

**A STUDY ON CUSTOMER SATISFACTION OF MEESHO
PRODUCTS IN THOOTHUKUDI**

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 CORPORATE

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(Reaccredited with 'A+' Grade by NAAC)

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April 2023.

DECLARATION

We have declared that the project entitled " A STUDY ON CUSTOMER SATISFACTION OF MEESHO PRODUCTS IN THOOTHUKUDI " Is submitted in partial fulfilment of the requirements for the degree in our original work done under the guidance and supervision of Ms. 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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CERTIFICATE

It is certified that this short term project work entitled "A STUDY ON CUSTOMER SATISFACTION OF MEESHO PRODUCTS IN THOOTHUKUDI" 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^{Corporate} and is a record of work done in the Department of commerce (SSC), St. Mary's college (Autonomous), Thoothukudi during the year 2021-2022 by the following students.

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LIST OF CONTENTS

CHAPTER	TITLE	PAGE NO
I.	INTRODUCTION & DESIGN OF THE STUDY	1-12
II.	PROFILE OF THE STUDY IN MEESHO APP	13-40
III.	ANALYSIS AND INTERPRETATION OF DATA	41-79
IV	FINDINGS & SUGGESTIONS	80-82
V.	CONCLUSION	83
	ANNEXURE	
	1.BIBLIOGRAPHY	84
	2.QUESIONNARE	85-90

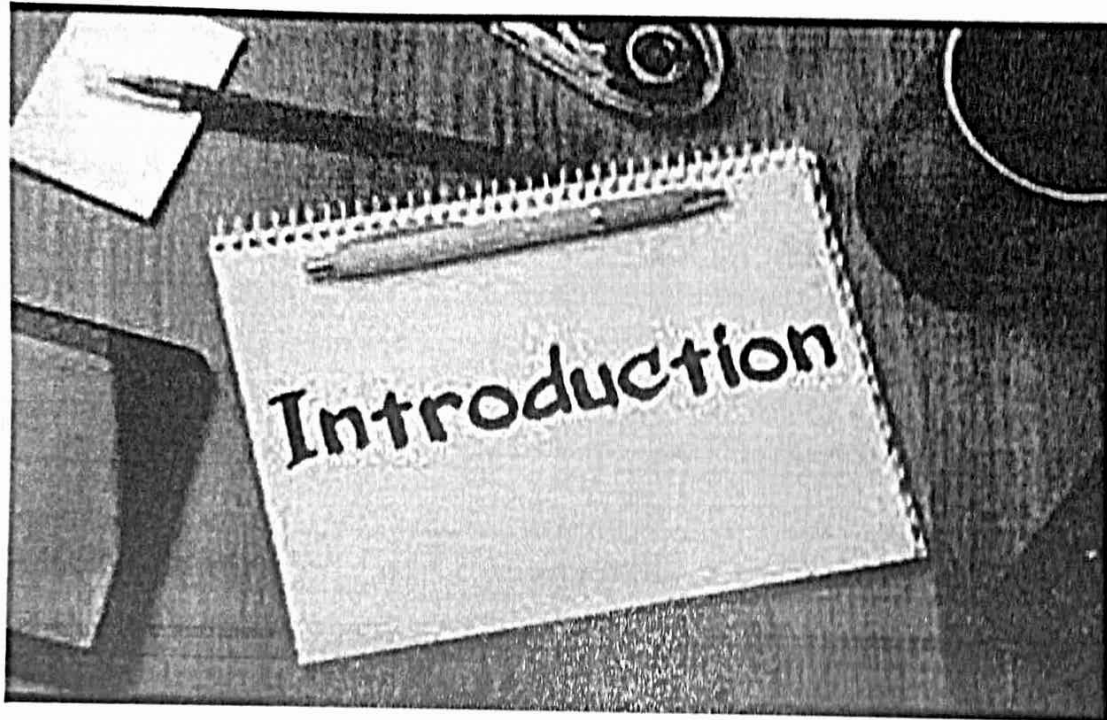
LIST OF TABLES

S.NO	CONTENTS	PAGE NO
3.1	GENDER WISE CLASSIFICATION OF THE RESPONDENTS	42
3.2	AGE WISE CLASSIFICATION OF THE RESPONDENTS	43
3.3	MARITAL STATUS OF THE RESPONDENTS	44
3.4	EDUCATION QUALIFICATION OF THE RESPONDENTS	45
3.5	OCCUPATION OF THE RESPONDENTS	46
3.6	LOCALITY OF THE RESPONDENTS	47
3.7	MOST PREFERRED E-SHOPPING WEBSITE	48
3.8	PREFERENCE OF PEOPLE CATEGORY TOWARDS MEESHO	49
3.9	USAGE LEVEL OF INTERNET FOR SHOPPING	50
3.10	PLATFORM PREFERRED FOR ONLINE SHOPPING	51
3.11	AWARNESS OF MEESHO	52
3.12	PERIOD USAGE OF MEESHO	53
3.13	MEESHO SAFE FOR SHOPPING	54
3.14	OFTEN MEESHO USERS	55

3.15	MEESHO INCREASE ONLINE SHOPPING TIME	56
3.16	MEESHO AVAILABILITY OF DISCOUNT ON FIRST ORDER OF MEESHO	57
3.17	DISCOUNT OFFERED ON FIRST ORDER	58
3.18	CHARGES FOR DELIVERY	59
3.19	FACTORS INFLUENCED TO USE MEESHO	60
3.20	MEESHO PROVIDES RETURN POLICY FOR ITS PRODUCTS	61
3.21	MILTIPLE PURCHASE FACILITY IN MEESHO	62
3.22	QUALITY OF THE PRODUCTS OF MEESHO	63
3.23	PERSONAL DATA COLLECTED IN MEESHO	64
3.24	PROBLEM FACED WITH MEESHO	65
3.25	TYPE OF PROBLEM FACED	66
3.26	PAYMENT MODE FOR ONLINE SHOPPING	67
3.27	PREFERENCE ON CASH ON DELIVERY	68
3.28	FREQUENCY OF PURCHASE IN A MONTH	69
3.29	CORRECT DELIVERY OF PRODUCTS ORDERED	70
3.30	PACKAGE OPINION OF PRODUCTS	71
3.31	FACTORS INFLUENCED TO PURCHASE IN ONLINE	72

3.32	VARIETY OF PRODUCTS TO SHOP IN MEESHO	73-74
3.33	OVERALL ONLINE SHOPPING EXPERIENCE	75
3.34	CATEGORIES PREFERRED BY CUSTOMER TO PURCHASE THROUGH MEESHO (RANK)	76-77
3.35	SATISFACTORY LEVEL OF THE SERVICE RENDERED BY MEESHO (RANK)	78-79

CHAPTER 1



INTRODUCTION

CHAPTER 1

INTRODUCTION AND DESIGN OF THE STUDY

INTRODUCTION

Online shopping is the process of buying goods and services from merchants who sell on the Internet. Since the emergence of the World Wide Web, merchants have sought to sell their products to people who surf the Internet. Shoppers can visit web stores from the comfort of their home and shop as they sit in front of the computer. Now a day, online shopping has become popular among people, they have become techno savvy and feel very comfortable in using internet. So online shopping has becoming a trend that is why it is necessary to make a online shopping app usage and perception. The main aim of this research is to study the perception of the customer satisfaction of meesho product and also discriminate this perception gender wise. Customers are accessing their net at their home and office. Largely customers are buying clothe, electronic items and accessories. Most alarming barrier for online shopping was customers have to give their credit card number and they can't see products personally. Customers agree with the statement that online shopping is more expensive than manual shopping, its take more time to deliver the products and they are facing problems while making online purchase.

Today's world one can easily launch their very own online startup business and seated comfortably at their homes, without investing money. Online shopping has developed significantly over the previous decade, and MNC's are now generating billions of dollars in monthly sales all across the globe. People are depending on online purchasing platforms more than ever since the outbreak of the pandemic and many are also using this opportunity to develop their own online business. The online reselling industry is no different in that aspect. It is very economical to establish an online reselling service. The expense of producing a

product, handling inventory, and paying for all the tools, personnel, and instruments can easily be avoided this way since you merely act as a link between the supplier and the buyer.

Shopping has long been considered a recreational activity by many. Shopping online is no exception. The goal of this application is to develop a web based interface for online retailers. The system would be easy to use and hence make the shopping experience pleasant for the users. The goal of this application is to develop an easy to use web based interface where users can search for products, view a complete description of the products and order the products. A search engine that provides an easy and convenient way to search for products specific to their needs. The search engine would list a set of products based on the search term and the user can further filter the list based on various parameters. Drag and Drop feature which would allow the users to add a product to or remove a product from the shopping cart by dragging the product in to the shopping cart or out of the shopping cart. A user can view the complete specification of the product along with various images and also view the customer reviews of the product. They can also write their own reviews.

The motive of this Online Shopping Web Application is to allow the user to play with the search tool and create different combinatorial search criterion to perform exhaustive search. Provide Interactive interface through which a user can interact with different areas of application easily. A search engine that provides an easy and convenient way to search for products specific to their needs. The search engine would list a set of products based on the search term and the user can further filter the list based on various parameters. Provide Drag and Drop feature thereby allowing the user to add products to or remove products from the shopping cart by dragging the products in to or out of the shopping cart. The current system can be extended to allow the users to create accounts and save products in to wish list. The users could subscribe for price alerts which would enable them to receive messages when price for products fall below a particular level. The current system is confined only to the shopping cart process. It can be extended to have a easy to use check out

process. Users can have multiple shipping and billing information saved. During checkout they can use the drag and drop feature to select shipping and billing information. If you too are considering starting your reselling business Meesho is a platform you can consider. Meesho is an online resale platform that allows anybody to establish a company without having to put up any money.

How does meesho app work?

The social commerce platform has a vast range of products and services available for users to resell to various customers. The application has various suppliers who post their products in online: A user has to share their catalogue to friends, family or others on various social platforms such as WhatsApp, Facebook, Instagram, twitter and generate sales. With Meesho App, you can earn a commission on every order. You can also earn a bonus from the organization on making extra sales. Apart from meesho, users also get a chance to earn money by referring to the Meesho App to others like friends, family etc.... The products and services available on the platform are quite vast including clothing, accessories, gadgets, and more.

1.2 FEATURES OF MEESHO:

- Whatsapp Business Catalogue
- Share catalogue to any social app easily
- Earn through referrals
- Earn bonuses by extra sales
- Earn commission on every sale
- Filter option
- COD and online payment availability
- Also as a notifications section

WHATSAPP BUSINESS CATALOGUE:

WhatsApp Business app users can easily showcase and share their products and services with customers by creating a catalog. The catalog is displayed on the business profile

SHARE CATALOGUE TO ANY SOCIAL APP EASILY:

Sharing on social media is useful for every organization, big or small, and it's really easy. Social media is environments that can truly help businesses grow and it can help amplify your content through re-shares.

EARN THROUGH REFERRALS:

The right choice is the key to making money. If you are not satisfied with your current income, we can provide you the opportunity to earn extra income from home, trust me, the key is that you make the right choice, with a small investment, working from home can make money and change your life.

EARN BONUSES BY EXTRA SALES:

A bonus may mean the contrast between somebody sitting on the fence, and turning that fence-sitter into a client. It also determines the difference between you and your rivals.

EARN COMMISSION ON EVERY SALE:

When you Refer Meesho to your close ones you will get 20% of sales on their first 5 orders. Also, you will get 5% of sales on their first 6 months sales. And you can earn 1% of sales of their first 18 months of sales. Not yet, this is only level 1. When you first time downloads the app you are in level 0. To appear on Level 1 bring one referral to become a 'Rising Star'. After that on the level 'Rising Star' for up to 4 referrals (min 2 orders from each referral to reach the next level). And here you can earn 20% of sales of the first 5 orders. After that 5% of sales for the first 6 months and then 1% of sales for the next 18 months. Now on Level 'Super Star' for 5 to 8 Referrals (min 4 orders from each referral to reach the next level). After that, You can earn 35% of sales of the first 5 orders. 5% of sales for the first 6 months. And 1% of sales for the next 18 months. Now if you can refer 9 users or more you are on the 'Mega Star' Level. At this level, you can earn 50% of sales of the first 5 orders. After that 5% of sales for the next 6 months. And thereafter 1% of sales for the next 18 months. And So On.

ALSO AS A NOTIFICATION SECTION:

Select Account: In the home page you can see many menu options. You can tap on "Account" which on the rightmost corner. 3. Select notifications: You need to choose the option as notifications.

COD AND ONLINE PAYMET AVAILABIY:

Add a product to your cart. Go to the cart section. Here you will see list of payment options. "Cash on Delivery" as the payment mode. Enter shipping and sender's address. Enter the final customèr amount and click on "PAY NOW".

1.3 STATEMENT OF THE PROBLEM:

Online selling app has gained a lot of importance in the present marketing condition. But every application is not known to the public. And the awareness about the new applications is very rare. This is one of major problem for the business people who are introducing the new applications through online marketing. There are large numbers of commercial Online Shopping websites offering large number of products tailored to meet the shopping interests of large number of customers. These online marketplaces have thousands of products listed under various categories.

The basic problems with the existing systems are the non-interactive environment they provide to the users. The use of traditional user interfaces which make continuous post backs to the server; each post back makes a call to the server, gets the response and then refreshes the entire web form to display the result. This scenario adds an extra trade off causing a delay in displaying the results.

A search engine that would display the results without allowing the users to further filter the results based on various parameters. Use of traditional and non user friendly interfaces that are hard to use.

The distribution cost hits hard on Meesho financials. Acquiring & retaining the users who are cash. Meesho distribution climbed even higher than usual during COVID. Multiple customer told as that sometimes the products are not delivered on time. Once the product is delay customers gravitate towards "customer service" The

problem area of the survey is consumer awareness and satisfaction towards the Meesho app.

1.4 OBJECTIVE OF THE STUDY:

1. To know the usage level of customer using Meesho products.
2. To analyze the satisfaction level of customers in the usage of Meesho products.
3. To know different products available in Meesho.
4. To analyze the importance of Meesho and its improvisation towards E-Shopping.
5. To compare with other selling apps the price will be low.
6. To know about the offers available during festival times.

1.5 REVIEW OF LITERATURE:

It is essential for a research scholar to do a review on the related literature for his study to have a comprehensive knowledge about the research. It helps the researcher to take the initial step of fixing the problem on which the study is to be done. The review of literature gives the researcher, a broader outlook on the background and situations under which the study has been conducted.

Prof.AshishBhatt (2017) says that commerce via internet, or e-commerce, has experienced rapid growth since the early years. It is well known to most of the internet researchersthat the volume of online business to consumer transaction is increasing annually at very high rate. However there is still a need for closer examination on the online shopping buying behaviour in developing countries like India. The implementation of information system depends on specific social, cultural, economic, legal and political context, which may differ significantly from one country to another country. Online shopping is rapidly changing the way people do business all over the world.

Dr.P.Senthilkumar (2017) pointed out the consumer had sufficient time to visit shopping center's searching for various product. Many consumers prefer bargaining and decide the purchase after physical examination of the commodities. The entire process can range from few hours to week depending on the quality, quantity and

source of purchase. Today there is radical change in entire scenario. Everything in today's world internet oriented like electronic data interchange E-Mail, E-Business and E-Commerce. E-Commerce is exchange of information using networking based technologies.

NandhiniBalasubramanian and Isswarya (2017) based on their it is an attempt to analyze customer satisfaction level of Amazon and Flipkart. The objective of the study is to identify the respondent's perception towards Amazon and Flipkart shopping. In this competitive market Flipkart satisfies the customer in terms of websites usages, delivery and order tracking. But Amazon also gives tough competition to Flipkart which satisfies the customer in the aspect of quality of the product. End of the study the review reveals that both are doing very well in Indian E-Commerce market

PushpakSinghal and Dr. SupriyoPatra (2018) says that the various factors that affect the online shopping behaviour of the consumers by using Buyer black box model. The objective of the study is to understand consumer awareness and preferences towards various products available in online. This research proved very interesting and un-surfaced certain interesting behaviour pattern among the people of Kolkata. People generally look for convenience and fast delivery for purchasing online. The major reason behind their perception was based on various discounts, easy payment facilities, easy return facility, timely and express delivery.

1.6 AREA OF STUDY:

A study on customer satisfaction of Meesho products in the area of Thoothukudi . It is a port city and an industrial city of the Indian State of Tamil Nadu. The city lies in the coromandel coast of Bay of Bengal. Thoothukudi is known as "Pearl City" due to the pearl fishing carried out in the town. It is a commercial sea port which serves the inland cities of Southern India and is one of the sea gateways of Tamil Nadu.

1.7 SCOPE OF THE STUDY:

To know about the various aspects of Social media is marketing and the effectiveness and impact of marketing products or services among the targeted market through Social networking sites. Particularly through Meesho.

1.8 PERIOD OF STUDY:

The study was carried out over from February 2022 to May 2022 The questionnaire was circulated from a April 2022.

1.9 COLLECTION OF DATA:

The study is made with the help of both primary data & secondary data. The primary data were collected through questionnaire & secondary data were collected from books. Journals, website & other periodicals.

1.10 SAMPLING DESIGN:

The data collected was original in nature. A sample of some respondents residing in the various parts of Thoothukudi was selected by convenient sampling techniques. The questionnaire was used for collecting the customer satisfaction of using meesho Thoothukudi.

1.11 CONSTRUCTION OF TOOLS:

Based on the discussion with was pretested and necessary changes were incorporated, 50copies of questionnaire were taken and distributed, among the respondents. A copy of questionnaire is appended.

1.12 FRAMEWORK OF ANALYSIS:

The data collected through questionnaire were analyzed through the following statistical tools, which work as a base for drawing conclusion and getting better results.

- ❖ Percentage Analysis
- ❖ Bar Diagram
- ❖ Pie-Charts
- ❖ Ranking

PERCENTAGE ANALYSIS:

Calculating percentage means to find the share of a whole, in terms of 100. There are two ways to find a percentage:

*By using the unitary method.

*By changing the denominator of the fraction to 100.

It should be noted that the second method for calculating percentage is not used in situations where the denominator is not a factor of 100. For such cases we use the unitary method.

BAR DIAGRAM:

A bar chart or bar graph is a chart or graph that presents categorical data with rectangular bars with heights or lengths proportional to the values that they represent. The bars can be plotted vertically or horizontally. A vertical bar chart is sometimes called a column chart. A bar graph shows comparisons among discrete categories. One axis of the chart shows the specific categories being compared, and the other axis represents a measured value. Some bar graphs present bars clustered in groups of more than one, showing the values of more than one measured variable.

PIE-CHARTS:

The pie-chart test is used to determine whether there is significant difference between the expected frequencies and the observed frequencies in one or more categories. The study, it is used to analyze the association between the profile of respondents and attitudes of online shopping.

RANKING:

A Ranking is a relationship between a set of item such that, for any two items, the first is either ranked higher than ranked lower than or ranked equal to the second. In mathematics, that is known as a weak order or total pre order of objects. It is not necessarily a total order of objects because two different objects can have the same ranking. The ranking themselves are totally ordered. By reducing detailed measures to a sequence of ordinal numbers, ranking make it possible to evaluate complex information according to center criteria. Analysis of data obtained by ranking commonly requires non parametric statistics.

1.13 LIMITATIONS OF THE STUDY:

The present study is subjected to following limitation

- In attempt to make this project authentic and reliable, every possible aspect of the topic was kept in mind.
- The time availed by the researcher is rather very limited. The study is based on the information of the representative sample group selected from total population.
- It's confined to sample size 50 only which may not reveal the accrued results.

1.14 CHAPTER SCHEME:

CHAPTER 1 It gives a detail study of the introduction design of the study, Statement of problem, Objective of the study, Review of literature, Area of study, Scope of the study, Period of study, collection of data, Sampling design, Construction of tools, Framework analysis, Limitation of study.

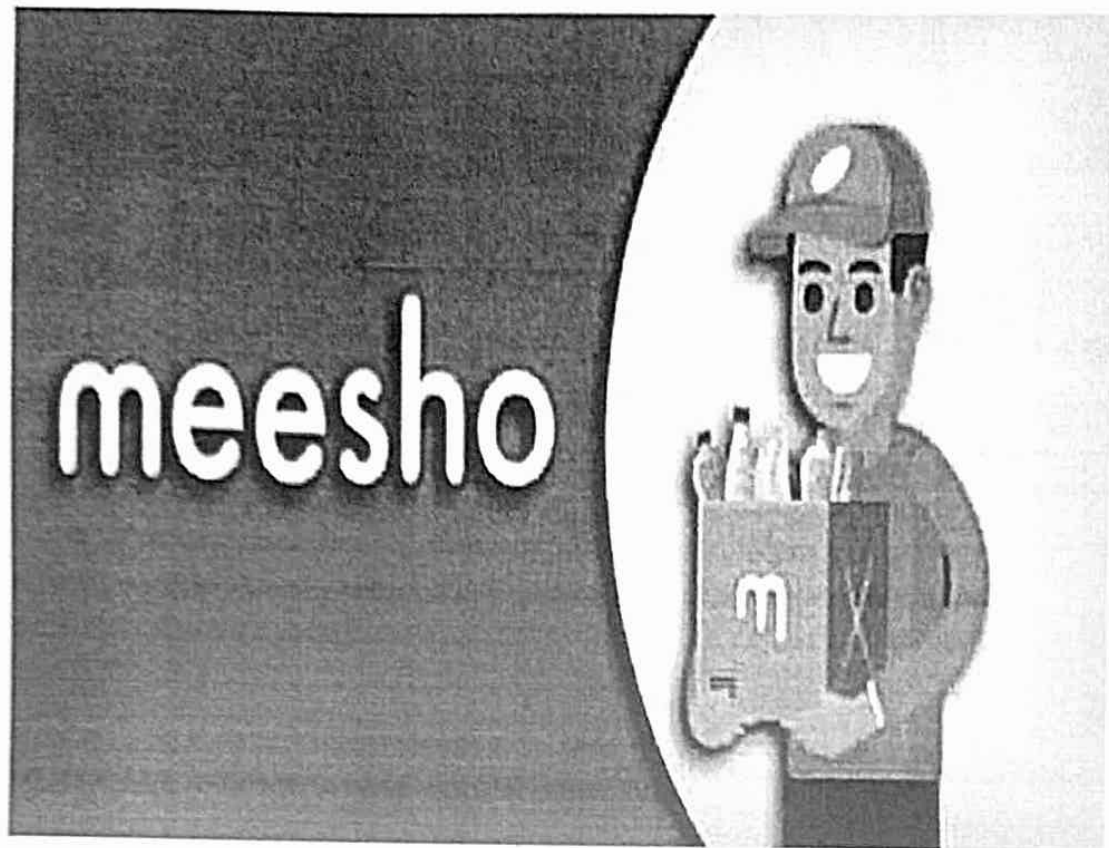
CHAPTER 2 This chapter enumerates the complete profile of the study of Meesho.

CHAPTER 3 In this chapter the questionnaire was circulated and analysis is interpretation was collected for this study.

CHAPTER 4 It explains the findings & suggestion of the study.

CHAPTER 5 Draws up the conclusion of the satisfaction level of customers towards meesho

CHAPTER 2



PROFILE OF THE STUDY

CHAPTER II

PROFILE OF THE STUDY

In today's era of globalization not only the nations in the world and thereby their communities have come closer to one another but also most of the sector have undergone significant changes. Purchasing product or services over the internet, online shopping has attained immense popularity in recent days mainly because people find it convenient and easy to shop from the comfort of their home or office and also eased from the trouble of moving from shop to shop in search of good of choice. Retail is a process of selling goods and services to customers through multiple channels of distribution.

Meesho is an Indian-Origin social commerce platform founded by IIT Delhi graduates ViditAatrey and SanjeevBarnwal in December 2015. It enables small businesses and individuals to start their online stores via social channels such as WhatsApp, Facebook, and Instagram etc...

Meesho is headquartered in Bengaluru, India and was one of the three Indian companies to be selected for Y combinatory in 2016. It was also a part of the first batch of Google Lauchpad – solve for Indian program. In June 2019, Messho becamess India's first start up to receive investment from internet. The special feature in this application is we can set our margin price for the product and can earn more profit. Meesho is a platform you can consider. Meesho is an online resale platform that allows anybody to establish a company without having to put up any money.

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser or a mobile app. Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine, which displays the same product's availability and pricing at different e-retailers. As of 2020, customers can shop online using a range of different computers and devices, including desktop computers, laptops, table computers and smart phones.

An online shop evokes the physical analogy of buying products or services at a regular "bricks-and-mortar" retailer or shopping center; the process is called business-to-consumer (B2C) online shopping. When an online store is set up to enable businesses to buy from another businesses, the process is called business-to-business (B2B) online shopping. A typical online store enables the customer to browse the firm's range of products and services, view photos or images of the products, along with information about the product specifications, features and prices.

Online stores usually enable shoppers to use "search" features to find specific models, brands or items. Online customers must have access to the Internet and a valid method of payment in order to complete a transaction, such as a credit card, an Internet enabled debit card, or a service such as PayPal. For physical products (e.g., paperback books or clothes), the e-tailor ships the products to the customer; for digital products, such as digital audio files of songs or software, the e-tailor usually sends the file to the customer over the Internet. The largest of these online retailing corporations are Amazon.com, and eBay.

HISTORY OF MEESHO:

In 2015, when Meesho was started, it was known as FASHNEAR. The idea behind FASHNEAR was just like Swiggy or Zomato. FASHNER dealt with Fashion related goods and allowed customers to buy clothes and fashion accessories from the shops in their locality. Local shops selling apparel and accessories could register with the FASHNEAR app, and customers can order from these local shops, and delivery persons were there to deliver the goods.

However, soon the founders started to notice some flaws in the FASHNER business model. Some major drawbacks they noticed were that consumers were not much concerned about buying cloths from local shops. Besides, the shop owners also wanted to increase sales by selling their products online in different locations of the country, rather than selling their products locally. These problem inspired Vidit and Sanjeev to work on a better business model. **By the end of 2015, Fashnear was renamed as 'Meesho'.**

The founder duo visited many shopkeepers and resellers to identify their problems. They noticed that many shopkeepers were already selling goods through WhatsApp, but their reach was limited because they deliver their goods locally only. They also found out that most of the shops registered on MEESHO were operated by women, and these women sold their goods out of their homes rather than any physical shops. Meesho's current business model has been built considering these facts and issues, and currently, with Meesho, women can comfortably start a reselling business from home, without owing any inventory. Meesho also now empowers small shops and manufacturers to deliver their goods across the country, while Meesho takes care of the delivery of the products, facilitates COD options, and ensures that consumers can seamlessly return the products, if they wish. Thus Meesho serves as a bridge between suppliers (manufactures and shopkeepers who list their products on Meesho), resellers, and customers. Meesho also helps suppliers manage their inventories.

FIVE DIFFERENT TYPES OF E-SHOPPING WEBSITE:

E-shopping is the process of buying and selling of various products and services by business through the internet. It deals various kind of business concern, from retail site of the consumer, which includes auction. The main focus to concentrate on e-shopping website.

AMAZON:



Amazon is an American multinational technology company which focuses on e-commerce, cloud computing, digital streaming, and artificial intelligence. It is one of the Big Five American information technology companies, alongside Alphabet, Apple, Meta, and Microsoft. Amazon was founded by Jeff Bezos from his garage in Bellevue, Washington, on July 5, 1994. Initially an online marketplace for books, it has expanded into a multitude of product categories: a strategy that has earned it the moniker The Everything Store. It has multiple subsidiaries including Amazon Web Services (cloud computing), Autonomous vehicles, Kuiper Systems (satellite Internet), Amazon Lab126. Its other subsidiaries include Ring, Twitch, IMDb, and Whole Foods Market. Its acquisition of Whole Foods in August 2017 for US\$13.4 billion substantially increased its footprint as a physical retailer. Amazon has earned a reputation as a disruptor of well-established industries through technological innovation and mass scale.

FLIPKART:



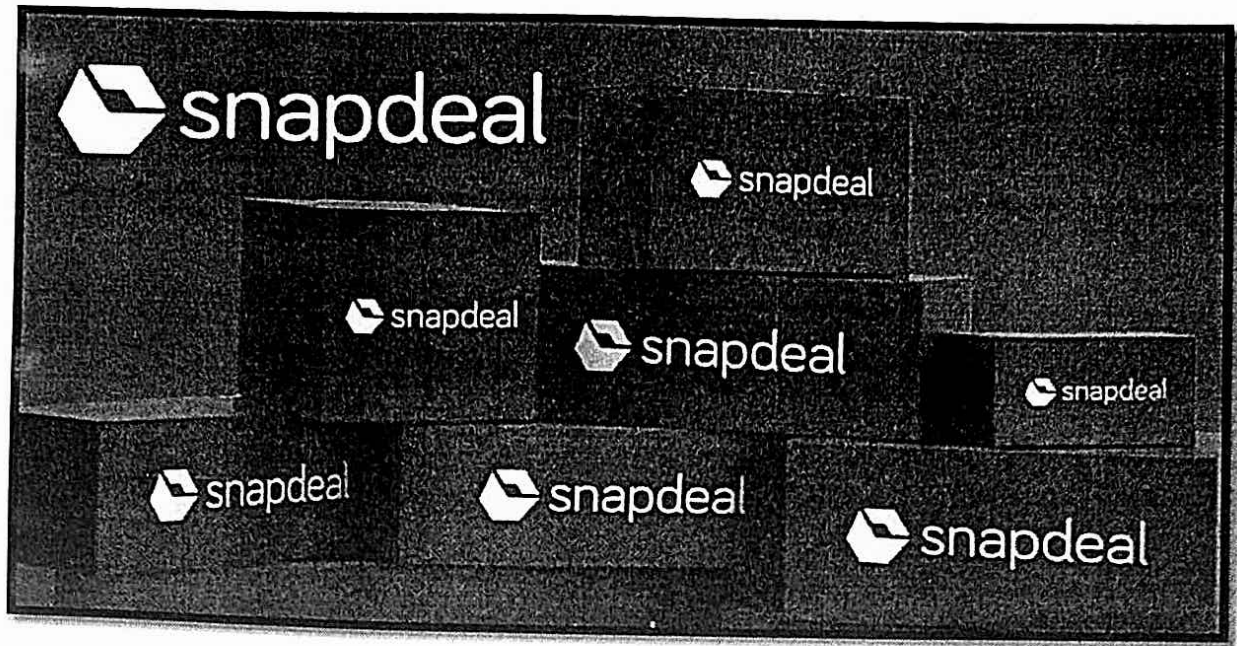
Flipkart is an Indian e-commerce company, headquartered in Bangalore, Karnataka, India, and incorporated in Singapore as a private limited company. The company initially focused on online book sales before expanding into other product categories such as consumer electronics, fashion, home essentials, groceries, and lifestyle products. The service competes primarily with Amazon Indian subsidiary and domestic rival Snap deal. As of March 2017, Flipkart held a 39.5% market share of India e-commerce industry. Flipkart has a dominant position in the apparel segment, bolstered by its acquisition of Myntra, and was described as being neck and with Amazon in the sale of electronics and mobile phones. Flipkart also owns Phonepe, a mobile payments service based on the UPI. In August 2018, U.S.-based retail chain Wal-Mart acquired a 77% controlling stake in Flipkart for US\$16billion, valuing Flipkart at around \$20 billion.

NYKAA:



Nykaa is an Indian e-commerce company, founded by Falguni Nayar in 2012 and headquartered in Mumbai. It sells beauty, wellness and fashion products across websites, mobile apps and 84 offline stores. In 2020, it became the first Indian unicorn startup headed by a woman. Nykaa sells products which are manufactured in India as well as internationally. In 2015, the company expanded from online- only to an Omni channel model and began selling products apart from beauty. As of 2020, it retails over 2,000 brands and 200,000 products across its platforms

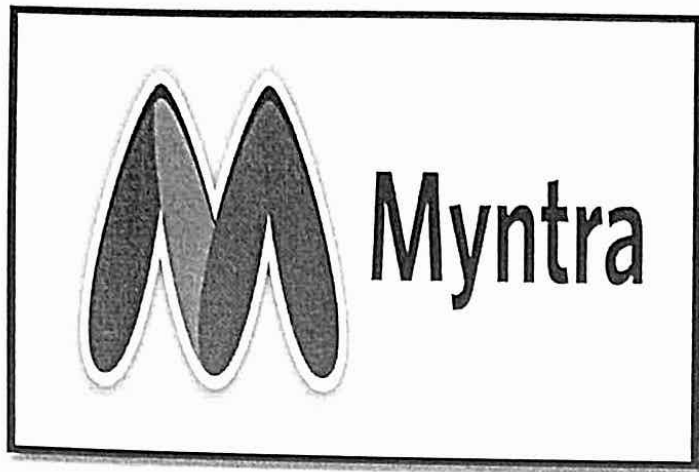
SNAPDEAL:



Snapdeal is an Indian e-commerce company, based in New Delhi, India. The company was founded in February 2010 by Kunal Bahl and Rohit Bansal, alumni of The Wharton School and Indian Institute of Technology Delhi respectively. Snapdeal was founded on 4 February 2010 as a daily deals platform, and expanded in September 2011 to become an online marketplace. Snapdeal has grown to become one of the largest online

Market place in India . Snapdeal focus is on the value ecommerce segment - a market that is three times larger than the size of the branded goods market. Sellers on Snapdeal offer good quality (local /regional / seller branded) merchandise, that offers customers value-for-money options, similar to what would sell in local markets and high streets in a city. Fashion, home and general merchandise account for a majority of the products sold by more than 500,000 independent sellers on Snapdeal platform. Buyers from more than 3,700 towns across India—accounting for 92% of India's total 4,000 towns and cities—shop on Snapdeal

MYNTRA:

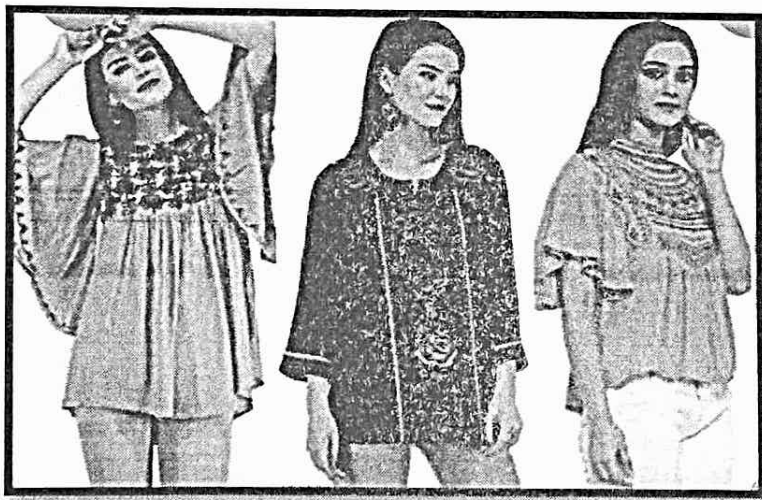


Myntra is a major Indian fashion e-commerce company headquartered in Bengaluru, Karnataka, India. The company was founded in 2007 to sell personalized gift items. In May 2014, Myntra.com was acquired by Flipkart. Established by Mukesh Bansal along with Ashutosh Lawania and Vineet Saxena; Myntra sold on-demand personalized gift items. It mainly operated on the B2B (business-to-business) model during its initial years. Between 2007 and 2010, the site allowed customers to personalize products such as T-shirts, mugs, mouse pads, and others. In 2011, Myntra began selling fashion and lifestyle products and moved away from personalisation. By 2012 Myntra offered products from 350 Indian and International brands. The website launched the brands Fastrack Watches and Being Human. In 2014, Myntra was acquired by Flipkart in a deal valued at ₹2,000 crore (US\$260 million). The purchase was influenced by two large common shareholders Tiger Global and Accel Partners. Myntra functions and operates independently. Myntra continues to operate as a standalone brand under Flipkart ownership, focusing primarily on fashion-conscious consumers. In 2014, Myntra's portfolio included about 1,50,000 products of over 1000 brands, with a distribution area of around 9000 pincode in India. In 2015, Ananth Narayanan became the chief executive officer of Myntra. On 10 May 2015, Myntra announced that it would shut down its website, and serve customers exclusively through its mobile app beginning 15 May. The service had already discontinued its mobile website in favour of the app. Myntra justified its decision by stating that 95% of traffic on its website came via mobile

devices, and that 70% of its purchases were performed on smartphones. The move received mixed reception, and resulted in a 10% decline in sales. In February 2016, acknowledging the failure of the model, Myntra announced that it would revive its website. In September 2017, Myntra negotiated the rights to manage Esprit Holdings & 15 offline stores in India. Myntra reported a net loss of ₹151.20 crore in the financial year 2017–2018. In January 2021, Myntra changed its logo, after a police complaint was registered that the logo resembles a naked woman. The complaint was filed by a woman named Naaz Patel, who runs an NGO called Avesta Foundation.

PRODUCTS AVAILABLE IN MEESHO:

WESTERN WEAR FOR WOMEN:



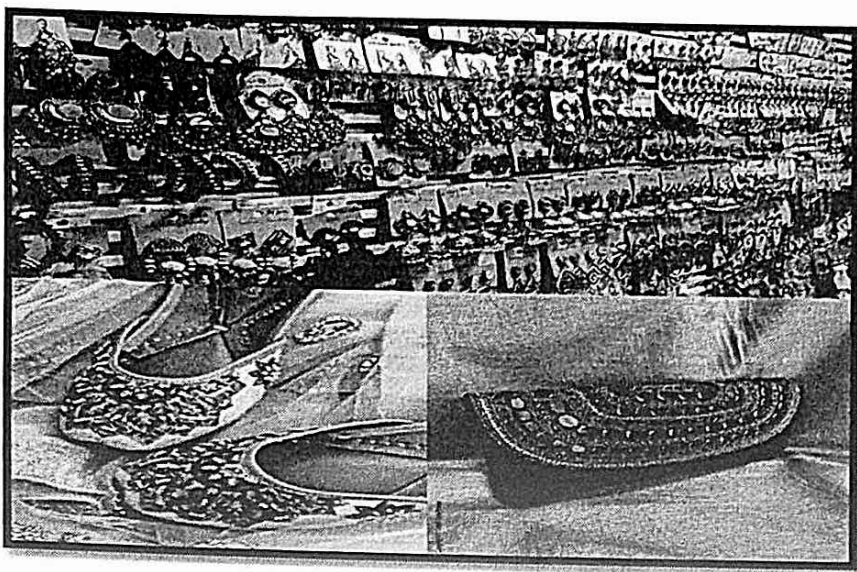
Shopping for Western wear for women at Meesho is always economical as we only bring you the latest styles at wholesale prices. Affordability without compromising on the style quotient is possible at Meesho where you will find a huge range of casual, formal, and party wear dresses, gowns, jeans, tops, T-shirts, skirts, and more. You can buy all the trending outfits you want along with funky jewellery and accessories at reasonable prices

WOMEN'S ETHNIC WEAFR COLLECTION:



No matter what occasion or season, you'll find the perfect outfits in our latest women's ethnic wear collection. From traditional Sarees and Blouses to classy Suits, and casual Kurtis, we have it all. Picking the perfect outfit for your next wedding party or festive celebration is effortless when you shop with us! Check out our stunning collection of accessories, footwear jewellery sets, and earrings to go with your ethnic look.

JEWELLERIES, ACCESSORIES AND FOOTWEAR:



It's true that accessories make or break your look! When you are getting dressed, it is good to always have some accessories, footwear, and jewellery that compliment your outfit. But you don't need to shell out too much money to get the latest designs anymore. With Meesho, you can buy different types of accessories like bags, watches, stoles, necklaces, earrings, bracelets, and more at affordable prices.

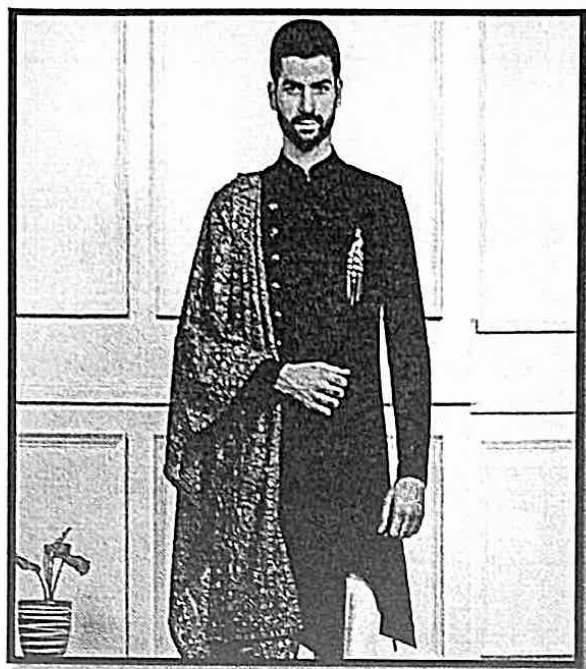
LATEST COLLECTION OF MEN'S FASHION:

WEATERN WEAR FOR MEN:



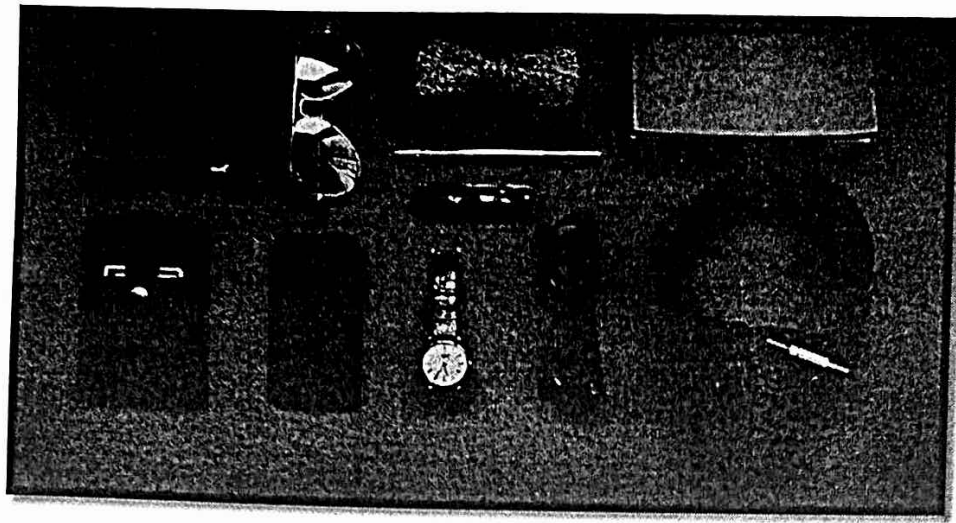
From formal wear like suits, trousers, men's shirts, and coats to casual wear like polos and button-down shirts, we have the latest designs in every category. Our selection of menswear is sure to please even the pickiest male customers. These products come in a range of sizes & colors to fit your body & style.

MEN'S ETHNIC WEAR:



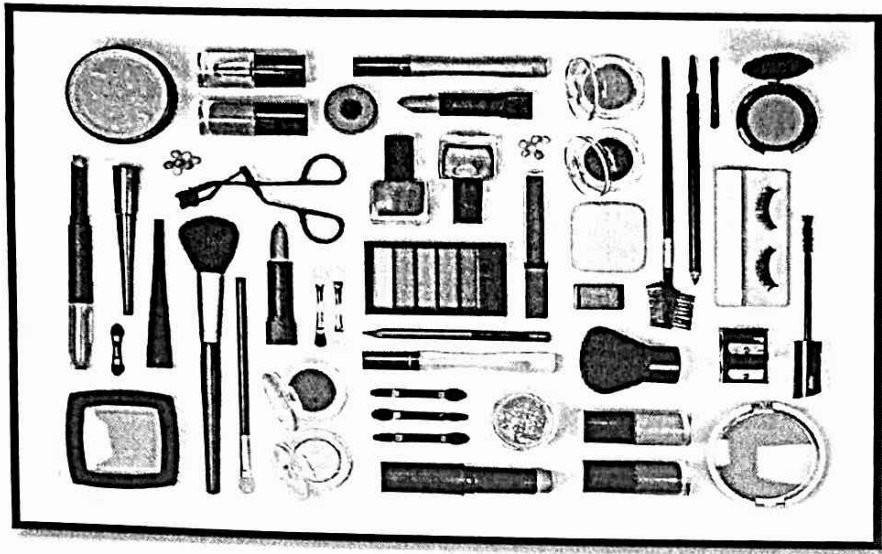
Do you need a new Sherwani are you heading to a wedding and want to look your best? If you answered yes, look no further than our latest men's ethnic wear collection! Whether you want a Kurta set, Pajamas, Sherwani set, or any other Indian attire, we have an array of budget-friendly styles that are sure to fit your needs.

ACCESSORIES, FOOTWEAR, AND MORE:



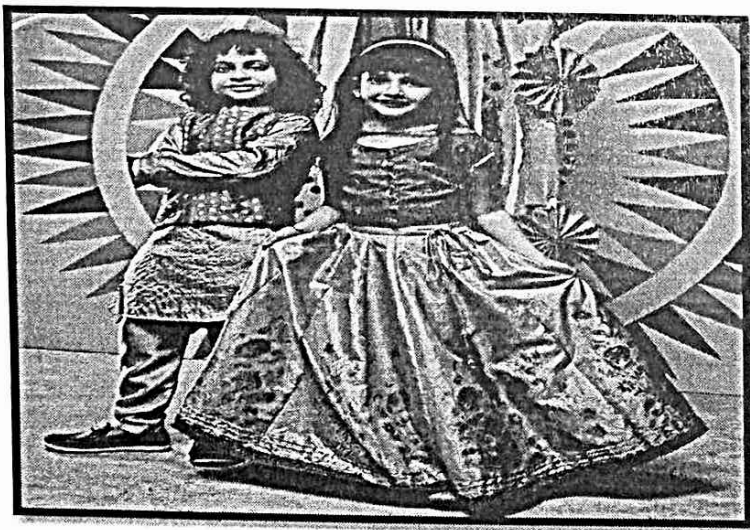
In our collection of accessories for men, you will find all sorts of items like watches, key chains, wallets, and more! Our footwear selection is constantly updated with the latest trends in shoes so that you never have to miss out on anything fashionable. If you are looking for some casual and comfortable sneakers, sports shoes, or smart and formal shoes for the workplace, we are sure to have just the thing that will match your requirements.

BEST QUALITY BEAUTY PRODUCTS AT LOW PRICES:



We know you don't have time to run around town trying to find the best makeup or the best products for your skincare routine. This is why we sell everything from lipsticks, foundations, compacts to daily use face wash, moisturizers, sunscreens, and everything in between. Browse through our enormous collection of products to find the best skincare and makeup products for your needs.

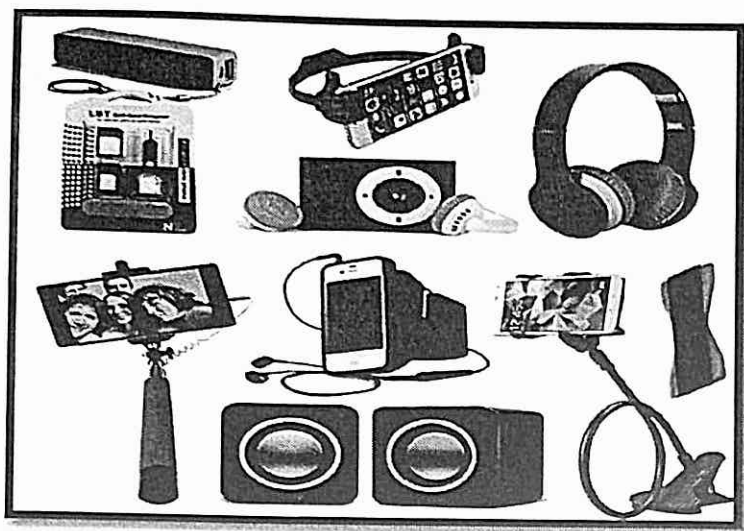
TRENDY KIDS WEAR FOR LITTLE ONES:



If you are looking to buy some new outfits or cute accessories for your kids, be sure to check out our kids wear collection. You will find the latest kids' rompers,

skirts, tops, dresses, and frocks for girls to adorable clothing sets, jeans, shorts, top wear, etc for your boys. We also have ethnic wear and accessories for kids of all ages. Our baby care collection includes everything you might need to take care of your little one.

ELECTRONICS AND ACCESSORIES:



If you are looking for affordable gadgets and everyday essentials like chargers, headphones, data cables, etc... we have a huge selection you can browse. With great deals and sales happening all the time, your wallet will be happy, too. Check out the deals we have picked especially for you, and you will find great gifts for everyone on your list. Less is more with our electronic items, and you will feel the savings, too.

Kitchenware Furniture

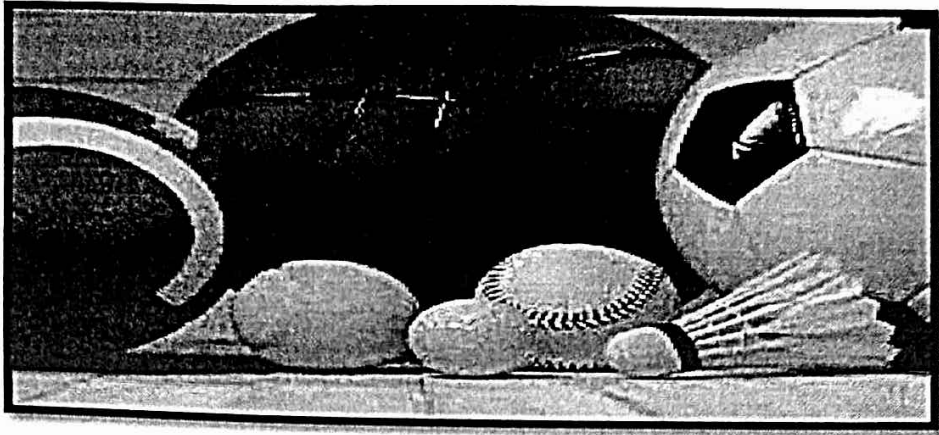
29

HOME ESSENTIALS:



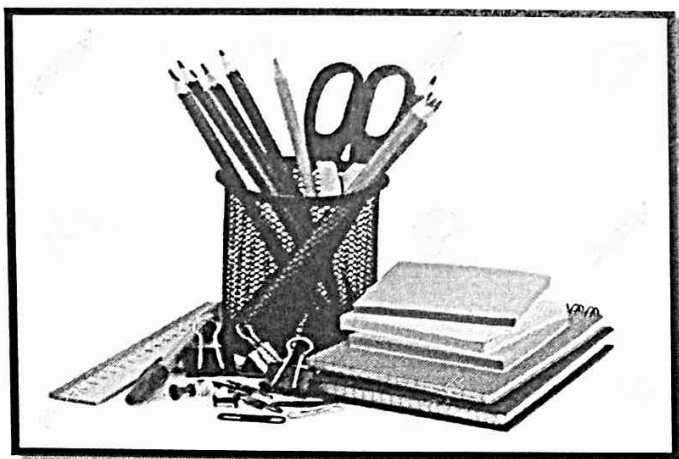
We know how crucial it is to give your home a makeover every once in a while. However, it is important to ensure that you're investing your money in the right products. With Meesho, you will find the best prices and the best selections, where we have home furnishing items like bed sheets, curtains, blankets, etc in every color you could possibly want and we are always making sure that you can get your hands on the best home decor items, with the biggest discounts. So be sure to check out our home decor section.

SPORTS, HEALTH AND FITNESS:



It is now more important than ever to keep your body fit and healthy. So start your fitness journey with Meesho. Check out our selection of fitness equipment available at wholesale prices. You will find everything from sportswear to yoga mats to exercise equipment for your home workouts like dumb bell sets, resistance bands, etc.

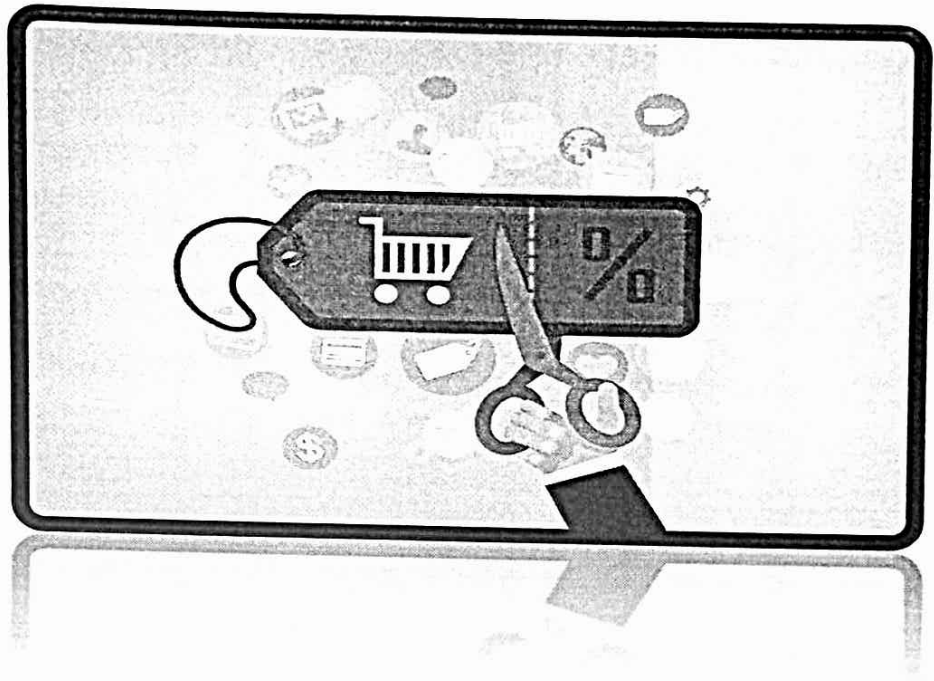
STATIONERY COLLECTION:



We do not need to spend a lot of money on buying new stationery. We have a large collection of stationery items for various uses and the usage is for everyone, whether you are a student or a working professional. We have a wide variety of beautiful notebooks, diaries, pens, pencils, postcards, sticky notes, and much more.

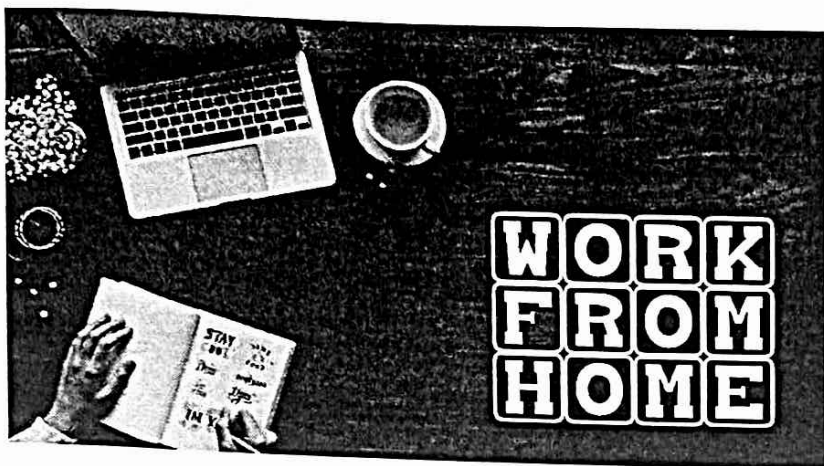
ADVANTAGES OF MEESHO:

DISCOUNT:



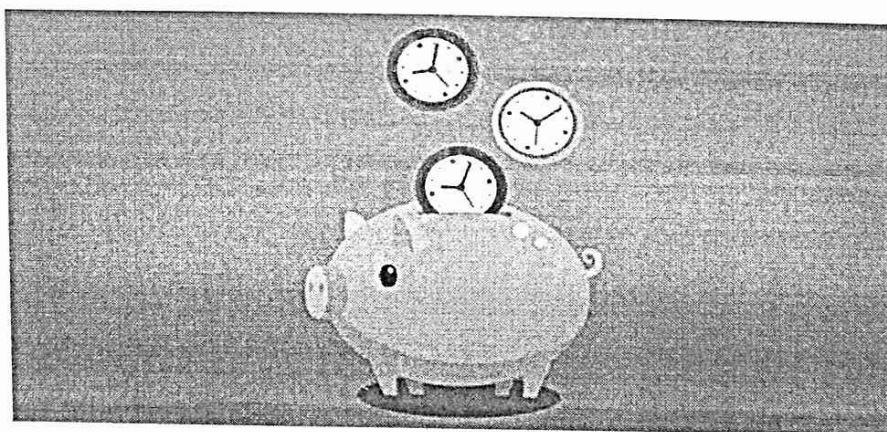
If we buy a product online from meesho app, then you are given a huge discount by the company. Huge discounts have also been made by the company on many items.

WORK FROM HOME:



Work from home is one of the best facilities that an employer can provide to their employees. It is very flexible and comfortable. It allows less distraction and works more effectively, and has more productivity. In the Meesho app, employees have to download or share their products pictures on a social platform like WhatsApp, Facebook, Instagram, etc... That is, it is a form of working from your comfort zone and reaching many buyers.

TIME SAVING:



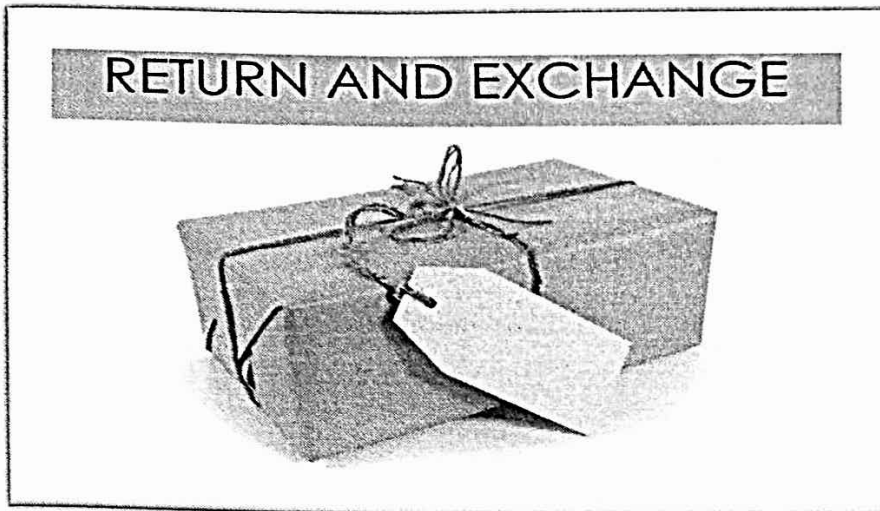
While working in the office, do you ever imagined how much time you waste just by coming and going to the office? Also, if you are stuck in a traffic jam and pressure builds up in your body, you start guessing when it will get over. And eventually, it leads to health problems like tensions, sleeplessness, etc... Work from home will save your time and let you utilize that time in taking care of yourself and your health. If you are healthy, you can work as long as you want to excel in your career.

BEGINNERS TO RESELLER:



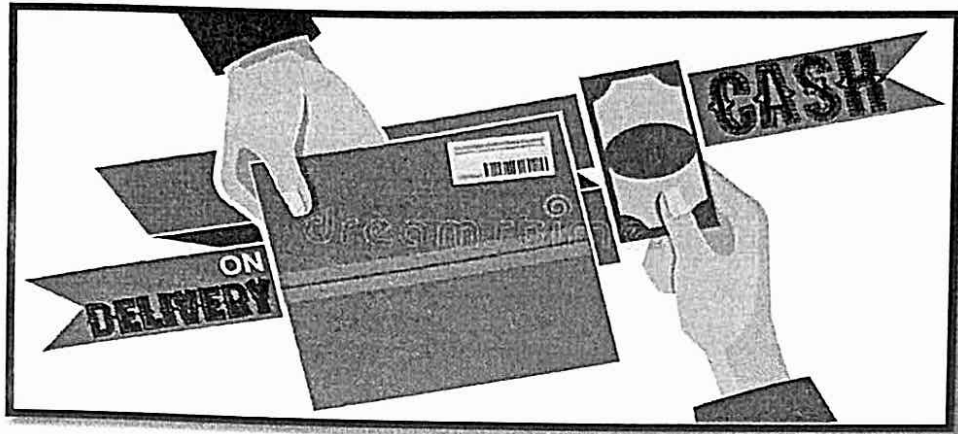
Meesho provides various learning content and videos for beginners where they can learn and discover everything about reselling. All they have to do is follow the instructions given in the videos and resell the products on social networks. This is very helpful for homemakers, college students, or someone looking for a part-time job, where they can earn money just by sharing through a social network. Whether they have some prior experience or are new to reselling, they will nurture everybody and help them grow as business people.

EASY RETURNS AND EXCHANGES:



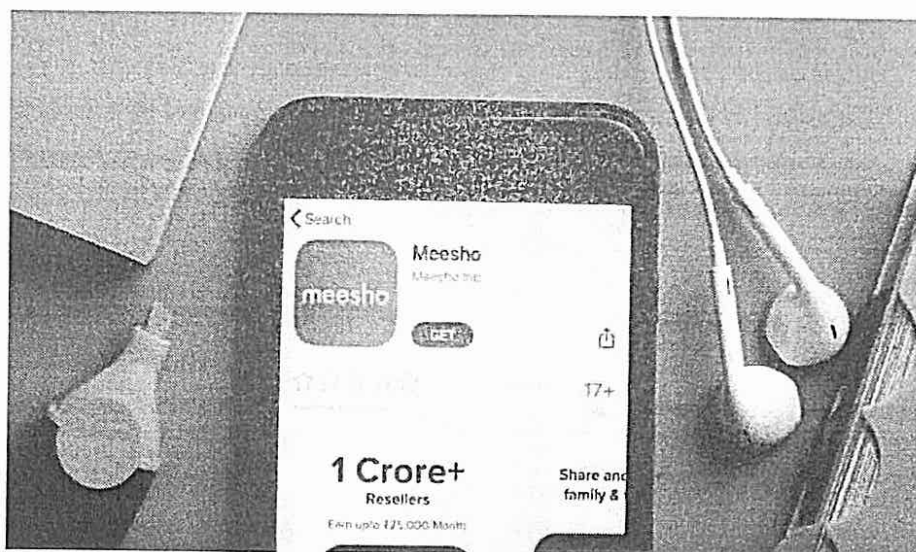
Meesho provides Easy and hassle-free returns and exchanges. It provides a door to door communication and can gain the trust of both employees and customers. If a customer does not like the product and wants to exchange or return it, Meesho takes the full responsibility to get the needful done, too free of cost. And promoting the individual to buy more products.

CASH ON DELIVERY:



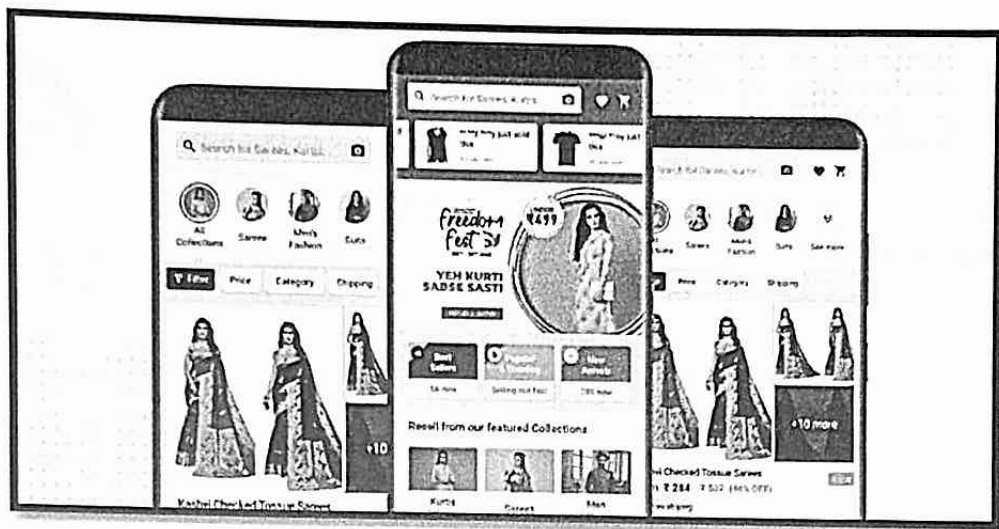
Meesho takes the responsibility of shipping and delivery, and it's free. Meesho ties up with trustworthy logistic partners, who deliver the products to customers all over India. Resellers do not have to worry about the delivery. By offering cash on delivery, they build more trust from their customers and increase their customer base.

UPDATED DAILY:



Resellers are regularly updated with the latest trending fashion wear. Resellers receive notifications regarding the same, and they share these products with their network. This helps them to place more orders and grow their business. Also informs if there is any reduction sale going on so that resellers can inform the buyers and marketing moves on.

HIGH-QUALITY PRODUCTS:



Meesho ties up with high-quality suppliers and manufacturers. They do business only with reputed suppliers and provide high-quality products on the app. Resellers can access these products in one place. Therefore, they do not have to contact different suppliers separately for their separate needs. Also, they can check the stars and comments made by other resellers if any queries arise.

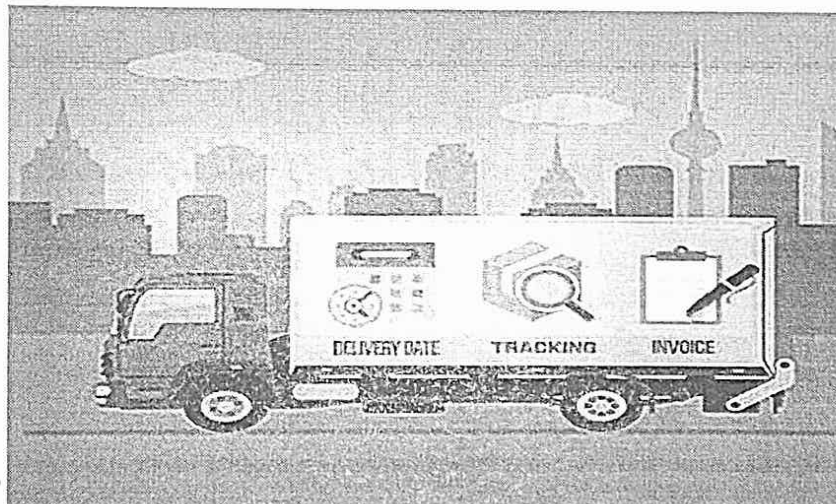
FREE DELIVERY:



If you buy a product from meesho, then that product will also be delivered to your address by the company. The company does not charge any fee for this delivery.

DISADVANTAGES OF MEESHO:

DELIVERY TIME:



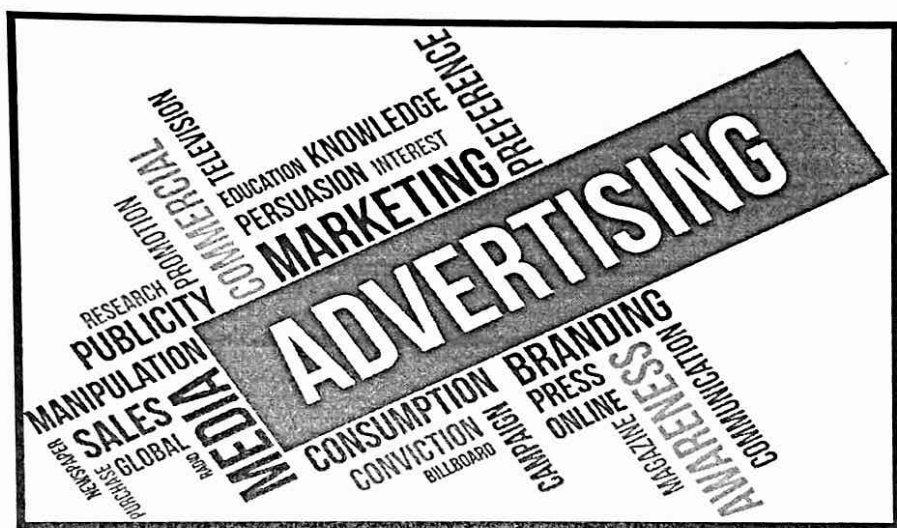
Friends, the main problem of all e-commerce applications is the delivery time, there are many reasons behind this, but before ordering on Meesho app, the

delivery of the goods is told 3 to 6 days but sometimes the delivery does not get completed even in 3 to 6 days. This is the main problem of Meesho.

LACK OF BRANDED UNIT PRODUCTS:

There is a shortage of Branded and Unique Products in Meesho App. There is a great need for the company to improve its product because any company must have Unique and Branded of its product for good publicity.

OVER ADVERTISING:



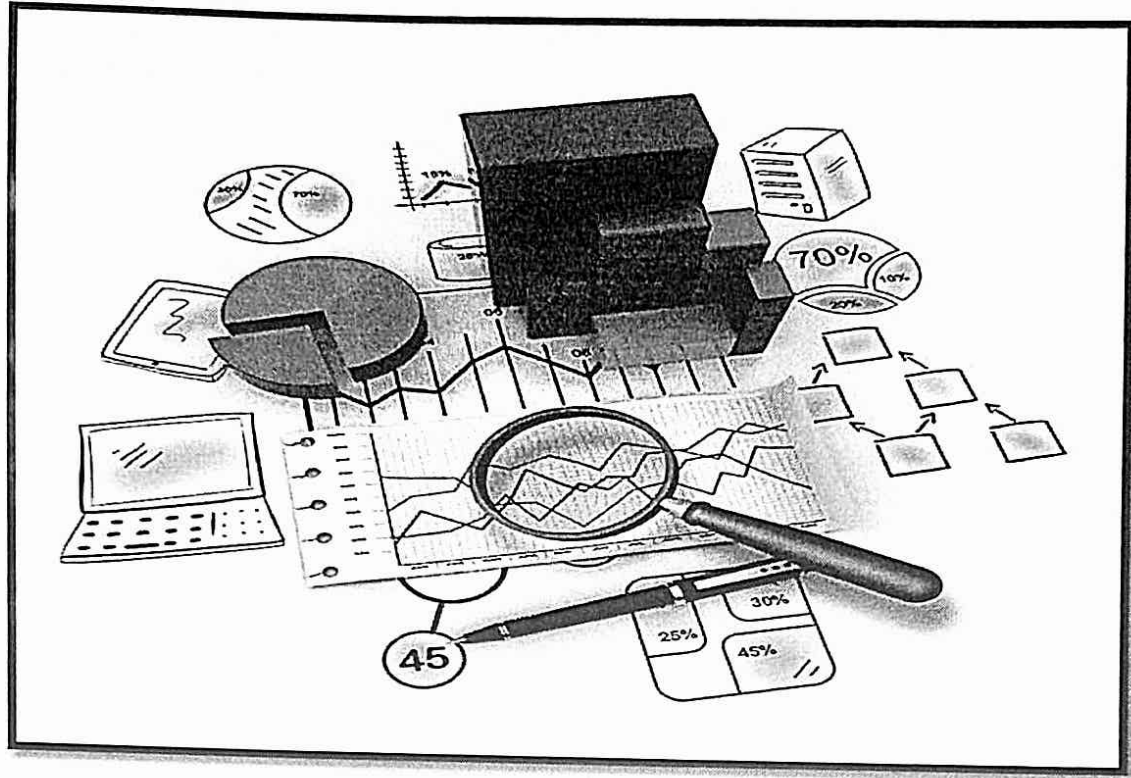
Meesho does a lot of advertisements through TV and Internet, of course it is very important for the user to know the company, And through Meesho, the customer is also being provided an opportunity to become a reseller, to a large extent this is true because for any company its customer matters the most. But in such a situation, if the customer becomes very less in the company and the reseller become more. So problems can arise for both the company and the reseller.

HIGH PRICE:



Along with the low quality of Meesho product, its price is also high because other e-commerce platforms are providing the product at a lower price as soon as Meesho. Meesho is an Indian social commerce platform that enables individuals to start their own business by sitting at home. It provides the latest trending designs for clothing and accessories in every category. Also, it enables individuals to become a reseller and start their online stores through social channels such as Whatsapp, Facebook, Instagram, etc...

CHAPTER 3



ANALYSIS & INTERPRETATION

CHAPTER –III

DATA ANALYSIS AND INTERPRETATION

INTRODUCTION:

This chapter deals with the analysis and interpretation of the collected data. Analysis of data plays a vital role in the completion of the project. Data collected are tabulated for easy understanding and good presentation. Tables and diagrams were of assistance in analysis the data. The analysis includes,

1. Tables
2. Bar diagrams
3. Pie chart
4. Percentage
5. Ranking method

Percentage analysis:

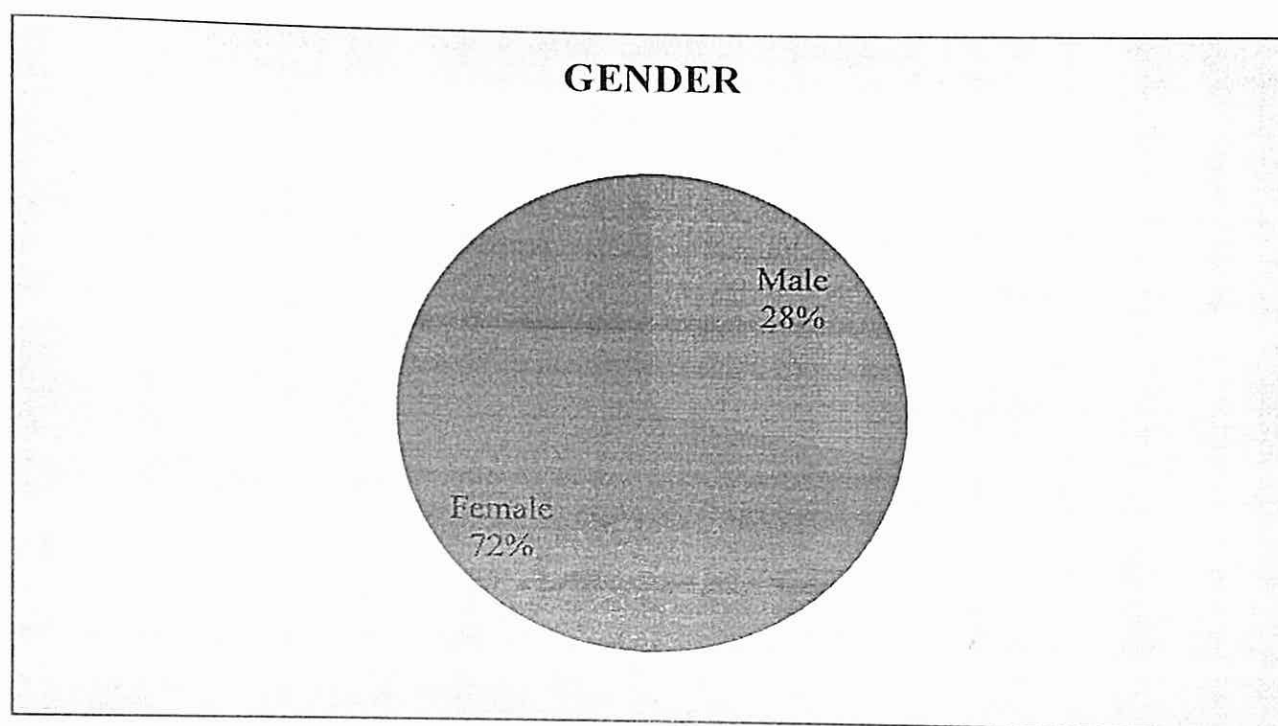
The table numbers of respondents are found for each option. The number of respondents of one option by the sample size multiplies in to 100 gives the percentage.

$$\text{Percentage} = \frac{\text{No of respondents}}{\text{Sample size}} \times 100$$

I.GENDER WISE CLASSIFICATION OF THE RESPONDENTS

TABLE 3.1

Gender	No of the respondents	Percentage
Male	14	28
Female	36	72
Total	50	100



Source: Primary data

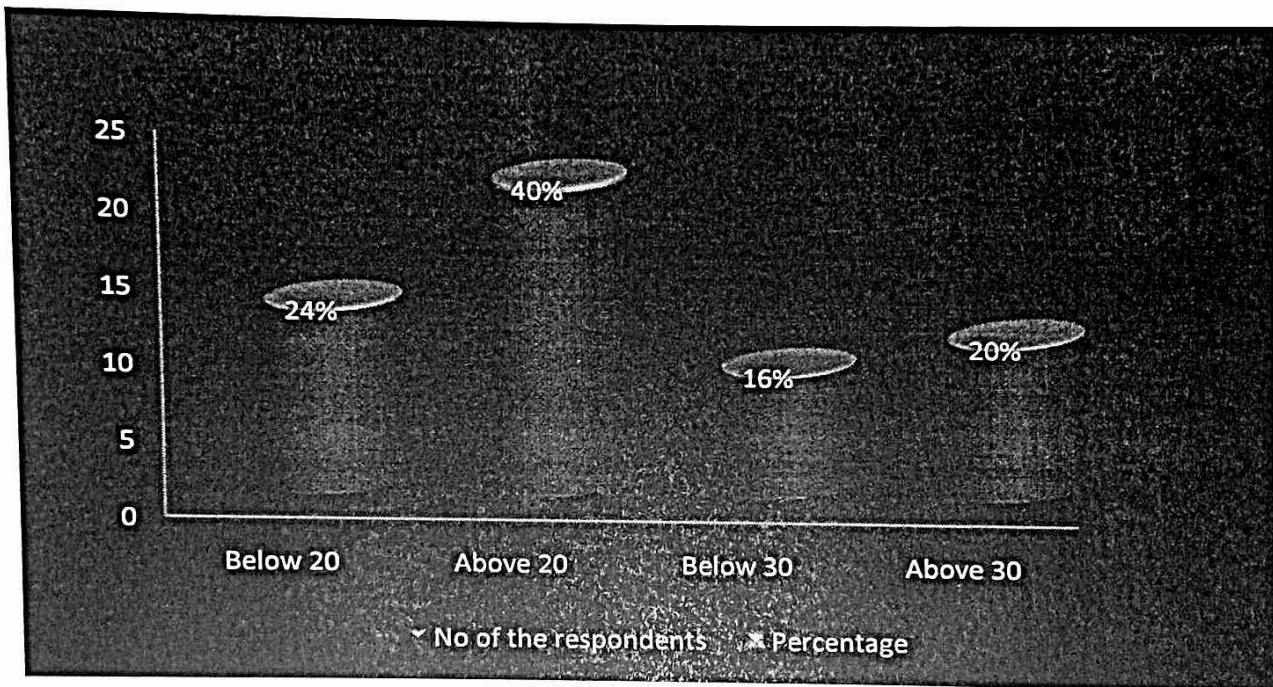
INFERENCE:

From the above table 3.1 it's inferred that out of 50 respondents, 72% of the respondents are female, 28 % of the respondents are male.

II. AGE WISE CLASSIFICATION OF THE RESPONDENTS

TABLE 3.2

Age	No of respondents	Percentage
Below 20	12	24
Above 20	20	40
Below 30	8	16
Above 30	10	20
Total	50	100



Source: Primary data

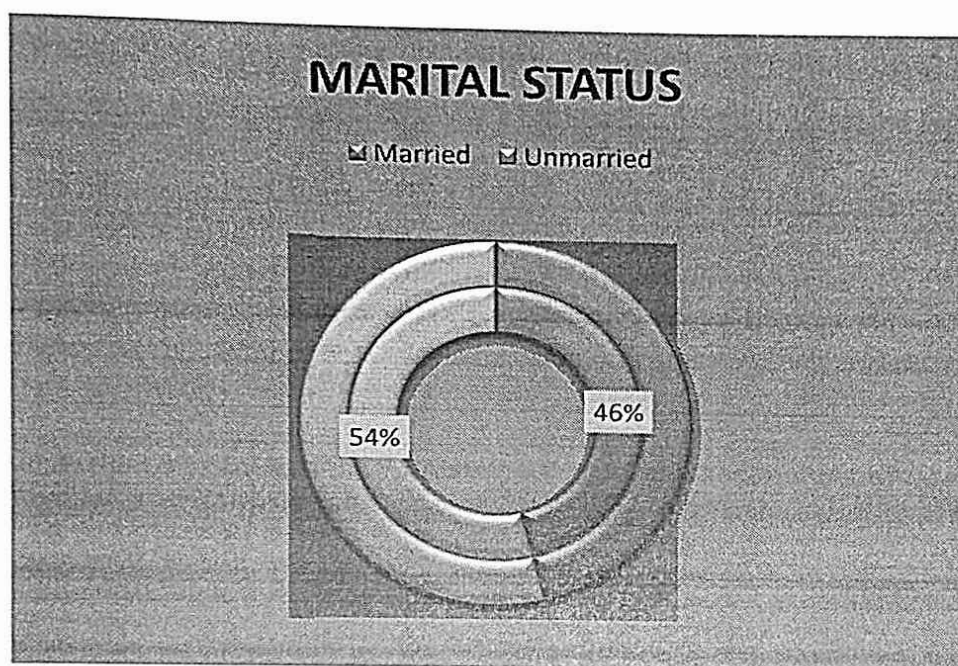
INFERENCE:

From the above table 3.2 its inferred that out of 50 respondents, 40 % of the respondents belong to age group of above 20, 24 % of the respondents belong to age group of below 20, 20 % of the respondents belong to age group of above 30, 16% of the respondents belong to age group of below 30.

III. MARITAL STATUS OF THE RESPONDENTS.

TABLE 3.3

Marital status	No of respondents	Percentage
Married	23	46
Un married	27	54
Total	50	100



Source: Primary data

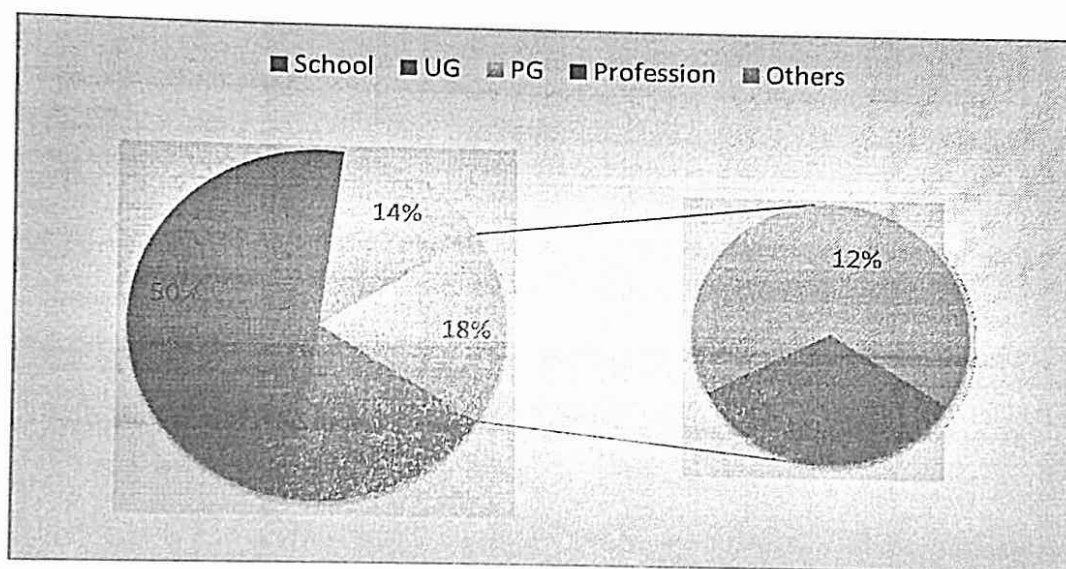
INFERENCE:

From the above table 3.3 it's inferred that out of 50 respondents, 54 % of the respondents are Unmarried, 46 % of the respondents are Married .

IV. EDUCATIONAL QUALIFICATION OF THE RESPONDENTS.

TABLE 3.4

Educational qualification	No of respondents	Percentage
School	9	18
UG	25	50
PG	7	14
Profession	3	6
Others	6	12
Total	50	100



Source: Primary data

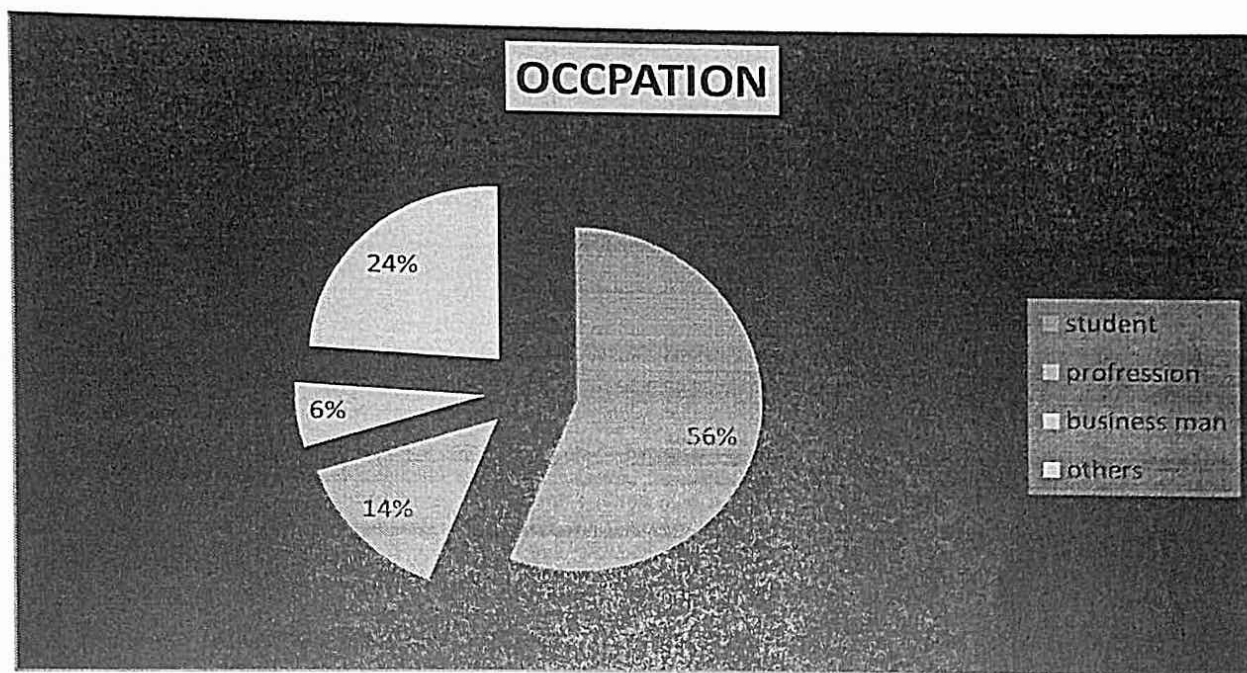
INFERENCE:

From the above table 3.4 its inferred that out of 50 respondents, 50 % of the respondents are UG, 18 % of the respondents have been completed school, 14 % of the respondents are PG , 12 % of the respondents are others, 6 % of the respondents are profession.

V. OCCUPATION OF THE RESPONDENTS:

TABLE 3.5

Occupation	No of respondents	Percentage
Students	28	56
Professional	7	14
Businessman	3	6
Others	12	24
Total	50	100



Source: Primary data

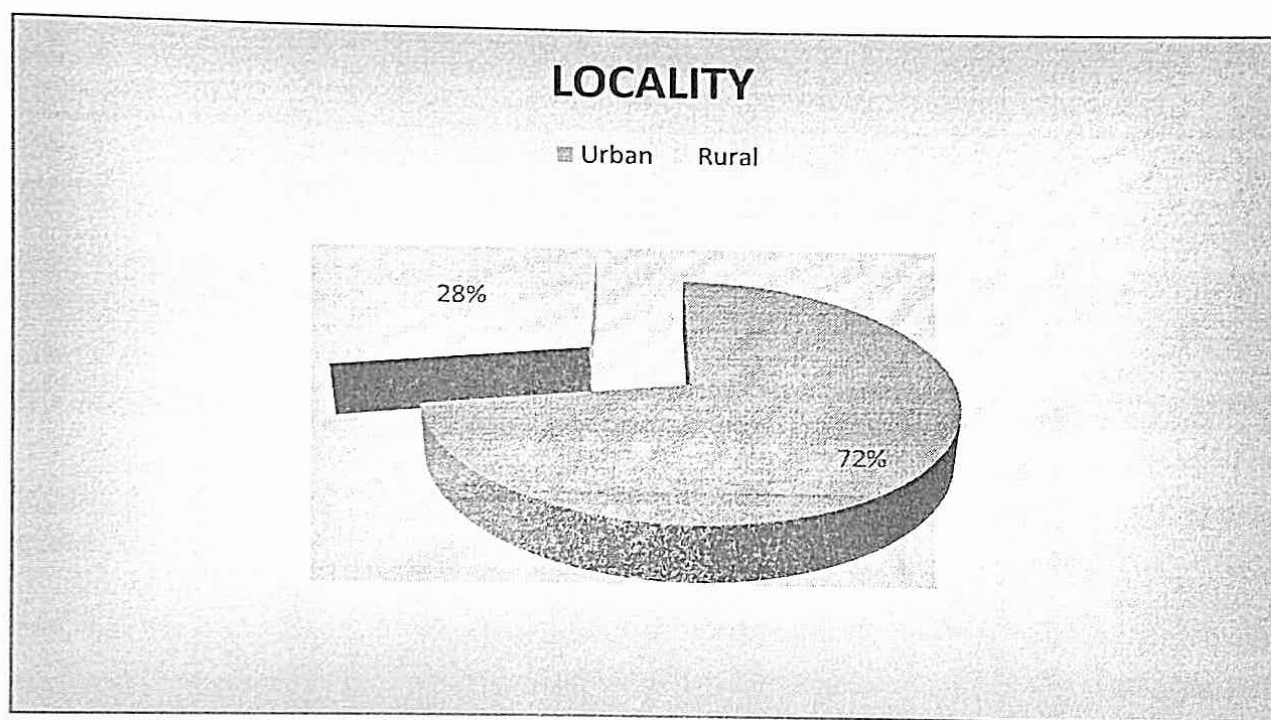
INFERENCE:

From the above table 3.5 it's inferred that out of 50 respondents, 56 % of the respondents are students, 24 % of the respondents are others, 14% of the respondents are professional, 6 % of the respondents are businessman.

VI. LOCALITY OF THE RESPONDENTS:

TABLE 3.6

Locality	No of respondents	Percentage
Urban	36	72
Rural	14	28
Total	50	100



Source: Primary data

INFERENCE:

From the above table 3.6 it's inferred that out of 50 respondents, 72% of the respondents were urban, 28% of the respondents were Rural.

VII.MOST PREFERRED E-SHOPPING WEBSITE

TABLE 3.7

Most preferred e-shopping website	No of respondents	Percentage
Meesho	24	48
Amazon	14	28
Nykaa	2	4
Flipkart	5	10
Snapdeal	3	6
Myntra	2	4
Total	50	100



Source: Primary data

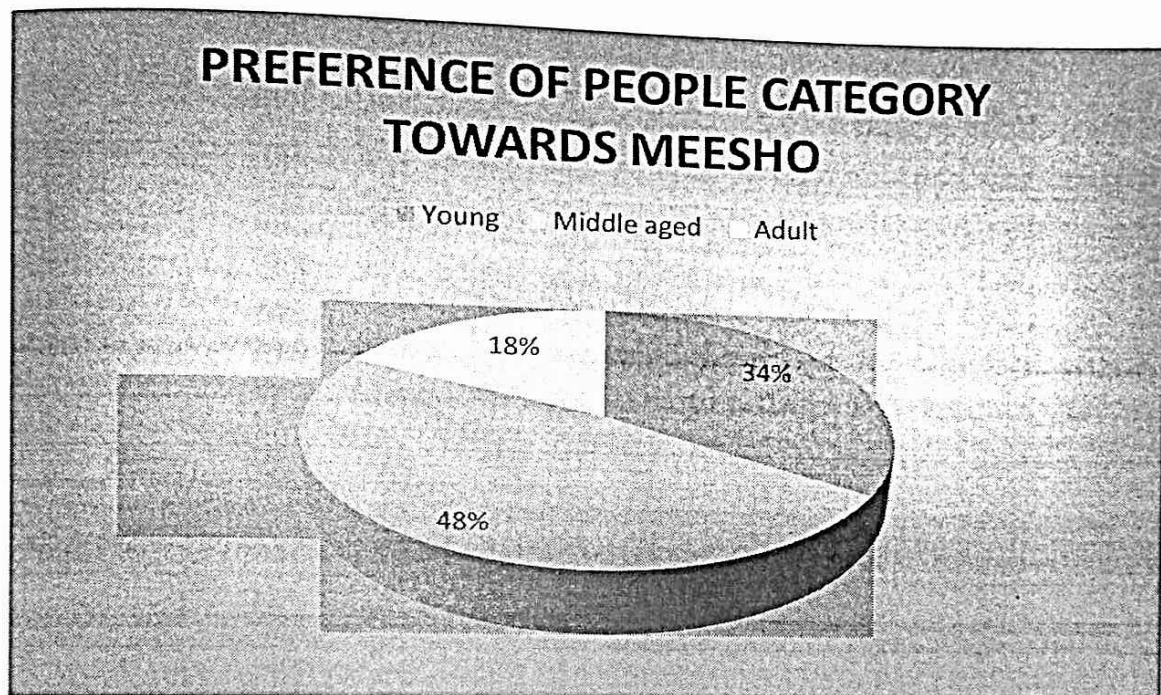
INFERENCE:

From the above table 3.7 its inferred out of 50 respondents, 48 % of the respondents are preferred Meesho, 28 % of the respondents are preferred Amazon, 10 % of the respondents are preferred Flipkart, 6% of the respondents are preferred Snapdeal, 4 % of the respondents are preferred Myntra, 4 % of the respondents are preferred Nykaa.

VIII. PREFERENCE OF PEOPLE CATEGORY TOWARDS MEESHO:

TABLE 3.8

Group of people	No of respondents	Percentage
Young	17	34
Middle aged	24	48
Adult	9	18
Total	50	100



Source: Primary data

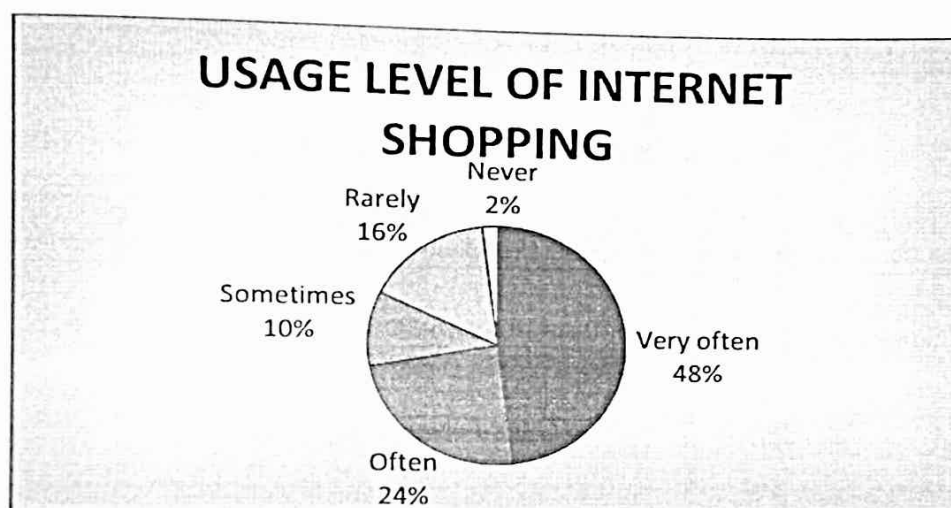
INFERENCE:

From the above table 3.8 it's inferred that out of 50 respondents, 48 % of the respondents were Middle aged , 34 % of the respondents were young, , 18 % of the respondents were Adult.

IX. USAGE LEVEL OF INTERNET FOR SHOPPING:

TABLE 3.9

Usage level of internet shopping	No of respondents	Percentage
Very often	24	48
Often	12	24
Sometimes	5	10
Rarely	8	16
Never	1	2
Total	50	100



Source: Primary data

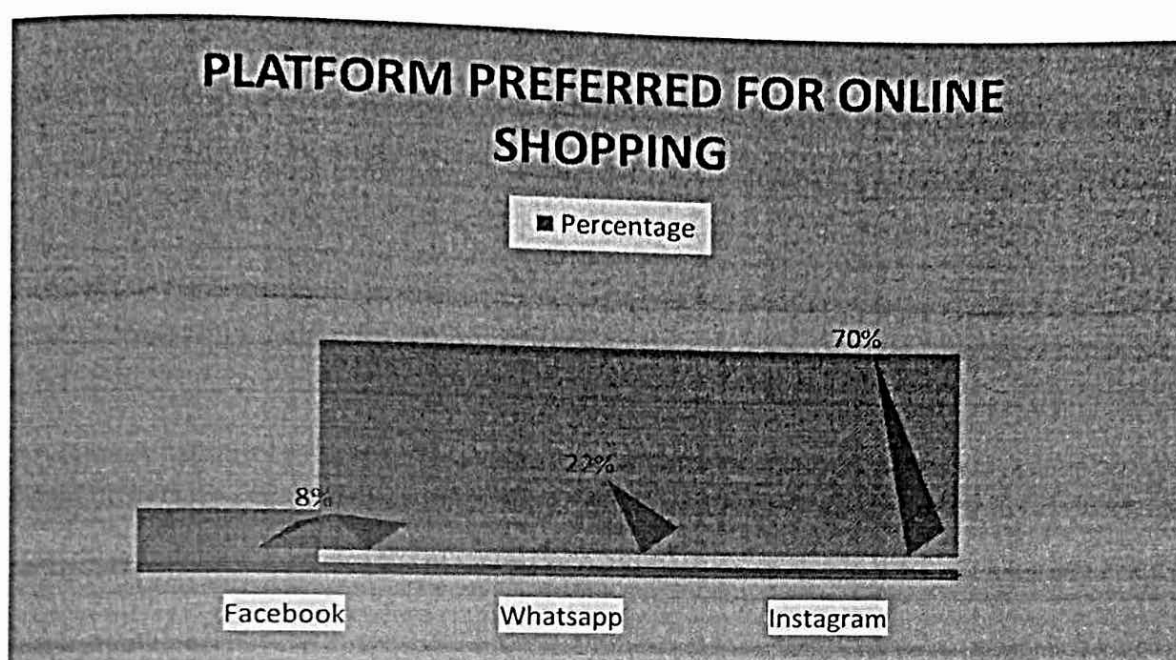
INFERENCE:

From the above table 3.9 it's inferred that out of 50 respondents, 48% of the respondents spent very often in use of internet shopping, 24% Of the respondents spent often in use of internet shopping, 10% of the respondents spent sometimes in use of internet shopping, 16% of the respondents spent rarely in use of internet shopping, 2% of the respondents spent never in use of internet shopping.

X. PLATFORM PREFERRED FOR ONLINE SHOPPING:

TABLE 3.10

Platform preferred for online shopping	No of respondents	Percentage
Facebook	4	8
Whatsapp	11	22
Instagram	35	70
Total	50	100



Source: Primary data

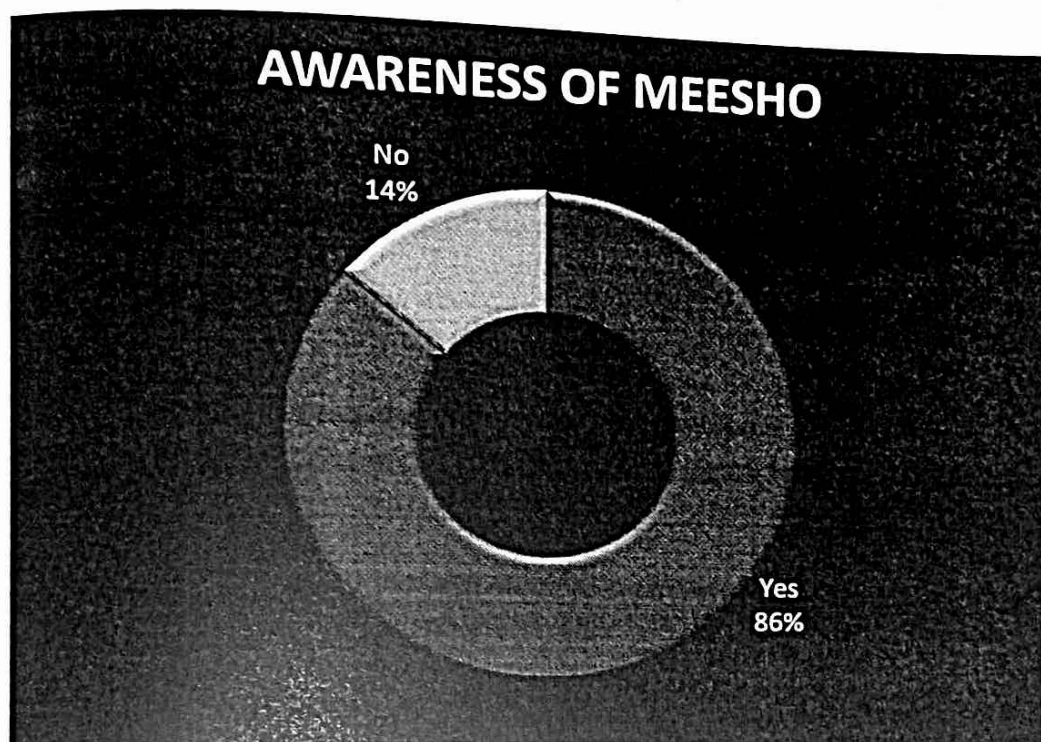
INFERENCE:

From the above table 3.10 it's inferred that out of 50 respondents, 70% of the respondents were preferred Instagram to shop online, 22% of the respondents were preferred Whatsapp, 8% of the respondents were preferred Facebook

XI. AWARENESS OF MEESHO:

TABLE 3.11

Awareness of Meesho	No of respondents	Percentage
Yes	43	86
No	7	14
Total	50	100



Source: Primary data

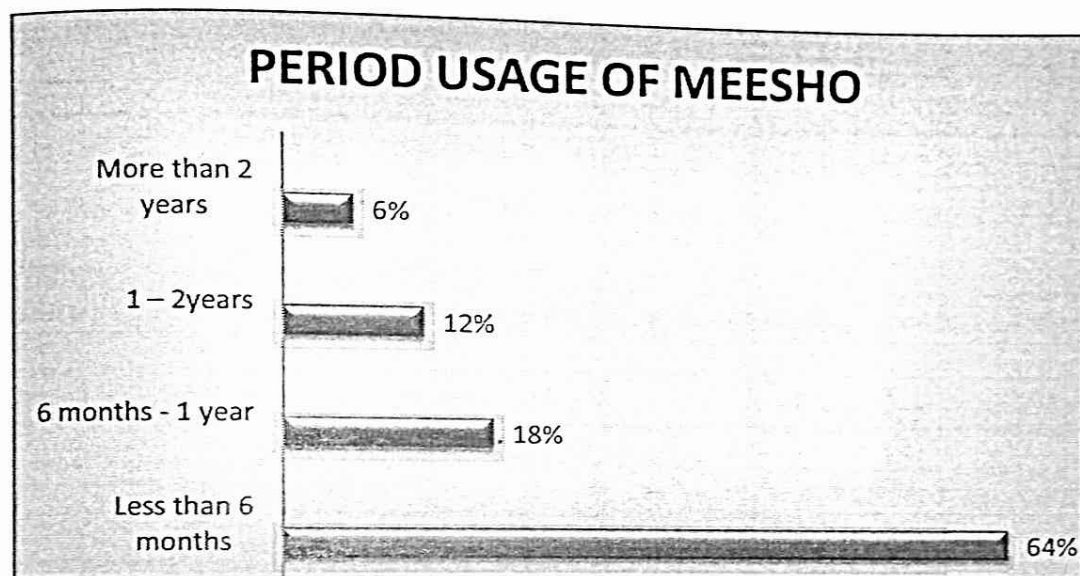
INFERENCE:

From the above table 3.11 it's inferred that out of 50 respondents, 86% of the respondents opinion is yes, 14% of the respondents opinion is no.

XII. PERIOD USAGE OF MEESHO:

TABLE 3.12

Period	No of respondents	Percentage
Less than 6 months	32	64
6 months - 1 year	9	18
1 – 2years	6	12
More than 2 years	3	6
Total	50	100



Source: Primary data

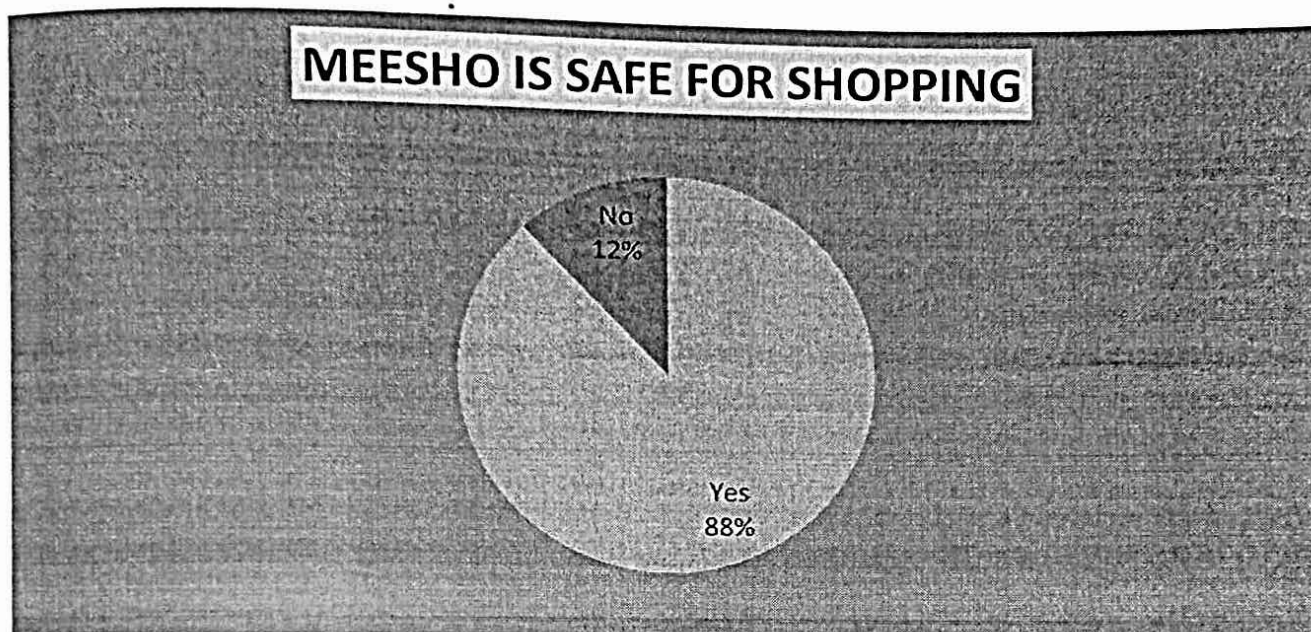
INFERENCE:

From the above table 3.12 it's inferred that out of 50 respondents, 64% of the respondents spent less than 6 months, 18% of the spent 6months – 1 year, 12% of the respondents spent 1 – 2 years, 6% of the respondents spent more than 2 years.

XIII. MEESHO SAFE FOR SHOPPING:

TABLE 3.13

Meesho is safe for shopping	No of respondents	Percentage
Yes	44	88
No	6	12
Total	50	100



Source: Primary data

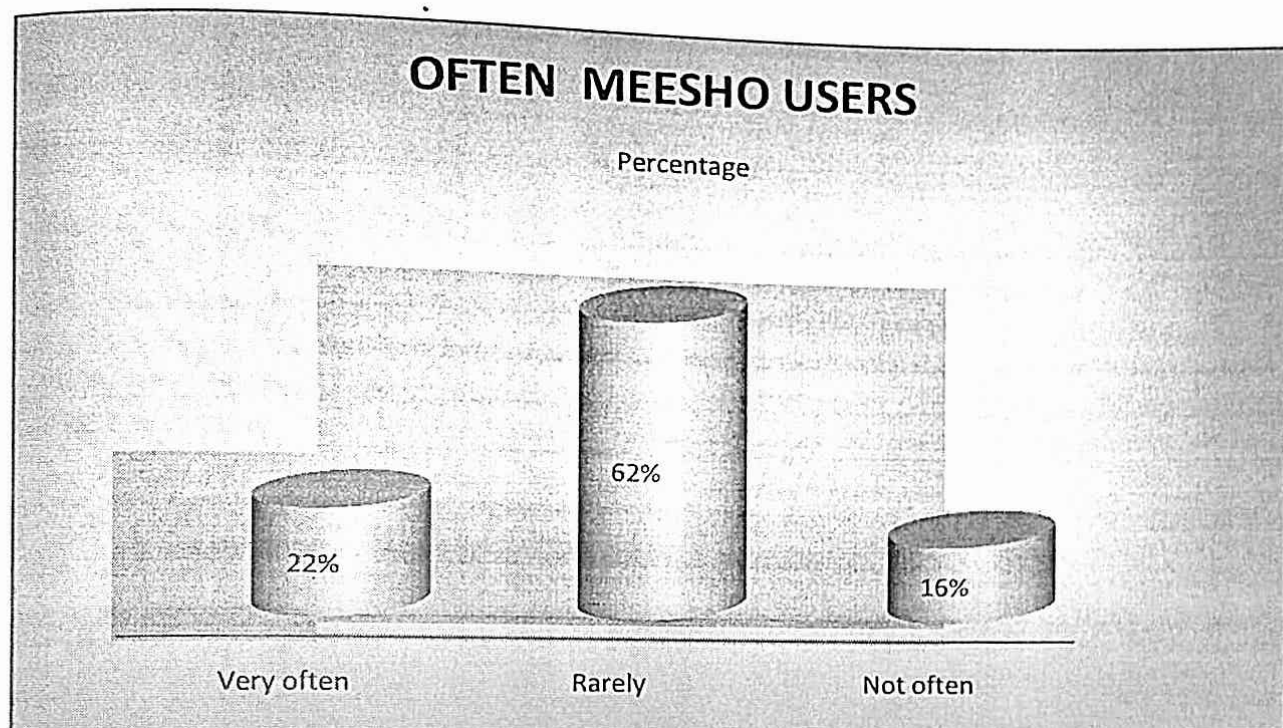
INFERENCE:

From the above table 3.13 it's inferred that out of 50 respondents, 88% of the respondents opinion is yes, 12% of the respondents opinion is no.

XIV. OFTEN MEESHO USERS:

TABLE 3.14

Often meesho users	No of respondents	Percentage
Very often	11	22
Rarely	31	62
Not often	8	16
Total	50	100



Source: Primary data

INFERENCE:

From the above table 3.14 it's inferred that out of 50 respondents, 62% of the respondents opinion is rarely, 22% of the respondents opinion is very often, 16% of the respondents opinion is not often.

XV. MEESHO INCREASE ONLINE SHOPPING TIME:

TABLE 3.15

Meesho increase online shopping time	No of respondents	Percentage
Yes	30	60
No	20	40
Total	50	100



Source: Primary data

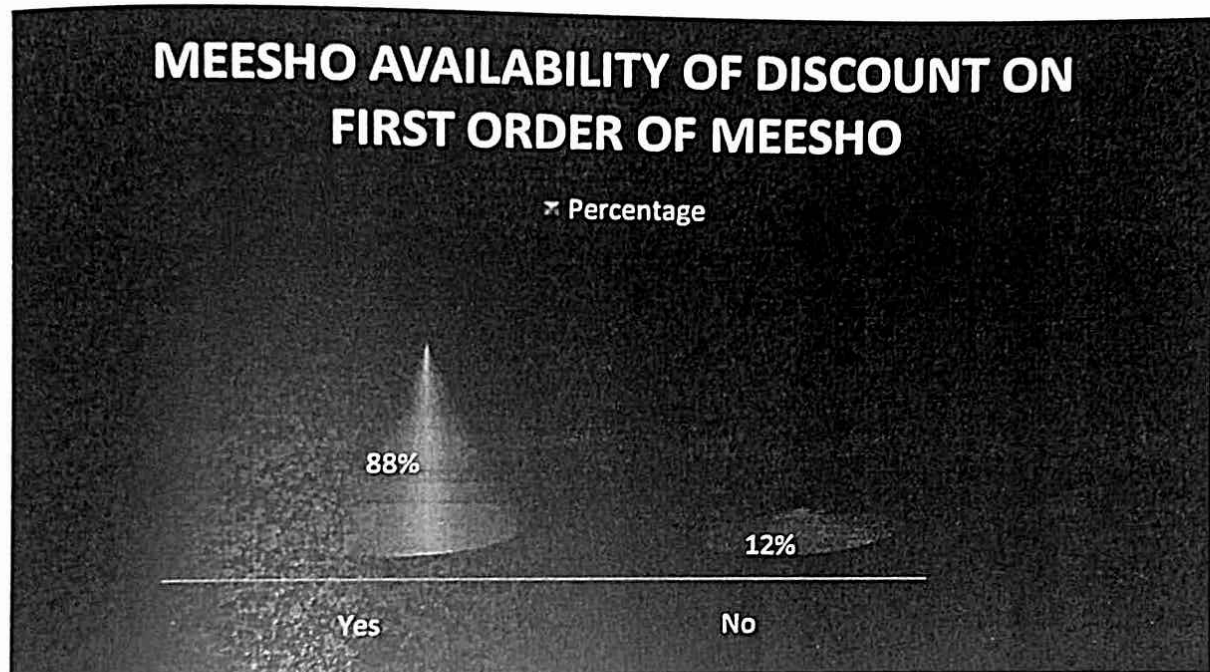
INFERENCE:

From the above table 3.15 inferred that out of 50 respondents 60% of the respondents opinion is yes, 40% of the respondents opinion is no.

XVI. MEESHO AVAILABILITY OF DISCOUNT ON FIRST ORDER OF MEESHO:

TABLE 3.16

Meesho availability discount on first order	No of respondents	Percentage
Yes	44	88
No	6	12
Total	50	100



Source: Primary data

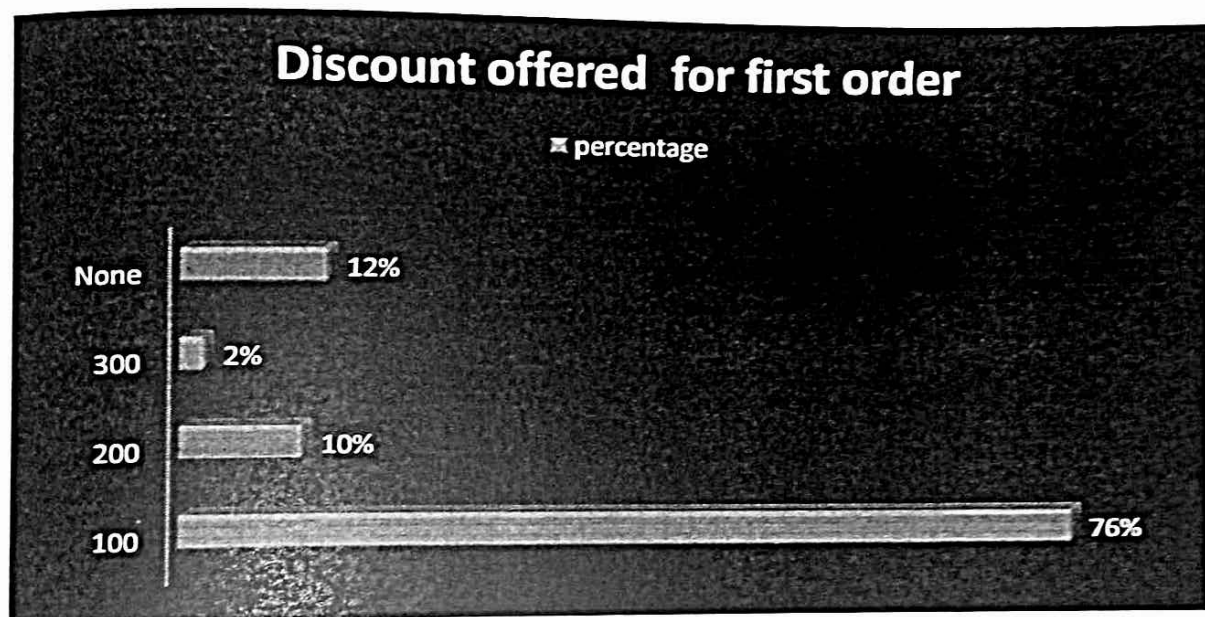
INFERENCE:

From the above table 3.16 inferred that out of 50 respondents, 88% of the respondents opinion is yes, 12% of the respondents opinion is no.

XVII. DISCOUNT OFFERED ON FIRST ORDER:

TABLE 3.17

Discount	No of respondents	Percentage
100	38	76
200	5	10
300	1	2
None	6	12
Total	50	100



Source: Primary data

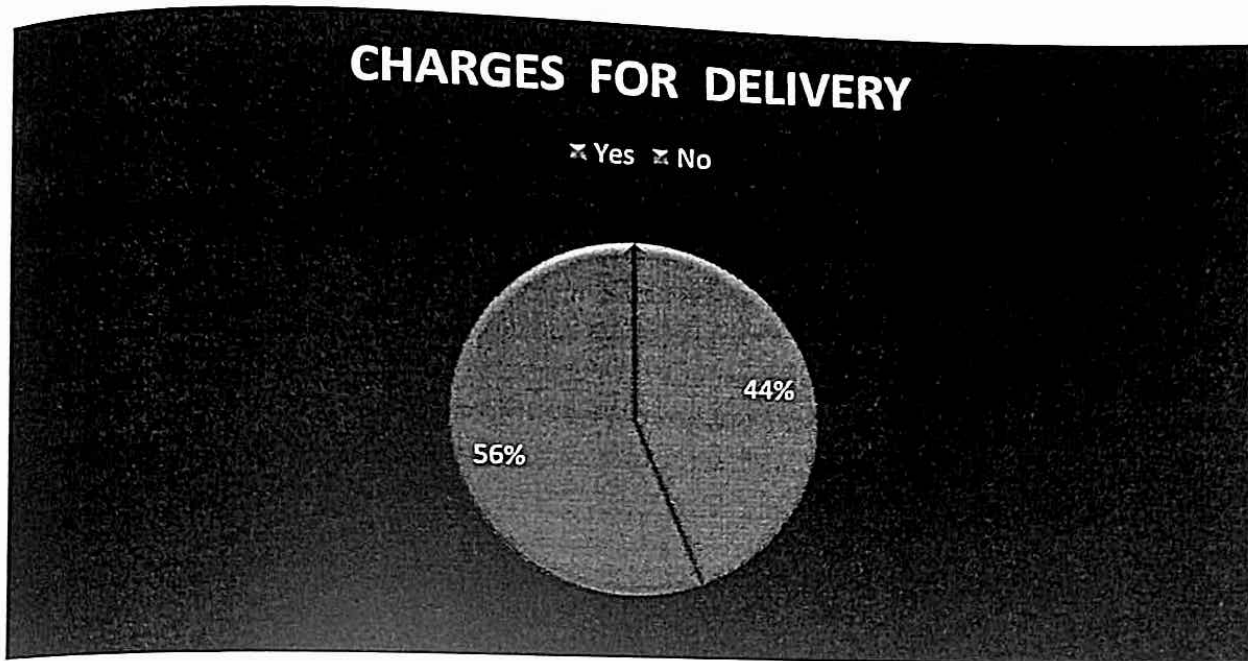
INFERENCE:

From the above table 3.17 it's inferred that out of 50 respondents, 76% of the respondents preferred 100, 12% of the respondents preferred none, 10% of the respondents preferred 200, 2 % of the respondent preferred 300.

XVIII. CHARGES FOR DELIVERY:

TABLE 3.18

Delivery charge	No of respondents	Percentage
Yes	22	44
No	28	56
Total	50	100



Source: Primary data

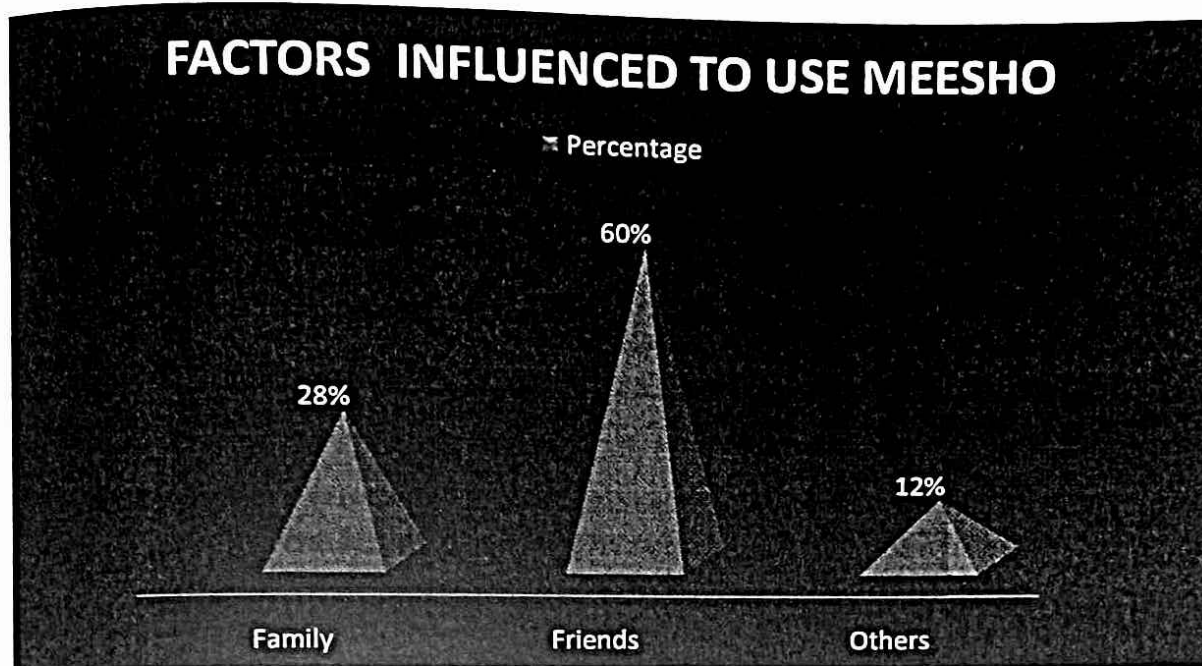
INFERENCE:

From the above table 3.18 it's inferred that out of 50 respondents, 56% of the respondents opinion no, 44% of the respondents opinion yes.

XIX. FACTORS INFLUENCED TO USE MEESHO:

TABLE 3.19

Factors influence	No of respondents	Percentage
Family	14	28
Friends	30	60
Others	6	12
Total	50	100



Source: Primary data

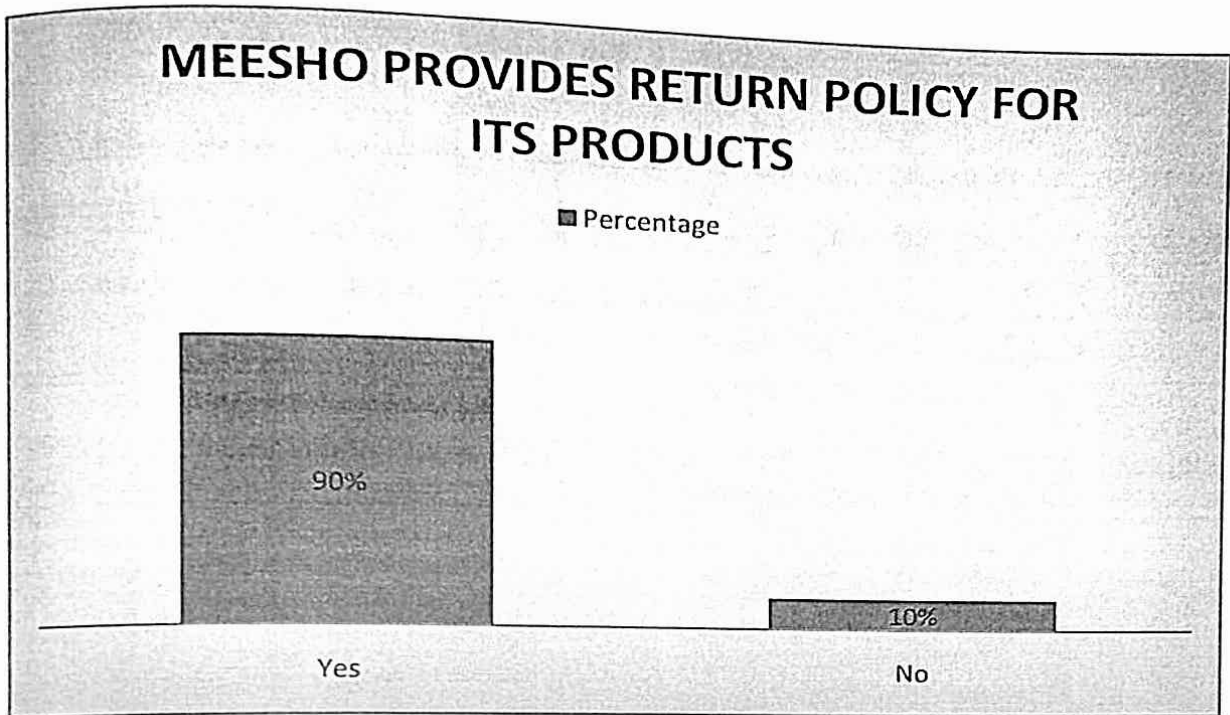
INFERENCE:

From the above table 3.19 it's inferred that out of 50 respondents, 60% of the respondents influence with friends, 28% of the respondents influence with family, 12% of the respondents influence with others.

XX. MEESHO PROVIDES RETURN POLICY FOR ITS PRODUCTS:

TABLE 3.20

Return policy products	No of respondents	Percentage
Yes	45	90
No	5	10
Total	50	100



Source: Primary data

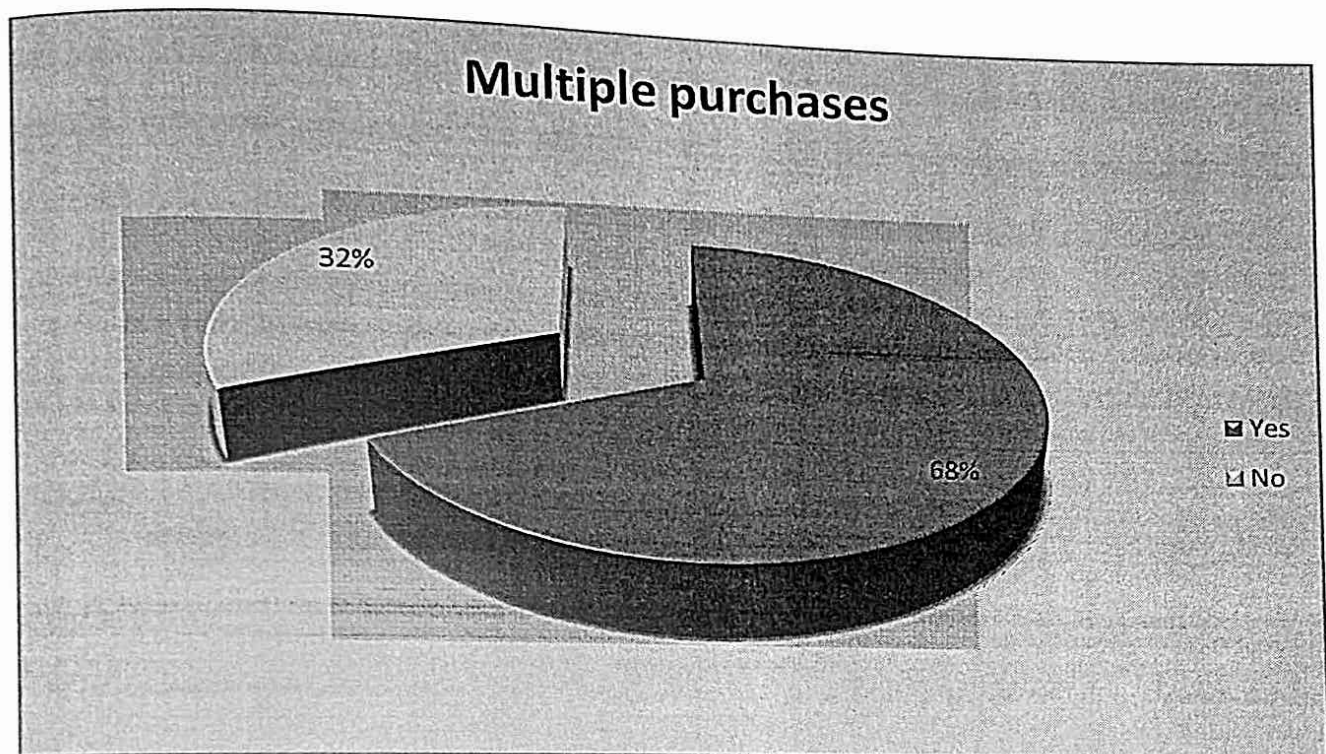
INFERENCE:

From the above table 3.20 it's inferred that out of 50 respondents, 90% of the respondents opinion yes, 10% of the respondents opinion no.

XXI. MULTIPLE PURCHASES FACILITY IN MEESHO:

TABLE 3.21

Multiple purchases	No of respondents	Percentage
Yes	34	68
No	16	32
Total	50	100



Source: Primary data

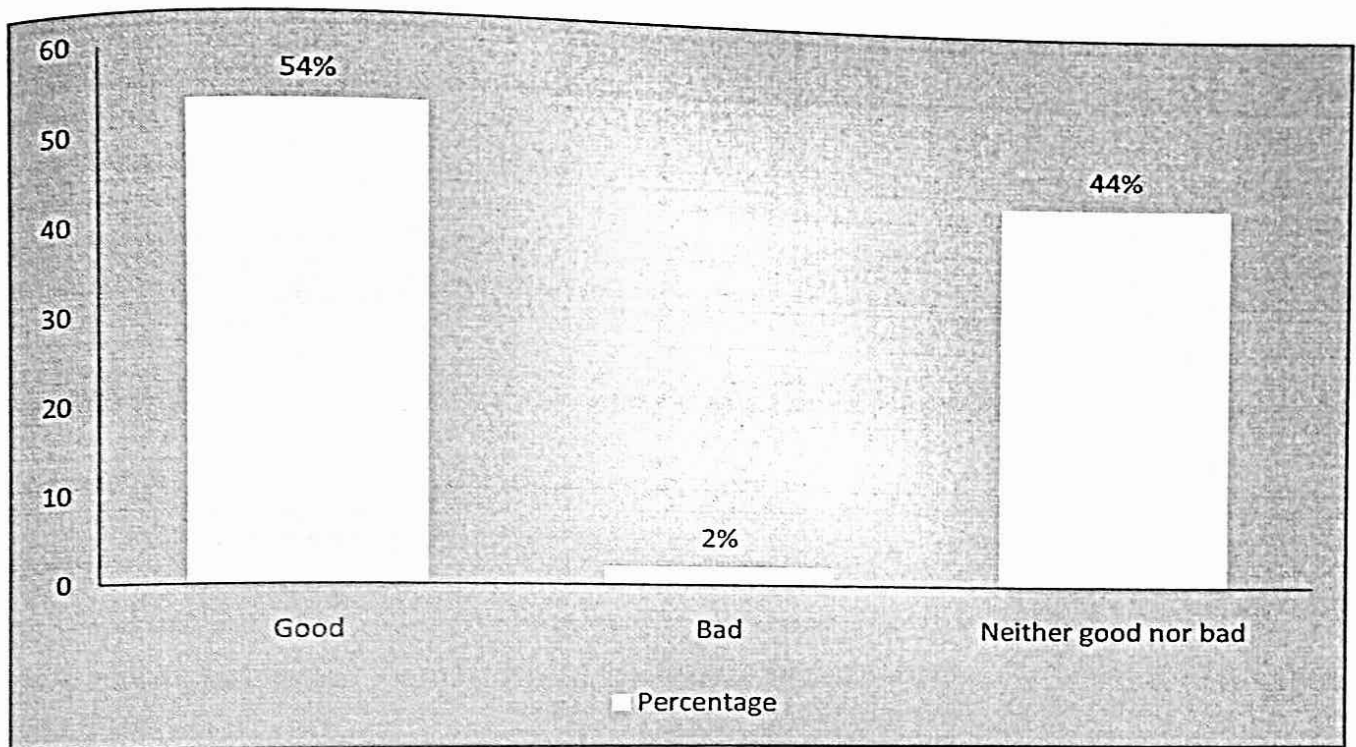
INFERENCE:

From the above table 3.21 it's inferred that out of 50 respondents, 68% of the respondents opinion yes, 32% of the respondents opinion no.

XXII. QUALITY OF THE PRODUTS OF MEESHO:

TABLE 3.22

Quality of the products of meesho	No of respondents	percentage
Good	27	54
Bad	1	2
Neither good nor bad	22	44
Total	50	100



Source: Primary data

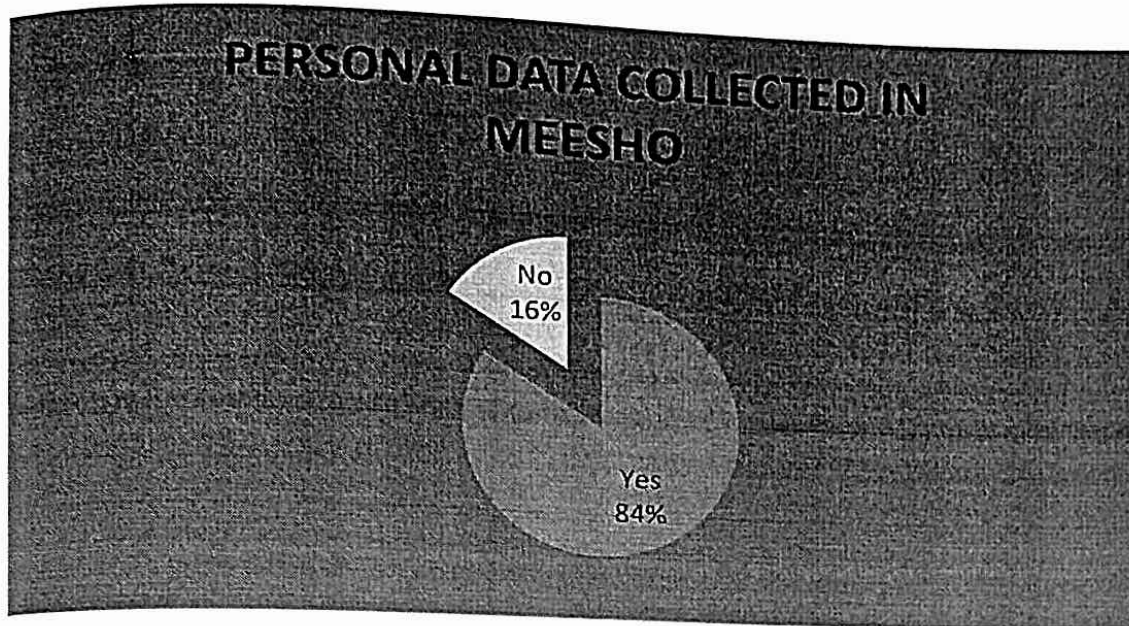
INFERENCE:

From the above table 3.22 it's inferred that out of 50 respondents, 54% of the respondents preferred Good, 44% of the respondents preferred Neither good nor bad, 2% of the respondents preferred Bad.

XXIII. PERSONAL DATA COLLECTED IN MEESHO:

TABLE 3.23

Personal data	No of respondents	Percentage
Yes	42	84
No	8	16
Total	50	100



Source: Primary data

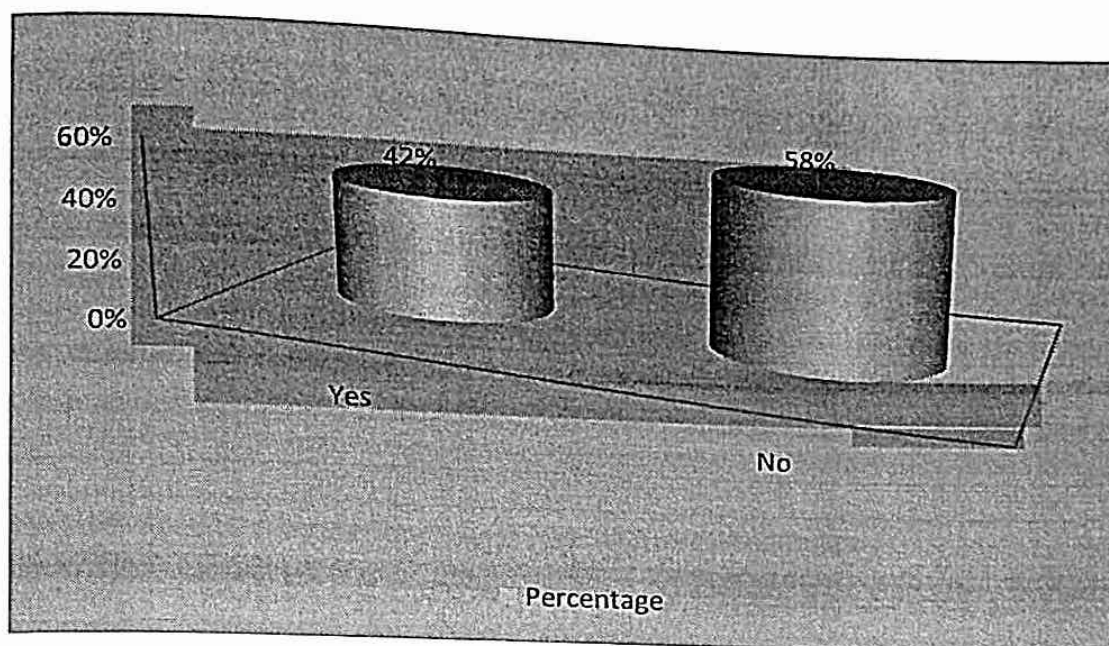
INFERENCE:

From the above table 3.23 it's inferred that out of 50 respondents, 84% of the respondents opinion yes, 16% of the respondents opinion no.

XXIV. PROBLEM FACED WITH MEESHO:

TABLE 3.24

Problem faced with meesho	No of respondents	Percentage
Yes	21	42
No	29	58
Total	50	100



Source: Primary data

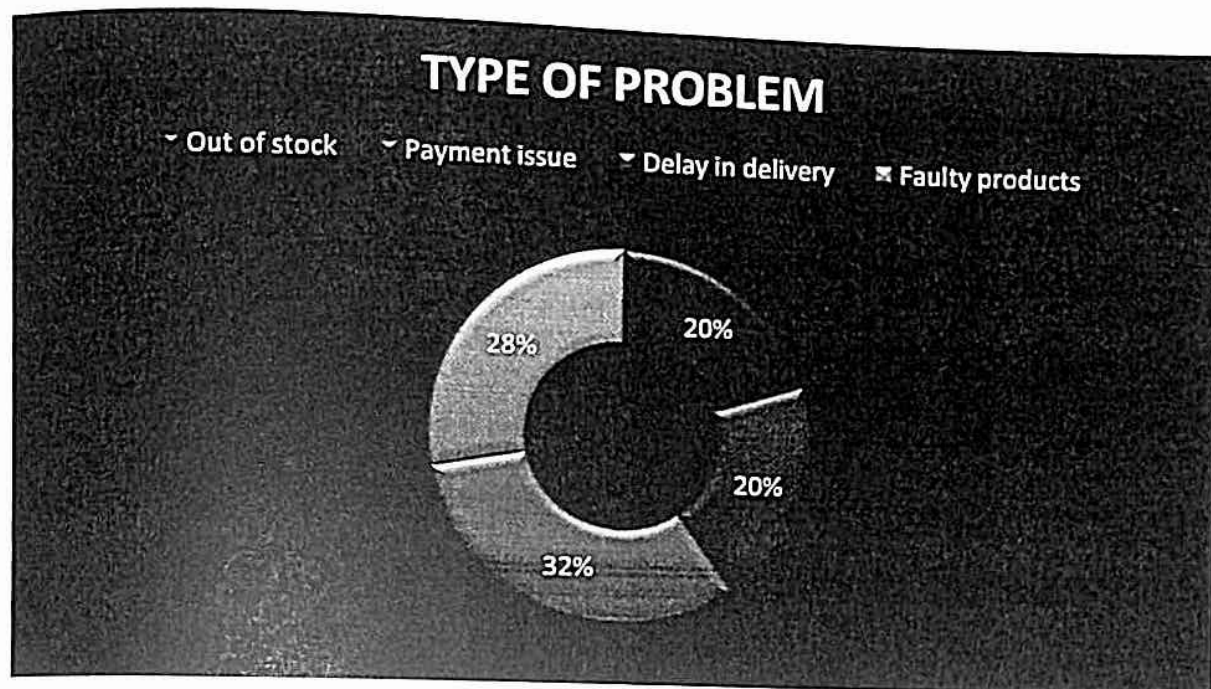
INFERENCE:

From the above table 3.24 it's inferred that out of 50 respondents, 58% of the respondents opinion no, 42% of the respondents opinion yes.

XXV. TYPE OF PROBLEMS FACED:

TABLE 3.25

Type of problem	No of respondents	Percentage
Out of stock	10	20
Payment issue	10	20
Delay in delivery	16	32
Faulty products	14	28
Total	50	100



Source: Primary data

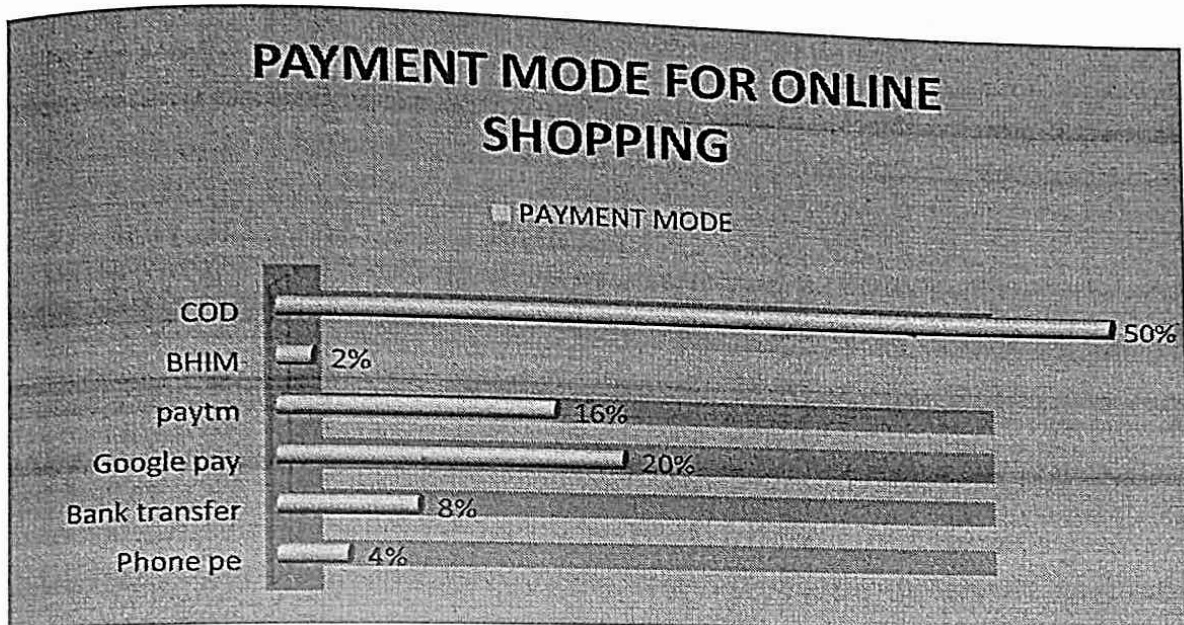
INFERENCE:

From the above table 3.25 it's inferred that out of 50 respondents, 32% of the respondents opinion is delay in delivery, 28% of the respondents opinion is faulty products, 20% of the respondents opinion is out of stock, 20% of the respondents opinion is payment issue

XXVI. PAYMENT MODE FOR ONLINE SHOPPING:

TABLE 3.26

Payment mode	No of respondents	Percentage
Phonepe	2	4
Bank transfer	4	8
Google pay	10	20
Paytm	8	16
BHIM	1	2
COD	25	50
Total	50	100



Source: Primary data

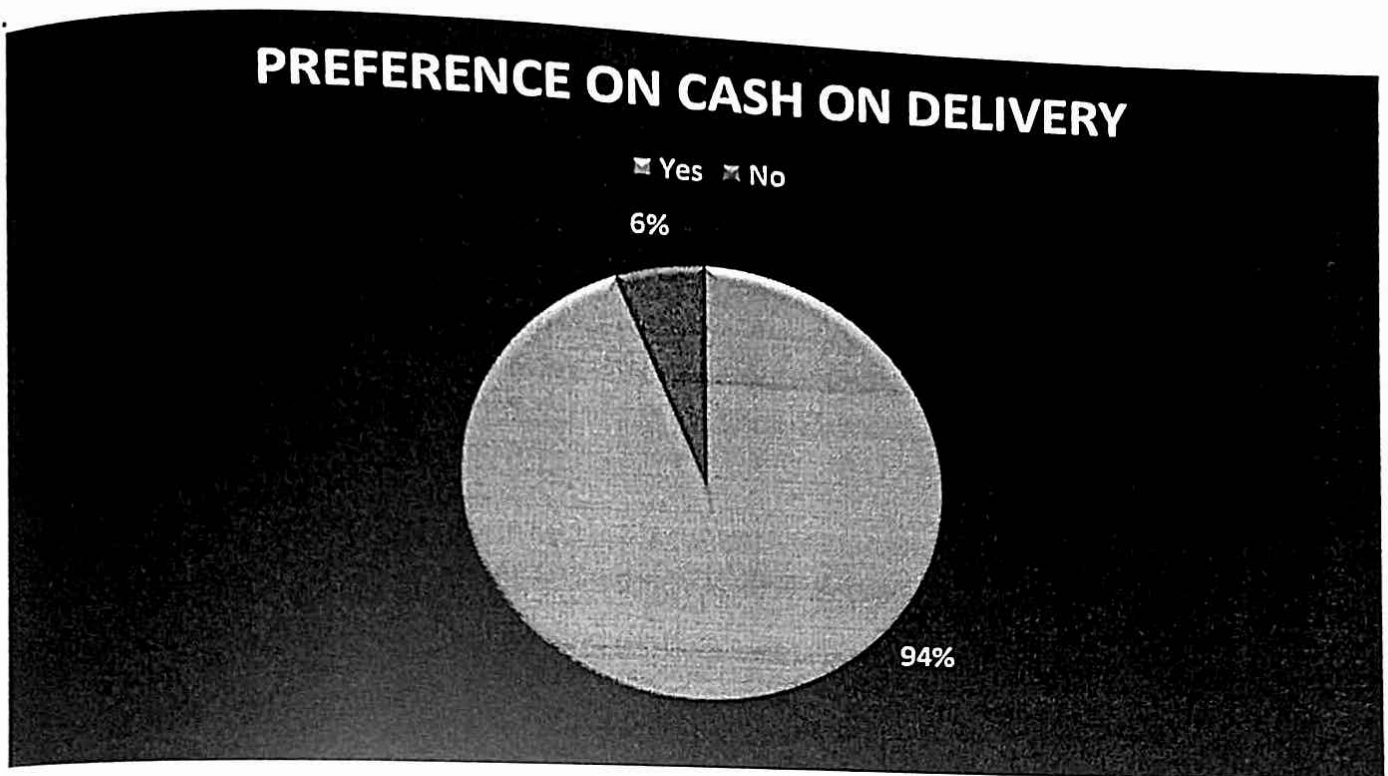
INFERENCE:

From the above table 3.26 it's inferred that out of 50 respondents, 50% of the respondents used COD, 20% of the respondents used Google pay, 16% of the respondents used Paytm, 8% of the respondents used bank transfer, 4% of the respondents used phone pe, 2% of the respondents used BHIM,.

XXVII. PREFERENCE ON CASH ON DELIVERY:

TABLE 3.27

Preference on cash on delivery	No of respondents	Percentage
Yes	47	94
No	3	6
Total	50	100



Source: Primary data

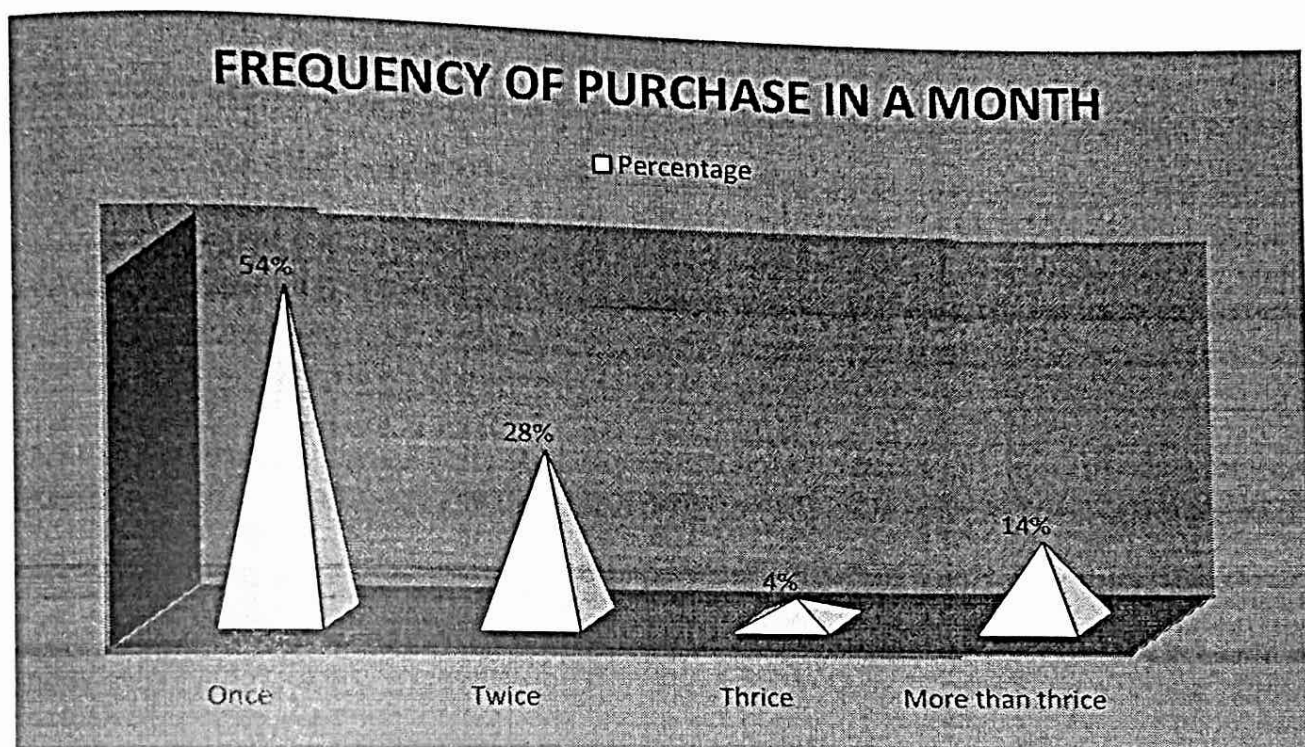
INFERENCE:

From the above table 3.27 it's inferred that out of 50 respondents, 94% of the respondents opinion yes, 6% of the respondents opinion no.

XXVIII. FREQUENCY OF PURCHASE IN A MONTH:

TABLE 3.28

Purchase in a month	No of percentage	Percentage
Once	27	54
Twice	14	28
Thrice	2	4
More than thrice	7	14
Total	50	100



Source: Primary data

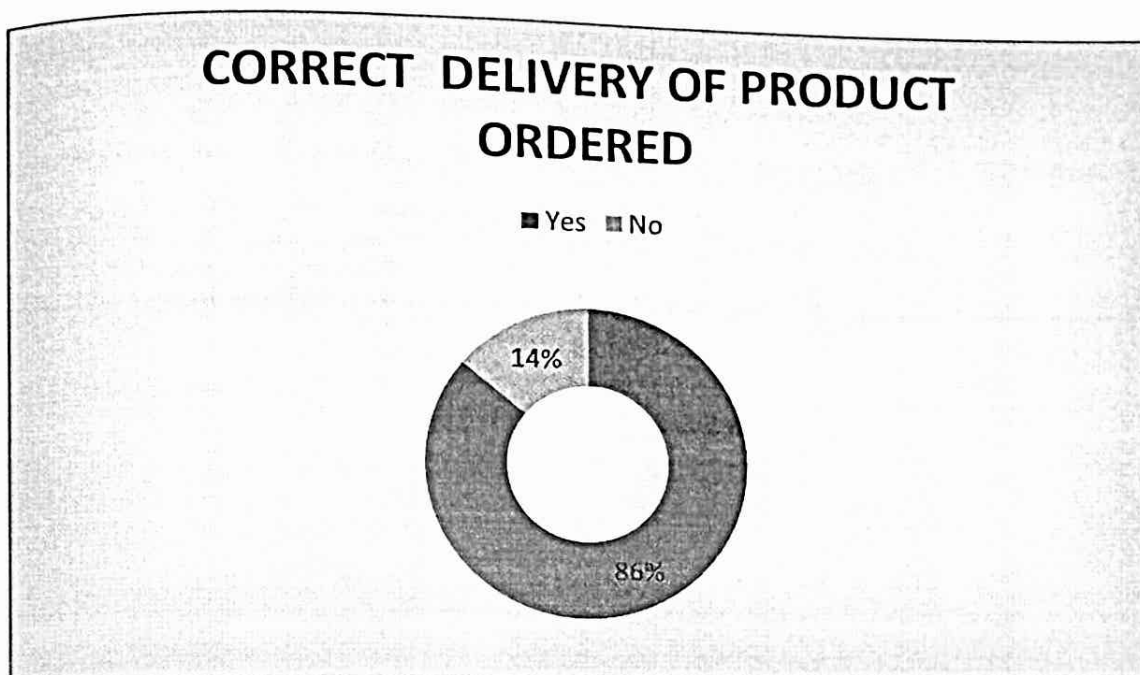
INFERENCE:

From the above table 3.28 it's inferred that out of 50 respondents, 54% of the respondents used once, 28% of the respondents used twice, 14% of the respondents used more than thrice, 4% of the respondents used thrice.

XXIX. CORRECT DELIVERY OF PRODUCT ORDERED:

TABLE 3.29

Correct delivery	No of respondents	Percentage
Yes	43	86
No	7	14
Total	50	100



Source: Primary data

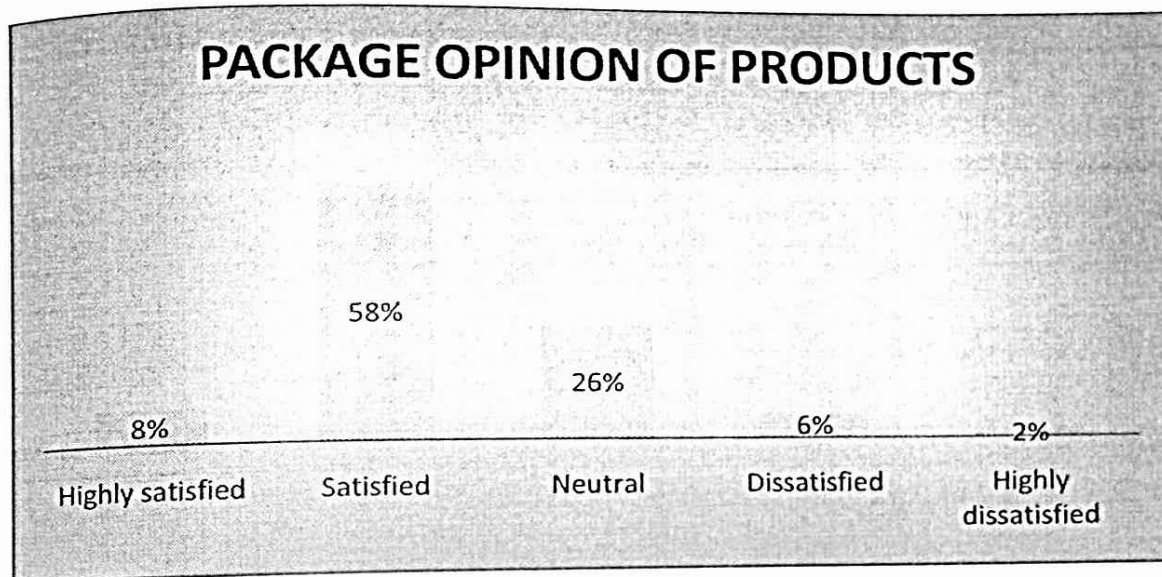
INFERENCE:

From the above table 3.29 it's inferred that out of 50 respondents, 86% of the respondents opinion yes, 14% of the respondents opinion no.

XXX. PACKAGE OPINION OF PRODUCTS:

TABLE 3.30

Package opinion of products	No of respondents	Percentage
Highly satisfied	4	8
Satisfied	29	58
Neutral	13	26
Dissatisfied	3	6
Highly dissatisfied	1	2
Total	50	100



Source: Primary data

INFERENCE:

From the above table 3.30 it's inferred that out of 50 respondents, 58% of the respondents opinion Satisfied, 26% of the respondents opinion neutral 8% of the respondents opinion highly satisfied, 6% of the respondents opinion dissatisfied, 2% of the respondents opinion highly dissatisfied.

XXXI. FACTORS INFLUENCED TO PURCHASE IN ONLINE:

TABLE 3.31

Purchase in online	No of respondents	Percentage
Convenience	4	8
Low price	21	42
Product variety	5	10
Time saving	3	6
All the above	17	34
Total	50	100



Source: Primary data

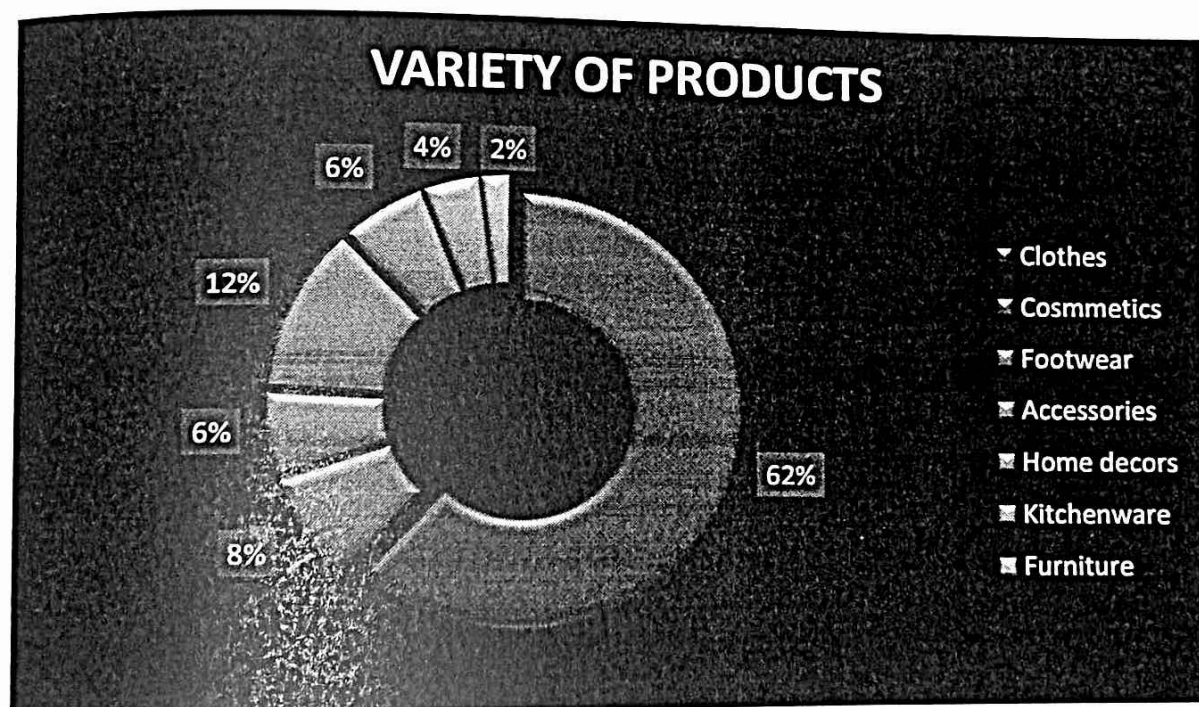
INFERENCE:

From the above table 3.31 it's inferred that out of 50 respondents, 42% of the respondents low price, 34% of the respondents all the above, 10% of the respondents product variety, 8% of the respondents convenience, 6% of the respondents time saving.

XXXII. VARIETY OF PRODUCTS TO SHOP IN MEESHO:

TABLE 3.32

Variety of products	No of respondents	Percentage
Clothes	31	62
Cosmetics	4	8
Footwear	3	6
Accessories	6	12
Home decors	3	6
Kitchenware	2	4
Furniture	1	2
Total	50	100



Source: Primary data

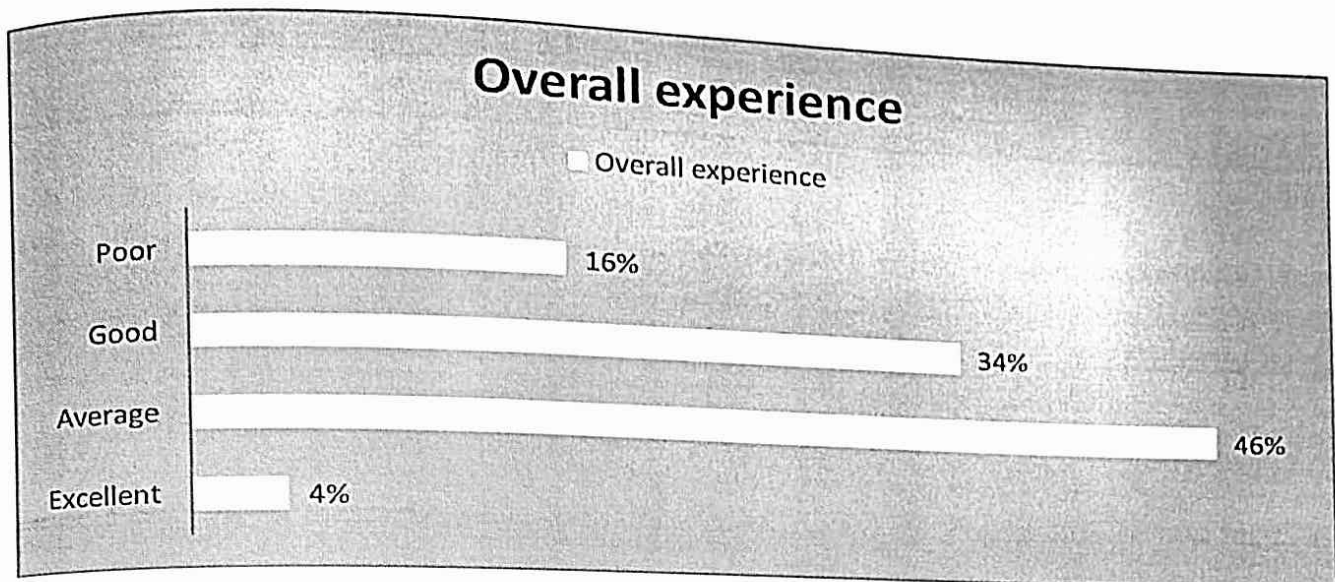
INFERENCE:

From the above table 3.32 it's inferred that out of 50 respondents, 62% of the respondents opinion is clothes, 12% of the respondents opinion is accessories, 8% of the respondents opinion is cosmetics, 6% of the respondents opinion is footwear, 6% of the respondents opinion is home decors, 4% of the respondents opinion is kitchenware, 2% of the respondents opinion is furniture.

XXXIII. OVERALL ONLINE SHOPPING EXPERIENCE:

TABLE 3.33

Overall experience	No of respondents	Percentage
Excellent	2	4
Average	23	46
Good	17	34
Poor	8	16
Total	50	100



Source: Primary data

INFERENCE:

From the above table 3.33 it's inferred that out of 50 respondents, 46% of the respondents opinion is average, 34% of the respondents opinion is good, 16% of the respondents opinion is poor, 4% of the respondents opinion is excellent.

XXXIV. CATEGORIES PREFERRED BY CUSTOMER TO PURCHASE
THROUGH MEESHO (RANK)

TABLE 3.34

Products	1	2	3	4	5	Total
Clothes	19	14	7	2	7	49
Cosmetics	9	9	12	14	5	49
Mobile accessories	9	9	7	12	12	49
Jewelleries	9	10	9	11	10	49
Utensils	9	7	12	9	12	49

Products	(5) 1	(4) 2	(3) 3	(2) 4	(1) 5	Total	Average	Rank
Clothes	95	56	21	4	7	183	3.73	I
Cosmetics	45	36	36	28	5	150	3.06	II
Mobile accessories	45	36	21	24	12	138	2.81	V
Jewelleries	45	40	27	22	10	144	2.93	III
Utensils	45	28	36	18	12	139	2.83	IV

The respondents are asked to rank the different products purchase through meesho as per by the respondents the I rank Clothes (the mean value 3.73). The II rank Cosmetics (the mean value 3.06). The III rank Jewelleries (the mean value 2.93). The IV rank Utensils (the mean value 2.83). The V rank Mobile accessories (the mean value 2.81).

XXXV. SATISFACTORY LEVEL OF THE SERVICE RENDERED BY MEESHO (RANK).

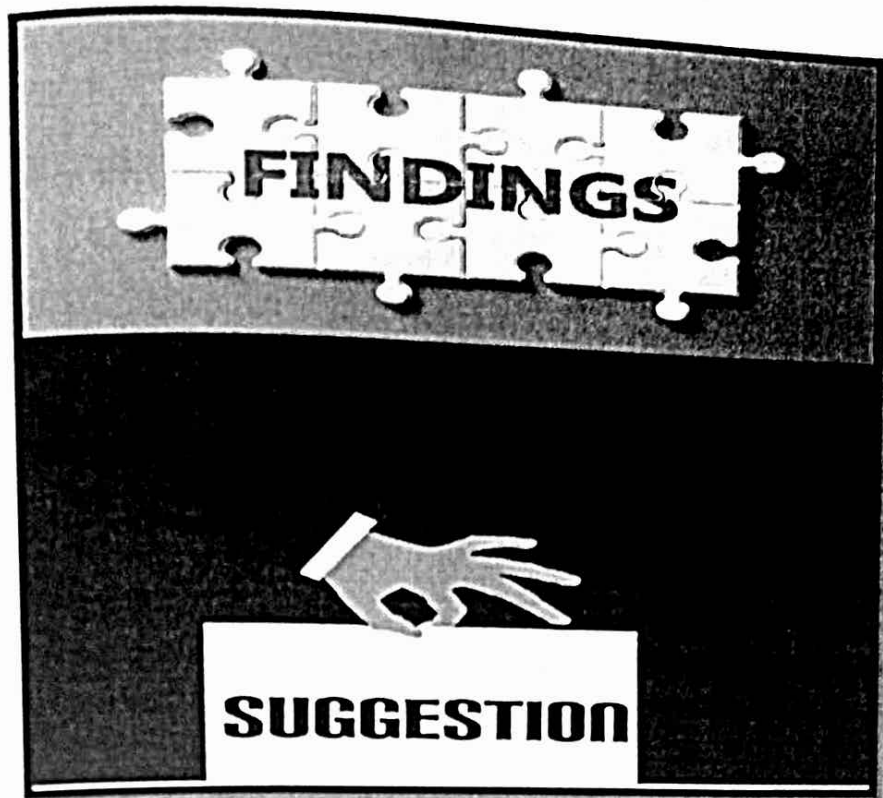
TABLE 3.35

Service	1	2	3	Total
Get quality products	21	27	1	49
Return policy available	7	42	-	49
Provides all the necessary details to complete the purchase	20	27	2	49
Get products on the assured date	15	30	4	49

Service	1 (3)	2 (2)	3 (1)	Total	Average	Total
Get quality products	63	54	1	118	2.40	I
Return policy available	21	84	-	105	2.14	IV
Provides all the necessary details to complete the purchase	60	54	2	116	2.36	II
Get products on the assured date	45	60	4	109	2.22	III

The respondents are asked to rank the different products purchase through meesho per by the respondents I rank was assigned to quality products (the mean value 2.40). The II rank was assigned to provide all the necessary details to complete the purchase (the mean value 2.36). The III rank was assigned to get products on the assured (the mean value 2.22). The IV rank was assigned to return policy available (the mean value 2.14).

CHAPTER 4



FINDING & SUGGESTION

FINDINGS AND SUGGESTIONS

4.1 FINDINGS:

This chapter discusses major of findings along with the suggestion to customer perception towards meesho app as per the view of the researcher has been discussed here in concise & summary format.

- Majority of the respondents are female - 72%
- Majority of the respondents are belongs to the age group of above 20 -40%
- Majority of the respondents are unmarried - 54%
- Majority of the respondents are graduate - 50%
- Majority of the respondents are students - 56%
- Majority of the respondents are urban -72%
- Majority of the respondents are meesho users - 48%
- Majority of the respondents are middle aged - 48%
- Majority of the respondents are very often in usage level of internet for Shopping – 48%
- Majority of the respondents are preferred platform Instagram - 70%
- Majority of the respondents are awareness of meesho (yes) - 86%
- Majority of the respondents are less than 6 months of been a meesho user - 64%.
- Majority of the respondents are preferred safe for using meesho (yes) - 88%
- Majority of the respondents are preferred rarely to use meesho - 62%
- Majority of the respondents are preferred meesho increase their online shopping time (yes) - 60%
- Majority of the respondents opinion is meesho discount on first order (yes) - 88%
- Majority of the respondents choose 100 discount offered on first order - 76%
- Majority of the respondents are preferred charges for delivery as (no) - 56%
- Majority of the respondents influenced by friends to use meesho - 60%

- Majority of the respondents opinion is meesho provides return policy for its products (yes) – 90%
- It is observed that most of the respondents opinion is multiple purchase facility in meesho (yes) – 68%
- Majority of the respondents can get good quality products – 54%
- Majority of the respondents opinion personal data collected in meesho (yes) – 84%
- Majority of the respondents opinion are problems faced with meesho (no) – 58%
- It is observed that problem is delay in delivery in shopping – 32%
- Majority of the respondents preferred COD in payment mode – 50%
- Majority of the respondents preference on cash on delivery (yes) – 94%
- It is observed that most of the respondent prefers in frequency of purchase once in a month – 54%
- Majority of the respondents get correct delivery of products (yes) – 86%
- Majority of the respondents opinion is satisfied in package of products – 58%
- It is observed that most of the respondents factors influenced by low price to purchase in meesho – 42%
- It is observed that most of the respondents like clothes to shop in meesho – 62%
- Majority of the respondents opinion is good in overall online shopping experience – 46%

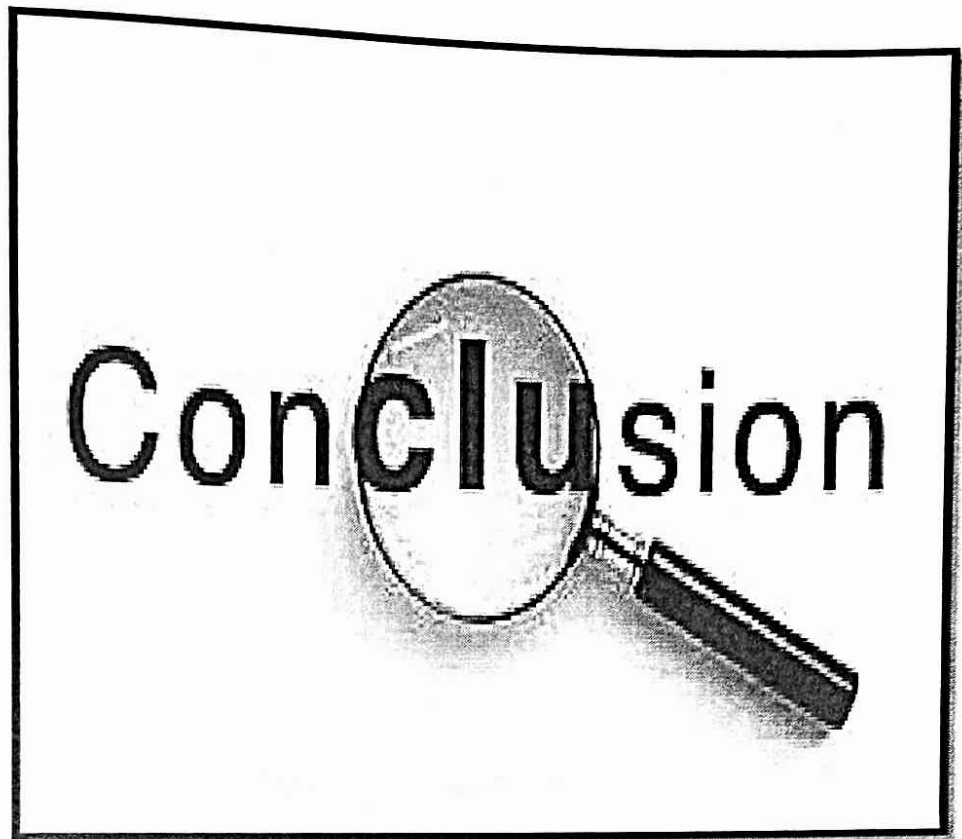
4.2 SUGGESTIONS

The researcher has made personal contact with the respondents who have purchased products and services through meesho. It is concluded that most of the respondents have a good opinion about meesho, through there are so many problems by the vendors and service.

- ❖ Products are available in low price. But it should enhance the quality of the products.
- ❖ The product shall be delivered the customers within a short period of time.
- ❖ More varieties can be introduced.
- ❖ To deliver the goods in correct time.
- ❖ Don't change the price of products day by day.
- ❖ Interviews of the meesho resellers reveal that 4 out of 5 resellers decide their margins on the product without any discretion.
- ❖ Setting absurd usually high margins distorts the total price of the product and lead to the customer churn and no sale.
- ❖ Resellers are left with no clue why they are not able to sell the products and eventually leave the meesho app.
- ❖ The margin of the product is not set with discretion, it may lead to low or no sale at all
- ❖ By the nature of the meesho target audience, resellers on meesho are not the seasoned resellers. They do not know what is the right margin for the given cost of the product.
- ❖ Along with the cost of the product, show the suggested Margin other reseller have charged on this product.
- ❖ Suggested Margin would be based on the analysis of the historical data of successful orders and average margins charged based on customer demographics.
- ❖ Suggested Margin would help the reseller to decide the right margin he/she adds to the cost of the product.

- ❖ Helping the reseller to decide the right margin by suggesting the margin charged by other resellers on successful orders
- ❖ The goal of this feature is to help the resellers in setting the right price of the product without being too carried away by the liberty of setting any margins on the product.
- ❖ Setting the right product margins will help the reseller to sell_more_products than before.
- ❖ High product sales will lead to an increase in_reseller_retention as well as more revenue for the company.

CHAPTER 5



CONCLUSION

CONCLUSION:

Online shopping is becoming common in today's life. The study indicate that most of customer having experience of online shopping. Customer believed that online shopping is better option than manual shopping still they have belief that online shopping is experience, delayed in delivery of products and service. Most of the customers are facing problems like return of bad / wrong product, confusing sites and ineffective customer service. According to, customers most alarming barrier for online shopping are unable to verify product personally, online payment security. The customer's perception on online shopping towards Meesho app varies from person to another and the perception is limited to a certain extent with the availability of the proper connectivity and the exposure to the online shopping has to be improved to make the customer satisfied .

The satisfaction of the customer using Meesho app also has similarities and difference based on their personal characteristics usage based on their needs and demand. From this study we came to know that the awareness about the meesho app is very less among the people. But the users of meesho app were very comfortable and they are benefitted by the application. Promotional activities must be improved to increase the users of meesho app. Most of the respondents are women so women are becoming an successful entrepreneur so that our economy also becoming developed. The procedures can be simple so that the illustrate users can do they business easily and comfortable and they will recommend others to use this application. The various findings and suggestions will support the meesho app to know how is the reach of the application and can change their mistakes and improve the users of the meesho app to earn more profit.

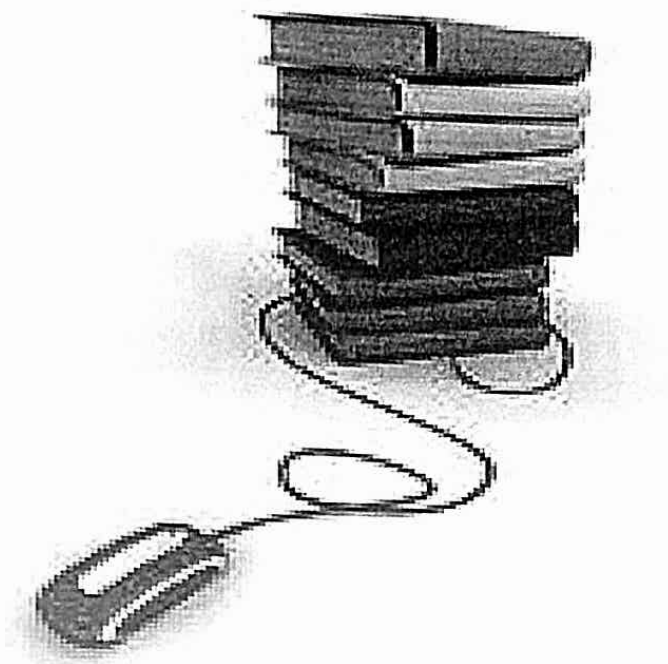
Finally we suggest that using the meesho app online transaction should be flexible for the customer perception towards online shopping.

“ Happiness is

Receiving what you ordered online

..... Fullfiled by MEESHO ”

ANNEXURE I



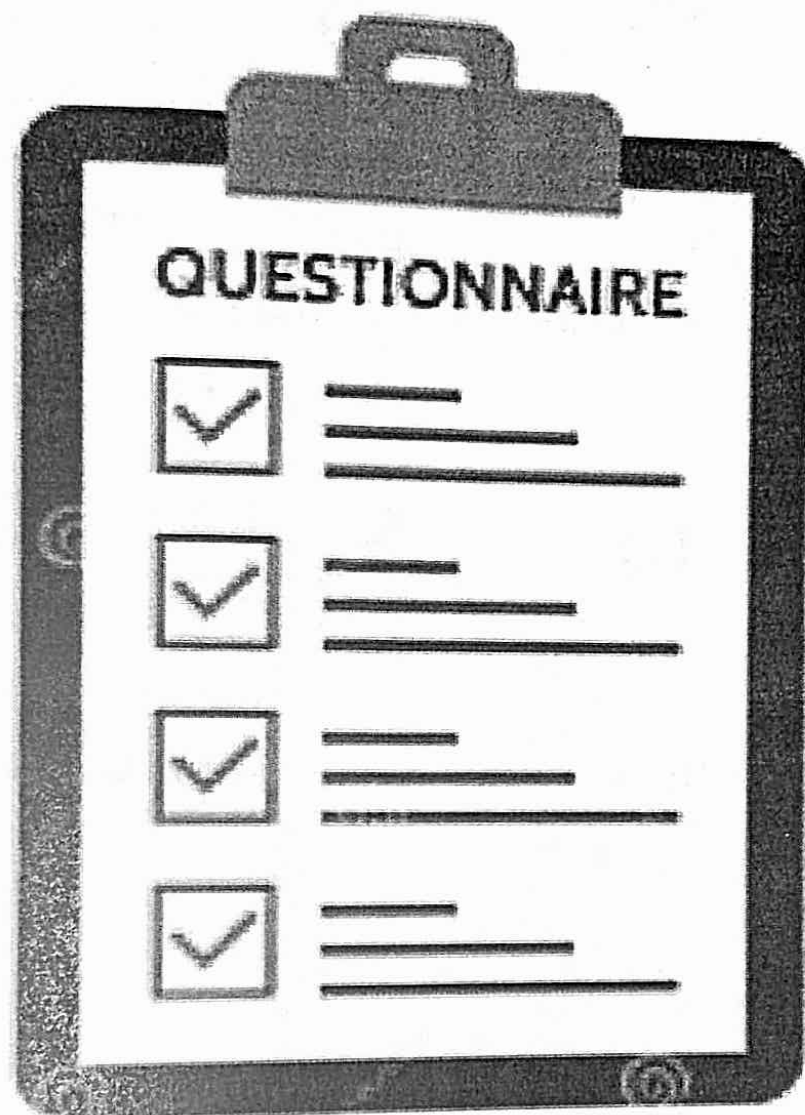
BIBLIOGRAPHY

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WEBSITES:

- www.google.com
- www.wikipedia.com
- www.slideshare.com
- www.slidein.com

ANNEXURE II



QUESTIONNAIRE

**A STUDY ON CUSTOMER SATISFACTION OF MEESHO PRODUCTS
IN THOOTHUKUDI
QUESTIONNAIRE**

1. Name:

2. Age:

3. Gender:

a) Male

b) Female

4. Education Qualification:

a) School b) UG c) PG d) Profession e) Others

5. Marital status:

a) Married

b) Unmarried

6. Occupation:

a) Student b) Professional c) Businessman d) Others

7. Type of Family:

a) Joint family

b) Nuclear family

8. Locality:

a) Urban

b) Rural

9. Annual income:

a) Below 50000

b) Rs. 50,000 – 100000

c) Rs.100000 – Rs. 150000

d) Above 150000

10. How often do you use internet shopping?

a) Very often

b) Often

c) Sometimes

d) Rarely

e) Never

11. Are you aware of Meesho?
a) Yes b) No
12. Has Meesho increased your online shopping time?
a) Yes b) No
13. Which is your most preferred e-shopping website?
a) Meesho b) Amazon c) Nykaa d) Flipkart
e) Snapdeal f) Myntra
14. Which group of people prefers Meesho?
a) Young b) Middle aged c) Adult
15. How long have you been a Meesho user?
a) Less than 6 months b) 6 months – 1 year
c) 1 to 2 years d) More than 2 years
16. How often do you shop in Meesho?
a) Very often b) Rarely c) Not often
17. How many times do you shop in a month?
a) Once b) Twice c) Thrice d) More than thrice
18. What is the most preferred platform used by people to shop online?
a) Facebook b) Whatsapp c) Instagram
19. What factors influenced to use Meesho?
a) Family b) Friends c) Others
20. Do you sell your products in Meesho?
a) Yes b) No
21. What kind of products would you like to shop from Meesho?
a) Clothes b) Cosmetics c) Footwear d) Accessories
e) Home decors f) Kitchenware g) Furniture

22. Does Meesho make charge for delivery?
a) Yes b) No
23. How do you assess the quality of the product of Meesho?
a) Good b) Bad c) Neither good nor bad
24. Can multiple purchases done in Meesho?
a) Yes b) No
25. Does Meesho provide return policy for its products?
a) Yes b) No
26. Have you ever purchased and returned a product?
a) Yes b) No
27. Is meesho safe for shopping?
a) Yes b) No
28. Which payment method do you prefer for online shopping?
a) Phonepe b) Bank transfer c) Google pay
d) Paytm e) BHIM f) COD
29. Does Meesho give discount on first order?
a) Yes b) No
30. How much discount is offered on first order?
a) 100 b) 200 c) 300 d) None
31. Do you think advertisement plays an important role in purchase Meesho?
a) Yes b) No
32. Do they collect only the relevant personal data from you?
a) Yes b) No

33. Do you feel safe when you give your personal information through the Website?
- a) Yes b) No
34. Have you influenced others to use Meesho?
- a) Yes b) No
35. Have you faced any problem with Meesho?
- a) Yes b) No
36. If yes, what type of problem have you faced?
- a) Out of stock b) Payment issue
- c) Delay in delivery d) Faulty products
37. Do you prefer cash on delivery?
- a) Yes b) No
38. If yes, why you prefer cash on delivery?
- a) It is a convenient mode
- b) I can check product after making purchase
- c) I don't trust online banking
39. Do you receive the correct delivery of product ordered?
- a) Yes b) No
40. What is your opinion about packaging of products?
- a) Highly satisfied b) Satisfied c) Neutral
- d) Dissatisfied e) highly dissatisfied
41. Which factor influenced to purchase online?
- a) Convenience b) Low price c) Product variety
- d) Time saving e) All the above

42. Do you purchase in Meesho on festival/ offer time?

a) Yes

b) No

43. Rank the following products which you could prefer to purchase through Meesho?

S.NO	Products	Ranks out of 10
1.	Clothes	
2.	Cosmetics	
3.	Mobile accessories	
4.	Jewelleries	
5.	Utensils	

44. Rank your level of satisfaction with services rendered by Meesho?

S.NO	Service	Neutral	Agree	Disagree
1.	I get quality products			
2.	Return policy available			
3.	It provides me with all the necessary details to complete my purchase			
4.	I get my product on my assured date			

45. How would you rate your overall online shopping experience?

a) Excellent b) Average c) Good d) Poor

46. Suggestions any?

**A STUDY ON PUBLIC SECTOR BANKS AND THEIR CUSTOMERS’
SATISFACTION TOWARDS INTERNET BANKING IN
THOOTHUKUDI DISTRICT**

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

BACHELOR OF COMMERCE

Submitted by

NAME	REG. NO.
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M.SONA	19SUCB21
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DEPARTMENT OF COMMERCE (SSC)

ST.MARY’S COLLEGE (AUTONOMOUS),THOOTHUKUDI

(Reaccredited with ‘A+’ Grade by NAAC)

Affiliated to Manonmaniam Sundaranar University, Tirunelveli

May 2022

DECLARATION

We hereby declared that the project entitled “A Study on Public Sector Banks and Their Customers’ Satisfaction Towards Internet Banking in Thoothukudi District” submitted in partial fulfilment 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.

Name of the Students	Register No.	Signature
A.THIVYA RANJANI	19SUCB25	A. Thivya Ranjani
M.SONA	19SUCB21	M. Sona
A.THILSATH BEGAM	19SUCB24	A. Thilsath Begam
D.THIVYA VARCINI	19SUCB26	D. Thivya Varcini
M.UMA LAKSHMI	19SUCB27	M. Uma Lakshmi.

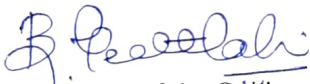
Place: Thoothukudi

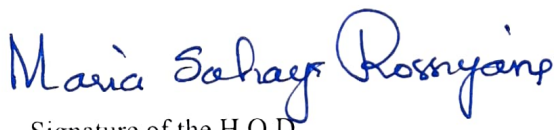
Date: 13.05.2022

CERTIFICATE

It is to certified that this short term project work entitled “A Study on Public Sector Banks and Their Customers’ Satisfaction Towards Internet Banking in Thoothukudi District” submitted to St. Mary’s College(Autonomous) affiliated to Manonmaniam Sundaranar University is done in the partial fulfilment 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 2021-2022 by the following students.

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CONTENTS

CHAPTER	TITLE	PAGE NO.
CHAPTER 1	Introduction and Design of the Study	1-5
CHAPTER 2	Profile of the study & Review of Literature	6-28
CHAPTER 3	Analysis and interpretation of the study	29-58
CHAPTER 4	Findings, Suggestions & Conclusion of the Study	59-63
ANNEXURE 1	Bibliography	64
ANNEXURE 2	Questionnaire	62-69

LIST OF TABLES

S.NO.	TITLES OF THE TABLE	PAGE.NO.
3.2	GENDER WISE CLASSIFICATION	30
3.3	AGE WISE CLASSIFICATION	31
3.4	EDUCATIONAL STATUS WISE CLASSIFICATION	32
3.5	MARITAL STATUS WISE CLASSIFICATION	33
3.6	OCCUPATION WISE CLASSIFICATION	34
3.7	MONTHLY INCOME WISE CLASSIFICATION	35

3.8	NATURE OF FAMILY	36
3.9	LOCALITY WISE CLASSIFICATION	37

3.10	REASONS TO CHOOSE A PARTICULAR BANK	38
3.11	FREQUENCY OF USAGE TOWARDS INTERNET BANKING	39
3.12	FREQUENCY OF USAGE TOWARDS IN INTERNET BANKING PER DAY	40
3.13	USAGE OF ATM PER MONTH	41
3.14	OPINION ABOUT REGULAR VISIT TO BANK	42

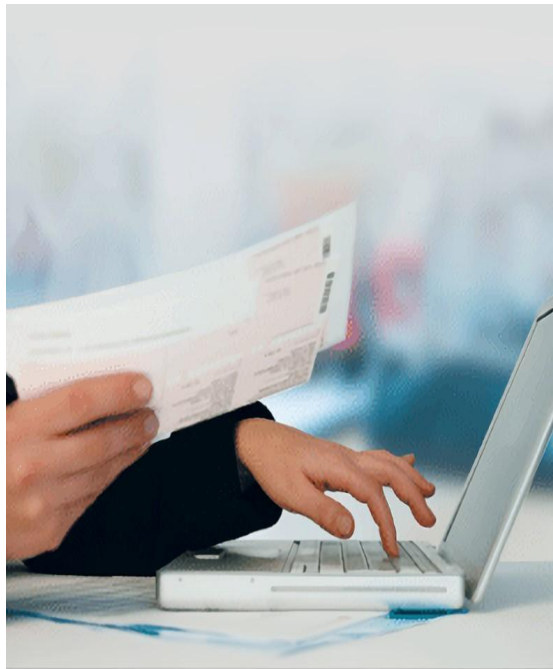
3.15	FREQUENCY OF VISIT TO BANK PER MONTH	43
3.16	USAGE OF DEVICE IN INTERNET BANKING	44
3.17	AWARENESS OF INTERNET BANKING BY BANK	45

3.18	USAGE OF DEBIT CARD	46
3.19	REACH OF ONLINE BANKING COMPARED TO TRADITIONAL BANKING	47
3.20	SOURCE OF KNOWLEDGE ABOUT INTERNET BANKING	48
3.21	PURPOSE OF USING INTERNET BANKING	49

3.22	PROBLEMS OF INTERNET BANKING IN PUBLIC SECTOR BANK	50
3.23	SATISFACTORY OPINION OF RESPONDENTS TOWARDS QUALITY INTERNET BANKING SERVICES IN PUBLIC SECTOR BANK	51
3.24	OPINION ABOUT TECHNOLOGICALLY ADVANCED BANK	52-53
3.25	OPINION ABOUT UPGRADATION OF ONLINE BANKING SERVICES REGULARLY	54
3.26	OPINION ABOUT UPGRADATION OF ONLINE BANKING SERVICES	55
3.27	OPINION ABOUT INTERNET BANKING SERVICES IN THE PRESENT SCENARIO	56
3.28	SUGGESTION ON TOWARDS INTERNET BANKING SERVICES	57
3.29	OPINION ABOUT INTERNET BANKING IN PUBLIC SECTOR BANK	58

CHAPTER -1

INTRODUCTION & DESIGN OF THE STUDY



**A STUDY ON PUBLIC SECTOR BANKS AND THEIR CUSTOMER SATISFACTION
TOWARDS INTERNET BANKING IN THOOTHUKUDI DISTRICT**

CHAPTER- I

INTRODUCTION AND DESIGN OF THE STUDY

1.1. INTRODUCTION:

Electronic banking aids users to get access to their funds through an electronic medium, thereby eliminating the requirement for the banks' customers to visit the bank to do financial transactions. Since a greater number of customers are now using the internet for a host of their daily activities, this digital medium of banking makes banking far accessible and convenient for users. Electronic banking is also known with the names, like, e-banking, virtual banking, online banking, or internet banking. In simple words, electronic banking is the use of electronic and telecommunications networks for delivering different sorts of banking products and services. Moreover, a customer can easily access his bank account and carry transactions by using his computer or mobile phone with the help of e-banking. In other words, Electronic banking can be described as the use of electronic delivery channels for banking products and services, and is a subset of electronic finance. Some of the important electronic delivery channels include Internet, wireless communication networks, Automatic Teller Machines (ATMs) and telephone banking. Internet banking is a component of e-banking and is primarily carried out by means of the Internet. The term transactional e-banking is generally used to demarcate the use of banking services from the mere provision of information. In simple words, Electronic banking or e banking, takes under its gamut, the provision of retail and small value banking products and services through electronic banking channels as well as large value electronic payments and such sort of wholesale banking services delivered electronically.

1.2. STATEMENT OF THE PROBLEM

Now-a-days, banks offer various types of services through electronic banking platforms. The basic level of services banks offer through their websites. The banks

offer information about its products and services to customers through this service. Beside this, some banks receive and reply to queries through email as well. Secondly, banks allow their customers to submit instructions or applications for different services, check their account balance, etc. However, banks do not allow their customers to carry any fund-based transactions on their accounts. Moreover, banks allow their customers to operate their accounts for funds transfer, bill payments, and purchase and redeem securities and the like. E-banking is very helpful for the customers and for the banks in overcoming the drawbacks of manual system as computers are highly capable of storing, analyzing, consolidating, searching and presenting the data as per the requirements of customers and that of the banks with a lot of speed and accuracy. E-banking helps in scaling down the cost of delivering the services to the customers. E-banking provides banks with competitive advantage among their peers. · E-banking decreases the use of paper money that helps the central bank in printing less paper notes. The banks can also earn revenue by promotional activities through websites. FAQs uploaded over the banks' website helps to reduce the workload of bank employees. The customers can avail e-banking facility from anytime-anyplace, and therefore, there is an urgent need to invest more and more on relevant infrastructure. E-banking provides services to customers 24x7. E-banking helps easy access to account information in a quick time. Payment can be made online for the purchase of goods and services with the help of e banking. E-banking allows customers to check their account balance, to get statement of their account, to apply for loans, to check the progress of their investments and to collect such other information. If there's a power outage, or if servers go down, it's very difficult to get any access to the bank account whatsoever. If a website suddenly folds up, there is also the risk of identity theft or actual theft. if someone gains unauthorized access to the account via a hacked or stolen password or log-in credentials.

Hence the research team tries to study the perception on public sector banks and their customers satisfaction towards internet banking in Thoothukudi district.

1.3. SCOPE OF THE STUDY

The scope of the study is to know the satisfaction level of customers towards internet banking. This study is helpful to point out the important areas where bankers lack in

providing internet banking. 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 satisfaction level of Public Limited Bank customers' towards internet banking. The objectives of the study is as follows.

- To examine the impact of services quality dimension towards customers' satisfaction in internet banking.
- To make a comparative analysis of customers' satisfaction on banking services of the Public limited Banks.
- To analyze the trend of internet banking in the study area.
- To examine the problems faced by the customers while doing internet banking in the study area.
- To give valuable suggestions to improve the internet banking services especially in Public Limited Banks in the study area.

1.5. RESEARCH METHODOLOGY:

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

1.5.1. AREA AND PERIOD OF STUDY:

This study is conducted for various classes of people who are scattered in different areas of Thoothukudi. The primary data is collected during the month of March from the Public Limited Bank customers in Thoothukudi, the study area.

1.5.2.SAMPLING DESIGN:

The data collected are original in nature. It is first-hand information. For the collection of data, 61 respondents were collected by using Convenience Sampling method.

1.5.3.COLLECTION OF DATA:

The data required for the study has been obtained both from primary and secondary sources. The primary data are collected through questionnaires filled in by the

respondents selected in Convenience Sampling method and secondary data are collected through journals, magazines, internet and the like.

1.5.4. PROCESSING OF DATA:

After collecting the 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, Simple Ranking and the like.

1.6. IMPORTANCE OF THE STUDY:

- E-banking helps easy access to account information in a quick time.
- It provides a way for international banking.
- It makes internet banking available at any time and at any place.
- 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. LIMITATIONS OF THE STUDY:

- This study was carried out only among the customers in Thoothukudi city which may not be applicable to other areas.
- The sample size was restricted to 61 respondents, due to time constraints.
- This study may be applicable to this period, it may be found unsuitable for other periods.
- Due to the time constraints, only the most important information has been taken into account for the study.

1.8. CHAPTER SCHEDULE:

The project report is classified into four chapters.

- The first chapter deals with Introduction and Design of the study.

- Introduction
- Statement of the problem
- Scope
- Objectives of the study
- Methodology
- Importance of the study
- Limitations of the studs
- 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 and conclusion.

CHAPTER II

PROFILE OF THE STUDY



CHAPTER-II

PROFILE OF THE STUDY

2.1 INTRODUCTION:

Internet Banking, also known as net-banking or online banking, is an electronic payment system that enables the customer of a bank or a financial institution to make financial or non-financial transactions online via the internet. This service gives online access to almost every banking service, traditionally available through a local branch including fund transfers, deposits, and online bill payments to the customers.

Internet banking can be accessed by any individual who has registered for online banking at the bank, having an active bank account or any financial institution. After registering for online banking facilities, a customer need not visit the bank every time he/she wants to avail a banking service. It is not just convenient but also a secure method of banking. Net banking portals are secured by unique User/Customer IDs and passwords

2.2. E-BANKING SERVICES IN INDIA:

2.2.1. AUTOMATED TELLER MACHINES(ATM):

Automatic teller machines have entirely changed the concept of banking in India. It has eliminated the need to stand in long queues and fill the forms even for routine banking transactions. Now customers of banks can access their money with the scratch of an ATM. An ATM is an electronic computerised device which lets the banks' customers directly use a secured method of communication to access their bank accounts. Entry of Automated teller machines has changed the office atmosphere of the branches of banks. The customers don't need to visit branches, where they have their accounts, for their day to day banking transactions like cash deposits, cash withdrawals, balance enquiry, dropping cheque etc. Electronic channels have opened new avenues for banks. They are basically the electronic machines which are operated by the customer himself to withdraw or deposit cash.

The customers are recognized at an ATM by inserting a plastic ATM/Debit card with a magnetic stripe or a plastic smart card with a chip which has a unique card number issued to the respective customers and some security information, like an expiration

date or CVVC (CVV). Authentication is done by the customer by entering a personal identification number (PIN) for using any service at ATMs.

Facilities provided to the customers having ATM:

- ATMs help customers anytime-anywhere access to cash, withdrawal of cash on 24x7 basis.
- The money can be easily transferred from one account to another account with the help of ATMs.
- A customer can track his/her latest transactions and current balance with the help of an ATM. Additionally, a mini statement can also be generated with the help of ATMs.
- The personal identification number of an ATM/debit card can be changed with the help of ATMs.
- The request for issuing a Cheque book can be made by the customers through ATMs.
- The fixed deposits can be made with the help of ATMs.
- The payment of utility bills can be made by the customers with the help of ATMs.
- The credit card bill can be made by the customers with ATMs.
- Mobile recharges are possible using ATMs. Additionally, to get the latest updates on mobile, customers can also update their mobile number through ATMs.
- The check drop facility can be used at ATMs by the account holders.



2.2.2. TELE BANKING :

In tele-banking, banking transactions are done over the telephone. The account holders of the banks can get information about their accounts, make banking transactions like fixed deposits, money transfer, demand draft, collection and payment of bills etc by using telephones. With more and more people using mobile phones, telephone banking is also possible with the help of mobile phones. Besides, telephone banking satisfies the customer with fast, anytime transaction and account information via telephone access. By simply pressing a button, customers can check a deposit, account information, transfer funds as well as perform a number of other functions.

Telephone banking systems use advanced technology which keeps the cost of delivering the service very low. On the other hand, customers of the banks can perform the banking work directly from their homes or from their office desk, without being stuck in traffic and without standing in queue at the bank's counters for hours and with no need to visit a bank branch or automated teller machine. Telephone banking facilitates the customers to access their account 24x7. They can simply call and get the current account information. For using telephone banking facilities, a customer must first register with the bank's branch for availing the service and a password is set for customer verification and customer has to make a call on a specific phone number set up by the bank. Most of the telephone banking services use automated phone answering systems with phone keypad response or voice recognition capability.

Facilities provided to the customers with tele-banking :

- The customers can get the details of their savings account, current accounts, fixed deposits available with the bank.
- With the help of telephone banking, customers can get their cheque book and latest account statement delivered to them.

- Money transfers are also possible with the help of telephone banking. · The customers can request the bank to stop payment of a particular cheque through telephone banking service.
- The request for availing the mobile banking can be made with the help of telephone banking.
- The customers can get the latest information regarding the interest rates prevailing along with the foreign exchange rates.
- The customer can use telephone banking to block the Internet Banking User ID and to block an ATM/debit card credit cards.
- The telephone banking can be used by the customers for requesting the issuance of an ATM card.
- The TDS certificate can also be received by the customers through tele-banking.



2.2.3. INTERNET BANKING:

Internet banking refers to an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. It is also known by the names of online banking, e-banking or virtual banking.



2.2.3.1 NATIONAL ELECTRONIC FUND TRANSFER(NEFT):

National Electronic Funds Transfer (NEFT) is a nation-wide payment system which facilitates one-to-one transfer of funds. As the facility provided under NEFT, the individuals, firms and companies are able to electronically transfer funds from one bank branch to any individual, firm or companies having an account in another bank branch in the country coming under the purview of the same. Those individuals, firms or corporations who have their accounts with a bank branch can transfer funds using NEFT. In case of those who do not have a bank account (walk-in customers) can also deposit cash at the NEFT-enabled branches with instructions released to transfer funds using NEFT. However, these kinds of cash remittances will be restricted to a maximum of Rs. 50,000 per transaction at a time. Therefore, NEFT is actually facilitating the originators or remitters to perform transactions regarding transfer of funds even without having a bank account. Currently, the NEFT functions in hourly batches with twelve settlements from 8 am to 7 pm from Monday to Friday and six settlements from 8 am to 1 pm on Saturday in a week.



2.2.3.2. REAL TIME GROSS SETTLEMENT(RTGS):

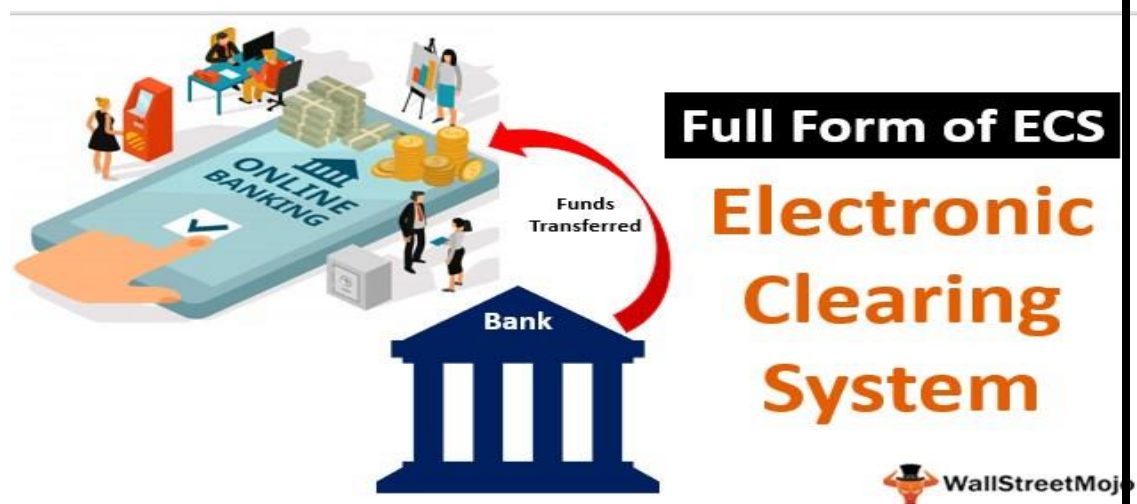
RTGS can be defined as the continuous (real-time) settlement of funds transferred individually on an order by order basis (without netting). Here, the term “Real Time” means the processing of instructions at the time they are actually received rather than at some later time. Secondly, the term “Gross Settlement” means the settlement of funds transfer instructions occurred

individually (on an instruction by instruction basis). In consideration of this, the settlement of funds takes place in the books of the Reserve Bank of India (RBI) where the payments are final and irrevocable. The RTGS system is generally used for the transactions of greater value. The minimum amount of remittance through RTGS shouldn't be less than Rs. 2 lakh. However, there is no upper limit for RTGS transactions. The RTGS facility for the transactions to be made by the customers is available to banks from 9 am to 4:30 pm on weekdays and from 9 am to 2 pm on Saturdays for settlement at the RBI end in general. Further, the timings that the banks follow for availing the RTGS facility may vary depending on the customer timings of the bank branches.



2.2.3.3ELECTRONIC CLEARING SYSTEM(ECS):

The electronic clearing system, under the aegis of internet banking, is an alternative method for carrying payment transactions with respect to the utility-bill-payments such as telephone bills, electricity bills, insurance premium, card payments and loan repayments, etc. All this has actually made obsolete the need for issuance and handling of paper instruments, thereby facilitating improved customer service by the banks, companies, corporations, government departments and agencies, etc., while collecting and/or receiving the payments.

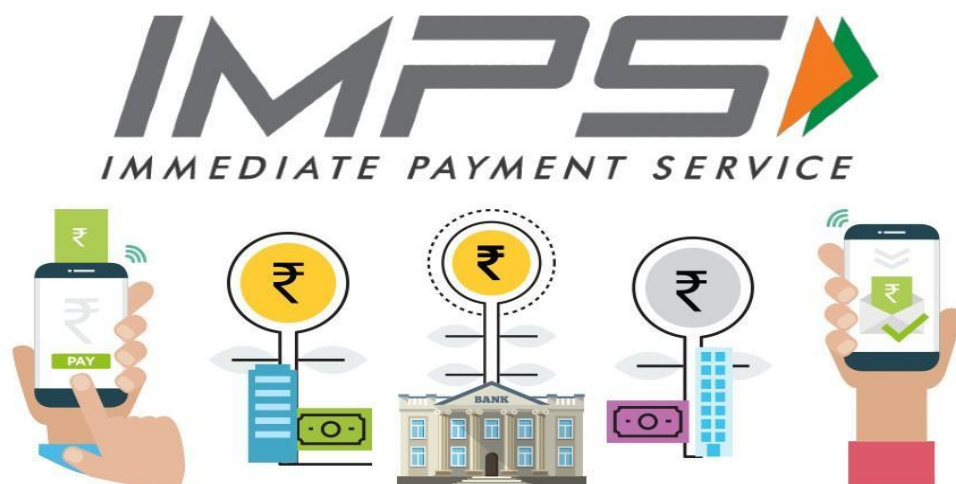


2.2.3.4. IMMEDIATE PAYMENT SERVICE(IMPS):

The immediate payment service is such a component of internet banking which offers an instant, 24X7, interbank electronic fund transfer service through mobile phones. IMPS is an emphatic tool for money transfer instantly within banks across India through mobile, internet and ATM which is safe as well as economical in terms of financial and non-financial perspectives.

Objectives of IMPS:

- To allow the banks' customers to use mobile instruments as a channel for accessing their banks accounts as well as for remitting funds.
- To make the payment simpler just by using the mobile number of the beneficiary. · To sub-serve the goal of electronification of retail payments as set by the Reserve Bank of India (RBI).
- To promote & facilitate the operations supporting mobile payment systems in India with the Reserve Bank of India Mobile Payment Guidelines 2008 to be interoperable across banks in a safer and secured manner.
- To prepare the base for a full range of mobile based banking services.



Facilities provided to internet banking customers:

- It allows customers to check the current balance in their account.
- It allows customers to check all the past transactions from the date of opening the account.
- It allows customers to transfer money to any bank account of that particular bank or any other bank.
- It allows customers to transfer the funds with debit cards or credit cards. · It allows customers to check to recharge their mobile online anywhere, anytime easily.
- It allows customers to buy and/or sell the Mutual Funds online with the help of an internet banking account.
- It allows customers to check to apply for fixed deposits and recurring deposits with the help of an internet banking account.
- The customers can make a request for issuing cheque books and the same will be delivered on the said address and the customers can issue instructions to banks to stop payment of a particular cheque as well, as and when required.

- Internet banking accounts provide customers one point access to all accounts in a safe & secure manner along with enabling them to view all his/her accounts through a single User ID.
- The customers can make requests for ATM/Debit cards by using an internet banking account as well as for re-issuance and up-gradation of ATM/Debit Cards. · It allows customers to receive the statement of their bank account on emails and to request for a Demand Draft with the help of an Internet banking account.
- It allows customers to apply for renewal of current fixed deposit and recurring deposit and to request premature closure of the same.
- It allows customers to change the password whether it is logged in or transaction password.
- The customers can view, in detail, the loan account, type of loan, date of sanction, date of maturity, rate of interest.
- The customers can get all the information about the rate of interest on deposit and loan scheme as well as payment of utility bills (electricity, telephone, house tax etc), bank credit, mobile bills, insurance premium, e-shopping bills, recharging of DTH connection.
- It allows customers to book railway and air tickets along with trading in the securities market.
- It allows customers to purchase gold and silver as well as Forex.
- Document storage facilities are also provided by the banks to their customers via internet banking account so that they can easily store birth or marriage certificate, passbook statement, life insurance policy, PAN card copy or any other prized document etc., and access them anytime-anywhere.
- It allows customers to make requests for account opening. However, one can apply for a new account only in branches where he/she already has an account.

2.2.4. MOBILE BANKING:

These days mobile technology is widely accepted and largely available, and that too at an affordable price. Therefore, it is considered suitable for banking and payment services as well as to provide a huge opportunity to extend financial services to each

and every individual irrespective of the place one's residence. Internet banking has helped the customers to ensure a safe and secured access to their accounts anytime, anywhere, at any place. Customers can check their account details, get their bank statement, perform many transactions in the comfort of their home or office.

However, the biggest limitation of internet banking is that it requires a personal computer or laptop or smart phone with a good internet connection. This drawback of internet banking is overcome by mobile banking to a certain extent because mobile banking reduces the customers' requirement to just having a mobile phone for using this service. Mobile phone usage has seen an explosive growth in India in the past few years. The major cause behind the mobile banking scoring over internet banking is that mobile banking enables anywhere, anytime banking and the customers needn't have an access to internet connection to make a transaction from his/her account. Besides, the customers can use their account on the go while waiting at the bus stop, travelling, at home, at work place. In simple words, Mobile Banking refers to providing and making available the banking and financial services with the help of mobile telecommunication devices.

RBI Guidelines for Mobile Banking:

As per the guidelines issued by the RBI, mobile banking is defined as, "doing any banking transaction by using mobile phones by the bank" customer that would include debit/credit of the customer's account". RBI has laid down some guidelines to encourage the use of mobile banking due to continuous change in the environment and priorities of banking customers. Firstly, any branch which offers mobile banking services should note that the mobile banking service should be available to customers on any network available. It should not be limited to a few networks only. Secondly, in the long run, each bank would enable transactions between two accounts in different banks, irrespective of the network.



2.3. ADVANTAGES OF INTERNET BANKING:

Some advantages of online banking go hand-in-hand with simply being online; others are competitive advantages provided by online banks taking advantage of their cost structure. The most prominent benefits provided by online banking include:

- 24/7 account and service access
- Speed and efficiency
- Online bill payment
- Low overhead can mean low fees
- Low overhead can mean high interest rates on deposit accounts

Here's a look at these advantages one by one

2.3.1. SPEED AND EFFICIENCY:

If you need to transfer money, apply for a new loan, or perform nearly any banking transaction, you'll typically have to wait in line at a bricks-and-mortar banking location. With an online bank, there's never any waiting. As long as you can log in, you can access your accounts, request a new credit card, or perform nearly any banking transaction you desire without driving down to a bank or waiting in line.

2.3.2. ONLINE BILL PAYMENT:

One of the great advantages of online banking is online bill pay. Rather than having to write checks or fill out forms to pay bills, once you set up your

accounts at your online bank, all it takes is a simple click — or even less, as you can usually automate your bill payments. With online bill pay, it's easy to manage your accounts from one central source and to track payments into and out of your account.

2.3.3. LOW OVERHEAD CAN MEAN LOW FEES:

Online banks don't have to pay for things like electricity, janitorial services, landscaping, or rent, so they can pass those savings along to customers. Typically, this means that online banks can charge fewer fees than traditional banks. For example, most online banks offer a free online checking account with no deposit, along with other no-fee bank accounts, such as IRAs. There are a number of online banks with free checking and no minimum balance; if you're worried about applying for an account with bad credit, you might be able to open a bank account online for free, no credit check required, although there might be ongoing fees.

2.3.4. PAY BILLS ONLINE:

This might be one of the top advantages of online banking because you don't have to take time out of your day to go to the bank. You can simply log into your account and pay your bill online right away. For increased efficiency, you may also set up automated bill payments, which helps you manage your cash flow when you have monthly payments to and from vendors.

2.3.5. LOW OVERHEAD CAN YIELD HIGH RATES:

In addition to offering low fees, online banks often have the best interest rates, whether you are looking for a certificate of deposit, a high yield checking account or deposit accounts with high interest, such as a money market account. Although rates fluctuate, if you look at a current list of best CD rates or best free online checking account rates, you'll usually find that the banks paying the best interest rates are online banks.

2.4 DISADVANTAGES OF INTERNET BANKING:

No one type of bank can be the best at everything. In spite of their many advantages, there are some drawbacks to using online banks as well. Here are some of the downsides of working with an online bank:

- Technology issues
- Security issues
- Inefficient at complex transactions
- No relationship with personal banker
- Inconvenient to make deposits

2.4.1. TECHNOLOGY ISSUES:

In many ways, an online bank is only as good as your — or their — internet connection. If there's a power outage, or if servers go down, you might not have any access to your account whatsoever. While some banks offer a phone number for customer service, it might be overwhelmed if online access is down. With a real bank, you can always find someone to talk to in the branch.

2.4.2. SECURITY ISSUES:

While many online banks are reputable and well-established, sometimes it can be hard to feel comfortable with a bank that doesn't have a physical presence, particularly when large sums of money are involved. If a website suddenly folds up, what will happen to your money? There's also the risk of identity theft — or actual theft — if someone gains unauthorised access to your account via a hacked or stolen password or log-in credentials.

2.4.4. INEFFICIENT AT COMPLEX TRANSACTIONS:

Online banks might be able to transfer money between accounts or pay bills, but it is more comfortable with an international, bricks-and-mortar bank if you have complex transactions. Worldwide, business-oriented banks like Chase have global transaction capabilities, such as the ability to send payments to more than 35 different currencies worldwide, that online banks might not be able to muster. Without a real world presence, most online banks can't even offer the services of a notary public, which require an in-person visit and are necessary for most important financial transactions like buying a home.

customer. If you're really in a bind, financially speaking, having a relationship with someone who can help and who knows you well can be a major advantage over a strictly online banking relationship.

2.4.5. INCONVENIENT TO MAKE DEPOSIT:

It might seem counterintuitive that a bank, whose purpose is to attract assets, makes it hard for customers to make deposits, but that can be true in the case of some online banks. With an online bank, you can't simply drop off cash or a check at a local branch. In fact, some online banks, like Ally Bank, won't accept cash deposits at all. Using Ally Bank as an example, to make a deposit you'll have to mail a check, transfer money from another bank or another account, or use the bank's e-check deposit service.

2.5. TYPES OF INTERNET BANKING :

2.5.1. DEBIT CARDS:

A debit card is similar to an ATM card in that both allow you to deposit cash into and withdraw money from your checking account at ATMs. The difference is that you can use a debit card to make purchases at retail locations such as department stores and gas stations. Debit cards generally feature a Visa or MasterCard logo so you can make "debit" or "credit" purchases where these cards are accepted. When you make a "debit" purchase, you must enter your Personal Identification Number (PIN). Whereas with a "credit" purchase, you may only have to sign the merchant receipt.



2.5.2. AUTOMATIC BILL PAYMENT:

Automatic bill payment transfers money electronically from your account to pay your bills automatically on the designated payment dates. Be sure to check with your financial institution because this service may not be free with all accounts. If you use automatic bill pay, you do not have to pay for postage or worry about late payments. However, make sure you:

- Have enough money in your account to cover your bills when they are due, and keep track of your account balance. A bill may be higher than anticipated (for example, in the summer or winter when your utility bill may be higher), and you could risk overdrawing your account if you do not have enough money to cover the bill or transactions made after the bill is processed.
- Check your bills regularly to ensure the bill is accurate and the payment is made. You may be responsible for late payments if the bill is not paid automatically as anticipated.



2.5.3. ONLINE BILL PAYMENT:

Online bill payment is different from automatic bill payment in that you can designate when bills are paid from your account each month. There are several ways you can pay bills online. You may be able to pay bills from your online banking account, through a budgeting software program, and/or by creating an online account with your service provider (electric, water, or cable/satellite companies, etc.). If you pay bills online, you may need to:

- Enter the payee's name, your account number, and other information related to the bill or company being paid.
- Enter your form of payment (bank account information) and/or payment amount.
- Click the payment option (for example, "Pay" or "Send Payment") and/or authorise the payment. Cell Phone (Mobile) Banking
- Depending on the services offered by your financial institution and your cell phone service provider, you may be able to conduct the following banking transactions from your cell phone:
 - Receive text message alerts when your account balance reaches a certain level, or when a certain transaction occurs. Check with your cell phone service provider regarding fees for sending and receiving text messages if they are not covered in your plan.
 - Access your online bank account to check balances, pay bills, and transfer funds between accounts.
 - Locate your bank's closest ATMs.
 - Pay for purchases.

As with a regular landline telephone, you can also call your bank to conduct many transactions such as, check your account balance, determine whether checks/transactions have cleared, and transfer money between accounts



2.5.4. ACCOUNT MANAGEMENT:

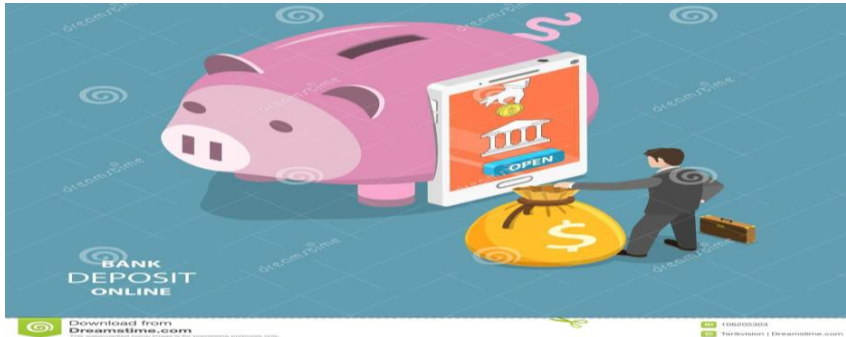
Online banking systems allow you to log in through their website and view your account information. There may be several passwords or log-in codes you have to input to gain access to your account. You can check your current balance and balance history, initiate transfers between accounts, and view account activity. You can also order check and view check images with this type of banking service.



2.5.5. DEPOSITS AND PAYMENTS:

Direct deposit is a type of banking that allows you to provide a routing number so money can be transferred into your account automatically. For example, employers often use direct deposit to automatically deposit paychecks. This is an electronic deposit done online. It is also possible to set up automatic payments so that you can pay bills and have the amount withdrawn

electronically from your account. This type of banking is an easy way to pay recurring bills like utility payments and insurance premiums.



2.5.6. E-STATEMENT:

E-statements, or electronic statements, are your regular bank statements made available online. According to GSA Federal Credit Union, e-statements are guarded by electronic safeguards, and are actually less likely to be obtained by identity thieves than a paper statement sent through the mail. Many banks and credit unions recommend this type of online banking for security reasons. Feel free to contact E-SPIN for Online Banking or E-Banking System Availability, Performance, Security Monitoring and Application Continuous Security Monitoring, Testing and Protection solution.



2.6. FEATURES OF INTERNET BANKING:

With internet banking services, you can conduct an array of banking transactions. The prominent ones are as under.

2.5.1. CHECK ACCOUNT BALANCES & STATEMENTS:

You can log into the internet banking account to check your account balance at any time. You can check for recent transactions or download statements from years ago.

2.6.2. 24x7 FUND TRANSFER:

You can transfer money within the same or different banks through internet banking via facilities like RTGS, IMPS, NEFT, and UPI. You can also initiate overseas fund transfers.

2.6.3. BILL PAYMENT & RECHARGE:

You can pay various utility bills like electricity, landline, gas, property tax, etc., and set up standing instructions for automatic payments. You may also recharge your DTH and mobile phone connection, pay credit card bills and loan EMIs conveniently.

2.6.4. ORDER CHEQUE BOOKS & CARDS:

Another feature of internet banking is the provision to place orders for new cheque books and bank cards. You can apply for primary and add-on debit cards and credit cards online and get swift delivery.

2.6.5. OPEN DEPOSIT ACCOUNTS:

Banks also allow you to open fixed and recurring deposits through the internet banking platform. You can choose your preferred type of term deposit and tenure, and earn higher interest rates than those provided on your savings account.

2.6.6. APPLY FOR LOANS:

You can apply for personal loans, home loans, and auto loans through the net banking portal. You can also access all the necessary information about the loan before sending your loan application.

2.6.7. MAKE INVESTMENTS:

Whether you wish to invest in mutual funds, bonds, shares, or other market products, you can do so through internet banking. You can also link your bank account to your investment accounts for instant credit and debit of funds.

2.6.8. SECURITY:

Banks take various measures to ensure you enjoy a secure internet banking experience. Security features of internet banking systems include multi-factor authentication, virtual keyboard, spending limits and session timeouts. You also receive SMS and email alerts when you log into the internet banking platform to ensure your account is secured from fraudulent activities.

2.6.9. FILE TAX RETURNS:

Some banks also allow you to file your income tax returns on their internet banking platform. All you need to do is log in, select the income tax e-filing option and file your taxes.

Final Note

The above-mentioned features of internet banking indicate that it is an incredibly convenient facility. However, you require a stable internet connection to enjoy uninterrupted services. Internet banking reduces your dependence on your bank branch, saves time, and allows you to conduct most transactions remotely and securely.

REVIEW OF LITERATURE:

A literature review is a comprehensive summary of previous research on a topic. The literature review surveys scholarly articles, books, and other sources relevant to a particular area of research. The review should enumerate, describe, summarize, objectively evaluate and clarify this previous research. It should give a theoretical base for the research and help you (the author) determine the nature of your research. The literature review acknowledges the work of previous researchers, and in so doing, assures the reader that your work has been well conceived. It is assumed that by mentioning a previous work in the field of study that the author has read, evaluated and assimilated that work into the work at hand.

- Akinci.W (2004) documented in the article “E-banking and its Rapid development in Western Countries” that E-banking in developing countries grows rapidly in the past decade. The research indicates that for consumers’ attitudes and adoption towards e-banking, there were significant differences between the two groups. E-banking users and non E-banking users, with respect to demographic profiles, attitudinal properties and preferences for service delivery channels. For instance, in China, there were only 6000 computers connected to the internet with 40,000 internet users in 1995, but there were 10.2 million internet-connected computers and 26.5 million internet users nationwide by the end of June 2001.
- Centeno (2004) argued in the article “ Motivational Factors Towards Internet Banking” that the internet speed, the convenience of remote access, 24/7 availability and price incentives are the main motivation factors for the consumers to use internet banking. The rapid expansion of internet banking is most noticeable in the developed countries such as the USA where the availability of computers and easy access to the internet has made it easier for banks to adopt internet banking. Adoption of internet banking services in developing countries appears to be taking place at a slower pace. In recent years however, banks in developing countries are increasingly offering internet banking services despite the limitations they face.

- Joseph and Stone (2003) investigated in the article “The customers’ perception of the impact of technology on service delivery in the banking sector” that. According to the findings of this research, high scores on the ability to deliver service via technology appear to be correlated with high satisfaction with services deemed most important to customers. Hence, availability of internet banking services appears to be very important for banks for customer satisfaction and retention. However, availability of internet banking services itself is not a sufficient factor to increase customer satisfaction. User friendliness of the internet banking services appears to be an important factor for customers to use these services.
- Sohail and Shanmugham (2003) documented in the article “Accessibility of Internet, Awareness of e-banking” that awareness of e-banking and resistance to change are found to be influencing Malaysians use of internet banking. Another factor that promotes clients’ usage of internet banking is seller support.
- Polatoglu and Ekin (2001) reported in the article “Online Banking Services of Banks” that since 1997 several leading Turkish banks have offered online banking services successfully. According to the Turkey banks association, 27 out of a total of 47 banks, in other words 58 percent of all banks in Turkey were offering internet banking services in 2006.

CHAPTER III

DATA ANALYSIS & INTERPRETATION OF THE STUDY



CHAPTER III

DATA ANALYSIS & INTERPRETATION OF THE STUDY

3.1 INTRODUCTION :

Though 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 a project. Tables and diagrams assist the researchers to analyse the data. 61 respondents were met and data were collected through questionnaires. Each question in the questionnaire is analysed. Individually, sufficiently tabulated and represented graphically.

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

- Percentage
- Bar diagrams
- Pie chart
- Simple Ranking Analysis
- Five - point scaling test have been used.

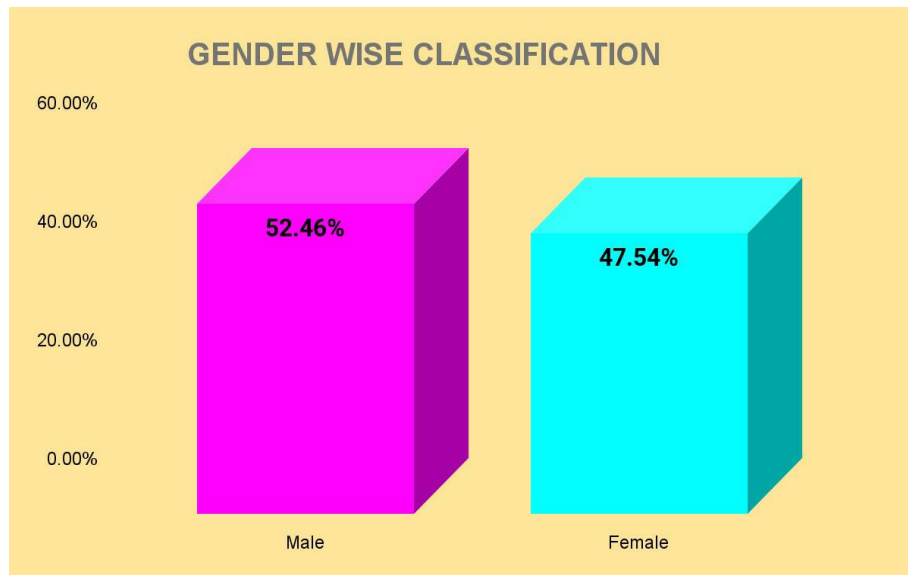
3.2. GENDER WISE CLASSIFICATION:

Table - 3.1

Gender	No. of Respondents	Percentage(%)
Male	32	52.46
Female	29	47.54
Total	61	100.00

Source : Primary Data

Chart – 3.1



INFERENCE:

From the above table 3.1, it is stated that out of total respondents taken for the study, 52.46 percent of the respondents are male, and the remaining 47.54 percent of the respondents are female.

Majority 52.46 percent of the respondents are male.

3.3. AGE WISE CLASSIFICATION:

Table 3.2

Age	No. of Respondents	Percentage(%)
18-30 years	37	60.66
31-40 years	12	19.67
41-50 years	11	18.03
Above 50 years	1	1.64
Total	61	100.00

Source: Primary data

Chart – 3.2



INFERENCE:

From the above table 3.2, it is referred that out of the total respondents taken for study, 60.66 percent of the respondents belong to the age group of 18-30 years, 19.67 percent of the respondents are the age group of 31-40 years, 18.03 percent are in between 41-50 years and the remaining 1.64 percent are above 50 years of age.

Majority 60.66 percent of the respondents belong to the age group of 18-30 years.

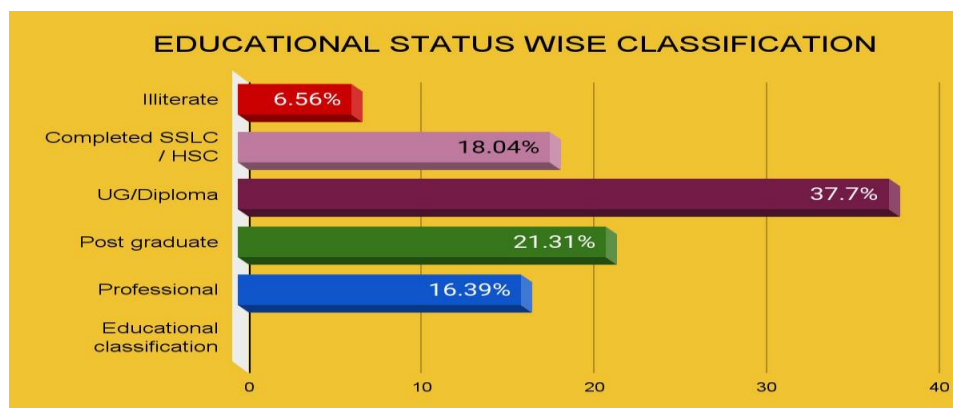
3.4. EDUCATIONAL STATUS WISE CLASSIFICATION:

Table-3.3

Educational Classification	No. of Respondents	Percentage(%)
Illiterate	4	6.56
Completed SSLC/HSC	1	18.04
UG/Diploma	23	37.70
Post Graduate	13	21.31
Professional	10	16.39
Total	61	100.00

Source: Primary Data

Chart – 3.3



INFERENCE:

From the above table 3.3, it is referred that out of the total respondents taken for study, 6.56 percent of the respondents are illiterate people, 18.04 percent of the respondents have completed SSLC/HSC, 37.70 percent of the respondents are UG/Diploma holders, 21.31 percent of the respondents are Post Graduates, and the remaining 16.39 percent of the respondents are professionals.

Majority 37.70 percent of the respondents are UG/Diploma.

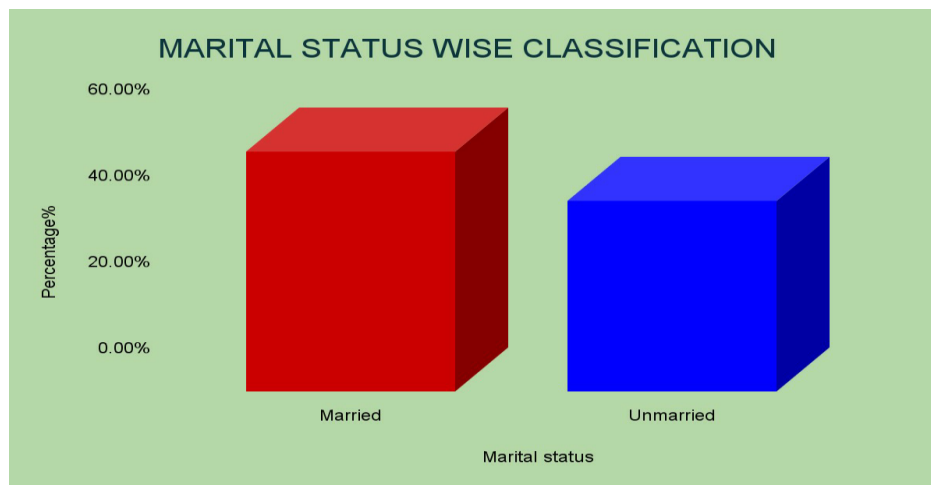
3.5. MARITAL STATUS WISE CLASSIFICATION :

Table-3.4

Marital status	No. of Respondents	Percentage(%)
Married	34	55.74
Unmarried	27	44.26
Total	61	100.00

Source: Primary data

Chart – 3.4



INFERENCE:

From the above table 3.4, it is stated that out of the total respondents taken for study, 55.74 percent of the respondents are married and the remaining 44.26 percent of the respondents are unmarried.

Majority 55.74 percent of the respondents are married .

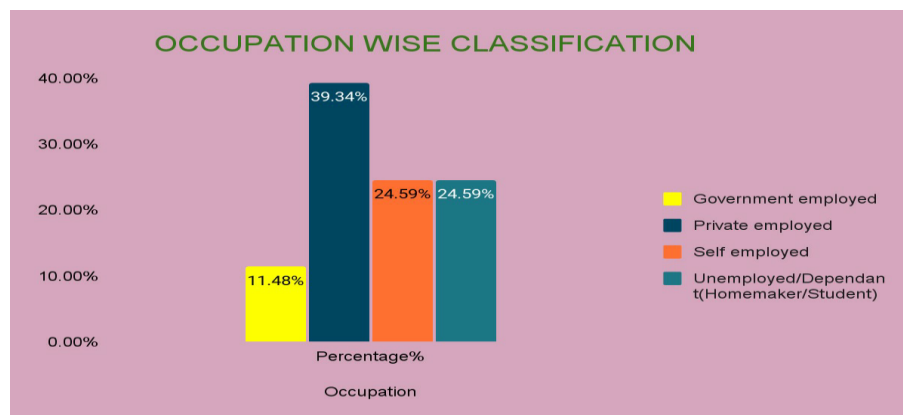
3.6. OCCUPATION WISE CLASSIFICATION:

Table - 3.5

Occupation	No. of Respondents	Percentage(%)
Government employed	7	11.48
Private employed	24	39.34
Self employed	15	24.59
Unemployed / Dependent (Homemaker/Student)	15	24.59
Total	61	100.00

Source: Primary Data

Chart – 3.5



INFERENCE:

From the above table 3.5 ,it is stated that out of total respondents taken for study , 11.48

percent of the respondents are government employment .39.34 percent of the respondents are private employed. 24.59 percent of the respondents are self employed and the remaining 24.59 percent of the respondents are unemployed/ dependent.

Majority 39.34 percent of the respondents are privately employed.

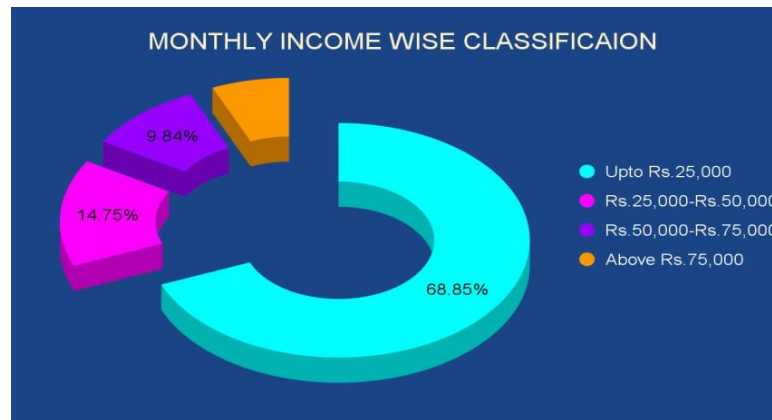
3.7. MONTHLY INCOME WISE CLASSIFICATION:

Table-3.6

Monthly Income	No. of Respondents	Percentage(%)
Upto Rs.25,000	42	68.85
Rs.25,000-Rs.50,000	9	14.75
Rs.50,000-Rs.75,000	6	9.84
Above Rs.75,000	4	6.56
Total	61	100.00

Source: Primary Data

Chart – 3.6



INFERENCE:

From the above Table 3.6, it is referred that out of the total respondents taken for study 68.85 percent of the respondents are earning upto Rs.25,000, 14.75 percent of the respondents are earning between Rs.25,000-Rs.50,000, 9.84 percent of the respondents are earning between Rs.50,000-Rs.75,000 and the remaining 6.56 percent of them are earning above Rs 75,000.

Majority 68.85 percent of the respondents are earning upto Rs 25,000.

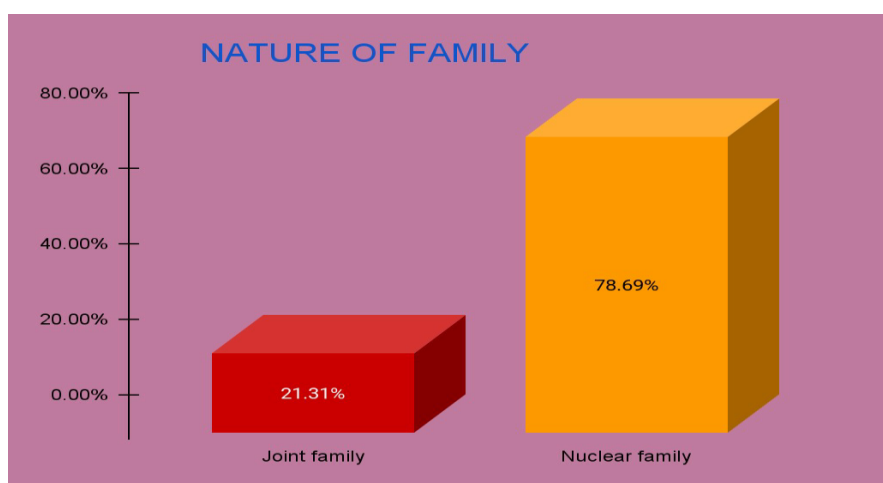
3.8. NATURE OF FAMILY:

Table- 3.7

Nature of Family	No. of Respondents	Percentage(%)
Joint Family	13	21.31
Nuclear Family	48	78.69
Total	61	100.00

Source: Primary Data

Chart – 3.7



INFERENCE:

From the above table 3.7, it is stated that out of the total respondents taken for study

21.31percent of the respondents are living in Joint Family and the remaining 78.69 percent of the respondents are Nuclear Family members. Majority of 78.69 percent respondents are living in the Nuclear Family.

3.9. LOCALITY WISE CLASSIFICATION:

Table- 3.8

Locality	No. of Respondents	Percentage(%)
Urban	41	67.21
Rural	20	32.21
Total	61	100.00

Source: Primary Data

Chart – 3.8



INFERENCE:

From the above table 3.8, it is stated that out of the total respondents taken for study, 67.21 percent of the respondents are living in urban areas and the remaining 32.79 percent of the respondents are in rural areas.

Majority 67.21 percent of the respondents are living in urban areas.

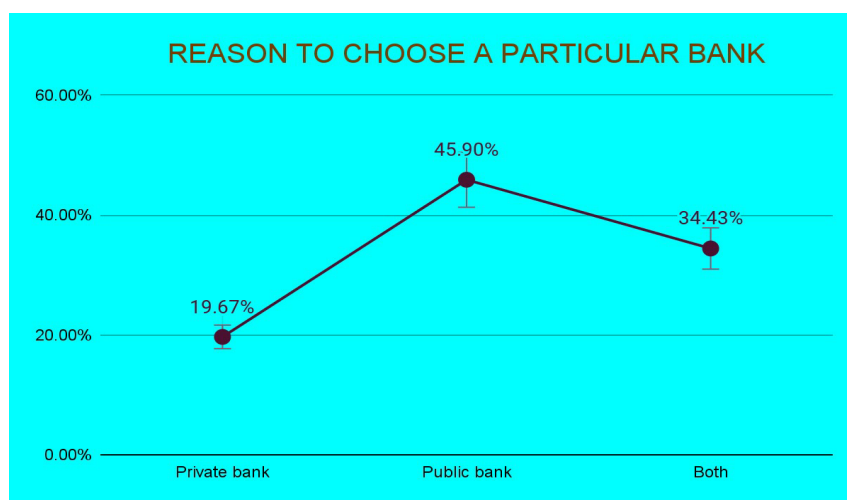
3.10. REASONS TO CHOOSE A PARTICULAR BANK:

Table- 3.9

Banks	No. of Respondents	Percentage(%)
Private bank	12	19.67
Public bank	28	45.90
Both	21	34.43
Total	61	100.00

Source: Primary Data

Chart – 3.9



INFERENCE:

From the above table 3.9, it is stated that out of the total respondents taken for study, 19.67 percent of the respondents have chosen Private banks, 45.90 percent of the respondents have chosen Public sector bank and the remaining 34.43 percent of the respondents choose Both banks for their banking activity.

Majority 45.90 percent respondents choose Public sector banks regarding internet banking.

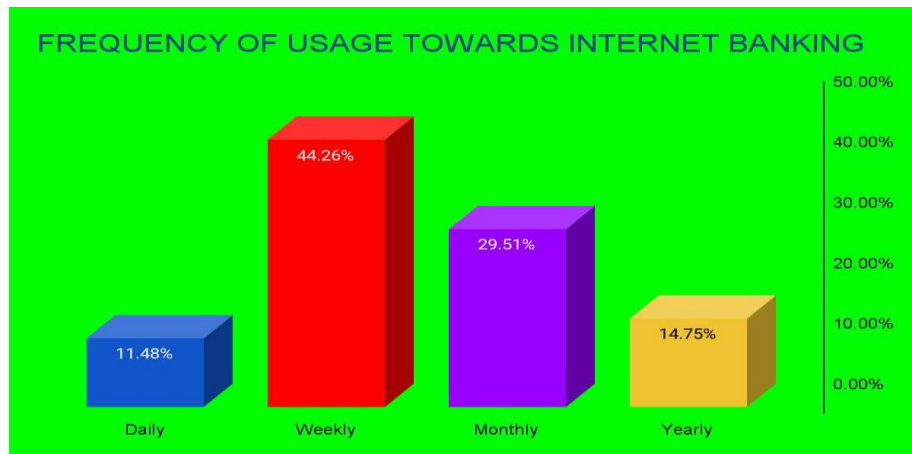
3.11. FREQUENCY OF USAGE TOWARDS INTERNET BANKING:

Table-3.10

Usage	No.of Respondents	Percentage(%)
Daily	7	11.48
Weekly	27	44.26
Monthly	18	29.51
Yearly	9	14.75
Total	61	100.00

Source: Primary Data

Chart – 3.10



INFERENCE:

From the above table 3.10 , it is referred that out of the total respondents taken for study, 11.48 percent of the respondents are using internet banking daily, 44.26 percent of the respondents are using weekly, 29.51 percent of the respondents are using monthly and the remaining 14.75 percent of the respondents are using annually.

Majority 44.26 percent of the respondents are using internet banking weekly.

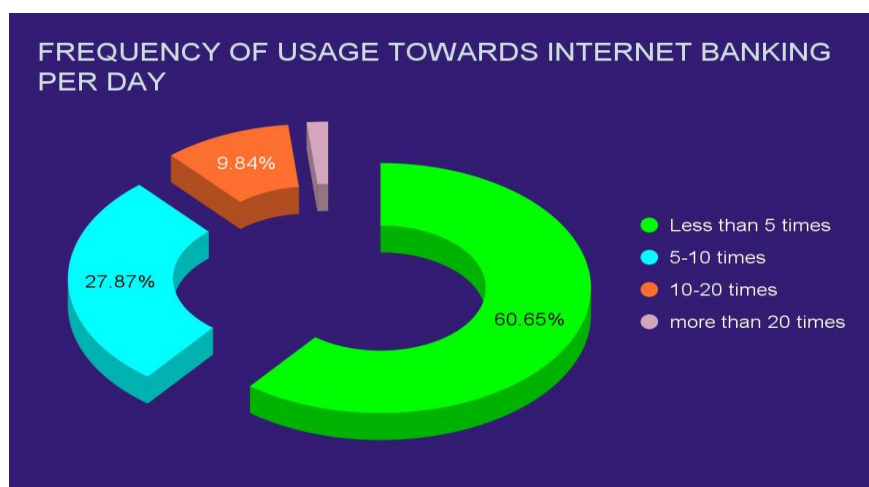
3.12. FREQUENCY OF USAGE TOWARDS INTERNET BANKING PER DAY:

Table-3.11

Usage time	No.of Respondents	Percentage(%)
Less than 5 times	37	60.65
5-10 times	17	27.87
10-20 times	6	9.84
More than 20 times	1	1.64
Total	61	100.00

Source: Primary Data

Chart – 3.11



INFERENCE:

From the above table 3.11 , it is referred that out of the total respondents taken for study, 60.65 percent of the respondents use internet banking less than 5 times per day, 27.87 percent of the respondents use 5-10 times, 9.84 of the respondents use 10-20 times and the remaining 1.64 percent of the respondents use for more than 20 times.

Majority 60.65 percent of the respondents use internet banking for less than 5 times per day.

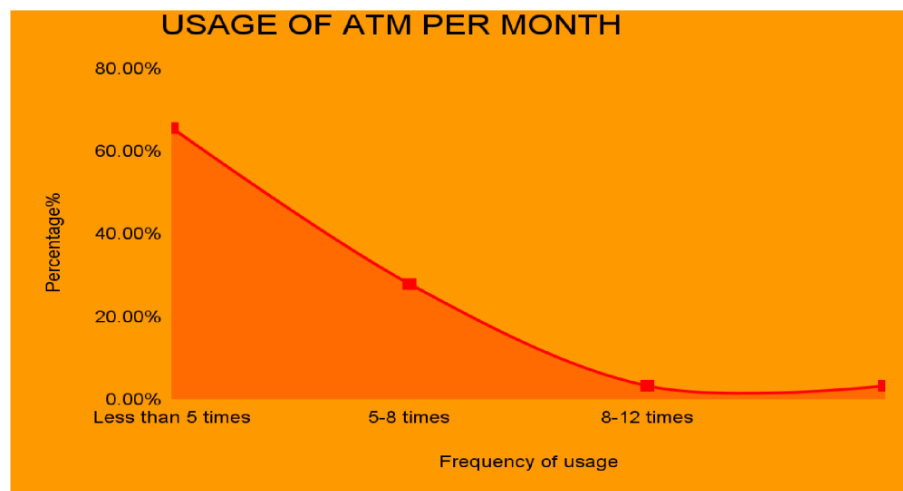
3.13. USAGE OF ATM PER MONTH:

Table-3.12

Frequency of usage	No. of Respondents	Percentage(%)
Less than 5 times	40	65.57
5-8 times	17	27.87
8-12 times	2	3.28
More than 12 times	2	3.28
Total	61	100.00

Source: Primary Data

Chart – 3.12



INFERENCE:

From the above table 3.12 , it is referred that out of the total respondents taken for study, 65.57 of the respondents use ATM for less than 5 times, 27.87 percent of the respondents use ATM for 5-8 times, 3.28 percent of the respondents ATM 8-12 times and the remaining 3.28 percent of the respondents use ATM for more than 12 times.

Majority 65.67 percent of the respondents use ATMs less than 5 times.

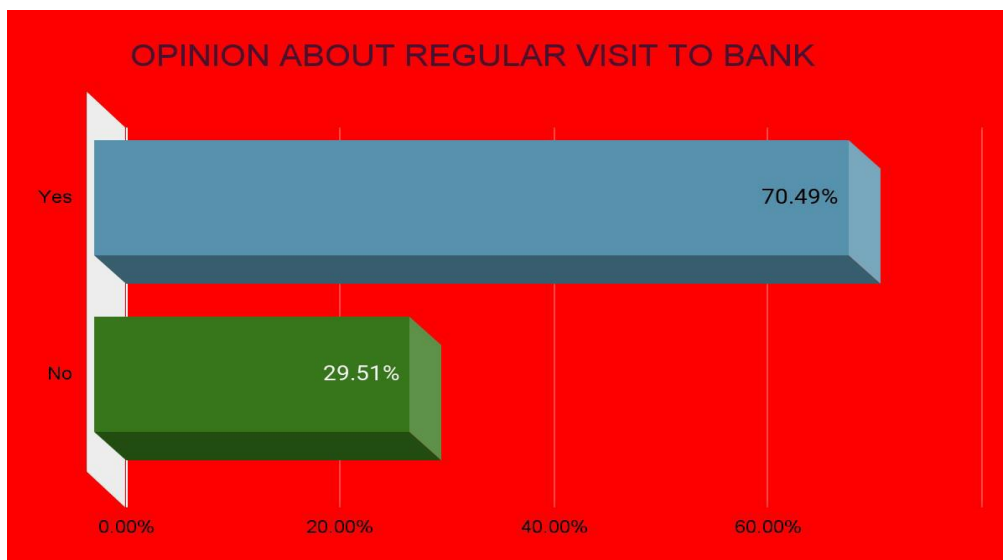
3.14. OPINION ABOUT REGULAR VISIT TO BANK:

Table-3.13

Opinion	No. of Respondents	Percentage(%)
Yes	43	70.49
No	18	29.51
Total	61	100.00

Source: Primary Data

Chart – 3.13



INFERENCE:

From the above table 3.13, it is inferred that out of the total respondents taken for study, 70.49 percent of the respondents visit their bank and the remaining 29.51 percent do not visit their bank.

Majority 70.49 percent of respondents regularly visit their bank for their transaction.

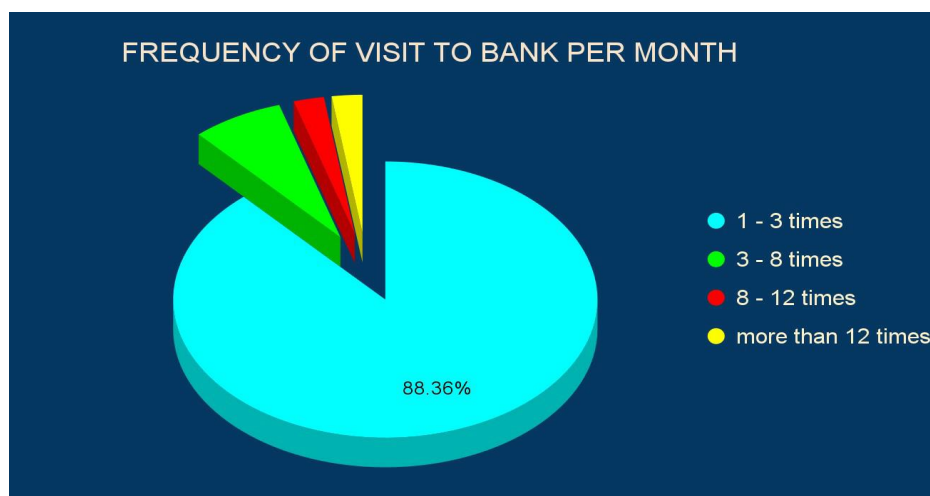
3.15. FREQUENCY OF VISIT TO BANK PER MONTH:

Table-3.14

Opinion	No. of Respondents	Percentage(%)
1 to 3 times	38	88.36
3 to 8 times	3	6.98
8 to 12 times	1	2.33
More than 12 times	1	2.33
Total	43	100.00

Source: Primary Data

Chart – 3.14



INFERENCE:

From the above table 3.14 , It is stated that out of the total respondents taken for study, 88.36 percent of the respondents visit banks 1 to 3 times, 6.98 percent of the respondents visit banks 3 to 8 times, 2.33 percent of the respondents visit more than 12 times.

Majority 88.36 percent of the respondents visit banks for 1 to 3 times their bank.

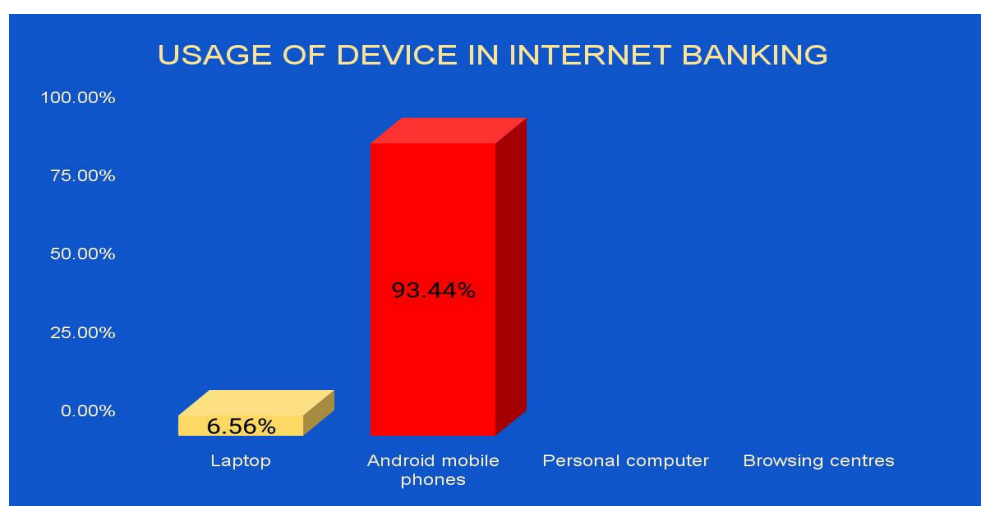
3.16. USAGE OF DEVICE FOR INTERNET BANKING:

Table-3.15

Usage of device	No. of Respondents	Percentage(%)
Laptop	4	6.56
Android mobile phone	57	93.44
Personal computer	-	-
Browsing centres	-	-
Total	61	100

Source: Primary data

Chart – 3.15



INFERENCE :

From the above table 3.15, it is clear that out of the total respondents taken for study 6.56 percent of respondents use Laptops for internet banking, 93.44 percent of the respondents use Android Mobile phones, None of them use personal computers and browsing centres for e-banking services.

Majority 93.44 percent of the respondents use Android Mobile phones for internet banking.

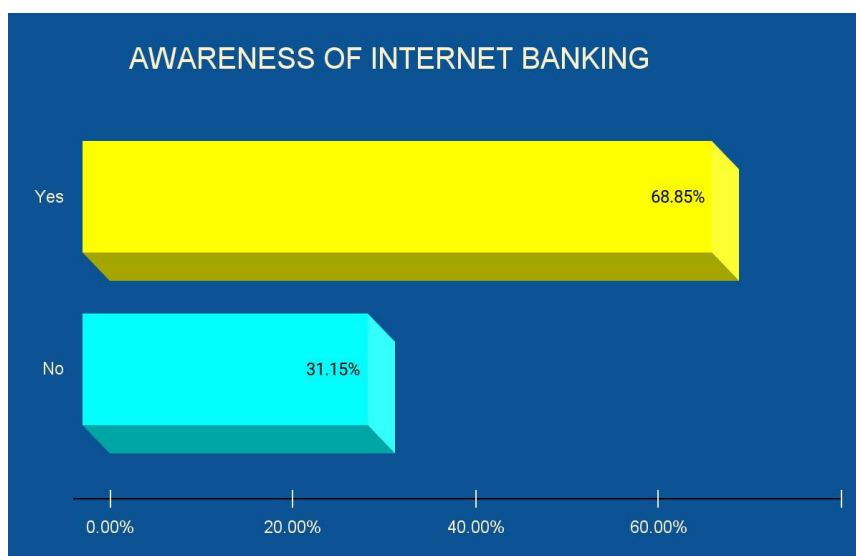
3.17. AWARENESS OF INTERNET BANKING :

Table- 3.16

Opinion	No. of Respondents	Percentage(%)
Yes	42	68.85
No	19	31.15
Total	61	100.00

Source: Primary data

Chart – 3.16



INFERENCE:

From the above table 3.16, it is referred that out of the total respondents taken for study 68.85 percent hold that they have been educated about internet banking and the remaining 31.15 percent respondents have opined that they have not been educated about internet banking by their Public Limited Banks.

Majority of 68.85 percent of the respondents have opined that they have been educated about internet banking by their Public Limited Banks.

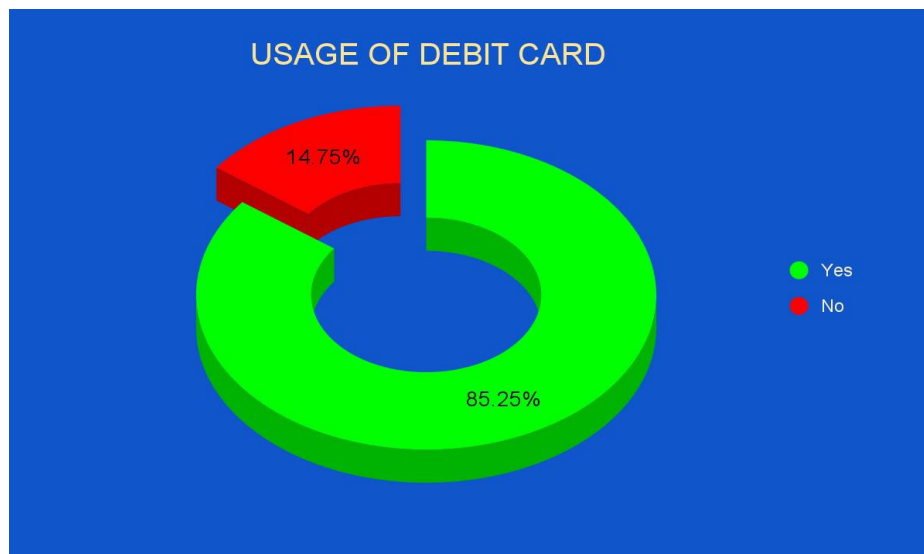
3.18. USAGE OF DEBIT CARD :

Table - 3.17

Opinion	No. of Respondents	Percentage(%)
Yes	52	85.25
No	9	14.75
Total	61	100.00

Source :Primary data

Chart – 3.17



INFERENCE :

From the above table 3.17, it is referred that out of the total respondents taken for study 85.25 percent of the respondents use Debit Card for cash transactions and the remaining 14.75 percent of the respondents did not use debit cards.

Majority 85.25 percent of the respondents opinion use debit cards.

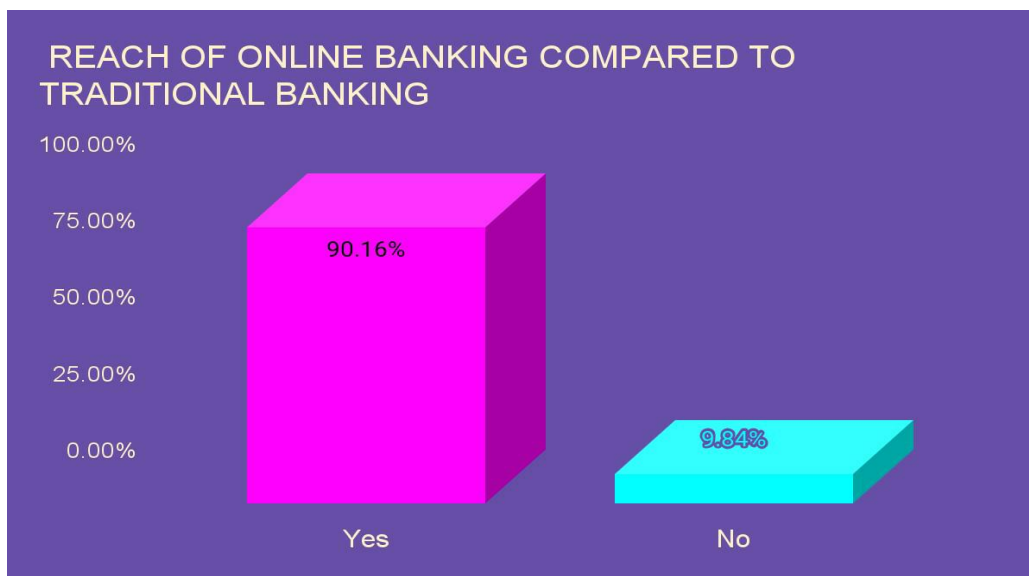
3.19. REACH OF ONLINE BANKING COMPARED TO TRADITIONAL BANKING :

Table-3.18

Opinion	No. of Respondents	Percentage(%)
Yes	55	90.16
No	6	9.84
Total	61	100.00

Source : Primary data

Chart – 3.18



INFERENCE :

From the above table 3.18, it is inferred that out of the total respondents taken for study 90.16 percent of the respondents have opined that online banking is well reached the public compared to traditional banking and 9.84 percent of the respondents have given negative opinion of the above statement.

Majority 90.16 percent of the respondents have opined that online banking is well reached by the public compared to traditional banking.

3.20. OPINION ABOUT REACH OF ONLINE BANKING:

Table-3.19

Reasons	1 (6)	2 (5)	3 (4)	4(3)	5(2)	6(1)	No.of Respon se	Averag e	Ran k
Save time	20 (120)	21 (105)	9 (36)	5 (13)	-	-	55	4.98	1
24 hrs availability	8 (48)	15 (70)	80 (80)	6 (18)	5 (10)	1 (1)	55	4.22	3
Security	1 (6)	6 (30)	10 (40)	20 (60)	10 (20)	8 (8)	55	2.98	4
Reasonable transaction cost	2 (12)	2 (10)	7 (28)	9 (27)	25 (50)	10 (10)	55	2.49	5
Easy to access	25 (150)	7 (35)	10 (40)	5 (15)	4 (4)	4 (4)	55	4.58	2
To get concession	1 (6)	2 (10)	2 (8)	10 (30)	32 (32)	32 (32)	55	1.85	6

Source: Computed primary data

INFERENCE:

The above ranking table 3.19, shows that the majority of the respondents have given First rank to “Saves time” with the highest average score 4.98 and Second rank is given to “Easy to access”, Third rank to “24 hrs availability”, Fourth rank to “Security”, Fifth rank to “Reasonable transaction cost” and Last rank has been given to “Getting concessions” with the least average score of 1.85.

Majority of the respondents have given First rank to “Saves time” with the highest average score of 4.98 and the least importance has been given to “Getting concessions” with the lowest average score of 1.85.

3.21. SOURCE OF KNOWLEDGE ABOUT INTERNET BANKING:

Table- 3.20

Source of Knowledge	HS (5)	S (4)	N (3)	DS (2)	HDS (1)	No.of Response	Total Source	Average Score	Rank
Press media	7 (35)	6 (24)	13 (39)	10 (20)	25 (25)	61	143	2.34	V
Audio media	- (-)	9 (36)	15 (45)	27 (54)	10 (10)	61	145	2.38	IV
Visual media	6 (30)	8 (32)	26 (78)	11 (22)	10 (10)	61	172	2.82	III
Social media	19 (95)	22 (88)	1 (3)	11 (22)	8 (8)	61	216	3.54	II
Friends and Family	29 (145)	16 (64)	6 (18)	3 (6)	7 (7)	61	240	3.93	I

Source: Computed primary data

INFERENCE:

The above ranking table 3.20 shows the ranking of source of knowledge about internet banking. Majority of the respondents have given First rank to “friends and family” with the highest average score of 3.93 and have given, Second rank to “social media”, Third rank to “visual media”, Fourth rank to “Audio media” and the respondents have given, Fifth rank to “Press media” with the lowest average score of 2.34.

Majority of the respondents have given first rank to friends and family through whom they know about internet banking with the highest average score of 3.93 and least important have been given to press media with the lowest average score of 2.34.

3.22. PURPOSE FOR USING INTERNET BANKING:

Table- 3.21

Purpose	1 (6)	2 (5)	3 (4)	4 (3)	5	6	No.of Response	Total Score	Average Score	Rank
Shopping	12 (72)	18(90)	8 (32)	7 (21)	10 (20)	6(6)	61	241	3.95	VI
Fund Transfer	21 (126)	16 (80)	7 (28)	8 (24)	6 (12)	3 (3)	61	273	4.48	I
Payment of expense	5 (30)	12 (60)	13 (52)	22 (66)	9 (18)	-	61	226	3.70	IV
Receipt of income	-	8 (40)	10 (40)	15 (45)	21 (42)	7 (7)	61	174	2.85	V
Salary account	19 (114)	5 (25)	16 (64)	6 (18)	4 (8)	11 (11)	61	240	3.93	III
To get government Subsidies, Scholarship	4 (24)	2 (10)	6 (24)	3 (9)	12 (24)	34 (34)	61	125	2.05	6

Source: Computed Primary Data

INFERENCE:

The above ranking table 3.21 shows the respondents opinion towards the purpose of using internet banking in public sector banks. Majority of the respondents have given first rank to Fund transfer with the highest average score of 4.48, second rank is given to shopping, Third rank to salary account, fourth rank to Payment and Expenses, Fifth rank to receipt of income and sixth rank has been given to Government subsidies and scholarship with the least average score of 2.05.

Majority of the respondents have given first rank to Fund Transfer with the highest average score of 4.48 and least importance has been given to Government subsidies and scholarship with the lowest average score of 2.05.

3.23. PROBLEM IN INTERNET BANKING IN PUBLIC SECTOR BANK:

Table-3.22

Statement	Always	Often	Seldom	Rarely	Never	No.of Response	Total score	Average Score	Rank
Technology issues	11 (55)	21 (84)	13 (39)	14 (28)	2 (2)	61	208	3.41	I
Security issues	1 (5)	18 (72)	11 (33)	25 (50)	6 (6)	61	166	2.72	IV
Inefficient at complex transaction	14 (70)	8 (32)	10 (30)	22 (44)	7 (7)	61	183	3	II
Frequent network issues in banking app	4 (20)	18 (72)	9 (27)	28 (56)	2 (2)	61	177	2.90	III

Source: Computed Primary data

INFERENCE:

The above ranking table 3.22 shows the problems faced in internet banking by respondents have given First rank to “Technology issues” with the highest average score of 3.41, Second rank to “Inefficient at complex transaction” Third rank to “frequency network issues in banking app and the last rank has been given to “Security issues” with the least average score of 2.72.

Majority of the respondents have given First rank to “Technology issues” with the highest Score of and the least important has been given to “Security issues” with the lowest average score of 2.72.

**3.24. SATISFACTORY OPINION OF RESPONDENTS TOWARDS QUALITY
INTERNET BANKING SERVICES IN PUBLIC SECTOR BANKS**

Table- 3.23

Statement	SA	A	N	DA	SDA	No.of Respon se	Total Score	Averag e Score	Rank
Easy to do internet banking procedure	18 (90)	37 (148)	3 (9)	2 (4)	1 (1)	61	252	4.13	I
Reasonable internet banking	9 (45)	22 (88)	16 (48)	13 (26)	1 (1)	61	208	3.41	VI
Safe and secure system of e-banking	7 (35)	30 (120)	18 (54)	1 (2)	5 (5)	61	216	3.54	IV
Technical issue during fund transfer	12 (60)	24 (96)	18 (54)	6 (12)	1 (1)	61	223	3.66	III
Fraudulent activities in e-banking	2 (10)	19 (76)	20 (60)	16 (32)	4 (4)	61	182	2.98	VIII
Network issue during banking transaction	16 (80)	32 (128)	10 (30)	3 (16)	-	61	244	4	II
Inefficient for cross border transaction	9 (45)	20 (80)	17 (51)	10 (20)	5 (5)	61	201	3.29	VII
Cheaper while compared to offline banking services	19 (95)	5 (60)	12 (36)	5 (10)	10 (10)	61	211	3.45	V

Source: Computed primary data

INFERENCE:

The above ranking table 3.23 shows the satisfactory opinion of the respondents towards quality internet banking services in public sector banks. Majority of the respondents have given 1st rank to “Easy to do internet banking procedure” with the highest average score of 4.13, 2nd rank is given to “Network issues during banking transaction”, 3rd rank is given to “Technical issues during fund transfer”, 4th rank to “Safe and secure system of e-banking”, 5th rank to “Cheaper while compared to offline banking services”, 6th rank to “Reasonable internet banking charges”, 7th rank to “Inefficient for cross border transaction” and the last rank is given to “Fraudulent activities in e-banking” with the least average score of 2.98.

Majority of the respondents have given first rank to “Easy do to internet banking procedures” with the highest score of 4.13 and least importance has been given to “Fraudulent activities in e-banking” with the least average score of 2.98.

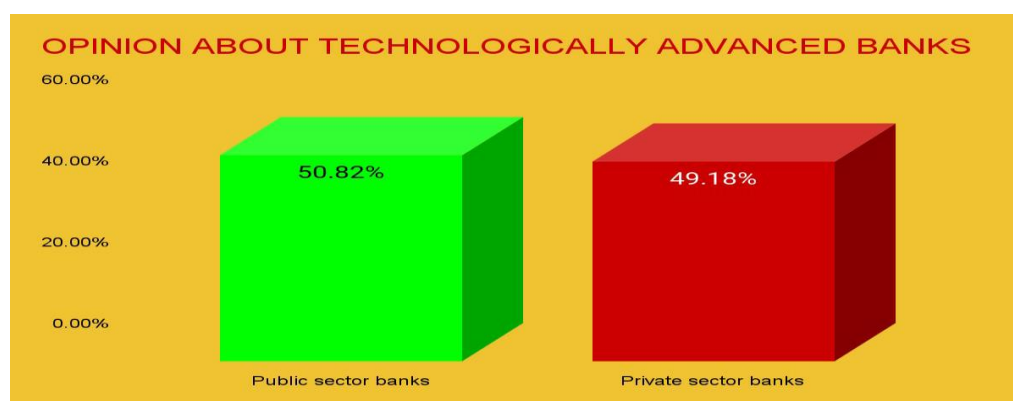
3.25.OPINION ABOUT TECHNOLOGICALLY ADVANCED BANKS:

Table- 3.24

Opinion	No of Respondents	Percentage(%)
Public sector banks	31	50.82
Private sector banks	30	49.18
Total	61	100.00

Source: Primary data

Chart – 3.19



INFERENCE:

From the above table 3.24 , it is stated that out of the total respondents taken for the study 50.82 percent of the respondents consider public sector banks as technologically advanced and the remaining 49.18 percent of the respondents consider private sector banks as technologically advanced.

Majority 50.82 percent of the respondents consider public sector banks as most technologically advanced while compared to private sector banks.

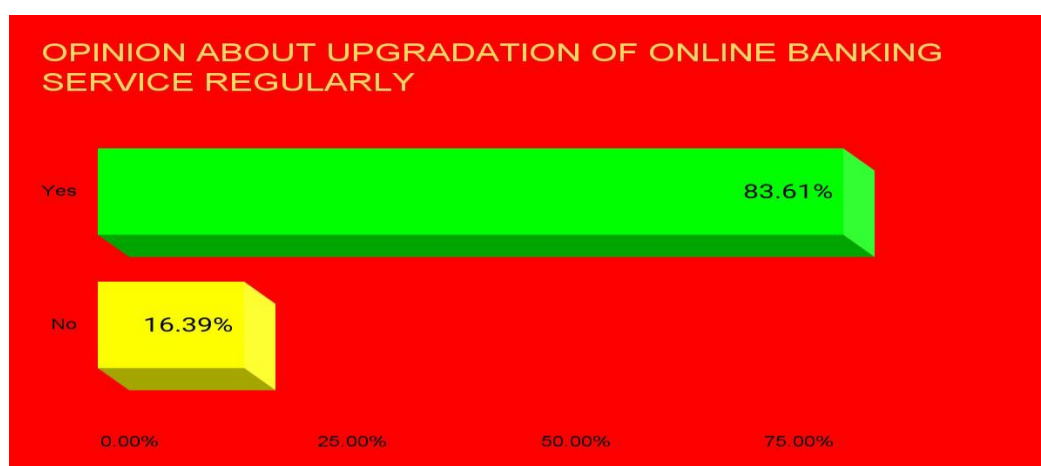
3.26.OPINION ABOUT UPGRADATION OF ONLINE BANKING SERVICES:

Table-3.25

Opinion	No of Respondents	Percentage(%)
Yes	51	83.61
No	10	16.39
Total	61	100.00

Source: Primary data

Chart – 3.20



INFERENCE:

From the above table 3.25, it is stated that out of the total respondents taken for study 83.61 percent of the respondents have opined that their bank upgrade online banking services regularly and the remaining 16.39 percent of the respondents have given negative opinion.

Majority 83.61 percent of the respondents have opined that their bank upgrade online banking services regularly.

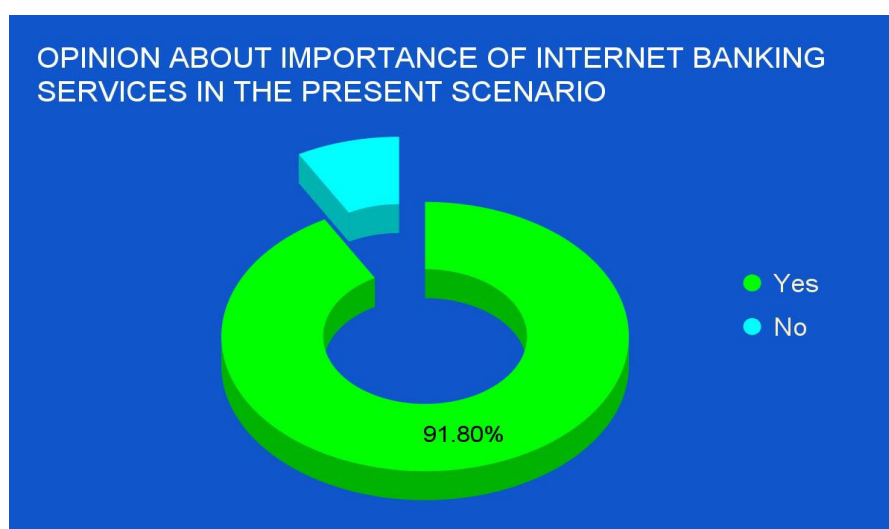
3.27. OPINION ABOUT IMPORTANCE OF INTERNET BANKING SERVICES IN THE PRESENT SCENARIO:

Table-3.26

Opinion	No of Respondents	Percentage(%)
Yes	56	91.80
No	5	8.20
Total	61	100.00

Source: Primary data

Chart – 3.21



INFERENCE:

From the above table 3.26, it is stated that out of the total respondents taken for study majority 91.80 percent of the respondents have opined that internet banking is very much important in the present scenario and the remaining 8.20 of the respondents told the negative opinion.

Majority 91.80 of the respondents have opined that internet banking is very much important in the present scenario.

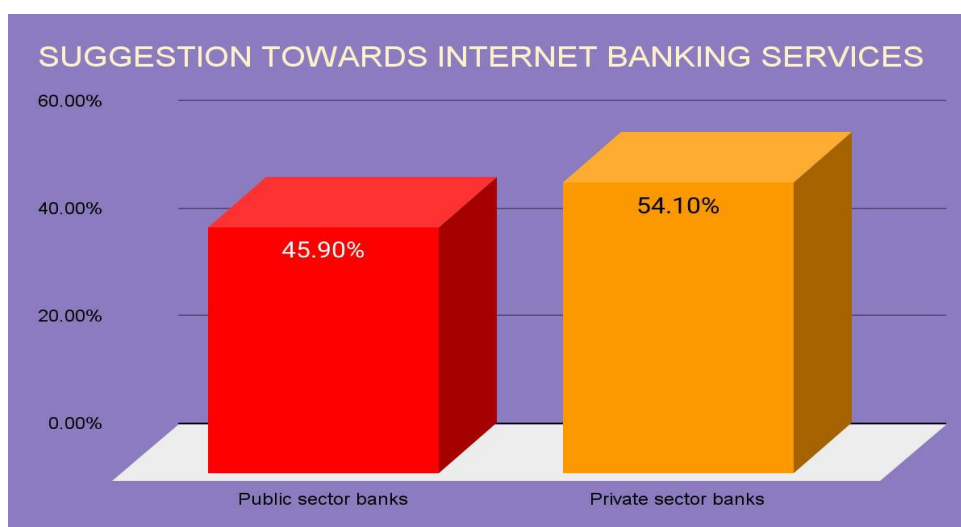
3.28.SUGGESTION TOWARDS INTERNET BANKING SERVICES:

Table-3.27

Opinion	No. of Respondents	Percentage(%)
Public sector banks	28	45.90
Private sector banks	33	54.10
Total	61	100.00

Source: Primary data

Chart – 3.22



INFERENCE:

From the above table 3.27, it is stated that out of the total respondents taken for the study, majority 45.90 percent of the respondents have suggested Public Sector banks for better internet banking services and the remaining 54.10 percent of the respondents have suggested private sector banks for better internet banking services.

Majority 54.10 percent of the respondents have suggested private sector banks for better internet banking services.

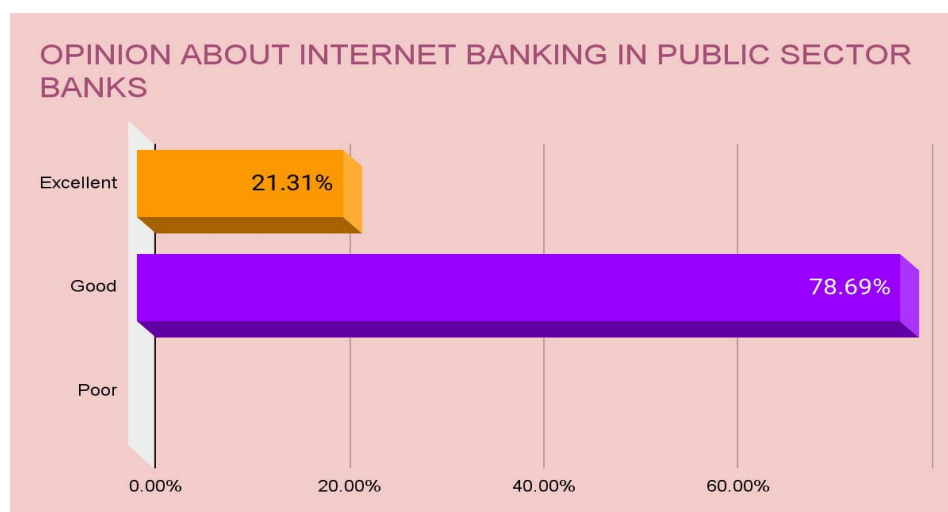
3.29.OPINION ABOUT INTERNET BANKING IN PUBLIC SECTOR BANKS:

Table-3.28

Opinion	No of Respondents	Percentage(%)
Excellent	13	21.31
Good	48	78.69
Poor	-	-
Total	61	100.00

Source: Primary data

Chart – 3.23



INFERENCE:

From the above table 3.28, it is stated that out of the total respondents taken for the study 21.31 percent of the respondents have opined that their public sector banks provide excellent internet banking services and 78.69 percent of the respondents have opined that their bank provide good internet banking services and no one complained about poor internet banking services.

Majority 78.69 percent of the respondents have opined that their bank provides good internet banking services.

CHAPTER - 4

FINDINGS AND SUGGESTIONS OF THE STUDY



CHAPTER IV

SUMMARY OF FINDINGS AND SUGGESTIONS

4.1. INTRODUCTION:

Studies show that the most used e-banking services are inter account transfer, payment to other personal accounts, transfer to credit card accounts, recharge mobile phones, standing order transactions, savings, current and fixed deposit account applications and debit/ credit cards. No doubt studies reveal that e-banking reduces time in transactions as well as crowds in the banks. One can easily sit at home or at cyber to transfer money, recharge vouchers, make FD's, etc. Few banks have offered full-service online banking successfully. Banks have not only provided e-banking facility to the customers but also increased the satisfaction level of customers. In India, people are still not fully aware of the advantages of e banking but those who are tech savvy are using e-banking successfully. There was a time when customers used to go to the bank, Insurance companies, and railway stations for various purposes and used to stand in long queues for hours and hours but now many people prefer e banking to save time, energy, fuel, money etc. Important thing is that people need to be technically sound so that they can use e-banking facility properly. Banks should also generate trust in the minds of customers that e-banking is safe.

4.2.1. FINDINGS OF THE STUDY:

- ❖ Majority 52.46 percent of the respondents are male.
- ❖ Majority 60.66 percent of the respondents belong to the age group of 18-30 years.
- ❖ Majority 37.70 percent of the respondents are UG/ Diploma Holders.
- ❖ Majority 55.74 percent of the respondents are married.
- ❖ Majority 39.34 percent of the respondents are privately employed.
- ❖ Majority 68.85 percent of the respondents are earning upto Rs.25,000
- ❖ Majority 78.69 percent of the respondents are living in a nuclear family.
- ❖ Majority 67.21 percent of the respondents are living in urban areas.

- ❖ Majority 45.90 percent of the respondents choose public sector banks regarding internet banking.
- ❖ Majority 44.26 percent of the respondents are using internet banking weekly.
- ❖ Majority 60.65 percent of the respondents use internet banking for less than 5 times per day.
- ❖ Majority 65.57 percent of the respondents use ATMs for less than 5 times.
- ❖ Majority 70.49 percent of the respondents visit their bank.
- ❖ Majority 88.36 percent of the respondents visit banks for 1 to 3 times their bank.
- ❖ Majority 93.44 percent of the respondents use Android Mobile Phones for internet banking.
- ❖ Majority 68.85 percent of the respondents have opined that they have been educated about internet banking.
- ❖ Majority 85.25 percent of the respondents opined that they use debit cards.
- ❖ Majority 90.16 percent of the respondents have opined that online banking is well reached the public compared to Traditional banking.

4.2.2. FINDINGS OF RANKING ANALYSIS:

- ❖ Majority of the respondents have given first rank to “Saves time” with the highest average score of 4.98 and least importance has been given to “To get concessions” with the lowest average score of 1.85
- ❖ Majority of the respondents have given first rank to friends & family through whom they know about internet banking with the highest average score of 3.93 and least important has been given to press media with the lowest average score of 2.34
- ❖ Majority of the respondents have given 1st rank to “Fund transfer” with the highest average score of 4.48 and least importance has been given to “Government subsidies & scholarship” with the lowest average score of 2.05.
- ❖ Majority of the respondents have given first rank to “Technology issues” with the highest average score of 3.41 and the least importance has been given to “Security issues” with the lowest average score of 2.72

- ❖ Majority of the respondents have given first rank to “Easy to do internet banking procedures” with the highest average score of 4.13 and least importance has been given to “Fraudulent activities” in e-banking” with the least average score of 2.98.
- ❖ Majority 50.83 percent of the respondents consider public sector banks as most technologically advanced while compared to private sector banks.
- ❖ Majority 83.61 percent of the respondents have opined that their bank upgrade online banking services regularly.
- ❖ Majority 91.80 percent of the respondents have opined that internet banking is very much important in the present scenario.
- ❖ Majority 54.10 percent of the respondents have suggested private sector banks for better internet banking services.
- ❖ Majority 78.69 percent of the respondents have opined that their bank provides good internet banking services . . .

4.3. SUGGESTIONS OF THE STUDY:

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 association with online banking. More complicated formalities and procedures are adopted.

- ★ Though the internet banking is an effective tool, 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.

- ★ A proper platform should be provided 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.

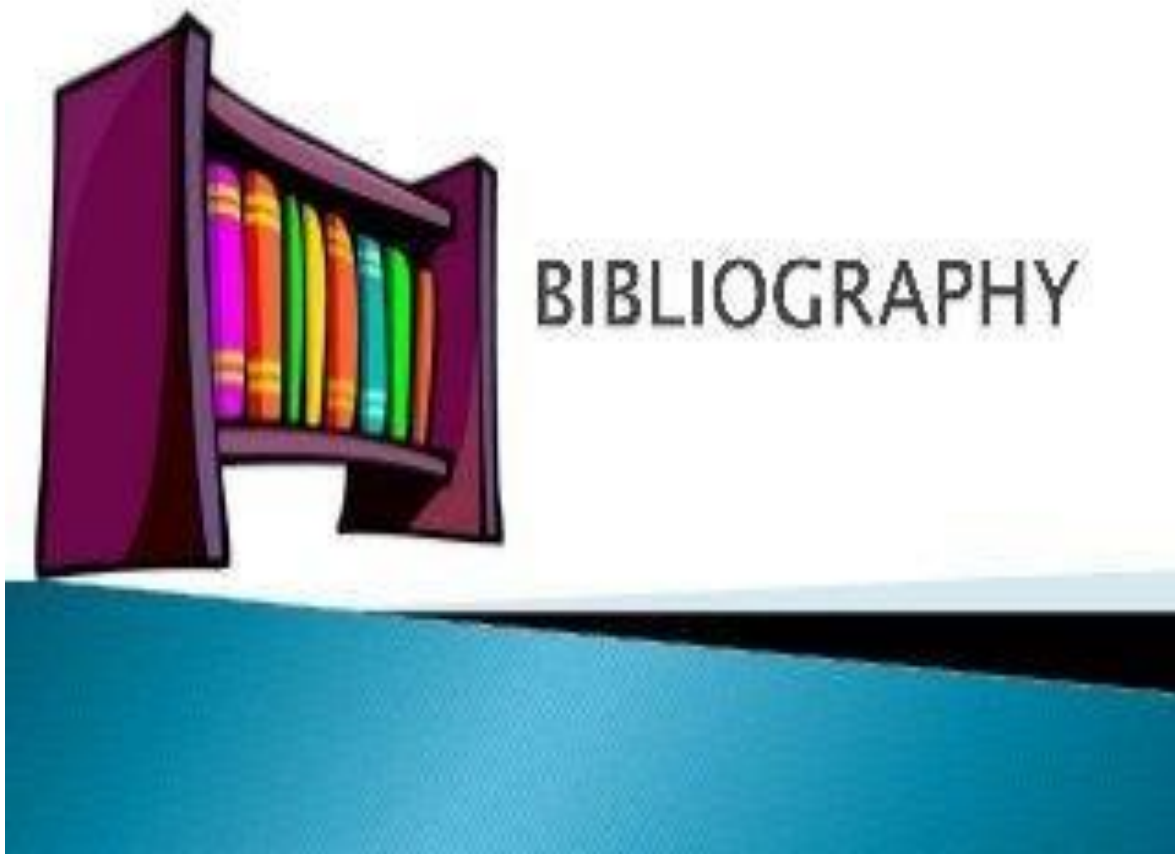
- ★ The best way to satisfy the customers to use the internet banking is the most efficient Customer Care Service.

- ★ A trust should be created in the mind of customers towards the security of their accounts.

4.4. CONCLUSION:

This study attempted to identify the satisfaction level of internet banking services by analysing internet banking customers and their comments on banking experiences .The findings of this study show that despite of many advantages of online banking .People still consider it as an alternative analysing 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 customers 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 there are a lot of factors which delay a customer from opening a 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 guidelines on various aspects of internet banking will definitely help in rapid growth of internet banking in India.

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**A STUDY ON PUBLIC SECTOR BANKS AND THEIR CUSTOMER SATISFACTION TOWARDS
INTERNET BANKING IN THOOTHUKUDI DISTRICT**

QUESTIONNAIRE

Name: _____

1. Gender:

A) Male B) Female

2. Age:

A) 18-30 years B) 31-40 years C) 41-50 years D) Above 50 years

3. Education:

A) Illiterate B) Completed SSLC / HSC C) UG/ Diploma D) Post Graduate E) Professional

4. Marital Status:

A) Married B) Unmarried

5. Occupation:

A) Government employed B) Private employed C) Self employed

D) Unemployed / Dependant (Homemaker / Student)

6. Monthly Income:

A) Upto Rs. 25,000 B) Rs. 25,000 - Rs. 50,000 C) Rs. 50,000 - Rs. 75,000 D) Above Rs. 75,000

7. Type of family:

A) Joint family B) Nuclear family

8. Locality:

A) Urban B) Rural

9. Nature of Bank: (In which you are mostly using internet banking currently)

A) Private bank B) Public bank C) Both

10. Mention the name of the banks: (In which you are having internet banking) 1. _____

2. _____

3. _____

11. How often do you use internet banking ?

A) Daily B) Weekly C) Monthly D) Yearly

12. Frequency of usage towards internet banking services per day:

A) Less than 5 times B) 5 - 10 times C) 10 - 20 times D) More than 20 times

13. Frequency of usage towards an ATM per month:

A) Less than 5 times B) 5 to 8 times C) 8 to 12 times D) more than 12 times

14. Do you visit your bank monthly once?

A) Yes B) No

15. If yes, how frequently do you visit your bank per month?

A) 1 to 3 times B) 3 to 8 times C) 8 to 12 times D) more than 12 times

16. How long do you wait for the transaction done in internet banking?

A) 1 to 3 minutes B) 3 to 5 minutes C) 5 to 8 minutes D) more than 8 minutes

17. Which device do you mostly use for internet banking?

A) Laptop B) Android mobile phones C) Personal computer

D) Browsing centres E) Others, specify _____

18.Does your bank educate you about the online banking services offered?

A) Yes B) No

19.Do you use a debit card?

A) Yes B) No

20.Does online banking provide more reach and frequency than traditional banking?

A) Yes B) No

21.If Yes, Rank the reasons for using internet banking in public sector banks:

S.NO	REASON	RANK AS 1,2,3.....
1.	Saves time	
2.	24 hours availability	
3.	Security	
4.	Reasonable transaction cost	
5.	Easy to access	
6.	To get concessions	

22.Rank the source of knowledge about internet banking services in public sector banks:

S.NO	SOURCE OF KNOWLEDGE	RANK AS 1,2,3.....
1.	Press media	
2.	Audio media	
3.	Visual media	
4.	Social media	
5.	Friends and Family	

23. Rank the purpose for which you are using internet banking in public sector banks:

	PURPOSE	RANK AS 1,2,3.....
1.	Shopping	
2.	Fund transfer	
3.	Payment of expenses	
4.	Receipt of income	
5.	Salary account	
6.	To get government subsidies and scholarship	

24. Problems faced in internet banking in public sector banks:

S.NO	STATEMENT	ALWAYS	OFTEN	SELDOM	RARELY	NEVER
1.	Technology issues					
2.	Security issues					
3.	Inefficient at complex transaction					
4.	Frequent network issues in banking app					

25.Satisfactory opinion of the respondents towards quality internet banking services in public sector banks:

S.NO	STATEMENT	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
1.	Easy to do internet banking procedures					
2.	Reasonable internet banking charges					
3.	Safe and secure system of e-banking					
4.	Technical issues during fund transfer					
5.	Fraudulent activities in e-banking					
6.	Network issue during banking transaction					
7.	Inefficient for cross border transaction					
8.	Cheaper while compared to offline banking services					

26.Which category of bank do you consider as most technologically advanced?

A)Public sector bank B) Private sector bank

27.Does your bank upgrade online services regularly?

A)Yes B) No

28.Do you think online banking is a better substitute for the traditional banking system?

A)Yes B) No

29.Do you think that internet banking services are necessary in the present scenario?

A)Yes B) No

30.Which type of bank do you suggest for others regarding internet banking?

A)Public sector bank B) Private sector bank

31. Did online banking perform well according to your expectations?

A) Yes B) No

32. If no, what is your expectation _____

33. Based on your satisfaction level will you recommend this internet banking to your friends and relatives

A) Yes B) No

34. What is your overall opinion about internet banking?

A) Excellent B) Good C) Poor D) No opinion

**A STUDY ON CUSTOMER SATISFACTION TOWARDS
UPI TRANSACTIONS 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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DEPARTMENT OF COMMERCE (SSC)


ST.MARY'S COLLEGE (AUTONOMOUS), THOOTHUKUDI

(Reaccredited with 'A+' Grade by NAAC)

(MAY– 2022)

DECLARATION

We have declared that the project entitled “CUSTOMER SATISFACTION TOWARDS UPI TRANSACTIONS IN THOOTHUKUDI DISTRICT” Is submitted in partial fulfilment of the requirement for the degree in our original work done under the guidance and supervision of Ms. J.Ajitha M.com.,M.Phil., This project has not previously formed the bases of award of any similar titles and it represent entirely and independent work.

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Place: Thoothukudi

Date: 13.05.2022

CERTIFICATE

It is certified that this short term project work entitled “CUSTOMER SATISFACTION TOWARDS UPI TRANSACTIONS IN 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 2021 – 2022 by the following students.

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CHAPTERISATION

I		Introduction of the study	1-8
	1.1	Introduction	1
	1.2	Definition	1
	1.3	How it Works	2
	1.4	Steps for Registration	2
	1.5	Statement of Problem	3
	1.6	Review of Literature	3-4
	1.7	Objectives	5
	1.8	Scope of Study	5
	1.8.1	Area of Study	5
	1.8.2	Period of Study	5
	1.9	Collection of Data	6
	1.10	Sampling Design	6
	1.11	Construction of Tools	6
	1.12	Application of Statistical Tool	6
	1.12.1	Percentage Analysis	6
	1.12.2	Likert's Scaling Techniques	6
	1.12.3	Garrett Ranking Techniques	7
	1.13	Limitation of the Study	7
	1.14	CHAPTERISATION:	8

II		Profile of the study	9-32
III		Data Analysis and Interpretation	33-58
IV		Findings and suggestions	59-61
V		Conclusion	62
		Annexure	63-65
		Bibliography	66
		Questionnaire	67-71

LIST OF TABLES

Table. No	Title	Page. No
3.1	Gender wise classification of the respondents	33
3.2	Age wise classification of the respondents	34
3.3	Educational wise classification of the respondents	35
3.4	Professional wise classification of the respondents	36
3.5	Monthly income	37
3.6	Account type	38
3.7	Usage of UPI application	39
3.8	Usage of UPI transactions	40
3.9	Reason for UPI usage	41
3.10	Knowledge about UPI transactions	42
3.11	Device used for UPI	43
3.12	Purpose of UPI	44
3.13	Banks communication	45
3.14	Problems faced in UPI	46
3.15	Features frequency used in UPI	47
3.16	Overall opinion about UPI	48
3.17	Period between password change	49
3.18	UPI application with quick response	50
3.19	UPI application with various features	51
3.20	Minimum legal formalities	52
3.21	Ranking the drawbacks of UPI transactions	53
3.22	Rating the UPI facilities	54
3.23	Rating the strength of UPI transactions	55
3.24	Rating the weakness of UPI transactions	56
3.25	Rating the opportunities of UPI transactions	57
3.26	Rating the threats of UPI transactions	58

CHAPTER – 1

1.1. INTRODUCTION:

India's banking system is now facing major structural reforms along with enhanced usage of Information and Communication Technology (ICT). It has transformed the banking system to a large measure from paper-mode to virtual mode and it facilitated speedy and secure fund transfer between bank accounts. Moreover, ICT enabled a variety of electronic payment mechanisms, commonly called digital payment services; within which UPI (Unified Payments Interface) has gained popularity. It is an e-payment system that allows users to perform a variety of financial transactions using a smart phone.

Using a virtual payment address (VPA), one can send or receive money on the UPI platform without revealing bank account details. However, to execute UPI payment transactions, users must have a bank account and should get registered on the UPI app. In the case of business entities, a current account is required, just like a point of sale (PoS) computer. SBI Pay, Union Bank UPI App, Phonepe, G-Pay, BHIM Axispay, WhatsApp Pay are a few examples of UPI Apps. Presently all the banks and fintech players are operating Unified Payment Interface service through their respective mobile applications.

The main intent of this project is customer satisfaction of Unified Payment Interface (UPI) transaction and also examines the UPI's Strengths, Weaknesses, Opportunities, and Challenges. The project starts with an overview of the Digital Payments and UPI status (i.e., the position of the UPI in digital payments with a critical analysis of UPI data). The emphasis then shifts to a SWOT analysis of UPI to analyze its Strengths, Weaknesses, Opportunities, and Threats in the current digital payment days.

1.2. DEFINITION:

According to the NPCL, ' Unified Payment Interface (UPI) is a system that powers multiple bank accounts into a single mobile application, merging several banking features, seamless fund routing and merchant payments into one. UPI's overall importance comes from the intense desire and effort made by the RBI and the

government to create a cost effective, simple and safe digital payment system that will be used for the large population of the country. The RBI along with the NPCI has made commendable efforts to spread digital payments culture. According to the RBI, a digital payment platform should be simple, safe and efficient while carrying out payments. Various criteria about an ideal payment system was brought out by the RBI in its vision for a future payment system dreaming a digital transaction economy. From this angle, a remarkable feature of the UPI is that it satisfies several criteria put forwarded by RBI's payment system vision of safe, efficient, interoperable, authorized, accessible, inclusive and compliant with international standards'.

1.3. HOW IT WORKS:

For using Unified Payment Interface, users need to create a Virtual ID or Virtual Payment Address (VPA) of their choice to link it to any bank account. This process doesn't require either the payee or payer to share bank details. The VPA acts as their financial address and users need not remember beneficiary account number, IFSC codes or net banking user id/password for sending or receiving money.

1.4. STEPS FOR REGISTRATION:

Step 1- Install UPI app or your bank's enabled UPI app from Google Play Store or Apple App Store.

Step 2- Select your preferred language. Verify your mobile number. Select your bank account and account IFSC.

Step 3- Create your profile by entering basic details like your name, virtual ID and password. The virtual ID you create will be your payment address.

Step 4- Go to Add/Link/Manage Bank Account option on the app and link your bank and account number with the previously created virtual ID.

Step 5- Create your UPI (Unified Personal Identification). This will be your password required to proceed with the transaction.

Step 6- You are successfully registered.

Once registered, you need to generate your UPI pin. You will need to enter this UPI pin every time you need to make a transaction.

1.5. STATEMENT OF PROBLEM:

Whenever we use the Digital payment we risk experiences technology and services interruptions system stability and efficiency can affect the ability to access accounts, if your internet is slowed or stopped entirely. System downtime can be a challenge as not only are users unable to make payment or conduct transactions but concern about data and fund security also start to emerge.

On the other hand UPI transactions has certain problems such as lack of knowledge to operate technology, setup cost, legal issues, lack of relationship among bankers and customers, fraudulent security and privacy issues. UPI payment has simplified online money transfer. Payment through UPI is now becoming a standard and is used massively across the world. It has led to lot of transactions which accept digital payment with all the benefits UPI brings there are some difficulties, which are faced by the users. The proposed study, attempts to research the SWOT of UPI and throw a light on the satisfaction level of UPI transactions users in thoothukudi district.

1.6. REVIEW OF LITERATURE:

Yogesh Chandra Vishnoi, Kapil Bishla (2021), Critical Study of Unified Payment Interface (UPI): E-Payment Mode of Digital Revolution. UPI (Unified Payment Interface) is the improved version of IMPS (Immediate Payment System). Today, it has become a notable change digital payment instrument that has made India# 1 in the world of real-time payment. India has achieved this achievement in just five years. Until 2016, when India was not even on the list of the top ten digital payment countries, in 2021 we are at the top today. Therefore, it will not be exaggerated to say that the UPI has spawned a digital revolution, thanks to the reduction of internet packages, where Jio played a significant role. Now it has been seen that the UPI user graph is becoming increasingly, challenges and disadvantages come to the forefront. For India to maintain its# 1 position, effective action is needed on challenges and gaps over time. So, UPI critical study has been done in this paper, it covers limitations and status as well as benefits so that the correct picture can come out. To fulfil the above objectives, secondary data will be collected from a reliable website, books, newspapers, and journals. Keywords: UPI limitation, UPI status, UPI overview, India, and E-Payment.

Shailesh Rastogi, Chetan Panse, Arpita Sharma, Venkata Mrudula Bhimavarapu (2021). In this study Unified Payment Interface (UPI): A digital innovation and its impact on financial inclusion and economic development Universal Journal of Accounting and Finance UPI (Unified Payment Interface) platform has been used especially in India since 2016. This paper is aimed at exploring how UPI is impacting, financial literacy, financial inclusion and the economic development of the poor in India. Structured equation modelling is applied in the paper to explore the path analysis of the relevant construct to establish the relationship. A structured questionnaire of interval scale was administered to gather the data for the study. It is found that UPI is impacting the financial literacy. In addition to that, it is found that financial literacy is significantly impacting financial inclusion which in turn is significantly causing economic development. Moreover, the significant association of financial literacy to financial inclusion is partially mediated by financial stability and the significant association of financial inclusion to economic development is also partially mediated by trust. The main implication of the study is that UPI is helping people in more than one way. It is not only supporting the financial literacy but also contributing to financial inclusion and economic development of the poor, indirectly. Therefore, policy makers can use the findings of this study to frame policies for UPI more effectively in the future. This study is unique as no other study is observed on the linkage of UPI with financial literacy, financial inclusion and economic development of the poor.

Shalini Gautam, Kokil Jain, Vibha Singh(2021) . A Study of Barriers Faced by Consumers in Using UPI-Based Apps . Advances in Interdisciplinary Research in Engineering and Business Management. The present research would measure the barriers faced by an individual in using the UPI-based apps. The barriers have been categorized into five distinct groups, viz., usage, value, risk, tradition and image barrier. An attempt has been made to measure the relationship of these various barriers with the behavioral intention of the individuals for using the UPI-based apps. The structured questionnaire was prepared using the standard scales. Step-wise regression was done to find out the relationship between the various barriers. It was found that usage barrier, risk barrier and tradition barrier have the most significant relationship with behavior intention of using UPI apps.

1.7. OBJECTIVES OF STUDY:

The following objectives of UPI

- ❖ To analysis the satisfaction level of customers towards UPI transactions.
- ❖ To analysis the SWOT of UPI transactions among users.
- ❖ To understand the concept of UPI transactions.
- ❖ To determine the various facilities provided by UPI.
- ❖ To find out the most preferred mode and application for digital payment by the user.

1.8. SCOPE OF STUDY

Digital payments have revolutionised the payment in India. UPI although being superior and faster than all the available system for small payments is common on last half decade .This scope of this study focuses to find out the satisfaction of UPI transactions users in thoothukudi district. Their awareness of UPI facilities application using for digital payment.

1.8.1. AREA OF STUDY:

A study on customer's satisfaction in UPI transaction in the area of Thoothukudi. There are both public and private sector approximately 60 banks . Some of the banks are City Union bank, HDFC Bank, Axis Bank, ICICI Bank ,South Indian Bank, The Federal Bank, UCO Bank, IDBI Bank, Indian Overseas Bank , karur Vysya Bank and so on . It is a port city and an industrial city of the Indian State of Tamil Nadu. The city lies in the coromandel coast of Bay of Bengal. Thoothukudi is known as "Pearl City" due to the pearl fishing carried out in the town. It is a commercial sea port which serves the inland cities of Southern India and is one of the sea gateways of Tamil Nadu.

1.8.2. PERIOD OF STUDY:

The study was carried out over from February 2022 to May 2022. The questionnaire was circulated from a March 2022.

1.9. COLLECTION OF DATA:

The study is made with the help of both primary data & secondary data. The primary data were collected through questionnaire & secondary data were collected from books, journals, website & other periodicals.

1.10. SAMPLING DESIGN:

The data collected are original in nature. A sample of some respondents residing in the various parts of Thoothukudi was selected by convenient sampling techniques. The questionnaire was used for collecting the primary data.

1.11. CONSTRUCTION OF TOOLS:

Based on the discussion with was pretested and necessary changes were incorporated, 60 copies of questionnaire were taken and distributed, among the respondents. A copy of questionnaire is appended.

1.12. APPLICATION OF STATISTICAL TOOLS:

The data collected through questionnaire was analyzed through the following statistical tools, which work as a base for drawing conclusion and getting better results.

- Percentage Analysis.
- Likert's Scale.
- Garrett Ranking.

1.12.1. Percentage analysis:

Percentage analysis is one of the simplest statistical tools used in the interpretation and analysis of data. Percentage is used for the purpose of comparison of data. A percent is the number of hundredth path.

1.12.2 Likert's scaling techniques:

Likert's scaling techniques is used to analyze the statement about Strength, Weakness, Opportunities and Threats of UPI transaction .The customers' give their opinion related to and they ranked on five point scale. Following scores are given for the responses as follows:

Strongly Agree-5; Agree-4; Neutral-3; Disagree-2; Strongly Disagree-1

The total score for each statement is calculated as follows.

Total score= (SAX 5) + (A X 4) + (N X 3) + (DA X 2) + (SDA X 1)

Mean score is calculated by dividing the total score by the frequency of responses and then the factors are ranked in the order of merit.

1.12.3. Garrett Ranking techniques:

Ranking techniques is used in ranking the drawbacks of UPI transaction such as Technology issues, Security issues, Inefficient at complex transaction, NO relationship with personal banker and Inconvenient to make deposit. The important factors are identified.

1.13. LIMITATIONS OF THE STUDY:

In attempt to make this project authentic and reliable every possible aspect of the topic was kept in mind. The main limitations are:

- Time is one of the major constraint .Which limits the effective data collection.
- The number of respondents is limited to 60.
- Some information cannot be accessed due to its confidential nature.
- Reliability and accuracy of the analysis depends on the respondent's openness and trueness towards each question in the questionnaire.

1.14. CHAPTERISATION:

Chapter 1: Introduction and Design of the study.

Chapter 2: Profile of the study.

Chapter 3: Analysis and Interpretation.

Chapter 4: Finding & Suggestion.

Chapter 5: Conclusion.

Annexure 1- Bibliography

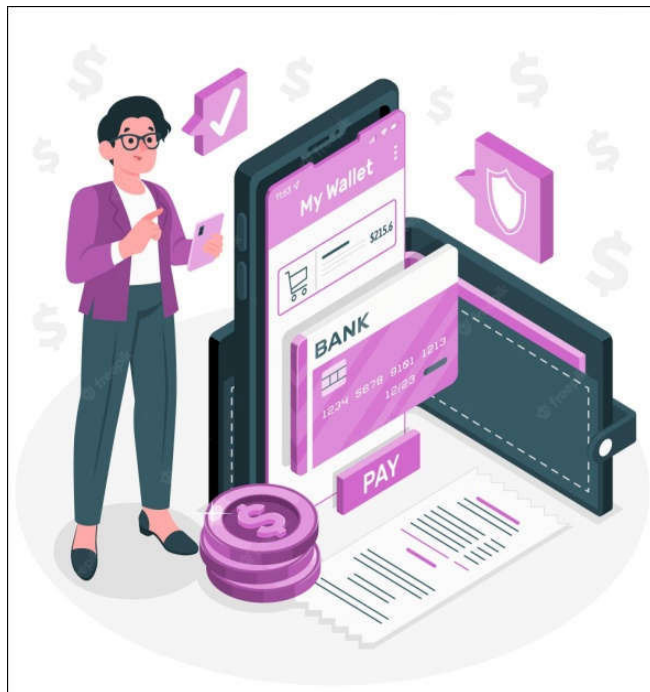
Annexure 2 - Questionnaire

CHAPTER - II

2. PROFILE ON UPI

2.1 DIGITAL PAYMENT:

Digital payments refer to “Payments made using digital instruments, such as mobile payment applications, mobile wallets, bitcoin or virtual currency coins, and other electronic payment methods”. The use of technology in performing seamless financial transactions is termed digital Banking or Fin- Tech Banking.



According to RBI “Digital Transaction means a payment transaction in a seamless system effected without the need for cash at least in one of the two legs, if not in both (payer or receiver or both). This includes transactions made through digital modes wherein both the originator and the beneficiary use digital medium to send or receive money.

2.2 UPI

It is a digital payment framework designed to perform various banking functions and retail business payments using any mobile application of member banks.



Under the provisions of ‘The Payments and Settlements System Act, 2007, The Reserve Bank of India and the Indian Banks Association (IBA) established the umbrella corporation - ‘National Payments Corporation of India (NPCI)’ to operate retail payments and settlements systems in India’s payment ecosystem. To facilitate digital payments NPCI has developed an innovative payment instrument called ‘Unified Payment Interface (UPI)’

A Unified Payment Interface (UPI) is a smartphone application that allows users to transfer money between bank accounts. It is a single-window mobile payment system developed by the National Payments Corporation of India (NPCI). It eliminates the need to enter bank details or other sensitive information each time a customer initiates a transaction.

The Unified Payment Interface is a real-time payment system. It is designed to enable peer-to-peer inter-bank transfers through a single two-click factor authentication process. The interface is regulated by the Reserve Bank of India (RBI), India's central bank. It works by transferring money between two bank accounts along with a mobile platform.

The system is said to be a safe and secure method of transferring money between two parties and eliminates the need to transact with physical cash or through

a bank. The pilot system was launched in India on April 11, 2016. Banks across the country started to upload their interface in August 2016.

2.2.1 How Unified Payments Interface (UPI) Works

UPI Transaction Flow



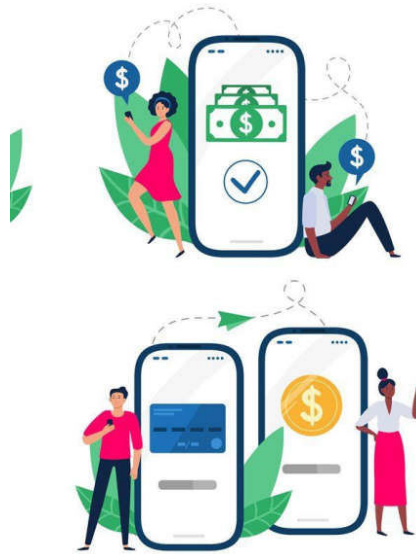
UPI uses existing systems, such as Immediate Payment Service (IMPS) and Aadhaar Enabled Payment System (AEPS), to ensure seamless settlement across accounts. It facilitates push (pay) and pull (receive) transactions and even works for over-the-counter or barcode payments, as well as for multiple recurring payments such as utility bills, school fees, and other subscriptions.

Once a single identifier is established, the system allows mobile payments to be delivered without the use of credit or debit cards, net banking, or any need to enter account details. This would not just ensure greater safety of sensitive information, but connect people who have bank accounts via smartphones to carry out hassle-free transactions. Overall, UPI implies fewer cash transactions and potentially reduces the unbanked population.

2.3 Sending Money vs. Receiving Money

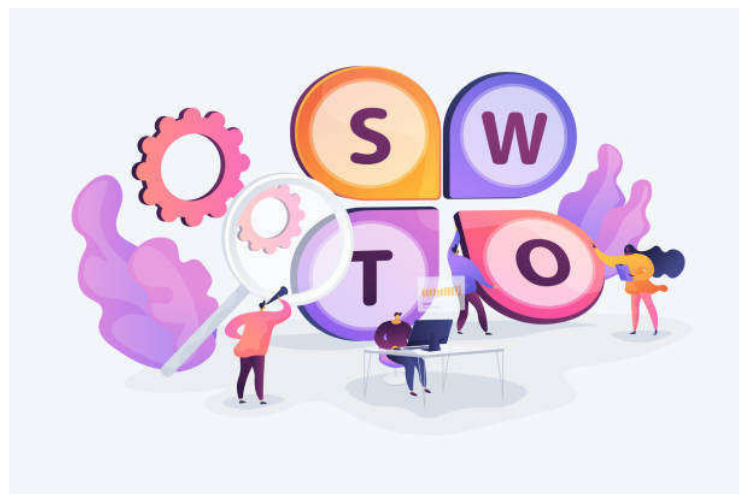
Sending money on the UPI is called a "push." In order to send money, the user logs into the interface and selects the Send Money/Payment option. After entering the recipient's virtual ID and the amount desired, he chooses the account

from which the money will be debited. The user then enters a special personal identification number (PIN) and receives a confirmation.



Receiving money through the system is called a "pull." Once the user has logged in to the system, she selects the option to collect money. The user then needs to enter the virtual ID for the remitter, the amount to be collected, and the account in which she will deposit the funds. A message then goes to the payer with the request to pay. If he decides to make the payment, he enters his UPI PIN to authorize the transaction. Once the transfer has been completed, both the sender and the recipient receive a confirmation by text message to their smart phones.

2.4 SWOT Analysis of Unified Payment Interface.



“SWOT analysis is an effective strategic tool that can be used efficiently and resourcefully to assess the strengths, weaknesses, opportunities, and threats of

businesses”. It is used to evaluate internal potentials and constraints, eventual external opportunities, and probable risks. Its main goal is to develop ways for creating a firm's unique business model, which better matches an organization's capital and capabilities with the demands of its operational environment by considering both positive and negative elements that affect the firm's success, both inside and outside the organization.

2.4.1 Strengths of UPI are as follows:

i) Pay & Collect:



The “pay” part refer to a payment required or loss. The “collect” side is money received- or a gain. A clearinghouse offsets trades against one another at the end of everyday to ensure the least amount of the money has money received.

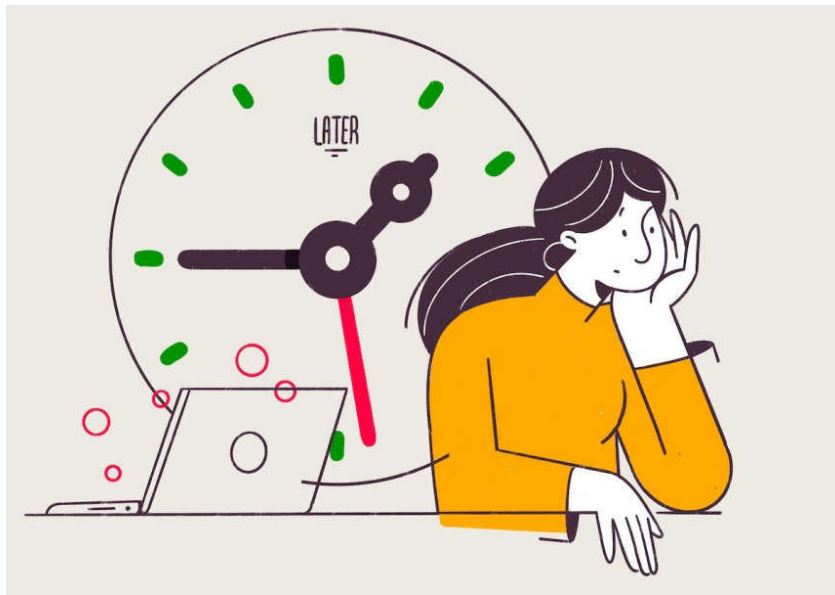
ii) Secure sensitive information:



Users of UPI can make payments through a Virtual Payment Address without revealing account credentials.

2.4.2 Weaknesses of the UPI are as follows:

i) Delayed Transaction:



Payment settlement may be delayed due to technical glitches, leaving a transaction to be interrupted.

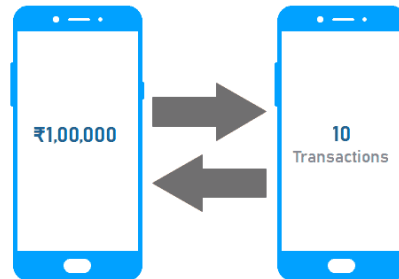
ii) Irritation on Double verification:



Two-factor authentication like mobile and PIN verification may irritate the users.

iii) Transaction limit:

UPI Transaction Limits



The maximum amount that may be transferred is Rs. 2,00,000. As a result, it is limited to the retail payment segment.

iv) Cybercrimes:



The greatest downside of using UPI is that the banks are not assisting customers with security issues. The majority of fraudsters nowadays ask for money to be transferred via UPI. Customers should be careful enough while performing transactions over UPI.

2.4.3 Opportunities:

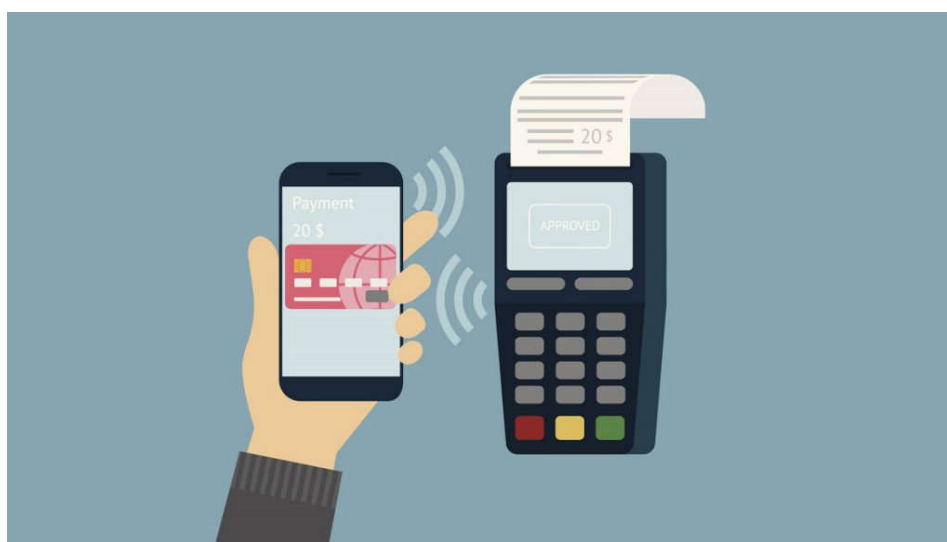
The opportunities available for UPI are:

i) Strong Banking Network:



A strong Banking network, and the launch of Digital India especially after demonetization, propelled the country toward a cashless economy.

ii) Growth in Retail Digital Payment:



During FY 2020-21, the retail payment segment has seen rapid growth in the use of digital payment services, with transaction volume doubling from 12.5 billion to 22.3 billion and value double from Rs 21.3 trillion to Rs. 41 trillion.

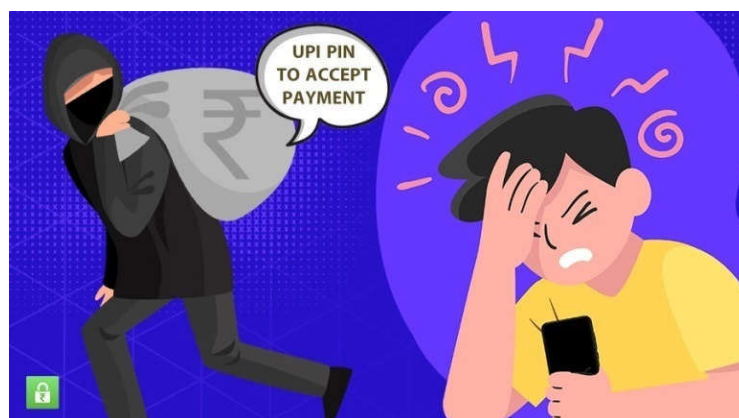
iii) Cash-lite economy:



RBI's Vision 2021 aims at building a strong digital payment ecosystem by shifting to a cash-lite economy. The government wants to reduce the use of real currency by implementing easy digital payment channels.

2.4.4 Threats:

The following are the obstacles that UPI must overcome:



i). Lack of Awareness: UPI usage awareness creation among the rural and illiterate population of the country is most challenging.

ii) Tax on UPI service: Levy of Tax/GST on UPI payment service in future days may demotivate usage of UPI platform. The regulators need to be cautious in this regard.

iii) Secured Customer Registration: The customer will be sent an SMS by the Payment Service Provider while registering the customer to ascertain the veracity of the customer. The PSP also does the device fingerprinting through an automated outward encrypted SMS (Mobile number to PSP system) which hard binds the Mobile number with the device. This ensures that the transactions originating from the Hard bound device are secured at the first step itself. This outward SMS being sent should be encrypted and should not have any customer intervention.

iv) Application Security: The PSP application shall be certified by NPCI and the NPCI Utility / Libraries embedded in the application for entering sensitive data such as Biometric credentials, PIN and One Time Password (OTP).

v) Transaction Level Security: Transaction is secured with the Authorization which is split between the Payment Service Provider & the Issuing Bank. The device fingerprinting of the mobile device serves as the first factor. Customer enters the PIN or the Bio-metrics as the 2nd factor

vi) Security while handling the PIN: The PIN is always entered by the customer on the NPCI Library (which is embedded into the Parent PSP App while certification) which is invoked while entering the PIN for an interoperable transaction. The PIN traverses over the secure channel from UPI to the Issuing bank basis the PKI encryption where PIN is encrypted using the Public key at the UPI and the Issuing bank decrypts at its end using its Private key.

vii) Settlement Risk: The settlement of the UPI transactions shall be done under the respective products only already complying with the Settlement Guarantee Mechanism framework and hence there is no incremental settlement risk. Unsolicited Pull Requests to the Customer: The end customer is in complete control of transaction and has to enter authentication details to initiate a debit to his bank account

2.5 Security of UPI



For the security of the data, the following terms are defined as;

- i) **Sensitive Data-** The data that is to be protected from unauthorized access for one's own privacy is called the sensitive data. It includes personal information like PIN, passwords, biometrics etc. This information should be passed only in the encrypted form.
- ii) **Private Data-** This type of data include one's account details. This data is stored in encrypted form in one's PSP.
- iii) **Non-sensitive Data-** This type of data need not be encrypted. This type of data usually includes name, amount, timestamp, location, response code etc.

2.6 PAYMENTS APP:

Payment Application means a computer software or equivalent loaded on a device enabling card-based payment transactions to be initiated and allowing the payer to issue payment orders.



2.6.1 UPI APPLICATIONS:

The following are some of the prominent UPI apps used by the customers for the payments

i)PhonePe App



The PhonePe app is another UPI app. This app also acts as the mobile wallet. It is the second fastest grown UPI app after BHIM app. The app has all the UPI features as well as mobile wallet features. Regarding its interface, it is one of the nicest looking UPI apps. Developers have chosen a nice color to design the app and it also contains important features.

All other UPI apps are meant to send money only. But PhonePe is capable of recharging and paying bills using UPI. The app works well on slow network connections also. It is available in 8 languages. we can send and request money, generate and scan QR code, set/change MPIN with the app. we can also check our bank balance.

ii)Google App



The google is a late entrant. However, the main draw of its rapid progress is the Reward program of the tezBut, the interface of the Tez is also very simple. This app is even simpler than the BHIM app.

The Google has powered this app with four big banks. Thus, we can use any of the bank for the backend transaction.

Tez has a unique feature of cash mode. In this mode we can transfer money very easily to person who is nearby. We don't need to input any detail for such transfer. It is just like the Share-it transfer, where we can see the recipients of a limited area. This technology works on sound-waves. If we are not paying in Cash mode, there are more steps for the fund transfer.

iii)BHIM UPI app



The BHIM UPI app is one of the best app. This app is developed and released by NPCI. It is the simplest and fastest UPI app available in the play store. The interface of the app is minimal with blue icons and white background.

We can access each of its services with just a single click. Also, we can complete a transaction or change our bank account with three to five clicks only.

BHIM UPI app has all the UPI features. These include sending and receiving money, changing or setting MPIN, checking balance and generating QR codes etc. we can send money using virtual payment address, mobile number or QR code of the beneficiary. NPCI has also included IFSC and account number method with the last update.

iv)Axis Pay



Axis Bank's Axis Pay is a great UPI app. It has the cleanest interface. Developers have placed only two options on its home screen. One for sending money and another for requesting money. All other options are placed in the side panel which can be accessed by swiping from the left. Axis Pay app is secured by an app 6 digits app password. The user experience is good as the app is fast enough to provide us seamless transaction experience.

However, the app has more steps than most of the other UPI apps while sending money. We must add an account as a contact within the app before sending money.

v)SBI Pay



SBI Pay is the standalone UPI app of State Bank of India. The app is secure and easy to use. The user interface of the app is one of the simplest. User experience is also great as transactions can be completed with 3-4 steps only. The icons for almost all main services are placed on its home screen. And other options can be accessed with a single swipe from the left. It has all major UPI services comprising send and request money, balance inquiry and set/change MPIN

Here we can add more than one bank accounts in SBI Pay. We can select the preferred account from added accounts where we need not choose bank account every time.

vi) Bonus -PNB UPI

PNB UPI is another one of the UPI apps available. This app is developed and released by Punjab National Bank. The interface of the app is pretty good. It allows us to send and request money to our account to another. We can send money using virtual payment address or IFSC code and account number

The speed of the app is also decent. The app sometimes lags due to slow network connection. But if we have good internet connection then there is no problem. PNB UPI also allows us to pay by scanning a QR code. However, it does not have the option to generate a QR code. All other services are present in the app such as set/change MPIN, balance inquiry, adding more than one account and viewing past transactions etc. If we do not consider the looks or QR codes more, then this app is one of the best apps. But if we prefer an app which should be clean and simple then it is best to choose another app.

vii) Chillr App



Chiller is a Unified Payments Interface (UPI)-enabled, one stop, multi-bank payment application that meets all banking needs. At present, Chillr has collaborated with 52 banks including State Bank of India (SBI), ICICI Bank, Axis Bank, and HDFC Bank. This payment app allows you to transfer money instantly, receive money, recharge or pay phone bills, and also pay other utility bills. Apart from this, users can also enjoy a lot of other in-app services that allows them to book hotels, flights, etc.

Viii)Uber:

Uber has launched UPI-based payments system on its app in India. UPI stands for Unified Payments Interface, and allows users to make payments directly from the bank account, rather than relying on cash, digital wallet or their debit card information. Uber has launched UPI-based payments system on its app in India. UPI stands for Unified Payments Interface, and allows users to make payments directly from the bank account, rather than relying on cash, digital wallet or their debit card information. The government of India had launched a UPI-based app called BHIM (Bharat Interface for Money) last year, which is integrated with UPI. In Uber's case, a user will now have the option of direct integration with the UPI platform to make payments. It should be noted that rival Ola had has the option of making UPI-based payments for some time now on the android app. We now have over a 1000 people working in India, and many of those are engineers working on the Uber app. India is one of our most important markets, and the numbers continue to grow. We have over 4.5 lakh drivers in India, and we are committed to adding technological innovation for India, as evidenced in this UPI integration," said David Richter, SVP-Global Business, who was present at the announcement. Also present at Uber's announcement was Ravi Shankar Prasad, Union Minister of Electronics and Information Technology and Law & Justice Indian digital economy is poised for big growth. When I say I growth, I mean in communications, cyber security, IT services, digital payments, electronic manufacturing. Digital payments in India are worth \$500 billion, and the government of India wants to scale this to \$1 trillion. The integration of Uber app with UPI-BHIM will boost the digital economy of India further," said Prasad at the launch event.

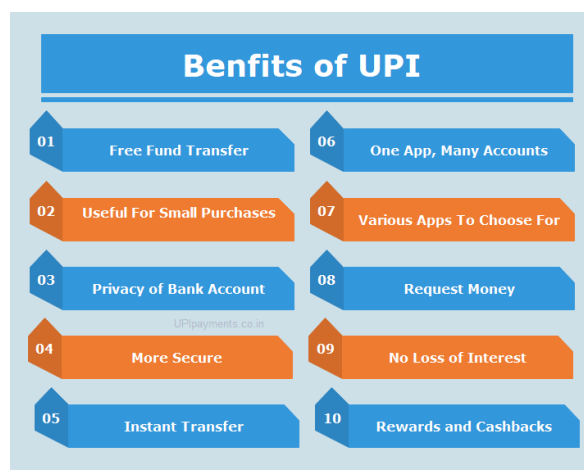
ix)i Mobile Pay :



To get started on 'I Mobile Pay', customers of any bank in the country can download the app, instantly link their bank accounts and generate a UPI ID (which is simply their mobile number e.g. xxxxxx1234.imb@icici) to avail all the facilities.

2.7. Spotlights of UPI

2.7.1. Benefits of UPI:



It is a fast, hassle-free and the cheapest way of money transfer, which you can do from anywhere and at any time. It requires just a single click authentication that involves only two factors. It requires only the UPI ID for carrying out a transaction. One does not need to share, store, or remember any sensitive information related to the account. You can easily link all your accounts to this one ID on the UPI app. With the UPI app, you need not carry cash. Even use of ATMs is not required to leave aside getting cheques encashed. Simply use the QR code scan to make online and offline purchases. One can also get payments from clients through this app's collect payment option. It allows funds settlement in real-time. Any complaints that you have can be raised directly from the UPI app.

2.7.2. USES OF UPI:

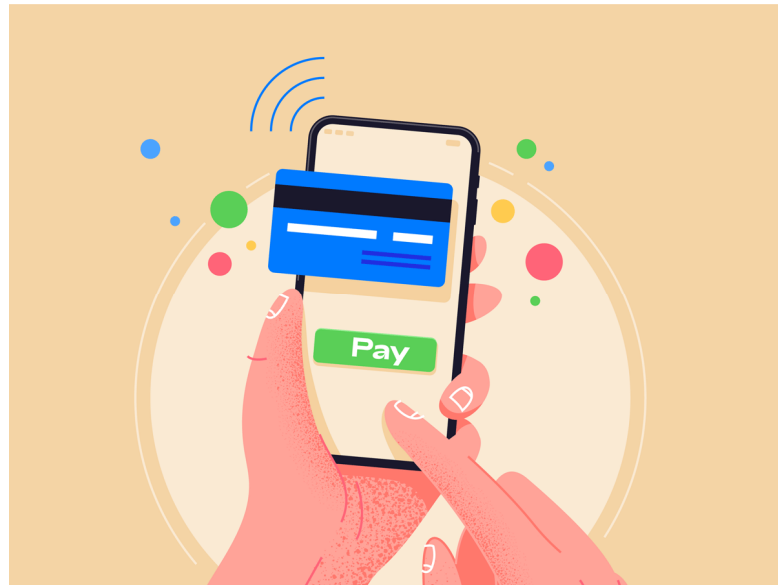


- Instant transfer of fund through Immediate Payment Service (IMPS) which is faster than NEFT.
- Since it is completely digital, one can use UPI 24 hours and on all public holidays.
- Single mobile application for accessing various bank accounts.
- Uses Virtual Payment Address which is a unique ID as given by the bank
- Uses Account Number with IFS Code and Mobile Number with MMID or Mobile Money Identifier.
- UPI or unified payment interface is required to confirm each payment.
- Also available on USSD service where users can use the service just by dialing *99# and choose the services like fund transfer, send money, request money, non-financial services, balance Enquiry, change UPI etc. (Service charge of 0.50p is applicable)
- Every bank provides its own UPI for different platforms of Android, Windows, and IOS. The banks may or may not charge for the UPI service.
- Best for doing merchant payment, utility bill payments, in-app payments, Barcode Payments, Bill Sharing facility.
- OTC Payments.
- One can file complaint from Mobile app directly.

2.8.Facilities offer by UPI

2.8.1.Debit Card:

A debit card is a payment card that deducts money directly from a consumer's checking account when it is used. Also called "check cards" or "bank cards," they can be used to buy goods or services; or to get cash from an automated teller machine or a merchant who'll let you add an extra amount onto a purchase.



A debit card is usually a rectangular piece of plastic, resembling any charge card. It is linked to the user's checking account at a bank or credit union. The amount of money that can be spent with it is tied to the account size (the amount of funds in the account).

In a sense, debit cards work as a cross between ATM cards and credit cards. You can use them to get cash from a bank's automated teller machine, as with the former; or you can make purchases with them, like the latter. In fact, many financial institutions are replacing their plain vanilla, single-purpose ATM cards with debit cards that are issued by major card-payment processors such as Visa or Master card. Such debit cards come automatically with your checking account.

Whether being used to obtain cash or to buy something, the debit card functions in the same way: It draws the funds immediately from the affiliated account. So, your spending is limited to what's available in your checking account,

and the exact amount of money you have to spend will fluctuate from day to day, along with your account balance.

Debit cards usually have daily purchase limits as well, meaning you can't spend more than a certain amount with them in one 24-hour period.

Debit card purchases can be made with or without a PIN. If the card has a major payment processor's logo, it often can be run without one, just as a credit card would be.

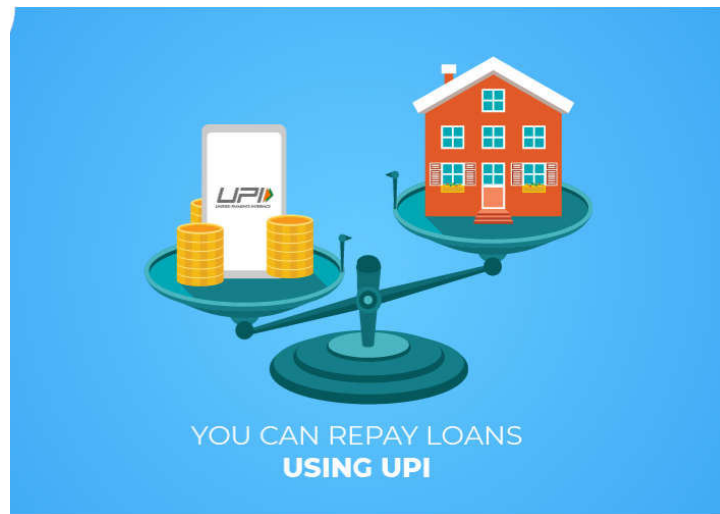
2.8.2. Bill Payment:



Bill Payment service means a type of money transmission when an intermediary accepts funds from a consumer for transmission to a merchant for payment on a consumer's account. The intermediary may or may not charge a fee for this service.

“Bill payment” or “Payment” means the remittance of funds, initiated through Online Banking Service, from a Bill Payment Account to a Payee.

2.8.3. Loan Payment



Loan Payment means the amounts required to be paid by the Borrower in repayment of the Loan pursuant to the provisions of the Loan Agreement, the Note and the Bond Mortgage.

Loan Payment means the loan payments payable by Borrower pursuant to the provisions of this Agreement as specifically set forth in Exhibit A hereto. As provided in Article II hereof, Loan Payments shall be payable by Borrower directly to Lender, as assignee of Issuer, in the amounts and at the times as set forth in Exhibit A hereto. Payment means the loan payments payable by Borrower pursuant to the provisions of this Agreement as specifically set forth in Exhibit A hereto. As provided in Article II hereof, Loan Payments shall be payable by Borrower directly to Lender, as assignee of Issuer, in the amounts and at the times as set forth in Exhibit A here to Loan Payments means the loan payments payable by Borrower pursuant to the provisions of this Agreement as specifically set forth in Exhibit A hereto. As provided in Article II hereof, Loan Payments shall be payable by Borrower directly to Lender, as assignee of Issuer, in the amounts and at the times as set forth in Exhibit A hereto. Payment means the loan payments payable by Borrower pursuant to the provisions of this Agreement as specifically set forth in Exhibit A hereto. As provided in Article II hereof, Loan Payments shall be payable by Borrower directly to Lender, as assignee of Issuer, in the amounts and at the times as set forth in Exhibit A here to seconds of 0 seconds.

2.8.4. Investment Management:



Investment management refers to the handling of financial assets and other investments—not only buying and selling them. Management includes devising a short- or long-term strategy for acquiring and disposing of portfolio holdings. It can also include banking, budgeting, and tax services and duties, as well.

The term most often refers to managing the holdings within an investment portfolio, and the trading of them to achieve a specific investment objective. Investment management is also known as money management, portfolio management, or wealth management.

Professional investment management aims to meet particular investment goals for the benefit of clients whose money they have the responsibility of overseeing. These clients may be individual investors or institutional investors such as pension funds, retirement plans, governments, educational institutions, and insurance companies.

Investment management services include asset allocation, financial statement analysis, stock selection, monitoring of existing investments, and portfolio strategy and implementation. Investment management may also include financial planning and advising services, not only overseeing a client's portfolio but coordinating it with other assets and life goals. Professional managers deal with a variety of different securities and financial assets, including bonds, equities, commodities, and real estate. The manager may also manage real assets such as precious metals, commodities, and artwork. Managers can help align investment to match retirement and estate planning as well as asset distribution in corporate finance, investment

management includes ensuring a company's tangible and intangible assets are maintained, accounted for, and well-utilized.

According to an annual study by research and advisory firm Willis Towers Watson and the financial newspaper Pensions & Investments, the investment management industry is growing. When based on the combined holdings of the 500 biggest investment managers, the global industry had approximately US\$93.8 trillion assets under management (AUM) in 2018. This figure was over US \$100 Trillion by year end 2019.

2.8.5 Balance Inquiry

BALANCE INQUIRY means a type of transaction initiate by the cardholder in the checkout lane or at a stand-beside device to check the household's available balance, including a description of the food category / subcategory, available benefits, unit of measure, ant the last date to use the benefits. "Cardholder" means a person in possession of an eWIC card and personal identification number

The authorization message is then transmitted via the bank's network to the ATM using the reverse process .Card-issuing Bank Withdrawal Balance inquiry Transfers Card-issuing Bank 4 Terminal driving processor Card-issuing bank's network The terminal driving processor routes the transaction information through the card-issuing bank's network to the card-issuing bank's authorization processor .Source: GAO analysis of industry data.

Card cost (New & Replacement) Annual Card Fee Load/reload fee ATM cash withdraw - On-Us ATM cash withdraw Off-Us - Domestic ATM cash withdraw Off-Us- International ATM Balance inquiry check - On-Us ATM Balance inquiry check Off-Us – Domestic ATM Balance inquiry check Off-Us - International ATM Mini-statement - On-Us POS Purchase – Domestic 4,000,001 - 5,000,000 16,70032.

Balance inquiry fees are particularly inappropriate in light of the fact that prepaid cards generally do not come with 52 It is unclear whether "shortage" fees, like overdraft fees, are associated with a hidden line of credit that permits overdrawn transactions, or rather whether they are charged when delayed batch processing results in an overdraft on a card that does not deliberately authorize such transactions.

Balance inquiry fees - Represents the service fee charged a cardholder for inquiring into the balance of their account.

2.8.6. Translation History



Translation is the communication of the meaning of a source-language text by means of an equivalent target-language text. The English language draws a terminological distinction (which does not exist in every language) between translating (a written text) and *interpreting* (oral or signed communication between users of different languages); under this distinction, translation can begin only after the appearance of writing within a language community. A translator always risks inadvertently introducing source-language words, grammar, or syntax into the target-language rendering. On the other hand, such "spill-overs" have sometimes imported useful source-language calques and loanwords that have enriched target languages. Translators, including early translators of sacred texts, have helped shape the very languages into which they have translated.

Because of the laboriousness of the translation process, since the 1940s efforts have been made, with varying degrees of success, to automate translation or to mechanically aid the human translator. More recently, the rise of the Internet has fostered a world-wide market for translation services and has facilitated "language localisation".

CHAPTER III

DATA ANALYSIS AND INTERPRETATION

Data analysis is the process of looking at and summarizing data with the internet to extend useful information and develop conclusion analysis of data plays a dominant role in the complete of project. Data collected and tabulated for easy understanding and good presentation.

Tables and diagram assist the researcher to analysis data sixty respondent are met and data are collected through schedule questionnaire is analyzed individually using percentage analysis, likerts scale and ranking. The diagram and charts give a bird's eye view of the entire data and help in summarizing and presentation of collected data in a systematic manner.

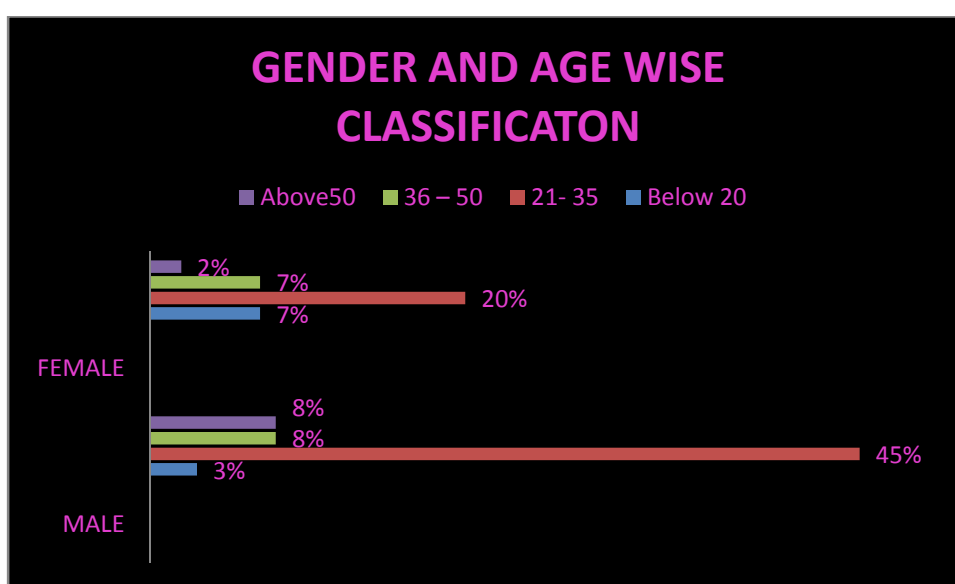
DEMOGRAPHIC PROFILE:

TABLE 3.1

GENDER AND AGE WISE CLASSIFICATION

Gender is one of the most important social factors. The behavior of both Male and female is differing from various situations. Age is considered as a crucial factor. The age may be across many changes in human life. Age is a deciding factor to choose a service from various service providers. Hence the following table shows gender and age wise classification

AGE	GENDER	MALE		FEMALE	
		NO. OF RESPONDENTS	PERCENTAGES	NO. OF RESPONDENTS	PERCENTAGES
Below 20		2	3	4	7
21- 35		27	45	12	20
36-50		5	8	4	7
Above50		5	8	1	2



Source: Primary Data

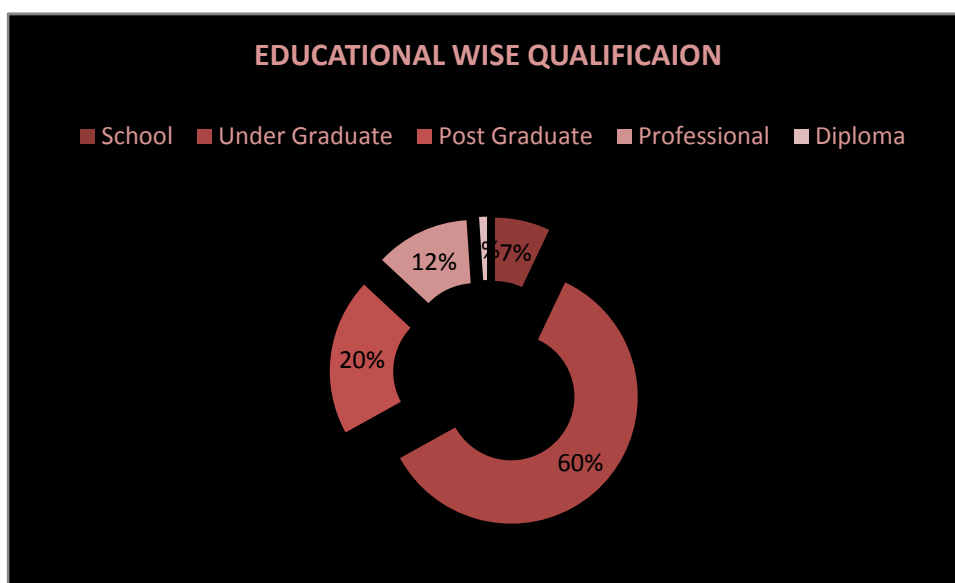
Inference:

From the above table 3.1, it is inferred that 3% of male customers are below 20 age, 45% of male customers are 21-35 age, 8% of male customers are 36-50 age, and 8% of male customers are above 50 age, 7% of female customers are below 20 age, 20% of female customers are 21-35 age, 7% of female customers are 36-50 age and 2% of female customers are below 20 age.

TABLE 3.2
EDUCATIONAL WISE QUALIFICAION

For the purpose of using many services educational qualification is needed. Hence the following table shows education wise classification:

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
School	4	7
Under Graduate	36	60
Post Graduate	12	20
Professional	7	12
Diploma	1	1
Total	60	100



Source: Primary Data

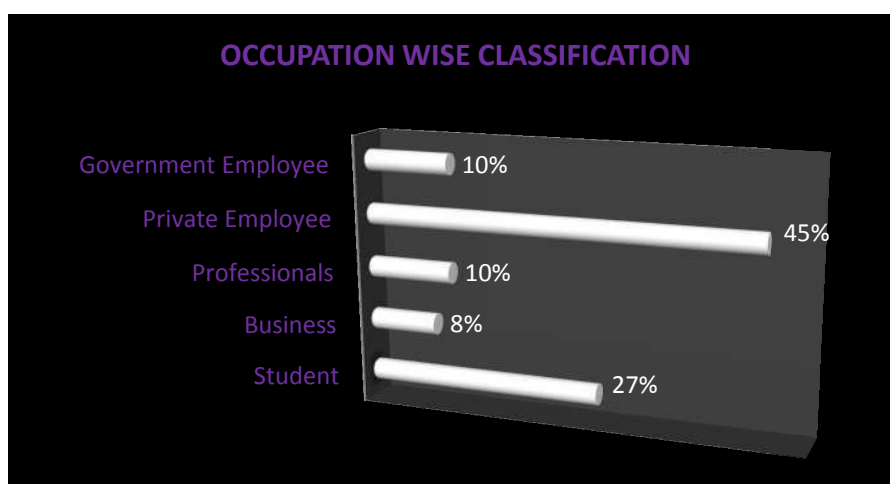
Inference:

From the above table 3.2, it is inferred that 7% of customers are schooling, 60% of customers are under graduate, 20% of customers are post graduate, 12% of customers are professionals and remaining 1% of customers are diploma.

TABLE 3.3
OCCUPATION WISE CLASSIFICATION

An activity in which one engages Pursuing pleasure has been his major occupation. The principal business of one's life: vocation Teaching was her occupation. Hence the following table shows professional wise classification:

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Student	16	27
Business	5	8
Professionals	6	10
Private Employee	27	45
Government Employee	6	10
Total	60	100



Source: Primary Data:

Inference:

It is clear from the table 3.3 shows, it is inferred that 27% of customers are Students, 8% of customers are doing business, 10% of customers are professionals, 45% of customers are private employees and remaining 10% of customers are public employees.

TABLE 3.4**MONTHLY INCOME**

Income is important to avail various services. It is the one of the important factor that influences in deciding the service from various services providers. Income is differing from one person to another person. The following table shows monthly income wise classification:

PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE
Below Rs.20,000	21	35
Rs.20,001-Rs.40,000	22	37
Rs.40,001-Rs.60,000	12	20
Above Rs.60000	5	8
Total	60	100



Source: Primary Data:

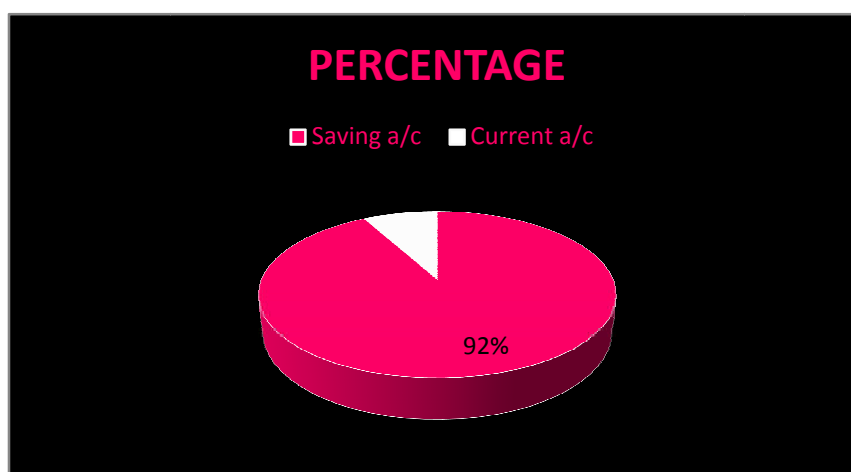
Inference:

From the above table 3.4, it is inferred that 35% of customers are earning Below Rs.20,000 per month, 37% of customers are earning between Rs.20,001-Rs.40,000 per month, 20% of customers are earning between Rs.40,001-Rs.60,000 per month and 8% of customers having their income more than Above Rs.60,000 per month.

TABLE 3.5**ACCOUNT TYPE**

Account type means the accounts available that the Company provides to the Client, which are the Standard Account, the Copy Trading Account, and/or the other Accounts. Hence the following table shows account type wise classification:

PARTICULARS	NO.OF.RSPONDENTS	PERCENTAGE
Saving a/c	55	92
Current a/c	5	8
TOTAL	60	100



Source: Primary Data:

Inference:

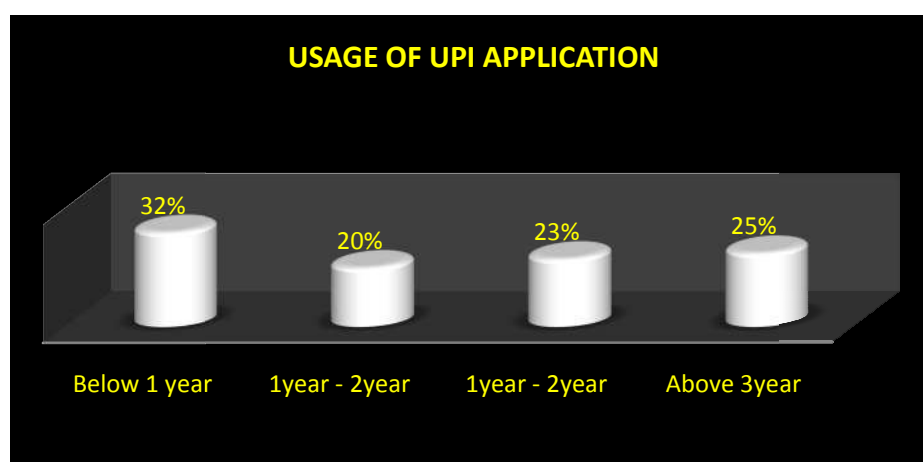
Table 3.5 shows that 92% of customers are having saving account in bank and 8% of customers are having Current Account in bank.

TABLE 3.6

USAGE OF UPI APPLICATION

Unified payment interface (UPI) is a product of the National Payments Corporation of India (NPCI) and was launched in 2016. The following table shows usage of UPI application wise classification:

PARTICULARS	NO.OF.RSPONDENTS	PERCENTAGE
Below 1 year	19	32
1year - 2year	12	20
2year - 3year	14	23
Above 3year	15	25
Total	60	100



Source: Primary Data:

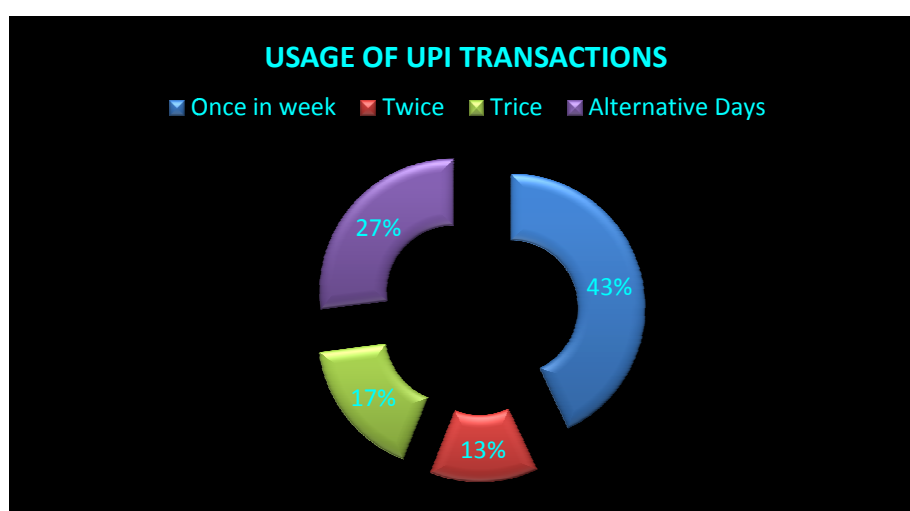
Inference:

From the above table 3.6, it is inferred that 32% of customers are being a customer for below 1 year, 20% of customers are between 1 year - 2 year, 23% of customers are 2 year - 3 year and 25% of customers are above 3 year.

TABLE 3.7
USAGE OF UPI TRANSACTIONS

UPI works by transferring money between two bank accounts and with more facilities along with a mobile platform. Hence the following table shows usage of UPI transactions wise classification:

PARTICULARS	NO. OF. RESPONDENTS	PERCENTAGE
Once in week	26	43
Twice	8	13
Trice	10	17
Alternative Days	16	27
Total	60	100



Source: Primary Data:

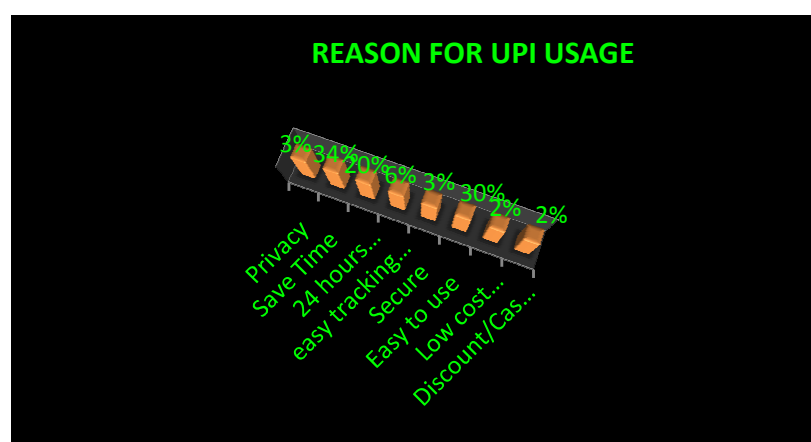
Inference:

Above table 3.7 shows, that 43 % of customers are using that UPI transaction once in a week, 13% of customers are using Twice a week, 17% of customers are using Trice a week and 27% of customers are using Alternative Days a week.

TABLE 3.8
REASON FOR UPI USAGE

The unified payments interface or the UPI is an interface via which users can transfer money between bank accounts and various features across a single window. The following table shows the reason for UPI usage.

PARTICULARS	NO. OF. RESPONDENTS	PERCENTAGE
Privacy	2	3
Save Time	20	34
24 hours availability	12	20
easy tracking of spends	4	6
Secure	2	3
Easy to use	18	30
Low cost charges	1	2
Discount/Cashback rewards	1	2
Total	60	100



Source: Primary Data:

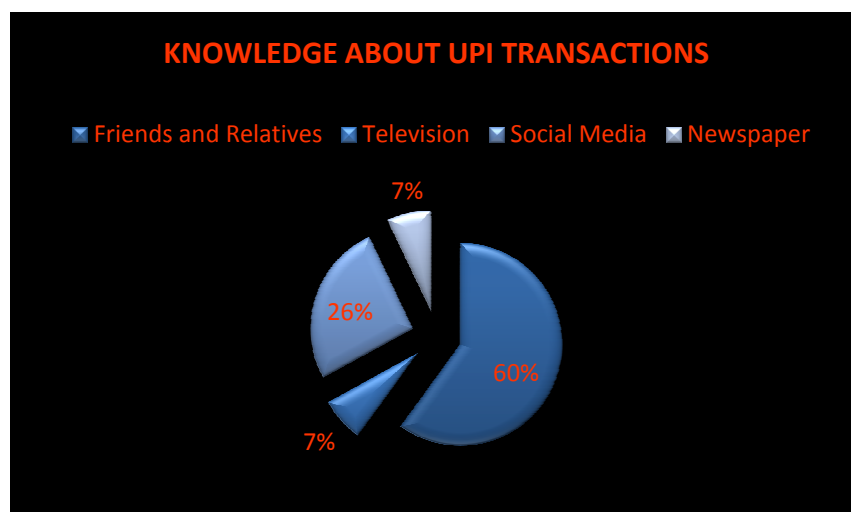
Inference:

From the above table 3.8, it is inferred that 3% of customers are saying that privacy is the reason for using UPI, 34% of customers are saying that save time is the reason for using UPI, 20% of customers are saying that 24 hours availability is the reason for using UPI, 6% of customers are saying that easy tracking of spend is the reason for using UPI, 3% of customers are saying that secure is the reason for using UPI, 30% of customers are saying that easy to use is the reason for using UPI, 2% of customers are saying that low cost charges is the reason for using UPI, 2% of customers are saying that discount/cashback reward is the reason for using UPI.

TABLE 3.9
KNOWLEDGE ABOUT UPI TRANSACTIONS

People or updating comes to know about UPI with various ways such as television, social media, newspaper and friends and relatives. The following table shows knowledge about UPI transaction:

PARTICULARS	NO. OF. RESPONDENTS	PERCENTAGE
Friends and Relatives	36	60
Television	4	7
Social Media	16	26
Newspaper	4	7
Total	60	100



Source: Primary Data:

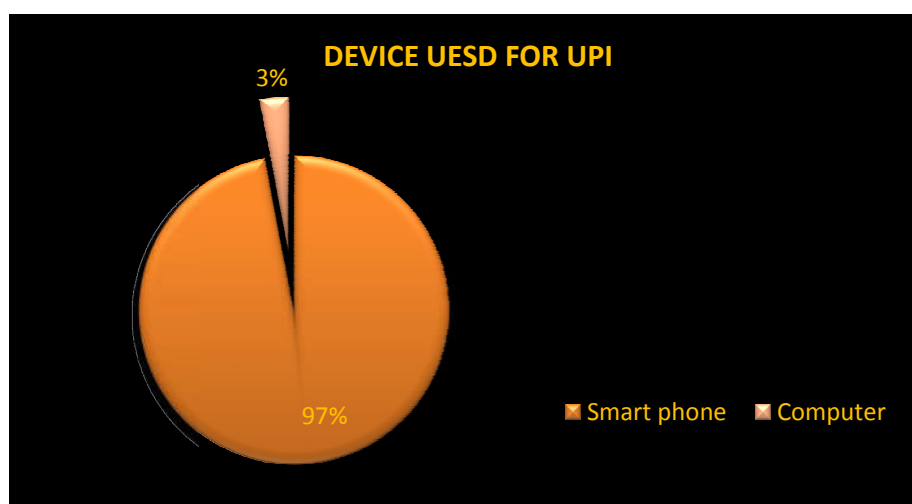
Inference:

Table 3.9 shows, that 60 % of customers are coming to know through friends and relatives, 7% of customers got knowledge through television, 26% of customers through their social media and 7% of customers are gathering from newspaper.

TABLE 3.10
DEVICE UESD FOR UPI

Unified Payments Interface is an instant real-time payment system developed by NPCI to facilitating inter-bank transactions through mobile phone. Soon the United Payments Interface (UPI) may offer its own 'on-device' digital wallet that would work without internet also. Hence the following table shows device used for UPI:

PARTICULARS	NO. OF. RESPONDENTS	PERCENTAGE
Smart phone	58	97
Computer	2	3
Total	60	100



Source: Primary Data:

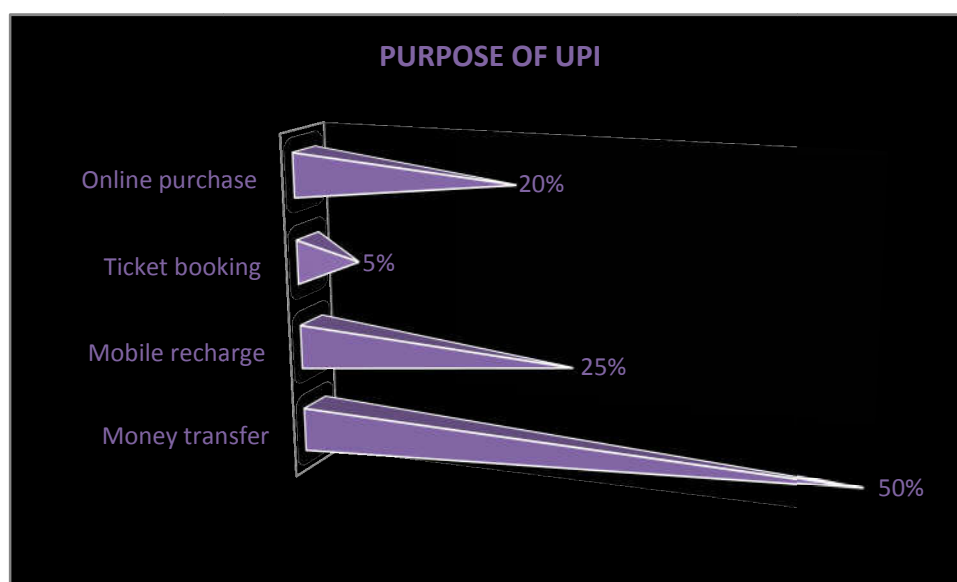
Inference:

From the above table 3.10, it is inferred that 97 % of customers are using smart phone for their UPI transactions and remaining 3% of customers are using computer.

TABLE 3.11
PURPOSE OF UPI

Simple,secureway to send money, recharge mobile, pay bills, Pay directly from user bank account, check Balance, Get offers, Eliminates the need to transact with physical cash or through a bank are the various facilities offered by UPI application. The following table shows purpose of UPI:

PARTICULARS	NO. OF. RESPONDENTS	PERCENTAGE
Money transfer	30	50
Mobile recharge	15	25
Ticket booking	3	5
Online purchase	12	20
Total	60	100



Source: Primary Data:

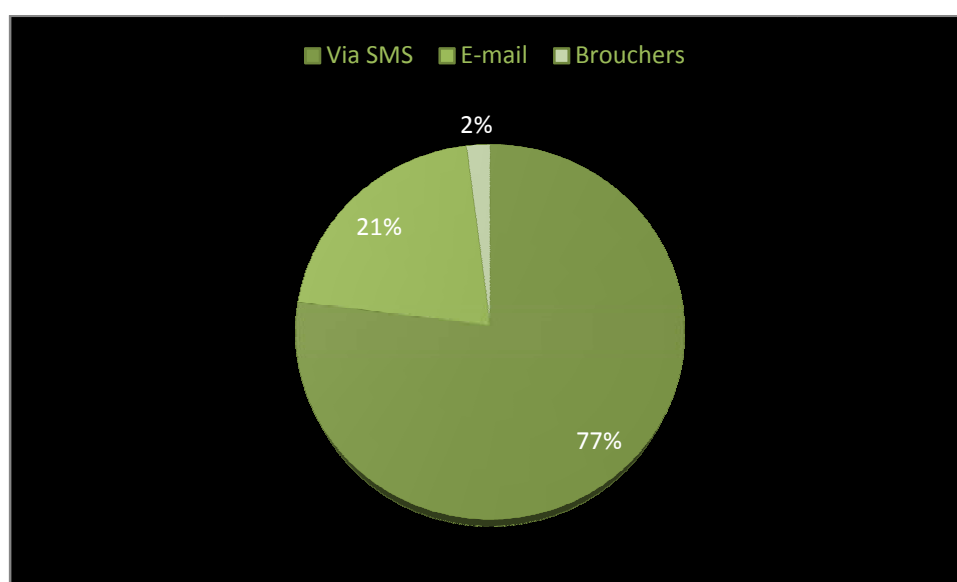
Inference:

From the above table 3.11, it is inferred that 50% of customers are using UPI for money transfer, 25% of customers are using mobile to recharge, 5% of customers are using book the tickets and remaining 20% of customers are using for online purchases.

TABLE 3.12
BANKS COMMUNICATION

Banker's experience on banking communication enhances banking system, employee's behavior and core banking services facilities management. Banking communication improves customer's effectiveness through knowledge about transaction. Hence the following table shows banks communication:

PARTICULARS	NO. OF. RESPONDENTS	PERCENTAGE
Via SMS	46	77
E-mail	13	21
Brouchers	1	2
Total	60	100



Source: Primary Data:

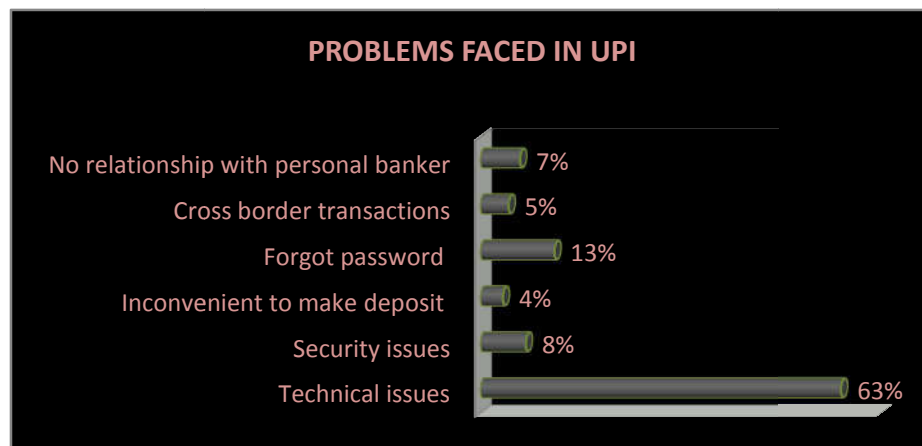
Inference:

From the above table 3.12, it is inferred that 77% of customers are getting communication through SMS, 21% of customers are receiving through E-mails and remaining 2% of customers are from brouchers.

TABLE 3.13
PROBLEMS FACED IN UPI

Even though the UPI offers various features to their customers, they fall in some drawbacks. The following table shows problem faced in UPI:

PARTICULARS	NO. OF. RESPONDENTS	PERCENTAGE
Technical issues	38	63
Security issues	5	8
Inconvenient to make deposit	2	4
Forgot password	8	13
Cross border transactions	3	5
No relationship with personal banker	4	7
Total	60	100



Source: Primary Data:

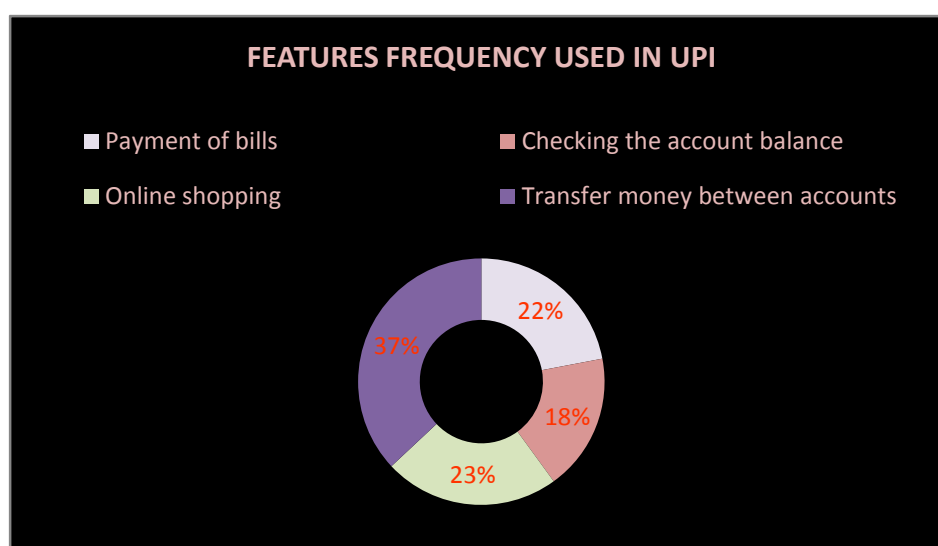
Inference:

This table 3.13 shows, that 63 % of customers are facing technical issues while using UPI, 8% of customers are having security issues, 4% of customers are facing inconvenient to make deposit, 13% of customers are forgetting their passwords, 5% of customers were cross border transactions that given per day and remaining 7% of customers are stating that they have no relationship with personal bankers is the problem while using UPI transaction.

TABLE 3.14
FEATURES FREQUENCY USED IN UPI

UPI offers instant money transfer via mobile device 24×7 for all 365 days. It only requires a single mobile application for managing various bank accounts. A single click payment makes the UPI system quite attractive. Hence the following table shows features frequency used in UPI:

PARTICULARS	NO. OF. RESPONDENTS	PERCENTAGE
Payment of bills	13	22
Checking the account balance	11	18
Online shopping	14	23
Transfer money between accounts	22	37
Total	60	100



Source: Primary Data:

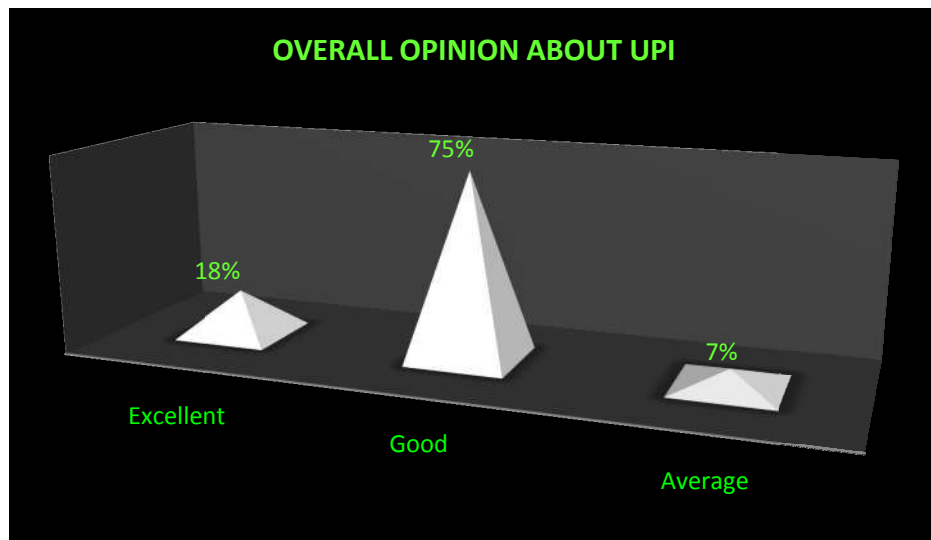
Inference:

From the above table 3.14, it is inferred that 22% of customers are repaying their bills frequently using UPI, 18% of customers are using to check their account balance, 23% of customers are using frequently online shopping and remaining 37% of customers are transferring their money frequently using UPI.

TABLE 3.15
OVERALL OPINION ABOUT UPI

It's really good initiative by National Payments Corporation of India (NPCI). The following table shows overall opinion about UPI:

PARTICULARS	NO. OF. RESPONDENTS	PERCENTAGE
Excellent	11	18
Good	45	75
Average	4	7
Total	60	100



Source: Primary Data:

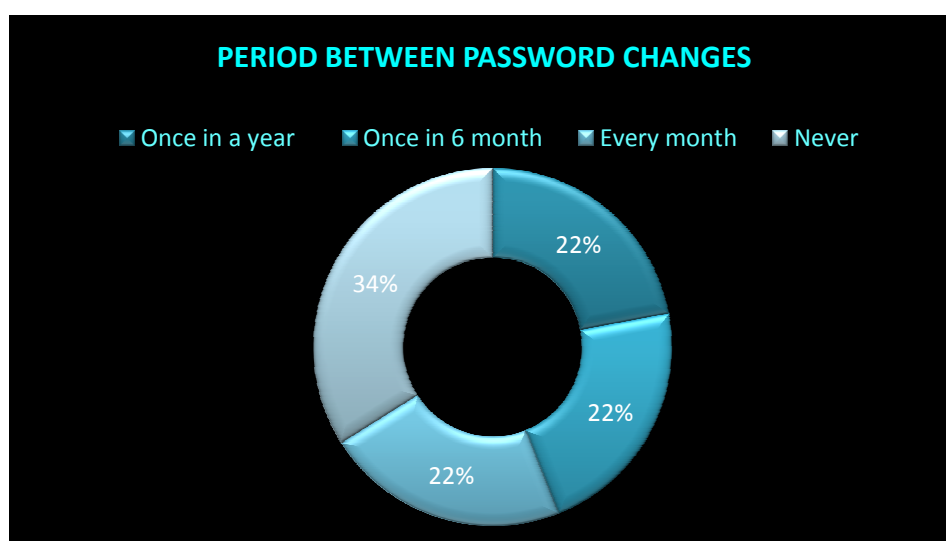
Inference:

This table 3.15 shows, it is inferred that 18% of customers are state their opinion as excellent about UPI transaction, 75 % of customers are state good and 7% of customers are saying as average.

TABLE 3.16
PERIOD BETWEEN PASSWORD CHANGES

A secret word or expression used by authorized persons to prove their right to access, information, etc. a word or other string of characters, sometimes kept secret or confidential, that must be supplied by a user in order to gain full or partial access to a computer, computer system, or electronic device

PARTICULARS	NO. OF. RESPONDENTS	PERCENTAGE
Once in a year	13	22
Once in 6 month	13	22
Every month	13	22
Never	20	34
Total	60	100



Source: Primary Data:

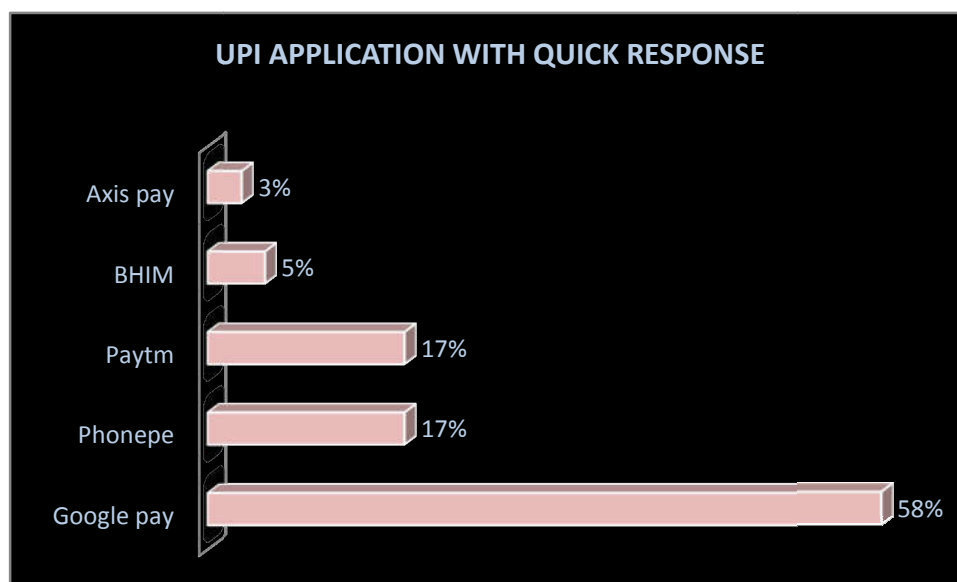
Inference:

From the above table 3.16, it is inferred that 22% of customers are changing their password once in a year, 22% of customers change once in 6 months, 22% of customers are claiming every month regularly and remaining 34% of customers are not changing once in their life time.

TABLE 3.17
UPI APPLICATION WITH QUICK RESPONSE

A Payment Request pushes payment details from a biller (that's you) to a payer (your customer). Done right, it enables fast, easy, cheap, matching, irrevocable, flexible payments. Implementing Payment Requests securely, at scale, in your IT landscape is easier said than done. The following table shows UPI application with quick response:

PARTICULARS	NO. OF. RESPONDENTS	PERCENTAGE
Google pay	35	58
Phonepe	10	17
Paytm	10	17
BHIM	3	5
Axis pay	2	3
Total	60	100



Source: Primary Data:

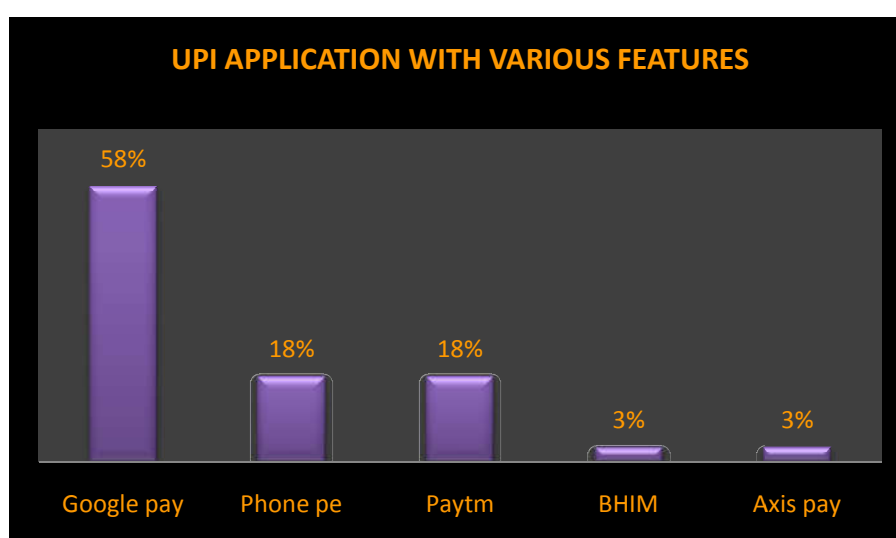
Inference:

Table 3.17 shows, that 58 % of customers are state Google pay gives quick response while any issues, 17% of customers are saying phonepe, 17% of customers are saying paytm, 5% of customers are saying BHIM, and remaining 3% of customers are state as axis pay.

TABLE 3.18**UPI APPLICATION WITH VARIOUS FEATURES**

Unified Payments Interface (UPI) is an instant real - time payment system created by the National Payments Corporation of India, which likewise implies that the Reserve Bank of India controls it. It helps to instantly transfer funds between two bank accounts with the help of a mobile app. The most common ones you might have come across in recent times are Paytm, phonepe, mobikwik, immoblie, BHIM app, among many others. Even the banks that boast of their own UPI app include Airt Money, Axis Pay, Baroda MPay, Pockets-ICICI Bank, SBI Pay, Yes Pay, and so many others. The following table shows UPI application with various features:

PARTICULARS	NO.OF.CUSTOMERS	PERCENTAGE
Google pay	34	58
Phonepe	11	18
Paytm	11	18
BHIM	2	3
Axis pay	2	3
Total	60	100



Source: Primary Data:

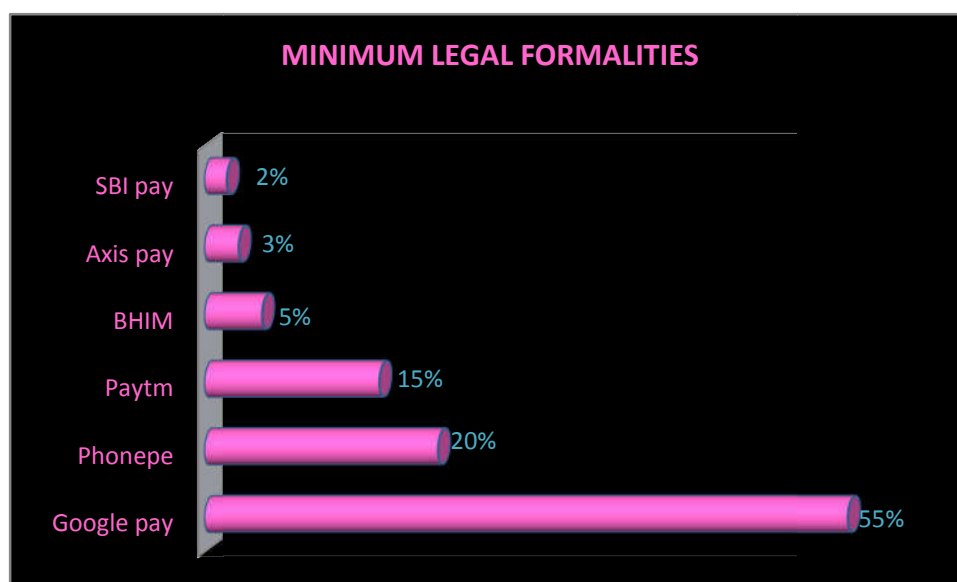
Inference:

From the above table 3.17, it is inferred that 58% of customers are saying Google pay is providing more features, 18% of customers are state as phonepe, 18% of customers says paytm, 3% of customers are BHIM and 3% of customers are saying axis pay provides more features while using their UPI application.

TABLE 3.19
MINIMUM LEGAL FORMALITIES

Application Procedure(s) means, as applicable, Bank's proprietary application procedures in which Applicant information is communicated to Bank in a form and through a process determined by Bank. The following table shows minimum legal formalities:

PARTICULARS	NO. OF. RESPONDENTS	PERCENTAGE
Google pay	33	55
Phonepe	12	20
Paytm	9	15
BHIM	3	5
Axis pay	2	3
SBI pay	1	2
Total	60	100



Source: Primary Data:

Inference:

Table 3.19 shows, that 55% of customers are state that google pay has it minimum legal formalities, 20% of customers are saying phonepe, 15% of customers state as paytm, 5% of customers says BHIM, 3% of customerssays axis pay and remaining 2% of customersare saying SBI pay has minimum legal formalities`

TABLE 3.20
RANKING THE DRAWBACKS OF UPI TRANSACTIONS

The record surge in online payments since the onset of the pandemic is testing the digital infrastructure of some banks beset by sharp spikes in failed transactions, data from the National Payments Corporation of India (NPCI) shows. The following table shows the ranking drawback of UPI transaction, some drawback are listed here.

Factors	Average scores	Rank
Technology issues	53	I
Security issues	51	II
Inefficient at complex transactions	47	IV
Lack of relationship with personal banker	46	V
Inconvenient to make deposits	49	III

Source: Primary Data:

Inference:

Table 3.20 shows, that 53% of customers are facing the technology issues, 51% of customers are facing the security issues, 49% of customers are inconvenient to make deposits, 47% of customers are inefficient at complex transactions, 46% of customers are worried about lack of relationship with personal banker.

TABLE 3.21**RATING THE UPI FACILITIES**

The help of UPI app banks offering the various facilities users such as debit card, bill payment, loan repayment, donation, investment, balance enquiry, transaction history. Hence the following table shows the rating with UPI facilities

Factors	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total	Percentage	Rank
Debit card	120	60	45	8	2	235	14.6	IV
Bill payment	110	140	9	0	0	259	16.12	I
Loan repayment	20	76	84	16	1	197	12.25	VI
Donations	15	88	75	16	2	196	12.19	VII
Investment	65	60	69	18	0	212	13.18	V
Balance enquiry	130	96	30	0	0	256	15.9	II
Transactions history	145	72	27	8	0	252	15.6	III

Source: Primary Data:

For finding the UPI facilities based on its factors LIKERTS FIVE POINT SCALE was used for computing total score certain weight have based on various degree of opinion

STRONGLY AGREE - 5

AGREE - 4

NEUTRAL - 3

DISAGREE - 2

STRONGLY DISAGREE - 1

Inference:

From the above table 3.19 it is inferred theUPI facilities and rate it according to their use. In which bill payment took first rate followed by other factor namely balance enquiry, transactions history, debit card, investment, loan repayment,donations.

TABLE 3.22**RATING THE STRENGTH OF UPI TRANSACTIONS**

In the pandemic when social distancing is the most critical norm, the Unified Payments Interface (UPI) is like a godsend. The instant real-time payment system has turned out to be the best financial innovation post-Independence in India and has begun in earnest the process of replacing the cash economy altogether. It has contributed its might to make the country one of the fastest growing digital economies in the world. The following table shows the strength of UPI transaction.

Factors	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total	Percentage	Rank
Secure	165	72	21	0	2	260	20.8	II
Pay & collect	120	132	9	0	0	261	20.9	I
Time consumptions	130	80	30	8	0	248	19.9	IV
Faster transactions	130	96	24	4	0	254	20.3	III
Easy to accesses	110	88	21	4	0	223	17.8	V

Source: Primary Data:

For finding the strength of UPI transaction based on its factors LIKERTS FIVE POINT SCALE was used for computing total score certain weight have based on various degree of opinion

STRONGLY AGREE - 5

AGREE - 4

NEUTRAL - 3

DISAGREE - 2

STRONGLY DISAGREE - 1

Inference:

Above table 3.22 indicates the strength of UPI transaction pay & collect is the major strength in UPI than other factors namely secure, faster transaction, time consumptions, easy to accesses.

TABLE 3.23
RATING THE WEAKNESS OF UPI TRANSACTIONS

Sometimes, there can be delays in payments, it takes up to 48 hours for the money to get back to your bank account. The following table shows the weakness of UPI transaction

Factors	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total	Percentage	Rank
Delay transaction	20	88	72	14	3	197	23.9	III
Irritation of double verification	60	68	66	14	2	210	25.5	II
Cyber crime	20	72	87	18	0	197	23.9	III
transactions limit	60	88	57	14	0	219	26.6	I

Source: Primary Data:

For finding the weakness of UPI transactions based on its factors LIKERTS FIVE POINT SCALE was used for computing total score certain weight have based on various degree of opinion

STRONGLY AGREE - 5
AGREE - 4
NEUTRAL - 3
DISAGREE - 2
STRONGLY DISAGREE - 1

Inference:

From the above likert scale analysis it is inferred that transactions limit has highest score and ranked first followed by irritation of double verification, delay transaction and cybercrime.

TABLE 3.24
RATING THE OPPORTUNITIES OF UPI TRANSACTIONS

In simple words, UPI means a payment interface that allows you to transfer funds from one bank account to another bank account in real-time. With UPI, user do not need to collect or share your sensitive bank information such as their account number, IFSC, bank branch and bank name every time you wish to transfer money. The following table shows the opportunities of UPI transaction.

Factors	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total	Percentage	Rank
Strong banking networking	105	104	27	4	2	242	31.07	III
Growth in digital	165	80	15	4	0	264	32.9	II
Cash lite economic	55	116	51	6	0	228	35,9	I

Source: Primary Data:

For finding the opportunities of UPI transactions based on its factors LIKERTS FIVE POINT SCALE was used for computing total score certain weight have based on various degree of opinion

STRONGLY AGREE - 5

AGREE - 4

NEUTRAL - 3

DISAGREE - 2

STRONGLY DISAGREE - 1

Inference:

Cashlite economic is the major opportunity high rated by the users followed by strong banking networking and growth in digital.

TABLE 3.25**RATING THE THREATS OF UPI TRANSACTIONS**

Fraudsters are getting ingenious day by day. UPI, the quick and easy way to transfer funds from different bank accounts, can also be misused to scam users. If user are unfamiliar with a number or not certain about the identity of the caller or source of information shared, kindly they don't engage any further. The following table shows the threats of UPI transaction.

Factors	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total	Percentage	Rank
No awareness	55	112	42	12	1	222	25.9	II
Tax on UPI service	100	64	54	6	3	227	26.4	I
Hacking	40	72	72	12	4	200	23.3	IV
Fear of double transactions	50	88	48	20	2	208	24.2	III

Source: Primary Data:

For finding the threats of UPI transactions based on its factors LIKERTS FIVE POINT SCALE was used for computing total score certain weight have based on various degree of opinion

STRONGLY AGREE - 5

AGREE - 4

NEUTRAL - 3

DISAGREE - 2

STRONGLY DISAGREE - 1

Inference:

From the above table 3.25 it is inferred that tax on UPI service is the major threats followed by other factors namely no awareness about UPI transaction, fear of double transactions, hacking.

CHAPTER-IV

FINDINGS & SUGGESTIONS

This chapter deals with the major findings & suggestions of the study. This chapter is discussed in a concise and summary format rather than descriptive form.

FINDINGS:

The following are the findings in regard to various responses from the respondents regarding the study on UPI TRANSACTION.

- Majority of the respondents who use UPI Transaction (65%) are male in the study.
- The study reveals that majority of the respondents from the age group of 21-35 years uses UPI Transaction widely
- The study reveals that majority of the UPI Transaction people education qualification (60%) are Under Graduate
- Majority of respondents in professional wise classification (27%) are student
- The study reveals that most of the respondents earn between 20,001-40,000 per month Majority of the respondents widely prefer (92%) Savings account
- It is found that most of the respondents have been customer less than 1 year to their own bank
- It is observed that majority of the respondents using UPI Transactions once in a week
- It is observed that majority of the respondents reason for using UPI is to (34%) Save Time
- The study exposes that most of the respondents say that knowledge about UPI Transaction are get through friends and relatives
- It is found from the study most of the device used for UPI is (97%) Smartphone
- The study reveals that the main purpose of UPI Transaction is Bank Transfer
- The majority customer(75%) adopts banks communication through via SMS

- It is renowned from the analysis that majority of the respondents face problems because of Technical Issues
- It is observed that majority of frequency used features in UPI is Online shopping
- Respondents overall opinion about UPI is Good
- The study reveals that majority of respondents (34%) are not changing their password once a while
- It is analyzed that (58%) of respondents feel that Google pay application is quick in response
- The study reveals that most of various features are preferred to Google pay
- It is observed that majority of the customers facing (75%) technology issues
- The study analysis is rating the UPI facilities is Bill payment
- It is observed that the respondents feel good about pay and collect option as biggest strength
- It is observed that transaction limit is the main weakness that respondents state regarding UPI
- The study implies that the respondents have given top priority to Growth in digital as opportunity
- The study analysis is the rating the threads of UPI transaction in which tax on UPI service rank first

SUGGESTIONS:

- UPI users should not allow anyone to access their UPI account via a payment app or their bank app
- UPI users can set a strong phone screen lock password and also enable a payment pin while keying their pin details or unlocking their UPI app by making sure it is not visible to anyone
- Before initiating a transaction user must verify the receiver, once their UPI app scans the QR code or they manually add a number or VPA for payment, the registered name of the receiver should pop up on their screen
- While sending money remotely user should ask the receiver's UPI ID or request the QR code for payment. At times, sending money using a Phone number may not be prudent as there could be a possibility of typing the number wrong. As a precaution, you may consider sending a test amount, say

Rs.1, to verify the transaction with the beneficiary before sending the total amount

- It should regularly install updates to UPI app whenever such upgrades are available. Upgrades include security update which make app safer to use and make less prone to security breaches. In case of any issue with payments or transaction , flag it immediately on the UPI app through the help centre .It can make UPI experience easier by using apps that have low failure rate and work well with user bank.
- To popularize the concept of UPI transaction , management of the banks government should suggested to conduct awareness program and should educate the customers with respect to UPI

CHAPTER-V

CONCLUSION

Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. UPI is a payment system that allows money transfer between any two bank accounts by using a smart phone. UPI allows a customer to pay directly from a bank account to different merchants, both online and offline, without the hassle of typing credit card details, IFSC code, or net banking/wallet passwords. The interface has been developed by National Payments Corporation of India (NPCI). It aims to simplify and provide a single interface across all NPCI systems besides creating interoperability and superior customer experience. The UPI seeks to make money transfers easy, quick and hassle free. The proliferation of smart phones, the availability of an online verifiable identity, universal access to banking and the introduction of biometric sensors in phones will proactively encourage electronic payment systems for ushering in a less-cash society in India.

TABLE 3.20

RANKING THE DRAWBACKS OF UPI TRANSACTIONS

Factors	1	2	3	4	5	Total
Technology issues	16	13	12	11	8	60
Security issues	13	13	11	17	6	60
Inefficient at complex transactions	8	9	19	11	13	60
No relationship with personal banker	11	15	8	9	17	60
Inconvenient to make deposits	12	10	10	15	13	60

$$\text{Present position} = \frac{100(R_{ji} - 0.5)}{N_j}$$

R_{ji} = Individual Rank

N_j = Total Rank

$$\text{I factor} = \frac{100(1-0.5)}{5} = 10$$

$$\text{II factor} = \frac{100(2-0.5)}{5} = 30$$

$$\text{III factor} = \frac{100(3-0.5)}{5} = 50$$

$$\text{IV factor} = \frac{100(4-0.5)}{5} = 70$$

$$\text{V factor} = \frac{100(5-0.5)}{5} = 90$$

Present position	Score(X)
10	75
30	60
50	50
70	39
90	24

Factor I

X	F	FX
75	16	160
60	13	390
50	12	600
39	11	770
24	8	720
	ΣF =60	ΣFx =3201

$$\begin{aligned}\text{Garrett mean score(X)} &= \frac{\Sigma Fx}{\Sigma F} \\ &= 3201 / 60 = \mathbf{53}\end{aligned}$$

Factor II

X	F	FX
10	13	130
30	13	390
50	11	550
70	17	1190
90	6	540
	ΣF =60	ΣFx =3112

$$\begin{aligned}\text{Garrett mean score(X)} &= \frac{\Sigma Fx}{\Sigma F} \\ &= 3112 / 60 = \mathbf{51}\end{aligned}$$

Factor III

X	F	FX
10	8	80
30	9	270
50	19	950
70	11	770
90	13	1170
	ΣF =60	ΣFx =2813

$$\begin{aligned}\text{Garrett mean score(X)} &= \frac{\Sigma Fx}{\Sigma F} \\ &= 2813 / 60 = \mathbf{47}\end{aligned}$$

Factor IV

X	F	FX
10	11	110
30	15	450
50	8	400
70	9	630
90	17	1530
	ΣF =60	ΣFx =2884

$$\begin{aligned}\text{Garrett mean score(X)} &= \frac{\Sigma Fx}{\Sigma F} \\ &= 2884 / 60 = \mathbf{46}\end{aligned}$$

Factor V

X	F	FX
10	12	100
30	10	300
50	10	500
70	15	1050
90	13	1170
	ΣF =60	ΣFx =2993

$$\begin{aligned}\text{Garrett mean score(X)} &= \frac{\Sigma Fx}{\Sigma F} \\ &= 2993 / 60 = \mathbf{49}\end{aligned}$$

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A STUDY ON CUSTOMER SATISFACTION TOWARDS UPI TRANSACTIONS IN THOOTHUKUDI DISTRICT

Questionnaire

Personal Details:-

1. Name:
2. Gender: a) Male b)Female c) Transgender
3. Age Group: a) Below 20 b) 21-35 c) 36-50 d) Above 51
4. Educational Qualification: a) School Level b)Under Graduate
c) Post Graduate d) Diploma e) Professionals f) Illiterate
5. Marital Status: a) Married b) Unmarried
6. Profession a) Student b) Business c) Professionals
d) Private Employee d) Government employee
7. Monthly Income: a) Below Rs.20,000 b) Rs.20,001-Rs.40,000
c) Rs.40,001-Rs.60,000 d)Above Rs.60,000
8. Earning Members in your Family
a) One b) Two c) Three d) Above three
9. Name your Bank
1) _____
2) _____
3) _____
- 10.Account Type:
a) Saving a/c b) Current a/c c) Fixed Deposit d) Return
- 11.How long have you been using the UPI transactions app?
a) Below 1year b) 1year -2year c) 2year-3year d) Above 3year
- 12.How often do you use UPI transactions per week?
a) Once a week b) Twice c) Thriced) Alternative Days
- 13.For which reason you prefer UPI Banking services?
a) Privacy b) Save time c) 24hours availability
d) Easy tracking of spends e) Security f) Easy to use
g) Low Cost charges h) Discount /Cashback rewards
- 14.How do you come to know about UPI?
a) Friends and Relative b) Television c) Social mediad) Newspaper
- 15.Is the advertisement popping up on the UPI application irritates you?
a) Yes b) No c) Maybe

16. Which device do you prefer for making the payment for UPI transaction pay?
a) Smartphone b) Computer c) Tablet
17. For which purpose you use UPI most?
a) Bank Transfer b) Mobile Recharge c) Ticket Booking
d) Online Purchase e) if other (any specifies) _____
18. How banks provide UPI banking details to you?
a) Via SMS b) E-mail c) Broucher d) Others
19. What are the disadvantages you face in UPI banking?
a) Technical issues b) Security issues c) Inconvenient to make deposit
d) Fraudulent e) Cross border transactions f) Forgot password
g) No relationship with personal banker
20. Which features of UPI banking do you use frequency?
a) Payment of bills b) Checking the account balance
c) Online shopping d) Transfer money between accounts
21. What is your overall opinion about UPI banking?
a) Excellent b) Good c) Average d) Poor
22. Do you store UPI PIN details on your phone or laptop?
a) Yes b) No c) Sometimes
23. Do you access public Wi-Fi for UPI transactions?
a) Yes b) No c) Sometimes
24. Using UPI banking for only purpose of getting the rewards?
a) Yes b) No c) Maybe
25. Have you regularly check the balance of your registered bank account on an UPI-enabled app?
a) Yes b) No c) Maybe
26. Have you link more than one bank account to your UPI app?
a) Yes b) No c) Maybe
27. Do UPI-enabled apps send notifications whenever there is an update on the status of your recent transactions?
a) Yes b) No c) Maybe
28. Do you manage your bank account from the UPI-enabled app, instead of having to open different bank application?
a) Yes b) No c) Maybe
29. How often do you change device UPI password?
a) Once in a year b) Once in 6 months c) Every month d) Never
30. Which app has quick response to your queries?
a) Google pay b) Phonepe c) Paytm d) BHIM e) Axis pay
f) SBI pay g) Others if any _____?
31. Which payment app provides more payment options?
a) Google pay b) Phonepe c) Paytm d) BHIM e) Axis pay
f) SBI pay g) Others if any _____?

32. Which app does not require much legal formalities to startup?
- a) Google pay b) Phonepe c) Paytm d) BHIM e) Axis pay
 f) SBI pay g) Others if any _____?

33. Do you trust the security of the UPI?

- a) Yes b) No c) Maybe

34. Rank the drawbacks of UPI transactions?

- a) Technology issues
- b) Security issues
- c) Inefficient at complex transactions
- d) No relationship with personal banker
- e) Inconvenient to make deposits

35. Rate the facilities offer by UPI?

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Debit card					
Bill payment					
Loan repayment					
Donations					
Investment					
Balance enquiry					
Transaction history					

36. Rate the following strength of UPI transactions:

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Strength:					
1. Secure					
2. Pay & Collect					
3. Time Consumptions					
4. Faster Transactions					
5. Easy to accesses					

37. Rate the following the weakness of UPI transactions:

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Weakness:					
1. Delay Transaction					
2. Irritation of double verification					
3. Cyber Crime					
4. Transactions limit					

38. Rate the following opportunities of UPI transactions:

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Opportunities					
1. Strong banking networking					
2. Growth in digital payment					
3. Cash lite economic					

39. Rate the following Threats of UPI transactions:

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Threats:					
1. No Awareness					
2. Tax on UPI service					
3. Hacking					
4. Fear of double transactions					

40. Any suggestion: _____

**A STUDY ON CUSTOMER'S SATISFACTION TOWARDS
BIKE OF ROYAL ENFIELD IN THOOTHUKUDI DISTRICT**

Project submitted to Department of Commerce

(SSC) ST. MARY'S COLLEGE (AUTONOMOUS)

THOOTHUKUDI.

Affiliated to Manonmaniam Sundarnar University,
Tirunelveli.

In partial fulfilment of the requirements of

BACHELOR OF COMMERCE

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MAY 2022

DECLARATION

We have declared that the project entitled "A study on customer's satisfaction towards bike of Royal Enfield in 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. S. Meena Pattu Revathi 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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CERTIFICATE

It is certified that this short time project work entitled "A study on customer's satisfaction Towards bike of Royal Enfield in 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 2021-2022 by the following students.

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LIST OF
CONTENT

CHAPTER	INDEX	PG.NO
1.	INTRODUCTION	1 - 11
2.	PROFILE OF THE STUDY	12 - 27
3.	ANALYSIS AND INTERPRETATION	28 - 63
4.	FINDING AND SUGGESTIONS	64 - 67
5.	CONCLUSION	68 - 69
	ANNEXURE-I BIBLOGRAPHY	70
	ANNEXURE-II QUESIONNAIRE	71-74

LIST OF TABLES

TABLE NO.	NAME OF THE TABLE	PG.NO
3.1	Classification on the basis of age	29
3.2	Classification on the basis of gender	30
3.3	Classification on the basis of material status	31
3.4	Classification on the basis of educational qualification	32
3.5	Classification on the basis of occupation	33
3.6	Classification on the basis of monthly income	34
3.7	Classification on the basis of locality	35
3.8	Classification on the basis of types of family	36
3.9	Classification on the basis of satisfaction level	37
3.10	Classification on the basis of rate of fuel	38
3.11	Classification on the basis of bike mileage	39
3.12	Classification on the basis of comfort and convenience	40
3.13	Classification on the basis of performance	41
3.14	Classification on the basis of improve in bike	42
3.15	Classification on the basis of sale in local market	43
3.16	Classification on the basis of model of Royal Enfield	44
3.17	Classification on the basis of interest to buy this model	45
3.18	Classification on the basis of price of Royal Enfield	46
3.19	Classification on the basis of overall satisfaction	47
3.20	Classification on the basis of purchase of the bike	48
3.21	Classification on the basis of complaints lodge by the customers	49
3.22	Classification on the basis of Kms per day	50
3.23	Classification on the basis of factors of Royal Enfield	51
3.24	Classification on the basis of purpose of use	52
3.25	Classification on the basis of comfortable	53
3.26	Classification on the basis of know about Royal Enfield	54
3.27	Classification on the basis of appearance of bike	55
3.28	Classification on the basis of availability of spare parts	56
3.29	Classification on the basis of resale value of Royal Enfield	57
3.30	Classification on the basis of major problems after purchasing	58
3.31	Classification on the basis of satisfaction level	59

3.32	Classification on the basis of service of Royal Enfield	60
3.33	Classification on the basis of safety of Royal Enfield	61
3.34	Classification on the basis of Rider Mania	62
3.35	Classification on the basis of break down	63

CHAPTER -I

INTRODUCTION



1.1 INTRODUCTION

Customer satisfaction is defined as a measurement that determines how happy customers are with a company's products, services and capabilities. An organizations main focus must be to satisfy its customers and increase its sales, for this it is important to understand the voice of the customer which provides detailed insights as to what their customers want and better tailor their services or products and in turn help the business improve or change its products and services.

Marketing is the process of performing market research, selling products and services to customers and promoting them via advertising to further enhance sales. Marketing as a subject of study is now attracting increasing attention from firms, companies, institutions and even countries.

Customers are the important concept in marketing. It is being hard to please the presents day customers. They checkout the competitors with similar or at times, even better offers. Customers are the king and without satisfying their needs none can exist in the corporate competitive world.

Royal Enfield is the makers of the famous bullet brand in India established in 1955. In 1901 1st bike produced. They are one of the oldest and most famous for their power stability and rugged looks. Royal Enfield has been updating their bikes from their first model in order to provide the customers total satisfaction from their bikes and keep up with the market trends. So this study is mainly focused on analyzing the customer satisfaction of Royal Enfield with special reference to Thoothukudi District.

1.2 STATEMENT OF THE PROBLEM

As the two-wheeler market in India is constantly increasing and changing day by day, it poses new challenges to Royal Enfield to keep up with the market trends. Royal Enfield is a company that started its business in 1948 with its product such as the bullet which has kept a prestigious position in the market till date. In order to do so they have to ensure their products provides to their customers sufficient satisfaction and if not bring about changes in order to achieve it. Hence this study is mainly focused on Royal Enfield in Thoothukudi District.

1.3 SCOPE OF THE STUDY

The scope of the study is to understand the customer's attitude towards the product, services, satisfaction obtained from the product and the variations between the actual product and their expectations.

1.4 OBJECTIVES OF STUDY

1. To identify the satisfaction level of products and services offered by Royal Enfield with special reference in Tuticorin District.
2. To know the performance, quality, affordability and purchase behavior of Royal Enfield with special reference in Tuticorin District.
3. To study the preference of customers on different varieties of Royal Enfield Bikes.
5. To give suitable conclusions and recommendations for findings.

1.5 RESEARCH DESIGN

Research is done to collect essential information which helps solve problems related to customer's preference, satisfaction and overall happiness over Royal Enfield Bikes effectively.

1.5.1 NATURE OF STUDY

The study is descriptive in nature.

1.5.2 NATURE OF DATA

Primary and secondary data is collected in order to obtain relevant information to conduct the research.

Primary data: Data was collected from current users of Royal Enfield of Thoothukudi District using a questionnaire in order to obtain relevant information.

Secondary data: Data was collected by browsing magazines, newspapers, article and papers related to Royal Enfield brand in India.

1.5.3 SOURCES OF DATA

Primary data is collected from 50 Royal Enfield customers in Thoothukudi District by the use of questionnaire.

Secondary data is collected from magazines, newspapers, etc.

1.6 SAMPLE DESIGN











1.6.1 NATURE OF POPULATION

This study is conducted on customer satisfaction of Royal Enfield customers in Thoothukudi District and the population is infinite as the total number of Royal Enfield customers is impossible to determine.

1.6.2 SAMPLE UNIT

To study the whole base of Royal Enfield customers in Thoothukudi District is impossible as the population is infinite. Therefore sampling method is used in order to collect data.

1.6.3 METHOD OF SAMPLING

The sampling method used in this study is snowball sampling under the non-probability sampling method.

1.6.4 SIZE OF SAMPLE

Information has been collected from 50 respondents of Thoothukudi District comprising both male and female.

1.7 TOOLS FOR ANALYSIS

Questionnaires were created in order to receive the necessary response required from the sample to achieve the study objective. The main statistical and analytical tools used for analyzing

Primary data and the relational dependence between variables are like scale in questionnaire, percentage and graphs.

1.8 LIMITATIONS OF STUDY

- The study was confined to Thoothukudi District; hence the outcome cannot be generalized.
- Sample size was limited in number. 53 respondents were chosen because of time constraint.
- Some of the response was biased.

1.9 NATURE OF MARKET

In the initial years, entry of firms, capacity, expansion, choice of products including capacity mix and technology, all critical areas of functioning of an industry were, effectively controlled by the state machinery.

How-ever the major set of reforms was launched in the year 1991 in response to the major macroeconomics arises faced by the economy. The industrial policies shifted from a regime of regulation and tight control to a more liberalized and competitive ere. Two major results of policy changes during three years in Two-Wheeler industry were that the, weaker players died out going way to the new entrants and superior products and a sizable increase in number of breads entered the market that compelled the firms to compete on the basis of product attributes

1.10 KEY PLAYERS IN THE TWO-WHEELER INDUSTRY

There are many two- wheeler manufactures in India. Major players in the two-wheeler industry are the Honda Motors LTD (HHML), Bajaj Auto LTD (Bajaj Auto) and TVS major company LTD (TVS) the other players in the two-wheeler Industry are kinetic motor company LTD (KMCL) kinetic engineering LTD (KEL), LML LTD (LML), Yamaha motors India LTD (Yamaha scooter) (mopeds) majestic auto LTD (majestic auto), Royal Enfield LTD (REL) and Honda motorcycle & scooter India (P) LTD (P) LTD (HMSI)

1.11 TYPES OF TWO-WHEELERS IN INDIA

There are mainly – three types of two-wheelers available in India. They are motorcycle, scooters.

1.12 RECENT ECONOMIC DEVELOPMENTS

India is the 2nd target two-wheeler market in the world with a size over RS.100000 m n steps like abolition of licensing removal of quantitative restrictions and Initiatives to bring the policy framework in Consonance with WTO requirements have to see the industry in progressive track. Removal of the restrictive Environment has helped restructuring, and enable industry to absorb new technology, aligning itself with the global development and also to realize pts potential in the country. The liberalization polices have ted to continuous increase in competition which has ultimately resulted in modernization in win with the global standards as well as in substantial cut in prices. Aggressive marketing by the auto finance companies have also played a significant role in boosting automobile demand, especially from the population in the middle-income group.

11.13 REVIEW OF LITERATURE

Motorcycles, which are a small subset of all motor vehicle, are greatly overrepresent in fatal motor vehicle accidents. In the Unit states, the death rate per registered motorcycle (59 per 100,000) is approximately three times the death rate per registered passenger car (17 per 100,000). Death rate calculate per vehicle, however, do not take into an account the substantially lower mileage travelled motorcyclist. Per mile travelled, the death rate for motorcycles is estimated to be 22 times higher than the comparable death rate for passenger cars. In an earlier study, Wulf et al. (1989) estimated the death rate for motorcycle riders of about 35 per 100 million miles of travel compared with an overall vehicle death rate of 2.57 per 100 147 per 100 million vehicle kilometers for two wheeled motor vehicles, whilst for car users the rate was 5 per 100 million vehicle kilometers (DFT,2003a). Besides the higher death rate, motorcyclist more likely to be injured when involved in an accident. Hurt et al. (1981) found that drivers involved in crashes with motorcycles were more likely to be unfamiliar with motorcycles. They show's drivers who also ride motorcycles and those with family members or close friends who ride are more likely to observe motorcyclists and less likely to collide with them. This indicates that drivers can see motorcyclists, whom they might otherwise overlook, if they mentally train themselves to do. Some experts adduce an "expectancy" phenomenon. They

follow research on vigilance and say that road users become conditioned to respond more to the visual cues provided by other vehicle than those of motorcycles because of their greater size and frequency on the road.

1.14 CHAPTERISATION

Chapter 1: Introduction

Chapter 2: Profile of the study

Chapter 3: Data analysis and interpretation

Chapter 4: Finding and suggestions

Chapter 5: Conclusion

CHAPTER -2

PROFILE OF THE STUDY





Royal Enfield one of the popular brand and highest selling bike in India and outside India (USA, Europe, Australia etc.). Royal Enfield motorcycles had been sold in India from 1949. In 1955, the Indian government looked for a suitable motorcycle for its police and army, for use patrolling the country's border. As far as the motorcycle brand goes, though, it would appear that Royal Enfield is the only motorcycle brand to span three centuries, and still going, with continuous production. Product range has widened and the customer has evolved.

2.1 HISTORY OF THE COMPANY

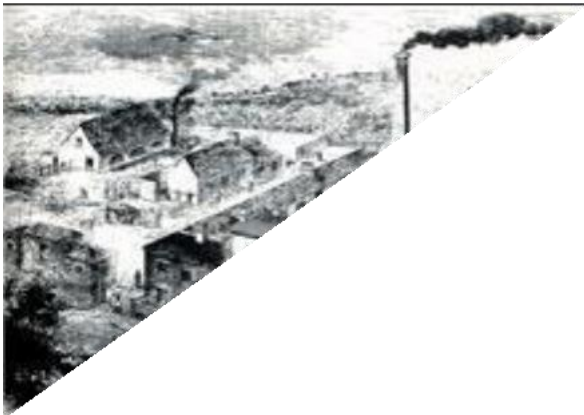
Mid-19th century England the firm of George Townsend & Co. opened its doors in the tiny village of Hunt End, near the Worcestershire town of REDDITCH. The firm

was specialized in sewing needles and machine parts. In the first flush of enterprise, flitting from one opportunity to another, they chanced upon the pedal-cycle trade. Little did they know then that it was the beginning of the making of a legend. Soon, George Townsend & Co. was manufacturing its own brand of bicycles. And in 1893 its products began to sport the name ‘Enfield’ under the entity Enfield Manufacturing Company Limited with the trademark ‘**Made like a Gun**’. The marquee was born.

INDUSTRY	Motorcycles, Lawnmowers
SUCCESSOR	Royal Enfield Motors (formerly Enfield of (India)
FOUNDED	1893, as Enfield Manufacturing Co. Ltd.
DEFUNCT	1971
HEADQUARTERS	REDDITCH, Worcestershire, England
KEY PEOPLE	Founders Albert Eadie and Robert Walker Smith
PRODUCTS	Royal Enfield Clipper, Crusader, Bullet, Interceptor.

2.2 THE BEGINNIG OF ROYAL ENFIELD

(1851 – 1890)



Hunt End, England was a village of several small mills manufacturing needles and fish-hooks. It was here in 1851 that George Townsend put up his needle-making mill, which he named Givry Works. But it wasn't until

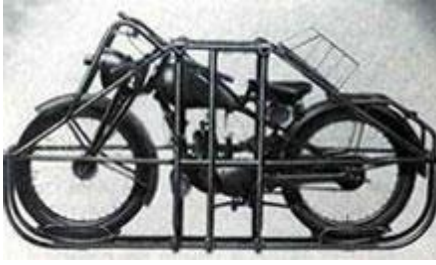
his passing away that his son, George Jr. and his half-brother brought into Givry Works one of the first 'boneshakers' – a crude cycle. It had a backbone of iron, with wooden wheels, iron tires and pedals of triangular pieces of wood! Though the bike was a source of some amusement, George and his team felt they could easily improve on it. The earliest modern safety bicycle with two wheels of equal size had appeared in about 1880. All manufacturers were trying their hand at this new venture. So was George Townsend Jr. By luck, he chanced upon an invention in his neighbourhood a saddle that only used one length of wire in the two springs and in the framework. This was adopted, patented and marketed as the 'Townsend Cyclists Saddle & Spring'. He had entered the bicycle parts trade! From bicycle parts, Townsend slowly moved on to producing bicycles himself. He was also supplying a wide range of parts to other manufacturers - Givry Works was growing rapidly. Over the next three years he developed his own range of over two-dozen machines. Each machine, known locally as the 'Townsend cycle' was reputed for its sturdy frame, a character that all Enfield bikes would follow.

The First Four Stroke Engine



1924 The First Four-stroke-The interwar year was a period when the sidecar reached its zenith. In July 1925, the Royal Enfield V-Twin-engine Dairyman's Outfit took part in the ACU Six Days' Trial for Commercial Sidecars and obtained a Special Certificate of Merit for completing an arduous course without loss of marks. The year 1924 saw the launch of the first Enfield four-stroke 350cc single using a JAP engine.

2.3 ESTABLISHING BULLET (1931 - 1940)



1933 The Bullet Arrives-In 1931 a four-valve, single cylinder was introduced, and christened 'Bullet' in 1932. It had an inclined engine and an exposed valve gear. It was then that the first use was made of the now famous Bullet name. Longer stroke, four-valve head exposed valves and heavily finned crank case were the

features that ran from 1932 until the end of 1934. **1940 The Second World War**-The most well-known offering for the Second World War was no doubt the 'Flying Flea'. Also known as the 'Airborne', this lightweight 125cc bike was capable of being dropped by parachute with airborne troupes. The Flea was fitted into a steel tubular cage called the 'Bird Cage', which had a parachute attached to it. The cage aided in packing turning handlebars easily.



The Bullet Arrives-In 1931 a four-valve, single-cylinder was introduced, and christened 'Bullet' in 1932. It had an inclined engine and an exposed valve gear. It was then that the first use was made of the now famous Bullet name. Longer stroke, four-valve head exposed valves and heavily finned crank case were the features that ran from 1932 until the end of 1934.



1949 The Indian Debut

In 1949, the 350cc Bullet was launched in India, when Madras Motors won an order from the Indian Army for the supply of motorcycles. It was the beginning of the reign of the Bullet in the subcontinent. The Madras Motor Company started off by receiving the Bullet in kits and simply assembling them. Then they began making the frames. After this Enfield started sending the engine in parts to be assembled in India. Eventually they were also manufacturing the engines, which meant that they were making the complete bike. For the next thirty years, the design of their bike remained unchanged! In 1950, several models were introduced: the 650cc Meteor twin; a 250cc Clipper; a short stroke 250cc Crusader; 250cc Trials; Super 5; Continental; 500 Sports Twin; Super Meteor; Constellation and the Interceptor.



1955-Enfield in Madras... The Indian Army, the sole reason why the Bullet was brought to India in the first place, insisted that they would continue doing business with Madras Motors only if the Bullet was produced indigenously. The Enfield India Bullet of the late fifties was quite a different motorcycle from the one we are used to today. Using the famed LUCAS MAGDYNO ignition system, the 1955 Bullet was almost a clone of the 52 REDDITCH Bullet. The frame, electric tin ware and rolling chassis, however, were to undergo many changes over the next ten years, with the Bullet slowly evolving into the familiar form we know and love today. By 1970, Enfield India was a company established in its own right, and with a production line going full steam, the need for collaboration with Enfield of the UK and Villiers of the UK was no longer seen. But the Bullet flew true and strong. A number of changes had already been

made to the tin ware on the Bullet. Mudguard design took on different forms, taking into account the wet, slushy and messy road conditions during the Indian monsoon. The MAGDYNO also gave way to the alternator 'Delco' ignition system. And front and rear hubs were designed to provide more efficient cooling for Indian conditions, and thus improve braking performance.

2.4 ENFIELD BECOMES ROYAL ENFIELD (1991-2000)



1990 Heavy Fuel-The 1990's saw many revolutionary models from the company. The Taurus Diesel was the first production Diesel motorcycle in the world. **1993 Bullet 500-** The Bullet 500 was launched in June this year. It went on to become the most coveted model

2.5 Army's stunt riders break record-



ARMY PERSONNEL IN BANGALORE SET RECORD OF

CARRYING 48 PERSONS ON ONE BIKE Indian Army personnel broke a world record by being the only team in the world to cross a staggering distance of 1000 meters carrying 48 persons on a single moving 500 cc Royal Enfield motorcycle. 'Tornadoes', the motorcycle display team of Army Service Corps today broke two world records by being the only team to achieve a staggering distance of 1100 meters with 54 persons on a single bike. They broke the record of Corps of Military Police who carried 48 persons on a single moving 500 CC motorcycle here recently. The team while exhibiting extraordinary skill, courage, endurance and mental strength, entered the annals of record books by performing this breath-taking feat on a 500 CC Royal Enfield motorcycle at the Runway of Air Force Station Yelahanka in the presence of a large number of military and civil dignitaries. The 'Tornadoes' was raised in 1982 after

having given a stupendous display of daredevilry in the 1982 Asian Games. "Since then the men of the Tornadoes Team by their sheer grit, determination and spirit of adventure have created a niche for themselves by rewriting various records," the release said. The team at one point of time had achieved the distinction of holding seven world and national records of varying degrees of complexity and fortitude, it said.

2.6 COMPANY PROFILE



1994 Eicher acquires Enfield- In March the ailing company got a new lease of life when Eicher group acquired Enfield India Company. The company name changed to Royal Enfield Motors Limited.



Royal Enfield is the makers of the famous Bullet brand in India. Established in 1955, Royal Enfield (India) is among the oldest bike companies. It stems from the British manufacturer, Royal Enfield at REDDITCH. Royal Enfield has its headquarters at Chennai in India. Bullet bikes are famous for their power, stability and rugged looks. It started in India for the Indian Army 350cc bikes were imported in kits from the UK and assembled in Chennai. After a few years, on the insistence of Pandit Jawaharlal Nehru, the company started producing the bikes in India and added the 500cc Bullet to its line. Within no time, Bullet became popular in India.



Bullet became known for sheer power, matchless stability, and rugged looks. It looked tailor-made for Indian roads. Motorcyclists in the country dreamt to drive it. It was particularly a favorite of the Army and Police personnel. In 1990, Royal Enfield ventured into collaboration with the Eicher Group, a leading automotive group in India, in 1990, and merged with it in 1994. Apart from bikes, Eicher Group is involved in the production and sales of Tractors, Commercial Vehicles, and Automotive Gears. Royal Enfield made continuously incorporating new technology and systems in its bikes. In 1996, when the Government of India imposed stringent norms for emission, Royal Enfield was the first motorcycle manufacturer to comply. It was among the few companies in India to obtain the WVTa (Whole Vehicle Type Approval) for meeting the European Community norms. Today, Royal Enfield is considered the oldest motorcycle model in the world still in production and Bullet is the longest production run model.

2010 Awards



The New Year saw the dawn of India's most prominent automotive show, the Auto Expo 2010. Held between January 5th and 11th at the Pragati Maidan in New Delhi, the event saw more than 400 global brands showcasing new technology, products and show-off concepts. Royal Enfield was also a part of the event, displaying the recently launched Royal Enfield Classic 500 EFI and the Royal Enfield Classic 350. The main stays of the Royal Enfield display were the soon to be launched variants of the Classic - the Royal Enfield Classic Chrome and the Royal Enfield Classic Battle Green. The Expo turned out to be a rather rewarding experience for Royal Enfield with the Royal Enfield Classic and the Marketing team picking up as many as five awards

Awards 2010: - Apollo Auto India Awards 2010: Best Brand

-Zigwheels.com Viewer's Choice Bike of the Year 2009

- Zigwheels.com Bike of the Year above 251cc

- NDTV Profit Car & Bike Awards 2010: Motorcycle of the Year above 250 cc.

- NDTV Profit Car & Bike awards 2010: Best PR Communications Team.

2.7 ROYAL ENFIELD

2001-The Dare Devils, the motorcycle display team of the Corps of Signals, Jabalpur forms a Human Pyramid of 201 men on 10 Enfield 350cc bikes and rides a distance of more than 200 meters.

2002



India's first Cruiser – The THUNDERBD'- is launched BBC Wheels awards it 'The Best Cruiser 2002' title. The Bullet Machismo enters commercial production. Dan Holmes and Johnny Szoldrak won the National Road Race Championship (60's Class) on a Bullet

2003



The first 'RIDER MANIA' gets together is held in Goa. REDS are formed in Pune. The Bullet enters the Automotive 'Hall of Pride' at the ICICI Overdrive awards. 1000 Riders descend on REDDITCH for the Royal Enfield Owners Club 25th Anniversary. Royal Enfield is one of the top ten 125-500 cc brands in UK.

2004



The 2004 Bullet Electra is launched. The retro styled Bullet Machismo is rated 'No.1 Cruiser' in TNS Auto car survey. The Bullet Electra International with a lean-burn engine is launched in the UK. 34 men ride simultaneously on a Bullet, setting a new world record.

2005



Royal Enfield India Celebrates 50 glorious years of motorcycling and unveils a blueprint for the future. The 2005 Bullet Electra features a revolutionary 5-Speed left side gear shift that makes the marquee more accessible to motorcyclists. The Legend rides on

2006



Royal Enfield develops a fully integrated Twin Spark, 5-Speed engine that delivers a dramatic increase in performance and efficiency. The new engine will power all domestic and International models from 2007 onwards.

2007



Royal Enfield launches the all new limited edition Machismo 500LB with customized accessories. The legendary Bullet 350 needs no introduction. Now Bullet 350 is with all new UCE engine. This classic machine has kept place with advances in engineering and ergonomics without diluting its impeccable pedigree. A long wheel base and bigger tires provide increased stability and road grip, making it ideal for long distance travel. Its aristocratic black & gold livery and thumping engine beat remind passers-by that they are in the presence of automotive royalty.

2008



The Thunderbird Twins Park will be the first model to feature Royal Enfield's revolutionary Unit Construction Engine. All the well-loved features of the Thunderbird have been retained and enhanced in some cases. Also, the twin benefit of improved performance and engine efficiency makes this motorcycle hard to beat in terms of pure riding pleasure and visual delight. The evolutionary mix of old and new features in this motorcycle will surely delight its owners.

2009



The smaller twin of the Classic 500, the Classic 350 will hold its own against any other motorcycle and then pull some more. The Classic 350 shares its power plant with the Legendary Thunderbird. The torque to flatten mountains and the fuel efficiency to cross entire ranges comes in the same understated yet charming styling. This is a motorcycle that does not need to shout to be heard. Born of a rich heritage and bred with Royal Elegance this 350cc thumper has all the qualities of a typical Royal Enfield. Appreciated then, appreciated now... Why ride a lesser bike. Nothing more to be said.



The Classic 500 comes to India. Armed with a potent fuel injected 500cc engine and clothed in a disarmingly appealing most coveted Royal Enfield in history. For those who want it all. The power, the fuel efficiency, the reliability and simple, yet drop dead gorgeous classic styling. The classic turns heads not because it wants to but because it can't help it. You will appreciate the beat not just for the music it creates but also for the muted feeling of strength and power that it signifies. The view is simply better when you are astride a Royal Enfield Classic 500 – whether moving or still. Nothing more to be said.

500CC BULLET LAUNCHED IN 2011

Royal Enfield 500cc Desert Storm – New Powerful Enticing Bullet! 2011



Royal Enfield is one of the leading bullet manufacture has introduced a new color for the Classic 500cc called Desert Storm. The company had recently unveiled the desert storm color on the Classic. The new desert storm color will be having sandy beige with matte touch finish. The price tag of new Royal Enfield 500cc Desert Storm Bullet will be around Rs.1.5 lacs (Only Rs.2000 ~ Rs.4000 Price add-on is expected) which does not seem pricey considering the trust Royal Enfield has generated over the years. This powerful bike is likely to generate a topnotch power of 27.2 Bhp and a high torque of 41.3 Nm. It comes in 5 speed gear box. The launch of the classic 500cc Desert Storm is expected

pretty soon. Though, one thing remains undisclosed that if Royal Enfield will launch Classic Desert Storm in a 350cc variant also.

2.8 Royal Enfield Classic Battle Green:



This model carries an olive-green garb, not unlike the color of the Royal Enfield Bullet's the Indian Army Jawans ride. This "Battle Green" motorcycle was the cynosure of all the eyes at the Royal Enfield Pavilion. This Classic UCE500 EFI Model will not make it to Indian markets for now & will be exported to the USA in the coming months.

2.9 Royal Enfield Classic UCE500 EFI Chrome:



Unlike the Military Green color model, you and I residing in India can buy this maroon and chrome color Royal Enfield Bullet Classic UCE500 EFI. This motorcycle model will be available in showrooms around the world from the month of April 2010 and yes, that includes India. In the US market, the Royal Enfield Bullet Classic UCE500 EFI will carry a price tag of \$6000. In India though, you can ride one home for about 1.4Lakhs.

ROYAL ENFIELD THUNDERBIRD 500CC: The Royal Enfield introduces Thunderbird 500 cc in 2013 variant of the Thunderbird. Fuel injection, digital console, electronic fuel gauge, projector headlamps and 18-inch wheels. Currently the flagship model of Royal Enfield India

ROYAL ENFIELD THUNDERBIRD 300CC: The Royal Enfield introduces Thunder350 cc in 2013 variant of the Thunderbird. Digital console, electronic fuel gauge, projector headlamps and 18-inch wheels. Currently the flagship model of Royal Enfield India.

ROYAL ENFIELD CAFE RACER 535CC: 535 cc Variant of the Cafe Racer. Fuel injection, Digital console, electronic fuel gauge, projector headlamps Twin downtube cradle frame, PAILOLI Twin gas charged shock absorbers with adjustable preload, 80mm travel. It is also known as Continental GT.

CHAPTER -3 ANALYSIS & INTERPRETATION

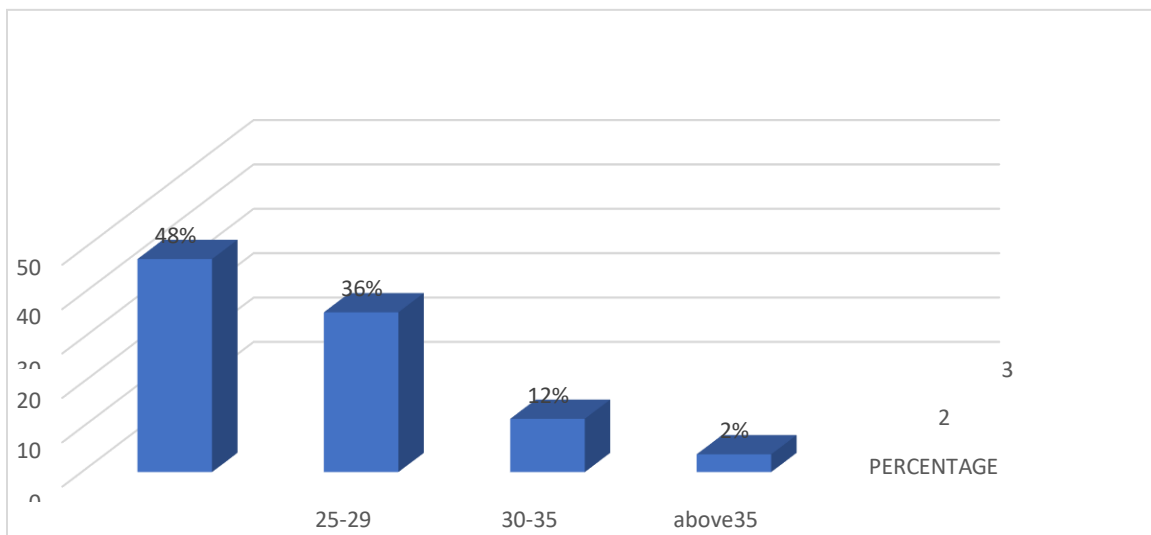


I. CLASSIFICATION IN THE AGE OF THE RESPONDENTS

TABLE 3.1

AGE	NO OF RESPONDENTS	PERCENTAGE
18-24	24	48%
25-29	18	36%
30-35	6	12%
Above 35	2	4%
TOTAL	50	100 %

Source; Primary data



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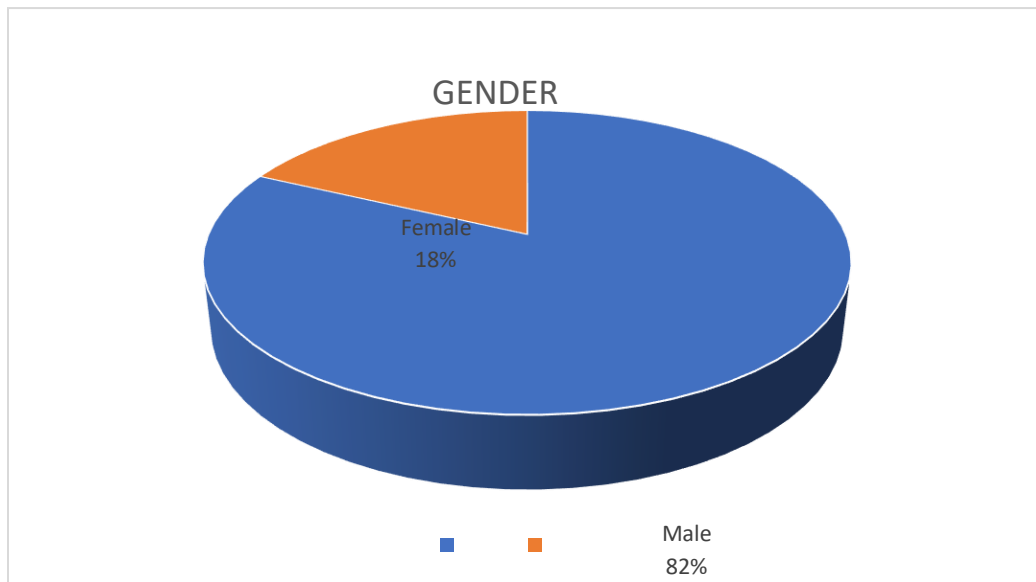
From the above the table 3.1 it's inferred that out of 50 respondents ,48% of the respondents belong to age group of 18 -24, 36% of the respondents belongs to age group of 25-29, 12% of the respondents belong to age group 30-35,2% of the respondents belong to age group of above 35. The majority of the respondents are 18-24 age group is48%.

II. CLASSIFICATION OF GENDER OF RESPONDENTS

TABLE 3.2

GENDER	NO OF RESPONDENTS	PERCENTAGE
MALE	41	82%
FEMALE	9	18%
TOTAL	50	100%

Source: Primary data



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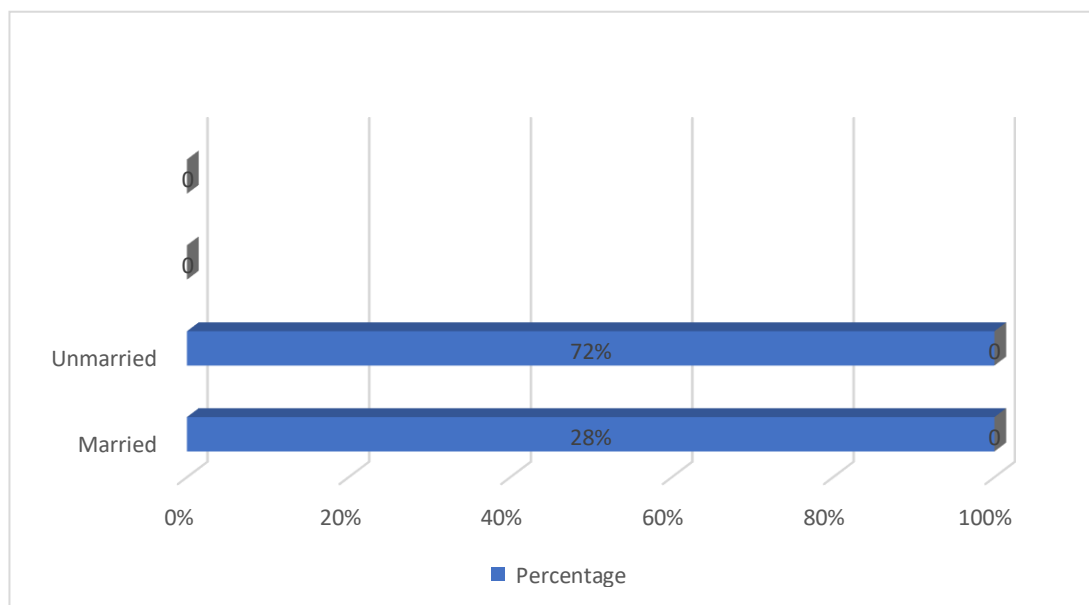
From the table 3.2 it's inferred that out of 50 respondents 82% of the respondents are male, 18% of the respondents are female. The majority of the respondents are male is 82%.

III. CLASSIFICATION OF MARITAL STATUS

TABLE-3.3

MARTIAL STATUS	NO OF RESPONDENTS	PERCENTAGE
MARRIED	14	28%
UNMARRIED	36	72%
TOTEL	50	100%

Source: Primary data



INFERENCE:

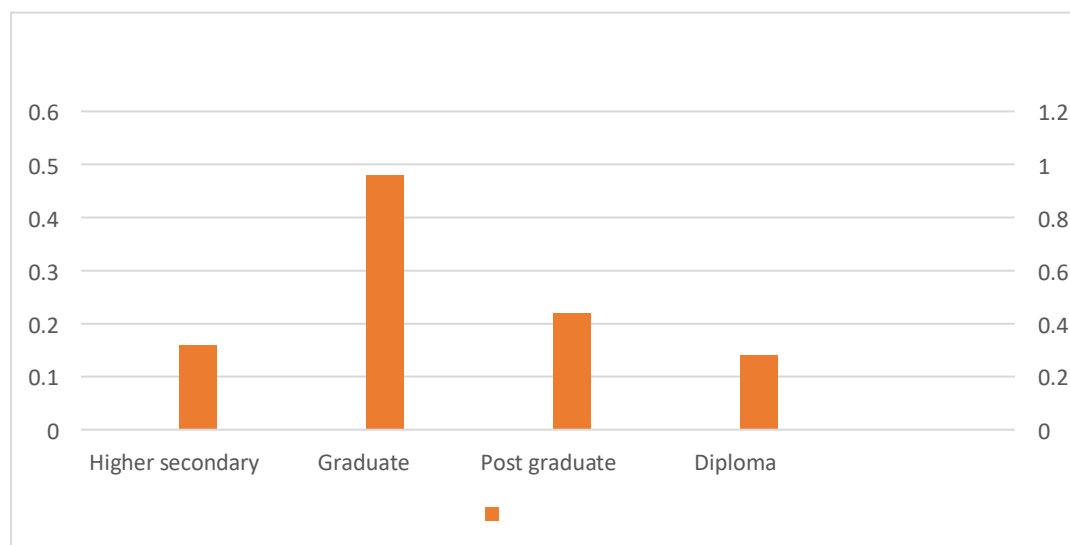
From the table 3.3 it's inferred that out of 50 respondents 28% of the respondents are married, 28% of the respondents are unmarried. The majority of the respondents are unmarried is 72%.

IV. CLASSIFICATION OF EDUCATION QUALIFICATION

TABLE-3.4

EDUCATION QULIFICATION	NO. OF RESPONDENTS	PRENCENTAGE
HIGHER SECONDARY	8	16%
GRADUATE	24	48%
POST GRADUATE	11	22%
DIPLOMA	7	14%
TOTEL	50	100%

Source: Primary data



INFERENCE:

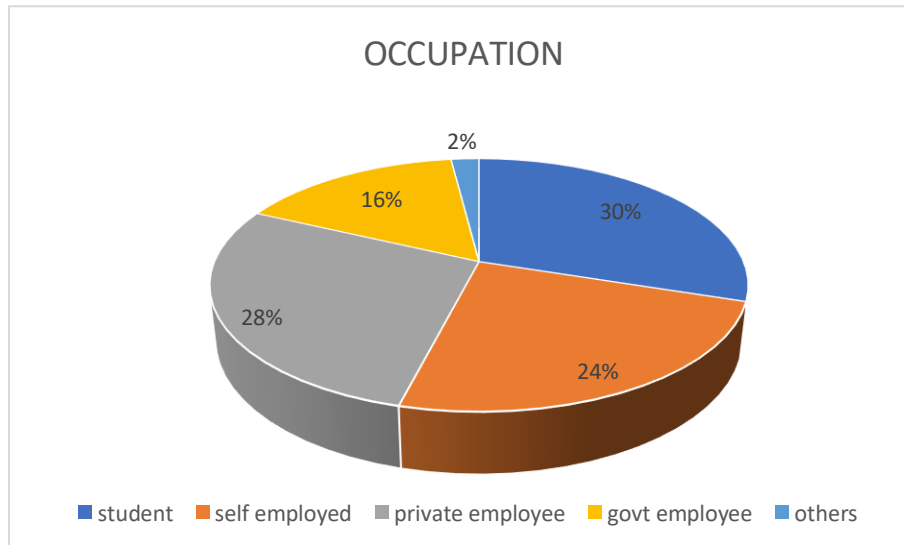
From the table 3.4 it's is inferred that out of 50 respondents 16% of the respondents belong to education of higher secondary, 48% of the respondents belongs to education of graduate, 22% of the respondents belong to education of post graduate ,14% of the respondents belong to education of diploma. The majority of the respondents are graduate is 48%.

V. CLASSIFICATION OF OCCUPATION

TABLE 3.5

OCCUPATION	NO. OF RESPONDANTS	PERCCENTAGE
STUDENT	15	30%
SELF EMPLOYED	12	24%
PRIVATE EMPLOYEE	14	28%
GOVT EMPLOYEE	8	16%
OTHERS	1	2%
TOTAL	50	100%

Source: Primary data



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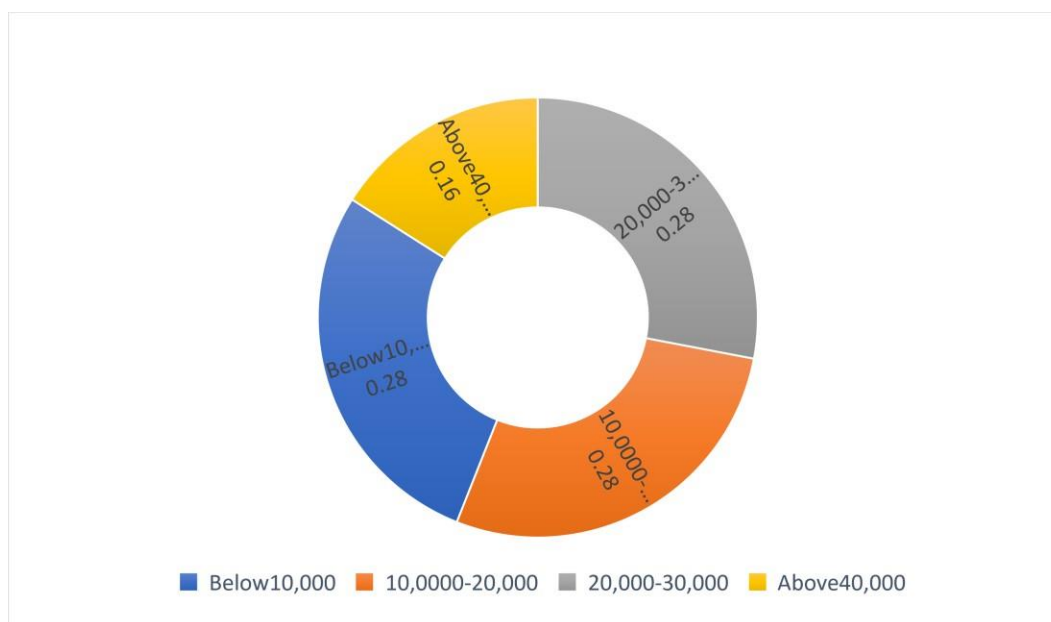
From the above table 3.5 it's is inferred that out of 50 respondents 30% of the respondents belong to occupation of student, 24% of the respondents belongs to occupation of self-employed, 28% of the respondents belong to occupation of private employee ,16% of the respondents belong to occupation of govt employee,2% of the respondents belongs to occupation of others The majority of the respondents are students is 30%.

VI. CLASSIFICATION OF MONTHLY INCOME

TABLE 3.6

MONTHLY INCOME	NO. OF RESPONDENTS	PERCENTAGE
Below 10,000	14	28%
10,000-20,000	14	28%
20,000-30,000	14	28%
Above40,000	8	16%
Total	50	100%

Source: Primary data



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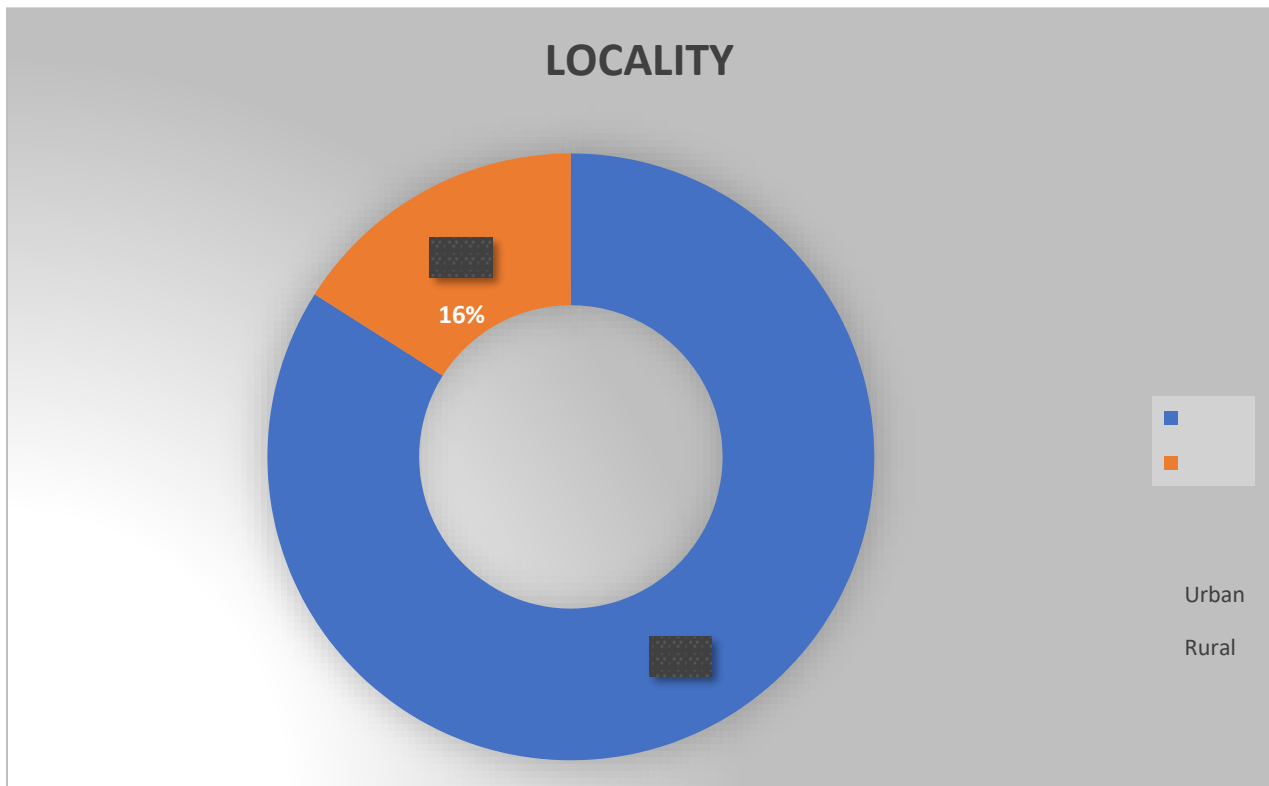
From the above table 3.6 it's inferred that out of 50 respondents 28% of the respondents belong to monthly income below 10,000, 28% of the respondents belongs to monthly income 10,000 - 20,000 28% of the respondents belong to monthly income 20,000-30,000 16% of the respondents belong to monthly income above 40,000.

VII. CLASSIFICATION OF LOCALITY

TABLE :3.7

LOCALITY	NO. OF RESPONDENTS	PERCENTAGE
URBAN	42	84%
RURAL	8	16%
TOTAL	50	100%

Source: Primary data



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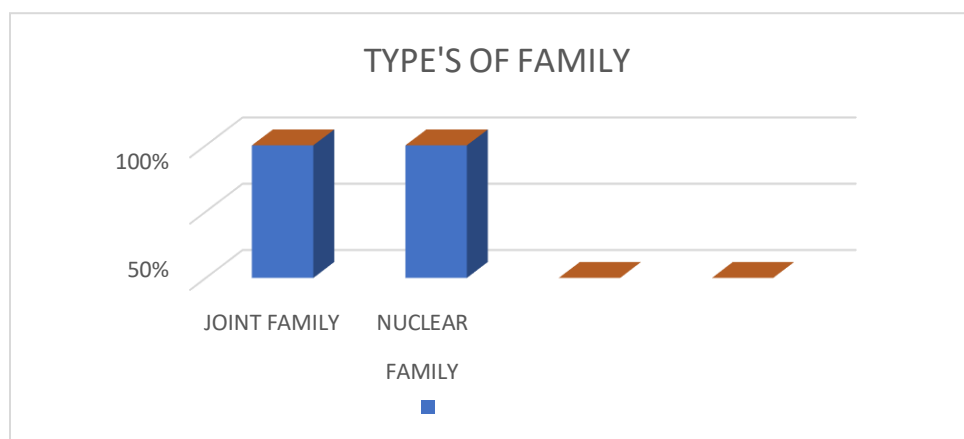
From the above table 3.7 it is referred that out of 50 respondents 84% of the respondents belong to locality of Urban, 16% of the respondents belong to locality of Rural. The majority of the respondents are urban is 84%.

VIII. CLASSIFICATION OF TYPE'S OF FAMILY

TABLE-3.8

TYPE'S OF FAMILY	NO. OF RESPONDENTS	PERCENTAGE
JOINT FAMILY	15	30%
NUCLEAR FAMILY	35	70%
TOTAL	50	100%

Source: Primary data



INFERENCE:

From the table 3.8 it's is inferred that out of 50 respondents 30% of the respondents belong to types of joint family, 70% of the respondents belongs to Types of Nuclear family. The majority of the respondents are nuclear is 70%.

IX. CLASSIFICATION OF SATISFICATION LEVEL

TABLE 3.9

SATISFICATION LEVEL	NO. OF RESPONDENTS	PERCENTAGE
HIGHLY SATISFIED	25	50%
SATISFIED	25	50%
TOTAL	50	100%

Source: Primary source



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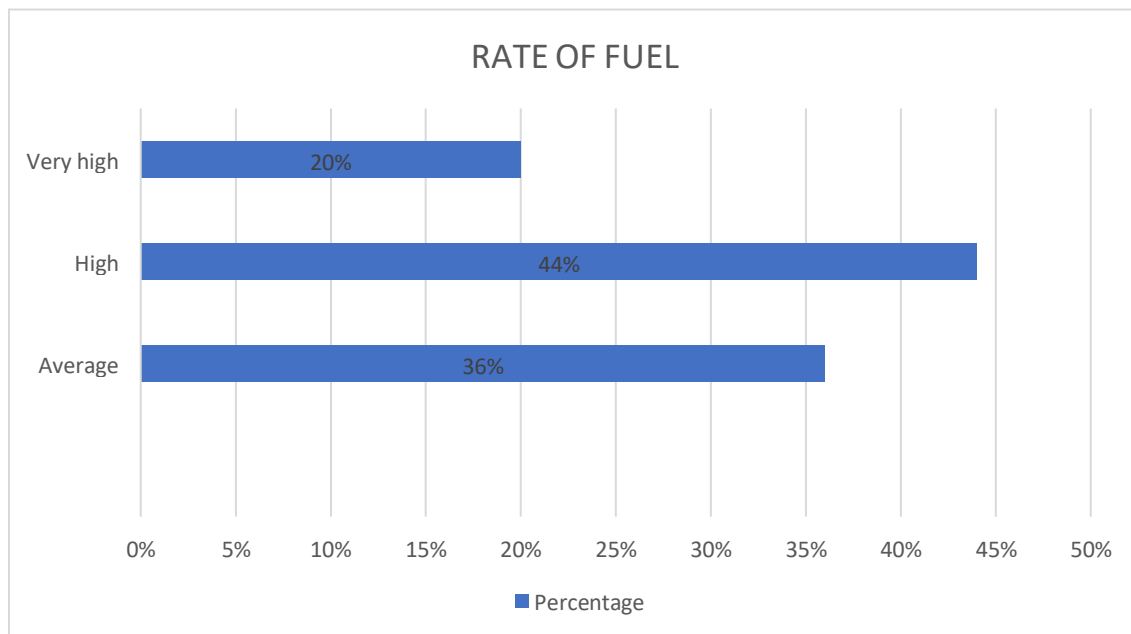
From the table 3.9 it's is inferred that out of 50 respondents 50% of the respondents belong to satisfaction level of Highly satisfied, 50% of the respondents belongs to satisfaction level of satisfied. The majority of the respondents are satisfied is 50%.

X. CLASSIFICATION OF RATE OF FUEL

3.10 TABLE

RATE OF FUEL	NO.OF. RESPONDENTS	PERCENTAGE
AVERAGE	18	36%
HIGH	22	44%
VERY HIGH	10	20%
TOTAL	50	100%

Source: Primary data



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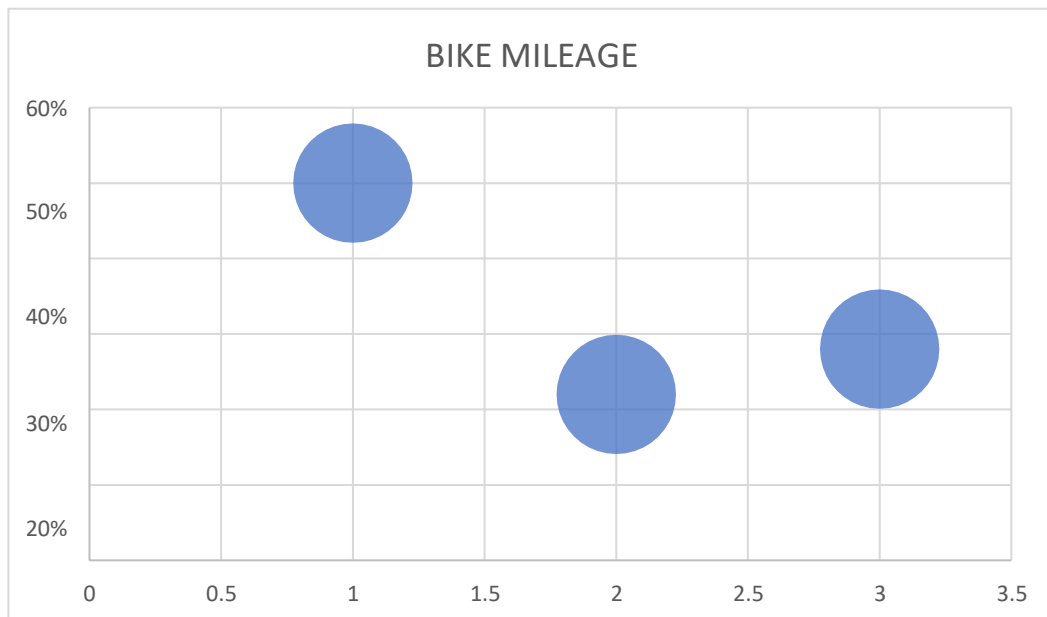
From the table 3.10 it's inferred that out of 50 respondents 2% of the respondents belong to rate of fuel is low, 36% of the respondents belongs to rate of fuel is average, 42% of the respondents belongs to rate of fuel is high, 20% of the respondents belongs to rate of fuel is very high. The majority of the respondents are rate of fuel is 42%.

XI. CLASSIFICATION OF BIKE MILEAGE

TABLE-3.11

BIKE MILAGE	NO. OF RESPONDENTS	PERCENTAGE
YES	25	50%
NO	11	22%
CAN'T SAY	14	28%
TOTAL	50	100%

Source: Primary data



INFERENCE:

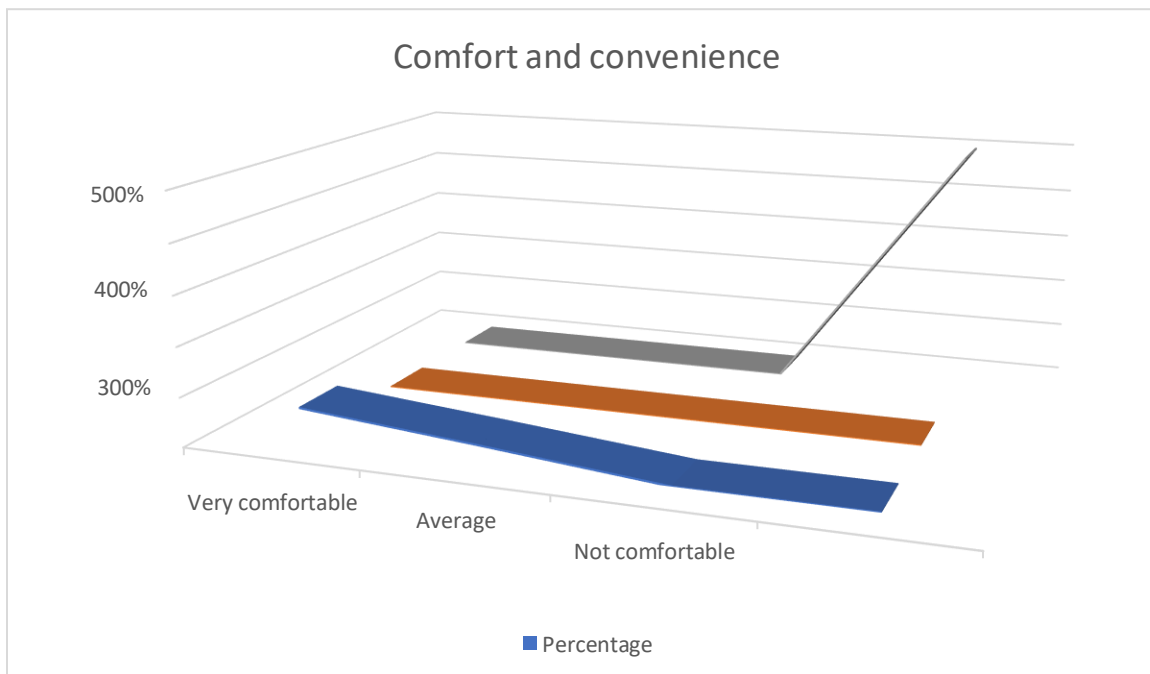
From the above table 3.11 it is referred that out of 50 respondents, 50% of the respondents belongs of bike mileage is yes, 22% of the respondents belongs of bike mileage is no, 28% of the respondents belongs of bike mileage is can't say. The majority of the respondents are yes is 50%.

XII. CLASSIFICATION OF COMFORT AND CONVENIENCE

3.12 TABLE

COMFORT AND CONVENIENCE	NO.OF. RESPONDENTS	PERCENTAGE
VERY COMFORTABLE	33	66%
AVERAGE	17	34%
NOT COMFORTABLE	-	-
TOTAL	50	100%

Source: Primary data



INFERENCE:

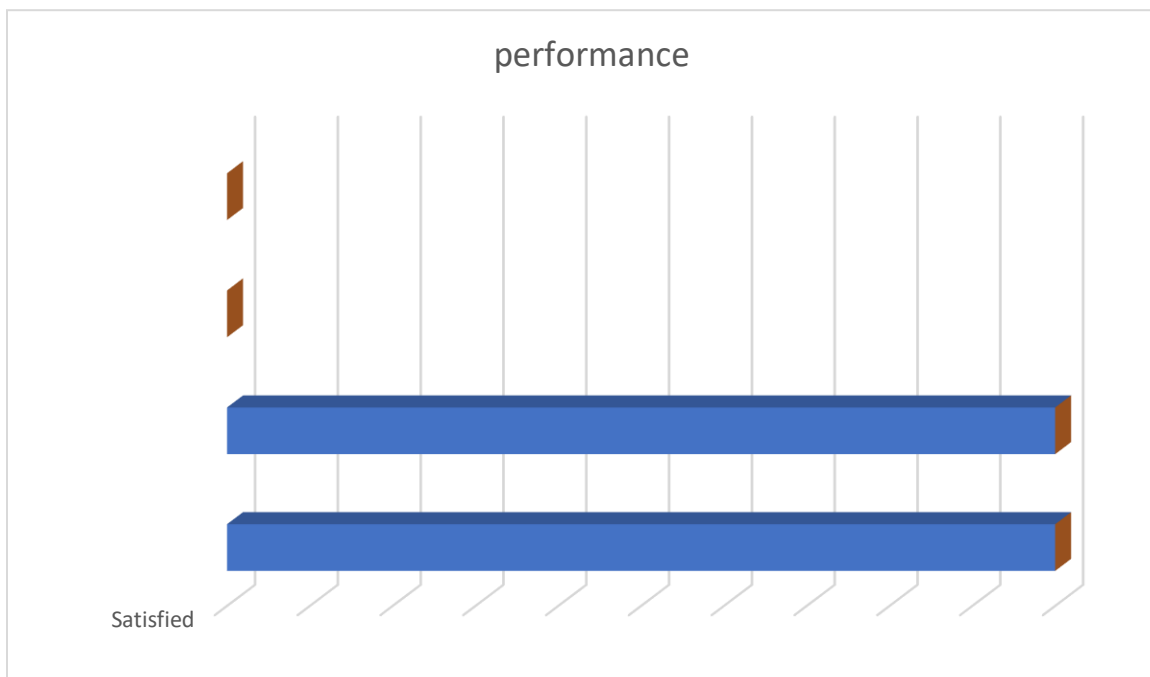
From the above table 3.12 it is referred that out of 50 respondents, 64% of the respondents belongs of comfort and convenience is very comfortable, 34% of the respondents belongs of comfort and convenience is average, 2% of the respondents belongs of comfort and convenience is not comfortable. The majority of the respondents are very comfortable is 64%.

XIII. CLASSIFICATION OF PERFORMANC

TABLE-3.13

PERFORMANCE	NO. OF RESPONDENTS	PERCENTAGE
HIGHLY SATISFIED	24	48%
SATISFIED	26	52%
TOTEL	50	100%

Source: Primary data



INFERENCE:

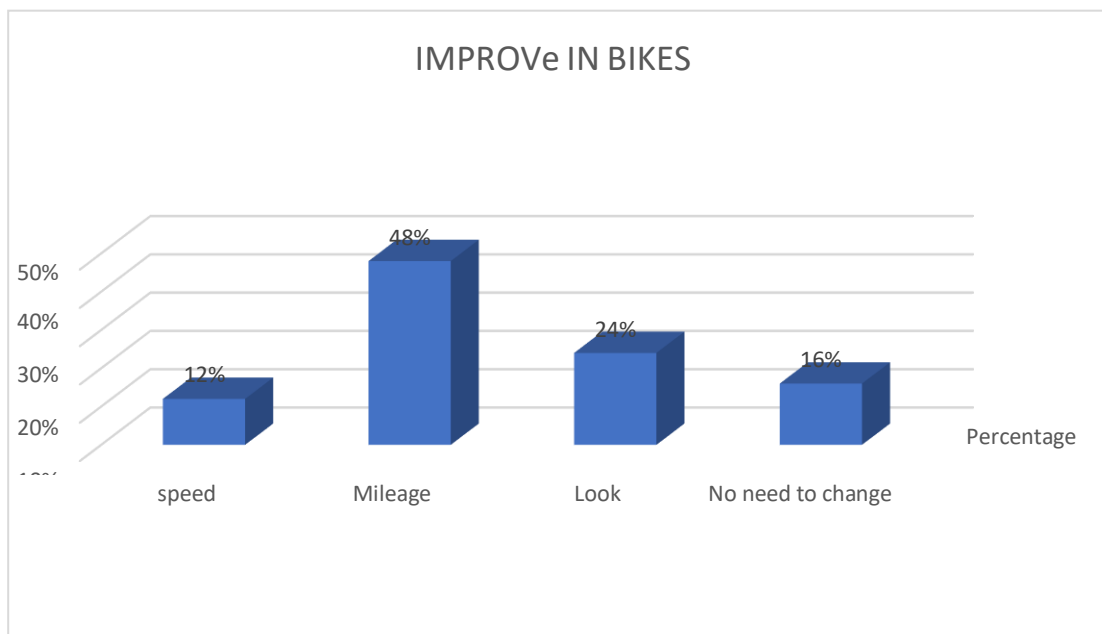
From the above table 3.13 it is referred that out of 50 respondents, 40% of the respondents belongs to satisfied of highly satisfied, 52% of the respondents belongs to satisfied of satisfied, 6% of the respondents belongs to satisfied of dissatisfied, 2% of the respondents belongs to satisfied of highly satisfied. The majority of the respondents are satisfied is 52%.

XIV. CLASSIFICATION OF IMPROVE IN BIKE

3.14 TABLE

IMPROVE IN BIKE	NO. OF RESPONTEENTS	PERCENTAGE
SPEED	6	12%
MILEAGE	24	48%
LOOK	12	24%
NO NEED TO CHANGE	8	16%
TOTAL	50	100%

Source: Primary data



INFERENCE:

From the table 3.14 it's inferred that out of 50 respondents 12% of the respondents belong to improve in bike of speed, 48% of the respondents belongs to improve in in bike of mileage, 24% of the respondents belong to improve in bike of look, 16% of the respondents belong to improve in bike of no need to change. The majority of the respondents are mileage is 48%.

XV. CLASSIFICATION OF SALE IN LOCAL MARKET

TABLE-3.15

SALE IN LOCAL MARKET	NO. OF RESPONDENTS	PERCENDAGE
ADVERTISE MORE	13	26%
PROVIDE BETTER SERVICE	13	26%
IMPROVE QUALITY	7	14%
SHOULD REDUCE PRICES	16	32%
NO NEED TO IMPROVE	1	2%
TOTAL	50	100%

Source: Primary data



INFERENCE:

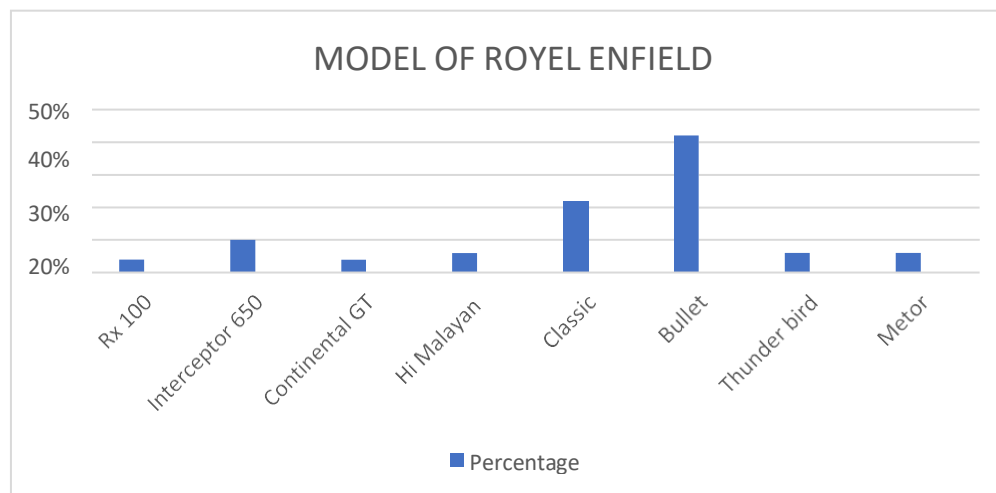
From the above table 3.15 it is referred that out of 50 respondents, 26% of the respondents belong to opinion of advertise more, 26% of the respondents belong to opinion of provide better service, 14% of the respondents belong to opinion of improve quality, 32% of the respondents belong to opinion of should reduce price, 2% of the respondents belong to opinion of no need to improve. The majority of the respondents are should reduce price is 32%.

XVI. CLASSIFICATION OF MODEL OF ROYAL ENFIELD

TABLE-3.16

MODEL OF ROYAL ENFIELD	NO. OF RESPONDENTS	PERCENTAGE
RX 100	2	4%
INTERCEPTOR 650	5	10%
CONTINENTAL GT	2	4%
HI MALAYAN	3	6%
CLASSIC	11	22%
BULLET	21	42%
THUNDER BIRD	3	6%
METEOR	3	6%
TOTAL	50	100%

Source: Primary data



INFERENCE:

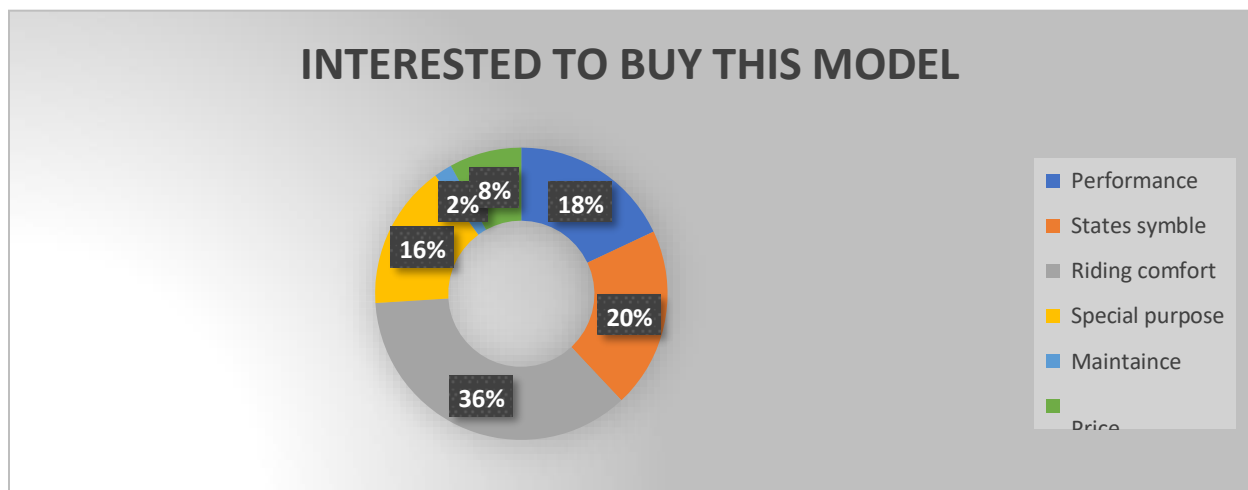
From the above table 3.16 it referred that out of 50 respondents, 4% of the respondents belong to the model of RX100, 10% of the respondents belong to the model of interceptor 650, 4% of the respondents belong to the model of continental gt, 6% of the respondents belong to the model of himalayan, 22% of the respondents belong to the model of classic, 42% of the respondents belong to the model of bullet, 6% of the respondents belong to the model of thunder bird, 6% of the respondents belong to the model of meteor. The majour of the respondents are bullet is 42%.

XVII. CLASSIFICATION OF INTERESTED TO BUY THIS MODEL

TABLE-3.17

INTERESTED TO BUY THIS MODEL	NO. OF RESPONDENTS	PERCENTAGE
PERFORMANCE	9	18%
STATUS SYMBOL	10	20%
RIDING COMFORT	18	36%
SPECIAL PURPOSE	8	16%
MAINTENANCE	1	2%
PRICE	4	8%
TOTAL	50	100%

Source: Primary data



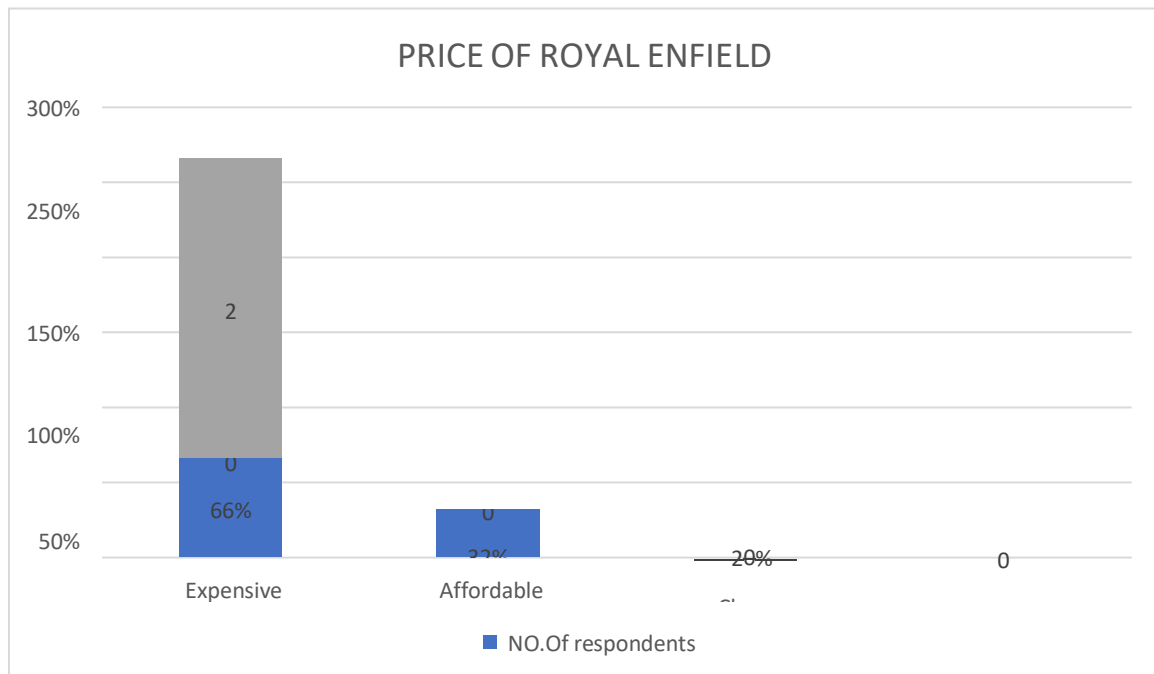
INFERENCE:

From the above table 3.17 it is referred that out of 50 respondents, 18% of the respondents interest to buy the bike of performance, 20% of the respondents interest to buy the bike for status symbol, 36% of the respondents interest to buy the bike for riding comfort, 16% of the respondents interest to buy the bike for special purpose, 2% of the respondents interest to buy the bike for maintenance, 8% of the respondents interest to buy the bike of price. The majority of the respondents are riding comfort is 36%.

**XVIII. CLASSIFICATION OF PRICE OF ROYAL ENFIELD
TABLE-3.18**

PRICE	NO. OF RESPONDENTS	PERCENTAGE
EXPENSIVE	33	66%
AFFORDABLE	16	32%
CHEAP	1	2%
TOTAL	50	100%

Source: Primary data



INFERENCE:

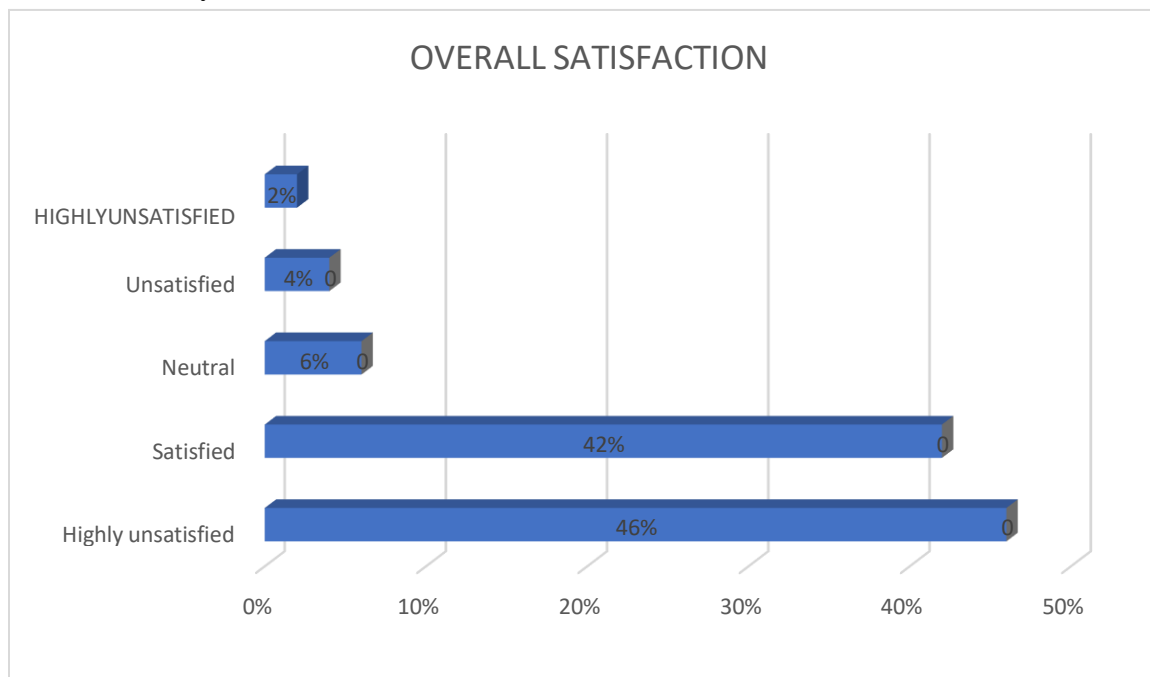
From the above table 3.18 it referred that out of 50 respondents, 66% of the respondents belong to the price of the bike is expensive, 32% of the respondents belong to the price of the bike is affordable, 2% of the respondents belong to the price of the bike is cheap. The majority of the respondents are expensive 66%.

XIX. CLASSIFICATION OF OVERALL SATISFACTION

TABLE 3.19

OVERALL SATISFACTION	NO. OF RESPONDENTS	PERCENTAGE
HIGHLY SATISFIED	23	46%
SATISFIED	21	42%
NEUTRAL	3	6%
UNSATISFIED	2	4%
HIGHLY UNSATISFIED	1	2%
TOTAL	50	100%

Source: Primary data



INFERENCE:

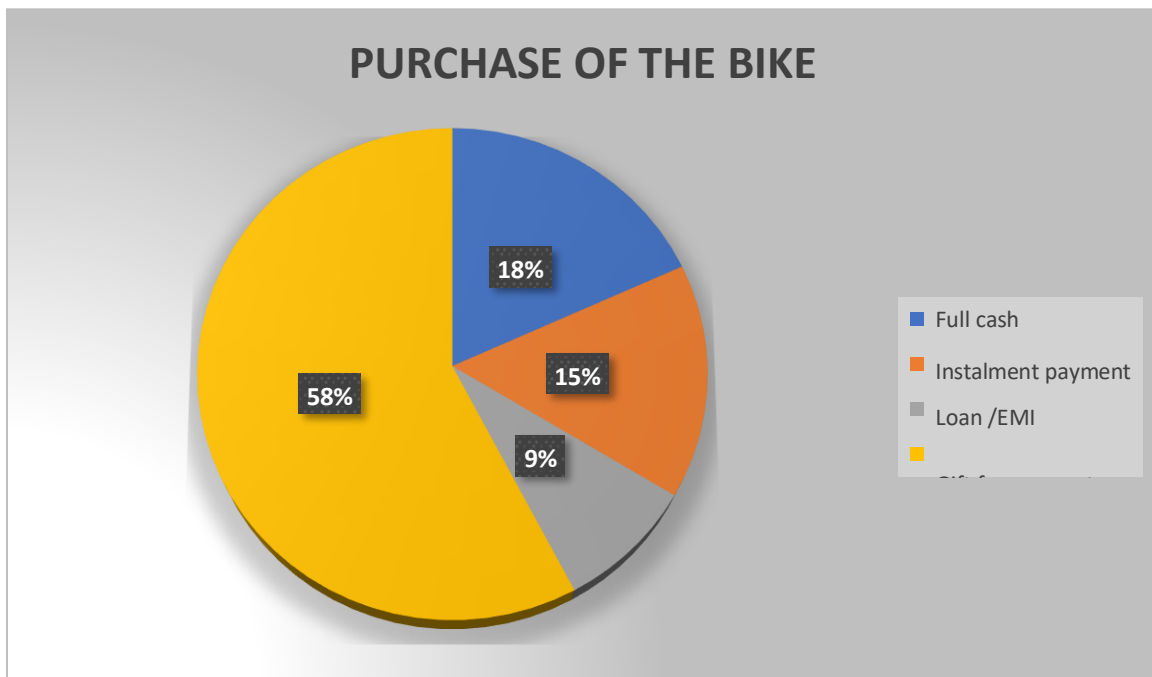
From the above table 3.19 it is referred that out of 50% respondents, 46% of the respondents belong to satisfaction of highly satisfied, 42% of the respondents belong to satisfaction of satisfied, 6% of the respondents belong to satisfaction of neutral, 4% of the respondents belong to satisfaction of unsatisfied, 2% of the respondents belong to satisfaction of highly unsatisfied. The majority of the respondents are highly satisfied is 46%.

XX. CLASSIFICATION OF PURCHASE THE BIKE OF ROYAL ENFIELD

TABLE 3.20

PURCHASE	NO. OF RESPONDENTS	PERCENTAGE
FULL CASH	19	38%
INSTALMENT PAYMENT	16	32%
LOAN /EMI	9	18%
GIFT FROM PARENTS	6	12%
TOTAL	50	100%

Source: Primary data



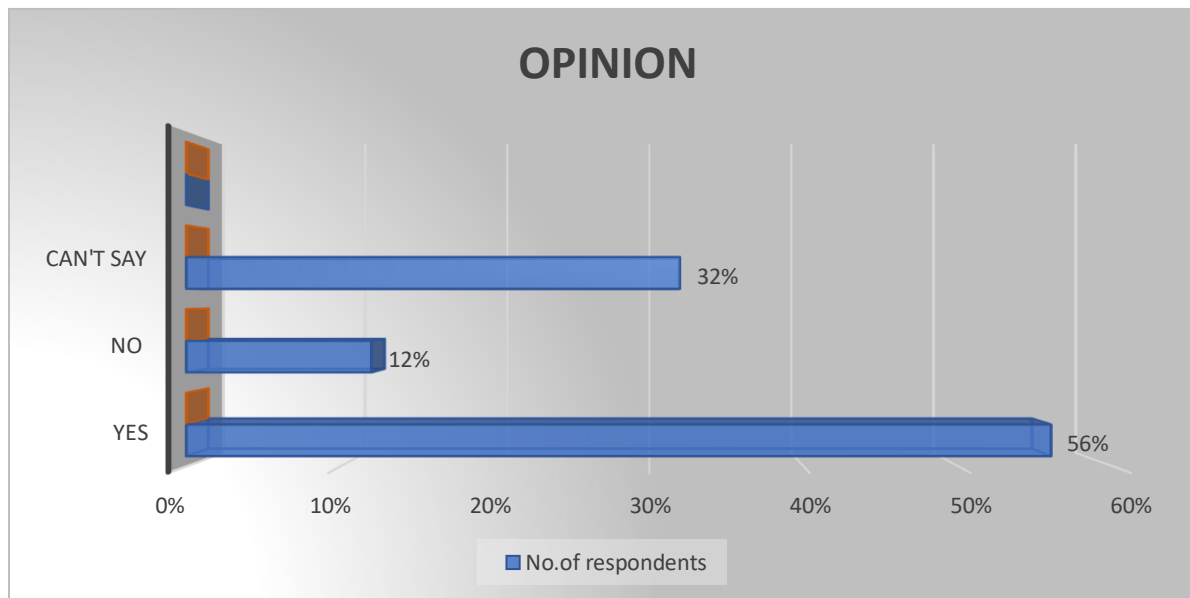
INFERENCE:

From the above table 3.20 it is referred that out of 50 respondents, 38% of the respondents purchase the bike in full cash, 32% of respondents purchase the bike in instalment payment, 18% of the respondents purchase the bike in loan/EMI, 12% of the respondents bike is gifted by the parents. The majority of the respondents are full cash is 38%.

TABLE-3.21

OPINION	NO. OF RESPONDENTS	PERCENTAGE
YES	28	56%
NO	6	12%
CAN'T SAY	16	32%
TOTAL	50	100%

Source: Primary data



INFERENCE:

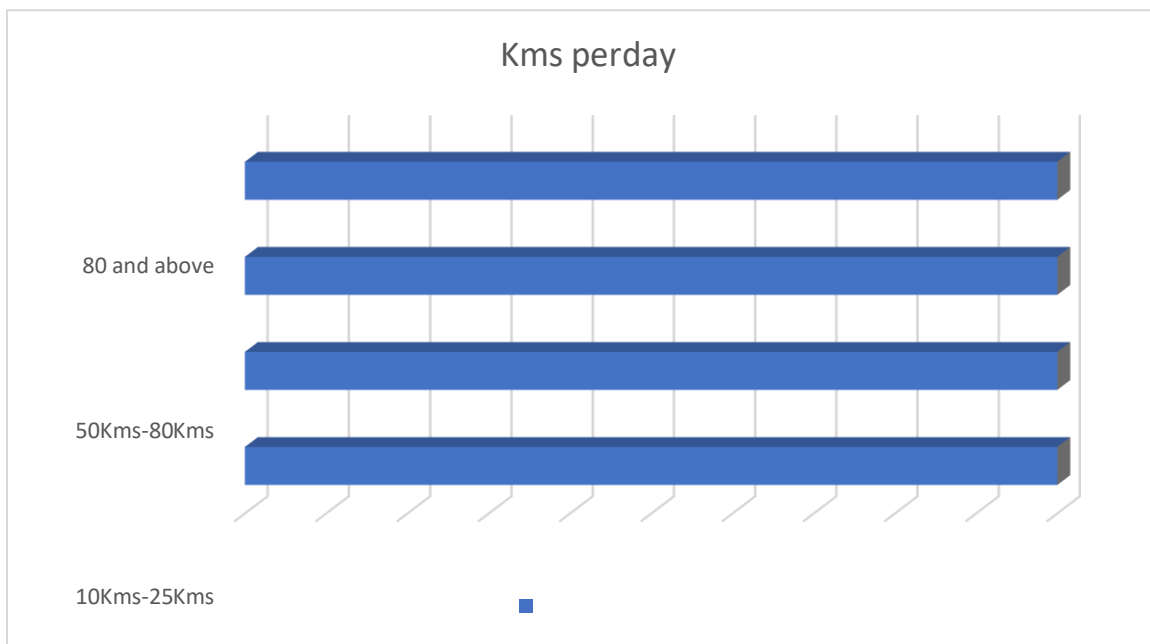
From the above table 3.21 it is referred that out of 50 respondents, 56% of the respondents opinion is yes, 12% of the respondents opinion is no, 32% of the respondents opinion is can't say. The majority of the respondents are yes is 56%.

XXII. CLASSIFICATION OF KILOMETERS PER DAY

TABLE 3.22

ILOMETERS PERDAY	NO. OF RESPONDENTS	PERCENDAGE
LESS THAN 10Kms	25	50%
10Kms-25Kms	21	42%
50Kms-80Kms	3	6%
80Kms AND ABOVE	1	2%
TOTAL	50	100%

Source: Primary data



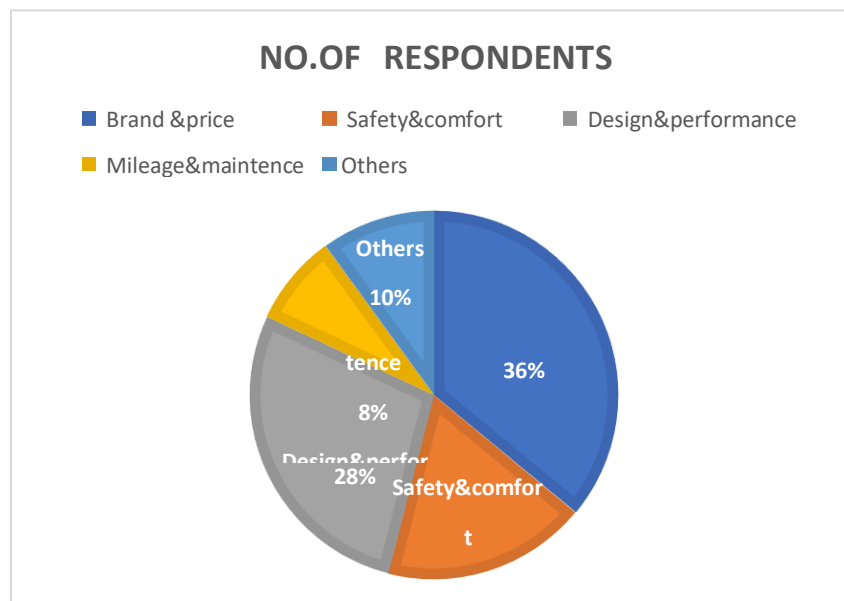
INFERENCE:

From the above table 3.22 it is referred that out of 50 respondents, 50% of the respondents drive less than 10Kms per day, 42% of the respondents drive 10Kms-25Kms per day, 6% of the respondents drive 50Kms-80Kms per day, 2% of the respondents drive 80 and above Kms per day. The majority of the respondents are less than 10Kms.

XXIII. CLASSIFICATION OF FACTORS OF ROYAL ENFIELD
TABLE 3.23

FACTORS	NO. OF RESPONDENTS	PERCENTAGE
BRAND&PRICE	18	36%
SAFETY &COMFORT	9	18%
DESIGN &PERFORMANCE	14	28%
MILEAGE & MAINTENANCE	4	8%
OTHERS	5	10%
TOTAL	50	100%

Source: Primary data



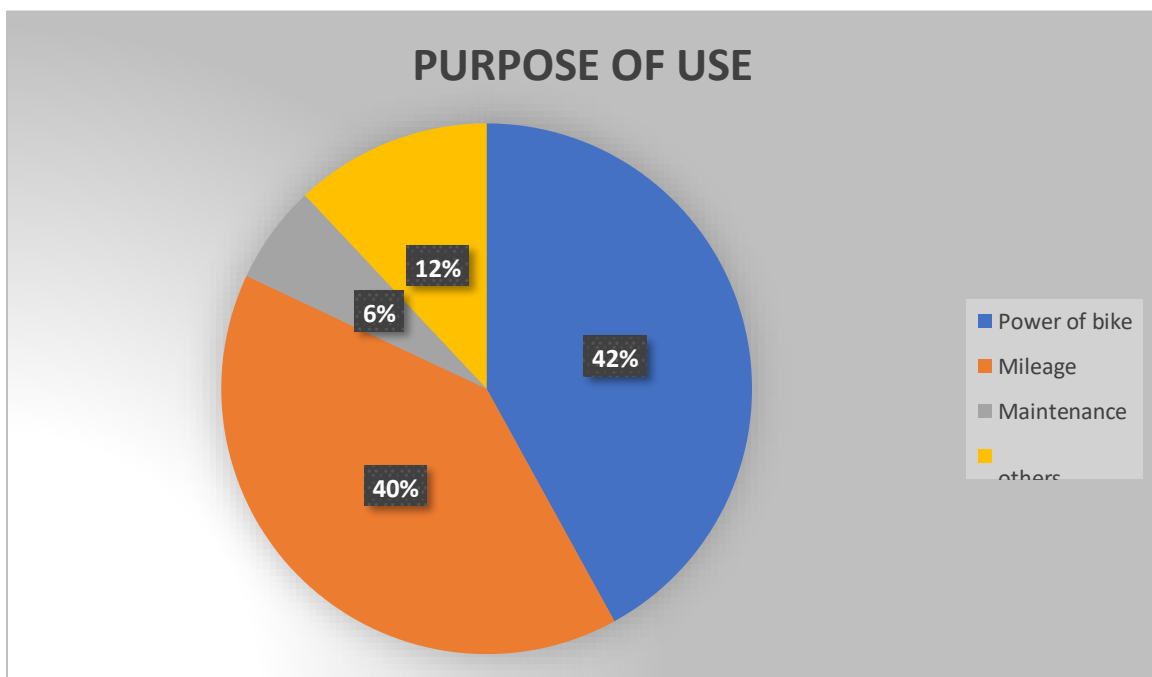
INFERENCE:

From the above table 3.23 it is referred that out of 50 respondents, 36% of the respondents are purchasing the bike for particular factor is brand & price, 18% of the respondents are purchasing bike for particular factor is safety & comfort, 28% of the respondents are purchasing bike for particular factor is design & performance, 8% of the respondents are purchasing bike for particular factor of mileage & maintenance, 10% of the respondents are purchasing bike for particular factor of others. The majority of the respondents are brand & price is 36%.

XXIV. CLASSIFICATION OF PURPOSE OF USE
TABLE 3.24

PURPOSE OF USE	NO. OF RESPONDENTS	PERCENTAGE
POWER OF BIKE	21	42%
MILEAGE	20	40%
MAINTENANCE	3	6%
OTHERS	6	12%
TOTAL	50	100%

Source: Primary data



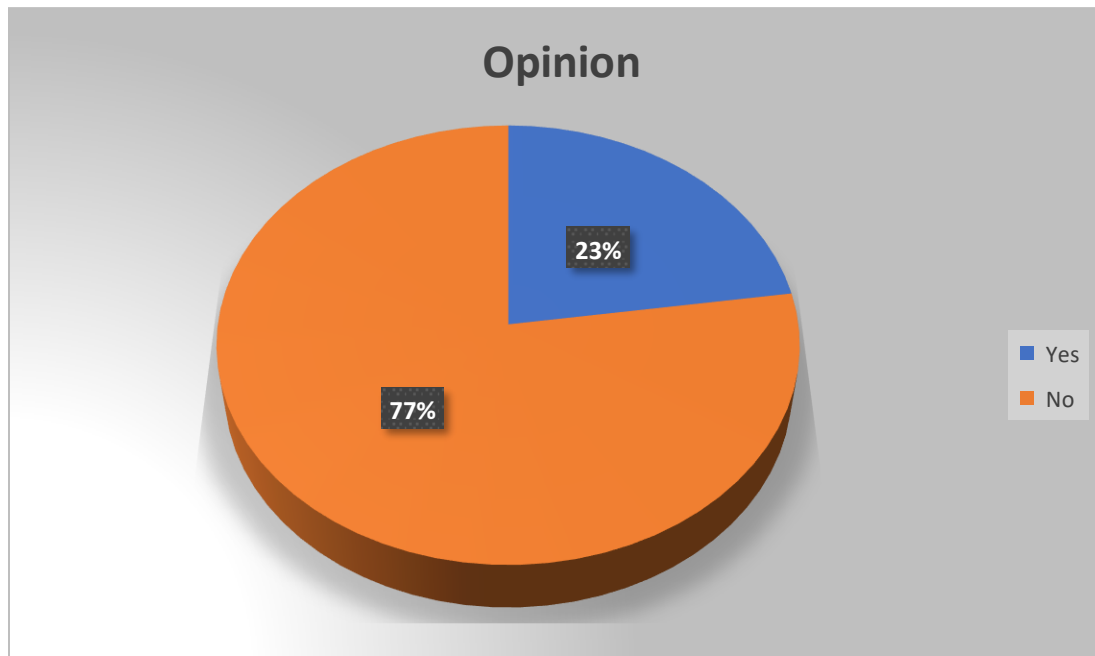
INFERENCE:

From the above table 3.24 it is referred that out of 50 respondents, 42% of the respondents use their bike for power of bike, 40% of the respondents use their bike for mileage, 6% of the respondents use their bike for maintenance, 12% of the respondents use their bike for others. The majority of the respondents are power of bike is 42%.

XXV. CLASSIFICATION OF COMFORTABLE
TABLE 3.25

OPINION	NO. OF RESPONDENTS	PERCENTAGE
YES	47	94%
NO	3	6%
TOTAL	50	100%

Source: Primary data



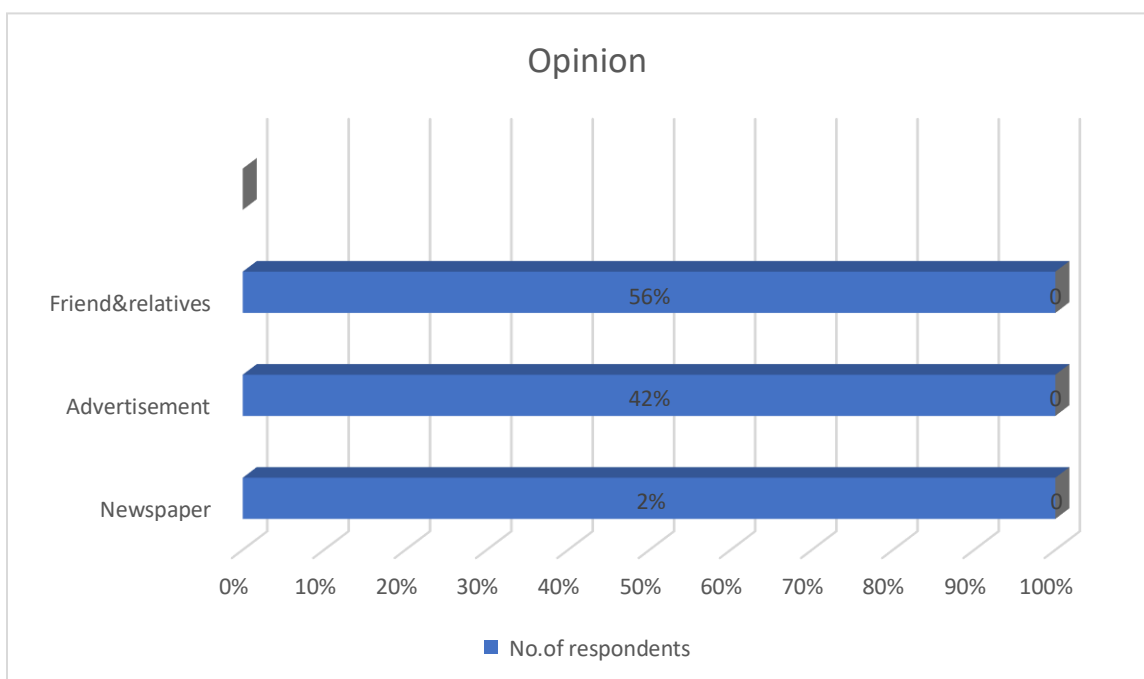
INFERENCE:

From the above table 3.25 it is referred that out of 50 respondents, 94% of the respondents are comfortable with their bike, 6% of the respondents are not comfortable with their bike. The majority of the respondents are yes is 94%.

XXVI. CLASSIFICATION OF KNOW ABOUT ROYAL ENFIELD
TABLE 3.26

OPINION	NO. OF RESPONDENTS	PERCENTAGE
NEWSPAPER	1	2%
ADVERTISEMENTS	21	42%
FRIENDS & RELATIVES	28	56%
TOTAL	50	100%

Source: Primary data



INFERENCE:

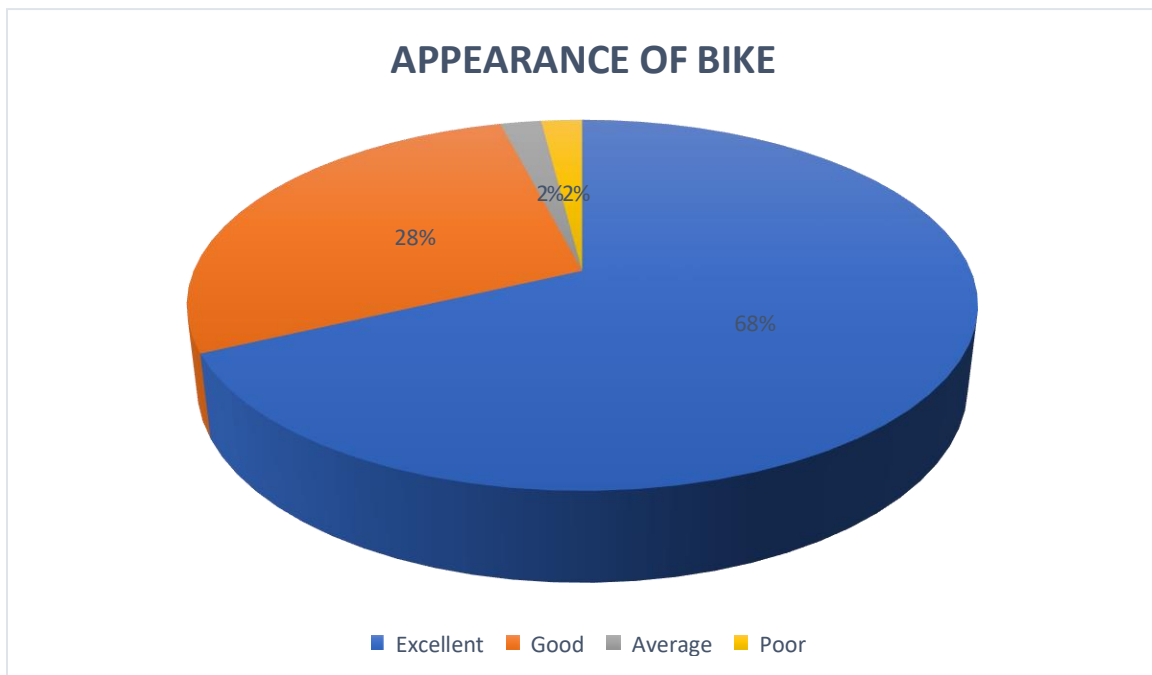
From the above table 3.26 it is referred that out of 50 respondents, 2% of the respondents are known about the bike in newspaper, 42% of the respondents are known about the bike in advertisements, 56% of the respondents are known about the bike in friends & relatives. The majority of the respondents are friends & relative is 56%.

XXVII. CLASSIFIATION OF APPEARANCE OF BIKE

TABLE 3.27

APPEARANCE OF BIKE	NO. OF RESPONDENTS	PERCENTAGE
EXCELLENT	34	68%
GOOD	14	28%
AVERAGE	1	2%
POOR	1	2%
TOTAL	50	100%

Source: Primary data



INFERENCE:

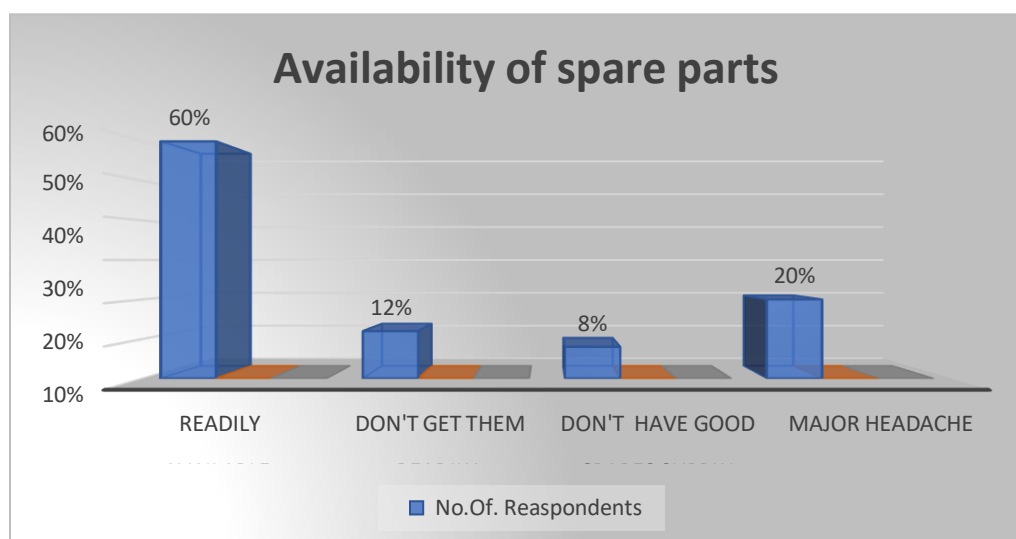
From the above table 3.27 it is referred that out of 50 respondents, 68% of the respondents bike appearance is excellent, 28% of the respondents bike appearance is good, 2% of the respondents bike appearance is average, 2% of the respondents bike appearance is poor. The majority of the respondents are excellent is 68%.

XXVIII. CLASSIFICATION OF AVAILABILITY OF SPARE PARTS

TABLE-3.28

AVAILABILITY OF SPARE PARTS	NO. OF RESPONDENTS	PERCENTAGE
READILY AVAILABLE	30	60%
DON'T GET THEM READILY	6	12%
DON'T HAVE GOOD SPARES SUPPLY	4	8%
MAJOR HEADACHE	10	20%
TOTAL	50	100%

Source: primary data



INFERENCE:

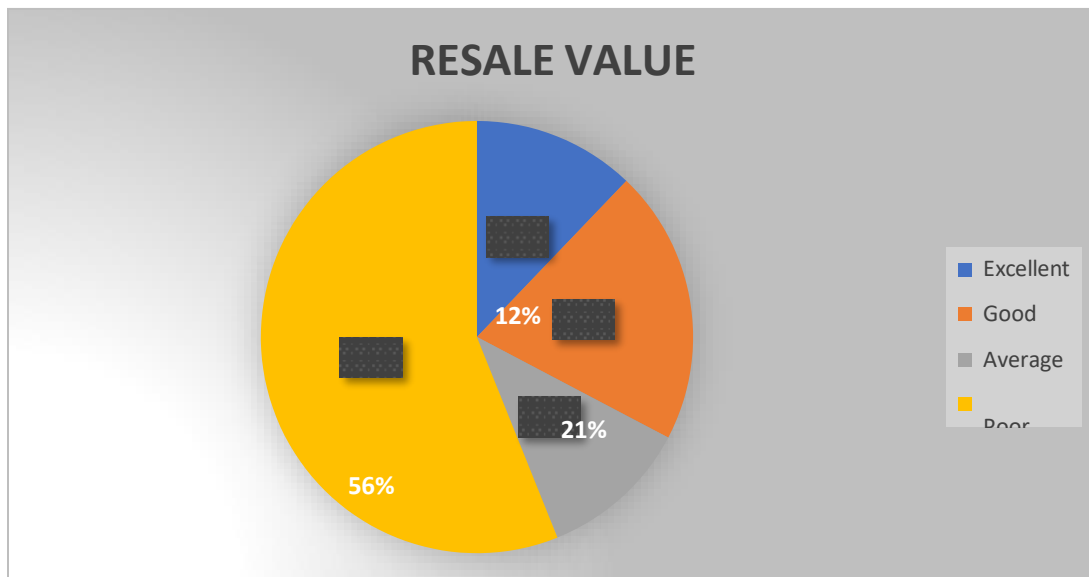
From the above table 3.28 it is referred that out of 50 respondents, 60% of the respondents opinion about the spare parts is readily available, 12% of the respondents opinion about the spare parts is don't get them readily, 8% of the respondents opinion about the spare parts is don't have good spares supply, 20% of the respondents opinion about the spare parts is major headache. The majority of the respondents are readily available is 60%.

XXIX. CLASSIFICATION OF RESALE VALUE OF ROYAL ENFIELD

TABLE-2.29

RESALE VALUE OF ROYAL ENFIELD	NO. OF RESPONDENTS	PERCENTAGE
EXCELLENT	13	26%
GOOD	22	44%
AVERAGE	12	24%
POOR	3	6%
TOTAL	50	100%

Source: Primary data



INFERENCE:

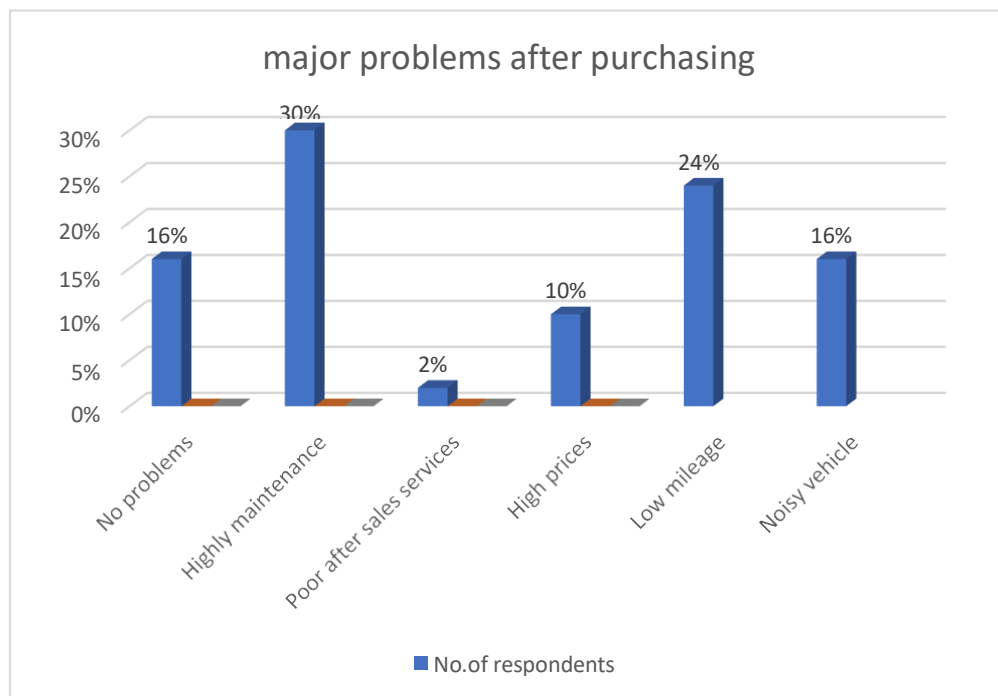
From the above table 3.29 it is referred that out of 50 respondents, 26% of the respondents about the resale value of the bike is excellent, 44% of the respondents about the resale value of the bike is good, 24% of the respondents about the resale value of the bike is average, 6% of the respondents about the resale value of the bike is poor. The majority of the respondents are good is 44%.

XXX. CLASSIFICATION OF MAJOR PROBLEMS AFTER PURCHASING

TABLE-3.30

MAJOR PROBLEMS AFTER PURCHASING	NO.OF. RESPONDENTS	PERCENTAGE
NO PROBLEM	8	16%
HIGH MAINTENANCE	15	30%
POOR AFTER SALES SERVICE	1	2%
HIGH PRICE	5	10%
LOW MILEAGE	12	24%
NOISY VEHICLE	8	16%
TOTAL	50	100%

Source: Primary data



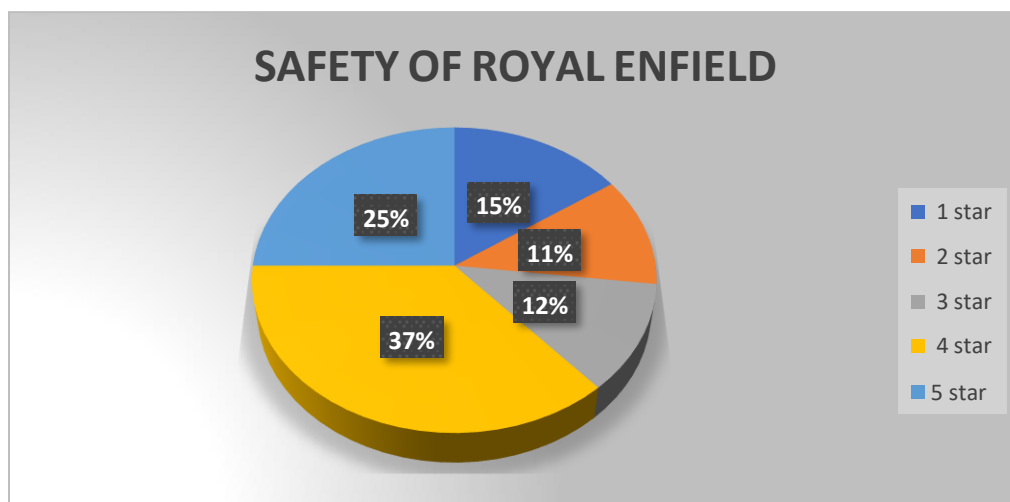
INFERENCE:

From the above table 3.30 it is referred that out of 50 respondents, 16% of the respondents major problems after purchasing is no problem, 30% of the respondents major problems after purchasing is high maintenance, 2% of the respondents major problem after purchasing is poor after sales service, 10% of the respondents major problem after purchasing is high price, 24% of the respondents major problem after purchasing is low mileage, 16% of the respondents major problem after purchasing is noisy vehicle. The majority of the respondents are highly maintenance is 30%.

TABLE-3.31

SAFETY OF ROYAL ENFIELD	NO. OF RESPONDENTS	PERCENTAGE
★	8	16%
★ ★	6	12%
★ ★	6	12%
★ ★ ★ ★	19	38%
★ ★ ★ ★ ★	13	26%
TOTAL	50	100%

Source: Primary data



INFERENCE:

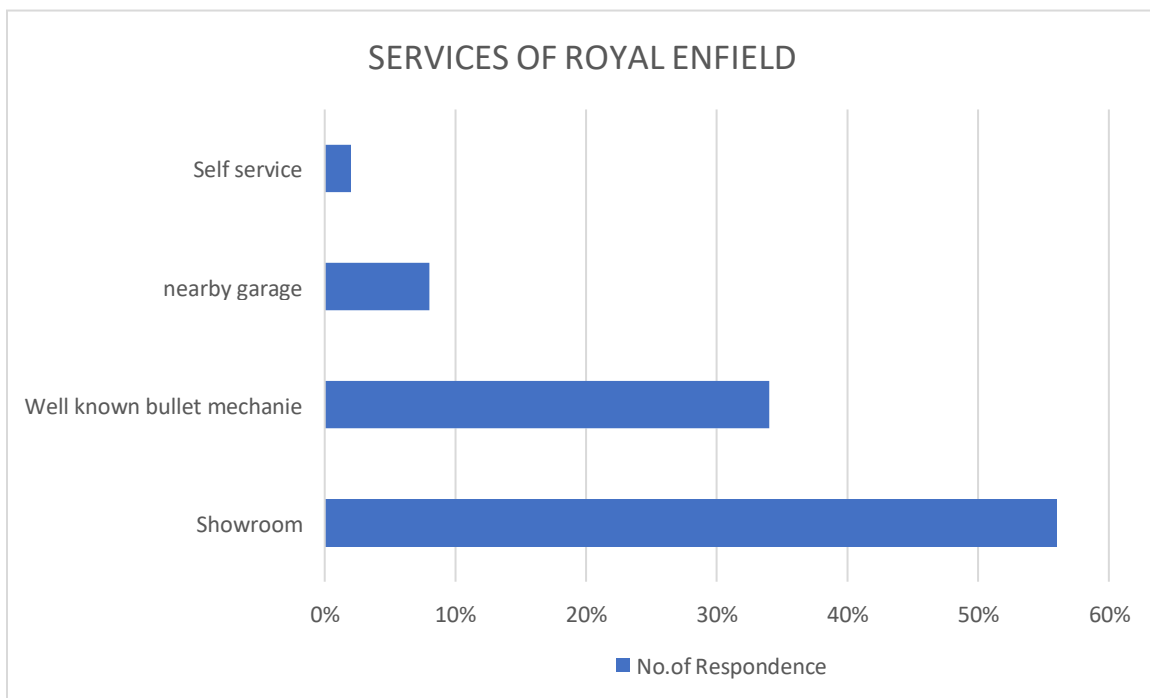
From the above table 3.31 it is referred that out of 50 respondents, 16% of the respondents satisfaction level is 1 star, 12% of the respondents satisfaction level is 2 stars, 12% of the respondents satisfaction level is 3 stars, 38% of the respondents satisfaction level is 4 stars, 26% of the respondents satisfaction level is 5 stars. The majority of the respondents are 4 stars is 38%.

XXXII CLASSIFICATION OF SERVICE OF ROYAL ENFIELD

TABLE-3.32

SERVICE OF ROYAL ENFIELD	NO. OF RESPONDENCE	PERCENTAGE
SHOWROOM	28	56%
WELL KNOWN BULLET MECHANE	17	34%
NEARBY GARAGE	4	8%
SELF SERVICE	1	2%
TOTAL	50	100%

Source: primary data



INFERENCE:

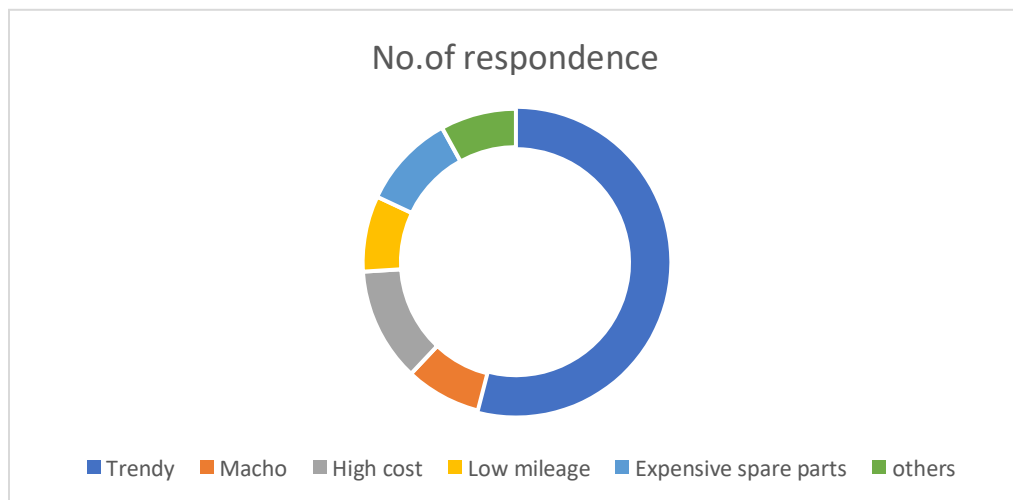
From the above table 3.32 it is referred that out of 50 respondents, 56% of the respondents service their bike in showroom, 36% of the respondents service their bike in well known bullet mechanic, 8% of the respondents service their bike in nearby garage. The majority of the well known showroom is 56%.

XXXIII CLASSIFICATION OF YOUR OPINION

TABLE-3.33

OPINION	NO. OF RESPONDENCE	PERCENTAGE
TRENDY	27	54%
MACHO	4	8%
HIGH COST	6	12%
LOW MILEAGE	4	8%
EXPENSIVE SPARE PARTS	5	10%
OTHERS	4	8%
TOTAL	50	100%

Source: Primary data



INFERENCE:

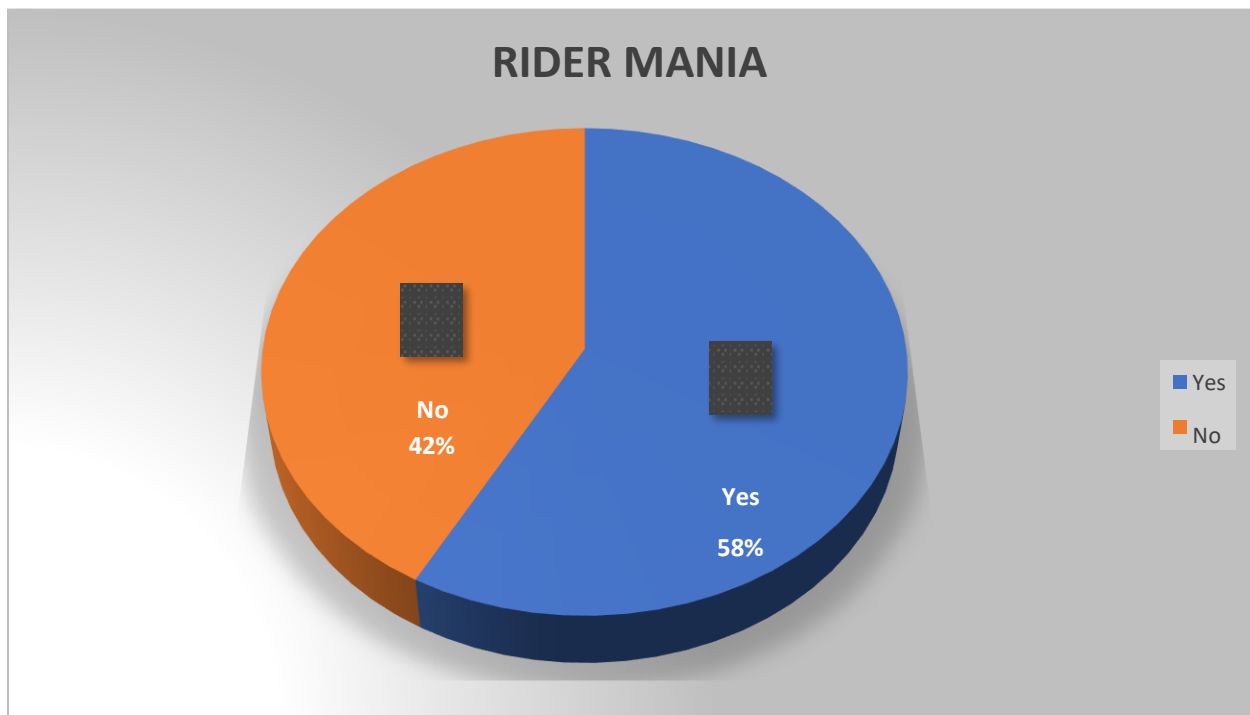
From the above table 3.33 it is referred that out of 50 respondents, 54% of the respondents friends say about their bike is trendy, 8% of the respondents friends say about their bike is macho, 12% of the respondents friends say about their bike is high cost, 8% of the respondents friends say about their bike is low mileage, 10% of the respondents friends say about their bike is expensive spare parts, 8% of the respondents friends say about their bike is others. The majority of the respondents are trendy is 54%.

XXXIV CLASSIFICATION OF RIDER MANIA

TABLE-3.34

RIDER MANIA	NO. OF RESPONDENCE	PERCENTAGE
YES	29	58%
NO	21	42%
TOTAL	50	100%

Source: primary data



INFERENCE:

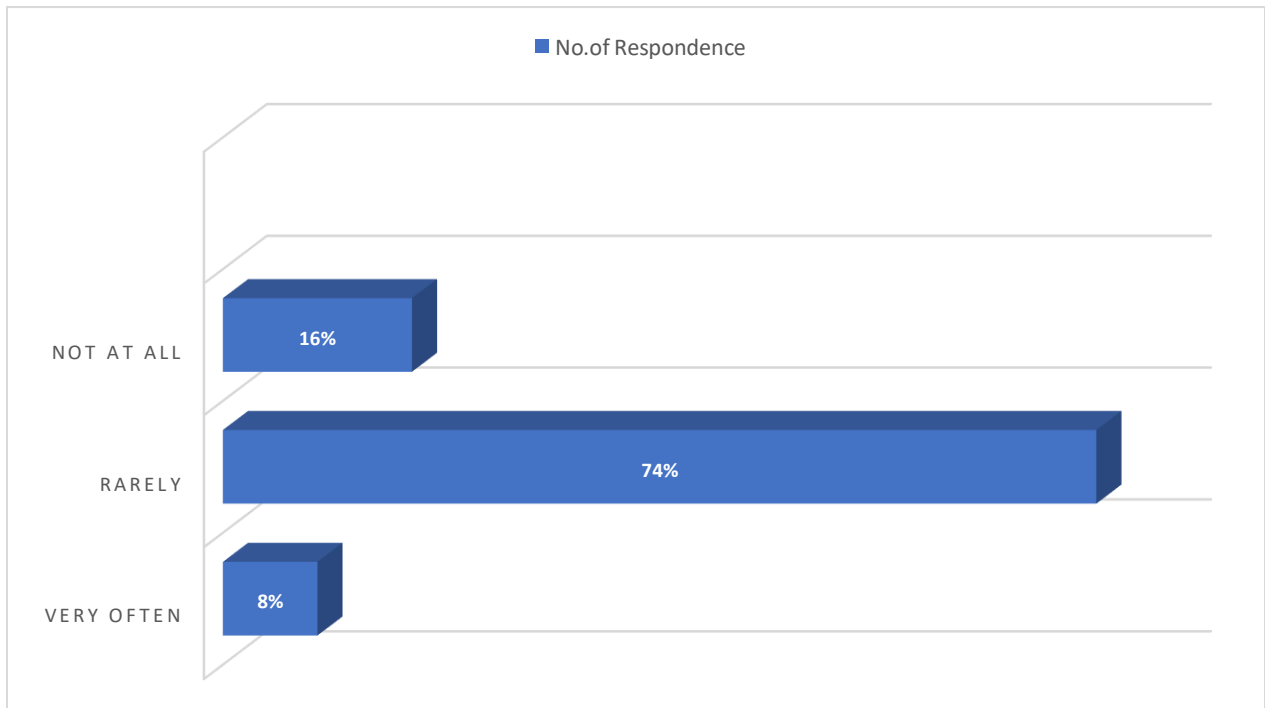
From the above table 3.34 it is referred that out of 50 respondents, 58% of the respondents are participate in the Rider mania, 42% of the respondents are not participate in the Rider mania. The majority of the respondents are yes is 58%.

XXXV CLASSIFICATION OF BREAKDOWN

TABLE-3.35

BREAKDOWN	NO. OF RESPONDENCE	PERCENTAGE
VERY OFTEN	4	8%
RARELY	38	76%
NOT AT ALL	8	16%
TOTAL	50	100%

Source: Primary data



INFERENCE:

From the above table 3.35 it is referred that out of 50 respondents, 8% of the respondents breakdown of their bike is very often, 76% of the respondents breakdown of their bike is rarely, 16% of the respondents breakdown of their bike is not at all. The majority of the respondents are is 76%.

CHAPTER-4 FINDING AND SUGGESTIONS



4.1 FINDINGS:

- ❖ From the survey of the study, majority of the respondents (48%) in the study belongs to the age group 18-24.
- ❖ Majority of the respondents (82%) are male.
- ❖ Majority of the respondents (72%) are unmarried.
- ❖ Majority (48%) of the respondents in the study of graduates.
- ❖ Majority of the respondents (30%) are students.
- ❖ Majority (84%) of the respondents are in urban.
- ❖ Majority of the respondents are (70%) nuclear family.
- ❖ Majority of the respondents are satisfied in (50%).
- ❖ Majority of the respondents (42%) are high in rate of fuel.
- ❖ Majority (50%) of the respondents are satisfied with their bike mileage.
- ❖ Above (62%) of the respondents are very comfort and convenience in the bike of Royal Enfield.
- ❖ Most of the respondents (52%) are satisfied with the performance of the bike.
- ❖ Above (48%) of the respondents are improves the mileage of the bike.
- ❖ Majority of the respondents (32%) opinion is should reduce the price in local markets.
- ❖ Most of the (42%) respondents are had bullet model.
- ❖ Majority of the respondents (36%) are interest to buy this model for performance.
- ❖ Almost (66%) of the respondents opinion about the price of the Royal Enfield is affordable.
- ❖ Majority of the respondents (46%) are highly satisfied with the overall satisfaction of the Royal Enfield.
- ❖ 38% of the respondents are purchase the bike in full cash.
- ❖ Majority of the respondents (50%) are drive less than 10Kms per day.
- ❖ Above (36%) of the respondents are considered the factors while purchasing this particular model of the Royal Enfield is brand & price.
- ❖ Majority of the respondents (42%) are used their bike for power of bike.
- ❖ 94% of the respondents comfortable with their bike.
- ❖ Majority of the respondents are (56%) known about the bike through friends & relatives.
- ❖ Almost (68%) of the respondents are say good about the bike.

- ❖ Most of the respondents are (60%) opinion about the spare parts is readily available.
- ❖ Majority of the respondents are good is (44%) after resale.
- ❖ Majority of the (30%) respondents are highly maintenance is a major problem after purchasing.
- ❖ 56% of the respondents are service their Royal Enfield bike in the showroom.
- ❖ Majority of the respondents are trendy is (54%)
- ❖ Most of the respondents are participate in the Rider mania organized by the Royal Enfield.
- ❖ Majority of the respondents are (76%) opinion about the frequency of the bike is rare.

4.2 SUGGESTIONS:

- Aggressive selling- The Company should follow an aggressive selling concept. A non-aggressive selling concept which is clearly visible in its advertising campaign which does not hit on the customer rather aims to provide information in a subtle manner.
- Promotional campaign- The Royal Enfield ads seen on electronic and print media are absolutely out of touch with the Indian culture and thought process. An Indian consumer irrespective of their income level has a soft corner for traditions and culture of India. Hence, all companies including market leaders like Hero Honda and Bajaj capitalize on this behaviour of customers and design their ad campaigns keeping India in mind.
- Weak follow up from dealerships- It was observed during the study that Royal Enfield was quite weak in following up with prospective customers.
- Measures should be taken to improve its dealership- Showrooms are very small in size and do not reflect the quality and scale of Royal Enfield in the market.
- Should improve the after sales service- During the survey it was found that Royal Enfield is not satisfying all their customers in after sales services, employees at dealership sometimes use harsh words and become rude to the customers, parts of the bike are not easily available in the market. This is the major drawback in capturing the market share so Royal Enfield should take some better steps to satisfy and retain their customers.

- Increase in customer query response- During the study it was found that dealers are not satisfying the queries of customers and so suggested to increase customer query response by dealers.
- Youth oriented promotion- Company should focus more on younger generation as it can increase sales and market share in Delhi.
- Purchasing way of customers- Customers are easily affording the price of Royal Enfield bikes and they are not feeling much problem with the amount. But the company should also take some steps towards making purchase easier through bank loans and EMI's.
- Marketing communication- It should focus on satisfying the needs for Respect, Power, Safety and Comfort.
- Brand ambassador- A non-flamboyant well-built brand ambassador may be chosen to represent the Brand. It is necessary for Royal Enfield to have a brand ambassador from India to connect with the Indian customer.
- Build iconic status- Royal Enfield should concentrate on building around the iconic status it already enjoys if it plans to attract customers migrating to other manufacturers.



CONCLUSION:

The study has helped Royal Enfield dealers to understand whether the customers are satisfied or not. If not what are main reasons for dissatisfaction of customer towards the dealer and what are the ways of improving the satisfaction level of customer towards dealer. We can conclude younger generation and middle age are more interested in Royal Enfield, the buying behaviour is governed predominantly by the need for Power and respect for the iconic Brand and users are mostly Professional Males, 20-35 years of age, including some students. Most of the customers are attracted to newly released Classic 350 and recently launched Classic Desert Storm, Battle Military, and Classic Chrome also customers are easily affording the price of Royal Enfield bikes and customers are very loyal towards the brand Royal Enfield. Royal Enfield should concentrate on its advertising campaign to reach the customers, mileage of the Royal Enfield bikes is very economical and most of them prefer to buy their bike brand new from showroom with the spare parts available in market easily. Royal Enfield has an excellent satisfaction level within the customer for its power, pick up, comfort, safety and with after sales service. The Royal Enfield checks at the complaints registered by their customers on regular basis to maintain its brand value and entire Royal Enfield owner are passionate Royal Enfield fans

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Websites Referred:

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- www.wikipedia
- www.enfieldmotorcycles.com

QUESTIONNAIRE

**CUSTOMER SATISFACTION TOWARDS BIKE OF
ROYAL ENFIELD IN THOOTHUKUDI**

1.Name:

2.Age:

- a) 18-24 b) 25-29 c) 30-35 d) above 35

3.Gender:

- a) Male b) Female c) Others

4.Marital status:

- a) Married b) Unmarried

5.Education Qualification:

- a) Higher Secondary b) Graduate c) Post graduate d) Diploma

6.Occupation:

- a) Student b) Self-employed c) Private employee d) Govt employee c) Others

7.Monthly income:

- a) Below 10,000 b) 10,000-20,000 c) 20,000-30,000 d) Above 40,000

8.Locality: a) Urban b) Rural

9.Type of family: a) Joint family b) Nuclear family

10. How do you rate your satisfaction level with respect to after sales service of your Royal Enfield Bike?

- a) Highly satisfied b) Satisfied c) Dissatisfied d) Highly dissatisfied

11. What is the rate of fuel consumption for Royal Enfield Bike?

- a) Low b) Average c) High d) Very high

12. Are you satisfied with the bike mileage?

- a) Yes b) No c) Can't say

13. When it comes to comfort and convenience the Royal Enfield Bike is

- a) Very comfortable b) Average c) Not comfortable

14. Are you satisfied with the performance of the bike

- a) Highly satisfied b) Satisfied c) Dissatisfied d) Highly dissatisfied

15. What is the one thing you want to improve in bike?

- a) Speed b) Mileage c) Look d) No need to change

16. According to your opinion what can be done to improve Royal Enfield Bikes sale in local markets?

- a) Advertise more b) Provide better service c) Improve quality
d) Should reduce prices e) No need to improve

17. Which model of Royal Enfield motor cycle do you have?

- a) RX 100 b) Interceptor 650 c) Continental GT d) Hi Malayan
e) Classic f) Bullet g) Thunder bird h) Meteor

18. Why are you interested to buy this model?

- a) Performance b) Status symbol c) Riding comfort d) Special purpose
e) Maintenance f) Price

19. What is your opinion about the price of Royal Enfield

- a) Expensive b) Affordable c) Cheap

20. Overall satisfaction of Royal Enfield?

- a) Highly satisfied b) Satisfied c) Neutral d) Unsatisfied e) Highly Unsatisfied

21. How did you purchase the bike?

- a) Full cash b) instalment payment c) loan/EMI d) Gift from parents

22. Do you agree the company act towards the complaints lodged by the customers?

- a) Yes b) No c) Can't say

23. How many kms on an average do you drive per day?

- a) Less than 10kms b) 10kms-25kms c) 50kms-80kms d) 80 and above

24. What are the factors that you considered while purchasing this particular model of Royal Enfield?

- a) Brand & price b) Safety & comfort c) Design & performance
d) Mileage & maintenance e) others

25. For what purpose you use your bike?

- a) Power of bike b) Mileage c) Maintenance d) others

26. Are you comfortable with your bike?

- a) yes b) no

27. How did you come to know about it

- a) Newspaper b) Advertisements c) Friends & Relatives

28. How is the appearance of your bike

- a) Excellent b) Good c) Average d) Poor

29. What do you think about the availability of spare parts?

- a) Readily available b) don't get them readily
c) Don't have good spares supply d) Major headache

30. What do you think about the resale value of your Royal Enfield bike?

- a) Excellent b) Good c) Average d) Poor

31. Any major problems after purchasing Royal Enfield bike?

- a) No problem b) High maintenance c) Poor after sales service
d) High price e) Low Mileage f) Noisy vehicle

32. How many stars will u rate for your satisfaction level with respect to comfort and safety of your Royal Enfield bike?

- a) ★ b) ★ ★ c) ★ ★ ★ d) ★ ★ ★ ★
e) ★ ★ ★ ★ ★

33. Where do you service your Royal Enfield bike?

- a) Showroom b) well known mechanic c) Nearby garage
d) Self service

34. How does your friend say your Royal Enfield bike?

- a) Trendy b) Macho c) High cost d) Low Mileage e) Expensive spare parts
f) others

35. Would you like to participate in the Rider mania organized by the Royal Enfield club?

- a) yes b) no

36. Frequency of Breakdown of your bike?

- a) Very often b) rarely c) Not at all

37. Do you have any suggestions to improve the standard of Royal Enfield?

**A STUDY ON IMPACT OF GREEN PRODUCTS ON WOMEN AS
ENTREPRENEUR AND AS CUSTOMERS 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

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MAY 2022

DECLARATION

We have declared that the project entitled “ **A STUDY ON IMPACT OF GREEN PRODUCTS ON WOMEN AS ENTREPRENEUR AND AS CUSTOMER IN THOOTHUKUDI**” is submitted to in partial fulfilment of the requirements for the degree in our original work under the guidance and supervision of **Ms. T. Manuel Infany M.Com., 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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It is certified that this short-term project entitled "A STUDY ON IMPACT OF GREEN PRODUCTS ON WOMEN AS ENTREPRENEUR AND AS CUSTOMERS IN THOOTHUKUDI" 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 2021-2022 by the following students.

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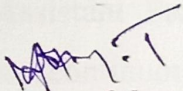
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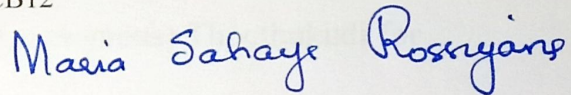
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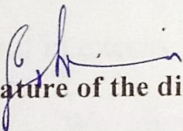
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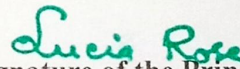
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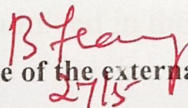
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LIST OF CONTENTS

CHAPTER	TITLE	PAGE NO
I	INTRODUCTION & DESIGN OF THE STUDY 1.1 Introduction 1.2 Statement of problem 1.3 Review of literature 1.4 Objective 1.5 Scope 1.6 Collection of Data 1.7 Sampling Design 1.8 Construction of tools 1.9 Framework of analysis 1.10 Limitations of the study	1-8
II	PROFILE OF THE STUDY	8-31
III	ANALYSIS AND INTERPRETATION OF DATA	32-82
IV	FINDINGS & SUGGESTIONS	83-85
V	CONCLUSION	86
	ANNEXURE BIBLIOGRAPHY QUESTIONNAIRE	87-92

LIST OF TABLE

GREEN ENTREPRENEURS

S.NO	CONTENT	PAGE NO
3.1	Distribution on the basis of age wise	34
3.2	Distribution on the basis of gender wise	35
3.3	Distribution on the basis of occupation wise	36
3.4	Distribution on the basis of family use	37
3.5	Distribution on the basis of area wise	38
3.6	Distribution on the basis of income basis	39
3.7	Distribution on the basis of green products	40
3.8	Green products influenced in the pandemic – classification	41
3.9	Classification of preference towards green entrepreneurship	42
3.10	Innovative ideas from women entrepreneur	43
3.11	Drawback in green products- classification	44
3.12	Raw material	45
3.13	Easy for women to become a green entrepreneur	46
3.14	Hindrances faced by women entrepreneur	47
3.15	Distribution on the basis of scope in green market	48
3.16	Drawback in green entrepreneurship	49
3.17	Utilisation of subsidies given by the banks	50
3.18	Suitability of green products – present scenario	51
3.19	Suitability of green entrepreneurship for women	52
3.20	Overall opinion about women green entrepreneurship	53
3.21	Ranking the satisfaction level of green entrepreneurship	54-56

GREEN CUSTOMERS

S.NO	CONTENTS	PAGE NO
3.1	Distribution on the basis of age wise	58
3.2	Distribution on the basis of gender wise	59
3.3	Distribution on the basis of occupation wise	60
3.4	Distribution on the basis of family type wise	61
3.5	Distribution on the basis of locality wise	62
3.6	Distribution on the basis of income wise	63
3.7	Distribution on the basis of green consumer's educational qualification	64
3.8	Classification of awareness of green products	65
3.9	Distribution on the basis of influence on media wise	66
3.10	Awareness of green products of public	67
3.11	Frequency of usage of green product	68
3.12	Availability of green products	69
3.13	Examining the products after the purchase of green products	70
3.14	Mode of purchasing green products	71
3.15	Distribution on the basis of affordability wise	72
3.16	Reason to pay more for green products	73
3.17	Element influencing the purchase of green products	74
3.18	Influence of social media to purchase green products	75
3.19	Aspects that influenced green products to become popular	76
3.20	Period of usage of green products – classification	77
3.21	Factors determining the usage of green products	78
3.22	Drawbacks in green products	79
3.23	Kinds of drawback	80
3.24	Satisfaction level of green customers	81-82

CHAPTER-1



INTRODUCTION

1.1 INTRODUCTION

GREEN ENTREPRENEURS

The most important issues of today are protecting the environment and leaving a clean environment to future generations. It is important for the development of green entrepreneurship that the viewpoint of the society towards nature and green production is changing day by day and promoting it. This will naturally bring with it the importance and importance of vital issues such as conservation of energy and green, recycling gaining importance, promoting reusability and the development of the economy.

Entrepreneurial activity is the growing field of business. Recent ecological problems have resulted in entrepreneurial activities being affected by ecological approaches. Increasing environmental awareness day by day increases the needs of societies for ecology friendly entrepreneurs. The limited natural resources, the increase in the world population and the decrease in biodiversity play an important role in the formation of concerns about ecology.

While the tendency to consume more products creates environmental damage, many businesses try to raise awareness of the consumption of natural resources. The main purpose of all this is to ensure sustainable growth. Green entrepreneurs are entrepreneurs who have such a perspective. The main difference that distinguishes green entrepreneurs from traditional entrepreneurs is that green entrepreneurs want to create a business model that is economically profitable, environmentally conscious and creates social value.

Green entrepreneurs are important for economic development. Green entrepreneurs can make a significant contribution to eliminating unemployment, poverty and environmental problems. Green entrepreneurs have a greater role in environmentally friendly practices and environmental tasks than other entrepreneurs. They can provide environmentally friendly products and services or clean technology assistance etc. they contribute to the green economy. Protecting the environment is one of the most important issues of our time. Therefore, it is important to support green entrepreneurs to increase their number.

The green entrepreneur is the one who cultivates green business with the help of green practices. A green entrepreneur consciously addresses an environmental or social problems\need through the understanding of entrepreneurial ideas. They penetrate the market by swapping conventional or traditional. Green business is a business whose core business model addresses an environmental or social issue- this is, it improves energy or resource efficiency, reduces green house gas emissions, decreases water or pollutions, protects or restores ecosystems, promotes local culture, or support communities.

Green entrepreneurs are important for economic development. Green entrepreneurs can make a significance contribution to eliminating unemployment, poverty and environmental problems. Green entrepreneurs had a great role in environmentally friendly practices and environmental tasks than other entrepreneurs. A green economy can generate employment and business opportunities in various sectors. Green growth is a consequence of and a means of greening the economy.

The “green” entrepreneurship is an economic activity whose products, services, methods of production or organization have positive effect on the environment. This effect could be a result of any of the following: Offering products or services which leads to a change in the consumer’s behavior, reducing the negative effect on environment; Harmonizing the ecological and the economic goals of the company; Introducing eco-friendly solutions to problems connected with production and consumption of products and services; Developing business models which, when applied to use, lead to a sustainable development; Discovering new possibilities on the market which are in connection with the demand and new way of living of the society.

Entrepreneurship is considered to be the moving force of the economy, assuring economic growth, technological and organizational innovations, and new workplaces. Training staff to work in the field of “eco-entrepreneurship”, as well as finding ecologically engaged people who have developed a plan for solving an environmental issue, is the key strategy for the success of the “green” idea.

WOMEN ENTREPRENEURSHIP

Women entrepreneurs may be defined as a woman or a group of women who initiate, organize and run a business concern. Women entrepreneurs are those women who think of a

business enterprise, initiate it, organize and combine factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running it.

Women who innovate, imitate or adopt a business activity related to the green environment are addressed as Green Entrepreneurs. Women entrepreneurship is the process in which women initiate a business, gather all resources, undertake risks, face challenges, provides employment to others and manages the business independently. Approximately 1/3 of the entrepreneurs in the world are women entrepreneurs.

Women entrepreneurs is a person who accepts arduous role to meet her own consumption and become economically independent. Nowadays, women have slowly, come out of their home to earn something for substance of their families, as their earnings of a single individual is not sufficient. Women have taken hold in Agronomy operations, home industries, trade and commerce and other related economic activities. It leads economic independence of women and women empowerment.

Women entrepreneurship plays a pivotal role in women empowerment. Empowering women through entrepreneurship influences women development, economic growth, social stability. Women can invest capital, run the business, take risk and gets profits of the business carried on by them.

GETTING INTO GREEN ENTREPRENEURSHIP

We could easily say that green entrepreneurship is now easier than ever. Considering not only the environmental problem but the pandemic crisis as well. We notice that people are more inclined towards social and green enterprises.

At the end of the day a young entrepreneur needs to be able to answer the question “how does my company helps solve environmental and social problem?” And there are many wastes to do that all you need to do is let creativity and innovation combined.

The good things about modern green entrepreneurship are about the fact that with today’s technology. The range of potential ideas has grown. People can now use and innovate technologies to come up with new models that will save energy. Solve current problems and of course predict future issue that might occur.

WOMEN ON GREEN ENTREPRENEURSHIP:

A Green Entrepreneur is a person who starts an entrepreneurial venture that is green by design and all the products and processes that come out of that venture are also green from the moment the venture is set up. Green enterprise holds many possibilities for both environment and for entrepreneurs . Natural resources lower operating cost through reduced waste and pollution and contribute to move sustainable community economic development.

The present paper focuses on understanding the intersectionality between sustainable development, entrepreneurship and green women entrepreneurs (ecopreneurs). It extends the proposition that women are more concerned towards environmental issues and sustainability by showing that young women are taking up the challenges to address environmental problems and are enthusiastic about venturing into green business. Exploring the multiple arenas in which women are starting their enterprises, the paper bridges the gap in literature by understanding women entrepreneur's participation as active role players in achieving sustainable development

While giving entrepreneurs a new and different edge to succeed in the market. So called proactive environmental strategies can minimize a firm negative impact and maximize in positive effects. Green entrepreneurs may be driven by a mix of green, ethical, social and financial motives which may be difficult to separate. Regardless of green are increasingly being seen as change agents driving social learning and change. s, it is important to acknowledge the participation of women entrepreneurs.

Thus, the broad objectives of this paper are to highlight women entrepreneurs' efforts in green business and their contribution towards sustainable development, secondly to illustrate the participation of women in green business as consumers as well as manufacturers of green products and also to propose strategies towards furthering the agenda of green businesses through an enhanced participation of women entrepreneurs.

In doing so, using a critical perspective on case studies developed from primary source and a review of the pertinent literature, it argues that the position of women entrepreneurs engaged in green businesses is still highly under rated and unrecognized. It also illustrates the conscious efforts of women folk in capturing the scope of green business and their concerns towards environmental sustainability.

With stronger environmental attitudes, these women entrepreneurs are also providing employment opportunities to many other women. In conclusion, the paper suggests the interventions from governmental and nongovernmental authorities in identifying, acknowledging and promoting green women entrepreneurs and enhancing the pace with which green business is progressing.

1.2 STATEMENT OF PROBLEM

As the concept of “Green” was introduced in the year 1975 but got more importance and more weightage in the decade of 1980 and 1990. The awareness and buying decisions of green product customer are affected by different factors. The present study is assessing the impact of green products on women as both entrepreneurs and customers.

1.3 REVIEW OF LITERATURE

A literature review is a body of text that aims to review the critical points of current knowledge. Literature reviews are secondary sources, and as such, do not report any new or original experimental work. Also, a literature review can be interpreted as a review of abstract accomplishment.

According to **Kirkwood and Walton (2010)**, “Green entrepreneurship refers to a special subset of entrepreneurship that aims at creating and implementing solutions to environmental problems and to promote social change so that the environment is not harmed. It has also been suggested that green entrepreneurship could be a new business paradigm instead of a subset of entrepreneurship because green entrepreneurs have wider motivations than just launching eco-friendly products and services for a niche market”.

According to **Dean and Mc Mullan (2007)**, “Environmental or green entrepreneurship can be explained on the basis of theories on entrepreneurship, and environmental and welfare economics as a subset of sustainable entrepreneurship”.

According to definition given by **Government of India-** “A women entrepreneur is defined as an enterprise owned and controlled by women having a minimum financing interest of 51% of the capital and giving at least 51% employment generated to women”.

According to **Dr . Merve Senem Seven**, defines “Women are increasingly perceived to play a significant role in realizing the transformation to a greener economy and poverty reduction in countries with developing economies. Various studies confirm the direct and indirect impact of women entrepreneurs.

According to **Braun (2007)**, “Women entrepreneurs are more oriented towards green issues and are increasingly engaging in them. Women are adopting green business strategies to establish a niche in the market for their enterprises”.

1.4 OBJECTIVES OF GREEN ENTREPRENEURSHIP ON WOMEN

1. To know the level of awareness about green business among women.
2. To evaluate the participation of women in green business as manufacturers.
3. To evaluate the participation of women in green business as consumers.
4. To find out the innovation towards green business by women entrepreneurs

5.To impart knowledge about solution to environmental problems to women entrepreneurs, so that the environment is not harmed

1.5 SCOPE OF THE STUDY

The scope of the study is to evaluate the impact that green products has given for women in two criteria i.e., as an entrepreneur and as a customer Thoothukudi.

1.5.1 AREA OF STUDY

A study on impact of green products on women as entrepreneurs and as customers in Thoothukudi was conducted in the area of the coromandel coast of Bay of Bengal. Thoothukudi is known as “**pearl city**” due to the pearl fishing carried out in the town. It is a commercial sea pool which serves the inland cities of South India and is one of the sea gate ways of Tamil Nadu.

1.5.2 PERIOD OF STUDY

The study was carried out over from February 2022 to May 2022. The Questionnaire was circulated from April 2022.

1.6 COLLECTION OF DATA

The study is made with the help of both primary data and secondary data. The primary data were collected through questionnaire and secondary data were collected from books, journals, websites and other periodicals.

1.7 SAMPLING DESIGN

The data collected are original in nature. A sample of some respondents residing in various parts of Thoothukudi was selected by convenient sampling techniques. The questionnaire was used for collecting a great source of information.

1.8 CONSTRUCTION OF TOOLS

Based on the discussion with the guide a questionnaire was prepared. Then it was pretested and necessary changes were incorporated, 50 copies of questionnaire were taken and distributed, among the respondents. A copy of questionnaire is appended.

1.9 FRAMEWORK OF ANALYSIS

The data collected through questionnaire were analysed through the following statistical tool, which work as a base for drawing conclusion and getting better results.

- ❖ Percentage Analysis
- ❖ Bar diagram
- ❖ Pie-charts
- ❖ Ranking

1.10 LIMITATIONS OF THE STUDY

In attempt to make this project authentic and reliable, every possible aspect of the topic was kept in the mind. The main limitations are

- ❖ Time is one of the major constraints, which limits the effective data collection.

- ❖ The number of respondents is limited to 50.
- ❖ Some information is cannot be accessed due to its confidential nature.
- ❖ Reliability and accuracy of the analysis depends on the respondent's openness and trueness towards each question in questionnaire.

CHAPTER 2



PROFILE OF THE STUDY

GREEN PRODUCTS



A green product is a sustainable product designed to minimize its environmental impacts during its whole life-cycle and even after it's of no use. Green product is known as an ecological product or environment friendly product. There are many definitions for it. According to Shamdasani, Chon-Lin and Richmond 1993, green product as the product that will not pollute the earth or deplore natural resources, and can be recycled or conserved. According to Martin and Simintiras,1995 green product is a product that has more environmentally sound content or packaging in reducing the environmental impact. According to Ottman, 1998,green product is a product in which typically non toxic, made from recycled materials, or minimally packaged.

Green products are usually identified by having two basic goals – reducing waste and maximizing resource efficiency. They are manufactured using toxic-free ingredients and environmentally-friendly procedures and are certified by recognized organizations like Energy star, Forest Stewardship Council, etc.

HISTORY OF GREEN PRODUCTS

Green consumption is related to sustainable development or sustainable consumer behavior. It is a form of consumption that safeguards the environment for the present and for future generations. It ascribes to consumers responsibility or co-responsibility for addressing environmental problems through the adoption of environmentally friendly behaviors, such as the use of organic products, clean and renewable energy, and the choice of goods produced by companies with zero, or almost zero, impact (zero waste, zero-emissions vehicles, zero-energy building, etc.).

In Western Societies, green consumption emerged during the 1960s and the early 1970s, with the increased awareness of the necessity to protect the environment and people's health from the effects caused by industrial pollutants and by economic and population growth. In the 1980s, the first American “green brands” began to appear and exploded on the American market. During the 1990s, green products grew slowly, remaining a niche phenomenon. American interest in green products started to increase again in the early 2000s and have continued to grow.

GREEN FOOD



Demand for less environmentally-damaging food production leads people to buy more organic and local food. Organic food is produced through agriculture that does not use artificial chemical fertilizers and pesticides, and animals reared in more natural conditions, without the routine use of drugs, antibiotics, and deworm common in intensive livestock farming. Consumers can also choose to buy local food in order to reduce the social and environmental impacts of "food miles"

– the distance food travels between being produced and being consumed. This behavior can create a new sense of connection with the land, through a concern for the authenticity and provenience of the food eaten, operating as a social as much as a technological innovation. Taste, health, and safety concerns can be other reasons behind this consumption practices.

GREEN FASHION



Thing scraps from the manufacturing process. This can reduce manufacturing pollution and resource_ethical clothing refers to clothing that takes into consideration the impact of production and trade on the environment and on the people behind the clothes we wear. eco clothing refers to all clothing that has been manufactured using environmentally friendly processes. it includes organic textiles and sustainable materials such as hemp and non-textiles such as bamboo or recycled plastic bottles. it also includes recycled products (clothes made from recycled clothing including vintage, textile and other materials and can also be termed re-used) and is not necessarily made from organic fibers. organic clothing means clothes that have been made with a minimum use of chemicals and with minimum damage to the environment and fair-trade is intended to achieve better prices, decent working conditions, local sustainability and fair

terms for farmers and workers in the developing world. The three reasons that motivate the purchase of organic cloths are:

- environmentally-friendly protection;
- health impact;
- ethical concerns.

the textile and clothing industry generates much pollution and consumes many resources. improper use and disposal of clothing products make the problems much more severe. consumers who are concerned about these (environmental) issues, are best motivated to change their behaviors via philanthropic or environmental-friendly actions that adapt with their financial and sustainability interests. an intuitive and sustainable strategy is clothing reuse. Textile recycling is a method of reprocessing used clothing, fibrous material, and clot consumption . Consumers may pay attention to the origin and the materials of the clothes they buy and whether they are harmful to the environment. Consumers often have a lack of information of green fashion or are unaware of the existent of green fashion alternatives to traditional adult fashion.

CHARACTERISTICS OF GREEN PRODUCTS

- Grown without the use of toxic chemicals and within hygienic conditions
- Can be recycled, reused and is biodegradable in nature
- Comes with eco-friendly packing
- Uses the least resources
- Is eco-efficient
- Has reduced or zero carbon footprint
- Has reduced or zero plastic footprint
- Products those are originally grown
- Products with natural ingredients
- Products that do not harm or pollute the environment
- Products that will not be tested on animals

ADVANTAGES OF GREEN PRODUCTS

Advantages of “Going green with manufacturers”

Access To New Markets

Developing green products opens the doors to an all-new market of green consumers who buy only green products and even pay more for the same.

Competitive Advantage

It's proven fact that going green is a big competitive advantage in the market right now.

Positive Public Image

When the brand does something for the society and the environment, its brand image automatically enhances.

Brand Loyalty

Green companies automatically gain a set of loyal green customers who prefer green products over conventional non - environmentally friendly products.

Advantages Of “Going Green with Customers”

Cost-effective products

The Green products last longer than conventional products. Moreover, these products consume less energy and other resources thus reducing the bills of the users. For example, Solar speakers can last for 10 hours just by charging with solar energy.

Low maintenance

If operated responsibly and maintained properly, the green products result in low maintenance costs. Take green buildings, for example. They market themselves not only for being environmentally friendly but also for less operational cost.

Improves health

Since eco-friendly products are made from materials that are free from harmful chemicals and components, they not only improve physical but also mental health. In green buildings, large windows are installed which allows healthy and fresh air along with natural lighting in abundance. It improves mental health and reduces stress

GREEN CONSUMERISM

The concept of the “green consumer” has become the pivot around which marketing strategies relating to the environment have been concentrated by marketing professionals and scholars. Green consumers are those consumers who make the intense effort to avoid purchasing potentially hazardous products. Green Consumers can also be referred to as those who avoid any products which causes harm or damage to any living organism and destroys the environment during manufacturing or consumption. Again, GCs are considered as those customers who are and loyal to environment in environmental issues. GCs are those inclined with perceived behavioural control and green advertisement. Although the prices of green products may be quite higher than the traditional products, GCs still patronise them because of the potential long-term gains. Again, GCs consider the effect of their consumption on other people and these distinguishes them from ordinary consumers. Moreover, the presence of indicates that there should be green market.

GREEN PRODUCT AWARENESS

Green products are commodities which normally bear characteristics such as energy efficient, recyclable, emitting low products and the likes. GPs are normally produced through natural friendly process in a more durable and toxic free manner. GPs are the environmentally friendly products which production process does not exert much influence on the environment.

WOMEN ENTREPRENEUR

Meaning

Women Entrepreneurs means the women or a group of women who initiate, organize and operate a business enterprise. A woman entrepreneur is therefore a confident, creative and innovative woman desiring economic independence individually and simultaneously creating employment opportunities for others. Many countries of the world, there is a phenomenal increase in the number of self-employed women after the World War II.



GREEN WOMEN ENTREPRENEURS

Green entrepreneurship is sometimes used to speak about green technological innovations (e.g., energy efficient systems). In this report, we use a broad definition of Green Entrepreneurship that incorporates concepts like ecopreneurship and sustainable entrepreneurship. Green entrepreneurship therefore also includes the creation of new products or services that are inherently sustainable and compatible with a 1.5°C world; for example, products that are zero waste or zero emissions, as well as technological and other innovations that directly address issues like carbon emissions and energy efficiency.

WOMEN ENTREPRENEUR – IN INDIAN PERSPECTIVES:

Need of Women Entrepreneurs

They have made their mark in business for the following reasons:

- (i) They want new challenges and opportunities for self-fulfillment.
- (ii) They want to prove their determination in innovative and competitive jobs.
- (iii) They want the change to control the balance between their family responsibilities and their business lives.

Nature of Women Entrepreneurs

The term “women entrepreneur” deals with that section of the female population who venture out into industrial activities i.e., manufacturing, assembling, job works, repairs/servicing and other businesses. The Government of India has treated women entrepreneurs of a different criteria-level of women participation in equity and employment position of the enterprise. Women entrepreneurs have taken initiative in promoting and running an enterprise by having a controlling interest in that particular enterprise. Generally, the following three types of business are suitable to the women entrepreneurs:

- a) Manufacturing a product for direct sale in the market.
- b) Manufacturing a product or a part of the product to meet the short term or long-term order of a large industrial company, and
- c) Operating purely as a sub-contractor of raw materials supplied by the customers.

Generally, the last two types industry or business are known as ancillaries. The women entrepreneurs prefer to deal in consumer goods which have always a demand in the market. They prefer to deal in intermediate goods which are used in the production of other products and mostly they are manufactured to the orders of large companies.

Scope for Women Entrepreneurs

The modern world women have been able to overcome the hurdle of society's perception of considering them to be confined to the four walls of the house or viewing them as weak entrepreneurs caught up in limited business area such as papad making, pickle preparation food items, paintings, handicrafts, etc. They have been able to show a remarkable shift from these small entrepreneurs at ventures to modern technology-based business ventures such as-

- i. Computer services and information dissemination
- ii. Trading in computer stationary
- iii. Computer maintenance
- iv. Computer maintenance

v. Travel and tourism

vi. Quality testing, quality control laboratories

MAIN ENTREPRENEURIAL TRAITS OF WOMEN ENTREPRENEURS

Following are main entrepreneurial traits of women entrepreneurs:

(i) Imagination

It refers to the imaginative approach or original ideas with competitive market. Well planned approach is needed to examine the existing situation and to identify the entrepreneurial opportunities. It further implies that women entrepreneurs have association with knowledgeable people and contracting the right organisations offering support and services.

(ii) Attribute to Work Hard

Enterprising women have further ability to work hard. The imaginative ideas have to come to a fair play. Hard work is needed to build up an enterprise.

(iii) Persistence

Women entrepreneurs must have an intention to fulfil their dreams. They have to make adream translated into an enterprise. Studies show that successful women have worked hard. They persisted in getting loan from financial institutions and other inputs. They have persisted in adverse circumstances and in adversity.

(iv) Ability and Desire to Take Risk

The desire refers to the willingness to take risk and ability to the proficiency in planning, making forecast, estimates and calculations. Profits are the reward of risk. Enterprising women take risk but the risk is well calculated. It offers challenges where chance of survival and failure are on equal footing.

ROLE OF WOMEN ENTREPRENEURS

i. Employment Generation

It implies that women entrepreneurs not only establish their enterprise, but provide job to others. Women entrepreneurship is about women's position in the society and their role as entrepreneurs in the same society. It can be understood in two ways, namely, at the individual level (number of self-employed) and at the firm level (number of firms owned by women and their economic impact). In this way, woman entrepreneurs have an important impact on the economy in terms of their ability to create jobs for themselves as well as for others.

ii. Economic Development

It signifies that women entrepreneur contribute to the gross domestic product of the country by establishing enterprises and producing goods and services. Due to their entrepreneurial activity, women entrepreneurs bring dynamism in market. In this way, they also help in increasing the national income of the country.

iii. Better Utilization of Resources

It implies that the involvement of women in industrial development ensure the effective utilization of all available resources (labor, raw materials, capital). The issue of women in the industrialization process has been emphasized only in the last decade when the 'Declaration of Mexico in July 1975', the equality of womanhood and their contribution to individual development became the center of attention.

iv. Improved Quality of Life

It implies that women entrepreneurs are now economically independent and take decisions independently. They are now capable of upbringing their children according to their wish. They are providing quality education to their children and a better living standard to their family members. They not only improve their living standards, but also the living standards of others by providing them the means of earning.

Factors Responsible for Increasing Female Entrepreneurship in India Factors Responsible for Increasing Female Entrepreneurship in India. In spite of the growing number of female

entrepreneurs, the share of female entrepreneurs is still significantly low when compared to their participation rate.

FACTORS RESPONSIBLE FOR INCREASING THE LEVEL OF FEMALE ENTREPRENEURSHIP IN INDIA

1. Nature of Entrepreneurship

Women enter into entrepreneurial activity because regular employment does not provide them with the flexibility, control or challenge offered by business ownership.

2. Empowerment

Indian women are becoming more empowered now-a-days. Legislations are being progressively drafted to offer them more opportunities at various levels.

3. Social Conditions

For women, in particular, the relatively high involvement in necessary entrepreneurship indicates that self-employment is used as a way to circumvent institutional and cultural constraints with respect to female employment, as well as a way to provide supplemental family income.

4. Literacy and Education

Increased levels of education have played a crucial role in initiating the process of entrepreneurship. It is not only the illiterate that are starting the businesses but those with education and skills are also exploiting profit opportunities.

5. Multitask Oriented

Women are known for juggling many tasks at the same time and still producing excellent results. A woman can talk on the phone, open and read her email and schedule what else she needs to finish for the rest of the day all at the same time. Men have more trouble with this multitasking thing; therefore, sometimes they miss many opportunities.

6. Being Patient with the Process

It is an extremely important attribute for entrepreneurs to have. Too often we hear of visionary entrepreneurs who tried to start their businesses and after a few months gave up. Very often we find these entrepreneurs gave up on their dreams too soon. They became impatient with the process. Women know naturally that you must wait in order to receive positive outcomes.

7. Branding and Marketing Themselves

Women are natural marketers. They are so passionate and enthusiastic about what they choose to do that they just do not stop talking about it. They don't forget to emphasize the benefits of their services to their potential customers. They understand how to emphasize the positive.

8. Collaborator

Women entrepreneurs are becoming more and more successful because they are natural collaborators and love doing project together. When they find likeminded women whom they like and think they can accomplish something with by combining their talents they do it. A collaborative spirit and attitude reigns with women a competitive attitude is rarely seen and considered unsavory when witnessed. Women do work they love to do and they feel great when they can do it with other women.

9. Structural Shift

One of the primary drivers is a structural shift. Women are now a greater part of the economic make-up of society; there are more women in the workforce. They are resourceful, leaving the workforce to stay home and raise a family, re-entering when the kids are grown or working a flex schedule when their kids go to school.

10. Career Blend

One of the biggest reasons women entrepreneurs are now in the forefront is their desire to blend career and life ambitions. Their personal goals are oftentimes meshed with career goals. They put their passions into practice and it shines through in entrepreneurial endeavors. For them it's not just a job, it's a significant part of who they are.

11. Relating to Customers' Needs

One of the biggest reasons women entrepreneurs are so successful is they are more conscious of their customers' needs. Men for the most part are not customers they're consumers. It is the big difference. As a woman they shop for price of course, but what is just as important is the buying experience. If the service is poor or they can't relate to the employees then it doesn't matter what it costs. It's all about word of mouth and customer loyalty.

CHARACTERISTICS OF A WOMEN ENTREPRENEUR

1. They should be educated and skillful in their profession.
2. Must have professional education to become better entrepreneur.
3. She should be capable enough to do innovations and be able to bear risks and uncertainties.
4. Able to make utilization of various schemes, and aids given by government.
5. She should be bold enough to face male competitors and should possess guts to move ahead.
6. She should be capable enough to make autonomous investment.
7. She must possess some ethics and egoism and should be egotist as well.

IMPORTANCE OF WOMEN ENTREPRENEURS

In modern days, women entrepreneurs are playing a very important role in business, trade or industry. Their entry into business is of recent origin. Women have already shown their vital role in other spheres like politics, administration, medical and engineering, technical and technological, social and educational services. This is true in advanced countries and now in recent years, they have been entering into these fields in our country. Their entry into business is a recent phenomenon in India. extension of kitchen activities. In certain businesses, women entrepreneurs are doing exceedingly well and even they have exceeded their male counterparts. Women are successful not only in law, science, medical, aeronautics and space exploration and even in police and military services, but now they are showing their might even in business and industry. They

have proved that they are no less than men in the efficiency, hard work, or intelligence, provided they are given proper scope. The role or importance of women entrepreneurs may be ascertained from the study of the functions they perform. These functions are as under:

- a) Exploring the prospects of starting new enterprises.
- b) Undertaking risks and handling economic uncertainties.
- c) Introducing innovations.
- d) Co-ordinating administration and control.
- e) Routine supervision.

GREEN CONSUMERISM

Green consumerism refers to a state in which consumers demand products and services that have undergone an eco-friendly production process or one that involves recycling and safeguarding the planets' resources. In other words, green consumerism entails the production, promotion, and advancement of the utilization or use of goods and services based on their pro-environment benefits.



Economic, social and cultural forces have set the framework for green consumerism. This is because it is a social attitudes and movement in the modern era, especially aimed at encouraging people to be more aware of the firms' production processes and only to buy or use products and services that do not harm the environment. For this reason, green consumerism has created a

balance between the buyer behaviour and the organizations profit objectives as it mostly based on the sustainable and pro-environmental behavior of consumers.

IMPORTANCE OF GREEN CONSUMERISM

Green consumerism is a holistic and responsible process of management that satisfies, identifies, fulfills and anticipates the need of the stakeholders in maintaining the natural well-being of the environment and one that does not endanger the health of humans. The importance of green consumerism, therefore, include:

1.Reduced waste in packaging

Green consumerism advocates for frugal packaging options. It has social attitudes such as the preference to purchase loose products like vegetables and fruits instead of pre-packaged products. Also, it encourages reuse of paper and plastic packaging bags and tins that often cause environmental degradation.

2.Increased energy efficiency

Green consumerism attitudes advocate for the efficient use of energy, which ultimately helps in saving money, reducing utility bills, lowering emissions of greenhouse gas, and enabling economies to meet the growing energy demands. Through green consumerism, environmental and economic benefits of utility systems, as well as the management of risk associated with inefficient production processes, have also been attained.

3.Consumption of more healthy foods

Through green consumerism advocacies, there has been an increasing need for more eco-friendly food production. As a result, people are gradually developing a culture of buying more organic and local food, which is arguably healthier as they are not cultivated or produced using chemical fertilizers. Antibiotics, hormones or pesticides.

GREEN MANUFACTURING

Manufacturing is the renewal of production processes and the establishment of environmentally friendly operations within the manufacturing field. Essentially, it is the “greening” of manufacturing, in which worker use fewer material resources, reduce pollution and waste, recycle and reuse materials, and moderate emissions in their processes.



Green Manufacturers research, develop, or utilize technologies and practices to lessen their impact on the environment. As detailed by the Bureau of Labor Statistics. Workers at green companies must have specific manufacturing training in green technologies and practices.

CUSTOMER RETENTION STRATEGIES

The study was conducted to evaluate environmental literacy and the interest of responsible customers when it comes to choosing eco-products. The study was conducted in 2018 and the data has been collected via an online survey method among 1,600 people mostly living in the areas of Moscow.

The survey aimed mainly to identify the selection of criteria for eco-products according to responsible consumers, determine the level of awareness of the Eco-buyers

According to this survey, the main reason to buy eco-friendly products for responsible consumer is preservation of the environment (65.4%) the health benefits (62.4%), the ethical aspects of the production process (49.8%). For 78.6% of the respondents the distinctive

feature of eco-friendly product is the official eco label but the number of respondents well informed about eco labels is 23.4%. The fact shows the necessity of accessible information to eco consumers. Since there is general understanding that eco products should have the appropriate sign, but, as it seems, there is not so much clarity on this matter. The internationally recognized Russian eco label type I Vitality Leaves is the prime eco label that inspires trust among the Russian eco-consumers (44.3%). A good level of recognition is also given to EU Eco label (36.3%), BDIH (36.55%), EU Organic (35.3%) and ICEA (31.7%), which are among the most recognized ones. A consistent number of respondents rely on FSC labeling (36.9%), which indicates the use of raw materials from sources with sustainable forest management. The Russian respondents, in addition to eco labelling, take into consideration the information of product's composition (35.8%) – preference is given to shorter ones: and a significant percentage rely on their own intuition when it comes to truly eco friendly products (25.1%). Many respondents (90.0%) not only buy eco friendly products, but also have other “green” habits.

WOMEN IN MANUFACTURING

Women make up nearly one-third of the manufacturing industry workforce in the United States. Women play a number of roles in manufacturing from working on the production line to running their own manufacturing businesses. Today we explore the role of women in the manufacturing industry using household data from the American Community Survey. Industry refers to the kind of business conducted by a person's employment organization; occupation describes the kind of work that a person does on the job.



Although women make up nearly half of the working population (47.5 percent), they remain underrepresented in the manufacturing industry. Historically, men have held the majority of jobs in the manufacturing industry. Since 1970, women's share of employment in the manufacturing industry has remained relatively constant, peaking at 33.2 percent in 1990 before declining to 29.0 percent in 2016

GOING GREEN IS NOT AN EASY TASK

Costs are definitely an important factor to weigh in Green Entrepreneurship. Green Entrepreneurship has its own advantages but going green is a big obstacle and is associated with high costs. However, there are two counter arguments that have to be analyzed regarding cost related issues. First, there are some steps that can be taken to reduce pollution and reduce costs at the same time. For instance recycling and reusing paper- a sheet of paper that was previously just used on one side now has to be used on both sides, something that will reduce in about 50% the consumption of paper. Also used paper can be sold to recyclers, who can pay for something that previously was just trash and had no economic value.



The second argument is setting up green projects that are costly, for instance installing a solar energy panel power plant. However, if it's properly set up, the energy costs in the long run (maybe 5 years or more) will show up as an investment with economic returns rather than an expenditure. The baseline is proper monitoring. Some changes are very simple to apply whereas some involve huge costs. But proper monitoring and implementation could help a business easily turning into the green direction. Small changes are not difficult to implement and they can be the beginning of the road to greener solution.

CHALLENGES FACED BY WOMEN ENTREPRENEURS



Entrepreneurship is a challenge, and even more so if you are a woman. Despite their efforts and expertise, female entrepreneurs often struggle a lot more than their male counterparts to make it big and get recognized within the business community.

Out of 100 entrepreneurs in India, only 7 are female, says the Mastercard Index of Women Entrepreneurs. As per the Google-Bain report, only 20% of businesses in the country are owned by women, while the 2021 report by the World Economic Forum also shows a massive gender gap of 72% in India's labor market.

PROBLEMS FACED BY WOMEN ENTREPRENEURS

Fewer sectors are Women friendly

Despite the policies and measures to promote gender equality, men still dominate India's entrepreneurial ecosystem. According to a recent report, most women-owned businesses in the country operate in low-revenue sectors, while men control the more profitable sectors like manufacturing, construction, and the like

Lack of Social and Institutional Support

Most women business owners don't get the social support they require to kick start their business from families, peers, and immediate ecosystems. Lack of mentorship from the business community is also one of the main challenges faced by women entrepreneurs in the country.

Poor Funding Prospects

As unfair as it might sound, the funding scene in India has massive gender biases. Women-led businesses in the country lack access to capital due to the prejudices of investors and other factors. According to a report by Innoven Capital, of all the companies that received funding in 2019, only 12% had at least one female founder.

Lack of Access to Professional Networks

Limited access to professional networks is another one of the basic problems of women entrepreneurs in India. According to the Google-Bain survey, female business owners are less integrated with formal and informal networks. The survey further indicates that over 45% of urban small business owners suffer due to insufficient avenues of network development.

Pressure to Stick to Traditional Gender Roles

Patriarchy conditions both men and women to play certain defined gender roles. Women are expected to cook, do domestic chores, raise kids, care for the elderly, and the like. Juggling familial and professional responsibilities is a challenge in itself, and even more so when you set out to build a brand.

Lack of an Entrepreneurial Environment

Entrepreneurship is a long journey that involves a lot of learning, un-learning, and upskilling. An environment that exudes a strong entrepreneurial spirit is crucial for a person to become a successful business owner. However, many women often suffer from the lack of such a productive environment.

Limited Mobility

Limited mobility is one of the basic problems of women entrepreneurs in India. They cannot travel alone or stay at hotels for business purposes without worrying about safety. What's more, many hotels in India still don't allow women to check-in unless accompanied by a man!

Lack of Education

One of the biggest credentials for a modern entrepreneur is having prior experience in running a successful business. To supplement the lack of experience in running a business the entrepreneur should have professional experience of working in the relevant industry or a business management degree. Unfortunately, in India, the education of women does not get its due importance. This results in many budding female entrepreneurs lacking the education required for running a successful business. As women are getting access to higher education, they are leveling the playing field.

Low Risk-Bearing Ability

In order to invest in and run a successful business, the entrepreneur needs to be able to bear some inherent risk. Women often do not have financial freedom and do not have practice in making independent decisions. They also lack confidence in their own decisions, which makes them risk-averse. This is gradually changing as with each passing generation women are taking charge of their finances and mitigating the risks.

Balancing Responsibilities between Family & Business

Family is often seen as an extension of women. It is expected from married women to enter motherhood within a certain age and also play a major role in rearing their children. This also leads to the young mothers having to take a break from their careers and prioritize their families. Running a business is a demanding task that often puts women in conflict with their family commitments and even makes them feel guilty about prioritizing their business.

Stiff Competition

The modern economic environment and market conditions have made the competition between businesses fierce. They face challenges from their competitors as well as competition within their business for leadership. They need to prove their worthiness every step of the way to their colleagues and investors to gain their confidence. They also need to manage a lot of output while using limited resources for the survival of their business.

Limited Industry Knowledge

Many industry sectors such as manufacturing are still seen as men's forte. Women do not have access to the industry contacts, mechanisms, and know-how that are necessary for running the business successfully. Despite the gradual breaking of stereotypes, there is still a general lack of exposure in these areas. Being educated in STEM disciplines (science, technology, engineering, and mathematics) can bridge the gap that woman entrepreneurs currently face. Digital literacy has also brought the revolution in empowering women

Social Construct

Due to the long-standing patriarchal tradition in the country, gender roles have been stringently designed. The women have been confined to a supportive role and it is not expected from them to take a lead in the business and professional world. Although this view is changing, it still causes frequent conflicts and rifts in the social life of budding women entrepreneurs. There

are still persisting negative stereotypes that women are not fit for leadership roles, which need to be broken.

Safety Concerns

The poor state of law and order has given rise to crime against women. The hostile and risky environment poses serious challenges for women entrepreneurs who need mobility to manage their business ventures. This limits the women from reaching many locations on their own and sometimes necessitates the company of a man for simply their safety. With important law reforms, vigilant law enforcement, and an effective judicial system, the situation can be sufficiently improved to create a safer environment for women attempting to enter entrepreneurial roles. in the right tools in gaining the right knowledge.

CHAPTER 3



ANALYSIS & INTERPRETATION

DATA ANALYSIS AND INTERPRETATION

Analysis of data is a process of inspecting, transforming, and modelling data with the goal of discovering useful information, providing suggestions, arriving at conclusion and supporting decision making. Data analysis has multiple facts and approaches, encompassing diverse techniques under a variety of names, in different business, science and social science domains.

This chapter deals with the analysis and interpretation of data regarding impact on green products by women entrepreneurs in Thoothukudi. Data are collected from 50 respondents and tabulated for easy understanding and good presentation, which assists the research to analyse the data efficiently.

The data collected have been analysed by using the following statistical tools:

- ❖ Percentage analysis
- ❖ Chi-Square test
- ❖ Ranking method

The diagrams, tables and charts provide a bird's eye view of the entire data and helps in summarising and presentation of the data collected in a systematic manner

GREEN ENTREPRENEUR

The green entrepreneur is the one who cultivates green business with the help of green practices. A green entrepreneur consciously addresses an environmental or social problems\need through the understanding of entrepreneurial ideas. They penetrate the market by swapping conventional or traditional. Green business is a business whose core business model addresses an environmental or social issue- this is, it improves energy or resource efficiency, reduces green house gas emissions, decreases water or pollutions, protects or restores ecosystems, promotes local culture, or support communities.

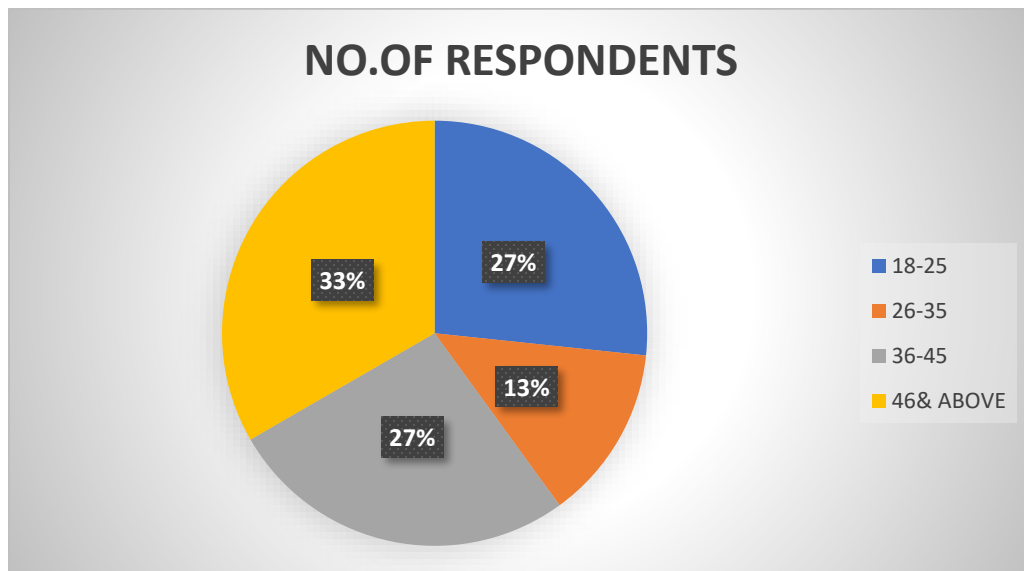
Green entrepreneurs are important for economic development. Green entrepreneurs can make a significant contribution to eliminating unemployment, poverty and environmental problems. Green entrepreneurs had a great role in environmentally friendly practices and environmental tasks than other entrepreneurs. A green economy can generate employment and business opportunities in various sectors. Green growth is a consequence of and a means of greening the economy



TABLE 3.1

DISTRIBUTION ON THE BASIS OF AGE WISE

Age	No of respondent	Percentage
18-25	4	27
26-35	2	13
36-45	4	27
46&above	5	33
Total	15	100



Source: Primary Data

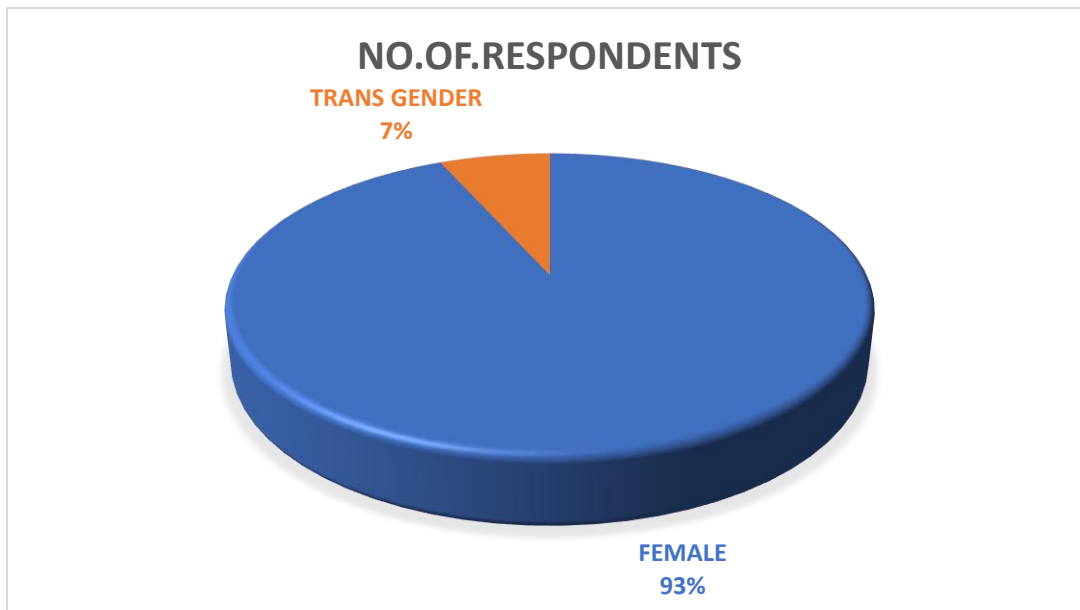
INFERENCE

From the above pie-chart, it is observed that 27% of respondents are 18-25 years of age, 13% of respondents are 26-35 years of age, 27% of respondents are 36-45 years of age and 33% of respondents are 46& above years of age. Majority of the respondents i.e., 33% of the respondents are between the age of 46 and above.

TABLE 3.2

DISTRIBUTION ON THE BASIS OF GENDER WISE

GENDER	NO.OF.RESPONDENTS	%OF RESPONDENTS
Female	14	93
Transgender	1	7
Total	15	100



Source: Primary Data

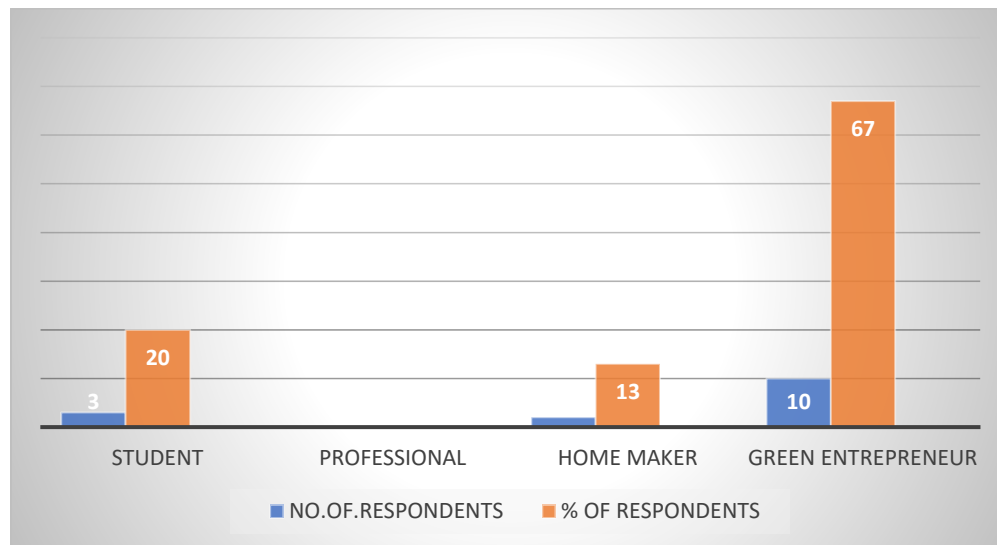
INFERENCE

From the above pie-chart, it is observed that 93% of respondents are female and 7% of respondent is transgender. Majority of respondents i.e., 93% are female.

TABLE 3.3

DISTRIBUTION ON THE BASIS OF OCCUPATION WISE

TYPES	NO.OF.RESPONDENTS	% OF RESPONDENTS
Student	3	20
Professional	-	-
Home maker	2	13
Green entrepreneur	10	67
Total	15	100



Source: Primary Data

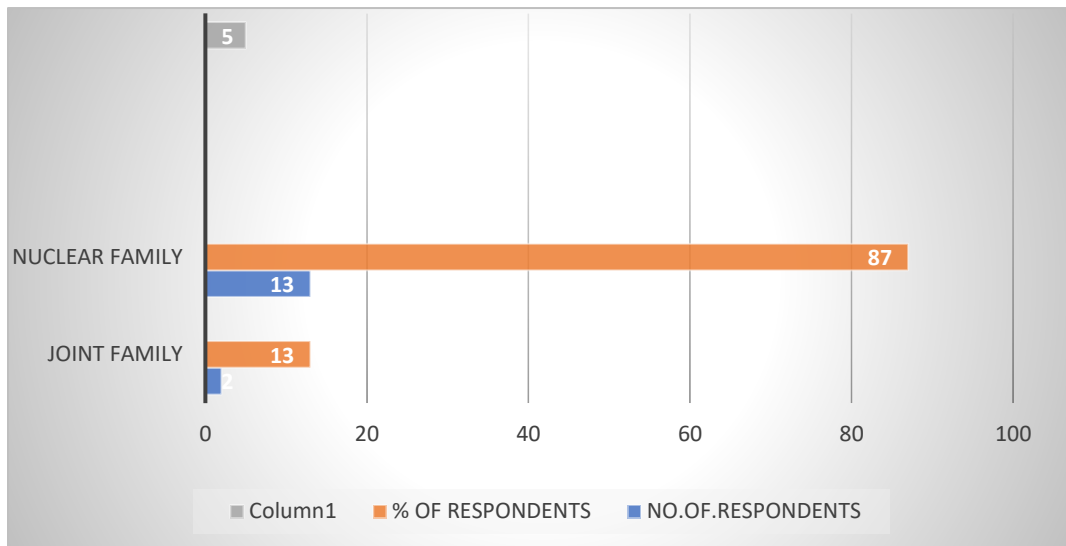
INFERENCE

From the above chart states that 20% of respondents are students, 13% of respondents are home makers and 67% respondents are green entrepreneur. Majority of respondents i.e., 67% are green entrepreneur.

TABLE 3.4

DISTRIBUTION ON THE BASIS OF FAMILY WISE

FAMILY TYPE	NO.OF RESPONDENTS	% OF RESPONDENTS
Joint family	2	13
Nuclear family	13	87
Total	15	100



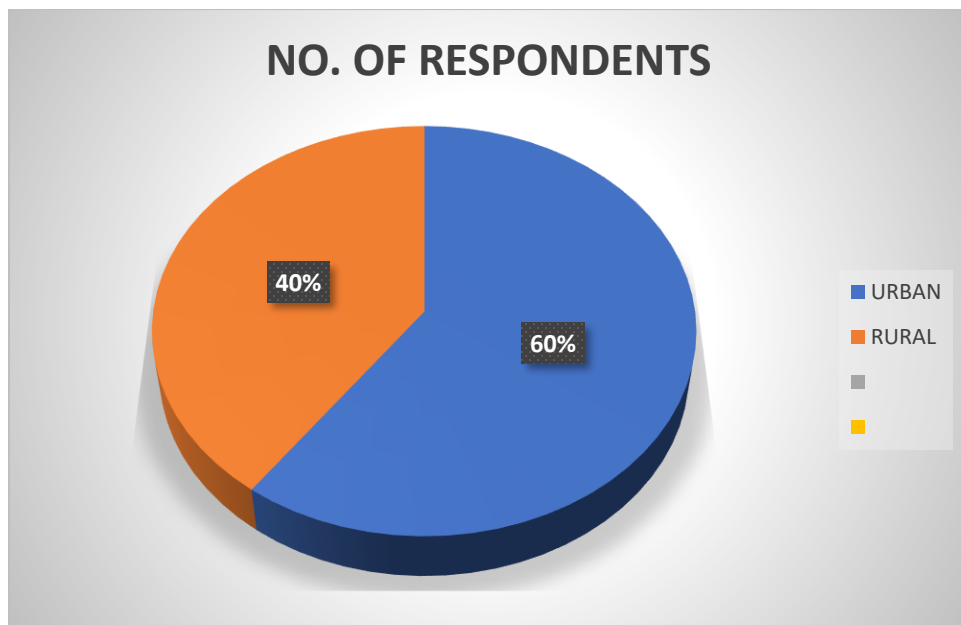
Source: Primary Data

INFERENCE

From the above table it is cleared that 87% of respondents are from nuclear family, 13% of respondents are from joint family. Majority of the respondents i.e., 87% of the respondents are from nuclear family.

TABLE3.5
DISTRIBUTION ON THE BASIS OF AREA WISE

AREA	NO.OF RESPONDENTS	% OF RESPONDENTS
Urban	9	60
Rural	6	40
Total	15	100



Source: Primary Data

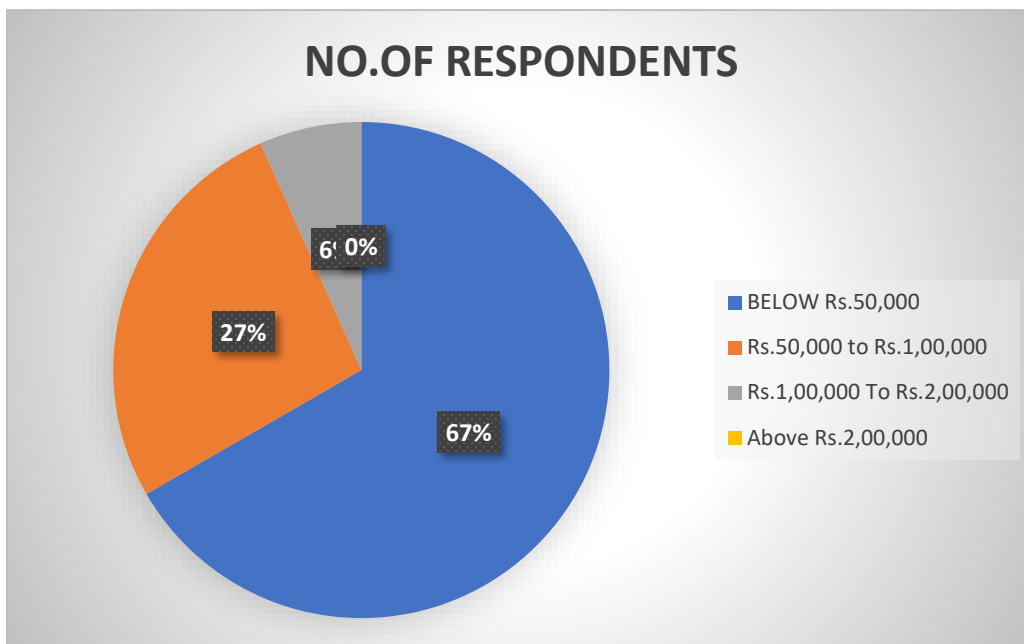
INFERENCE

From the above table it is cleared that 60% of the respondents are from urban places and 40% of respondents are from rural places. Majority of the respondents are from Urban places.

TABLE3.6

DISTRIBUTION ON THE BASIS OF INCOME WISE

INCOME	NO. OF RESPONDENTS	% OF RESPONDENTS
Below Rs 50,000	10	66
Rs 50,000 to Rs 1,00,000	4	27
Rs 1,00,000 to Rs 2,00,000	1	7
Above Rs 2,00,000	-	-
Total	15	100



Source: Primary Data

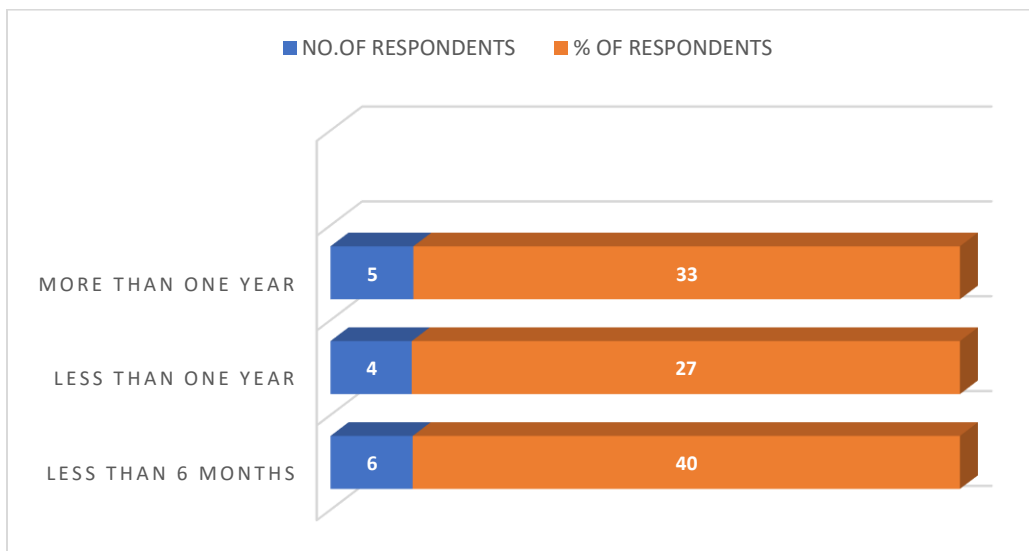
INFERENCE

From the above bar diagram, it is cleared that 66% of respondents earn below Rs. 50,000, 27% of respondents earn between Rs50,000 to Rs1,00,000, 7%of respondents earn between Rs.1,00,000 to Rs2,00,000. Majority of the respondents are earning below Rs. 50,000.

TABLE3.7

DISTRIBUTION ON THE BASIS OF USAGE OF GREEN PRODUCTS

PERIOD	NO.OF RESPONDENTS	% OF RESPONDENTS
Less than 6 months	6	40
Less than 1 year	4	27
More than 1 year	5	33
Total	15	100



Source: Primary Data

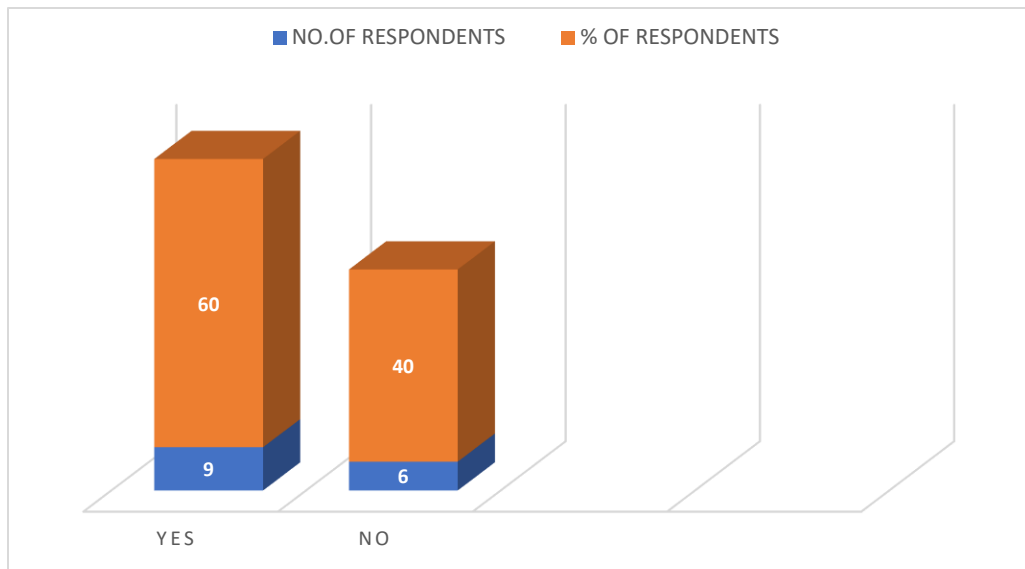
INFERENCE

From the above bar diagram, it is cleared that 33% of respondents use green products more than one year, 27% of respondents use green products less than one year, 40% of respondents use green products less than one year. Majority of the respondents use green products less than 6 months.

TABLE 3.8

GREEN PRODUCTS INFLUENCED IN THE PANDEMIC - CLASSIFICATION

RESPONSE	NO. OF RESPONDENTS	% OF RESPONDENTS
Yes	9	60
No	6	40
Total	15	100



Source: Primary Data

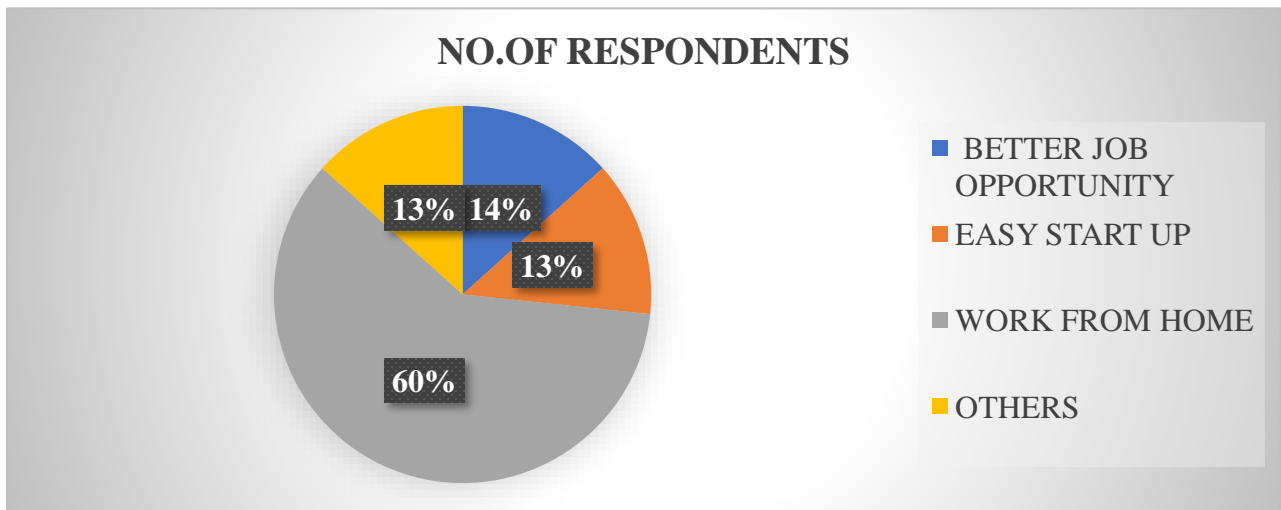
INFERENCE

From the above table it is cleared that 60% of respondents were influenced by the pandemic and 40% of respondents were not influenced by the pandemic, Majority of the respondents i.e., 60% of the respondents are influenced by the pandemic.

TABLE 3. 9

CLASSIFICATION OF PREFERENCE TOWARDS GREEN ENTREPRENEURSHIP

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Better Job Opportunity	3	20
Easy- Start Up	2	13
Work From Home	9	60
Others	1	7
Total	15	100



Source: Primary Data

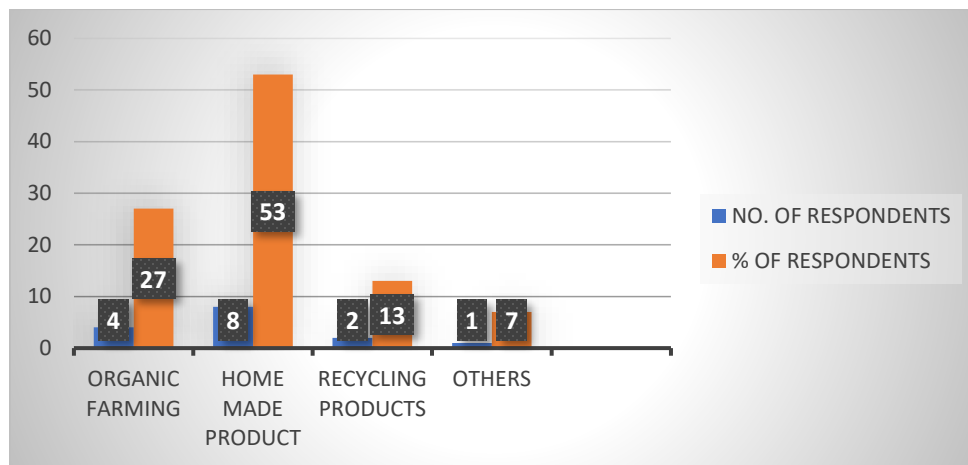
INFERENCE

From the above pie chart, it is cleared that 14% of respondents choose green entrepreneurs as a better job opportunity, 13% of respondents choose as an easy start up, 13% of respondents choose for others, 60% of respondents choose for work from home. Majority of the respondents i.e., 60 % of the respondents chose green business for work from home.

TABLE 3.10

INNOVATIVE IDEAS FROM WOMEN ENTREPRENEUR

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Organic Farming	4	27
Home- Made Products	8	53
Recycling Products	2	13
Others	1	7
Total	15	100



Source: Primary Data

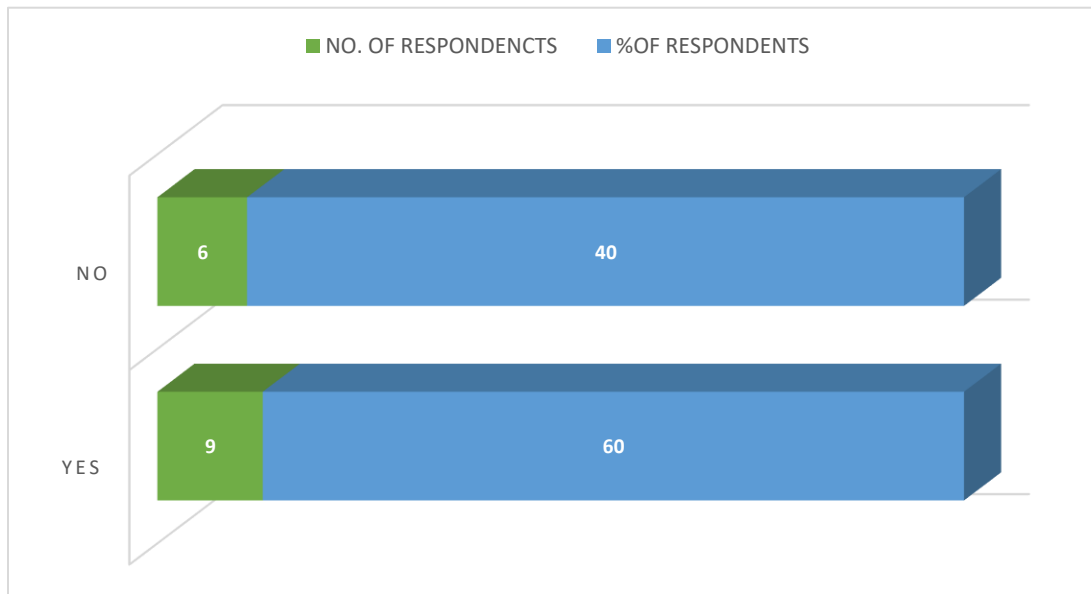
INFERENCE

From the above pie chart, it is cleared that 27 % of respondents choose as organic farming, 53% of respondents choose as homemade product, 13% choose as recycling products and 7% of respondents choose for other reasons . Majority of the respondents i.e., 53% of the respondents choose for homemade product.

TABLE 3.11

DRAWBACK IN GREEN PRODUCTS- CLASSIFICATION

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Yes	9	60
No	6	40
Total	15	100



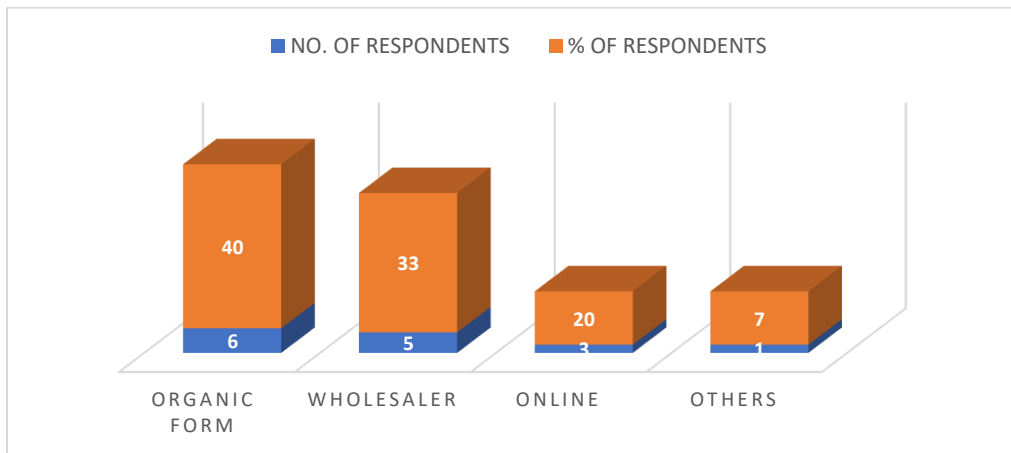
Source: primary data

INFERENCE

From the above pie chart, it is cleared that 60 % of respondents finds drawback in green products and 40% of respondents do not find any drawbacks. Majority of the respondents i.e., 60 % of the respondents finds drawback in green products.

TABLE 3.12
AVAILABILITY OF RAW MATERIAL

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Organic Farm	6	40
Wholesaler	5	33
Online	3	20
Others	1	7
Total	15	100



Source: Primary Data

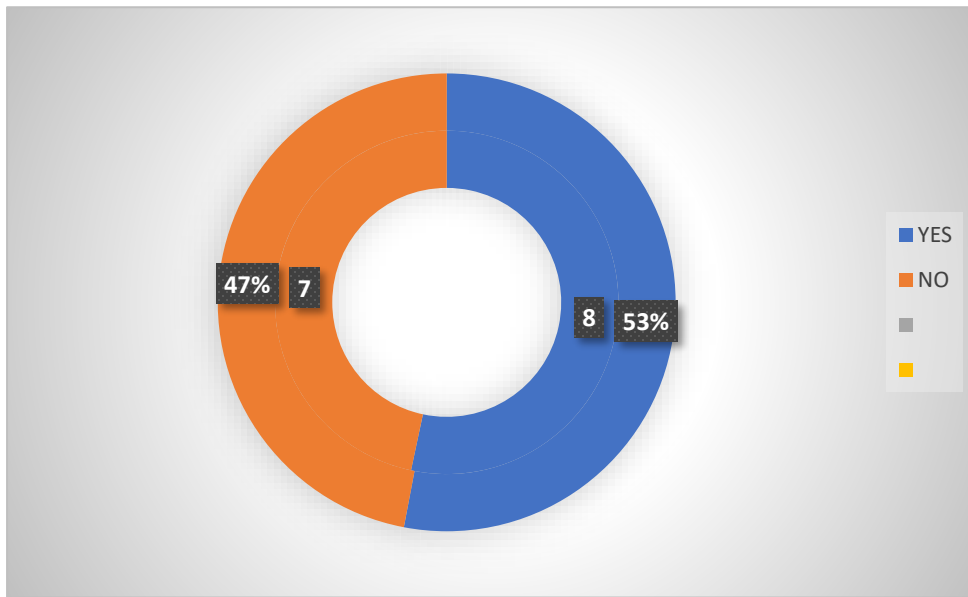
INFERENCE

From the above pie chart, it is cleared that 40 % of respondents gets raw material from organic farm, 33% of respondents gets green product from wholesaler, 20% of respondents gets green product from online .Majority of the respondents i.e., 40% of the respondents gets raw material from organic farm.

TABLE 3 .13

WOMEN AS GREEN ENTREPRENEURSHIP

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Yes	8	53
No	7	47
Total	15	100



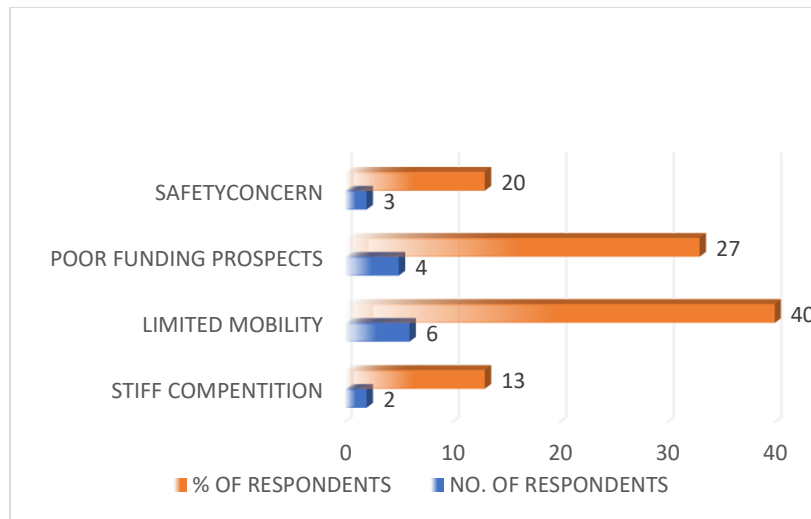
Source: Primary Data

INFERENCE

From the above table it is cleared that 53% of respondents prefers women to become a green entrepreneur, 47% of respondents prefers green entrepreneur may not be suitable for women. Majority of the respondents, i.e., 53% of the respondents prefers green entrepreneurs for women.

TABLE3.14**HINDRANCES FACED BY WOMEN ENTREPRENEURS**

RESPONSE	NO. OF RESPONDENTS	% OF RESPONDENTS
Stiff competition	2	13
Limited mobility	6	40
Poor funding prospects	4	27
Safety	3	20
Total	15	100



Source: Primary Data

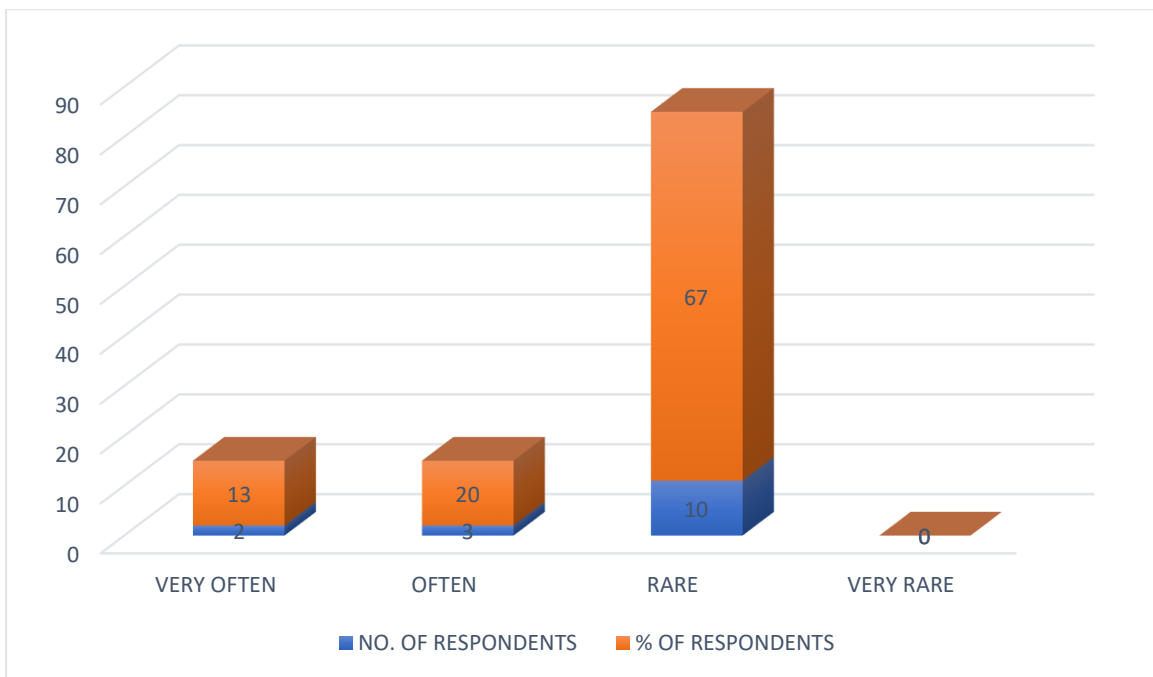
INFERENCE

From the above table it is cleared that 20% of respondents fear for safety, 27% of respondents rejects it for poor funding prospects, 40% of respondents rejects it for limited liability, 13% of respondents reject it for stiff competition. Majority of the respondents, i.e., 40% of the women respondents denies on green entrepreneur for limited mobility.

TABLE 3.15

DISTRIBUTION ON THE BASIS OF SCOPE IN GREEN MARKET

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Very Often	2	13
Often	3	20
Rare	10	67
Very Rare	-	-
Total	15	100



Source: Primary Data

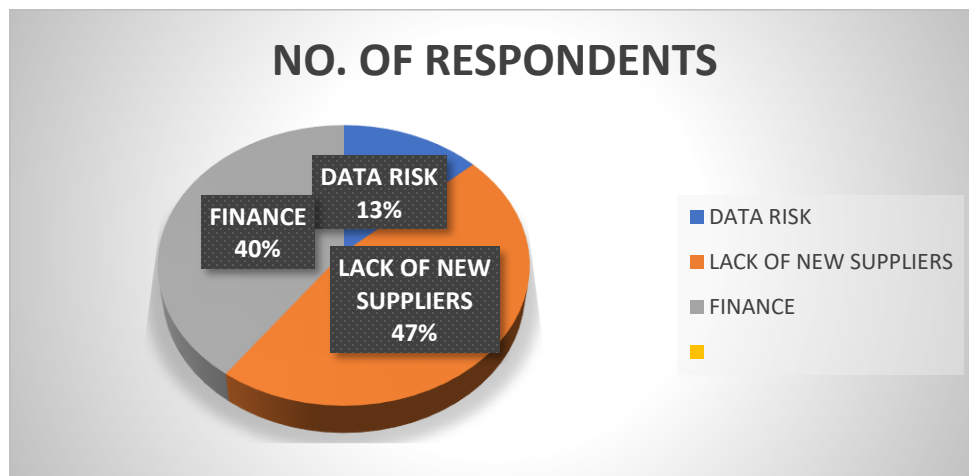
INFERENCE

From the above table it is cleared that 13% of respondents have scope very often, 20% of respondents have scope often, 67% of respondents have scope rarely. Majority of the respondents, i.e., 67% of the respondents have scope in green business rarely.

TABLE 3.16

DRAWBACK IN GREEN ENTREPRENEURSHIP

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Data risks	2	13
Lack of new suppliers	7	47
Finance	6	40
Total	15	100



Source: Primary Data

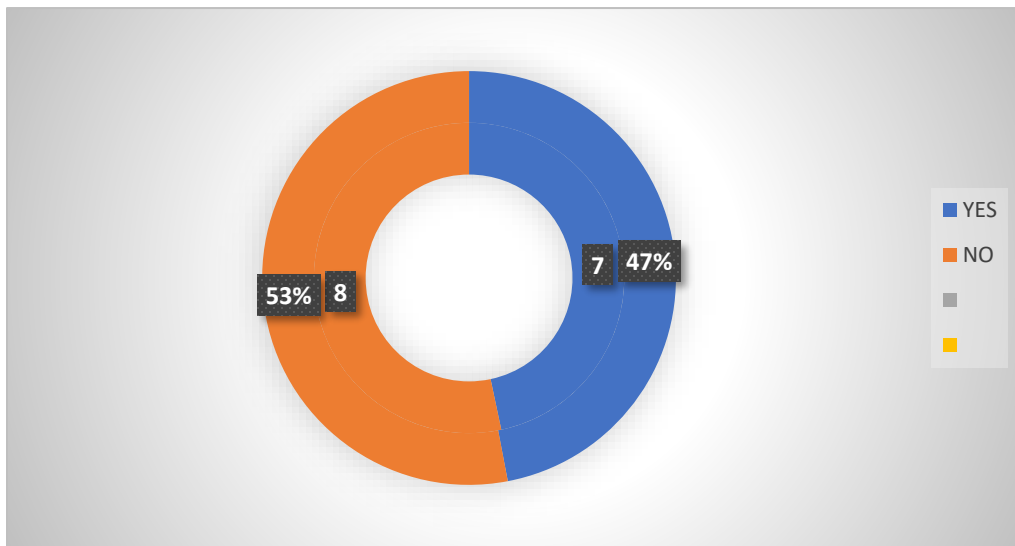
INFERENCE

From the above table it is cleared that 13% of respondents faces data risk in green business, 47% of respondents faces lack of suppliers, 40% of respondents of respondents faces finance problem. Majority of the respondents, i.e., 47% of the respondents considers lack of new suppliers as a drawback in green business.

TABLE 3.17

UTILISATION OF SUBSIDIES GIVEN BY THE BANK

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Yes	7	47
No	8	53
TOTAL	15	100



Source: Primary Data

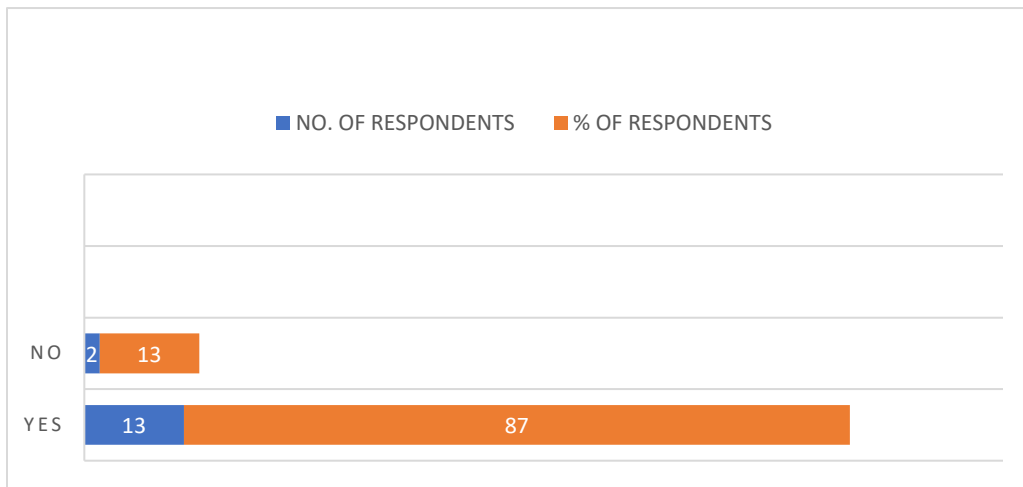
INFERENCE

From the above table it is cleared that 47% of respondents utilises the subsidies given by the bank, 53% of respondents does not utilises the subsidies. Majority of the respondents, i.e., 53% of the respondents does not utilises the subsidies provided by the bank for green business.

TABLE 3.18

SUITABILITY OF GREEN PRODUCTS PPRESENT SCENARIO

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Yes	13	87
No	2	13
Total	15	100



Source: Primary Data

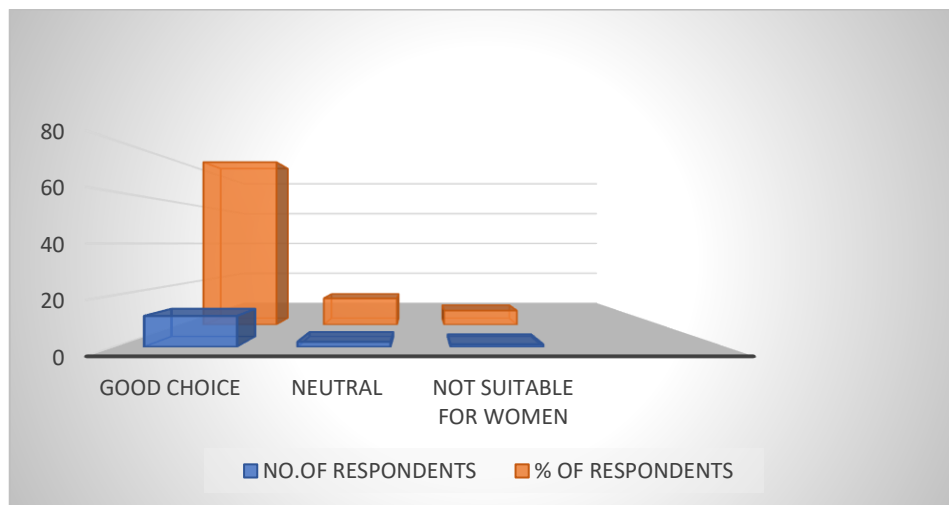
INFERENCE

From the above table it is cleared that 13% of respondents disagree that green business is not suitable for present scenario, 87% of respondents agree for the present scenario. Majority of the respondents, i.e., 87% of the respondents agree that green business is suitable for the present scenario.

TABLE 3.19

SUITABILITY OF GREEN ENTREPRENEURSHIP FOR WOMEN

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Good choice	12	80
Neutral	2	13
Not suitable for women	1	7
Total	15	100



Source: Primary Data

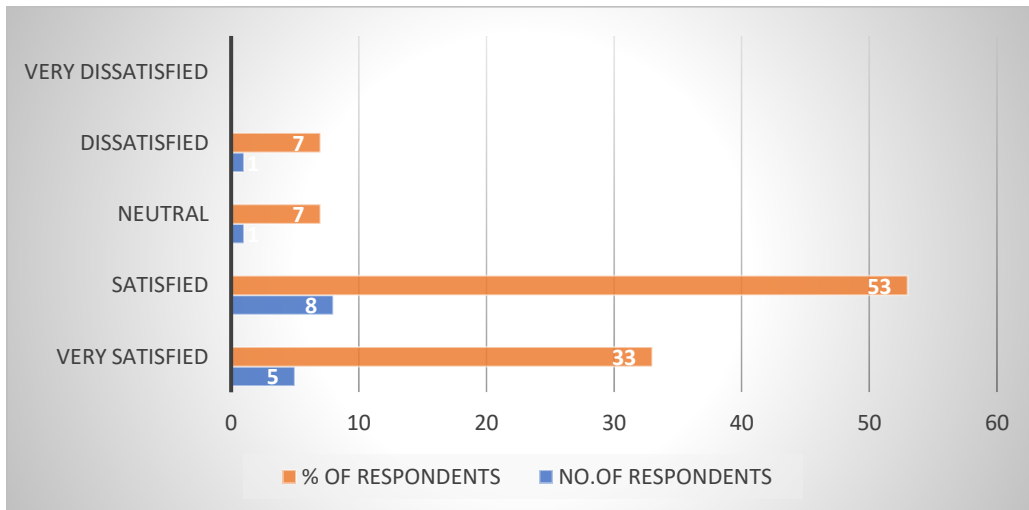
INFERENCE

From the above table it is cleared that 80% of respondents state that green business is a good choice for women, 13% of respondents state that it is a neutral choice and 7% of respondents state that it is not suitable for women. Majority of the respondents, i.e., 80% of the respondent states that green entrepreneurs is suitable for women.

TABLE 3.20

OVER ALL OPINION ABOUT WOMEN GREEN ENTREPRENEURSHIP

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Very satisfied	5	33
Satisfied	8	53
Neutral	1	7
Dissatisfied	1	7
Very dissatisfied	-	-
Total	15	100



Source: Primary Data

INFERENCE

From the above table it is cleared that 53% of respondents are satisfied with women green entrepreneurs, 33% of respondents are very satisfied, 7% of entrepreneurs of respondents are neutral and 7% of the respondents are dissatisfied. Majority of the respondents, i.e., 53% of the respondents are satisfied with the women green entrepreneurs.

TABLE 3.21**RANKING THE SATISFACTION LEVEL OF GREEN ENTREPRENEURS ON GREEN
PRODUCT**

Statement	Highly satisfied	Satisfied	Neutral	Dissatisfied	Strongly dissatisfied
Profitable business	-	10	3	2	-
Availability of raw materials	3	3	5	4	-
Suitable for women entrepreneurs	5	4	6	-	-
Lack of customers	-	7	5	2	1
Eco friendly	6	5	3	1	-

Statement	Highly satisfied	Satisfied	Neutral	Dissatisfied	Strongly dissatisfied	Total score	% Of score	Rank
Eco friendly	30	20	9	2	-	61	22.26	I
Suitable for women entrepreneurs	25	16	18	-	-	59	21.53	II
Lack of customers	-	28	15	4	1	53	19.34	III
Profitable business	-	40	9	2	-	51	18.61	IV
Availability of raw material	15	12	15	8	-	50	18.26	V
TOTAL						274	100	

The respondents were asked to rank the table on the satisfaction level of green entrepreneurs on green products at given scale highly satisfied, satisfied, neutral, disagree, strongly disagree the parameters considered are do you think green products are eco-friendly, do you think green market is suitable for women entrepreneurs, do you think green market has lack of customers, does green business profitable, do you avail raw materials for green products. For computing the total score weight has been assigned as follows

Rank 1- 5 points

Rank 2- 4 points

Rank 3- 3 points

Rank 4-2 points

Rank 5- 1 point

By multiplying these weights with the corresponding number of respondents the total score is arrived at. The percentage of the score of each factor is calculated. The feature with highest percentage is given the top rank followed by the other feature in the descending order.

INFERENCE

The respondents are asked to rank the benefits they get from green products. The respondents I rank was for they are Eco-friendly in nature (the mean value **22.26**). The respondent II rank was for its Suitable for women entrepreneur (the mean value **21.53**) The respondents rank III was for its lack of customers (the mean value **19.34**). The rank IV was for the profitable business(the mean value **18.61**). The V rank was for the availability of raw material(the mean value **18.26**).

GREEN CONSUMER

A green consumer is someone who is aware of his or her obligation to protect the environment by selectively purchasing green products or services. A green consumer tries to maintain a healthy and safe lifestyle without endangering the sustainability of the planet and the nature of mankind.



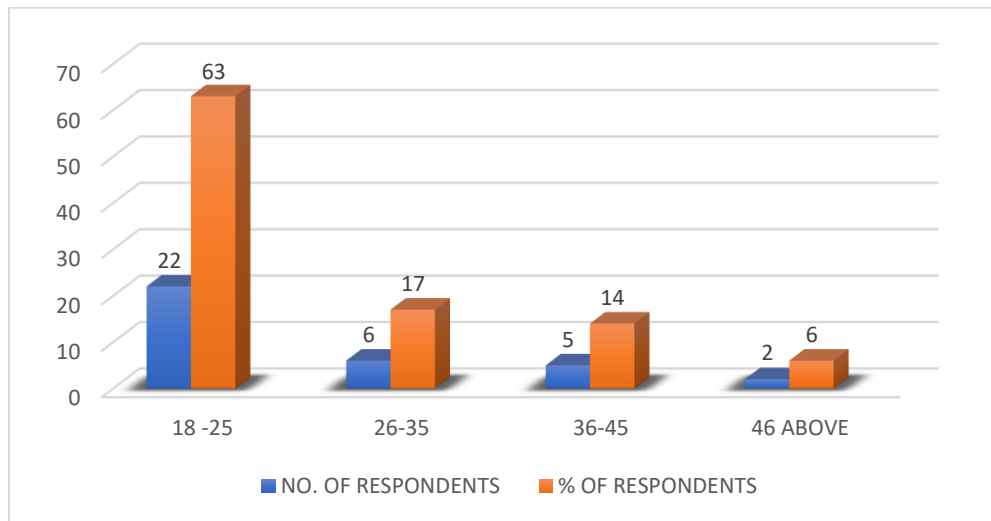
A green consumer is one who purchase products and services perceived to have positive influence on the environment. Green consumers act ethically, motivated not only by their personal needs, but also by the respect and preservation of the welfare of entire society, because they take into account the environmental consequences of their private consumption. Green consumers are more conscientious in their use of assets. However, the Eurobarometer's survey of consumers' behaviour showed that consumers seem not to place importance on adopting a set of new behaviours that are more environmentally friendly.

A Research finds an effect of gender and social identity on green consumption: Female declared higher levels of sustainable consumption compared with male participants, however when social identity is salient, male increased their sustainable consumption intentions to the same level as female.

TABLE 3.01

DISTRIBUTION ON THE BASIS OF AGE WISE

AGE	NO.OF RESPONDENTS	% OF RESPONDENTS
18-25	22	63
26-35	6	17
36-45	5	14
46 & above	2	6
Total	35	100



Source: Primary Data

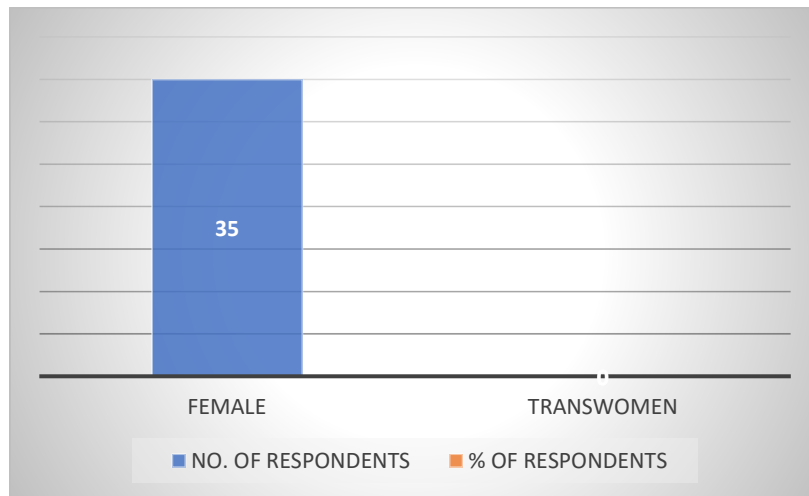
INFERENCE

From the above table it is cleared that 63% of respondents are between the age group of 18-25, 17% of respondents are between the age group of 26-35, 14% of the age group of 36-45 and 6% of respondents are above 46 years of age. Majority of the respondents, i.e., 63% of the green product user are between the age group of 18 to 25 years of age.

TABLE 3.02

DISTRIBUTION ON THE BASIS OF GENDER WISE

GENDER	NO.OF RESPONDENTS	% OF RESPONDENTS
Female	35	100
Transwomen	-	-
Total	35	100



Source: Primary Data

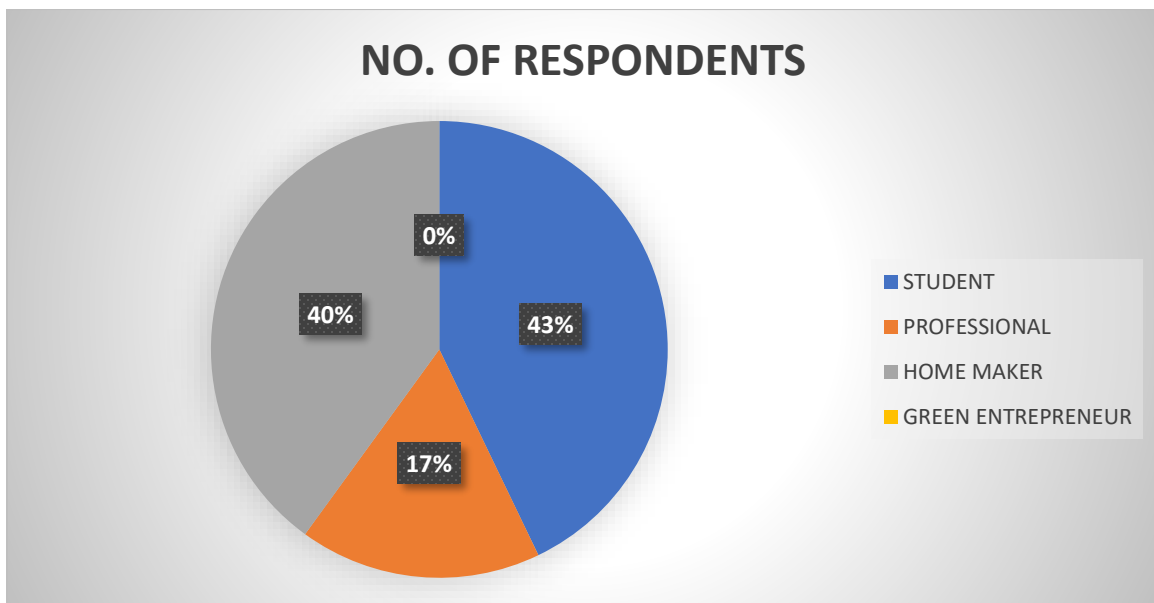
INFERENCE

From the above table it is cleared that 100% of respondents are women.

TABLE 3.03

DISTRIBUTION ON THE BASIS OF OCCUPATION WISE

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Student	15	43
Professional	6	17
Home maker	14	40
Green entrepreneur	-	-
Total	35	100



Source: Primary Data

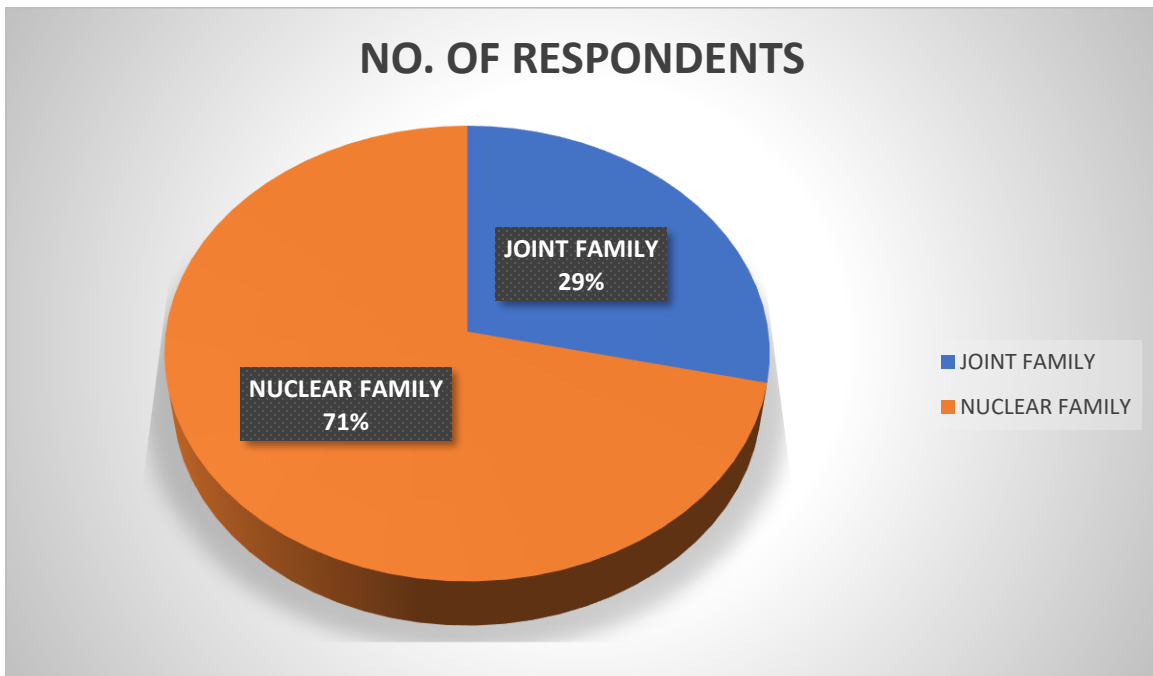
INFERENCE

From the above table it is cleared that 43% of respondents are students, 17% of respondents are professionals and 40% of the respondents are home maker. Majority of the respondents, i.e., 43% of the respondents are Students.

TABLE 3.04

DISTRIBUTION ON THE BASIS OF FAMILY TYPE WISE

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Joint Family	10	29
Nuclear Family	25	71
Total	35	100



Source: Primary Data

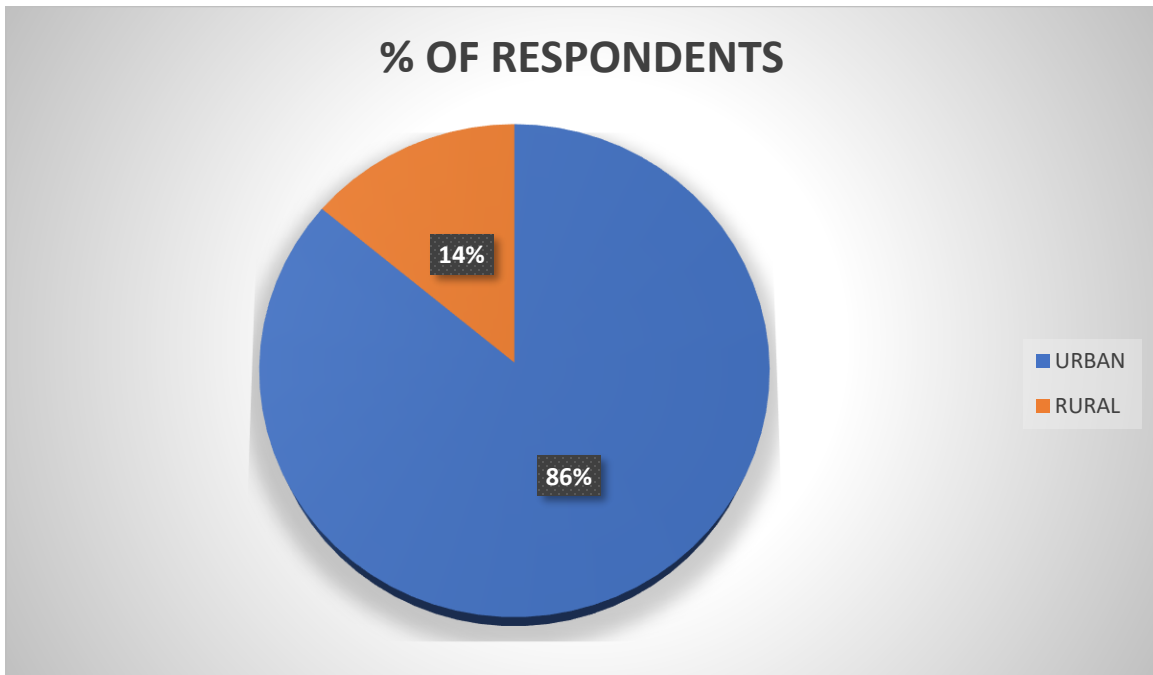
INFERENCE

From the above table it is cleared that 71% of respondents are nuclear family, 29% of respondents are joint family. Majority of the respondents, i.e., 71% of the respondents are from a nuclear family.

TABLE 3.05

DISTRIBUTION ON THE BASIS OF LOCALITY WISE

AREA	NO.OF RESPONDENTS	% OF RESPONDENTS
Urban	30	86
Rural	5	14
Total	35	100



Source: Primary Data

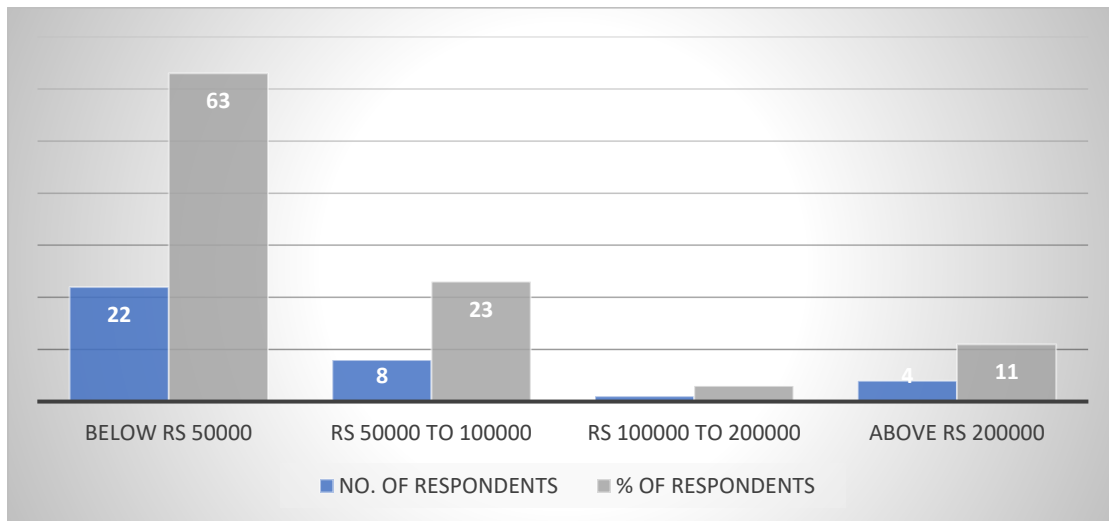
INFERENCE

From the above table it is cleared that 86% of respondents are from urban, 14% of respondents are from rural area. Majority of the respondents, i.e., 86% of the respondents are from Urban places.

TABLE 3.06

DISTRIBUTION ON THE BASIS OF INCOME WISE

INCOME	NO.OF RESPONDENTS	% OF RESPONDENTS
Below RS.50,000	22	63
RS.50,000-RS.1,00,000	8	23
RS.1,00,000-RS.2,00,000	1	3
Above RS.2,00,000	4	11
Total	35	100



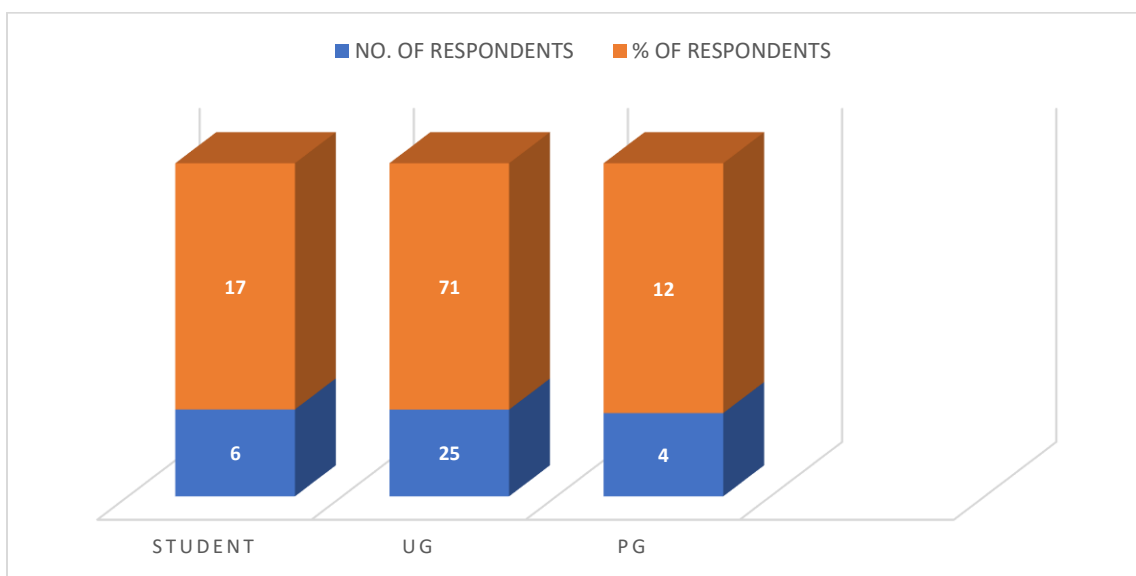
Source: Primary Data

INFERENCE

From the above table it is cleared that 63% of respondents earns below Rs.50,000, 23% of respondents earn between Rs50,000 to Rs1,00,000, 3% of respondents earns between Rs1,00,000 and Rs2,00,000 and 11% of respondents earns above Rs 2,00,000. Majority of the respondents, i.e., 63% of the respondents earns below Rs50,000.

TABLE 3.07
DISTRIBUTION ON THE BASIS OF GREEN CONSUMER'S EDUCATIONAL
QUALIFICATION WISE

EDUCATIONAL QUALIFICATION	NO. OF RESPONDENTS	% OF RESPONDENTS
Student	6	17
UG	25	71
PG	4	12
Total	35	100



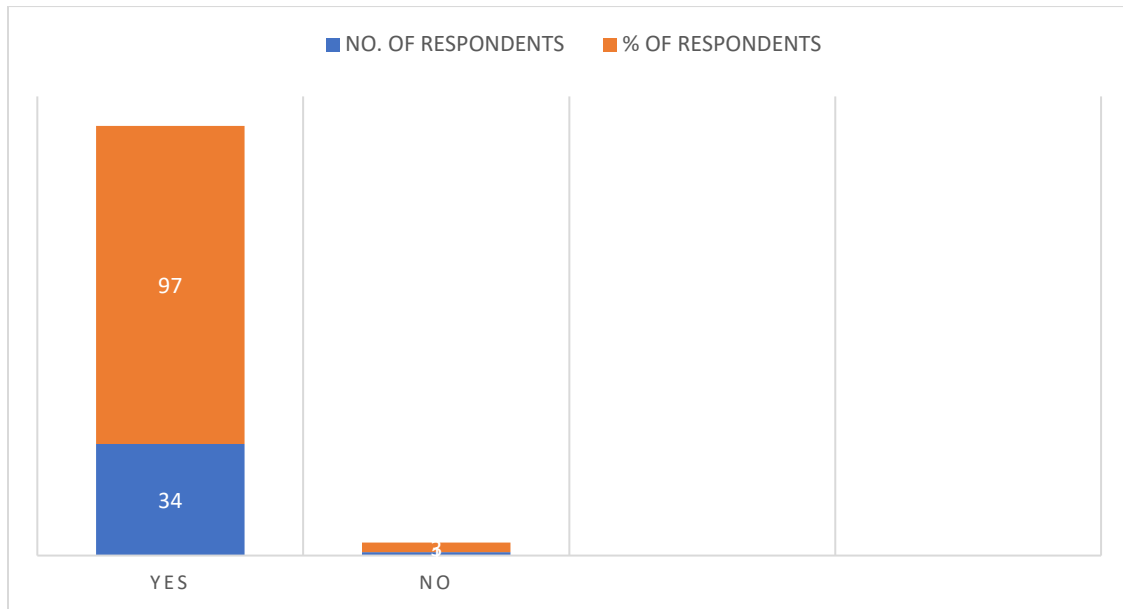
Source: Primary Data

INFERENCE

From the above table, it is clear that 17% of respondents are students, , 71% of respondents are Under Graduate, 12% of respondents are Post Graduate. Majority of the respondents, i.e., 71%of the respondents are Under Graduated.

TABLE 3.08
CLASSIFICATION OF AWARENESS OF GREEN PRODUCT

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Yes	34	97
No	1	3
Total	35	100



Source: Primary Data

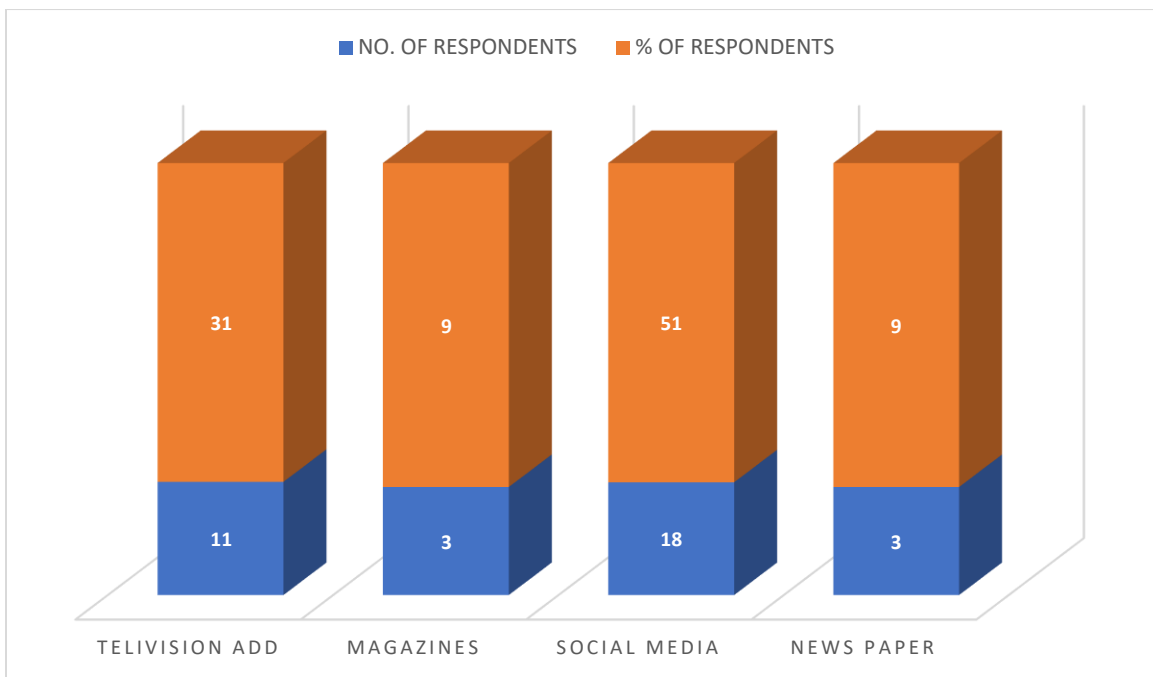
INFERENCE

From the above table it is cleared that 97% of respondents are aware of green products, 3% of respondents are not aware of green products. Majority of the respondents, i.e., 97% of the respondents are aware of green products.

TABLE 3.09

DISTRIBUTION ON THE BASIS OF INFLUENCATION ON MEDIA WISE

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Television Ads	11	31
Magazines	3	9
Social Media	18	51
Newspaper	3	9
Total	35	100



Source: Primary Data

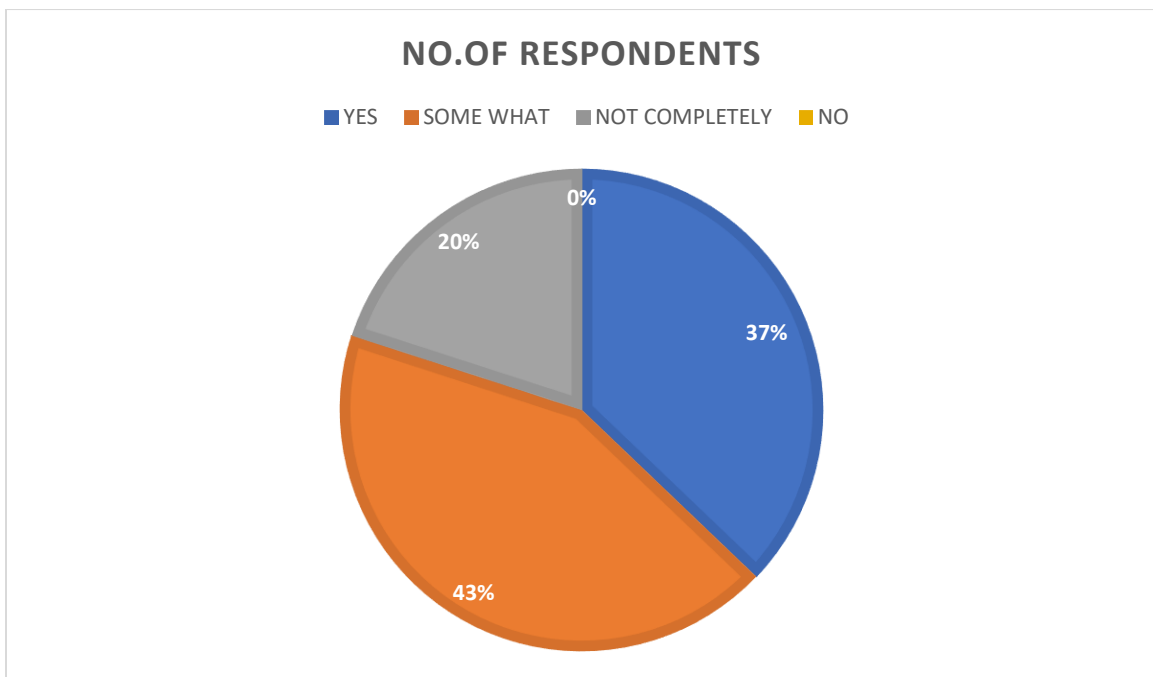
INFERENCE

From the above table it is cleared that 31% of respondents are aware of green products through television ads, 9% of respondents are aware through magazines, 51% of respondents are aware through social media and 9% of aware by newspaper. Majority of the respondents, i.e., 51% of the respondents are aware of green products through social media.

TABLE 3.10

AWARENESS OF GREEN PRODUCTS OF PUPLIC

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Yes	13	37
Somewhat	15	43
Not Completely	7	20
No	-	-
Total	35	100



Source: Primary Data

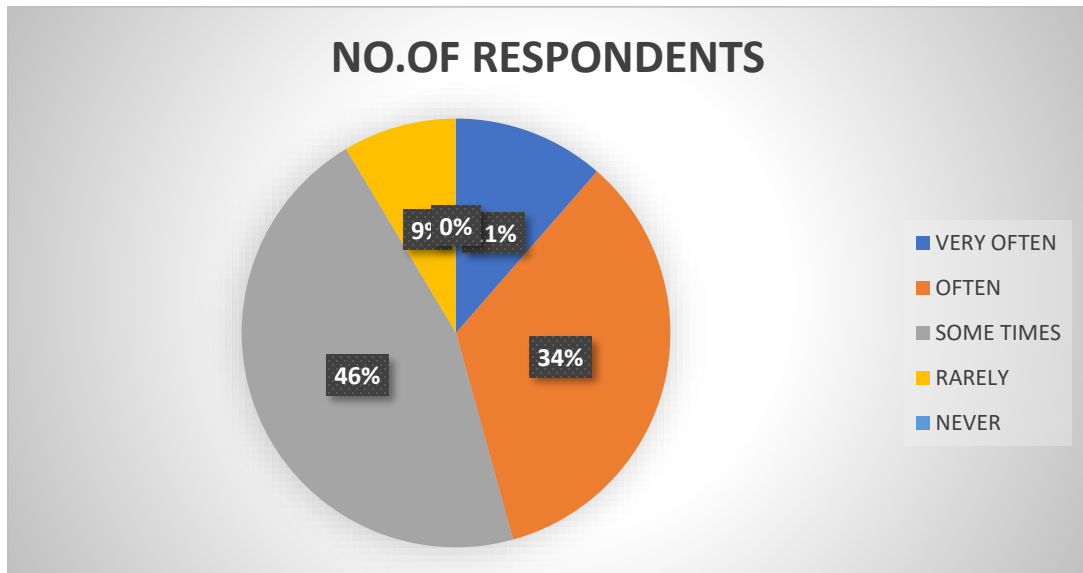
INFERENCE

From the above table it is cleared that 37% of respondents agrees that the people around them are aware of green products, 43% of respondents states neutral and 20% of peoples state that public are not aware of green products. Majority of the respondents, i.e., 43% of the respondents states that people around them are aware of green products neutrally.

TABLE 3.11

FREQUENCY OF USAGE OF GREEN PRODUCT

RESPONSE	NO. OF RESPONDENTS	% OF RESPONDENTS
Very Often	4	11
Often	12	34
Sometimes	16	46
Rarely	3	9
Never	-	-
Total	35	100



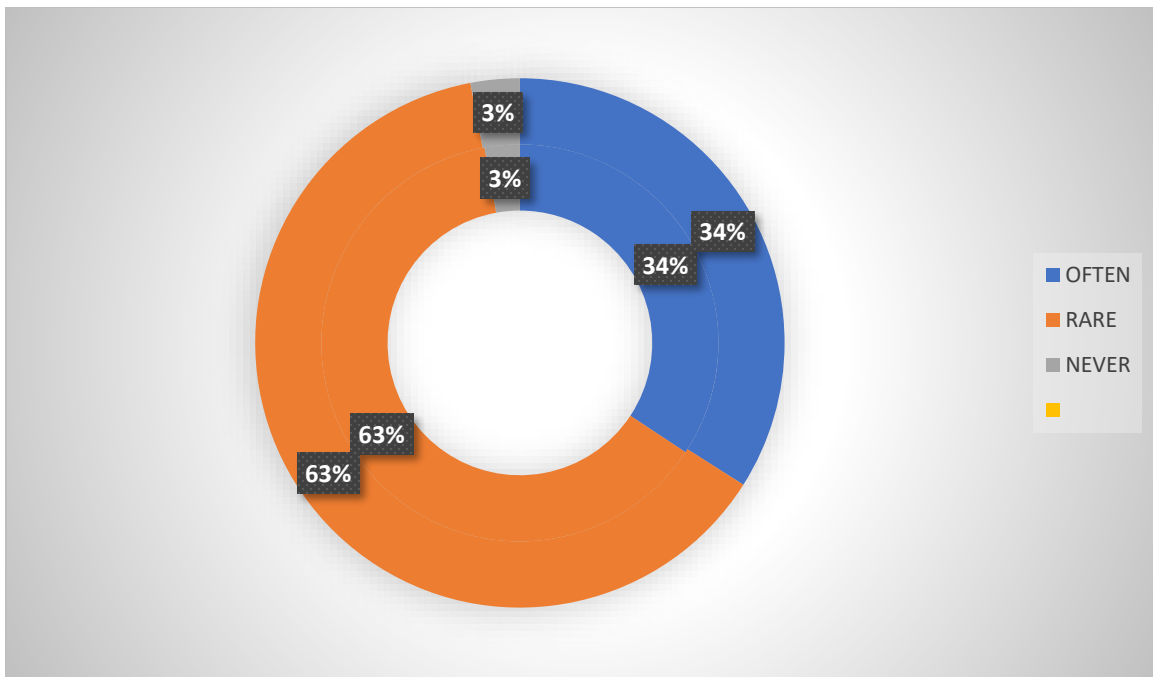
Source: Primary Data

INFERENCE

From the above table it is cleared that 11% of respondents uses green products very often, 34% of respondents uses often, 46% of respondents uses sometimes and 9%of respondents use rarely. Majority of the respondents, i.e., 46%of the respondents uses green products sometimes.

TABLE 3.12
AVAILABILITY OF GREEN PRODUCTS

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Often	12	34
Rare	22	63
Never	1	3
Total	35	100



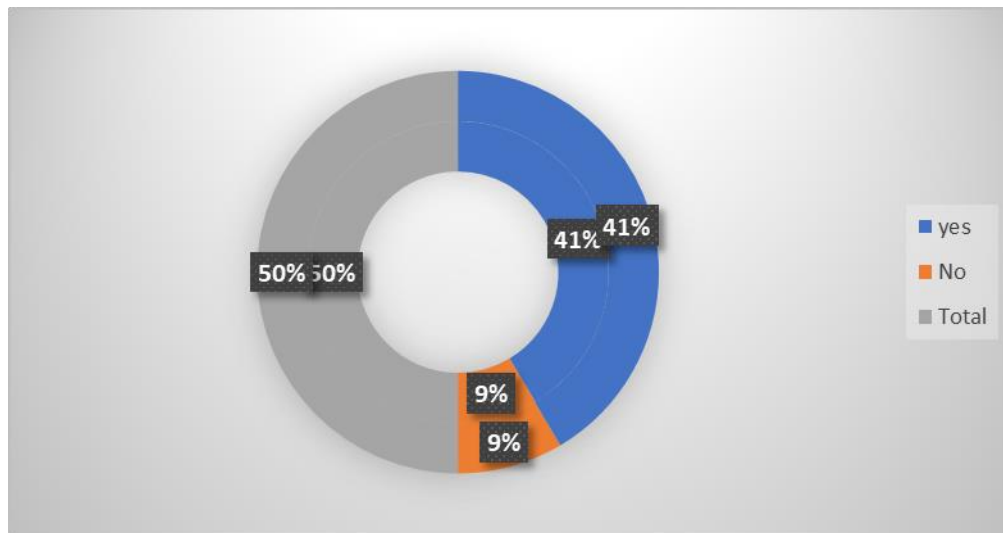
Source: Primary Data

INFERENCE

From the above table it is cleared that 34% of respondents avails green product often, 63% of respondents avails green product rarely and 3% of respondents do not avails green products. Majority of the respondents, i.e., 63% of the respondents avails green products rarely.

TABLE 3.13
EXAMINING THE PRODUCTS AFTER THE PURCHASE OF GREEN PRODUCTS

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Yes	29	83
No	6	17
Total	35	100



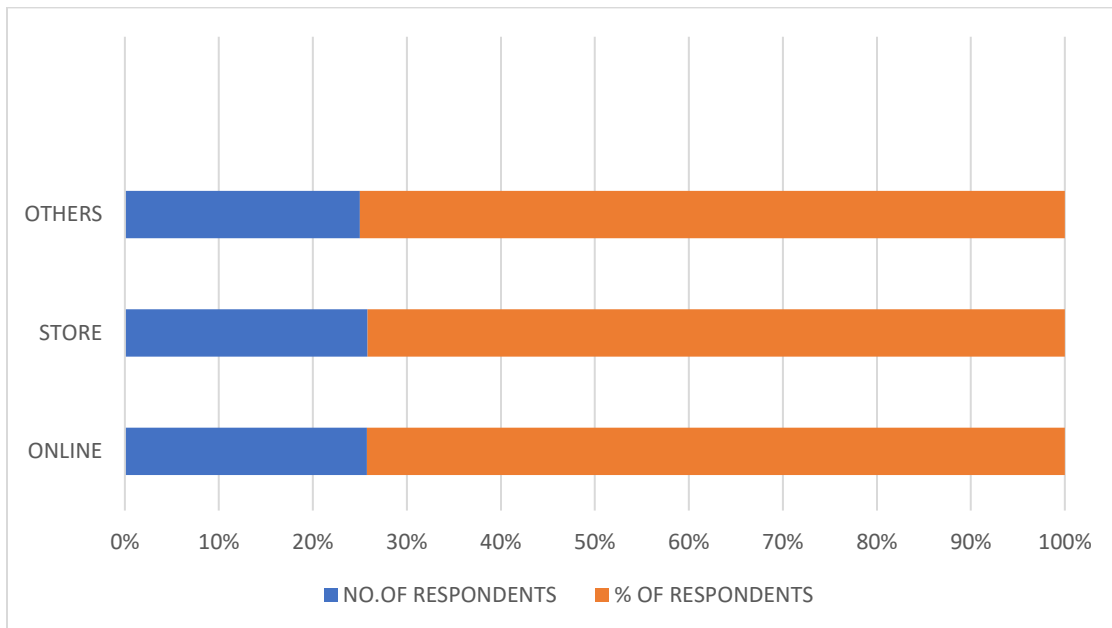
Source: Primary Data

INFERENCE

From the above table it is cleared that 83% of respondents examine the green product after purchase, 17% of respondents do not examine. Majority of the respondents, i.e., 83% of the respondents examine the green products after they purchase them.

TABLE 3.14
MODE OF PURCHASING GREEN PRODUCTS

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Online	17	49
Store	16	46
Others	2	6
Total	35	100



Source: Primary Data

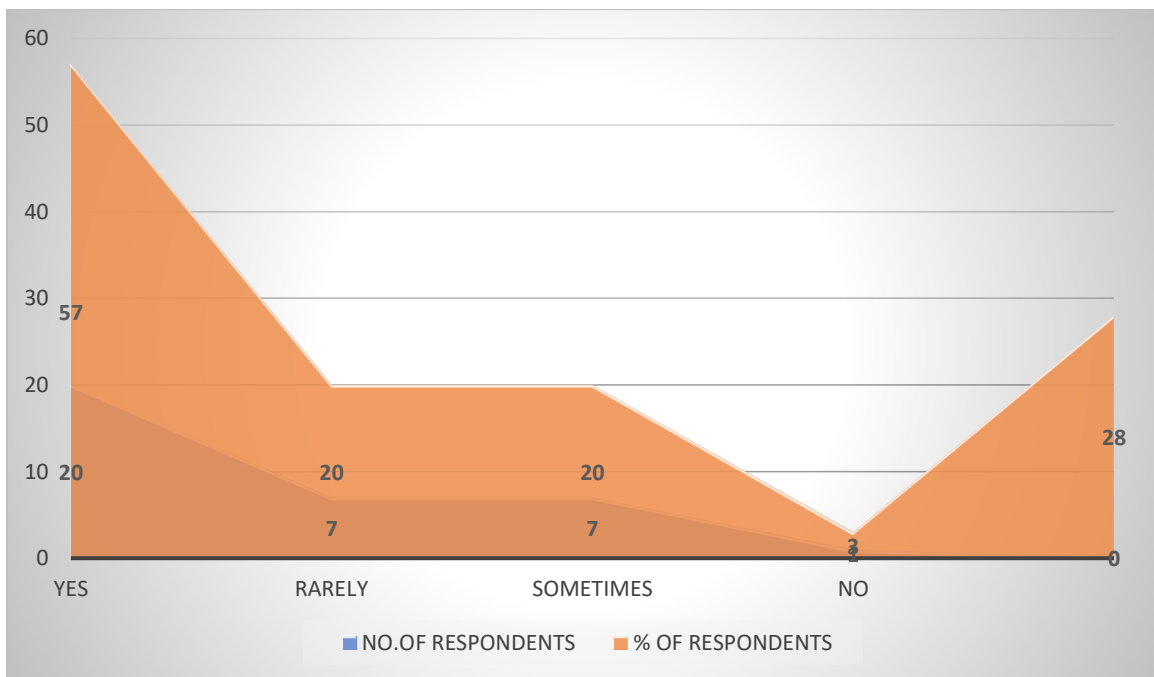
INFERENCE

From the above table it is cleared that 49% of respondents purchase green products from online, 46% of respondents purchase from stores and 6% of respondents purchase from others. Majority of the respondents, i.e., 49% of the respondents purchase their green products from online websites.

TABLE 3.15

DISTRIBUTION ON THE BASIS OF AFFORDABILITY WISE

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Yes	20	57
Rarely	7	20
Sometimes	7	20
No	1	3
Total	35	100



Source: Primary Data

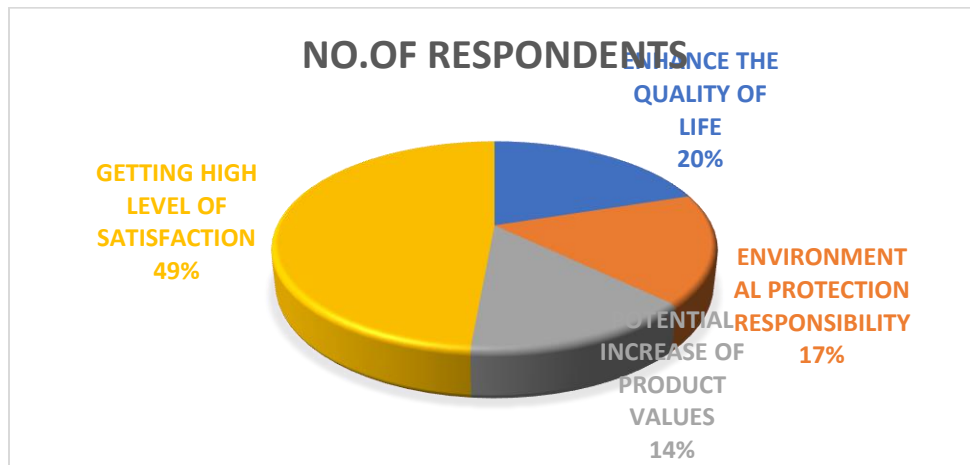
INFERENCE

From the above table it is cleared that 57% of respondents state that green products are affordable, 20% of respondents state rarely they are affordable, 20% of respondents state that green products are sometimes affordable and 3% of respondents state that green products are not affordable. Majority of the respondents, i.e., 57% of the respondent state that green products are affordable.

TABLE 3.16

REASON TO PAY MORE FOR GREEN PRODUTS

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Enhance the quality of life	7	20
Environmental protection responsibility	6	17
Potential increase of product value	5	14
Getting high level of satisfaction	17	49
Total	35	100



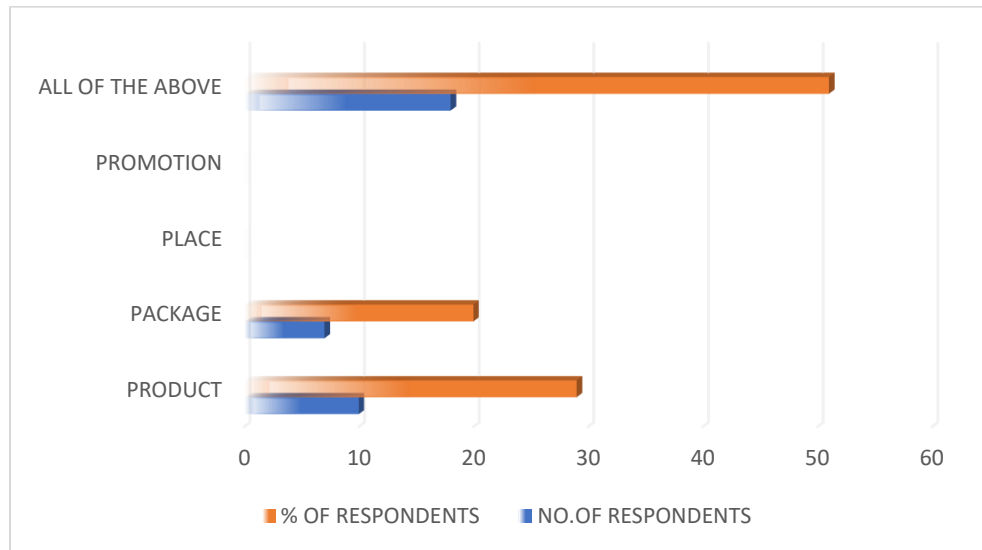
Source: Primary Data

INFERENCE

From the above table it is cleared that 20% of respondent states that green products enhance the quality of life, 17 % of respondents state that green products are environmental protected, 14 % of respondents state that it increases the potential value of the product and 49 % of respondents state that the green product gets high level of satisfaction. Majority of the respondents, i.e., 49 % of the respondents states that the usage of green products gets high level of satisfaction.

TABLE 3.17**ELEMENT INFLUENCING THE PURCHASE OF GREEN PRODUCTS**

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Product	10	29
Package	7	20
Place	-	-
Promotion	-	-
All of the above	18	51
Total	35	100



Source: Primary Data

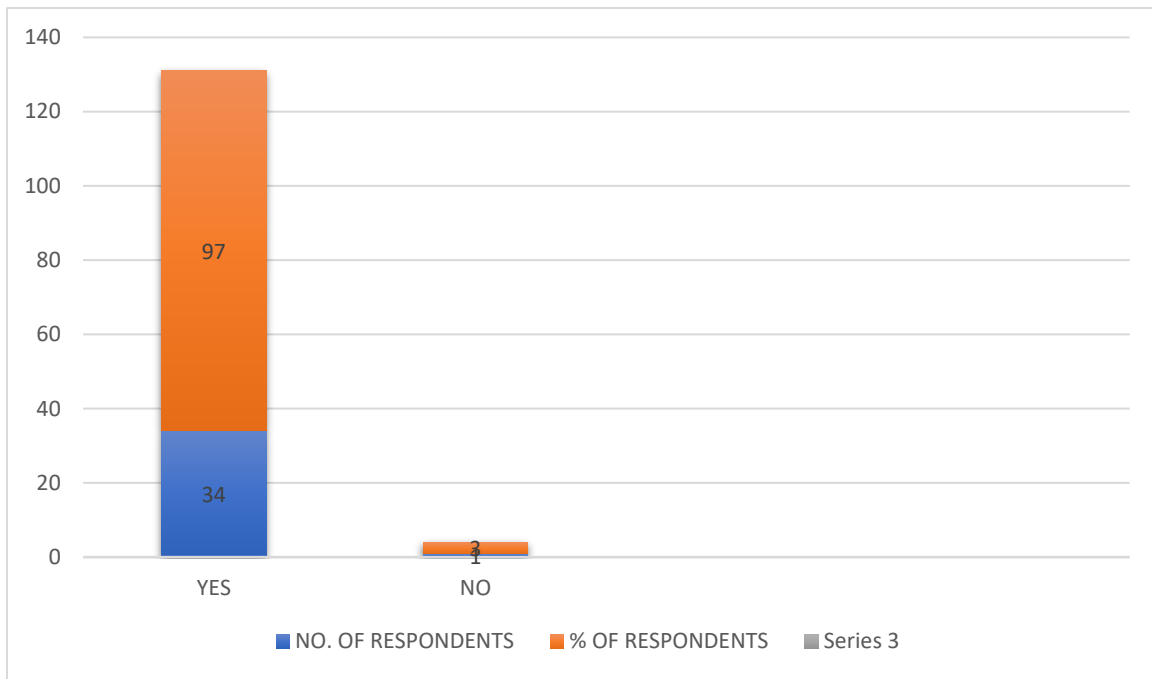
INFERENCE

From the above table it is cleared that 29% of respondents are influenced by the product, 20% of respondents uses green products for its packaging and 51% of respondents uses for the product, package, place and promotion. Majority of the respondents, i.e., 51% of the respondents uses for the product, package, place and promotion.

TABLE 3.18

INFLUENCLUENCATION OF SOCIAL MEDIA TO PURCHASE GREEN PRODUCT

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Yes	34	97
No	1	3
Total	35	100



Source: Primary Data

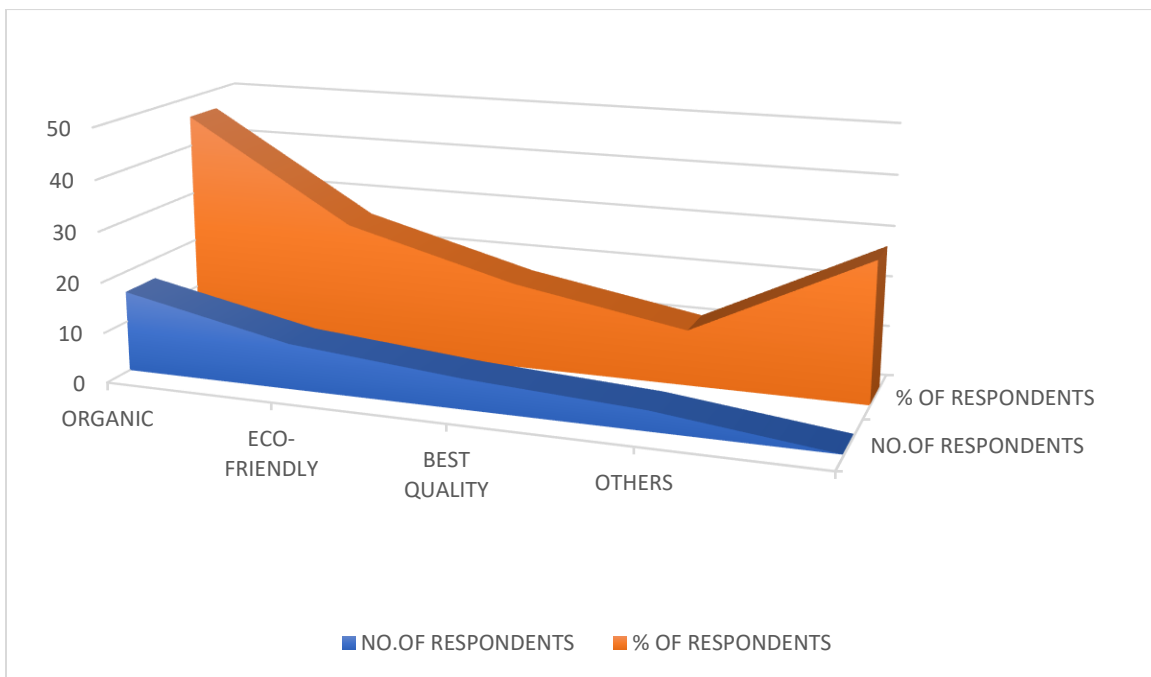
INFERENCE

From the above table it is cleared that 97% of the respondents are influenced by social media to purchase green products, and 3% are not influenced. Majority of the respondents, i.e., 97 %of the respondents agree that they are influenced by social media to purchase green products.

TABLE 3.19

ASPECTS THAT INFLUENCED GREEN PRODUCTS TO BECOME POPULAR

RESPONSE	NO.OF RESPONSE	% OF RESPONSE
Organic	16	46
Eco- Friendly	9	26
Best Quality	6	17
Others	4	11
Total	35	100



Source: Primary Data

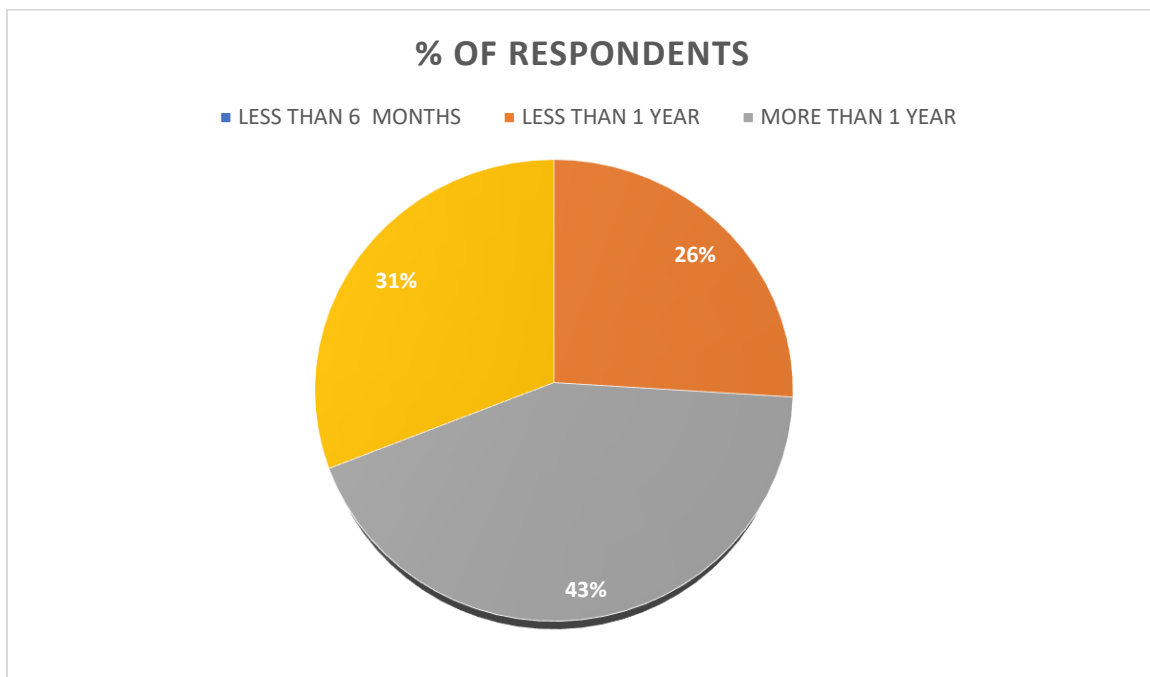
INFERENCE

From the above table it is cleared that 46 % of respondents state that green products are organic, 26 % of respondent states that they are Eco- friendly , 26 % of respondents state that they are best in quality and 11 % of respondents state for others . Majority of the respondents, i.e., 46% of the respondents states that the green products are organic.

TABLE 3.20

PERIOD OF USAGE OF GREEN PRODUCTS-CLASSIFICATION

PERIOD	NO.OF RESPONDENT	% OF RESPONDENTS
Less than 6 months	9	26
Less than 1 year	15	43
More than 1 year	11	31
Total	35	100



Source: Primary Data

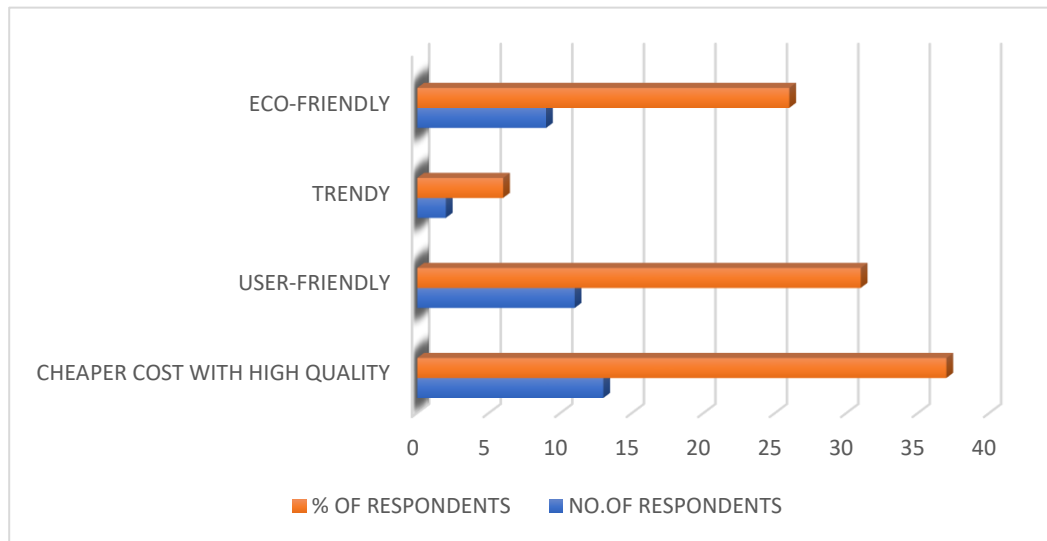
INFERENCE

From the above table, it is observed that 26% of respondents are using green products less than 6 months ,43% of respondents are using green products less than 1 year and 31% of respondents are using green products more than 1 year. Majority of the respondents i.e., 43% of respondents are using green products less than 1 year.

TABLE 3.21

FACTORS DETERMAINING THE USAGE OF GREEN PRODUCTS

REASON	NO.OF RESPONDENTS	% OF RESPONDENTS
Cheaper Cost with High Quality	13	37
User – Friendly	11	31
Trendy	2	6
Eco- friendly	9	26
Total	35	100



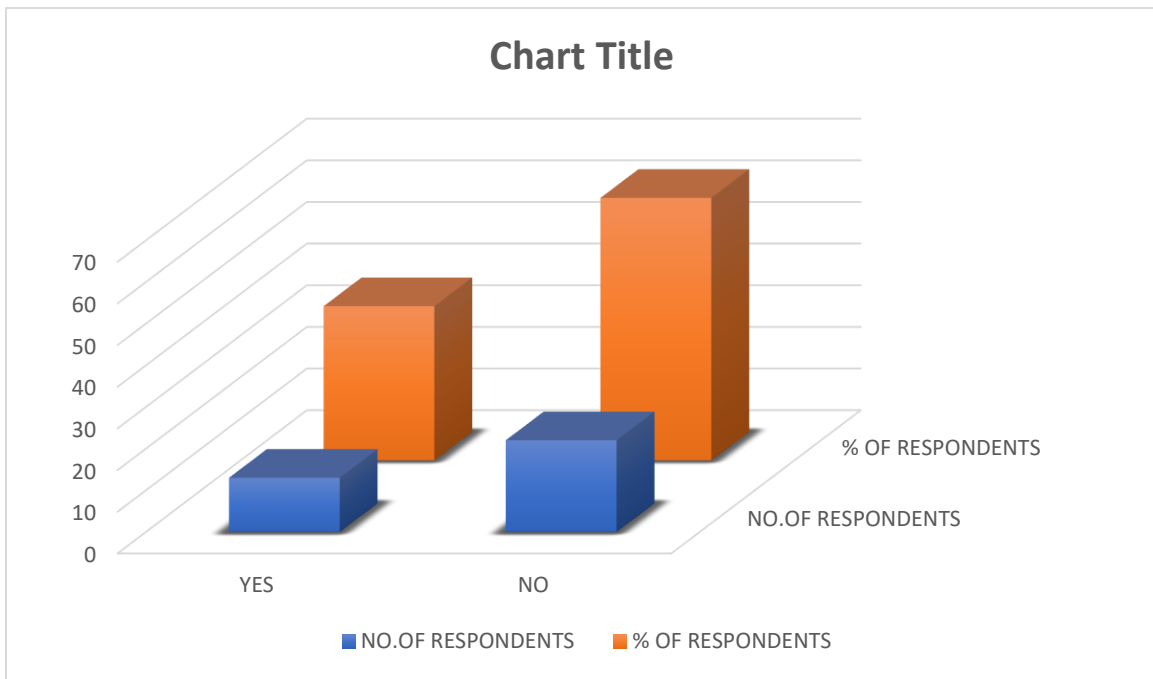
Source: Primary Data

INFERENCE

From the above table it is observed that 37% of respondents use green products are cheaper cost with high quality, 31% of respondents state that it is user- friendly, 6 % of the respondents state it is trendy and 26% of respondents state that they are eco-friendly. Majority of the respondents i.e., 37 % of respondents use green products are cheaper cost with high quality.

TABLE 3.22
DRAWBACKS IN GREEN PRODUCTS

RESPONSE	NO.OF RESPONSE	% OF RESPONSE
Yes	13	37
No	22	63
Total	35	100



Source: Primary Data

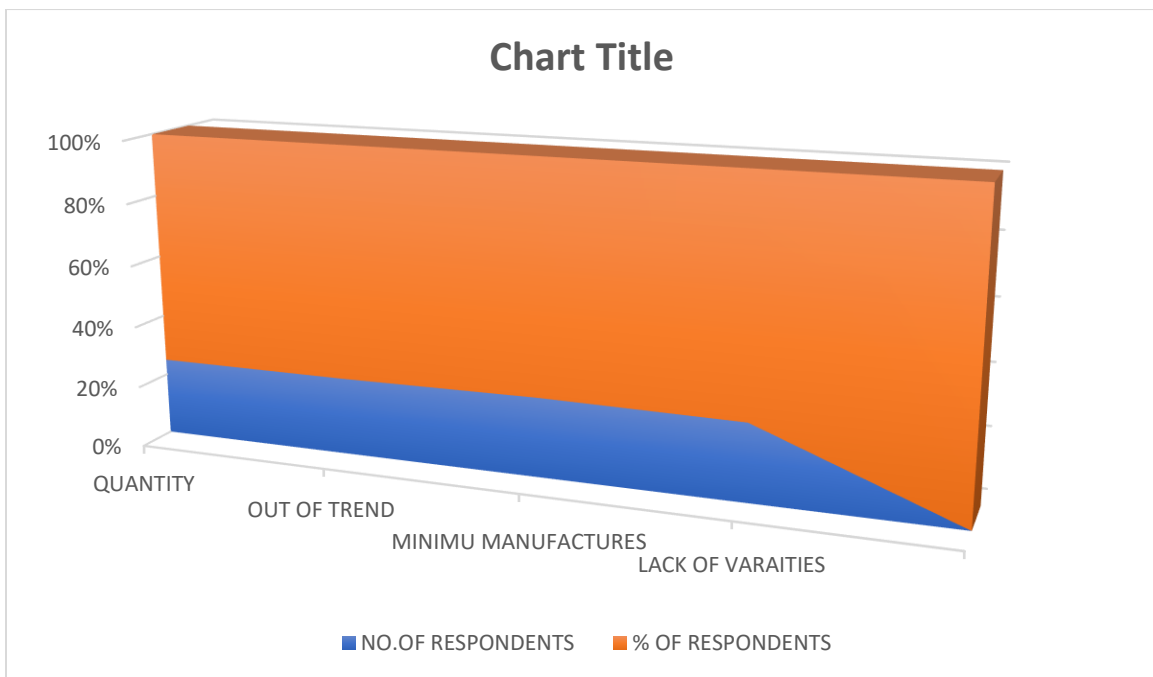
INFERENCE

The above table shows that 37% of respondents state that they find drawback in green products and 63 % of respondents state that they do not have any drawback in green products. Majority of the respondents i.e., 63 % of respondent do not find any draw back in green products .

TABLE 3.23

KINDS OF DRAWBACK

DRAW BACK	NO.OF RESPONDENTS	% OF RESPONDENTS
Quantity	1	8
Out of Trend	1	8
Minimum Manufactures	10	76
Lack of Varieties	1	8
Total	13	100



Source: Primary Data

INFERENCE

The above table states that, 3 % of respondent states they find drawback in quantity, 3 % of respondents state that it is out of trend, 29 % of respondents state that it has minimum manufacturers and 3% of respondents state that they have less variety. Majority of the respondents state that 29 % of respondents state green market has minimum manufactures.

TABLE 3.24**SATISFACTION LEVEL OF GREEN CUSTOMERS**

STATEMENT	HIGHLY SATISFIED	SATISFIED	NEUTRAL	DISSATISFIED	STRONGLY DISSATISFIED
Quality of the product	15	19	—	1	—
Quantity of the product	10	15	10	—	—
Packaging	13	15	5	2	—
User- friendly	18	13	4	—	—
Outcome	6	17	9	2	1

Statement	Highly satisfied	Satisfied	Neutral	Dissatisfied	Strongly dissatisfied	Total score	% Of score	Rank
User friendly	90	52	12	—	—	154	21.35	I
Quality of the product	75	76	—	2	—	153	21.22	II
Packaging	65	60	15	4	—	144	19.97	III
Quantity of the product	50	60	30	—	—	140	19.41	IV
Outcome	30	68	27	4	1	130	18.05	V
TOTAL						721	100	

Source: Primary data

The respondents were asked to rank the table on satisfaction level of green customers at given scale of 1 to 5 parameters considered are User friendly, Quality of the product, Packaging, Quantity of the product, Outcome. For computing the total score rate have been assigned as follows

Rank 1 - 5 points

Rank 2 - 4 points

Rank 3 – 3 points

Rank 4 – 2 points

Rank 5 – 1 point

INFERENCE

The respondents are asked to rank the benefits they get from green products. The respondents I rank was for they are user friendly in nature (the mean value **21.35**). The respondent II rank was for its quality (the mean value **21.22**) The respondents rank III was for its packaging (the mean value **19.97**). The rank IV was for the quantity of the product (the mean value **19.41**). The V rank was for the outcome of the product (the mean value **18.05**).

CHAPTER 4



FINDINGS AND SUGGESTIONS

4.1 FINDINGS FOR WOMEN AS ENTREPRENEURS

This chapter discusses the major findings of entrepreneurs along with the suggestion to customer perception towards impact of green products as per the view of researcher has been discussed here in concise and summary format.

- Majority of respondents are below the age group of 46 & above -33%
- Majority of respondents are female - 93%
- Majority of respondents are green entrepreneurs -67%
- Majority of family are nuclear family - 87%
- Majority of respondents from urban -60%
- Majority of respondent earn below Rs.50,000- 66%
- Majority of respondent uses green product less than 6 months -40%
- Majority of respondent became green entrepreneurs in pandemic - 60%
- Majority of respondent prefer work from home – 60 %
- Majority of women entrepreneur interested in homemade green products- 53%
- Majority of women respondents do not have any draw back in entrepreneurs-60%
- Majority of respondent purchase raw material from organic farm-40%
- Majority of respondents feels green entrepreneur as an easy job -53%
- Majority of problem faced by women entrepreneurs are limited mobility -40%
- Majority of the women entrepreneurs has a rare scope in green market -67%
- Majority of draw back in green entrepreneur is lack of new supplier -47%
- Majority of respondent has no aware of subsidies given by the bank-53%
- Majority of respondent thinks green product is suitable for present scenario-87%
- Majority of respondent feels green entrepreneurship is a good choice for women- 80%
- Majority of respondent feels satisfied about green entrepreneurship-53%

FINDINGS FOR WOMEN AS CUSTOMER

- ❖ Majority of respondents are below the age group of 46 & above -63%
- ❖ Majority of respondents are female - 100%

- ❖ Majority of respondents are students -43%
- ❖ Majority of family are nuclear family - 71%
- ❖ Majority of the respondents are Under Graduate-71%
- ❖ Majority of respondents from urban -83%
- ❖ Majority of respondent earn below Rs.50,000- 63%
- ❖ Majority of the respondents are aware of green products-97%
- ❖ Majority of the respondents are influenced by social media-51%
- ❖ Majority of the respondents are rarely avail green products-63%
- ❖ Majority of the respondents purchases green products from online-49%
- ❖ Majority of the respondents affords green products-57%
- ❖ Majority of the respondents are using green products less than 1 year-43%
- ❖ Majority of the respondents finds no drawback in green products-63%

4.2 SUGGESTIONS

The researcher has made personal contact with the respondents who is in green business and uses green product. It is concluded the most of the respondents have the good opinion about green entrepreneurship and green products.

SUGGESTIONS FROM GREEN ENTREPRENEURS

- People should prefer green products, which are eco-friendly.
- People should get aware of green products.
- Banks should provide subsidies to women entrepreneurs.
- Governmental should provide more trade showrooms for green products.
- Government can reduce the tax rate for raw materials used for green products.
- Government can encourage SHG's women to produce green products for more varieties.

SUGGESTIONS FROM GREEN CUSTOMERS

- Green entrepreneurs should produce more varieties of products.
- Price of green products should be reduced.
- Quantity of the green products shall be increased.
- Green entrepreneurs shall adopt more marketing techniques to attract more customers.

- Green markets shall be established more to reach more customers.
- Young entrepreneurs should prefer green market for more innovations.

CHAPTER 5



CONCLUSION

5.1 CONCLUSION

Green products are commodities which normally bear characteristics such as energy efficient, recyclable, emitting low products and the likes. GPs are normally produced through natural friendly process in a more durable and toxic free manner. GPs are the environmentally friendly products which production process does not exert much influence on the environment.

Green business is gaining popularity as more opportunities arise for eco-entrepreneurs to invest in. In the last 20 to 30 years the world has seen a big movement of people telling us about the importance of creating an environmental conscience. Some still believe that companies worldwide are responsible to some degrees of environmental problems like a myth. So green entrepreneurship is taking conscious action to address this problem.

Creation of the green market is a kind of an opportunity for these green entrepreneurs as it is an emerging market and not penetrated enough. The most important issues of today are protecting the environment and leaving a clean environment to future generations. It is important for the development of green entrepreneurship that the viewpoint of the society towards nature and green production is changing day by day and promoting it. This will naturally bring with it the importance and importance of vital issues such as conservation of energy and green, recycling gaining importance, promoting reusability and the development of the economy.

Thus, green products created a huge impact among every age group of people and been environment friendly in nature.

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ANNEXURE II



QUESTIONNAIRE

QUESTIONNAIRE

A Study On Impact Of Green Products On Women As Entrepreneurs And As Customers

1. Name: _____
2. Age:
3. Gender:
(a)Female (b)Transwomen
4. Marital Status:
(a)Married (b)Unmarried (c)Widow
5. Educational Qualification:
(a)Student (b)UG (c)PG
6. Occupation;
(a)Student (b)Professional (c)Home maker (d)Green entrepreneur
7. Type of family:
(a)Joint family (b)Nuclear family
8. Locality:
(a)Urban (b)Rural
9. Annual Income:
(a)Below Rs50,000 (b)Rs50,000 to Rs1,00,000 (c)Rs1,00,000 to Rs2,00,000
(d)Above Rs2,00,000

If you are a green product customer,

10. Are you aware of green products?
(a)Yes (b)No
11. How you become aware of green products?
(a)Television ads (b)Magazines (c)social media (d)Newspaper
12. Are people around you aware of the green concept?
(a)Yes (b)Somewhat (c)Not Completely (d)No
13. How often do you use green products?
(a)Very Often (b)Often (c)Sometimes (d)Rarely (e)Never
14. Has green products available in your locality?

- (a)Often (b)Rare (c)Never
15. Do you review goods before you buy them?
(a)Yes (b)No
16. Do you examine goods after you buy them?
(a)Yes (b)No
17. Which group of people prefers green products?
(a)Teenage (b)Middle-aged people (c)Adults
18. If yes, what kind of green products do you prefer?
(a)Cosmetics (b)Recycled artworks (c)Soft Toys (d)Jute Products (like bags, slippers) (e)Others
19. How do you buy your green Products?
(a)Online (b)Store (c)Others
20. What makes you buy a green product?
(a)Product Features (b)Packing (c)Environmental issues (d)Promotion Campaigns
21. Do you think green products are affordable?
(a)Yes (b)Rarely (c)Sometimes (d)No
22. If green features increase the price of the product, are you willing to pay more?
(a)Yes (b)No (c)A little
23. What is the main reason that makes you willing to pay more for the green products?
(a)Enhance the quality of the life (b)Environmental protection responsibility
(c)Potential increase of product values (d)Getting high level of satisfaction
24. Which marketing elements strongly influenced your buying behaviour of green products?
(a)Product (b)Package (c)Place (d)Promotion (e)All of the above
25. What are the benefits gained from green products?
(a)Eco-Friendly (b)Sustainability (c)Best Quality (d)Better Results
26. Does social media influence you to purchase green products?
(a)Yes (b)No
27. If yes, how often do you see ads about green products?
(a)Often (b)Rare (c)Never
28. Have you purchased any green products?

(a)Yes (b)No

29. Are you a regular green product user?

(a)Yes (b)No

30. In what aspect green products has becoming more popular?

(a)Organic (b)Eco-friendly (c)Best Quality (d)Others

31. How long you have been a green product user?

(a)Less than 6 months (b)Less than one year (c)More than 1 year

32. Have you ever suggested anyone to use green products?

(a)Yes (b)No

33. If yes, how many people have you suggested?

(a)less than 5 (b)5 to 10 (c)more than 10

34. Why do you use green products?

(a)Cheaper cost with high quality (b)User-friendly (c)Trendy (d)Eco-friendly

35. Do you feel any draw back in green products?

(a)Yes (b)No

36. If yes, what kind of drawback do you face?

(a)Quantity (b)Out of trend (c)Minimum manufacturers (d)Lack of varieties

37. Do green products differ from normal products?

(a)Yes (b)No

38. Satisfaction level as a green product user

Statement	Highly satisfied	Satisfied	Neutral	Dissatisfied	Strongly Dissatisfied
Quality of the product					
Quantity of the product					
Packaging					
User-friendly					
Outcome					

39. Any suggestions ? _____

If you are a Green Entrepreneur,

40. How long you have been a green entrepreneur?

(a)Less than 6 months (b)Less than one year (c)More than 1 year

41. Does this pandemic influenced you to become a green entrepreneur?

(a)Yes (b)No

42. If yes, what influenced you to become a green entrepreneur?

(a)Financial crisis (b)Loss of Job (c)Personal Interest (d)Others

43. Why do you choose Green Entrepreneurship as a career?

(a)Better job opportunity (b)Easy-Start Up (c)Work from home (d)others

44. What influenced you to become a green entrepreneur?

(a)Financial Crisis (b)Personal Interest (c)To tackle Boredom (d)Others

45. Who preferred you to start the green products?

(a)Family (b)Friends (c)Others

46. As a women entrepreneur, what is your innovative ideas towards green products?

(a) Organic Farming (b)Home-made products (c)Recycling Products (d) Others

47. Do you feel any draw back in green products?

(a)Yes (b)No

48. If yes, what kind of drawback do you face?

(a)Quantity (b)Out of trend (c)Minimum manufacturers (d)Lack of varieties

49. Do green products differ from normal products?

(a)Yes (b)No

50. Where do you get your raw materials from?

(a) Organic Farm (b)Wholesaler (c)Online (d)Others

51. Is it easy for a woman to become a green entrepreneur?

(a)Yes (b)No

52. Hindrances faced by women green entrepreneurs?

(a)Stiff competition (b)Limited Mobility (c)Poor Funding Prospects (d)Safety concerns

53. How often do you have scope in green market?

(a)Very often (b)Often (c)Rare (d)Very rare

54. What are the drawbacks you find in women green entrepreneurship?

(a)Data risks (b)Lack of new suppliers (c)Finance (d)Data risks

55. Does woman utilise the subsidies given by the Bank for green entrepreneur?

(a)Yes (b)No

56. If no, what are the reason for that?

(a)Unawareness (b)Problems in details (c)Rejections by bank (d)Financial backup

57. Do you think green entrepreneurship is suitable for present scenario?

(a)Yes (b)No

58. Is green entrepreneurship suitable for women?

(a)Good choice (b)Neutral (c)Not suitable for women

59. What is your overall opinion about green entrepreneurship?

(a)Very satisfied (b)Satisfied (c)Neutral (d)Dissatisfied (d)Very dissatisfied

60. Rank your satisfaction:

Statement	Highly satisfied	Satisfied	Neutral	Dissatisfied	Strongly dissatisfied
Profitable business					
Availability of raw materials					
Suitable for women entrepreneurs					
Lack of customers					
Eco friendly					

61. Any suggestions?_____