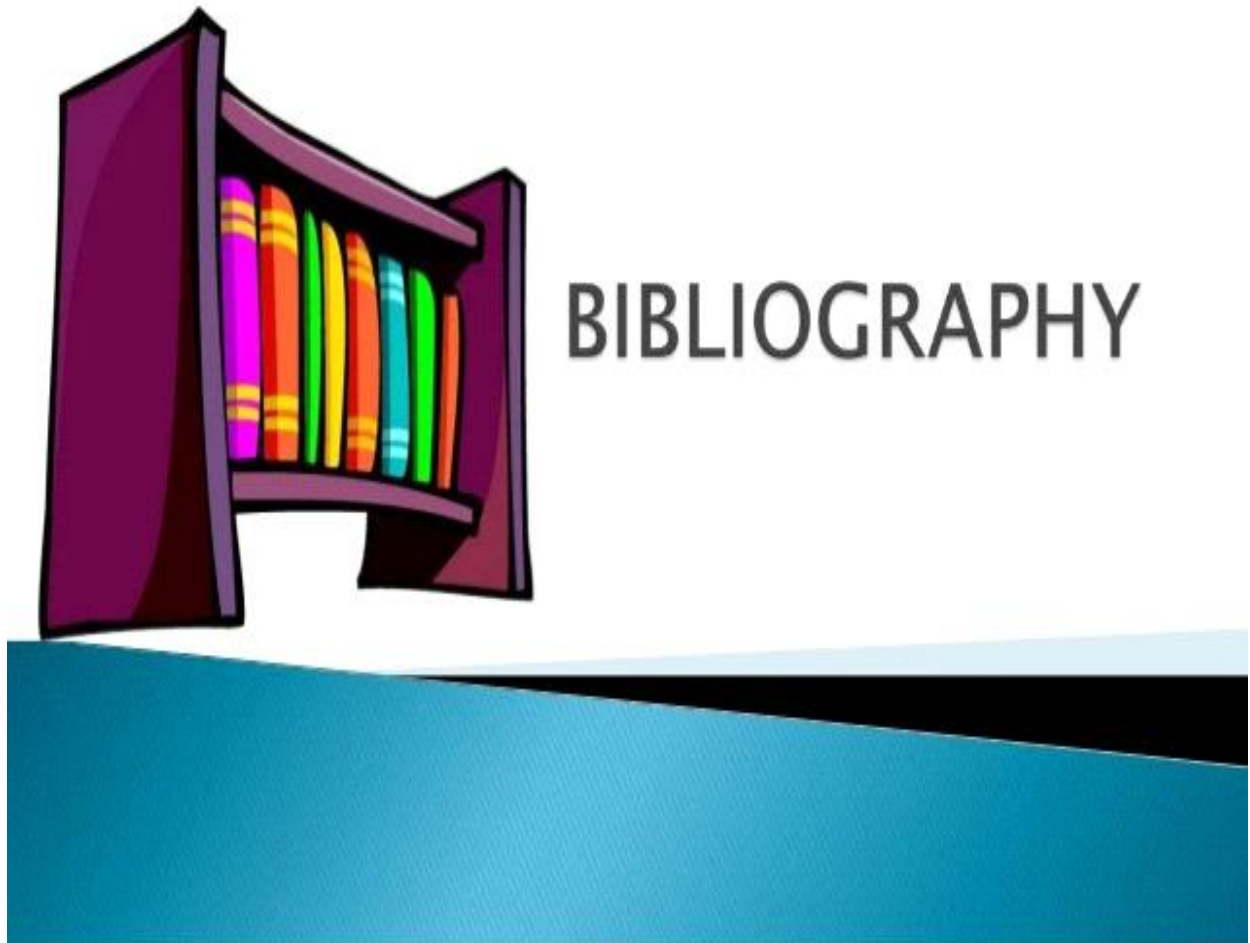
CONCLUSION:

Virtual learning is a growing and exciting new way to learn about almost anything. If there is a course you have always wanted to take or a skill you have always wanted to learn, but you have not had the time to attend a traditional face-to-face class or there hasn't been an opportunity near you, then online learning might be your answer.

Today's virtual learning opportunities offer everything from one-hour live workshops to virtual degrees. There is virtually something for everyone, all you have to do is find it.

However, learning virtual is different from learning in a face-to-face setting, and it is important to think about your goals, your needs and your interests before committing yourself to something. You also need to think about the time you have available, your comfort level with using technology and the equipment that is at your disposal. As we all become more familiar with computers and computer access becomes increasingly common, virtual learning will continue to open doors and offer learning opportunities for those who are interested.

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BIBLIOGRAPHY

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QUESTIONNAIRE



LEARNERS SATISFACTION TOWARDS VIRTUAL LEARNING

QUESTIONNAIRE

*PERSONAL INFORMATION :

1.Name :

2.Age :

10-20yrs ☐ 21-30yrs ☐ 31-40yrs ☐

3.Gender :

Male ☐ Female ☐

4.Education :

Illiterate ☐ High school ☐

Undergraduate ☐ Postgraduate ☐

5.Marital status :

Single ☐ Married ☐

6.Profession :

Government employee ☐ Private sector ☐

Business ☐ Students ☐

7.Monthly income :

Upto 10000 ☐ 10000-30000 ☐

30000-50000 ☐ Above 50000 ☐

*STATEMENT ABOUT DISTANCE EDUCATION :

8.Do you have access to a device for learning online?

Yes ☐ No ☐

9.What device do you use for distance learning ?

Mobile ☐ Laptop ☐ Desktop ☐

10.How much time do you spend each day on average on distance education ?

1-3hrs ☐ 3-5hrs ☐ 5-7hrs ☐

11.How effective has online learning been for you?

Effective ☐ Not at all effective ☐

12.Do you enjoy online learning ?

Yes ☐ No ☐

13.Is online learning better than the classroom ?

Yes ☐ No ☐

14.Does online education help learners ?

Yes ☐ NO ☐

15.How were you with the online interaction you need with the instructor ?

Satisfied ☐ Dissatisfied ☐

16.Were you able to connect with the online training content ?

Yes ☐ No ☐

17.Do you like new technologies which may require new approaches to learning and problem solving ?

Yes ☐ No ☐

18.Is the interaction with other online learners ?

Yes ☐ No ☐

19.Are online courses easier campus courses ?

Yes ☐ No ☐

20.I am motivated and can work without others pushing me to get things done ?

Yes ☐ No ☐

21.I can set my own schedule and complete my work on time ?

Yes ☐ No ☐

22.I am comfortable using a computer and the internet ?

Yes ☐ No ☐

23.Did you find all of the information easily ?

Yes ☐ No ☐

24.Did you all of the links work ?

Yes ☐ No ☐

25.Did you quizzes ask relevant questions ?

Yes ☐ No ☐

26.Did you have enough time to complete this course ?

Yes ☐ No ☐

27.Did you feel rushed by his course ?

Yes ☐ No ☐

28.Would you feel comfortable teaching this material to someone else?

Yes ☐ No ☐

29.Do you feel prepared to use this information in a real world situation ?

Yes ☐ No ☐

30.How do you feel overall about distance education?

Poor ☐ Average ☐ Good ☐

31.I am familiar with using e-mail and a web browser?

Yes ☐ No ☐

32.Would you prefer to take this course ?

Online ☐ Classroom ☐

33.Do you think the class teaching will be helpful for the growth in your career ?

Yes ☐ No ☐

34.How was the overall opinion on virtual learning ?

Good ☐ Bad ☐

Average ☐ Excellent ☐

35.Do you have any suggestions or comments ?

**A STUDY ON PEOPLE'S BEHAVIOURAL CHANGES DURING LOCKDOWN IN
THOOTHUKUDI DISTRICT**

Project submitted to Department of Commerce

ST. MARY'S COLLEGE (AUTONOMOUS) THOOTHUKUDI

Affiliated to

MANONMANIAM SUNDARANAR UNIVERSITY, TIRUNELVELI

In partial fulfilment of the requirements of

BACHELOR OF COMMERCE

Submitted by

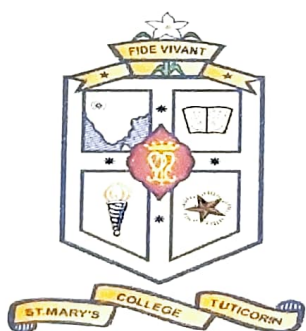
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(Reaccredited with 'A+' Grade by NAAC)

MARCH 2021

DECLARATION

We hereby declare the project entitled “A STUDY ON PEOPLE’S BEHAVIOURAL CHANGES DURING LOCKDOWN IN THOOTHUKUDI DISTRICT” is submitted by the **B.COM** is our original work done in partial fulfilment of the requirement of the work done under the guidance and supervision of **Ms.M.R. JERISHA M.com., M.Phil.** This project has not previously formed the basis for the award of any degree, diploma, and fellowship or any other similar titles and it represents entirely an independent work on the part of us.

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Place: Thoothukudi

Date: 29/3/2021

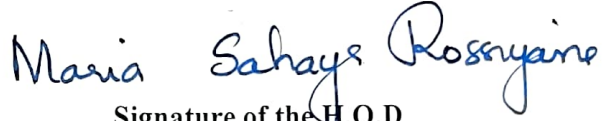
CERTIFICATE

This is to certify that the project entitled “A STUDY ON PEOPLE’S BEHAVIOUR CHANGES DURING LOCKDOWN IN THOOTHUKUDI DISTRICT” is submitted to St. Mary’s college (Autonomous), Thoothukudi affiliated to MANONMANIAM SUNDARANAR UNIVERSITY, TIRUNELVELI in partial fulfilment of the requirements for the degree of “Bachelor of Commerce” and is a record of work done by the Department of Commerce (SSC) during the year 2020-21 by the following students.

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Signature of the Guide



Signature of the H.O.D



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St. Mary's College (Autonomous)

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Signature of the Principal
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Signature of the External Examiner

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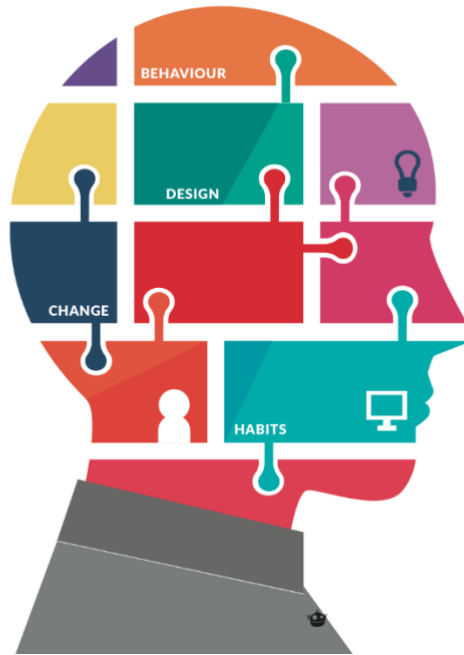
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CHAPTER-I



1.1 INTRODUCTION:

Coronavirus disease 2019 (COVID-19) is defined as illness caused by a novel coronavirus now called severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2; formerly called 2019-nCoV). The recent COVID-19 outbreak is believed to have originated in Wuhan, China in December 2019. Since then, the virus has spread at a rapid rate, now affecting more than 200 countries and territories around the world. The World Health Organization (WHO) subsequently declared a global pandemic and a range of measures have been implemented in order to minimize the spread of the virus. Some of these include social distancing, self-isolation and quarantine of those who have contracted or potentially contracted COVID-19.

Behaviour change is a complex phenomenon and often does not happen quickly or easily. The lifestyle habits we form over many years are deeply ingrained and can be difficult to overturn. Anyone who has ever tried to establish a change in their behaviour is likely to be aware of the difficulties of behaviour change. Psychological theory tells us that there are several factors that are likely to influence behaviour change. This long period of lockdown disrupted the routine of all citizens around the world, affecting their psychological

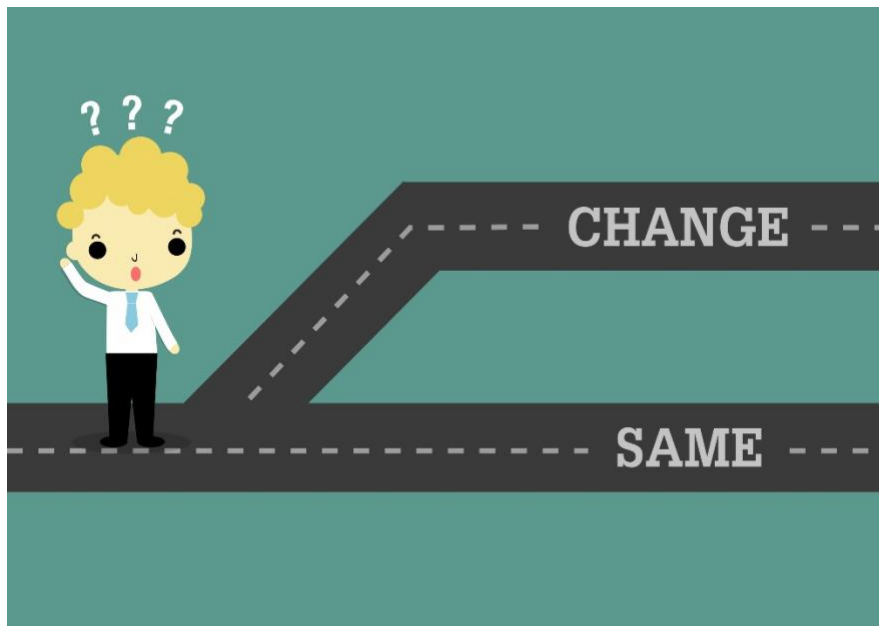
and physical health. The COVID-19 pandemic has brought about profound changes to people's behaviour. The psychological impact of lockdown during covid-19 found that they have resulted in deleterious mental health outcomes, including higher levels of depression, anxiety, irritability, post-traumatic stress symptoms, anger and fear. Limitations of social interactions and physical activity practices, both related to mental health has affected the people around the world during lockdown. The deterioration of mental state could have consequences on the adoption of negative lifestyle habits, such as consumption of alcohol and tobacco, sleep issues, poor nutrition and poor physical activity. It is also showed a negative impact of the lockdown on mental health, and in particular on depression, and on health behaviours such as tobacco consumption, sleep issues or weight gain. The negative impact of lockdown and preventive measures could vary depending on individuals' characteristics or external factors. Moreover, the COVID-19 pandemic represents a massive global mental health and physical crisis. Because the crisis requires large-scale people's behaviour changes and places significant psychological burdens on individuals, insights from the social and behavioural sciences can be used to help align human behaviour with the recommendations of psychologists, epidemiologists and public health experts. This is why we chose to focus on those people's behaviour changes, which are particularly relevant in this study.

1.2 HISTORY:

Thoothukudi (formerly **Tuticorin**), is a port city, a municipal corporation and an industrial city in Thoothukudi district in the Indian state of Tamil Nadu. The city lies in the Coromandel Coast of Bay of Bengal. Thoothukudi is the capital and headquarters of Thoothukudi district. It is located about 590 kilometres (367 miles) southwest of Chennai, 190 kilometres (118 miles) northeast of Thiruvananthapuram and 580 kilometres (360 miles) southeast of Bengaluru. According to Confederatin of Indian Industry, Thoothukudi has the second highest Human Development Index in Tamil Nadu next to Chennai. Thoothukudi City serves as the headquarters of Tamilnad Mercantile Bank Limited. Major educational establishments in the city include Government Thoothukudi Medical College, Fisheries College and Research Institute, Tamil Nadu Maritime Academy,—V.O.Chidambaram College, Kamaraj College, Anna University (Thoothukudi Campus) and Government Polytechnic College. V.O.Chidambaranar Port Trust is one of the fastest growing Major Ports in India. Thoothukudi is an "Emerging Energy and Industrial hub of South India". Thoothukudi is known as "Pearl City" due to the pearl fishing carried out in the town. It is a commercial seaport which serves the inland cities of Southern India and is one of the sea gateways of Tamil Nadu. It is also one of the major seaports in India with a history dating back

to the 6th century AD. The city is believed to be of significant antiquity and has been ruled, at different times, by the Early Pandyas, Medieval Cholas, Later Cholas, Later Pandyas, Ma'bar Sultanate, Tirunelveli Sultanate, Vijayanagar Empire, Madurai Nayaks, Chanda Sahib, Carnatic kingdom, Portuguese, Dutch and the British. Thoothukudi was settled by the Portuguese, Dutch and later by the British East India Company. The city is administered by a Thoothukudi Municipal Corporation covering an area of 353.07 km² (136.32 sq mi) and had a population of 237,830 in 2011. The urban agglomeration had a population of 410,760 as of 2011. The majority of the people of the city are employed in salt pans, sea-borne trading, fishing, and tourism. The 21 islands between Thoothukudi and Rameswaram shores in the Gulf of Mannar are noted as the first Marine Biosphere Reserve of India, and have around 36,000 species of flora and fauna. This protected area is called Gulf of Mannar Marine National Park. Our Lady of Snows Basilica festival is celebrated annually during August. This and the Shiva temple festivals, e.g., Adi Amavasai, Sasti, and Chittirai chariot festivals – are the major festivals of the area. Roadways are the major mode of transport to Thoothukudi, while the city also has rail, air, and sea transport.

1.3 MEANING OF BEHAVIOUR CHANGE:



In individual, a behavioural change can be a temporary or permanent effect that is considered a change in an individual's behaviour when compared to previous behaviour. It is sometimes considered a mental disorder, yet it is also a strategy used to improve such disorders. This change is generally characterized by changes in thinking, interpretations, emotions, or

relationships. These changes can be either good or bad, depending on which behaviour is being affected. Often, it takes much more work to change behaviour for the better than it does to experience a negative change. Medications can cause this change as a side effect. The interaction between physiological processes and their effect on individual behaviour is the basis of psychophysiology. Several theories exist as to why and how behavioural change can be affected, including behaviourism, Self-efficacy theory, and the stages of change model. Behavioural change can be very beneficial to an individual, an annoying side-effect, or a life-altering condition which takes considerable effort to repair. Two such theories on the subject include behaviour modification theory and cognitive behavioural theory. Both of these seek to help a patient engage in a positive behavioural change. Both legal and illegal drugs have been shown to alter behaviour, both acutely and chronically. In both cases, following common sense harm reduction strategies can potentially reduce these side-effects. With mental illness, behavioural change is a menace, with drugs it is expected, and with the right techniques it can be a method to improve quality of life. In recent decades we have gained knowledge on common causes of these changes, such as mental illness and drug use, while also developing and applying several psychological fields to the study of inducing beneficial changes in individuals, resulting in a variety of novel solutions.

In context of public health, behaviour change refers to efforts put in place to change people's personal habits and attitudes, to prevent disease. Behaviour change in public health is also known as social and behaviour change communication (SBCC). More and more, efforts focus on prevention of disease to save healthcare care costs. This is particularly important in low and middle income countries, such as Ghana, where health interventions have come under increased scrutiny because of the cost.

1.4 OBJECTIVES:

- To understand the changes in people's mental state in Thoothukudi district.
- To describe how positive health behaviour and negative health behaviour has changed people during lockdown in Thoothukudi district.
- To understand the changes in people's physical state in Thoothukudi district.
- To overcome from mental, physical and health behavioural changes during lockdown in Thoothukudi district.
- To offer valuable suggestion and recommendations towards behavioural changes in Thoothukudi district.

1.5 STATEMENT OF THE PROBLEM:

During this pandemic situation, the novel corona virus has affected innumerable lives of people around the world. It has disturbed the lives of people in different ways. People were involved in both physically and mentally.

Unknown of what is about to happen next, people were upset with anxiety, drowned in depression and started to fear for anything and everything. They were traumatized and stressed over their lives. They felt very hard to communicate with others nearby their homes and also people who got stuck in various places away from their home. They felt even more stressed and worried about their loved ones. Thus the novel coronavirus had changed the lives of people both physically and mentally.

1.6 SCOPE OF THE STUDY:

The study seeks to find out the people's behavioural changes during lockdown while the study recognizes the people's suffering due to stress in day-to-day life both personal and also in profession. Now a days many youngsters and elders are also been stressful due to various reasons and especially in covid-19 lockdown like head of the family that is working men/women in the family is affected more in Thoothukudi district.

1.7 LIMITATIONS:

In the year of 2020, due to the new spread novel coronavirus had affected the lives of people in various ways and in addition to this it has caused numerous problems to the people all over the world. Due to the presence of these problems, the people from different parts of the world have been experiencing a lot of behavioral changes and this has been acting to their limitations. The terrible limitations faced by the people during this pandemic period are being mentioned below.

- The coronavirus has made **people to fear** anything and everything. Due to this fact people have started to ignore or avoid opportunities as their fear does not allow them to try on new things and made them to remain scared whenever something new pops up.
- Another limitation of these behavioral changes is that people began to have **anxiety**. This anxiousness has taken away the peace from the lives of most of the people around the world. Anxiety has been a major cause for people to suffer from depression. Whenever a task is being allotted to them, they try to escape from it as soon as possible.

- One more limitation that could be highlighted is **Depression**. The presence of depression has taken away the life in the eyes of people. People began to have a lot of suicidal thoughts. They forgot how to be happy for themselves and for others. People began to hate their lives due to their depression.
- Most of all **people forgot to smile** and live life. The fear of the future, the anxiety and the depression has taken away everything from the lives of people. They lost hope for a better tomorrow and spend their days living in fear and sad.

Thus, people's behavioral changes during the period of lockdown has added a variety of limitations to the lives of people.

- Some of the respondents did not act favourably.
- Some of the respondents are not explaining their exact situation.
- Due to time constant the research group were not able to cover certain areas of the study.

1.8 METHODOLOGY:

This is an explanatory study on people's behavioral changes during lockdown in Thoothukudi district. Both descriptive and analytical methods have been used to study the behavioral changes of people during lockdown. The presentation is based on both primary and secondary data.

1.9 PRIMARY DATA:

Primary data is collected from 60 peoples in Thoothukudi district regarding lockdown behavioural changes for collection of primary data and interview schedule was developed. Before its application among the respondents pre-testing was carried out. After altering the structure questionnaire on the results of pre-testing it was made sample to people in Thoothukudi district.

1.10 SECONDARY DATA:

The secondary data has been collected through books other published articles in reputed journals and internets.

1.11 PERIOD OF THE STUDY:

Our project work commenced from December to march with full involvement.

1.12 SAMPLING DESIGN:

60 Respondents were selected by random sampling method. Questionnaire was supplied and after much guidance for accumulating primary information. Qualitative face figures were collected directly and from the sample.

1.13 FRAMEWORK ANALYSIS:

- Pie diagram
- Bar charts
- Percentage analysis
- Likert scale

1.14 CHAPTERIZATION:

CHAPTER 1: Introduction and design of study

CHAPTER 2: Review of literature

CHAPTER 3: Profile of the study

CHAPTER 4: Data analysis and interpretation

CHAPTER 5: Findings, Suggestions and Conclusion

1.15 ANNEXURE:

1. Questionnaire
2. Bibliography

CHAPTER-II

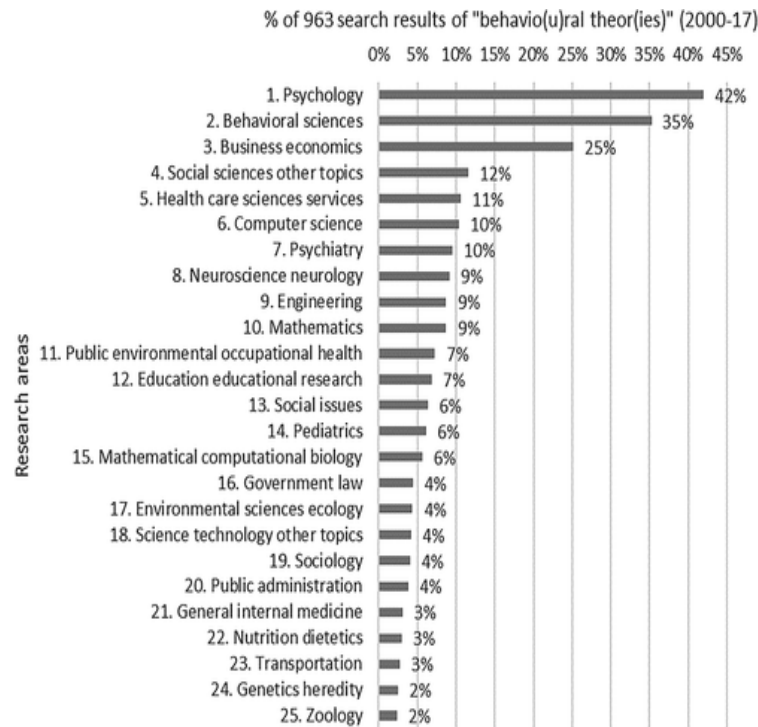
LITERATURE REVIEW

Published by: Elizabeth A. Silva

Date: October 14 2019

This article uses the definition of the term “behaviour” as “the way in which an animal or person behaves in response to a particular situation or stimulus”. There is an immense amount of literature on behavioural theories across disciplines: there are 96,700 publications on the WoS’s all databases that contain “behavio(u)ral theor(ies)” in topic from 1900 to 2017. Therefore, this study attempted to filter the most significant and relevant papers in recent years, having a focus on general human behaviour in a general living environment, which can be especially applied to the fields of social sciences such as psychology, sociology, economics, political science, and geography.

First, from all databases on WoS, we used the search key word “behavioural theory OR behavioural theories OR behavioural theory OR behavioural theories” (hereafter “behavio(u)ral theor(ies)”) for title only and received 963 results in the time frame from 2000 to 2017. While psychology, behavioural sciences, and business economics were top three research areas identified, seven areas of twenty-five were closely related to health, for example, health-care sciences services and psychiatry. We realized that many publications deal with specific behaviours, for example, health-related disciplines largely deal with patient behaviour with regard to medication or treatment.

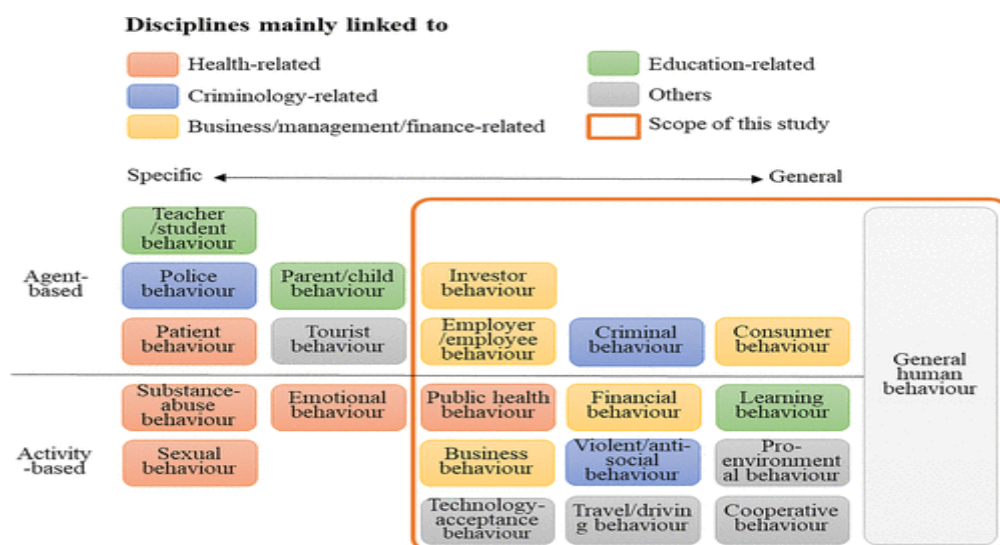


Second, we used different thresholds for times cited according to the year of publication and narrowed down the results to 467 in total: 0+ for 2016–2017 (209 results), 5+ for 2012–2015 (105 results), 10+ for 2008–2011 (75 results), 15+ for 2004–2007 (53 results), and 20+ for 2000–2003 (25 results). We tried to include more recent publications to observe the current trend of research method while being stricter to older publications to only include the ones that were fairly recognized by other researchers.

Third, we noted the types of behaviour that publications deal with while reading the abstracts of all 467 results and sub selected 156 publications by setting the scope of this literature review to “general human behaviour.” The list of 156 relevant results is provided in Online Appendix B, including the research area, key words, and theories associated with each publication. Publications about nonhuman behaviours such as behaviour of animals, particles, data, market, and firm were excluded unless they directly link to human behaviour. For example, this article kept some conditioning theories that conduct experiments on animals to draw implications for human behaviour. Similarly, topics like machine learning were kept because they make use of interesting theories of human behaviour.

We classified the types of representations of human behaviour identified during literature review into agent-based and activity-based: agent as in consumer behaviour and activity as in learning behaviour (e.g., Ertuğrul and Tağluk 2017). Then, we attempted to position them along a spectrum of specific to general behaviour: specific behaviour as in patient behaviour and general behaviour as in consumer behaviour. We decided to exclude the behaviours that we

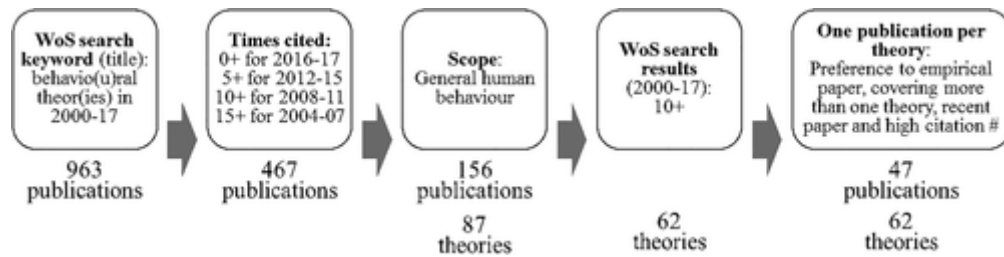
considered more specific—those that deal with specific individuals or groups of people in specific settings—such as health-related behaviours (patient, substance abuse, sexual, and emotional), education, and child development-related behaviours (teacher and student, parent and child) as well as police and tourist behaviours. Literature about personality traits such as extraversion and introversion was also considered specific. On the other hand, we included those that we considered more general, that is, applicable to the general population in general living environment, such as public health behaviours (related to healthy diet and exercise, etc.), business, management, and finance-related behaviours (investor, consumer, employer, and employee, financial, and business), criminology-related behaviours (criminal, violent, and antisocial), and learning, pro-environmental, technology acceptance, driving, and cooperative behaviours. The diagram below is conceptual only and neither reflects the weighting of how frequently each behaviour came up in the literature nor takes account of the hierarchy of behaviour. For example, criminal behaviour can be an overarching term that could include other behaviours like violent behaviour while technology acceptance behaviour is more distinct.



Fourth, we listed the total of eighty-seven theories used in the 156 relevant results with the following information: founder, year of publication, number of WoS search results (2000–2017) and search key words used, top five research areas, top three publication years, and a short definition of theories based on the literature review (Online Appendix A). For some theories, especially the ones that developed gradually over time, there may be other scholars who can also be considered as founders and other fundamental publications that are not identified by this article.

Fifth, of the eighty-seven theories, only those with more than ten WoS search results (2000–2017) were kept, resulting in sixty-two theories. From the 156 publications, 47 that cover all

sixty-two theories were chosen as key publications by giving preference to empirical papers, those that cover multiple theories, more recent papers, and those with higher citation number. This is to guide the readers to a selection of publications that can be read first before the others.



PUBLISHED BY: National canine research council

DATE: September 23,2019

In this literature review, we will concern ourselves primarily with the applicability of formal provocative behaviour tests (behaviour evaluations) used to attempt to predict the behaviour of a dog residing in a shelter after he is placed in an adoptive home. We review here the various attempts to determine the validity and usefulness of such tests. However, behaviour evaluations (subjecting dogs to various stimuli that are hoped to simulate likely real life events, and recording their responses) are conducted on various populations of dogs for various reasons. In some cases, these tests are performed on owned dogs, usually as an attempt to answer research questions regarding whether various dog demographics (e.g., size, age, sex, reproductive status, breed) correlate with test results (one is discussed in De Meester et al., 2008) or to guide decisions on which dogs should be included in breeding programs (one is discussed in Netto & Planta, 1997). Some instruments have been used for both purposes, (one is discussed in Fuchs, Gaillard, Gebhardt-Henrich, Ruefenacht, & Steiger, 2005). These evaluations are not attempts to predict behaviour, but rather to provide efficient measure of behaviour without relying on subjective owner reports. A few attempts have been made to validate such evaluations by comparing them with owner surveys of their dogs' behaviour (see Barnard et al., 2012 and Bennet et al., 2012). Owner surveys in general will be discussed in a separate literature review.

In the United States and some other countries, a third primary purpose is at work (although, at present, there is no formal data on how frequently this goal is in play). Approximately 3.9 million dogs enter animal shelters each year in the US (aspca.org). Some of these shelters—it is unknown how many—administer behaviour evaluations to guide decisions regarding which dogs should be made available for adoption and/or under what conditions (e.g., placing dogs only after behaviour modification to alter problematic behaviours, matching them with

households where evaluation scores suggest they are likely to be successful, or simply informing adopters of evaluation results.) In other words, the purpose of the evaluation of a dog residing in a shelter is to predict how he will behave once placed in a human home. Shelter motivations for administering and making decisions based on such tests may include concerns about avoiding liability and avoiding compromising public safety by adopting out dogs whose subsequent injurious bites could have been predicted. Another frequently expressed motivation is the previously mentioned matchmaking goal, along with having a rationale that does not appear entirely arbitrary for culling dogs in shelters that take in more dogs than can be housed. No research has yet been completed on why shelters adopt or maintain this practice, however, so this remains speculative and anecdotal. We have some limited information (Mohan-Gibbons, Weiss, & Slater, 2012) on numbers of shelters using behaviour evaluations; however, it is unclear whether these results are representative of the shelter industry as a whole.

Whether administered to owned dogs or dogs living in a shelter, a behaviour evaluation assumes that 1) the dog's temperament is a permanent attribute and this is what the test is measuring, 2) the dog's behaviour in a semi-controlled setting with provocative stimuli will represent or even predict behaviour in the home and in public, and 3) that specifically in shelter administered tests, potential adopters are concerned about the behaviours being tested for. In recent years, scientists have begun to question these assumptions and doubt the usefulness of such tests. The literature is rapidly growing as researchers attempt to identify and clarify the science behind behaviour evaluations.

Shelter workers often hope to find dogs who match prospective adopters' lifestyles and what types of behaviours they might expect down the road. Will the dog be playful and engaged or independent and mellow? Will the dog interact well with other dogs and be safe around cats? How will the dog respond to energetic children? Will the dog behave "aggressively" in a home, often broadly defined as growling, snarling, snapping, lunging, or biting.

The methodology and criteria for determining the efficacy of diagnostic tests are well established in the realm of behavioural and medical assessments of human beings. Such efficacy determinations include determining the reliability (i.e., the replicability of the results) and validity (i.e., does the test actually measure what it is intended to measure). These questions are addressed by rating a test's sensitivity (what proportion of the individuals who actually exhibit the condition of interest does the test identify) and specificity (what proportion of individuals not exhibiting the condition does it rule out). These measures, along with the rate of occurrence of the condition in the population (called prevalence) can then be combined to determine how likely a positive or negative diagnosis is to be correct in individual cases and in

the aggregate. To the very limited extent that such analysis has been done with regard to canine behaviour evaluations, the results have not been encouraging (e.g., Van der Borg, Netto, & Planta, 1991; Netto & Planta, 1997; Christensen, Scarlett, Campagna, & Houpt, 2006). In other words, all of the evaluations analysed so far lead to unacceptable levels of false positives, i.e., dogs misidentified as more than normally likely to growl, snarl, snap at or bite humans in particular, and these erroneous results often result in an unnecessarily longer stay in the shelter or euthanasia of the misidentified dogs.

Several studies have examined the validity and reliability of specific evaluations. Though many report their evaluations to be valid, the data often do not hold up under scrutiny. The evaluations have detected variable behaviour between dogs, but these differences are not always reliably reproduced over time (Bennett, Weng, Walker, Placer, & Litster, 2015), between raters (Diesel, Brodbelt, & Pfeiffer, 2008), or between different tests (Bram, Doherr, Lehmann, Mills, & Steiger, 2008; Haverbeke, Pluijmakers, & Diederich, 2015; Rayment, De Groef, Peters, & Marston, 2015) and it is becoming increasingly clear that the behaviours observed during evaluations, particularly those conducted in shelters cannot reliably predict future behaviour in homes (Marder, Shabelansky, Patronek, Dowling-Guyer, & D'Arpino, 2013; Mohan-Gibbons et al., 2012).

In this review, we will discuss attempts to establish reliability and validity in tests administered to owned dogs and dogs living in shelters separately, as in the first case, currently expressed behaviour is being assessed, in contrast to the latter, which is an attempt to predict behaviour in an entirely different environment. There is no reason to suppose that validation with one population would carry over to the other. We will also review—in tests on each type of population—attempts to establish various tests' reliability, either between raters or over time. Such reliability is a necessary, but not sufficient, condition for establishing validity. Finally, we will discuss a recent statistical analysis of the limitations of behaviour evaluation validity in shelters.

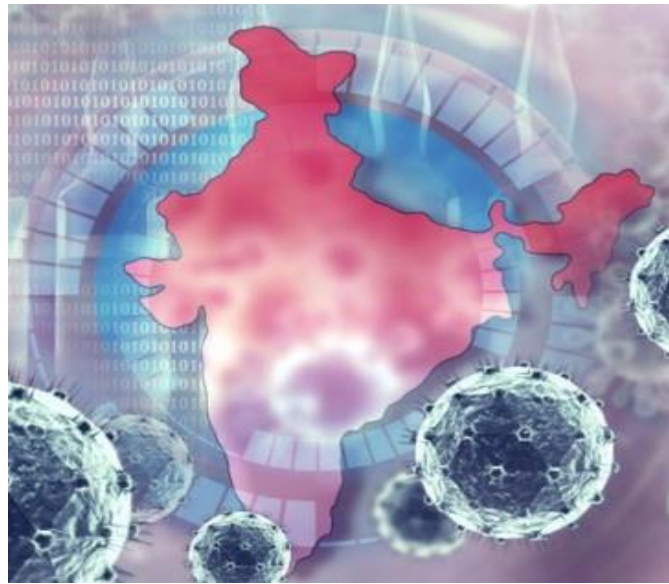
CHAPTER-III

PROFILE OF THE STUDY

2.1 HISTORY



The first known human infections were in Wuhan, Hubei, China. A study of the first 41 cases of confirmed COVID-19, published in January 2020 in *The Lancet*, reported the earliest date of onset of symptoms as 1 December 2019. Official publications from the WHO reported the earliest onset of symptoms as 8 December 2019. Human-to-human transmission was confirmed by the WHO and Chinese authorities by 20 January 2020. According to official Chinese sources, these were mostly linked to the Huanan Seafood Wholesale Market, which also sold live animals. In May 2020, George Gao, the director of the CDC, said animal samples collected from the seafood market had tested negative for the virus, indicating that the market was the site of an early superspreading event, but it was not the site of the initial outbreak. Traces of the virus have been found in wastewater that was collected from Milan and Turin, Italy, on 18 December 2019. By December 2019, the spread of infection was almost entirely driven by human-to-human transmission. By December 2019, the spread of infection was almost entirely driven by human-to-human transmission. The number of coronavirus cases in Hubei gradually increased, reaching 60 by 20 December and at least 266 by 31 December.



In India, On 12 January 2020, the WHO confirmed that a novel coronavirus was the cause of a respiratory illness in a cluster of people in Wuhan, Hubei, China, which was reported to the WHO on 31 December 2019. On 30 January, India reported its first case of COVID-19 in Thrissur Kerala, which rose to three cases by 3 February; all were students returning from Wuhan. Apart from these, no significant rise in transmissions was observed in February. On 4 March 22 new cases were reported, including 14 infected members of an Italian tourist group. In March, the transmissions grew after several people with travel history to affected countries, and their contacts, tested positive. On 12 March, a 76-year-old man, with a travel history to Saudi Arabia, became the first COVID-19 fatality of India. A Sikh preacher, who had a travel history to Italy and Germany, turned into a "super spreader" by attending a Sikh festival in Anandpur Sahib during 10–12 March. Twenty-seven COVID-19 cases were traced back to him. Over 40,000 people in 20 villages in Punjab were quarantined on 27 March to contain the spread. On 31 March, a Tablighi Jamaat religious congregation event in Delhi, which had taken place earlier in March, emerged as a new virus super spreader event, after numerous cases across the country were traced back to it. On 18 April, the Health ministry announced that 4,291 cases were directly linked to the event. On 2 May, in Punjab, around 4,000 stranded pilgrims returned from Hazur Sahib in Nanded, Maharashtra. Many of them tested positive, including 27 bus drivers and conductors who had been part of the transport arrangement. As of 13 May, 1,225 pilgrims had been tested positive.



On 31 March, 57 new cases were reported, all with a history of travel predominately to Delhi, bringing the total to 124.¹ It was the highest single day rise till date. 50 of these cases were from many districts in Tamil Nadu including Thoothukudi (1), all had travel history to Delhi. As of September 2020, in Thoothukudi, out of 1,750,176 population people who were diagnosed due to corona virus were 12,956. People who died due to coronavirus were 120. People who recovered from this virus were 12,033 and the active cases were 803. On April 10 2020, in thoothukudi A 72-year old COVID-19 positive patient, who was undergoing treatment in the Thoothukudi Medical College Hospital, died on Friday evening. She is the first victim in the district. After the victim's daughter-in-law, who was working with a private hospital as a lab technician, exhibited symptoms of SARS-CoV-2 virus, she was admitted to the Thoothukudi Medical College Hospital on April 7. "As the government has formulated protocol for burying or cremating those who died of COVID-19, the body will be handed over to the relatives as per these norms," said the hospital sources. Sources in the Department of Public Health said a male from Ramasampuram, who tested positive for COVID-19 on his return from Delhi after participating in a religious conference there, was admitted to the Thoothukudi Medical College Hospital recently. This COVID-19 positive patient used to buy grocery items from a shop opposite the deceased woman's house in Boldenpuram. As the woman was also a customer of this shop, she had contracted the viral infection, which has spread to her son and the daughter in law, the lab technician," said the sources. Subsequently, the health department officials isolated the relatives who visited the lab technician's house recently.

On 2nd April Two more persons tested positive for COVID-19 in Thoothukudi taking the total number of cases in the district to five. The patients who tested positive are two men from Kayathar and Azhwarthirunagari respectively. The district administration has created containment zones of eight km around the residences of the patients. The district has also disinfected all the houses in Kayalpattinam where two government hospital doctors reside. The houses of the doctors -- a Kayalpattinam GH doctor and Pitchivilai PHC doctor were also disinfected. The Kayalpattinam GH doctor and the husband of the Pitchivilai PHC doctor had attended the Tablighi Jamaat meeting in March. The officials had also traced those treated by the government doctors. Meanwhile, the district administration has locked down the Kayalpattinam municipality area and conducted door-to-door inspection after two persons were isolated as they participated in the Delhi meet. It may be noted that over 450 persons with a history of travel to foreign countries have been home quarantined. In the meantime, the employees of the nationalised banks working in Kayalpattinam expressed concerns about operating the banks. A coronavirus patient who had received treatment at Thoothukudi government hospital was discharged on Thursday and since then Tuticorin (as it is also called) has become a corona-free district. Out of the 27 people infected with coronavirus in Thoothukudi, 25 have recovered and returned home. One succumbed to the infection without treatment. The woman who was last treated was discharged on Thursday. She was greeted by minister for information and publicity Kadambur Raju, district collector Sandeep and doctors. Subsequently, Thoothukudi has become a non-infectious district following Erode. It is noteworthy that in the last 13 days, no new coronavirus infection has surfaced. All the coronavirus patients are recovering and have returned home from thoothukudi. On 6th august 2020, Among the districts in the state, the COVID-19 fatality rate is low in Thoothukudi. While Tamil Nadu has a mortality rate of 1.62 per cent, Thoothukudi district recorded the least of 0.7 per cent among all, according to Health Secretary J. Radhakrishnan. After taking stock of facilities in place at Thoothukudi Government Medical College Hospital on Wednesday for the Covid-infected, he said that initially only 75,000 beds were available to treat Covid patients. After measures by the government on a war footing, the number increased to 1.18 lakh beds in GHs across the state. Thoothukudi being a coastal district, fever surveillance camps have been intensified and around 2,000 persons were being tested daily on an average. But still people, especially in rural areas need to be more aware of wearing face masks. He added that there were some mistakes in treating and disposing of health equipment waste and stern action would be taken against those handling it carelessly. Thoothukudi Collector Sandeep Nanduri, Commissioner of Thoothukudi Corporation V.P. Jeyaseelan and Dean, Thoothukudi

Government Medical College C. Revathi Balan accompanied. The Health Secretary also inspected Tirunelveli Government Medical College Hospital and said around 60,000 tests are being done every day across state. So far, around 28 lakh tests have been carried out in the state and a total of 125 labs were engaged in the testing process. Earlier, the Health Secretary inspected Covid care facilities in parts of Madurai along with Collector T.G. Vinay, sources said.

2.2 BEHAVIOR CHANGES:



Any modification in behaviour (mainly human) in public health. The change may happen spontaneously and involuntarily without any intervention, or it may be systematic and motivated as prompted by conditioning. Whatever the transformation, it decidedly affects your overall function as an individual. "In altering the way you act and react, behaviour change also affects how you function as a whole."

2.2.1 PUBLIC HEALTH:

Behaviour change, in context of public health, refers to efforts put in place to change people's personal habits and attitudes, to prevent disease. Behaviour change in public health is also known as social and behaviour change communication (SBCC). More and more, efforts focus on prevention of disease to save healthcare care costs. This is particularly important in low and middle income countries, such as Ghana, where health interventions have come under increased scrutiny because of the cost.

1. THEORIES:

Behaviour change programs tend to focus on a few behavioural change theories which gained ground in the 1980s. These theories share a major commonality in defining individual actions as the locus of change. Behaviour change programs that are usually focused on activities that help a person or a community to reflect upon their risk behaviours and change them to reduce their risk and vulnerability are known as interventions. Examples include: "Transtheoretical (Stages of Change) Model of Behaviour Change", "theory of reasoned action", "health belief model", "theory of planned behaviour", "diffusion of innovation", and the health action process approach. Developments in health behaviour change theories since the late 1990s have focused on incorporating disparate theories of health behaviour change into a single unified theory.

i. INDIVIDUAL AND INTERPERSONAL:

- **HEALTH BELIEF MODEL:** It is a psychological model attempting to provide an explanation and prediction of health behaviours through a focus on the attitudes and beliefs of individuals. Based on the belief that the perception an individual has determines their success in taking on that behaviour change. Factors: perceived susceptibility/severity/benefits/barriers, readiness to act, cues to action, and self-efficacy.
- **PROTECTION MOTIVATION THEORY:** Focuses on understanding the fear appeal that mediates behaviour change and describes how threat/coping appraisal is related to how adaptive or maladaptive when coping with a health threat. Factors: perceived severity, vulnerability, response efficacy.
- **TRANSTHEORETICAL MODEL:** This theory uses "stages of change" to create a nexus between powerful principles and processes of behaviour change derived from leading theories of behaviour change. Incorporates aspects of the integrative biopsychosocial model (CITE).
- **SELF-REGULATION THEORY:** Embodies the belief that people have control over their own behaviour change journey, as long as they have the resources and understanding to do so. Aims to create long-term effects for particular situations and contexts. Mainly focuses on stopping negative behaviours.

- **RELAPSE PREVENTION MODEL:** Focuses on immediate determinants and underhanded antecedent behaviours/factors that contribute and/or lead to relapse. Aims to identify high-risk situations and work with participants to cope with such conditions. Factors: self-efficacy, stimulus control.
- **BEHAVIORIST LEARNING THEORY:** Aims to understand prior context of behaviour development that leads to certain consequences.
- **SOCIAL COGNITIVE THEORY:** Explains behaviour learning through observation and social contexts. Centered on the belief that behaviour is a context of the environment through psychological processes. Factors: self-efficacy, knowledge, behavioural capability, goal setting, outcome expectations, observational learning, reciprocal determinism, reinforcement.
- **SELF-DETERMINATION THEORY:** Centres around support for natural and/or intrinsic tendencies with behaviour and provides participants with healthy and effective ways to work with those. Factors: autonomy, competence, and skills.
- **THEORY OF PLANNED BEHAVIOR:** Aims to predict the specific plan of an individual to engage in a behaviour (time and place), and apply to behaviours over which people have the ability to enact self-control over. Factors: behavioural intent, evaluation of risks and behaviour.

ii. **COMMUNITY:**

- **COMMUNITY-BASED PARTICIPATORY RESEARCH(CBPR):** Utilizes community researcher partnership and collaboration. People in the designated community work with the researcher to play an active role as well as being the subjects of the study.
- **DIFFUSION OF INNOVATIONS:** Seeks to explain how new ideas and behaviours are communicated and spread throughout groups. Factors: relative advantage, compatibility, complexity, trial-ability, observability.

iii. **LIST OF BEHAVIOR CHANGE STRATEGIES:**

- Motivational interviewing
- Goal oriented technique for eliciting and strengthening intrinsic motivation for change.
- Behavioural contract

- Intent formation, making a commitment, being ready to change.
- Knowledge
- Educational information through behaviour, consequences and benefits, getting help, acquisition of skills.
- Behavioural capabilities
- Skill development through practice, modelling, imitation, reenacting, rehearsing.
- Choices
- Building autonomy and intrinsic motivation through relevance, interests and control
- Graded tasks
- Planning ahead
- Anticipate barriers
- Problem solving
- Self-reporting
- Self-adjustment
- Rewards
- Stimulus control
- Social support

iv. TOOLS:

- Care groups are groups of 10–15 volunteer, community-based health educators who regularly meet together.
- Barrier analysis is a rapid assessment tool used in behaviour change projects to identify behavioural determinants.
- Community-led total sanitation is a behaviour change tool used in the sanitation sector for mainly rural settings in developing countries with the aim to stop open defecation. The method uses shame, disgust and to some extent peer pressure which leads to the "spontaneous" construction and long-term use of toilets after an initial triggering process has taken place.

v. EXAMPLES:

a) Organizations, foundations and programs:

- Johns Hopkins Centre for Communication Programs specializes in health-related BCC (behaviour change communication) programs, primarily in developing countries. It includes programs in reproductive health and family planning, malaria, and HIV/AIDS.
- Development Media International uses mass media to promote healthy behaviours in Burkina Faso, DRC and Mozambique.
- Young love provides information to youth to reduce the spread of HIV/AIDS in Botswana.
- Science of Behaviour Change (SOBC) aims to promote basic research on the initiation, personalization, and maintenance of behaviour change.
- Chocolate Moose Media, founded by Firdaus Kharas in 1995, creates animated public service announcement content for health-and-social-justice behaviour change communications.

b) Physical activity and diet:

- Look AHEAD (Action for Health in Diabetes)
- Shape-up Somerville
- Diabetes Prevention Program (DPP)

c) Quitting smoking:

- The Truth Initiative
- Campaign for Tobacco-Free Kids
- Family Smoking Prevention and Tobacco Control 2009

2.3 BEHAVIOR CHANGE COMMUNICATION (BBC):

Behaviour change communication, or BCC, is an approach to behaviour change focused on communication. It is also known as social and behaviour change communication, or SBCC. The assumption is that through communication of some kind, individuals and communities can somehow be persuaded to behave in ways that will make their lives safer and healthier. BCC was first employed in HIV and TB prevention projects. More recently, its ambit has grown to encompass any communication activity whose goal is to help individuals and communities select and practice behaviour that will positively impact their health, such as immunization, cervical cancer check up, employing single-use syringes, etc.

2.4 INDIVIDUAL:

A behavioural change can be a temporary or permanent effect that is considered a change in an individual's behaviour when compared to previous behaviour. It is sometimes considered a mental disorder, yet it is also a strategy used to improve such disorders. This change is generally characterized by changes in thinking, interpretations, emotions, or relationships. These changes can be either good or bad, depending on which behaviour is being affected. Often, it takes much more work to change behaviour for the better than it does to experience a negative change. Medications can cause this change as a side effect. The interaction between physiological processes and their effect on individual behaviour is the basis of psychophysiology. Several theories exist as to why and how behavioural change can be affected, including behaviourism, Self-efficacy theory, and the stages of change model.

Behavioural change can be very beneficial to an individual, an annoying side-effect, or a life-altering condition which takes considerable effort to repair. Two such theories on the subject include behaviour modification theory and cognitive behavioural theory. Both of these seek to help a patient engage in a positive behavioural change. Both legal and illegal drugs have been shown to alter behaviour, both acutely and chronically. In both cases, following common sense harm reduction strategies can potentially reduce these side-effects. With mental illness, behavioural change is a menace, with drugs it is expected, and with the right techniques it can be a method to improve quality of life. In recent decades we have gained knowledge on common causes of these changes, such as mental illness and drug use, while also developing and applying several psychological fields to the study of inducing beneficial changes in individuals, resulting in a variety of novel solutions.

2.5 CLINICAL AND PSYCHOLOGICAL IMPACTS:

While some behavioural changes can be beneficial, others can cause serious harm to the individual experiencing them. Sometimes, a change can be due to something as small as an environmental cue, whereas other cases may take a more multifaceted approach. In those cases, there are several treatment options available. Behaviour modification is one method used to correct harmful behaviours. This method is centred around the concept of using rewards and punishments in order to condition the patient out of the behaviour. By focusing on any specific issues the patient may have, this type of therapy allows for a wide range of applications. With applications that range from job performance to success in marriage, a lot of varied research has been done within this topic. Cognitive behavioural therapy can be used in the effort to change the behaviour of an individual. This type of therapy focuses in on challenging and changing maladaptive behaviours by utilizing emotional self-regulation, while also developing

beneficial coping mechanisms. It requires the willing participation of the individual being counselled to be effective. Training of counsellors and their interventions can increase the likelihood of behavioural changes in those they counsel.

Similarly, medication can cause changes in people's behaviour. In some instances, the reaction to a medication is an expected effect. For example, someone who is taking an opiate for pain should expect to feel sleepy and relaxed. In other instances, a behaviour change may indicate that the dosage of medication is at a toxic level, or is an indication of hypersensitivity to the medication. For example, someone taking a stimulant medication should not experience depression. While this can be a very serious consequence, it is a concern that needs to be balanced with the effective dose of that medication. Geriatric patients are more susceptible to these effects. As a related note, various illicit drugs can also impact behaviour change, without the benefit of having a medical professional to monitor the user. Drugs such as cannabis, opiates, stimulants, hallucinogens and barbiturates can have a very serious impact on one's behaviour, with both acute and chronic usage leading to change.

2.6 NON-MEDICAL CAUSES:

While behavioural change is often associated with issues of medical importance, there are many non-medical reasons that behavioural change may occur. One example is the noted change that happens in an individual as they go through the stages of grief. Despite a prolonged alteration in the way that one behaves, normalcy does usually return to an individual without any type of medical intervention. Another reason for such a change could be an altered schedule, or work-related stress. Such levels of stress may not qualify as medically necessary, and thus may be handled with preventative care. Such preventative care can include exercise, a good social support group, and a nutritious diet. While this type of behavioural change does not always require medical attention, individuals should seek professional help if they notice that these behavioural changes are especially maladaptive, or if they last longer than usual.

2.7 BEHAVIOUR CHANGE THEORIES:

Behavioural change theories are attempts to explain why behaviours change. These theories cite environmental, personal, and behavioural characteristics as the major factors in behavioural determination. In recent years, there has been increased interest in the application of these theories in the area of health, education, criminology, energy and international development with the hope that understanding behavioural change will improve the services offered in these areas. Some scholars have recently introduced a distinction between models of behaviour and theories of change. Whereas models of behaviour are more diagnostic and geared towards understanding the psychological factors that explain or predict a specific

behaviour, theories of change are more process-oriented and generally aimed at changing a given behaviour. Thus, from this perspective, understanding and changing behaviour are two separate but complementary lines of scientific investigation.

2.8 GENERAL THEORIES AND MODELS:

Each behavioural change theory or model focuses on different factors in attempting to explain behaviour change. Of the many that exist, the most prevalent are learning theories, social cognitive theory, theories of reasoned action and planned behaviour, transtheoretical model of behaviour change, the health action process approach and the BJ Fogg model of behaviour change. Research has also been conducted regarding specific elements of these theories, especially elements like self-efficacy that are common to several of the theories.

2.9 SELF-EFFICACY:

Self-efficacy is an individual's impression of their own ability to perform a demanding or challenging task such as facing an exam or undergoing surgery. This impression is based upon factors like the individual's prior success in the task or in related tasks, the individual's physiological state, and outside sources of persuasion. Self-efficacy is thought to be predictive of the amount of effort an individual will expend in initiating and maintaining a behavioural change, so although self-efficacy is not a behavioural change theory per se, it is an important element of many of the theories, including the health belief model, the theory of planned behaviour and the health action process approach.

In 1977, Albert Bandura performed two experimental tests on the self-efficacy theory. The first study asked whether systematic desensitization could effect changes in avoidance behaviour by improving people's expectations of their personal efficacy. The study found that "thorough extinction of anxiety arousal to visualized threats by desensitization treatment produced differential increases in self-efficacy. In accord with prediction, microanalysis of congruence between self-efficacy and performance showed self-efficacy to be a highly accurate predictor of degree of behavioural change following complete desensitization. The findings also lend support to the view that perceived self-efficacy mediates anxiety arousal." In the second experiment, Bandura examined the process of efficacy and behavioural change in individuals suffering from phobias. He found that self-efficacy was a useful predictor of the amount of behavioural improvement that phobics could gain through mastering threatening thoughts.

2.10 LEARNING THEORIES AND BEHAVIOURS ANALYTIC THEORIES OF CHANGES:

Social learning and social cognitive theory:

According to the social learning theory^[4] (more recently expanded as social cognitive theory^[5]), behavioural change is determined by environmental, personal, and behavioural elements. Each factor affects each of the others. For example, in congruence with the principles of self-efficacy, an individual's thoughts affect their behaviour and an individual's characteristics elicit certain responses from the social environment. Likewise, an individual's environment affects the development of personal characteristics as well as the person's behaviour, and an individual's behaviour may change their environment as well as the way the individual thinks or feels. Social learning theory focuses on the reciprocal interactions between these factors, which are hypothesised to determine behavioural change.

Theory of reasoned action:

The theory of reasoned action assumes that individuals consider a behaviour's consequences before performing the particular behaviour. As a result, intention is an important factor in determining behaviour and behavioural change. According to Icek Ajzen, intentions develop from an individual's perception of a behaviour as positive or negative together with the individual's impression of the way their society perceives the same behaviour. Thus, personal attitude and social pressure shape intention, which is essential to performance of a behaviour and consequently behavioural change.

Theory of planned behaviour:

In 1985, Ajzen expanded upon the theory of reasoned action, formulating the theory of planned behaviour, which also emphasises the role of intention in behaviour performance but is intended to cover cases in which a person is not in control of all factors affecting the actual performance of a behaviour. As a result, the new theory states that the incidence of actual behaviour performance is proportional to the amount of control an individual possesses over the behaviour and the strength of the individual's intention in performing the behaviour. In his article, Further hypothesises that self-efficacy is important in determining the strength of the individual's intention to perform a behaviour. In 2010, Fishbein and Ajzen introduced the reasoned action approach, the successor of the theory of planned behaviour.

Transtheoretical or stages of change mode:

According to the transtheoretical model of behaviour change, also known as the *stages of change model*, states that there are five stages towards behaviour change. The five stages, between which individuals may transition before achieving complete change, are precontemplation, contemplation, preparation for action, action, and maintenance. At the precontemplation stage, an individual may or may not be aware of a problem but has no thought of changing their behaviour. From precontemplation to contemplation, the individual begins

thinking about changing a certain behaviour. During preparation, the individual begins his plans for change, and during the action stage the individual begins to exhibit new behaviour consistently. An individual finally enters the maintenance stage once they exhibit the new behaviour consistently for over six months. A problem faced with the stages of change model is that it is very easy for a person to enter the maintenance stage and then fall back into earlier stages. Factors that contribute to this decline include external factors such as weather or seasonal changes, and/or personal issues a person is dealing with.

Health action process approach:

The health action process approach (HAPA) is designed as a sequence of two continuous self-regulatory processes, a goal-setting phase (motivation) and a goal-pursuit phase (volition). The second phase is subdivided into a pre-action phase and an action phase. Motivational self-efficacy, outcome-expectancies and risk perceptions are assumed to be predictors of intentions. This is the motivational phase of the model. The predictive effect of motivational self-efficacy on behaviour is assumed to be mediated by recovery self-efficacy, and the effects of intentions are assumed to be mediated by planning. The latter processes refer to the volitional phase of the model.

Fogg Behaviour Model:

The BJ Fogg Behaviour Model. The different levels of ability and motivation define whether triggers for behaviour change will succeed or fail. As an example trying to trigger behaviour change through something difficult to do (low ability) will only succeed with very high motivation. In contrast, trying to trigger behaviour change through something easy to do (high ability) may succeed even with average motivation.

The Fogg Behaviour Model (FBM) is a design behaviour change model introduced by BJ Fogg. This model posits that behaviour is composed of three different factors: motivation, ability and triggers. Under the FBM, for any person (user) to succeed at behaviour change needs to be motivated, have the ability to perform the behaviour and needs a trigger to perform this behaviour. The next are the definitions of each of the elements of the BFM:

Motivation:

BJ Fogg does not provide a definition of motivation but instead defines different motivators:

- **Pleasure/Pain:** These motivators produce a response immediately and although powerful these are not ideal. Boosting motivation could be achieved by embodying pain or pleasure.

- **Hope/fear:** Both these motivators have a delayed response and are the anticipation of a future positive outcome (hope) or negative outcome (fear). As an example people joining a dating website hope to meet other people.
- **Social acceptance/rejection:** People are motivated by behaviours that increase or preserve their social acceptance.

Ability:

This factor refers to the self-efficacy perception at performing a target behaviour. Although low ability is undesirable it may be unavoidable: "We are fundamentally lazy" according to BJ Fogg. In such case behaviour change is approached not through learning but instead by promoting target behaviours for which the user has a high ability. Additionally BJ Fogg list several elements or dimensions that characterize high ability or simplicity of performing a behaviour:

- **Time:** The user has the time to perform the target behaviour or the time taken is very low.
- **Money:** The user has enough financial resources for pursuing the behaviour. In some cases money can buy time.
- **Physical effort:** Target behaviours that require of physical effort may not be simple enough to be performed.
- **Brain cycles:** Target behaviours that require of high cognitive resources may not be simple hence undesirable for behaviour change.
- **Social deviance:** These comprehend behaviours that make the user socially deviant. These kind of behaviours are not simple
- **Non-routine:** Any behaviour that incurs disrupting a routine is considered not simple. Simple behaviours are usually part of routines and hence easy to follow.

Triggers:

Triggers are reminders that may be explicit or implicit about the performance of a behaviour. Examples of triggers can be alarms, text messages or advertisement, triggers are usually perceptual in nature but may also be intrinsic. One of the most important aspects of a trigger is timing as only certain times are best for triggering certain behaviours. As an example if a person is trying to go to the gym everyday, but only remembers about packing clothing once out of the house it is less likely that this person will head back home and pack. In contrast if an alarm sounds right before leaving the house reminding about packing clothing, this will take considerably less effort. Although the original article does not have any references for the

reasoning or theories behind the model, some of its elements can be traced to social psychology theories, e.g., the motivation and ability factors and its success or failure are related to Self-efficacy.

Education:

Behavioural change theories can be used as guides in developing effective teaching methods. Since the goal of much education is behavioural change, the understanding of behaviour afforded by behavioural change theories provides insight into the formulation of effective teaching methods that tap into the mechanisms of behavioural change. In an era when education programs strive to reach large audiences with varying socioeconomic statuses, the designers of such programs increasingly strive to understand the reasons behind behavioural change in order to understand universal characteristics that may be crucial to program design.

In fact, some of the theories, like the social learning theory and theory of planned behaviour, were developed as attempts to improve health education. Because these theories address the interaction between individuals and their environments, they can provide insight into the effectiveness of education programs given a specific set of predetermined conditions, like the social context in which a program will be initiated. Although health education is still the area in which behavioural change theories are most often applied, theories like the stages of change model have begun to be applied in other areas like employee training and developing systems of higher education.

Criminology:

Empirical studies in criminology support behavioural change theories.^[13] At the same time, the general theories of behavioural change suggest possible explanations to criminal behaviour and methods of correcting deviant behaviour. Since deviant behaviour correction entails behavioural change, understanding of behavioural change can facilitate the adoption of effective correctional methods in policy-making. For example, the understanding that deviant behaviour like stealing may be learned behaviour resulting from reinforcers like hunger satisfaction that are unrelated to criminal behaviour can aid the development of social controls that address this underlying issue rather than merely the resultant behaviour.

Specific theories that have been applied to criminology include the social learning and differential association theories. Social learning theory's element of interaction between an individual and their environment explains the development of deviant behaviour as a function of an individual's exposure to a certain behaviour and their acquaintances, who can reinforce either socially acceptable or socially unacceptable behaviour. Differential association theory, originally formulated by Edwin Sutherland, is a popular, related theoretical explanation

of criminal behaviour that applies learning theory concepts and asserts that deviant behaviour is learned behaviour.

Energy:

Recent years have seen an increased interest in energy consumption reduction based on behavioural change, be it for reasons of climate change mitigation or energy security. The application of behavioural change theories in the field of energy consumption behaviour yields interesting insights. For example, it supports criticism of a too narrow focus on individual behaviour and a broadening to include social interaction, lifestyles, norms and values as well as technologies and policies—all enabling or constraining behavioural change.

2.11 COMMUNICATION:

Besides the models and theories of behaviour change there are methods for promoting behaviour change. Among them one of the most widely used is Tailoring or personalization.

Tailoring:

Tailoring refers to methods for personalizing communications intended to generate higher behaviour change than non personalized ones. There are two main claims for why tailoring works: Tailoring may improve preconditions for message processing and tailoring may improve impact by altering starting behavioural determinants of goal outcomes. The different message processing mechanisms can be summarized into: Attention, Effortful processing, Emotional processing and self-reference.

- **Attention:** Tailored messages are more likely to be read and remembered
- **Effortful processing:** Tailored messages elicit careful consideration of persuasive arguments and more systematic utilization of the receivers own schemas and memories. This could also turn out damaging because this careful consideration does increase counterarguing, evaluations of credibility and other processes that lessens message effects.
- **Peripheral emotion/processing:** tailoring could be used to create an emotional response such as fear, hope or anxiety. Since positive emotions tend to reduce effortful processing and negative emotions enhance it, emotion arousal could elicit varying cognitive processing.
- **Self-reference:** This mechanism promotes the comparison between actual and ideal behaviours and reflection.

Behavioural determinants of goal outcomes are the different psychological and social constructs that have a direct influence on behaviour. The three most used mediators in tailoring

are attitude, perception of performance and self-efficacy. Although results are largely positive they are not consistent and more research on the elements that make tailoring work is necessary.

2.12 OBJECTIONS:

Behavioural change theories are not universally accepted. Criticisms include the theories' emphases on individual behaviour and a general disregard for the influence of environmental factors on behaviour. In addition, as some theories were formulated as guides to understanding behaviour while others were designed as frameworks for behavioural interventions, the theories' purposes are not consistent. Such criticism illuminates the strengths and weaknesses of the theories, showing that there is room for further research into behavioural change theories.

2.13 SOCIAL AND BEHAVIOR CHANGE COMMUNICATION:

Social and behaviour change communication (SBCC), often also only "BCC" or "Communication for Development (C4D)" is an interactive process of any intervention with individuals, group or community (as integrated with an overall program) to develop communication strategies to promote positive behaviours which are appropriate to their settings and thereby solving the world's most pressing health problems. This in turn provides a supportive environment which will enable people to initiate, sustain and maintain positive and desirable behaviour outcomes.

SBCC is the strategic use of communication to promote positive health outcomes, based on proven theories and models of behaviour change. SBCC employs a systematic process beginning with formative research and behaviour analysis, followed by communication planning, implementation, and monitoring and evaluation. Audiences are carefully segmented, messages and materials are pre-tested, and mass media (which include radio, television, billboards, print material, internet), interpersonal channels (such as client-provider interaction, group presentations) and community mobilisation are used to achieve defined behavioural objectives.^[2]

BCC should not be confused with behaviour modification, a term with specific meaning in a clinical psychiatry setting. SBCC differentiates itself from Social impact entertainment (SIE) primarily through its "impact first", rather than "story first", approach.

2.14 BACKGROUND:

Providing people with information and teaching them how they should behave does not lead to desirable change in their response/behaviour. However, when there is a supportive environment with information and communication (teaching) then there is a desirable change

in the behaviour of the target group. Thus, SBCC is proved to be an instructional intervention which has a close interface with education and communication. It is a strategic and group oriented form of communication to perceive a desired change in behaviour of target group. However, it is not as easy as it sounds, as there is no one-size-fits all strategy for any intervention. Interventions are context specific. Therefore, there is a need for proper information management and sharing. It is advised to document and report the interventions that worked somewhere, for example, the kind of messages, the medium and the audience.

STEPS:

SBCC is the comprehensive process in which one passes through the stages:

Unaware > Aware > Concerned > Knowledgeable > Motivated to change > Practicing trial behaviour change

> Sustained behaviour change

It involves the following steps

- State program goals
- Involve stakeholders
- Identify target populations
- Conduct formative BCC assessments
- Segment target populations
- Define behaviour change objectives
- Define SBCC strategy & monitoring and evaluation plan
- Develop communication products
- Pre-test
- Implement and monitor
- Evaluate
- Analyse feedback and revise

2.15 ENABLING FACTORS:

Behaviour change is influenced by motivation from others (external influence) as well as from within oneself (internal influence). Internal influence plays a significant role in creating more enjoyment of a behaviour change, instilling a sense of ownership of the new behaviour, which in turn instills a sense of ownership of the changed behaviour. When designing SBCC strategies, enabling factors that affect the outcome must be considered. The following are some of the factors:

- Effective communication
- Enabling environment, which include policies, human rights community values and norms
- User-friendly, accessible services and commodities

2.16 THEORIES:

SBCC has several levels at which it can be implemented. Each level includes several theories. Each level (and each theory) employs specific communication channels.

Individual level

1. Health belief model
2. Theory of reasoned action and planned behaviour
3. Transtheoretical model/Stages of change
4. Social learning theory

Community level

1. Diffusion of innovations theory
2. Community mobilization

Change in organizations

1. 4 stage change

Public policy Level

1. Distinct stages of initiation, action, implementation, evaluation and re-formulation

2.17 STRATEGIES:

SBCC is different from the ordinary instructional method of communication and is target specific. A society consists of many sub-groups. The strategy for SBCC will vary from group to group. The following points are important while considering the SBCC strategy.

- Vulnerability/risk factor of the target group
- The vulnerability/risk factor of the group which is to be addressed
- The conflict and obstacles in the way to desired change in behaviour
- Type of message and communication media which can best be used to reach the target group
- Type of resources available and assessment of existing knowledge of the target group about the issue which is going to be dealt with

There can be several more points in this list. A successful SBCC requires much research and meticulous planning about the knowledge content of the subject and behaviour/attitude pattern of the target group.

Social marketing has been described as a tool for sustainable behaviour change.

2.18 IMPLICATIONS:

SBCC has proven effective in several health areas, such as increasing the use of family planning methods, reducing the spread of malaria and other infectious diseases, and improving new-born and maternal health. SBCC is an effective tool for dealing with many community and group related problems. BCC has been adapted as an effective strategy for community mobilization, health and environmental education and various public outreach programs.^[9] Enhanced knowledge about the behaviour change process has facilitated the design of communications programs to reduce the risk of HIV transmission and AIDS. A wide variety of health promotion strategies use communication as either an educational or norm-forming strategy. In addition, specific strategies must be designed for high-risk groups such as women, young people, injecting drug abusers, homosexuals and HIV positive groups.

2.19 BEHAVIOUR CHANGE METHODS:

A behaviour change method, or behaviour change technique, is a theory-based method for changing one or several psychological determinants of behaviour such as a person's attitude or self-efficacy. Such behaviour change methods are used in behaviour change interventions. Although of course attempts to influence people's attitude and other psychological determinants were much older, especially the definition developed in the late nineties yielded useful insights, in particular four important benefits:

1. It developed a generic, abstract vocabulary that facilitated discussion of the active ingredients of an intervention
2. It emphasized the distinction between behaviour change methods and practical applications of these methods
3. It included the concept of 'parameters for effectiveness', important conditions for effectiveness often neglected
4. It drew attention to the fact that behaviour change methods influence specific determinants (when developing an intervention, one first has to identify the relevant determinant, and then, identify matching behaviour change methods, see also the steps in intervention mapping).

Traditionally, reports of evaluations of behaviour change interventions barely described the actual intervention, making it very difficult to identify the most effective methods. This was increasingly recognized in the late nineties and early twenty-first century, where behaviour change methods gained increasing popularity, and another taxonomy was developed and subsequently gained popularity that enabled the coding of previously published interventions.

HOW ARE OUR BEHAVIOURS CHANGING IN LOCKDOWN?

People have had to change their lifestyles to maintain a sense of normality during lockdown, and it is clear from social media that people are finding innovative ways to keep active, stay entertained and connect with those that matter most. These behaviour changes are being captured through an online survey* led by a team from UCL IRDR Centre for Digital Public Health in Emergencies, who hope to better understand which activities people are doing less frequently, more frequently and the type of adaptations that allow them to continue doing the activities they enjoyed, or needed, pre-lockdown. Initial findings from the first 4,000 survey responses since the beginning of April show that more than half of the sample population exercise more than once a day (52%) and are finding more time for relaxation and personal interests (59%). Generally, older generations are coping much better with isolation than younger people who say they are becoming more irritable, upset and distressed.

For 18-24 year olds, 36% reported being irritable ‘quite a lot’ and 8% ‘all the time’; 30% said they were distressed ‘quite a lot’ and 31% said they were upset ‘quite a lot’. Negative emotional feelings decreased with age and for people over 65 years old, 10% were distressed ‘quite a lot’, 13% upset ‘quite a lot’ and 11% irritable ‘quite a lot’, with very few stating ‘all the time’ for any of these feelings. Yoga, meditation and reading have seen the biggest increase in relaxation activities and walking, cycling and running are on the rise, with people doing more of previous sporting activities rather than finding new ones.

The findings from the survey have informed the design of a new app – My Lockdown Journal – to help people manage their time by logging their own activities and sharing inspiring ideas along with motivational quotes and tips for improving wellbeing.

Study lead, Professor Patty Kostkova (UCL Chair of Digital Health and Director of UCL IRDR Centre for Digital Public Health in Emergencies), said: “There are multiple survey-based studies seeking to understand the impact of lockdown on health and wellbeing but there are relatively few collating evidence on how people’s lives have changed and using that to support them in adapting the activities they enjoy, or sharing ideas for new activities, through an innovative digital app intervention.

“By understanding how people feel about new activities from the survey, we rapidly developed the app and hope to leverage our expertise in digital health to provide a practical public health intervention that helps people cope better during the lockdown and upcoming period of social distancing, directly support policy makers and public health professionals.” People can use the app, and other social media platforms, to share their experiences using the hashtags #MyLockdownJournal and #LockdownJournal, which enters them into a competition to celebrate the most creative and motivating lockdown activities each week and celebrates the pictures through the app.

Dr Caroline Wood (UCL IRDR Centre for Digital Public Health in Emergencies), who worked on the survey and app design, said: “No-one knows quite how long we will be in lockdown, or whether we will experience future lockdowns, so it’s important to stay motivated to protect our mental and physical wellbeing.

“It is encouraging that more than half of those surveyed are still managing to stay active and find time to relax. However, lockdown is clearly taking a toll on our emotional wellbeing, particularly amongst 18-24 year olds. We hope the app encourages people to reflect on their own lockdown activities but importantly, prompts them to share these ideas so they can help inspire and motivate others who need it most.”

Designed with students from UCL Computer Science, the app promotes moments of personal reflection as well as social interaction and connection in an accessible way.

Georgiana Birjovanu, software engineer at the UCL IRDR Centre for Digital Public Health in Emergencies, said: “We hope the app is a novel, interactive and positive way to harness the sharing and recording of activities that people are doing throughout lockdown and that people enjoy using it. It’s an extremely unusual time and will provide insight into how people choose to engage with digital tools and social media during times of isolation and uncertainty.”

The Dutch company for public health learning solutions ‘Transmissible B.V.’ contributed to the thinking behind the app.

Arnold Bosman, Director at Transmissible, said: “It is increasingly clear that storytelling plays an important part in how well people deal with epidemics, the impact on daily life and the adoption of interventions and behaviour change. Keeping a personal journal, writing down your thoughts and feelings, and sharing elements of your life with others, may help a lot in coping with restrictions and perceived threat.”

HAVE WE FOUND A BETTER WAY OF LIFE

The lockdown has brought a sudden and unprecedented step-change in energy use. The established daily and weekly rhythm of our national electricity consumption experienced something akin to a cardiac arrest. Much of the weekly up and down is gone and the distinction between weekdays and weekends has become blurred.

WHEN ARE PEOPLE ACTIVE UNDER THE COVID-19 LOCKDOWN

The timing of when people report to have performed activities has shifted significantly since the lockdown started. On average the morning peak of activity is now one hour later at 9 am. If you don't have to commute to work anymore, you can treat yourself to an extra hour in bed, and many will have stopped setting alarms at all. Anyone with teenagers at home will know that these numbers come with some diversity. Even more striking is the shift in the evening, when 5-7 pm is a period typically associated with the peak in national electricity demand. Here we see the most significant reductions in activity levels. What used to be the most intense period is now much calmer, and our data suggests that this also results in electricity demand reductions.

Why is that such a good thing? Quite simply because peak demand is most likely to require non-renewable backup or expensive storage. Reducing electricity consumption during this period is economically and environmentally valuable but was hitherto thought to be socially unacceptable. The lockdown shows that without the conventional working and commuting hours, some people may naturally be less (energy) active during these periods.

WHAT DO WE DO LESS UNDER COVID-19 LOCKDOWN

Looking at specific activity changes, we observe some expected and some less expected shifts. Transport has fallen off a cliff in our data, as people have stopped travelling for work and leisure. (Though perhaps the 83% reduction is in part due to social desirability bias – where people dare not record their remaining travel for fear of stigma). Other activities also see dramatic changes. Showers, washing and getting dressed are reported significantly less often. Clearly, we used to make more of an effort when facing work colleagues in person. This confirms that much of our laundering practices are social conventions, which may be changeable, with potentially beneficial effects on energy demand. The reduction in reading frequency is something of a mystery. Naturally, the lure of screen time is very strong for those with more time on their hands. Nevertheless, the self-reported enjoyment figures suggest that those who pick up a book have a better time of it than those who are upping their Netflix hours.

WHAT DO WE DO MORE UNDER COVID-19 LOCKDOWN

The real winners are some of our old favourites: recreational activities, which include the new national convention of one exercise per day, and gardening. For those who have the opportunity, gardening has long been a source of well-being. During lockdown, this appears to be particularly the case. The other well-established British coping mechanism is also present and correct. In difficult times, what could be better than a cup of tea? Hot drinks were already one of the most reported and enjoyed activities before the lockdown. Now we report them more often and enjoy them even more.

WHAT SHOULD WE DO MORE OF UNDER LOCKDOWN

So if work, travel, and washing are all reduced, with beneficial effects for the environment, what should we do instead? To enhance enjoyment while keeping your environmental impact low, consider the whole bottom right corner of the graph below. Among them are sleeping, socialising and reading. Sleeping we seem to be doing OK if the later starts are anything to go by. Socialising is obviously inhibited. Chances are that when the lockdown gets gradually relaxed, we will meet again with an appreciation like never before. In the meantime, it seems advisable to pick up a good book.

7 WAYS LIFE IN LOCKDOWN IS CHANGING OUR BEHAVIOUR:

The corona outbreak is a disaster for our society, but it is also an interesting time to reflect on how we treat ourselves and others. When the crisis is over, however, we should let certain behaviours die in peace. It is very difficult to make predictions about the long-term economic effect of the pandemic outbreak. Interest rates are low, there is a lot of financial stimulation, and all predictions and previous research suggest that the economy eventually will bounce back. Essentially, there is no reason to be too pessimistic. Still, and for better or worse, the situation has affected us greatly, both as consumers and on a more personal level. Here are seven interesting ways our behaviour has drastically changed over the last few months:

1) SELF-SACRIFICING:

When asked to respect social distances and stay at home, our willingness to help others by sacrificing some of the pleasures in our own life is an example of a positive behaviour that makes us believe in the human race. For instance, we see very encouraging initiatives that targets vulnerable groups that need our help in for instance doing their shopping.

2) NESTING:

We have also spent more time nesting and taking care of ourselves and our living spaces. We read more, learn how to bake, do puzzles or work out. Some of us have even cleaned

our house properly and finally taken care of that junk we were meaning to get rid of for a long time.

3) EXPERIENCE- SEEKING:

We have entered the experience economy; we spend more money on services compared to products, and we are constantly looking for new thrills and ways to amuse ourselves, such as binge-watching series, “live” online concerts or spending more money than normal on on-line shopping.

4) EREMIT BEHAVIOUR:

Interestingly, at the same time, we care less about our physical appearance. We eat more junk food, drink more alcohol and use less deodorant and shampoo. The underlying behavioural mechanism we may be seeing is people becoming more individualistic and less worried about social pressure as we meet fewer people in general. Slowly, we grow into eremites with more than enough time to do nothing, instead of leading our normal stressed lives.

5) PRIMITIVE BEHAVIOUR:

Spending too much time with loved ones in a confined space could potentially be more stressful than positive. Although crime in general has declined, there have been reports of an increase in domestic violence and confrontations between neighbours. Interestingly, reports from the US show that gun purchases have doubled. These behaviours are not as extreme as we may think, as humans are geared to being slightly schizophrenic and on the lookout for threats in our surrounding area. This trait kept us alive in more primitive times and is not just activated in a crisis. When we experience a threat like Covid-19 we use up many of our cognitive resources trying to control the situation, which may make our thinking more primitive than normal.

6) SELF-MEDICATION AND HERD LOGIC:

Humans have always tried to find quick solutions to complex problems. If we can take a pill instead of changing behaviour, we will always go for the pill. That explains the rise of treatments for Covid-19, such as large doses of c-vitamins, garlic or drinkable silver. We hear that we should increase the heat, not eat ice cream, drink more water and eat more herbs to help our immune system. Influencers provide self-invented advice on social media, dubious sites spread non-factual news and even American presidents jump on the bandwagon to hand out terrible advice. What is striking in all of this is that the logic of the herd beats the wisdom of science. We tend to listen more to the advice of people we think we know or look up to,

rather than experts that do not belong to our constructed social in-group. Ultimately, people hoard products there is no shortage of and ruin their health from poor advice.

7) CONFORMIST THINKING:

There are also trends indicating that we have become more conformist and less accepting of eccentricity. Perhaps not that strange, as we are constantly being told what to do and not do by the authorities. Another issue is the constant reminders that the virus originated in China and that travellers brought it to our country. While possibly true, these reminders have also led to foreigners being harassed or beaten up for allegedly bringing this invisible threat to our doorstep. When our moral judgments become harsher and more conservative, it could potentially be dangerous as it feeds more nationalism and protectionism.

POST-PANDEMIC LIFE ADVICE:

All in all, we should cherish and build on the positive qualities and behaviours that have flourished in these difficult times. Looking ahead, we should also be aware and be more proactive so that some of the less flattering behaviours do not linger on when all of this is over. This is not the first pandemic we have seen nor will it be the last one. Pandemics are a regular unstoppable phenomenon that occur every 10 to 50 years. It does show us how vulnerable our societies are and how much we depend on each other and the outside world to have a comfortable life.

CHAPTER-IV

DATA ANALYSIS AND INTERPRETATION

4. INTRODUCTION:

Analysis and interpretation of data plays a dominant role in the completion of looking at and summarizing data with the intent to extract useful information and develop conclusion. The role of statistics in research is to function as tool in designing research, analyzing its data and drawing conclusion. Analysis may be categorized as descriptive analysis and inferential analysis. The analysis is being carried out on the survey conducted among youths. Each question in the questionnaire is analyzed individually, sufficiently tabulated and represented graphically. The sample size of the data is collected from 60 respondents. In the present study, the data collected has been analyzed using percentage analysis and Likert's Five Point scale analysis and present in a systematic manner.

In this chapter an attempt has been made to study on behavioural changes of youth with impact of social media, to find out the various factors influencing them and to know about the changes in lifestyle.

The Likert's Scale is a Five point scale which is used to allow the individual to express how much they agree or disagree with a particular statement.

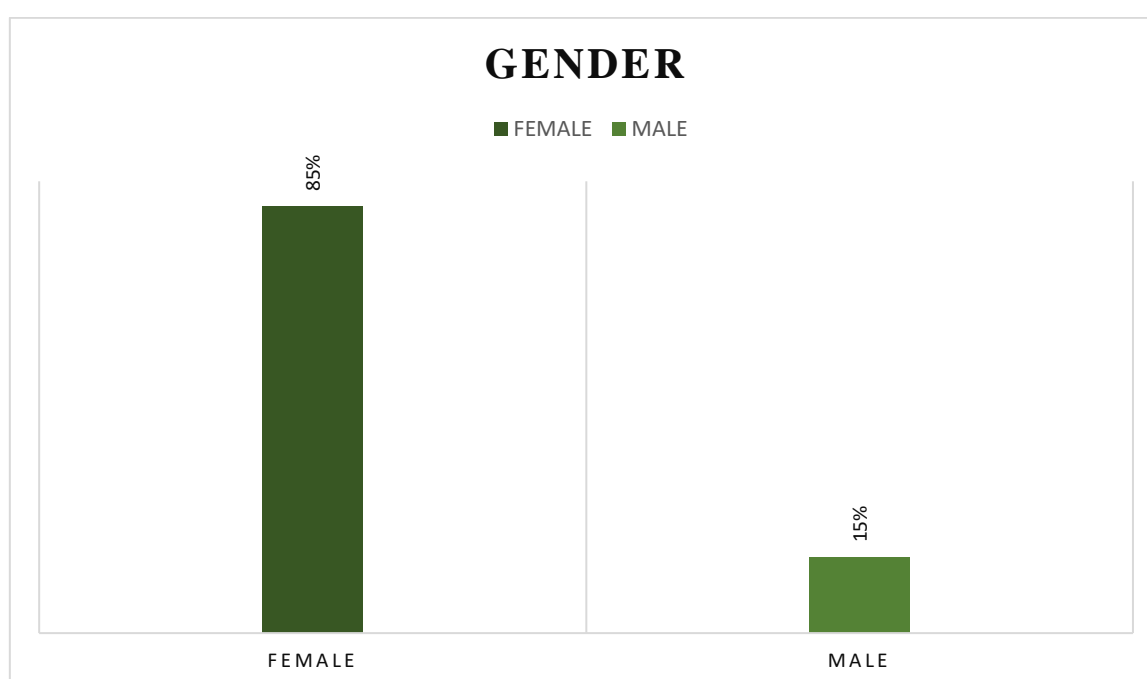
- Pie chart
- Bar diagram
- Ranking method
- Likert's scale

TABLE 4.1

TABLE SHOWING THE GENDER OF THE RESPONDENTS

PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
Female	51	85%
Male	9	15%
Total	60	100%

Source: Primary data



INFERENCE:

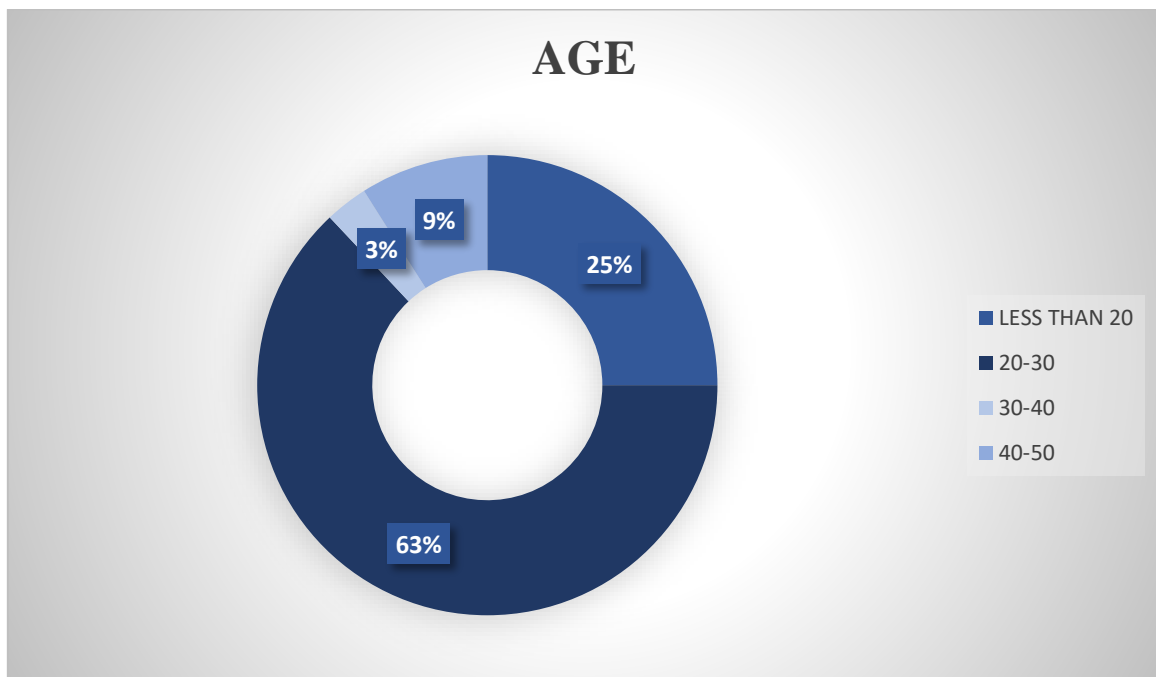
From the above data we come to know that 85% of the respondents are female and 15% of the respondents are male.

TABLE 4.2

TABLE SHOWING THE AGE OF THE RESPONDENTS

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Less than 20	15	25%
20-30	38	63%
30-40	2	3%
40-50	5	9%
Above 50	Nil	Nil
Total	60	100%

Source: Primary data



INFERENCE:

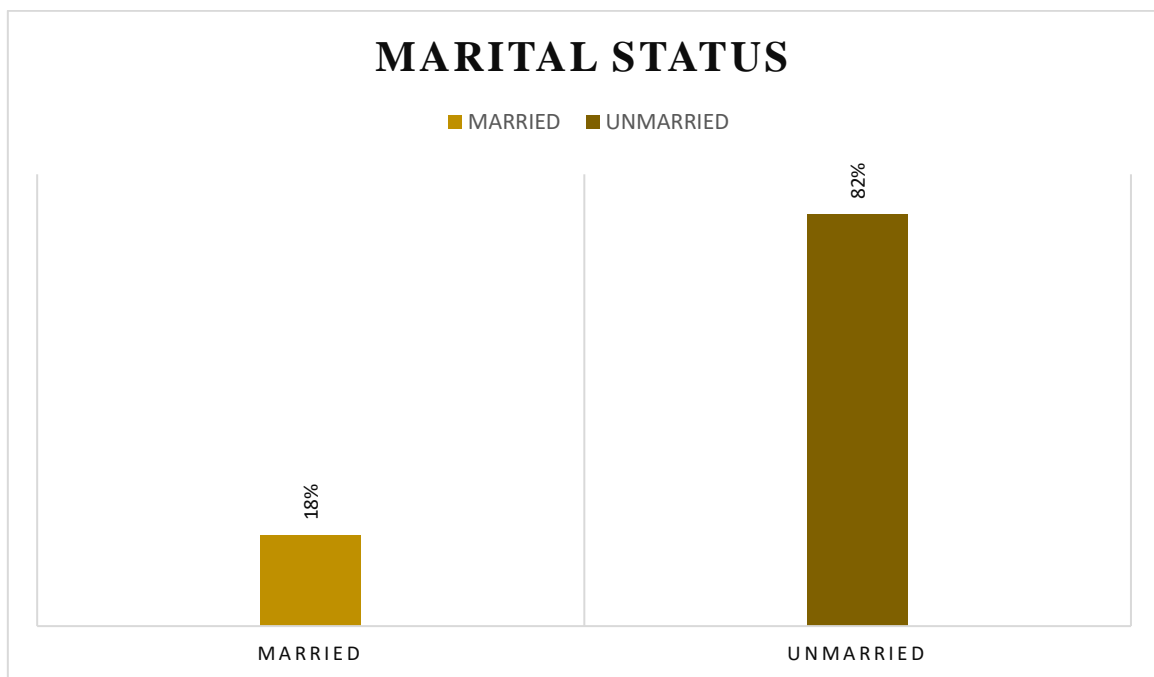
From the above data we come to know that 25% of the respondents are less than 20 years, 63% of the respondents are between 20-30 years, 3% of the respondents are between above 30-40 years and 9% of the respondents are between 40-50 years.

TABLE 4.3

TABLE SHOWING THE MARITAL STATUS OF THE RESPONDENTS

MARITAL STATUS	NO OF RESPONDENTS	PERCENTAGE
Married	11	18%
Unmarried	49	82%
Total	60	100%

Source: Primary data



INFERENCE:

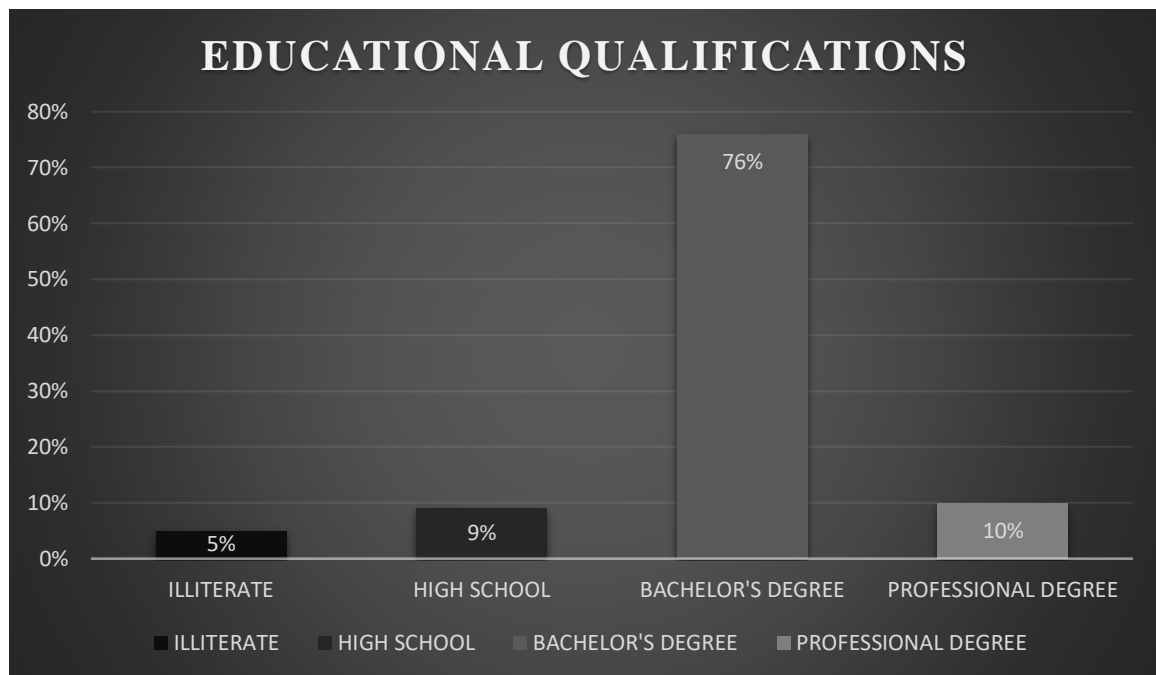
From the above data we come to know that 18% of the respondents are married and 82% of the respondents are unmarried.

TABLE 4.4

TABLE SHOWING THE EDUCATIONAL QUALIFICATIONS OF THE RESPONDENTS

EDUCATIONAL QUALIFICATIONS	NO OF RESPONDENTS	PERCENTAGE
Illiterate	3	5%
High school	5	9%
Bachelor's degree	46	76%
Professional degree	6	10%
Total	60	100%

Source: Primary data



INFERENCE:

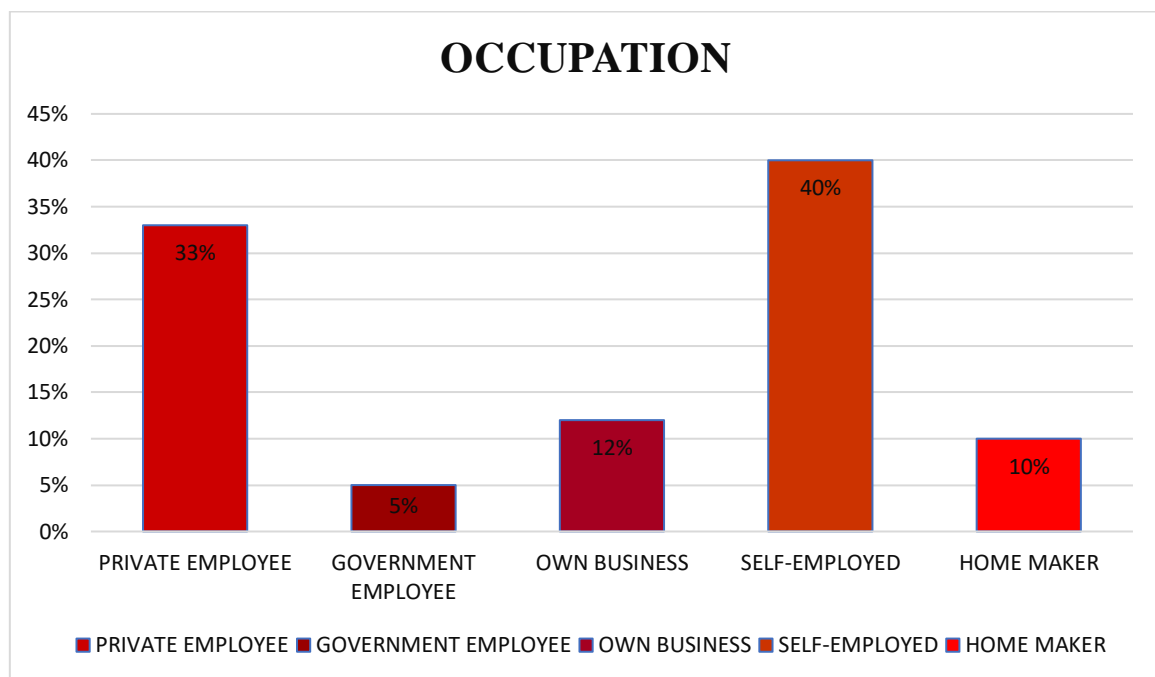
From the above data we come to know that 5% of the respondents are illiterate, 9% of the respondents are high school, 76% of the respondents are bachelor's degree and 10% of the respondents are professional degree.

TABLE 4.5

TABLE SHOWING THE OCCUPATION OF THE RESPONDENTS

OCCUPATION	NO OF RESPONDENTS	PERCENTAGE
Private employee	20	33%
Government employee	3	5%
Own business	7	12%
Self-employed	24	40%
Home maker	6	10%
Total	60	100%

Source: Primary data



INFERENCE:

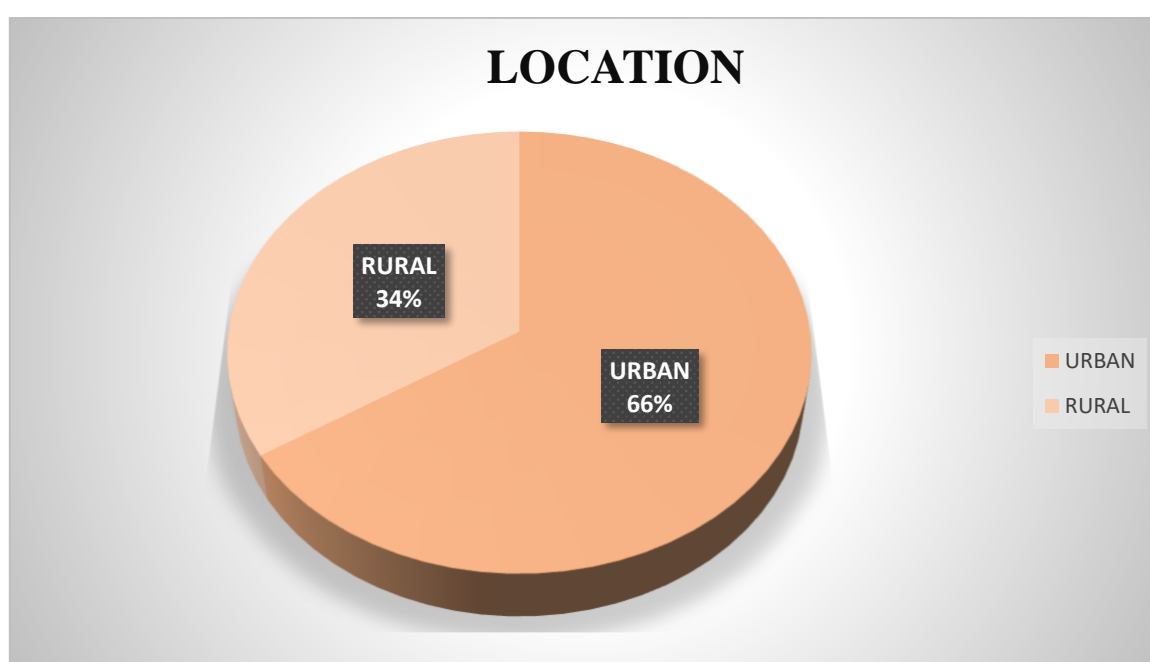
From the above data we come to know that 33% of the respondents are private employee, 5% of the respondents are government employee, 12% of the respondents are own business, 40% of the respondents are self-employed and 10% of the respondents are home maker.

TABLE 4.6

TABLE SHOWING THE LOCATION OF THE RESPONDENTS

LOCATION	NO. OF. RESPONDENTS	PERCENTAGE
Urban	40	66%
Rural	20	34%
Total	60	100%

Source: Primary data



INFERENCE:

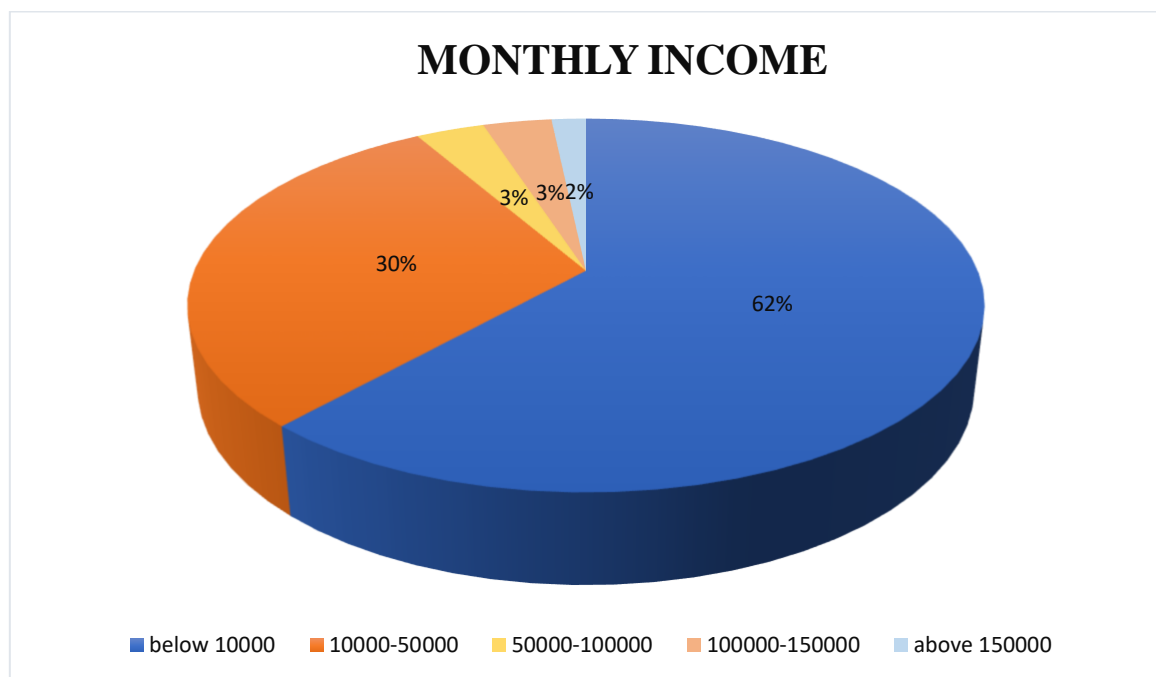
From the above data we come to know that 66% of the respondents are urban and 34% of the respondents are rural.

TABLE 4.7

TABLE SHOWING THE MONTHLY INCOME OF THE RESPONDENTS

MONTHLY INCOME	NO OF RESPONDENTS	PERCENTAGE
Below 10000	37	61.67%
10000-50000	18	30%
50000-100000	2	3.33%
100000-150000	2	3.33%
Above 150000	1	1.67%
Total	60	100%

Source: Primary data



INFERENCE:

From the above data we come to know that 61.67% of the respondents are below 10000, 30% of the respondents are 10000-50000, 3.33% of the respondents are 50000-100000, 3.33% of the respondents are 100000-150000 and 1.67% of the respondents are above 150000.

TABLE 4.8

TABLE SHOWING THE NATIONALITY OF THE RESPONDENTS

NATIONALITY	NO OF RESPONDENTS	PERCENTAGE
Indian	60	100%
Others	Nil	Nil
Total	60	100%

Source: Primary data



INFERENCE:

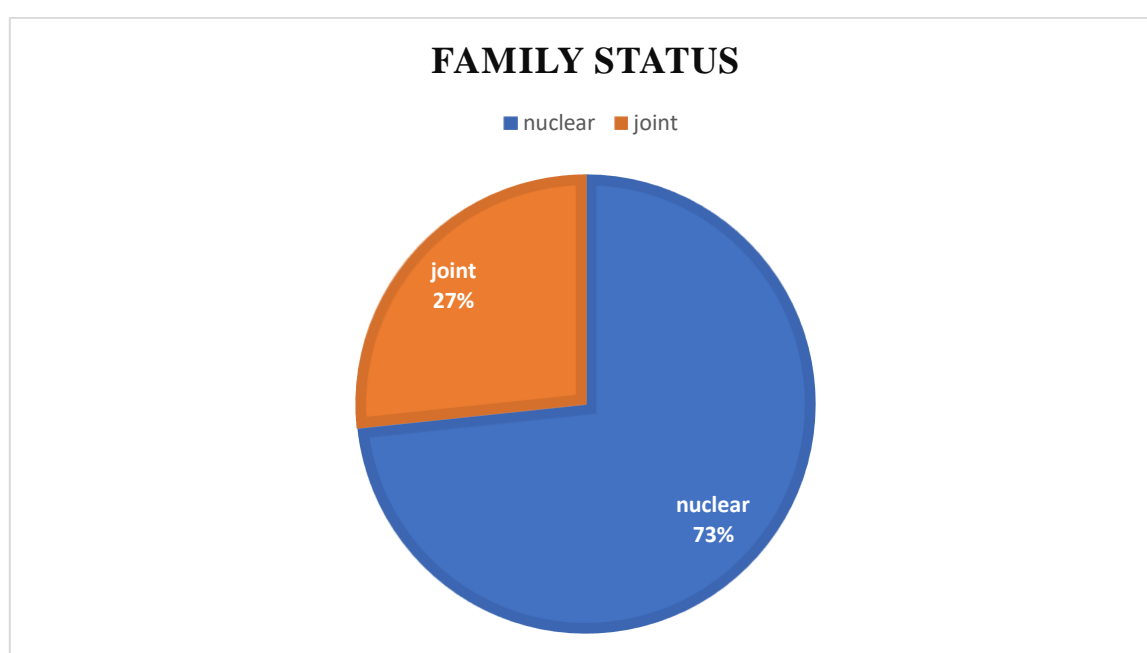
From the above data we come to know that 100% of the respondents are Indian.

TABLE 4.9

TABLE SHOWING THE FAMILY STATUS OF THE RESPONDENTS

FAMILY STATUS	NO OF RESPONDENTS	PERCENTAGE
Nuclear	44	73.33%
Joint	16	26.67%
Total	60	100%

Source: Primary data



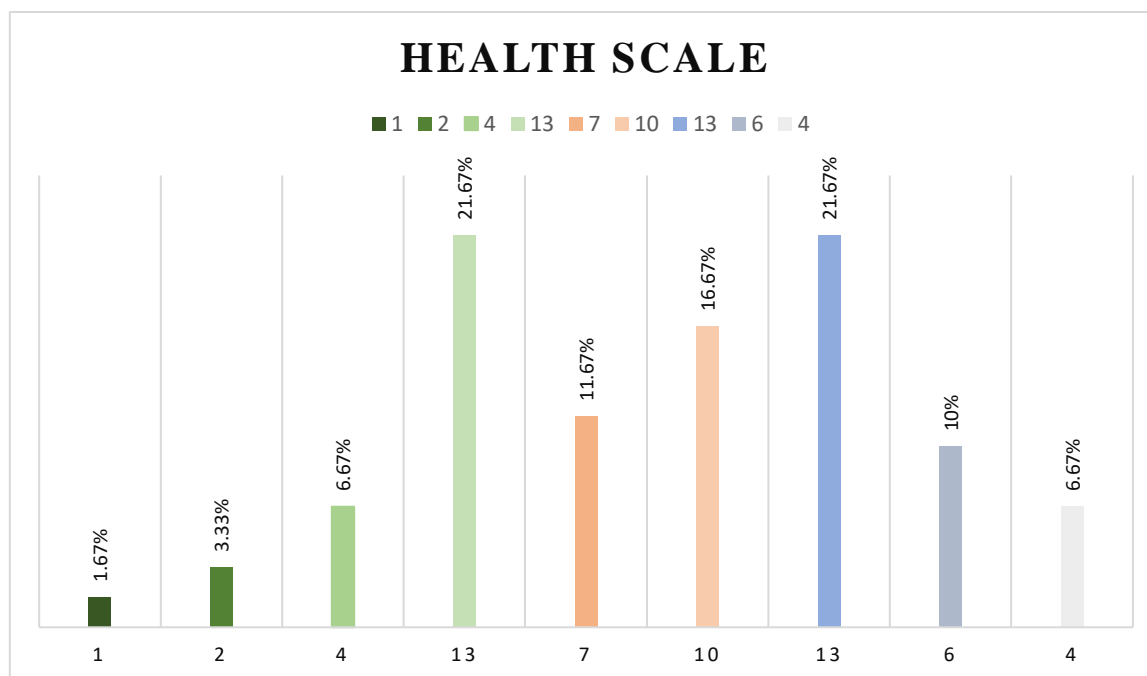
INFERENCE:

From the above data we come to know that 73.33% of the respondents are nuclear and 26.67% of the respondents are joint.

TABLE 4.10
TABLE SHOWING THE SCALE OF HEALTH OF THE RESPONDENTS

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
1	Nil	Nil
2	1	1.67%
3	2	3.33%
4	4	6.67%
5	13	21.67%
6	7	11.67%
7	10	16.67%
8	13	21.67%
9	6	10%
10	4	6.67%
Total	60	100%

Source: Primary data



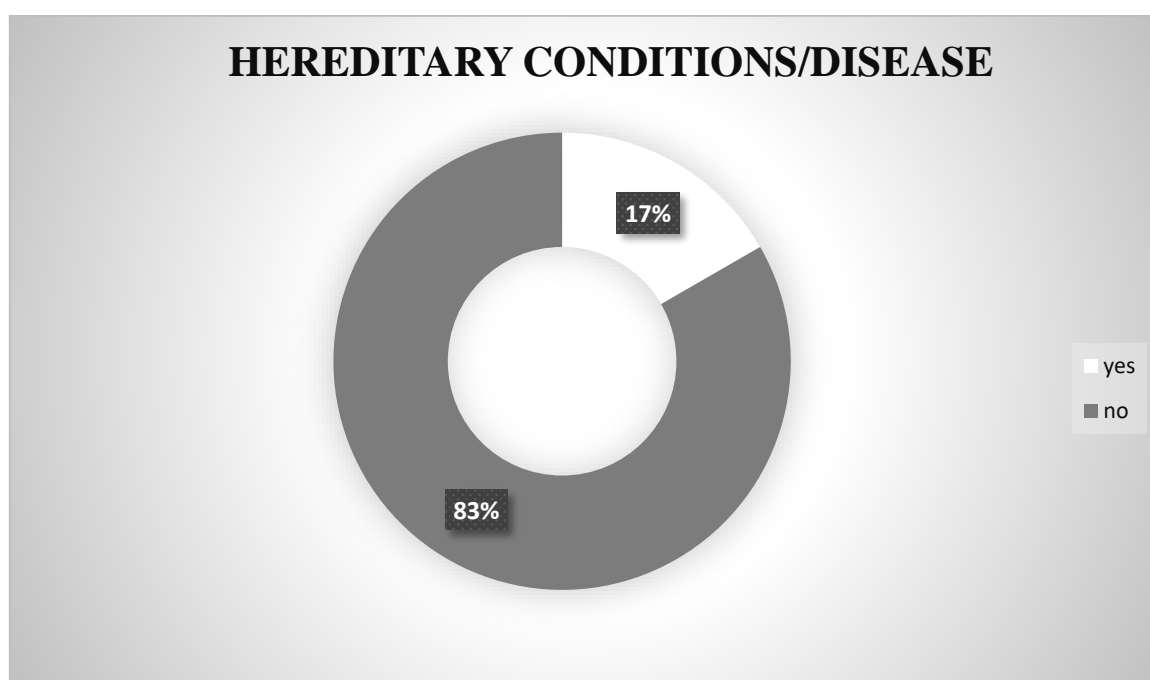
INFERENCE:

From the above data we come to know that 21.67% of the respondents are in 5 and 8 scale of health.

TABLE 4.11
TABLE SHOWING THE HEREDITARY CONDITIONS/DISEASE OF THE
RESPONDENTS

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	10	16.67%
No	50	83.33%
TOTAL	60	100%

Source: Primary data



INFERENCE:

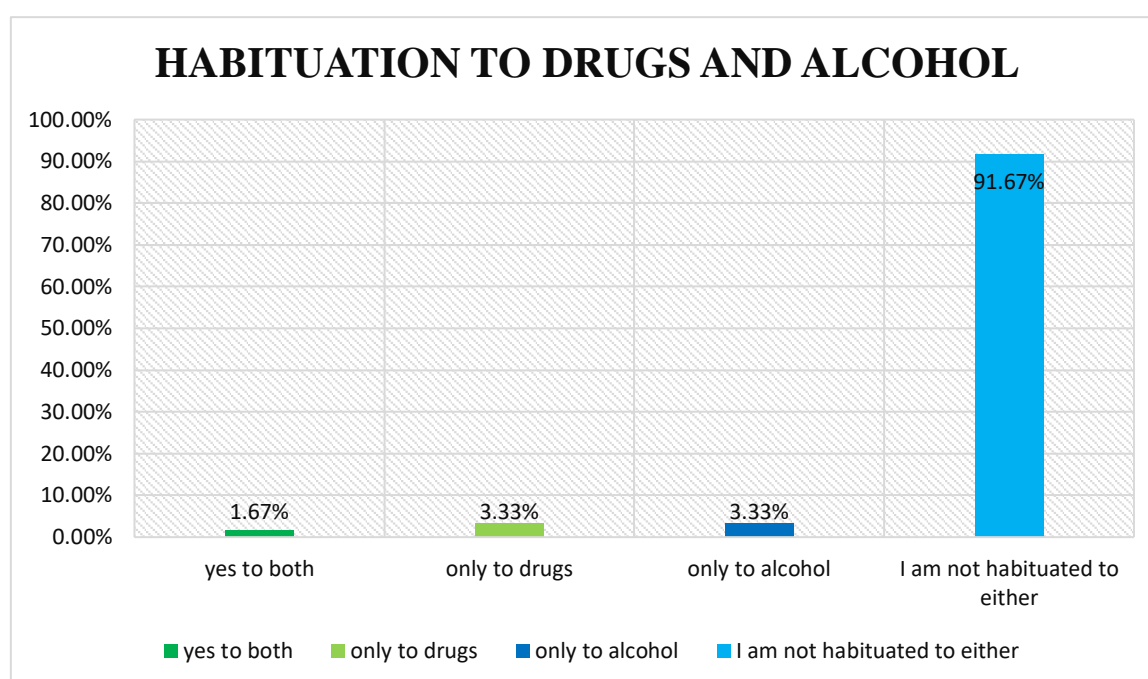
From the above data we come to know that 16.67% of the respondents pick yes and 83.33% of the respondents pick no.

TABLE 4.12

TABLE SHOWING THE HABITUATION TO DRUGS AND ALCOHOL OF THE RESPONDENTS

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes to both	1	1.67%
Only to drugs	2	3.33%
Only to alcohol	2	3.33%
I am not habituated to either	55	91.67%
Total	60	100%

Source: Primary data



INFERENCE:

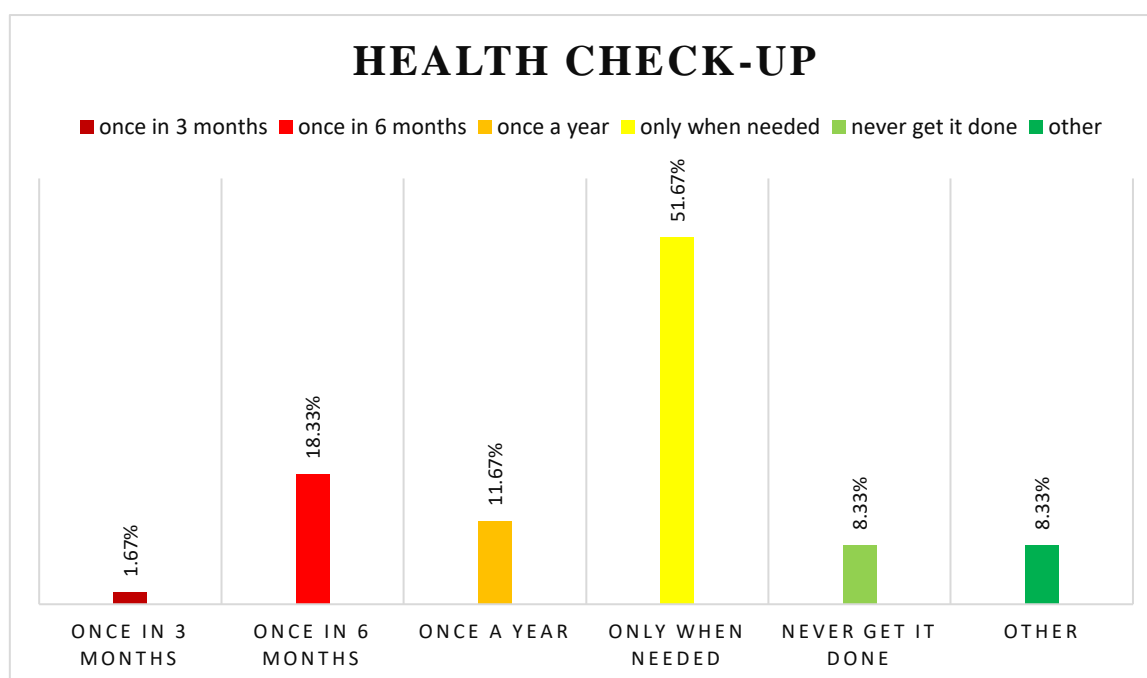
From the above data we come to know that 1.67% of the respondents are selected yes to both, 3.33% of the respondents are selected only to drugs, 3.33% of the respondents are selected only to alcohol, 91.67% of the respondents are selected I am not habituated to either.

TABLE 4.13

TABLE SHOWING THE HEALTH CHECK-UP OF THE RESPONDENTS

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Once in 3 months	1	1.67%
Once in 6 months	11	18.33%
Once a year	7	11.67%
Only when needed	31	51.67%
Never get it done	5	8.33%
Other	5	8.33%
Total	60	100%

Source: Primary data



INFERENCE:

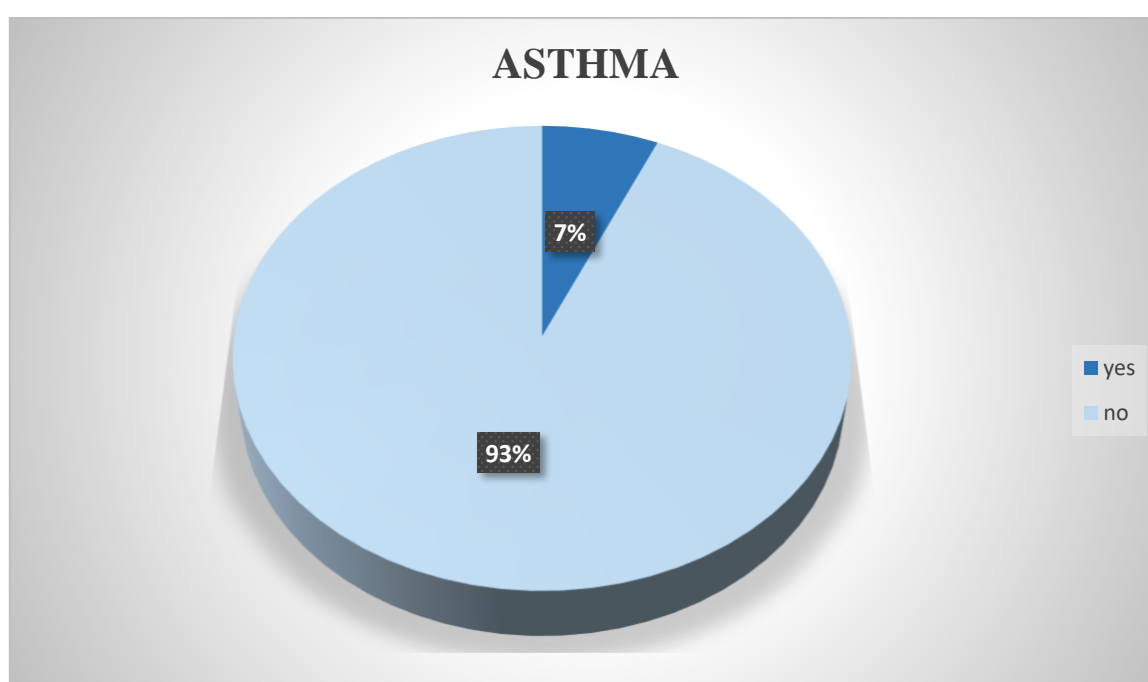
From the above data we come to know that 1.67% of the respondents are selected once in 3 months, 18.33% of the respondents are selected once in 6 months, 11.67% of the respondents are selected once a year, 51.67% of the respondents are selected only when needed, 8.33% of the respondents are selected never get it done, 8.33% of the respondents are selected other.

TABLE 4.14

TABLE SHOWING THE NUMBER OF RESPONDENTS TOWARDS ASTHMA

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	4	6.67%
No	56	93.33%
Total	60	100%

Source: Primary data



INFERENCE:

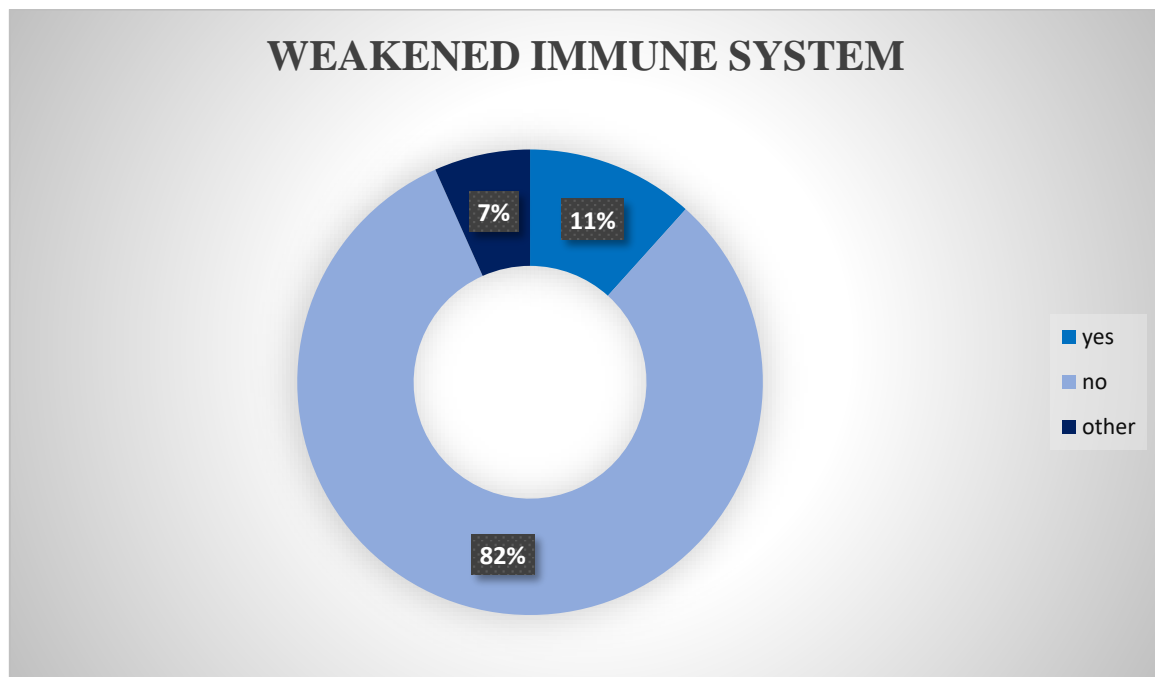
From the above data we come to know that 6.67% of the respondents are selected yes, 93.33% of the respondents are selected no.

TABLE 4.15

**TABLE SHOWING THE WEAKENED IMMUNE SYSTEM OF THE
RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	7	11.66%
No	49	81.67%
Other	4	6.67%
Total	60	100%

Source: Primary data



INFERENCE:

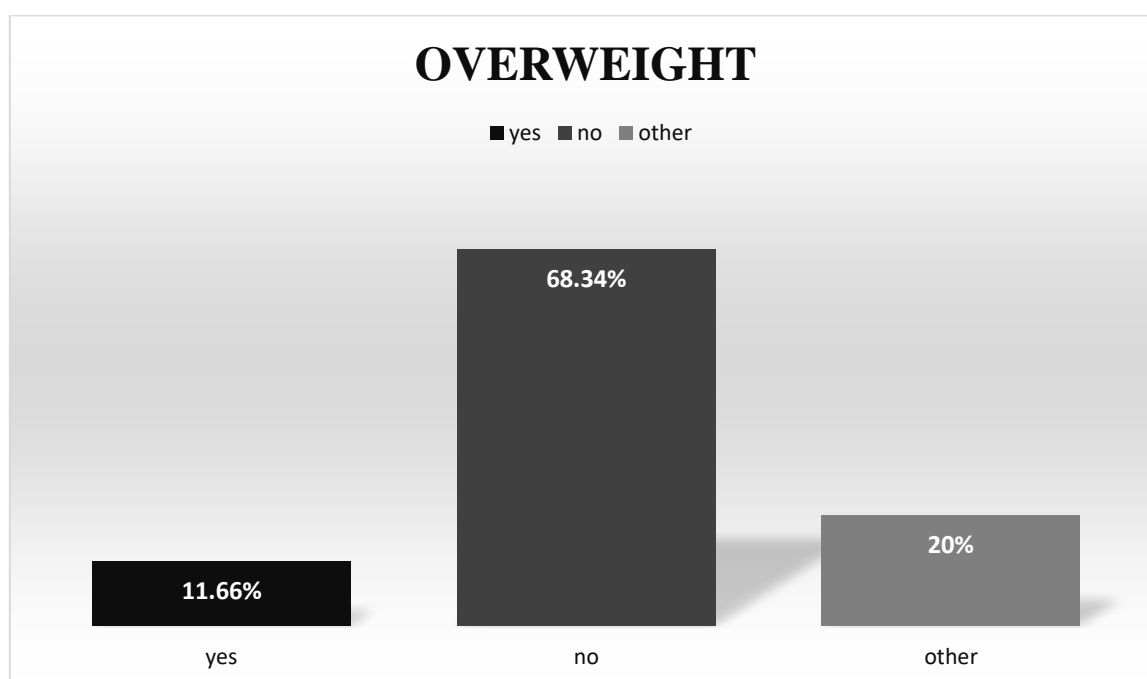
From the above data we come to know that 11.66% of the respondents are selected yes, 81.67% of the respondents are selected no, 6.67% of the respondents are selected other.

TABLE 4.16

TABLE SHOWING THE OVERWEIGHT OF THE RESPONDENTST

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	7	11.66%
No	41	68.34%
Maybe	12	20%
Total	60	100%

Source: Primary data



INFERENCE:

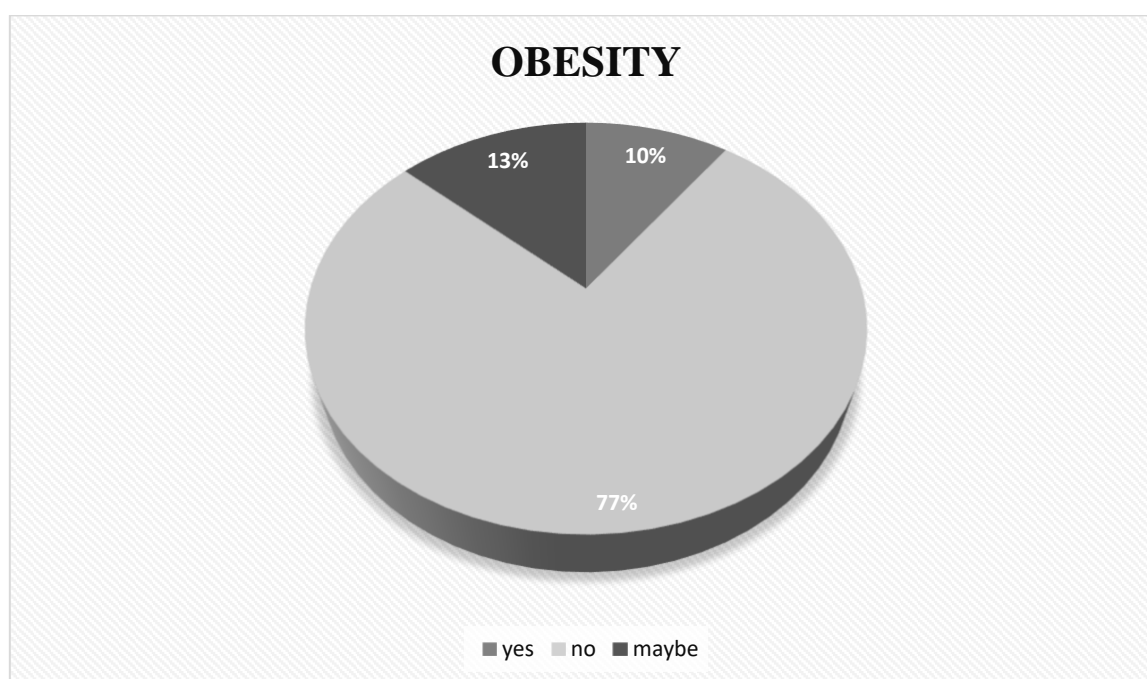
From the above data we come to know that 11.66% of the respondents are selected yes, 68.34% of the respondents are selected no, 20% of the respondents are selected other.

TABLE 4.17

TABLE SHOWING THE SUFFERING FROM OBESITY OF THE RESPONDENTS

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	6	10%
No	46	76.67%
Maybe	8	13.33%
Total	60	100%

Source: Primary data



INFERENCE:

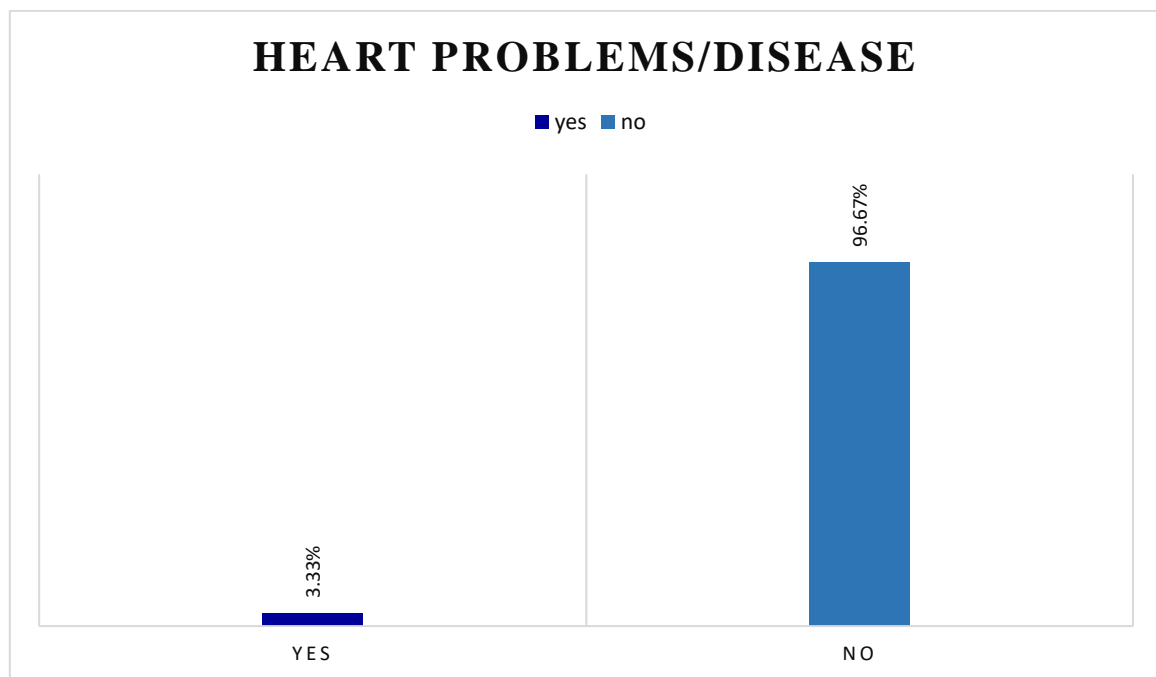
From the above data we come to know that 10% of the respondents are selected yes, 76.67% of the respondents are selected no and 13.33% of the respondents are selected maybe.

TABLE 4.18

TABLE SHOWING THE HEART PROBLEMS/DISEASE OF THE RESPONDENTS

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	2	3.33%
No	58	96.67%
Total	60	100%

Source: Primary data



INFERENCE:

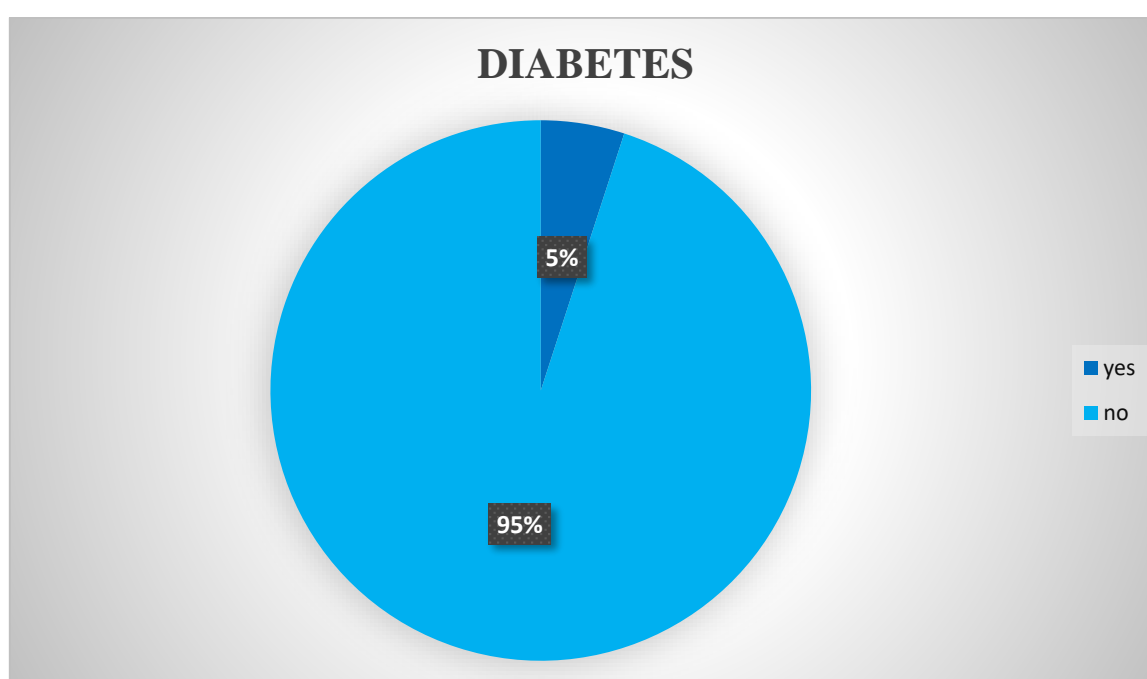
From the above data we come to know that 3.33% of the respondents are selected yes and 96.67% of the respondents are selected no.

TABLE 4.19

TABLE SHOWING THE DIABETES OF THE RESPONDENTS

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	3	5%
No	57	95%
Total	60	100%

Source: Primary data



INFERENCE:

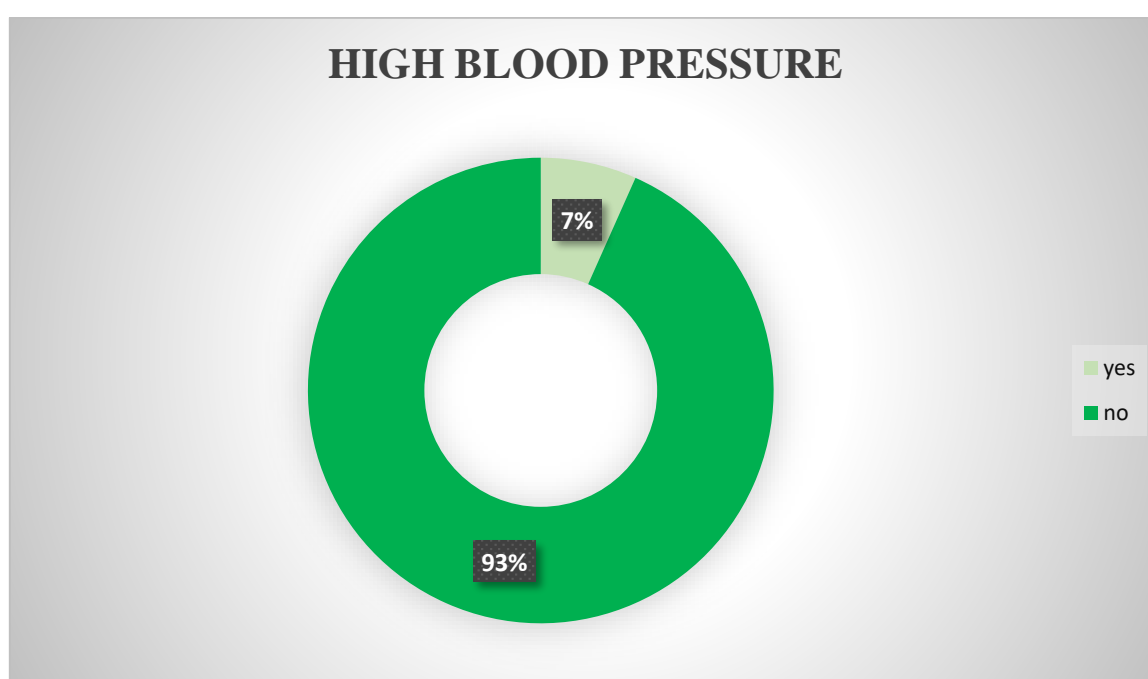
From the above data we come to know that 5% of the respondents are selected yes and 95% of the respondents are selected no.

TABLE 4.20

TABLE SHOWING THE HIGH BLOOD PRESSURE OF THE RESPONDENTS

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	4	6.67%
No	56	93.33%
Total	60	100%

Source: Primary data



INFERENCE:

From the above data we come to know that 6.67% of the respondents are selected yes and 93.33% of the respondents are selected no.

TABLE 4.21**TABLE SHOWING THE MENTAL ISSUES OF THE RESPONDENTS (a)**

NED- nearly every days, **SD-** several days, **MRHTD-** more than half the days,
IDUTM- it depends upon the mindset, **NAD-** not all days

STATEMENTS	NED	SD	MRHTD	IDUTM	NAD	SCORE
	(5)	(4)	(3)	(2)	(1)	
Little interest in doing things	15	16	4	22	3	198
	75	64	12	44	3	
Feeling depressed	6	20	8	19	7	179
	30	80	24	38	7	
Feeling hopeless	5	12	15	11	17	157
	25	48	45	22	17	
Trouble in staying asleep	11	9	17	14	9	179
	55	36	51	28	9	
Trouble in sleeping too much	13	5	12	15	15	166
	65	20	36	30	15	
Feeling tired	12	21	6	13	8	196
	60	84	18	26	8	
Feeling bad about yourself	8	7	9	10	26	141
	40	28	27	20	26	
Trouble in concentrating on things	12	11	8	16	13	173
	60	44	24	32	13	

STATEMENTS	NED	SD	MRHTD	IDUTM	NAD	SCORE
	(5)	(4)	(3)	(2)	(1)	
Feeling nervous about your life	12	13	9	12	14	177
	60	52	27	24	14	
Not being able to control burdens	1	17	16	11	15	158
	5	68	48	22	15	
Being stressful about different things	12	16	14	8	10	192
	60	64	42	16	10	
Trouble in relaxing	9	11	15	14	11	173
	45	44	45	28	11	
Being so restless	12	12	14	11	11	183
	60	48	42	22	11	
Becoming easily annoyed or irritable	13	12	9	14	12	180
	65	48	27	28	12	
Feeling afraid as if something bad might happen	6	11	9	17	17	152
	30	44	27	34	17	
Total						2604

STATEMENTS	AVERAGE MEAN	RANK
Little interest in doing things	3.3	I
Feeling depressed	2.98	VI
Feeling hopeless	2.62	XI
Trouble in staying asleep	2.98	VI
Trouble in sleeping too much	2.77	IX
Feeling tired	3.27	II
Feeling bad about yourself	2.35	XIII
Trouble in concentrating on things	2.88	VIII
Feeling nervous about your life	2.95	VII
Not being able to control burdens	2.63	X
Being stressful about different things	3.2	III
Trouble in relaxing	2.88	VIII
Being so restless	3.05	IV
Becoming easily annoyed or irritable	3	V
Feeling afraid as if something bad might happen	2.53	XII

Source: Primary data

INFERENCE:

The above 5 points scaling table 4.21 exhibits the reason for mental health issues. From the table, it is inherent that majority of the respondents have “little interest in doing things” and hence 1st rank is given with the highest average of 3.3. The respondents have given 2nd rank “feeling tired”, 3rd rank “being stressful about different things”, 4th rank “being restless”, 5th rank “Becoming easily annoyed or irritable”, 6th rank “Feeling depressed and Trouble in staying asleep” 7th rank “Feeling nervous about your life”, 8th rank “Trouble in concentrating on things and Trouble in relaxing” 9th rank “Trouble in sleeping too much”, 10th rank “Not being able to control burdens”, 11th rank “Feeling hopeless, 12th rank “Feeling afraid as if something bad might happen and 13th rank “Feeling bad about yourself” with the lowest average of 2.35.

Hence it is inferred from the ranking the majority of the respondents have “little interest in doing things” and it was given 1st rank with the highest average score 3.3 and they have given least importance “feeling bad about yourself” with the lowest score 2.35.

TABLE 4.22**TABLE SHOWING THE MENTAL ISSUES OF THE RESPONDENTS (b)****ALW-** always, **OFT-** often, **NTL-** neutral, **STM-** sometimes, **NEV-**never

STATEMENTS	ALW	OFT	NTL	STM	NEV	SCORE
	(5)	(4)	(3)	(2)	(1)	
Feeling sad about your life	13	10	13	21	3	189
	65	40	39	42	3	
Feeling afraid of being alone at home	2	14	5	22	17	142
	10	56	15	44	17	
Worrying about something awful may occur to anyone	4	7	10	22	17	139
	20	28	30	44	17	
Afraid of being in crowded places	5	11	10	13	21	146
	25	44	30	26	21	
Feeling bad about others think of me	8	7	6	12	27	137
	40	28	18	24	27	
Trouble in sleeping due to negative thoughts	9	9	6	14	22	149
	45	36	18	28	22	
	10	9	7	15	19	156

Feeling worthless about your future life	50	36	21	30	19	
STATEMENTS	ALW	OFT	NTL	STM	NEC	SCORE
	(5)	(4)	(3)	(2)	(1)	
No energy for doing any activities in lockdown	8	8	11	18	15	156
	40	32	33	36	15	
Feeling tired for not carrying out any activities	7	18	7	16	12	172
	35	72	21	32	12	
Total						1901

STATEMENTS	AVERAGE MEAN	RANK
Feeling sad about your life	3.15	I
Feeling afraid of being alone at home	2.37	VI
Worrying about something awful may occur to anyone	2.32	VII
Afraid of being in crowded places	2.43	V

Feeling bad about others think of me	2.28	VIII
Trouble in sleeping due to negative thoughts	2.48	IV
Feeling worthless about your future life	2.6	III
No energy for doing any activities in lockdown	2.6	III
Feeling tired for not carrying out any activities	2.87	II

Source: Primary data

INFERENCE:

The above 12 points scaling table 4.21 exhibits the reason for mental health issues. From the table, it is inherent that majority of the respondents are “feeling sad about their life” and hence 1st rank is given with the average score of 3.15. The respondents have given 2nd rank “Feeling tired for not carrying out any activities”, 3rd rank “Feeling worthless about your future life and No energy for doing any activities in lockdown”, 4th rank “Trouble in sleeping due to negative thoughts” 5th rank “Afraid of being in crowded places”, 6th rank “Feeling afraid of being alone at home”, 7th rank “Worrying about something awful might occur to anyone”, 8th rank “Feeling bad about others think of me” with the lowest average score of 2.28.

Hence it is inferred from the ranking the majority of the respondents are “feeling sad about their life” and hence 1st rank is given with the highest average score of 3.15 and they have given least importance to “feeling bad about others think of me” with the lowest score of 2.28.

TABLE 4.23**TABLE SHOWING THE PHYSICAL ISSUES OF THE RESPONDENTS (a)**

DEC- Decreased, **STS-** Stayed the same, **INC-** Increased, **SMT INC/DEC-** Sometimes increased and decreased, **N/A-** Not answerable

STATEMENTS	DEC	STS	INC	SMT INC/DEC	N/A	SCORE
	(5)	(4)	(3)	(2)	(1)	
Amount of sleep	14	7	21	7	1	176
	70	28	63	14	1	
Time spent talking to family	5	16	29	8	2	194
	25	64	87	16	2	
Time spent talking to friends	17	7	25	7	4	206
	85	28	75	14	4	
Practising relaxation	10	9	16	13	12	172
	50	36	48	26	12	
Practising yoga	10	6	9	9	26	145
	50	24	27	18	26	
Practising meditation	6	11	10	5	28	142
	30	44	30	10	28	
Amount of vegetables you eat	17	8	22	11	2	207
	85	32	66	22	2	
	8	11	10	3	28	148

Amount of meat you eat	40	44	30	6	28	
Total						1390

STATEMENTS	AVERAGE MEAN	RANK
Amount of sleep	2.93	IV
Time spent talking to family	3.23	III
Time spent talking to friends	3.43	II
Practising relaxation	2.87	V
Practising yoga	2.42	VII
Practising meditation	2.37	VIII
Amount of vegetables you eat	3.45	I
Amount of meat you eat	2.47	VI

Source: Primary data

INFERENCE:

The above 8 points scaling table 4.23 exhibits the reason for mental health issues. From the table, it is inherent that majority of the respondents selected “amount of vegetables you eat” hence 1st rank is given with the average score of 3.45, 2nd rank “time spent talking to friends and, 3rd rank “time spent talking to family”, 4th rank “amount of sleep”, 5th rank “practising relaxation”, 6th rank “amount of meat you eat”, 7th rank “practising yoga”, 8th rank “practising meditation” with the lowest score of 2.37.

Hence it is inferred from the ranking the majority of the respondents are “amount of vegetables you eat” and hence 1st rank is given with the highest average score of 3.45 and they have given least importance to “practising meditation” with the lowest score of 2.37.

TABLE 4.24**TABLE SHOWING THE PHYSICAL HEALTH OF THE RESPONDENTS (b)**

STATEMENTS	DEC	STY THE SAME	INC	SMT INC/DEC	N/A	SCORE
	(5)	(4)	(3)	(2)	(1)	
Quantities of fruit	16	12	20	10	2	210
	80	48	60	20	2	
Quantities of fish you eat	10	12	17	14	7	184
	50	48	51	28	7	
Time spent travelling in car	14	7	14	4	21	169
	70	28	42	8	21	
Changes in eating other fast food in lockdown	23	8	10	13	6	209
	115	32	30	26	6	
Time spent using devices with the screen	10	12	24	11	3	162
	50	48	72	22	3	
Time spent in doing hobbies/ activities in which you enjoy	9	5	24	7	5	156
	45	20	72	14	5	
Time spent in doing physical activity/exercise you do	12	16	10	8	14	184
	60	64	30	16	14	
Amount of money you have spent in purchasing hospitality and grocery in lockdown	11	17	12	9	11	188
	55	68	36	18	11	
Total						1462

STATEMENT	AVERAGE MEAN	RANK
Quantities of fruit you eat	3.5	I
Quantities of fish you eat	3.07	IV
Time spent travelling in car	2.82	V
Changes in eating fast food in lockdown	3.48	II
Time spent using devices with the screen	2.7	VI
Time spent in doing hobbies in which you enjoy	2.6	VII
Time spent in doing physical activity/exercise you do	3.07	IV
Amount of money you have spent in purchasing hospitality and grocery in lockdown	3.13	III

Source: Primary data

DEC- Decreased, **STS-** Stayed the same, **INC-** Increased, **SMT INC/DEC-** Sometimes increased and decreased, **N/A-** Not answerable

INFERENCE:

The above 8 points scaling table 4.23 exhibits the reason for mental health issues. From the table, it is inherent that majority of the respondents selected “quantities of fruit you eat”, hence 1st rank is given with the average score of 3.5, 2nd rank “changes in eating other fast food”, 3rd rank “Amount of money you have spent in purchasing hospitality and grocery in lockdown”, 4th rank “Time spent in doing physical activity/exercise you do and Quantities of fish you eat”, 5th rank “Time spent travelling in car”, 6th rank “Time spent using devices with the screen”, 7th rank “Time spent in doing hobbies/ activities in which you enjoy” with the lowest score of 2.6.

Hence it is inferred from the ranking the majority of the respondents selected “quantities of fruit you eat”, hence 1st rank is given with the highest average score of 3.5 and they have given least importance to “time spent in doing hobbies/activities in which you enjoy” with the lowest score of 2.6.

CHAPTER-V

FINDINGS AND SUGGESTIONS

The following are the findings on the study on people's behavioural changes during lockdown in Thoothukudi district. The summary of the following findings is the natural and logical outcome of Analysis and Interpretation carried out in the previous chapter. These Findings have become possible on the basis of formal discussion as well as interviews with 60 respondents.

5.1 FINDINGS:

- ❖ Majority (85%) of the respondents belong to the gender group of female.
- ❖ Majority (63%) of the respondents belong to the age group of 20-30.
- ❖ Majority (82%) of the respondents are unmarried.
- ❖ Majority (76%) of the respondents are qualified in bachelor's degree.
- ❖ It is analysed that (40%) of the respondents are working as self-employed persons.
- ❖ Majority (66%) of the respondents are from urban areas.
- ❖ It is observed that (61.67%) of the respondents are receiving below 10000 salary.
- ❖ Majority (100%) of the respondents are from Indian nationality.
- ❖ Majority (73.33%) of the respondents are from nuclear family status.
- ❖ It is evidenced that (21.67%) of the respondents are in 5 and 6 scale of health.
- ❖ Majority (83.33%) of the respondents have no hereditary disease/conditions.
- ❖ Majority (91.67%) of the respondents are not habituated to both drugs and alcohol.
- ❖ Majority (51.67%) of the respondents are going to health check-up only if they are in need.
- ❖ According to the study, it is observed that (93.33%) of the respondents are not suffering from asthma.
- ❖ It is found that (81.67%) of the respondents have weakened immune system.
- ❖ It is evidenced that (68.34%) of the respondents are not affected to overweight.
- ❖ According to the study, it is analysed that (76.67%) of the respondents are suffering from obesity.

- ❖ Majority (96.67%) of the respondents are suffering from heart disease/problems.
- ❖ It is found that (95%) of the respondents do not have diabetes.
- ❖ According to the study (93.33%) of the respondents do not have high blood pressure.
- ❖ Majority (9.48%) of the respondents have “little interest in doing things” and it was given 1st rank with the highest average score.
- ❖ It is evidenced that (9.94%) of the respondents are “feeling sad about their life” and hence 1st rank is given with the highest average score.
- ❖ According to the study (14.89%) of the respondents are “amount of vegetables you eat” and hence 1st rank is given with the highest average score.
- ❖ Majority (14.36%) of the respondents selected “quantities of fruit you eat”, hence 1st rank is given with the highest average score.

5.2 SUGGESTIONS:

On the basis of analysis, the major suggestions are:

- Treat yourself with kindness and respect, and avoid self-criticism.
- Taking care of yourself physically can improve your mental health.
- People with strong family or social connections are generally healthier than those who lack a support network.
- Volunteer your time and energy to help someone else. You'll feel good about doing something tangible to help someone in need — and it's a great way to meet new people.
- Like it or not, stress is a part of life. Practice good coping skills: Try One-Minute Stress Strategies, do Tai Chi, exercise, take a nature walk, play with your pet or try journal writing as a stress reducer. Also, remember to smile and see the humor in life. Research shows that laughter can boost your immune system, ease pain, relax your body and reduce stress.
- Relaxation exercises and prayer can improve your state of mind and outlook on life. In fact, research shows that meditation may help you feel calm and enhance the effects of therapy.
- Depression is a common illness worldwide with over 260 million people affected. Depression can manifest in different ways, but it might make you feel hopeless or worthless, or you might think about negative and disturbing thoughts a lot or have an overwhelming sense of pain. If you're going through this, remember that you are not alone. Talk to someone you trust such as a family member, friend, colleague or mental health professional about how you feel.
- Decide what you want to achieve academically, professionally and personally, and write down the steps you need to realize your goals. Aim high, but be realistic and don't over-schedule. You'll enjoy a tremendous sense of accomplishment and self-worth as you progress toward your goal.
- Although our routines make us more efficient and enhance our feelings of security and safety, a little change of pace can perk up a tedious schedule. Alter your jogging route, plan a road-trip, take a walk in a different park, hang some new pictures or try a new restaurant.

- Keep alcohol use to a minimum and avoid other drugs. Sometimes people use alcohol and other drugs to "self-medicate" but in reality, alcohol and other drugs only aggravate problems.
- Seeking help is a sign of strength — not a weakness. And it is important to remember that treatment is effective. People who get appropriate care can recover from mental illness and addiction and lead full, rewarding lives.
- Get active- How well your body functions affects your ability to accomplish your daily Activities. Sedentary behaviour which usually means sitting or lying down while awake has been linked to a shorter lifespan and a wide range of medical problems. Any time you get up and move, you're improving your chances for good health.
- Maintain your body- Your bones, muscles and joints all work together to make your body an amazingly movable machine. Like any machine, your body can suffer some wear and tear. It needs regular care and maintenance to keep moving with ease.
- Find a healthy weight- keeping your body at a healthy weight may help you lower your risk of heart disease, type 2 diabetes, and certain types of cancer that can result from being overweight or obese. Take charge of your weight and your health.
- **Exercise regularly** -You don't have to become a gym member to exercise. Take a walk, ride a bike, or jog around the neighborhood. During inclement weather, head to the local mall or exercise at home. Push-ups, sit-ups, leg lifts, lunges, and stretching go a long way toward improving your health.
- **Wash your hands**-Most viruses are spread by coming in contact with something a sick person touched: doorknob, water fountain, or flusher. You touch those items and then, without giving it a second thought, touch your face or grab a bite of food. The next thing you know, you're sick. The simplest solution to this is to wash your hands regularly. There is no need to become obsessive about it. Washing them well before you eat and after you use the restroom will eliminate the majority of the germs.
- **Eat more fruits and vegetables and less fast food**-There are at least two cliches that apply to this particular tip. The first is, "You are what you eat." The second is, "Input determines output." Both speak to the importance of diet to your physical health. Fruits and vegetables contain natural vitamins and

minerals your body needs to function optimally. Snack on apples instead of chips, enjoy a carrot instead of french fries.

- **Relaxation**-Relaxation is commonly thought of as only a mental exercise with only mental benefits. That is simply not true. Tension can build up in muscles causing headaches or back pain and stress hormones can cause a variety of nasty symptoms including adrenal fatigue. In modern times, everyone packs their schedules full of events and puts pressure on themselves to get ahead. While ambition is admirable, scheduling time to simply relax and enjoy yourself is important to your overall health. Whether it is getting a massage, staying home with a good book or playing your favourite sport, some “me time” does everyone good.
- **Embrace a Good Work Life Balance**- Work has a tendency to take over large amounts of your time. Sometimes it can be unavoidable; however, if work takes over all of your time and energy, it might be time to step back and evaluate how you are making use of your time. Maintaining a positive work-life balance can increase your overall satisfaction and reduce your stress levels.
- **Eat a healthy diet**-Eat a combination of different foods, including fruit, vegetables, legumes, nuts and whole grains. Adults should eat at least five portions (400g) of fruit and vegetables per day. You can improve your intake of fruits and vegetables by always including veggies in your meal; eating fresh fruit and vegetables as snacks; eating a variety of fruits and vegetables; and eating them in season.
- **Consume less salt and sugar**-Filipinos consume twice the recommended amount of sodium, putting them at risk of high blood pressure, which in turn increases the risk of heart disease and stroke. Most people get their sodium through salt. Reduce your salt intake to 5g per day, equivalent to about one teaspoon. It's easier to do this by limiting the amount of salt, soy sauce, fish sauce and other high-sodium condiments when preparing meals; removing salt, seasonings and condiments from your meal table; avoiding salty snacks; and choosing low-sodium products. On the other hand, consuming excessive amounts of sugars increases the risk of tooth decay and unhealthy weight gain. In both adults and children, the intake of free sugars should be reduced to less than 10% of total energy intake. This is equivalent to 50g or about 12 teaspoons for an adult. You

can reduce your sugar intake by limiting the consumption of sugary snacks, candies and sugar-sweetened beverages.

- Get tested- Getting yourself tested is an important step in knowing your health status, especially when it comes to HIV, hepatitis B, sexually-transmitted infections (STIs) and tuberculosis (TB). Left untreated, these diseases can lead to serious complications and even death. Knowing your status means you will know how to either continue preventing these diseases or, if you find out that you're positive, get the care and treatment that you need. Go to a public or private health facility, wherever you are comfortable, to have yourself tested.
- Drink only safe water- Drinking unsafe water can lead to water-borne diseases such as cholera, diarrhoea, hepatitis A, typhoid and polio. Globally, at least 2 billion people use a drinking water source contaminated with faeces. Check with your water concessionaire and water refilling station to ensure that the water you're drinking is safe. In a setting where you are unsure of your water source, boil your water for at least one minute. This will destroy harmful organisms in the water. Let it cool naturally before drinking.
- Hand hygiene is critical not only for health workers but for everyone. Clean hands can prevent the spread of infectious illnesses. You should handwash using soap and water when your hands are visibly soiled or hand rub using an alcohol-based product.
- Regular check-ups can help find health problems before they start. Health professionals can help find and diagnose health issues early, when your chances for treatment and cure are better. Go to your nearest health facility to check out the health services, screenings and treatment that are accessible to you.

CONCLUSION

Covid-19 was an unfortunate event that affected our mental and physical health on an unprecedented scale. It adversely affected people's work life balance and made them to self isolate for many months. Negative emotions like fear, anxiety, insecurity and distrusting have been extremely increased almost in every people's lives. The working population have been hugely affected due to workload and unrealistic deadlines. Old and aged people are in a state of fright as mostly old aged people are being affected by this virus. They really don't have enough knowledge about that virus. And not have any awareness towards it. Financial crisis is also one of the major reasons for this mental health breakdown. As many people have pay cuts, withheld salary. People those who have taken loans and labour class people depending on daily wages are being so stressed out. They have no idea how to tackle their own problems. We got distanced from our family and friends and from small daily routines. All this have hit our emotional consciousness. But the solution is present within us. Find ways to make yourself happy. Stay connected with your family and friends. Some people might have forgotten their artistic skills, you can utilise this time to brush it up. There are still some advantages during lockdown. A lockdown is necessary to arrest the further increase in virus. Precautions are important. It will reduce the speed of spreading virus. We have been realising what all items are necessary to live on this planet. We are doing the best we can and live with the hope that this too shall pass. We know we are going to appreciate our freedom even more when things are back to normal. Coming to physical health, I would say, You become what you eat. So try to eat healthy and avoid taking tea and coffee because we tend to consume a lot while staying at home. Try to walk for one hour and do breathing exercise at least half and hour. Get up early in the morning and never go to bed too late at night. It may be difficult to observe all these but try. Eat healthy. Take good care of your body and mind. Stay healthy and stay safe.

STUDY ON PEOPLE'S BEHAVIORAL CHANGES DURING LOCKDOWN

SELECT THE APPROPRIATE ONE FROM THE FOLLOWING STATEMENTS
REGARDING MENTAL HEALTH ISSUES

STATEMENT	NEARLY EVERY DAYS	SEVERAL DAYS	MORE THAN HALF THE DAYS	IT DEPENDS UPON THE MINDSET	NOT ALL DAYS
12) Little interest in doing things					
13) Feeling depressed					
14) Feeling hopeless					
15) Trouble in staying asleep?					
16) Trouble in sleeping too much					
17) Feeling tired					
18) Feeling bad about yourself?					
19) Trouble concentrating on things, such as reading newspaper or watching television?					
20) Feeling nervous about your life?					
21) Not being able to control burdens?					
22) Being stressful about different things?					
23) Trouble in relaxing?					
24) Being so restless?					
25) Becoming easily annoyed or irritable?					

26) Feeling afraid as if something awful might happen?					
--	--	--	--	--	--

STATEMENT	ALWAYS	OFTEN	NEUTRAL	SOMETIMES	NEVER
27) Feeling sad about your life?					
28) Feeling afraid of being alone at home?					
29) Worrying about something awful happenings may occur to someone in my life?					
30) Afraid of being in crowded places					
31) Feeling bad about others think of me?					
32) Trouble in sleeping due to negative thoughts					
33) Feeling worthless about your future life?					
34) No energy for doing any activities in lockdown?					
35) Feeling tired for not carrying out any activities					

36) Overall how would you rate your mental health?

- a) excellent b) very good
- c) good d) fair
- e) poor

SELECT THE APPROPRIATE ONE FROM THE FOLLOWING STATEMENTS
REGARDING PHYSICAL STATE ISSUES

STATEMENT	DECREASED	STAYED THE SAME	INCREASED	SOMETIMES INCREASED/ DECREASED	NOT ANSWERABLE
37) Amount you sleep					
38) Time spent talking to family?					
39) Time spent talking to friends					
40) Practising relaxation					
41) Practising yoga					
42) Practising meditation					
43) Quantities of fruit you eat					
44) Amount of vegetables you eat					
45) Amount of meat you eat					
46) Quantity of fish you eat					
47) Time spent travelling in car					

48) Changes in eating fast food in lockdown					
49) Time spent using devices with the screen					
50) Time spent in doing hobbies/ in which you enjoy					
51) Time spent in doing physical activity/exercise you do					
52) Amount of money you have spent in purchasing hospitality and grocery in lockdown?					

53) Overall how would you rate your physical state?

a) excellent b) very good

c) good d) fair

e) poor

ANSWER THE REQUIRED ONE FROM THE FOLLOWING STATEMENTS
REGARDING HEALTH ISSUE

54) On a scale of 1 to 10 how healthy do you consider yourself?

ANS: _____

55) Do you have any hereditary conditions/disease? a) yes b) no

56) Are you habituated to drugs and alcohol? a) yes to both b) only to drugs

c) only to alcohol d) I am not habituated to either

57) How often do you get a health check-up? a) once in 3 months b) once in 6 months

c) once a year d) only when needed

e) never get it done f) other

58) Do you have asthma? a) yes b) no

59) Do you have a weakened immune system? a) yes b) no c) other

60) Are you overweight? a) yes b) no c) maybe

61) Are you suffering from obesity? a) yes b) no c) maybe

62) Are you suffering from any heart disease/problems? a) yes b) no

63) Do you have diabetes? a) yes b) no

64) Do you have high blood pressure? a) yes b) no

65) Overall how would you rate your health state? a) excellent b) very good

c) good d) fair

e) poor

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**A STUDY ON CUSTOMER PERCEPTION AND SATISFACTION
TOWARDS MAYBELLINE NEW YORK COSMETIC IN THOOTHUKUDI**

Project submitted to department of commerce

ST.MARY'S COLLEGE (AUTONOMOUS) THOOTHUKUDI

Affiliated To

MANONMANIAM SUNDARANAR UNIVERSITY, TIRUNELVELI

In partial fulfilment of the requirements of

BACHELOR OF COMMERCE (GENERAL B)

Submitted by

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ST.MARY'S COLLEGE (AUTONOMOUS), THOOTHUKUDI

(Reaccredited With 'A+' Grade by NAAC)

THOOTHUKUDI

MARCH 2021

DECLARATION

We have declared that the project entitled "A STUDY ON CUSTOMER PERCEPTION AND SATISFACTION TOWARDS MAYBELLINE NEW YORK COSMETIC IN THOOTHUKUDI" submitted in partial fulfilment of the requirements for the award of the degree of Bachelor of Commerce (General B) is our original work done under the guidance of **MS.S.MEENA PATTU REVATHI, M.COM., M.Phil.** This project has not previously formed the basis for the award of any other degree or other similar titles and it represents entirely an independent work.

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Place: Thoothukudi

Date:

CERTIFICATE

This is to certify that the short term project work entitled "A STUDY ON CUSTOMER PERCEPTION AND SATISFACTION TOWARDS MAYBELLINE NEW YORK COSMETIC IN THOOTHUKUDI" submitted to St. Mary's College (Autonomous) Thoothukudi, affiliated to Manonmaniam Sundaranar University is done in partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce , and is a record of work done in the Department of Commerce, St. Mary's College (Autonomous), Thoothukudi during the year 20~~20~~-2021 by the following students.

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Place:

Date:

Signature of the candidate

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CHAPTER 1



INTRODUCTION

1.1 INTRODUCTION



The Maybelline Company was founded in Chicago by Thomas Lyle Williams in 1915. Williams noticed his older sister Mabel applying a mixture of Vaseline and coal dust to her eyelashes to give them a darker, fuller look. He adapted it with a chemistry set and produced a product sold locally called Lash-Brow-Inez. Williams renamed his eye beautifier Maybelline in her honor. In 1917, the company produced Maybelline Cake Mascara, "the first modern eye cosmetic for everyday use," and Ultra Lash, the first mass-market automatic, in the 1960s.

In 1967, the company was sold by Williams to Plough Inc. In Memphis, Tennessee. The entire cosmetic production facility was moved from Chicago to Memphis over one weekend. In 1975, the company moved to Little Rock, Arkansas, where it is still located. In 1990, Schering-Plough sold Maybelline to a New York investment firm, Wasserstein Pirrelli & Co. Maybelline's headquarters remained in this until its acquisition by L'Oréal in 1996. Its headquarters was then moved to New York City in 1996 and its factory to Brooklyn in 2000.

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Memphis, Tennessee. The entire cosmetic production facility was moved from Chicago to Memphis over one weekend. In 1975, the company moved to Little Rock, Arkansas, where it is still located. In 1990, Schering-Plough sold Maybelline to a New York investment firm, Wasserstein Pirelli & Co. Maybelline's headquarters remained in Memphis until its acquisition by L'Oréal in 1996. Its headquarters was then moved to New York City in 1996 and its factory to Brooklyn in 2000.

Maybelline received a boost when the company hired Lynda Carter as the company's beauty fashion coordinator after her television series ended; she also appeared in several of its television and print advertisements. Josie Maren, Miranda Kerr, Sarah Michelle Gellar, Melina Kanakaredes, Zhang Ziti, Site Normalize, Asha Sandhi, Shelta Millar, Julia Stogner, Jessica White and Kristin Davis have endorsed Maybelline products. The current faces of Maybelline are Adriana Lima, Christy Turkington, Charlotte Kemp Muhly, Emily Donato, Beatriz Shantel, Jourdan Dunn, Gigi Hasid, Liza Sobering and Unassay Superfund. In 1981, the company adopted its advertising slogan "Maybelline, Maybelline Ooh La La" which was used until 1991 when the tagline changed to May be its Maybelline".

1.2 LITERATURE OF REVIEW:

In 1915 T.L. Williams created the MAYBELLINE COMPANY, a family-owned business. The company was named after his sister maybe, from whom he originally received the idea of producing and selling an easy-to-use product to darken eyelashes.

Two years later, MAYBELLINE launched its very first product, Maybelline Cake Mascara, the first modern eye cosmetic for everyday use. Advertised and sold exclusively by mail, the mascara was such a big success among the general public that women started to ask for it in drugstores. Great Lash was launched in 1971. Today, one is sold every 1.2 seconds! **In the 1970's – 1980's: MAYBELLINE branched into face, lip and nail products.** "Maybe she's born with it. Maybe it's MAYBELLINE". The advertising tagline was created in 1991. Still a great success for the brand today, this tagline continues to be recognized around the world. L'Oréal acquired MAYBELLINE in 1996 and the company headquarters moved to New York City. This new partnership empowered MAYBELLINE to create the newest, most innovative products with top research and development teams and resources. MAYBELLINE is established as a colour authority and technologically advanced products become a company priority. In 2004 MAYBELLINE officially becomes MAYBELLINE NEW YORK, incorporating elements such as the size, style, colour and success that give the city its cool, captivating flavour. This new attitude and look combines state-of-the art technology and a keen eye on trends to produce accessible, cutting-edge cosmetics with a cool, urban edge.

MAYBELLINE NEW YORK is the **number one cosmetics brand globally**, is available in more than 100 countries worldwide and every major mass-market retailer including drugstores, discount stores, supermarkets and cosmetics specialty stores.

1.3 OBJECTIVES:

- ✓ To become world's number one colour cosmetics line by increasing emphasis on technology, moving into new product categories and expanding into foreign markets.
- ✓ To differentiate its product from local and other competitors.
- ✓ Too often innovative, accessible, and effortless cosmetics for every women by combining technologically advanced formulations with on - trend expertise and NYC edge.
- ✓ Urban, driven, NYC styled.
- ✓ Empowers women all over the world to express their personal 'it' factor.
- ✓ Spreading awareness of Maybelline new lipstick line.
- ✓ Increasing traffic on Maybelline website and in store.

1.4 SCOPE OF THE STUDY:

This study uncovers the impact utility and effectiveness and efficiency of marketing strategies of MAYBELLINE NEWYORK on the cosmetic industry. A special emphasis is laid down on Maybelline product. The project begins with detailed information about strategies and the impact of measuring customer satisfaction in cosmetic industry.

Further it covers topics as data collection tools and research methodology used for the project. Then it gives complete analysis of the data collected and it is then used to reach to a conclusion. The study took nearly 2 months to complete. The study is useful for the better understanding of making strategies towards the Maybelline industry.

For the purpose of this study a questionnaire was designed based on different parameters to customer perception and satisfaction towards Maybelline cosmetic. Target group of the project was mainly Maybelline customers.

As this study is confined to MAYBELLINE, it covers an analysis of consumer perception, satisfaction, with respect to MAYBELLINE as a BRAND in cosmetic industry.

1.5 LIMITATION OF THE STUDY:

- ❖ The survey was limited to Tuticorin city due to the limitation of time.

- ❖ The study was conducted under of assumption that the information given by the respondents is authentic.
- ❖ The respondents were reluctant to answer due to their busy schedule.
- ❖ Many respondents were biased in their response.

1.6 AREA OF THE STUDY:

The study about customer perception and satisfaction towards Maybelline is related to geographical area of Thoothukudi. Thoothukudi is officially known as Tuticorin, a port city and a municipal corporation and an industrial city in the Indian state of Tamilnadu. According to confederation of Indian Industry Thoothukudi has the second highest human development index in Tamilnadu next to Chennai.

1.7 PERIOD OF STUDY:

The study has been done for period of four month from December 2020-March 2021

1.8 REASEARCH METHODOLOGY:

PRIMARY DATA:

For PRIMARY DATA this is those which are collected afresh and for the first time and thus happen to be original in character. These are many ways of data collection of primary dates like observation method, interview method through schedules, consumer panel etc. The method used by us for the primary data collection was through questionnaire.

SECONDARY DATA:

The secondary data has been collected through books acticles, in repettet jounals and internets.

1.10 SAMPLE SIZE AND SAMBLING TECHNIQUE:

The number of items selected from the universe to respondents to represent the universe is called size if the sample .The sample size of 50 served the purpose of the study. The sampling method used is non probability convenience sampling.

FRAME WORK ANALYSIS:

Regarding the study on customer perception and satisfaction towards Maybelline New York in Thoothukudi research collected all primary and secondary data to make a clear view of the project. The collected questionnaire and schedules were tabulated classified and analyzed on the basis of.

1.Percentage analysis method

2.Bar chart method 3. Pie chart method.

CHAPTERIZATION:

CHAPTER 1: Introduction

CHAPTER 2: Profile of the study

CHAPTER 3: Data analysis and interpretation

CHAPTER 4: Finding and suggestion

CHAPTER 5: Conclusion

CHAPTER II



PROFILE OF THE STUDY

2.1 INTRODUCTION:

Maybelline or Maybelline New York is an American multinational cosmetics, skin care, fragrance and personal care company, based in New York City. It was founded Chicago in 1914,³ and has been a subsidiary of French cosmetics company L'Oréal since 1996.⁴



2.2 HISTORY:

Maybelline is an American make-up brand which is sold worldwide and owned by French cosmetics company, L'Oréal. The man behind in setting up the company was Tom Lyle Williams who was a 19 year old entrepreneur in 1915. Williams noticed his sister Mabel applying a mixture of Vaseline and coal dues to her lashes to give them a darker and fuller look. He adapted the idea in his small laboratory and produced a product which was sold locally as 'Lash-Brow in'. No doubt the product was a local hit, but the awkward name held back the product. The legendary status in cosmetics industry gained by Maybelline has a story in which T.L Williams named his product as Maybelline because of her younger sister, 'Mayell' and Vaseline. In 1917 the company came up with Maybelline cake Mascara, which was the first modern eye cosmetic for everyday purpose. And later in 1960s, Ultra lash to make lashes look fuller, curvy and longer.

For almost every Asian girl's life, short stumpy lashes are bane. They tend to point downwards and smudge your mascara, they lack drama what foreign women's winged

wonders. Maybelline was generally centered towards eye make-up products till 1960's and later after acquisition, they came up with various beauty products like pan cake, lipsticks and nail colors.

During 1960's using eye make-up was also controversial, because of the usage and depiction of eye make-up by actors in various films. Earlier eye make-up was just done for the negative role in the movie so to give the character bad and evil look. This also affected the sales of Maybelline which mainly popular of their eye make-up. And this allowed Maybelline to grow widely. After acquisition by L'Oréal, the brand was not just producing eye make-up but other cosmetics like nail paints, lipsticks and pan cakes. And all of this made Maybelline to renovate their products and introduce products which will not just restrict particular group or age but adds various to everyone make-up cases.

Maybelline brands were carried by major Chinese mass-market retailer, according to the company's website, reflecting the company's commitment to bring beauty to women of all incomes and cultures. They leveraged its relationship with L'Oréal and capitalized, that was a trendsetting move by the company in comparison to latter reputation. Even now, it tries to appeal to the mass market by offering wide variety of quality cosmetics at competitive prices.

Maybelline created its products in a simple and authentic way and concentrate on eye makeup basically.

The Maybelline Company was created by lane New York chemist T.L Williams in 1915. Williams, in his early 20s, noticed his younger sister applying a mixture of Vaseline and coal dust to her eyelashes to give them a darker, fuller look.

He adapted it in his small laboratory and produced a product sold locally called LashBrow-Ines.

The product was a local hit, but the awkward name held it back.

His sister, who inspired the product, was named Mabel.

So T.L Williams renamed it Maybelline, a combination of Mabel and Vaseline.

It is under this name that Maybelline has achieved its now legendary status in the field of cosmetics.

In 1917 the company produced Maybelline cake Mascara, "the first modern eye cosmetics for everyone use" and Ultra Lash in the 1960s, which was the first mass-market automatic.

2.3 COMPANY PROFILE:

T.L Williams founded the Maybelline Company In 1915 and introduced, Maybelline cake mascara. In February 1996, Maybelline was acquired by L' OREAL USA. Inc., a leader in the mass- market color cosmetics business. Maybelline creates seasonal color stories with products in the season's hottest shades. The Maybelline image is hip, intelligent, stylish, and charming. Maybelline has the top research and development teams and resource through their parent company L'OREAL.

2.4 MAKEUP TYPES:

Cosmetics include skin-care creams, lipsticks, nail enamel, eye, facial makeup, eyeliner, highlighter, mascara and many other type of product. A subset cosmetic is called “make-up”. Which refers primarily to colored product intended to alter the user’s appearance. Many manufactures distinguished decorative cosmetics care cosmetics.

❖ Maybelline color show lipstick:



Maybelline color show lipstick are one of the bestselling lipstick in the Indian market. These are easily available and fit within the budget. The shade range is versatile with more than 30 different shades to choose from. So this way the right shade can be picked up as per one’s skin tone. The texture of these lipstick is soft and creamy. They easily glide on the lips and are well pigmented. In addition, the staying power is decent as well.

❖ Maybelline colossal Kajal :



This is another product Maybelline which is loved dearly by college girls. The kaval comes in a pencil form which is retractable. It has a smooth texture and glides easily on the lids. It is well pigmented and gives a dark black color. It does not irritate the eyes and smudges very little. It is easily available and economical too. In addition, it comes 4 colored variants as well. And the recent addition to this range is the **SUPER BLACK COLOSSAL KAJAL** which claims to give two times intense black color. One of the best from Maybelline in India.

❖ Maybelline color show nail enamel:

MAYBELLINE NEW YORK



The colour show range of nail colours is very popular in the Indian market. These nail paints come in cute little bottles which are quite sturdy. The consistency of the Maybelline nail colours is just right and brush is easy to work with. Most of the shades are well pigmented and dry quickly. Moreover, they are easy on the wallet too! The entire range of colour show nail polishes is very versatile and there is something out there for everyone. Ranging from matte to glitter to top coats, there are varies option

to pick from. The different collections available in India are Maybelline colour show nail enamel, Glitter mania, Bright speakers, go graffiti and the latest one being the gold digger collection. One of the best Maybelline product ever.

❖ **Maybelline the colossal liner:**



The colossal liner from Maybelline is a felt tip eyeliner. It has a fine tip which helps in precise application. One can easily draw thin as well as thick lines using this. It dries quickly and sets into a satiny finish. The colour is well pigmented and two strokes impart a jet black colour on the lids. In addition, it is smudge proof as well. The staying power is also impressive and it easily lasts more than 6 hours.

❖ **Maybelline dream Lummi touch highlighting concealer:**



This is a liquid concealer from Maybelline which comes in a pen form with a brush tip. It is available in 3 shades in the Indian market. The texture is creamy which easily

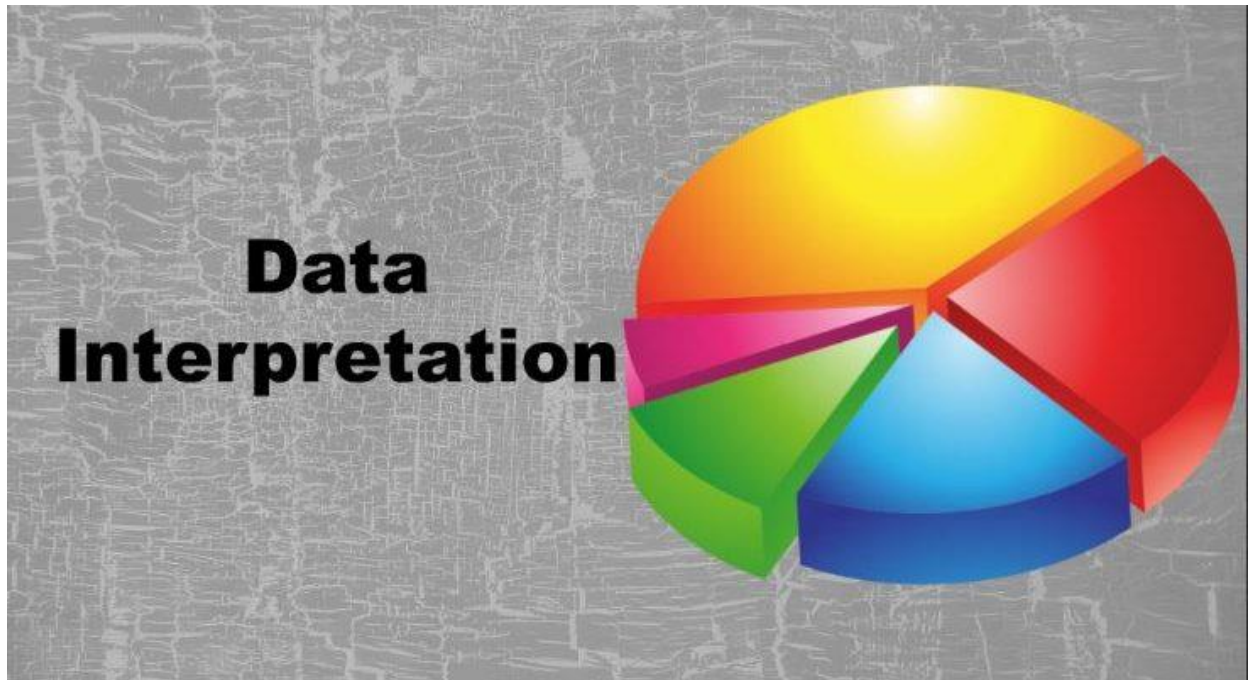
blends into the skin and instantly lifts up the under eye area. It provides medium coverage and has a decent staying power of around 4-5 hours. Again one of the best products from Maybelline as no brand in India has launched a highlighting concealer yet

❖ **Maybelline clear glow all in one fairness compact powder:**



This compact powder comes in a cute rectangular case along with a built in mirror and sponge applicator. It has a soft texture which instantly brightens up the skin. It keeps the oil at bay and gives a mortifying effect which stays for about 3-4 hours. It feels light on the skin and contains SPF26/PA+++as well. It comes in 5 different shades to choose from.

CHAPTER III



DATA ANALYSIS AND INTERPRETATION

TABLE 3.1

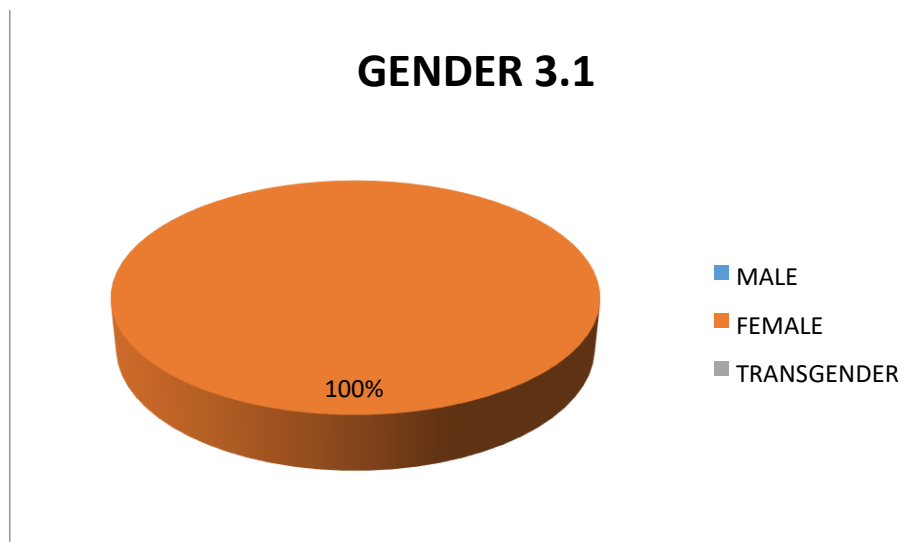
GENDER

CHOISE	RESPONDENTS	PERCENTAGE
MALE	NIL	NIL
FEMALE	50	100%
TRANSGENDER	NIL	NIL
TODAL	50	100%

SOURCE: Primary data

CHART 3.1

GENDER 3.1



INTERPRETATION:

From the following table 3.1 it is referred that out of total respondents taken for cosmetic products, 0% of the respondent's users are male and transgender, 100% of the respondent's users are female. The majority 100% of the respondent's user's gender is a female.

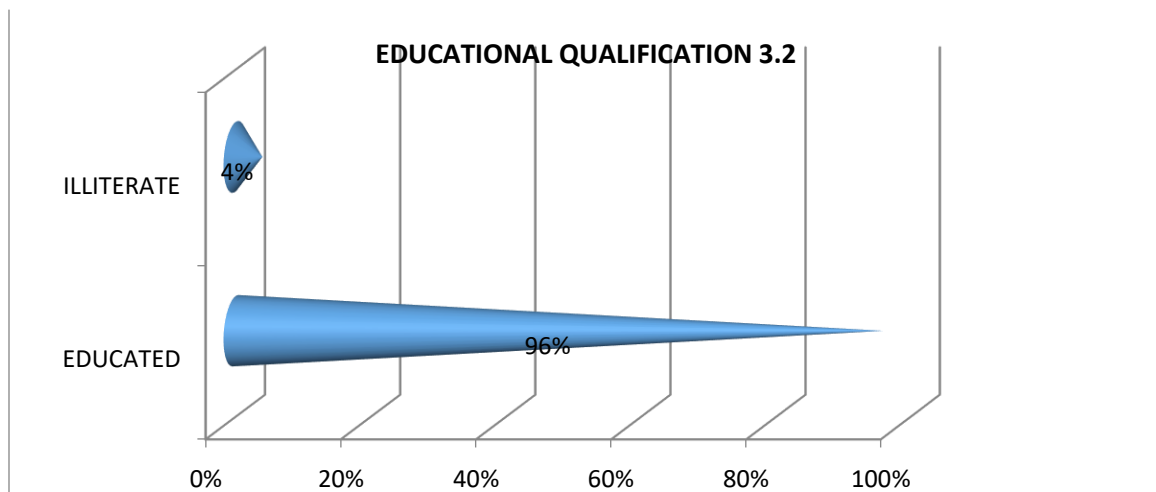
TABLE 3.2

EDUCATIONAL QUALIFICATION

CHOISE	RESPONDENTS	PERCENTAGE
EDUCATED	48	96%
ILLITERATE	2	4%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.2



INTERPRETATION:

From the following table 3.2 it is referred that out of total respondents taken for cosmetic products, 96% of the respondents users is an educated, 4% of the respondents users is a illiterate. The majority 96% of the respondent's users in educated.

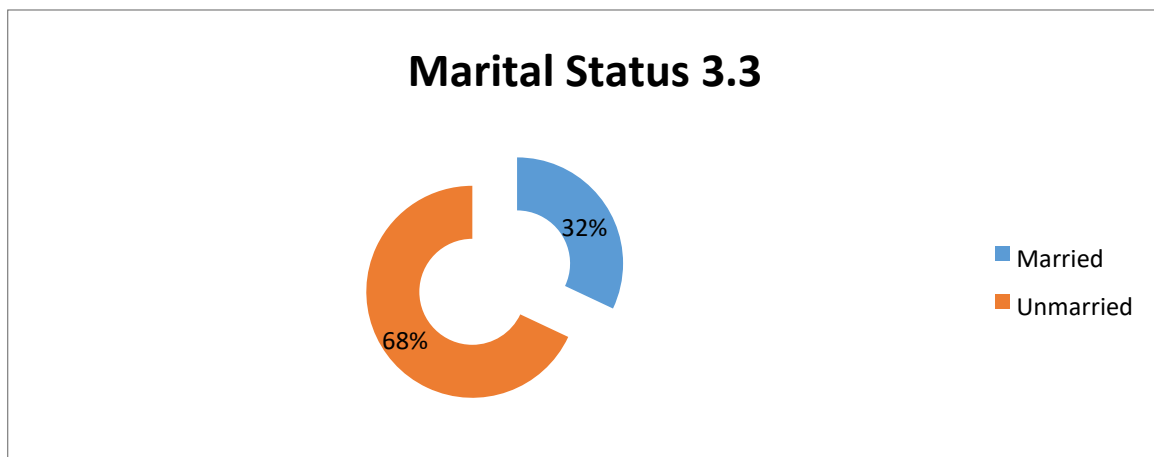
TABLE 3.3

MARITAL STATUS

CHOISE	RESPONDENTS	PERCENTAGE
MARRIED	16	32%
UNMARRIED	34	68%
TOTAL	50	100

SOURCE: Primary data

CHART 3.3



INTERPRETATION:

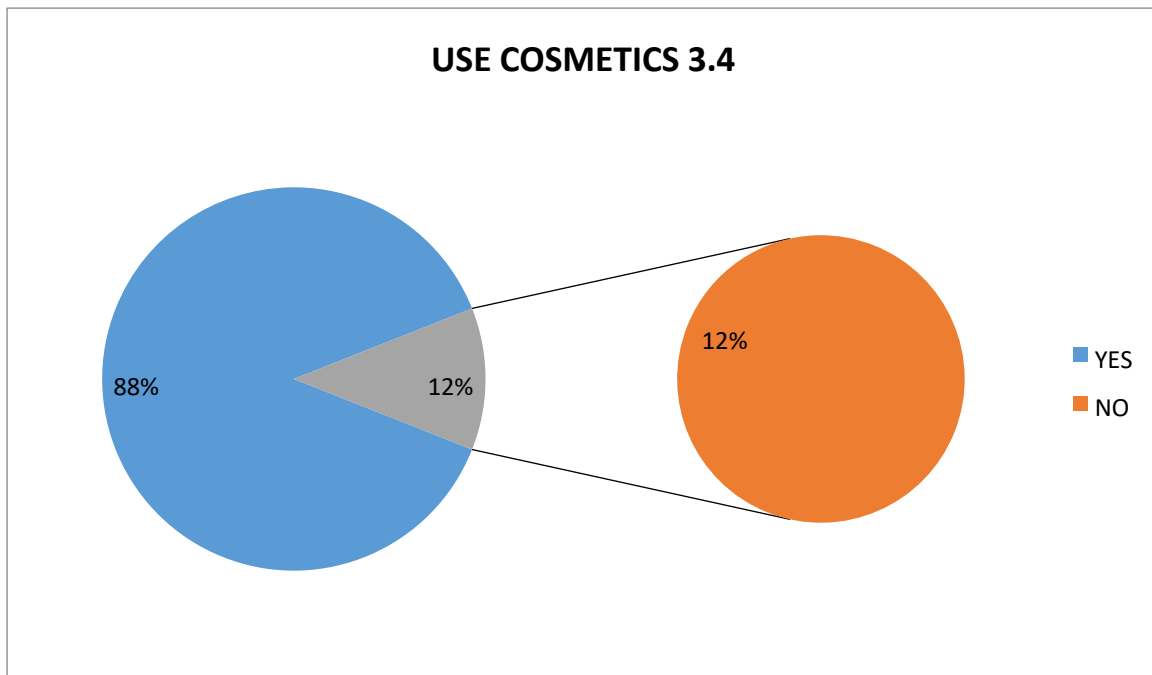
From the following table 3.3 it is referred that out of total respondents taken for cosmetic products, 32% of the respondents users is a married, 68% of the respondents users is a unmarried. The majority 68% of the respondent's user's marital status is unmarried.

TABLE 3.4

USE COSMETICS		
CHOISE	RESPONDENTS	PERCENTAGE
YES	44	88%
NO	6	12%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.4



INTERPRETATION:

From the following table 3.4 it is referred that out of total respondents taken for cosmetic products, 88% of the respondents users is yes, 12% of the respondents users is no. The majority 88% of the respondents users yes.

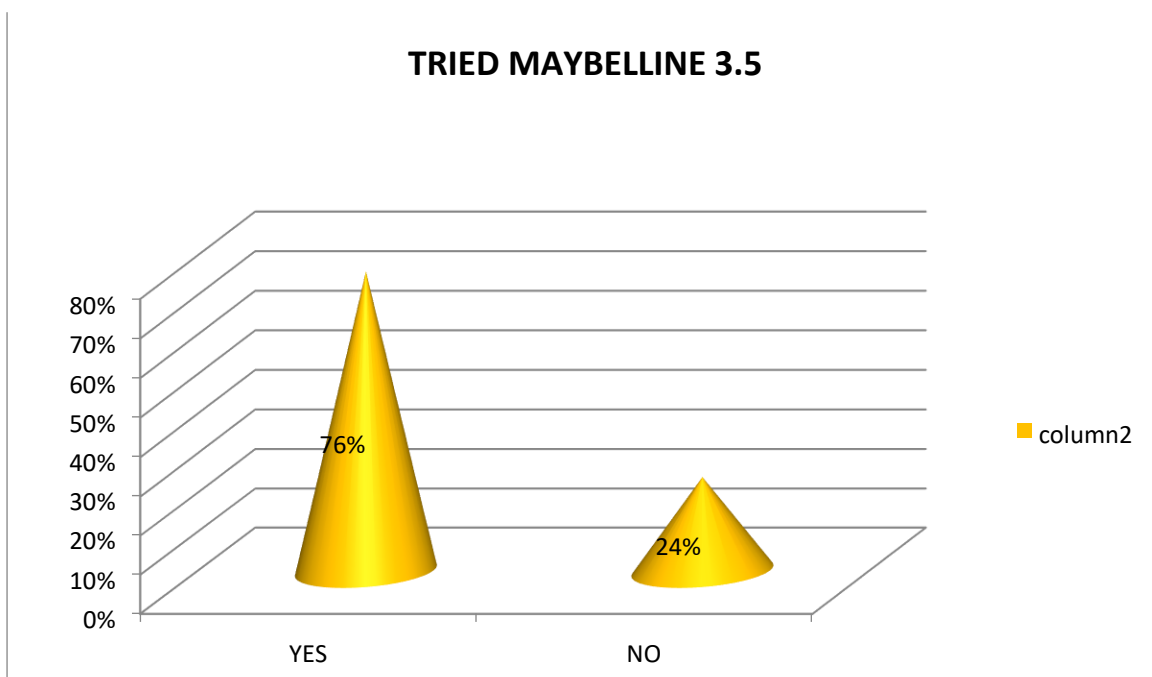
TABLE 3.5

TRIED MAYBELLINE

CHOISE	RESPONDENTS	PERCENTAGE
YES	38	76%
NO	12	24%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.5



INTERPRETATION:

From the following table 3.5 it is referred that out of total respondents taken for cosmetic products, 76% of the respondents users is yes, 24% of the respondents users is no. The majority 76% of the respondents users yes.

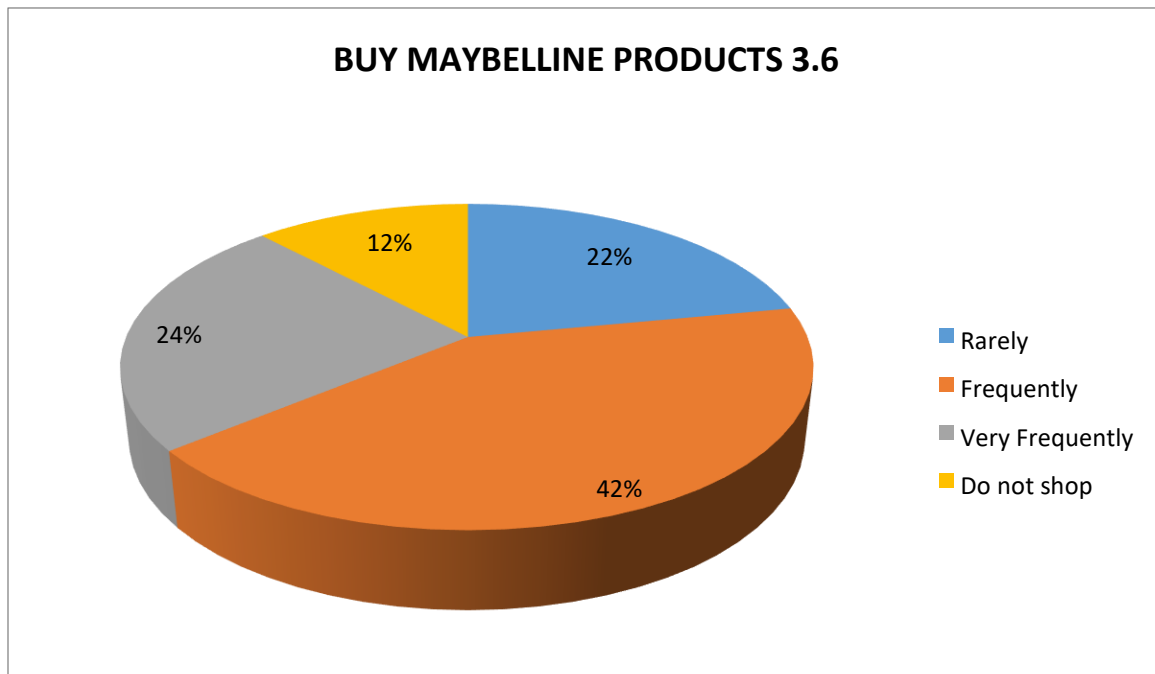
TABLE3.6

BUY MAYBELLINE PRODUCTS 3.6

CHOISE	RESPONDENTS	PERCENTAGE
RARELY	11	22%
FREQUENTLY	21	42%
VERY FREQUENTLY	12	24%
DO NOT SHOP	6	12%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.6



INTERPRETATION:

From the following table 3.6 it is referred that out of total respondents taken for cosmetic products, 22% of the respondents users is a rarely ,42% of the respondents users is a frequently, 24% of the respondents users is a very frequently, 12% of the respondents users is a do not shop. The majority 42% of the respondents users is an frequently.

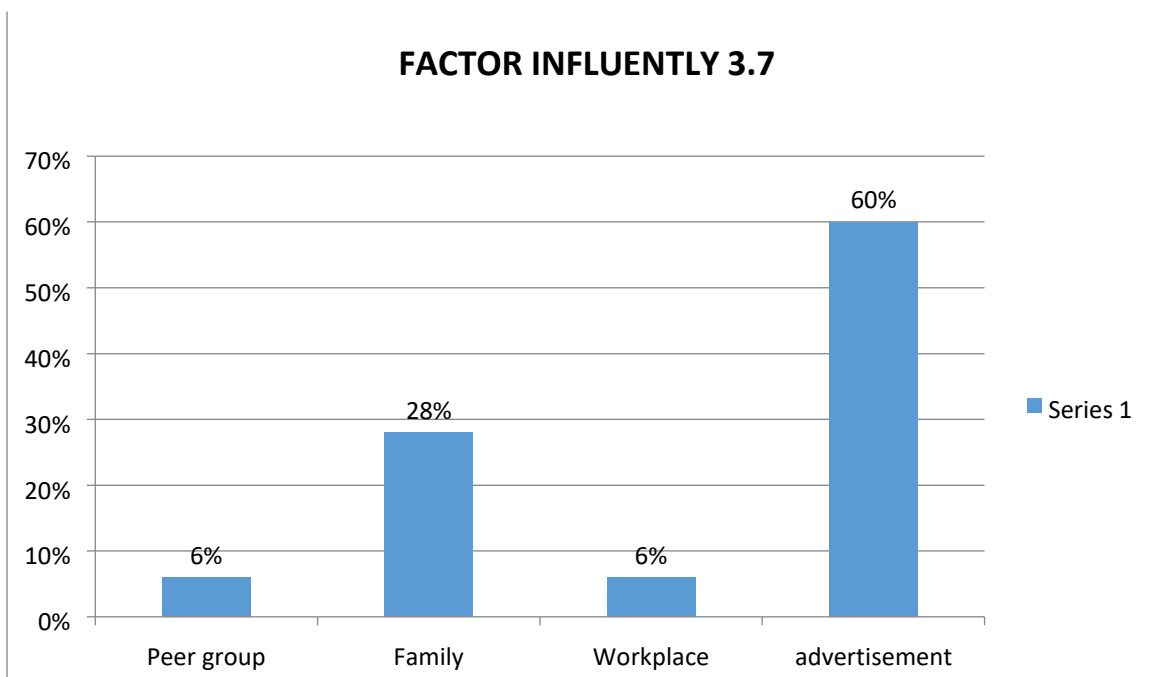
TABLE 3.7

FACTOR INFLUENTLY

CHOISE	RESPONDENTS	PERCENTAGE
PEER GROUP	3	6%
FAMILY	14	28%
WORK PLACE	3	6%
ADVERTISEMENT	30	60%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.7



INTERPRETATION:

From the following table 3.7 it is referred that out of total respondents taken for cosmetic products, 6% of the respondents users is a peer group, 28% of the respondents users is a family, 6% of the respondents users is a work place ,60% of the respondents users is an advertisement. The majority 60% of the respondent's users is an advertisement.

TABLE3.8

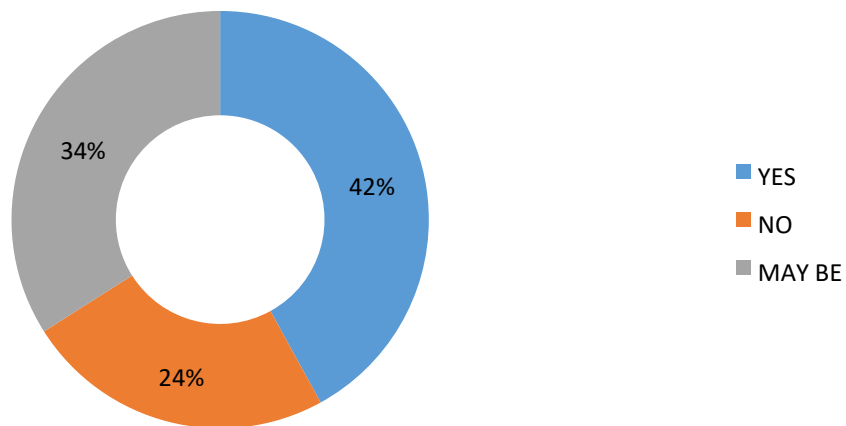
QUALITY ADVERTISEMENTS

CHOISE	RESPONDENTS	PERCENTAGE
YES	21	42%
NO	12	24%
MAY BE	17	34%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.8

QUALITY ADVERTISEMENTS 3.8



INTERPRETATION:

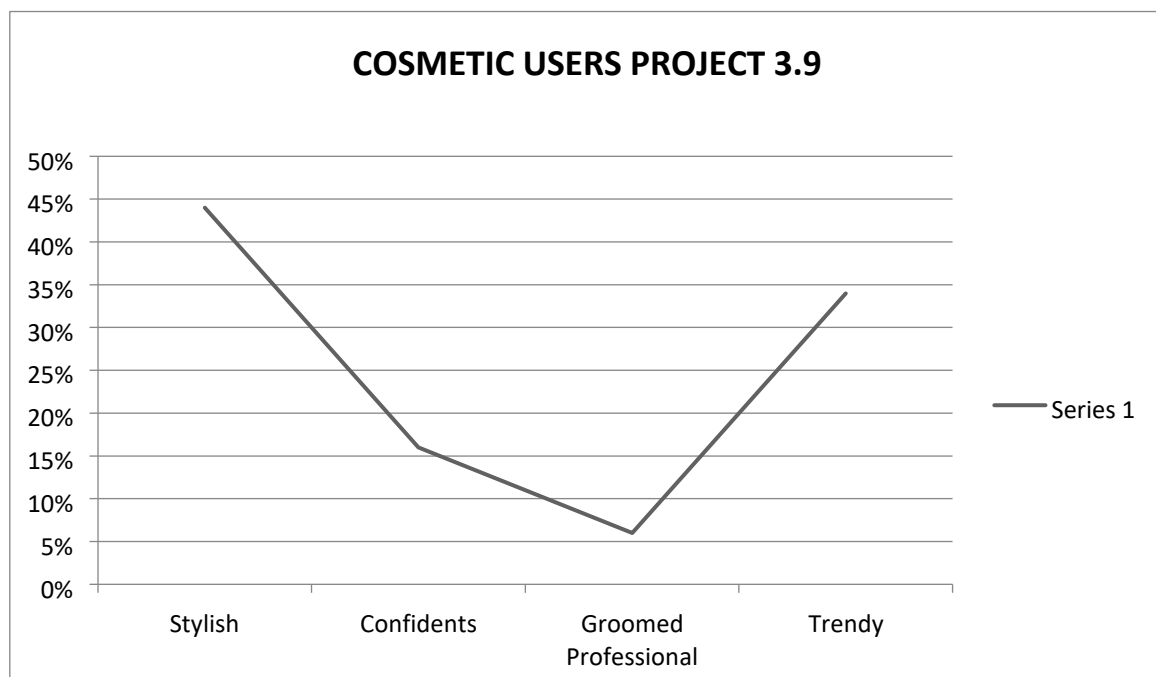
From the following table 3.8 it is referred that out of total respondents taken for cosmetic products, 42% of the respondents users is yes, 24% of the respondents users is no, 34% of the respondents users is maybe. The majority 42% of the respondent's users is a yes.

TABLE 3.9
COSMETIC USERS PROJECT

CHOISE	RESPONDENTS	PERCENTAGE
STYLISH	22	44%
CONFIDENT	8	16%
GROOMED PROFESSIONAL	3	6%
TRENDY	17	34%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.9



INTERPRETATION:

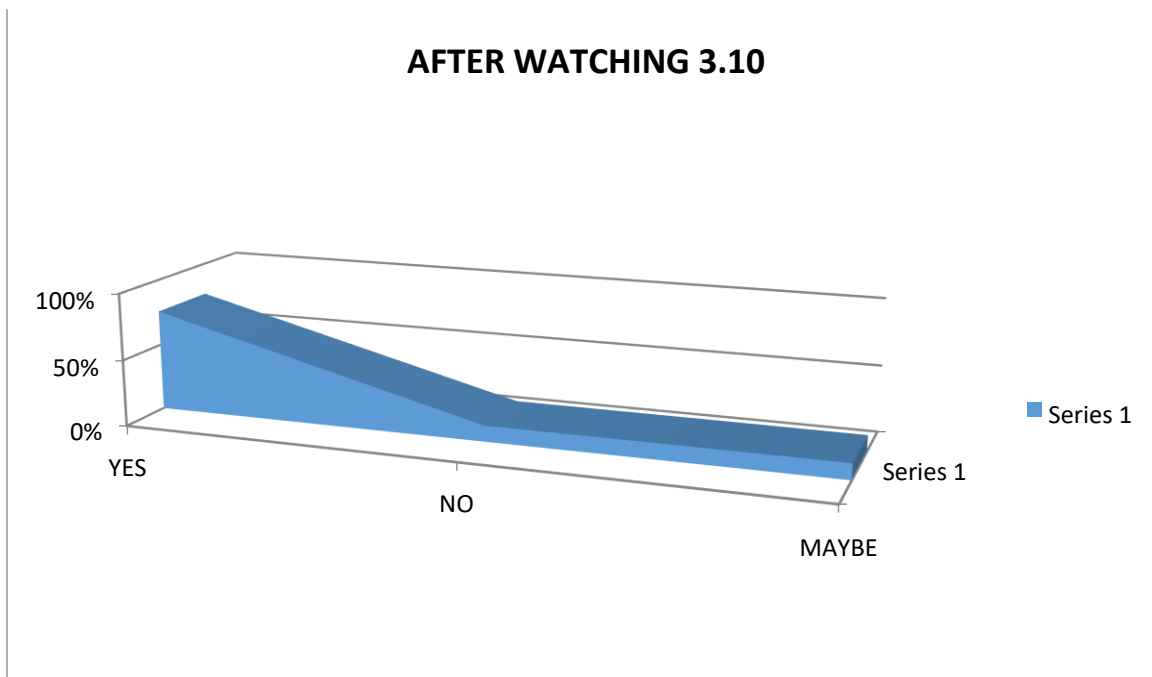
From the following table 3 9 it is referred that out of total respondents taken for cosmetic products, 44% of the respondents users is a stylish, 16% of the respondents is a confidants, 6% of the respondents is a groomed professional, 34% of the respondents is a trendy. The majority 44% of the respondent's users is a stylish.

TABLE 3.10

AFTER WATCHING		
CHOISE	RESPONDENTS	PERCENTAGE
YES	38	76%
NO	6	12%
MAYBE	6	12%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.10



INTERPRETATION:

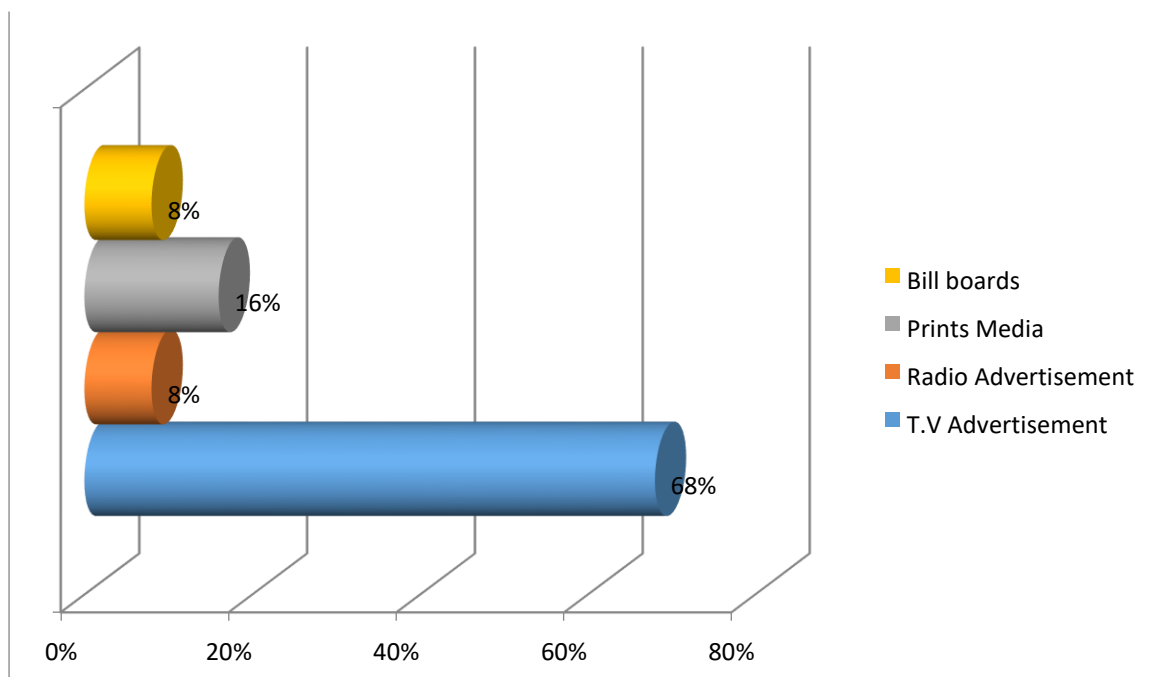
From the following table3.10 it is referred that out of total respondents taken for cosmetic products, 76% of the respondents users is a yes, 12% of the respondents users is a no, 12% of the respondents users is a maybe. The majority 76% of the respondent's users is a yes.

TABLE 3.11
KIND OF ADVERTISEMENT

CHOISE	RESPONDENTS	PERCENTAGE
T.V ADVERTISEMENT	34	68%
RADIO ADVERTISEMENT	4	8%
PRINT MEDIA	8	16%
BILL BOARDS	4	8%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.11



INTERPRETATION:

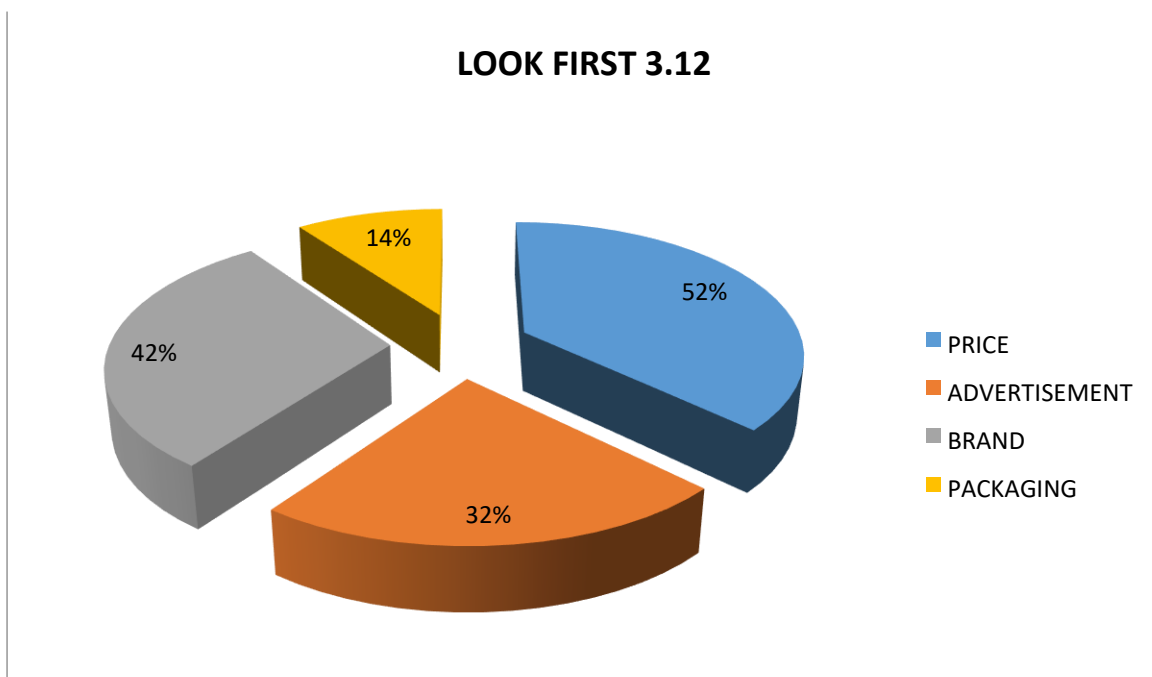
From the following table 3.11 it is referred that out of total respondents taken for cosmetic products, 68% of the respondents users is a T.V advertisement , 8% of the respondents users is a Radio advertisement, 16% of the respondents users is a prints media, 8% of the respondents users is a bill boards. The majority 68% of the respondent's users is T.V Advertisement.

**TABLE 3.12
LOOK FIRST**

CHOISE	RESPONDENTS	PERCENTAGE
T.V ADVERTISEMENT	26	52%
RADIO ADVERTISEMENT	16	32%
BRAND	21	42%
PACKAGING	7	14%
TOTAL	50	100%

SOURCE: Primary data

**CHART 3.12
LOOK FIRST 3.12**



INTERPRETATION:

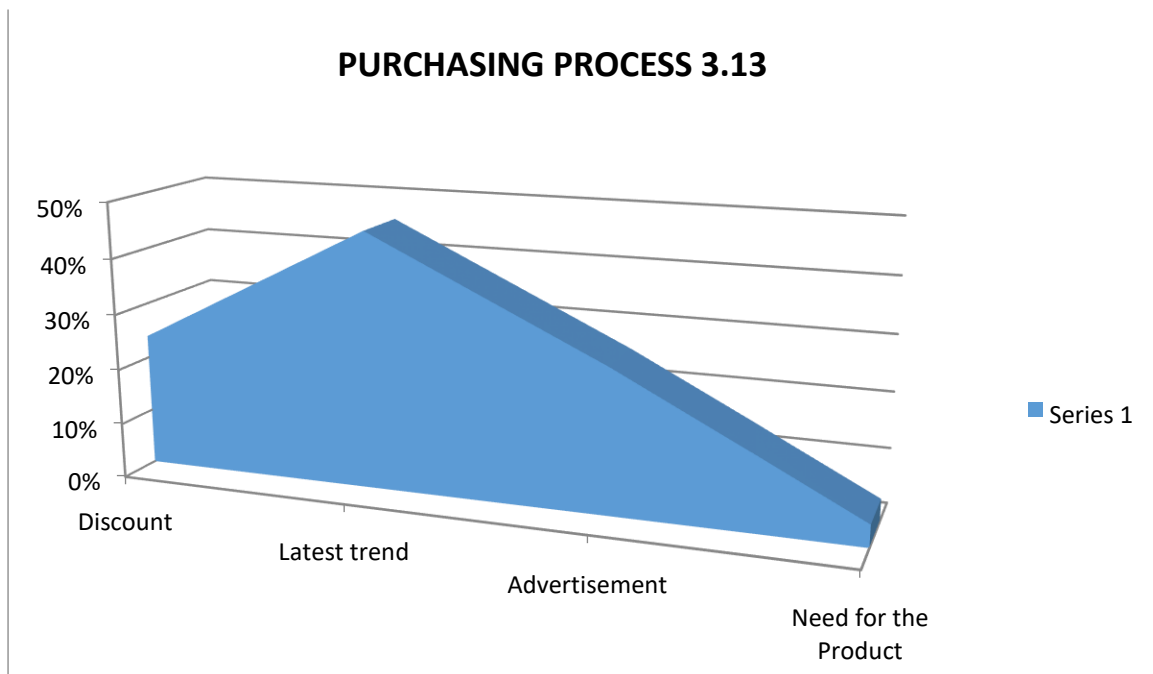
From the following table 3.12 it is referred that out of total respondents taken for cosmetic products, 52% of the respondents users are price, 32% of the respondents users are advertisement, 42% of the respondents users are brand, 14% of the respondents users are packaging. The majority 52% of the respondent's users is price.

TABLE 3.13
PURCHASING PROCESS

CHOISE	RESPONDENTS	PERCENTAGE
DISCOUNT	12	24%
LATEST TREND	23	46%
ADVERTISEMENT	13	26%
NEED FOR THE PRODUCT	2	4%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.13



INTERPRETATION:

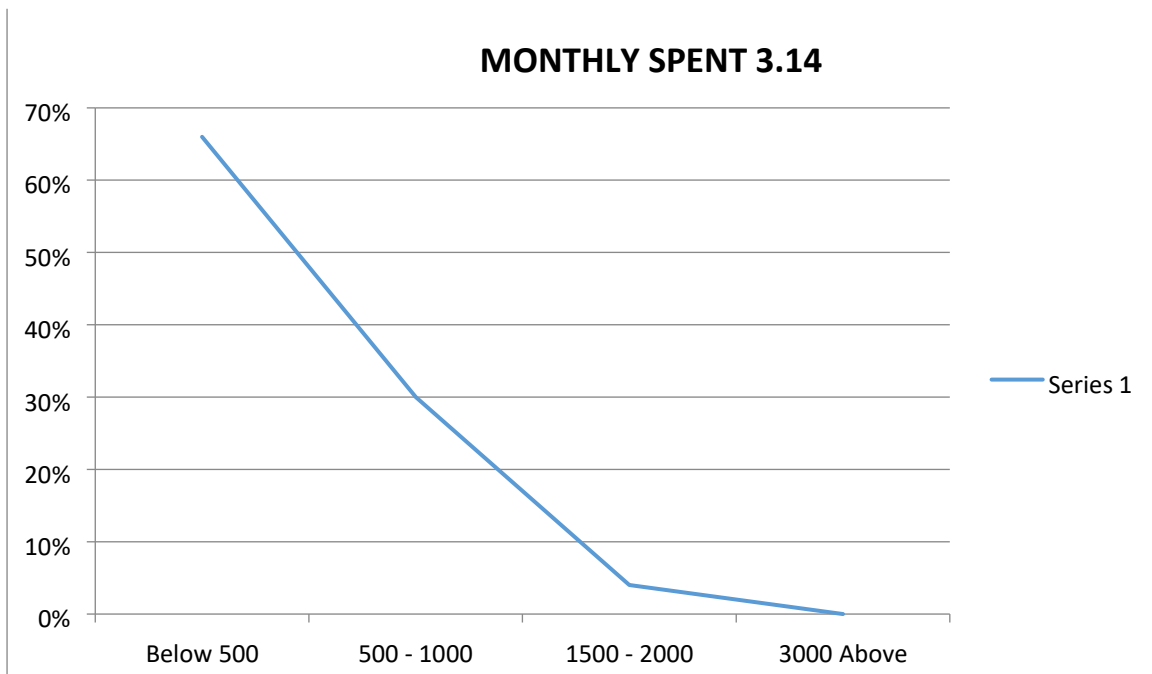
From the following table 3.13 it is referred that out of total respondents taken for cosmetic products, 24% of the respondents users are discount, 46% of the respondents users are latest trend, 26% of the respondents users are advertisement, 4% of the respondents users are need for the product. The majority 46% of the respondent's users is latest trend.

TABLE 3.14
MONTHLY SPENT

CHOISE	RESPONDENTS	PERCENTAGE
BELOW 500	33	66%
500 – 1000	15	30%
1500 – 2000	2	4%
3000 ABOVE	NIL	NIL
TOTAL	50	100%

SOURCE: Primary data

CHART 3.14



INTERPRETATION:

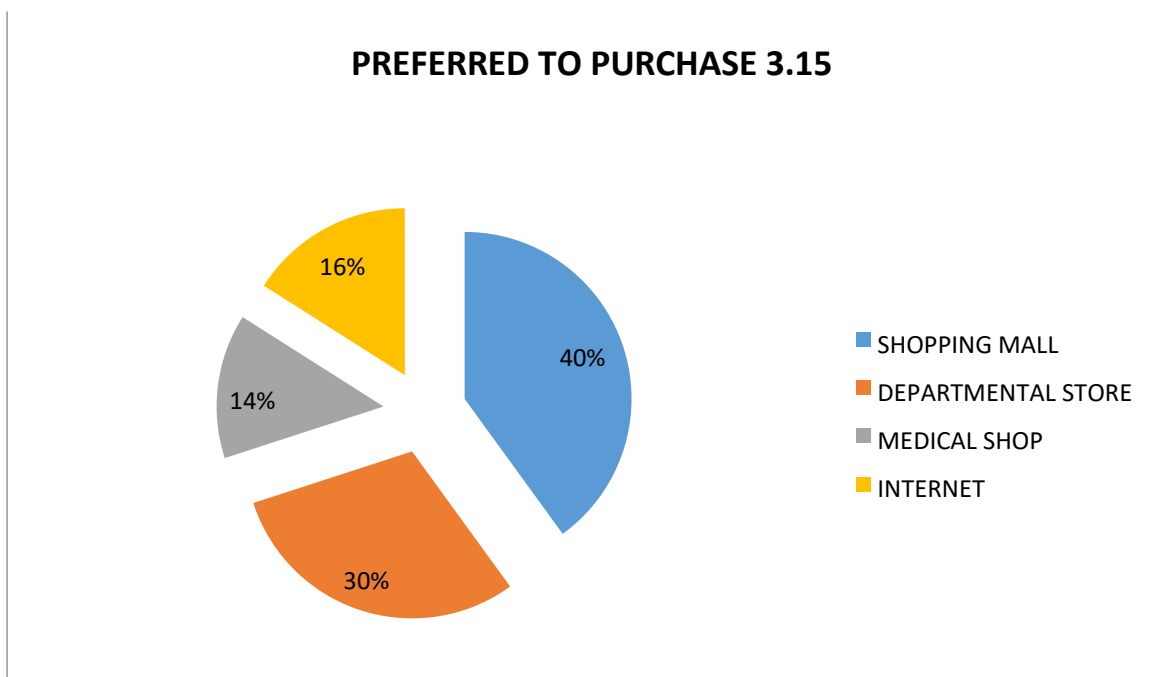
From the following table 3.14 it is referred that out of total respondents taken for cosmetic products, 66% of the respondents users are below 500, 30% of the respondents users are 500 – 1000, 26% of the respondents users are advertisement, 4% of the respondents users are need for the product. The majority 46% of the respondent's users is latest trend.

TABLE 3.15
PREFERRED TO PURCHASE

CHOISE	RESPONDENTS	PERCENTAGE
SHOPPING MALL	20	40%
DEPARTMENTAL STORES	15	30%
MEDICAL SHOP	7	14%
INTERNET	8	16%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.15



INTERPRETATION:

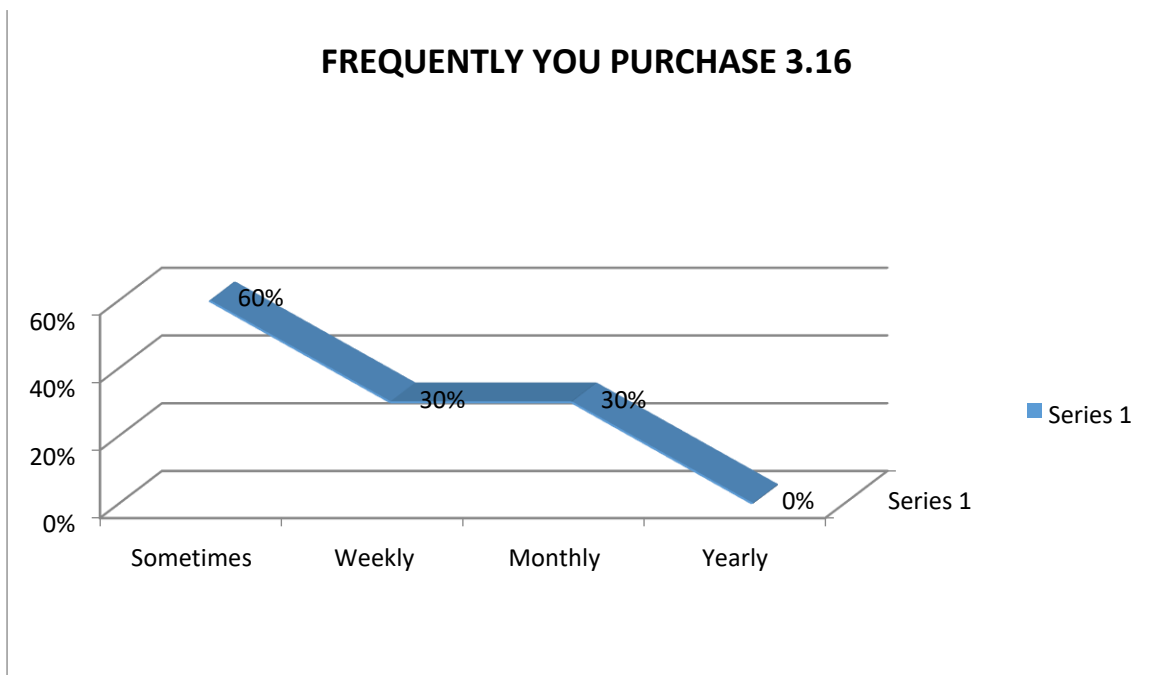
From the following table 3.15 it is referred that out of total respondents taken for cosmetic products, 40% of the respondents users are shopping mall, 30% of the respondents users are departmental store, 14% of the respondents users are medical shop, 16% of the respondents users are internet. The majority 40% of the respondent's users in shopping mall

TABLE 3.16
FREQUENTLY YOU PURCHASE

CHOISE	RESPONDENTS	PERCENTAGE
SOMETIMES	20	40%
WEEKLY	15	30%
MONTHLY	15	30%
YEARLY	NIL	NIL
TOTAL	50	100%

SOURCE: Primary data

CHART 3.16



INTERPRETATION:

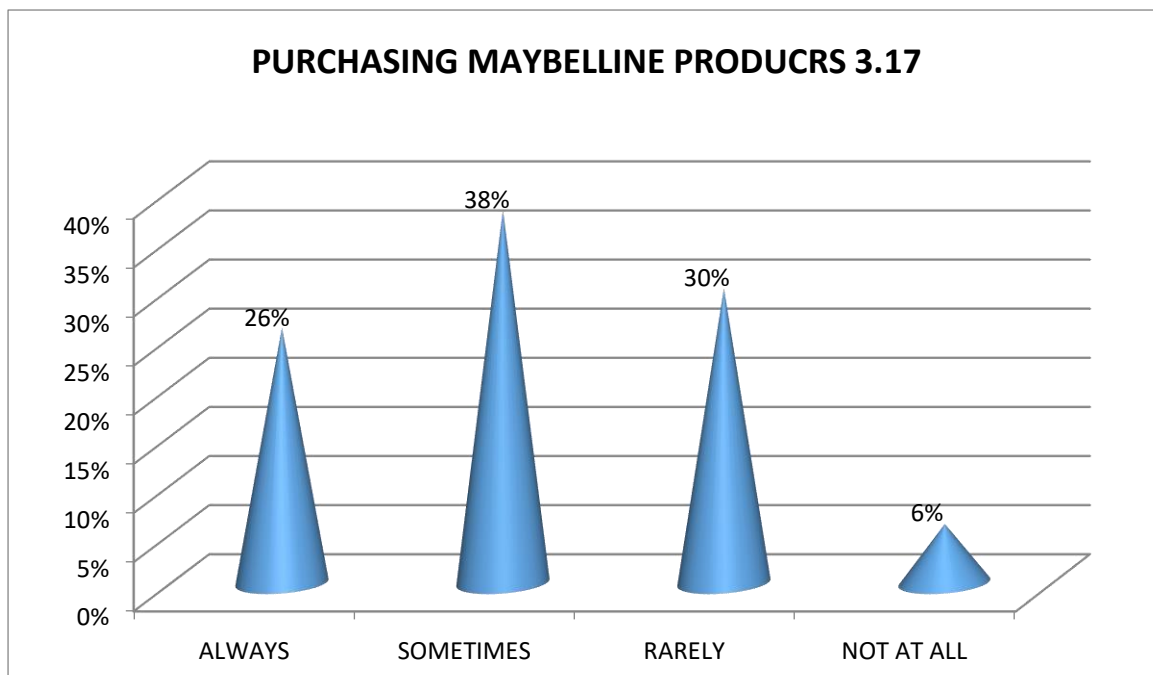
From the following table 3.16 it is referred that out of total respondents taken for cosmetic products, 40% of the respondents users are sometimes, 30% of the respondents users are weekly, 30% of the respondents users are monthly, 0% of the respondents users are yearly. The majority 40% of the respondent's users are sometimes.

TABLE 3.17
PURCHASING MAYBELLINE PRODUCRS

CHOISE	RESPONDENTS	PERCENTAGE
ALWAYS	13	26%
SOME TIMES	19	38%
RARELY	15	30%
NOT AT ALL	3	6%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.17



INTERPRETATION:

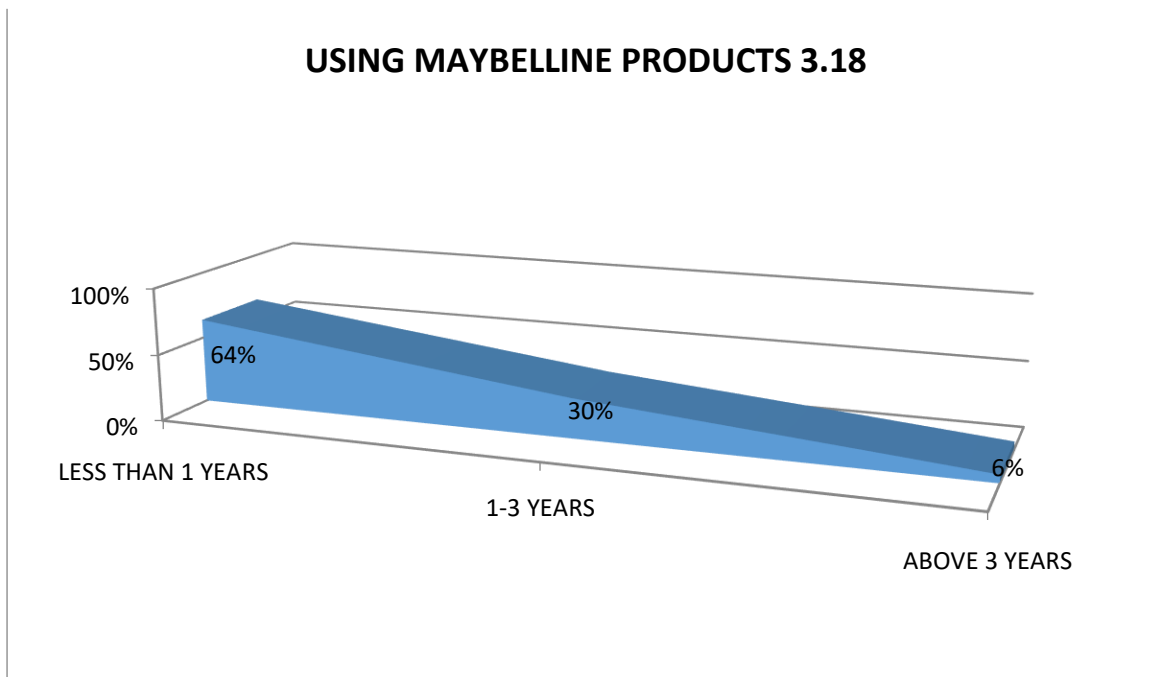
From the following table 3.17 it is referred that out of total respondents taken for cosmetic products, 26%of the respondents users are always, 38%of the respondents users are sometimes,30% of the respondents users are rarely,6% of the respondents users are not at all. The majority 38% of the respondent's users in some times.

TABLE 3.18
USING MAYBELLINE PRODUCTS

CHOISE	RESPONDENTS	PERCENTAGE
LESS THAN 1 YEARS	32	64%
1-3 YEARS	15	30%
ABOVE 3 YEARS	3	6%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.18



INTERPRETATION:

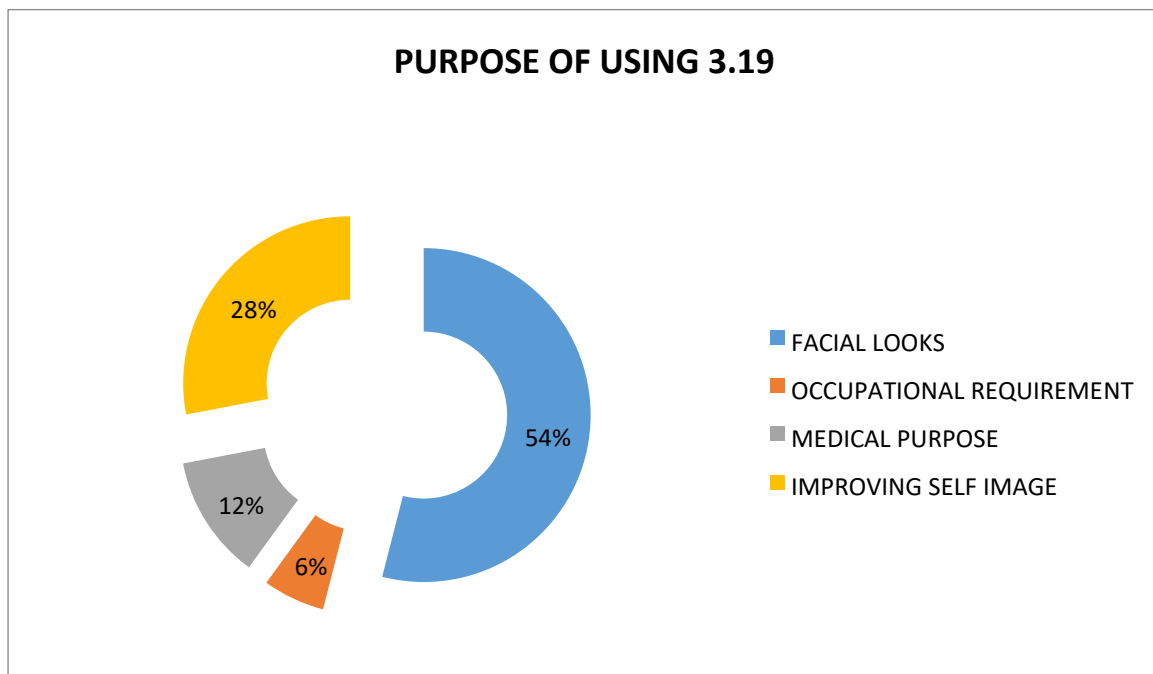
From the following table 3.18 it is referred that out of total respondents taken for cosmetic products, 64% of the respondents users is a less than 1 years, 30% of the respondents users is a 1-3 years, 6% of the respondents users is a above 3 years. The majority 64% of the respondents users is a less than 1 years.

TABLE 3.19
PURPOSE OF USING

CHOISE	RESPONDENTS	PERCENTAGE
FACIAL LOOKS	27	54%
OCCUPATIONAL REQUIRMENT	3	6%
MEDICAL PURPOSE	6	12%
IMPROVING SELF IMAGE	14	28%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.19



INTERPRETATION:

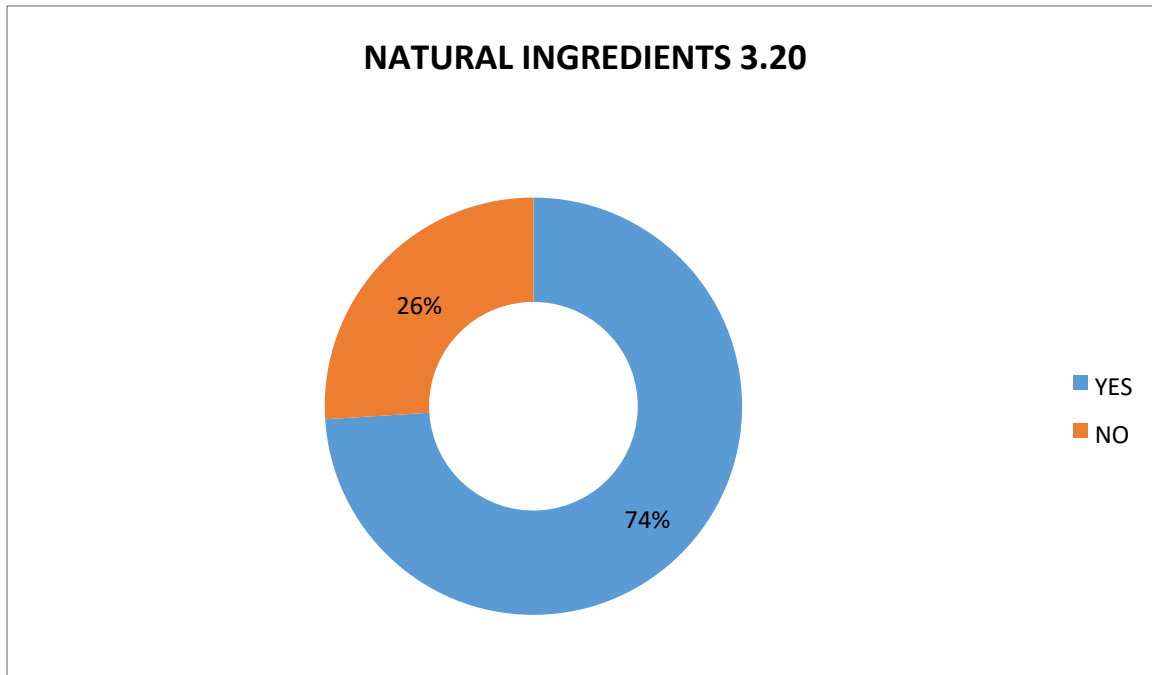
From the following table 3.19 it is referred that out of total respondents taken for cosmetic products, 54% of the respondents users are facial looks, 6%of the respondents users are occupational requirement, 12% of the respondents users are medical purpose,28% of the respondents users are improving self-image. The majority 54% of the respondent's users in facial looks.

TABLE 3.20
NATURAL INGREDIENTS

CHOISE	RESPONDENTS	PERCENTAGE
YES	37	74%
NO	13	26%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.20



INTERPRETATION:

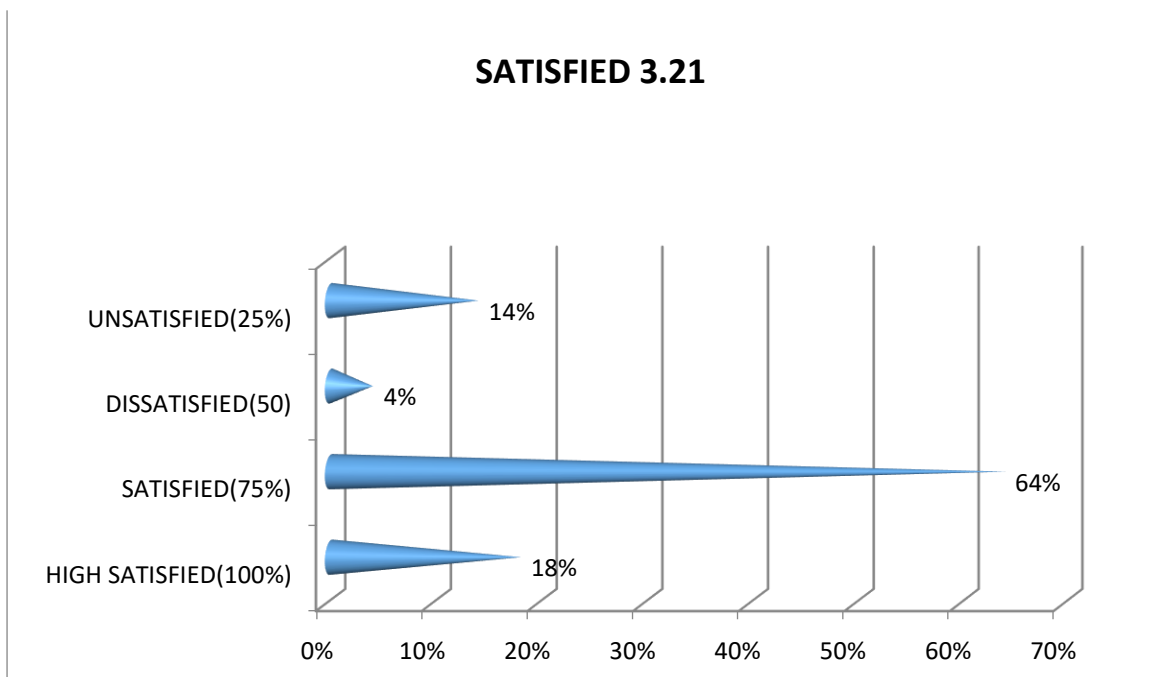
From the following table 3.20 it is referred that out of total respondents taken for cosmetic products, 74% of the respondents users is yes, 26% of the respondents users is no. The majority 74% of the respondents users yes.

TABLE 3.21
SATISFIED

CHOISE	RESPONDENTS	PERCENTAGE
HIGH SATISFIED (100%)	9	18%
SATISFIED (75%)	32	64%
DISSATISFIED (50%)	2	4%
UNSATISFIED (25%)	7	14%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.21



INTERPRETATION:

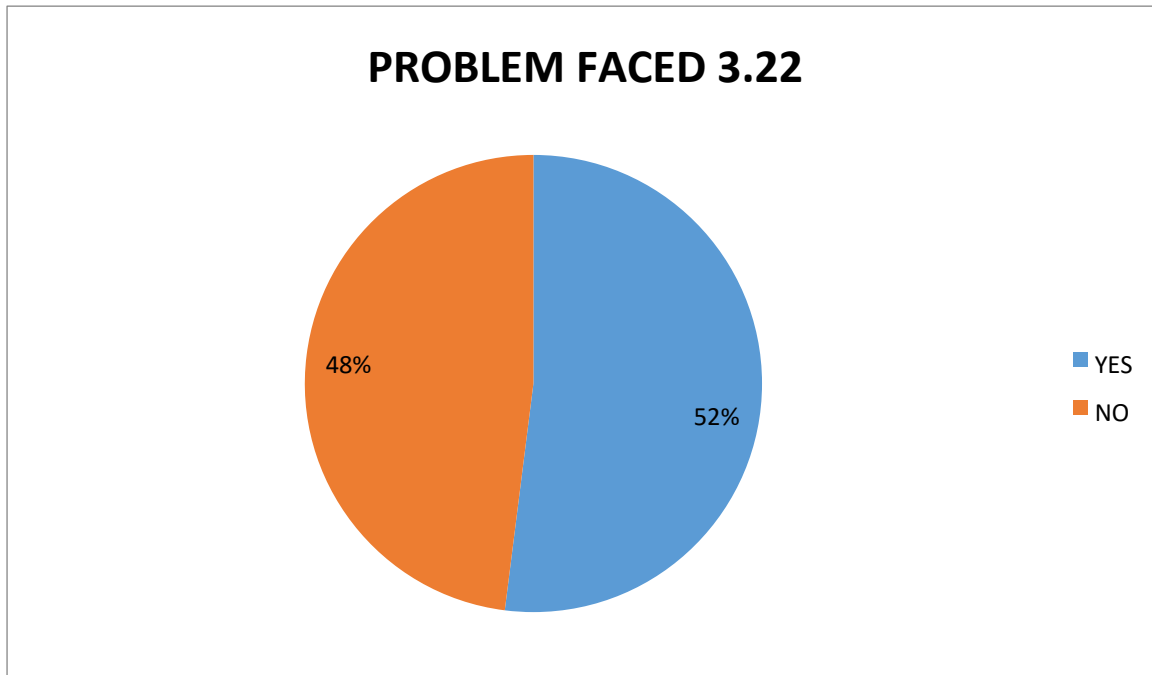
From the following table 3.21 it is referred that out of total respondents taken for cosmetic products, 18% of the respondents users are high satisfied(100%) , 64% of the respondents users are satisfied(75%), 4% of the respondents users are dissatisfied(50%) ,14% of the respondents users are unsatisfied(25%). The majority 64% of the respondent's users in satisfied (75%).

TABLE 3.22
PROBLEM FACED 3.22

CHOISE	RESPONDENTS	PERCENTAGE
YES	26	52%
NO	24	48%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.22



INTERPRETATION:

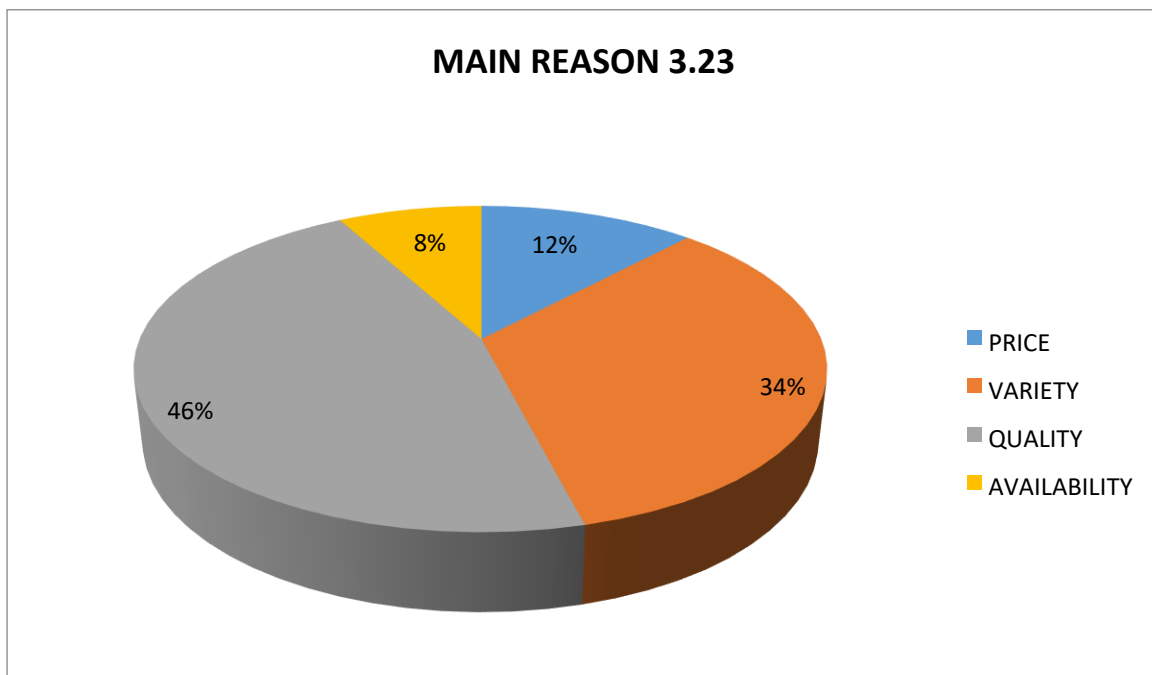
From the following table 3.22 it is referred that out of total respondents taken for cosmetic products, 52% of the respondents users is yes, 48% of the respondents users is no. The majority 52% of the respondents users yes.

TABLE 3.23
MAIN REASON

CHOISE	RESPONDENTS	PERCENTAGE
PRICE	6	12%
VARIETY	17	34%
QUALITY	23	46%
AVAILABILITY	4	8%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.23



INTERPRETATION:

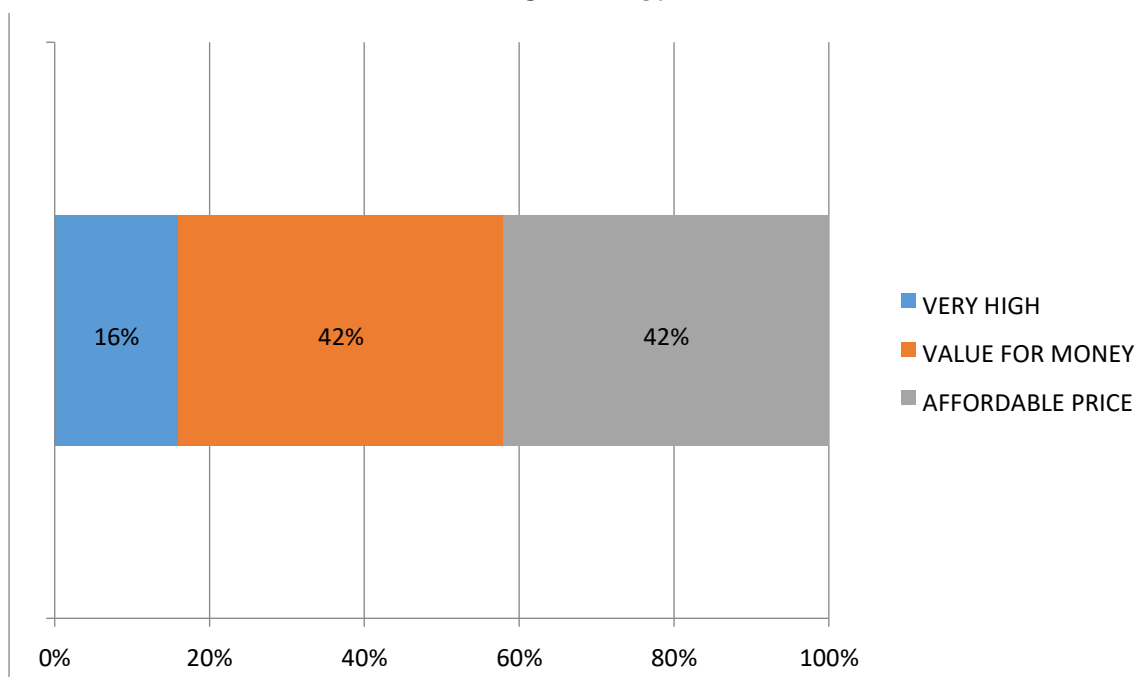
From the following table 3.23 it is referred that out of total respondents taken for cosmetic products, 12% of the respondents users are price , 34% of the respondents users are variety, 46% of the respondents users are quality ,8% of the respondents users are availability. The majority 46% of the respondent's users in quality.

**TABLE 3.24
PRICE LEVEL**

CHOISE	RESPONDENTS	PERCENTAGE
VERY HIGH	8	16%
VALUE FOR MONEY	21	42%
AFFORDABLE PRICE	21	42%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.24



INTERPRETATION:

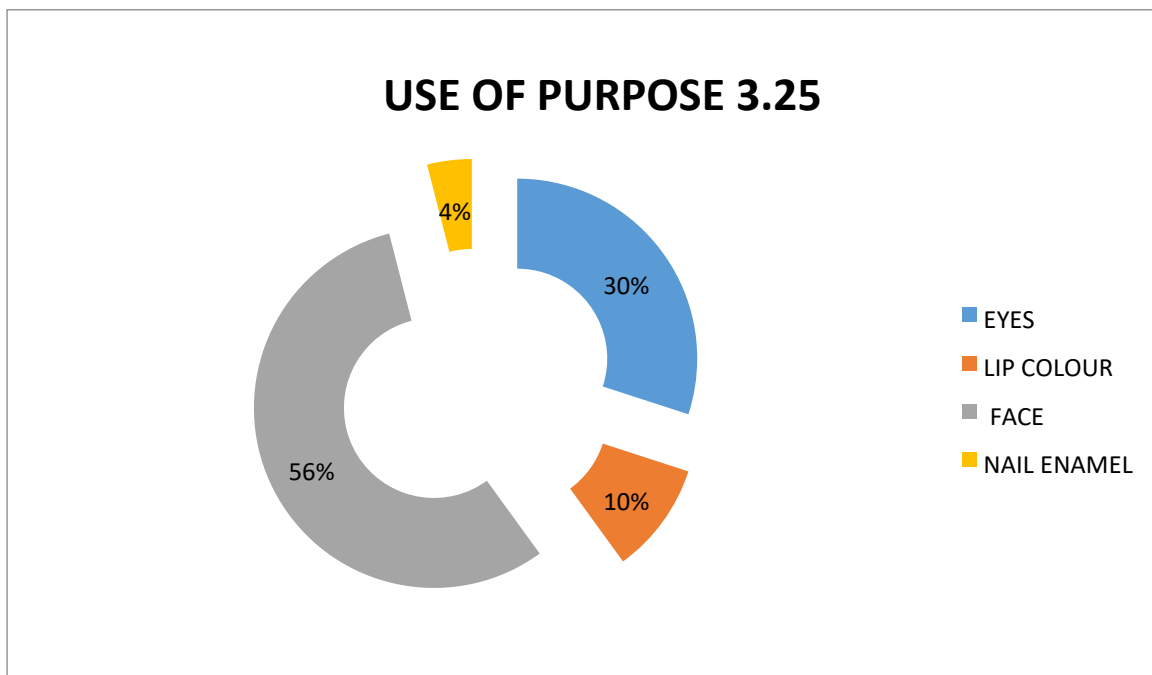
From the following table it is referred that out of total respondents taken for cosmetic products, 16% of the respondents users is a very high, 42% of the respondents users is a value for money, 42% of the respondents users is an affordable price. The majority 42% of the respondent's users is value for money and affordable price.

TABLE 3.25
USE OF PURPOSE 3.25

CHOISE	RESPONDENTS	PERCENTAGE
EYES	15	30%
LIP COLOUR	5	10%
FACE	8	56%
NAIL ENAMEL	2	4%
TOTAL	50	100%

SOURCE: Primary data

CHART 3.25



INTERPRETATION :

From the following table 3.25 it is referred that out of total respondents taken for cosmetic products, 30% of the respondents users are eyes , 10% of the respondents users are lip colour, 56% of the respondents users are face ,4% of the respondents users are nail enamel. The majority 56% of the respondent's users in face.

CHAPTER IV



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FINDING AND SUGGESTIONS

4.1 INTRODUCTION:

This chapter handiest the major role of the project. This study based on primary and secondary data. The primary date were collected from fifty respondents who have enough knowledge on satisfactory opinion towards Maybelline newyork.hence, this chapter reveals the findings, suggestions and conclusion of the project.

4.2.1 FINDINGS OF THE STUDY:

- Majority (100%) of the respondents are female.
- Majority (96%) of the respondents are in educated.
- Majority (68%) of the respondents are unmarried.
- Majority (42%) of the respondents are frequently.
- Majority (60%) of the respondents are advertisement.
- Majority (42%) of the respondents are yes.
- Majority (44%) of the respondents are stylish.
- Majority (76%) of the respondents are watching advertisements yes.
- Majority (68%) of the respondents are kind of advertisement in t.v advertisement.
- Majority (52%) of the respondents are price.
- Majority (46%) of the respondents are latest trend.
- Majority (74%) of the respondents are celebrity endorsement influence in yes.
- Majority (66%) of the respondents have below 500.

- Majority (40%) of the respondents are shopping mall.
- Majority (46%) of the respondents are Ayurveda.
- Majority (38%) of the respondents have collect information before purchasing is sometimes.
- Majority (64) of the respondents have less than years.
- Majority (54%) of the respondents are facial looks.
- Majority (76%) of the respondents are yes.
- Majority (38%) of the respondents are rarely.
- Majority (74%) of the respondents are yes.
- Majority (40%) of the respondents are fairly much.
- Majority (72%) of the respondents have yes.
- Majority (64%) of the respondents are satisfied (75%).
- Majority (46%) of the respondents are quality.
- Majority (42%) of the respondents have value for money and affordable price.
- Majority (56%) of the respondents are purpose do you usually use Maybelline product in face.

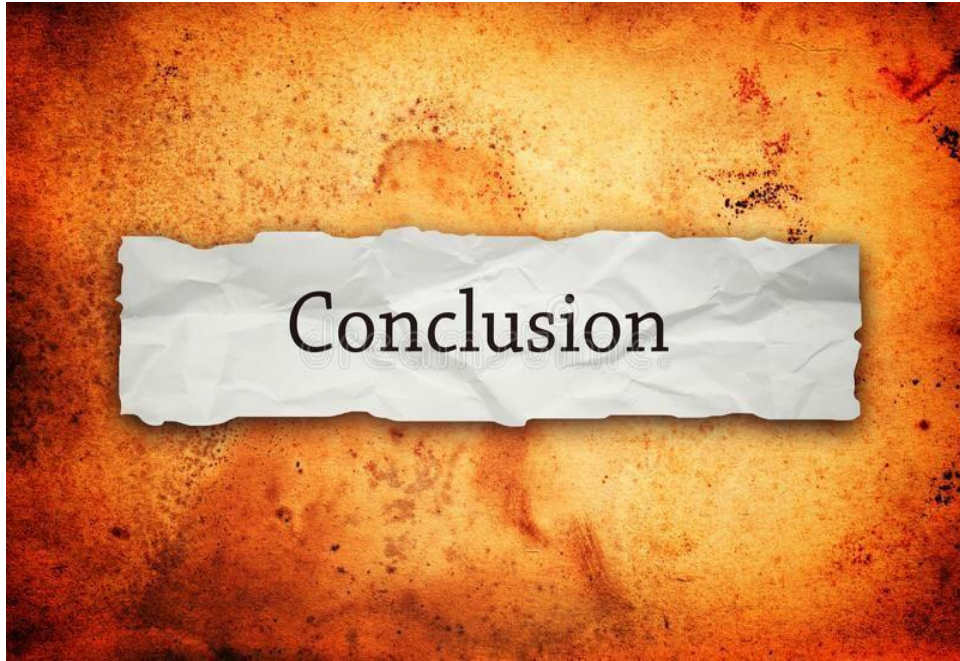
4.2.2 FINDINGS OF THE RANKING ANALYSIS:

- ❖ It has been observed majority of the respondents are female score 100%.
- ❖ Majority of the respondents are educated score 96% majority of the respondents are preferred to purchase product from the shopping mall score 40% that provide quality product with variety at reasonable price.
- ❖ Majority of the respondents preferred to purchase have below so score 66% for the variety.
- ❖ Most of the respondents are interested to recommend the product of advertisement score 68%.
- ❖ Majority of the respondents are Maybelline eyes product score 72%.
- ❖ It has been observed that in purchase decision, in spite of the impact of friends, family members the actual decision to buy was taken by the respondents on their own.

4.2.3 SUGGESTIONS:

- A company should market exclusive cosmetic product for male customer.
- A marketer should build up a prompt distribution channel to avoid the problem of non-availability of products.
- A proper communication should be created with doctors, beauticians to make them more attractive, affective and reliable.
- Marketer should include your attitude and personal appeal in their advertising communication as the consumer buy cosmetic product on their own.

CHAPTER V



CONCLUSION

CONCLUSION:

Maybelline has now fully established itself after a long time. This company started with a single and now it has several for all age group of women. This company has always tried to develop new products for women. The brand generally tries to provide affordable skin care product to all women across the globe.

Thousands of women have liked this product. This has increased the popularity and trust of the women in the brand. This trust and popularity are the continuous efforts of the brand to produce high-quality cosmetic product.

ANNEXURE-I



QUESTONNAIRE

QUESTIONNAIRE

A STUDY ON CUSTOMER PERCEPTION AND SATISFACTION TOWARDS MAYBELLINE NEWYORK COSMETIC IN THOOTHUKUDI

- 1. Name :**
- 2. Age :**
- 3. Gender : a) Male b) Female c) Transgender**
- 4. Occupation :**
- 5. Educational qualification :**
- 6. Marital status :**
- 7. Do you use cosmetic?**
a) Yes b) No
- 8. Have you ever tried Maybelline?**
a) Yes b) No
- 9. How often do you buy Maybelline cosmetic products?**
a) Rarely b) Frequently c) Very Frequently d) Do not shop
- 10. Which factor influences you the most while choosing your Maybelline brand?**
A) Peer group b) Family c) Work place d) Advertisement
- 11. Do quality advertisement change your perception about the product?**
a) Yes b) No c) May be
- 12. What images do cosmetic users project to you?**
a) Stylish b) Confident c) Groomed professional d) Trendy

13. Do you buy a Maybelline product after watching its advertisements?

- a) Yes b) No c) May be**

14. According to you what kind of advertisement has long lasting impact in terms of?

Maybelline cosmetics?

- A) T.V Advertisement b) Radio Advertisement c) Print media d) Bill boards**

15. What do you look first when you buy a Maybelline product?

- A) Price b) Advertisement c) brand d) Packaging**

16. What motivates your purchasing process in terms of Maybelline cosmetics?

- a) Discount b) Latest trend c) Advertisement d) Need for the product**

17. Dose celebrity endorsement influence you to buy any Maybelline product?

- a) Yes b) No**

18. How much you spend on Maybelline products monthly?

- a) Below 500 b) 500-1000 c) 1500-2000 d) 3000 above**

19. From which place you preferred to purchase the Maybelline products?

- a) Shopping mall b) Departmental store c) Medical shop d) Internet**

20. How frequently you purchase the Maybelline products?

- a) Sometimes b) Weekly c) Monthly d) Yearly**

21. What type of Maybelline product you preferred to purchase?

- a) Ayurveda b) Chemical c) others**

22. Whether you collect information before purchasing Maybelline products?

- a) Always b) Sometimes c) Rarely d) Not at all**

23. Since how long you been using Maybelline products?

- a) Less than 1 year b) 1-3 years c) Above 3years**

24. What is the purpose of using Maybelline products?

A) Facial looks b) Occupational Requirement c) medical purpose d) improving self - image

25. Do you thing expensive Maybelline products are better than cheaper products?

a) Yes b) No

26. Do you purchase Maybelline products based on a recommendation of a sales persons or beauty professional?

a) Often b) Rarely c) Sometimes d) Never

27. Are you willing to pay more for a Maybelline product if it consists completely of natural ingredients?

a) Yes b) No

28. How much do you believe in the promised effects of Maybelline products?

a) Very much b) Fairly much c) To some extent d) Very little

29. Do you brand depending on your past experience?

a) Yes b) No

30. How satisfied are you with Maybelline cosmetic to meet your needs that you mentioned above?

a) High satisfied (100%) b) satisfied (75%) c) dissatisfied (50%) d) unsatisfied (25%)

31. Any problem you faced while using it?

a) Yes b) No

32. What do you think is the main reason for your use of Maybelline product?

a) Price b) variety c) quality d) availability

33. Your perception about price level of Maybelline?

- a) Very high b) value for money c) affordable price

34. For which purpose you usually use Maybelline product?

- a) Eyes b) lip colour c) face d) nail enamel

35. You will recommend Maybelline product to others?

- a) Yes b) No

36. How many members of your family are using Maybelline product?

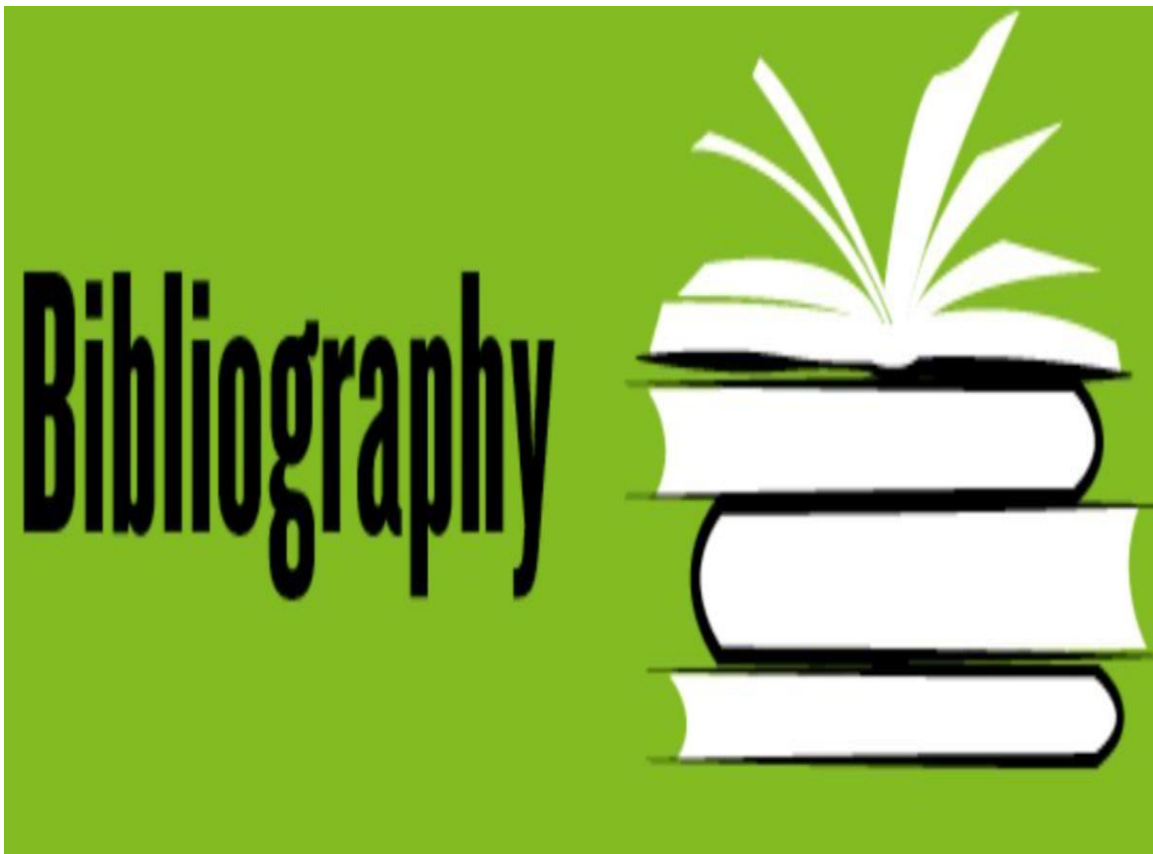
- a) Only you b) siblings only c) all

37. Have you tried product from any other?

- a) Yes b) No

38. Suggestions if any?

ANNEXURE-II



BIBLIOGRAPHY

BIBLIOGRAPHY

<http://www.amazon.in/beauty/maybellinenewyork>

<https://www.maybelline.com>

<https://en.wikipedia.org/wiki/maybelline>

**A STUDY ON THE SUSTENANCE AND CONTRIBUTION OF
AGRICULTURISTS OF THOOTHUKUDI REGION IN THE PRESENT
ERA TOWARDS OUR NATION**

Projects submitted to Departments of Commerce

ST.MARY'S COLLEGE (AUTONOMOUS) THOOTHUKUDI

Affiliated to

MANONMANIAM SUNDARANAR UNIVERSITY, TIRUNELVELI

In partial fulfillment of the requirements of

BACHELOR OF COMMERCE

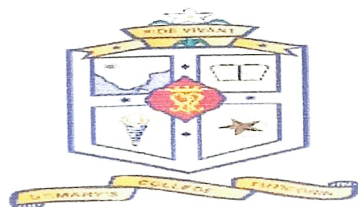
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Under the supervision and Guidance of

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DEPARTMENT OF COMMERCE (SSC)



ST.MARY'S COLLEGE (AUTONOMOUS), THOOTHUKUDI
(Re-accredited with 'A+' grade by NAAC)

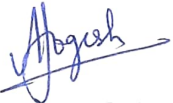
THOOTHUKUDI

(MARCH2021)

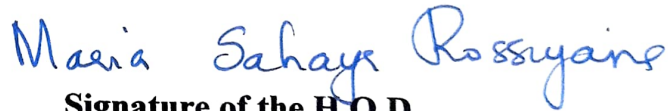
CERTIFICATE

It is certified that this short term project work entitled “A Study on the Sustenance and Contribution of Agriculturists of Thoothukudi Region in the Present Era Towards Our Nation” is submitted to St.Mary’s college (Autonomous), Thoothukudi affiliated to MANONMANIAM SUNDARANAR UNIVERSITY TIRUNELVELI in partial fulfilment of the requirements for the degree of Bachelor of Commerce and is a record of work done in the Department of Commerce (SSC), St.Mary’s College (Autonomous), Thoothukudi during the year 2020-2021 by the following students.

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Signature of the Guide



Signature of the H.O.D



Signature of the Director
Director

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St. Mary’s College (Autonomous)
Thoothukudi - 628 001.



Signature of the External Examiner



Signature of the Principal
Principal

St. Mary’s College (Autonomous)
Thoothukudi - 628 001.

DECLARATION

We have declared that the project entitled "A STUDY ON THE SUSTENANCE AND CONTRIBUTION OF AGRICULTURISTS OF THOOTHUKUDI REGION IN THE PRESENT ERA TOWARDS OUR NATION" is submitted in partial fulfilment of the requirements for the degree of BACHELOR OF COMMERCE in our original work done under the guidance and supervision of Dr.ANNE DEVOTTA, M.COM., M.PHIL., Ph.D.,. This project has not previously formed the bases of award of any similar titles and it represents entirely an independent work.

Name of the students	Register No.	Signature of the students
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Place: Thoothukudi

Date: 31.03.2021

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CHAPTER-1 INTRODUCTION ON AGRICULTURE



A STUDY ON THE SUSTENENCE AND CONTRIBUTION OF AGRICULTURE IN THOOTHUKUDI REGIONIN THE PRESENT ERA TOWARDS OUR NATION

1.1. INTRODUCTION ON AGRICULTURE

` Agriculture means the science and Art of producing crops and live stock for economic purpose. Agriculture is an art of raising plant life from the soil for the use of mankind. Agriculture is one of the oldest and prime activities of the human being. It has remained an important source of land.

1.2. FATHER OF AGRICULTURE

M.S.Swaminathan has been called the “Father of Green Revolution in India” for his role in introducing and further developing high yielding varieties of wheat in India. He is the founder of the M.S.Swaminathan research foundation.

1.3. SCOPEANDIMPORTANCE OFAGRICULTURE

1.3.1. PROVIDESEMPLOYMENT

Agriculture has the contribution of 16% in the gross domestic product (GDP) of the country. The agricultural sector also provides livelihood to two-thirds of the population. The agriculture sector is responsible for theemploymentof58% of country’s work force.

1.3.2. SIGNIFICANTCONTRIBUTIONINCOUNTRY’SEXPORTS

This sector accounts for about 15% of the total export earnings and provides raw material to almost all the industries i.e. textiles, silk, rice, rubber, paper, flour mills, milk products industries.

1.3.3. ANIMPORTANT SOURCEOFRESOURCEMOBILIZATION

As the people in rural areas are not very rich, it proves as one of the biggest markets for low-priced consumer goods.




1.3.4. BETTER AGRICULTURE BETTER IS THE FOOD SECURITY OF THE COUNTRY

If the agricultural sector of a country is strong, it acts as a wall in maintaining food security and in the process, national security as well.

1.3.5. DEVELOPMENT

1.3.6. There are many allied sectors of agriculture like horticulture, poultry, dairy, and fisheries. They have a very important role in the development of the rural masses. So there is a need for the balanced development of agriculture and allied sector.

1.4. OBJECTIVES

-  To work out an eco-system that enables the farmer to apply modern technology and get better outputs in farming creating an organic environment.
-  To bring out the impact of Agricultural bill 2020 as a most important enterprise upon the farmers of Thoothukudi region.
-  To focus on the agriculture produce which have been regularly exported from Thoothukudi region.

1.5. RESEARCH METHODOLOGY

This section attempts to describe the methodology of the present study. It includes the period of the study, sampling techniques, collection of data and analysis of data.

1.6. AREA & PERIOD OF STUDY

This study is conducted about farmers of Thoothukudi. The primary data were collected during the month of January to February from the farmers in the area of Thoothukudi.

1.7. SAMPLING DESIGN

The data collected is of original in nature. A sample of 50 respondents were selected at random and first hand information was obtained from the respondents through a tailor - made questionnaire.

1.8. COLLECTION OF DATA

The data required for the study have been obtained from both primary and secondary source. The primary data we recollected through questionnaire and secondary data were through journals, magazines & internet etc.

1.9. IMPORTANCE OF STUDY

- Explain the sustenance of farmers.
- Technological development plays a major role in agriculture.
- Use of synthetic fertilizers.
- Involvement of youth in agriculture.
- Farmers opinion on privatization of agriculture.

1.10. LIMITATIONS OF THE STUDY

- This study was carried out only among the farmers in Thoothukudi.
- The sample size was restricted to 50 due to time constraints. This study may be applicable to this period, it maybe found unsuitable for other period.
- Some of the respondents could not answer. Hence the researcher had to use the interview schedule.
- Due to the time constraints, only the most important information has been taken for the study

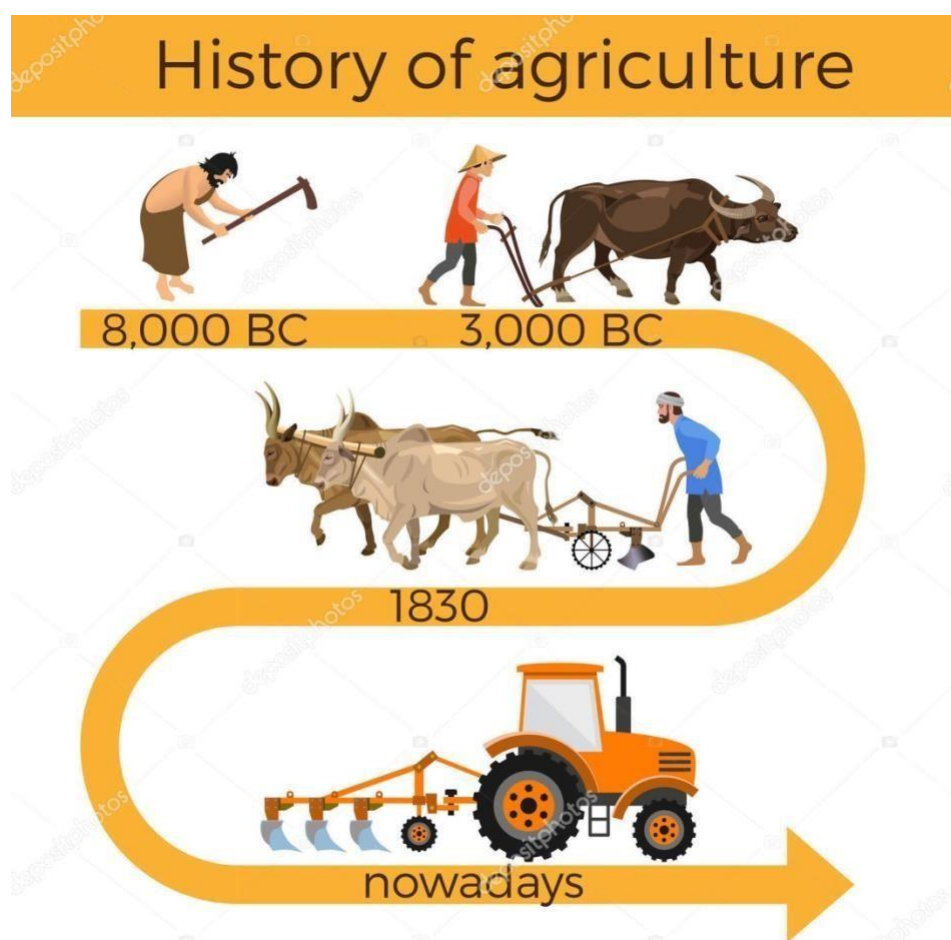
1.11. CHAPTERS CHEDULE

The project report is classified into five chapters.

- The first chapter deals with Introduction and Design of the Study.
- The second Chapter deals with the Profile of the research study.
- The third chapter contains the theoretical aspect and review of related studies.
- Fourth chapter deals with Analysis and Interpretations of the data collected primarily.
- Fifth chapter reveals the findings and conclusion.



CHAPTER-2 PROFILE OF THE STUDY



2.2. HISTORY OF AGRICULTURE

The history of Agriculture records the domestication of plants and animals and the development and dissemination of techniques for raising them productively. Agriculture began independently in different parts of the globe, and included adverse range of tax. At least eleven separate region of the old and new world were involved as independent of origin. Wild grains were collected and eaten from at least 105,000years ago. However, domestication did not occur until much later. Starting from around 9500 BC, the eight Neolithic founder crops-

emmer wheat, einkorn wheat, hulled barley, peas, Lentils, bitter vetch, chickpeas, and flax –were cultivated in Levant. Rye may have been cultivated earlier, but this remains controversial. Rice was domesticated in China by 6200 BC with earliest known cultivation from 5700BC, followed by soy, and beans. Pings were domesticated in Mesopotamia around 11,000 BC and 9000 BC. Cattle were domesticated from the wild aurochs in the areas of modern Turkey and India around 8500 BC. Sugarcane and some root vegetables were domesticated in New Guinea around 7000BC. Sorghum was domesticated in the Sahel region of Africa by 3000 BC. In the Andes of South America, the Potato was domesticated between 8000BC and 5000 BC, along with beans, coco, llamas, alpacas, and guinea pigs. Bananas were cultivated and hybridized in the same period in New guinea. In Mesoamerica, wild was domesticated to maize by 4000BC. Cotton was domesticated late, perhaps around 3000 BC.

Modern agriculture has raised social, political, and environmental issues including overpopulation, water pollution, bio fuel, genetically modified organisms, tariff sand farm subsidies. In response, organic farming developed in the twentieth century as an alternative to the use of synthetic pesticides.

VARIOUS CROPS CULTIVATED IN THOOTHUKUDI REGION ENGLISH NAMES,
TAMIL NAMES AND BOTANICAL NAMES

Crops (English)	Crops (Tamil)	Botanical Name
Green gram	gr;irg;gaW	Moong Dal
Black gram	cSe;J	Vigna Mungo
Flat lentils	jl;ilahd gaW	Lentil
Pearl Millet	fk;G	Pennisetum Glaberrimum
Corn	kf;fhr;Nrnsk;	Zea mays
Sun Flower	#hpahe;jp	Helianthus
Cotton	gUj;jp	Gossypium
Red chilli	kpsfha;	Capsicum Annum
Black Sesame seed	fUg;G vs;S	Sesamum indicum
Peanut	epyf;fliy	Arachis
Broad Beans	rPdpmtiu	Vicia faba
Onion	ntq;fhak;	Allium
Brinjal	fj;jhpf;fha;	Solanum Melongena
Ladies' Finger	ntz;ilf;fha;	Abelmoschus Esculentus
Lettuce	fPiu	Lactuca Sativa
Ragi	Nfo;tuF	Eragrostis Ciliaris
Palmyra Tuber	gdq;fpoq;F	Borassus Flabellifer
Guava	nfha;ah	Category

2.2. AGRICULTURAL CROPS IN THOOTHUKUDI

2.2.1. Green gram

Green grams is popularly known as “Moong Dal” in India is basically a tiny circular shaped bean that is green in color. Green gram occupies a main place among the crops in India.



2.2.2. Black Gram

It is one of the important pulse crop grown throughout India. Generally it is consumed in the form of “Dal”. It is the chief constituent of idly, dosa, for milchcattle, it is used as green manuring crop. It contains protein (25%) carbohydrate (60%) fat (1.3%) & rich in phosphoric acid. It accounts 13% total pulses area and 10% total pulses production in India.



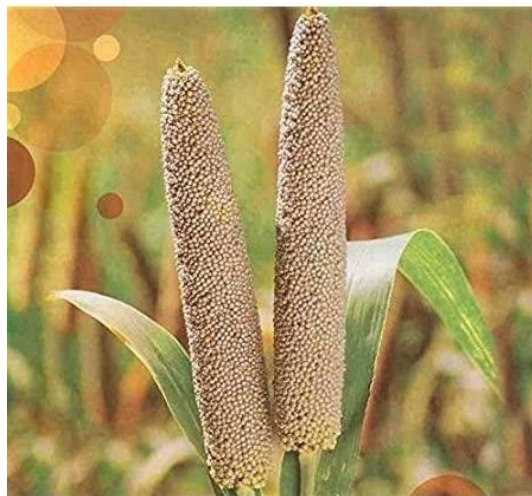
2.2.3. Flatlentils

Lentils are a cool season legume sow in spring as early as 2 weeks before the last frost. Lentils can be started indoors before transplanting it to the garden,.Lentil seed will germinate in 10 days at 68 degree F and it requires 80 to 110 days to harvest.



2.2.4. Pearl millet

Bajra popularly known as pearl millet, cattail millet or bulrush belongs to the family gramineae. The crop is cultivated for grain as well as for fodder in the arid region of Africa and is grown all over India except Assam & part of Northeast.



2.2.5. Corn

Maize is popularly known as “corn”, is one of the most versatility emerging cash crop. It is called the queen of cereals Globally in India maize or corn is the third most important food cash crops after wheat & rice. Maize is grown throughout the year in all states of the country for various purposes including fodder for animals, food grains, as sweet corn and baby corn.



2.2.6. Sun Flower

Sun flower is one of the most important oil seed crop grown in temperate countries. It is a major source of vegetable oil in the world. In India it has gained popularity due to the national priority of vegetable oil production. India is one of the largest producers of oil seed crop in the world oil seeds occupy an important position in the agricultural economy, Sun flower oil is considered as premium when compared to all other vegetable oil.



2.2.7. Cotton

Cotton is a soft fluffy staple thread that grows in a boll, or protective case, around the seeds of the cotton plants of the genus cotton plant in the mallow family Malvaceae. The fiber is almost pure cellulose. Under natural conditions bolls will increase and the dispersal of the seeds takes place. The plant is a shrub native to tropical and subtropical regions around the world, including the America, Africa, Egypt, and India. The greatest diversity of wild cotton species is found in Mexico, followed by Australia and Africa. Cotton was independently domesticated in the old and new worlds.

The thread is most often spun into yarn or thread and used to make a soft, breathable textiles.



2.2.8. Red Chilli

Chilli is one of the most valuable crops in India. The crops is grown largely for its fruits all over India. It is used in India as a principal ingredient of various curries, and chutneys. It is also used for vegetables, spices, condiments, sauces, and pickles. Dry chillies are used for curry powder.

Chilli is highly perishable in nature. It requires more attention during

harvest, storage, and transportation. Harvesting should be done at the right stage of maturity. Chillies which are used for vegetable purpose are generally harvested while they are still green but full grown.

Chillies are harvested at the red color stage for caning purpose. Chillies used for drying are harvested at full-stage which can be turned into chilli powder.



2.2.9. Black Sesame seed

Sesame is a flowering plant in the genus *Sesamum*, also called benne. Numerous wild relatives occur in Africa and a smaller number in India. It is widely naturalized tropical regions around the world and is cultivated for its edible seed, which grow in pods. World production in 2018 was 6 million tonnes, with Myanmar, and India as the largest producers.

Sesame seed is one of the oldest oilseed crops known, domesticated well over 3000 most being wild and native to sub-saharan Africa. Sesame has one of the highest oil contents of any seed. With a rich, nutty flavour it is a common

ingredient in cuisines across the world. Like other seeds and foods, it can trigger allergic reaction in some people.



2.2.10. Peanut

The peanut also known as the groundnut, goober, money nut, and taxonomically classified as *Arachis hypogaea*, is a legume crop grown mainly for its edible seeds. It is widely grown in the tropics and subtropics, being important to both small and large commercial producers. It is classified as both a grain legume and, due to its high oil content, an oil crop. World annual production of shelled peanuts was 44 million tones in 2016, led by China with 38% of the world total.



2.2.11. Broad Beans

Broad beans also known in the culinary sense as the broad bean, faba bean, is a species of flowering plant in the pea and bean family Fabaceae. It is of uncertain origin and widely cultivated as a crop for human consumption. It is also used as a cover crop. Varieties with smaller, harder seeds that are fed to horses or other animals are called field bean, tic bean.

Broad beans is cultivated for both animals and human consumption, soil development, and medicinal uses. It can be served fresh, dried, canned, or as a substitute for meat and skim-milk.



2.2.12. Onion

The onion also known as the bulb onion or common onion, is a vegetable that is the most widely cultivated species of the genus *Allium*. The

shallotisabotanical variety of the onion. This genus also contains several other species variously referred to as onions and cultivated for food, such as the Japanese bunching onion the tree onion and Canada onion. The name “wild onion” is applied to a number of *Allium* species, but is exclusively known from cultivation.

Onions are healthy whether they're raw or cooked, though raw onions have higher levels of organic sulphur compounds that provide many benefits, according to the BBC.



2.2.13. Brinjal

Brinjal is a plant species in the nightshade family Solanaceae. Solanummel on genais grown world wide for its edible fruit.

Most commonly purple, the spongy, absorbent fruit is used in several cuisines. Typically used as a vegetable in cooking, it is a berry by botanical definition. As a member of the genus *Solanum*, it is related to the tomato, chilli pepper and potato, although they are new world and the eggplant, like night shade, is old world.

The fiber in eggplants does more than just aid in the digestion process, it also helps to improve your heart health! This is because fiber reduces the amount of cholesterol that your body absorbs by binding it with your digestive system's bile that your body naturally gets rid of it.



2.2.14. Ladies Finger

Lady finger is a type of green vegetable, long finger like, having a small tip at the tapering end. Its head shows a bulge, lighter green in shade, which is often removed as an inedible portion. The cross section cut okra shows white colored round seeds spread entirely inside the vegetable.

Lady finger, also known as okra or gumbo in English and bhindi in Hindi, is a green vegetable that is packed with nutrients. High vitamins, minerals and fibre, it has several health benefits and is great for your hair and skin. Here are some of

the reasons to make lady finger a regular addition to your diet. The combination of fibre and mucilage in ladies fingers also make them very good for digestion. They ease the movement of food through your gut and help to reabsorb water. This excess water prevents constipation, gas and bloating in your digestive tract.



2.2.15. Lettuce

Lettuce sativa, is a leafy herbaceous annual or biennial plant in the family Asteraceae grown for its leaves which are used as a salad green. The lettuce plant can vary greatly in size, shape and leaf type but generally, the leaves of the plant form a dense head or loose rosette.

Lettuce is a rich source of vitamin K and vitamin A, and a moderate source

of folate and iron. Contaminated lettuce is often a source of bacterial, virus, and parasitic outbreaks in humans, including E.coli and salmonella.



2.2.16. BROKEN BEANS

Broken beans also called as mochai which is related with other pulses. The broken beans are an extremely nutritious food. The seeds are rich in phosphorous, calcium, potassium, magnesium, folate and other B vitamins. They also contain appreciable amounts of vitamin C. Broken beans in particular is a crop that doesn't need much care and water. It can also be easily grown as an inter-crop amidst vegetable plants. These beans prevent blood sugar levels from rising too rapidly after a meal, making these beans an especially good choice for individuals with diabetes, insulin resistance or hypoglycaemia. The role of bean-containing diets

related to cancer risk has been the subject of ongoing studies. Eating beans may reduce the risk for developing certain types of cancers due to their contribution of bioactive compounds to the diet, including flavonoids, tannins, phenolic compounds and other antioxidants.



2.2.17. RAGI

Finger millet, is an annual herbaceous plant widely grown as a cereal crop in the arid and semiarid areas in Africa and Asia. It is commonly called kodo in Nepal where 877 accessions have been maintained by National plant Genetic Resource centre, Khumaltar Nepal. Ragi is considered one of the most nutritious cereals. Finger millet contains about 5-8% protein, 1-2% ether extractives, 65-75% carbohydrates, 15-20% dietary fiber and 2.5-3.5% minerals. The cereal has low fat content (1.3%) and contains mainly unsaturated fat. Ragi may be grown as a hot

weather crop, from May to September, using long duration varieties and as a cold season crop, from November and December, using early types. Ragi is mono cropped in India under irrigation or transplantation.



2.2.18. PALMYRA TUBER

Palmyra sprouts are cultivated in the states of Tamil Nadu, Bihar, Andhra Pradesh, India, and in Jaffina, Srilanka. They are boiled or roasted and eaten. They are very fibrous and nutritious. Palmyra sprout is an underground sprout of the Palmyra palm *fiabellifer*. It can be dried or boiled to form *odiyal*, a hard chewable snack. It is used as an offering in Lakshmi puja in various parts of Bengal and is also eaten raw. It helps to reduce body heat. Low in glycemic index.

Valued for reducing the risk of diabetes problems.



2.2.19. GUAVA

Guava small tropical tree or shrub of the family cultivated for its edible fruits. Guava trees are native to tropical America and are grown in tropical and subtropical areas worldwide. Guava fruits are processed into jams, jellies, and preserves and are common pastry fillings. The most frequently eaten species, and the one often simply referred to as “the guava” is the apple guava. Guavas are typical My troideae with tough dark leaves that are opposite.



2.3 CHEMICAL FERTILIZERS

The term “chemical fertilizer” refers to any number of synthetic compound substances created specifically to increase crop yield. Some chemical fertilizers, for example, are “nitrogenous”-containing nitrogen-while others are phosphate- based. Other fertilizers are potassium.

2.3.1 ADVANTAGES OF CHEMICAL FERTILIZERS

Chemical fertilizers are designed specifically to support particular plants. 2 Improvement can be recognized almost immediately- the plants absorb the nutrients quickly and the results are quickly visible.

On top of that, chemical fertilizers provide exactly what plants need to grow with minimum filler, and they’re highly regulated. Best of all, chemical fertilizers are incredibly cost-effective.

2.3.2 DISADVANTAGES OF CHEMICAL FERTILIZERS

Chemical fertilizers affect micro-organisms living in the soil. The acidity of chemical fertilizers also adversely affects the soil pH and makes it acidic, thereby changing the kinds of micro organisms that can live in the soil. Prolonged use of chemical fertilizers causes an increase in pests and kills the beneficial microbes present in the soil.

While the fertilizers help a plant to grow, they do not do much for the soil. When chemical fertilizers are used for a prolonged duration, the soil gets damaged as the trace nutrients are not replenished in the soil.



2.4 NATURAL FERTILIZERS

Organic fertilizers are fertilizers that are naturally produced and contain carbon. Fertilizers are material that can be added to soil or plants, in order to provide nutrients and sustain growth. Typical organic fertilizers including meat processing, manure, slurry, and guano, plant based fertilizers, such as compost, and biosolids.

2.4.1 ADVANTANGES OF ORGANIC FERTILIZERS

- ◆ Balances the soil ecosystem
- ◆ Boosts plant health naturally
- ◆ They' re all-natural
- ◆ The process of decomposition requires no chemical intervention
- ◆ Delivers nutrients in a slow, but sustainable
- ◆ Prevents over-fertilization.

CHAPTER-3

ANALYSIS AND INTERPRETATION OF DATA



Though people have many common aspects, they have their own ideas and opinions which may differ from each other.

Analysis of data plays a dominant role in the completion research study. Tables and diagrams assist the researcher to analyze the data. The selected sample of 50 respondents were met and data were collected through questionnaire.

This chapter is to analyze data in an appropriate manner. Data that were collected through questionnaire were analysed and interpreted. To obtain the results, statistical tools were applied such as:

Percentage Analysis

Bar diagrams

Pie chart

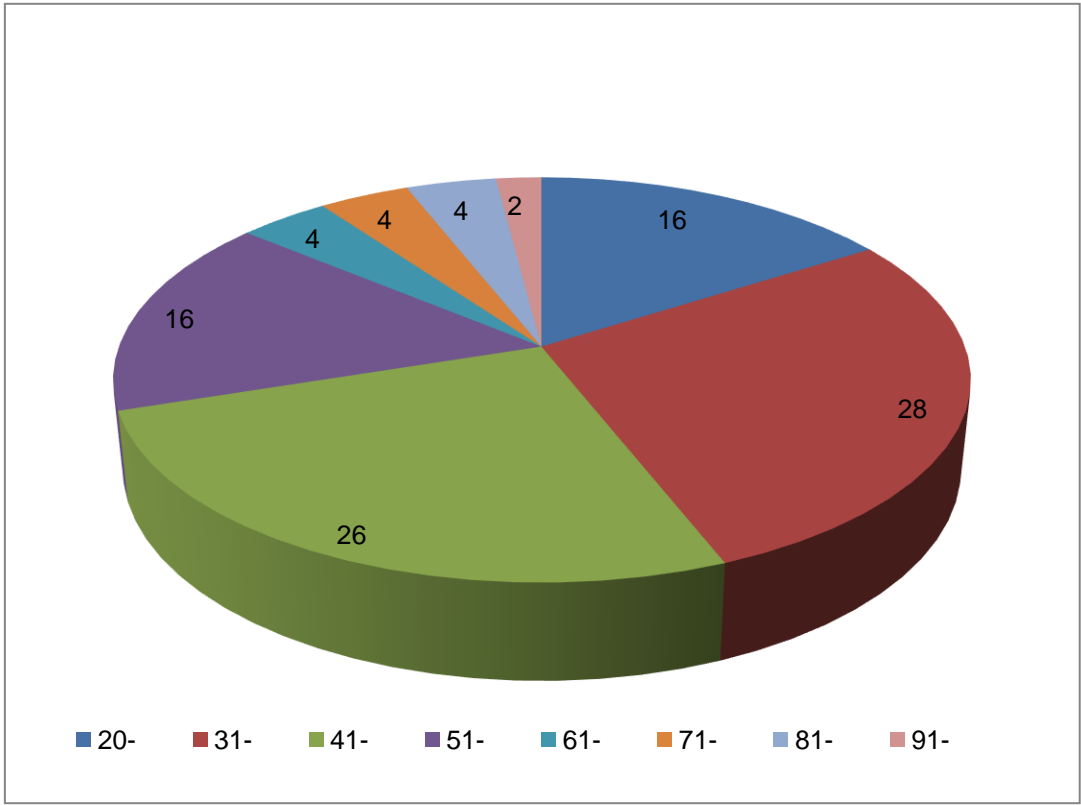
TABLE 3.1
AGE WISE CLASSIFICATION

NO	PARTICULAR	NO. OF RESPONDENTS	PERCENTAGE
1	20-30	8	16
2	31-40	14	28
3	41-50	13	26
4	51-60	8	16
5	61-70	2	4
6	71-80	2	4
7	81-90	2	4
8	91-100	1	2
	TOTAL	50	100

Inference

From the above table, it is inferred that out of total respondents taken for the study, 16 respondents are in between 20-30 years of age, 28 of the respondents are in between 31-40, 26 of the respondents are in between 41-50, 16 of the respondents are in between 51-60, 4 of the respondents are in between 61-70, 4 of the respondents are in between 71-80, 4 of the respondents are in between 81-90, 2 of the respondents. Hence to conclude most of the respondents fall in between the age group of 20-30.

FIGURE 1



SOURCE: PRIMARY DATA

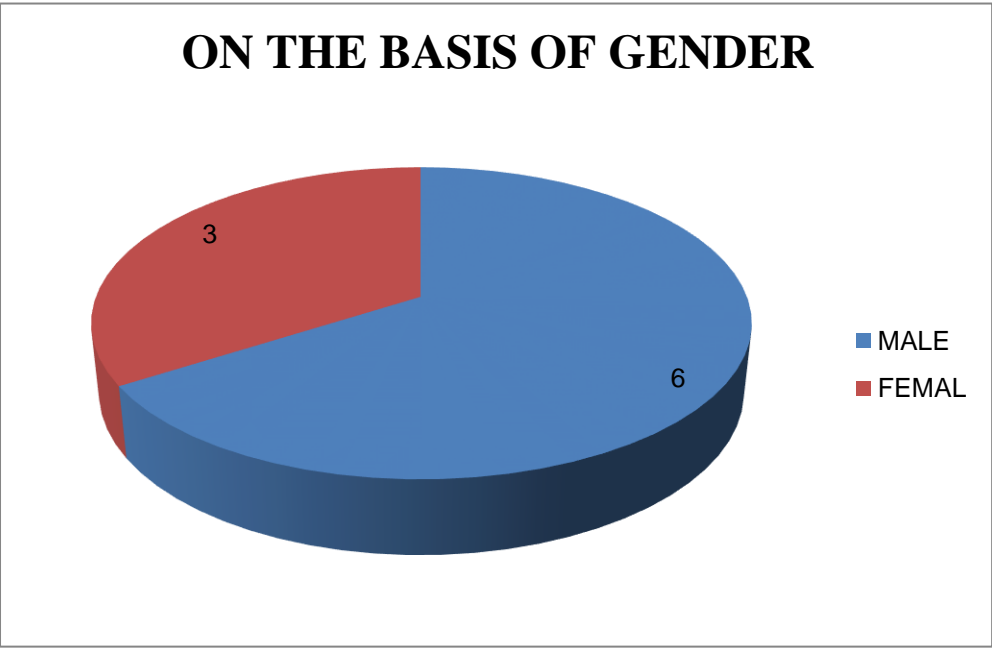
TABLE 3.2.
GENDER WISE CLASSIFICATION

NO	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1	MALE	33	66
2	FEMALE	17	34
	TOTAL	50	100

Inference

From the above table, it is inferred that out of total respondent, taken for the study, 66 of the Male respondents. 34 of the Female respondents. Hence majority of the respondents are male.

FIGURE 2



SOURCE: PRIMARY DATA

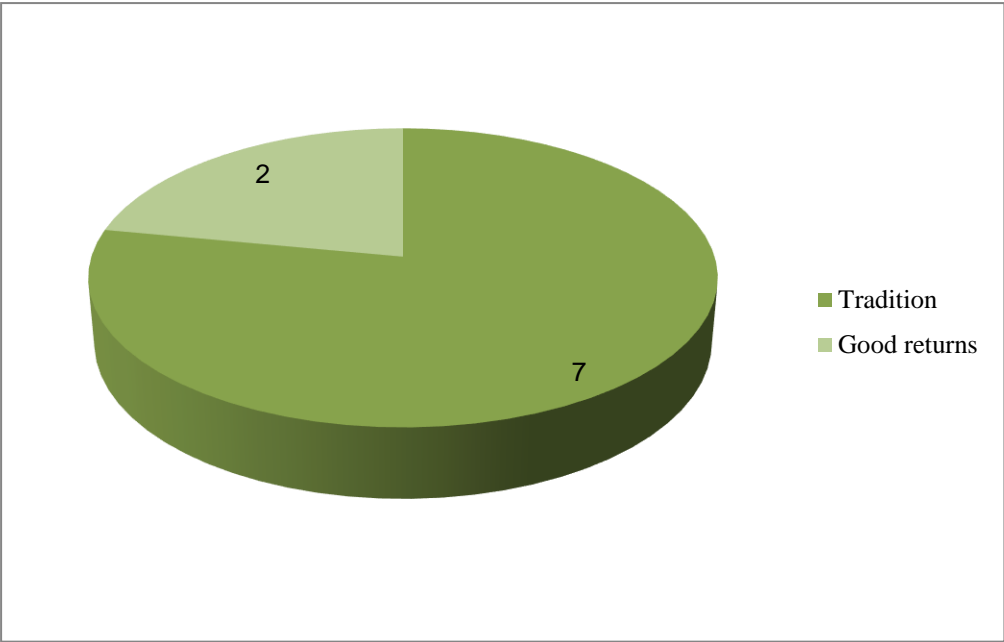
TABLE 3.3
CHOICE / MOTIVE ON CHOOSING AGRICULTURE

NO	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1	Tradition	39	78
2	Good returns	11	22
	TOTAL	50	100

Inference

From the above table, it is inferred that out of total respondents, taken for the study, 78% have opted agriculture as it a traditional occupation of their family while 22% of the respondents have chosen agriculture for good returns. Majority of the respondents (i.e)78% have chosen agriculture as their main occupation.

FIGURE 3



SOURCE: PRIMARY DATA

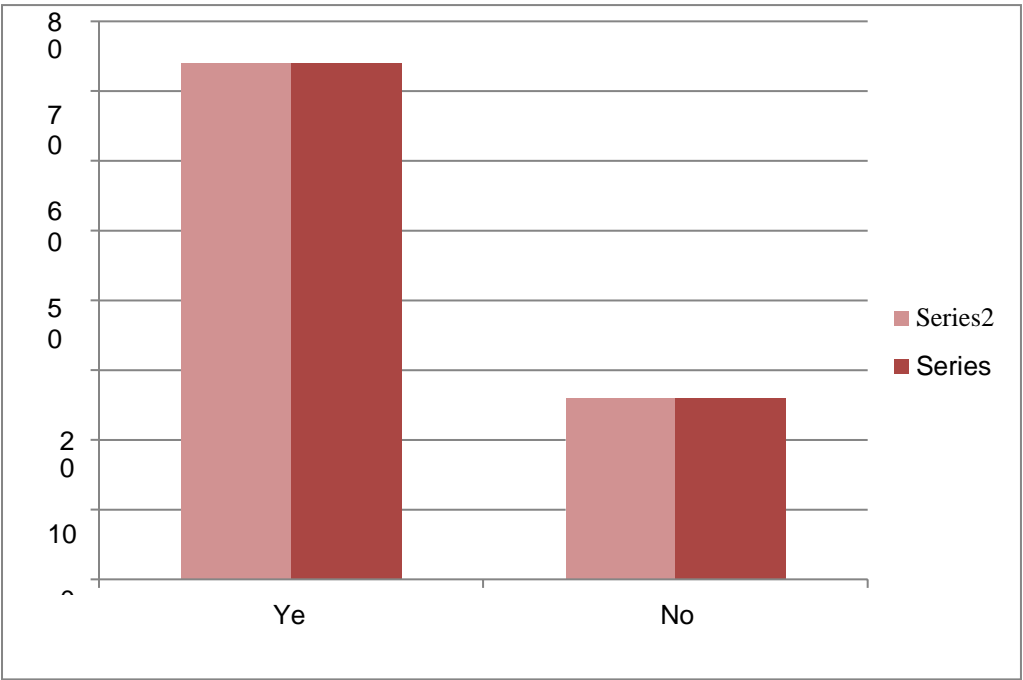
TABLE 3.4
AGRICULTURE IS PRACTICED AS A FAMILY
OCCUPATION OR NOT

NO	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1	Yes	37	74
2	No	13	26
	TOTAL	50	100

Inference

From the above table, it is inferred that out of the total respondents, taken for the study, 74% of the respondents have chosen agriculture as their family occupation while the remaining have opted for other type of occupation.

FIGURE 4



SOURCE: PRIMARY DATA

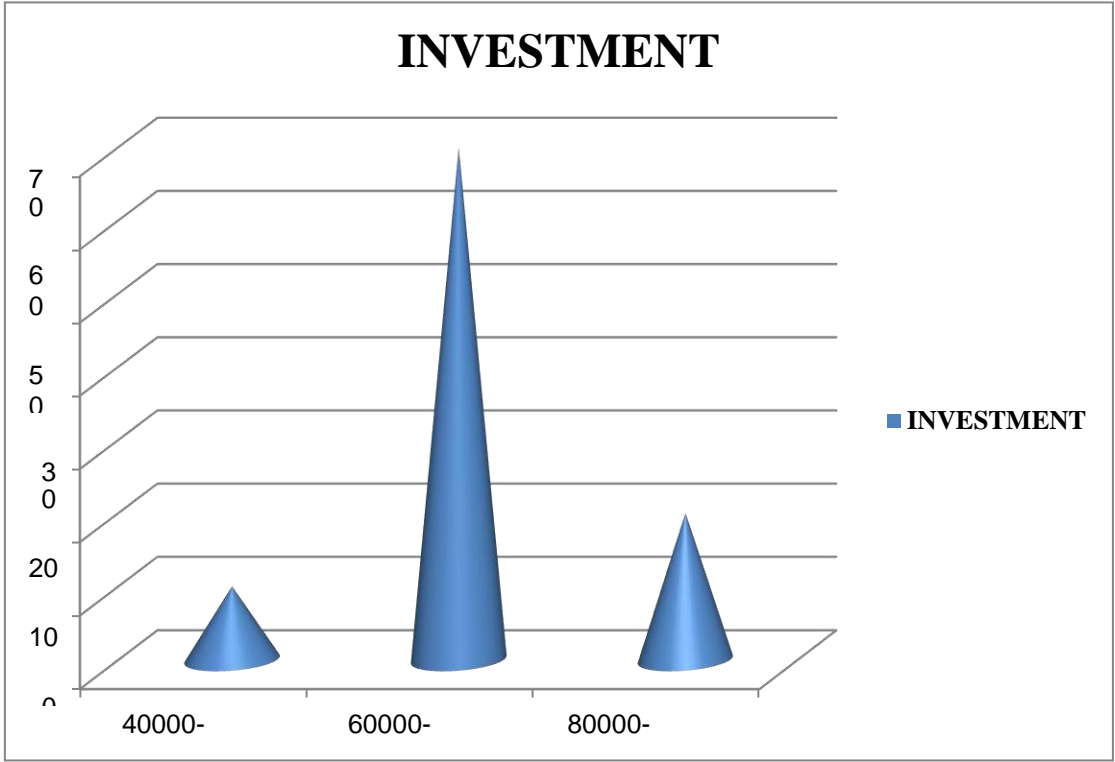
TABLE 3.5
INVESTMENT MADE IN AGRICULTURE

NO	PARTICULARS (Rs)	NO. OF RESPONDENTS	PERCENTAGE
1	40000-60000	5	10
2	60000-80000	35	70
3	80000-100000	10	20
	TOTAL	50	100

Inference

From the above table, it is inferred that out of the total respondents, taken for the study, 10 of the respondents 40,000-60,000, 70% of the respondents 60,000-80,000, 20% of the respondents 80,000-1,00,000.

FIGURE 5



SOURCE: PRIMARY DATA

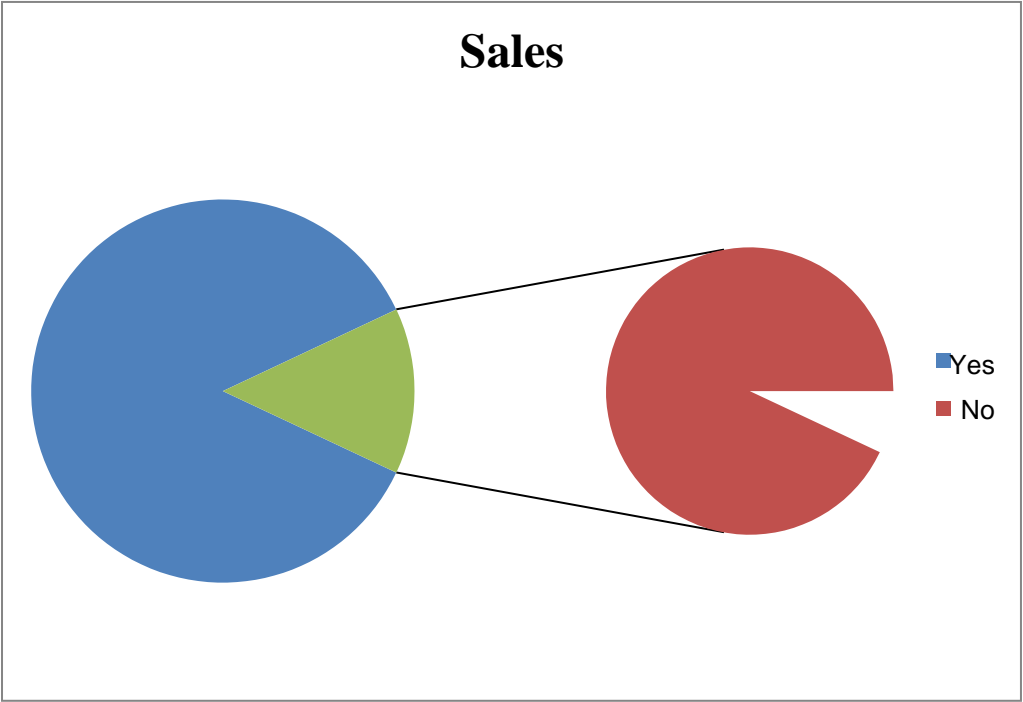
TABLE 3.6
REGULAR RETURN ON INVESTMENT

NO	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1	Yes	43	86
2	No	7	14
	TOTAL	50	100

Inference

From the above table, it is inferred that out of the total respondents, taken for the study, 86 of the respondents have opined that agriculture given them a regular return on investment while 14 say that they do get a regular return on investment.

FIGURE 6



SOURCE: PRIMARY DATA

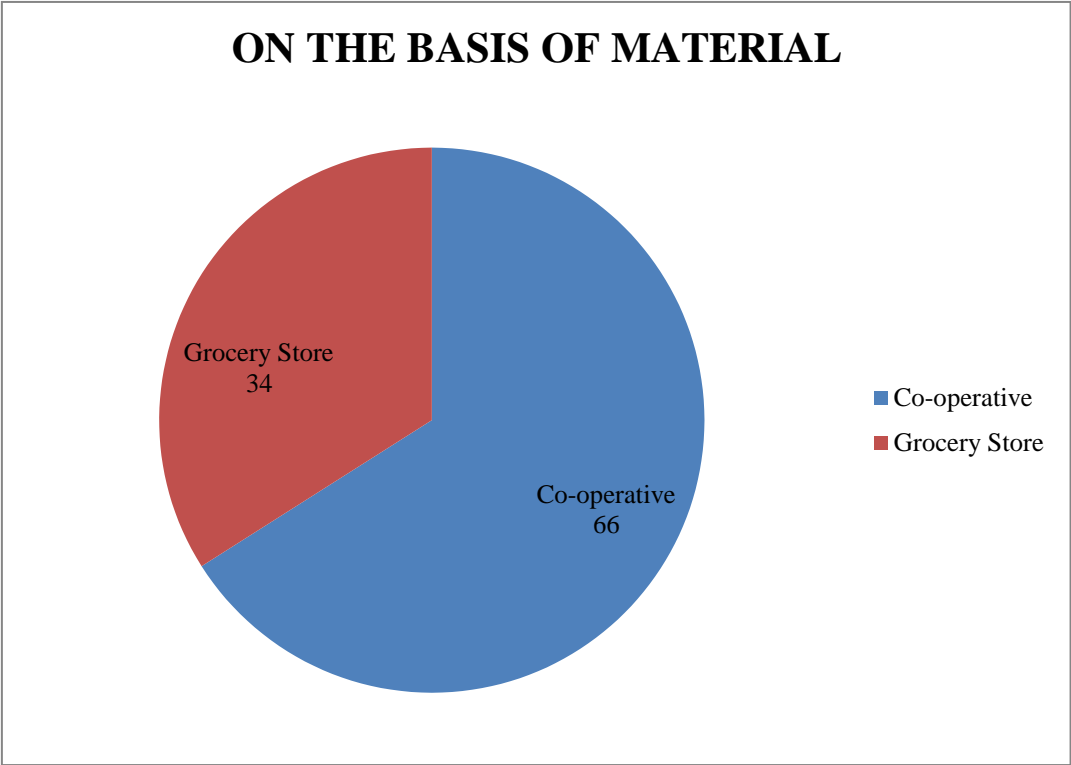
TABLE 3.7
PURCHASE OF AGRICULTURAL MATERIAL

NO	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1	Co-operative	33	66
2	Grocery Store	17	34
	TOTAL	50	100

Inference

From the above table, it is inferred that out of the total respondents, taken for the study, 66 of the respondents purchase agricultural materials from Co- operatives society, 34 of the respondents Grocery Stores. Hence the majority of respondents have purchased agricultural materials from co-operative society.

FIGURE 7



SOURCE: PRIMARY DATA

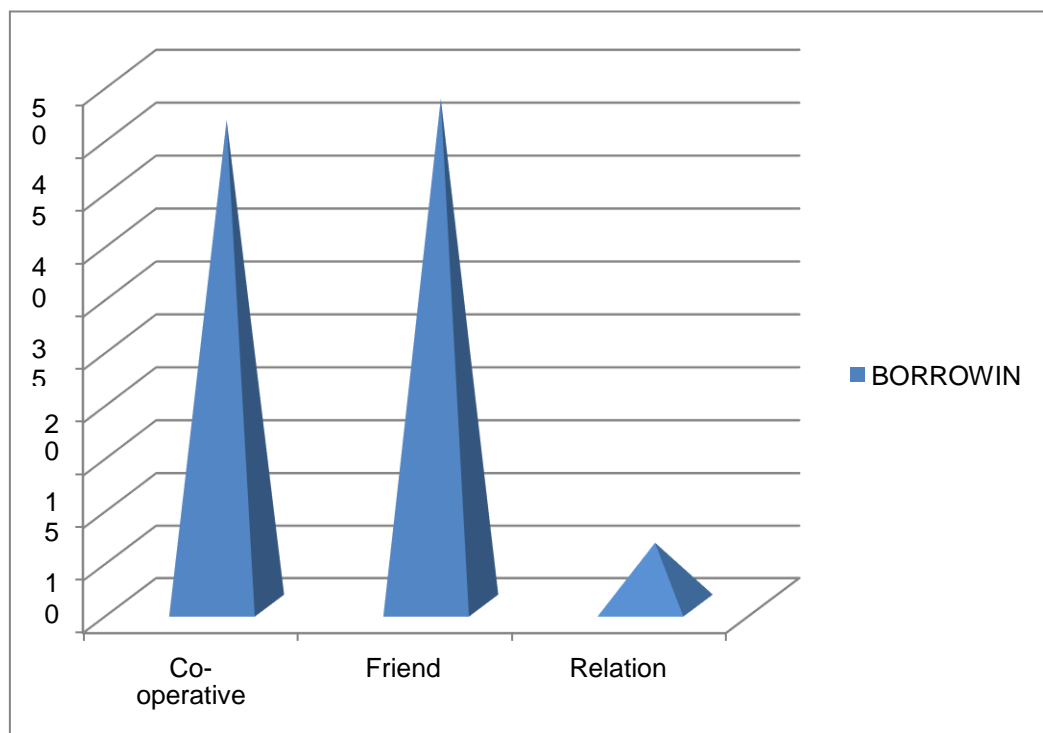
TABLE 3.8
BORROWINGS FROM VARIOUS SECTORS

NO	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1	Co-operative Bank	23	46
2	Friends	24	48
3	Relations	3	6
	TOTAL	50	100

Inference

From the above table, it is inferred that out of the total respondents, taken for the study, 46 of the respondents have borrowed money from Co-operative banks, 48 of the respondents have borrowed money from Friends, 6 of the respondents from Relations.

FIGURE 8



SOURCE: PRIMARY DATA

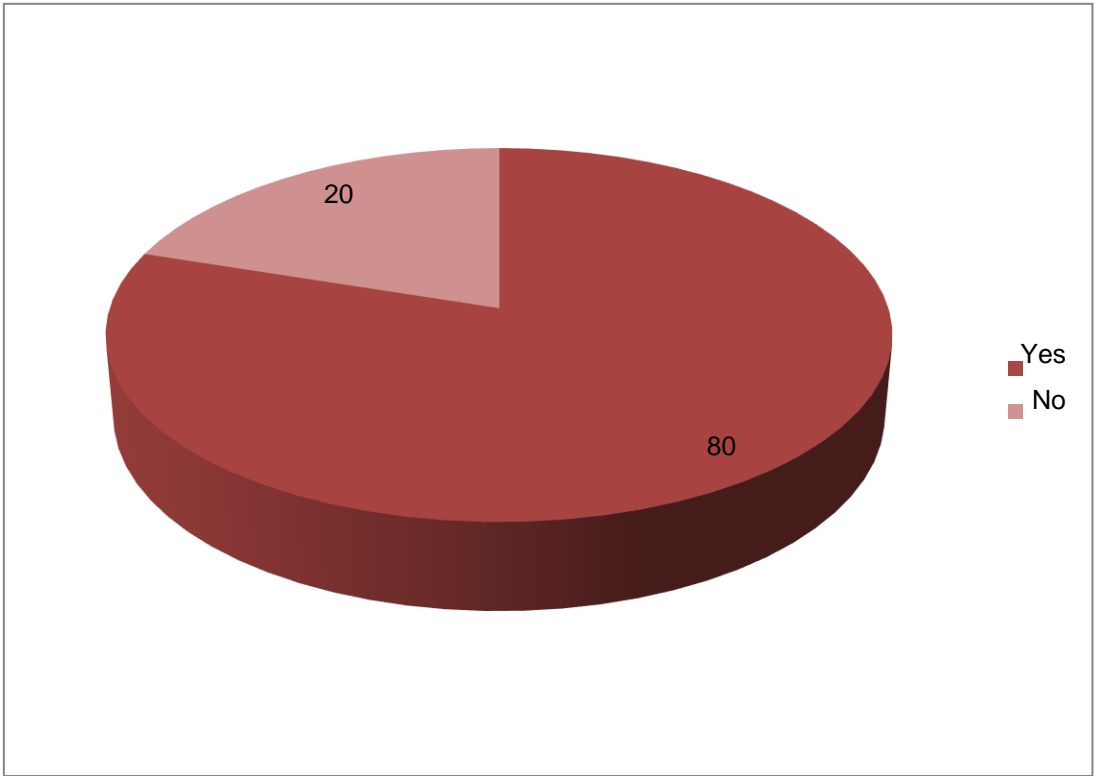
TABLE 3.9
AVAILING OF LOAN

NO	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1	Yes	40	80
2	No	10	20
	TOTAL	50	100

Inference

From the above table, it is inferred that out of the total respondents, taken for the study, 80 of the respondents have availed loan while 20 of the respondents have not taken loan for agriculture.

FIGURE 9



SOURCE: PRIMARY DATA

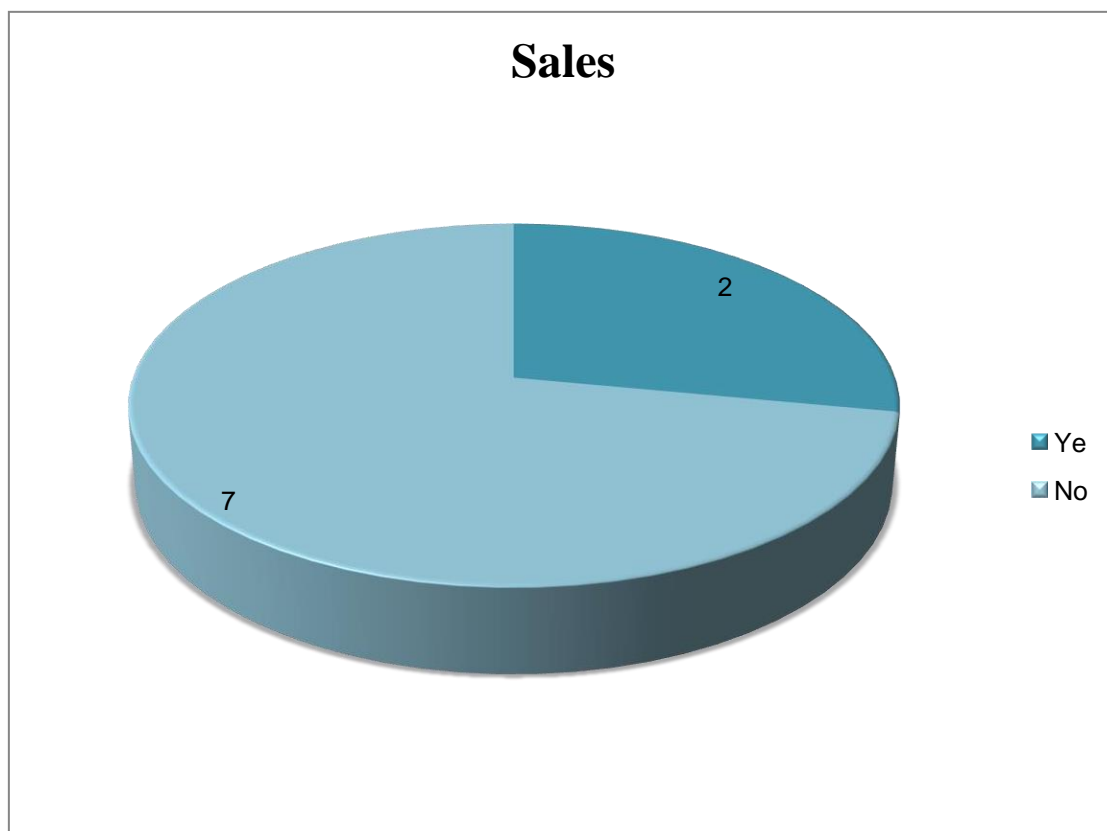
TABLE 3.10
YOUTH INVOLVED IN AGRICULTURE

NO	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1	Yes	14	28
2	No	36	72
	TOTAL	50	100

Inference

From the above table, it is inferred that out of the total respondents, taken for the study, 28 of the respondents are youth, 72 of the respondents who show interest towards agriculture while the 72 of the youth do not opted agriculture to be their occupation.

FIGURE 10



SOURCE: PRIMARY DATA

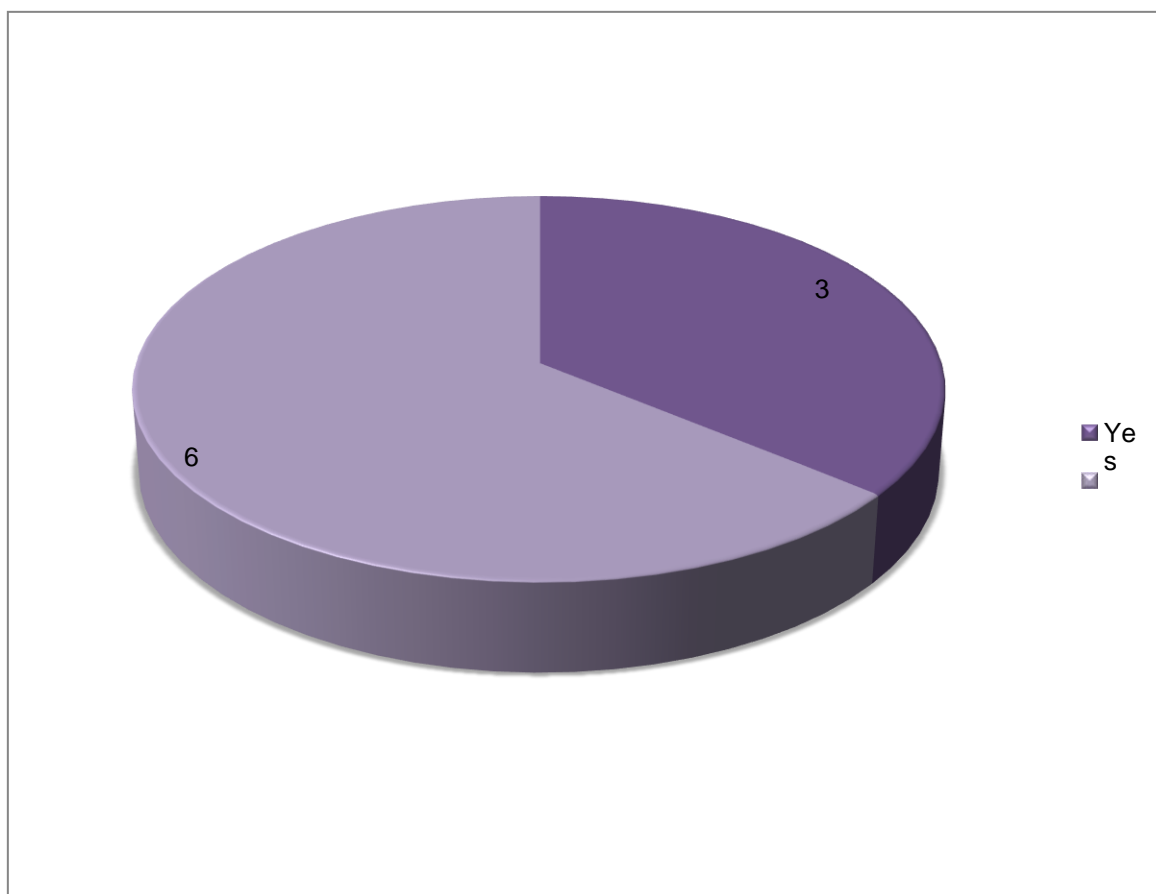
TABLE 3.11
EXPORT OF AGRICULTURE PRODUCTS

NO	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1	Yes	18	36
2	No	32	64
	TOTAL	50	100

Inference

From the above table, it is inferred that out of the total respondents, taken for the study, 36 of the respondents export their agricultural produce while market their products within their locality 64 of the respondents.

FIGURE 11



SOURCE: PRIMARY DATA

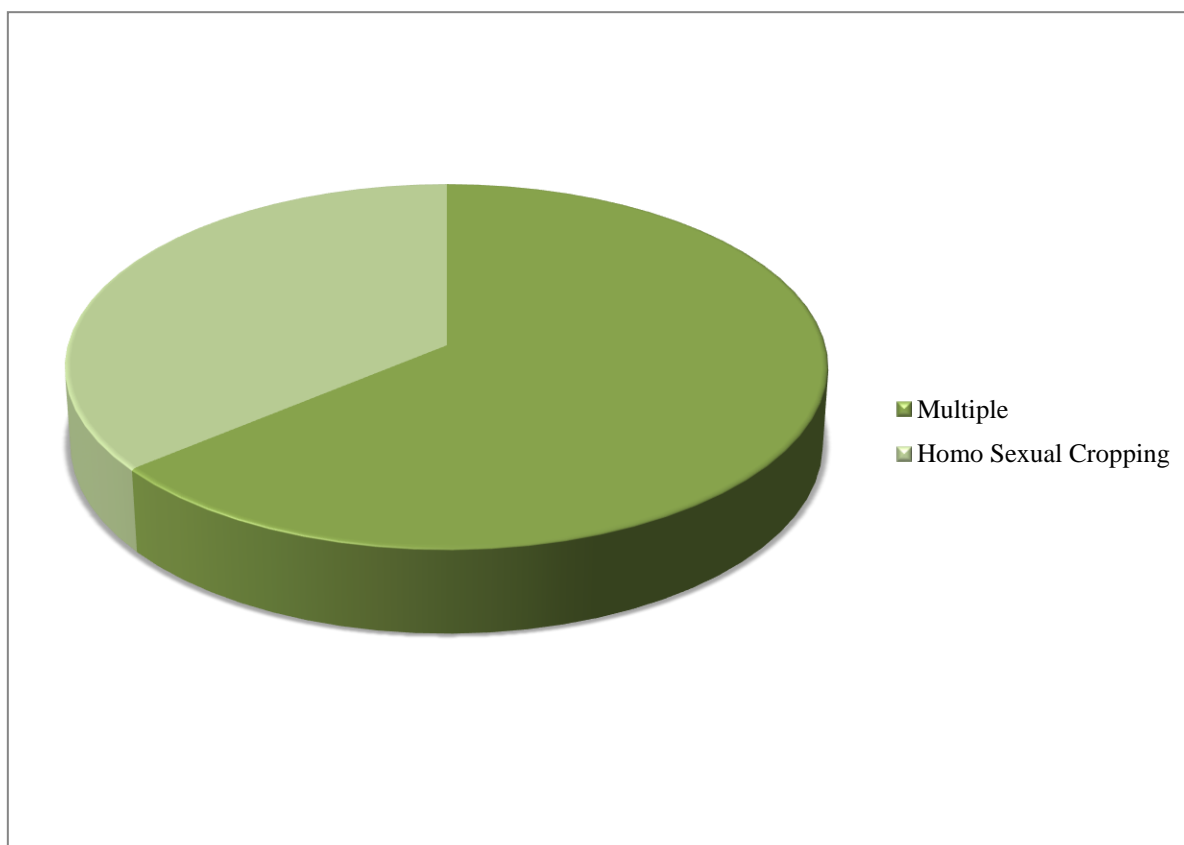
TABLE 3.12
CHOICE TOWARDS MULTIPLE CROPPING

NO	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1	Multiple	32	64
2	Homo Sexual Cropping	18	36
	TOTAL	50	100

Inference

From the above table, it is inferred that out of the total respondents, taken for the study, 36 of the respondents export their agricultural produce while market their products within their locality 64 of the respondents.

FIGURE 12



SOURCE: PRIMARY DATA

CHAPTER-4

FINDINGS :

1. With regard to the age wise classification majority of the respondents belong to the age group of 31-40 (ie) 28%
2. With regard to the gender wise classification majority of the respondents are male (ie) 66%
3. With regard to the choice or motive on choosing agriculture most of the respondents have chosen agriculture as their traditional occupation(i.e)78%
4. With regard to the choice of occupation majority (ie) 74%of respondents have chosen agriculture as their family occupation .
5. With regard to the investment per annum on agriculture majority (ie) 70% of respondents have invested an amount of Rs.60000-80000.
6. With regard to the regular return on investment majority (ie) 86% of respondents say that they get a regular return on investment through agriculture.
7. With regard to borrowings 48% of farmers have obtained borrowed funds from relations.
8. With regarding to the majority of export the agriculture products with the respondents of 72%.
9. With regard to the majority towards the choice of multiple cropping 64% are following the above method of cropping.
10. With regard to the purchasing of agricultural materials majority of

farmers have chosen Co-operative Stores.(i.e) 66%

11. Most of the farmers have availed loan for their farming (i.e) 80%.

SUGGESTIONS:

Following are the suggestions offered by the respondents through the research study:

- To bring about technological development in agriculture.
- Raise awareness among the people about the benefits of natural fertilizers.
- The government should fix appropriate prices for agricultural products.
- Improvement of electricity facilities has to be offered for agriculture.
- Agriculture will grow by improving irrigation facilities.
- Due action should be taken to inspect the soil fertility and soil quality on an annual basis.
- Co-operative stores should provide quality fertilizers.

CHAPTER-5

Conclusion:

Agriculture plays a vital role in every human in date today life. Food is one of the most significant necessity as every life on earth thrives only by consumption of produce through agriculture. Formers are the backbone of a nations prosperity. But into days circumstances both agriculture and forming have been greatly exploiped. Towards the moving future, land, natural, resources that to have be utilized for harvesting have been taken by private sector / MNC'S is build their own kingdom in setting up hazardous industries day by day agriculture is facing a big crises on the recent changes brought through the agriculture bill of 2020 which is greatly affecting the farmers of our nation. To sum up farmers of our study area also face the same problems and hence agriculture and the survival of the farmers has to be given importance to save the nation and the people of our country. To Conclude farmers and farming are is be termed as a valuable assets which has to be safeguarded for the well being of a nation.

ANNEXURES

QUESTIONNAIRE

BIBLIOGRAPHY

QUESTIONNAIRE

A STUDY ON THE SUSTENANCE AND CONTRIBUTION OF AGRICULTURISTS OF THOOTHUKUDI REGION IN THE PRESENT ERA TOWARDS OUR NATION QUESTIONNAIRE

1. Name :
2. Age :
3. Sex : Male ☐ Female ☐
4. Why have you chosen this occupation?
 - a) tradition b) good returns
5. Does your whole family been employed in this occupation?
 - a) Yes b) no
6. What is your investment per annum?
 - a) 40000-60000 b) 60000-80000 c) 80000-100000
7. Do you get regular return on investment?
 - a)yes b) no
8. Where do you purchase agricultural materials?
 - a) co-operative b) grocery store

9. Have you availed borrowings?

- a) co-operative b) friends c)relations

10.Do you feel interest paid on agricultural loan you avail in the co-operative Societies is generally high?

- a) yes b) no

11.Are educated youth involved in agriculture?

- a) yes b) no

12.Are todays youth interested in agricultural?

- a) yes b) no

13.Have you children involved in agriculture?

- a) yes b) no

14.Do crop varieties vary according to soil type?

- a) yes b) no

15.Do you follow :

- a) Homo sexual cropping b) multiple cropping

16.Which method is more profitable for you?

- a) HSC b)MC c) both

17.Which type of crops do you grow the most?

- a) pulses b) lentils c) bajra

18. Was your harvest supported by the right climate and monsoon?

- a) Yes b) no

19. Whether you use natural pesticides/chemical compounds?

- a) natural pesticides b) chemical compounds

20. Why do you use chemical compounds as pesticides?

- a) profit b) easy to handle

21. Which chemical fertilizers do you use for farming?

- a) urea b) DAP c) polaron

22. Is modern machinery useful in agriculture?

- a) yes b) no

23. Do you feel the agricultural has changed with technological development?

- a) yes b) no

24. Do you have storage facilities in your town for storing harvested produce?

- a) yes b) no

25. Does the government pay a fair price for the yield?

- a) yes b) no

26. Whether you have availed any government subsidies?

- a) yes b) no

27. Whether the drought relief fund has offsetted the loss you came across farming?

- a) yes b) no

28. Are you provided with proper irrigation facilities by the government?

- a) yes b) no

29. Do you feel that usage of manual labour has declined after the advent of modern Technology in agriculture?

- a) yes b) no

30. Whether livestock is used in agriculture?

- a)yes b) no

31. Whether freight road and proper storage facility is available in Thoothukudi region?

- a) yes b) no

32. Do you support that your farmland is being bought at a high price from farmers to Set up factories and wind farms on farmland?

- a) yes b) no

33. Has the government seem to take any action against such activities carried out by Industrialists?

- a) yes b) no

34. If the loss of drought relief amount optimal?

- a) yes b) no

35. Do you and your family maintain financial records of revenues and expenses?

- a) yes b) no

36. What are the new changes would you like to bring in agriculture?

- a) Natural agriculture b) artificial agriculture c) genetic manipulation

37. Whether the agriculture bill is in favour of farmers?

- a) yes b) no

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**A STUDY ON CUSTOMERS SATISFACTION TOWARDS INTERNET BANKING
WITH SPECIAL REFERENCE TO THOOTHUKUDI DISTRICT**

Project submitted to Departments of commerce

ST.MARY'S COLLEGE (AUTONOMOUS), THOOTHUKUDI

Affiliated to

MANONMANIAM SUNDARANAR UNIVERSITY, TIRUNELVELI

In partial fulfillment of the requirements of

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Thoothukudi

MARCH 2021

DECLARATION

We hereby declare that the project entitled on the topic "A STUDY ON CUSTOMERS SATISFACTION TOWARDS INTERNET BANKING WITH SPECIAL REFERENCE TOWARDS THOOTHUKUDI DISTRICT" is submitted in partial fulfillment of the requirement of the work done under the guidance and supervision of **Dr. T. Priyanka M.com., M.Phil., Ph.D.** This project has not previously form the basis for the award of any degree, diploma, fellowship or any other similar titles and its represents entirely an independent work on the part of us:

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CHAPTER 1

INTRODUCTION AND DESIGN OF THE STUDY



A STUDY ON CUSTOMERS SATISFACTION TOWARDS INTERNET BANKING WITH SPECIAL REFERENCE TO THOOTHUKUDI DISTRICT

CHAPTER 1

INTRODUCTION AND DESIGN OF THE STUDY

1.1 INTRODUCTION

Internet banking-Internet banking is changing the banking industry and is having the major effects on banking relationships. Banking is now no longer confined to the branches where one has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. In true internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. Providing internet banking is increasingly becoming a “need to have” than a “nice to have” service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services. Internet banking is a person that has evolved because of the development of technology over the years. So before going into details on the online we should have a overview of its birth

Online banking, also known as Internet Banking is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial institutions websites. Internet banking software provides personal and corporate banking services offering features such as viewing account balances, obtaining statements, checking recent transactions and making payments. Access is usually through a secure website using a username and password.

Advent and adoption of the internet by the industries has removed the constraint of time, distance and communication making globe truly a small village. Financial sector being no exception, the banking industry around the world has been undergoing a rapid transformation. The Indian Banking and financial sector has also welcomed this change. Today, more and more Indian banks are trying to differentiate themselves in a fiercely competitive industry. Not only does this help them align their offerings to the constantly evolving customer needs and developments in technology, it also serves to replace some of traditional bank functions, thereby reducing significant overheads associated with bank branches.

1.2 STATEMENT OF THE PROBLEM

Economic globalization , information technology revolution changing customer requirements and increasing competition have posed a lot of challenges to the existing bank sector in India .The change in environment ,banks implemented Tele-banking, mobile banking and call center services, ATM and others one after another. Due to rapid change in technology and the entry of private and foreign banks and number of new products and delivery channels have been introduced. The customers benefit by saving time at the counter of the branch having access to hard cash at any given point of time, being able to check their accounts from anywhere, as well as saving transaction cost to the bank. Among the major initiatives internet banking has brought to the customers the much demanded convenience. The advent of internet banking offers banking firms a new frontier of opportunities and challenges.

The Internet banking system provides enhanced techniques and maintaining the required information up-to date which results in efficiency and customer's transactions are made easy then they adopt an online banking system. Despite these possibilities, there are various psychological and behavioral issues such as reluctance to change trust in one's bank, security concerns, preference of human interference and the like impede the growth of internet banking. In This regard a study Find out the level of customers on online banking services.

1.3 SCOPE

The scope of the study is to know the satisfaction level of customers towards internet banking. This study to be helpful to point out the important areas where banker lacks in providing internet banking. The action and motivate them to use internet banking efficiently. The importance of internet banking and customer's preference gave the study a wide and large scope for analysis.

1.4 OBJECTIVES

The main aim of the study is to analyze and examine the level of customer satisfaction on internet banking.

The objective of the study is as follows

1. To examine the impact of services quality dimension on customers satisfaction in internet banking.
2. To make a comparative analysis of customer satisfaction on banking services of public and private sector.
3. To analyze the trend of internet banking with the help of primary data.
4. To examine the problems faced by the customers while doing internet banking.
5. To give valuable suggestions to improve awareness and satisfaction about internet Banking

1.5 RESEARCH METHODOLOGY

This section attempts to describe the methodology of the present study. It includes the period of the study, sampling techniques, collection of data and analysis of data

.

1.5.1 AREA & PERIOD OF STUDY

This study is conducted for various classes of people who are scattered in different areas of Thoothukudi. The primary data are collected during the months of December to March from the customers in the study area of Thoothukudi.

1.5.2 SAMPLING DESIGN

The data collected are original in nature. It is first-hand information. For collection of data, 55 respondents were collected.

1.5.3 COLLECTION OF DATA

The data required for the study have been obtained from both primary & secondary sources. The primary data are collected through questionnaires and secondary data are through journals, magazines & internet etc.

1.5.4 PROCESSING OF DATA

After collecting primary data, the researcher has thoroughly verified the data and arranged them for further analysis. A master table has been prepared to sum up all the information contained in the questionnaire. A required number of tables are formed there from. Thus the data collected through questionnaires were tabulated, classified and analyzed on the basis of pie chart, bar diagram, percentage analysis and likert scale.

1.6 IMPORTANCE OF THE STUDY

- It saves time spent in banks
- It provides ways for international banking.
- It provides banking throughout the year 24/7 days from any place have internet access.
- It provides well-organized cash management for internet optimization
- Taking advantage of integrated banking services, banks may compete in new markets, can get new customers and grow their market share.
- It provides some security and privacy to customers, by using state-of-the-art encryption and security technologies

1.7 LIMITATION OF THE STUDY

- This study was carried out only among the consumers in Tuticorin city.
- The sample size was restricted to 50 due to time constraints.
- This study may be applicable to this period, it may be found unsuitable for other period.
- Some of the respondents could not answer: hence the researcher had to use the interview schedule.
- Due to the time constraints, only the most important information has been taken for the study.

1.8 CHAPTER SCHEDULE

The project report is classified into four chapters.

➤ The first chapter deals with Introduction & design of the study.

- Introduction
- Statement of the problem
- Scope
- Objectives of the study
- Methodology
- Importance of the study
- Limitations of the study
- Chapterisation

➤ The second chapter contains the theoretical aspects and review of related studies.

❖ The third chapter deals with analysis and interpretation of the data.

❖ The fourth chapter summarizes the findings, suggestions & conclusion

CHAPTER II

PROFILE OF THE STUDY

2.1 HISTORY OF INTERNET BANKING

Today, the Internet has infiltrated every aspect of life, as exemplified by online entertainment, online shopping and Internet banking and these new technologies have affected people's lives in a number of ways. The fast growth of online banking may make life easier in some ways; however, it must be considered that there is another side to the issue it also change lives and habits in unpredictable ways.

In essence, online banking is an electronic consumer interface and an alternative channel of distribution for banking services and product's . Online banking is a process through which banking consumers manage their banking transaction without even visiting a bank branch.

Advancement in IT in banking industry resulted in increasing the processing speed of bank transactions and the communication system between bank and its customers. Today online banking is the most popular delivery system in banking industry. It is the need of hour to extend online banking services to banking customers so that bank can maximize the benefits for banks as well as for its customers also. The importance of online banking is growing day by day as it maximizes the advantage for banks and its clients. Even being a costly and risky affair, bank and financial institutions largely investing in latest information system. Other way round online banking provides economies to the operations as it enables banks to reduce their branch network and number of working staff.



The primary advantage of online banking is the reduction in inconvenience, transaction cost and time taken in performing an operation security. Bank started adopting more and more technological advancements and that resulted in enhancement of its efficiency.

Nowadays internet banking is internet banking is becoming integral part of banking services.

Use of Information & Communication Technology (ICT) is the latest mode of managing data electronically. The advancement of ICT specifically in the utilization rate of internet facility resulted in enhancement of production capacity and increase in fund flow all over the globe. Subsequently, it created a cut throat competitive environment internationally and that lead to challenge of satisfying the customers who are now more aware and educated than earlier. Due to the globalization, the distance between customers and service providers it becomes irrelevant.

Globalization, advancement in technology and integration have transformed banking sector in last two decades worldwide and compelled the regulators to deregulate financial system. Deregulation resulted into enhancement of banking customer base, mark-able presence of banks into enhancement of banking customer base, mark-able presence of banks into new markets with modern technologies involved in individual as well as institutional customer interactions, ICT facilities conventional financial institution to inflate their business to and through internet facility.

The precursor for the modern home loan banking services were the distance banking services over electronic media from the early 1980's. The term internet became popular in the late 1980's and referred to the use of terminal, keyboard and TV (or monitor) to access the banking systems using a phone line. "Home banking" can also refer to the use of a numeric keypad to send tones down a phone line with instructions to the bank. Online services started in New York in 1981 when four of the city's major banks (Citibank, Chase Manhattan, Chemical and Manufactures Hanover) offered home banking service using the videotex system.

Because of the commercial failure of videotex these banking services never became popular except in France where the use of videotext (Minitel) was subsidized by the telecom provider and the UK, where the Prestel system was used.

When the clicks-and-bricks euphoria hit in the late 1990's, many banks began to view web-based banking as a strategic imperative. The attraction of banks to online banking are fairly obvious: diminished transaction costs, easier integration of services, interactive marketing capabilities, and other benefits that boost customer lists and profit margins. Additionally, internet banking services allow institutions to bundle more services into single

packages, thereby luring customers and minimizing overhead. A mergers-and-acquisitions wave swept the financial industries in the mid and late 1990's, greatly expanding bank's customer bases. Following this, banks looked to the Web as a way of maintaining their customers and building loyalty. A number of different factors are causing bankers to shift more of their business to the virtual realm.

While financial institutions took steps to implement internet banking services in the mid- 1990's, many consumers were hesitant to conduct monetary transactions over the internet. It took widespread adoption of electronic commerce, based on trailblazing companies such as America Online, Amazon.com and eBay, to make the idea of paying for items online widespread. By 2000, 80% of U.S. banks offered internet banking. Customer use grew slowly. At Bank of America, for example, it took 10 years to acquire 2 million online banking customers. However, a significant cultural change took place after Y2K scare ended. In 2001, Bank of America became the first bank to top 3 million internet banking customers, more than 20% of its customer base. In comparison, larger national institutions, such as Citigroup claimed 2.2 million online relationships globally, while J.P. Morgan Chase estimated it more than 750,000 internet banking customers. In October 2001, Bank of America customers executed a record 3.1 million electronic bill payments, totaling more than \$1 billion. The early 2000's saw the rise of the branch- less banks as internet only institutions. These internet-based banks incur lower overhead costs than their brick- and mortar counterparts.

2.2 TYPES OF INTERNET BANKING:

2.2.1 ONLINE BANKING:

Internet Banking helps you manage many banking transactions online via your PC.

2.2.2 AUTOMATED TELLER MACHINES (ATM):

An automated teller machine or automatic teller machine (ATM) is an electronic computerized telecommunications device that allows a financial institution's customers to directly use a secure method of communication to access their bank accounts, order or make cash withdrawals (or cash advances using a credit card) and check their account balances without the need for a human bank teller.



2.2.3 TELE BANKING:

By dialing the given Tele banking number through a landline or a mobile from anywhere, the customer can access his account and by following the user-friendly menu, entire banking can be done through Interactive Voice Response (IVR) system.



2.2.4

SMART CARD:

A smart card usually contains an embedded 8-bit microprocessor (a kind of computer chip). The microprocessor is under a contact pad on one side of the card. Think of the microprocessor as replacing the usual magnetic stripe present on a credit card or debit card. The microprocessor on the smart card is there for security. The host computer and card reader actually “talk” to the

microprocessor. The microprocessor enforces access to the data on the card. The chips in these cards are capable of many kinds of transactions.



2.2.5 DEBIT CARD:

Debit cards are also known as check cards. Debit cards look like credit cards or ATM (automated teller machine) cards, but operate like cash or a personal check. Debit cards are different from credit cards. While a credit card is a way to “pay later,” a debit card is a way to “pay now.” When you use a debit card, your money is quickly deducted from your checking or savings account.



2.2.6 E-CHEQUE:

An E- cheque is the electronic version or representation of paper cheque.



2.2.7 OTHER FORMS OF ELECTRONIC BANKING

- Direct Deposit
- Electronic Bill Payment
- Electronic Check Conversion
- Cash Value Stored
- Mobile Banking, etc

2.3 PROBLEMS

All the major Banks in India are trying to promote online transactions in the country including the rural parts of the country. Being a huge fan of e-Governance, Indian Prime Minister – Mr. Narendra Modi has initiated a project estimated at INR 20,000 crores to build a broad band highway connecting 2.5 lakh panchayats across the urban India while boosting the rate of online transactions in the country.

Despite the rosy predictions and increased corporate activity, the Indian Internet banking system is facing many hurdles. The problems include operational risks, security risks, system architecture risks, reputational risks and legal risks.

Apart from the security issues, there are a host of other problems like:

- ✓ PC user base in India is extremely low compared to global standards.

- ✓ The Internet user base is limited.
- ✓ Lack of infrastructure to advanced technology based banking services,
- ✓ The absence of a regulatory framework for Internet banking transactions I India.
- ✓ The mindset of the Indian consumer, who prefers personal interactions and is not very comfortable, doing transactions through the internet.

2.4 BENEFITS/CONCERNS OF E-BANKING

Fund Transfer	Update bank Records
(Direct credit to bank account)	
	Foreign exchange conversion
Bank To-Bank Transfer	
	Invesments
Online viewing and monitoring of bank account	(Subscribe, redeem)
	Opening of additional accounts
Bills payment	

2.4.1 BENEFITS OF E-BANKING

For Banks:

Price- In the long run a bank can save on money by not paying for tellers or for managing branches. Plus, it's cheaper to make transactions over the Internet.

Customer Base- the Internet allows banks to reach a whole new market- and a well off one too, because there are no geographic boundaries with the Internet. The Internet also provides a level playing field for small banks who want to add to their customer base.

Efficiency- Banks can become more efficient than they already are by providing Internet access for their customers. The Internet provides the bank with an almost paper less system.

Customer Service and Satisfaction- Banking on the Internet not only allow the customer to have a full range of services available to them but it also allows them some services not offered at any of the branches. The person does not have to go to a branch where that service may or may not be offer. A person can print of information, forms, and applications via the Internet

and be able to search for information efficiently instead of waiting in line and asking a teller. With more better and faster options a bank will surely be able to create better customer relations and satisfaction.

Image- A bank seems more state of the art to a customer if they offer Internet access. A person may not want to use Internet banking but having the service available gives a person the feeling that their bank is on the cutting image.

For Customers:

Bill Pay: Bill Pay is a service offered through Internet banking that allows the customer to set up bill payments to just about anyone. Customer can select the person or company whom he wants to make a payment and Bill Pay will withdraw the money from his account and send the payee a paper check or an electronic payment

Other Important Facilities: E- banking gives customer the control over nearly every aspect of managing his bank accounts. Besides the Customers can, Buy and Sell Securities, Check Stock Market Information, Check Currency Rates, Check Balances, See which checks are cleared, Transfer Money, View Transaction History and avoid going to an actual bank. The best benefit is that Internet banking is free. At many banks the customer doesn't have to maintain a required minimum balance. The second big benefit is better interest rates for the customer.

2.4.2 CONCERNS WITH E-BANKING

As with any new technology new problems are faced.

Customer support – banks will have to create a whole new customer relations department to help customers. Banks have to make sure that the customers receive assistance quickly if they need help. Any major problems or disastrous can destroy the banks reputation quickly and easily. By showing the customer that the Internet is reliable you are able to get the customer to trust online banking more and more.

Laws – While Internet banking does not have national or state boundaries, the law does.

Companies will have to make sure that they have software in place software market, creating a monopoly.

Security - customer always worries about their protection and security or accuracy. There is always question whether or not something took place.

Other challenges: lack of knowledge from customers end, sit changes by the banks, etc

2.5 E-BANKING GLOBAL PERSPECTIVE

The advent of Internet has initiated an electronic revolution in the global banking sector. The dynamic and flexible nature of this communication channel as well as its ubiquitous reach has helped in leveraging a variety of banking activities. New banking intermediaries offering entirely new types of banking services have emerged as a result of innovative e-business models. The Internet has emerged as one of the major distribution channels of banking products and services, for the banks in US and in the European countries.

Initially, banks promoted their core capabilities i.e., products, services and advice through Internet. Then, they entered the e-commerce market as providers/distributors of their own products and services. More recently, due to advances in Internet security and the advent of relevant protocols, banks have discovered that they can play their primary role as financial intermediators and facilitators of complete commercial transactions via electronic networks especially through the Internet. Some banks have chosen a route of establishing a direct web presence while others have opted for either being an owner of financial services centric electronic marketplace or being participants of a non-financial services centric electronic marketplace.

The trend towards electronic delivery of banking products and services is occurring partly as a result of consumer demand and partly because of the increasing competitive environment in the global banking industry. The Internet has changed the customers' behaviors who are demanding more customized products/services at a lower price. Moreover, new competition from pure online banks has put the profitability of even established brick and mortar banks under pressure. However, very few banks have been successful in developing effective strategies for fully exploiting the opportunities offered by the Internet. For traditional banks to define what niche markets to serve and decide what products/services to offer there is a need for a clear and concise Internet commerce strategy.

Banking transactions had already started taking place through the Internet way back in 1995. The Internet promised an ideal platform for commercial exchange, helping banks to achieve new levels of efficiency in financial transactions by strengthening customer relationship, promoting price discovery and spend aggregation and increasing the reach. Electronic finance offered considerable opportunities for banks to expand their client

base and rationalize their business while the customers received value in the form of savings in time and money.

2.6 Global E-banking industry is covered by the following sections:

2.6.1 E-banking Scenario: It discusses the actual state, prospects, and issues related to Ebanking in Asia with a focus on India, US and Europe. It also deals with the impact of E-banking on the banking industry structure.

2.6.2 E-banking Strategies: It reveals the key strategies that banks must implement to derive maximum value through the online channel. It also brings guidance for those banks, which are planning to build online businesses.

2.6.3 E-banking Transactions: It discusses how Internet has radically transformed banking transactions. The section focuses on cross border transactions, B2B transactions, electronic bill payment and presentment and mobile payments. In spite of all the hype, E-banking has been a nonstarter in several countries.

2.6.4 E-banking Trends: It discusses the innovation of new technologies in banks.



2.7 SWOT ANALYSIS OF INTERNET BANKING

The following are the Strength, Weakness, Opportunities and Threats of Internet Banking in India



2.7.1 STRENGTH

- Aggression towards development of the existing standards of banks.
- Strength regulatory impact by central bank to all the banks.
- Presence of intellectual capital to face the change in implementation with good quality.
- Fully computerized and techno savvy.
- A person can access his account from anywhere he is.
- A person can do banking transactions like funds transfer to any account, book ticket and bill pay at any time of the day.

2.7.2 WEAKNESS

- High bank services charges. All the bank charges highly to the customers for the services provided through internet banking.
- Poor technology infrastructure.
- Ineffective risk measures.
- Easy Access of internet banking account by wrong people through e-mail ids.
- When the server is down the whole process is handicapped.

2.7.3 OPPORTUNITIES

- Increasing risk management expertise.
- Advancement of technologies, strong asset base would help in bigger growth.
- Safety of using internet banking provides new growth to the perspectives.

2.7.4 THREATS

- Banks provides all services through electronic computerized machines and this creates problems to the less educated people.
- Inability to meet the additional capital requirements.
- Huge investment in technologies.
- Internet banking will be replaced by mobile banking.

2.8 THE ROAD AHEAD

India is still in the early stages of E-banking growth and development. Competition and changes in technology and lifestyle in the last five years have changed the face of banking. The changes that have taken place impose on banks tough standards of competition and compliance. The issue here is – ‘Where does India stand in the scheme of E-banking.’ Ebanking is likely to bring a host of opportunities as well as unprecedented risks to the fundamental nature of banking in India.

The impact of E- Banking in India is not yet apparent. Many global research companies believe that E-banking adoption in India in the near future would be slow compared to other major Asian countries. Indian E-banking is still nascent, although it is fast becoming a strategic necessity for most commercial banks, as competition increases from private banks and non banking financial institutions.

Despite the global economic challenges facing the IT software and services sector, the outlook for the Indian industry remains optimistic.

The Reserve Bank of India has also set up a “Working Group on E-banking to examine different aspects of E-banking. The group focused on three major areas of E-banking i.e.

- (1) Technology and Security issues
- (2) Legal issues and
- (3) Regulatory and Supervisory issues.

RBI has accepted the guidelines of the group and they provide a good insight into the security requirements of E-banking.

The importance of the impact of technology and information security cannot be doubted. Technological developments have been one of the key drivers of the global economy and represent an instrument that if exploited well can boost the efficiency and competitiveness of the banking sector. However, the rapid growth of the Internet has introduced a completely new level of security related problems. The problem here is that since the Internet is not a regulated technology and it is readily accessible to millions of people, there will always

be people who want to use it to make illicit gains. The security issue can be addressed at three levels.

The first is the security of customer information as it is sent from the customer's PC to the Web server. The second is the security of the environment in which the Internet banking server and customer information database reside. Third, security measures must be in place to prevent unauthorized users from attempting to log into the online banking section of the website.

From a legal perspective, security procedure adopted by banks for authenticating users needs to be recognized by law as a substitute for signature. In India, the Information Technology Act, 2000, in section 3(2) provides for a particular technology (viz., the asymmetric crypto system and hash function) as a means of authenticating electronic record. Any other method used by banks for authentication should be recognized as a source of legal risk.

Regarding the regulatory and supervisory issues, only such banks which are licensed and supervised and have a physical presence in India will be permitted to offer E-banking products to residents of India. With institutions becoming more and more global and complex, the nature of risks in the international financial system has changed. The Regulators themselves who will now be paying much more attention to the qualitative aspects of risk management have recognized this.

Though the Indian Government has announced cyber laws, most corporate are not clear about them, and feel they are insufficient for the growth of E-commerce. Lack of consumer protection laws is another issue that needs to be tackled, if people have to feel more comfortable about transacting online.

Taxation of E-commerce transaction has been one of the most debated issues that are yet to be resolved by India and most other countries. The explosive growth of e-commerce has led many executives to question how their companies can properly administer taxes on Internet sales. Without sales tax, online sellers get a price advantage over brick and mortar companies. While e-commerce has been causing loss of tax revenues to the Government, many politicians continue to insist that the Net must remain tax-free to ensure continued growth, and that collecting sales taxes on Net commerce could restrict its expansion.

A permanent ban on custom duties on electronic transmissions, international tax rules that are neutral, simple and certain and simplification of state and local

sales taxes. The Central Board of Direct Taxes, which submitted its report in September 2001, recommended that e-commerce transaction should be taxed just like traditional commerce.

Also RBI is about to become the first Government owned digital signature certifying Authority (CA) in India. The move is expected to initiate the electronic transaction process in the banking sector and will have far reaching results in terms of cost and speed of transactions between government- owned banks.

Thus efficiency, growth and the need to satisfy a growing tech survey consumer base are three clear rationales for implementing E-banking in India. The four forces-customers, technology, convergence and globalization have the most important effect on the Indian financial sector and these changes are forcing banks to redefine their business models and integrate technology into all aspect of operation.

2.9 COMPUTERIZATION OF BANKS IN INDIA – ISSUES & EVENTS

In the Eighteenth and Nineteenth Centuries the Industrial revolution brought profound changes in the life style of man. Many activities that were hitherto performed by man employing his hands and his finger skill came to be carried at great speed and efficiency by machines. Man continued to carry out only those functions that needed his thinking process to be involved.

The Industrial Revolution on account of mass production of goods and services brought large commercial and business organizations, transcending national boundaries that employed several thousands of persons for performing routine, repetitive clerical tasks, relating to record keeping, maintaining accounts, attending/answering correspondence, preparing vouchers, invoices, bills and multiple of such other functions. This created white-collar employment for educated persons by leaps and bounds.

Clerical task is defined as a routine and repetitive performance involving, adding, subtracting, multiplying, dividing numbers, and duplicating data/information from one source to another. The tools employed are “a pen, ink and paper”, the knowledge of arithmetic tables, the basic knowledge of a language and minimum acquaintance with rules & procedures of the organization that are followed day in day out and relevant to the job of the particular employee. Two plus two is four. It is always four. Should we need an educated worker to compute this task again and again? A business needed human

agents to attend to production, marketing, finance etc. depicting high-level tasks. But more and more people were employed for performing low level tasks.

However as time went on the internal chorus of record keeping multiplied geometrically as commerce and industry grew in size and volume. The civil services of the Government and service-based organizations came in the fore-front to inherit this overload of white-collar employment. To quote a concrete example a major nationalized bank in India, which employed merely 3000 workers in the Fifties (around the time I entered its service in 1957), came to engage over 70,000 employees towards the end of the century, i.e. year 1996/97, when I retired from service from that bank.

The Government of India and the States including government owned bodies employed as many as 100 lakh junior employees at the clerical and subordinate level. Such employees by virtue of their strength of numbers organize themselves into powerful trade unions, and aggressively utilize the bargaining power without reference to the input benefit the organization is deriving from them and the productivity they are providing.

In this world of human beings necessity is the mother of inventions. After 15 years of educational studies, an individual should not be employed for routine repetitive tasks. This makes him dull and feels the work monotonous without job satisfaction. He turns back and diverts his loyalty to an informal group i.e. the trade union. He feels happy once in a month on pay day, but on other days his work leaves him nothing to rejoice. There are neither opportunities nor challenges to bring in his innovative or creative genius. As years pass the clerical employment results in the individual losing efficiency and productivity to progressively depict a trend of progress in reverse.

The advent of mechanical calculating devices and later electronic computing in the West heralded a new age that dispensed with this white collar and white-elephant employment progressively. This evolved in the west three decades before, but the advent of this evolution in India is only now taking place.

To quote again a concrete example- the statistics of two banking institutions in India, the largest and the next large in size can be fruitfully compared. These are the State Bank of India, that was until recently employing 2.3 Lakh workers, for a turnover of Rs.36,000 Crores (Deposit 25000 + Advances 11000 Crores – latest).

ICICI bank has at present less than 1000 branches and around 10000 employees. It has a turnover of Rs.23000 Crores (Deposits 16 + Advances 7 thousand Crores). The bank started functioning from the year 1997 and has gained the No.2 position in status in India after SBI in volume of business turnover within 5 years of its operation. It will be interesting to know that CMD of ICICI Bank draws annual emoluments of Rs.150 Lakhs, while CMD of SBI around Rs.4 to 5 Lakhs. ICICI is a new age high-tech and fully computerized bank, while SBI retained its manual operations in totality up to 1993 and maintained the work force of that time up to 2001, though it is partially computerized starting from the year 1993. The per employee turnover for ICICI bank is Rs.2.3 Crores, that for SBI is Rs.1.56 Lakhs. The gap accounts for the difference between manual operations and high-tech banking.

If we project the future in respect of State owned banks, which employ presently nearly 10 Lakh employees, computerization is destined to bring about rapid changes. By about the year 2010 the present turnover of commercial banks in India may double or even treble to around Rs.30 to 40 Crores, but these Banks will have no need of 75 percent (today 25 percent of the work force is subordinate staff, 50 percent is clerical staff and 25 percent is the officers) of the existing workforce by 2010. Only in very few hinterlands rural pockets there may be a possibility of a need of the present structure of workforce. The objective of the recently administered VRS is to prepare for this reality of the first decade of the New Millennium, where banking will be more tech based and less people based.

Computerization brings transparency, improves customer care and customer-service tremendously and reduces substantially scope for corruption or extending undue favor to particular constituents and uneven service to others.

2.10 CHALLENGES FACED IN COMPUTERIZATION

Computerization is expensive and needs huge investment in hardware and software and subsequent maintenance. The National Stock Exchange, India's No.1 user in computerized service has spent Rs.180 crore to enable investors and brokers across the country to trade securities online. The rate of obsolescence in respect of both hardware and software is considerable. New and better products are emerging in the market, whose use would enable a rival organization to throw a challenge.



Computer crimes are committed widely in the West. India is no less potentially exposed to this risk, when turnover under Internet banking increases. It is easier to enforce security of information and accountability of performers in a manual system. But it needs elaborate steps to incorporate these features in the electronic system. The structure of legal system is so far based on manual record keeping. It has to provide for electronic data to be accepted legally as evidence and in contracts.

Indian banking has accepted computerization since 1993, more out of sheer compulsion and necessity to cope up increasing overload and incompatibility of the manual system to sustain further growth. The following pages you are presented a series of articles discussing the various facets of this momentous event and its far-reaching effects anticipated to unfold in the coming decade.

2.11 ROLE OF RBI IN COMPUTERIZATION OF BANKS IN INDIA

Computerization became popular in the western countries right from the Sixties. Main Frames were extensively used both by the Public Institutions and Major Private Organizations. In the Seventies Mini Computer became popular and Personal Computers in early Eighties, followed by introduction of several software products in high level language and simultaneous advancement in networking technology. This enabled the use of personal computers extensively in offices & commercial organizations for processing different kinds of data. However in India organized Trade Unions were against introduction of computers in Public Offices. Computerization was restricted to major scientific research organizations and Technical Institutes and defense organizations. Indian Railways first accepted computerization for operational efficiency. The Electronics Corporation of India Ltd. was set up in 1967 with the objective of research & development in the fields of Electronic

Communication, Control, instrumentation, automation and Information Technology. CMC Ltd (Computer Maintenance Corporation of India Ltd.) was established in 1976 to look after maintenance operations of Main Frame Computers installed in several organizations in India, to serve the gap, when IBM left India, due to the directive of the then Central Government.

In the Private Sector the first major venture was TCS (Tata Consultancy Services) which started functioning from 1968. In the year 1980 a few batch-mates of IIT Delhi pioneered the effort to start a major education centre in India to impart training in Information Technology and their efforts resulted in the setting up of NIIT in 1981. Aptech Computer Education was established in 1986 following the experiment of NIIT.

CHAPTER III

DATA ANALYSIS & INTERPRETATION



CHAPTER III

DATA ANALYSIS & INTERPRETATION

3.1 INTRODUCTION

Through people have many common aspects, they differ in many respects. The differences are usually significant. There are some differences in personal or demographic characteristics of individuals. Hence in this chapter, an attempt is made to examine the socio-economic profile of the respondents and their knowledge on the satisfaction of using Internet Banking.

Analysis of data plays a dominant role in the completion of project. Table and diagrams assist the researches to analyze the data. 120 respondents were met and data were collected through questionnaire. Each question in the questionnaire is analyzed. Individually, sufficiently tabulated and represented graphically.

This chapter is devoted to present the analyzed data in an appropriate manner. For this purpose of analysis is statistical tool like,

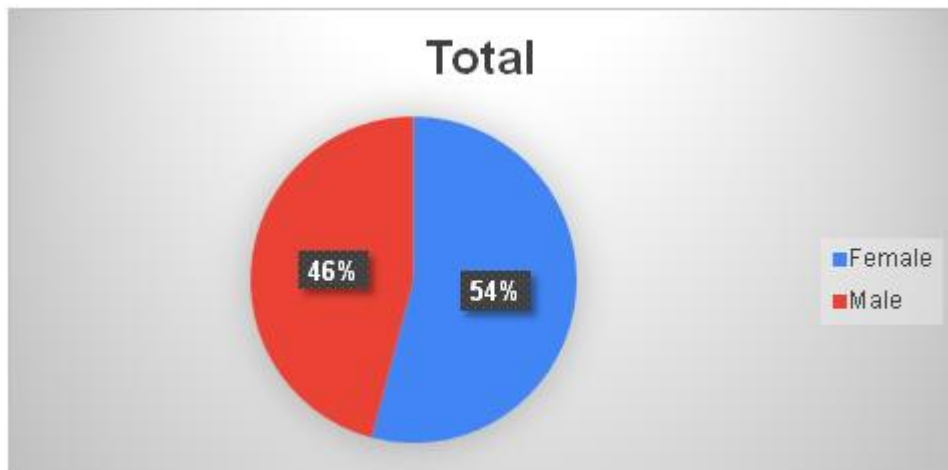
1. Percentage
2. Bar diagrams
3. Pie chart
4. Likert scale

TABLE 3.2

GENDER WISE CLASSIFICATION

SL.NO	GENDER	NO.OF.RESPONDENTS	PERCENTAGE(%)
1	MALE	55	46%
2	FEMALE	65	54%
	TOTAL	120	100%

SOURCE: Primary data



INTERPRETATION

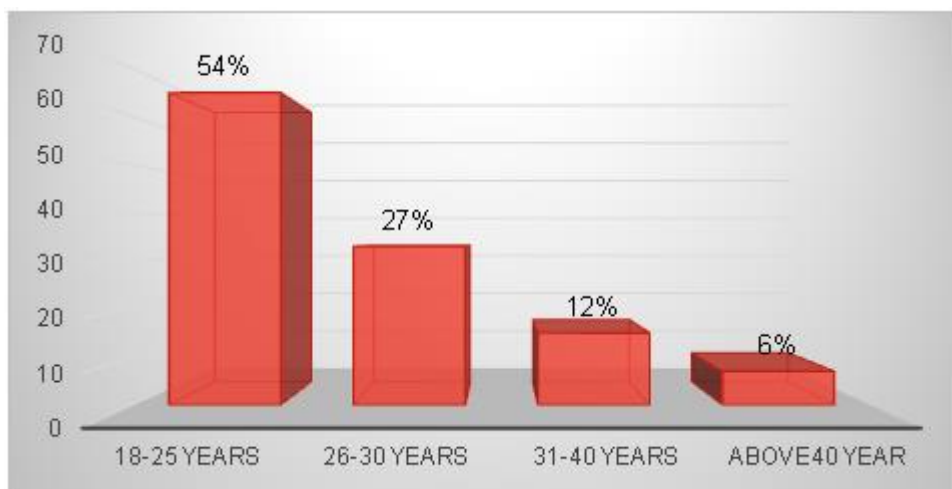
From the above table, it is referred that out of total respondents taken for the study, 46% of the respondents are male, and 54% of the respondents are female. Majority of 54% respondents are below female

TABLE 3.3

AGE WISE CLASSIFICATION

SL.NO	AGE	NO.OF RESPONDENTS	PERCENTAGE(%)
1	18-25	65	54%
2	26-30	33	27%
3	31-40	15	12%
4	Above 40	7	6%
	TOTAL	120	100%

SOURCE:Primary data



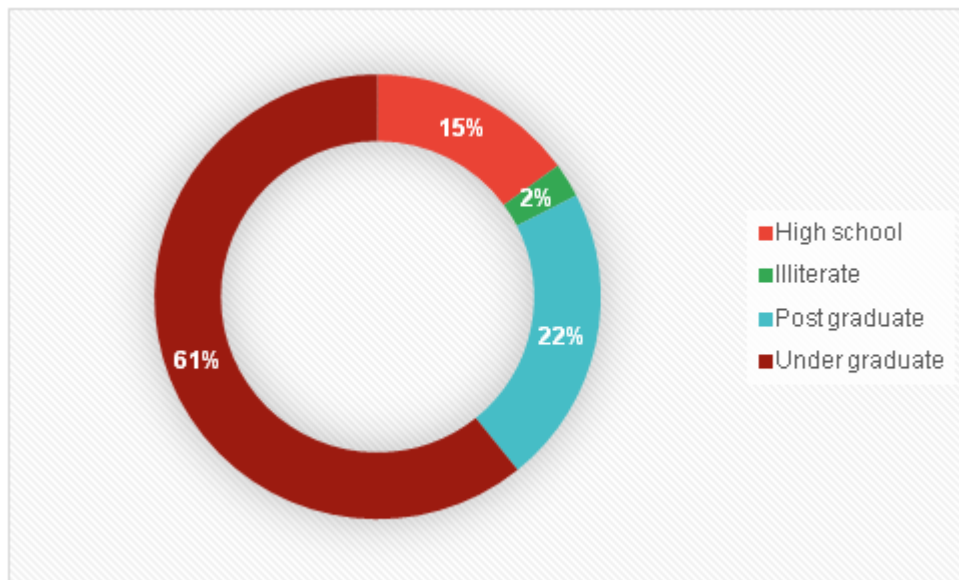
INTERPRETATION

From the above table, it is referred that out of total respondents taken for study, 54% of respondents are in between the age group 18-25, 27% of respondents are in between 26-30, 12% are in between 31-40 and 6% are above 40. Majority of 54% of respondents are between 18-25.

TABLE 3.4
EDUCATIONAL STATUS OF RESPONDENTS

SL.NO	EDUCATIONAL QUALIFICATION	NO.OF RESPONDENTS	PERCENTAGE(%)
1	ILLITERATE	3	2%
2	HIGH SCHOOL	18	15%
3	UNDERGRADUATE	73	61%
4	POST GRADUATE	26	22%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

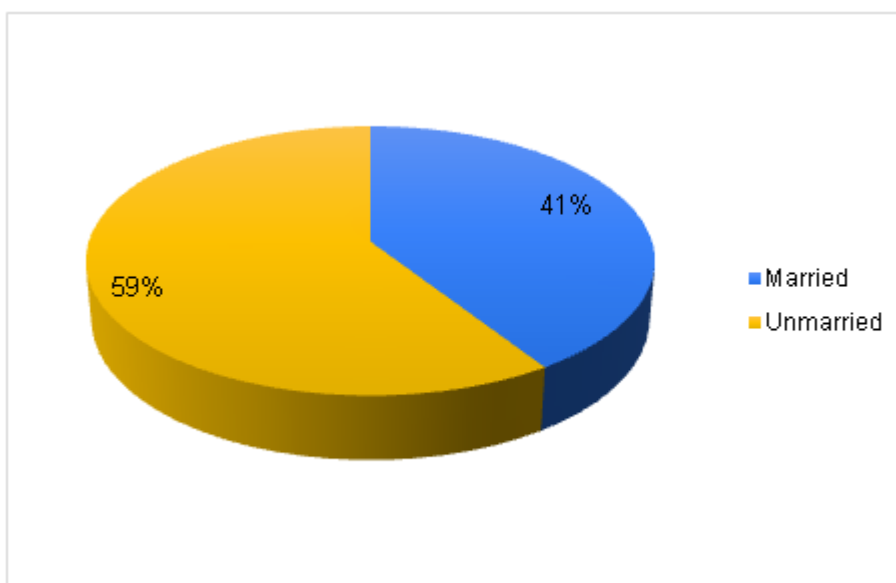
From the above table, it is referred that out of total respondents taken for study, 2% of the respondents are illiterate people, 15% of the respondents are high school people, 61% of the respondents are undergraduates and 22% are post graduates. Majority of 61% respondents are under graduate

TABLE 3.5

MARITAL STATUS OF THE RESPONDENTS

SI.NO	MARITAL STATUS	NO.OF RESPONDENTS	PERCENTAGE(%)
1.	MARRIED	49	41%
2.	UNMARRIED	71	59%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

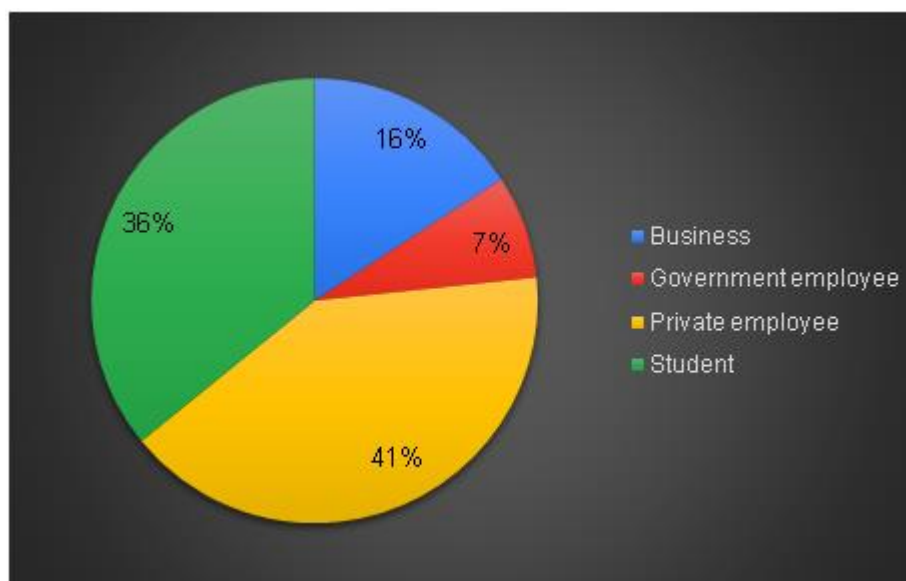
From the above table, it is referred that out of total respondents taken for study, 41% of the respondents are married and 59% of the respondents are unmarried. Majority of 59% are unmarried.

TABLE 3.6

PROFESSION WISE CLASSIFICATION

SL.NO	PROFESSION	NO.OF.RESPONDENTS	PERCENTAGE (%)
1	GOVERNMENT EMPLOYEE	9	7%
2	PRIVATE EMPLOYEE	49	41%
3	BUSINESS	19	16%
4	STUDENT	43	36%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

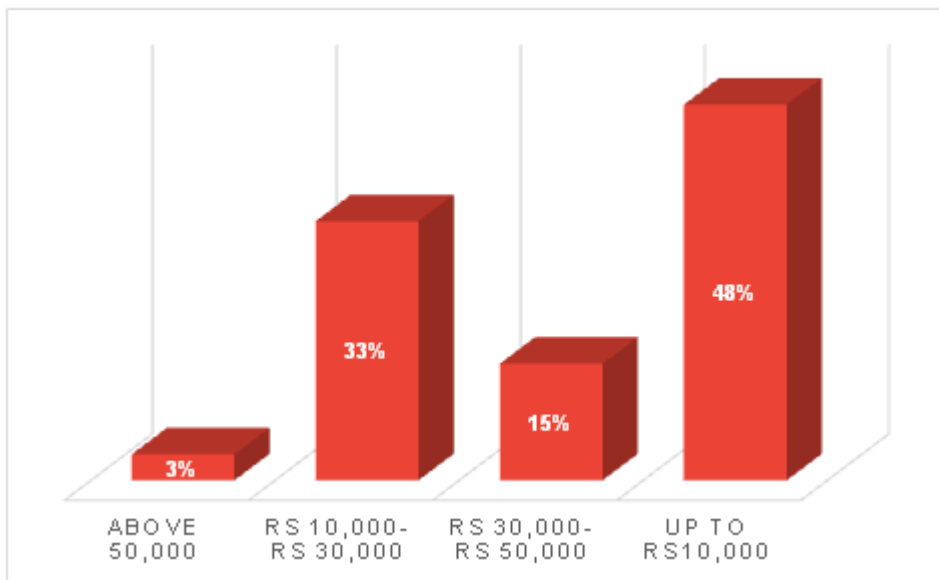
From the above table, it is referred that out of total respondents taken for study, 7% of the respondents are government employees, 41% of the respondents are private employees, 16% of the respondents are business people and 36% are students. Majority of 41% respondents are private employees.

TABLE 3.7

INCOME WISE CLASSIFICATION

SL.NO	MONTHLY INCOME	NO.OF RESPONDENTS	PERCENTAGE(%)
1	UPTO10000	58	48%
2	10000 - 30,000	40	33%
3	31000-50000	18	15%
4	ABOVE 50000	4	3%
	TOTAL	120	100

SOURCE:Primary data



INTERPRETATION

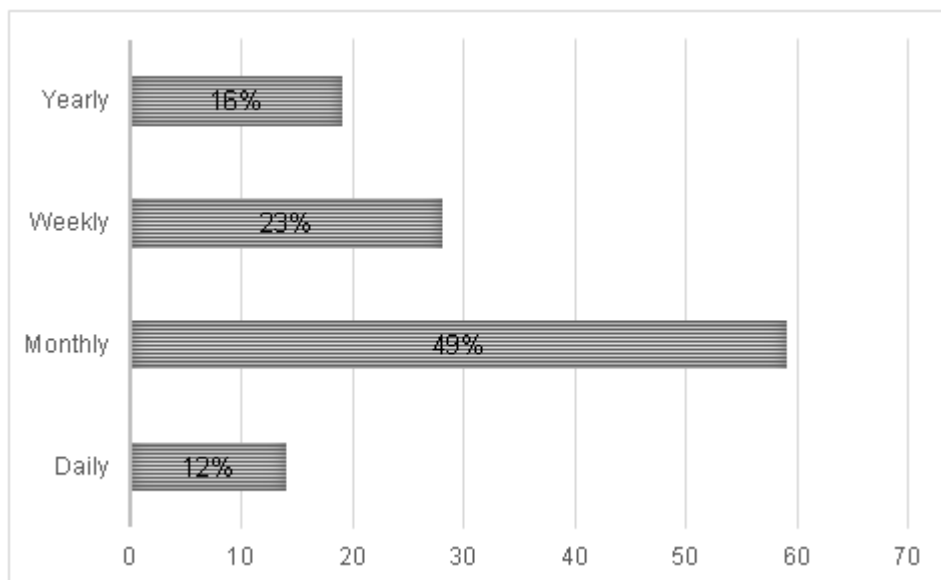
From the above table, it is referred that out of total respondents taken for study, 48% of the respondents are earning up to Rs.10,000, 33% of the respondents are earning between Rs.10,000-Rs.30,000, 15% of the respondents are earning between Rs.30,000-Rs.50,000 and remaining 3% of them are above Rs.50,000. Majority of 48% respondents are earning up to Rs.10,000.

TABLE 3.8

STATUS OF USING INTERNET

SL.NO	USAGE	NO.OF RESPONDENTS	PERCENTAGE(%)
1	DAILY	14	12%
2	WEEKLY	28	23%
3	MONTHLY	59	49%
4	YEARLY	19	16%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

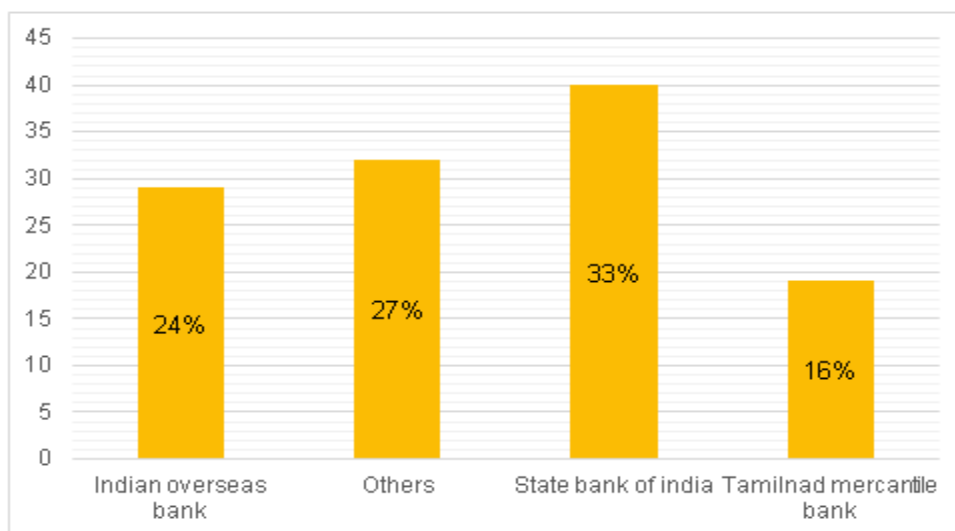
From the above table, it is referred that out of total respondents taken for study, 12% respondents are using internet banking daily, 23% respondents are using internet banking weekly, 49% respondents are using internet banking monthly and the remaining 16% respondents are using internet banking yearly. Majority of 49% respondents are using internet banking monthly.

TABLE 3.9

NAME OF THE BANKS WHERE RESPONDENTS HOLD THEIR ACCOUNTS

SL.NO	BANKS	NO.OF RESPONDANCE	PERCENTAGE(%)
1	INDIAN OVERSEAS BANK	29	24%
2	STATE BANK OF INDIA	40	33%
3	TAMIL NADU MERCANTILE BANK	19	16%
4	OTHERS	32	27 %
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

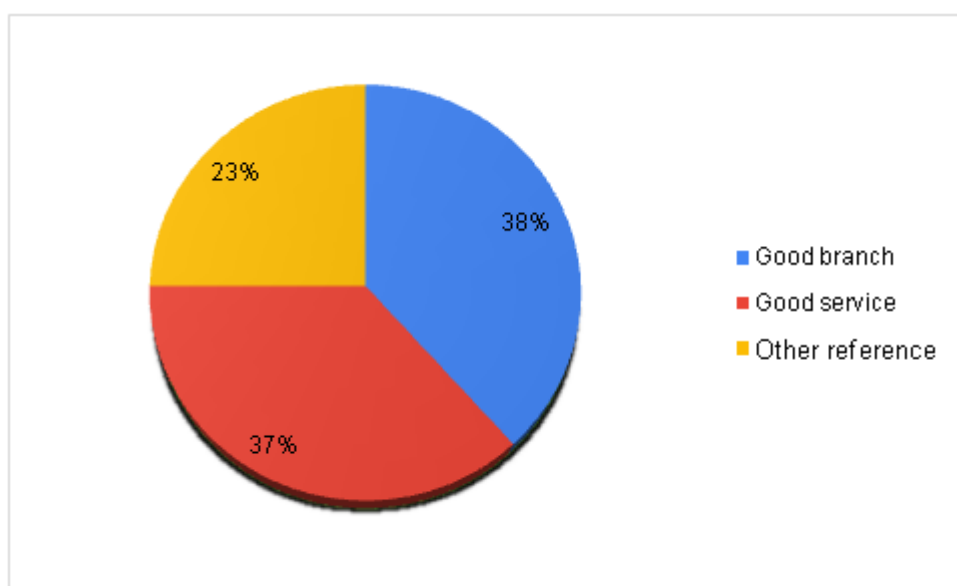
From the above table, it is referred that out of total respondents taken for study, 24% respondents have their bank account in IOB, 33% respondents hold in SBI, 16% of them hold in TMB, 27% of them are holding in other banks. Majority of 33% respondents hold their account in SBI.

TABLE 3.10

REASON FOR SELECTING THIS PARTICULAR BANK

SL.NO	REFERENCE	NO. OF RESPONDENCE	PERCENTAGE(%)
1	GOOD BRANCH	46	38%
2	GOOD SERVICE	44	37%
3	OTHER REFERENCE	30	25%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

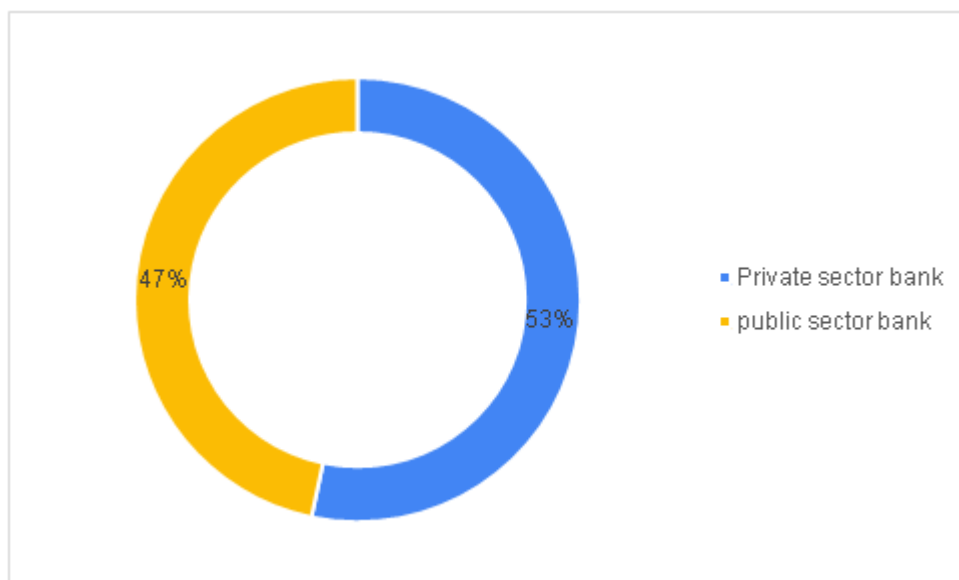
From the above table, it is referred that out of total respondents taken for study, 38% respondents are good branch, 37% respondents are good service, 25% respondents are other references Majority of 38% respondents are good branch

TABLE 3.11

**REASON TO CHOOSE A PARTICULAR BANK FOR
INTERNET BANKING**

SI.NO	BANKS	NO.OF RESPONDENTS	PERCENTAGE(%)
1	PUBLIC SECTOR BANKS	56	47%
2	PRIVATE SECTOR BANKS	64	53%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

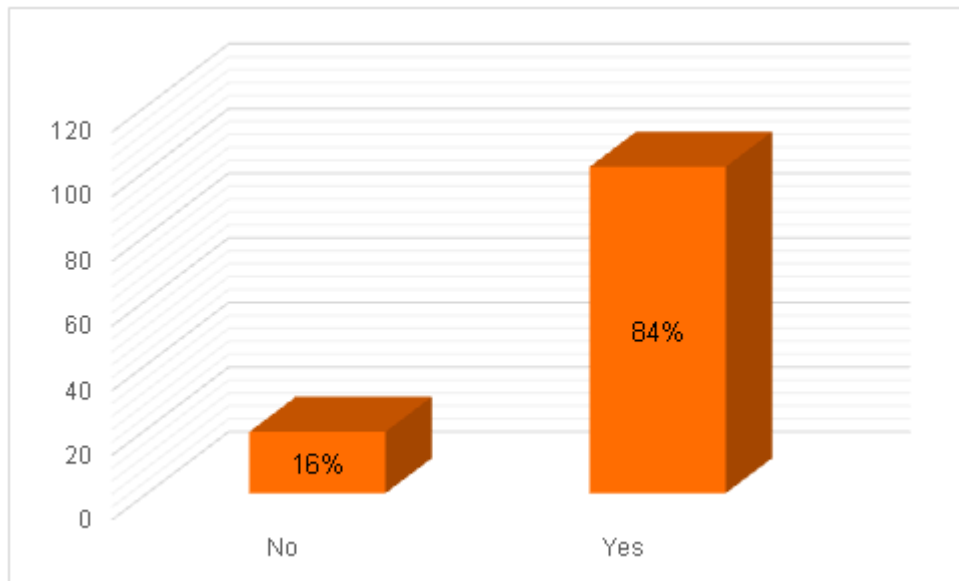
From the above table, it is referred that out of total respondents taken for study, 47% of the respondents opt to choose the public sector banks and 53% of the respondents opt to choose private sector banks. Majority of 53% respondents are opt to choose private sector banks.

TABLE 3.12

SATISFIED THE BANK CHARGES FOR USING INTERNET BANKING

SI.NO	SATISFIED	NO.OF RESPONDENCE	PERCENTAGE(%)
1	YES	101	84%
2	NO	19	16%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

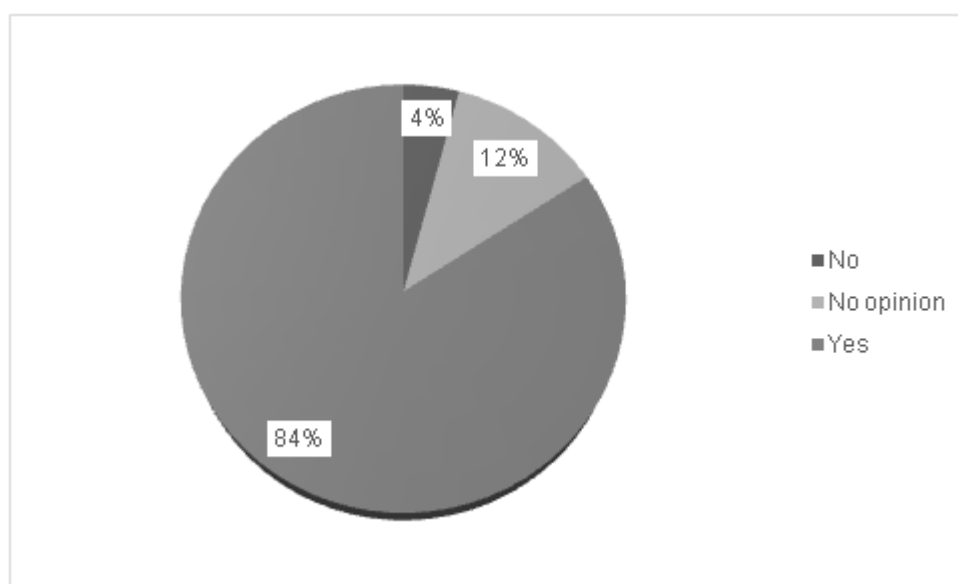
From the above table, it is referred that out of total respondents taken for study, 84% of the respondents opinion for procedure is yes, 16% respondents opinion is no,. Majority of 84% respondents opinion for procedure is yes.

TABLE 3.13

INTERNET BANKING TRANSACTION PROCEDURES ARE SIMPLE AND STRAIGHTFORWARD

SI.NO	STRAIGHTFORWARD	NO.OF RESPONDENCE	PERCENTAGE(%)
1	YES	101	84%
2	NO	5	4%
3	NO OPINION	14	12%
	TOTAL	120	100%

SOURCE:Primary data



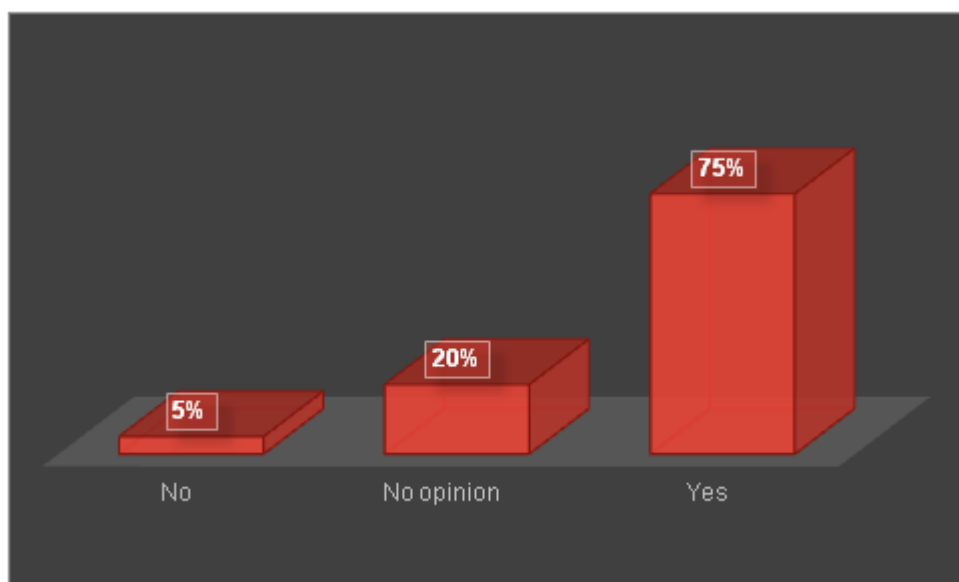
INTERPRETATION

From the above table, it is referred that out of total respondents taken for study, 84% of the respondents opinion for procedure is yes, 4% respondents opinion is no, 12% respondents are no-opinion. Majority of 84% respondents' opinion for procedure is yes.

TABLE 3.14

WEBSITE CAN USE IN INTERNET BANKING ARE SAFE

SL.NO	SAFE	NO.OF RESPONDENCE	PERCENTAGE(%)
1	YES	90	75%
2	NO	6	5%
3	NO OPINION	24	20%
	TOTAL	120	100%



INTERPRETATION

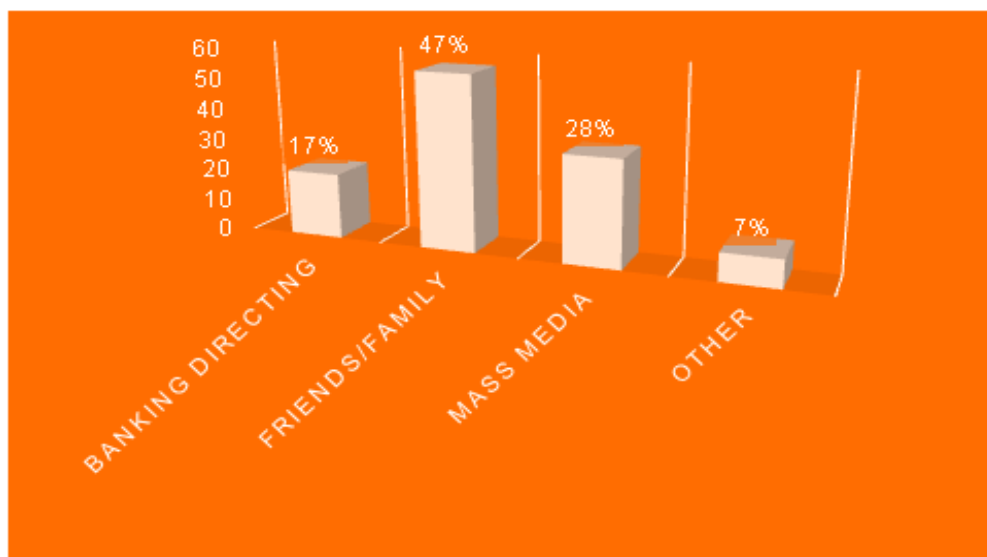
From the above table, it is referred that out of total respondents taken for study, 75% of the respondents opinion for procedure is yes, 5% respondents opinion is no, 20% respondents are no-opinion . Majority of 75% respondents' opinion for the procedure is yes.

TABLE 3.15

KNOWLEDGE ABOUT INTERNET BANKING SERVICES

SI.NO	MEDIA	NO.OF RESPONDENCE	PERCENTAGE(%)
1	MASS MEDIA	34	28%
2	BANKING DIRECTLY	21	17%
3	FRIENDS/FAMILY	56	47%
4	OTHERS	9	7%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

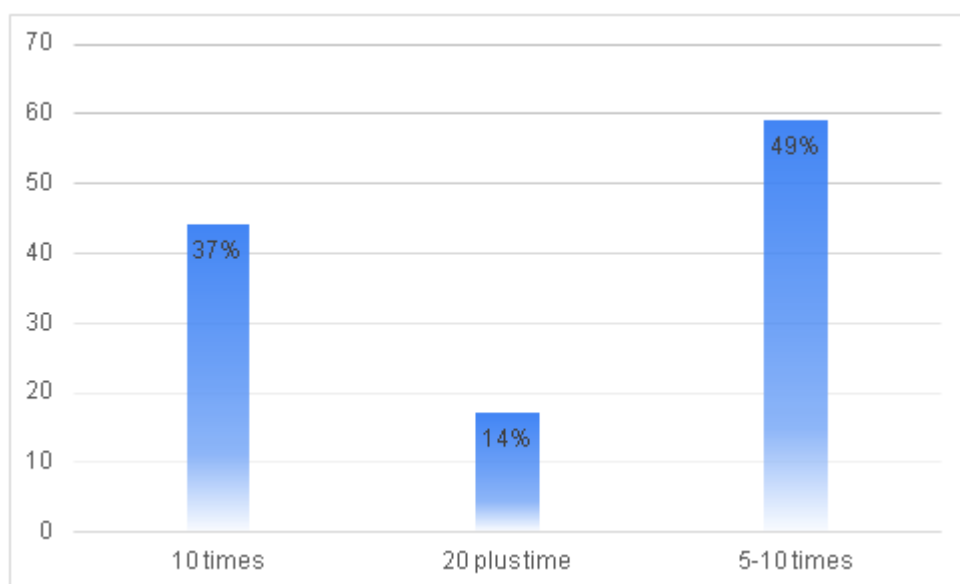
From the above table, it is clear that out of the total respondents taken for study, 28%% of the respondents have to known by mass media, 17% of respondents have to known by bank, 47% of respondents byfriends and 7% respondents by others. Majority 47% of respondents have come to known by friends.

TABLE 3.16

DURING COVID-19 FOR INTERNET BANKING

SI.NO	OFTEN	NO.OF RESPONDENTS	PERCENTAGE(%)
1	10 TIMES	44	37%
2	5-10 TIMES	59	49%
3	20 PLUS TIMES	17	14%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

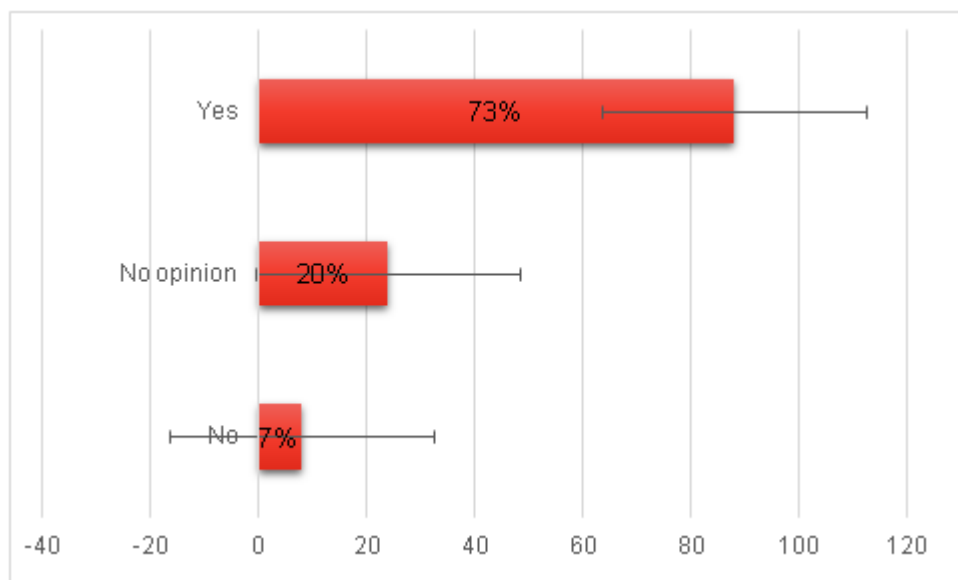
From the above table, it is referred that out of total respondents taken for study, 37% of the respondents are 10 times, 49% of the respondents are 5-10 times, 14% of the respondents are 20 plus time. Majority of 49% respondents are 5-10 times

TABLE 3.17

INTERNET BANKING ARE SAFE

Sl.NO	SAFE	NO OF RESPONDENTS	PERCENTAGE(%)
1	YES	88	73%
2	NO	8	7%
3	NO OPINION	24	20%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

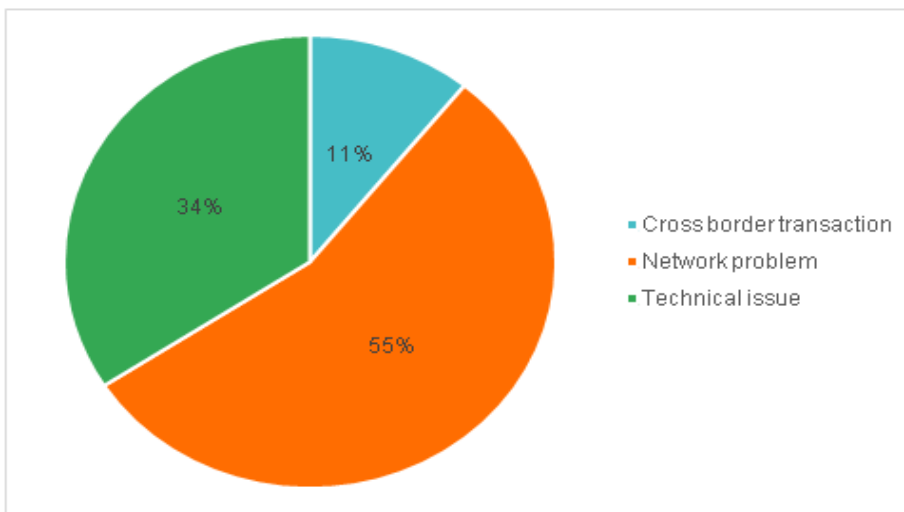
From the above table, it is referred that out of total respondents taken for study, 73% of the respondents opinion for procedure is yes, 7% respondents opinion is no, 20% respondents opinion is no-opinion.. Majority of 73% respondents opinion for procedure is yes.

TABLE 3.18

**STRUGGLES CAN FACE WHILE USING INTERNET BANKING
DURING COVID-19**

SI.NO	STRUGGLES	NO.OF RESPONDENCE	PERCENTAGE(%)
1	NETWORK PROBLEM	66	55%
2	CROSS BORDER TRANSACTION	13	11%
3	TECHNICAL ISSUE	41	34%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

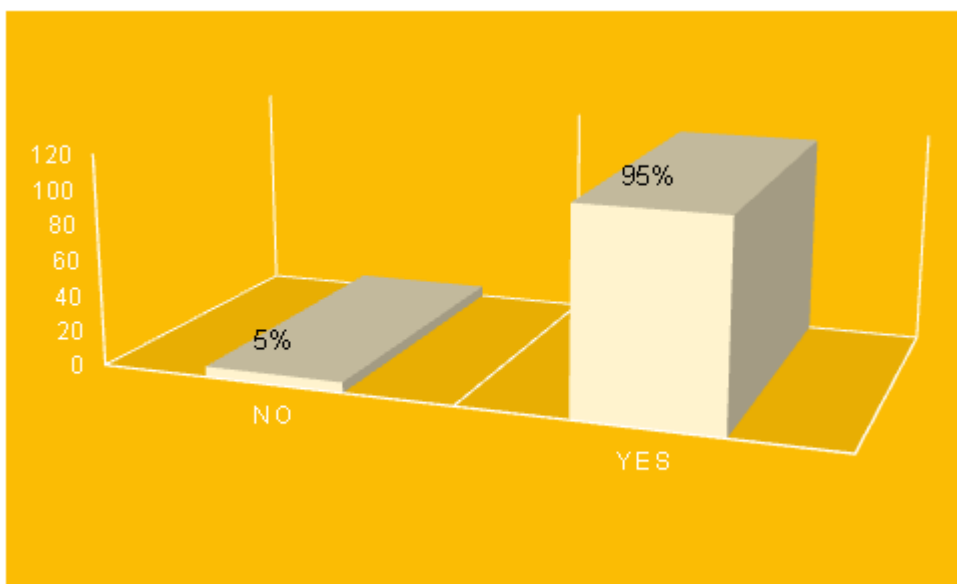
From the above table, it is referred that out of total respondents taken for study, 55% respondents for network problems, 11% respondents for cross border transactions .34% respondents for technical issues. Majority of 55% respondents for network problems.

TABLE 3.19

SATISFIED WITH INTERNET BANKING

SL.NO	SATISFIED	NO.OF RESPONDENTS	PERCENTAGE(%)
1	YES	114	95%
2	NO	6	5%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

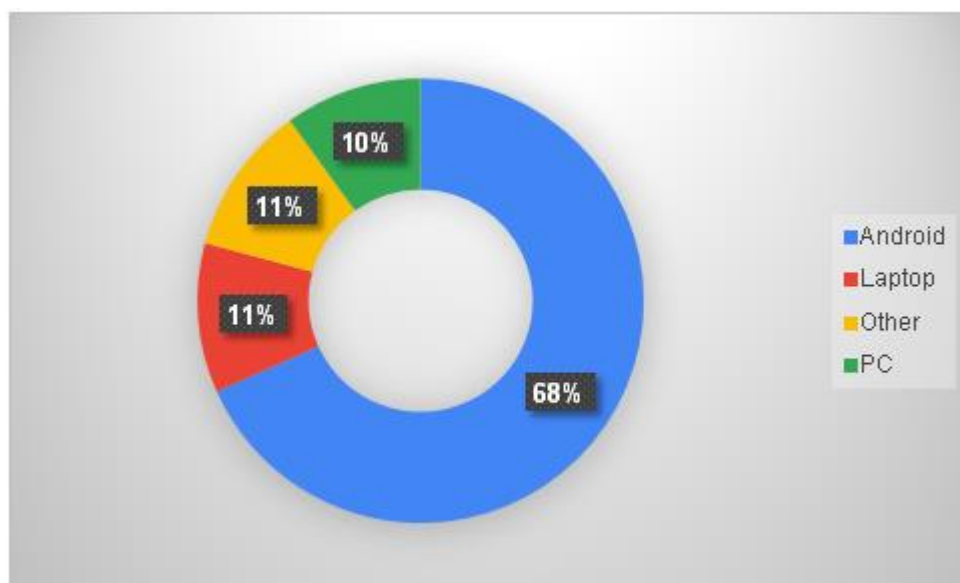
From the above table, it is referred that out of total respondents taken for study, 95% of the respondents opinion for procedure is yes, 5% respondents opinion is no. Majority of 95% respondents opinion for procedure is yes.

TABLE 3.20

DEVICE YOU USE MOSTLY FOR INTERNET BANKING

SI.NO	DEVICE	NO.OF RESPONDENTS	PERCENTAGE(%)
1	LAPTOP	13	11%
2	ANDROID	82	68%
3	PERSONAL COMPUTER	12	10%
4	OTHER	13	11%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

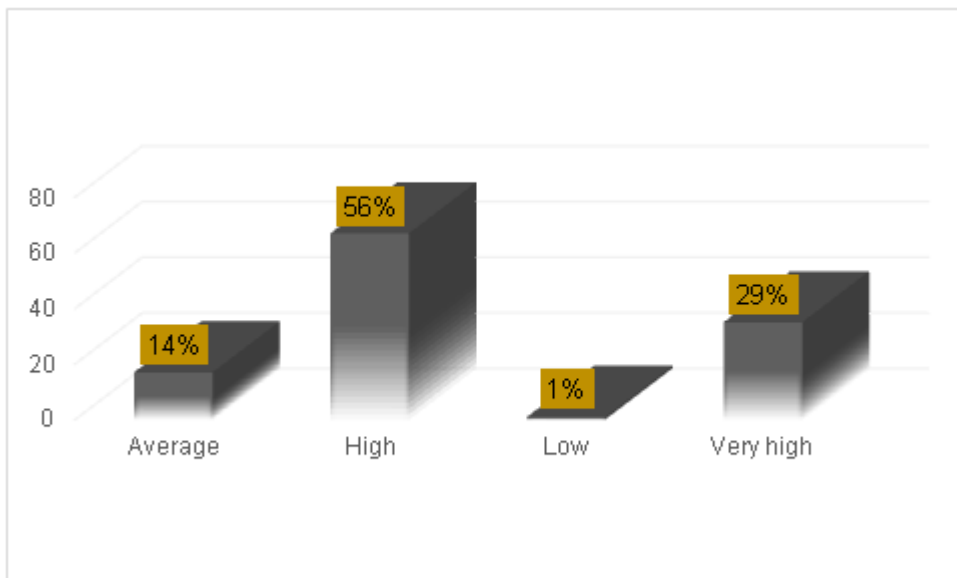
From the above table, it is clear that out of the total respondents taken for study, 11% of respondents prefer laptop, 68% prefer android, 10% prefer personal computer and 11% prefer other. Majority 68% of respondents prefer android

TABLE 3.21

CONTRIBUTION OF NEW TECHNOLOGY TO THE SUCCESS OF BANK

SL.NO	OPINION	NO.OF.RESPONDENTS	PERCENTAGE(%)
1	VERY HIGH	35	29%
2	HIGH	67	56%
3	AVERAGE	17	14%
4	LOW	1	1%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

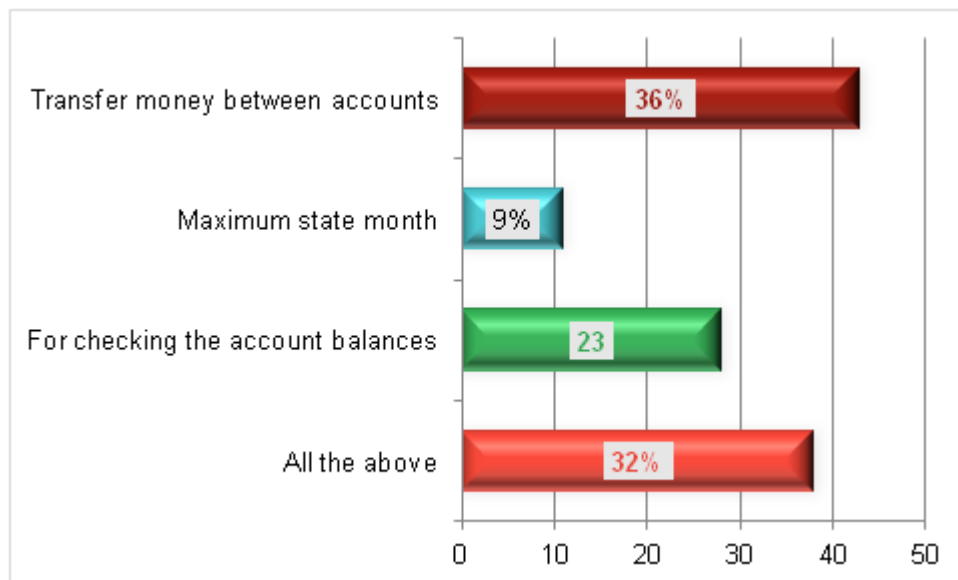
From the above table, it is referred that out of total respondents taken for study, 29% of the respondents' satisfaction level is very high, 56% of the respondents satisfaction is high, 14% of the respondents satisfaction is average and the remaining 1% of the respondents level is low. Majority of 56% respondents' satisfaction level is high.

TABLE 3.22

CONSUMER PREFERENCE ON ONLINE BANKING SERVICES

SL.NO	FEATURES	NO.OF RESPONDENTS	PERCENTAGE(%)
1	FOR CHECKING THE ACCOUNT BALANCES	28	23%
2	MAXIMUM STATE MONTH	11	9%
3	TRANSFER MONEY BETWEEN ACCOUNTS	43	36%
4	ALL THE ABOVE	38	32%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

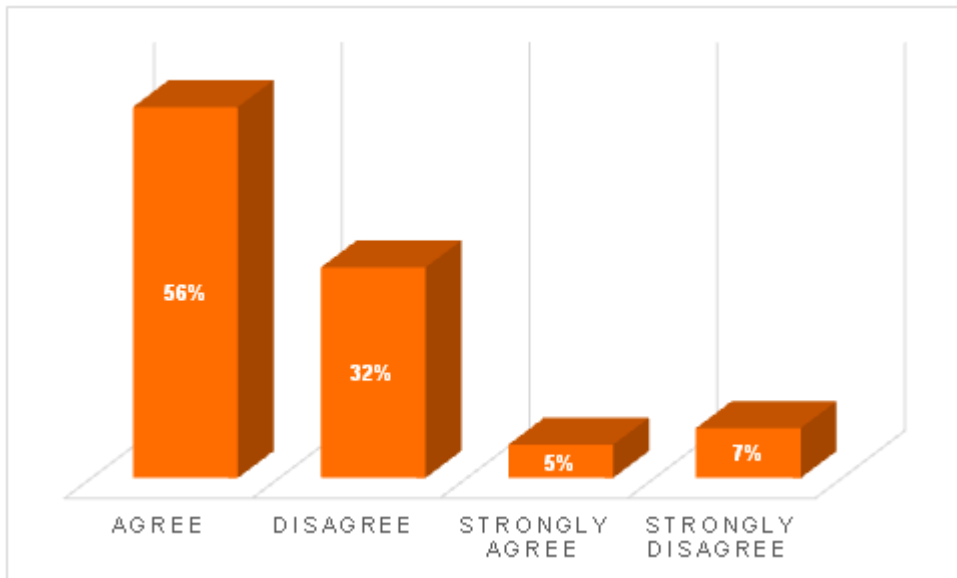
From the above table, it is referred that out of total respondents taken for study, 9% of the respondents prefer maximum state month, 23% of them prefer for checking the account balance, 36% respondents prefer for transfer money between accounts, and remaining 32% respondents prefer all the above. Majority of 36% respondents prefer for transfer money between accounts.

TABLE 3.23

INTERNET BANKING SERVICES IS LESS COSTLY THAN OTHER BANKING SERVICES

SL.NO	CLASSIFICATION	NO.OF RESPONDENTS	PERCENTAGE(%)
1	AGREE	67	56%
2	DISAGREE	38	32%
3	STRONGLY AGREE	6	5%
4	STRONGLY DISAGREE	9	7%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

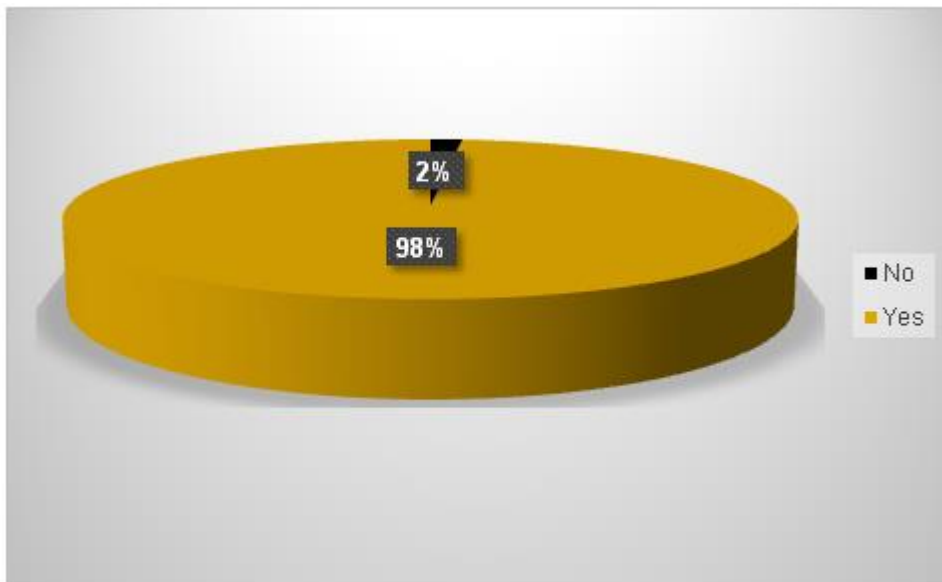
From the above table, it is referred that out of total respondents taken for study, 56% respondents agree Internet banking service less costly than other banking services, 5% are strongly-agree, 32% respondents are dis-agree and 7% are strongly dis-agree. Majority of 56% respondents agree Internet banking service is less costly than other banking services.

TABLE 3.24

RESPONSE ON RECOMMENDATION OF INTERNET BANKING

SL.NO	RESPONSE	NO .OF RESPONDENTS	PERCENTAGE(%)
1	YES	118	98%
2	NO	2	2%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

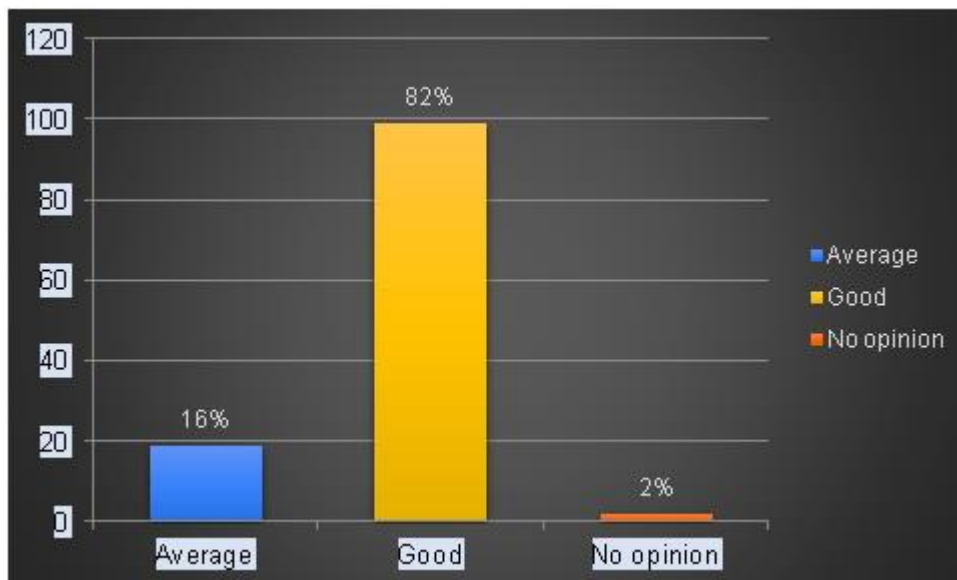
From the above table, it is referred that out of total respondents taken for study, 98% respondents recommended internet banking to others, 2% respondents does not recommend it. Majority of 98% respondents recommended internet banking.

TABLE 3.25

OVERALL OPINION ABOUT INTERNET BANKING

SL.NO	OPINION	NO.OF RESPONDENTS	PERCENTAGE(%)
1	AVERAGE	19	16%
2	GOOD	99	82%
3	POOR	NIL	NIL
4	NO OPINION	2	2%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

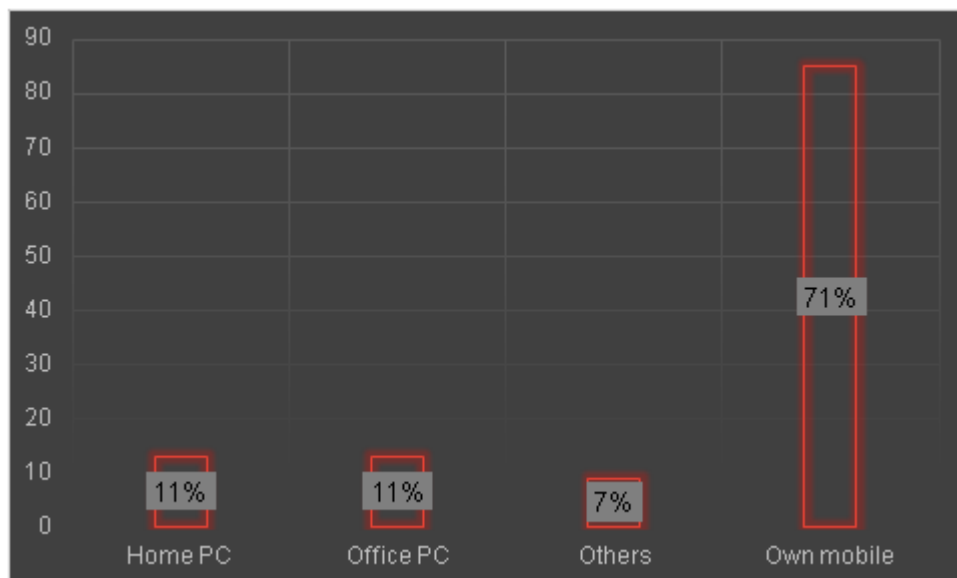
From the above table, it is referred that out of total respondents taken for study, 82% respondents have rated good, 2% respondents have no-opinion 16% respondents have rated average and NIL respondents have rated poor. Majority of 82 % respondents have rated good.

TABLE 3.26

ACCESS YOUR INTERNET BANKING ACCOUNT

SL.NO	ACCESS	NO OF RESPONDENTS	PERCENTAGE(%)
1	HOME PERSONAL COMPUTER	13	11%
2.	OFFICE PERSONAL COMPUTER	13	11%
3	OWN MOBILE	85	71%
4	OTHER	9	7%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

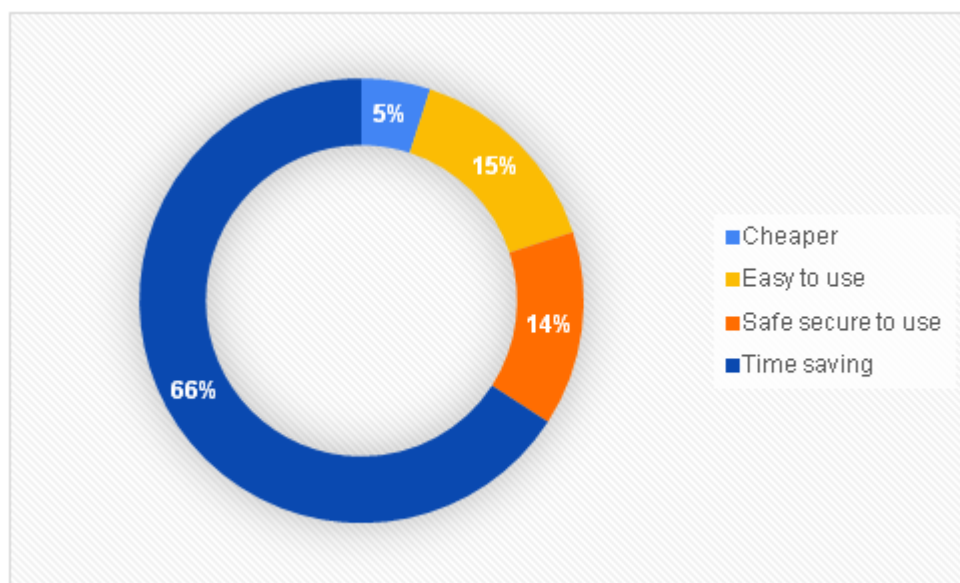
From the above table, it is referred that out of total respondents taken for study, 11% respondents reason is home pc, 11% respondents reason is office pc, 71% respondents reason is own moile and remaining 7% respondents reason is other. Majority of 71% respondents reason is own mobile

TABLE 3.27

FACTORS OF EFFECTIVE WEBSITE

SL.NO	REASON	NO OF RESPONDENTS	PERCENTAGE(%)
1	CHEAPER	6	5%
2	TIME SAVING	79	66%
3	SAFE SECURE TO USE	17	14%
4	EASY TO USE	18	15%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

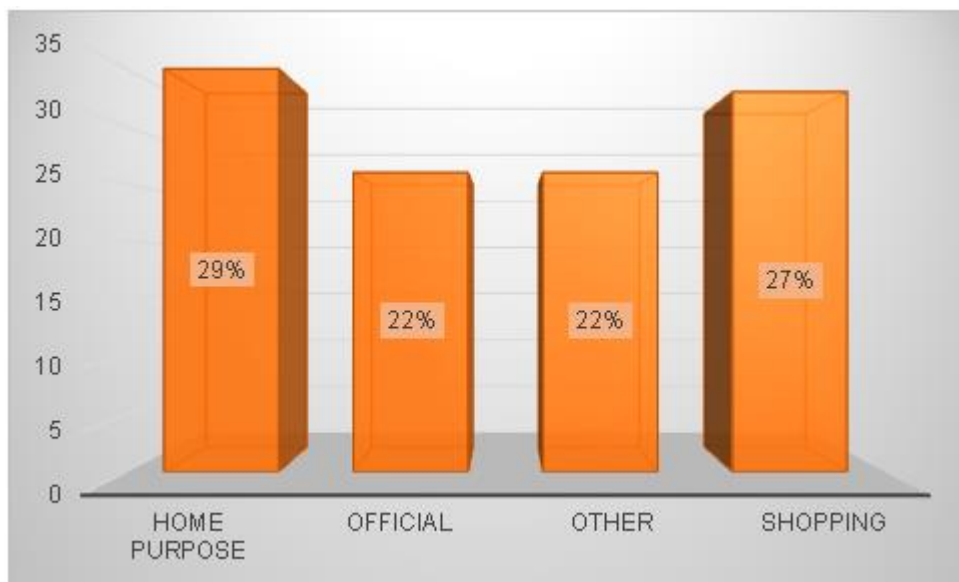
From the above table, it is referred that out of total respondents taken for study, 5% respondents are choose cheaper,15% respondents choose ease to use, 66% respondents choose time saving and 14% are safe secure to use. Majority of 66% respondents choose time saving.

TABLE 3.28

PURPOSE OF USING INTERNET BANKING

SL.NO	PURPOSE	NO OF RESPONDENTS	PERCENTAGE(%)
1	SHOPPING	33	27%
2	OFFICIAL	26	22%
3	HOME PURPOSE	35	29%
4	OTHER	26	22%%
	TOTAL	120	100%

SOURCE:Primary data



INTERPRETATION

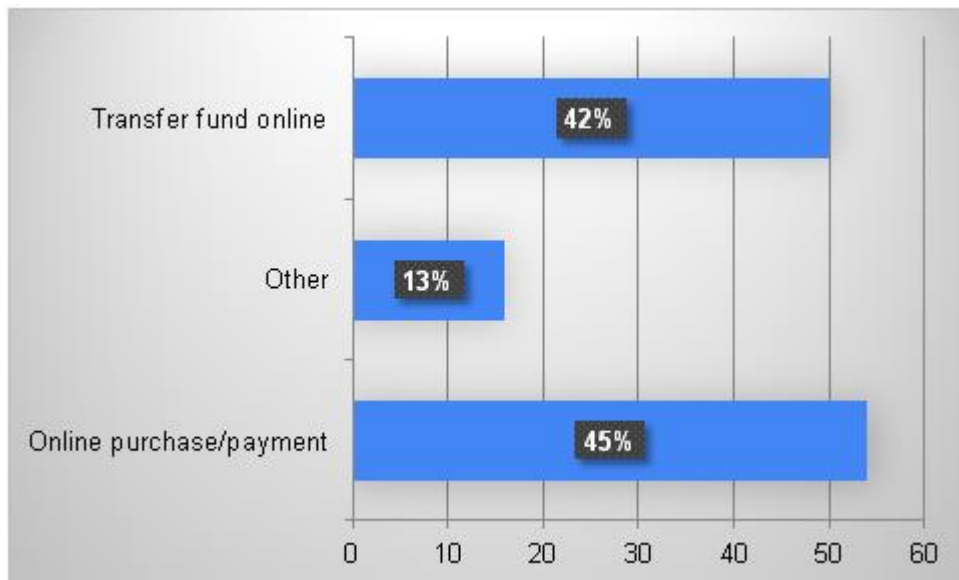
From the above table, it is referred that out of total respondents taken for study, 29% respondents reason is home purposes, 22% respondents reason is official, 22% respondents reason is other and remaining. 27% respondents reason is shopping. Majority of 29% respondents reason is home purposes.

TABLE 3.29

TYPE OF INTERNET BANKING SERVICE USE

SL.NO	MODES	NO OF RESPONSES	PERCENTAGE(%)
1	TRANSFER FUND ONLINE	50	42%
2	ONLINE PAYMENT	54	45%
3	OTHER	16	13%
	TOTAL	120	100%

SOURCE:Primary data



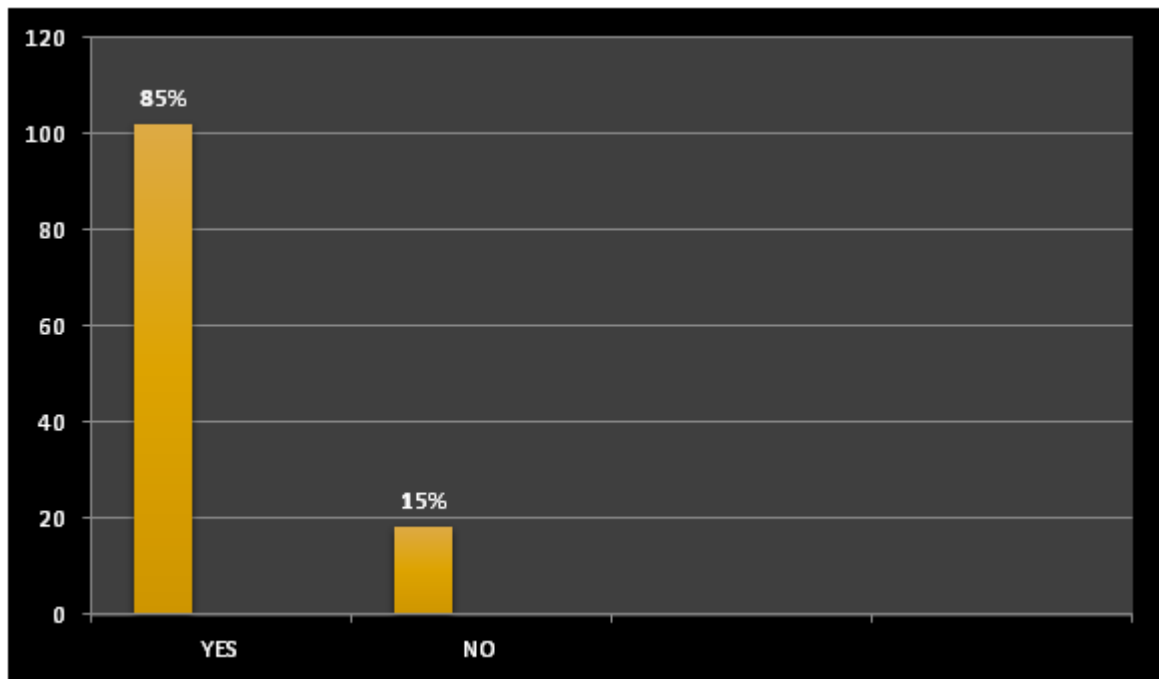
INTERPRETATION

From the above table, it is referred that out of total respondents taken for study, 42% respondents is transaction fund online, 45% respondents is online purchase/payment, and remaining 13% respondents is other. Majority of 45% respondents is online purchase/payment

TABLE 3.30

AVAILABLE ALL BANKING FACILITIES ONLINE

SL.NO	CATEGORIES	NO.OF RESPONDENTS	PERCENTAGE(%)
1	YES	102	85%
2	NO	18	15%
	TOTAL	120	100%



INTERPRETATION

From the above table, it is referred that out of total respondents taken for study, 85% respondents is yes, 15% respondents is no. Majority of 85% respondents is yes

CHAPTER IV

FINDINGS,SUGGESTIONS& CONCLUSION



CHAPTER IV

SUMMARY OF FINDINGS & SUGGESTIONS

FINDINGS

- With regard to the gender wise classification, majority 54% of the respondents are male.
- With regard to the age wise classification, majority 54% of the respondents belong to the age group 18-25.
- With regard to the educational status, majority 61% of the respondents are under Graduates.
- With regard to the marital status, 59% of the respondents are married.
- With regard to the profession wise classification, majority 41% of the respondents are private employees.
- With regard to the income wise classification, majority 48% of the respondents earn income up to Rs.10,000
- With regard to the status of using internet, majority 49% of the respondents use internet service monthly
- With regard to the name of the banks where respondents hold their accounts, majority 33% of the respondents hold their accounts in State Bank of India.
- With regard to the reason for selecting their particular bank, majority 38% respondents are good branch
- With regard to the reason to choose a particular bank for internet banking, majority 53% of the respondents use the service of private sector bank.

- With regard to the satisfied with bank charges for using internet banking, majority 84% opinion for procedure is yes.
- With regard to the internet banking transactions procedures are simple and straight forward, majority 84% of the respondents have stated their opinion as Yes.
- With regard to the website can you use in internet banking are safe, majority 75% respondents opinion for procedure is yes.
- With regard to the knowledge about internet banking services, majority 47% respondents have come to known by friends
- With regard to the internet banking use during COVID-19, majority 49% yes are 5-10 times
- With regard to the internet banking safe, majority 73% respondents opinion for procedure is yes
- With regard to the struggles can face while using internet banking during COVID-19, majority 55% respondents for network problem
- With regard to the satisfied with internet banking, majority 95% opinion for procedure is yes
- With regard to the device you use mostly for internet banking, majority 68% respondents prefer android
- With regard to the contribution of new technology to the success of banks, majority 56% of the respondents have stated their opinion is high.
- With regard to the consumers preference on online banking service, majority 36% of the respondents preferred to transfer money between accounts.

- With regard to the internet banking services costly than other banking services ,majority of 56% respondents agree internet banking service is less costly than other banking services
- With regard to the satisfaction level recommend internet banking to friends/relatives, majority 98% respondents recommended internet banking
- With regard to the overall opinion about internet banking, majority 82% of the respondents have rated good.
- With regard to the access internet banking account, majority 71% of the respondents prefer own mobile.
- With regard to the important reason to open internet bank account, majority 66% respondents choose time saving
- With regard to the purpose of using internet bank, majority 29% respondents reason is home purposes
- With regard to the types of internet banking service, majority 45% respondents is online purchase/payment
- With regard to the available all banking facilities online, majority 85% respondents is yes.

SUGGESTIONS

Some of the general problems faced by the respondents regarding the use of online banking services are given. Customers are not aware of the online banking services. Most of the customers expect helpline facilities. Most of the online banking users are not well educated about online banking usage and security precautions .customers may have a fear about risk associated with online baking .More complicated formalities and procedures are adopted.

➤ Though the Internet banking is an effective tool, but many of the customers

are not using it due to the awareness of the particular direct banking channel.

Now the responsibility lies with the bank to make them aware about various

Internet banking channels through publicity and advertisement.

➤ Prompt dealing with customers and speedy transactions without harassing the

customers.

➤ Provide a platform from where the customers can access different accounts at

single time without extra charge.

➤ The bank may improve existing facilities in rural areas through advertisement,

spread awareness about computers and net banking.

➤ The best way to satisfy the customers to use the Internet banking is the most

efficient customer care service.

➤ Create a trust in mind of customers towards security of their accounts.

Conclusion

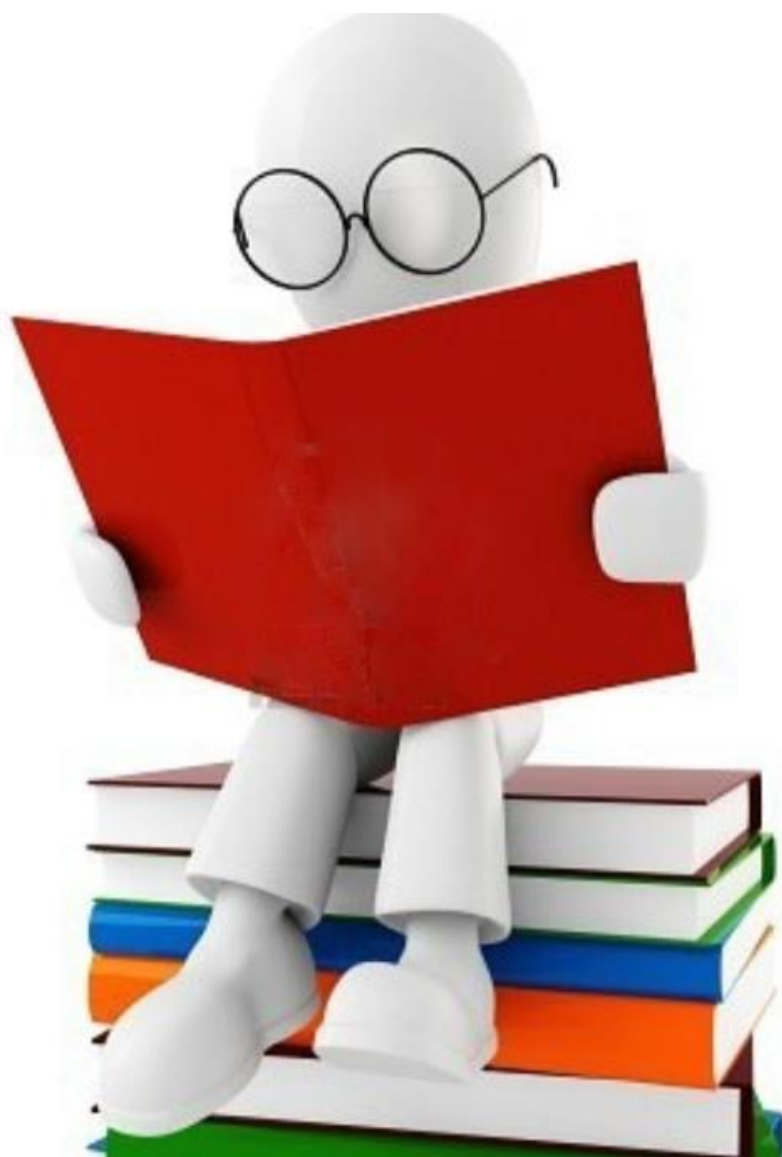
This study attempted to identify the satisfaction level of Internet banking services by analyzing Internet banking customers and their comments on banking experience. The findings of this study show that despite of many advantages of online banking. People still consider it as an alternative for analyzing their bank accounts. The main factors which persuade people to use Internet banking are comfort and convenience. The facility which attracts them most in quality and quantity of information. Going through the survey the main problem lies that still customer have a fear of hacking of accounts and thus do not go on for Internet banking banks are trying their level best by providing the best security options to the customers but then to there is lot of factors which delays a customer from opening an bank account. Proper training should be given to customers by the bank employees to open an account. Secondly the website should be friendlier from where their customers can directly make and access their accounts. In future the availability of technology to ensure safety and privacy of e-transactions. Following RBI guide lines on various aspects of Internet banking will definitely help in rapid growth of Internet banking in India.

Internet banking seems poised to become an important part of the Indian banking sector in the years to come. The banking today is re-defined and re-engineered with the use of Information Technology and it is sure that the future of banking will offer more sophisticated services to the customers with the continuous product and process innovations. Thus, there is a paradigm shift from the seller's market to buyer's market in the industry and finally it affected at the bankers level to change their approach from "conventional banking to convenience banking" and "mass banking to class banking". The shift has also increased the degree of accessibility of a common man to bank for his variety of needs and requirements. Analysts claim that Internet banking holds lots of potential with the emergence of growing Internet awareness among customers, integration of banking services with e-commerce service, the increasing reach of the

Internet and the entry of global players in the banking sector. Reserve Bank of India has come out with Internet banking related guidelines When investigating all the variables and the response by customers, study reveals that the perception of the customers can be changed by awareness program, friendly usage, less charges, proper security, and the best response to the

services offered. The study also provides the kind of correlation between different factors. As per our basic assumptions we consider only those customers who know how to use Internet and have an access to Internet, and our study considered only the situation wherein banks provide Internet banking services. By grouping the variables less than one relevant question may result in proper implication for the bankers

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BIBLIOGRAPHY

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QUESTIONNAIRE



**A STUDY ON CUSTOMERS SATISFACTION TOWARDS INTERNET
BANKING WITH SPECIAL REFERENCE TO THOOTHUKUDI
DISTRICT**

QUESTIONNAIRE :

1.Name:_____

2.Gender:

A)Male B)Female

3.Age:

A)18-25years B)26-30years C)31-40years D)Above 40year

4.Education:

A)Illiterate B)High School C)Under Graduate D)Post Graduate

5.Marital status:

A)Married B)unmarried

6.Profession:

A)Government employee B)Private employee C)Business D)student

7.Monhly income:

A)Up to Rs10,000 B)Rs 10,000- Rs 30,000

C)Rs 30,000- Rs 50,000 D)Above Rs 50,000

8.What is your employment status?

A)Unemployment B)Employment C)Self employed

9.Bank name:_____

10.How often do you use internet banking?

A)Daily B)Weekly C)Monthly D)Yearly

11.Which bank internet banking service do you use?

A)Indian overseas bank B)State bank of india

C)Tamilnad mercantile D)Others

12.What is the reason for selecting this particular bank

A)Good brand B)Good service C)Other reference

13.Which category of the bank do you consider as most technologically advanced?

A)public sector bank B)Private sector bank

14.Are you satisfied with the bank charges for using internet banking?

A)Yes B)No

15.Internet banking transaction procedures are simple and straightforward?

A)Yes B)No C)No opinion

16.Are the website you can use in internet banking services are safe

A)Yes B)No C)No opinion

17.How did you come to know about internet banking services?

A)Mass media B)Bank directing C)Friends/family D)An agent E)Other

18.How often do you use internet banking during COVID-19 ?

A)0 times B)5 to 10 times C)20 plus times

19.Is internet banking safe?

A)yes B)No C)No opinion

20. What are the struggles you can face while using internet banking during COVID-19?

A) Network problem B) Cross border transaction C) Technical issue

21. Are you satisfied with internet banking?

A) yes B) No

22. Which device do you use mostly for internet banking?

A) Laptop B) Android C) Pc D) Other

23. Do you agree that internet banking is easier?

A) Strongly agree B) Strongly disagree C) No opinion

24. The contribution of new technology to the success of banks in your opinion is?

A) Very high B) High C) Average D) Low

25. Which features of internet banking do you use frequently?

A) Bill payment B) For checking the account balances

C) Transfer money between accounts D) Maximum state month E) All the above

26. Is internet banking services less costly than other banking services?

A) Agree B) Strongly agree C) Disagree D) Strongly disagree

27. Based on your satisfaction level will you recommend this internet banking to your friend/relatives?

A) Yes B) No

28. What is your overall opinion about internet banking?

A) Excellent B) Good C) Average D) Poor E) No opinion

29. Which place do you use to access your internet bank a/c

A) Home pc B) Office pc C) Cyber cafe D) Own mobile E) Others

30. What are the most important reasons to open an internet bank a/c

A) Cheaper B) Time saving C) Safe secure to use E) Easy to use

31. Do you use a debit card?

A) yes B) No

32. What is your purpose of using internet banking

A) Shopping B) official C) Home purpose D) Other

33. Which type of internet banking services do you want to use

A) Transfer funds online B) Online purchase/payment C) Other

34. Are you happy with the service of online banking provided by your bank?

A) Completely B) Partially C) Not at all

35. Do you feel online banking has a growth potential in India?

A) Yes B) No

36. Does online provide more reach and frequently than traditional banking?

A) Yes B) No

37. Do you have all banking facilities online?

A) Yes B) NO

38. How much do you spend for a single online transaction?

A) 0-1000 B) 1000-5000 C) 5000-10,000

39.What are the reason you use internet banking?

SI.NO	STATEMENT	STRONGLY AGREE	AGREE	DISAGREE	NO GIVEN	STRONGLY DISAGREE
1.	Save time					
2.	24 hours availability					
3.	Security					
4.	Transaction cost is cheap					
5.	Easy to access					

40.Problem of technology usage

S.NO	STATEMENT	OFTEN	RARELY	NEVER
1	Not providing information			
2	Not being able to maintain security			
3	Not giving fast response			
4	Waiting for long time for conducting of transactions			

41.Satisfaction levels regarding the various quality dimensions

S.NO	STATEMENT	SATISFIED	DIS-SATISFIED	NEUTRAL
1	The bank website does not freeze after customer putting all information			
2	Quick confirmation			
3	Language and information content			
4	User friendly system			

42.What did you think about internet banking services

Sl.NO	STATEMENT	YES	NO	CAN'T SAY
1	Does your bank educate you about the online banking services being offered			
2	Does your bank upgrade online services regularly			
3	Do you think online banking is better substitute of traditional banking system			
4	.Do you think that internet banking services are necessary in the present scenario			

43. Is there any obstacles when you use the internet

A)Yes B)No C) Can't say

44. Are you aware of the security threats and frauds in online banking and familiar with the methods of secured online transaction

A)Yes B)No C)Can't say

45.For me online banking is _____

**A STUDY ON CONSUMER PERCEPTION OF DIGITAL WALLET
WITH REFERENCE TO THOOTHUKUDI DISTRICT.**

Project submitted to Department of Commerce

ST. MARY'S COLLEGE (AUTONOMOUS)

THOOTHUKUDI.

Affiliated to Manonmaniam Sundarnar University, Tirunelveli.

In partial fulfilment of the requirements of

BACHELOR OF COMMERCE

Submitted by

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DEPARTMENT OF COMMERCE (SSC)

ST.MARY'S COLLEGE (AUTONOMOUS), THOOTHUKUDI.

(Reaccredited with 'A+' Grade by NAAC)

(MARCH 2021)

DECLARATION

We have declared that the project entitled "A STUDY ON CONSUMER PERCEPTION OF DIGITAL WALLET WITH REFERENCE TO THOOTHUKUDI DISTRICT." is submitted in partial fulfilment of the requirements for the degree in our original work done under the guidance and supervision of Ms. Tiny Jose, M. Com, B. Ed, SET. This project has not previously formed the bases of award of any similar titles and it represents entirely an independent work.

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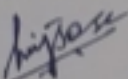
Place: Thoothukudi

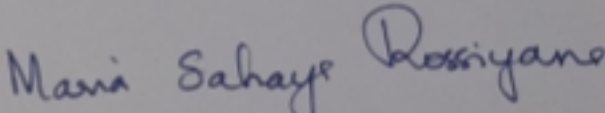
Date: 29/3/2021

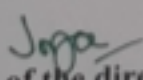
CERTIFICATE

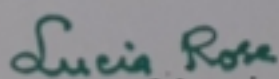
It is certified that this short term project work entitled "A STUDY ON CONSUMER PERCEPTION OF DIGITAL WALLET WITH REFERENCE TO THOOTHUKUDI DISTRICT" is submitted to St. Mary's college (Autonomous) affiliated to Manonmaniam Sundaranar University is partial fulfilment of the requirements for the degree of Bachelor of Commerce and is a record of work done in the Department of commerce (SSC). St. Mary's college (Autonomous), Thoothukudi during the year 2020 - 2021 by the following students.

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Signature of the external examiner

ACKNOWLEDGMENT

Our first and for most thanks to God the Almighty; we are happy that we have got his abundant blessings for completing this project.

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CHAPTER – 1

INTRODUCTION



CHAPTER-1

A STUDY ON CONSUMER PERCEPTION OF DIGITAL WALLET

WITH REFERENCE TO THOOTHUKUDI DISTRICT.

BACKGROUND OF THE STUDY:



Digital wallet also known as "e-Wallet" is an electronic device, online service, or software program that allows one party to make electronic transactions with another party bartering digital currency units for goods and services. This can include purchasing items on-line with a computer or using a smartphone to purchase something at a store. Money can be deposited in the digital wallet prior to any transactions or, in other cases, an individual's bank account can be linked to the digital wallet. Users might also have them driver's license, health card, loyalty card(s) and other ID documents stored within the wallet. The credentials can be passed to a merchant's terminal wirelessly via near field communication (NFC). Increasingly, digital wallets are being made not just for basic financial transactions but to also authenticate the holder's credentials. For example, a digital wallet could verify the age of the buyer to the store while purchasing alcohol. The system has already gained popularity in Japan, where digital wallets are known as "wallet mobiles". A cryptocurrency wallet is a digital wallet where private keys are stored for cryptocurrencies like bitcoin.

E-wallet has mainly two components, software and information. The software component stores personal information and provides security and encryption of the data. The information

component is a database of details provided by the user which includes their name, shipping address, payment method, amount to be paid, credit or debit card details, etc.

A digital wallet (or e-wallet) is a software-based system that securely stores users' payment information and passwords for numerous payment methods and websites. By using a digital wallet, users can complete purchases easily and quickly with near-field communications technology. They can also create stronger passwords without worrying about whether they will be able to remember them later.

Digital wallets can be used in conjunction with mobile payment systems, which allow customers to pay for purchases with their smartphones. A digital wallet can also be used to store loyalty cards. A digital wallet largely eliminates the need to carry a physical wallet by storing all of a consumer's payment information securely and compactly. Also, digital wallets are a potential boon to companies that collect consumer data. The more companies know about their customers' purchasing habits, the more effectively they can market to them. The downside for consumers can be a loss of privacy.

Digital wallets allow many in developing nations to participate more fully in the global financial system. Digital wallets allow participants to accept payments for services rendered, as well as receive funds or remittances from friends and family in other nations. Digital wallets do not require a bank account with a physical firm or branch, often allowing those in poorer and rural areas to be served as well and therefore enables a wider financial inclusion.

A digital wallet refers to software, an electronic device, or an online service that enables individuals or businesses to make transactions electronically. It stores the payment information of users for different payment modes on various websites, along with other items such as gift coupons and driver's licenses. Traditionally carried in the form of a smartphone app, a digital wallet can also exist in other forms, such as a desktop. However, the mobile app is the most popular version of the digital wallet, owing to its mobility and flexibility.

Digital wallets are not only convenient to use in certain cases but also safer than traditional wallets. Users of digital wallets need to download the specific apps created by banks or trusted third parties to avail of the service.

The traditional leather wallet is your stalwart companion for safekeeping precious possessions of all kinds. It holds tightly your cash, credit cards, family pictures, driver's license, insurance identification, shopping loyalty cards and more. Alas, your wallet grows thicker and more unwieldy by the day; your spine shrieks every time you sit on it the wrong way.

Before we go any further, understand that the term digital wallet is a blanket descriptor for a range of technologies that let you perform many tasks. In general, though, a digital wallet (also sometimes called an e-wallet) is a transformation in the way you pay for things.

Many digital wallets services work through apps on your smartphone. At the supermarket, for instance, you might simply tap your phone to a compatible check-out register to pay instantly. For others, all you need to use them is something you know, such as your mobile phone number and a PIN (personal identification number).

No matter what form it takes, a digital wallet is based on encryption software that substitutes for your old, analog wallet during monetary transactions. You benefit from the protection and convenience. Merchants benefit because they're more protected against fraud and they sell more products, faster. A smartphone digital wallet will help you pay for stuff, but it will also store your concert tickets, bus and subway passes and gift cards

A digital wallet could alter the way you organize your finances and your life in general. When payment is made through a digital wallet for goods and services, the time taken will be lesser when compared to credit or debit card payments. Digital wallets can be used for paying utility bills, DTH plans, and mobile bills or to recharge a prepaid connection. Purchases can also be made on e-commerce sites through digital wallets. Most e-commerce sites have tie-ups with many of the digital wallet companies and hence allow customers to make payments through the same. Digital wallets were designed with two things in mind – safety and simplicity.

Using up-to-date encryption technology, digital wallets guarantee that your payment information flows only in the directions that you authorize.

Because you don't have to type your password in every time you use it, a digital wallet makes it possible for you to create more complex passwords that you don't have to remember. Added to this, with a digital wallet, you no longer have to worry about your traditional wallet getting stolen, lost or damaged.

Mobile consumer purchases and P2P payments are fueling the global rise of mobile payment services. Statista predicts that in 2023, there will be 1.3 billion proximity mobile payment transactions users worldwide.

COVID-19 has reshaped every aspect of our lives. It has impacted the world economy and altered the way we do business and make payments. By reiterating the importance of going cashless, the pandemic has boosted the adoption of digital payment methods. Our apprehensions about handling cash and coins, the need to maintain physical distance, and fear of touching foreign objects are vastly responsible for the sudden acceleration in the usage of digital modes like mobile wallets.

The digital payment market may witness a surge of 14.2%, going from \$79,303 million this year to \$154,082 by 2025, as per a report by Research and Markets. In the pre-COVID-19 era, some of the factors that increased the acceptance of digital payment options include the marketing of these payment options, higher e-commerce sales, and increased penetration of smartphones and the internet. In the last few years, we witnessed a major upwards trend in the usage of mobile and digital wallets in developing countries. However, the developed nations continued using other non-cash methods to make their payments. But the pandemic has significantly altered the scenario.

OBJECTIVES:

1. To identify consumer attitude towards digital wallet in Thoothukudi.
2. To know the reach of digital wallet between employed and unemployed people in Thoothukudi.
3. To know the impact of covid-19 pandemic on digital wallet.
4. To provide suggestions to improve your digital transaction.

STATEMENT OF THE PROBLEMS:

Nowadays digital wallet is very popular. People have started to use it very often. Even though there is some fear in the mind of the people about digital transaction, like security issue etc. Though there is more use in digital wallet, there is also some difficulties like it doesn't reach to everyone especially to the uneducated people, it has certain conditions to fulfill but meeting such conditions are sometime difficult to some people etc.

In our country fast internet connectivity is not available, but more than connectivity, the security issues are at the forefront nowadays, the people are always under the fear of misuse of their money by the hackers and the frauds, and they always feel safer to have cash transaction. Therefore the respondents are trying to find reach of digital wallet between employed and unemployed people and impact of COVID-19 pandemic on digital wallet.

SCOPE OF THE STUDY:

This study benefits marketers, consumers and government. It is helpful to know the increase in adaptation of digital wallet. This may help the marketer to know the preference of the consumer on online payment like why they are preferring it and while using it what they are thinking. This study helps the consumer to know about different types of digital platforms and gateway and their benefits. It shows how digital payment helps government in COVID-19 pandemic. The government from this study would understand the value of digital payment and its influence on consumer which ultimately impacts electronic commerce and therefore would effectively regulate how internet payment is transferred by acting rationally on laws that would restrict data usage, create an ambient environment and availing resources to internet provider companies and at the same time safeguarding the interest of the consumer.

LIMITATIONS OF STUDY:

- Due to time constraint the most essential information has been taken for study.
- 75 questionnaires were distributed.
- Not all respondents would have been able to understand the questionnaire correctly or misread the questions so there is a little chance of making wrong answers or incorrect choices.
- Questionnaire's method is used only for data collection and the limitation of the questionnaire method is applicable to the study.

METHODOLOGY:

Sources of primary data

This study of digital wallet was referred from 75 persons, Questionnaire was distributed to the respondents and survey was analyzed.

Sources of secondary data

The data was collected through internet and preferred projects.

RESEARCH DESIGN:

This study used descriptive research. Descriptive research involves gathering data that describe events and the organized, tabulated, depicts and describes the data collection. It often uses visual aids such as graphs and charts to aid the reader in understanding the data distribution and therefore offered a better clarification on digital wallet and ultimately gives a clear picture on the effectiveness and reliability of digital wallet and its relationship to payment of bill.

COLLECTION OF DATA:

There have been some difficulties in data collection. Due to time constraints the essential information only has been taken for study. In spite of these factors, we have completed the project successfully.

CONSTRUCTIONS OF TOOLS:

The researchers had a discussion with group of consumers. Based on the discussion the researcher constructed a questionnaire. Then it was presented and necessary changes were incorporated in the revised questionnaire. 75 copies of questionnaire were taken and distributed. A copy of questionnaire is appended.

APPLICATION OF STATISTICAL TOOLS:

The collected data was analyzed by using the following tools,

- Percentage analysis method
- Liker scaling method

SAMPLING DESIGN:

A sample of some respondents residing in various part of Thoothukudi was selected on a random basis. The questionnaire was useful for collecting a great source of information.

PERIOD OF THE STUDY:

The period of study is about 4 months from December 2020 to March 2021.

REVIEW OF LITERATURE:

R.Varsha .Thulasiram(2016) found that E-wallet which are considered as an hi-tech platform for money transacting and payments have been perceived to be comfortable and reliable, indicating high levels of acceptance .The e-wallet service providers need to strategize targeting not only at students and the youth, but also other age groups.

Dr. Ramesh Sardar (2016) summarized that M-wallets have emerged as the most significant contributor in pushing cashless and electronic payments. Over time when mobile payments will represent a significant part of retail sales, there should be inter-operability between different wallets. As most of respondents are concerned about the security of mobile payments, the security system should be strengthening.

Pawan Kalyani (2016) found that Digital wallets which are popular and associate to the online business company are more popular and those with the banks are doing fine, mobile companies' e-wallet is restricted to the mobile users. People are using a few services mostly for recharging the DTH and paying bills, Shopping etc. The awareness and practical Usability of the e-wallet is low, that should be increased by adding more value added services to it.

Vidyashree DV, Yamuna N, Nithya Shree G (2015) concluded that People are more aware about the online payments through mobile applications and there is a wider increase in growth rate. Pay tm and Pay u Money is giving 2 level security authentication to safeguard our payment details. The digital payment system has to take necessary steps to overcome delay in processing of payments.

Alan Cole, Scott Macfaddin, Chandranaraynswami, AlpnaTiwari (2009) concluded that much of work in this area has been concerned with use of mobile phones as a surrogate for a credit

card or smart card. There is numerous application, each ending with one or two different user interface, each possibly requiring a separate login, falls far short of what we believe is required to make mobile phone a viable replacement for physical wallet. He commented that to accomplish this goal requires a unified architecture, able to accommodate an open set of content types. Standards will also be an important aspect of this work, enabling independently-developed services from multiple providers to interoperate with one another.

CHAPTERISATION:

Chapter1-Introduction

Chapter2-Profile of the study

Chapter3-Analysis & interpretation of data

Chapter4-Finding & suggestions

Chapter5-Conclusion

Chapter6-Bibliography

Chapter7- Appendix

CHAPTER-2 PROFILE OF THE STUDY



CHAPTER-2

HISTORY OF DIGITAL WALLET:



The form of digital payments can be traced back to 1997, when Coca Cola launched a few vending machines in Helsinki that let customers purchase a can via text messages. Though very different from modern day EWallet transactions, this is believed as the origin.

Soon, mobile devices became the means to buy movie and travel tickets, hotel bookings, and ordering food. By 2003, around 95 million cell phone users had used a mobile device to make a purchase.

Google became the first major company to launch a mobile wallet in 2011. With NFC (near field communications) technology, consumers could pay, earn loyalty points, and redeem coupons. Despite the fact that it was used on only one phone model and was accepted only by a handful of merchants, it proved to be very popular.

2012 saw Apple's Passbook, which, though not for mobile payments, could be used for boarding passes, tickets, and coupons. Apple Pay came two years later. Launched in the US, it quickly spread to the UK and China. 2015 brought Android and Samsung Pay.

Ever since, digital wallets like GrabPay, Lazada Wallet, PayPal, Touch n Go, v cash, and many more, have made this mode of payment quite popular. A Juniper Research study predicts that globally almost 2.1 billion consumers will use a mobile wallet to make a payment or send money in 2019.

RISK FACTOR:



Even though digital wallet is very helpful there are some risk factors also, they are

1. SECURITY ISSUE



Transactions using a digital wallet are subjected to the risks inherent in any mobile transaction. Cyber security experts are of the opinion that with the use of online payment platforms, the fraudulent use of payment networks and data theft has also gone up. There are several forms of cyber-attacks where cyber criminals look for vulnerabilities within a technology and turn it to their advantage and con people out of their money. The 2012 Google Wallet hack exposed

user's PINs. The Starbucks app was hacked in May 2015 which automatically withdrew funds from user's bank, credit, or PayPal accounts. In early 2015, Slate discovered that the accounts of users on the popular mobile-payment solution Venmo had been hacked, which resulted in their accounts getting drained.

2. HACKING



Mobile payment technology is based on over-the-air communication. Therefore, there is a risk of the device being compromised by hacking. In fact, a hacker can theoretically hack into a device without physically having the phone or a physical connection going to it. These days, criminals can use RFID and NFC wireless communication to steal numbers. ABC7 I-Team in early 2015 revealed just how easily thieves can steal personal details from cards that use 'wave and pay' radio technology. The readers can be bought online or downloaded to your phone via an app. All the hacker has to do is stand six inches away while a transaction is being made. Within a matter of seconds, the technology can pick up and store your data. A \$300 machine can then replicate the card so it can be used elsewhere. It's estimated that 70% of cards will soon be vulnerable to digital pick pocketing. Cards can be protected from RFID skimmers by being wrapped in tin foil, or other materials which can block the frequencies. Some companies have even started making special-purpose signal-impenetrable pouches for your phone.

3. MALWARE



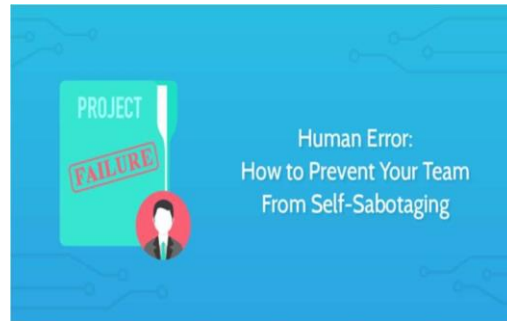
Malware is specifically designed applications and programs that compromise the security of mobile phones and computers. It can give cyber criminals access to devices, and hence also to sensitive consumer data. Therefore, one should only download and install applications from authentic sources and trusted developers. The first quarter of 2011 put Trojan infections at the top of the malware list, being more than 70% of all malicious files detected on computer systems, followed by the traditional viruses and worms.

4. PHISHING ATTACKS



In phishing, the user is lured into fraudulent emails or fake websites and is made to enter account-related sensitive information. Those who are new to the world of electronic transactions are more prone to such traps. Even if you were using software that blocked phishing emails, an illegitimate email could still pass through. Do not click on attractive or suspicious links that you get through SMS or email. In most cases using common sense can prevent phishing attacks in the first place. Even if you do not intend on entering any personal information, it's best to not click on suspicious looking emails or links (even image links), as doing so could also trigger hidden viruses or malware.

5. HUMAN ERROR



There are a number of security concerns that can be traced back to people.

6. BATTERY LIFE AND RISK OF LOSING YOUR DEVICE



If you lose your phone, you could lose your wallet if it's not hosted on an internet service. If your device's battery runs out, you will lose access to your wallet temporarily. If your smartphone or tablet runs out of power, you won't be able to access the digital accounts on it. This can be a concern if you're a heavy user of your device, as power can quickly be sapped by battery-intensive applications, leaving you stranded without power or money in your pocket (if your digital wallet is your sole on-person money storage).

MAJOR DIGITAL PAYMENT PLATFORM:

1. FREECHARGE

Freecharge is one of India's leading payments app. Consumers can use it for making postpaid, prepaid, metro recharge, DTH and other utility payments across the country. The Freecharge wallet was launched in September 2015 and can be used to make online as well as offline payments including McDonalds, HomeStop, Shoppers Stop, Cinapolis, Crosswords, Hypercity

etc. The list is still growing by leaps and bounds. Making a Freecharge account is the best solution for making instant and quick payments. It safely stores your money in the mobile wallet and you can use it anytime anywhere for making transactions in the fastest way possible. As demonetisation has given a major push to the cashless economy of India, Freecharge also aims to get more merchants from across the country to enhance its digital payments ecosystem.



2. FACEBOOK PAY

Well, if you think that Facebook is only a social networking platform, then you might want to reconsider your thoughts. It is much more than that. There are several benefits that you can draw through Messenger, WhatsApp and Instagram pay. Take a look:

- It helps in the prevention of any anti-fraud activity as it detects one.
- It is encrypted with data security and doesn't share any financial information of the users with the merchants.
- It does not charge the users any money when they make transactions through Whatsapp and Facebook.
- Support is provided to the users in the form of live chat or email.
- The payment history is accessible in all the apps that fall under Facebook Pay.
- It has a verification process in which the users have to either allow facial recognition or put in a pattern or pin to proceed with a payment.



3. AMAZON PAY

One of the fastest methods of payment, which is accepted almost all across the world, Amazon pay offers a robust and most secure way of making payments. It is used in various countries as it makes transactions easy and flexible. Take a look at some of its advantages:

- Users have to create a single account on Amazon, which can be used in all transactions.
- One does not have to make multiple accounts for different apps.
- It is available on web and mobile devices as well.
- The app has been integrated with Alexa, which allows the users to give command to Alexa during the checkouts.
- It is properly encrypted, therefore, provides security to the users.
- The app has also led to several conversions on Amazon.
- One of the most prominent advantage of the app is that it allows the buyers to split the payments.



4. APPLE PAY

Very simple way of making purchases on Apple store along with other payments with the help of Siri. This one is only integrated in Apple phones but is considered to be one of the leading digital wallet platforms across countries. You can easily make transactions by sending messages or by giving a command to Siri. It is also one of the most secure methods of conducting any transactions. A look at some of its benefits:

- It is a competitive app; therefore, it provides tough competition to other digital platforms.
- The information entered in the app is secured and not shared with anyone else.
- Like most other platforms, it does not let the users save their card information.
- If the users try to make a transaction with their credit or debit cards, their information will immediately be removed after the transaction is complete.
- The app allows the users to save their important documents on the app.



5. SAMSUNG PAY

One of the most popular digital wallets that will reach almost 200 million users by the end of this year, Samsung Pay offers its users three levels of security. Making transactions easy, it is used in most countries. Following are some of its benefits:

- It offers a plethora of financial services.
- You have multiple options available for making payments. These include the likes of code scanning, show code and send money option.
- Offers rewards and vouchers to users after each transaction
- Helps the users check their credit score.



6. GOOGLE PAY



The platform was established in 2015 and gained immense popularity in 2019 when people realized how the app made life easy for them and helped them make transfers without the hassle of carrying their wallets and cash. It asks the users to follow the simple procedure of funds transfer and links their accounts to their bank accounts. This is why the transfers can be directly made from bank to bank. The app is compatible with both iOS and Android. Take a look at some of the benefits of the app:

- It offers quick checkout facility even on the web.
- Strongly encrypted with layers of security.

- The information is easily manageable.
- Complete transaction history on readily available.
- Free of charges, therefore the users do not have to pay a single penny to install and use the app.

7. PAYPAL



With a presence in almost 200 countries the money transferring platform has been in existence since 1998. It allowed international transactions when there was no other way of sending money to other countries. It is one of the most secure platforms to make transactions which is even easier as compared to several other e-wallets. The app supports 25 currencies and is available on both iOS and Android phones. Take a look at the advantages of the app:

- The seller does not get the information of the payer even after the payment is done, giving a sense of security to the buyers.
- The buyers get a protection of 180 days which allows them to get a complete refund within this span.
- The seller does not get the financial information.
- The app helps in preventing fraud and protect the information of the sellers.
- Conflicts are easily solved.

8. MOBIKWIK



MobiKwik is another popular payment gateway in India and it offers services for online debit and credit cards and other internet banking processing transactions. It takes only two days to set

up an account with MobiKwik and they are compatible with Android , iOS and Windows platforms. In addition, MobiKwik is also a mobile phone and digital wallet.

9. PayTM



PayTM currently holds the top position for India's most popular payment gateway. It is a semi-closed wallet, approved by the RBI and offer payment solutions to over 7 million merchants. PayTM is available for download across all major platforms and allows its customers to make payments from debit and credit cards, bank accounts and digital credit. PayTM Cash is India's largest digital wallet with over 15 million active users.

10. PHONE PE

Founded by the Flipkart mafia - Sameer Nigam, Rahul Chari and Burzin Engineer, in June, the Bengaluru-based payments company reached an offline merchant base of more than five million. This was a rapid increase from January 2019, when the total offline merchants on the platform stood at 1 million, which crossed three million in April. Besides being a digital wallet for payments, PhonePe also launched its own apps platform in 2018, allowing customers to place orders on Ola, Myntra, IRCTC, Goibibo, redBus, Oyo and Treebo, etc. It has also partnered with online gaming startup Mobile Premier League. Right now, the payments startup is aiming to bring in more partners across categories like travel, mobility, food, hyperlocal, shopping and entertainment.



MAJOUR PAYMENT GATEWAY IN INDIA:

1 .CASHFREE PAYMENT GATEWAY

Cashfree provides the widest range of payment options: cards (Visa, Mastercard, Maestro, Rupay, Amex), 75+ Netbanking options, Paytm and 6 popular mobile wallets like Airtel, Mobikwik, Freecharge, along with the widest range of PayLater and cardless EMI options such as ZestMoney, OlaMoney postpaid etc.

It also supports UPI, NEFT, IMPS and Paypal. Payment gateway charges are just 1.75% per transaction [Lowest TDR charges in India]. Cashfree also has the fastest settlement cycle of 24 hours to 48 hours.

2. PAYJKUN

PayKun is a payment gateway service provider that enables a safe and secure transaction between buyer and seller. There are numerous happy merchants registered and live today who have developed their business with the help of PayKun.

Any large, small, individual, trust, NGO, eCommerce, etc. can easily register on PayKun and use the payment gateway for receiving online payments. The customers will get multiple payment options to make a payment on the PayKun .

3. ATOM PAYNETZ PAYMENT SERVICE GATEWAY



Atom is promoted by FT Group and it is an innovative Payment Service Provider with over 100 payment options, 15 million + transactions, 4500+ strong merchants across the country.

4. EBS



EBS or E-Billing Solutions is the first Indian merchant account provider to achieve the PCI DSS 3.0 standards of compliance. It is also certified by security and process adherence followed and audited by ISO 27001- 2013 standard. Therefore, it is one of the most secured online service providers in the world.

5. EASEBUZZ



Easebuzz is a software platform that allows businesses to have a payment gateway and value-added services. Easebuzz offers services in handling complex payment problems like vendor payments, recurring payments, split payments and multiple value-added services which helps businesses to scale.

6. ZAAKPAY



Zaakpay is another popular payment gateway that supports all international and Indian MasterCard credit cards, Visa credit cards, Discover and Diners credit cards. It is a secure gateway and the payments on this portal can be made using a few clicks

7. EPAISA



This payment gateway helps businesses in managing their payments in an easy and effective manner. Merchants can use ePaisa to manage their inventory, speed up the checkout process, accept payments on tablet or smartphones, etc. Businesses can accept credit or debit card payments, wallet payments, online payments and bitcoin payments using ePaisa. The payments are secure and the company provides 15-day money back guarantee.

8. AIRPAY



This payment gateway allows merchants and businesses to accept debit or credit card payments on website, wapsite and mobile apps in a secure and hassle-free manner.

9. EMVANTAGE



Using this payment gateway, merchants can manage a large number of transactions easily and in a secure way. Emvantage allows merchants to collect payments using multiple payment modes such as credit cards, debit cards, prepaid cards, mobile payments, Net banking, etc.

FEATURES OF DIGITAL WALLET:

1. ACCEPT PAYMENT INSTANTLY

If you own a small or medium business, you can accept payments instantly at 0% fee (introductory offer) from customers making cashless payments. Most leading e-wallets support POS transactions without any need of additional equipment like card scanners/readers. For processing the transaction, a payment link is sent to the customer wherein they can enter their card details without sharing it with the merchants and make the payment through the e-wallet.

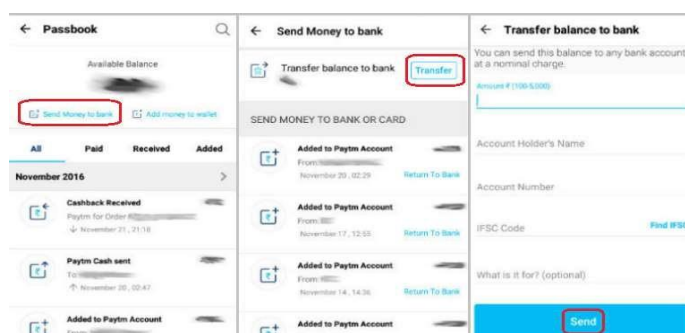


2. CREATE A VIRTUAL CARD

Many banks such as ICICI and Axis Bank as well as wallet providers like free charge are offering virtual card services integrated with their wallet apps. It is similar to using plastic money with a preset spending limit. You can load money on your virtual card and then use your credentials to make payments online. It is a PCI-DDS (Payment Card Industry- Data Security Standard) compliant mechanism and is compliant with banking security standards.

3. TRANSFER MONEY TO BANK ACCOUNT

You can, not just accept payments but also transfer the balance to your mapped bank accounts using m wallets. However, wallet app providers can deduct 1% to 5% of the amount transferred from wallet balance as fee for the service offered. Currently as per RBI mandate, wallets such as PayTM, free charge etc. have a monthly cap on the amount of money you can transfer from your e wallet to your bank account.

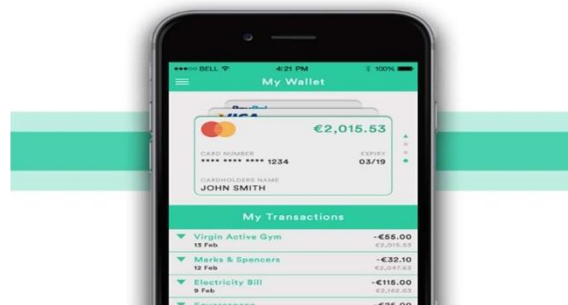


4. REDEEM POINT AS CASH

Few wallets such as Mobikwik offer the facility to convert points you earn through your cashless transactions into wallet balance. If you have a debit or credit card from any of the ‘Max Get More’ – supported banks or have a Payback loyalty program membership, you can redeem your Mobikwik rewards points as wallet balance.

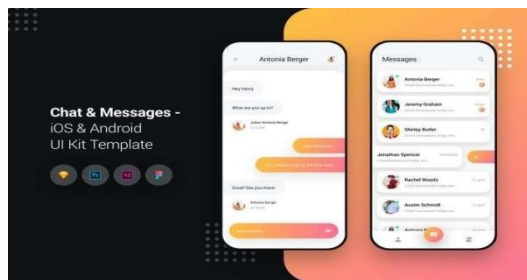
5. SPLIT BIT

Few e-wallets offer you the facility to split your expenses with the same wallet users. You can do this by entering the amount, purpose and specifying the phone numbers of the people you intend to split the bill with. Doing this will generate a payment link, which will be sent to the people who owe you money. They can then use their own wallet to make these payments.



6. CHAT MESSENGER APP INTEGRATED

To increase your convenience further, free charge has integrated its payment service through the popular messaging app, Whatsapp. With this feature you can transfer money to any of the free charge users on your whatsapp contact list simply by typing amount along with FC on the chat window. For e.g., typing and sending “150FC” to a contact will transfer Rs. 150 into their free charge account from yours.



7. CASH PICKUP

E wallets such as mobikwik offer this feature wherein users can request cash pickup for a fee by adding money to their wallet. However, this service is limited to a handful of cities as of now. Going forward if available at more locations, it will definitely be an option that people use in case of cash-only emergencies.

8. CASH IN/OUT AT BANK ACCOUNT OR ATM



Holders of mobile wallets can make an ATM cash withdrawal without using a physical credit card. They can also choose to withdraw cash from an agent/branch bank. When it comes to ATMs, NFC technology is used - the same contactless technology that lets users pay by tapping their smartphone against a POS terminal. Despite our world becoming more and more digital, cash is still important in many locations. For example, if a user wants to buy fresh vegetables from a small pop-up shop in the neighborhood, your mobile wallet app should be prepared to provide them with this convenience.

9. LOAN ORIGINATION



Loan origination is one of the mobile wallet features that meets the growing demand for convenient, real-time banking. The loan origination process via a smartphone needs to be mobile-friendly, fast, and as automated as possible. Loan origination involves collecting customer application details, integration with bank systems, instant approval supported by credit bureau integration, and more.

10. ANALYTICAL DASHBOARDS AND DIAGRAM



Tracking personal financial health over time is essential for every customer. We all need to stay on top of our money. An analytical dashboard allows digital wallet holders to view and analyze their personal financial operations through reports, figures, and diagrams. Personal finance management provides users with all the information they need to make informed financial decisions with a clear view of when, how, and where they're spending and receiving their money - across all their accounts, expenses, credit cards, and income.

11. BUDGETING AND PLANNING



Enables users to plan their finances smarter even when on the go. Your powerful mobile wallet service needs to let users easily create budgets and make plans for wise spending. This way you can empower your customers to spot spending habits, track expenses, and save more.

A modern mobile wallet is able to act as a financial planner, providing options like:

- setting a budget for each category of expenses
- creating categories for expenses and income
- sending reminders when users are close to exceeding their budget
- sending reminders when the bills are due
- setting savings goals

12. BACKUP FACILITY

A backup facility is a vital mobile wallet feature which allows users to restore wallet data. Backup is often automatically embedded within wallet apps for user data safety. The best option is to provide several different methods to protect user data, such as: sync data to the Dropbox cloud, sync data to iCloud, built-in email wallet backup feature, sync data via a local WiFi connection, etc.

TYPES OF DIGITAL WALLET:

There are different kinds of transactions you can do through the digital wallets. This is why e-wallets are mainly divided into three categories.

CLOSED WALLET

These ones are pretty simple to make as it will help one make payments only for a simple application or a website. It is for one particular brand name that doesn't allow you to make payments outside, like in the case of Walmart Pay. This is basically for those companies that have been in business for a long time, but the integration of e-wallets came in some time later. These support only a specific application.

SEMI-CLOSED WALLET

Offering a wider scope of making payments, this type is different than the one we discussed earlier. Allowing the users to make payments at stores that have an association with the app, this type can be used for online payments as well as payments at stores or restaurants. However, not all stores and shops might be able to receive money through this medium, hence the name semi-closed e-wallets.

OPEN WALLET

These ones are the most used e-wallets as they allow the users to make payments online and at stores at any time. In this type of mobile wallet, the users can easily do monetary transactions by sending money through the platform directly to the accounts of other users. The service provider allows them to make any transactions from any place in the world, provided both the sender and the receiver have their accounts on the same app.

HOW DIGITAL WALLET WORK?

Digital wallet software is traditionally housed through a mobile app on a smartphone, but can also be used in a variety of other formats such as a physical device or on your personal computer. The smartphone app version of the digital wallet is by far the most popular today due to its flexibility and mobility. These digital wallets typically require you to download a digital wallet app on your smartphone. These can be created by your bank of choice or a trusted third party. Make sure you do your research and confirm the company's trustworthiness before providing your financial information to an app.

Typically, you must find a point of sale (POS) system terminal that is compatible with your digital wallet in order to use it. Usually, you will be able to identify this through the contactless symbol displayed at checkout. Some POS systems also allow you to pay using Magnetic Secure Transmission technology. While contactless payments can be more difficult to find, many modern POS systems can support Magnetic Secure Transmission payments. Once you find a POS system that is compatible with your digital wallet app, you can simply hold your smartphone up near the sales terminal to pay. Sometimes you can even pay directly through your app. This rule can also apply to some ATMs, where you can withdraw cash from the app when in close proximity to a compatible ATM.

Why Digital Payment is better during the Lockdown?

Making payments digitally through phone wallets, debit/ credit cards and net banking is being preferred not just because it's convenient but also because it is being seen as the safer mode for transferring funds.

IT ENABLE SOCIAL DISTANCE

Making digital payments reduces the need to come close to another person and thus helps maintain the social distancing protocols. In fact, many e-commerce apps and websites have done away with the 'cash on delivery' option for now.

IT REDUCES THE NEED TO VISIT ATM AND BANK

Transferring funds digitally reduce the need for physical cash and, in turn, trips to the banks and ATMs. This helps people stay safe at home without having to compromise on the things they need to buy.

CURRENCY NOTE MAY BE POTANTIAL CARRIERS

Since the COVID-19 virus spreads from person to person through contact, currency notes may be a potential carrier. Making digital payments reduces the number of things that must be touched while making a purchase and helps keep people safer. You can wash your fruits and vegetables in soap and water but doing the same with currency notes can damage them.

ADVANTAGES OF DIGITAL WALLET:

1. IT OFFERS MORE CONVENIENCE FOR MANY CONSUMERS



When you're carrying an electronic wallet, you get to limit the number of cards you carry when you travel. You no longer have the requirement to carry a lot of cash with you either. All you need to do is tap your device to the payment receptacle, or have your mobile device scanned, to pay for the items you are purchasing. That means you're no longer carrying a pocketful of items wherever you go.

2. IT PROVIDES ACCESS TO OTHER TYPE OF CARD



Electronic wallets typically store credit cards and debit cards. They can be used for a wide variety of cards, however, if the provider is compatible with the wallet you are using. That means you can store rewards cards, loyalty cards, and even coupons within your digital wallet, allowing you to enjoy more of a paperless lifestyle.

3. IT OFFER MORE SECURITY



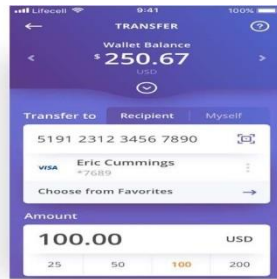
If you have a wad of cash in your pocket that gets lost, you have zero options available to you to recover your funds. Losing your credit cards means you must contact each lender to cancel each card, then have a new one issues. With an electronic wallet, the information is stored through a third-party provider. It's locked behind your password or biometrics. Even if you lose your device, you'll still have access to your e-wallet once you get a new device.

4. IT CAN BE USED AT MOST RETAILS AND ONLINE STORES

Electronic wallets have become widely accepted within the past few years. Most locations that accept cards as a payment option will allow you to pay with your electronic wallet. Although there are still some locations that are using older processing technologies, which does limit some product or service access, the number of retailers who provide payment access in this manner continues to increase each year.



5. IT REQUIRES USERS TO AUTHORIZE EVERY TRANSACTION



Electronic wallets function like a debit card when initiating a transaction. They require you to input your PIN to authorize payment. For devices with biometrics, a payment would require your fingerprint to authorize it. That gives you another layer of security against unauthorized purchases or the financial risks associated with identity theft.

6. IT MAY OFFER ACCESS TO NEW REWARDS



Many electronic wallets offer incentives to encourage consumers to use them instead of traditional payment methods. You may find discounts apply to certain purchases, such as fuel, food, or travel. Some businesses may work with your e-wallet provider to offer specific discounts as well. That means you have the potential to save money without changing your spending habits. You're just changing how you pay for those items.

7. IT COULD HELP YOU WITH YOUR BUDGET



Many electronic wallets can help you track your spending habits. Some may generate reports that show you specific categories of spending. You can also assign fixed budgets to specific cost categories to ensure that you're not spending more than you should on certain items. If

you have a big-ticket item to purchase, however, you can disable this feature to make sure there's enough money available to make the payment.

DISADVANTAGES OF DIGITAL WALLET:

We have said that with digital wallets, you don't only save your time but your money also. But, still there are a few disadvantages of digital wallets that you should know before you start using them. Below are some of the disadvantages:

1. INTERNATIONAL RESTRICTION



You know every country has different services and so, you may not be able to use your country's digital wallet to make payments while you're in other countries. So, it can be a great hurdle for those who often need to travel to different countries.

2. LIMITED MERCHANT



There are some platforms that supports digital wallets. Still, there are many online stores that don't offer digital wallets and flipkart is a great example on this list.

3. DEPENDENT ON OTHER DEVICE



As you know the digital wallets can only be used online and via your devices like a laptop, smartphone or tablet, so the use of digital wallets is highly dependent on your device. If anyhow you're unable to reach your smartphone or laptop due to battery problem or any other reason, digital wallets are of no use. This is the main reason why digital wallets can't beat credit and debit cards.

4. DANGER TO LOSS YOUR MONEY



Digital wallets are not as safe as credit or debit cards because most of the banks provide the 3D secure password and without knowing your 3D secure password, nobody can use your card for making payments. But this is not the case with digital wallets. In case if you miss your smartphone, then anybody can use your wallet money with your digital wallet app; and if there is a password, there are lots of ways of cracking the password. So, wallets are not secure as your bank's debit or credit cards

5. TIME AND MONEY INVESTMENT



In order to allow the customers to pay with digital wallets, the companies have to get special hardware or software facilitating those operations. Those companies that want to develop their

own digital wallet solution need to find software engineers with relevant experience and spend money and time on the development.

6. RECKLESS SPENDING



Even though digital money has been around for a while, some people still tend to spend more when they cannot see and touch real money. It means that regardless of the ability to monitor and analyze their spending's within the digital wallet application or in an online banking account, it might be challenging to control your budget.

7. IT IS NOT FULLY AVAILABLE WORLDWIDE



The number of retailers which accept payments from an electronic wallet depends on the actual wallet you choose. In December 2016, just 36% of retailers accepted Apple Pay. 34% of retailers accepted PayPal as a form of payment. Just 25% of retailers accepted MasterPass. About 2 million retailers in North America currently provide access to some form of mobile payment through an electronic wallet.

8. IT STILL REQUIRE YOU TO CARRY SOME THING



Although an electronic wallet offers more convenience for many consumers, it doesn't fully eliminate the requirement of carrying something with you. If you don't have your mobile

device on your person, then you have no way to complete a transaction. Because these wallets don't store your identification and other needed items, you're still forced to carry a traditional wallet or purse with you as well.

9. IT REQUIRE YOUR DEVICE TO HAVE CHARGE



There's also the disadvantage that an electronic wallet requires you to have a charged device to have it operate. If you're carrying a traditional wallet, you won't need to worry about how much battery life is left on your phone.

10. IT MAY CHARGE MORE TO PROCESS PAYMENT



Many of the electronic wallets which offer a rewards program will charge you a fee to transfer those rewards. You may be required to process payments in a specific way to access these benefits as well. When using the PayPal debit program, for example, consumers receive 1% cash back when their transaction is a standard signature credit transaction. Using a PIN through a digital wallet eliminates this benefit because you're changing how the point-of-sale treats the transaction. If you spend \$900 per month, you'd be losing over \$100 each year for the convenience of this payment method.

ADDITIONAL INFORMATION:

REQUIRED TECK STACK FOR DEVELOPING DIGITAL WALLET

- 1- For Voice, SMS and Phone Verification: Nexmo
- 2- For Payment: PayPal, Braintree, Stripe and PayUMoney
- 3- For database: MongoDB, HBase, MongoDB and Cassandra
- 4- For frontend: JavaScript, Angular, HTML5, CSS

- 5- For cloud environment: Salesforce, Google Cloud, AWS and Azure
- 6- For email management: Mandrill
- 7- For QR code scanning: ZBar Code reader
- 8- For push notifications: Push.IO, Twilio, Amazon SNS, Urban Airship
- 9- For data management: Datastax
- 10- For real time analytics: Hadoop, Big Data, Apache and Spark

TIPS FOR SAFE ONLINE TRANSACTION

- Install latest security software.
- Use High Security Password and 3D Secure Code.
- Use secure Wi-Fi connection.
- Don't Use public Wi-Fi connection while doing online transaction.
- Always make payment through trusted sites.
- Don't respond to emails asking about your details.
- Don't respond to emails offering you discounts.
- Check website's SSL certificate.
- Beware of Phishing Sites.
- Always Use Personal Computers.
- Make Use of Virtual Keyboard.
- Keep track of your transactions.

CHAPTER – 3

ANALYSIS AND INTERPRETATION OF DATA



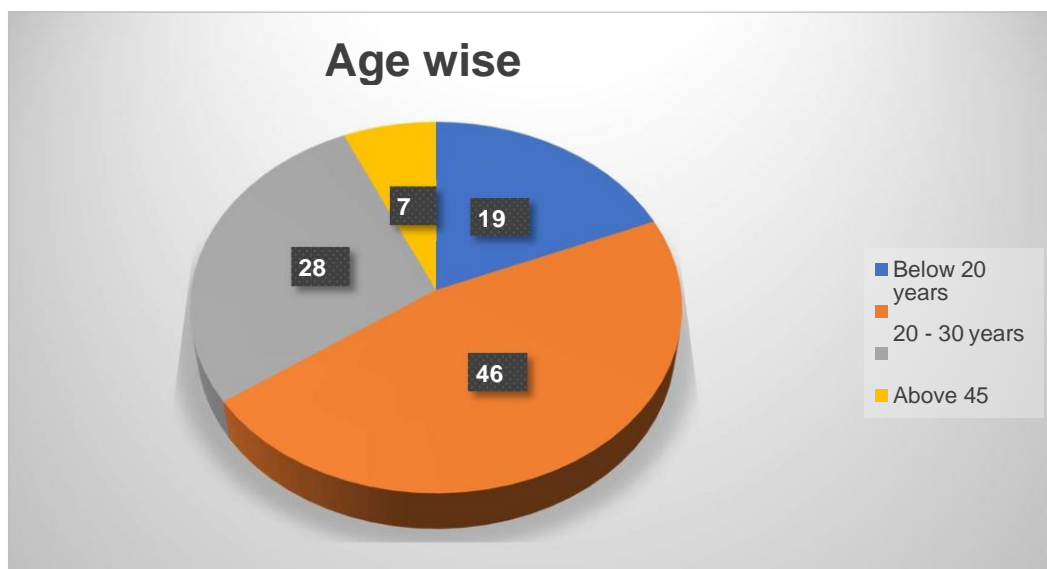
CHAPTER – 3

TABLE – 3.1

AGE WISE CLASSIFICATION OF THE RESPONDENTS

Particulars	No. of. respondents	Percentages
Below 20 years	14	18.7
20 – 30 years	35	46.6
30 – 45 years	21	28
Above 45 years	5	6.7
Total	75	100

Sources: Primary data



Inference

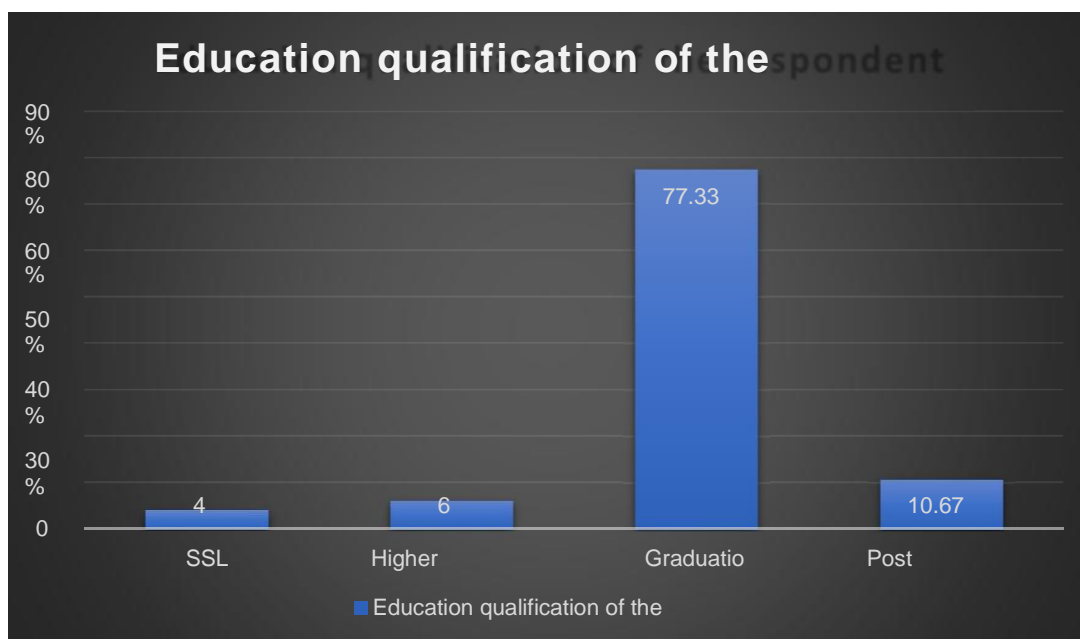
The above table shows that 19% of the respondents are below 20 years, 46% of them are around 20 – 30 years, 28% of them are between the age group of 30 – 45 years and 7% of respondents are above 45 years. Thus, the majority of the respondent are between the age group of 20 – 30 years.

TABLE – 3.2

EDUCATION WISE CLASSIFICATION OF THE RESPONDENTS

Particulars	No. of respondents	Percentages
SSLC	3	4
Higher Secondary	6	8
Graduation	58	77.33
Post-graduation	8	10.67
Total	75	100

Source: Primary data

**Inference**

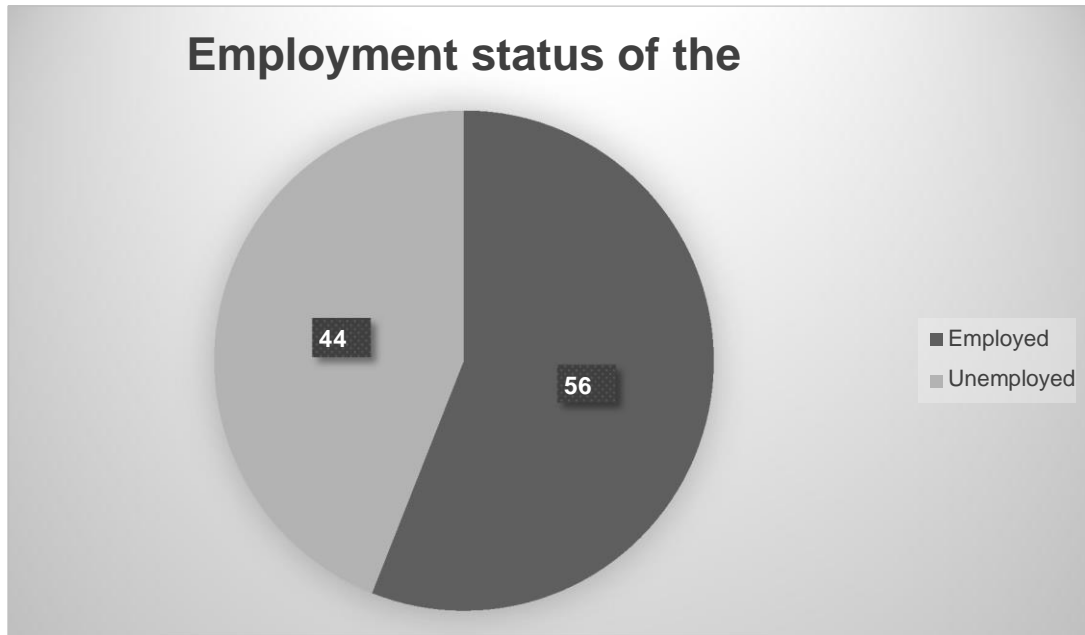
The above table reveals that 4% of the respondents have completed their SSLC, 6% have completed their higher secondary, 77.3% of them are graduated, 10.67% have completed their post-graduation. Therefore most of the respondents completed graduation.

TABLE – 3.3

EMPLOYMENT STATUS OF THE RESPONDENT

Particulars	No. of respondent	Percentage
Employed	42	56
Unemployed	33	44
Total	75	100

Sources: Primary data



Inference

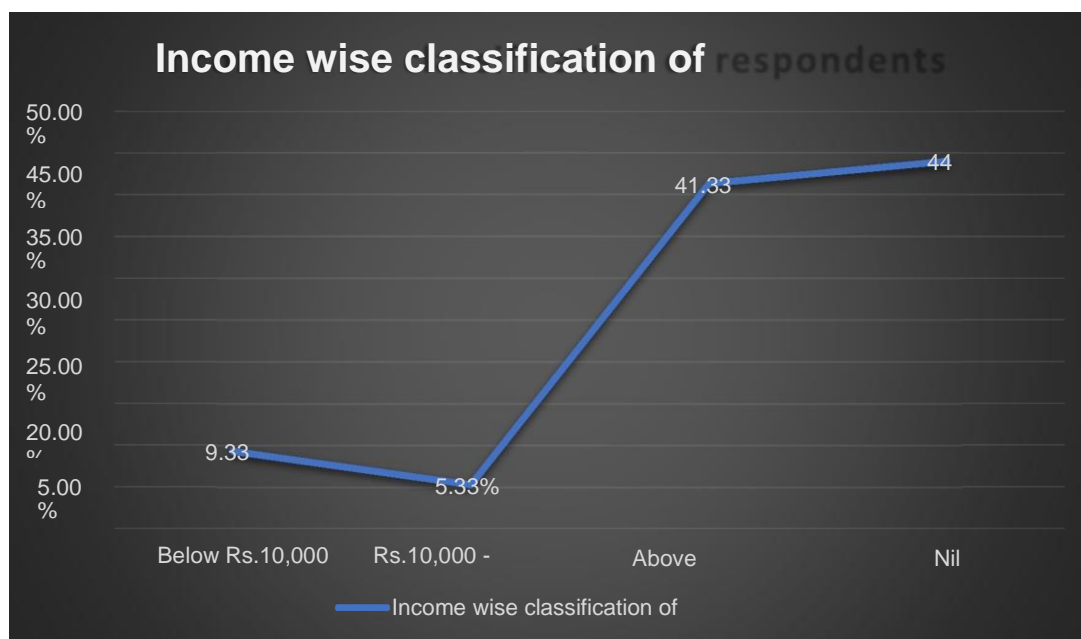
The above chart clearly state that 56% of the respondents are employed and 44% percentage of respondents are unemployed. Therefore most of the respondents are employed.

TABLE – 3.4

INCOME WISE CLASSIFICATION OF THE RESPONDENTS

Particulars	No. of respondents	Percentage
Below Rs.10,000	7	9.33
Rs.10,000 – Rs.30,000	4	5.33
Above Rs.30,000	31	41.33
Nil	33	44
Total	75	100

Source: Primary data



Inference

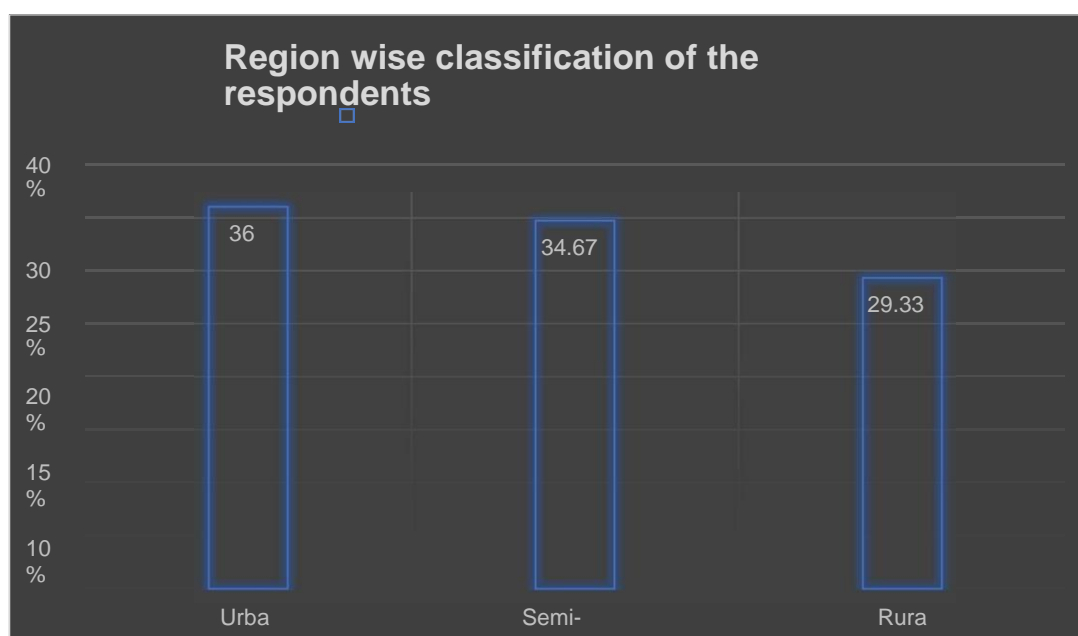
The above table states that 9.33% of respondents monthly income is below Rs.10,000 , 5.33% of respondents monthly income is between Rs.10,000 – Rs.30,000 , 41.33% of respondents income is above Rs.30,000 and 44% of respondents monthly income is nil. Therefore most of the respondents monthly income is above Rs.30,000.

TABLE – 3.5

REGION WISE CLASSIFICATION OF THE RESPONDENTS

Particulars	No. of respondents	Percentage
Urban	27	36
Semi-urban	26	34.67
Rural	22	29.33
Total	75	100

Source: Primary data



Inference:

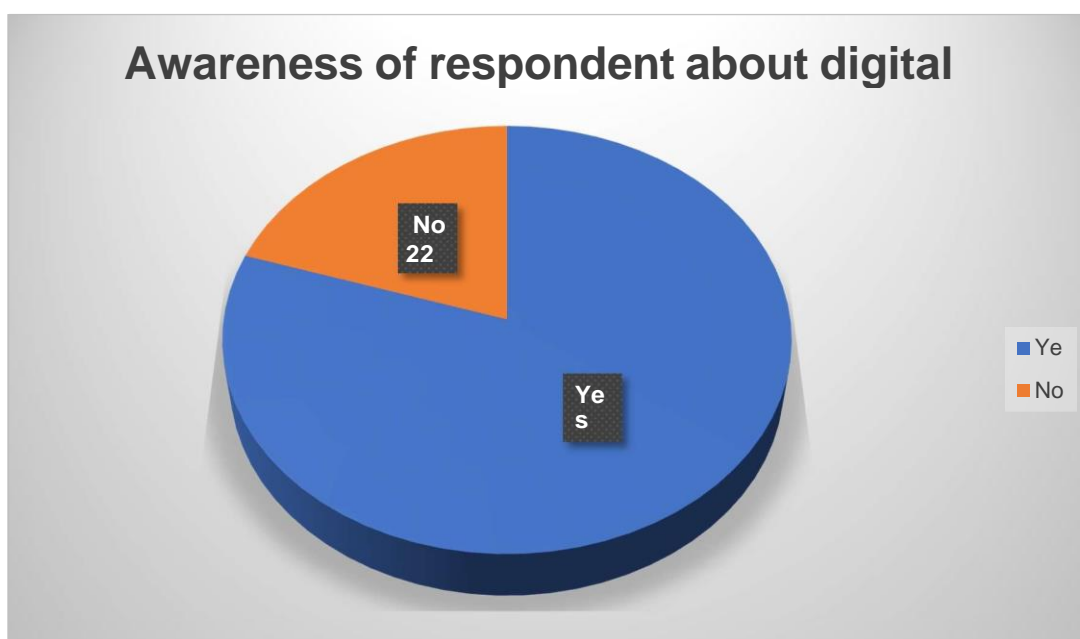
The above data states that 36% of the respondents are from urban area, 34.67% of the respondents are from semi-urban area and 29.33% of the respondents are from rural area. Therefore most of the respondents are from urban area.

TABLE – 3.6

AWARENESS OF RESPONDENTS ABOUT DIGITAL WALLET

Particulars	No. of respondents	Percentage
Yes	66	88
No	9	12
Total	75	100

Source: Primary data



Inference

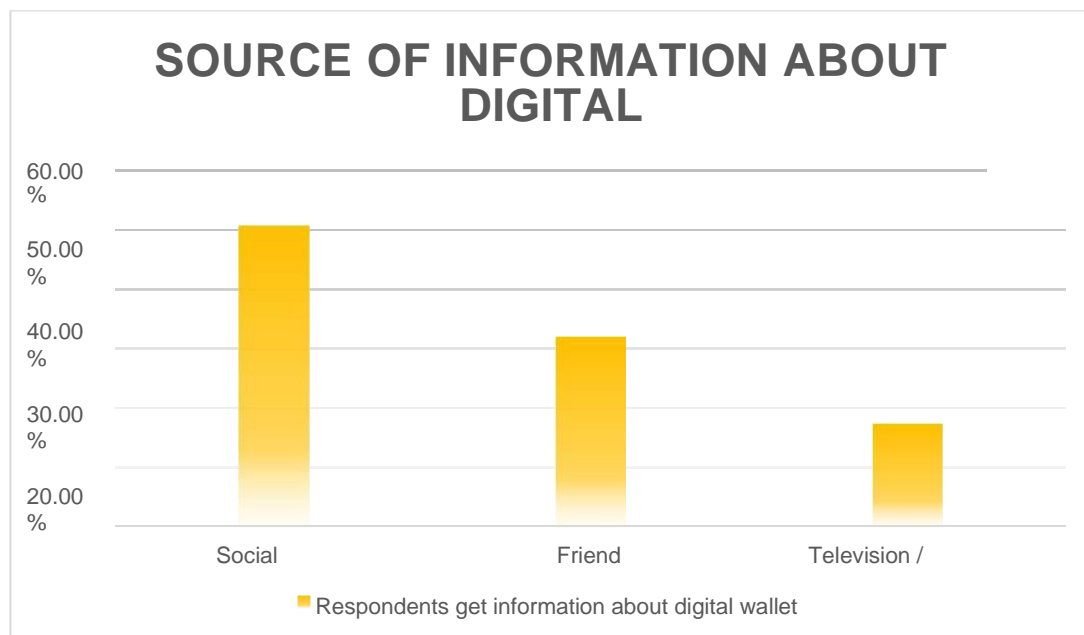
The above table states that 88% of the respondents are aware about digital wallet and 12% of the respondents are not aware about digital wallet. Therefore most of the respondents are aware about digital wallet.

TABLE – 3.7

SOURCE OF INFORMATION ABOUT DIGITAL WALLET

Particulars	No. of respondents	percentage
Social media	38	50.7
Friends	24	32
Television / Magazine	13	17.3
Total	75	100

Source: Primary data



Inference:

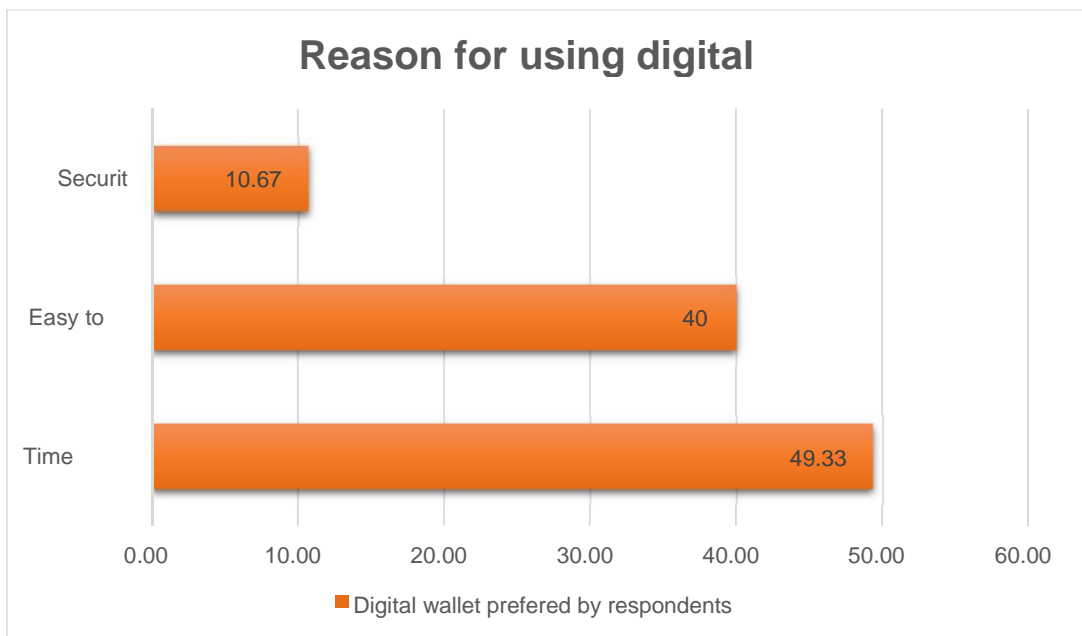
The above data states that 51% of the respondents are get information about digital wallet from social media, 32% are from friends and 17% of them from television /magazine. Therefore most of the response get information through the social media.

TABLE – 3.8

REASON FOR PREFERING DIGITAL WALLET

Particulars	No. of respondents	Percentage
Time saving	37	49.33
Easy to use	30	40
Security	8	10.67
Total	75	100

Source: Primary data



Inference:

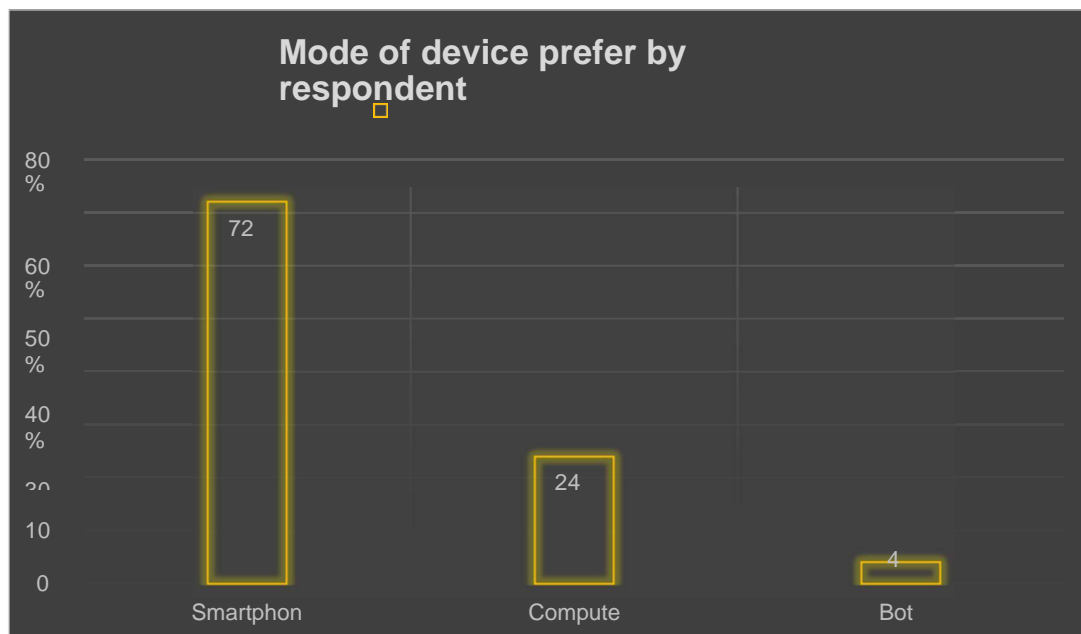
The above data states that 49.33% of the respondents prefer digital wallet due to time saving, 40% of them prefer digital wallet due to easy to use and 10.67% of them use digital wallet due to security. Therefore most of them prefer digital wallet due to time saving.

TABLE – 3.9

MODE OF DEVICE PREFER BY RESPONDENTS

Particulars	No. of respondents	Percentage
Smartphone	54	72
Computer	18	24
Both	3	4
Total	75	100

Source: Primary data



Inference:

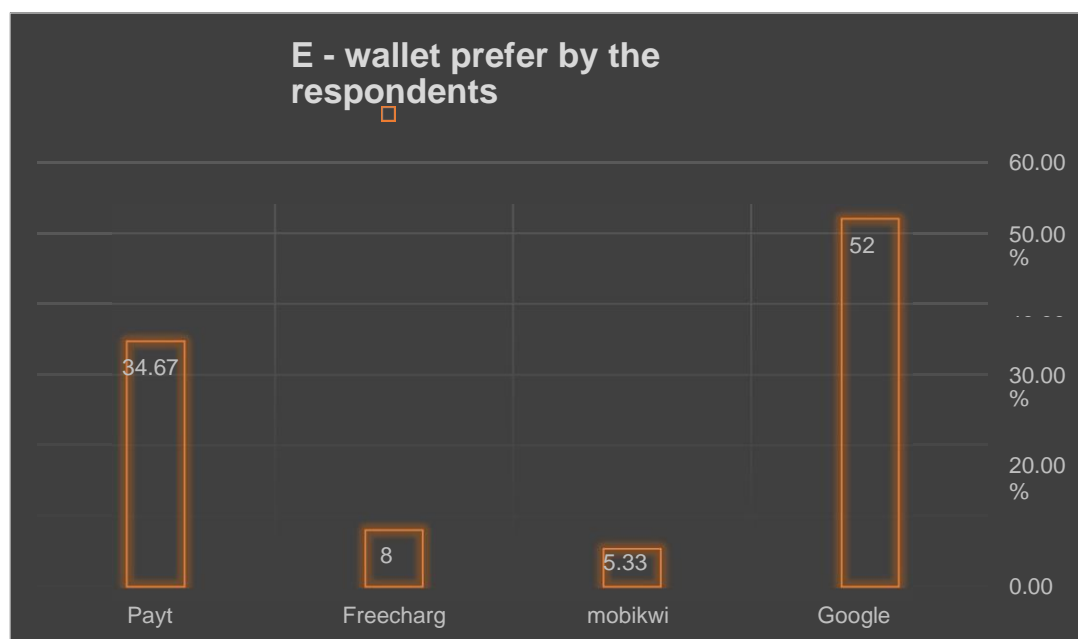
The above data shows that 72% of the respondents prefer smartphone to make payment, 24% of the respondents prefer computer to make payment and 4% of the respondents prefer both smartphone and computer to make payment. Therefore most of the respondents prefer smartphone to make payment through digital wallet.

TABLE – 3.10

E – WALLET PREFER BY THE RESPONDENTS

Particulars	No. of respondents	Percentage
Paytm	26	34.67
Freecharge	6	8
Mobikwik	4	5.33
Google pay	39	52
Total	75	100

Source: Primary data

**Inference:**

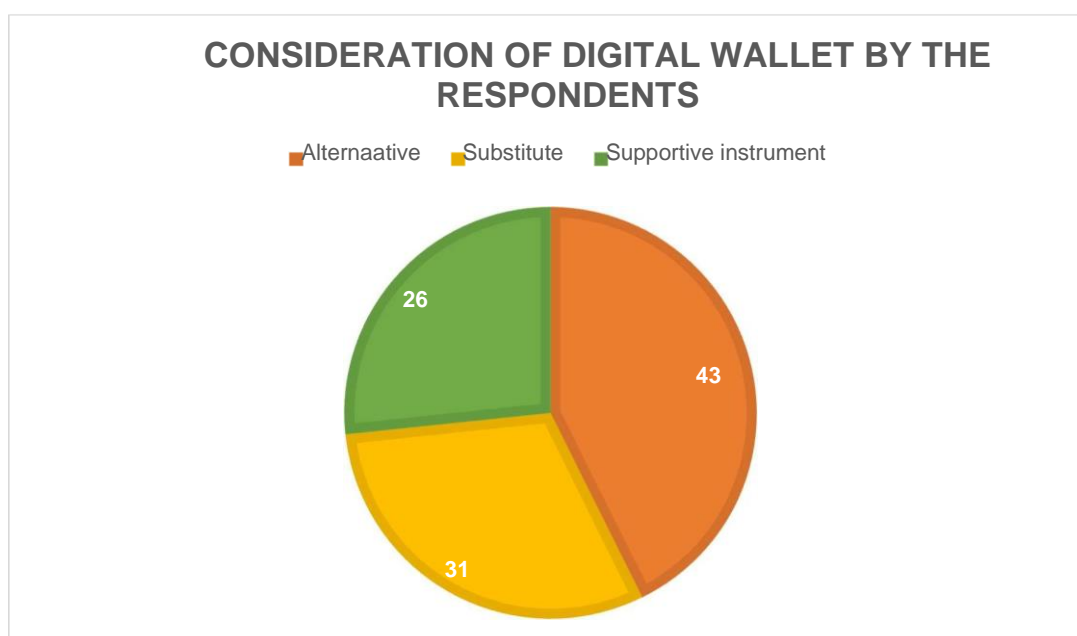
The above data clearly shows that 34.67% of the respondents are prefer Paytm, 8% of the respondents prefer Freecharge, 5.33% of the respondents prefer Mobikwik and 52% of the respondents prefer Google pay. Therefore most of the respondents prefer Google pay.

TABLE – 3.11

CONSIDERATION OF DIGITAL WALLET BY THE RESPONDENTS

Particulars	No. of respondents	Percentage
Alternative	32	43%
Substitute	23	31%
Supportive instrument	20	26%
Total	75	100%

Source: Primary data

**Inference:**

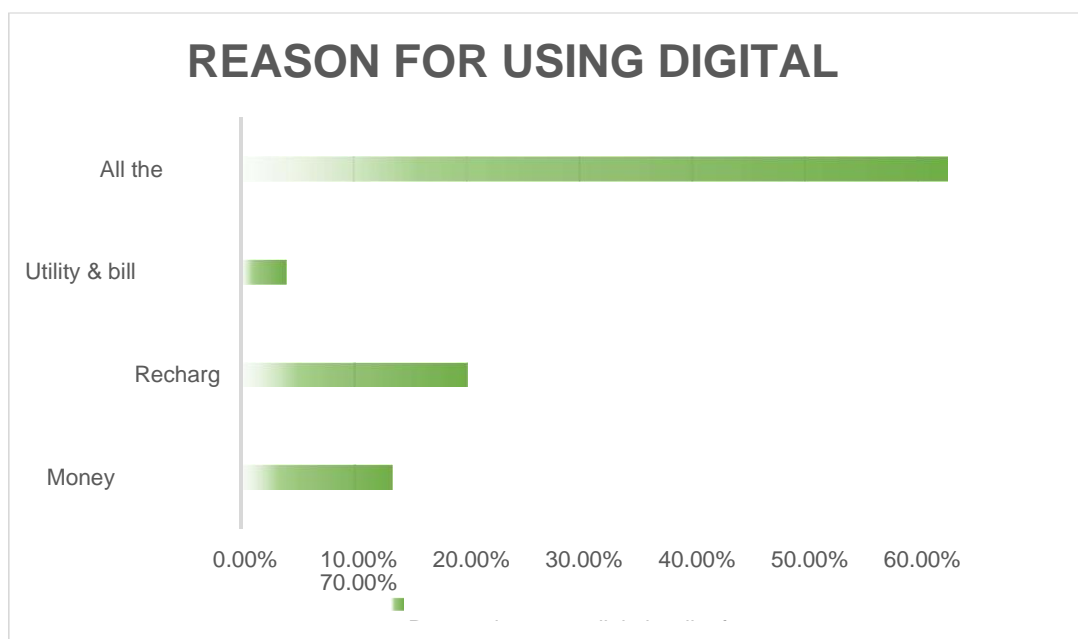
The above data shows that 43% of the respondents are consider digital wallet as alternative choice, 31% of the respondents consider digital wallet as substitute and 26% of the respondents consider digital wallet as supportive instrument. Therefore most of the respondents consider digital wallet as alternative choice.

TABLE – 3.12

REASON FOR USING DIGITAL WALLET

Particulars	No. of respondents	Percentage
Money transaction	10	13.33
Recharge	15	20
Utility & bill payment	3	4
All the above	47	62.67
Total	75	100

Source: Primary data

**Inference:**

The above data states that 13.33% of the respondents use digital wallet for money transaction, 20% of the respondents use digital wallet for recharge, 4% of the respondents use digital wallet for utility and bill payment and 62.67% of the respondents use digital wallet for all the above. Therefore most of the respondents use digital wallet for all the purpose.

TABLE – 3.13

FACTS KEPT IN MIND WHILE USING DIGITAL WALLET

Particulars	No. of respondents	Percentage
Available discount	16	21
Premium offers	17	23
Cash back	42	56
Total	75	100

Source: Primary data



Inference:

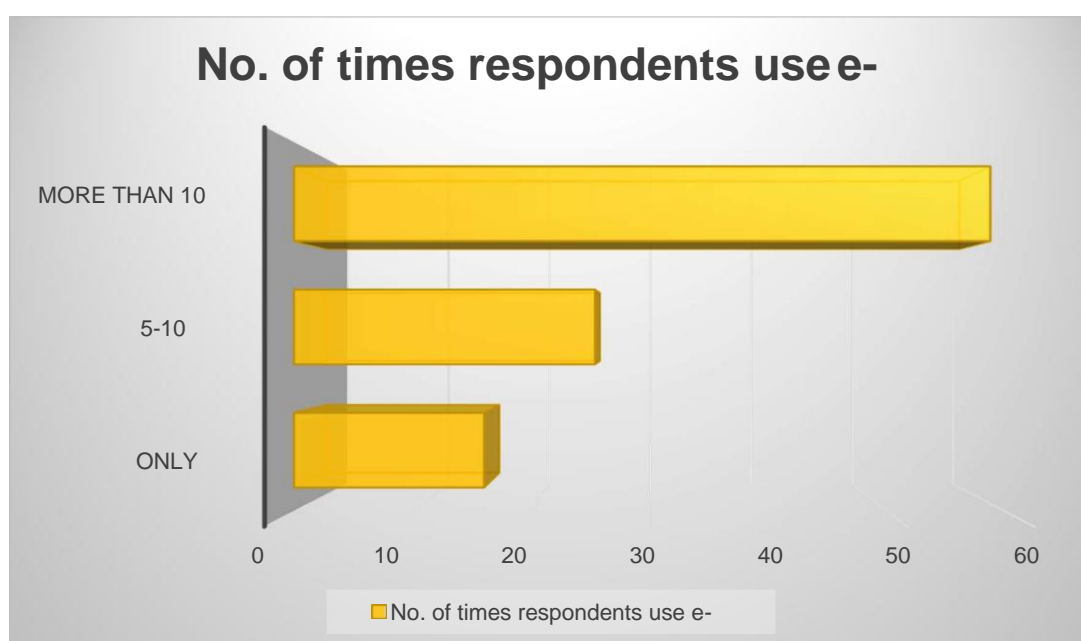
The above data shows that 21% of the respondents think about availability of discount while using digital wallet, 23% of the respondents think about premium offers while using digital wallet and 56% of the respondents think about cash back while using digital wallet. Therefore most of the respondents are think about cash back while using digital wallet.

TABLE – 3.14

NO. OF TIMES RESPONDENTS USE E-WALLET

Particulars	No. of respondents	Percentage
Only once	12	16
5 – 10 times	19	25.33
More than 10 times	44	58.67
Total	75	100

Source: Primary data

**Inference:**

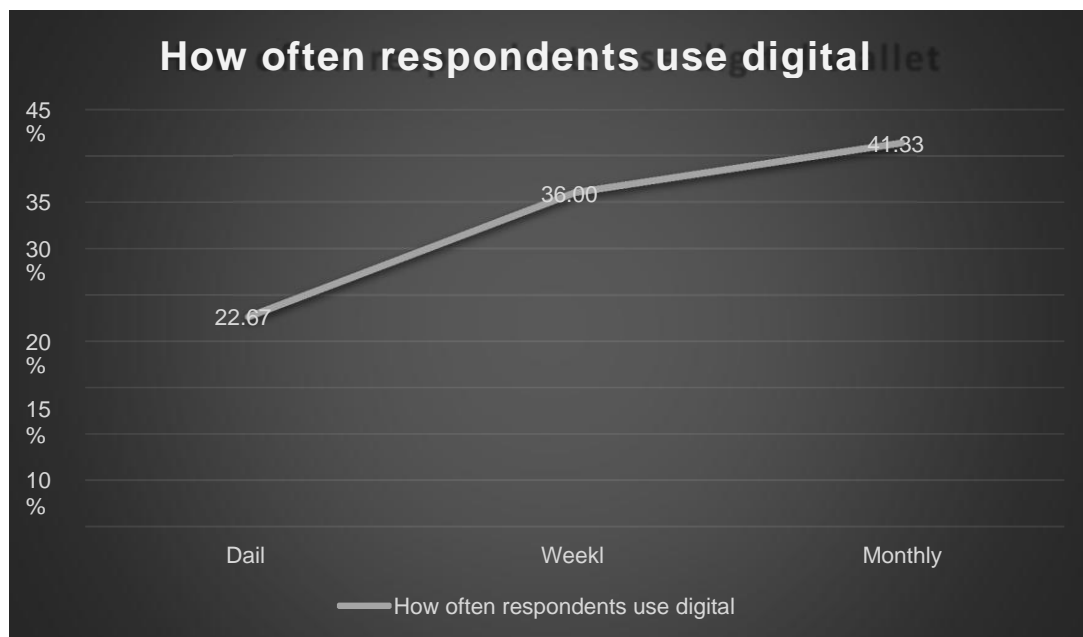
The above data shows that 16% of the respondents have used digital wallet only once, 25.33% of the respondents have used digital wallet 5-10 times and 58.67% of the respondents have used digital wallet more than 10 times. Therefore most of the respondents have used digital wallet for more than 10 times.

TABLE – 3.15

HOW OFTEN RESPONDENTS USE DIGITAL WALLET

Particulars	No. of respondents	Percentage
Daily	17	22.67
Weekly	27	36
Monthly	31	41.33
Total	75	100

Source: Primary data



Inference:

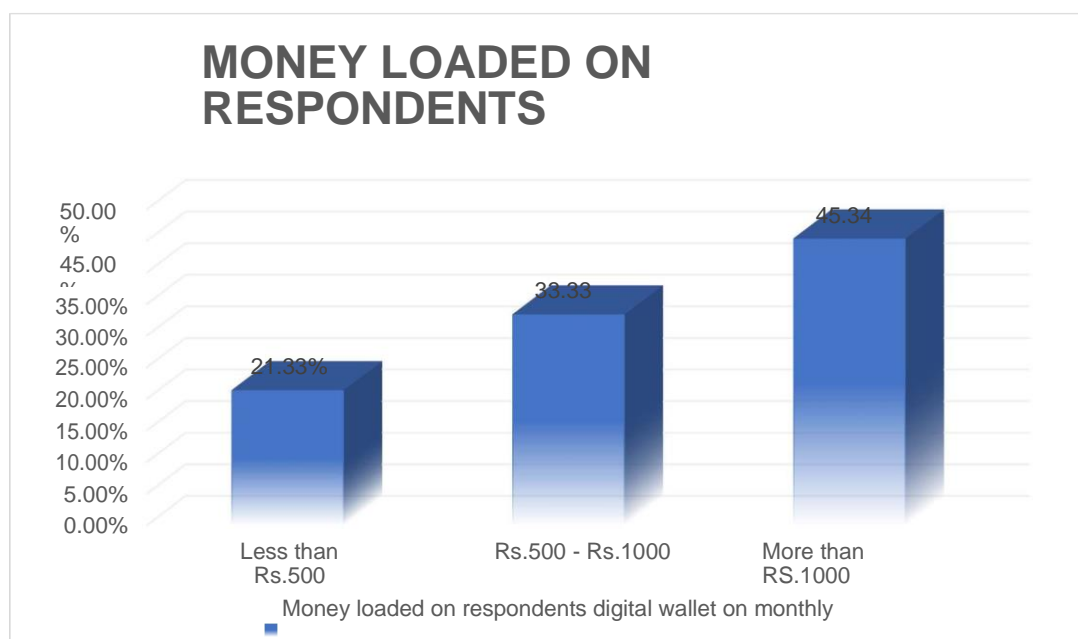
The above data shows that 22.67% of the respondents use e-wallet daily, 36% of the respondents use e-wallet weekly and 41.33% of the respondents use e-wallet monthly. Therefore most of the respondents use e-wallet monthly.

TABLE – 3.16

MONEY LOADED ON THE RESPONDENTS DIGITAL WALLET ON MONTHLY BASIS

Particulars	No. of respondents	Percentage
Less than Rs.500	16	21.33
Rs.500 – Rs.1000	25	33.33
More than Rs.1000	34	45.34
Total	75	100

Source: Primary data



Inference:

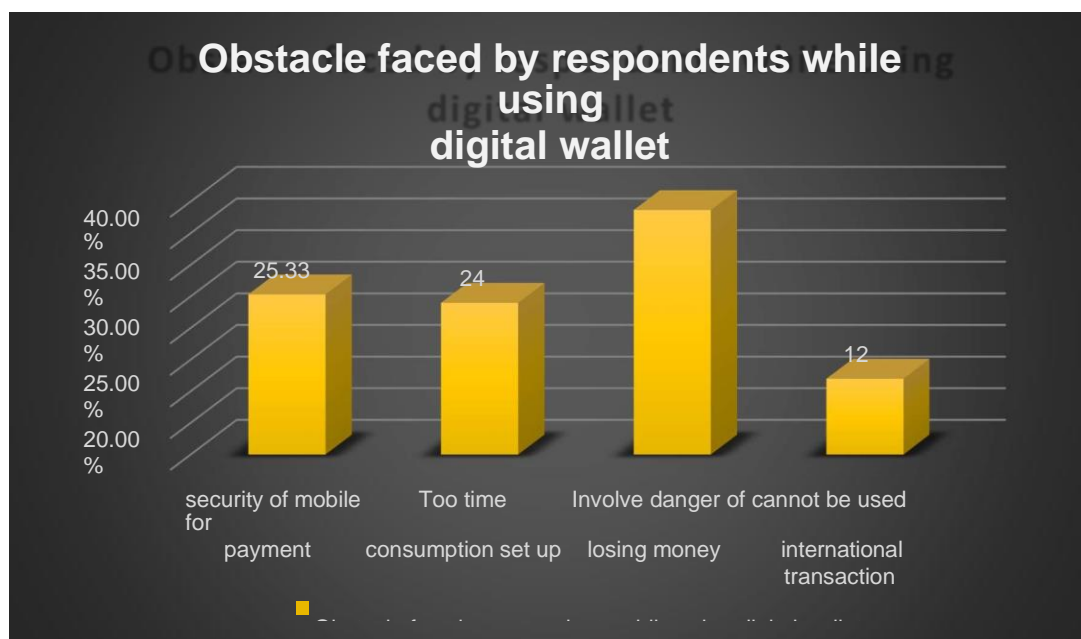
The above table clearly shows that 21.33% of the respondents have loaded less than Rs.500 on their digital wallet on monthly basis, 33.33% of the respondents have loaded from Rs.500 – Rs.1000 and 45.34% of the respondents have loaded more than Rs.1000 on their digital wallet. Therefore most of the respondents have loaded more than Rs.1000 on their digital wallet for monthly basis.

TABLE - 3.17

OBSTACLE FACED BY RESPONDENTS WHILE USING DIGITAL WALLET

Particulars	No. of respondents	Percentage
Security of mobile payment	19	25.33
Too time consumption set up	18	24
Involve danger of losing money	29	38.67
Cannot be used for international transactio	9	12
Total	75	100

Source: Primary data



Inference:

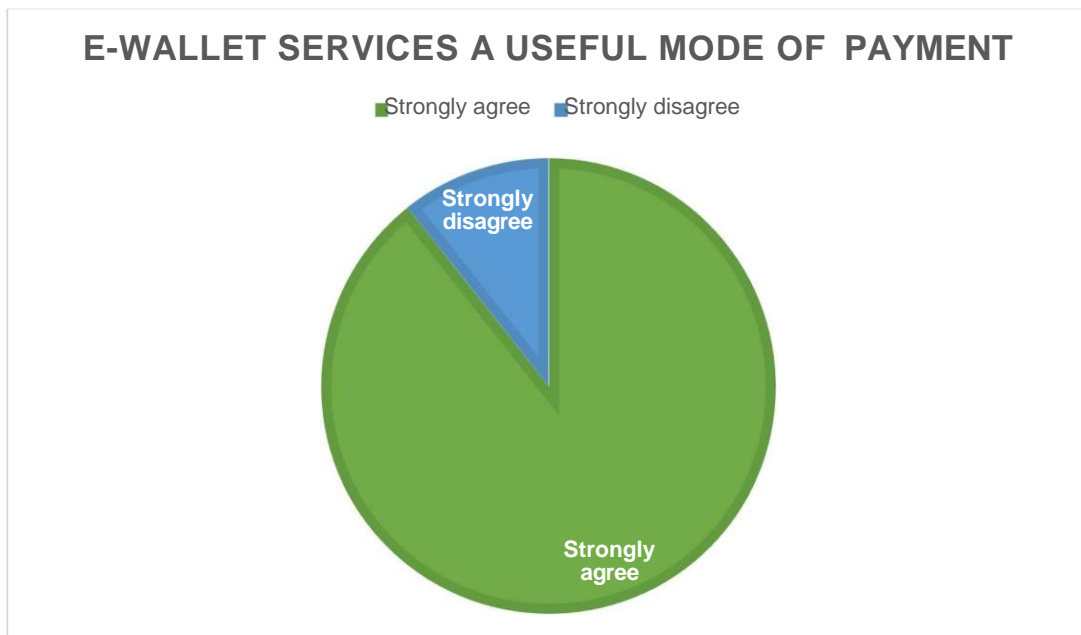
The above table show the obstacles face by respondents while using digital wallet 25.33% of them have face security problem, 24% of them have face time consumption, 38.67% of them have face losing money and 12% of them cannot able to make international transaction in their digital wallet.

TABLE – 3.18

E-WALLET SERVICES A USEFUL MODE OF PAYMENT

Particulars	No. of respondents	Percentage
Strongly agree	67%	89
Strongly disagree	8%	11
Total	75%	100

Source: Primary data



Inference:

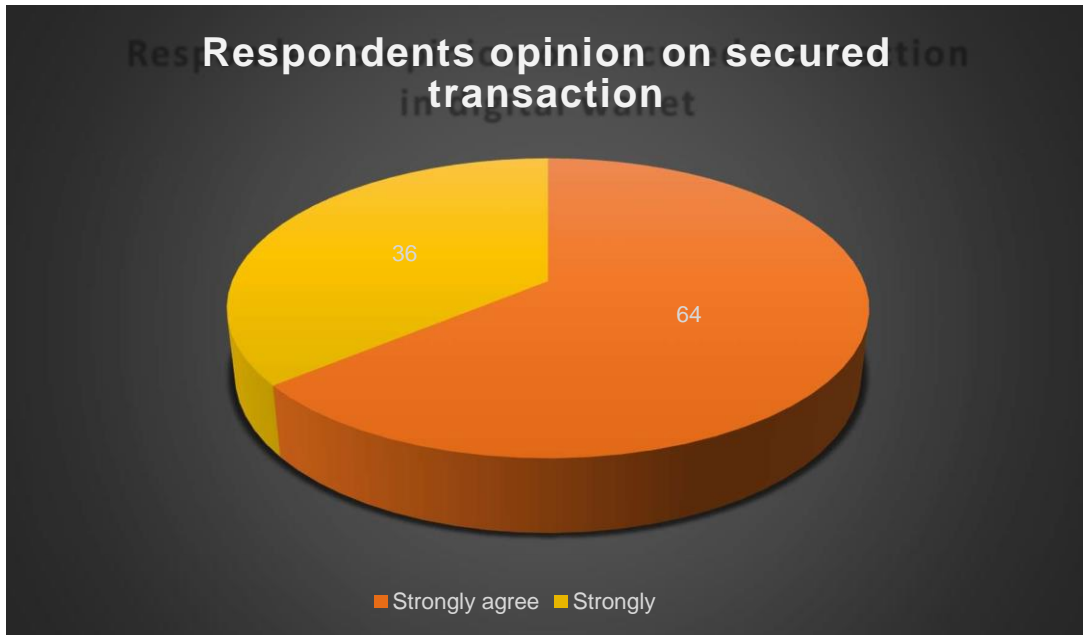
The above data clearly shows that 89% of the respondents are strongly agree that e-wallet is useful mode of payment and 11% of the respondents are strongly disagree that e-wallet is useful mode of payment. Therefore most of the respondents agree that e-wallet is useful mode of payment.

TABLE – 3.19

RESPONDENTS OPINION ON SECURED TRANSACTION IN DIGITAL WALLET

Particulars	No. of respondents	Percentage
Strongly agree	48	64
Strongly disagree	27	36
Total	75	100

Source: Primary data



Inference:

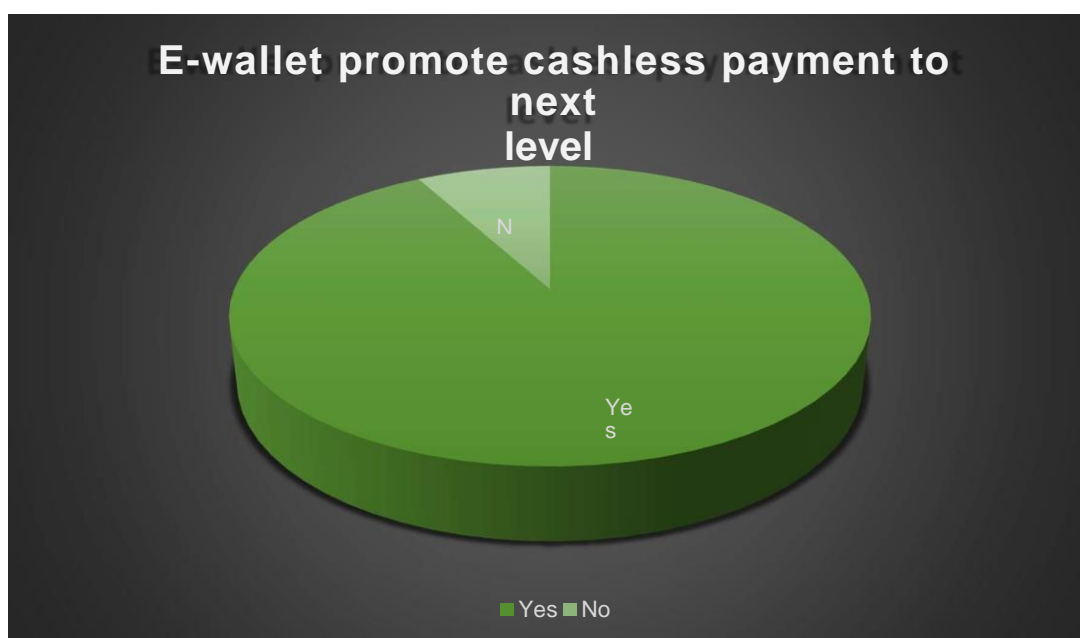
The above data states that 64% of the respondents are strongly agree that transaction through digital wallet is secure and 36% of the respondents are strongly disagree that transaction through digital wallet is secure. Therefore most of the respondents strongly agree that transaction through digital wallet is secure.

TABLE – 3.20

E-WALLET PROMOTE CASHLESS PAYMENT TO NEXT LEVEL

Particulars	No. of respondents	Percentage
Yes	69	92
No	6	8
Total	75	100

Source: Primary data



Inference:

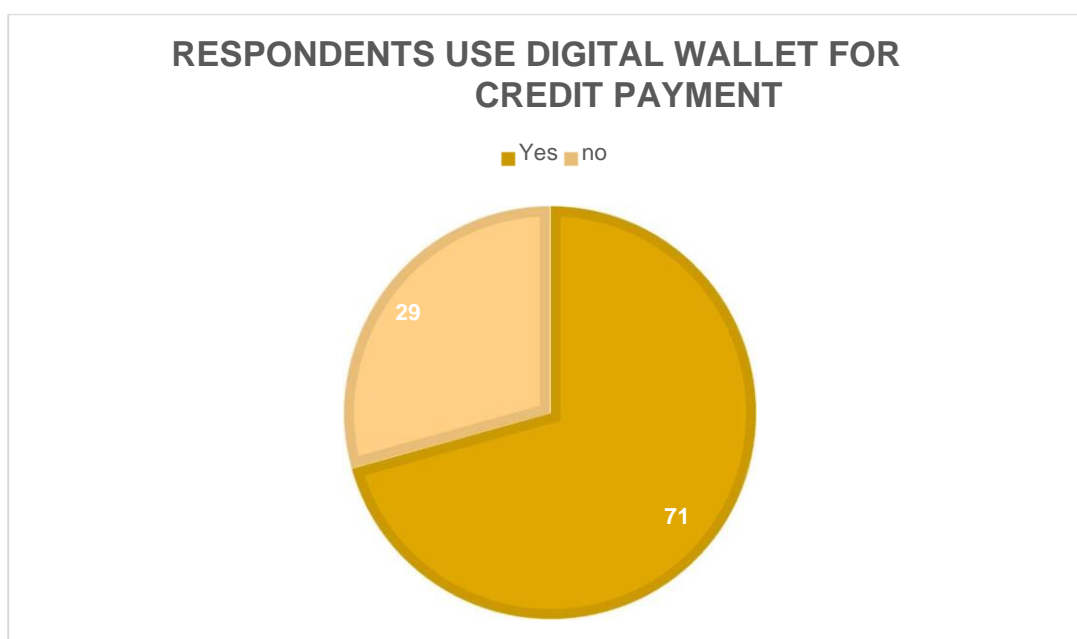
The above data shows that 92% of the respondents think that digital wallet promote cashless payment to next level and 8% of respondents are not think the digital wallet promote cashless payment to next level. Therefore most of the respondents think that digital wallet promote cashless payment to next level.

TABLE – 3.21

RESPONDENTS USE DIGITAL WALLET FOR CREDIT PAYMENT

Particulars	No. of respondents	Particulars
Yes	53	71
No	22	29
Total	75	100

Source: Primary data

**Inference:**

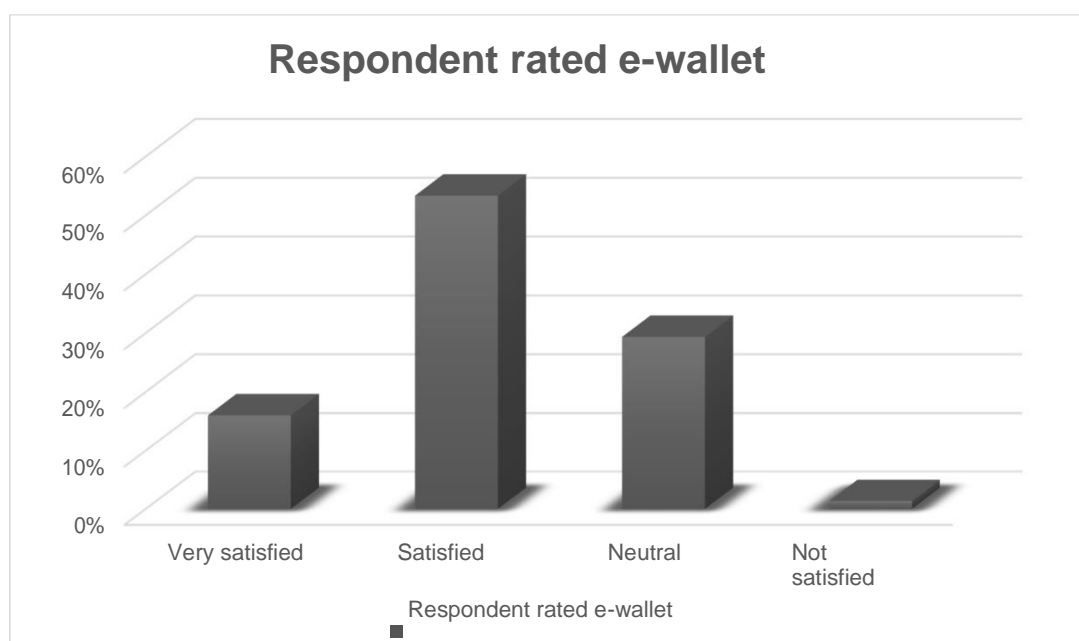
The above data shows that 71% of the respondents use digital wallet for paying their credit and 29% of respondents don't use digital wallet for their credit payment. Therefore most of the respondents use digital wallet for their credit payment.

TABLE – 3.22

RESPONDENTS RATED E-WALLET SERVICE

Particulars	No. of respondents	Percentage
Very satisfied	12	16
Satisfied	40	53.33
Neutral	22	29.33
Not satisfied	1	1.34
Total	75	100

Source: Primary data



Inference:

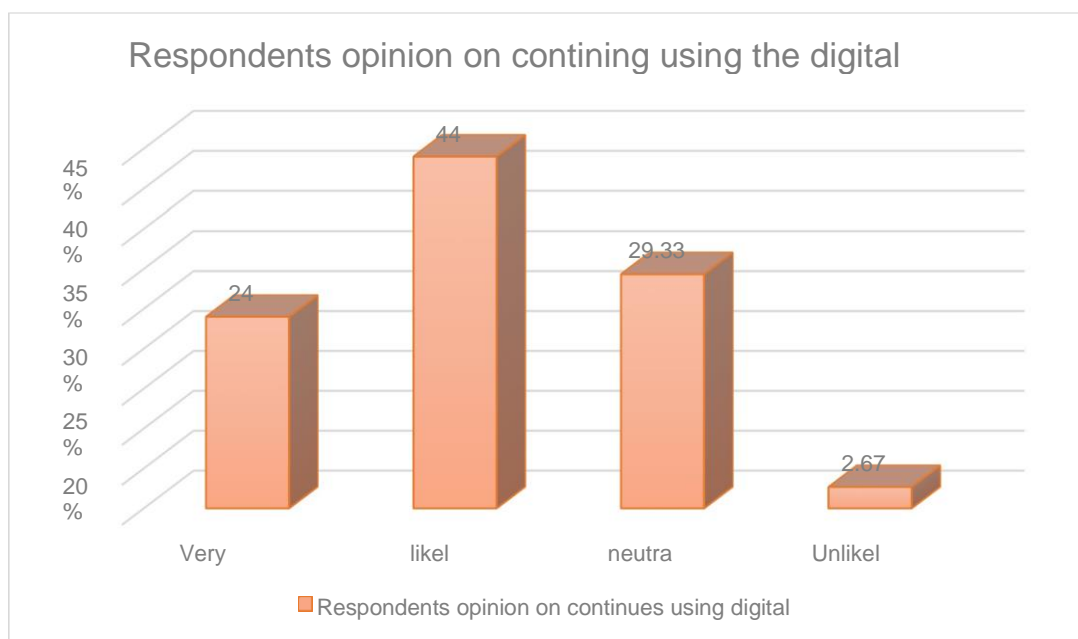
The above data shows that 16% of the respondents rated the e-wallet service as very satisfied, 53.33% of the respondents rated e-wallet service as satisfied, 22% of the respondents rated the e-wallet service as neutral and 1.34% of the respondents rated digital wallet service as not satisfied. Therefore most of the respondents rated digital wallet service as satisfied.

TABLE – 3.23

RESPONDENTS OPINION ON CONTINUING USING THE DIGITAL WALLET

Particulars	No. of respondents	Percentage
Very likely	18	24
Likely	33	44
Neutral	22	29.33
Unlikely	2	2.67
Total	75	100

Source: Primary data

**Inference:**

The above data states that 24% of the respondents are very likely to continue using of digital wallet, 44% of the respondents are like to continue using digital wallet, 29.33% of the respondents are neutral to use digital wallet continues and 2.67% of the respondents are not like to continue using digital wallet. Therefore most of the respondents like to continue using digital wallet.

TABLE – 3.24

THE PREFERENCE OF THE RESPONDENTS:

Questions	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
Do you worry to get infected by coronavirus when using physical cash.	20%	38.67%	30.67%	5.33%	5.33%	100%
Are you not comfortable making payment using physical cash.	18.67%	44%	29.33%	6.67%	1.33%	100%
During COVID -19 pandemic using e-wallet is effective.	36%	32%	29.33%	2.67%	0	100%
During COVID -19 e-wallet is useful to your job.	26.67%	40%	21.33%	8%	4%	100%
Do you prefer using e-wallet for payment during COVID-19 Pandemic.	28%	44%	25.34%	1.33%	1.33%	100%

Questions	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
In future will you use e-wallet for payment transaction.	37.33%	37.33%	24%	0	1.33%	100%

Inference:

The above data shows the scale analysis shows the role of digital wallet during COVID-19 and the data shows that the uses of digital wallet have been increased during COVID-19.

CHAPTER – 4

FINDINGS AND SUGGESTIONS



Findings:

The research reveals the following findings on the study of consumer perception on digital wallet:

- ☐ It is found that 46.67% of the respondents are in age group of 20 – 30 who use digital wallet.
- ☐ The study reveals that 77.33% of are graduate who prefer digital wallet.
- ☐ From the study we find out that 56% of the respondents are employed.
- ☐ From the study we find out that 41.33% of the respondents monthly income is above Rs.30,000.
- ☐ The study reveals that people in all area are started to use digital wallet.
- ☐ From the above survey we can understand that 88% of the respondents are aware about digital wallet.
- ☐ It is found that 50.67% of the respondents have got information about digital wallet from social media.
- ☐ The researcher found that 70.67% of the respondents use digital wallet for their credit payment.
- ☐ From the survey we found that most of the respondents prefer digital wallet due to time saving.
- ☐ Research tells that most of the respondents prefer smartphone to make digital payment.
- ☐ It is found that 34.67% of the respondents prefer google pay as their e-wallet.
- ☐ From the above survey we find out that 42.7% of the respondents are think digital wallet as alternative choice.
- ☐ It is found that the respondents use digital wallet to make all the receipts and payments.
- ☐ From the above survey it is reveals that most of the respondents expect availability of discount while using digital wallet.
- ☐ It is found that 58.67% of the respondents use digital wallet more than 10 times.
- ☐ It is found that most of the respondents use digital wallet monthly.
- ☐ From the above study it is found that 45.33% of the respondents have loaded more than Rs.10,000 in their digital wallet in monthly basis.
- ☐ From the above survey it is found that most of the respondents are satisfied with the service of digital wallet.
- ☐ Study reveals that 44% of the respondents would prefer to continue using the digital wallet.

- ☐ It is found that most of the respondents fear the obstacle of losing money.
- ☐ It is found that 89.33% of the respondents strongly agree that digital wallet is useful mode of payment.
- ☐ The study reveals that 92% of the respondents are accepting that digital wallet promote cashless payment to next level.
- ☐ From the above survey the scale analysis it have found that the uses of digital wallet has been increase during COVID-19.

Suggestion:

- ☐ Digital wallet is very useful to people who always in rush and forget to take their wallet.
- ☐ To increase the usage of digital wallet by people the digital platform should increase the security of digital wallet.
- ☐ They should bring some incentive scheme to persuade the people to use digital wallet.
- ☐ The image of losing money should be cleared first.

CHAPTER – 5

CONCLUSION



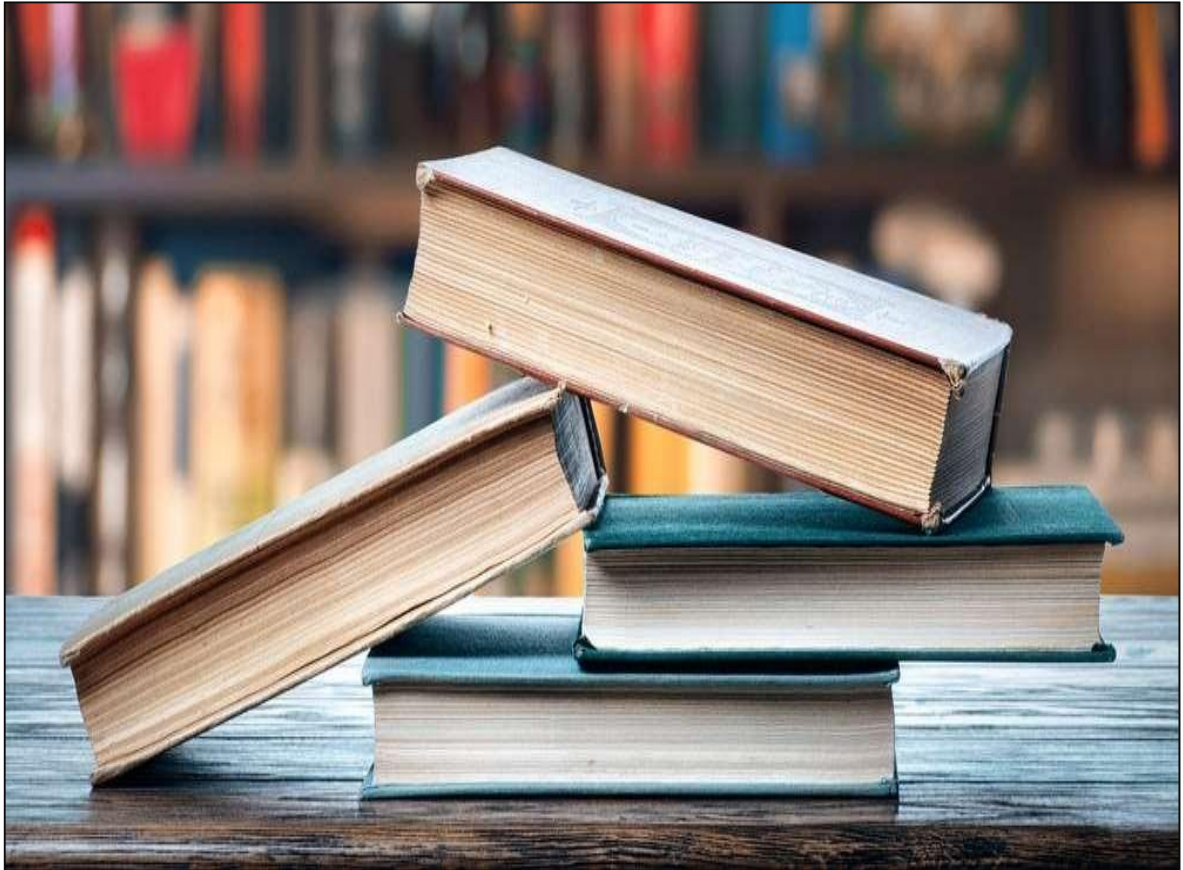
Conclusion:

In this study, researchers identify both the benefits as well as the key challenges with developing a digital wallet solution. In today's fast moving world where people live very stress full life, this approach and innovativeness in wallet making would provide some help to people while making would provide some help to people while shopping, traveling etc. as it is very easy to use. It also have tracking device which would provide safety to your cards and ultimately to money. So people should buy this wallet because of the safety purpose, easy to use and good quality.

E-wallet are rapidly gaining acceptance as a mainstream mode of payment and in near future it will garner significant share as a mode of the payment for sure going online as well as offline business. Day are not far where we will see most of the payment happening through our mobile cameras scanning against the teller to pay the bill for purchases via virtual wallets. This study indicated that main reasons for low preference of digital wallet as a mode of payment are tendency of people to do not move out of comfort of using traditional mode of payments, privacy concerns and pricing (fees). The major problems frequently encountered by the respondents while using digital wallet are long transaction time taken by e-wallet for processing the transaction, security breach and delayed payment. During COVID-19 the government of India has contributed immensely towards awareness, usage and acceptance of online payment. Future of digital wallet seems promising. Thus the researcher concludes digital wallet is preferred by many.

CHAPTER – 6

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BIBLIOGRAPHY

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CHAPTER – 7

ANNEXURE



**A STUDY ON CONSUMER PERCEPTION OF DIGITAL WALLET WITH
REFERENCE TO THOOTHUKUDI DISTRICT**

Respected Respondent!

As a part of academic requirement, I request you to kindly fill the following questions and assure that the information given by you will be kept confidential PLEASE FILL IN ALL DETAILS.

THANK

YOU.

1. Name:

2. Gender: a) Male b) Female c) Transgender

3. Age: a) Below 20 years b) 20 – 30 years
 c) 30 – 45 years d) More than 45 years

4. Marital status: a) Married b) Unmarried

5. Educational qualification:

a) SSLC b) Higher Secondary c) Graduation d) None of these

6. Employment status: a) Employed b) Unemployed

If employed which occupation:

a) Business b) Service c) Home maker d) Others

7. Monthly Income

a) Below Rs.10,000 b) Rs.10,000 – RS.30,000 c) Above Rs.30,000 d) Nil

8. Region: a) Urban b) Semi-urban c) Rural

9. Are you aware regarding the functionality of Digital wallet?
- a) Yes b) No
10. Where did you get information about E-wallets?
- a) Social media b) Friends c) Magazine/ Television
11. Do you use E-wallet for credit payment?
- a) Yes b) No
12. Why do you prefer E-wallet over other mode of payment?
- a) Time saving b) Ease of use c) Security
13. Which device do you use for making the payment via E-wallet?
- a) Smartphone b) Computer c) Both
14. Which E-wallet do you prefer most of the time?
- a) Paytm b) Freecharge c) Mobikwik d) Google pay
15. How do you consider E-wallet against other sort of payment method?
- a) Alternate choice b) Substitute c) Supportive instrument
16. What are your purpose of using E-wallet?
- a) Money Transaction b) Recharge c) Utility & bill payment d) All the above
17. What you keep in mind when you use E-wallet?
- a) Available discount b) Premium offers c) Cash back
18. How many times have you used the E-wallet?
- a) Only once b) 5 – 10 times c) More than 10 times

19. How often do you use E-wallet?
a) Daily b) Weekly c) Monthly
20. How much money do you load in E-wallet on a monthly basis?
a) Less than Rs.500 b) Rs.500 - Rs.1000 c) More than Rs.1000
21. How much money have you loaded in E-wallet till now?
a) Less than Rs.5000 b) Rs.5000 - Rs.10,000 c) More than Rs.10,000
22. How do you rate the E-wallet service that you have used?
a) Very satisfied b) Satisfied c) Neutral d) Not satisfied
23. Would you want to continue using E-wallet?
a) Very likely b) Likely c) Neutral d) Unlikely
24. Are there any obstacles while you using E-wallet?
a) Yes b) NO
25. What are the obstacle you have face while using E-wallet?
a) Security of mobile payment b) Too time consumption to set up
c) Involves danger of losing money d) Cannot be used for international transaction.
26. Are E-wallet services useful mode of payment?
a) Strongly agree b) Strongly disagree
27. Do you think E-wallet should be widely available in India?
a) Very likely b) likely c) Neutral d) Unlikely

28. Do you believe your transactions are secured?

- a) Strongly agree b) Strongly disagree

29. Do E-wallet promote cashless payment to next level?

- a) Yes b) No

30. Would you like to refer your friend to use E-wallet?

- a) Very likely b) Likely c) Neutral d) Unlikely

31. Rate the following:

Item	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Do you worry to get infected by coronavirus when using physical cash					
Are you not comfortable making payment using physical cash					
During COVID-19 pandemic using E-wallet is effective					
During COVID-19 E-wallet is useful to your job					
Do you prefer using E-wallet for payment transaction during COVID-19 pandemic					
In future will you use E-wallet for payment transaction					

