

# **A STUDY ON CONSUMER SATISFACTION TOWARDS ORGANIC PRODUCTS 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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(Reaccredited with 'A+' Grade by NAAC)

Thoothukudi

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## DECLARATION

We have declared that the project entitled "A STUDY ON CONSUMER SATISFACTION TOWARDS ORGANIC PRODUCTS IN THOOTHUKUDI" Is submitted in partial fulfilment of the requirements for the degree in our original work done under the guidance Mrs. S. MEENA PATTU REVATHI M.Com., M.Phil., This project has not previously formed the basis for the awards 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 CONSUMER SATISFACTION TOWARDS ORGANIC PRODUCTS IN THOOTHUKUDI" submitted to St. Mary's College (Autonomous), affiliated to Manonmaniam Sundaranar University, Tirunelveli 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 2022-2023 by the following students.

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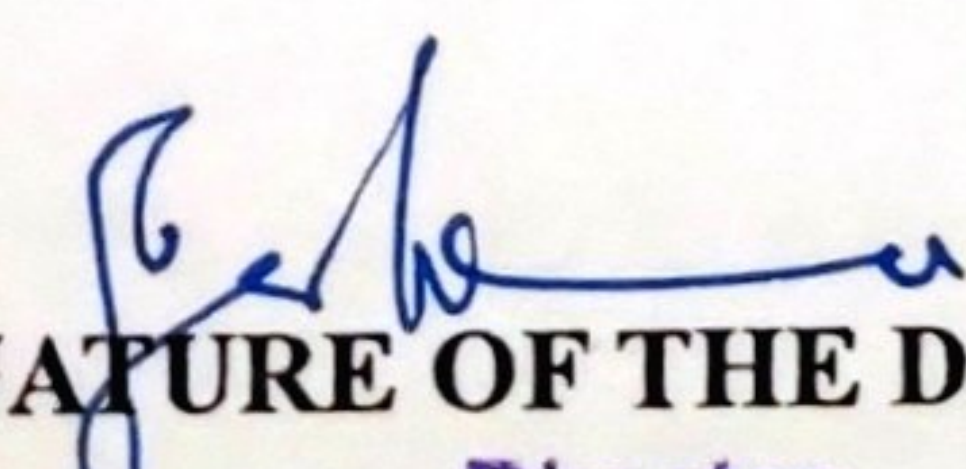
  
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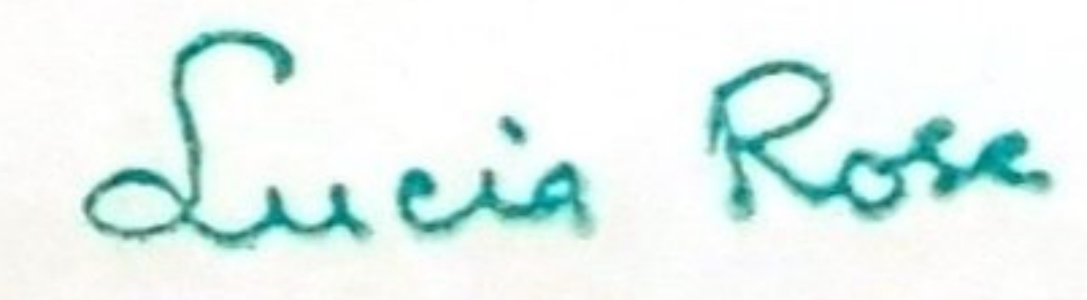


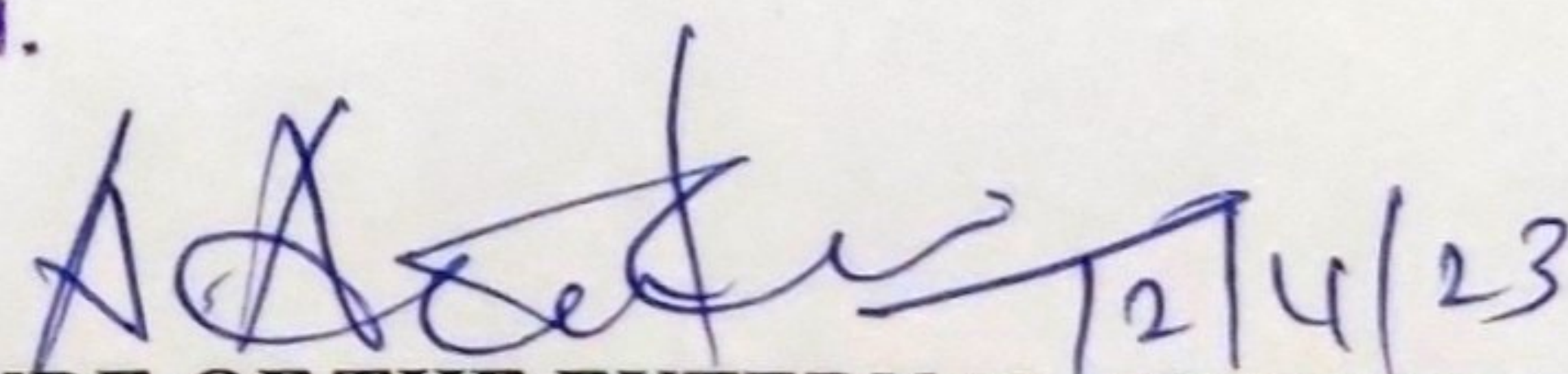
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## CONTENT

CHAPTER NUMBER	TITLE	PAGE NUMBER
CHAPTER-1	INTRODUCTION	1-8
CHAPTER-2	PROFILE OF THE STUDY	9-30
CHAPTER-3	ANALYSIS AND INTERPRETATION	31-68
CHAPTER-4	FINDINGS AND SUGGESTIONS	69-71
CHAPTER-5	CONCLUSION	72
	ANNEXURE  ➤ BIBLIOGRAPHY ➤ QUESTIONNAIRE	

## LIST OF TABLES

TABLE NO.	TITLE	PAGE NO.
3.1	Age wise classification	32
3.2	Sex ratio	33
3.3	Educational status	34
3.4	Occupational status	35
3.5	Marital status	36
3.6	Monthly income of respondents	37
3.7	Residential status	38
3.8	Frequency in ordering organic products	39
3.9	Reason for choosing organic products	40
3.10	Period of using organic products	41
3.11	Reason choosing organic products	42
3.12	Comparison of services offered by organic products with non -organic products	43
3.13	Type of organic products that typically ordered	44
3.14	Quantity of ordering organic products	45
3.15	Expectations of organic products before using	46
3.16	Satisfaction of organic products after using	48
3.17	Main reason to pay more for organic products	50
3.18	Consumer satisfaction about whether organic products are user-friendly	51
3.19	Healthy lifestyle comparison	52
3.20	Comparison of discount in organic product with non-organic products	53
3.21	Availability of organic product	54
3.22	People preference of organic product	55
3.23	Aspects of organic products becoming popular	56
3.24	Opinion of the organic products	57
3.25	Consumer opinion about the organic products and its information	58
3.26	Type of organic products used often	59

3.27	Consumer opinion about combo offer	60
3.28	Consumer opinion about problems faced in dealing with organic products	61
3.29	Consumer opinion about recommendation about organic products	62
3.30	Consumer opinion about awareness among people	63
3.31	Consumer opinion about defective products	64
3.32	Consumer opinion on any issue	65
3.33	Consumer opinion on regular purchase of organic product	66
3.34	Consumer opinion on suggestion to others	67
3.35	Consumer opinion on suitability in present scenario	68

# **CHAPTER - 1**



## **INTRODUCTION**

## **1.1 INTRODUCTION :**

In today's competitive world, customers' values and expectations of products have changed. Today, people do not use products merely to satisfy their environmental needs, but rather all the factors, qualitative and quantitative, subjective and objective, that make up the complete shopping experience have gained special significance in their shopping

In the present research, organic products have been studied because nowadays these products have gained increasing importance due to various reasons such as the direct impact on consumer health, lifestyle concerns as well as environmental issues, and sustainable development. The boom in organic farming around the world and the increased cultivation of organic crops have increased the revenues of the countries that supply these products to the world markets. Nowadays, organic product sales make up 1-3% of global food sales with an estimated annual growth of approximately 10-50%.

Therefore, higher prices of organic products compared to ordinary products, constant market demand, and governmental support for organic producers have turned organic production into a lucrative system for the producers. The latest review of official statistics on the state of organic farming published in 2016, which presents the statistics on organic practices in various countries until the end of 2014, shows that organic product trade in this year was equivalent to \$80 billion and the number of countries with organic regulations was 87

To meet the demand for organic products, the main players in the organic products market must be aware of consumers' perception of these products. Given the significant effect that brand touchpoints, brand experience, and customer satisfaction have on the success of brands and companies in the market, in the present research, the effect of brand touchpoints and brand experience on customer satisfaction regarding organic products has been examined by considering the moderating role of shopping value.

These days, customer satisfaction is one of the most important factors in determining the success of organizations in business and profitability. Therefore, creating and implementing a customer satisfaction measurement and monitoring system, as the most important factor in improving performance, is one of the basic requirements for today's organizations. Numerous factors affect customer satisfaction. In this research, due to the importance of the brand and brand experience, the impact of brand experience and other brand touchpoints has been

considered. Examining brand touchpoints is essential for the success of any business, as it is an integral part of any contact.

This factor was also examined in terms of its impact on customer satisfaction. Touchpoints include all contacts with a company or the brand of the company where the consumer is sure of which company or brand he is dealing with. Dunn and Davis (2004) state that spending money on the touchpoints will create customer satisfaction and brand loyalty, which in the end will strengthen the brand. Brand touchpoints are one of the most important signs of keeping the brand promise and identity that the customer touches and based on that, recognizes the brand identity and personality. Thus, brand touchpoints should constantly be created and improved.

## **1.2 STATEMENT OF PROBLEM :**

The organic farm product concept has been developing and the consumer behaviour is always changed toward to maintain their health. There are number of organic farm product available in Indian economy. The Indian government has been taking more actions and awareness combined towards avoiding and reducing various diseases. So that consumer thought that most of the illness and disease are created by improper hygienic foods in the society. The consumer behaviours have been changed towards the organic farm products by the purchases for their family. Hence, the research has the study on the consumer perception and satisfaction towards organic farm products. This study contributes more information about organic farm product and consumer satisfaction.

## **1.3 SCOPE OF THE STUDY:**

Scope of the study is limited towards consumers who have experienced such organic products through online apps or in persons. The study is basically conducted to know how consumers perceive the organic products and attempts to understand the level of awareness about organic products among students and executives. The expectations and satisfaction of consumer may vary under different circumstances. From this study we can have a better

understanding of the organic products in service markets. Therefore the findings may help the service providers to work upon these variables to fill up the gaps in the mindset of consumers.

#### **1.4 REVIEW OF LITERATURE :**

- **Machala Santhosh Kumar (2017)** Studies on organic farming through sustainable agriculture meet not only the food requirement of present generation in an environment friendly way but also the requirement of future generations and maintains our environment. Modern agriculture involving use of pesticides and fertilizers have caused negative impact on environment by affecting soil fertilizes, water hardness, genetic variation in plants and animal feed thus increasing health problems and many more serious health concerns.
- **Anca Gabriela Petrescu, Ionica Oncioiu and Marius Petrescu (2017)**<sup>6</sup> , this study provides the insight into the attitude of consumers towards organic food. The objective of the study is to examine the sustainable organic food production from the perspective of consumer behaviour. Its main aim is the perception of the customer towards the food security of the organic products. The result of this study indicates the more positive attitude of the customers towards the organic food products will further strengthen their purchasing intentions.
- **Nayana Sharma (2018)** Studies say that food consumption application is changing worldwide among the consumers and now they want food which is free from synthetics chemical, fertilizers and pesticides, i.e., they want to consumer for organic food which is not only sustainable for health but also environment- friendly. Organic products are not so much popular among the consumers because of lower productivity of organic produce by farmer, which in result lead to high market price of organic food.

## **1.5 OBJECTIVES OF THE STUDY:**

- To study and analyse about consumer perception and opinion towards usage of organic products.
- To find out how much interest consumer are having in organic product.
- To find out the intention of the customers in purchasing organic product.
- To identify the factors influencing the opinion of respondents towards organic products.
- To measure the level of awareness among the customers towards the organic products.
- To acknowledge that organic product is both good for human and environment.

## **1.6 RESEARCH METHODOLOGY:**

### **1.6.1. Area of the study:**

A study on consumers awareness towards organic products was conducted in the area of Thoothukudi district.

### **1.6.2. Period of the study:**

The study was carried out from January 2023 to March 2023. The questionnaire was circulated from February 2023.

### **1.6.3. Sampling designs:**

The research was carried out in various phases that constituted an approach of working from whole to part. It included several phases which tried to deeper into users likings and develop a thorough understanding of what the consumer looks forward while using organic products. For the study a sample of 50 respondents were chosen from consumer of Thoothukudi district.

### **1.6.4. Collection of data:**

The study is based on both primary and secondary data.

- **Primary data:** To study the customers satisfaction on organic products a questionnaire was prepared and the data was collected from the consumers of Thoothukudi district who are using organic products.

- **Secondary data:** The secondary data was collected with the help of interest search and online articles.

#### **1.6.5. Framework Analysis:**

The following framework has been used in the analysis to represent the different views of the analysis.

a) Percentage analysis

b) Rank analysis

### **1.7 LIMITATION OF THE STUDY:**

- The research was limited to consumers of Thoothukudi, district. Hence the findings may not be applicable to the other areas.
- Due to time constraints, the sampling size is restricted to 50.
- Data are analysed only with the information provided by the users of organic product which are assumed to be true and valid.

### **1.8 PRODUCT LINE AND PRODUCT MIX:**

Organic products are grown under a system of agriculture without the use of chemical fertilizers and pesticides with an environmentally and socially responsible approach. This is a method of farming that works at grass root level preserving the reproductive and regenerative capacity of the soil, good plant nutrition, and sound soil management, produces nutritious food rich in vitality which has resistance to diseases.

India is bestowed with lot of potential to produce all varieties of organic products due to its various agro-based climatic conditions. In several parts of the country, the inherited tradition of organic farming is an added advantage. This holds promise for the organic producers to tap the market which is growing steadily in the domestic and export sector.

As per the available statistics, India's rank 5<sup>th</sup> in terms of World's Organic Agricultural land and 1<sup>st</sup> in terms of total number of producers as per 2021 data (Source: FIBL & IFOAM Year Book, 2020).

The APEDA, Ministry of Commerce & Industries, Government of India is implementing the National Programme for Organic Production (NPOP). The programme involves the accreditation of Certification Bodies, standards for organic production, promotion of organic farming and marketing etc. The NPOP standards for production and accreditation system have been recognized by European Commission and Switzerland for unprocessed plant products as equivalent to their country standards. With these recognitions, Indian organic products duly certified by the accredited certification bodies of India are accepted by the importing countries. APEDA is also in the process of negotiation with Australia, South Korea, Taiwan, Canada, Japan etc.

## **1.9 IMPORTANCE OF ORGANIC PRODUCT:**

These days, 'organic' is a familiar buzzword that appears alongside everything from food to clothing. However, unlike a lot of so-called trends, organic food, gardening, and products have substantial benefits that cannot be disputed. An increasing number of people realize the importance of using natural products that do not rely on chemicals to achieve the desired results.

### **Compost:**

One of the challenges faced by governments around the world today is the issue of waste. Modern societies produce an excessive amount of garbage that is rapidly accumulating in our landfills and even contaminating the oceans. Composting is now widely recognized as a way of productively turning some of this waste into material for gardening and food production.

For those who are not yet composting, or need more for their current gardening projects, consumers can purchase compost from their local garden supplier. A number of different varieties are available, ranging from composted animal manure to other products with such base ingredients as mushroom or shrimp. The ingredients may be different, but they all nourish your soil in a 100% natural fashion that promotes vigorous growth, stronger roots, and bigger blooms, while also meeting CQA (The Compost Quality Alliance) certification standards.

### **Fertilizer:**

Even when plants are not meant for human or animal consumption, it is important to feed them using fertilizers that are derived from natural sources, rather than made in a lab. This helps keep our soil pure and natural, to ensure regular, healthy levels of growth.

Trends forced into the public consciousness through aggressive publicity come and go on a regular basis, but organic products are not just a marketing gimmick. Avoiding the use of chemical fertilizers and pesticides offers more health benefits than you might have considered.

## **1.10 CUSTOMER NEEDS AND WANTS :**

**Needs:** Customer need organic products to protect their environment from harm or to reduce public health risks to farm workers, their families, and consumers.

**Wants:** Most of the customers buy organically-grown products because they are concerned about additives, antibiotics or other chemical residues, and at the end of the day customer needs comfort that organic products are healthier.

**Demand:** Customer demand high quality of products which is easy to maintain the growing awareness of healthy lifestyle and may witnesses and outstanding rise towards organic products

## **1.11 CHAPTER SCHEME:**

### **Chapter 1: Introduction**

This chapter, covers the introduction statement of the problem, scope of the study, significance of the study, objectives of the study, research design and sample design

### **Chapter 2: Profile of the study**

It include the profile of online organic product ordering system and Profile of organic product.

### **Chapter 3: Data analysis and interpretation**

It includes the data used for the research and the analysis and interpretation of data.

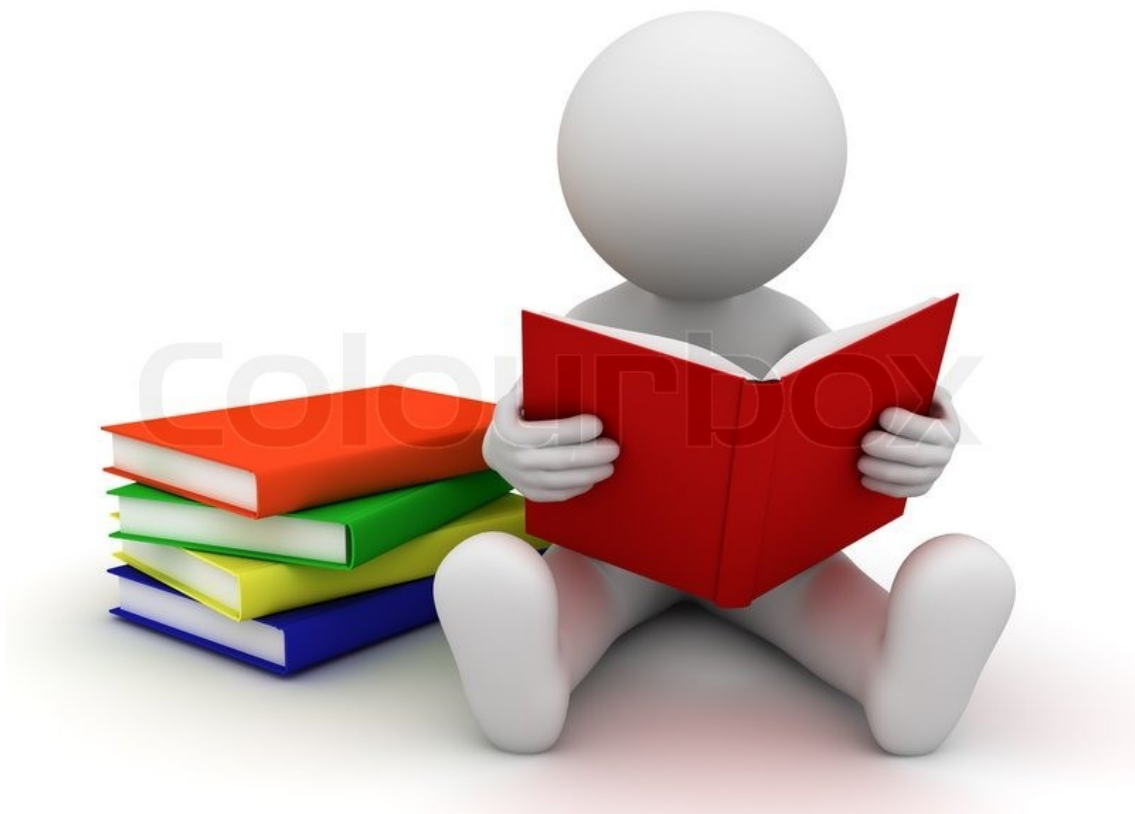
### **Chapter 4: Finding and suggestions**

It includes the findings made out of the data and the suggestions made out of the analysis.

### **Chapter 5: Conclusion**

It includes the conclusion of the study.

# **CHAPTER - 2**



## **PROFILE OF THE STUDY**

## 2.1 INTRODUCTION:



An organic product is made from materials produced by organic agriculture. Most well-known organic products are organic food items, however clothing and personal care items can also be made with organic agriculture. Many countries have strict consumer safety regulations to protect consumers from consuming harmful products. These agencies often certify cultivated products as organic. The United States uses USDA certification through the National Organic Program to define products as organic. According to USDA, in order for a product to be considered organic, several standards must be met. The National List of Allowed and Prohibited Substances details synthetic and non-synthetic substances that can be used in the process of producing organic products. Operations involving these organic products must be "protecting natural resources, conserving biodiversity, and using only approved substances."

## 2.2 HISTORY OF ORGANIC PRODUCTS:

- **WHEN DID ORGANIC PRODUCTS CAME TO THE WORLD?**

An organic movement began in the 1940s as a reaction to agriculture's growing reliance on synthetic fertilizers and pesticides. The history of this modern revival of organic farming dates back to the first half of the 20th century at a time when there was a growing reliance on these new synthetic, non-organic methods.

- **WHEN DID ORGANIC PRODUCTS CAME TO INDIA?**

Organic farming was practiced in India since thousands of years. The great Indian civilization thrived on organic farming and was one of the most prosperous countries in the world, till the British ruled it. In traditional India, the entire agriculture was practiced using organic techniques, where the fertilizers, pesticides, etc., were obtained from plant and animal products. The cow, not only provided milk, but also provided bullocks for farming and dung which was used as fertilizers.

- **WHEN DID ORGANIC PRODUCTS CAME TO TAMIL NADU?**

G. Nammazhvar was an Indian green crusader, agricultural scientist, environmental activist and organic farming expert best known for his work on spreading ecological farming and organic farming. He led the protest against the methane gas project started by Great Eastern Energy Corporation proposed in the Cauvery delta region of Tamil Nadu. Nammazhvar was the author of several Tamil and English books on natural farming, natural pesticides & natural fertilizers and was featured in magazines & television programs.

## **2.3 TYPES OF ORGANIC PRODUCTS :**

### **2.3.1 ORGANIC FOOD:**



As we mentioned, organic products are agricultural products that are grown without the use of pesticides or artificial fertilizers. They have to undergo a series of rigorous tests in terms of composition, production methods, and cultivation in order to achieve this certification, which gives it a clear distinction from its competitors. Apart from this, this type of food mustn't come from varieties of seeds or transgenic plants. In this way, you ensure a natural product compared to other industrial products that are obtained under extensive production methods where the amount of food generated is the most important factor, and not the processes used for it.

For the fermentation of plants that generate transgenic foods, a natural compound formed through fermented animal products and the remains of other plants is used. Organic food is usually found in containers or packages that are also ecological in nature, which reduces the human impact on the planet, as well as the CO<sub>2</sub> emissions involved in their manufacture.

### **Advantages of organic food:**

- Organic produce contains fewer pesticides.
- Organic food is often fresher because it doesn't contain preservatives that make it last longer.
- Organic farming tends to be better for the environment.
- Organically raised animals are NOT given antibiotics, growth hormones, or fed animal by-products.

### **Consumer awareness towards organic food:**

Organic foods are safe, healthy and free from chemical and pesticides. There has been shift in demand for organic products, especially fruit and vegetables in the cities due to increased awareness about organic food in consumers including younger generation.

In addition organic farming is also supported under Rastriya Krishi Vikas Yojana (RKVY), Mission for Integrated Development of Horticulture (MIDH) and National Project on Organic Farming (NPOF), Network Project on Organic Farming under Indian Council of Agricultural Research (ICAR).

### **Limitation of organic food:**

- Organic food have a shorter shelf life due to the absence of artificial preservatives.
- Hard To Find : Sometimes, you may not be able to find organic food at a store near you.
- Organic foods offer a higher risk of bacterial contamination.

### **2.3.2 JUTE BAGS:**



Strong and can carry more weight as compared to promotional carry bags. Durable and long lasting, not easy to tear like Plastic and Paper bags do. Jute has good insulating and antistatic properties, low thermal conductivity and a moderate moisture regain. Cost effective and cheaper than plastic and paper bags. Strong and can carry more weight as compared to promotional carry bags. Durable and long lasting, not easy to tear like Plastic and Paper bags do. Jute has good insulating and antistatic properties, low thermal conductivity and a moderate moisture regain.

### **Advantages of jute bag:**

- Reusable.
- Environmentally friendly.
- Do not require maintenance.
- 100% bio-degradable and recyclable.
- Cost effective and cheaper than plastic and paper bags.
- Strong and can carry more weight as compared to promotional carry bags.

### **Consumer awareness about jute bags:**

The present global business environment in India is the second biggest producer of jute after Bangladesh and the largest producer of jute products; including the bags all over the globe. The Cabinet on Wednesday approved extension of norms for mandatory packaging of food grains and sugar in jute material for the Jute Year 2019-20. The decision taken by the Cabinet Committee on Economic Affairs, chaired by Prime Minister Narendra Modi, mandates that 100 percent of the food grains and 20 percent of sugar will be mandatorily packed in diversified jute bags (Economic times). The manufacturing of jute is completely dependent on nature and monsoon is the best time for the manufacture.

### **Limitation of organic jute bags:**

- The crease resistance of Jute is very low.
- Drape Property is not good enough.
- Create Shade effect and becomes yellowish if sunlight is used.
- If Jute is wetted it lose its strength.

### 2.3.3 ORGANIC COSMETICS:



Cosmetics are certified as organic when at least 95% of the ingredients are organically cultivated substances or contain substances of wild collection. Vegan products do not contain any ingredients that stem from animals e.g. gelatine, honey, beeswax or collagen.

Cosmetics are products designed to cleanse, protect and change the appearance of external parts of our bodies. The key ingredients present in most cosmetics include water, emulsifiers, preservatives, thickeners, moisturisers, colours and fragrances.

#### **Advantages of cosmetics:**

- No Chemicals. Chemical ingredients can be harsh and irritating to your skin. ...
- Natural Ingredients. Nature is the best source of skin-nourishing ingredients. ...
- Gentle on Your Skin.
- Less Allergens. ...
- Better for the Environment.

#### **Limitation of organic cosmetics:**

Natural and organic products can still cause **allergic reactions and skin irritation**. Even worse, some organic products are not effective or don't produce the results they claim, such as anti-aging, brightening, toning, acne treatment or moisturizing.

### **2.3.4 ORGANIC SANITARY PADS:**



Organic pads contain an absorbent cellulose core which locks away menstrual fluid to keep you dry, and a soft organic cotton cover that allows your skin to breathe. Sanitary pads that are made with 100% natural products like hemp, wood pulp, bamboo pulp, or cotton, unlike regular pads that constitute plastic, other polymers, and toxic chemical additives. Organic pads are better than regular pads.

#### **Advantages of organic sanitary pad:**

- Organic Pads Are Better For Your Body.
- Organic Pads Are Breathable.
- Organic Pads Are Safer for Wildlife.
- Organic Pads Are Healthy and Affordable.
- Organic Pads Stay Comfortable All Day Long.
- Organic Pads Are Better For The Environment.

#### **Consumer awareness about organic sanitary pad:**

Sanitary pads are an absorbent item worn by women while menstruating. Currently, the carbon footprint of these products is a major problem. The nonbiodegradable materials dumped in the landfills release harmful gases polluting the environment. Sanitary pads are used in prolonged contact with the skin, pose major health hazards, due to the various chemicals used in manufacturing such as chlorine bleaching which releases dioxin as a by-product. Recently,

there is much research happening in using biodegradable products like bamboo, sphagnum moss in the production of sanitary napkins. Alternatives like bamboo for the middle layer, cotton for the top cover and bio-based plastic for barrier sheet can be used to overcome the issues stated above. Though eco-friendly sanitary pads are available in the market, customers have not fully accepted those products. Therefore this study aims to find the factor which prohibits customers from using eco-friendly sanitary pads

### **Limitations of organic sanitary pad:**

Here comes the trickiest thing about the difference between using the organic cotton pads and the synthetic ones. Lots of women found the wetness more noticeable while using organic pads compared to the synthetic ones.

It makes us think that the pad's not absorbent enough. But it's not that simple. Take Nanno Pad as an example, the absorption of Super is 180ml, and the normal amount of a woman's flow is 30-80ml per cycle.

When it comes to 80ml or more, that can be considered as heavy flow.

### **2.3.5 ORGANIC HAIR OIL:**



Hair oil is an oil-based cosmetic product intended to improve the condition of hair. Various types of oils may be included in hair oil products. These often purport to aid with hair growth, dryness, or damage. Hair oiling is a treatment for healthy hair that hails from Ayurvedic

medicinal traditions. Regular oiling may prevent hair from the damage caused by pollution and chemicals present in shampoo. It may also increase moisture, lustre, and shine, and possibly preventing hair loss.

### **Advantages of organic hair oil:**

- Oils repair the hair fibre by penetrating the hair cuticle.
- Hair is stronger, shinier, and silky soft.
- Hair is protected against external harmful factors such as sunlight, humidity, and pollution.
- Essential oils help seal in moisture, preventing your hair from drying out.

### **Consumer awareness about organic hair oil:**

Over the last decade environmentalism has been of outmost importance, because of alarming issues related toxic drains, depletion of the ozone layer, degradation of the land and many more pressing environmental issues. Thus there existed the need to restore ecological balance, by presenting demands for organic and eco-friendly products throughout the world; apparently which raised the consumer concern. Consumers are conscious of all the environmental problems and thus are actively moving towards greener lifestyle and purchasing greener products to reduce the environmental impact. Many brands have started indulging green segment in their products to catch eyes of media as well as the masses. Further, various Companies have started marketing themselves as green companies. Personal care is the industry that manufactures products used in personal hygiene and for beautification. These includes large number of products as diverse as wet wipes, toothpaste, toilet paper, talcum powder , moisturizer, shaving cream, shampoo, hair dye, razors, cleansing pads, deodorant, cotton swabs etc

### **Limitations of organic hair oil:**

If you have a sensitive scalp, do not use herbal hair oils with vigorous massages as this only aggravates their problem (5) and may cause excessive greasiness if you have naturally greasy or oily hair. Hair oils can aggravate seborrheic capitis or dandruff.

## 2.4 ORGANIC CONSUMERISM:



Consumerism is a cultural model that promotes the acquisition of goods, and especially the purchase of goods, as a vehicle for personal satisfaction and economic stimulation. Consumerism is often confused with capitalism but the latter is an economic system, while the former is a pervasive cultural attitude. This theory states that the intention to act on a certain behaviour of an individual is affected by the individuals' attitude (attitude towards buying), perceived behavioural control (measure of extent to which the consumer can control their behaviour towards certain activities) and subjective norms

## 2.5 NATURE OF ORGANIC PRODUCTS:



Organic foods are grown without artificial pesticides, fertilizers, or herbicides. Organic meat, eggs, and dairy products are obtained from animals that are fed natural feed and not given hormones or antibiotics. Natural foods are free of synthetic or artificial ingredients or additives.

“Health foods” is a general term that may be applied to natural or organic foods, or to regular foods that have undergone less processing than usual, such as stone-ground whole-grain flours. You may have heard claims that organic foods have a higher concentration of some nutrients, but the evidence is mixed. The nutritional content of foods also varies greatly according to when the food was harvested and how it has been stored or processed. Unless they are fresher, there is also no evidence that organic, natural, or health foods taste better than regular foods.

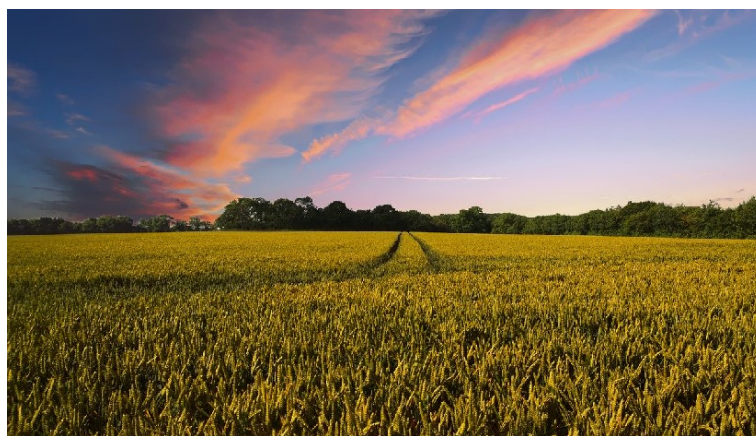
Many people prefer to pay premium prices for organic foods because their production does not cause environmental damage from pesticides and herbicides, and composted fertilizers help restore soil and are not as damaging to the environment as artificial fertilizers. However, simply stating “organic” does not protect the food from being contaminated from field to market.

### **2.5.1 ORGANIC FASHION:**



Organic clothing is clothing made from materials raised in or grown in compliance with organic agricultural standards.[citation needed] Organic clothing may be composed of Cotton, Jute, Linen, Silk, Ramie, or Wool. In the United States, textiles do not need to be 100% organic to use the organic label. A more general term is organic textiles, which includes both apparel and home textiles. The technical requirements in terms of certification and origin generally remain same for organic clothing and organic textiles.

### **2.6 LACK OF ORGANIC ENVIRONMENT:**



- **FARMING:**

Buying organic food is an investment in a cost-effective future. Commercial and conventional farming is heavily subsidized with tax dollars in America. A study at Cornell University determined the cost of a head of commercial iceberg lettuce, typically purchased at 49 cents a head, to be more than \$3.00 a head when hidden costs were revealed. Peeling back another layer of the modern farming onion reveals a price tag that cannot be accurately measured but certainly includes other detrimental associated costs such as health problems, environmental damage, and the loss and extinction of wildlife and ecology.

- **KEEP OUR CHILDREN AND FUTURE SAFE:**

Putting our money where our mouths are is a powerful position to take in the \$1 trillion food industry market in America. Spending dollars in the organic sector is a direct vote for a sustainable future for the many generations to come.

- **MAY NOT BE TRULY ORGANIC AT TIMES:**

Due to large-scale use of synthetic products in farming, organically grown products may be grown on lands which still contain a large amount of synthetic chemicals in the soil. That could affect your chances of getting your organic farm *certified*.

## **2.7 MAIN TRAITS OF ORGANIC PRODUCTS:**



Organic products reduce public health risks to farm workers, their families, and consumers by minimizing their exposure to toxic and persistent chemicals on the farm and in food, the soil in which they work and play, the air they breathe, and the water they drink. Children are especially vulnerable to pesticides. Thus, offering organic food and fibre products into the marketplace gives parents the option of choosing products produced without the use of these toxins.

Not only does organic production help reduce public health risks, mounting evidence shows that food grown organically are rich in nutrients, such as Vitamin C, iron, magnesium, and phosphorus, with less exposure to nitrates and pesticide residues in organically grown fruits, vegetables, and grains when compared to conventionally grown products.

While proving health benefits of eating a particular food is a complex question to answer, evidence is mounting that there are some healthier nutritional profiles linked to consuming various organic products. For instance, a research article published in December 2013 in PLOS ONE found that organic whole milk contained significantly higher concentrations of heart-healthy omega-3 fatty acids compared to milk from cows raised on conventionally managed dairy farms. Meanwhile, a research article published in the journal Food Chemistry found organic soybeans have a healthier nutritional profile from conventionally grown or genetically modified Roundup Ready soybeans.

## **2.8 ROLE OF ORGANIC PRODUCTS:**



The epidemic has created awareness to consumer about food, its composition, nutrient content and health impact of certain foods. This paved a way for people to shift their food choice and food supply chain towards healthy alternatives like organic foods. This in turn give global shift for organic foods, these were made via organic farming which doesn't use any synthetic ingredients. The post-pandemic impacts have spread the baby steps on the purchase of organic foods in India, which rendered a hopeful future for farmers, retailers and new enterprises to pursue the road of organic practices. India ranks first in Asia (fifth in the world) for its organic cultivation with land area of 23 lakh hectares for organic farming as reported by Organics International report 2021 by The epidemic has created awareness to consumer about food, its composition, nutrient content and health impact of certain foods. This paved a way for people to shift their food choice and food supply chain towards healthy alternatives and skip organic foods.

## 2.9 CRITICISMS ON ORGANIC PRODUCTS:



There have been multiple criticisms regarding organic food and organic marketing practices. Scientists at the University of Washington did a test of the urine of children who are on organic food diets and children who are on conventional food diets. The result was children on organic food diets ' urine had a median level of pesticide by-products only one-sixth of children on conventional food diets. However, at the same time French, British and Swedish government food agencies have all concluded that there was no scientific proof that organic food is safer or has more nutrition than conventional foods.

A 2014 study by a non-profit academic think tank alleged consumers are "routinely deceived" by intentional and endemic misleading health claims in organic marketing. Organic products typically cost 10% to 40% more than similar conventionally produced products. According to the UK's Food Standards Agency, "Consumers may choose to buy organic fruit, vegetables and meat because they believe them to be more nutritious than other food. However, the balance of current scientific evidence does not support this view

## **2.10 GOING ORGANIC IS NOT AN EASY TASK:**

The Truth about Skin care – Know Your Products Worldwide, people are trying to live better and elevate their quality of life and this is not a trend but a movement! The health of our skin is considered as one of the critical element that impacts not only our physical and biological quality of life but also the psychological and mental well-being that affects our confidence and efficacy. What it does mean, however, is that you need to get to know your skin care a little better. Simply using ‘natural’ labelled products won’t ensure great results and it’s never wise to gamble on your skin care routine. Instead, look for the ingredients which supply your skin with the molecules it needs. What does all natural or natural mean? While the term “organic” is a fairly regulated term across the US, EU, UK and Australia, the same cannot be said for “all natural” or “natural”.

Some studies have indicated that the use of pesticides even at low doses can increase the risk of certain cancers, such as leukaemia, lymphoma, brain tumours, breast cancer and prostate cancer.

Children and foetuses are most vulnerable to pesticide exposure because their immune systems, bodies, and brains are still developing. Exposure at an early age may cause developmental delays, behavioural disorders, autism, immune system harm, and motor dysfunction.

## **2.11 ADVANTAGES OF CUSTOMERS:**

The Harvard Business Review reports that 84% of customers say their expectations were not met during their most recent interaction with a business. This, of course, leaves a lot of room for improvement. A sure fire way to set yourself apart from your competition is to provide customers with friendly, knowledgeable, and easy-to-use customer support. If you can provide a consistent and relevant experience, you will give your customers no reason to complain or, worse, look for a better option. And there is always a better option.



- **CUSTOMERS WILL APPRECIATE THAT YOU ARE INVESTED IN HELPING THEM:**

The number one reason why customers leave a business is not, as many assume, because they found a better price. The U.S. Small Business Administration and the U.S. Chamber of Commerce report that 68% of customers leave a business because they are upset with the treatment they've received from companies who seem indifferent to their wants and needs. Of course one way you can make sure you are meeting those wants and needs is to ask, over time, for feedback.

- **AND THEY WILL BE MORE INVESTED IN HELPING YOU:**

Customers will provide you with feedback if it means you can provide them with a more efficient and relevant experience. And, in fact, that's just what many businesses are doing. According to Gartner, brands which are most successful at delivering a superior customer experience are those who regularly implement customer experience improvements based on customer feedback. Feedback provides them with insights into how their customers actually think and behave, making it easier to plan, create, and improve the customer experience for maximum payoff.

- **HAPPY CUSTOMERS WILL HELP YOU ATTRACT NEW BUSINESS:**

These days, consumers regularly read reviews before they make a purchasing decision. Search Engine Land reports that about 85% of consumers read as many as 10 online reviews just to determine whether or not they can trust a business. With these kinds of numbers, the last thing you want is for potential customers to stumble across negative reviews of your business. Survey your customers to find out what they like about you and don't shy away from sharing their feedback. Let your most satisfied customers be your business's biggest advocates.

- **HAPPY CUSTOMERS WILL HELP YOU IMPROVE CONSUMER CONFIDENCE:**

E-Marketer finds that while consumers are eager to purchase products from brands they know and love, they place less importance on product descriptions offered by manufacturers and more on the opinions of other consumers who have actually used the products. For this reason, you should not only make sure that all of your customers are satisfied with your offerings but also ask your customers to share their positive opinions. And, again, be sure to prominently highlight those opinions on social media and your website! You'll build more trust and, as an added bonus, even improve your SEO ranking!

- **HAPPY CUSTOMERS ARE MORE LIKELY TO REMAIN LOYAL:**

Forrester reports that 81% of customers are more likely to engage in repeat business with companies that exceed their expectations. What this means is that much of your business' growth is likely to stem from focusing on retention. You will not only spend less on acquiring customers, but improve your chances of selling more – and at higher costs – to your existing customer base. Investing in the design and delivery of a superior experience will pay for itself when you see your customers returning time and again.

- **MEASURING SATISFACTION DOESN'T HAVE TO BE HARD**

Measuring customer satisfaction doesn't have to be a chore. There are a number of easy-to-use but effective metrics you can use to ensure that your customers are happy with the design and delivery of your customer experience. Simple metrics like CSAT, CES, and NPS have become increasingly popular as they provide reliable data businesses can use to assess both their current performance and future prospects. In their own ways, each metric will help you understand what you need to do to improve your customer experience, increase retention, and beat the competition.

Encouraging customers to provide you with feedback is an integral part of delivering and maintaining a superior customer experience. Routinely requesting, analysing, and implementing their feedback will ensure that you are aware of your strengths, able to address your weaknesses, and always stay on top of whatever expectations your customers have of you.

## **2.12 ADVANTAGES OF MANUFACTURERS:**

- **ON FOOD:**

Organic foods are the ones that are chemical-free and grown using no pesticides or chemical fertilizers. Unlike conventional foods, during the production of organic fruits and vegetables, no chemicals are used to increase their size or to ripen them before time.

## ▪ **ON JUTE BAG:**

Jute bags are durable. It has a very low CO2 footprint. It has a very low water footprint. It has a very low ecological footprint. It is Cradle to Cradle. They are biodegradable and 100% compostable. They are extremely strong.

## ▪ **ON COSMETICS:**

Skin Care Cosmetic Products Manufacturer- At Palmist, innovation keeps us going through phases and helps us become better. Sustainability is something we seek to achieve with our team of experts and better ideas. We work in the direction of making the world a better place for all. Through our brand name, we combine passion with purpose to make a change. Along with improvised skin-safe formulations, we delve into making travel and pocket-friendly products. Upgrading our choices and preferences, we have been trying to make a change in our processes for the good of all your customers, the environment and animals as well.

We have ideas—life-changing and skin-transforming ideas. We at Palmist implement our innovative ideas into the products. Best Skin Care Cosmetic Products Manufacturer Palmist Skin Care is driven by the immense passion for helping people helping them to lead healthier and better lives with our extensive research, clinical trials and a wealth of knowledge. Our products are formulated for different skin concerns to optimize skin health. We have a passionate and dedicated team of certified and licensed skin experts and chemists who specialize in the better functioning of the skin. Palmist uses ethically sourced and 100% vegan ingredients. Palmist has been known to significantly improve skin health with continued use, thanks to their non-irritating, science-backed ingredients. As things evolve, we make sure our products amend, too. We empower people and educate them about their skin and health. A person with a better understanding of their skin and ingredients makes informed decisions before buying any product. At the end of the day, all we want to see is a smile on our customers' faces.

## ▪ ON SANITARY PAD

Organic pads are better than regular pads. They're extremely comfortable and better for your health and the environment. Organic pads are entirely biodegradable and contain no chemicals like dioxins, which are a by-product of bleaching. Better results along with improved overall health.

## 2.13 CONSUMER AWARENESS TOWARDS ORGANIC PRODUCT :



In the present global scenario, Industrial development has taken fast speed to cater the increasing demands of growing population. Pressure has also put on agricultural to increase the yield of crop production. To increase the yield of crops, various chemical fertilizers, pesticides, herbicides and other substances available in markets were started put to use by farmers community a few years ago. But increased level of using fertilizers and pesticides started showing harmful effects to human beings as well as the environment.

Now the people are becoming aware of the harmful effects of inorganic crops and food products and benefits of organic food items, so they are gradually turning towards organic food products which are not treated with any kind of chemical substances or processes.

“Consumer awareness of organic foods is the first step in developing demand for organic

products” . Consumer is nowadays not concerned about the price but concern over quality. “Some of the prominent motivating factors to purchase organic foods include environmental concern, health concern and lifestyle, product quality and subjective norms”. Different nations have defined Organic in different terms according to their standards for the products to be declared as “Organic”. Organic foods are nominally treated to retain the reliability of the food deprived of synthetic constituents, additives or contamination. Organic products are found by the methods which are environment friendly, by farming technology that study features of the ultimate product and the production process. Both in developed and the developing countries, demand for organic food is gradually increasing with an annual average growth rate of 20-25%. There is a rapid growth of organic farming in the agriculture sector. Due to all the above benefits, conservative farmers shifted towards the organic farming.

### **2.13 CONCLUSION:**

As per the study we conclude that consumption of organic products helps to improve the health of human by decreasing the level of chemical toxins in food. It also sustain the process of organic food which is not produced or processed by the use of chemical fertilizers and may not affect the humans health. Not only in health for our humans lifestyle but also a better option for the environment which helps to protect our planet from hazardous damages and keep it safe.

# **CHAPTER - 3**



## **DATA ANALYSIS AND INTERPRETATION**

### **3.1 INTRODUCTION:**

Data analysis and interpretation is the process of assigning to the collected information and determining the conclusions, significance, and implications of the findings. This chapter deals with the analysis and interpretation of collected data. The purpose of data analysis and interpretation phase is to transform the data collected into credible evidence about the development of the intervention and its performance. Analysis of data plays a dominant role in the completion of project.

Data collected are tabulated for easy understanding and good presentation. Tables and diagrams assist the researchers to analyse the data. Fifty respondents were met and data were collected through questionnaire. The analysis is being carried out based on the survey conducted among the respondents. Each question in the questionnaire is analysed individually.

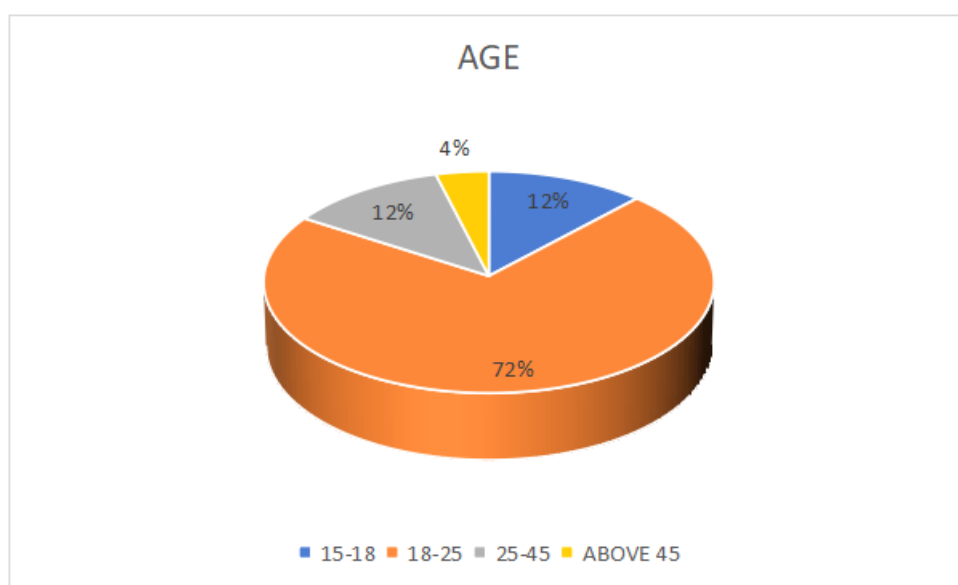
The various data regarding mostly preferred items, the satisfaction level of the customers, usage of organic products, reason for choosing it, problems faced by the customers, customer opinion in pricing, discounts, packaging, delivery valets and delivery speed. Therefore Analysis and Interpretation leads to a completion in the project.

### 3.2 AGE WISE CLASSIFICATION

TABLE NO.:3.1

PARTICULARS	NO.OF RESPONDENTS	PERCENTAGE (%)
15-18	6	12
18-25	36	72
25-45	6	12
45 Above	2	4
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE : PRIMARY DATA



#### INFERENCE:

The above table shows that 12% of the respondents are between the age of 15-18, 72% of the respondents are between the age of 18-25, 12% of the respondents are between the age of 25-45, 4% of the respondents are above 45.

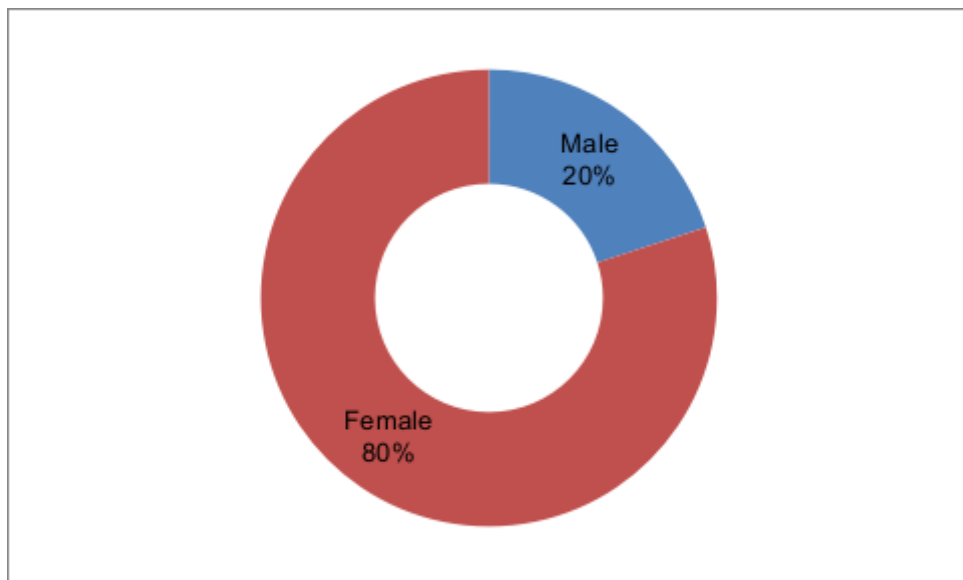
Majority 72% of the respondents are between the age of 18-25.

### 3.3 SEX RATIO

**TABLE NO.:3.2**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE (%)</b>
Male	10	20
Female	40	80
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**SOURCE:** PRIMARY DATA



#### **INFERENCE:**

The above table indicates that 20% of the respondents are male and 80% are female.

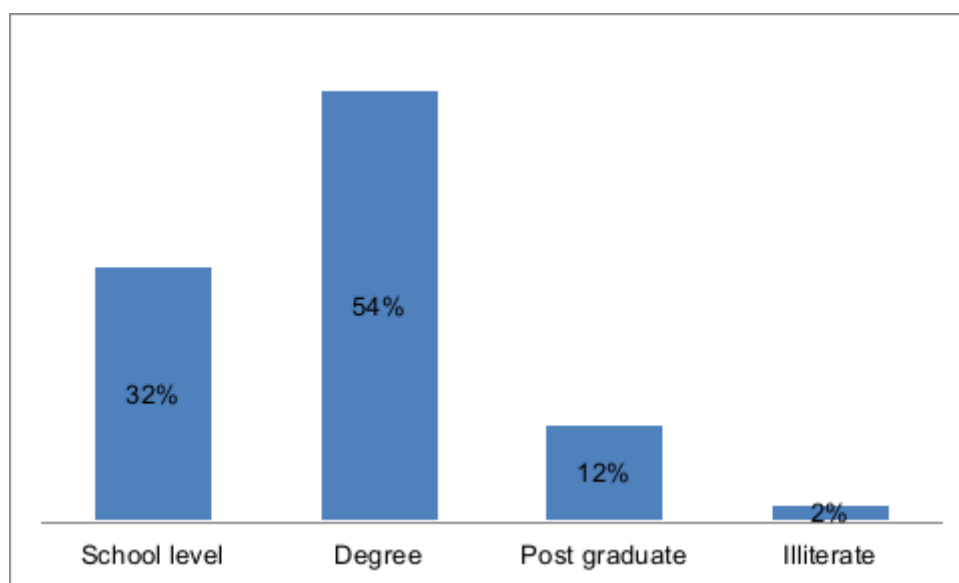
Majority 80% of the respondents are female.

### 3.4 EDUCATIONAL STATUS

TABLE NO.:3.3

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
School	16	32
Degree	27	54
Post graduate	6	12
Illiterate	1	2
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**SOURCE:** PRIMARY DATA



#### INFERENCE:

The above table shows that 32% of the respondents are school level. 54% of the respondents are graduates, 12% of the respondents are post graduates and 2% of the respondents are illiterate.

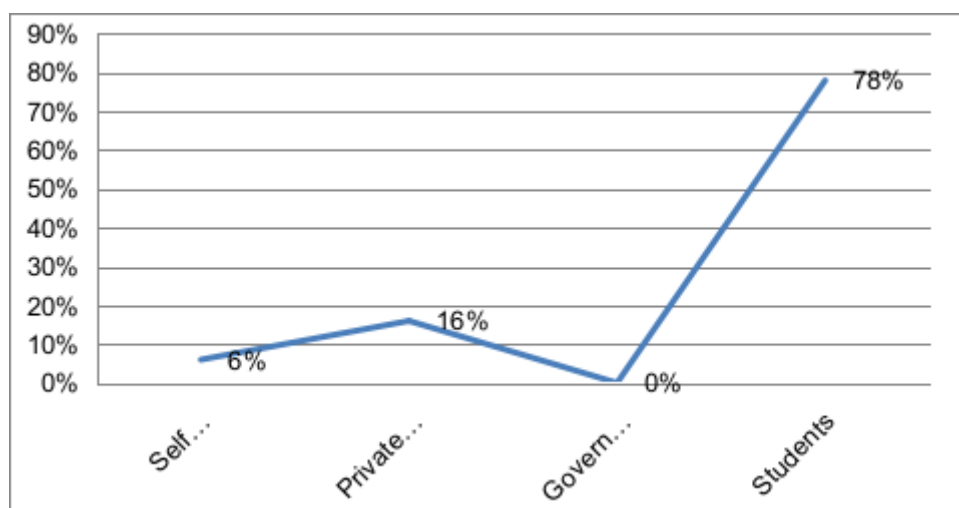
Majority 54% of the respondents are degree.

### 3.5 OCCUPATIONAL STATUS

TABLE NO.:3.4

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Self-employee	3	6
Private employee	8	16
Government employee	0	0
Students	39	78
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE: PRIMARY DATA



#### INFERENCE:

The above table shows that 3% of the respondents are self-employed, 8% of the respondents are employed in private sectors, 0% of the respondents are government employees, and 39% of the respondents are students.

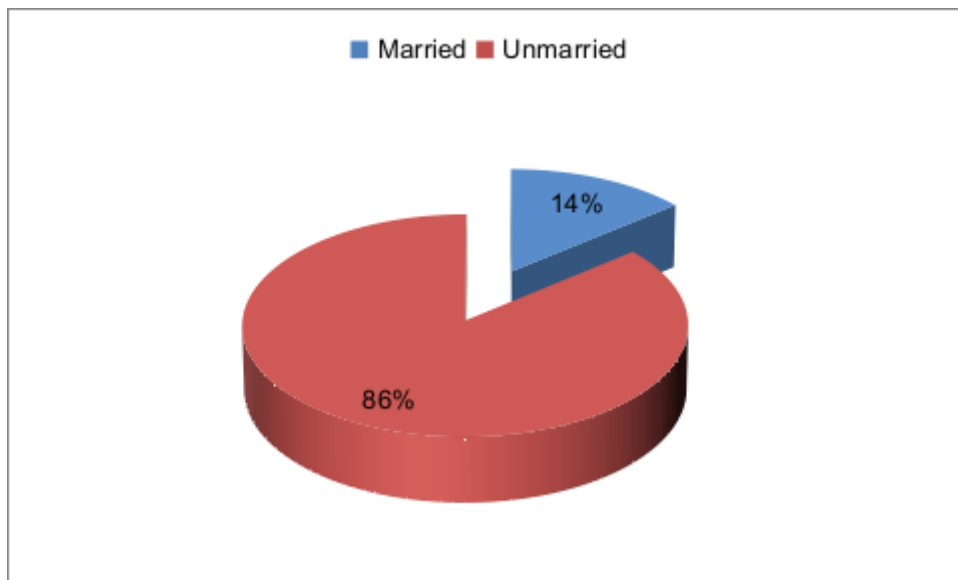
Majority 39% of the respondents are students.

### 3.6 MARITAL STATUS

TABLE NO.:3.5

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Married	7	14
Unmarried	43	86
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**SOURCE:** PRIMARY DATA



#### INFERENCE:

The above table shows that 14% of the respondents are married and 86% of the respondents are unmarried.

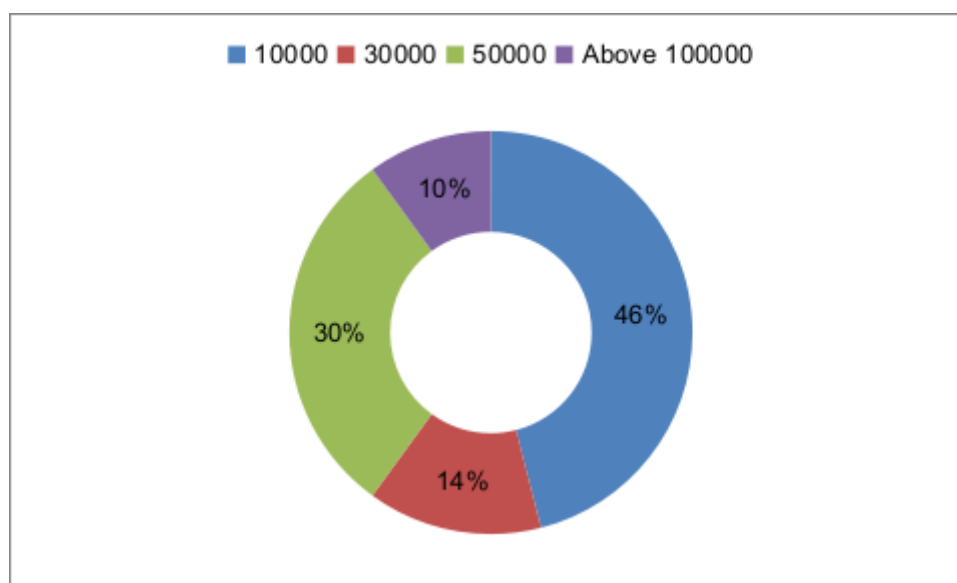
Majority 86% of the respondents are unmarried.

### 3.7 MONTHLY INCOME OF RESPONDENTS

TABLE NO.:3.6

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
10000	23	46
30000	7	14
50000	15	30
Above 100000	5	10
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**SOURCE:** PRIMARY DATA



#### INFERENCE:

The above table shows that 46% of the respondents are 10000, 14% of the respondents are 30000, 30% of the respondents are 50000 and 10% of the respondents are above 100000.

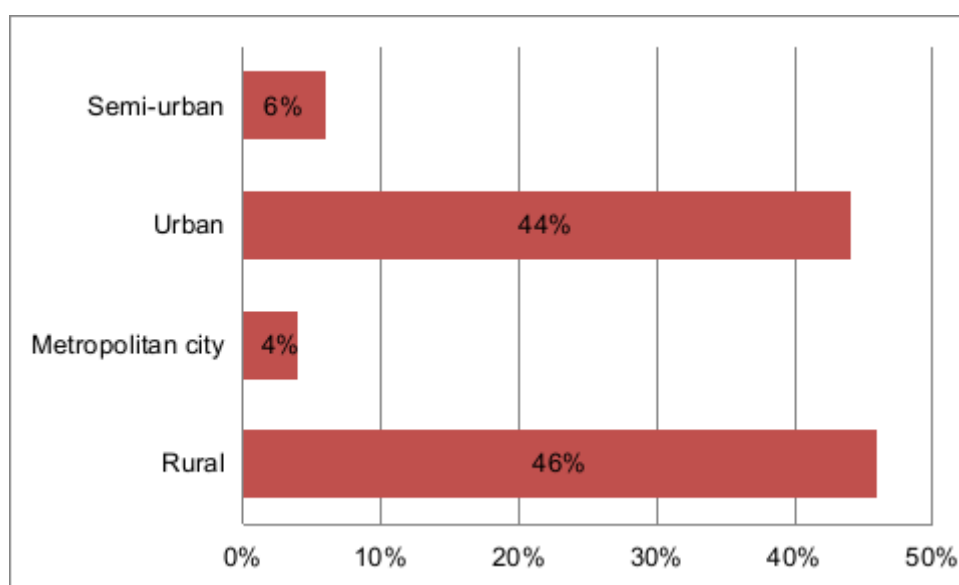
Majority 46% of the respondents are 10000.

### 3.8 RESIDENTIAL STATUS

TABLE NO.:3.7

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Rural	23	46
Metropolitan city	2	4
Urban	22	44
Semi-urban	3	6
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE: PRIMARY DATA



#### INFERENCE:

The above table shows that 46% of the respondents are rural, 4% of the respondents are urban, 44% of the respondents are semi-urban and 6% of the respondents are others.

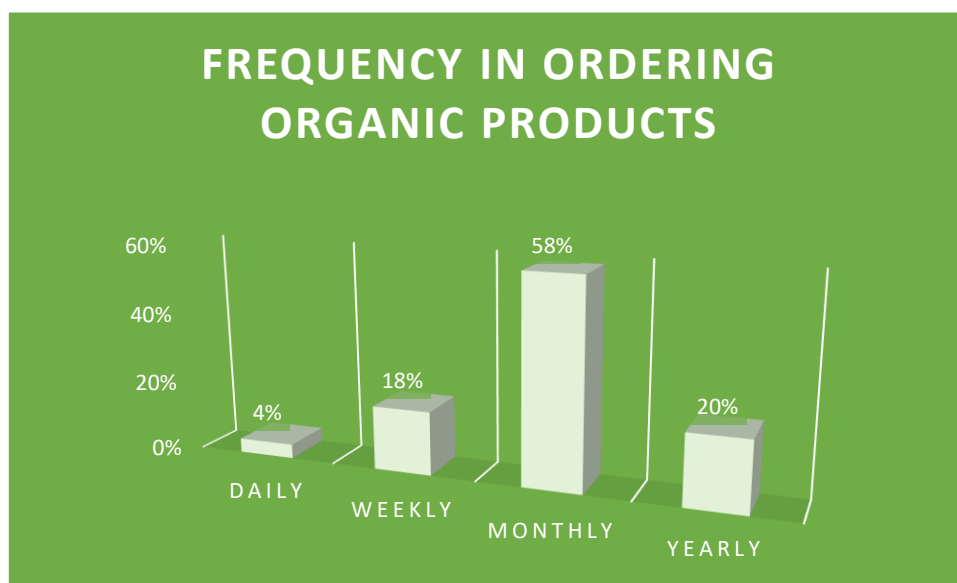
Majority 46% of the respondents are rural.

### 3.9 FREQUENCY IN ORDERING ORGANIC PRODUCTS

TABLE NO.:3.8

PARTICULARS	NO.OF RESPONDENTS	PERCENTAGE (%)
Daily	2	4%
Weekly	9	18%
Monthly	29	58%
Yearly	10	20%
<b>TOTAL</b>	<b>50</b>	<b>100%</b>

SOURCE:PRIMARY DATA



#### INFERENCE:

The above table shows that 4% of the respondents are daily, 18% of the respondents are weekly, 58% of the respondents are monthly and 20% of the respondents are yearly.

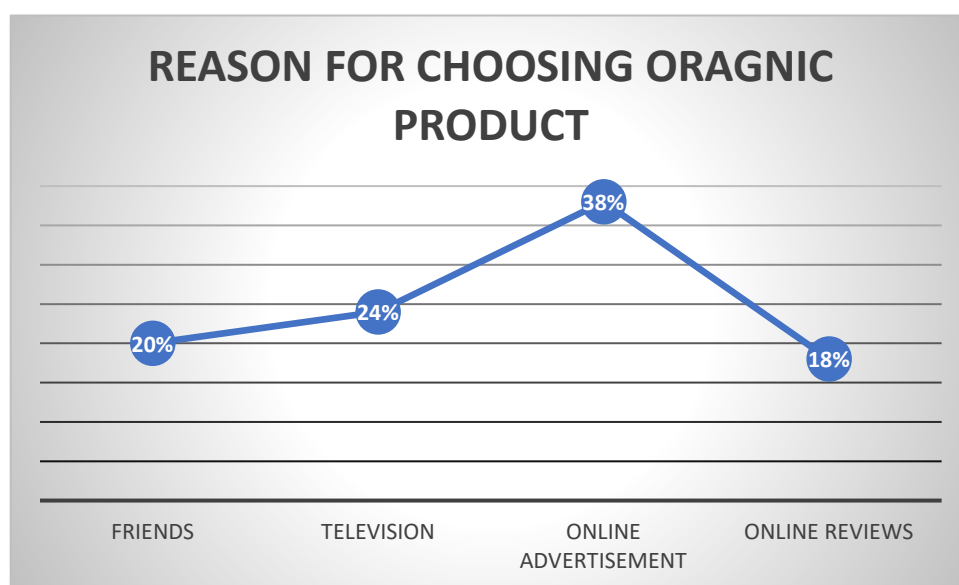
Majority 58% of the respondents are monthly.

### 3.10 REASON FOR CHOOSING ORGANIC PRODUCT

TABLE NO.:3.9

PARTICULARS	NO.OF RESPONDENTS	PERCENTAGE (%)
Friends	10	20%
Television	12	24%
Online advertisement	19	38%
Online review	8	18%
<b>TOTAL</b>	<b>50</b>	<b>100%</b>

SOURCE: PRIMARY DATA



#### INFERENCE:

The above table shows the 20% of respondents are friends, 24% of respondents are chosen television, 38% of respondents are chosen online advertisement and 18% of respondents are chosen online review.

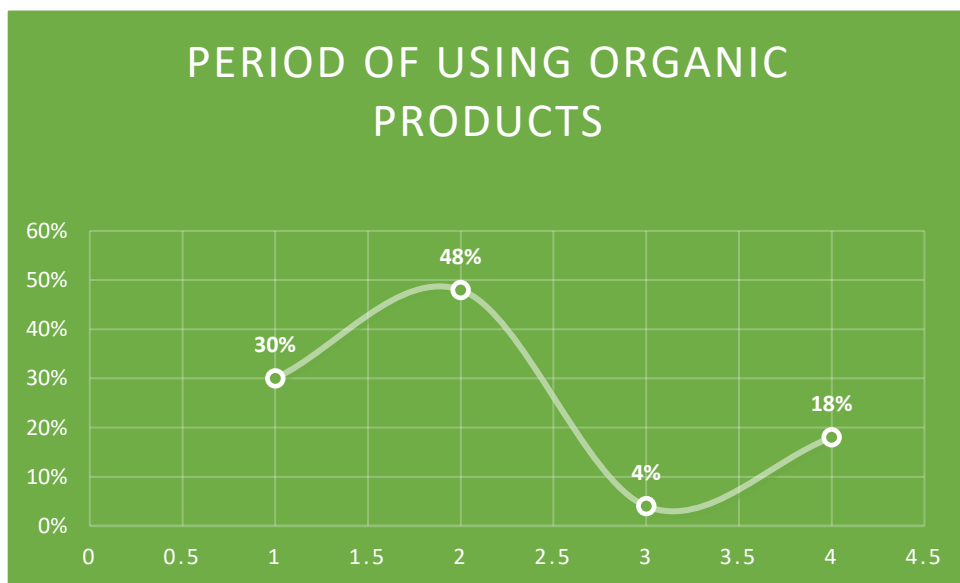
Majority 38% of respondents are chosen online advertisement.

### 3.11 PERIOD OF USING ORGANIC PRODUCT

TABLE NO.:3.10

PARICULARS	NO.OF.RESPONDENTS	PERCENTAGE (%)
Less than 1 year	15	30%
1-2 year	24	48%
2-3 year	2	4%
Above 3 year	9	18%
<b>TOTAL</b>	<b>50</b>	<b>100%</b>

SOURCE: PRIMARY DATA



#### INFERENCE:

The above table shows that 30% of the respondents are less than 1 year, 48% of the respondents are using 1-2 years, 30% of the respondents are using 2-3 years, 4% of the respondents are using above 3 years.

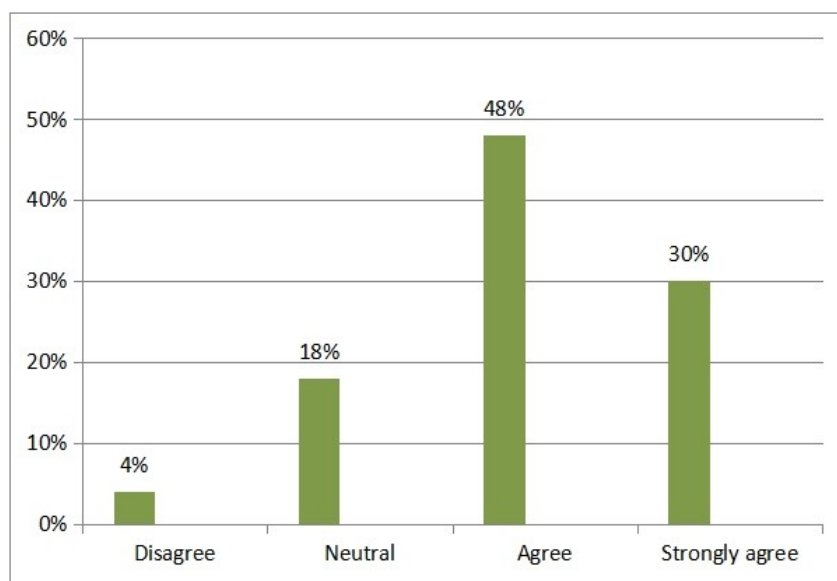
Majority 48% of the respondents are using for the period of 1-2 years.

### 3.12 REASON CHOOSING ORGANIC PRODUCT

TABLE NO.:3.11

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Healthy food	28	56
Quick delivery	11	22
Eco friendly	7	14
No adulteration	4	8
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE : PRIMARY DATA



#### INFERENCE:

The above table shows the reason for choosing organic product as 56% of respondents are choosing healthy food, 22% of respondents are choosing quick delivery, 14% of respondents are choosing eco-friendly and 8% of respondents are choosing no adulteration.

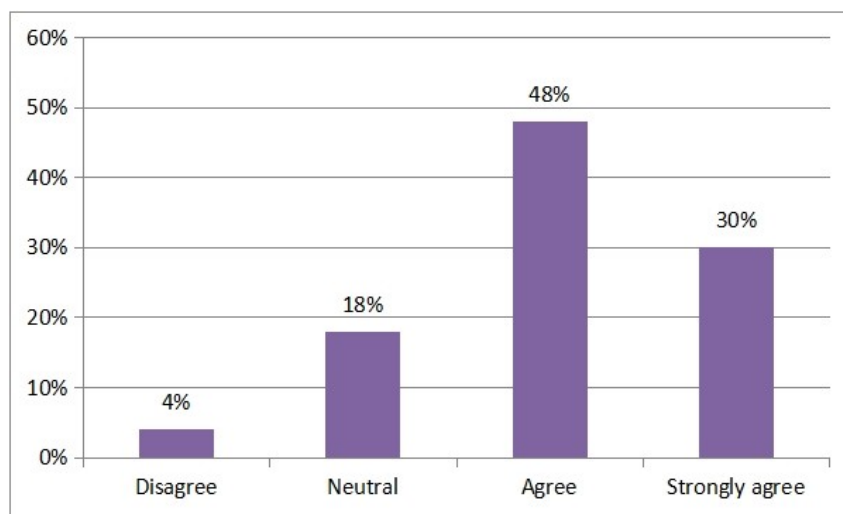
Majority 56% of people choosing healthy food.

### 3.13 COMPARISON OF SERVICE OFFERED BY ORGANIC PRODUCTS WITH NON-ORGANIC PRODUCTS

TABLE NO.:3.12

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Much better	31	62
Somewhat better	14	28
Somewhat worse	4	8
Much worse	1	2
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE:PRIMARY DATA



#### INFERENCE:

The above table show the comparison of service offered by organic products with non-organic products as 62% of respondents think much better, 28% of respondents think somewhat better, 8% of respondents think somewhat worse and 2% of respondents think much worse.

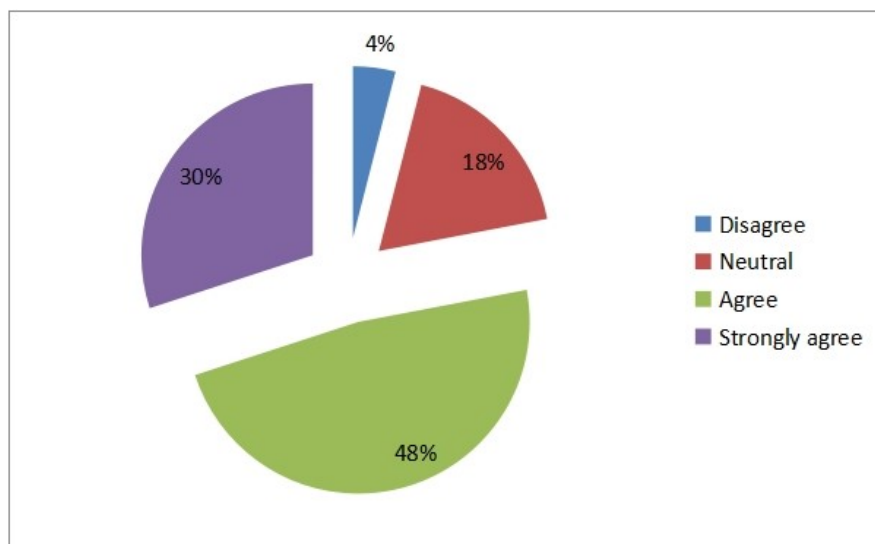
Majority 62% of respondents think much better.

### 3.14 TYPE OF ORGANIC PRODUCTS THAT TYPICALLY ORDERED

TABLE NO.:3.13

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Hair oil & cosmetics	36	72
Food	9	18
Sanitary pad	4	8
Jute bag	3	6
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE:PRIMARY DATA



#### INFERENCE:

The above table shows the type of organic products that typically ordered as 72% of respondents choose hair oil & cosmetics ,18% of respondents choose food ,8% of respondents choose sanitary pad and 2% of respondents choose jute bag.

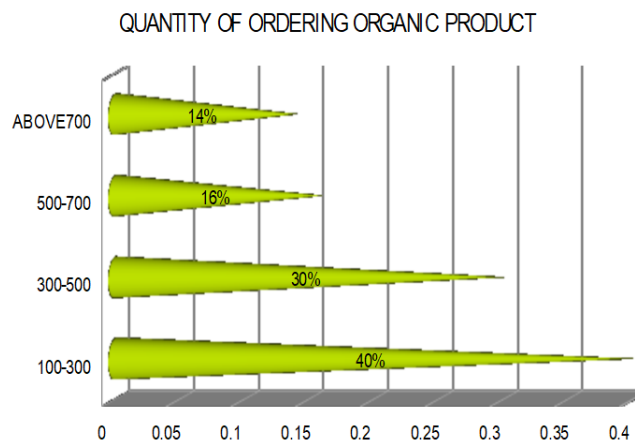
Majority 72% of respondents choose hair oil & cosmetics.

### 3.15 QUANTITY OF ORDERING ORGANIC PRODUCTS

TABLE NO.:3.14

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
100-300	20	40
300-500	15	30
500-700	8	16
Above700	7	14
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**SOURCE:** PRIMARY DATA



#### INFERENCE:

The above table show the quantity of ordering organic product as 40% of respondents order between 100-300 , 30% of respondents order between 300-500, 16% of respondents order between 500-700 and 14% of respondents order above 700.

Majority 40% of respondents order between 100-300.

### 3.16 EXPECTATIONS OF ORGANIC PRODUCTS BEFORE USING.

TABLE NO.:3.15

BASIS	EXCELLENT	GOOD	FAIR	POOR	TOTAL NO.OF RESPON SE	RANK
PRICE	12	25	10	3	50	III
	48	75	20	3	146	
APPLICATION	9	25	12	4	50	V
	36	75	24	4	139	
QUALITY	18	28	3	1	50	I
	72	84	6	1	163	
PACKAGING	18	23	7	2	50	II
	72	69	14	2	157	
RESPONSIVEN ESS	3	34	10	3	50	VI
	12	102	20	3	137	
DELIVERY SPEED	14	21	11	4	50	IV
	56	63	22	4	145	

## **INFERENCE:**

The above ranking table 16 shows the majority of the respondents have given first rank to “Quality” with the highest rank. The respondents have given second rank to “Packaging” and the third rank is given to “Price” and the respondents have given fourth rank to “delivery speed” and the respondents have given fifth rank to ”Application” and the respondents given the least rank to “Responsiveness”.

Majority of the respondents have given first rank to “Quality” with the highest rank ” and the respondents given the least rank to “Responsiveness”.

### 3.17 SATISFACTION OF ORGANIC PRODUCTS AFTER USING

TABLE NO.:3.16

BASIS	EXCELLENT	GOOD	FAIR	POOR	TOTAL NO.OF RESPONS E	RANK
PRICE	13	21	12	4	50	IV
	52	63	24	4	143	
APPLICATION	9	29	8	4	50	IV
	36	87	16	4	143	
QUALITY	23	18	8	1	50	I
	92	54	16	1	163	
PACKAGING	20	22	6	2	50	II
	80	66	12	2	160	
RESPONSIVEN ESS	15	23	11	1	50	III
	60	69	22	1	152	
DELIVERY SPEED	12	21	12	5	50	VI
	48	63	24	5	140	

## **INFERENCE:**

The above ranking table 17 shows the majority of the respondents have given the first rank to “Quality” in the highest rank I, the respondents have given second rank to “Packaging” and the third rank to “Responsiveness” The respondents have given the fourth rank to “Application” and “Price” and the least importance has given to “Delivery speed”.

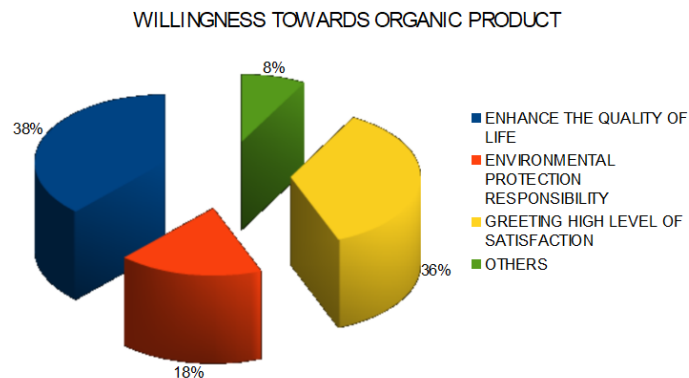
Majority of the respondents have given the first rank to “Quality” and the least importance has given to “Delivery speed”.

### 3.18 MAIN REASON TO PAY MORE FOR ORGANIC PRODUCTS

TABLE NO.:3.17

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Enhance the quality of life	19	38
Environmental protection responsibility	9	18
Greeting high level of satisfaction	18	36
Others	4	8
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE: PRIMARY DATA



#### INFERENCE:

The above table shows the main reason to pay more for organic products as 38% of the respondents are voting for enhance the quality of the life, 36% of the respondents are voting for the greeting high level of satisfaction, 18% of the respondents are voting for environmental protection and 8% of the respondents are voting for others.

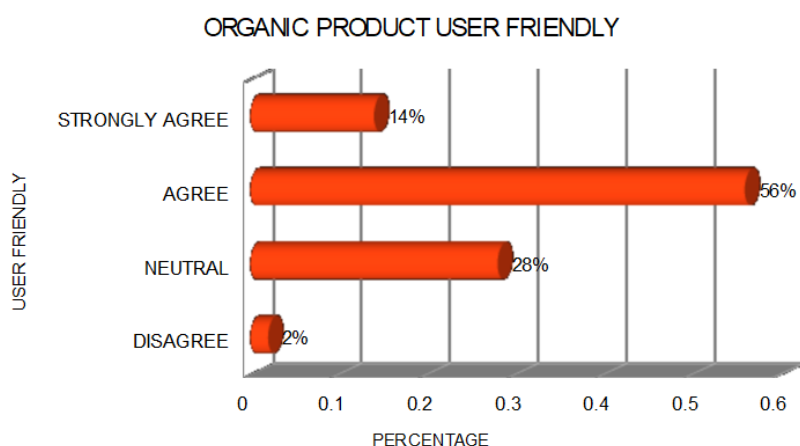
Majority of the respondents 38% are voting for enhance the quality of the life.

### 3.19 CONSUMER SATISFACTION ABOUT WHETHER ORGANIC PRODUCTS ARE USER-FRIENDLY

TABLE NO.:3.18

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Disagree	1	2
Neutral	14	28
Agree	28	56
Strongly agree	7	14
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE: PRIMARY DATA



#### INFERENCE:

The above table states the consumer satisfaction about whether organic products are user-friendly as 14% of the respondents strongly agree, 56% of the respondents agree, 28% of the respondents neutral, 2% of the respondents disagree.

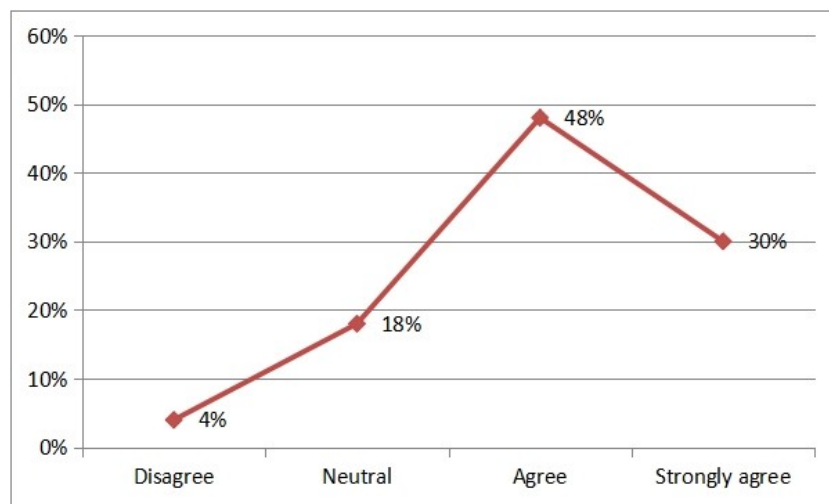
Majority 56% of the respondents agree.

### 3.20 HEALTHY LIFESTYLE COMPARISION

TABLE NO.:3.19

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Disagree	2	4
Neutral	9	18
Agree	24	48
Strongly agree	15	30
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE:PRIMARY DATA



#### INFERENCE:

The above table shows that healthy lifestyle comparison of 48% of respondent has chosen agree, 30% of respondents has chosen strongly agree, 18% of respondents has chosen neutral and 4% of respondents has chosen disagree.

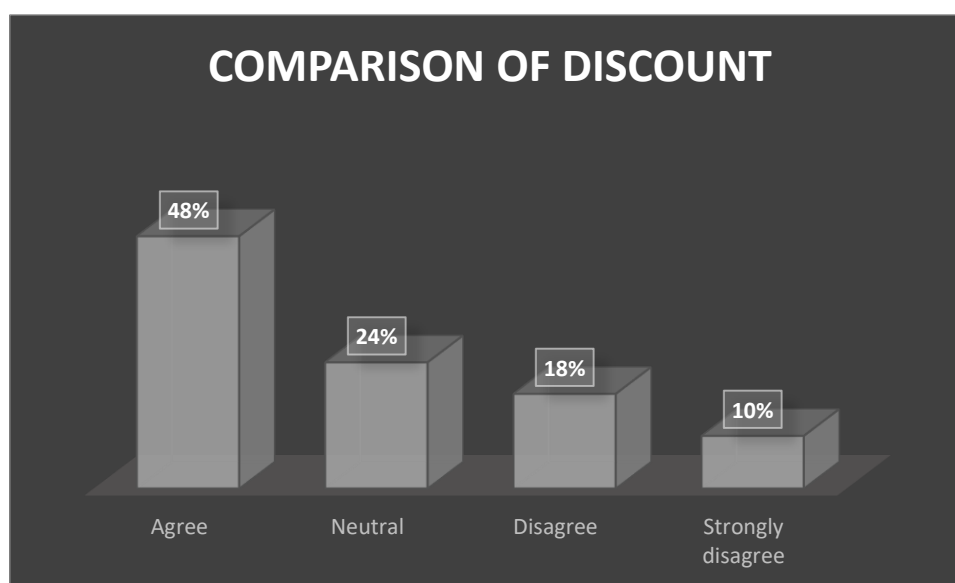
Majority 48% of respondent has chosen agree .

### 3.21 COMPARISON OF DISCOUNT IN ORGANIC PRODUCT WITH NON ORGANIC PRODUCT

TABLE NO.:3.20

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Agree	24	48
Neutral	12	24
Disagree	9	18
Strongly disagree	5	10
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE: PRIMARY DATA



#### INFERENCE:

The above table shows that 48% of the respondents are agreed, 24% of the respondents are neutral, 18% of the respondents are disagree and 10% of the respondents are strongly disagree.

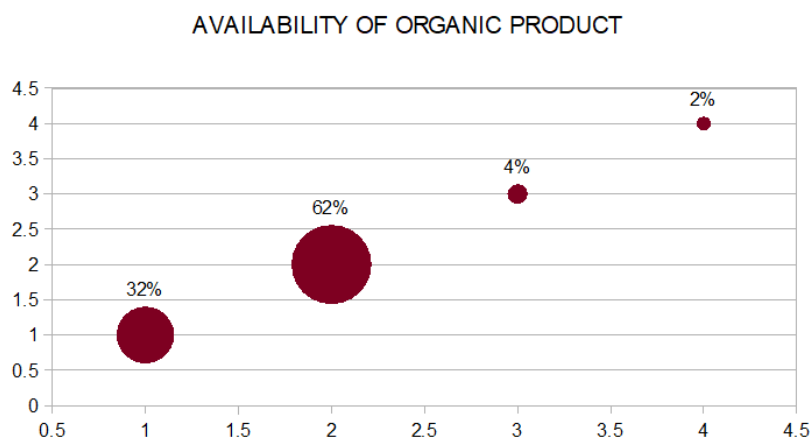
Majority 48% of the respondents are agreed.

### 3.22 AVAILABILITY OF ORGANIC PRODUCT

TABLE NO.:3.21

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
OFTEN	16	32
RARE	31	62
NEVER	2	4
OTHER	1	2
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE: PRIMARY DATA



#### INFERENCE:

The above table shows the availability of organic products as 32% of respondents voted as often, 62% of the respondents voted as rare, 4% of the respondents voted as never and 2% of the respondents voted as others.

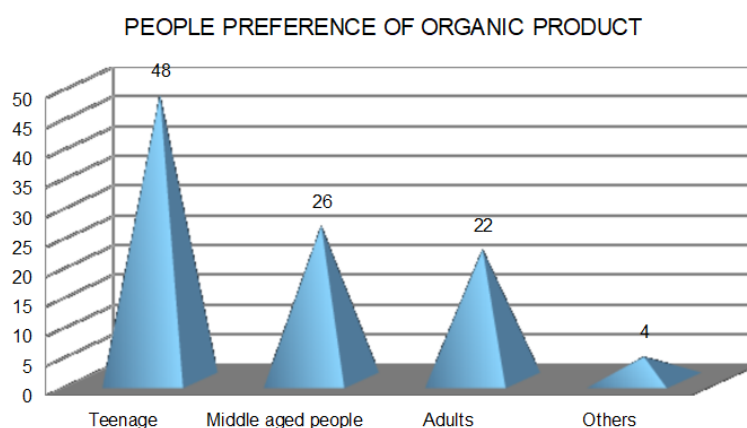
Majority 62% of the respondents voted as rare.

### 3.23 PEOPLE PREFERENCE OF ORGANIC PRODUCT

TABLE NO.:3.22

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Teenage	24	48
Middle aged people	13	26
Adults	11	22
Others	2	4
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE: PRIMARY DATA



#### INFERENCE:

The above table shows the people preference of organic product as 48% of respondents are teenage ,26% of respondents are middle aged people , 22% of respondents are adults and 4% of the respondents are others .

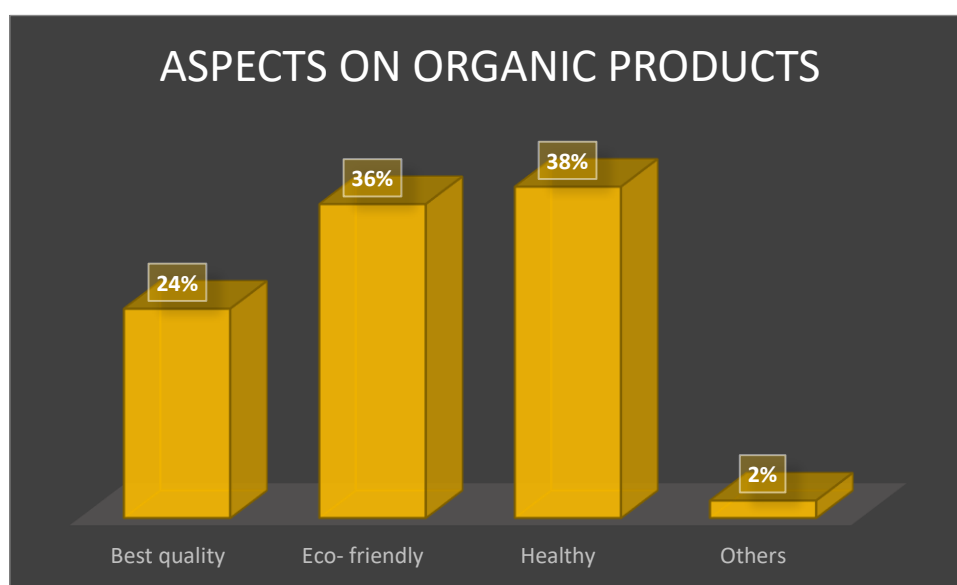
Majority 48% of the respondents are teenage.

### 3.24 ASPECTS OF ORGANIC PRODUCTS BECOIMING POPULAR

TABLE NO.:3.23

PARTICULARS	NO.OF RESPONDENTS	PERCENTAGE (%)
Best Quality	12	24
Eco-Friendly	18	36
Healthy	19	38
Others	1	2
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE:PRIMARY DATA



#### INFERENCE:

The above table shows that the aspects of organic products becoming popular as 24% of the respondents are voting for best quality, 36% of the respondents are voting for Eco friendly, 38% of the respondents are voting for healthy and 2% of the respondents are voting for others.

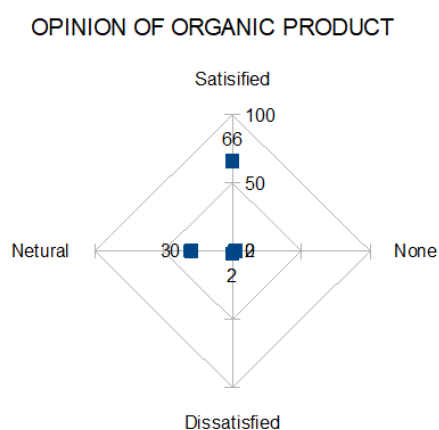
Majority 38% of the respondents are voting for healthy.

### 3.25 OPINION OF THE ORGANIC PRODUCTS

TABLE NO.:3.24

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Satisfied	33	66
Neutral	15	30
Dissatisfied	1	2
None	1	2
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE: PRIMARY DATA



#### INFERENCE:

The above table states that opinion of organic products as 66% of the respondents as satisfied, 30% of the respondents are neutral, 2% of the respondents are dissatisfied and 2% of the respondents are none.

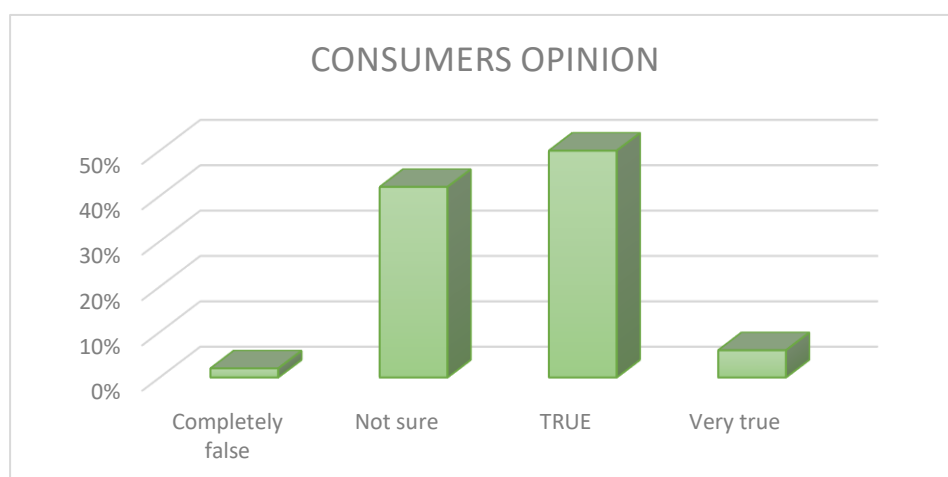
Majority 66% of the respondents are satisfied.

### 3.26 CONSUMER OPINION ABOUT THE ORGANIC PRODUCTS AND ITS INFORMATION

TABLE NO.:3.25

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Completely false	1	2
Not sure	21	42
True	25	50
Very true	3	6
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**SOURCE:**PRIMARY DATA



#### INFERENCE:

The above table states that the consumers opinion about the organic products and its information as 2% of the respondents are completely false,42% of the respondents are not sure,50% of the respondents are true and 6% of the respondents are very true.

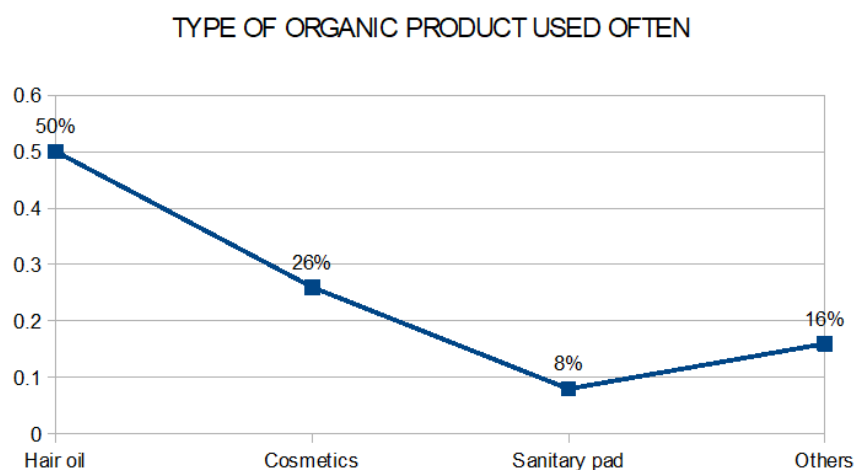
Majority 50% of the respondents are true.

### 3.27 TYPE OF ORGANIC PRODUCTS USED OFTEN

TABLE NO.:3.26

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Hair oil	25	50
Cosmetics	13	26
Sanitary pad	4	8
Others	8	16
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE:PRIMARY DATA



#### INFERENCE:

The above table shows that the type of organic product used often as 50% of the respondents are hair oil ,26% of the respondents are cosmetics,8% of the respondents are sanitary pad, and 16% of the respondents are others.

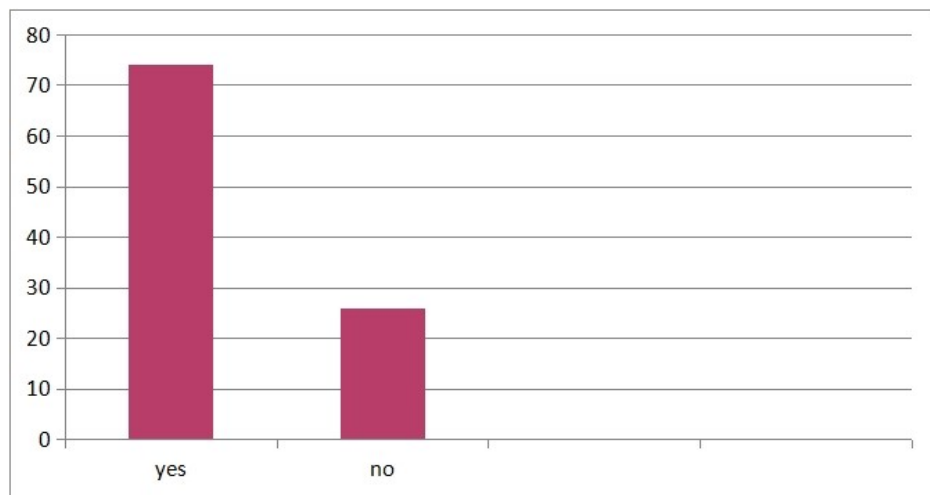
Majority 50% of the respondents are hair oil.

### 3.28 CONSUMER OPINION ABOUT COMBO OFFER

TABLE NO.:3.27

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Yes	37	74
No	13	26
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**SOURCE:** PRIMARY DATA



#### **INFERENCE:**

The above table shows that 74% of respondents are satisfied with the combo offer and 26% are not satisfied

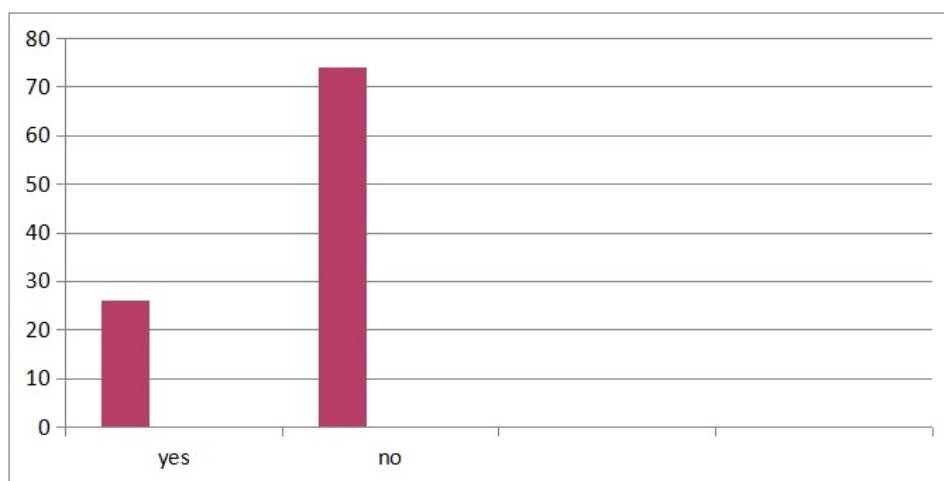
Majority 74% of the respondents are satisfied with the combo offer.

### 3.29 CONSUMER OPINION ABOUT PROBLEMS FACED IN DEALING WITH ORGANIC PRODUCTS

TABLE NO.:3.28

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Yes	13	26
No	37	74
<b>TOTAL</b>	<b>50</b>	<b>100</b>

SOURCE : PRIMARY DATA



#### INFERENCE:

The above table shows that 26% of respondents are dealing with these problems in organic product and 74% are not facing them.

Majority 74% of the respondents were not facing the problem.

### **3.30 CONSUMER OPINION ABOUT RECOMMENDATION ABOUT ORGANIC PRODUCTS**

**TABLE NO.:3.29**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE (%)</b>
Yes	42	84
No	8	16
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**SOURCE:** PRIMARY DATA

#### **INFERENCE:**

The above table shows that 84% of respondents has recommended organic product and 16% does not practice them.

Majority 84% of the respondents are recommend the organic products.

### 3.31 CONSUMER OPINION ABOUT AWARENESS AMONG PEOPLE

TABLE NO.:3.30

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Yes	15	30
Somewhat	26	52
No	8	16
Never	1	2
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**SOURCE:** PRIMARY DATA

#### **INFERENCE:**

The above table shows that 30% people has awareness about organic product and 52% has average knowledge and 16% does not have any idea and 2% has no awareness.

Majority 52% of the respondents has average knowledge.

### 3.32 CONSUMER OPINION ABOUT DEFECTIVE PRODUCTS

**TABLE NO.:3.31**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE (%)</b>
Yes	16	32
No	34	68
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**SOURCE:** PRIMARY DATA

#### **INFERENCE:**

The above table shows that 32% of respondents has experience with dealing in defective products and 68% does not have dealing.

Majority 68% does not have dealing in defective products.

### 3.33 CONSUMER OPINION ON ANY ISSUE

TABLE NO.:3.32

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Yes	8	16
No	42	84
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**SOURCE:** PRIMARY DATA

#### **INFERENCE:**

The above table shows that 16% of respondents had issues with organic product and 84% had no issue.

Majority 84% of respondents had no issue.

### **3.34 CONSUMER OPINION ON REGULAR PURCHASE OF ORGANIC PRODUCT**

**TABLE NO.:3.33**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE (%)</b>
Yes	28	56
No	22	44
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**SOURCE:** PRIMARY DATA

#### **INFERENCE:**

The above table shows that 56% of respondents are regular user of organic product and 44% are not .

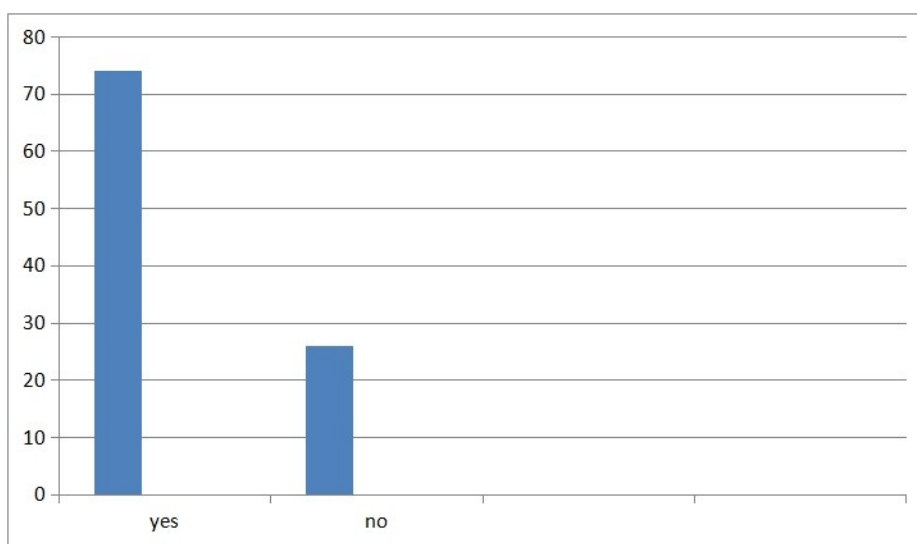
Majority 56% of respondents are regular user of organic product.

### 3.35 CONSUMER OPINION ON SUGGESTION TO OTHERS

TABLE NO.:3.34

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Yes	37	74
No	13	26
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**SOURCE:** PRIMARY DATA



#### **INFERENCE:**

The above table shows that 74% of respondents has suggested about organic products and 26% are have not.

Majority 74% of respondents has suggested about organic products.

### **3.36 CONSUMER OPINION ON SUITABILITY IN PRESENT SCENARIO**

**TABLE NO.:3.35**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE (%)</b>
Yes	46	92
No	4	8
<b>TOTAL</b>	<b>50</b>	<b>100</b>

**SOURCE:** PRIMARY DATA

#### **INFERENCE:**

The above table shows that 92 % of respondents think organic product is suitable for present scenario and 8% respondents do not think so.

Majority 92 % of respondents think organic product is suitable for present scenario.

# **CHAPTER - 4**



## **FINDINGS AND SUGGESTIONS**

## **FINDINGS AND SUGGESTIONS**

This chapter discuss the major findings of the study besides having put down by the researches. Based on the findings and suggestions was drawn. This chapter has discussed in a concise and summary format rather than descriptive.

### **FINDINGS:**

The followings are the findings found through the analysis of the data interpretation they are as follows:

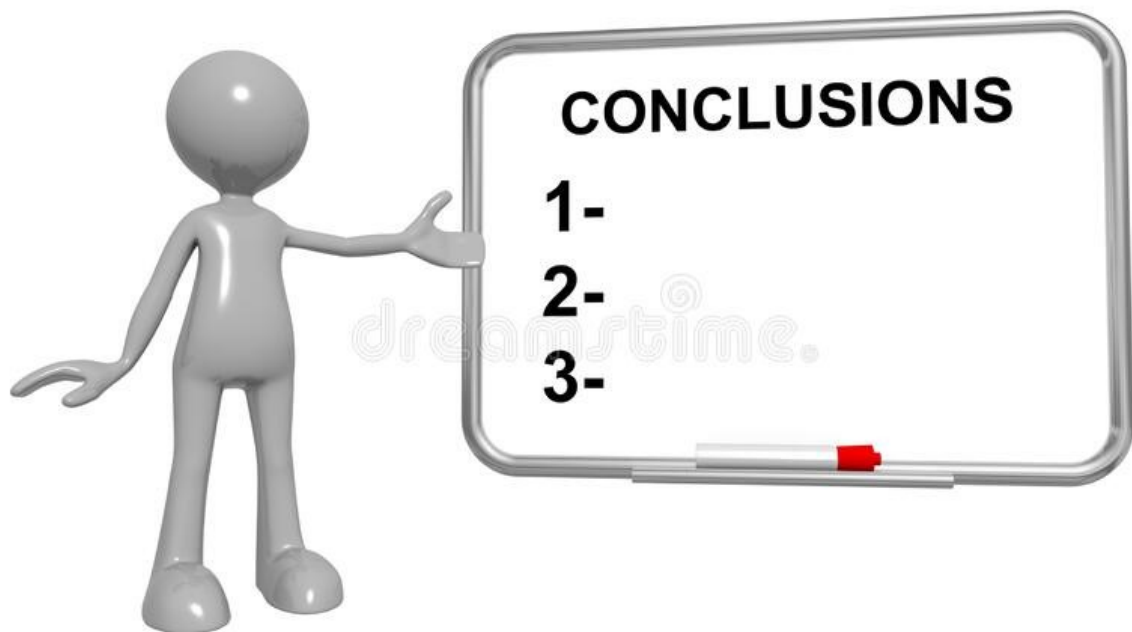
- Majority of the respondents are between the age of 18-25.
- It is analysed that majority of the respondents are female.
- It is observed that majority of the respondents are doing their degree.
- It is analysed that majority of the respondents are students.
- It is analysed that majority of the respondents are unmarried.
- Majority of the respondents are having the income of RS.10000.
- It is analysed that majority of the respondents having the residential status as rural.
- Majority of the respondents order the organic products monthly.
- It is analysed that majority of respondents came to know about organic products through online advertisement.
- Most of the respondents are using the organic products for the period of 1-2 years.
- It is analysed that majority of people choosing healthy food over other organic products.
- Majority of respondents think the service offered comparing to the organic to non-organic products as much better.
- It is observed that majority of respondents choose hair oil & cosmetics.
- Majority of respondents order for the amount Rs.100-300.
- It is observed that majority of the respondents have expectation for the Quality in organic products.

- It is analysed that majority of the respondents have satisfied for the Quality in organic products.
- Majority of respondents order organic products over the mobile apps.
- It is observed that majority of the respondents think organic products enhance the quality of the life.
- It is analysed that majority of the respondents agree that organic products are user-friendly.
- Majority of respondent agree that organic products offer healthy lifestyle.
- Majority of the respondents are agreed that organic products provide less discount than non- organic products.
- Majority of the respondents think that organic products were rare in our locality.
- It is observed that majority of the respondents are teenage users.
- Majority of the respondents are voting for healthy.
- It is analysed that majority of the respondents are choosing hair oil.
- It is observed that majority of the respondents are satisfied with the combo offer.
- As per the survey, it is observed that majority of the respondents have not faced any hair loss.
- It is observed that majority have not faced any food poison.
- Majority of the respondents have not faced any allergy.
- Majority of the respondents were not facing the problem in organic products.
- It is observed that majority of the respondents are satisfied with packing of organic products.
- Majority of the respondents are satisfied with the attitude of the dealers.
- It is analysed that majority of the respondents has average knowledge about organic products.
- It is observed that majority does not have dealing in defective products.
- Majority of respondents has not taken action for defective products.
- It is observed that majority of respondents had no issue in using organic products.
- It is analysed that majority of respondents are regular user of organic product.
- Majority of respondents has suggested about organic products to others.
- It is analysed that majority of respondents have no drawbacks with organic products.
- It is found that majority of respondents think organic product is suitable for present scenario.

## **SUGGESTIONS:**

- The organic products has no boundary for gender, it should try to reach every gender.
- To take necessary steps to stimulate customers in repurchasing the organic products.
- Organic products must be available in our locality also as many people order through online as we don't reach organic products in our locality.
- Every product must mention the ingredients as many faces the allergy to certain products and also food.
- The quality of the organic products must be pre checked before delivery.
- To satisfy every needs of the customers to make them sustain in our organic products.
- Organic products must be competitive with the non- organic products to establish a strongest place in the market.
- More combo- offers were expected by the customers and it must be satisfied.
- The necessary actions must be take to the defective products as many hesitate to inform.

# **CHAPTER - 5**



## **CONCLUSION**

## CONCLUSION

On analysing the customer satisfaction on organic products, it is concluded that the organic product market can be a key element in the transition to a circular economy as their promotion and acquisition among the population can actively contribute to the transition to a sustainable consumption model. This is why people should be informed and aware of their consumption and of their habits that may slow down or, on the contrary, accelerate the transition to a circularity. Understanding how the general population relates to green products and brands can be a key enabler for the prolific development of the green product market. As it can be seen from the results, respondents who present a positive attitude towards green products significantly present a higher green product satisfaction as well, which is highly important in the purchasing process. This is strongly related to the level of knowledge regarding green products which in turn shows an impact if looking from the other way the importance of a product being green predicts the purchase of green products.

Thus, in the near future, the scientific community should focus on reducing consumer cynicism towards green products, simultaneously with the implementation of an effective form of national regulation, as consumers want to ensure that green product claims are valid and the presence of green washing is not the case. Therefore, the role of policy makers becomes critical if changes are to be seen in the immediate future. Social norms and motivational factors are ultimately the determinants of our everyday behaviour and both of them can be shaped over time by government intervention

Continuing research in this direction is important both for sustainable development and for the economic environment in order to facilitate the emergence of sustainable businesses. Further studies should take into account the impact of the green brands on the objectives of sustainable development from the perspective of the producers and of the companies. Another research direction would be to develop a set of indicators in order to facilitate the process of evaluation, collection and interpretation of the data provided by the existing green brands.

# **ANNEXEURE I**



# **BIBLIOGRAPHY**

## BIBLIOGRAPHY

### WEBSITES:

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- [https://www.helpguide.org/articles/healthy-eating/organic-foods.htm#:~:text=The%20term%20%E2%80%9Corganic%E2%80%9D%20refers%20to,or%20bioengineered%20genes%20\(GMOs\).](https://www.helpguide.org/articles/healthy-eating/organic-foods.htm#:~:text=The%20term%20%E2%80%9Corganic%E2%80%9D%20refers%20to,or%20bioengineered%20genes%20(GMOs).)
- <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8432837/#:~:text=Consumers%20perceive%20organic%20foods%20as,contributed%20significantly%20to%20its%20development.>
- <https://www.sciencedirect.com/science/article/abs/pii/S0969698919308203>

# **ANNEXEURE II**



## **QUESTIONNAIRE**

## **QUESTIONNAIRE**

### **A STUDY ON CONSUMER SATISFACTION TOWARDS ORGANIC PRODUCTS IN THOOTHUKUDI DISTRICT**

1.Name \_\_\_\_\_

2. Age:

- a) 15-18 years
- b) 18-25 years
- c) 25-45 years
- d) 45 & above

3. Gender:

- a) Male
- b) Female

4. Education :

- a) School level
- b) Degree
- c) P.G
- d) Illiterate

5. Occupation:

- a) Self-employed
- b) Private employee
- c) Government employee
- d) Student

6. Material status:

- a) Married
- b) Unmarried

7. Family monthly income:

- a) 10000-30000
- b) 30000-50000
- c) 50000-100000
- d) Above 100000

8. Residential status:

- a) Rural
- b) Metropolitan city
- c) Urban
- d) Semi urban

9. How often do you order organic products ?

- a) Daily
- b) Weekly
- c) Monthly
- d) Yearly

10. How do you get to know about organic products ?

- a) Friends
- b) Television
- c) Online advertisement
- d) Online review

11. How long have you been using organic products?

- a) Less than 1 year
- b) 1-2 year
- c) 2-3 year
- d) Above 3 year

12. What is the main reason for choosing organic food products?

- a) Healthy food
- b) Quick delivery
- c) Eco friendly
- d) No adulteration

13. How would you compare the service offered by organic products with other non – organic products?

- a) Much better
- b) Somewhat better
- c) Somewhat worse
- d) Much worse

14. What type of organic products you typically order?

- a) Hair oil & cosmetics
- b) Food
- c) Sanitary pads
- d) Jute bags

15. For how much amount do you order organic products?

- a) 100-300
- b) 300-500
- c) 500-700
- d) Above 700

16. Exceptions about organic products before using:

	EXCELLENT	GOOD	FAIR	POOR
Price				
Application				
Quality				
Packaging				
Responsiveness				
Delivery speed				

17. Satisfaction on organic products after using it:

	EXCELLENT	GOOD	FAIR	POOR
Price				
Application				
Quality				
Packaging				
Responsiveness				
Delivery speed				

18. In general how do you prefer organic products?

- a) Over the mobile apps
- b) In persons.
- c) Producers farm
- d) Others, \_\_\_\_\_

19. What is the main reason that makes you willing to pay more for the organic product?

- a) Enhance the quality of life
- b) Environmental protection responsibility
- c) Greeting high level of satisfaction
- d) Others, \_\_\_\_\_

20. Are organic products user-friendly?

- a) Disagree
- b) Neutral
- c) Agree
- d) Strong agree

21. Compared to non-organic products, organic products offers you a healthy lifestyle?

- a) Disagree
- b) Neutral
- c) Agree
- d) Strongly agree

22. Organic products provide less discount compared to non organic products?

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

23. This organic product available in your locality?

- a) Often
- b) Rare
- c) Never
- d) Others, \_\_\_\_\_

24. Which group of people prefer organic product?

- a) Teenage
- b) Middle aged people
- c) Adults
- d) Others, \_\_\_\_\_

25. In what aspects organic products are becoming popular?

- a) Best quality
- b) Eco friendly
- c) Healthy
- d) Others

26. What is your overall opinion about organic products?

- a) Satisfied
- b) Neutral
- c) Dissatisfied
- d) None

27. Till what extent do you think that the information published about organic products are true?

- a) Completely false
- b) Not sure
- c) True
- d) Very true

28. What type of organic products do you use often?

- a) Hair oil
- b) Cosmetics
- c) Sanitary pads
- d) Others

29. Does organic products provide any combo offer?

- a) Yes
- b) No

30. Did you face any of the personal hindrance in organic products:

	YES	NO
Hair loss		
Food poison		
Allergy		

31. Have you faced any problems dealing with organic products?

- a) Yes
- b) No

32. Do you think organic product ensures that the product were packed properly?

- a) Yes
- b) No

33. .Are you pleased with the attitude and behaviour of delivery valets?

- a) Yes
- b) No

34. Will you recommend organic product to others?

- a) Yes
- b) No

35. Are people around you aware of organic product?

- a) Yes
- b) Somewhat
- c) No
- d) Never

36. Have you received any defective product?

- a) Yes
- b) No

37. . If yes, what action did you take ?

- a) No action
- b) Called the delivery agent
- c) Filed a complaint
- d) Others, \_\_\_\_\_

38. Have you had any issues with organic product?

- a) Yes
- b) No

39. Are you a regular organic product user?

- a) Yes
- b) No

40. Have you ever suggested anyone to use organic products?

- a) Yes
- b) No

41. If yes, how many people have you suggested ?

- a) Less than 5
- b) 5 to 10
- c) 10 to 15
- d) More than 15

42. Do you feel any drawbacks in organic products ?

- a) Yes
- b) No

43. If yes, what kind of drawback do you face?

- a) Quantity
- b) Out of trend
- c) Minimum manufactures
- d) High cost

44. Do you think organic products are suitable in present scenario ?

- a) Yes
- b) No



**A STUDY ON CUSTOMER PERCEPTION TOWARDS DURABLE LOAN ON BAJAJ  
FINANCE WITH SPECIAL REFERENCE TO 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**

Submitted by

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Under the supervision of

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**DEPARTMENT OF COMMERCE (SSC)**

**ST. MARY'S COLLEGE(AUTONOMOUS), THOOTHUKUDI**

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

**Thoothukudi**

**APRIL 2023**

## DECLARATION

We hereby declare the project entitled "A STUDY ON CUSTOMER PERCEPTION TOWARDS DURABLE LOAN ON BAJAJ FINANCE WITH SPECIAL REFERENCE TO THOOTHUKUDI " 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. G. Maria Delicia Helina M.Com., M.Phil., 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 on part of us.

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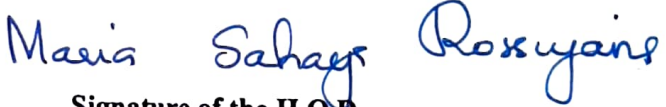
Date: 1.4.2023

## CERTIFICATE

It is certified that this short term project work entitled "A STUDY ON CUSTOMER PERCEPTION TOWARDS DURABLE LOAN ON BAJAJ FINANCE WITH SPECIAL REFERENCE TO THOOTHUKUDI" submitted to ST.MARY'SCOLLEGE (AUTONOMOUS), affiliated to to Manonmaniam Sundaranar University, is done in the partial fulfilment of the requirements for the awarded of the degree of Bachelor of Commerce and is a recorded of work done in the Department of Commerce (SSC), St. Mary's College (Autonomous), Thoothukudi during the year 2022-2023 by the following students.

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## CONTENTS

CHAPTER	TITLE	PAGE.NO.
CHAPTER I	INTRODUCTION AND DESIGN OF THE STUDY	1 – 10
CHAPTER II	PROFILE OF THE STUDY & REVIEW OF LITERATURE	11-35
CHAPTER III	ANALYSIS AND INTERPRETATION OF THE STUDY	34-68
CHAPTER IV	SUMMARY OF FINDINGS & SUGGESTIONS	69-70
CHAPTER V	CONCLUSION	71
ANNEXURE	I BIBLIOGRAPHY	
ANNEXURE	II QUESTIONNAIRE	

## LIST OF TABLES

<b>S.NO.</b>	<b>TITLE</b>	<b>PAGE. NO.</b>
<b>3.1</b>	<b>RELATIONSHIP BETWEEN MONTHLY INCOME AND FACTOR INFLUENCE TO PREFER BAJAJ FINANCE FOR DURABLE LOAN – Chi-square test</b>	<b>37</b>
<b>3.2</b>	<b>PROBLEM FACED BY RESPONDENTS REGARDING EMI PURCHASE – SIMPLE RANKING</b>	<b>39</b>
<b>3.3</b>	<b>GENDER WISE CLASSIFICATION</b>	<b>40</b>
<b>3.4</b>	<b>AGE WISE CLASSIFICATION</b>	<b>41</b>
<b>3.5</b>	<b>MARITAL STATUS</b>	<b>42</b>
<b>3.6</b>	<b>EDUCATIONAL QUALIFICATION</b>	<b>43</b>
<b>3.7</b>	<b>OCCUPATION</b>	<b>44</b>
<b>3.8</b>	<b>MONTHLY INCOME OF RESPONDENT’S FAMILY</b>	<b>45</b>
<b>3.9</b>	<b>AWARENESS OF RESPONDENTS ON DURABLE LOAN</b>	<b>46</b>
<b>3.10</b>	<b>MEDIA SOURCE INDUCE TO USE LOAN OPTION</b>	<b>47</b>
<b>3.11</b>	<b>FREQUENCY OF ADVERTISEMENT OF DURABLE GOODS</b>	<b>48</b>
<b>3.12</b>	<b>PREFERENCE FOR CONSUMER DURABLE LOAN</b>	<b>49</b>
<b>3.13</b>	<b>BUYING BEHAVIOUR OF CUSTOMERS TO BUY DURABLES</b>	<b>50</b>
<b>3.14</b>	<b>MODE OF PAYMENT</b>	<b>51</b>

<b>3.15</b>	<b>OPINION ABOUT DOCUMENTATION PROCESS IN BAJAJ FINANCE</b>	<b>52</b>
<b>3.16</b>	<b>SATISFACTION TOWARDS RESPOND TO THE QUERIES</b>	<b>53</b>
<b>3.17</b>	<b>EXPERIENCE ABOUT ZERO DOWN PAYMENT</b>	<b>54</b>
<b>3.18</b>	<b>OPINION ABOUT BAJAJ EMI CARD</b>	<b>55</b>
<b>3.19</b>	<b>FREQUENCY OF PURCHASING CONSUMER DURABLE PRODUCT THROUGH 0% LOAN OPTION</b>	<b>56</b>
<b>3.20</b>	<b>HIGHLY REFERED DURABLE GOODS THROUGH 0% LOAN OPTION</b>	<b>57</b>
<b>3.21</b>	<b>CREDIT INFORMATION BUREAU INDIA LIMITED (CIBIL) SCORE OF CUSTOMERS</b>	<b>58</b>
<b>3.22</b>	<b>SATISFACTION OF CUSTOMERS TOWARDS BAJAJ FINANCE</b>	<b>59</b>
<b>3.23</b>	<b>FUTURE PREFERENCE CUSTOMERS WHILE PURCHASING PRODUCT ON DURABLE LOAN</b>	<b>60</b>
<b>3.24</b>	<b>OPINION ON CREDIT BLOCK ISSUE</b>	<b>61</b>
<b>3.25</b>	<b>OPINION ON LOW LIMIT ISSUE</b>	<b>62</b>
<b>3.26</b>	<b>OPINION ON CIBIL SCORE</b>	<b>63</b>
<b>3.27</b>	<b>OPINION ON TECHNICAL ISSUES BY BANK</b>	<b>64</b>
<b>3.28</b>	<b>OPINION ON THE INSURANCE FACILITY PROVIDED BY BANK</b>	<b>65</b>
<b>3.29</b>	<b>OPINION ON BAJAJ FINANCE IS AN AID TO</b>	<b>66</b>

	<b>REMOVE IMMEDIATE FINANCIAL BURDEN</b>	
<b>3.30</b>	<b>OPINION ON TAX SAVING</b>	<b>67</b>
<b>3.31</b>	<b>OPINION ON ZERO INTEREST RATE</b>	<b>68</b>

# **CHAPTER – I**

## **INTRODUCTION AND DESIGN OF THE STUDY**

### **1.1 INTRODUCTION**



Consumer durable loans are small loans which help a customer to buy home appliances with easy EMIs. This type of loan is used exclusively to purchase durable products such as AC, TV, washing machine, refrigerator, laptop, computer, microwave, kitchen appliances, smart phone, furniture etc. Consumer durable loans are offered on the products which come with a warranty period. The consumer durable loan comes in use when a customer wants to upgrade their lifestyle but cannot help because of the lack of liquid fund.

The loan amount is disbursed directly to the seller's account and the repayment of the loan happens in installments. The interest rate of consumer durable loans is generally lower than personal loans or credit cards. The interest may vary from one institution to another. Some institutions may offer a consumer durable loan even on a 0% interest rate.

Bajaj Finance is one of those lenders with whom customers can enjoy interest-free consumer durable loans. Consumer durable loans offer an excellent growth opportunity for both consumers and businesses. The rising demand for consumer durable loans has made the competition intensified in this segment for the loan providers.

Though the presence of consumer durable loan providers is many in number, needless to mention that only a few firms are providing appreciable service. If those firms aim to resist in this market with tough competition, they need to come up with additional benefits or extraordinary services to attract more and more customers.

The increasing demand for consumer durable loans is the driving force of high competition in the market. The growing middle-class families play an important role in raising the demand for consumer durable loans.

The steady growth of income of consumers and the willingness to make life even more comfortable makes people purchase more and more durable goods such as kitchen appliances, electronic items, furniture etc.

Also, the fall in the prices of durable goods and easy import of components add fuel to the increasing demand for durable items as well as the durable loans.

This credit product is quite popular in rural areas too. The studies have shown that the growth of business which provides a consumer financing option in rural areas is quite considerable. Despite demonetization and the roll-out of the GST which impacted consumption of almost all items across the country, most of the businesses with EMI financing report 20% of annual growth. The introduction of consumer durable loans has increased sales in a significant manner. The electronic items such as flat TVs, refrigerators, mixer grinders, sewing machines, air coolers are some of the best-selling consumer durable product of rural areas.

The financing option is a much impactful asset to standardize the lifestyle of middle-class customers. The more expensive consumer goods such as refrigerators, washing machines, colour televisions, personal computers etc. become accessible because of the easy EMI option provided by financial firms. Some firms provide loans with a nominal down payment and processing fee whereas there are financial firms who are offering personal durable loan at zero interest and zero down payment. Presently, the maximum number of franchisees are getting tied up with financial firms to make easy EMI options available for their customers. The easy availability of consumer financing encourages the lower and middle-income group to step ahead towards accessing durable items when the cost of borrowing and flexibility of the scheme is in their favor.

## **1.2 OPERATIONAL DEFINITION**

### **1. Customer Attitude**

Consumers are individuals with likes and dislikes. When the Preponderance of people in a particular group feel one way or another about a product, service entity in positive

### **2. Finance**

The management of money and includes activities like investing, borrowing, lending, budgeting, saving and forecasting.

### **3. Durable loan**

Durable loan is a credit \ Finance option for the purchase of house hold appliances, electronic goods etc.,

## **1.3 REVIEW OF LITERATURE**

An effective research study is based upon past knowledge. Hence, after stating the research problem, it is important for the researcher to review the available literature in the specific area of study. This helps in understanding the nature and design of the research investigation and provides evidence that the researcher is familiar with what is already known. Hence, review of literature helps the researcher to eliminate duplication of what has been done.

With the knowledge of available literature, the researcher can gain insight into the research problem and will enable her to present the problem in the right perspective. Therefore, sometimes, review of past literature provides useful hypothesis to the researcher.

**Jafor Ali Akhan (2010)** writes on “Non-Banking Financial Companies (NBFCs) in India”. The book discussed the financial system in India. It covers the financial intermediaries including commercial banks, regional rural banks, cooperative banks and Non-Banking Financial Companies in India.

**Shailendra Bhushan Sharma and Lokesh Goel (2012)** write on “Functioning and Reforms in Non-Banking Financial Companies in India”. Non-Banking Financial Companies do offer all sorts of banking services, such as loans and credit facilities, retirement planning, money markets, underwriting and merger activities. These companies play an important role in providing credit to the unorganized sector and to the small borrowers at the local level.

Hire purchase finance is by far the largest activity of NBFCs. The rapid growth of NBFCs has led to a gradual blurring of dividing lines between banks and NBFCs, with the exception of the exclusive privilege that commercial banks exercise in the issuance of cheques.

This paper provides an exhaustive account of the functioning of and recent reforms pertaining to NBFCs in India.

**SubinaSyal and Menka Goswami (2012)** writes on “Financial Evaluation of Non-Banking Financial Institutions: An Insight “in ‘Indian Journal of Applied Research’. The Indian financial system consists of the various financial institutions, financial instruments and the financial markets that facilitate and ensure effective channelization of payment and credit of funds from the potential investors of the economy.

Non-banking financial institutions in India are one of the major stakeholders of financial system and cater to the diversified needs by providing specialized financial services like investment advisory, leasing, asset management, etc. Non-banking financial sector in India has been a considerable growth in the recent years.

**Sornaganesh and Maria Navis Soris (2013)** “A Fundamental Analysis of NBFCs in India” in ‘Outreach’. The study was made to analyze the performance of five NBFCs in India. The annual reports of these companies are evaluated so as to ascertain investments, loans disbursed, growth, return, risk, etc. To sum up, the study is concluded that the NBFCs are earning good margins on all the loans and their financial efficiency is good.

**Taxmann’s (2013)** Published “Statutory Guide for Non-Banking Financial Companies” is published by Taxman’s Publications, New Delhi. The book listed the laws relating to Non-Banking Financial Companies. The rules and laws governing the kinds of businesses undertaken by different types of NBFCs are also discussed.

**Thilakam and Saravanan (2014)** write on “CAMEL Analysis of NBFCs in Tamil Nadu” in ‘International Journal of Business and Administration Research Review’. Financial intermediation is a crucial function of Banks, Non-Banking financial companies (NBFCs) and Development Financial Institutions (DFIs) the post reform period in India is characterized by phenomenal growth of NBFCs complementing the role of banks in mobilizing funds and making it available for investment purposes.

During the last decade NBFCs have undergone wide volatility and change as an industry and have been witnessing considerable business upheaval over the last decade because of market dynamics, public sentiments and regulatory environment.

To evaluate the soundness of NBFCs in Tamil Nadu over a decade, the authors made an attempt of CAMEL criteria for analysis of selected Companies. Based on findings the suggestions were offered to overcome the difficulties face by selected NBFCs in their development.

**Naresh Makhijani (2014)** writes on “Non-Banking Finance Companies: Time to Introspect” in ‘Analytique’. Over the last few years the Non-Banking Finance Companies (NBFC) sector has gained significant advantages over the banking system in supplying credit under-served and unbanked areas given their reach and niche business model.

However, off late the Reserve Bank of India has introduced and suggested various changes in the existing regulatory norms governing NBFCs with a view to bring NBFCs regulations at par with the banks. The ongoing and proposed regulatory changes for the NBFCs in terms of increased capital adequacy, tougher provision norms, removal from priority sector status and changes in securitization guidelines could bring down the profitability and growth of the NBFC sector.

NBFCs will need to introspect and rethink their business models as they will now not only have to combat stringent regulatory norms but also have to face the challenge of rising cost of funds, scarce capital and direct competition from banks.

**Dash Saroj K, et al (2014)** writes on “Housing Loan Disbursement in India: Suggestive Metrics to Prevent Bad Debts” in ‘International Journal of Management, IT and Engineering’. Non-Banking Financial Corporation (NBFC) in each of the countries involved in the business of lending mortgage loans took stock of their policies and terms & conditions while disbursement of loans.

Critics and some experts might argue that given the technologically advanced systems in place to do credit scoring, it is enough to have certain set of quantitative parameters to do a check. The parameters, which are discussed in the credit scoring software, are primarily quantitative parameters and some qualitative features whose measurements are also quantified.

**R.M Srivastava & Divya Nigam (2014)** in his book Management of Indian Financial Institution background material for economic growth and financial institution, types of financial institution, recent trend Indian financial market. He put enfaces on the fact that the money market has passed through a phase of substantial adjustment and advancement in recent year.

**Amit Kumar and Anshika Agarwal (2014)** published a paper entitled “Latest Trends in Non-banking Financial Institutions” in ‘Academicia: An International Multidisciplinary Research Journal’. In Indian Economy, there are two major Financial Institutions, one is banking and other is Non-Banking.

The Non- Banking Financial Institutions plays an important role in our economy as they provide financial services on wide range, they also work to offer enhanced equity and risk-based products, along with this they also provide short to long term finance to different sectors of the economy, and many other functions.

This paper examines the latest trends in Non-Banking Financial Institutions. This paper analyzes the growth and enhanced prosperity of financial institutions in India.

**Mr. Lalit kishore (2016)** He said that Bajaj finance has the strongest finance for the customer durable product and provide very good schemes for the customers are very happy with the Bajaj EMI card Bajaj gives good service to customers and they are very close with customers.

There are many organizations in the world which are providing customer credit services which are helpful for the financial stability. Financial stability is very important not only for the business it is also for the customers. The business as well as the consumers need the stability regarding the financial matters because without the stability no one could be the very innovative in the longer run

#### **1.4. STATEMENT OF THE PROBLEM**

This research paper aims to discuss the consumer's perception towards durable loan on Bajaj finance with special reference to Thoothukudi district. The survey was conducted for a purposeful analysis of the study on around 50 respondents. The research is focused on the study and analysis of data collected from all those users who are already taking durable loans in Bajaj finance. The purpose is to know what are the influencing factors, their perceptions, needs, and overall satisfaction towards durable loan on Bajaj finance. To achieve the objective, data from different areas of Thoothukudi have been collected. The intention of the research is to achieve a greater understanding of the durable loan.

#### **1.5. OBJECTIVES OF THE STUDY**

1. To ascertain customer's profile of Bajaj Finance in Thoothukudi
2. To study the loan procedure for durable product at Bajaj finance
3. To study the different financial schemes for durable loan on Bajaj finance.
4. To know the factor, influence the customer to prefer Bajaj finance

## **1.6 HYPOTHESES TO BE TESTED**

The following are the null hypotheses analyzed in this study.

- There is no significant relationship between income of the respondents and factor influencing them to take durable loan on Bajaj finance.

## **1.7 SCOPE OF THE STUDY**

The study is basically conducted to know attitude of consumer towards the durable loan on Bajaj Finance. The perception of the consumers may vary under different circumstances. From this study we can have better understanding of the durable loan. We will know about the consumer perception regarding the service they provide in tutionicorin are and will get to know the variables affecting their perception. Therefore, these findings may help the service provider to work upon on those variables to fill up the gaps in the mindset of consumers.

## **1.8 PERIOD OF THE STUDY**

The researcher herself carried out the field work for this study. It was conducted during the period from December 2019 to April 2020. The researcher has used questionnaire method for collecting the data from the” ANALYSIS OF CUSTOMER ATTITUDE TOWARDS DURABLE LOAN ON BAJAJ FINANCE WITH SPECIAL REFERENCE TO THOOTHUKUDI” care was taken to ensure completeness and accuracy during the study.

## **1.9 SAMPLE PROCEDURE**

Sampling is a miniature picture or the cross sectional of the entire group from which the sample is taken. The most important factor in determining the general ability of research results is the selection of sample used in collecting the research data, so after finalizing the variables the entire population is to be made the subject for data collection or a particular group is to be selected as representative of the whole population.

## **1.10 SAMPLE DESIGN**

Non probability sampling is used. Random customers who prefer Bajaj Finance for durable loan especially who are within the area of Thoothukudi were selected for primary data.

## **1.11 SAMPLE**

A Sample of 50 customers both male and female drawn from Thoothukudi have given back the duly filled up questionnaire. Out of the total population of customers in Thoothukudi 50 respondents have been taken as the sample size.

## **1.12 TOOLS FOR COLLECTING DATA**

A research tool plays a major role in any worthwhile research as it is the sole factor in determining the sound data and in arriving at perfect conclusions about the problem or study on hand, which ultimately, helps in providing suitable remedial measures to the problems concerned.

**Questionnaire** -- For this project work, data is collected from respondents using the questionnaire. In a statistical enquiry the requisite information is often collected through a provided 1Performa in the form of a questionnaire. The investigator intends to use a tool and a manual to measure the customers' perception among the customers of Thoothukudi. It consists of four options of summated rating scale. This sheet contains a series of questions, which the investigators are supposed to ask the information and the respondents are supposed to tick the option against each individual question.

## **1.13 RESEARCH METHODOLOGY**

### **1. Primary Research**

This was done through getting questionnaires filled by random customers who prefer Bajaj Finance for durable loan. Most of the questions were related to the benefits and customer satisfaction towards durable loan procedure perspective.

### **2. Secondary Research**

This was through Literature Review about the concept of a customer attitude towards durable loan on Bajaj Finance.

## **1.14 RESEARCH DESIGN**

The study has pre-determined objectives and methodology; it is both descriptive and analytical in nature. Apart from this, the study observes customer's perception towards durable loan on Bajaj finance limited with special reference to Thoothukudi

## 1.15 COLLECTION OF DATA

This research is totally based on Secondary data. Secondary data included collecting information about various apps, the industry position, etc from the various portals from the internet, journals, magazines etc.

### PILOT STUDY

A Pilot study was conducted among 15 respondents from the sampling frame and this was undertaken to verify the case and utility of the questionnaire. Based on the pilot study, modifications, additions, and deletions were carried out. The final draft was prepared to collect the data.

### FRAME WORK OF ANALYSIS

The data collected were analyzed with the help of the following tools.

### PERCENTAGE ANALYSIS

Percentage analysis is the method to represent raw streams of data as percentage (a part in 100 – percentage) for better understanding of collected data. In this study it is used to represent the demographic profile of the respondents.

### CHI-SQUARE ANALYSIS

The chi-square test is used to determine whether there is significant difference between the expected frequencies and the observed frequencies in one or more categories. The Chi-square test is used to test the association between

- Income level of borrowers and reason for choosing Bajaj

Finance The formula for chi-square is:

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

With (r-1) (c-1) degree of freedom

Where E = Expected Frequency

O = Observed Frequency

r = Number of rows in a contingency table

c = Number of Columns in a contingency table

The computed  $\chi^2$  value is compared with the table value at the stated level of significance (usually 5 percentage level of significance) to draw INFERENCE. The null hypothesis is rejected if the computed  $\chi^2$  is higher than the table value for a given degree of freedom. On the other hand when a null hypothesis is accepted on the basis of sample information, it means that there is no statistical evidence to reject it. Hence it indicates that the null hypothesis is true.

## **LIKERT SCALE**

Likert's scaling technique used to analyze the statement about the problems faced by customers on EMI purchases in Bajaj finance and the opinion related to it and they ranked on five point scale. The following scores are given for the responses as follows: Strongly Agree - 5; Agree – 4; Neutral – 3 Disagree – 2; Strongly Disagree – 1.

## **1.16 LIMITATIONS**

- The sample size is small for the accurate study of the customer.
- Some respondents might have given biased answers which might have an impact on the findings of the studies.
- Lack of prior research studies on the topic respondents don't have time to read the full questionnaire as they fill it randomly.
- Due to small size of sample, it's difficult to identify significant relationship with the customers.
- Respondents tried to escape some statements by simple answering.

## **1.17 SCHEME OF THE REPORT**

**The first chapter** - Introduction, scope of the study, period of the study, objectives of the Study, operational definition, sampling designs, methodology, Scheme of the report.

**The second chapter** - Profile of the study.

**The third chapter** - “Analysis and interpretation of data”, is made to analyze and interpret the data collected from the field.

**The fourth chapter** - The major findings of the study and offers suggestions and conclusions.

## **CHAPTER-II**

### **PROFILE OF THE STUDY**

#### **2.1 COMPANY & INDUSTRY PROFILE**



#### **History of Bajaj Finserv Lending**

Bajaj Finserv was formed in April 2007 as result of its demerger from Bajaj auto limited to act as a pure play financial services business. The process of demerger was completed in February 2008. This demerger was not only to unlock values in the high growth business areas of Auto, Insurance. Finance sectors and wind power but also to run independently these core business and to strengthen the competences.

The wind power project, the stakes in the life and general insurance companies and consumer finance along with their respective assets and liabilities got vested in Bajaj Finserv Limited. In finance to that cash and cash equivalent of INR 8000 million was transferred to the company. The demerger has enabled investors to hold separate focused stock and also facilitate transparent benchmarking of the companies

The constantly changing demographics and dynamics of the Indian economy have led to creation of various needs of the average Indian customers now demands paper avenues of channelizing their saving. Financial protection is also desirous of spending more on valuable goods and services.

At Bajaj Finserv, we operate with a simple philosophy of never setting for good, and always aiming for great. Our wide and growing portfolio of products across lending, insurance and wealth advisory bears testimony to this belief.

In September 2010 Bajaj Finserv Limited announced its foray into infrastructure finance, with the intention to build a complete set of financial services businesses in coming year and share the Bajaj Finserv Group's common values of Reliability, Innovation and Efficiency and provide customers with high quality product and services.

In 2010 Bajaj Finserv announces new brand identity and new businesses.

In 2012 the company launched 0% interest Lifestyle Finance.

- ✓ Bajaj Finserv Lending launched online personal loan service
- ✓ Flexi saver launches another innovative product for small and Medium Enterprise customers
- ✓ Tie up with CPP India for card protection services
- ✓ Bajaj Finserv Ltd. Created the first EMI (Existing Member Identification) card
- ✓ Bajaj Holding & Investment Ltd (BHIL)-est. while Bajaj Auto Ltd. Was de-merged as per order dated 18 December 2007 of the Bombay High Court, Whereby its strategic business undertaking consisting of wind farm business and financial services business has been vested
- ✓ With Bajaj FinServ (BFL). All business and properties assets. Investments and liabilities of erstwhile Bajaj auto Ltd., other than the manufacturing undertaking, and the strategic business undertaking, now remain with BHIL.
- ✓ Post-demerger, BHIL holds more than 30% share stake in BAL and BFL. Going forward, BHIL will focus on new business opportunities. BAL and BFS will be able to tap into BHL's cash pool to support future growth opportunities. BHIL by having 30% stake in both BAL and BFL will benefit from the future growth of these companies.

## **2.2 VISION OF BAJAJ FINANCE**

Bajaj finance has a vision to become a full-fledged financial services company and be the financial partner to the Indian consumer and help him across his financial needs whether for finance, for investment management, for protection, for post-retirement support, throughout his lifecycle. Bajaj finance is a consumer focused company with emphasis on profitable growth and operational efficiency to deliver best result to all its stake holders.

### **2.2.1 Awards**

#### **Top 3 financial services company**

They are proud to be ranked amongst top 3 financial services companies to work for in India. The rank was conferred on them by Great Places to Work, the gold standard in ranking the world's best work places at a special event hosted in Mumbai on 21 June 2013. GPTW conducts this survey every year amongst more than 500 companies across India.

## Aon Hewitt Best Employer

They are proud to be ranked amongst the top 17 best Employers in India, by Aon Hewitt, in association with the times group. Notably they are also the only financial services company to feature in the list. This prestigious award was conferred to them at an awards ceremony Delhi on 15th Jan 2014.

### 2.2.2 SWOT Analysis

SWOT, which stands for Strengths, Weakness, Opportunity and Threats, is an analytical frame work that identifies the internal and external factors that are favorable and unfavorable for a company. Every company has their Strengths, Weakness. Opportunity and threats, manager or any chairperson first of all they will identify company swat analysis and after that they will make strategy or planning for future growth of the company



#### Strengths

**Strong Management:** Bajaj Fiserv has strong management that's why company has 80-85% market share in durable loan.

**Size Advantages:** Bajaj Company has good network in India, company has branches not only in metro city but also in non –metro city also. That is why company has size.

**Brand Name:** In India there is no need of introduction about Bajaj FinServ, everyone known Bajaj company that's what company has strong prestige in market. Though brand name if

any customer has to purchase any product formally customer will lead to Bajaj Fiserv for durable product.

**Technology:** Company has good technology compare to competitor.

**Customer Loyalty:** Every time company gives good o their customer, so customer has loyalty towards the Bajaj FinServ.

### **Cost Advantages**

## **Weaknesses**

**Outdated Technology:** In this technical life every company using latest technological things for company while Bajaj using very old technology for work.

**Cost structure:** Cost Structure has a significant impact, so an analyst should up more weight into it .This qualitative factor will lead to an increase in costs.

**Customer Service:** Weak customer service hurts Bajaj Finserv lending's reputation and causes customers to flee to competitors, WHO ARE MORE RESPONDENT.

**Online Presence:** The online market is essential for displaying information and selling products. A weak online presence can result in lost opportunities for Bajaj.

## **Opportunities**

**Good market value:** Company has a significant impact. So, an analyst should put more weight into it. Good market value has a long-term positive impact on this entity, which adds o is value.

**Emerging Markets:** Company markets are fast growing regions of the world that enable Bajaj Finserv o quickly expand.

**New Product:** New product is always helps a company that's why company always launch something new which is expand their business and diversity their customer base.

**Innovation:** Greater innovation can help Bajaj Finserv to better meet their customer's needs with new and improved products and services. Technological also competitive barriers against rivals.

**New Services:** New Services help Baja to better meet their customer's needs. These services can expand company's business and diversity their customer base.

## Threats

**Intense Competition:** This can lower company's profit, because competitors can entice consumers away with superior products.

**Change in Tastes:** Consumer can change their tastes very quickly, so company has to know about customer taste

**Mature Market:** Mature markets are competitive, in order for company has to grow in a mature market. It has to increase market share, which is difficult and expensive

**Government Regulation:** Change to government rules and regulations can negatively affect Bajaj Finserv.

**Bad Economy:** A bad economy can hurt company's business by decreasing the number of potential customers.

**Political Risk:** Political can increase company's risk factors, because government can quickly change business rules that negatively affect Company's business. Political risk has a significant impact, so an analyst should put more weight into it. Political risk is a difficult qualitative factor to overcome, so the investment will have to spend a lot of time trying to overcome this issue.

## 2.3 PORTER FIVE FORCES ANALYSIS

Porter's Five Forces analysis is a framework to analyze the characteristics that affect competition within an industry. The analysis is best suited to study industry competition, but it can also help companies establish a business strategy. Followings are porter five forces model- (Nhuta, sept.2012)

- Bargaining power of suppliers
- Bargaining power of customers
- Threat of substitutes
- Threat of new competitors
- Existing rivalry

### Bargaining Power of suppliers

The bargaining power of suppliers is also described as the market of inputs. Suppliers of raw materials, components, labour, and services the firm can be sources of power over the firm when there are few substitutes. If you are, making biscuits and there is only one person

who sells, you have no alternative but to buy it from .Suppliers may refuse to work with the firm or change excessively high prices for unique resources.

In durable market there Bajaj Finserv is suppliers, so that whatever company will launch new schemes, amount of product and EMI schemes that's thing customer has to accept due customer doesn't have any other option.

## **Bargaining Power of Customers**

The bargaining power of customers is also described as the market of outputs: the ability of customers to put the firm under pressure, which also affects the customer's sensitivity to price changes. Firms can take measures to deduce buyer power, such as implementing a loyalty program. The buyer power is high if the buyer has many alternatives. The Buyer power is low if they act independently e.g. If a large number of customers will each other and ask to make prices low the company will have no other choice because of large number of customer pressure.

In Indian market mostly customer has minimal option to bargaining with Bajaj Finserv. In Indian market there are only three durables Loan Company, which is Bajaj Finserv Lending. Capital First (a product of TATA) and HDB. So that most of the Bajaj has market share even customer also credible towards BajajFinserv, due to customer's don't have any other option to bargaining to switch the company. So that whatever company would decide customers have to accept them.

## **Threats of New Substitute**

Threats of new substitutes mean if any new company will come in the market then existing company has tremendous loss of grabbing the customers. A live example is Bajaj v/s Capital First, in between these companies has competition. Where Bajaj Finserv there Capital First is also there. So customers have bargaining power. Before two three years one more company also came in market which is HDB, now more threats fort Bajaj Finserv because it customers will not get good service with Bajaj and Capital First then can go with HDB. Here customers have substitute option to switch other company.

## **Threats of New Competitors**

It means if any other new company will enter in same market then existing company has loss and competition will increase. That's why all three durables company has huge competition.

## **Existing Rivalry**

For most industries the intensity of competitive rivalry is the major determinant of the competitiveness of the industry.

### **Major factors of Rivalry:**

- Sustainable competitive advantages through innovation
- Competition between online and offline companies
- Level of advertisement expense
- Powerful
- Competitive strategy
- Firm concentration ratio
- Degree of transparency

## **2.4 FINANCIAL PLANNING**

Financial planning starts with identifying your goals and objectives. Goals are long-term description of a future condition whereas objectives are the short term steps to a goal. Each of your financial goals should have an amount and time frame attached to it.

Moreover, it is also important to distinguish these goals based on their importance as needs and requirements. This information would help you in determining the returns, which would be required to meet your financial objectives.

While determining the required returns attention needs to be given to inflation. Another important factor in the financial planning process is determining your risk tolerance. This refers to the tolerance for the magnitude and the variability of the future returns or loss. The risk tolerance is a combination of your risk taking ability and the willingness to take risk.

Risk taking ability is determined by factors like financial position, age and the liabilities while the willingness to take risk is determined by your attitude towards risk. The next step involves evaluating your current financial position in terms of income, expenditure, assets and liabilities. A budget helps to look at ways to increase income or reduce expenditure so that there are sufficient savings to meet the financial goals.

Similarly, it is necessary to determine whether your current asset allocation is in alignment with your risk tolerance and would generate returns, which are sufficient to meet the stated goals. If not, then it would be necessary to modify the asset allocation so that the income generated meets the financial objectives.

The other factors, which you should take into consideration while deciding the financial plan, are the time horizon of investment, the liquidity requirements and your tax status. Generally, lower the time horizon of the investment; lower would be the risk tolerance of the investment.

Many times, the investment choices are also dependent on the tax concessions available. For example, investments in fixed income made through mutual funds are more tax friendly than direct fixed income investments. Hence, tax benefits offered by an investment product play an important role while deciding on the investment options.

### **Steps For Good A Financial Planning:**

In summary, good financial planning involves the following key steps:

- Gathering your financial data which includes details of your income and expenses, cash flow, current portfolio of investments and assets and liabilities
- Identifying your goals and objectives
- Analyzing current situation and determining if you can realistically meet your financial goals
- Preparing a financial plan based on your analysis of your attainable needs. This could involve rationalization of expenses, change in the current asset allocation mix and some crucial decisions like postponement of retirement age or tempering down of your lifestyle expectations
- Implementing the plan is a very important step, problem solved on paper is an useless exercise unless implemented on6.Periodic reviews, financial planning is an ongoing process and requires regular monitoring and review as financial and personal conditions change over a period of time.

## **2.5 THE BAJAJ FINSERV WEALTH MANAGEMENT ADVANTAGE**

At Bajaj Finserv Wealth Management provide a comprehensive financial planning service offering, which intends to help you keep your finances in shape and achieve most of goals and objectives through a planned financial life cycle. Our service offering comprises of a detailed risk profiling process using a scientific “investment risk” assessment technique and two comprehensive financial planning packages „VALUENHANCE and VALUENALYSIS“.

## **2.5.1 Risk Profiling**

Our risk profiling report is designed from the personal information furnished to us by you. This report gives you a systematic approach that suits you in making your long term financial plan. It gives you an outlook of your current risk profile keeping in view your risk tolerance and your risk taking capacity. You can refer to your risk profile to make future financial decisions. Once you agree with your risk profile category, we offer you two comprehensive financial planning packages:

### **2.5.1.1 VALUENHANCE**

The 'VALUENHANCE' service offering will help you assess your current financial health and assist you in preparing a detailed financial plan for achieving your short and long term goals. Our expertise in financial planning and well researched investment recommendations will help you structure your finances so that you do not miss out on any of your major goals. The recommendation you receive will be customized to suit your needs and will be based on the information you provide us during your risk profiling and fact finding process. The benefits of our 'VALUENHANCE' service offerings are:

- Comprehensive financial planning
- Customized investment solution as per the determined risk return profile.
- Regular access to investment seminars and recommendations from experts
- Access to monthly publications
- Periodic reviews with financial planners

### **2.5.1.2 VALUE ANALYSIS**

The 'VALUENALYSIS' service offering will help you assess your current financial health and provide you with a gap analysis between your desired goals and current provisions so as to enable you to prepare a detailed financial plan in the future

## 2.6. BRAND IDENTITY



Bajaj Finserv is the financial services company of the Bajaj Group. Its current business lines include Protection through Bajaj Allianz Life Insurance and Bajaj Allianz General Insurance, Lending through Bajaj Finance Limited and Wealth Management through Bajaj Financial Solutions Limited. All underlying businesses currently operate with their independent brands.

With the intention to build a set of financial services businesses in coming years that share the Bajaj Finserv Group's common values of Reliability, Innovation and Efficiency and provide customers with high quality products and services, Bajaj Finserv has created its brand identity. The new identity is easily identifiable and yet distinct.

All the businesses under Bajaj Finserv would use the common identity in a coherent manner such that consumers experience through each business, the Bajaj Finserv values and identify the new brand identity with the same.

Brand 'Bajaj Finserv' is symbolized by a unique visual identity that aligns our various businesses for our consumers and business partners, distinguishes it from competitors and promotes the strong values that Bajaj Finserv stands for. Bajaj Finserv's brand completely embodies its growth and services. The current Bajaj logotype identifies and stands on the very established and respected Bajaj identity and the 3 dimensional seal with the B and F makes the new identity uniquely recognizable. The color blue in the logo indicates confidence & strength. The round ball symbolizes the world with focus on India.

The brand delivers a distinctive and contemporary identity, which communicates Bajaj Finserv values in dynamic and consistent manner and is designed to be easily recognizable and yet differentiated so as to build an enriching and sustainable relationship with all who experience it.

## 2.7. PRODUCT PROFILE OF ORGANIZATION

Bajaj Finance offers various types of loans. Company offer Durables loan. Personal loan, Auto loan, and Business loan etc. but in this project we will discuss only about durables loan. Company offer durable Loan for durable product. (Bajaj Fiserv Lending, 2017) Durable product means that product which is in our day by day life. 0% interest Consumer Durables Finance is available on a wide range of products and in over 101 cities across India.

Hereunder is an indicative list of products covered under durable products:-



- LED\LCD\CTV
- Washing Machines
- Microwave Ovens
- Refrigerators
- Cameras \ Camcorders
- Dishwashers
- Generators
- Cooking Range products
- Dryers
- Laptops \ Desktops
- Smart phones
- Air purifiers \ Water Purifiers \R.O.
- Music Systems
- Inverters
- Air conditions

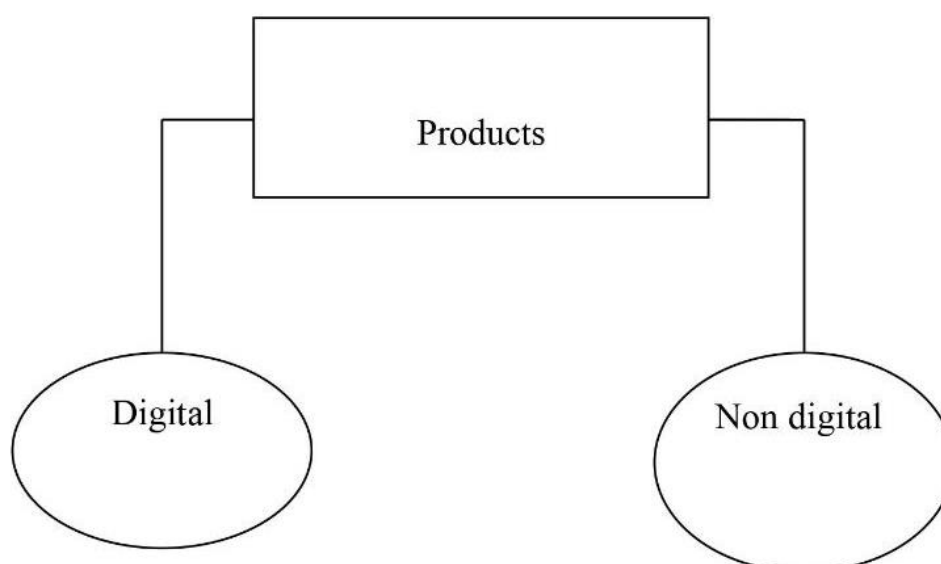
Company providing two types of durable product, that is digital product and non-digital product in digital product. For durable products company provides so many EMIs schemes. Company has need minimal documentation, apart from a few essential documents like PAN card, driving license, etc. and basic information form, most of the formalities can be completed while customer is in the store choosing their favorite durable

## 2.8. TYPES OF FINANCE

The Bajaj finance is the most diversified non-bank finance company in the country, the Bajaj finance largest financier of consumer durables in India and one of the most profitable firms in the category. Here under are summary details of businesses with a brief description of each.

Consumer finance	<ol style="list-style-type: none"><li>1. Lifestyle finance</li><li>2. EMI card</li><li>3. Personal loan cross sell</li><li>4. Co- branded credit cards</li><li>5. Two and three wheeler finance</li><li>6. Salaried personal loans</li></ol>
SME finance	<ol style="list-style-type: none"><li>1. Mortgage</li><li>2. Business loans</li></ol>
Commercial lending	<ol style="list-style-type: none"><li>1. Construction equipment finance</li><li>2. Infrastructure finance</li><li>3. Vendor financing</li></ol>

## 2.9 FINANCIAL PRODUCT & PRODUCT LAUNCH JOURNEY



## Extended Warranty (EW)

Extended Warranty is crucial part for product, company executive person has responsibility that they have extended warranty to the customer and so that customer's product can get more secure life for long time. In that Extended warranty covering the cost of repair\ replacement in case of any abrupt damage within a stipulated time.



### A few points about EW:

- The policy period, defined as 12 months commencing after expiry of manufacturer's product warranty Period.
- Sum insured of the insured asset is equal to the invoice price. Maximum claim payment under the policy is equal to the sum insured.
- Repair service to be performed at authorized service centers only, mentioned under the service centers section

List of products covered under the EW program are:

- ✓ CTV\LCD\LED
- ✓ Refrigerator
- ✓ Music system
- ✓ Handy cam
- ✓ Washing machine
- ✓ Vacuum cleaner
- ✓ Camera
- ✓ Dish washer
- ✓ Microwave oven

- ✓ Clothe dryer
- ✓ Personal computer
- ✓ Condenser dryer
- ✓ Kitchen appliances
- ✓ Home theatre
- ✓ iPad
- ✓ Laptop

Company provides up to 3 years additional warranty over and above the standard manufacturer warranty offered on your consumer durable.

Extended Warranty from Bajaj Finserv is an IRDA approved program. EW program has been launched in partnership with one of the Bajaj group companies Bajaj Allianz general insurance Ltd.

The fee is decided as per category, invoice price and tenure of the Extended Warranty.

## EMI Card



- ❖ Bajaj Fiserv Lending launched an innovative product for its existing Consumer Durables Finance customers.
- ❖ Through the EMI card, an existing customer can buy any consumer durable by simply swiping the EMI card across our dealer partner outlets, without the need for any repeated documentation.
- ❖ This is another industry first, leveraging the technology investments the company has made and is a proof point of our commitment to investing in growing our relationship with our existing customers.

Before obtaining a consumer durable loan, it is essential you evaluate your EMI obligations. This will assist you in making regular repayments without facing financial burden.

To calculate the EMI, you can use this formula:

$$EMI = [P \times R \times (1+R)^N] / [(1+R)^N - 1],$$

Where,

P = principal amount

R = rate of interest

N = loan tenure

Although this is one of the ways to calculate EMIs, manual calculations might increase the risk of making errors. To steer clear of this issue, you can consider using an online EMI calculator. This online tool is made available to prospective borrowers free of cost and is easy to use.

Furthermore, the calculator displays the loan amortisation schedule, which is a table mentioning your monthly EMI obligation, including the interest and principal component. This schedule can help you make informed decisions regarding loan prepayments and foreclosure.

## **Bajaj Finance Instant EMI Card**

Bajaj Fiserv Instant EMI Card is almost like the Bajaj Fiserv EMI Network Card. The only difference between them is that the Bajaj Fiserv Instant EMI Card involves an easy and instantaneous 3-step end-to-end digital process (from card application till activation). Additionally, the Instant EMI Card comes with a pre-approved loan of up to Rs. 2 lakh. Bajaj

Fiserv Instant EMI Card allocates a customer identification number through which cardholders can fulfill the need for various goods and services by availing of a loan from Bajaj Fiserv.

## Credit card



Credit card is also a part of durables loan because in that customer getting more benefits, if customer has CIBIL score 750 than customer can purchase digital product without CIBIL score.

The online mode of applying for a consumer durable loan is through internet banking, mobile banking, or through the website of the respective lender. Applicants can login to their internet banking or mobile banking account and then apply for the consumer durable loan directly from their respective account. Another option is to apply for the loan through the website of the lender. The applicant will have to select the ‘Apply now’ on the consumer durable loan page on such a website and provide the necessary details like personal details and professional details. After providing all the necessary details, the applicants will have to click on ‘submit’ to proceed. The representative of the lender will contact the applicant for details regarding the further loan process.

## Durable Finance

Visiting a branch or waiting for days to get your loan approved are things of the past with Bajaj Finserv. Companies have in-store representatives present across all 7000+ durable stores to help you With your loan approval and purchase, that too within minutes.

## Asset Care



CPP Asset Care is a unique protection service that provides to customer with a host of exciting offers and benefits, along with complimentary extended warranty insurance for your valued appliance.

Following service are covered under asset care:

- ❖ Multi - Lingual feature related assistance
- ❖ Single call card blocking
- ❖ Preventive maintenance service
- ❖ F- Secure internet security (for Smartphone \tablet)
- ❖ Live TV Subscription
- ❖ Complimentary Extended Warranty Insurance

## 2.10. FINANCIAL PERFORMANCE

Bajaj Finserv Lending is largest consumer durables lender in India in FY 2022. With presence in 318 cities across India and approximately 14100 dealer counters across in the country, it financed 5.9 purchases in FY 2022 versus 4.7 million in FY 2021, a growth of about 28%

Its unique Existing Member Identification (EMI)card with cards in force of over 6.9. Million enables customer to avail instant finance after the first purchase. It financed 2.5 million purchases in FY 2022 through EMI card versus 1.5 million in FY 2021, a growth of about 6% wide geographic presence coupled with a loyal EMI card base provides BFL with an inherent growth platform.

Over the years BFL has expanded its EMI financing business to digital products and lifestyle products. It has tie-ups with lending digital product manufactures for its digital products financing. The company operates through more than 9750 dealers in India for its digital products financing.

It financed approximately 13 million digital product purchases in FY 2022 VS 561000 IN FY 2021, representing growth of 132 %

Bajaj Finance Lending has different financing product for salaried, non-salaried and businessman. Followings are financing product

- ✓ Home loan
- ✓ Loan for Doctors
- ✓ EMI Card
- ✓ Credit Card
- ✓ Durable Finance
- ✓ Lifestyle Finance
- ✓ Life Care Finance
- ✓ Digital Product Finance
- ✓ Cloth and Accessories
- ✓ Travel and Holiday
- ✓ Asset Care
- ✓ Insurance
- ✓ Extended Warranty

Particulars	FY 2022	FY2021	Change %
Total income	27,871	23,546	18
Interest and finance charges	7573	7446	2
<b>Net interest income(NII)</b>	<b>20298</b>	<b>16100</b>	<b>26</b>
Employee benefit expenses	3222	2243	44
Depreciation and amortization	355	302	18
Other expenses	3513	2471	42
<b>Pre-impairment operating profit</b>	<b>13208</b>	<b>11084</b>	<b>19</b>
Impairment on financial instruments	4622	5721	(19)
Profit before tax(PBT)	8586	5363	60
<b>Profit after tax(PAT)</b>	<b>6350</b>	<b>3956</b>	<b>61</b>
Total comprehensive income	6385	3898	64
Earnings per share(EPS) basic, in Rs	105.39	65.85	
Earnings per share (EPS) diluted in Rs	104.63	65.33	
Book value per share, in Rs	699.34	597.85	

## 2.11. TOTAL USE OF SALES FORCE SOFTWARE:

"Sales force CRM is nothing short of a revolution for our sales finance business"

Rise in transactions from 1500 per day during holiday season to a record 8500 in a single day, processing one transaction every 4 sags during peak hour with sales force CRM.

### Challenge

- Needed solution with unlimited scalability for end to end new loan underwriting and to cross sell multiple products on existing customer database
- Specially sought best in the business to minimize time and resource investment in IT and allow focus to remain on serving customers
- Wanted high degree of flexibility to accommodate dynamic changes in market place

### Solution

- ✓ Sales force .com implementation partner Wipro implemented Sales Force CRM for 300 users in April 09
- ✓ Deployed across Call Centre, Sales, Credit and Operations teams

- ✓ Implementation cycle from concept to solution build of just 3 months
- ✓ Integration with Dialer, DE dupe system, Credit Bureau, SMS, and more recently Google Maps (to access customer locations from within salestorece.com)

## **2.12 BENEFITS AND FEATURES OF DURABLE LOAN IN BFL**

In my point of you the Bajaj Finance providing good features to the customers.

The customers are fully satisfied with Bajaj Finserv durable loan due to customers are getting EMI benefits.

### **Features**

- The Bajaj finance was offering loans on EMI for consumer durable goods no other finance can match this features & benefits the Bajaj Finserv Lending has to offer. From the schemes to quick approvals to minimal documentation, they do everything to make it easy for you.
- Whether it's an LCD TV or a split AC, Smart phones, laptops you can get loans for consumer durable loans ranging from Rs 7,500 to Rs 5,00,000
- The customer can get approval for a loan in anywhere between 3 to 15 minutes
- Pre-approved offers: as our existing privileged customer you will get special pre-approved offers from time to time.
- Nil foreclosure charges
- Instant, on the spot approval: you can get instant approval in 3 minute. All you need is basic documents like a PAN card Driving license and address proof etc.

### **Benefits**

- The Bajaj Finserv Lending providing pre-payment facility to the customers they can reduce their EMI or tenor or both by repaying their loan on time. Customer can prepay up to 6 times in a calendar year at any interval with the minimum amount per prepay transaction being not less than 3 EMI's. Also there is no limit on the maximum amount.
- The Bajaj finance providing 0% finance options only with Bajaj Finserv Lending (select schemes are interest bearing)
- The Bajaj finance also offer you special flexible repayment options.

### **2.12.1 EMI card and Advantages of EMI card**

Bajaj Finserv EMI card is a pre- loaded card with a pre- approved and Consumer Durable & Lifestyle product Loan. we can use this card to buy our favorite consumer durable (or lifestyle products) at any store by simply swiping your card at our partner retail outlet.

#### **Advantages of EMI card**

- The Bajaj finance providing good opportunity to customers by offering EMI card to the customers their benefit, customers are getting very good services and it is very useful to use and it also avoid the hard cases.
- With this card we can come to know that the customer is existing customer for more than three months.
- For their next purpose of buying products, they do not need to bring all the documents which was given before.
- Now simply Swipe, Sign and Buy any consumer durable or life style product of your choice with your EMI (Existing Member Identification Card) only from Bajaj Finserv Lending no need to gather another set of documents or go through the process of applying for a loan.
- The pre -approved loan amount on our EMI card depends on the loan amount assigned to BFL at the time of we are taking a Consumer Durable or Lifestyle product loan.
- This loan amount varies from Rs 30,000 to Rs 5,00,000/-

#### **Application of EMI card**

- Customer can apply EMI card at the time of purchase (or through your customer portal login on Bajaj finance website, if were an existing customer of consumer durable loan or life style finance.) EMI card will come after the completion of three EMI's
- Buying your consumer durable product / lifestyle product:
- They can sign up for EMI card when consumer buy consumer durable through any of their retail partner . EMI card will be sent to consumers after 4 months of loan repayment, subject to timely repayments of our loan installments.
- Online through Digital customer portal:  
Customer can apply online anytime through their customer portal. Make an online payment of Rs. 249 and their EMI card will come within 3 months.

## Eligibility and documents for EMI card

EMI card is issued only to existing customers

Only the following documents are required for getting EMI card

- Open ECS mandate duly signed (open ECS is same as other ECS with an extended period so that we don't have to give fresh ECS for your purchase in future.)
- One cancelled cheque
- KYC formalities (valid photo id proof and address proof)

Fees and charges

All the customers have to pay is a one-time charge of Rs. 249 to enjoy life time membership of EMI card.

## Key role in company

- Assist to the customers for getting durable product
- Provides durable loan
- To provide different schemes to getting easily durable product
- Extended warranty to secure customer products
- Credit insurance in case if customer unable to pay product amount
- Online login to check customers CIBIL score
- Different types of EMI card like gold, silver and platinum
- Inform customers if there any new scheme

## 2.13 DURABLE LOAN PROCESS

The loan process is simple in Bajaj the few steps are to participative by both customer and Executive.

**First step:** The Bajaj executive asks that the customer has any previous loans in the Bajaj finance or in else any financial companies or the customer is credit card user.

**Second step:** The response from the customer with respective to previous loans is gained by the executive.

**Third Step:** The executive asks about the necessary documents require in the loan process. Then the executive explains about their schemes with respective to the products purchasing by the customer.

A person age should be 23 then he/she can apply for durable loan. This eligibility required for both salaried and self-employed.

Following document would be required for loan:

- ✓ Photo id proof
- ✓ Residence Proof
- ✓ One cancelled cheque in case of ECS

Credit program specific documents (any one of the following)

1. Credit card front side photocopy
2. Visiting card & Employee id proof
3. Photocopy of RC book (not applicable for vehicles registered after 2004 & commercial cars)
4. Bajaj Finserv Lending existing loan repayment
5. Loan account number/schedule (subject to not later than 18-month-old)
6. Latest salary slip
7. Latest 3-month detail

**Note: The Loan Eligibility**

The following are the eligibility criteria to apply for loan procedure

- If you are salaried person your age should be between 23 years to 60 years
- If you are self-employed your age should be between 23 years to 65 years

## **2.14. COMPETITORS OF BAJAJ FISERV IN THE DURABLE MARKET**

Consumer Durable finance allows you buy household appliance such as LED TV, Laptop, and Refrigerator etc. On EMI with or without credit card and nowadays it also offers interest free loan with reasonable processing charges. Durable finance facility has been gaining popularity in India since the prominent companies pertaining to this finance segment have come up with 'No Cost EMI' options. Earlier, Indian consumers kept themselves away from durable finance because of high interest rates and processing charges. But now many finance institutions have shown interest and various fees. Some companies have been offering finance schemes wherein interest rates are sub-vented either by the manufacturers or companies themselves.

In Indian market there are most of the four companies provide durable loan. Which is Bajaj Finserv, Tata Capital Finance, HDFC and, ICICI these companies fulfill every one's finance needs. So that in these companies have competition. Competition always provides benefit towards the customer. Behind the competition reason it customer doesn't like any company then they can switch that company and they can go in other company has a large network of branches across the country and it also offers online loan facility.

### **Bajaj Finance:**

Bajaj Finance has been evolving remarkably consumer durable finance segment. It almost covers all necessary items that one needs at his /her house. Quick loan approval and low processing charges making it best choice of consumers. One can visit its authorized outlet or its website or can download its mobile application to apply for loan. It has companies 12000 partner stores across the country to provide hassle-free loan approval.

### **ICICI Bank Consumer Durable Loan:**

ICICI bank offering loan facility to buy durable goods on EMI under personal loan. The bank is offering finance facility for purchasing household items. But ICICI is not famous that much in market for durable goods. So that customers have no credible towards ICICI.

### **Tata Capital Financial Services Limited:**

It is well-known finance company which has been providing satisfactory financial solutions to fulfill everyone's finance needs. TCFSL also provides consumer durable loan for purchasing household goods or items. It offers a large range of electronic products at on cost EMI. The company has a large network of branch across the country and it also offers online loan facility.

### **HDFC Bank Consumer Durable loan:**

HDFC bank also offering durable loan to consumer. The bank provides loan amount up to the cost of product for up to 36-month tenor. But this company not famous as much and little bit processing is also tough.

In that above companies Bajaj Finserv has 70-80% market share and rest of the market share with remaining companies, because Bajaj has well scheme for customer. Primarily customer will give preference to Bajaj than Capital First, HDB and later on ICICI Bank.

## **2.15 DIFFERENCE BETWEEN BAJAJ DURABLE FINANCE AND OTHER COMPANIES DURABLE FINANCE.**

### **Bajaj Finance:**

- It is very friendly to customer
- It is providing good financial services to the customer.
- Bajaj Finserv providing 0% interest loan to the customers.
- Bajaj Finserv providing EMI facility for existing customers.
- Simple steps for taking the consumer durable loans.
- Spot approval without any delay and verification.
- Flexible EMIS are offered to the customers.
- Bajaj Finserv offers low down payment to make easy to buy any product
- Bajaj finance is now available any shopping malls in the 62 cities with best performance.
- In Bajaj finance we require CIBIL score minimum 750 by this we can come to know that he is regular customer.

### **Other Finance:**

- In any other finance we can apply for the loan CIBIL score less than 750 by this they may face the fraud customers.
- They also go for the verification process and approval may be delayed.
- Loan Approval process is very long.
- They will take more processing fee from the customer.
- The approval time is may be long.

## **CHAPTER - III**

### **ANALYSIS AND INTERPRETATION OF DATA**

Analyzing survey data is an important and exciting step in the survey process. It is the time that we may reveal important facts about our customers, uncover trends that we might not otherwise have known existed, or provide irrefutable facts to support our plans. By doing in-depth data comparisons, we can begin to identify relationships between various data that will help us understand more about our respondents, and guide us towards better decisions.

Data analysis is the process of looking at and summarizing data with intent to extract useful information and develop conclusion. The completion of the project entirely depends upon the analysis of collected data, proper tabulation and coding of data. It enables easy understanding analysis and comparison.

The analysis is being carried out based on the survey conducted among the people who took gold loan in Mahindra Finance Limited in Thoothukudi. Each question in the questionnaire is analyzed individually, sufficiently tabulated and interpreted by the researcher and are presented in the form of bar diagram pie charts and chi-square test. The sample size of the collected data is 50.

Analysis is done with the help of following tools:

- i. Percentage analysis
- ii. Chi-square test
- iii. Likert's scale technique

Percentage analysis is the method to represent raw streams of data as percentage (a part in 100 – Percentage) for better understanding of collected data. In this study it is used to represent the demographic profile of the respondents.

The chi-square test is used to determine whether there is significant difference between the expected frequencies and the observed frequencies in one or more categories.

Likert's scaling technique used to analyze the statement about the problems faced by customers on EMI purchases in Bajaj finance and the opinion related to it and they ranked on five-point scale. The following scores are given for the responses as follows: Strongly Agree - 5; Agree - 4; Neutral - 3 Disagree - 2; Strongly Disagree - 1.

**TABLE 3.1**  
**RELATIONSHIP BETWEEN MONTHLY INCOME AND FACTOR INFLUENCE TO**  
**PREFER BAJAJ FINANCE FOR DURABLE LOAN – Chi-square test**

SA-Strongly agree    A-agree    NI -No Idea    DA-Disagree    SDA-strongly Disagree

<b>INCOME</b>	<b>Insurance facility</b>	<b>Removes immediate financial burden</b>	<b>Tax saving</b>	<b>Zero interest rate</b>	<b>TOTAL</b>
BELOW 20,000	6	4	2	2	14
20,000-30,000	4	2	2	2	10
30,000-40,000	4	6	4	6	20
ABOVE 50,000	2	2	0	2	6
<b>TOTAL</b>	<b>16</b>	<b>14</b>	<b>8</b>	<b>12</b>	<b>50</b>

$$X^2 = \sum (O-E)^2/E$$

O= observed frequency

E= expected frequency

ROW AND COLUMN	O	E	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
R1C1	6	4.48	1.52	2.31	0.55
R2C1	4	3.2	0.8	0.64	0.2
R3C1	4	6.4	-2.4	5.76	0.9
R4C1	2	1.92	0.08	6.4	3.33
R1C2	4	3.92	0.08	6.4	1.63
R2C2	2	2.8	-0.8	0.64	0.22
R3C3	6	5.6	0.4	0.16	0.05
R4C2	2	1.68	0.32	0.10	0.05
R1C3	2	2.24	-0.24	0.05	0.02
R2C3	2	1.6	0.4	0.16	0.1
R3C3	4	3.2	0.8	0.04	0.1
R4C3	0	0.96	0.96	0.92	0.95
R1C4	2	3.36	-1.36	1.85	0.55
R2C4	2	2.4	-0.4	0.16	0.06
R3C4	6	4.8	1.2	1.44	0.3
R4C4	2	1.44	0.56	0.31	0.22
	<b>TOTAL</b>				<b>9.33</b>

DEGREE OF FREEDOM = (R-1) (C-1)

= (4-1) (4-1)

= 3 X 3

= 9

0.05 = 16.919

Significance value = 5%

Calculated value = 9.33

Tabulated value = 16.91

Table 3.1 assesses the relationship between monthly income & factor influencing (Insurance facility, Removes financial burden, Tax saving, Zero interest rate) to predict the degree of freedom of monthly income and factor influencing using chi-square test.

The calculated value of chi- square test is 9.33 and is lesser than table value. Thus, there is no relationship between monthly income and factor influence to prefer Bajaj finance for durable loan. Therefore, Null hypothesis is accepted and alternate hypothesis is rejected.

**TABLE 3.2**  
**PROBLEMS FACED BY RESPONDENTS REGARDING**  
**EMI PURCHASE-SIMPLE RANKING**

S.NO	FACTORS	SA	A	N	DA	SDA	TOTAL	RANK
1	Card block issue	34 (68)	-	15 (0)	-	1 (2)	66	II
2	Low Limit Issue	31 (62)	10 (10)	8 (0)	-	1 (2)	70	I
3	CIBIL score issues	17 (34)	24 (24)	5 (0)	3 (3)	1 (2)	53	III
4	Technical errors by bank	9 (18)	28 (28)	8 (0)	5 (5)	-	41	IV

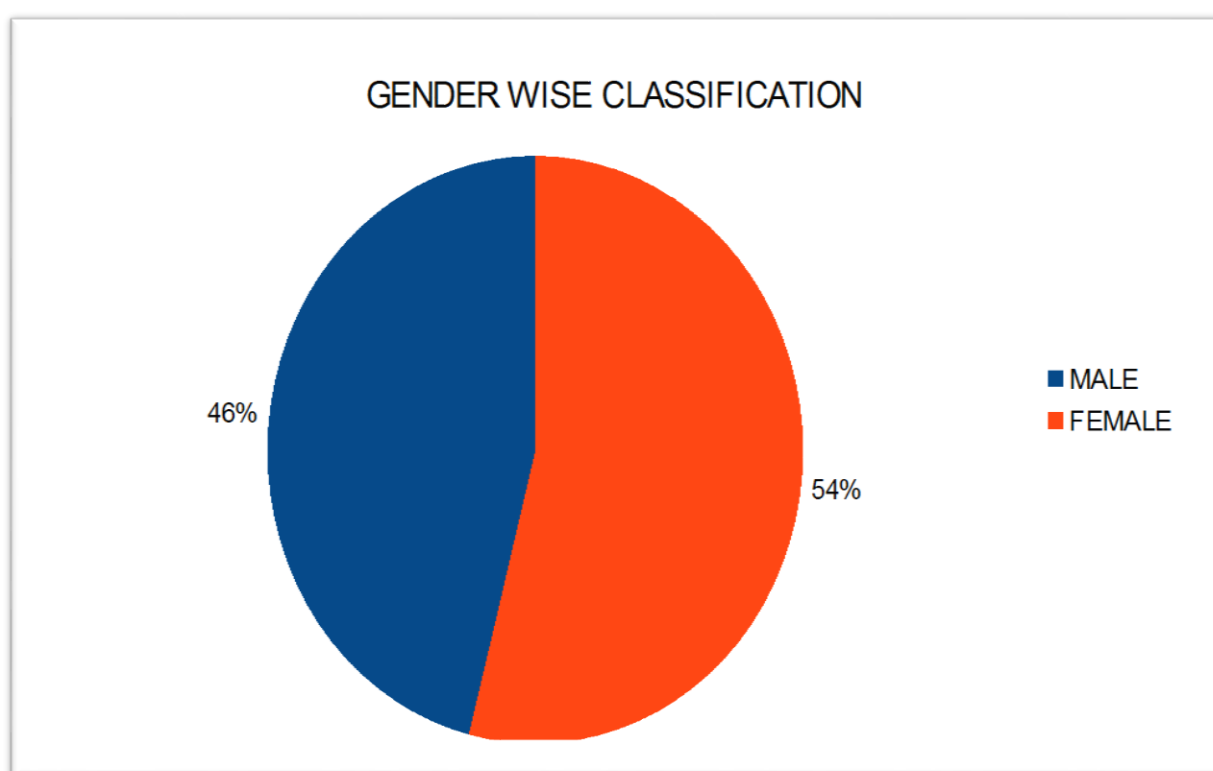
**Interpretation:**

In this table problems faced by the customers during EMI purchase are scaled and rated. Low limit issues are rated first because a pre – approved loan limit is given to the customer based on the individual regular transactions. some people will get very less pre- approved loan limit which results in the customer disappointment. Card block issues are rated second EMI cards are blocked by the companies if the cards are not used regularly once in 2 months and the card may be blocked if there are any cheque bounces and any late payment. CIBIL score issues are rated third and technical errors by bank are rated fourth because the chances of issues are lesser when compare to low limit issues and card block issues.

**TABLE 3.3**  
**GENDER WISE CLASSIFICATION**

SL.NO	GENER	NO OF RESPONDENTS	PERCENTAGE
1	MALE	23	46
2	FEMALE	27	54
	TOTAL	50	100

**Source:** Primary dada



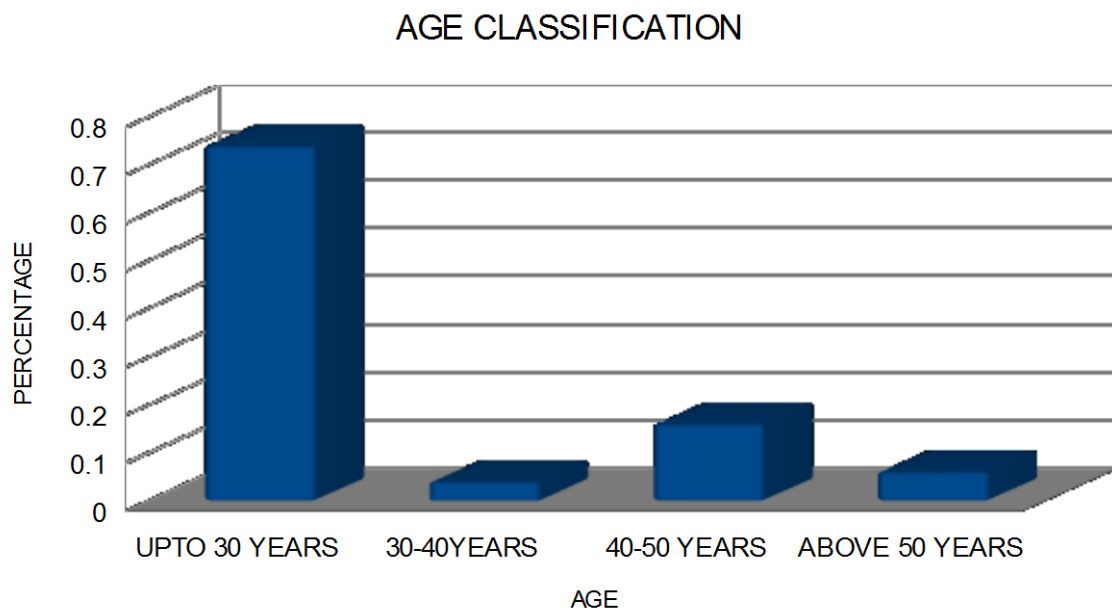
**Interpretation:**

As indicated in the above diagram 46% of the respondents were male and 54% of the respondents were female.

**TABLE 3.4**  
**AGE WISE CLASSIFICATION**

SL.NO	AGE	NO OF RESPONSE	PERCENTAGE
1	UPTO 30 YEARS	37	74
2	30-40YEARS	2	4
3	40-50 YEARS	8	16
4	ABOVE 50 YEARS	3	6
	TOTAL	50	100

**Source:** Primary dada



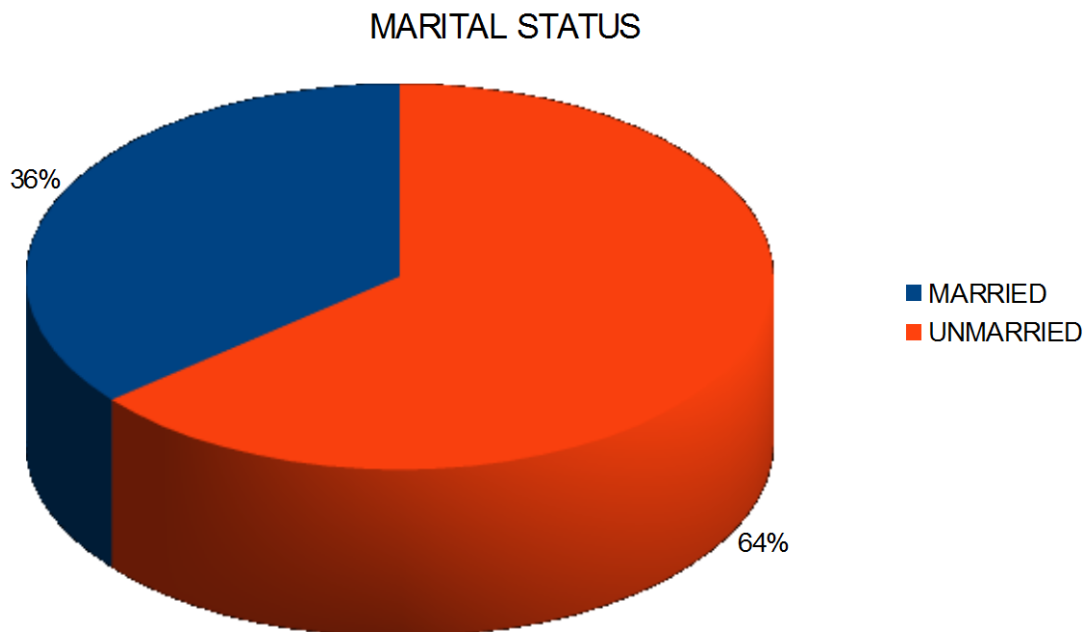
**Interpretation:**

It is inferred from the above diagram 74% of the respondents were up to 30 years and 4% of the respondents were 30-40 years and 16% of the respondents were both 40-50 and 6% Of the respondent were above 50 year

**TABLE 3.5**  
**MARITAL STATUS**

SL.NO	STATUS	NO OF RESPONDENTS	PERCENTAGE
1	MARRIED	18	36
2	UNMARRIED	32	64
	TOTAL	50	100

**Source:** Primary data



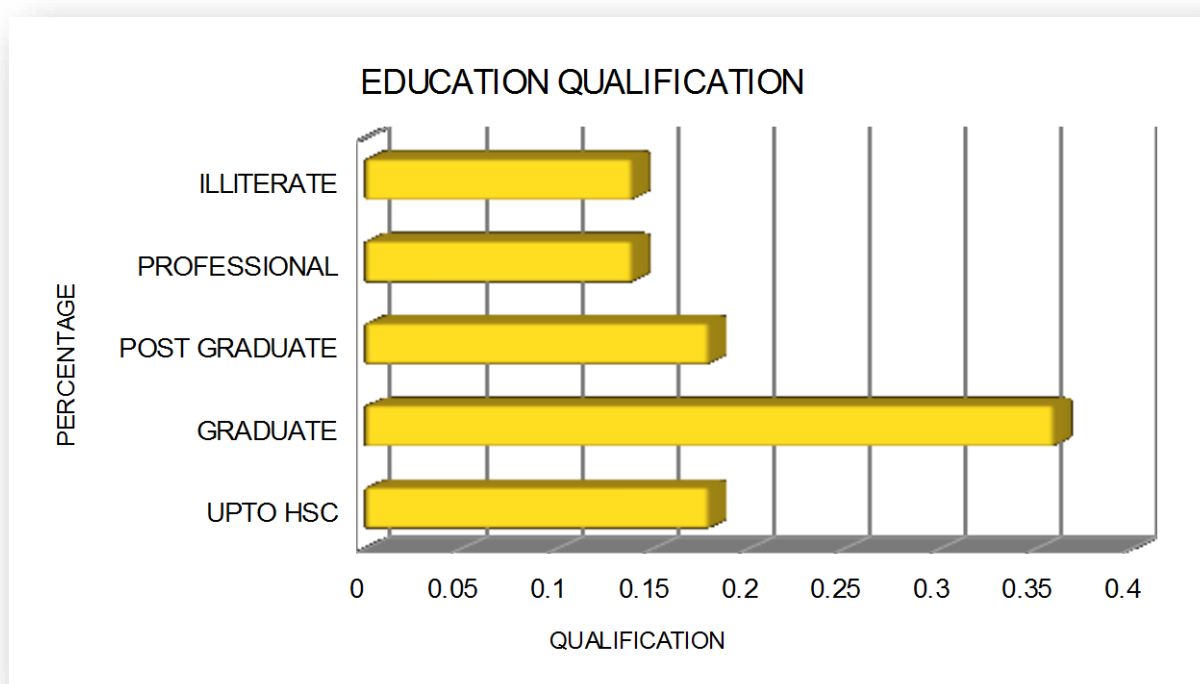
**Interpretation:**

From the above diagram it is inferred that among the selected respondents of 50 people 36% of the married and 64% of the respondents were unmarried

**TABLE 3.6**  
**EDUCATIONAL QUALIFICATION**

SL.NO	QUALIFICATION	NO OF RESPONSE	PERCENTAGE
1	UPTO HSC	9	18
2	GRADUATE	18	36
3	POST GRADUATE	9	18
4	PROFESSIONAL	7	14
5	ILLITERATE	7	14
	TOTAL	50	100

**Source:** Primary data



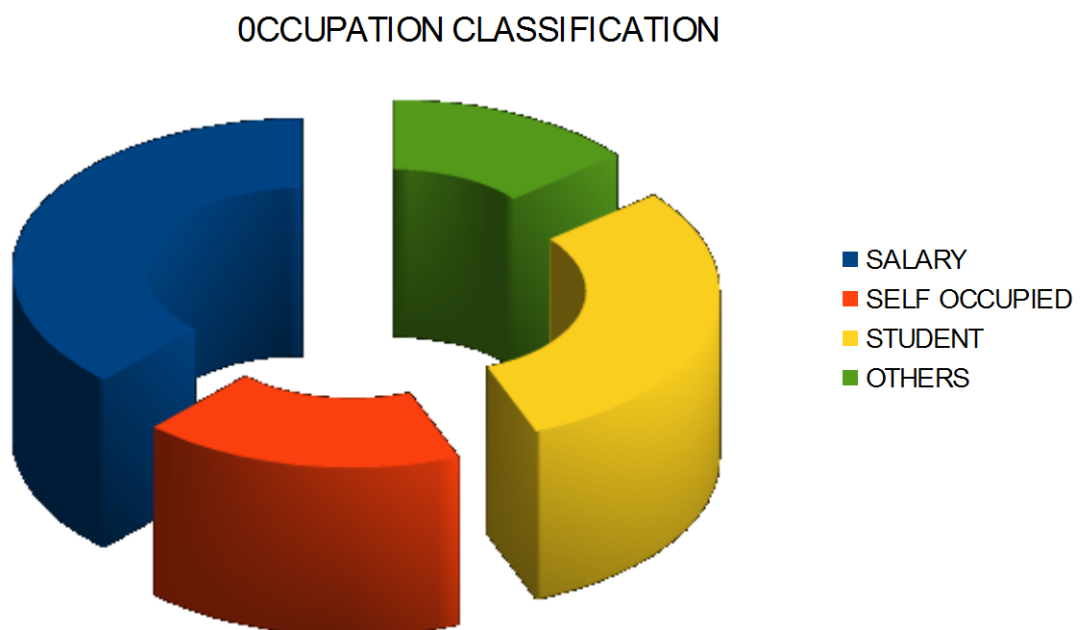
**Interpretation:**

From the above diagram it is inferred that among the selected respondents of 50 people 18 of the respondents were UPTO HSC and 36% of the respondents were Graduate and 18% of the respondents were post graduate and 14% of the respondents were professional and 14% of the respondents were Illiterate.

**TABLE 3.7**  
**OCCUPATION CLASSIFICATION**

SL.NO	CLASSIFICATION	NO OF RESPONSE	PERCENTAGE
1	SALARY	19	38
2	SELF OCCUPIED	9	18
3	STUDENT	15	30
4	OTHERS	7	14
	TOTAL	50	100

**Source:** Primary data



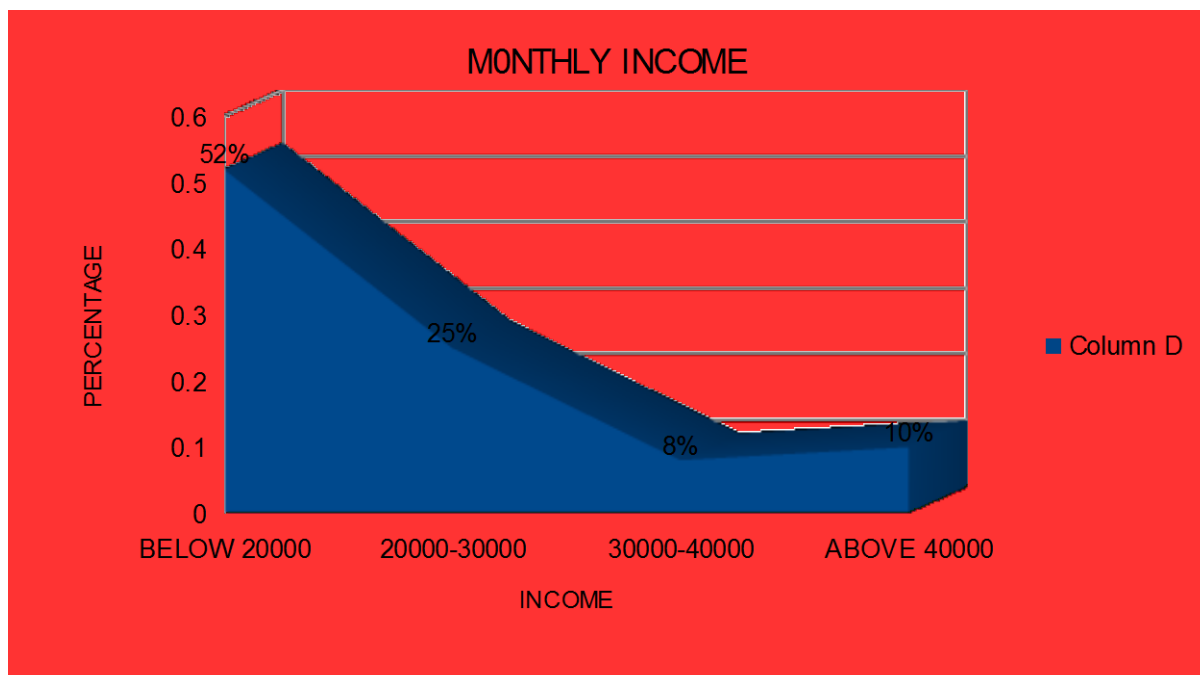
**Interpretation:**

From the above diagram it is inferred that among the selected respondents of 50 people 18% of the respondents were self occupied and 38% of the respondents were salary and 14% of the respondents were others and 15% of the respondent were student.

**TABLE 3.8**  
**MONTHLY INCOME OF RESPONDENTS FAMILY**

SL.NO	INCOME	NO OF RESPONSE	PERCENTAGE
1	BELOW 20000	26	52
2	20000-30000	15	25
3	30000-40000	4	8
4	ABOVE 40000	5	10
	TOTAL	50	100

**Source:** Primary dada



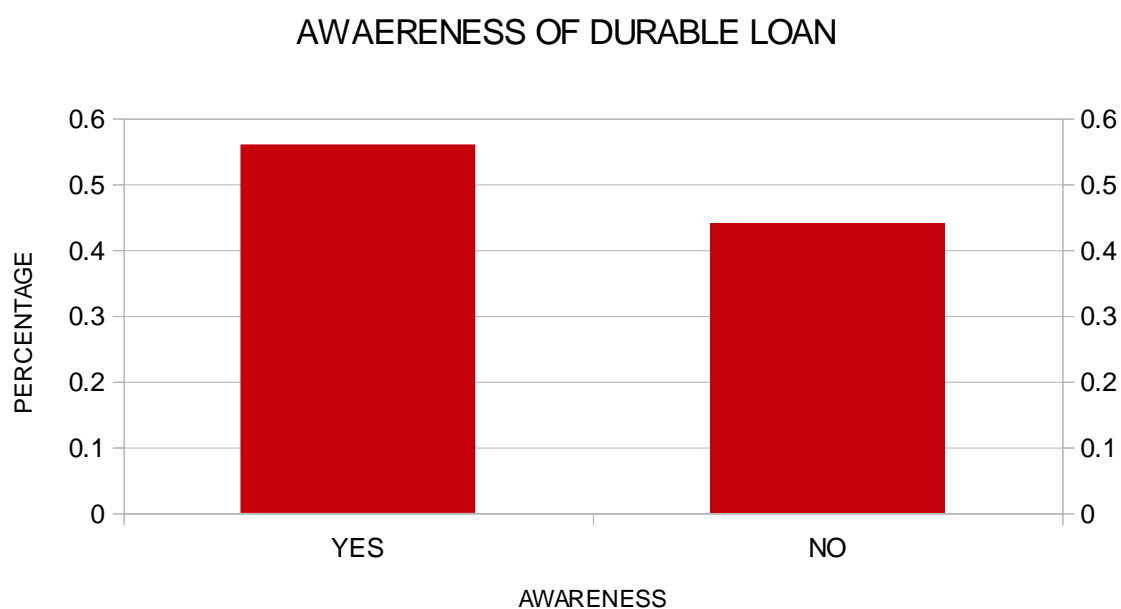
### Interpretation:

The above table shows the distribution of sample respondents by their income level. 52% of the respondents belong to income range of below Rs. 20,000 and 25% of the respondents belong to income range of Rs.20,000 – 30,000 and 8% belongs to income range of Rs. 30,000 – 40,000 and 10% belongs to income range above Rs. 40,000

**TABLE 3.9**  
**AWARENESS OF DURABLE LOAN**

SL.NO	AWARENESS	NO OF RESPONSE	PERCENTAGE
1	YES	28	56
2	NO	22	44
	TOTAL	50	100

**Source:** Primary dada



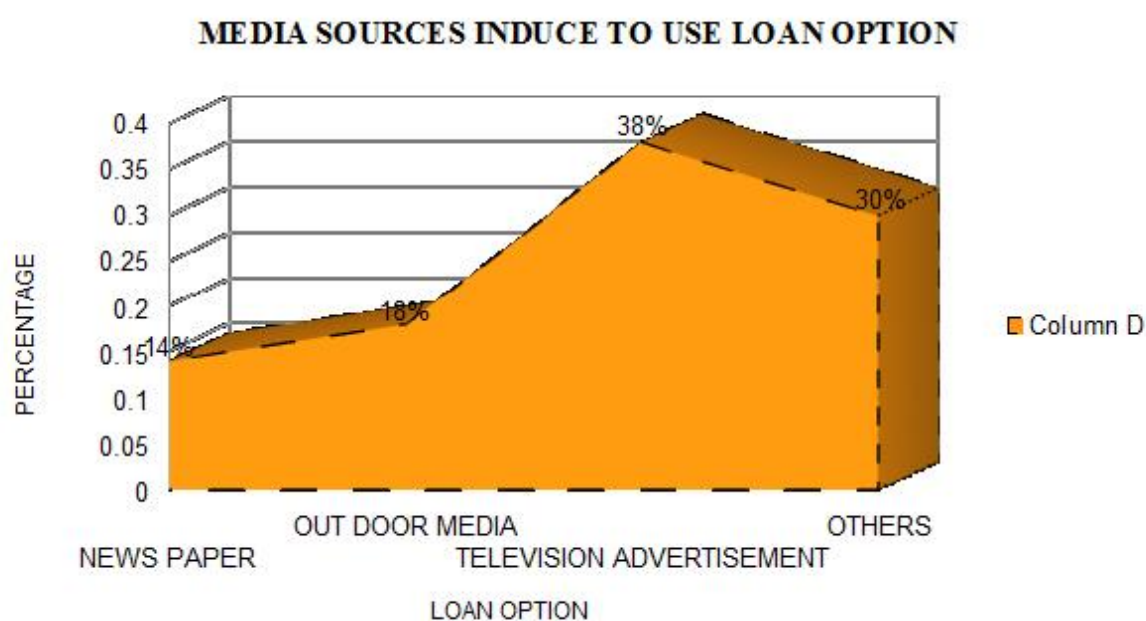
**Interpretation:**

As indicated in the above diagram 56% of the respondents were aware of durable loan and 44% of the respondents were not aware of the durable loan.

**TABLE 3.10**  
**MEDIA SOURCES INDUCE TO USE LOAN OPTION**

SL.NO	LOAN OPTION THROUGH	NO OF RESPONSE	PERCENTAGE
1	NEWS PAPER	7	14
2	OUT DOOR MEDIA	9	18
3	TELEVISION ADVERTISEMENT	19	38
4	OTHERS	15	30
	TOTAL	50	100

**Source:** Primary data



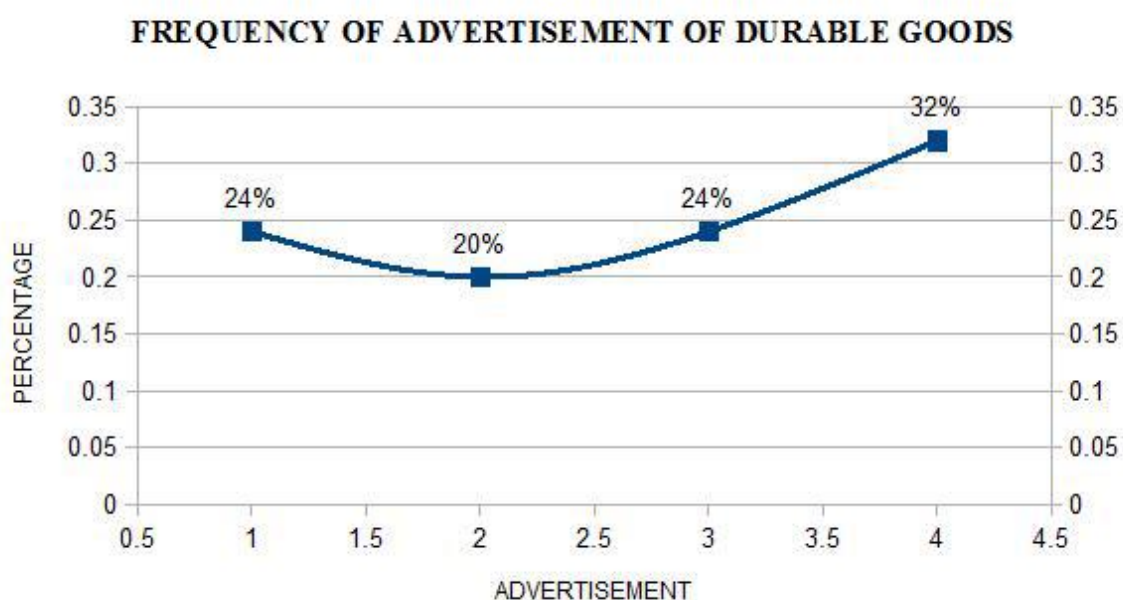
**Interpretation:**

As indicated in the above diagram 14% of the respondents were get to know about such loan option on newspaper and 18% of the respondents were out door media and 38% of the respondents were television advertisement and 30% of the respondents were internet and others.

**TABLE 3.11**  
**FREQUENCY OF ADVERTISEMENT OF DURABLE GOODS**

SL.NO	ADVERTISEMENT	NO OF RESPONSE	PERCENTAGE
1	OFTEN	12	24
2	SELDOM	10	20
3	VERY GOOD	12	24
4	FREQUENTLY	16	32
	TOTAL	50	100

**Source:** Primary data



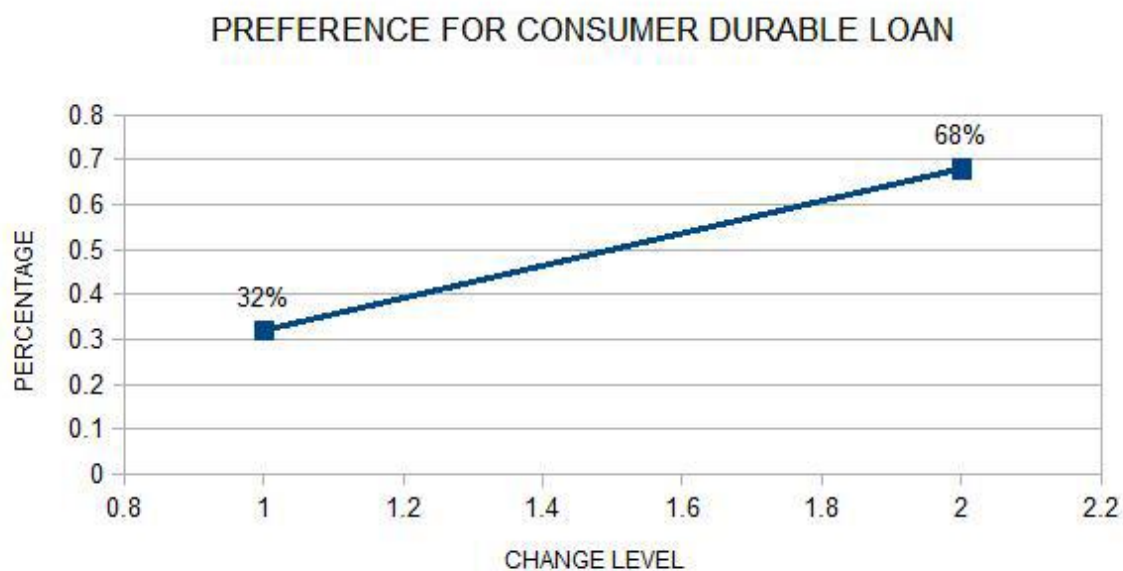
**Interpretation:**

As indicated in the above diagram 24% of the respondents were often see the advertisement and 20% of the respondents were seldom and 24% of the respondents were very often and 32% of the respondents were frequently.

**TABLE 3.12**  
**PREFERENCE FOR CONSUMER DURABLE LOAN**

SL.NO	CHANGES IN CUSTOMER	NO OF RESPONDENTS	PERCENTAGE
1	YES	16	32
2	NO	34	68
	TOTAL	50	100

**Source:** Primary data



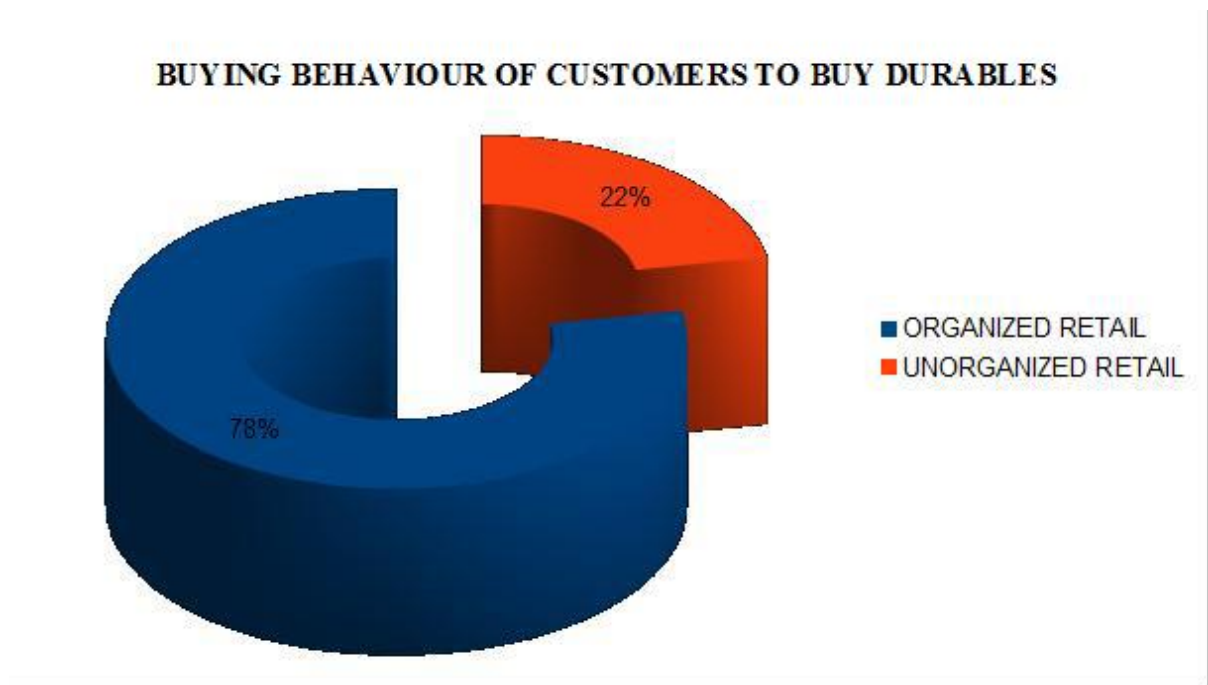
**Interpretation:**

As indicated in the above diagram 32% of the respondents were prefer for consumer durable loan and 68% of the respondent were not prefer consumer durable loan.

**TABLE 3.13**  
**BUYING BEHAVIOUR OF CUSTOMERS TO BUY DURABLES**

SL.NO	PREFER	NO OF RESPONDENTS	PERCENTAGE
1	ORGANIZED RETAIL	39	78
2	UNORGANIZED RETAIL	11	22
	TOTAL	50	100

**Source:** Primary dada



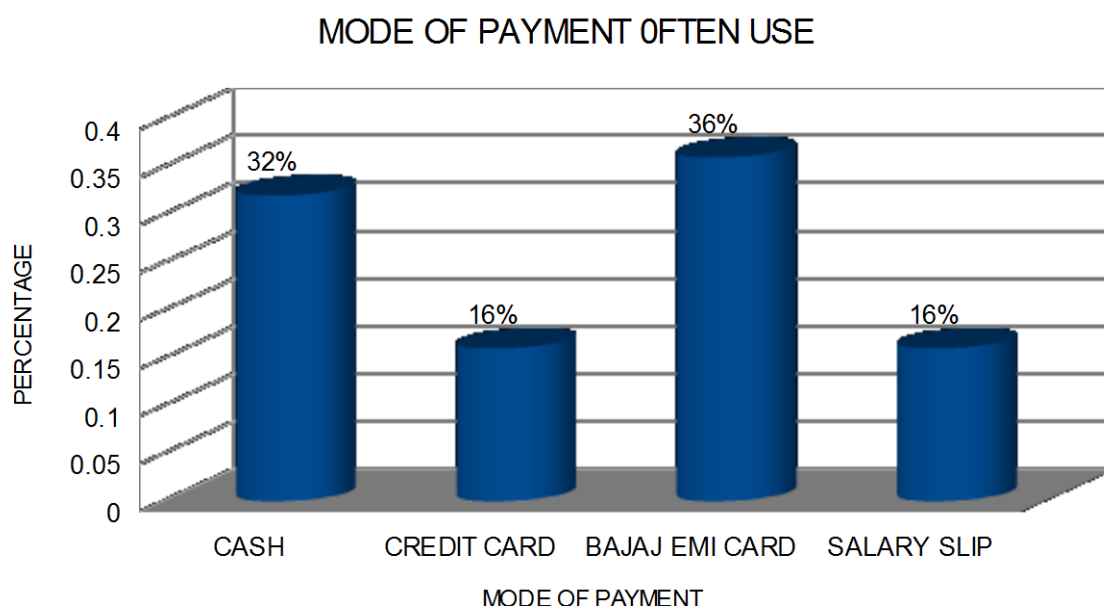
**Interpretation:**

As indicated in the above diagram 78% of the respondents were prefer to buy consumer durables on organized retail and 22% of the respondents were prefer to buy consumer durables on un organized retail

**TABLE 3.14**  
**MODE OF PAYMENT**

SL.NO	MODE OF PAYMENT	NO OF RESPONSE	PERCENTAGE
1	CASH	16	32
2	CREDIT CARD	8	16
3	BAJAJ EMI CARD	18	36
4	SALARY SLIP	8	16
	TOTAL	50	100

**Source:** Primary data



**Interpretation:**

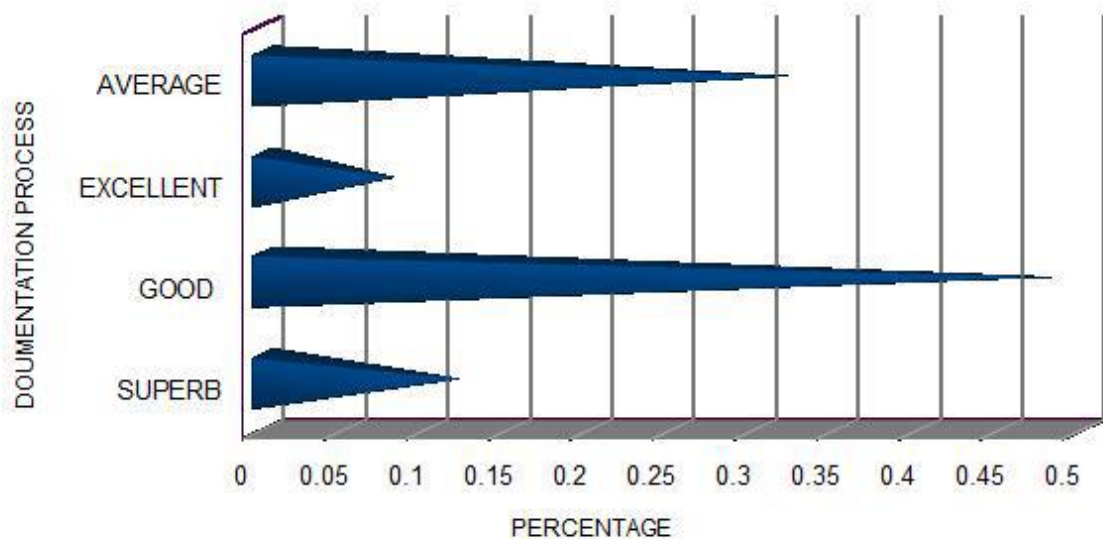
As indicated in the above diagram the consumer prefers to buy durables through credit card were 32% and 16% of the respondents were Bajaj EMI card and 36% of the respondents were salary slip and 16% of the respondents were cash.

**TABLE 3.15**  
**OPTION ABOUT DOCUMENTATION PROCESS IN BAJAJ FINANCE**

SL.NO	DOCUMENTATION PROCESS	NO OF RESPONSE	PERCENTAGE
1	SUPERB	6	12
2	GOOD	24	48
3	EXCELLENT	4	8
4	AVERAGE	16	32
	TOTAL	50	100

**Source:** Primary data

**OPTION ABOUT DOCUMENTATION PROCESS IN BAJAJ FINANCE**



**Interpretation:**

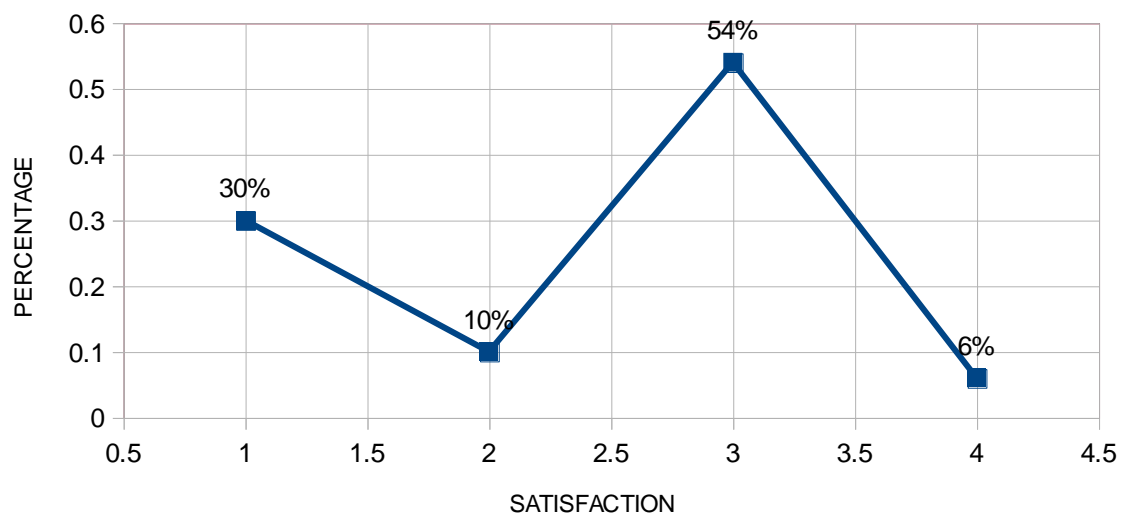
As indicated in the above diagram 12% of the respondents got superb experience and 48 % of the respondents got good experience and 8% of the respondents got excellent experience and 32% of the respondents got average experience.

**TABLE 3.16**  
**SATISFACTION TOWARDS RESPOND TO THE QUERIES**

SL.NO	SATISFACTION	NO OF RESPONSE	PERCENTAGE
1	SATISFIED	15	30
2	DIS SATISFIED	5	10
3	NEUTRAL	27	54
4	HIGHLY SATISFIED	3	6
	TOTAL	50	100

**Source:** Primary dada

**SATISFIED WITH RESPOND TO THE QUERIES BY THEM**



**Interpretation:**

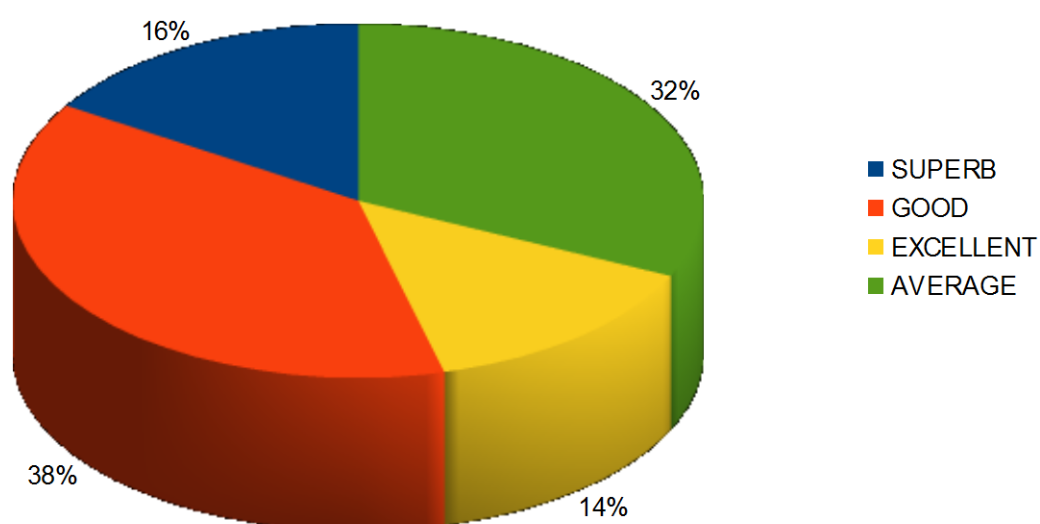
As indicated in the above diagram 30% of the respondents satisfied and 54% of the respondents were neutral and 10% of the respondents were dis satisfied and 6% of the respondents were highly dissatisfied.

**TABLE 3.17**  
**EXPERIENCE ABOUT ZERO DOWN PAYMENT**

SL.NO	ZERO DURABLE LOAN	NO OF RESPONSE	PERCENTAGE
1	SUPERB	8	16
2	GOOD	19	38
3	EXCELLENT	7	14
4	AVERAGE	16	32
	TOTAL	50	100

**Source:** Primary dada

**EXPERIANCE ABOUT ZERO DURABLE LOAN**



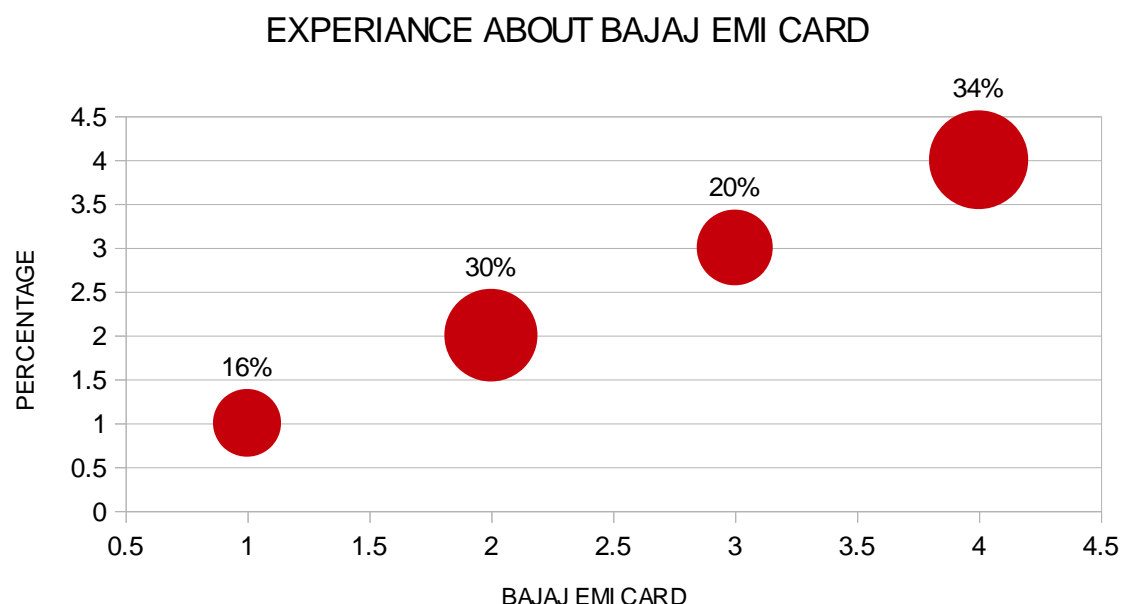
**Interpretation:**

As indicated in the above diagram 16% of the respondents have super experience on zero down payment and 38% of the respondents got good experience and 14% of the respondents got excellent experience and 32% of the respondents got average experience

**TABLE 3.18**  
**OPINION ABOUT BAJAJ EMI CARD**

SL.NO	BAJAJ EMI CARD	NO OF RESPONSE	PERCENTAGE
1	SUPERB	8	16
2	GOOD	15	30
3	EXCELLENT	10	20
4	AVERAGE	17	34
	TOTAL	50	100

**Source:** Primary dada



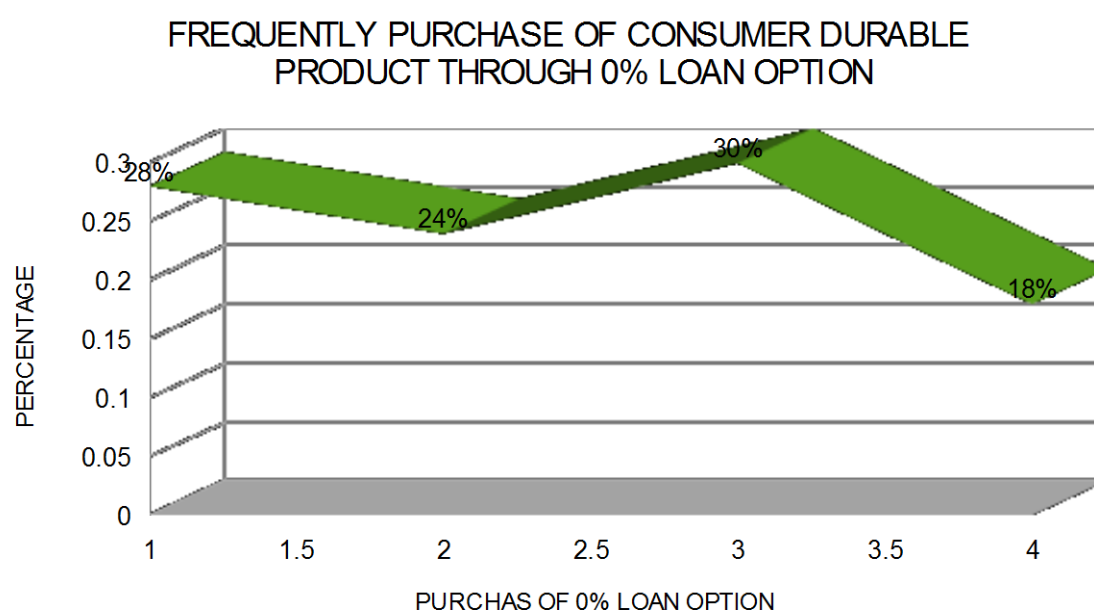
**Interpretation:**

As indicated in the above diagram 16% of the respondents agree about Bajaj EMI card and 30 % of the respondents disagree and 20% of the respondents strongly agree and 34% of the respondents were neither agree nor disagree.

**TABLE 3.19**  
**FREQUENCY OF PURCHASING CONSUMER DURABLE PRODUCT THROUGH 0% LOAN OPTION**

SL.NO	PURCHASE OF 0% LOAN OPTION	NO OF RESPONSE	PERCENTAGE
1	MONTHLY	14	28
2	QUARTERLY	12	24
3	SEASONAL	15	30
4	YEARLY	9	18
	TOTAL	50	100

**Source:** Primary data



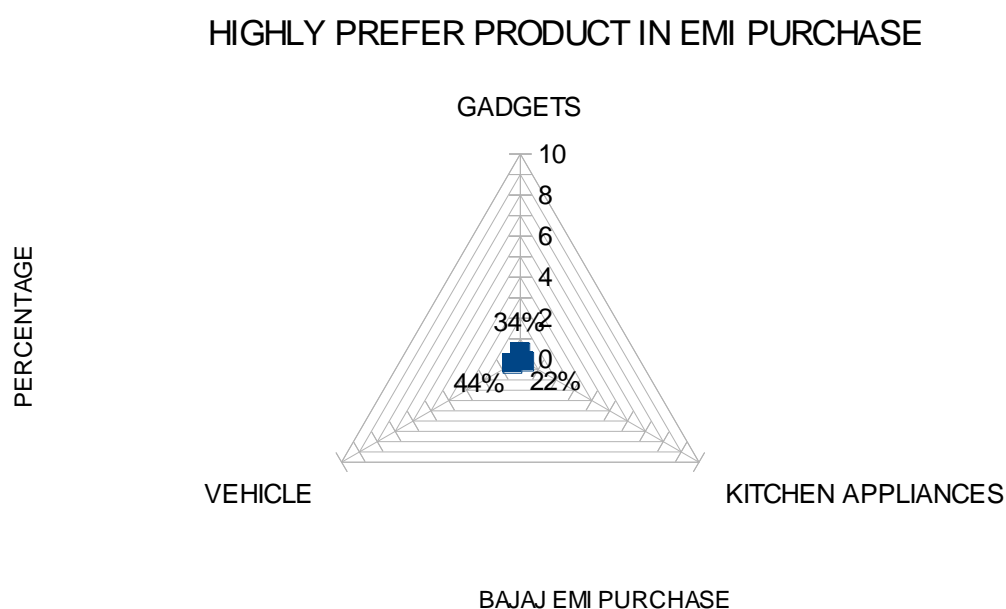
**Interpretation:**

As indicated in the above diagram 28% of the respondent Monthly purchase durable product and 24 % of the respondents purchase Quarterly and 18% of the respondents purchase seasonal and 18% of the respondents purchase yearly.

**TABLE 3.20**  
**HIGHLY PREFERED DURABLE GOODS THROUGH 0% LOAN OPTION**

SL.NO	BAJAJ EMI CARD	NO OF RESPONSE	PERCENTAGE
1	GADGETS	17	34
2	VEHICLE	22	44
3	KITCHEN APPLIANCES	11	22
	TOTAL	50	100

**Source:** Primary dada



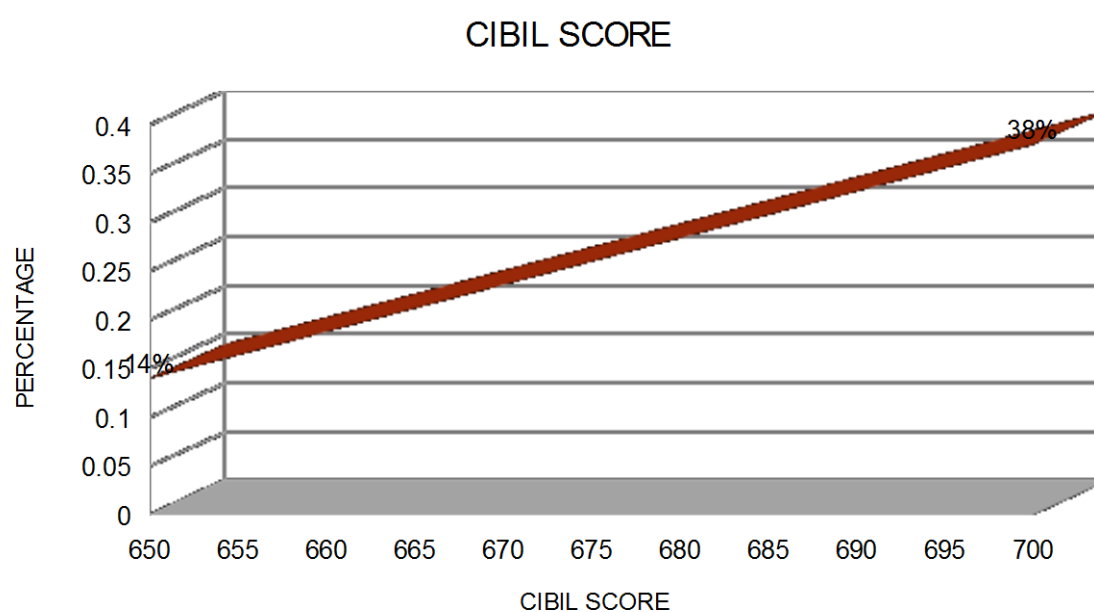
**Interpretation:**

As indicated in the above diagram 34% of the respondent purchase Gadgets through 0% loan option and 24 % of the respondents purchase Vehicles and 22 % of the respondents purchase home appliances.

**TABLE 3.21**  
**CREDIT INFORMATION BUREAU INDIA LIMITED (CIBIL) SCORE OF**  
**CUSTOMERS**

SL.NO	CIBIL SCORE	NO OF RESPONSE	PERCENTAGE
1	>750	5	10
2	<750	19	38
3	700	19	38
4	650	7	14
	TOTAL	50	100

**Source:** Primary data



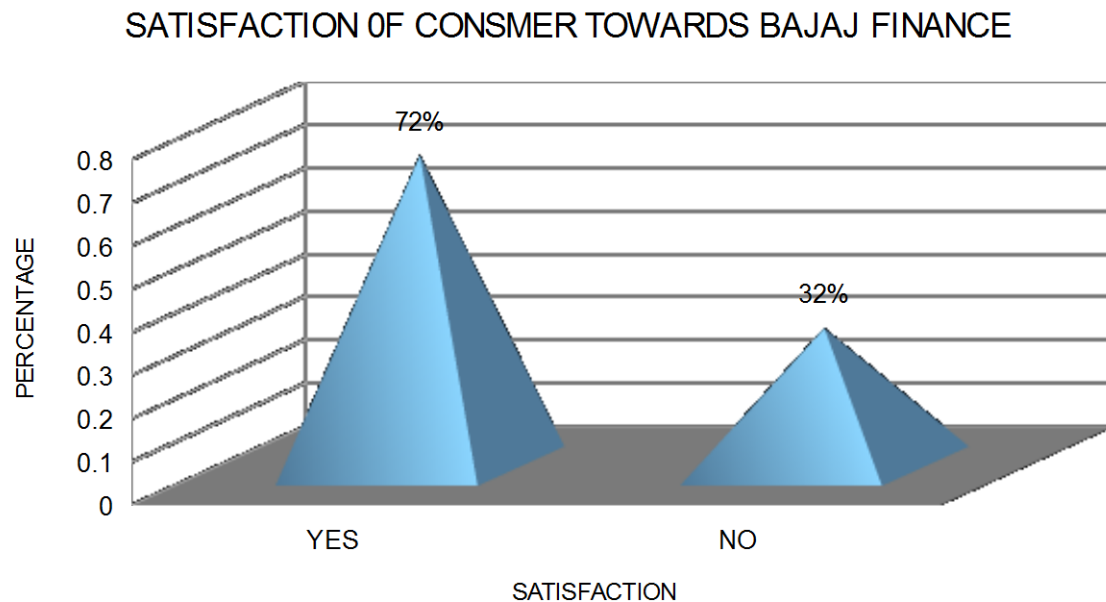
**Interpretation:**

As indicated in the above diagram 10% of the respondents have CIBIL score greater than 750 and 38% of the respondents have CIBIL score lesser than 750 and 38% of the respondents have CIBIL score 700 and 14 % of the respondents have CIBIL score 650.

**TABLE 3.22**  
**SATISFACTION OF CUSTOMERS TOWARDS BAJAJ FINANCE**

SL.NO	SATISFACTION	NO OF RESPONDENTS	PERCENTAGE
1	YES	36	72
2	NO	16	32
	TOTAL	50	100

**Source:** Primary data



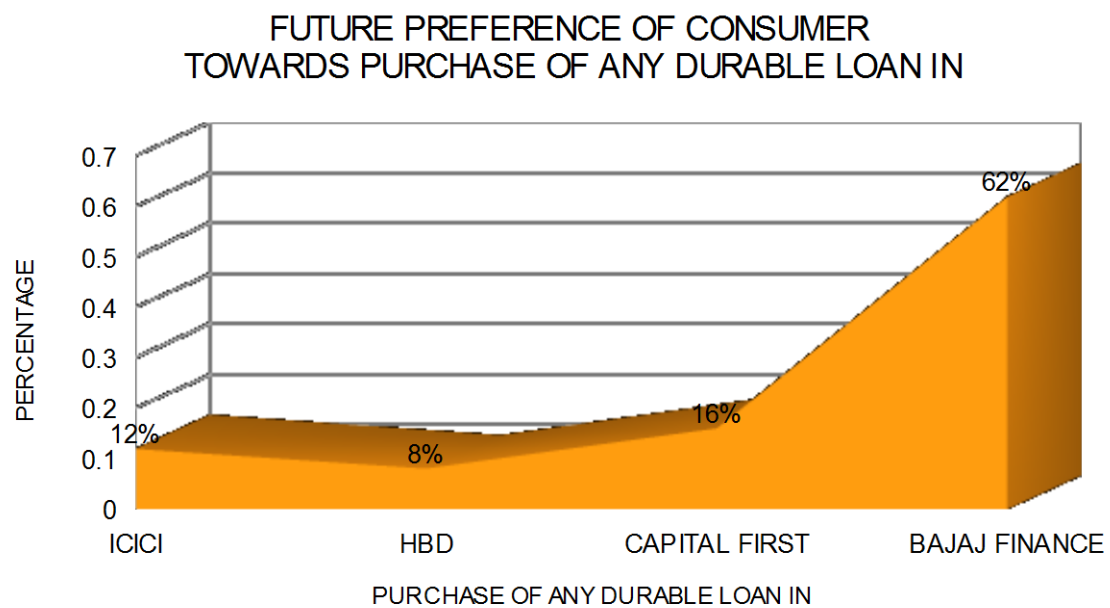
**Interpretation:**

As indicated in the above diagram 72% of the respondents were satisfied with Bajaj finance and 32% of the respondents were not satisfied.

**TABLE 3.23**  
**FUTURE PREFERENCE CUSTOMERS WHILE PURCHASING PRODUCT ON**  
**DURABLE LOAN**

SL.NO	PURCHASE OF ANY DURABLE LOAN IN	NO OF RESPONSE	PERCENTAGE
1	ICICI	6	12
2	HBD	4	8
3	CAPITAL FIRST	8	16
4	BAJAJ FINANCE	31	62
	TOTAL	50	100

**Source:** Primary data



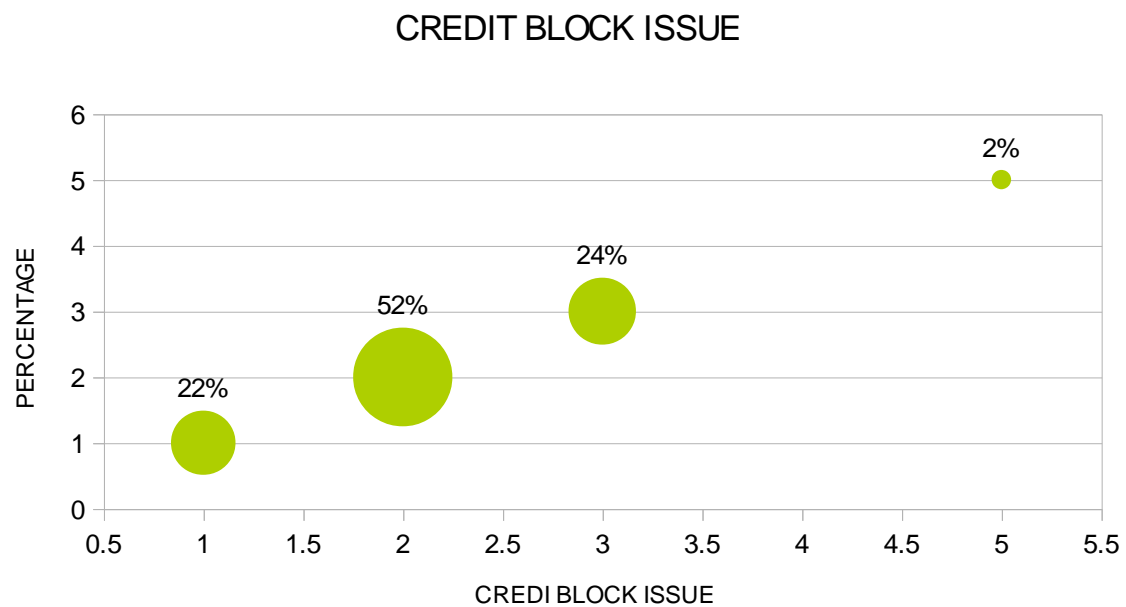
**Interpretation:**

As indicated in the above diagram 12% of the respondents prefer ICICI in future and 8% of the respondents were HBD and 16% of the respondents were capital first and 62% of the respondents were Bajaj finance.

**TABLE 3.24**  
**OPINION ON CREDIT BLOCK ISSUE**

SL.NO	CREDIT BLOCK ISSUES	NO OF RESPONSE	PERCENTAGE
1	STONGLY AGREE	11	22%
2	AGREE	26	52%
3	NO IDEA	12	24%
4	DIS AGREE	0	0%
5	STRONGLY DIS-AGREE	1	2%
	TOTAL	50	100%

**Source:** Primary dada



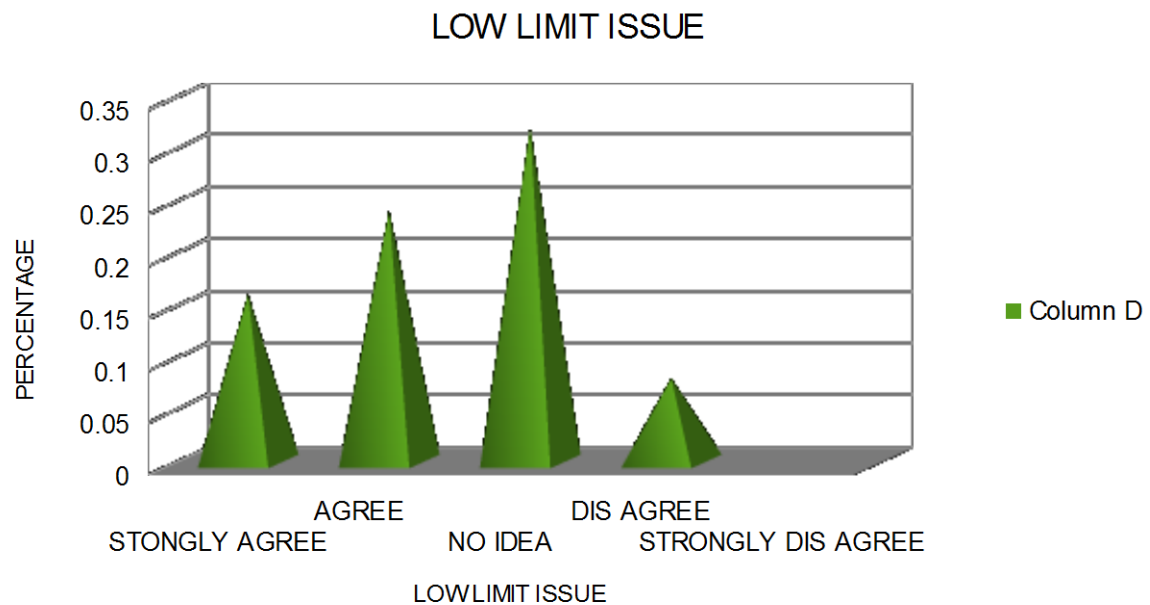
### **Interpretation:**

As indicated in the above diagram 22% of the respondent strongly-agrees about Problem of credit block issue before availing loan by customer and 52% of the respondent agree and 24% of the respondent no-idea and 0% of the respondent and 2% of the respondent strongly dis-agree.

**TABLE 3.25**  
**OPINION ON LOW LIMIT ISSUE**

SL.NO	LOW LIMIT ISSUE	NO OF RESPONSE	PERCENTAGE
1	STONGLY AGREE	8	16%
2	AGREE	22	24%
3	NO IDEA	16	32%
4	DIS AGREE	4	8%
5	STRONGLY DIS AGREE	0	0%
	TOTAL	50	100%

**Source:** Primary dada



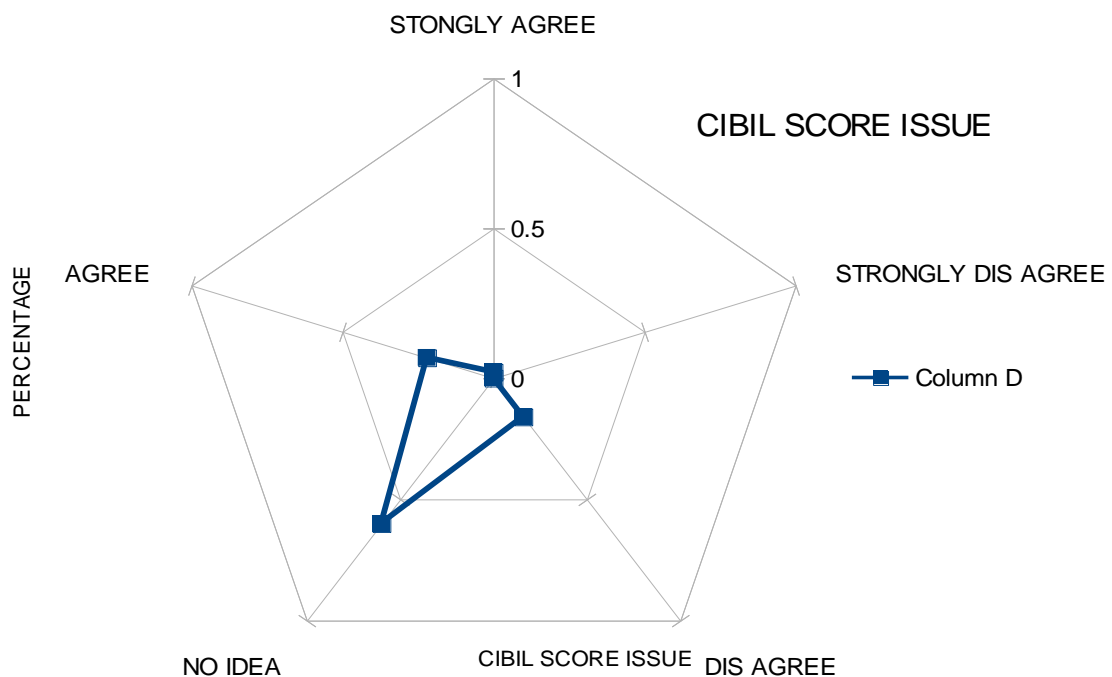
**Interpretation:**

As indicated in the above diagram 16% of the respondent strongly-agrees about Problem of low limit issue before availing loan by customer and 24% of the respondent agree and 32% of the respondent no-idea and 8% of the respondent and 0% of the respondent strongly dis-agree.

**TABLE 3.26**  
**OPINION ON CIBIL SCORE**

SL.NO	CIBIL SCORE ISSUE	NO OF RESPONSE	PERCENTAGE
1	STONGLY AGREE	1	2%
2	AGREE	11	22%
3	NO IDEA	30	60%
4	DIS AGREE	8	16%
5	STRONGLY DIS AGREE	0	0%
	TOTAL	50	100%

**Source:** Primary dada



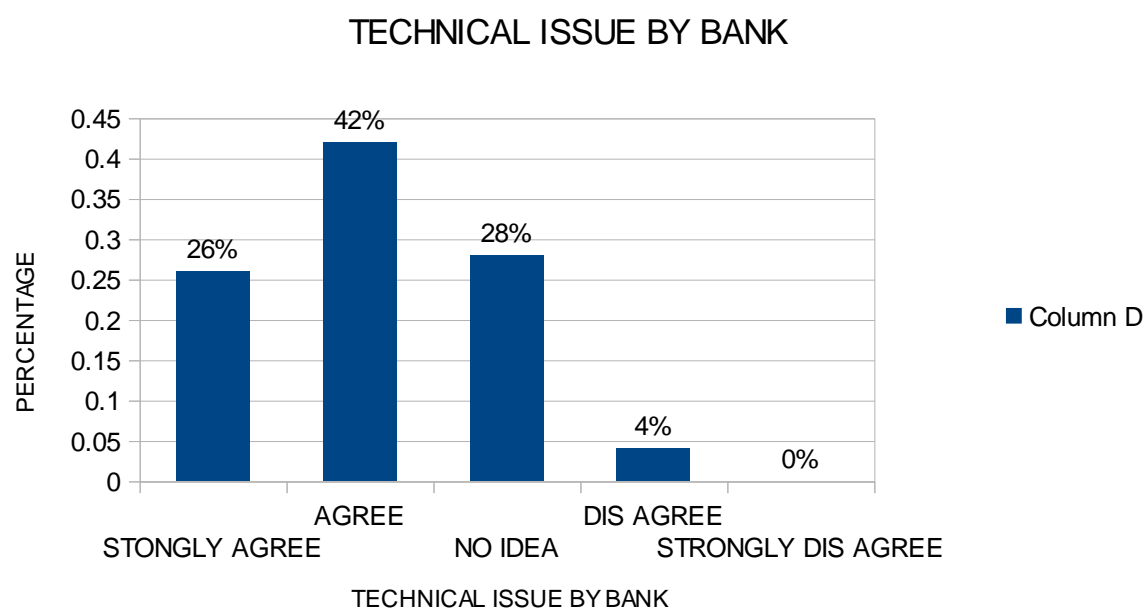
**Interpretation:**

As indicated in the above diagram 2% of the respondent strongly-agrees about Problem of CIBIL score issue before availing loan by customer and 22% of the respondent agree and 16% of the respondent no-idea and 6% of the respondent and 0% of the respondent strongly dis-agree.

**TABLE 3.27**  
**OPINION ON TECHNICAL ISSUE BY BANK**

SL.NO	TECHNICAL ISSUE BY BANK	NO OF RESPONSE	PERCENTAGE
1	STONGLY AGREE	13	26%
2	AGREE	21	42%
3	NO IDEA	14	28%
4	DIS AGREE	2	4%
5	STRONGLY DIS AGREE	0	0%
	TOTAL	50	100%

**Source:** Primary dada



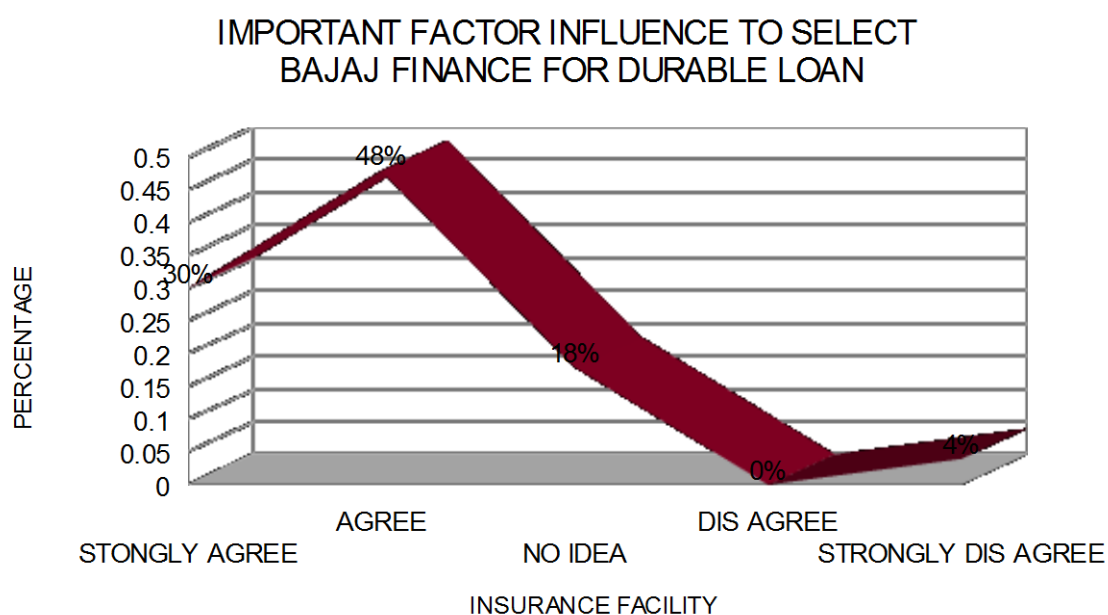
**Interpretation:**

As indicated in the above diagram 26% of the respondent strongly-agrees about Problem of Technical issue by bank before availing loan by customer and 42% of the respondent agree and 28% of the respondent no-idea and 4% of the respondent and 0% of the respondent strongly dis-agree.

**TABLE 3.28****OPINION ON THE INSURANCE FACILITY PROVIDED BY BANK**

SL.NO	INSURANCE FACILITY	NO OF RESPONSE	PERCENTAGE
1	STONGLY AGREE	15	30
2	AGREE	24	48
3	NO IDEA	9	18
4	DIS AGREE	0	0
5	STRONGLY DIS AGREE	2	4
	TOTAL	50	100

**Source:** Primary dada

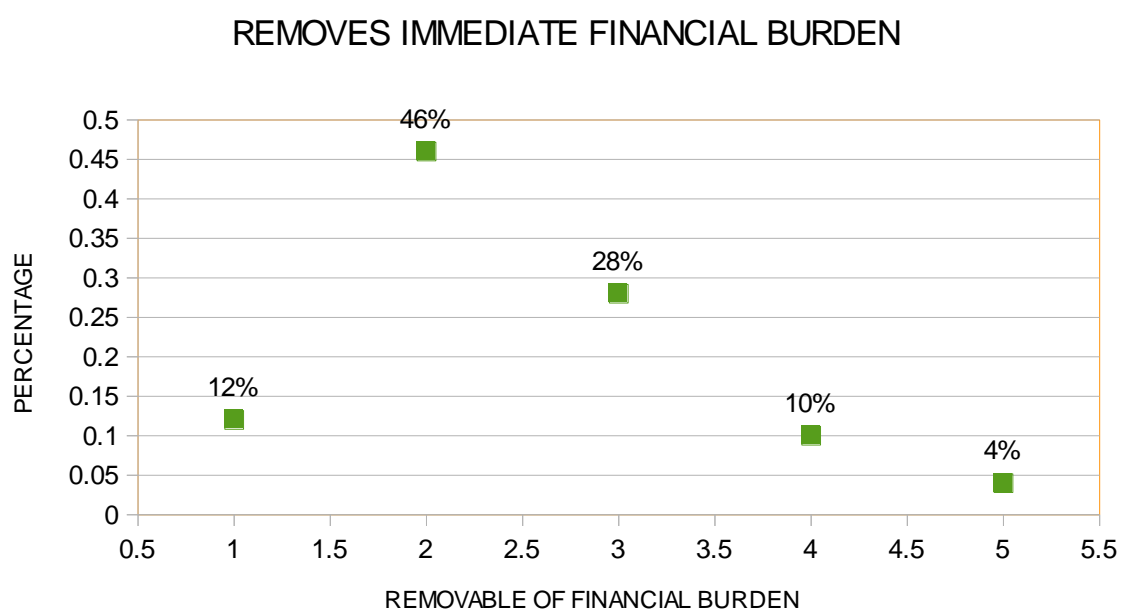
**Interpretation:**

As indicated in the above diagram 30% of the respondent strongly-agrees about insurance facility factor influence to select Bajaj finance for durable loan credit block issue before availing loan by customer and 48% of the respondent agree and 18% of the respondent no-idea and 0% of the respondent and 4% of the respondent strongly dis-agree.

**TABLE 3.29**  
**OPINION ON BAJAJ FINANCE IS AN AID TO REMOVE IMMEDIATE**  
**FINANCIAL BURDEN**

SL.NO	REMOVES IMMEDIATE FINANCIAL BURDEN	NO OF RESPONSE	PERCENTAGE
1	STONGLY AGREE	6	12
2	AGREE	23	46
3	NO IDEA	14	28
4	DIS AGREE	5	10
5	STRONGLY DIS AGREE	2	4
	TOTAL	50	100

**Source:** Primary dada



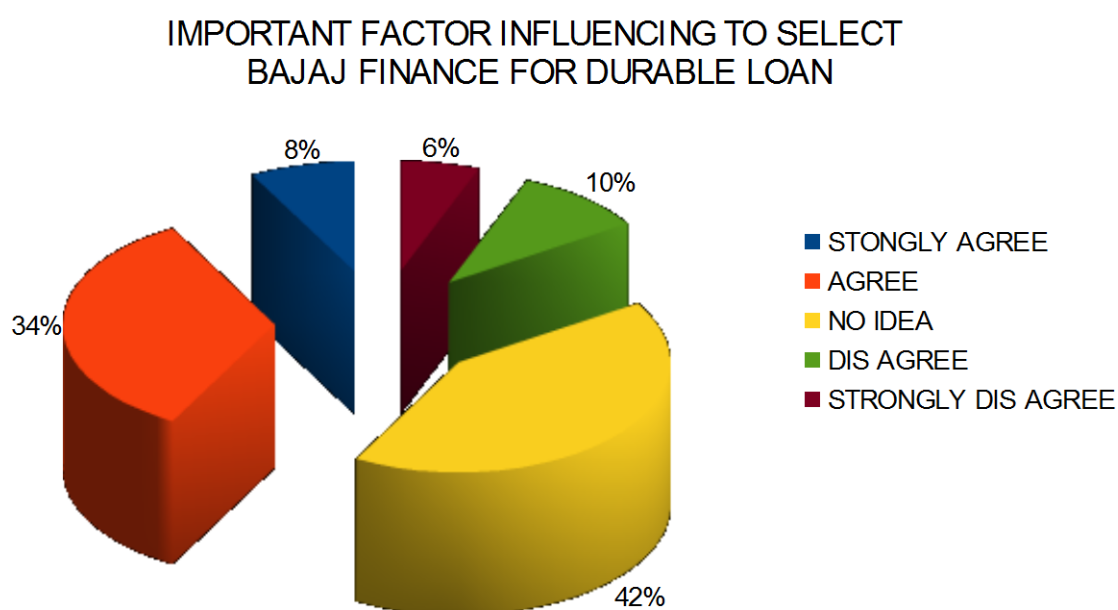
### Interpretation:

As indicated in the above diagram 12% of the respondent strongly-agrees about immediate financial burden factor influence to select Bajaj finance for durable loan credit block issue before availing loan by customer and 46% of the respondent agree and 28% of the respondent no-idea and 10% of the respondent and 4% of the respondent strongly dis-agree.

**TABLE 3.30**  
**OPINION ON TAX SAVING**

SL.NO	TAX SAVING	NO OF RESPONSE	PERCENTAGE
1	STONGLY AGREE	4	8
2	AGREE	17	34
3	NO IDEA	21	42
4	DIS AGREE	5	10
5	STRONGLY DIS AGREE	3	6
	TOTAL	50	100

**Source:** Primary dada



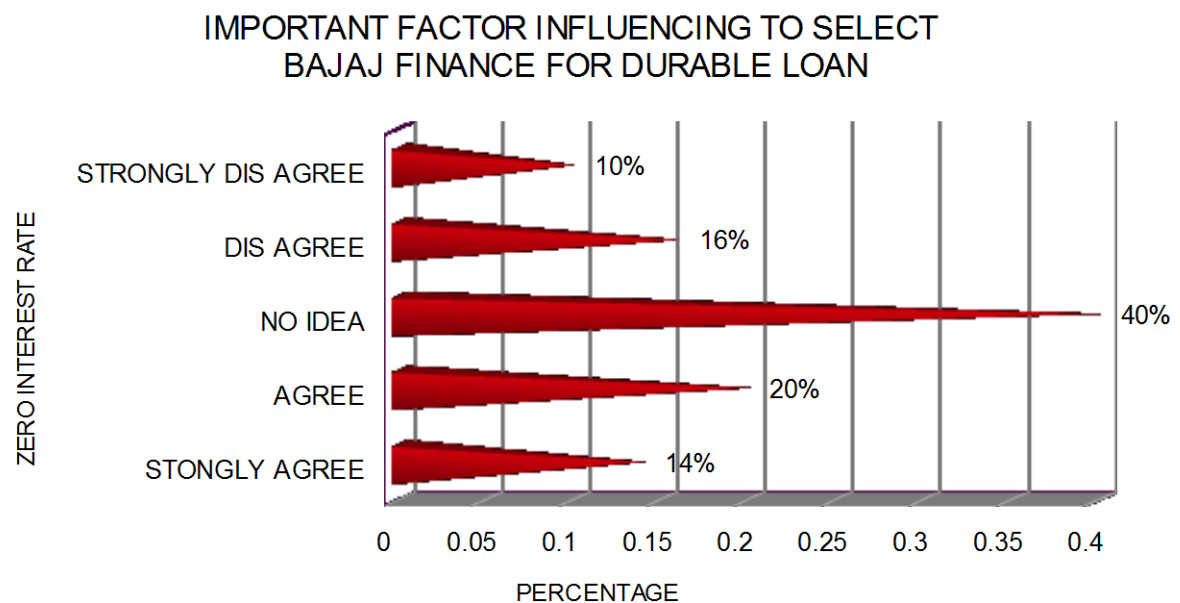
**Interpretation:**

As indicated in the above diagram 8% of the respondent were strongly-agrees about tax saving and 34% of the respondent were agree and 42% of the respondent were no-idea and 10% of the respondent were dis-agree and 6% of the respondent were strongly dis-agree.

**TABLE 3.31**  
**OPINION ON ZERO INTEREST RATE**

SL.NO	ZERO INTEREST RATE	NO OF RESPONSE	PERCENTAGE
1	STONGLY AGREE	7	14
2	AGREE	10	20
3	NO IDEA	20	40
4	DIS AGREE	8	16
5	STRONGLY DIS AGREE	5	10
	TOTAL	50	100

**Source:** Primary dada



**Interpretation:**

As indicated in the above diagram 10% of the respondent strongly-agrees about zero interest rate factor influence to select Bajaj finance for durable loan credit block issue before availing loan by customer and 16% of the respondent agree and 40% of the respondent no-idea and 20% of the respondent and 14% of the respondent strongly dis-agree.

## **CHAPTER – IV**

### **SUMMARY OF FINDINGS & SUGGESTIONS**

#### **FINDINGS**

- ❖ Majority of the respondents are mostly influenced to prefer Bajaj finance while taking durable loan because it immediately removes financial burden.
- ❖ The main problem faced by the respondents regarding EMI purchases is low limit issues. Because a pre – approved loan limit is given to the customer based on the individual regular transactions. some people will get very less pre- approved loan limit which results in the customer disappointment.
- ❖ Male respondents more likely than women to use or recommend Bajaj finance for durable loan
- ❖ Respondents up to the ages of 30years prefer Bajaj finance while taking durable loan and majority of the respondents were married.
- ❖ Most of the respondents belongs to private sector and majority of respondents have salaried between 20,000-30,000.
- ❖ Majority of the respondents are induced by internet to use loan option because every person is using internet and they are getting whole information from internet.
- ❖ 38% of the respondents often see the advertisement so it was very helpful for enhance the turnover of the company.
- ❖ There are 70% of the respondents who consumer durable from organized retail.
- ❖ Majority of the respondents says that the experience about documentation process was average and highly satisfied with their respond.
- ❖ Major of the respondents says the experience on 0% loan option was excellent and they highly prefer the goods like home appliances and most of them buy durables seasonally.
- ❖ The analysis found that there was lot of respondents prefer Bajaj EMI card to buy durable products because Bajaj company provides different types of EMI card like silver, gold and platinum and every EMI card has different loan amount and most of them have CIBIL score 650.
- ❖ Respondents were significantly more satisfied with Bajaj finance for durable loan.
- ❖ Future preference of respondents at non-banking financial companies for durable loan is Bajaj finance followed by ICICI and HBD and then by capital first.

## **SUGGESTIONS**

Bajaj finance initially have the system of swiping of EMI card but due to some difficulty they stopped it, I think Bajaj finance should work upon this as this can save more time for customer as well as for sale executive and he can serve more non-EMI card user and convert them in to EMI card holder.

- Give the loan to city outside customers
- Please do the marketing
- Provide more schemes which attract the customers
- Most of them prefer organized retail so the company should tie up with organized retail
- As most of the people buy the 0% loan option so the company should continue this kind of this scheme.

## **CHAPTER - V**

### **CONCLUSION**

Bajaj finance has the strongest finance for the customer durable product and provide very good schemes for the customers are very happy with the Bajaj EMI card Bajaj gives good service to customers and they are very close with customers. Bajaj finance provides different financial schemes to customers and they are making them to prefer in future while purchasing durable goods. The zero down payment option in Bajaj finance induce the desire of customer to buy the product. The explanation provided by them where very clear for the customers than other non-banking financial companies. The mostly preferred durable goods on 0% loan option in Bajaj finance were home appliances There are many organizations in the world which are providing customer credit services which are helpful for the financial stability. Financial stability is very important not only for the business it is also for the customers. The business as well as the consumers need the stability regarding the financial matters because without the stability no one could be the very innovative in the longer run.

Consumer durable loans are a very popular loan segment offered by the majority of lenders whether banks , MFI, etc for purchasing the necessary home appliances or electronic devices. These are quick loans that are usually unsecured. Consumer durable loans are a good option for people as they do not have to worry about the huge cash outflow for the necessities in their homes. They can get the necessary financial assistance from the banks at relatively lower costs and repay the same through flexible EMI options

**A STUDY ON DIGITAL MARKETING AND ITS IMPACT ON SMALL  
BUSINESSES IN THOOTHUKUDI REGION**

Project submitted to Department of Commerce

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

**THOOTHUKUDI**

Affiliated to Manonmaniam Sundarnar University, Tirunelveli.

In partial fulfilment of the requirements of

**BACHELOR OF COMMERCE**

Submitted by

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

**THOOTHUKUDI**

**APRIL 2023**

### DECLARATION

We have declared that the project entitled **"A STUDY ON DIGITAL MARKETING AND ITS IMPACT ON SMALL BUSINESSES IN THOOTHUKUDI REGION"** is submitted in partial fulfilment of the requirements for the degree in our original work done under the guidance and supervision of **Dr. Anne Devotta, M.Com., M.Phil., Ph.D.**. This project has not previously formed the bases of award of any similar titles, and it represents entirely an independent work.

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Place: Thoothukudi

Date: *01.04.2023*

## CERTIFICATE

It is certified that this short-term project work entitled "A STUDY ON DIGITAL MARKETING AND ITS IMPACT ON SMALL BUSINESSES IN THOOTHUKUDI REGION" 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 2022-2023 by the following students.

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## LIST OF CONTENTS

CHAPTER NO.	TITLE	PAGE NO.
I	INTRODUCTION AND DESIGN OF THE STUDY	1-6
II	PROFILE OF THE STUDY	7-33
III	ANALYSIS AND INTERPRETATION OF DATA	34- 69
IV	FINDINGS AND SUGGESTIONS	70-72
V	CONCLUSION	73-74
ANNEXURE I	QUESTIONNAIRE	-
ANNEXURE II	BIBLIOGRAPHY	-

## LIST OF TABLES

<b>Table No</b>	<b>Name of the table</b>	<b>Pg. No</b>
3.2	Age	35
3.3	Gender	36
3.4	Marital Status	37
3.5	Educational Qualification	38
3.6	Type of Business	39
3.7	Monthly Income	40
3.8	Digital Marketing helpful for business	41
3.9	Initial investment in Digital Marketing	42
3.10	Source of knowledge about digital marketing	43
3.11	Period of usage of Digital Marketing	44
3.12	Efficiency of Digital Marketing over Traditional Marketing	45
3.13	Increase of sales growth through Digital Marketing	46
3.14	Percentage of sales increase	47
3.15	Percentage of profit increase	48
3.16	Percentage of increase in customers	49
3.17	Faced any financial losses	50
3.18	Percentage of financial loss faced	51
3.19	Annual expenses on Digital Marketing	52

3.20	Gadgets prefer for Digital Marketing	53
3.21	Digital media platforms	54
3.22	Advertisement frequency in digital media platforms	55
3.23	Digital marketing to achieve targeted customers	56
3.24	Factors influenced to adopt Digital Marketing	57
3.25	Opinion on customers comfortability with Digital Marketing	58
3.26	Facing difficulty while doing Digital Marketing	59
3.27	Challenges faced in Digital Marketing	60
3.28	Hoping to accomplish with Digital Marketing	61
3.29	Traditional product become trendy by using Digital Marketing	63
3.30	Advising small businesses to use Digital Marketing	64
3.31	Satisfaction with Digital Marketing	65
3.32	Digital Marketing promotes the products	66
3.33	Digital Marketing is really needed in small businesses	67
3.34	Achievements through digital marketing	68

## LIST OF CHARTS

<b>Chart No</b>	<b>Name of the Chart</b>	<b>Pg. No</b>
3.2	Age	35
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3.20	Gadgets prefer for Digital Marketing	53
3.21	Digital media platforms	54
3.22	Advertisement frequency in digital media platforms	55
3.23	Digital marketing to achieve targeted customers	56
3.24	Factors influenced to adopt Digital Marketing	57
3.25	Opinion on customers comfortability with Digital Marketing	58
3.26	Facing difficulty while doing Digital Marketing	58
3.27	Challenges faced in Digital Marketing	60
3.28	Hoping to accomplish with Digital Marketing	62
3.29	Traditional product become trendy by using Digital Marketing	63
3.30	Advising small businesses to use Digital Marketing	64
3.31	Satisfaction with Digital Marketing	65
3.32	Digital Marketing promotes the products	66
3.33	Digital Marketing is really needed to small businesses	67
3.34	Achievements through digital marketing	68

# **CHAPTER – 1**



## **INTRODUCTION AND DESIGN OF THE STUDY**

## **CHAPTER – 1**

### **INTRODUCTION AND DESIGN OF THE STUDY**

#### **1.1. INTRODUCTION**

The term digital marketing refers to the use of digital channels to market products and services in order to reach consumers. This type of marketing involves the use of websites, mobile devices, social media, search engines, and other similar channels. Digital marketing became popular with the advent of the internet in the 1990s. Digital marketing involves some of the same principles as traditional marketing and is often considered a new way for companies to approach consumers and understand their behaviour. Companies often combine traditional and digital marketing techniques in their strategies. The development of digital marketing is inseparable from technology development. One of the first key events happened in 1971, when Ray Tomlinson sent the first email, and his technology set the platform to allow people to send and receive files through different machines. However, the more recognizable period as being the Start of digital marketing is 1990 as this was where the Archie search engine was created as an index for FTP sites. In the 1980s, the storage capacity of computers was already big enough to store huge volumes of customer information. Companies started choosing online techniques, such as database marketing, rather than limited list broker.

These kinds of databases allowed companies to track customers' information more effectively, thus transforming the relationship between buyer and seller. However, the manual process was not as efficient. In the 1990s, the term Digital marketing was first coined. With the debut of server/client architecture and the popularity of personal computers, the Customer Relationship Management (CRM) applications became a significant factor in marketing technology. Fierce competition forced vendors to include more service into their software, or example, marketing, sales and service applications. Marketers were also to own huge online customer data by e-CRM software after the Internet was born. In addition, a survey in 2000 in the United Kingdom found that most retailers had not registered their own domain address. These problems encouraged marketers to find new ways to integrate digital technology into market development. In 2007, marketing automation was developed as a response to the ever-evolving marketing climate. Marketing automation is the process by which software is used to automate conventional marketing processes. Marketing automation helped companies segment

customers, launch multichannel marketing campaigns, and provide personalized information for customers.

Digital marketing became more sophisticated in the 2000s and the 2010s, when the proliferation of devices' capable of accessing digital media led to sudden growth. Statistics produced in 2012 and 2013 showed that digital marketing was still growing. With the development of social media in the 2000s, such as LinkedIn, Facebook, YouTube and Twitter, consumers became highly dependent on digital electronics in daily lives. Therefore, they expected a seamless user experience across different channels for searching product's information. The change of customer behaviour improved the diversification of marketing technology. Digital marketing is also referred to as 'online marketing ', 'internet marketing ' or 'web marketing '. The term digital marketing has grown. Digital marketing is also referred to as 'online marketing ', 'internet marketing' or 'web marketing '. The term digital marketing has grown in popularity over time.

## **1.2. MEANING OF DIGITAL MARKETING:**

Digital marketing can be defined as exploitation of digital technologies, which are used to create channels to reach potential recipients, in order to achieve the enterprise's goals, through more effective fulfilment of the consumer needs. The digital marketing is quite often considered as a synonym of Internet marketing or e-marketing. This is a mistake. Internet, as a medium, is only one of numerous manners of reaching a client. There are also household appliances and audio/video devices. Digital marketing is a digital Identity of a company; through which it presents itself in the virtual world to an enormous number of users.

Digital marketing also called online marketing is the promotion of brands to connect with potential customers using the internet and other forms of digital communication. This includes not only email, social media and web-based advertising, but also text and multimedia messages as a marketing channel.

## **1.3. CATEGORIES OF DIGITAL MARKETING:**

Digital Marketing can be broadly classified in to 8 main categories including: **Search Engine Optimization, Pay-per-click, Social Media Marketing, Content Marketing, Email Marketing, Mobile Marketing, Marketing Analytics and Affiliate Marketing.**

**Search Engine** Optimization does what it says on the tin: optimizing for search engines! This means creating content that people are actively searching for as making sure that

this content, and the platforms where it's sitting, is optimizing from a technical point of view as well.

**Pay-per-click** refers to paid advertisement and promoted search engine results. This is a short-term form of digital marketing, meaning that once you are no longer paying, the advertisement no longer exists.

**Social Media Marketing** includes everything a business does via social media channels. Just about everyone is familiar with social media, but marketers must approach social with an integrated and strategic approach. Social Media Marketing goes far beyond simply creating posts for social channels and responding to comments.

**Content Marketing** uses storytelling and information sharing to increase brand awareness. "Content" can mean blog posts, resources like white papers and e-book, digital video, podcasts, and much more.

When someone visits your website or business, invite them to join an email subscriber list. With their permission, you can send emails about sales, special events, or product releases.

Mobile Marketing reaches people through text messages, social media, websites, email and mobile applications. Marketers can tailor offer or special content to a geographic location or time, such as when a customer walks into a store or enters an event.

One of the major advantages of digital marketing is that it's highly trackable and measurable. Once, the only trackable marketing pieces were coupons and similar direct mail offers. If a customer used the coupon, you knew the message resonated. Today, analytics allow marketers to track user behaviour at a highly detailed level: how many times they click on a link, how much time they spend on a web page, how often they open emails, and much more.

## **1.4. Digital Marketing Tactics for Small Businesses:**

Growing a business in 2021, amidst the escalated competition, is not a piece of cake. Therefore, you need to maximize your customer base, create an online brand, work on brand awareness, and connect with your customers. All this is possible by employing innovative digital marketing techniques.

### **1.4.1. Cost-effective Deal:**

Digital marketing consumes much less capital than traditional marketing methods. Small businesses cannot reach far with traditional methods. In this digital world, every business requires digital solutions, which is highly beneficial for a startup business. You can market your products and services without breaking your bank account. Online digital marketing tools

like Google AdSense demand very less advertising cost as compared to traditional newspapers and television ads. It is important for every small business owner to indulge in digital advertising for cutting costs.

#### **1.4.2. Equal Opportunities for Everyone:**

The best thing about digital marketing is that its techniques grant equal opportunities to everyone. So, any startup with minimal funds can use the trending digital marketing tactics and explore new realms of development and growth. Small businesses can stand well in competition with established businesses by crafting efficient marketing strategies and engaging with prospective clients to increase customer reach.

#### **1.4.3. Increased Revenue:**

Higher conversion rates lead to increased revenue. With increased traffic on your website and a loyal customer base, you can increase your revenues. If you execute the right strategies the amounts of revenue generated will be profitable. So, you should always practice your digital marketing skills to be updated.

#### **1.4.4. Accurate Audience Targeting:**

Digital marketing methods assist in targeting the right audience. They help in targeting a specific audience. For example, with email marketing strategies, you can target your customers individually. This creates a personal connection between you and your lead. This form of marketing is impossible when it comes to traditional marketing. Personalized interactions are much more result-oriented.

### **1.5. OBJECTIVES:**

- ❖ To determine the level of awareness of digital marketing among the people involved in small businesses of Thoothukudi.
- ❖ To study about the impact of digital marketing on small businesses.
- ❖ To study the effectiveness of digital marketing tools applied in small businesses.
- ❖ To ascertain the outcome of digital marketing in achieving the goals of small businesses.
- ❖ To examine the success rate of small businesses after the implementation of digital marketing.

### **1.6. STATEMENT OF THE PROBLEM:**

Small businesses play a major role in the economy growth. Thus, the sustainability of the small business is very important. In current scenario, the entire world is becoming

digitalized. The wide acceptance and popular usage of digital media has made it possible for anyone who is interested in to set up business of different types at any time. To sustain in this digitalized market the small businesses have to gain more sales and profits. This study on emphasises perception of small business people who are chosen to understand in the thoughts and ideas towards the implementation of digital marketing techniques in their business. The purpose of this study is to investigate the awareness and impact of digital marketing in small businesses.

### **1.7. SCOPE OF THE STUDY:**

The study is restricted to a group of small business people who are selected on random sampling method. It aims to know the impact of digital marketing technique principles implied in their ongoing business.

### **1.8. PERIOD OF THE STUDY:**

The time taken to collect, analyse and to obtain the result from the collected data took three months from January 2023 – March 2023.

### **1.9. SAMPLING DESIGN:**

By adopting the random sampling method, respondents were selected and the questionnaire were distributed among them to elicit the primary data.

### **1.10. COLLECTION OF DATA:**

Primary and secondary data are used in this study. Primary data was collected from respondents through questionnaire. Secondary data were collected from books and websites.

### **1.11. CONSTRUCTION OF TOOLS:**

The discussion was made with a group of small business people. Based on the collected data, a questionnaire was framed to collect the required information.

### **1.12. LIMITATIONS OF THE STUDY:**

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

- Time is one of the major constraints, which limits effective data collection.

- The number of respondents is limited to 50 and some information is related to the study were not in access due to its confidential nature.
- Reliability and accuracy of the analysis depends on the respondent's openness and authenticity towards each question in questionnaire.

### **1.13. FRAMEWORK ANALYSIS:**

The data collected through questionnaire were analysed using the following statistical tools namely,

- Percentage analysis
- Pie Chart
- Bar diagram

### **1.14. CHAPTER SCHEME:**

Chapter 1: Introduction

Chapter 2: The Profile of study

Chapter 3: Analysis and Interpretation of data

Chapter 4: Findings and suggestions

Chapter 5: Conclusion

### **1.15. Annexure:**

Questionnaire and Bibliography

## **CHAPTER – 2**



## **PROFILE OF STUDY**

## **PROFILE OF THE STUDY**

### **2.1.INTRODUCTION:**

Any digital channels by a business or company to market or promote products and services to consumers are referred to as digital marketing. Different websites, mobile devices, social media, search engines, and similar channels are used in digital marketing. Digital marketing is also known as online marketing. To put it simply, digital marketing refers to the marketing of products or services over any type of digital or electronic media; it uses digital channels to businesses. Companies use different online channels like social media platforms like Facebook, Instagram, LinkedIn, Pinterest, email marketing, online flyers, and banners, pay-per-click ads, and so on. This helps businesses to reach their target audience with fewer hassles. Consumers today are demanding tech-savvy, and impatient; they want services to be delivered when and where they want. Consumption of digital content is increasing by the day, thanks to the availability of affordable smartphones and tablets, and the proliferation of the internet. The popularity of digital marketing is burgeoning to such an extent that experts believe that it may completely replace conventional marketing methods in some time. With the advent of digitalization, it has been observed that the shopping crowd in the markets gradually decreased, and now it is seen that more and more people shop online for themselves and their families. So, there are numerous advantages to promoting your business online. Today, the opportunities available in digital marketing are endless; nobody wants to lose out on those opportunities as they have the potential to drive business growth. With nearly a billion regular social media users, it is essential for business owners and marketers to be well-versed with the fundamental digital marketing concepts, to retain existing customers and attract new one.

### **2.2.Evolution of Digital Marketing:**

#### **2.2.1. The 90s:**

Archie, the first search engine, debuted in the early 1990s, heralding the birth of search. SEO, or Search Engine Optimization, quickly followed. The first clickable web-ad banners were introduced in 1994. The first identifiable social media site was launched in 1997, with 3.5 million users. In the 1990s, a slew of websites still in use was found, including Google and Yahoo's web search, both of which debuted in 1998.

### 2.2.2. The Millennial Generation:

A massive economic bubble grew in the new millennium. However, the bubble's peak and burst between 2000 and 2002 harmed many businesses. Many new sites were launched in the 2000s as the economy recovered from the boom, including the beginnings of LinkedIn in 2002, Myspace and WordPress in 2003, and Facebook in 2004. In the early 2000s, mobile text messaging marketing became increasingly popular.

### 2.2.3. The Mobile Era:

The latter half of the decade saw increased marketing and sales, with Amazon's ecommerce sales surpassing 10 billion. Over the next few years, mobile app culture expanded with the introduction of WhatsApp, Instagram, and Snapchat to the digital world.

### 2.2.4. The Present:

Today, 65% of an individual's digital media time is spent on a mobile device. The digital advertising industry is now valued at around 200 billion dollars, with Google Ad Words accounting for 96% of the company's revenue. With an estimated 3.1 billion online users, social networking has led the digital marketing revolution. The rise of bloggers and Instagram has resulted in a 1 billion industry for influencers, which are anticipated to grow. Digital marketing is expected to grow in the coming years, with many new developments and changes in this exciting industry.

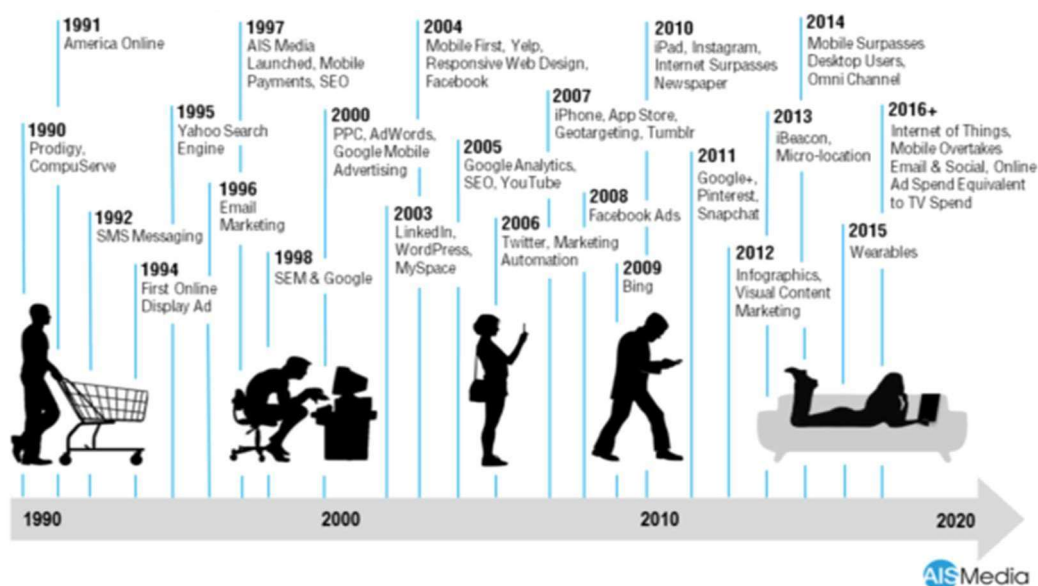
## 2.3. TIMELINE OF DIGITAL MARKETING:

Let us attempt to establish a timeline here regarding the **evolution of Digital Marketing**; the digital era had already begun, and now it had begun to evolve.

- ❖ **1993** – the first clickable banner was deployed. An online magazine called **Hotwired** bought a few of these to advertise the magazine and increase subscription, thus began the age of transition to digital marketing. With new technologies making their arrival, and **Yahoo!** Being launched in 1994. Yahoo received nearly a million hits in its first year of existence, prompting business owners and marketers to rethink their attitude towards digital marketing.
- ❖ **1994** – **Cookies** were invented by **Lou Montulli**; these are small packet created by the web server when you browse a site and are placed on your computer.

- ❖ **1996** – new search engines and tools like **Alexa, Look Smart, and Hot Bot** were launched.
- ❖ **1998** - was when nig daddy **Google** emerged. **MSN** search engine launched by Microsoft and Yahoo we search arrived.
- ❖ **1999** – This year was very significant in Digital Marketing history; web 2.0 was launched, which allowed users to upload and share content and not simply consume it. Users were no longer passive users, but active participants. Sites like **Wikipedia, Facebook** and blog sites all sprung up in this phase.
- ❖ **2000** – there was much trepidation over how computers would respond to the change in the date at the dawn of the millennium – commonly referred to as the Y2K problem.
- ❖ **2002** – a social media platform for professionals called **LinkedIn** were launched.
- ❖ **2003** – **Myspace** was the first social networking site to be launched ; this was followed by Orkut, and later, Facebook. Businesses began to take serious notice, and realized the potential that these platforms afforded to them. They could reach thousands of users in minutes or even seconds, and at a very low price, signalling the beginning of a new era in business.
- ❖ **2004** - in the United States alone, the revenue from internet advertising came to nearly \$3 billion. The digital marketing industry was not just established, but made its presence felt, and signalled to the world that it was here to stay.
- ❖ **2005** – saw the birth of **You Tube**, the video sharing platform, which has millions of subscribers and users today.
- ❖ **2006** – saw a precipitous surge in this year, with search engine traffic touching nearly 6.5 billion in just one month. Microsoft replaced MSN and launched **Live Search**, to keep pace with Google and Yahoo. This year also witnessed the launch of **Twitter**, and the emergence of split test in marketing. Amazon recorded e-commerce sales over 10 million USD.
- ❖ **2007** – was the year streaming service **Hulu**, and microblogging site **Tumblr** were launched.
- ❖ **2008** – saw China emerging as the country with the largest number of internet users, overtaking the US. Music sharing site **Spotify** was launched in this year.
- ❖ **2009** – **Google instant** was launched, enabling users to get real-time search engine results.
- ❖ **2010** – Messaging app for mobiles, **WhatsApp** was launched in this year. Now this app offers businesses several tools to promote their products and services, with ‘WhatsApp Business’ accounts.

- ❖ **2011** – web use overtook TV viewership, especially among the young generation, and **Google + and Google Panda** were launched.
- ❖ **2012** – social media marketing budgets increased by a whopping 64%
- ❖ **2014** – witnessed the launch of Facebook messenger, and tailored ads on LinkedIn and other social media platforms.
- ❖ **2015** - **this** year was the dawn of the ‘wearables’, predictive technology and active content marketing and inbound marketing.



With every year we see that there are new tools, platforms, and technologies making their appearance in the digital marketing world. Digitally marketed products are available to consumers at all times of the day or night. Facebook is the most popular platform, with 99% of marketers using this social media network. Twitter follows, with 97% also using it. However, there is now a move towards Instagram, especially for the younger generation, or ‘millennials’, preferring it over other social media platforms Because you want you to reach the right audience, and your audience is online.

## 2.4. Digital Marketing – the Indian Scene:

The history of digital marketing in India can be traced back to 1995 when VSNL launched internet services. However, till 2000, only 0.5% of the Indian population used the internet. It was after 2005 that the internet boom caught on, and the evolution of digital marketing in India commenced. In 2008, it grew steeply, and by 2010, several new digital

marketing companies were launched, with thousands of professionals being recruited to work in them. In 2013, 15% of Indians were using the internet, and in the next 6 years, by 2019, the number of internet users in India crossed 525 million. It is expected to cross 650 million in the next two years.

## **2.5. CHARACTERISTICS OF DIGITAL MARKETING:**

Digital marketing is the use of digital channels such as social media, search engines, email, mobile apps, and websites, to promote products or services. Here are the six key characteristics of digital marketing:

### **2.5.1. Two Way:**

Unlike traditional marketing, digital marketing uses a unidirectional message encouraging the customers to interact with the brand instantaneously. It is a great way to involve the audience in your promotion and advertising process rather than them being a mere recipient. Social users interested in the product form a network of interactions, spreading the word wider and developing a platform of queries and clarification in the form of comments. The new digital marketing era has made it simpler for a brand to advertise multiple products in a single ad through 'People also bought' and for customers to save them in their 'Wishlist' and revisit later.

### **2.5.2. Measurable:**

One important characteristic of a digital marketing campaign is measurability. The word digital in itself has 'digit'. So, whether you are putting up a social media ad or inviting clients to an offline event to play around with the installation, you should be able to collect the reach of these ads and responses numerically. The collection of this data is more straightforward in digital marketing and acts as an asset for future marketing purposes. It helps to know which audience you can narrow; how effective your copy was and which strategy worked well or failed in the past. In today's digital world, small business owners are getting a major part of their marketing done online. Digital marketing is advantageous for small businesses because it allows them to reach more customers with lower costs. When they have a digital presence on the web, they can expect increased lead generation, higher customer retention and other benefits that come with digital marketing.

Digital marketing is important for small businesses because it helps them connect with their target audience and increase the visibility of their products or services online.

### **2.5.3. Targeted:**

Every digital or online marketing strategy is targeted, meaning it focuses on a specific audience group. The data collected helps the marketers to target specific key demographics. For instance, a vegan cosmetics brand would target a female audience between the ages of 16 to 45, previously known to search for vegan brands and a particular region if the company only delivers in certain areas. It also helps gain numerical of the number of times the ad is viewed and determine the strategy that works well. The aim should be to deliver a meaningful message and enhance user and brand engagement.

### **2.5.4. Personalization:**

When your digital marketing copy is measurable, you can also track your customer's shopping habits, frequently viewed products, and preferences. It helps you personalize product suggestions for each customer and recommend related goods or services. You can also send a user personalized, one-time-use discount vouchers based on their 'Watch list' or 'Wishlist', which they cannot share with another. The internet enables you to match the customers' requirements, making digital marketing budget-friendly and user-friendly.

### **2.5.5. Remarketing:**

Another significant characteristic and digital marketing tactic is Remarketing. It stems from previous marketing advertisements wherein the company shows ads specifically to those who have visited their page earlier or showed interest. It is mainly used for services or products for which the customer frequently visits the website. Remarketing could be of three types: Audience based, behavioural and contextual. For instance, you might have noticed that you see advertisements from merchants whose products you've seen but not bought. It is a great feature to increase brand awareness and traffic drive directing them to the target landing page of your website. Now that you know what to show whom, you could add richer product information and details in the form of frequently answered questions and descriptions.

### **2.5.6. Multi-channel:**

A digital marketing strategy needs to be used on multi-channels. Not all of the audience uses all of the platforms, or maybe they act selectively active on some. The goal is to reach the prospective buyer through various modes of online communication. The communication method should be easier and simpler to navigate through. For instance, would your audience

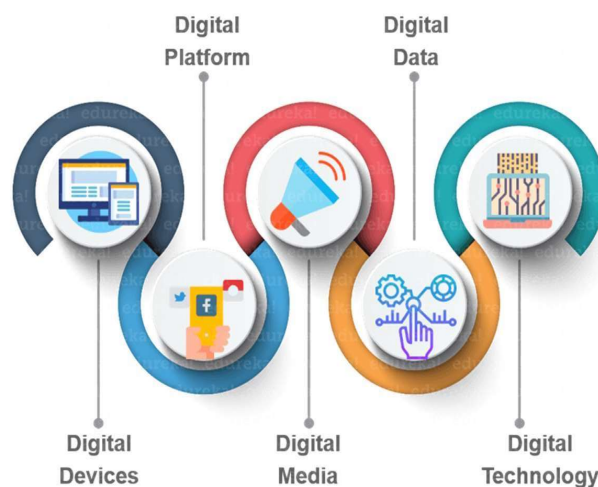
want to complete product checkout through a reminder on Instagram or a personalized checkout link sent through email. It engages the prospect with the brand on an ongoing basis and cuts down printing and posting costs. The goal is to make the content accessible and easy to respond to.

### 2.5.7. Adaptability:

Digital marketing demands flexibility and adaptability to the changing technological, customer, and media requirements. The campaign is supposed to adapt to the evolving situations of the target audience. Being a digital marketer could be pretty challenging, although it calls for creative minds to track and match the buyer signals and create an adaptable call-to-action message. Companies need to be flexible as new trends come and go quickly in the fast-changing environment.

## 2.6. 5Ds of Digital Marketing:

- **Digital Devices** – laptops, desktops, smartphones, tablets, smart TVs, wearable devices, gaming devices.
- **Digital Platforms** – social media, search engines, websites.
- **Digital Media** – online ads, social media marketing, SMS, email marketing
- **Digital Data** – apps, contact forms, surveys
- **Digital Technology** – artificial intelligence, virtual reality, augmented reality



## **2.7.Importance of Digital Marketing:**

Digital Marketing helps an organisation appeal to a much larger audience than it could through traditional marketing methods because the reach of the internet is worldwide. This marketing method also enables organisations to target prospective customers who are most likely to buy their product or service. For example, a company can advertise holiday sales by emailing past customer by sharing news of the deals on social media.

Organisations have a number of different online methods they can use to reach out to customer, including through emails, social media, text, banner advertisement or affiliates. Social media provides a common way for individuals to interact and communicate with organisations. Likewise, marketers can collect insights from their target audience on these platforms and increase customer engagement by communicating with them. Digital marketing strategies can be quickly shifted as needed. The platform and format of communication can be changed if the target audience moves platforms. For example, Digital marketing has become more complex because of the various new communication channels that have emerged, but also in terms of the analysis required to make sense of customers, prospects and leads, from social media listening to predictive analytics and big data, organisation enlist a variety of resources to understand customer responses to their digital marketing efforts

When internet users are comparison shopping, they'll default to the business that provides the best customer experience. Basic information like hours of operation, location, prices, special offers, and contact info should be easy to find. If customers don't feel that your digital store is open at their convenience and on their terms, they will find another store. That being said, online marketing is much more than a defensive play. It's not just about keeping potential customers away from competitors. Instead, think of it as a proactive strategy that shows customers that a brand has thought about them and their purchase journey. An effective digital marketing strategy starts with making that journey as easy as possible, even for brands that are not strictly focused on e-commerce. Digital marketing offers many advantages over traditional advertising methods, such as print ads and direct mail, billboards, TV and radio. It allows brands to do more with their resources while empowering the customer to do business with that brand on their terms. At a minimum, online marketing allows customers to find the information they need even after you've closed up shop for the night. It gives them the option to email questions at any time, rather than forcing them to call during business hours; it puts your interactions on their schedule and not the other way around. Done well, digital marketing

is the ultimate way to build authority and brand awareness in the largest market on Earth: the Internet. Brands can engage directly with their target audience through social media to learn exactly what consumers are looking for, and forge authentic relationships that create trust and brand loyalty. In short, the importance of digital marketing goes beyond making a sale; it is a long-term investment in the health and growth of your business.

## 2.8.TYPES OF DIGITAL MARKETING:

Ideally, you should use a mix of different types of digital marketing in order to reach your audience through the various channels that they are using. In this article, we have collected the most commonly used types of digital marketing that can help you achieve the highest success rate. They are as follows

1. Search engine optimization (SEO)
2. Search engine marketing (SEM)
3. Social media marketing (SMM)
4. Content marketing
5. Email marketing
6. Online advertising
7. Landing page marketing
8. Smartphone marketing
9. Affiliate marketing
10. Viral marketing
11. Video marketing
12. Pay Per Click Advertising
13. Tv/Radio marketing
14. Instant messages advertising
15. Audio marketing.



### **2.8.1. Search Engine Optimization (SEO):**

Search engine optimization (SEO) is probably the first thing that comes to mind when people think about the different types of digital marketing. And if your business has a website (which it likely does), then SEO should be a focus area of your digital marketing strategy. Online businesses basically live at the mercy of Google, Bing, Yahoo, and other search engines. If you are doing SEO right you can attract significant organic traffic that is highly targeted to your website. But don't think this is only applicable to online businesses, even local businesses can increase online awareness by prioritizing local SEO. The goal of SEO is to optimize content and a website in a way that makes it appear among the first results on a search engine results page (SERP). There are several methods you can use to rank high on a SERP, such as creating backlinks, ensuring on-page SEO is properly performed, or optimizing website content for specific keywords. The most challenging thing about SEO is to constantly follow the changes in search engine algorithms and update your strategy and methods accordingly. SEO is essential for any website, as nowadays every business optimizes its content for search engines. Without SEO, it's basically impossible to stay competitive in a Market.



### **2.8.2. Search Engine Marketing (SEM):**

SEO is not the only way to increase incoming traffic from search engines. Search engine marketing (SEM) makes it possible to advertise a product or website in search engines and make it appear among paid search results. Search engines usually display paid results above organic results on SERPs. They almost look the same as organic results with only small

differences in appearance, for instance, Google shows a small “Ad” label next to the related URL. The most frequently used paid search services are Google AdWords and Bing Ads. They allow you to buy ad space based on target keywords, location, viewer demographics, and other data. Search engine marketing is a pretty effective method, as search engines only show your ad to the audience you want to target. In most cases, you need to pay for SEM results according to a cost-per click (CPC) advertising model, meaning you are only charged when someone clicks your ad.



### 2.8.3. Social Media Marketing (SMM):

Social media is not simply a way for people to keep in touch with their friends and family, get the latest news, or follow topics they are interested in, but a marketing channel that should be used by businesses too. Without a doubt, social media is the queen of 21st century digital content. Because of this, it's one of the most important types of digital marketing you need to focus on—especially if you want to promote a business-to consumer (B2C) business. There is a plethora of social media platforms you can choose from, such as Facebook, Twitter, LinkedIn, Instagram, and many others. You need to find the ones that are relevant to the niche you target and promote your business there. Sharing quality content on social media sites is an excellent way to engage viewers and position a brand as an authority in a specific niche. It's also important to place social sharing buttons below each blog post and content page so that visitors can share it across their network. In addition, every social media platform offers different solutions for organic and paid advertising. Paid Twitter and Facebook ads, hashtag

campaigns, and influencer marketing are among the most popular methods of social media marketing.



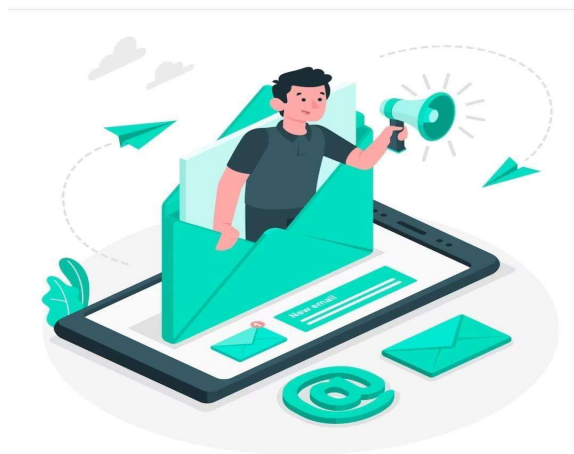
#### 2.8.4. Content Marketing:

Content marketing is another type of digital marketing you can use to promote a business online. In fact, content marketing is an indirect way of marketing and goes hand-in-hand with SEO. Content marketing focuses on publishing content that your audience finds naturally while browsing the web. The main goal of content marketing is to make viewers interact with the content by reading, sharing, and commenting on it. You can use it together with other types of digital marketing such as SEO or SEM as well. For instance, you can build content around targeted keywords in order to achieve an optimal result. High-quality content also allows you to persuade an audience about the expertise of a business in a certain niche. Gaining the trust of customers is one of the most important long-term goals of digital marketing. Content marketing is about publishing shareable content either in the form of blog posts, white papers, reports, webinars, or guest blogging in popular publications in the same niche.



### **2.8.5. Email Marketing:**

Email marketing is a different kind of engagement since you connect with customers within their own mailboxes. Although email marketing is one of the oldest types of digital marketing, it's still very successful. It's an excellent way to increase brand loyalty and upsell to existing customers. According to the Radicati market research group's latest email statistics report (2018-2022), the number of emails sent and received per day by businesses is still growing, at an average rate of 4.3%. There are many different ways you can reach out to customers through email marketing. Other than creating newsletter campaigns, you can send them confirmation emails, thank-you emails, and email notifications about product updates. If you promote a local business, event invitations are also an excellent way to engage the local audience. These days there are many awesome tools you can use to run professional email campaigns, from marketing automation platforms such as Mail Chimp to newsletter plugins for popular content management platforms like WordPress.



### **2.8.6. Online Advertising:**

Digital marketers have been using online advertising since the first days of the web. Displaying banners or ads on other websites belonging to the same niche is one of the most common types of digital marketing. You can use online platforms such as Google AdSense which allows you to automatically serve ads on other content sites. Ad networks usually let you configure the parameters of the sites your ads appear on based on keywords, location, audience demographics, and other data. Bigger online magazines frequently have their own advertising departments as well. It can also be a good idea to contact them and buy ad space on their website. Some niche magazines, such as A List Apart web design magazine, also have

sponsorship programs that allow you to feature a brand, logo, and other visuals on their platform for a certain period of time (usually a week).



### 2.8.7. Landing Page Marketing:

Targeted landing pages can work excellently with other types of digital marketing and increase conversion rates significantly. In the broader sense, a landing page is any web page on which visitors first land when they arrive at a website. In this sense, home pages frequently function as landing pages as well. However, many brands create specific landing pages for their marketing campaigns, too. Digital marketers link landing pages to ads displayed as banners on other websites or appearing on search engine result pages. Thus, when users click an ad they are directed right to the landing page designed for the specific marketing campaign. There are several tricks you can use to create a converting landing page such as eye-catching headlines, a clean and mobile-friendly design, and highly visible call-to-action buttons.



### 2.8.8. Smartphone:

Marketing People use their smartphones all the time, and because of this smartphone marketing is also among the most important types of digital marketing. This is especially true if your target audience is the younger generation. Marketers have many options to reach their target prospects through smartphone marketing. According to Labs Mobile, text messages have a 94% global average open rate and a click-through rate (CTR) of 19%. As a result, smartphone marketing is an incredible opportunity to promote a business online and is probably one of the most effective types of digital marketing. Besides sending text messages to subscribers, you can further engage an audience by providing them with free mobile apps for Android and iOS devices. Your app can also perform specific actions that increase visibility. For instance, it can send users real-time push notifications that appear on their smartphones when new content is available on the website. Popular messaging platforms such as Messenger and Telegram also allow you to create marketing bots with which you can acquire new customers in a human-cantered way.



### 2.8.9. Affiliate Marketing:

Affiliate marketing makes it possible to reduce your marketing workload by outsourcing it to external service providers. With affiliate marketing, you only pay for conversions, after an affiliate closed a deal and the customer purchased the product. Affiliate marketers do all the related marketing activities from banner placements to landing pages. The best thing about affiliate marketing is that it has no upfront cost and you can decide on the terms and rates you pay to the affiliates. The most notable online affiliate program is Amazon Associates which lets anyone promote Amazon's products and earn a commission after someone has successfully purchased a product using their affiliate link. Smaller businesses can also make use of affiliate programs—it's an especially popular type of digital marketing in the

tech sector. However, you should only start an affiliate program if you have the means to properly monitor and educate the affiliates.



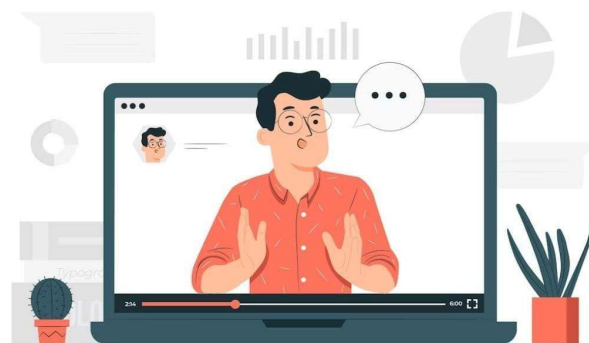
### 2.8.10. Viral Marketing:

Viral marketing makes use of all types of digital marketing mentioned in this article. The essence of viral marketing is to create a post, video, meme, or another short-form content type that spreads across the web like a virus. To make a successful viral marketing campaign, you need to promote the same content across multiple channels such as Twitter, YouTube, blog posts, and email newsletters over a short period of time. Additionally, you need to create something such as a video or graphic that will get people to notice your message and share it with their contacts.



### **2.8.11. Video Marketing:**

The last type of digital marketing that we're going to discuss is video marketing. Video marketing goes hand-in-hand with content marketing, and can therefore be classified as one of its subcategories. However, we've decided to give video marketing its own spot since it is so effective and popular. Video marketing is the act of promoting a business's products or services and educating consumers about a brand via various video platforms such as YouTube, Vimeo, Twitch, etc in today's fast-paced scenario, short and quick videos are quicker than texts in attracting customers. Be it educational or entertaining, live or pre-recorded video content is a reliable digital marketing option. Today, over 2 billion people look for something or the other per month on YouTube. It is a promising opportunity to reach new customers, and video marketing strategies drive results throughout the marketing funnel. 80% of customers opt for search engines and videos to learn about products and check reviews. 55% of consumers do it before buying.



### **2.8.12. Pay Per Click Advertising or PPC Marketing:**

Pay Per Click Advertising refers to advertisements that you must pay to see. As the name implies, money is deducted once you click on it. This is true for all types of advertisements. These advertisements keep appearing. Money is deducted if these adverts are seen. This is also a sort of digital marketing. According to Search Engine Journal, PPC (Pay-per-click) and SEM are technically one and the same, despite their two separate Wikipedia pages. If not the same, PPC is a major subset of SEM. It is most likely that the need to clearly define specific paid campaigns led to two different paid search-engine-advertising terms meaning the same thing. The only plausible difference could be in the usage of SEM as a broader term to include both organic and paid marketing on the search engine platform. The term, PPC, is pretty self-explanatory. Your ad account will get charged by the search engine

platform you are using to advertise every time someone clicks on your ad. It is a form of paid advertising. The cost-per-click (CPC) again depends on the quality score and the keyword competition.



### 2.8.13. TV/Radio Advertising:

Both TV and radio have unexpectedly entered the digital world and are included as one of the types of Digital Marketing. Spotify is one such example. Since people now prefer consuming the same content online than in the traditional manner, advertising through these channels can also generate more leads. That being said, there are a considerable number of people who still watch TV. Before investing in that advertising spot on TV, you can run a cheaper test ad online to get insights. Once you know your demographic, you can narrow down the TV advertising spot to one that fits your crowd without wasting the budget on spots that won't benefit you. Through subscriptions such as Sky TV, Tata Sky, Virgin, etc., advertisers can show target-based ads on TV, keeping in mind the locations or demographics.



### 2.8.14. Instant Message Marketing:

The use of instant message apps is increasing. Besides WhatsApp, almost all social media platforms have their direct messages, and it is a fantastic opportunity for marketing strategies. When your clients need support, they can get in touch with these channels to obtain a quick answer, which is very positive to your brand and the relationship between it and your customers.



### 2.8.15. Audio Marketing:

In the mobile era, Audio Marketing deserves some attention from marketers. Even don't have the same dynamic of videos, formats like podcasts are increasingly being consumed. Truly, podcasts are an authentic phenomenon and are taking the audience of radio, especially, when people are in transit or doing something mechanics like cleaning the house or working out .If you know the habits of your target may think about subjects for your podcasts that have some relation with the activities that your public may do while listening to them.



## **2.9.ADVANTAGES OF DIGITAL MARKETING:**

The main advantages of digital marketing is that a targeted audience can be reached in a cost- effective and measurable way. Other digital marketing advantages include increasing brand loyalty and driving online sales. The benefits of digital marketing include:

### **2.9.1. GLOBAL REACH:**

Traditional marketing is restricted by geography and creating an international marketing campaign can be hard, expensive, as well as labour-intensive. However, digital marketing happens on the Internet, which means that the reach you can achieve with it is immense. Even a very small local business owner has the ability to reach an international audience with an online store. This would never be possible with traditional marketing or would cost a whole lot of money to do so. This online accessibility has opened many growth opportunities for businesses to explore. The combination of global reach and visibility is a great opportunity for any business.

### **2.9.2. Local Reach:**

While global reach is a significant advantage of digital marketing, it also improves local visibility, which is especially important if your business relies on nearby customers. Local SEO and locally targeted ads can be beneficial for companies trying to bring more customers to their doors. Think of the reach you can get to a whole neighbourhood with digital marketing versus the reach it would take you to print out flyers and distribute them around.

### **2.9.3. Lower Cost:**

Whether you want to promote your business locally or internationally, digital marketing provides you with cost-effective solutions. It allows even the smallest companies to compete with larger companies using highly targeted strategies. Most of these strategies won't even cost anything at all to start with (such as SEO, social media, and content marketing). However, not every form of digital marketing is suitable for every business and some may even have more costs than others. A business can find appropriate solutions based on its marketing goals.

### **2.9.4. Easy to Learn:**

While there are many aspects of digital marketing that you need to learn, it is fairly easy to get started with. It gets more complex from the nature of the goals and the scale of the campaigns.

### **2.9.5. Effective Targeting:**

Even if you don't have a clear idea of your target audience, digital marketing enables you to extract data to see which audiences will work best for you and optimize your campaign around them. There are many different options of targeting such as through keywords for search engine optimization (SEO), pay-per-click (PPC), or through demographic information on social media. This enormous amount of targeting elements at your disposal makes sure that every campaign reaches the right audience. It also helps you to analyse the changing behaviours of customers and modify campaigns for those changes. This ability to understand customers' changing needs quickly is a sure way of success for any company.

### **2.9.6. Multiple Strategies:**

There are different strategies of digital marketing that can be used by different types of businesses. A B2B business that is interested in gaining international leads may have a totally different strategy than a B2C local business selling clothes. While some companies can benefit more easily with content marketing and SEO, others can benefit from conversion-based ad campaigns. The key is to always analyse the results and develop better tactics and methods with time. A well-executed digital marketing strategy is one that changes and adapts quickly as the needs of the business transform. Some of the most common types of digital marketing you can choose from: SEO-based content creation, Search engine marketing, Social paid ads, Video marketing, Forum engagement, social media marketing, Email marketing, Local search, Remarketing, Influencer marketing.

### **2.9.7. Multiple Content Types:**

Another crucial advantage of digital marketing is the different content types available to showcase your brand online. For a lot of platforms, there is a wide range of content types you can choose from to keep your brand fresh and build effective online campaigns. Unlike traditional marketing, you can more easily reproduce one content to fit as many platforms as you want. Some of the most common types of content that you can choose from: Blogs, Podcasts, Emailers, eBooks, Visual content, Infographics, Whitepapers, Quizzes, Social media posts, Webinars,

### **2.9.8. Increased Engagement:**

One of the most important advantages of digital marketing is increased engagement. Digital marketing is designed to be highly engaging by default. Users can share a blog post, like a photo, save a video, or engage with your website via a paid ad click. The best part is that

all of these actions can be measured. This enables you to create even more engaging posts to increase brand awareness or boost sales. The more you engage online, the more loyal customers you can get. Businesses that use engaging formats effectively in their online strategies have an easier time converting cold traffic to loyal customers.

### **2.9.9. Analytics and Optimization:**

Another important advantage of digital marketing is web analytics which measures the result of digital marketing campaigns in real-time. This helps to optimize future campaigns and fix any possible mistakes quickly. Analysing your digital marketing campaigns also enables you to have the ability to pinpoint every source of traffic and take total control of your sales funnels.

## **2.10. Disadvantages of digital marketing:**

### **2.10.1. High competition:**

Since the competition has increased significantly recently, the digital marketing strategy needs to be well-planned, distinctive, catch people's attention, and influence the target demographic. Any repetitive approach or method will rapidly force the brand out of the race. Digital marketing campaigns are becoming increasingly competitive. As a result, firms must be responsive to their client's demands and relevant to them.

### **2.10.2. Time-Consuming:**

One of the major disadvantages of digital marketing is the investment of time. Organizational techniques and approaches can save time, making it hard to devote enough time to the campaign. In the long term, this will be detrimental. As a result, it has been suggested that the company focus on a strategy and generate and pick content accordingly. Digital marketing technologies such as Hub Spot, social media posting, and scheduling programs like Hoot suite and Tweet deck should be leveraged to overcome difficulties.

### **2.10.3. Security and Privacy Issues:**

Security is the most important necessity for every brand. As a result, you must take website protection seriously as a digital marketer. It is usually recommended to secure and protect network connections by employing firewalls and encryption solutions such as VPN. The fundamental strategy of having a decent antivirus is the most preferable. Legal considerations in getting client data for digital marketing campaigns must be completed with

all appropriate procedures. Customer data must be protected first and foremost because it may be compromised during data breaches.

#### **2.10.4. Dependability on technology:**

Digital marketing is purely technological, and the Internet is prone to mistakes. There are times when links need to be fixed, landing pages do not load, and page buttons do not perform their job. This causes prospective customers to switch brands. As a result, a website test is required to avoid this. Reviewing the text and ensuring that the campaigns will operate in their intended niche is also necessary.

#### **2.10.5. Complaints and feedback:**

Maintaining a brand's reputation by responding appropriately to negative feedback is tough. Anyone may comment or critique your product or service on digital platforms distributed to your target audience via social media networks and review channels. Unless you have a solid foundation built on brand loyalty and excellent customer service, each bad review may negatively impact some of your customers.

#### **2.10.6. Inaccessibility:**

Although online marketing provides companies with a worldwide reach, it only reaches some areas or individuals. For example, in rural locations where internet service providers are scarce or the internet connection is inadequate. Furthermore, illiterates and the elderly who do not utilize the Internet are not reached through digital marketing.

### **2.11. Digital marketing challenges:**

#### **2.11.1. Time-consuming:**

Organizations must continually create content and optimize their marketing campaigns, which takes time.

#### **2.11.2. Generating Quality Leads:**

A lead is a potential customer who expresses interest in your goods or services and the method through which you create this interest and add people to your sales is known as lead generation. But the problem here is, according to HubSpot's State of Inbound 2017 research, the biggest problem for marketers is that getting traffic and leads continues to get more challenging rather than better as more platforms become available.

### **2.11.3. Targeting the Right Audience:**

One of the following digital marketing challenges is how to determine your audience. Knowing who to target with your marketing and sales activities requires developing a target audience.

### **2.11.4. Creating interesting and Engaging Content:**

Your company's content on advertising platforms distinguishes your brand from the competition. Additionally, you must provide interesting content if you want your audience to interact with your business continually. Marketers frequently struggle with making that content compelling, knowing that brands are vying for customer interest and engagement. Understanding your rivals, ideal clients, and the primary problems that your product or service addresses are necessary for achieving this.

### **2.11.5. Keeping up with the Trends:**

Another digital marketing challenge you may encounter is finding a means to stay up with changes because each industry has its trends that come and go. Failure to follow industry developments could result in the use of old-fashioned marketing strategies that further turn off potential clients.

### **2.11.6. Keeping Up with the Competition:**

Start-up businesses find it challenging to differentiate themselves from the competition in the digital marketing challenges. A growing number of start-up businesses are entering the market. Consumers will see more commercials than ever before as a result of many businesses emphasizing digital marketing, making it harder for companies to stand out and differentiate themselves.

### **2.11.7. Data privacy:**

If an organization is using an individual's data to target them for advertising, then it should understand how to handle that data and follow data privacy laws.

### **2.11.8. Technology:**

Digital marketers must ensure websites are set up for mobile users so that the customer journey can quickly lead a prospective customer from learning about an organization to making a purchase.

## **2.12. Keys To a Successful Digital Marketing Campaign:**

In today's world of business, digital marketing is the order of the day. To maximize their brand's recognition, sales, and growth, businesses need to rethink their marketing strategies. While it may be impractical to abandon the good old traditional marketing strategies such as the use of business cards, newspaper ads, word of mouth, banners, exhibitions in workshops, and mainstream media ads, today's advancements in technology calls for investing aggressively in digital marketing for any business that wants to remain relevant and on top of their competition.

### **2.12.1. Have a Goal and Objectives:**

Even though the two terms are sometimes used synonymously, goals are more “long-term” in nature than objectives. In layman's terms, objectives are certain measurable steps of achievement that, combined, create a road map that leads to the achievement of a goal, mission or major achievement. A goal could be something like “Turn my company into the go-to online retail shop in Asia”. On the other hand, an objective could be something like “invest more in Facebook ads” or “create 50 marketing videos for my business' YouTube channel by the end of the year”, “optimize my website to improve traffic”. You'll also need to set measurable Key Performance Indexes for your objectives to be complete. But the harsh truth is that creating a complete strategy with realistic goals and objectives can be a real pain in the back, especially if you have a lot on your plate already in other areas of the business. This is where professional digital marketers come in handy, and you can always hire a digital marketing company to handle it all for you. The good thing about hiring a complete digital marketing service is that they'll take the entire marketing burden off your shoulder and you don't even have to be tech-savvy to create a winning marketing strategy with realistic KPIs, trackable progress and measurable results. The experts will see to it that your site's traffic, the time users spend on your site, and your conversion rates increase for a boost in your business' ROI and overall growth. You'll also benefit from professional advice on any weak areas and what you can do to improve the results in question, thus improving the decision-making process.

### **2.12.2. Know How to Reach Your Audience:**

A digital marketing strategy or campaign may not be so much of use without a target audience in mind. Most importantly, you just have to know where and how to reach your target audience. Are they mostly on Facebook (social media) or do they spend most of their time

searching for stuff on Google? Could Pay Per Click or email marketing reach them better? It's always best to be specific to the audience you're targeting when setting up a digital marketing campaign if at all you're looking at nothing short of success. This is all the more reason to get professional help from digital marketing experts, especially if the results matter more to you than gaining experience in this field. In most cases, however, you will have to use a combination of approaches since today's internet users are literally everywhere, from social platforms to search engines, emails, binge-watching on YouTube, and so forth.

### **2.12.3. Creating an Effective Funnel:**

A more effective digital marketing campaign is one that incorporates a sales funnel. Basically, a sales funnel is comprised of the various steps involved in the sales process before and after a prospect actually buys a product or a service from any business. The main phases are Outreach, Conversion, Closing, and Retention.

- Outreach – Here, you reach your target clients through various channels, including Facebook ads, your site's landing page, online video ads, and content. Brand awareness and engagement also take place here.
- Conversion – If your marketing tools manage to catch a prospect's attention, they end up purchasing a product or service or making an order.
- Closing – This phase may involve the use of questionnaires, reviews, and emails.
- Retention – You want to retain your first-time customers, so you use tools such as white papers, emails, exclusive offers, and surveys, among others.

### **2.12.4. Creating Effective Content:**

Content is by far one of the most important tools in internet marketing. How you create your content can go a long way in either leading to the explosive growth of your business or bringing it down to its knees. After all, it's what you use to reach out to your audience, capture their attention, and convince them to buy or gain trust in you and become loyal to your business. Whether it's your landing page, your social media profile, or other ad platforms, your content simply needs to be informative and engaging. It needs to add value to your prospects or target audience and since we live in a dynamic world where things are changing from time to time, your digital marketing content needs to be up-to-date. From blog posts to web content, articles, and social media ads, you'll need to get creative with your content to sell your brand, products, and services over digital platforms. It needs to be relevant to them, grab their attention and engage them well before it can convince your target audience to make a purchase.

On a parting shot, digital marketing requires a wide range of tactics and skills. Since not all businesses are the same, it's important to be flexible in your approach. After all, it's a dynamic world and things keep on changing in this area. Whatever strategies you put in place, be sure to track progress and monitor the results, since what works today may not be the best approach tomorrow. This is why it is highly important to have a professional handling your digital marketing campaigns.

## **CHAPTER – 3**



## **DATA ANALYSIS AND INTERPRETATIONS**

### **3.1. INTRODUCTION:**

People have many common aspects and they differ in many aspects. Their difference is usually significant. There are some personal or demographic characteristics of individual. Hence in this chapter an attempt is made to examine small businesses perspective on digital marketing.

Analysis of data plays a dominant role in the completion of project. Table and diagrams assist the research to analyses the data. 50 respondents were met by research team and the data were collected. Each question in the questionnaire is analyzed individually, sufficiently, tabulated and represented graphically. This chapter is devoted to present the analyses to attain an appropriate manner. For this purpose of analysis, the statistical chart was used, they are as follow:

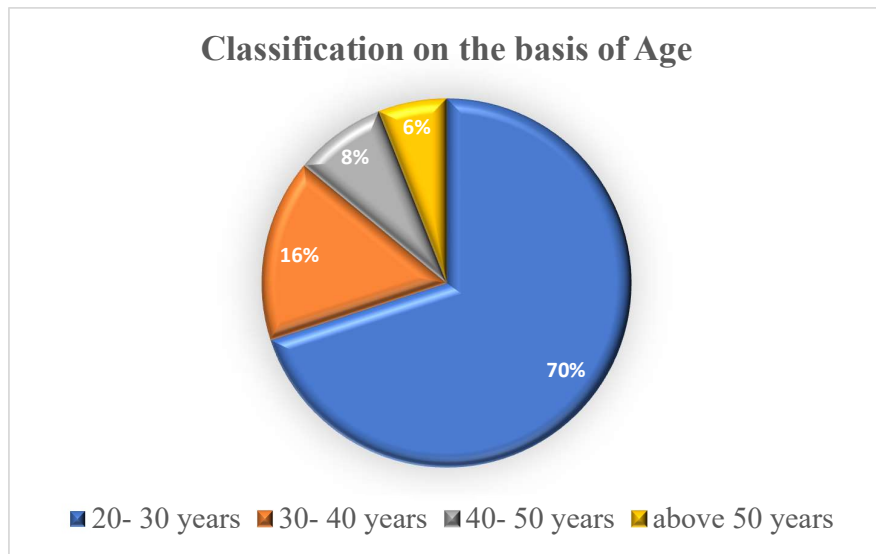
- \* Percentage
- \* Bar diagram
- \* Pie chart
- \* Column

**Table 3.2**  
**Classification on the basis of age**

Category	No.of respondents	Percentage
20 – 30 years	35	70
30 – 40 years	8	16
40 – 50 years	4	8
Above 50 years	3	6
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.2**



### **Inference:**

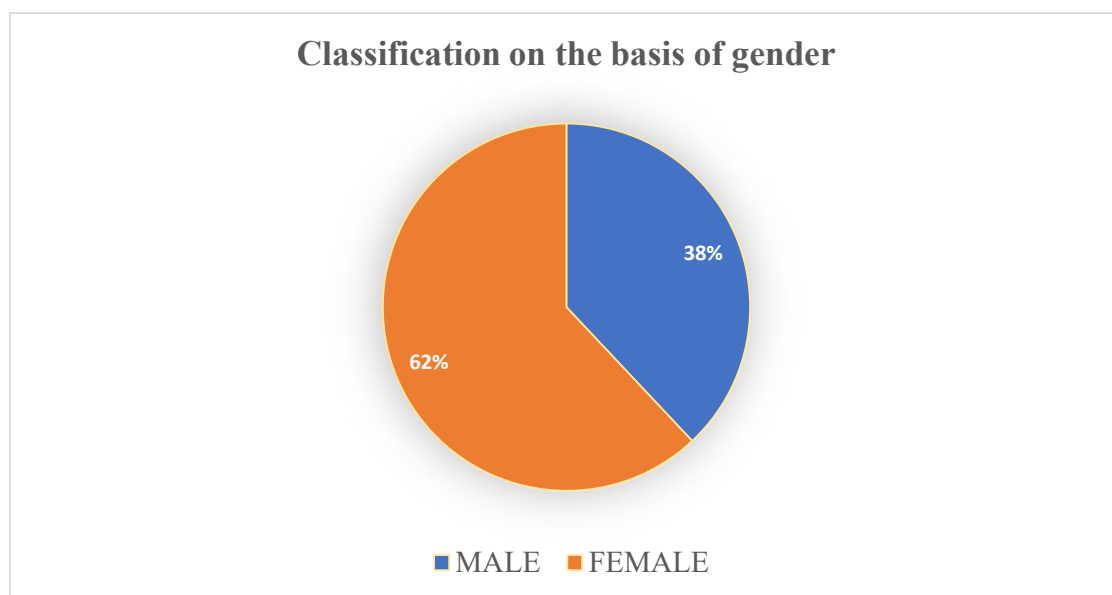
From the above table it is inferred that out of total respondents taken for study all the age group prefer digital marketing. The majority of (70%) of respondents falls within the age group between 20 to 30 years who prefer digital marketing the most.

**Table 3.3**  
**Classification on the basis of gender**

Category	No.of respondents	Percentage
Male	19	38
Female	31	62
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.3**



**Inference:**

From the above table it is inferred that 62% of the total respondents are female and 38% of the total respondents are male. The majority (62%) of the respondents are female.

**Table 3.4**  
**Marital status**

Category	No. of respondents	Percentage
Married	35	70
Unmarried	15	30
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.4**



### **Inference:**

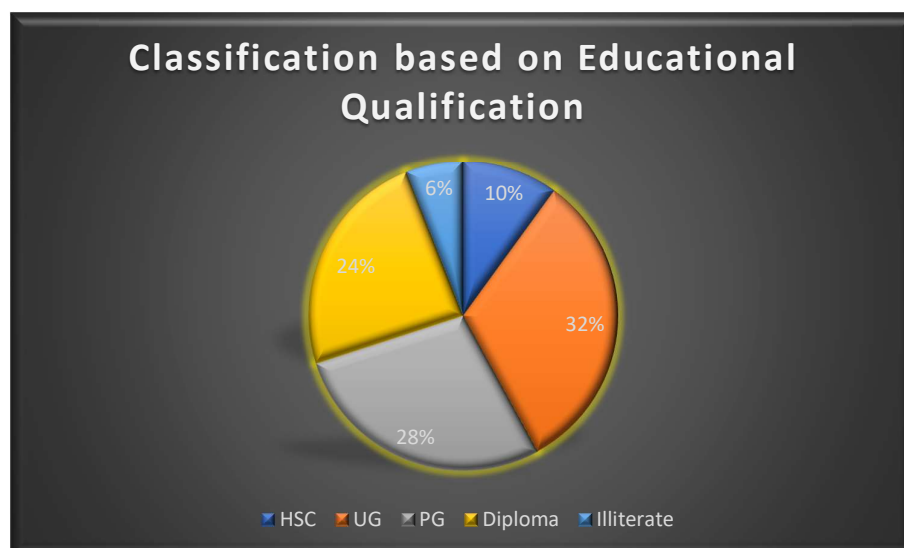
From the above table it is inferred that out of total respondents taken for study, 70% of the total respondents are married and 30% of the respondents are unmarried. The majority (70%) of the respondents are married.

**Table: 3.5**  
**Classification based on Educational Qualification**

<b>Educational qualification</b>	<b>No. of respondents</b>	<b>Percentage</b>
HSC	5	10
UG	16	32
PG	14	28
Diploma	12	24
Illiterate	3	6
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.5**



### **Inference:**

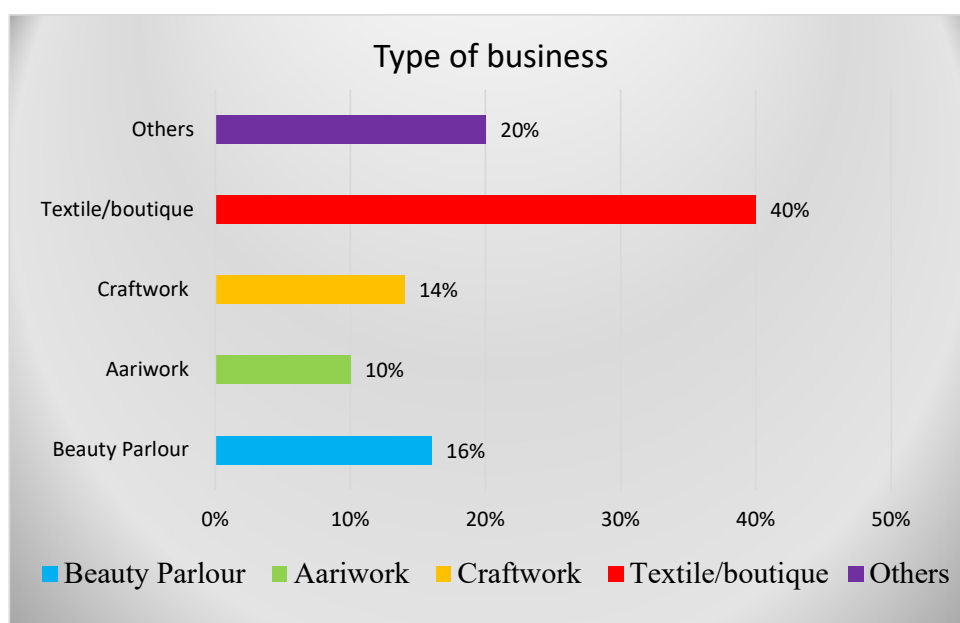
From the above table it is inferred that out of total respondents taken for study, 8% of the respondents have completed their Higher Secondary, 44% of the respondents have completed their UG, 23% of the respondents have completed their PG, 20% of the respondents have completed their Diploma, 5% of the respondents were illiterate. The majority (44%) of the respondents have completed their UG degree.

**Table 3.6**  
**Type of business**

<b>Business</b>	<b>No. of respondents</b>	<b>Percentage</b>
Beauty Parlour	8	16
Aariwork	5	10
Craftwork	7	14
Textiles/ boutiques	20	40
Others	10	20
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.6**



### **Inference:**

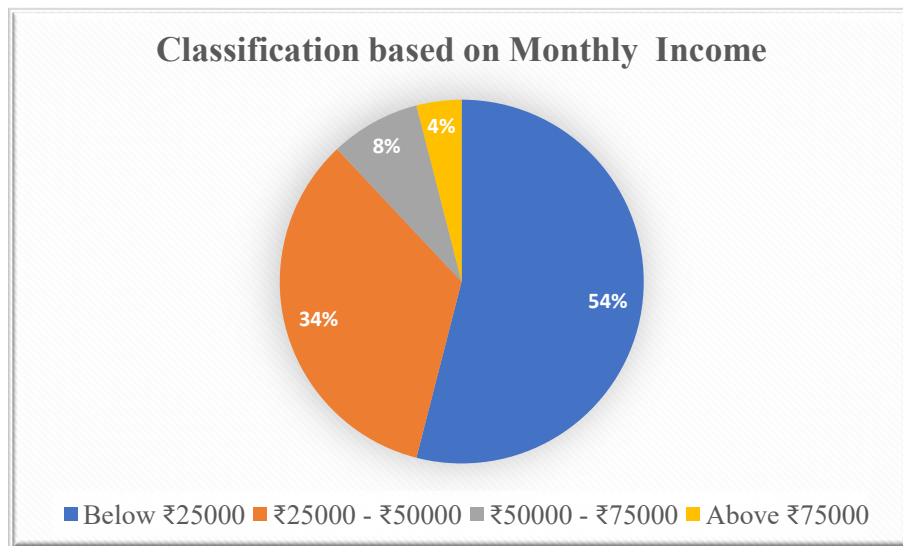
From the above table it is inferred that out of total students taken for study, 16% of the respondents are doing beautician business, 10% of the respondents are doing aariwork, 14% of the respondents are doing craftwork, 40% of the respondents are running textiles and boutiques, 20% of the respondents are doing some other business. The majority (40%) of the respondents are running textiles and boutiques.

**Table: 3.7**  
**Classification based on Monthly Income**

Category	No. of respondents	Percentage
Below ₹25,000	27	54
₹25,000 - ₹50,000	17	34
₹50,000 - ₹75,000	4	8
Above ₹75,000	2	4
<b>Total</b>	<b>50</b>	<b>100</b>

Source : Primary data

**Chart 3.7**



### **Inference:**

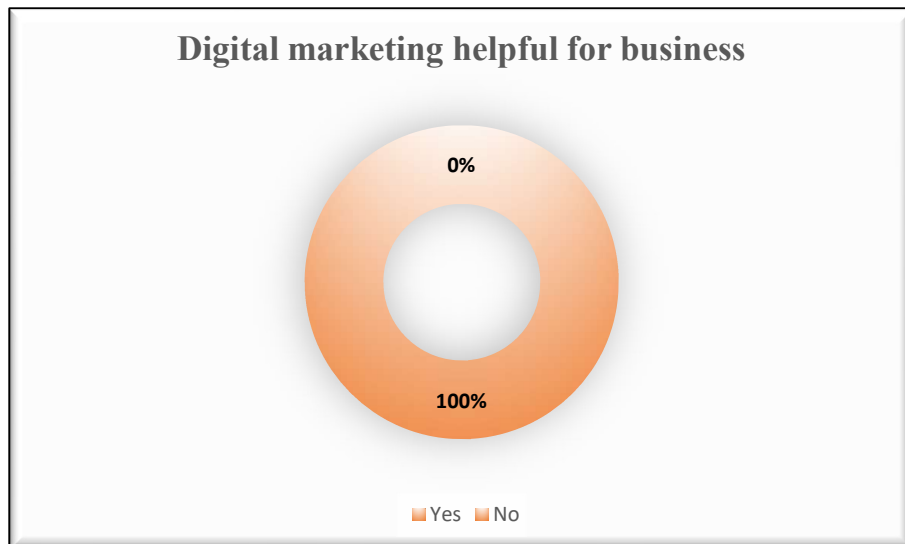
From the above table it is inferred that out of total respondents taken for study, 54% of the respondents earn income below ₹25,000, 34% of the respondents earn income between ₹25,000 - ₹50,000, 8% of the respondents earn income between ₹50,000 - ₹75,000, 4% of the respondents earn income above ₹75,000. The majority (54%) of the respondents earn income below ₹25,000.

**Table 3.8**  
**Digital Marketing Helpful for business**

Responses	No. of respondents	Percentage
Yes	50	100
No	0	0
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.8**



**Inference:**

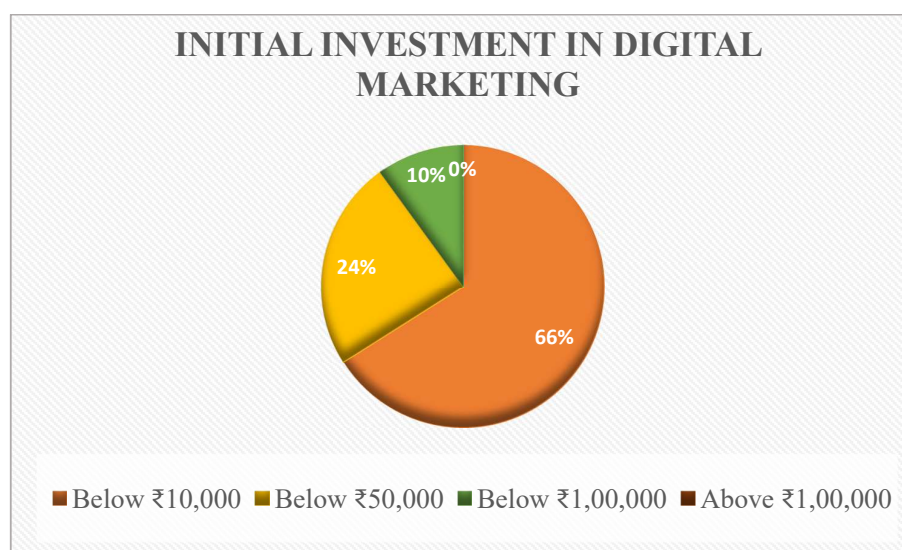
From the above table it is inferred that out of total respondents taken for study, all the of respondents think that digital marketing is helpful for them in business. The majority (100%) of respondents think that digital marketing is helpful for them in business.

**Table 3.9**  
**Initial Investment in Digital marketing**

Category	No. of respondents	Percentage
Below ₹10,000	33	66
Below ₹50,000	12	24
Below ₹1,00,000	5	10
Above ₹1,00,000	0	0
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.9**



### **Inference:**

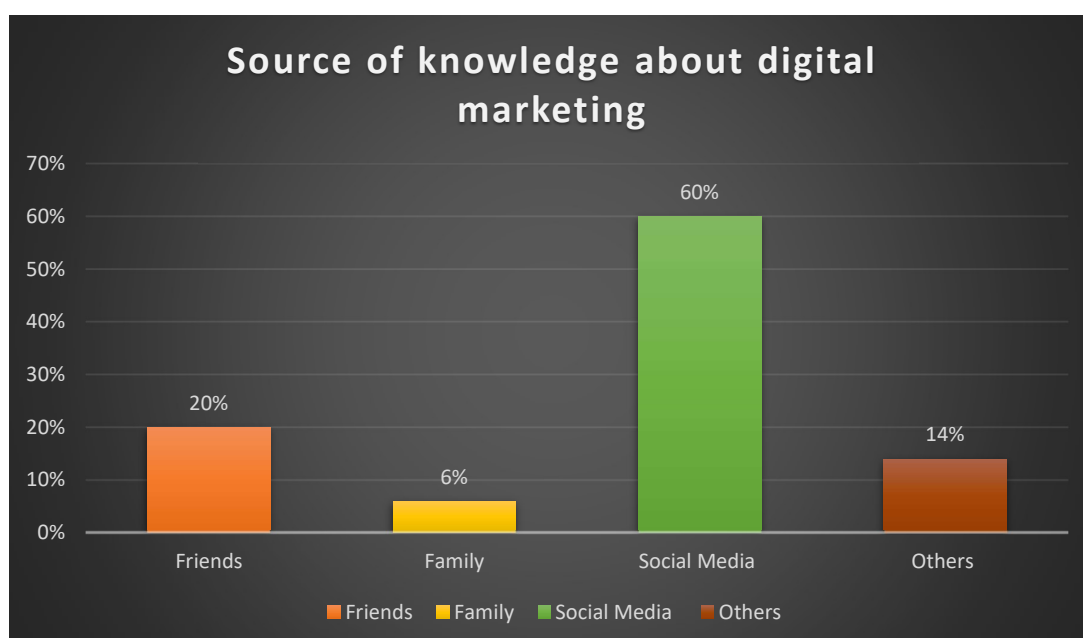
From the above table it is inferred that out of the total respondents taken for study, 68% of the respondents have invested ₹10,000 or less in digital marketing, 24% of the respondents have invested ₹10,000 - ₹50,000 in digital marketing, 10% of the respondents have invested ₹50,000 - ₹1,00,000 in digital marketing. The majority (66%) of the respondents spent ₹10,000 or less on digital marketing.

**Table 3.10**  
**Source of knowledge about digital marketing**

Category	No. of respondents	Percentage
Friends	10	20
Family	3	6
Social Media	30	60
Others	7	14
<b>Total</b>	<b>50</b>	<b>100</b>

Source : Primary data

**Chart 3.10**



### **Inference:**

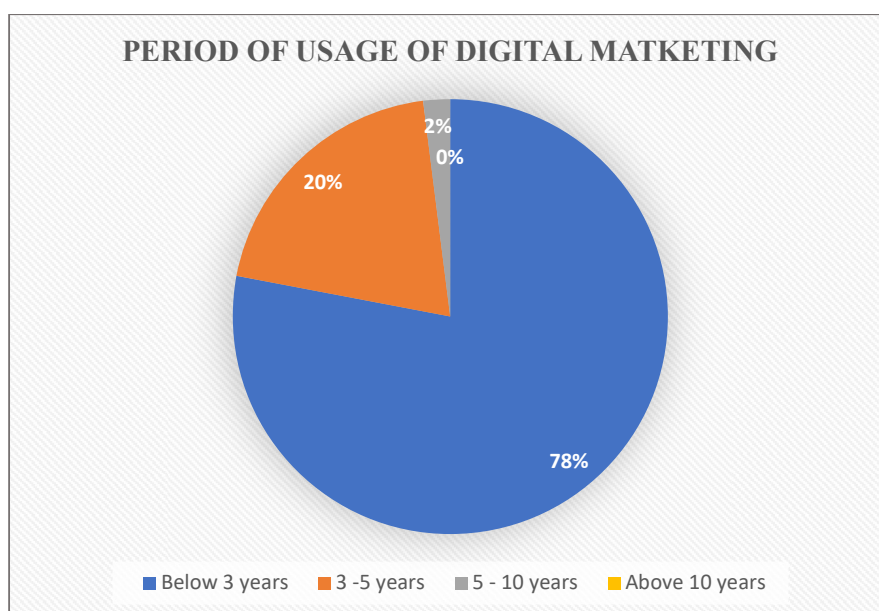
From the above table it is inferred that out of the total respondents taken for study, 20% of the respondents get to know about digital marketing from friends, 6% of the respondents get to know about digital marketing from family, 60% of the respondents get to know about digital marketing from social media, 14% of the respondents get to know about digital marketing from others. The majority (60%) of the respondents get to know about digital marketing from social media.

**Table 3.11**  
**Period of usage of digital marketing**

Category	No. of respondents	Percentage
Below 3 years	39	78
3 – 5 years	10	20
5 – 10 years	1	2
Above 10 years	0	0
<b>Total</b>	<b>50</b>	<b>100</b>

Source : Primary data

**Chart 3.11**



### **Inference:**

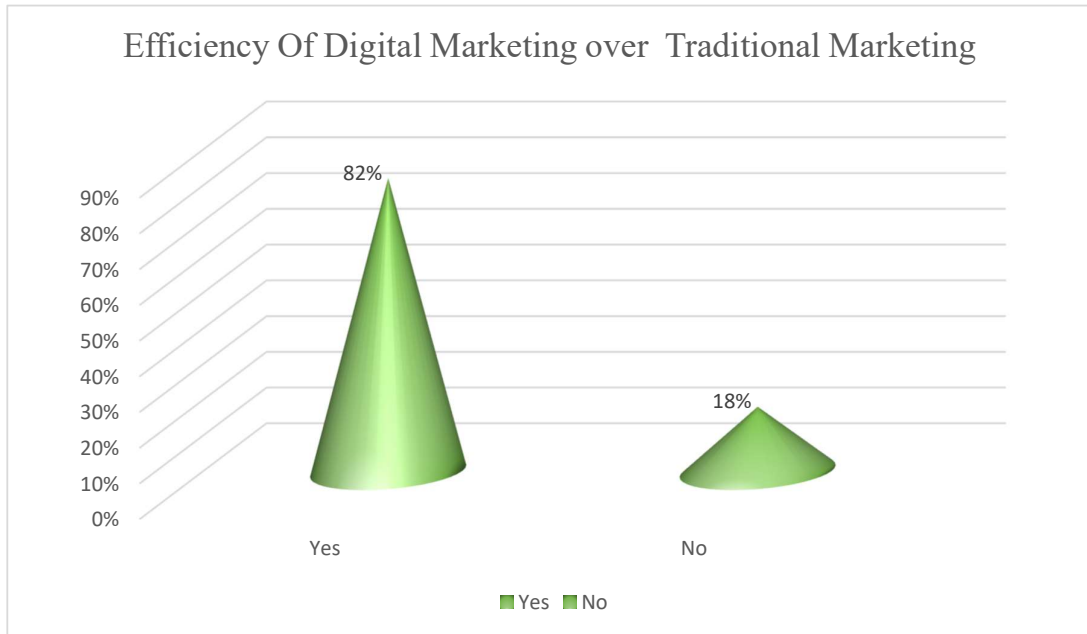
From the above table it is inferred that out of total respondents taken for study, 78% of the respondents have used digital marketing in their business for less than 3 years, 20% of the respondents had applied digital marketing to their business for 3-5 years and 2% of the respondents had applied digital marketing to their business for 5- 10 years. The majority (78%) of the respondents had used digital marketing in the digital marketing in the past 3 years.

**Table 3.12**  
**Efficiency Of Digital Marketing over Traditional Marketing**

Category	No. of respondents	Percentage
Yes	41	82
No	9	18
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.12**



**Inference:**

From the above table it is inferred that out of total students taken for study, 82% of the respondents agree that digital marketing is more efficient than traditional marketing and 18% of the respondents did not agree that digital marketing is more efficient than traditional marketing. The majority (82%) of the respondents agree that digital marketing is more efficient than traditional marketing.

**Table 3.13**  
**Increase of sales growth through Digital Marketing**

Responses	No. of respondents	Percentage
Yes	50	100
No	0	0
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.13**



### **Inference:**

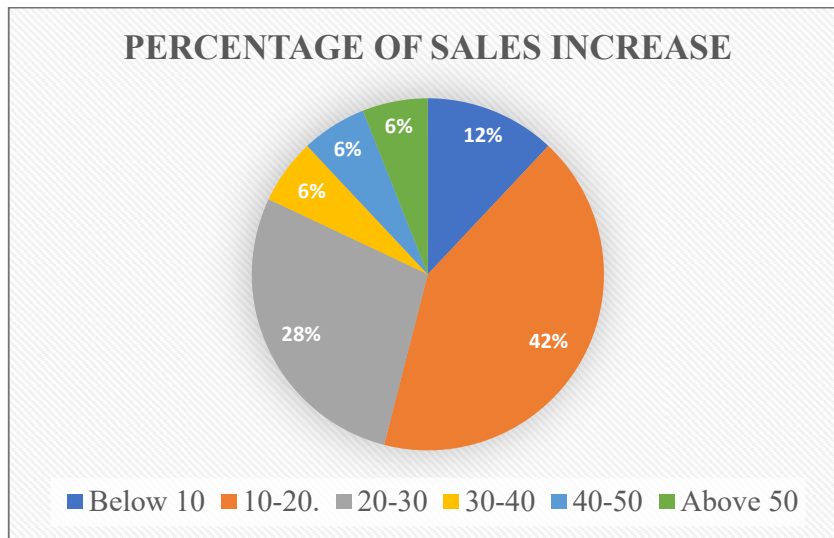
From the above table it is inferred that out of total respondents taken for study. All the respondents think that digital marketing has increased their sales growth. All respondents are favourable to digital marketing that has increased their sales growth.

**Table 3.14**  
**Percentage of sales increase**

Category	No. of respondents	Percentage
Below 10	6	12
10 – 20	21	42
20 – 30	14	28
30 – 40	3	6
40 – 50	3	6
Above 50	3	6
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.14**



### **Inference:**

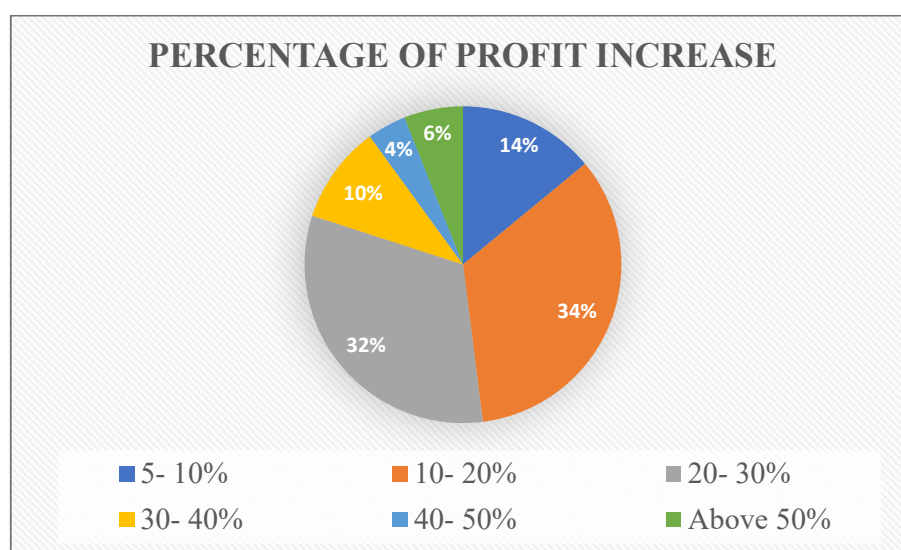
From the above table it is inferred that out of total respondents taken for study, 12% of the respondents sales have increased below 10%, 42% of the respondents sales have been increased by 10%- 20%, 28% of the respondents sales have been increased by 20%- 30%, 6% of the respondents sales have been increased by 30%- 40%, 6% of the respondents sales have been increased by 40%- 50% and 6% of the respondents sales has been increased by more than 50%. The majority (42%) of the respondents sales has been increased by 10%- 20%.

**Table 3.15**  
**Percentage of profit increase**

Category	No. of respondents	Percentage
5 -10	7	14
10 – 20	17	34
20 – 30	16	32
30 – 40	5	10
40 – 50	2	4
Above 50	3	6
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.15**



### **Inference:**

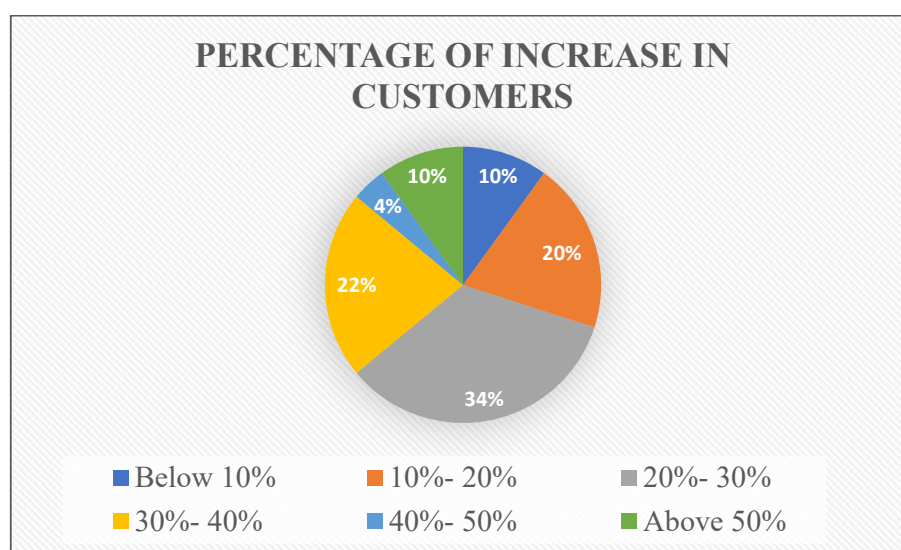
From the above table it is inferred that out of total respondents taken for study, 14% of the respondents profit has been increased by less than 10%, 34% of the respondents profit has been increased by 10- 20%, 32% of the respondents profit has been increased by 20-30%, 10% of the respondents profit has been increased by 30- 40%, 4% of the respondents profit has been increased by 40- 50% and 6% of the respondents profit has been increased by more than 50%. The majority ( 42%) of the respondents profit has been increased by 10- 20%.

**Table 3.16**  
**Percentage of increase in customers**

Category	No. of respondents	Percentage
Below 10	5	10
10 – 20	10	20
20 – 30	17	34
30 – 40	11	22
40 – 50	2	4
Above 50	5	10
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.16**



### **Inference:**

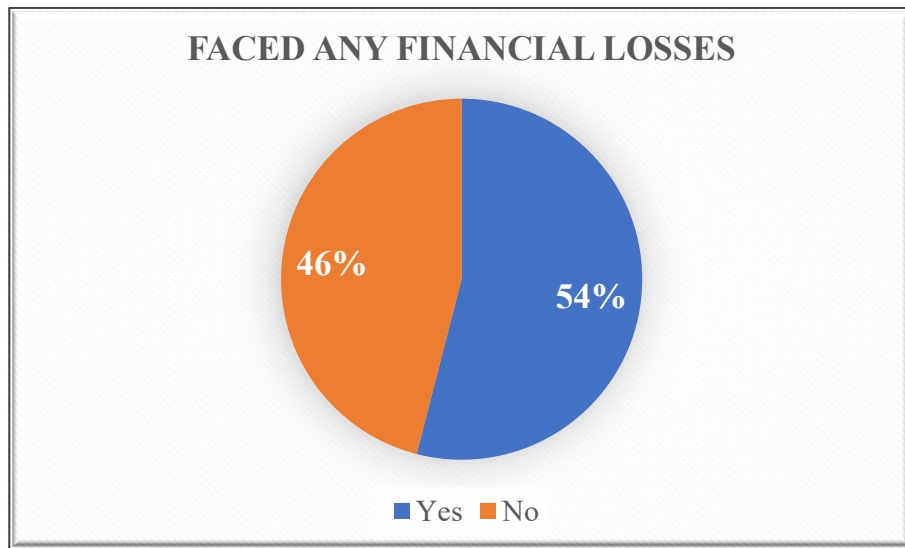
From the above table it is inferred that out of total respondents taken for study, 10% of the respondents customers have been increased by less than 10%, 20% of the respondents customers have been increased by 10- 20%, 34% of the respondents customers have been increased by 20- 30%, 22% of the respondents customers have been increased by 30- 40%, 4% of the respondents customers have been increased by 40- 50% and 10% of the respondents customers have been increased by more than 50%. The majority (34%) of the respondents customers have been increased by 20- 30%.

**Table 3.17**  
**Faced any financial losses**

Category	No. of respondents	Percentage
Yes	27	54
No	23	46
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.17**



**Inference:**

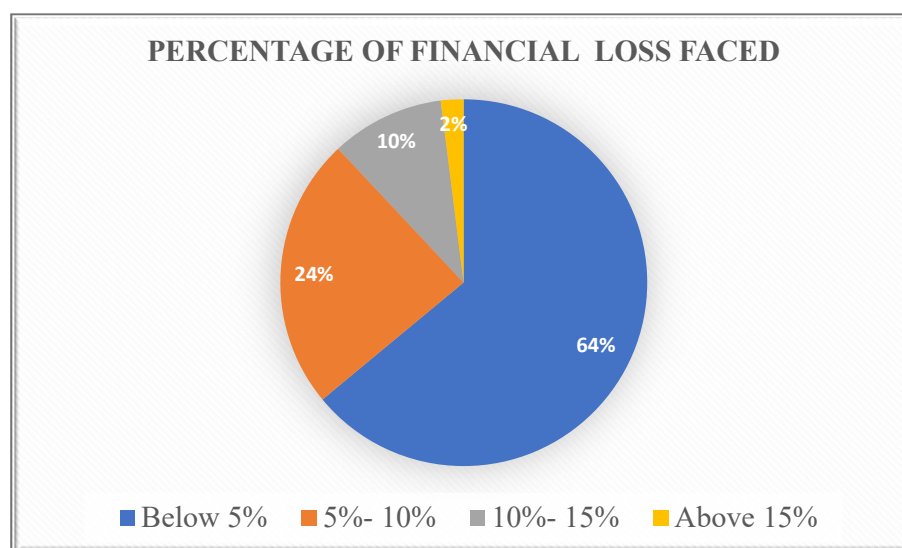
From the above table it is inferred that out of total respondents taken for study, 54% of the respondents faced losses in their businesses and 46% of the respondents did not face any losses in their businesses. The majority (54%) of the respondents experienced business losses.

**Table 3.18**  
**Percentage of financial loss faced**

Category	No. of respondents	Percentage
Below 5%	32	64
5 – 10	12	24
10 – 15	5	10
Above 15	1	2
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.18**



**Inference:**

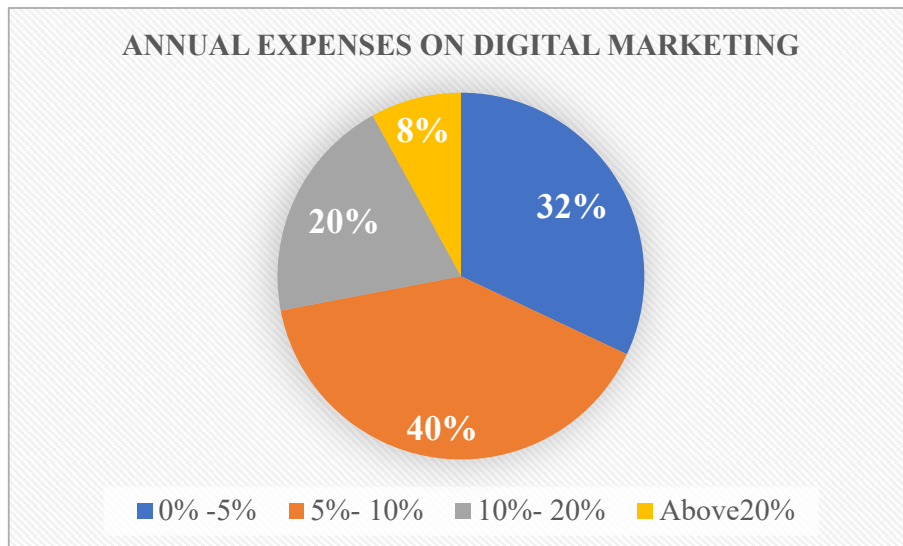
From the above table it is inferred that out of total respondents taken for study, 64% of respondents has financial losses of less than 5%, 24% of respondents experienced financial losses of 5- 10%, 10% of respondents experienced financial losses of 10- 15%, and 2% of respondents experienced financial losses of more than 15%. The majority (64%) of the respondents had faced financial losses of less than 5%.

**Table 3.19**  
**Annual expenses on digital marketing**

Category	No. of respondents	Percentage
0 – 5	16	32
5 – 10	20	40
10 – 20	10	20
Above 20	4	8
<b>Total</b>	<b>50</b>	<b>100</b>

Source : Primary data

**Chart 3.19**



**Inference:**

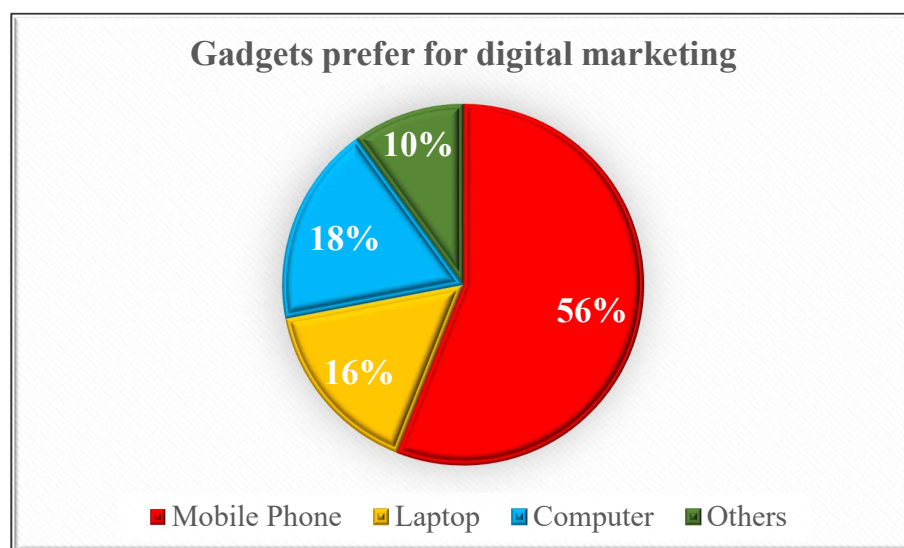
From the above table it is inferred that out of total respondents taken for study, 32% of respondents has spent less than 5% on digital marketing, 40% of respondents spend between 5 and 10% on digital marketing, 20% of respondents spend between 10 and 20% on digital marketing and 8% spend more than 20% on digital marketing. The majority (40%) of the respondents increased their spending on digital marketing by 5-10%.

**Table 3.20**  
**Gadgets prefer for digital marketing**

Category	No. of respondents	Percentage
Mobile Phone	28	56
Laptop	8	16
Computer	9	18
Others	5	10
<b>Total</b>	<b>50</b>	<b>100</b>

Source : Primary data

**Chart 3.20**



### **Inference:**

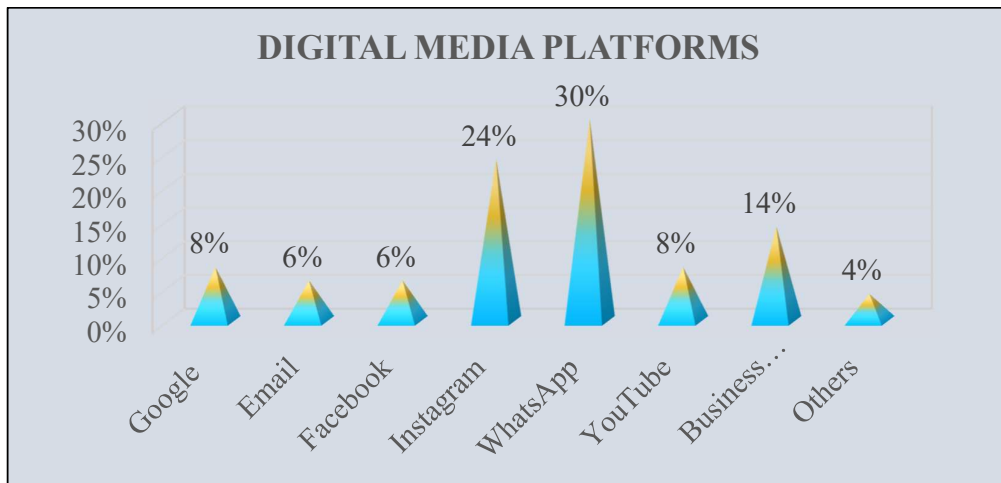
From the above table it is inferred that out of total respondents taken for study, 56% of the respondents use mobile phones, 16% of the respondents use laptops, 18% of the respondents use computer and 10% of the respondents use other gadgets. Thus majority (56%) of the respondents use mobile phones for digital marketing.

**Table 3.21**  
**Digital media platforms**

Category	No. of respondents	Percentage
Google	4	8
Email	3	6
Facebook	3	6
Instagram	12	24
WhatsApp	15	30
You Tube	4	8
Business Websites	7	14
Others	2	4
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.21**



**Inference:**

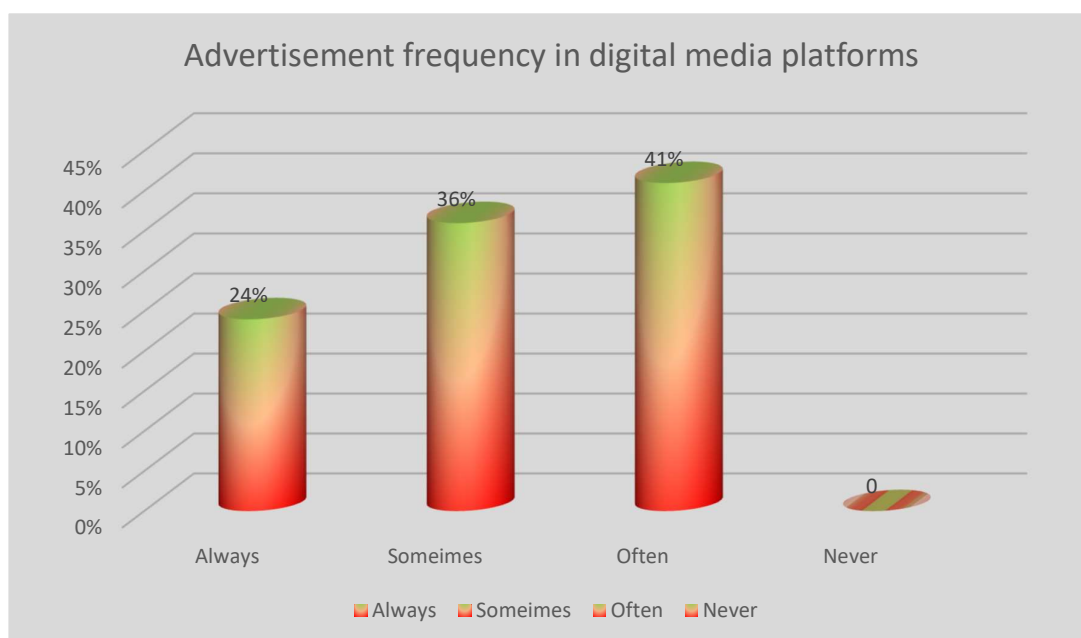
From the above table it is inferred that out of total respondents taken for study, 8% of the respondents use Google, 6% of the respondents use Email, 6% of the respondents use Facebook, 24% of the respondents use Instagram, 30% of the respondents use WhatsApp, 8% of the respondents use YouTube and 14% of the respondents use business websites, 4% of the respondents use other digital platforms. The majority (30%) of the respondents use WhatsApp as a digital marketing platform.

**Table 3.22**  
**Advertisement frequency in digital media platforms**

Category	No. of respondents	Percentage
Always	12	24
Sometimes	18	36
Often	20	40
Never	0	0
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.22**



**Inference:**

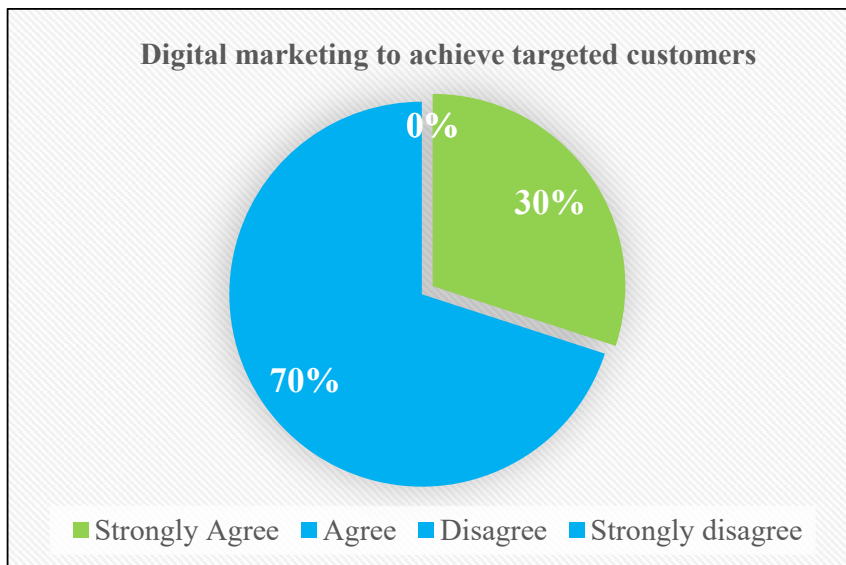
From the above table it is inferred that out of total respondents taken for study, 24% of the respondents frequently posted advertisements in digital media platforms, 36% of the respondents sometimes post advertisements in digital media platforms, 40% of the respondents often post advertisements in digital media platforms. The majority (40%) of the respondents often post advertisements in digital media platforms.

**Table 3.23**  
**Digital marketing to achieve targeted customers**

Category	No. of respondents	Percentage
Strongly agree	15	30
Agree	35	70
Disagree	0	0
Strongly disagree	0	0
<b>Total</b>	<b>50</b>	<b>100</b>

Source : Primary data

**Chart 3.23**



### **Inference:**

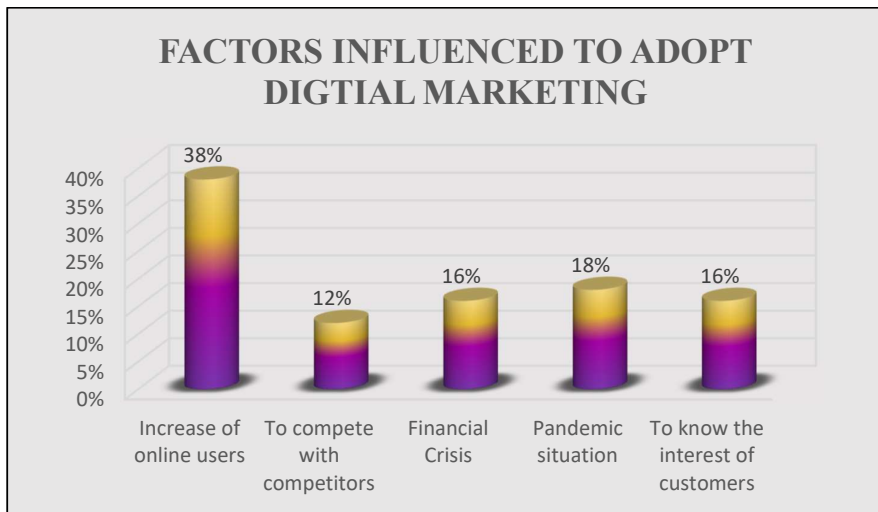
From the above table it is inferred that out of total respondents taken for study, 30% of the respondents strongly agree that digital marketing is helpful to achieve targeted customers and 70% of the respondents agree that digital marketing is helpful to achieve targeted customers. The majority (70%) of the respondents agree that digital marketing is helpful to achieve targeted customers.

**Table 3.24**  
**Factors influenced to adopt digital marketing**

Category	No. of respondents	Percentage
Increase of online users	19	38
To compete with competitors	6	12
Financial crisis	8	16
Pandemic situation	9	18
To know the interest of customers	8	16
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.24**



### **Inference:**

From the above table it is inferred that out of total respondents taken for study, 38% of the respondents were influenced by the factor increase of online users, 12% of the respondents were influenced by the factor to compete with competitors, 16% of the respondents were influenced by the factor of financial crisis, 18% of the respondents were influenced by the factor of pandemic situation and 16% of the respondents were influenced by the factor to know the interest of customers. The majority (38%) of the respondents were influenced by the factor increase of online users.

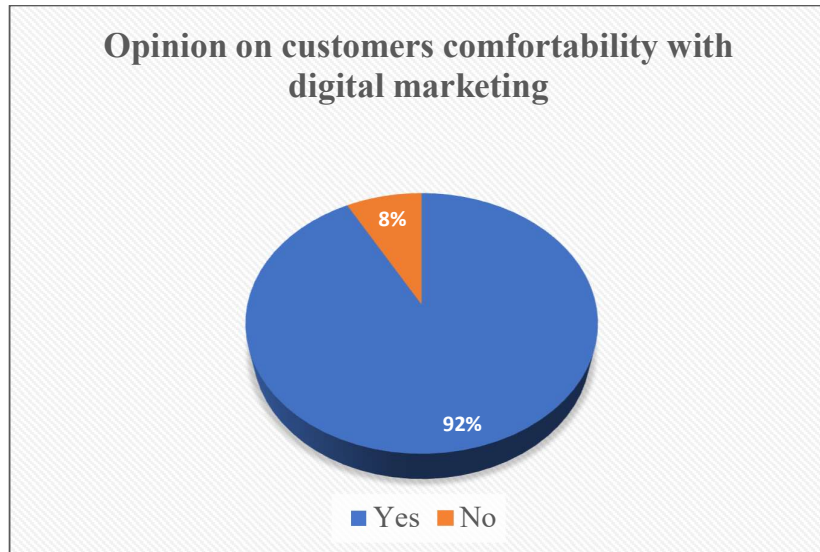
**Table 3.25**

**Opinion on customers comfortability with digital marketing**

Responses	No. of respondents	Percentage
Yes	46	92
No	4	8
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.25**



**Inference:**

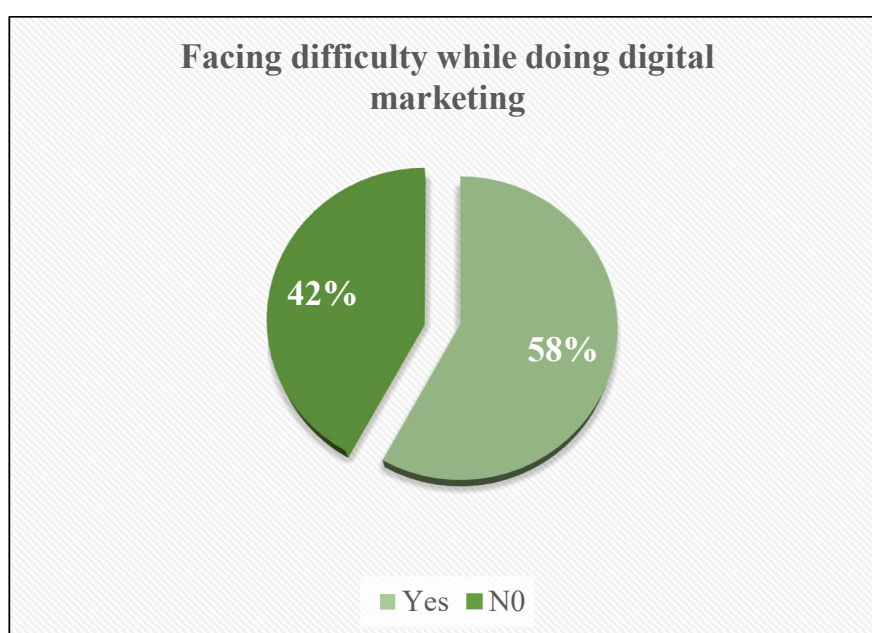
From the above table it is inferred that out of total respondents taken for study, 92% of the respondents customers are comfortable with using digital marketing and 8% of the respondents customers are not comfortable with using digital marketing. The majority (92%) of the respondents, customers are comfortable with using digital marketing.

**Table 3.26**  
**Facing difficulty while doing digital marketing**

Responses	No. of respondents	Percentage
Yes	29	58
No	21	42
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.26**



**Inference:**

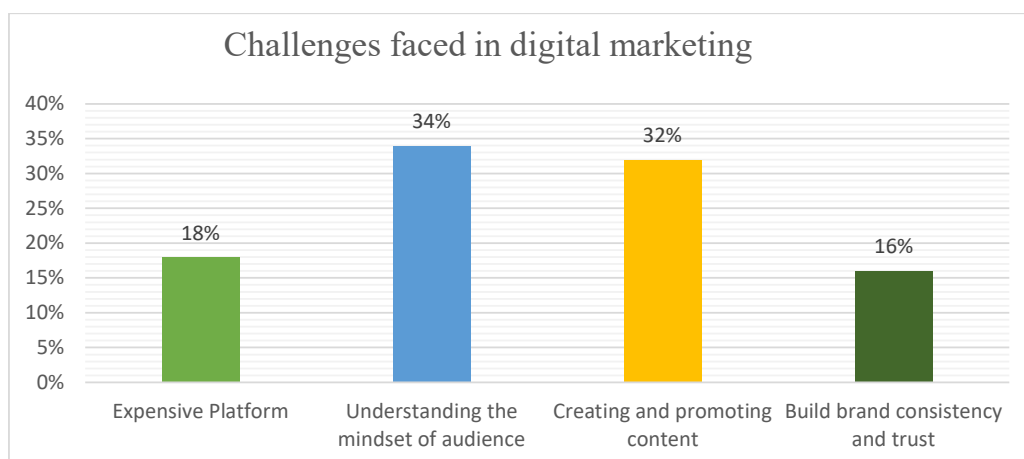
From the above table it is inferred that out of total respondents taken for study, 58% of the respondents are facing difficulty while doing digital marketing and 42% of the respondents say that they are not facing any difficulty while doing digital marketing. The majority (58%) of the respondents are facing difficulty while doing digital marketing.

**Table 3.27**  
**Challenges faced in digital marketing**

Category	No. of respondents	Percentage
Expensive platform	9	18
Understanding the mindset of audience	17	34
Creating and promoting content	16	32
Build brand consistency and trust	8	16
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.27**



**Inference:**

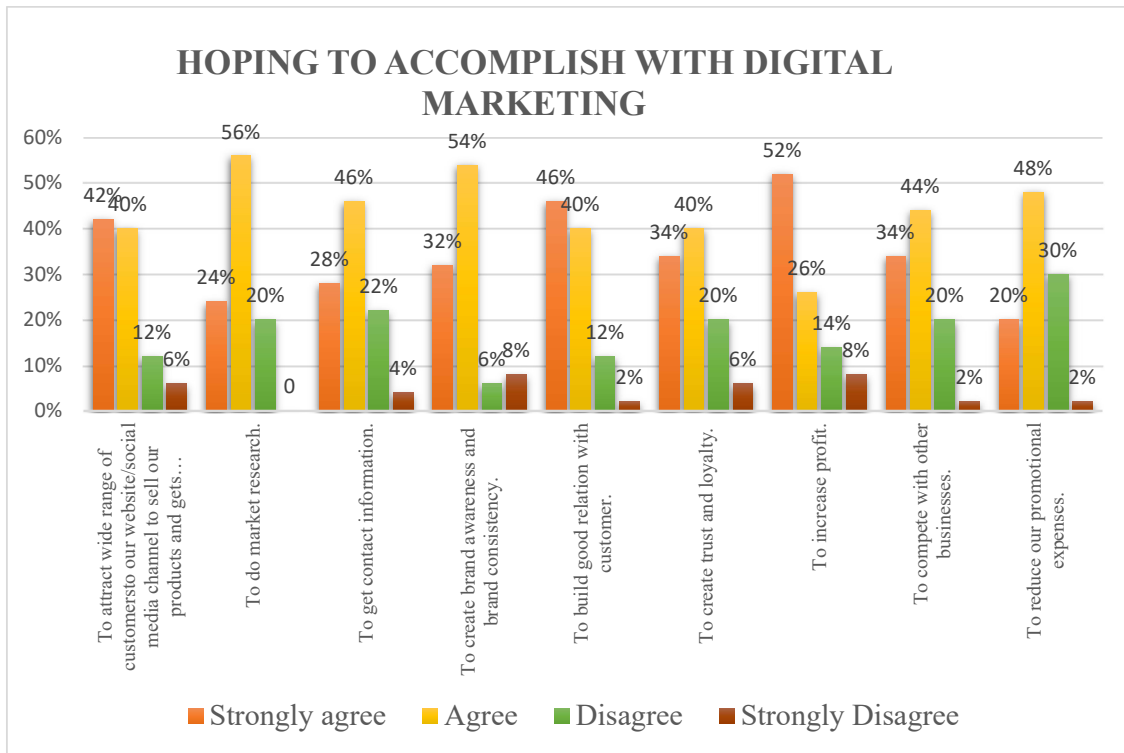
From the above table it is inferred that out of total respondents taken for study, 18% of the respondents faced the challenge of an expensive platform, 34% of the respondents faced challenges in understanding the mindset of customers, 32% of the respondents faced a challenge of creating and promoting the content and 16% of the respondents faced with a challenge of building brand consistency and trust. The majority (34%) of the respondents faced challenges in understanding the mindset of customers.

**Table 3.28**  
**Hoping to accomplish with digital marketing**

<b>Functions</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly disagree</b>	<b>Total Respondents</b>	<b>Total score</b>	<b>Average score</b>	<b>Rank</b>
To attract wide range of customers to our website /social media channel to sell our products and gets advertisement revenue.	21	20	6	3	50	159	3.18	II
To do market research.	12	28	10	0	50	152	3.04	III
To get contact information.	14	23	11	2	50	149	2.98	VIII
To create brand awareness and brand improvement.	16	27	3	4	50	155	3.1	VI
To build good relation with customer.	23	20	6	1	50	165	3.3	V
To create trust and loyalty.	17	20	10	3	50	151	3.02	IV
To increase profit.	26	13	7	4	50	161	3.22	I
To compete with other businesses.	17	22	10	1	50	155	3.1	VI
To reduce our promotional expenses.	10	24	15	1	50	143	2.86	IX

**Source : Computed Primary data**

Chart 3.28



### Inference:

The above table shows the functions that the respondents are hoping to accomplish with digital marketing. The respondents have given First rank to 'Increase profit' with the highest average of 3.22, Second rank to 'Attract the wide range of customers to our website /social media channel to sell our products and gets advertisement revenue', Third rank to 'do market research', Fourth rank to 'Create trust and loyalty', Fifth rank to 'build good relation with customer', Sixth rank to 'create brand awareness and brand improvement and compete with other businesses', Eighth rank to 'get contact information', Ninth rank to 'reduce our promotional expenses' with lowest average score of 2.86. The majority of the respondents have given First rank to ' Increase profit' with the highest average of 3.22 and the lowest rank to 'Reduce our promotional expenses' with the lowest average score of 2.86.

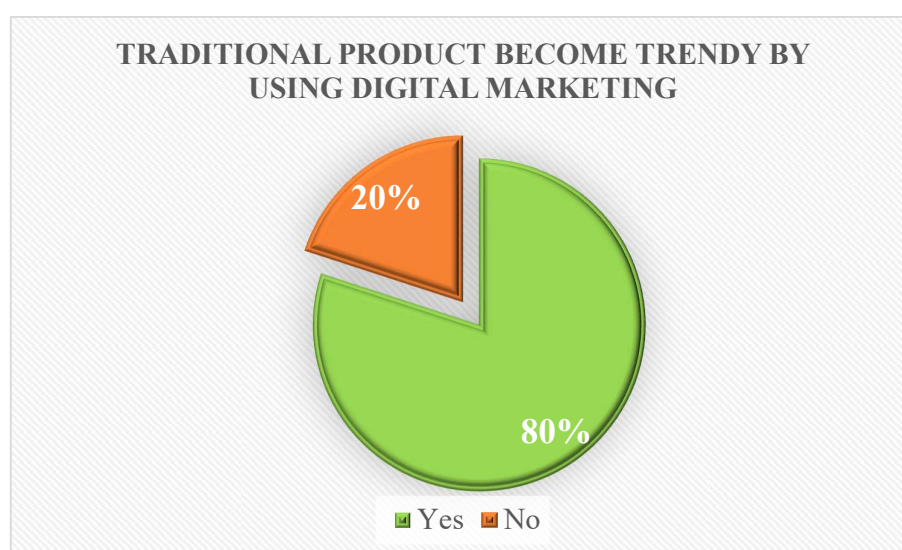
**Table 3.29**

**Traditional product become trendy by using digital marketing**

Responses	No. of respondents	Percentage
Yes	40	80
No	10	20
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.29**



**Inference:**

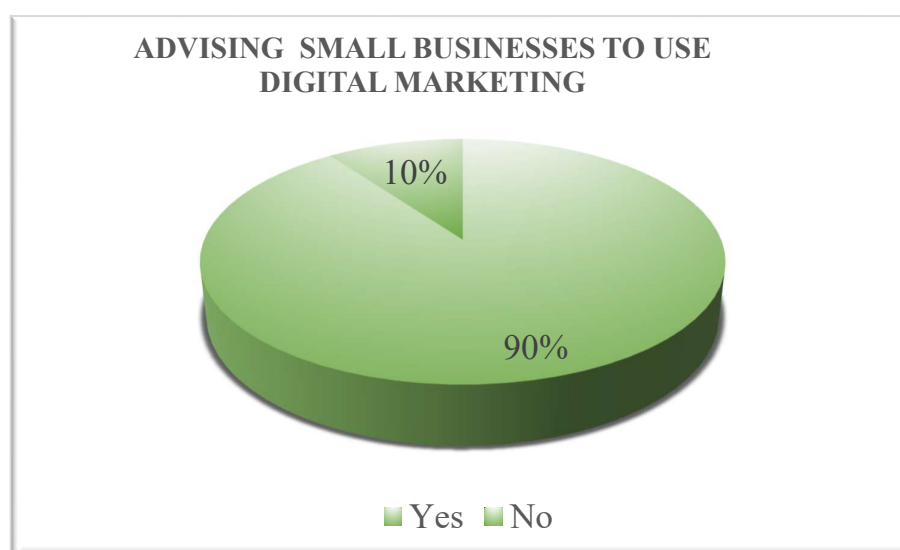
From the above table it is inferred that out of total respondents taken for the study, 80% of respondents believed that traditional products could become trendy through digital marketing and 20% of respondents did not believe that traditional products could become trendy through digital marketing. The majority of respondents (80%) believed that traditional products could become trendy through digital marketing.

**Table 3.30**  
**Advising small businesses to use digital marketing**

Category	No. of respondents	Percentage
Yes	45	90
No	5	10
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.30**



**Inference:**

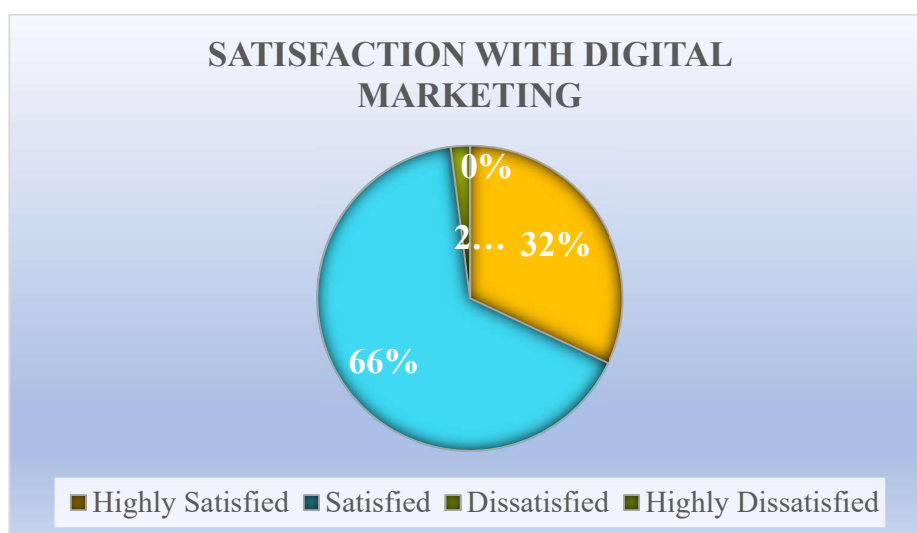
From the above table it is inferred that out of total respondents taken for the study, 90% of the respondents advised small businesses to use digital marketing and 10% of the respondents had not advise small businesses to use digital marketing. The majority (90%) of the respondents advised small businesses to use digital marketing.

**Table 3.31**  
**Satisfaction with Digital Marketing**

Category	No. of respondents	Percentage
Highly satisfied	16	32
Satisfied	33	66
Dissatisfied	1	2
Highly dissatisfied	0	0
<b>Total</b>	<b>50</b>	<b>100</b>

Source : Primary data

**Chart 3.31**



**Inference:**

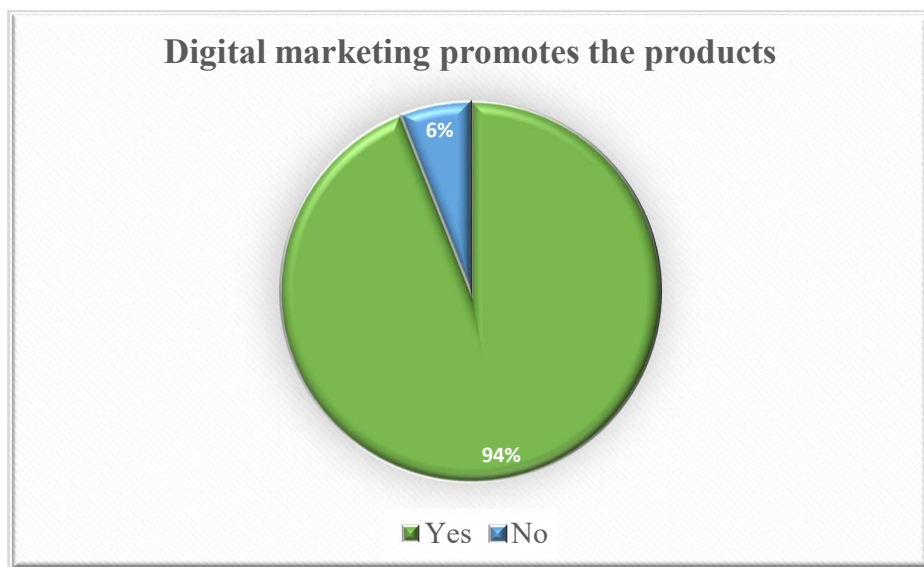
From the above table it is inferred that out of total respondents taken for the study, 32% of the respondents were highly satisfied with digital marketing, 66% of the respondents were satisfied with digital marketing and 2% of the respondents were dissatisfied with digital marketing. The majority (66%) of the respondents were satisfied with digital marketing.

**Table 3.32**  
**Digital marketing promotes the products**

Category	No. of respondents	Percentage
Yes	47	94
No	3	6
<b>Total</b>	<b>50</b>	<b>100</b>

Source : Primary data

**Chart 3.32**



**Inference:**

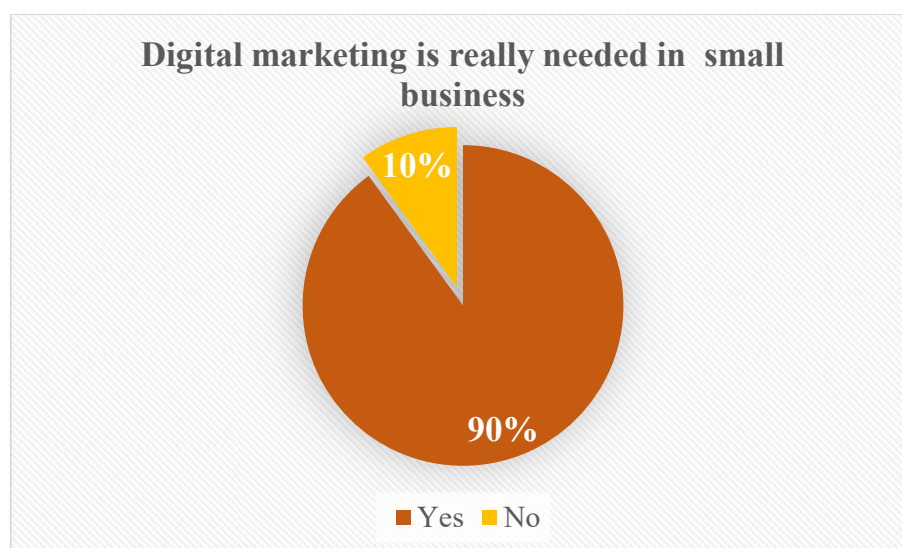
From the above table it is inferred that out of total respondents taken for the study, 94% of the respondents believe that digital marketing promotes their products, 6% of the respondents believe that digital marketing did not promote their products. The majority (94%) of the respondents believe that digital marketing promotes their products

**Table 3.33**  
**Digital marketing is really needed in small business**

Category	No. of respondents	Percentage
Yes	45	90
No	5	10
<b>Total</b>	<b>50</b>	<b>100</b>

**Source : Primary data**

**Chart 3.33**



### **Inference:**

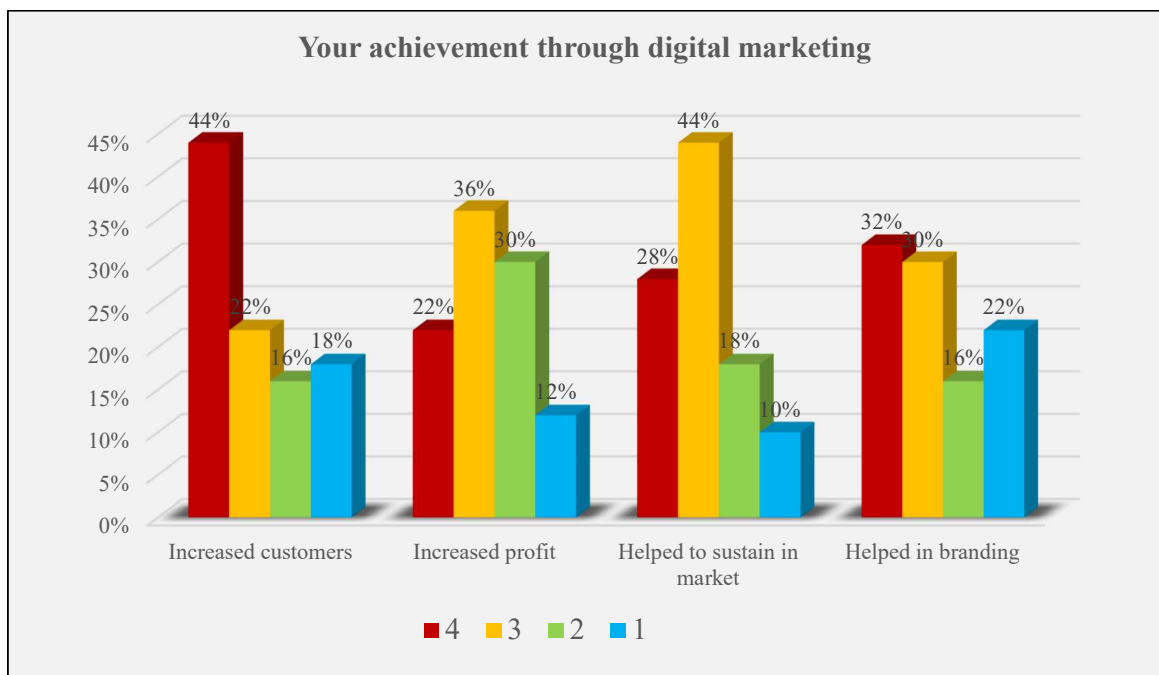
From the above table it is inferred that out of total respondents taken for the study, 90% of the respondents think that digital marketing is needed for small businesses and 10% of the respondents think that digital marketing is not needed for small businesses. The majority (90%) of the respondents think that digital marketing is needed for small businesses.

**Table 3.34**  
**Achievements through digital marketing**

Category	4	3	2	1	Total Respondents	Total score	Average score	Rank
Increased customers	22	11	8	9	50	146	2.92	1
Increased profit	11	18	15	6	50	134	2.68	4
Helped to sustain in market	14	22	9	5	50	145	2.89	2
Helped in branding	16	15	8	11	50	136	2.72	3

**Source : Primary data**

**Chart 3.34**



**Inference:**

The above table shows achievement attained through digital marketing. Majority of the respondents have given first rank to 'Increased customers' with the highest average of 2.92, Second rank to 'Helped to sustain in the market', Third rank to 'Helped in branding', Fourth rank to 'Increased profit' with the lowest average score of 2.68. The majority of the respondents have given first rank to 'Increased customers' with the highest average of 2.92 and the lowest rank given to 'Increased profit'.

## **CHAPTER – 4**



## **FINDINGS AND SUGGESTIONS**

## **4.1 INTRODUCTION:**

The following are the findings on the satisfactory opinion of business people in Thoothukudi, the study area. The summary of the following findings is the natural and logical outcome of analysis interpretation carried out in previous chapter. These findings have become possible on the basis of formal discussions.

A survey was conducted to analyses “The study on Digital marketing and its impact on small businesses”. The population selected was from Thoothukudi. This chapter deals with the findings the researcher has received through data analysis. These findings are discussed in detail. Hence, this chapter reveals the findings and suggestions of the project.

## **4.2. MAJOR FINDINGS OF THE STUDY:**

**The major findings are**

- Most of the respondents (70%) are in their age between 20 to 30 years and prefer digital marketing.
- Most of the respondents (62%) are female.
- Majority 44% of respondents completed their UG degree.
- It is found that 70% of the people selected for this study were married
- Majority 54% of the respondents earn income below ₹25,000.
- At about 40% of respondents own textile and boutique businesses.
- All the respondents (100%) believe that digital marketing helps them in their business.
- It is found that 66% of the respondents spent ₹10,000 or less on digital marketing.
- Digital Marketing has been used by 78% of the respondents in their business for about 3 years.
- Social Media plays a major role among respondents (60%) to get to know about digital marketing.
- All of the respondents (100%) think that digital marketing increases their sales growth.
- 82% of the respondents agree that digital marketing is more efficient than traditional marketing.
- Digital marketing improves (42%) of the respondents sales by 10%- 20%.
- Digital marketing improves (42%) of the respondents profit by 10%- 20%.
- Digital Marketing improves (34%) of the respondents customers by 20- 30%.

- After implementing digital marketing 54% of the respondents experienced business losses.
- 64% of the respondents had faced financial losses of less than 5%.
- Most of the respondents (40%) increased their spending on digital marketing by 5-10%.
- Thus majority (56%) of the respondents use mobile phones for digital marketing.
- Most of the respondents (30%) use WhatsApp as a digital marketing platform.
- Majority of the respondents (40%) often post advertisements in digital media platforms.
- 70% of the respondents agree that digital marketing is helpful to achieve targeted customers.
- The factor increases of online users influenced 38% of the respondents to use digital marketing.
- Majority of the respondents (92%) felt that customers are comfortable with using digital marketing.
- Most of the respondents (58%) are facing difficulty while doing digital marketing.
- (34%) of the respondents faced challenges in understanding the mindset of customers.
- Majority of the respondents have given First rank to 'Increase profit' with the highest average of 3.22 and the lowest rank to 'Reduce our promotional expenses' with the lowest average score of 2.86.
- Majority of respondents (80%) believed that traditional products could become trendy through digital marketing.
- Most of the respondents (90%) advised small businesses to use digital marketing.
- Majority of the respondents (66%) were satisfied with digital marketing.
- Most of the respondents (94%) believe that digital marketing promotes their products
- Majority of the respondents (90%) think that digital marketing is needed for small businesses.
- Majority of the respondents have given first rank to 'Increased customers' with the highest average of 2.92 and the lowest rank given to 'Increased profit'.

#### **4.3. SUGGESTIONS:**

- While conducting a survey in small businesses to determine the level of awareness of digital marketing service it is observed that digital marketing is growing well, but small businesses can improve their knowledge about various Digital marketing tools and techniques and use the techniques which is more efficient for their business, according to the researcher.

- Small businesses should advertise their services in newspapers and on social media platforms, which are both cost effective and help to connect the people easily.
- Blogs are the best way to reach clients because people prefer online media to update their knowledge about digital marketing.
- The small businesses should try to provide services by considering their objectives, increasing visibility, and increasing brand awareness in their offerings. Include all services that meet the needs of both creating awareness and lead generation.
- Business websites and social media are the two most popular services , which offer a variety of services to those who are dissatisfied with their current digital marketing. It provides the services in such a way that they help them promote their business, reach a customer in larger scale, and are easy to use so that clients should be satisfied with the digital marketing service.

## **CHAPTER – 5**



**CONCLUSION**

## 5.1. CONCLUSION:

The main objective of this study was to know the about the influence of digital marketing on the small businesses development. The study further explored that whether digital marketing have an impact on the growth of small businesses, gain customer loyalty, and enhance customer relationships. The study demonstrates that most of the small business are not ready to invest huge amount in traditional marketing strategies for their business. However, it is necessary for the small business to do marketing in this competitive world. So, they prefer digital marketing to do marketing.

Digital Marketing have a significant impact on small businesses. Small businesses have limited resources so they have to be creative in making the marketing plans. Digital marketing has become an essential component of any business, as the vast majority of people now spend a significant portion of their time online. Through digital marketing, businesses can reach their target audience and build brand awareness, engage with customers, and drive sales. Digital Marketing plays a significant role in the growth of the small businesses. When it comes to business success, it is vital to strengthen the relationships, trust, and satisfaction of the customers.

Digital marketing also promotes the small business to build brand identity and build loyal customers. From the findings, the researchers get to know, majority of the small business people use WhatsApp as their digital media platform and often posting content also. It also concludes that digital marketing increased the small businesses sales, profits and customers. Even though they are facing a challenge in understanding the mindset of the customers, they have attained advantages like increased profit, attracting a wide range of customers, and reducing their promotional expenses. Most of the business people said that they are satisfied with digital marketing and they even felt that digital marketing is needed for small businesses in this digital world.

In conclusion, digital marketing is a vital tool for any business looking to grow and succeed in today's digital world. By leveraging the power of digital channels, businesses can reach more customers, build stronger relationships, and ultimately drive growth and profitability.

**DIGITAL MARKETING**

# ANNEXURE – I



# QUESTIONNAIRE

**A STUDY ON DIGITAL MARKETING AND ITS IMPACT ON SMALL  
BUSINESSES IN THOOTHUKUDI REGION**

**QUESTIONNAIRE**

1. Name:

2. Age:

a) 20-30 years b) 30-40 years c) 40-50 years d) above 50 years

3. Sex: a) Male b) Female

4. Marital status: a) Married b) Unmarried

5. Education qualification: a) HSC b) UG c) PG d) Diploma e) Illiterate

6. Monthly income:

a) Below ₹ 25000 b) ₹ 25000 - ₹ 50000 c) ₹ 50000 - ₹ 75000 d) Above ₹ 75000

7. Name of your business:

8. Is adopting digital marketing helpful for your business? a) Yes b) No

9. From whom you get to know about digital marketing?

a) Friends b) Family c) Social Media d) Others

10. What is your initial investment for digital marketing?

a) Below ₹ 10000 b) Below ₹ 50000 c) Below ₹ 100000 d) Above ₹ 10000

11. Do you agree that digital marketing is more efficient than traditional marketing?

a) Yes b) No

12. For how many years are you applying digital marketing in your business?

a) Below 3 Years b) 3-5 Years c) 5-10 Years d) Above 10 Years

13. Do you think that digital marketing increases your sales growth?

- a) Yes      b) No

14. If yes, at what percentage your sales have increased?

- a) Below 10      b) 10 -20      c) 20-30  
d) 30-40      e) 40-50      f) Above 50

15. What is your profit increase as a result of adopting digital marketing?

- a) 5%-10%      b) 10%-20%      c) 20%-30%  
d) 30%-40      e) 40%-50%      f) Above 50%

16. What is the current increase in customers as a result of adopting digital marketing?

- a) Below 10%      b) 10%-20%      c) 20%- 30%  
d) 30%- 40%      e) 40%- 50%      f) Above 50%

17. Did you face any financial losses after using digital marketing?

- a) Yes      b) No

18. If yes, what is your percentage of loss have you faced?

- a) Below 5%      b) 5%-10%      c) 10%-15%      d) Above 15%

19. What is your annual expenses on digital marketing?

- a) 1%-5%.      b) 5%-10%      c) 10%-20%      d) Above 20%

20. Which gadget do you prefer for digital marketing?

- a) Mobile phone      b) Laptop      c) Computer      d) Others

21. Which digital marketing platform are you using in your business?

DIGITAL MEDIA PLATFORMS	TICK (✓) THE APPROPRIATE OPTIONS
Google	
Email	
Facebook	
Instagram	
WhatsApp	
YouTube	
Business Websites	
Others	

22. How often do you post your content in digital media platforms?

a) always      b) sometimes      c) often      d) never

23. Choose your rating scale in order to determine that how digital marketing helps your business to achieve your target audience?

a) Strongly Agree      b) Agree      c) Disagree      d) Strongly Disagree

24. Which factor influenced you to adopt digital marketing in your business?

FACTORS	TICK (✓) THE APPROPRIATE OPTIONS
Increase of Online users	
To compete with competitors	
Financial Crisis	
Pandemic Situation	
To know the interest of customers	

25. Are your targeted customers comfortable in using and preferring digital marketing campaigns?

a) Yes      b) No

26. Do you face any difficulty while doing digital marketing?

a) Yes      b) No

27. If yes, what are the challenges you are facing in digital marketing?

CHALLENGES FACED	TICK (✓) THE APPROPRIATE OPTIONS
Expensive Platform	
Understanding the mindset of audience	
Creating and promoting content	
Build brand consistency and trust	

28. Are you hoping to accomplish the following factors with digital marketing? Please indicate your level of agreement with the following factors.

4- Strongly Agree 3- Agree 2- Disagree 1- Strongly Disagree

S.NO	FUNCTIONS	4	3	2	1
a)	To attract wide range of customers to our website/social media channel to sell our products and gets advertisement revenue.				
b)	To do market research.				
c)	To get contact information.				
d)	To create brand awareness and brand improvement.				
e)	To build good relation with customer.				
f)	To create trust and loyalty.				
g)	To increase profit.				

h)	To compete with other businesses.				
i)	To reduce our promotional expenses.				

29. Have you ever thought that traditional products have become trendy when using digital marketing?

a) Yes      b) No

30. Do you advise other small businesses to use digital marketing?

a) Yes      b) No

31. Rate your level of satisfaction with digital marketing?

a) Highly satisfied b) Satisfied c) Dissatisfied d) Highly Dissatisfied

32. Do you think that digital marketing is really needed to the small businesses in the need of the hour?

a) Yes      b) No

33. Do you think that employing digital marketing can reach a broad audience for your product?

a) Yes      b) No

34. Rank your achievement/ benefits that you have attained through digital marketing.

Rank (4 – 1)

Benefits	Rank
Increased customers	
Increased profit	
Helped to sustain in market	
Helped in branding	

## **ANNEXURE – II**



## **BIBILOGRAPHY**

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- <https://www.webandcrafts.com/>
- <https://www.ceotodaymagazine.com//>
- <https://www.simplilearn.com/>

**A STUDY ON THE ROLE OF WOMEN ENTREPRENEURS IN SMALL BUSINESS  
AND AS A SOCIAL BEING WITH REFERENCE TO THOOTHUKUDI REGION**

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 (SSC)**

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

**APRIL 2023**

## DECLARATION

We hereby declared the projected entitled "A STUDY ON THE ROLE OF WOMEN ENTREPRENEURS IN SMALL BUSINESS AND AS A SOCIAL BEING WITH REFERENCE TO THOOTHUKUDI REGION" is submitted in partial fulfilment of the requirements for the degree in our original work done under the guidance and supervision of Dr. ANNE DEVOTTA M.Com., M.Phil., Ph.D. This project has not previously formed the bases of award of any similar titles and it represents entirely an independent work.

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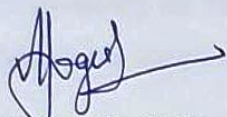
Place: Thoothukudi

Date: 1.04.2023

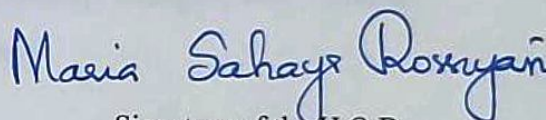
## CERTIFICATE

This is to certify that this short term project work entitled "A STUDY ON THE ROLE OF WOMEN ENTREPRENEURS IN SMALL BUSINESS AND AS A SOCIAL BEING WITH REFERENCE TO THOOTHUKUDI REGION" is submitted to St. Mary's college (Autonomous), affiliated to Manonmaniam Sundaranar University is partial fulfilment of the requirement 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 2022-2023 by the following students.

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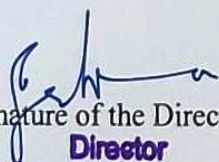


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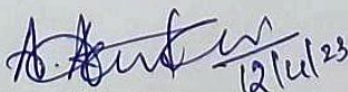
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Signature of the Principal

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We gratefully acknowledge all our friends and classmates for their valuable help and suggestion during the course of study. We thank all the respondents who gave their valuable information and suggestions to make this project a grant success.

## CONTENT

CHAPTER	TITLE	PAGE.NO.
I	INTRODUCTION AND DESIGN OF THE STUDY	1-8
II	PROFILE OF THE STUDY	9-34
III	ANALYSIS & INTERPRETATION OF DATA	35-71
IV	FINDINGS & SUGGESTIONS	72-74
V	CONCLUSION	75
	ANNEXURE	
	BIBLIOGRAPHY	
	QUESTIONNAIRE	

## LIST OF TABLES

TABLE.NO	PARTICULARS	PAGE NO
3.1	Age	36
3.2	Education	37
3.3	Marital status	38
3.4	Former Employment in firm or institution	39
3.5	Basis of starting up business	40
3.6	Ownership status	41
3.7	Sources of finance	42
3.8	Financial investment	43
3.9	Period of business	44
3.10	Challenges faced by Women Entrepreneurs	45
3.11	Difficulties faced by Women Entrepreneurs	46
3.12	Measures taken to overcome the problems faced by women entrepreneurs to increase sales	47
3.13	Importance of Education Qualification to become an entrepreneur	48
3.14	Opinion on Educating other Women	49
3.15	Ways to Educate Women	50
3.16	Satisfaction level of family members	51
3.17	Difficulties faced in balancing family and professional life	52
3.18	Awareness about Government Schemes	53

3.19	Respondents interest towards Government Schemes	54
3.19	Respondents uninterested to opt Government Schemes	55
3.20	Role of Government in promoting Women Entrepreneurs	56
3.21	Modes of Payment Received	57
3.22	Customers preference in modes of payment	58
3.23	Usage of social media to promote business	59
3.24	Platforms to promote the business	60
3.25	Period when business reached its peak	61
3.26	Attributes that favoured the growth of business	62
3.27	Basis of monthly income	63
3.28	Basis of Hiring employees	64
3.29	Types of people employed as employees	65
3.30	Basis of payment of employees	66
3.31	Basis of Dropping out business	67
3.32	Reason for Dropping out	68
3.33	Betterment than male business competitors	69
3.34	Satisfaction of present life of entrepreneurs	70
3.35	Ideas to develop the business in future	71

## LIST OF CHART

TABLE.NO	PARTICULARS	PAGE NO
3.1	Age	36
3.2	Education	37
3.3	Marital status	38
3.4	Former Employment in firm or institution	39
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3.7	Sources of finance	42
3.8	Financial investment	43
3.9	Frequency period of business	44
3.10	Challenges faced by Women Entrepreneurs	45
3.11	Difficulties faced by Women Entrepreneurs	46
3.12	Measures taken to overcome the problems faced by the women entrepreneurs	47
3.13	Importance of Education Qualification to become an entrepreneur	48
3.14	Opinion on Educating other Women	49
3.15	Ways to Educate Women	50
3.16	Satisfaction level of family members	51
3.17	Difficulties faced in balancing family and professional life	52
3.18	Awareness about Government Schemes	53
3.19	Respondents interest towards Government Schemes	54
3.19	Respondents uninterested to opt Government Schemes	55
3.20	Role of Government in promoting Women Entrepreneurs	56
3.21	Modes of Payment Received	57

3.22	Customers preference in modes of payment	58
3.23	Usage of social media to promote business	59
3.24	Platforms to promote the business	60
3.25	Periods when business reached its peak	61
3.26	Attributes that favoured the growth of business	62
3.27	Basis of monthly income	63
3.28	Basis of Hiring employees	64
3.29	Types of people employed as employees	65
3.30	Basis of payment of employees	66
3.31	Basis of Dropping out business	67
3.32	Reason for Dropping out	68
3.33	Betterment than male business competitors	69
3.34	Satisfaction of present life of entrepreneurs	70
3.35	Ideas to develop the business in future	71

## **CHAPTER 1**

# **A STUDY ON THE ROLE OF WOMEN ENTREPRENEURS IN SMALL BUSINESS AND AS A SOCIAL BEING WITH REFERENCE TO THOOTHUKUDI REGION**

### **1.1 INTRODUCTION :**

The term “entrepreneur” likely comes from the French word "entreprendre," meaning to start something. Entrepreneurship has traditionally been defined as the process of designing, launching and running a new business, which typically begins as a small business, such as a startup company, offering a product, process or service for sale or hire. It has been defined as the capacity and willingness to develop, organize, and manage a business venture along with any of its risks in order to make a profit. While definitions of entrepreneurship typically focus on the launching and running of businesses, due to the high risks involved in launching a start-up, a significant proportion of businesses have to close, due to lack of funding, bad business decisions, an economic crisis or a combination of all of these" or due to lack of market demand. In the 2000s, entrepreneurship has been expanded as how and why some individuals identify opportunities, evaluate them as viable, and then decide to exploit them, whereas others do not, and, in turn, how entrepreneurs use these opportunities to develop new products or services, launch new firms or even new industries and create wealth.

Women entrepreneurship has been recognized as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems. However, they still represent a minority of all entrepreneurs. Women entrepreneurs often face gender-based barriers to starting and growing their businesses, like discriminatory property, matrimonial and inheritance laws and cultural practices, lack of access to formal finance mechanisms, limited mobility and access to information and networks, Women's entrepreneurship can make a particularly strong contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment, thus contributing to the Millennium Development Goals (MDGs). Thus, governments across the world as well as various developmental organizations are actively undertaking promotion of women entrepreneurs through various schemes, incentives and promotional measures.

## 1.2 HISTORY OF WOMEN ENTREPRENEURS :

The concept of entrepreneur came into enlightenment in the 19<sup>th</sup> century especially the term "women entrepreneurs". The story of entrepreneurship development begun in ancient India. Entrepreneurship basically incorporates the function of investment and producing opportunity, organizing an enterprise to undertake ventures on production and service. Considering the participation of women in ancient India, it is found that the Rig Vedic Age women were the co-partners in life. During 18<sup>th</sup> -19<sup>th</sup> -Indian women used to own certain businesses like retail shops, and small handloom business and more. In the mid of 18<sup>th</sup> and 19<sup>th</sup> centuries, more women came out from under the domination of society's limits and began to rise into the public eye. But before the 20th-century women were running a business as a way of supplementing income. In the early 20s, the involvement of women and their contribution were pretty noticeable. The figure of business women has expanded, mainly in the 1990s. Women came forward to utilize modern techniques, investments, finding a niche in the market and creating sizable employment or other. The Industrial Policy Resolution of 1991 has highlighted the need to grow women entrepreneurship programs, with the introduction of liberalization, privatization, and globalization in 1991, the Indian economy has been working through a radical change. Woman entrepreneurs are gaining prominent importance, and they are financially supported by the banks and encouragement by family



According to Government of India reports, "Women start small-scale industries exclusively run by a female, there are more than 2, 95,680 business women claiming 11.2% of total 2.64 million entrepreneurs in the country during 1995-96. At present, there exist a number of successful business women entrepreneurs in different fields in India. They are performing well and scraping their success stories. Government has also introduced numerous schemes like National Skill Development Policy and National Skill Development Mission to bring skill training, vocational education, and entrepreneurship program for the emerging workforce.

### 1.3 FIRST WOMEN ENTREPRENEUR :

**Madame C.J. Walker (1905)** The First Female Entrepreneur Madame C.J. Walker, born Sarah Breedlove, is the original “self-made woman”. As a daughter to former slaves who was orphaned at the age of 7, Walker quite literally built her empire out of nothing. After Walker suffered from a scalp ailment that caused her to lose most of her hair, she created Madam Walker’s Wonderful Hair Grower, a scalp conditioning and healing formula, in 1905. Madam Walker’s Wonderful Hair Grower flew off the shelves. In 1908 Walker opened a factory and a beauty school in Pittsburgh. By 1910, the Madame C.J. Walker Manufacturing Company had become wildly successful, with profits that were the modern-day equivalent of several million dollars. In 1917, Walker held one of the first national meetings of businesswomen in Philadelphia, the Madam C.J. Walker Hair Culturists Union of America convention. Walker made her fortune by developing and marketing a line of cosmetics and hair care products for black women through the business she founded, Madam C. J. Walker Manufacturing Company. She became known also for her philanthropy and activism. She made financial donations to numerous organizations such as the NAACP, and became a patron of the arts. Villa Lewaro , Walker’s lavish estate in Irvington, New York, served as a social gathering place for the African-American community. At the time of her death, she was considered the wealthiest African-American businesswoman and wealthiest self-made black woman in America.



## 1.4 POLICIES AND SCHEMES FOR WOMEN ENTREPRENEUR :

### □Schemes of Ministry of MSME

1. Trade related entrepreneurship assistance and development (TREAD) scheme for women
2. Mahila Coir Yojana – women oriented self employment programmed in the coir industry

### □Schemes of Ministry of Women and Child Development

1. Support to Training and Employment Programmed for Women (STEP)
  2. Swayam Siddha
- Schemes started by various states for women development are as under :
  - Schemes of Kerala State Women's Development Corporation
    1. Self employment loan programmed
    2. Educational loan schemes
    3. Single women benefit schemes
    4. Job oriented training programmed
    5. Marketing support for women entrepreneurs
  - Kerala Government's Women Industries Programmed
  - Delhi Government's Stree Shakti Project
  - Schemes of Delhi Commission for Women (Related to Skill development and training)
  - Incentives to Women Entrepreneurs Scheme, 2008, Government of Goa
  - Magalir Udavi Scheme, Puducherry Government
  - Financing Schemes by Banks/ Financial Institution's



**Indian Government  
Initiatives Schemes**

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**For Women Entrepreneurs  
In India**



## **1.5 STATEMENT OF THE PROBLEM :**

Women's role in the productive sector has always been dictated by the economic advancements of the time. A number of studies have been attempted to evaluate the various women entrepreneur development programme but only few studies have given an overall view about the role of women entrepreneurship development. In order to develop the entrepreneurial skills and to expose the scope of entrepreneurial activity an in depth study is highly essential. This motivates to make an in- depth study on the various aspects of the microenterprises started by women. Hence the present study intends to focus on the role of women entrepreneurs' in Thoothukudi region and various skills gained by women entrepreneurs through development training programmes and give some suggestions for developing the women entrepreneurs' skills and also to pave the way for other women to start new ventures .

## **1.6 SCOPE OF STUDY :**

The study covers entrepreneurial skills of the women entrepreneurs in the small enterprises such as Dairy products, Tailoring, Food Items, and Handicrafts in Thoothukudi region and also focuses on the Socioeconomic conditions of women entrepreneurs in Thoothukudi region. The study analyses a broad scope strategy to understand the realistic status and treatment provided to women entrepreneurs in the present socio-economic environment.

## **1.7 REVIEW OF LITERATURE:**

Krishnamoorthy and Balasubramanian (April 2014), identified the important women entrepreneurial motivation factors and its impact on entrepreneurial success. The study identified ambition, skills and knowledge, family support, market opportunities, independence, government subsidy and satisfaction are the important entrepreneurial motivational factors. The study also concluded that 'ambition', 'knowledge and skill', 'independence' dimensions of entrepreneurial motivational has significant impact on entrepreneurial success

Seema Goswami (2002), in her book says that during the span of 50 years the status of women has undergone changes which expands the sub-cultural base of westernization, in which the women by their very nature had family increasingly face pressure of fission due to economic, cultural and social reorientation of its functions and its obligation

Binitha. V. Thampi (January 2007) in his thesis attempts to understand the association between women's work and children's well-being in a specific social setting. It also tries to explain the causal relationship of women's work status on child well-being. It was found that as the number of activities on the work front increases, the amount of time that mothers spend on childcare decreases. This study shows that though maternal employment does not result in child morbidity outcomes, it certainly constrains women in finding alternate care arrangements as well as compelling them to perform most of the work in the child care regime

## **1.8 OBJECTIVES :**

- ❖ To study about the idea / awareness on women entrepreneurship prevailing among the public in Thoothukudi region
- ❖ To study the problems faced by the women entrepreneurs with regard to financial assistance for their startups
- ❖ To know about the utilization of credit schemes provided by the Government for women entrepreneurship
- ❖ To analyses the various E-Governance and MSME policies, initiatives taken by Government of Tamilnadu that has been provided for the benefits of women entrepreneurs
- ❖ To study innovation business ideas that generate high income
- ❖ To explore the discrimination encountered by the women entrepreneurs in their daily chores of life

## **1.9 RESEARCH METHODOLOGY :**

In this research both primary and secondary data has been used. The study is based on random sampling method. A sample of 50 women entrepreneurs were taken for the study. The Primary data is obtained through questionnaire and personal interviews. The secondary data were collected from following source journal, text books, and internal college library.

### **1.10 AREA & PERIOD OF STUDY :**

This study was conducted on various classes of women entrepreneurs who are scattered in different areas of Thoothukudi . The study was carried out from December 2023 to April 2023. The data were collected during the month of December to February and the questionnaires were circulated among the respondents during the month of January to February 2023 from the women entrepreneurs in Thoothukudi region

### **1.11 CONSTRUCTION OF TOOLS:**

The researchers had a discussion with group of women entrepreneurs. Based on the discussion, the research constructed a questionnaire. Then, it was pretested and necessary changes were incorporated in the revised questionnaire. A copy of the questionnaire is appended.

### **1.12 SAMPLING DESIGN :**

A sample of some respondents residing in various parts of Thoothukudi region was selected on a random basis. The questionnaire was useful for collecting great source of information. The data collected were original in nature. For collection of data, 50 copies of questionnaire were circulated and collected.

### **1.13 LIMITATION OF THE STUDY:**

- The study was carried out only among the women entrepreneurs in Thoothukudi
- Due to constraints of time and sample responsiveness, the sample size is limited
- As the questionnaire was condensed certain factors could not be studied in depth

## **1.14 CHAPTER SCHEDULE:**

The chapter scheme is divided into five chapters,

- Chapter I – Introduction and Design Of the Study
- Chapter II –Profile of the Study Units
- Chapter III – Analysis and Interpretation of Data
- Chapter IV – Summary of Findings and Suggestions
- Chapter V – Conclusion
- Annexure 1 – Bibliography
- Annexure 2 – Questionnaire

## **CHAPTER II**

### **2.1 ENTREPRENEURSHIP:**

India has been a land of entrepreneurs. Entrepreneurship has been considered as one of the essential factors determining the growth of industry in any country. The history of economic development of all countries whether developing or developed, has evidenced the fact that entrepreneurs have made a significant contribution in this respect. The nature and extent of such contribution varies from society to society, and country to country; depending upon the industrial climate, material sources and the responsibility of political system.

Entrepreneurship is thus a human activity which plays a major role in economic development. At the centre of process, man stands as an organizer of the resources as worker and as the user of goods produced. Of these roles, the organizer's function is very important. Without him, the resources of production remain idle and can never become products or services. This signifies the importance of entrepreneurship in economic development.

The association with the attributes of the entrepreneurship and economic development is very close. The relationship between entrepreneurship and economic development is similar relationship between cause and effect.



## 2.2 NEED FOR WOMEN ENTREPRENEURSHIP:

Woman entrepreneur is entitled to necessary backup support of specialized and experienced person. The need for providing proper environment for entrepreneurship is of vital importance. Desirable qualities may be developed by training. To change the social and economic structure of our country and to uplift the disadvantaged section of the society like women, greater emphasis is needed on entrepreneurial development.

Human resources, both men and women, of working age constitute the main strength of economic development of a nation. Women form an important segment of the labour force and the economic role played by them cannot be isolated from the framework of development. The role and degree of integration of women in economic development is always an indicator of women's economic independence and social status.

Soundarapandian in 1999 quotes the words of Pundit Jawaharlal Nehru - "When women move forward, family moves and the village moves and the nation moves." Employment gives economic independence to women. Economic independence paves the way for social status. Moreover, women have become an integral part of the industrialized society. A woman must supplement the income of the family through whatever skill she possesses or has acquired. The present inflationary pressures warrant women to join the male members of the family for securing substantial livelihood.



## **2.3 ROLE OF WOMEN ENTREPRENEURSHIP:**

In both developed and developing countries entrepreneurship is a key to rapid economic development. The role of entrepreneurship in economic development involves more than just increasing per capita output and income. It includes initiating and constituting change in the business and society. Thus, increasing supply of enterprises becomes a vital aspect for growth of modern society.

The world we live in presents a picture of appalling contrasts. While some countries are immensely prosperous, nearly two thirds of the population of the world lives on the substandard income, malnutrition, bad housing, lack of medicine and illiteracy. Despite stupendous advancement in science and technology in some pockets of the globe, man is primarily concerned with poverty still even during last quarter of century. Thus, one's interest in entrepreneurship essentially springs out of interest in the economic development of region or nation.

## **2.4 CHARACTERISTICS OF ENTREPRENEURS:**

If one looks into the characteristics of Entrepreneur it represents a special type of person and everybody cannot become an entrepreneur. But this impression does not give a person correct picture of entrepreneurship. Nonetheless an entrepreneur would certainly be different from Non entrepreneur in terms of his psychological and social dispositions. However he/she does not need to have all these characteristics together. This does not mean that an entrepreneur cannot be successful without some of these characteristics. Without possessing many of these characteristics, an entrepreneur with strength in creative abilities may succeed

### **2.4.1 TECHNICAL SKILLS:**

Writing, oral communication, monitoring environment, technical business management, and technology know how, interpersonal, listing, ability to organize, network building, coaching, being a team player.

### **2.4.2 BUSINESS MANAGEMENT SKILLS:**

Planning and goal setting, decision making, human relations. marketing, finance, accounting, management, control, negotiation, venture launch, managing growth.

### **2.4.3 PERSONAL ENTREPRENEURIAL SKILL :**

Inner control, discipline, risk taking, innovative, change oriented, persistent, visionary leader, ability to manage change. Entrepreneurial Development Institute of India at Gandhi Nagar describes the entrepreneurial competencies as under

### **2.4.4 INITIATIVE:**

Entrepreneurs displaying this competency undertake a task even before being asked or forced to circumstances. Such an initiative taking capability impacts efficiency and becomes basis of sustainable competitive advantage.

### **2.4.5 SEEKING ON OPPORTUNITIES:**

By their very nature successful entrepreneurs intensify their access to resources, opportunities, finance, land and equipment. They have this unique entrepreneurial ability that helps them seize unusual opportunities.

### **2.4.6 PRESISTENCE:**

An important competency that makes all entrepreneurs repository of gift and perseverance. Obstacles do not dishearten such an entrepreneur and he continue making efforts to emerge victorious out of problems.

### **2.4.7 INFORMATION SEEKING:**

The presence of competency lends him a deterministic attitude. He identifies various sources of information and ensures a continuous information flow in order to maximize the success of the organization.

### **2.4.8 CONCERN FOR HIGH QUALITY OF WORK:**

The primary endeavour of entrepreneur with such a competency is to beat the existing standards of excellence. It is his concern for high quality of work that gives him a sense of satisfaction and achievement.

## **2.5 FUNCTIONS OF WOMEN ENTREPRENEURS:**

An entrepreneur is one who carries out the whole set of activities of the business. The functions of an entrepreneur are co-ordination of the business management of the enterprise, risk taking, controlling the enterprise, innovation for change, motivation and other related activities. He/she has to react to new ideas, demands and exploit the opportunities. He/she is expected to perform the following functions:

### **2.5.1 ASSUMPTION OF RISK:**

An entrepreneur assumes all possible risks of business including possibilities of change in tastes of consumers, techniques of production and new invention. An entrepreneur tries to reduce the uncertainties by his initiative, skill and good judgment.

### **2.5.2 BUSINESS DECISION:**

The entrepreneur has to decide the nature and type of goods to be produced. He enters a business that according to his knowledge is optimally profitable. He uses his skills and ideas to take best decisions for development of his business.

### **2.5.3 MANAGERIAL FUNCTIONS:**

An entrepreneur formulates plans, arranges finance, purchases raw materials, provides production facilities, organizes sales and assumes task of personal management. In a large establishment, paid personnel do these functions.

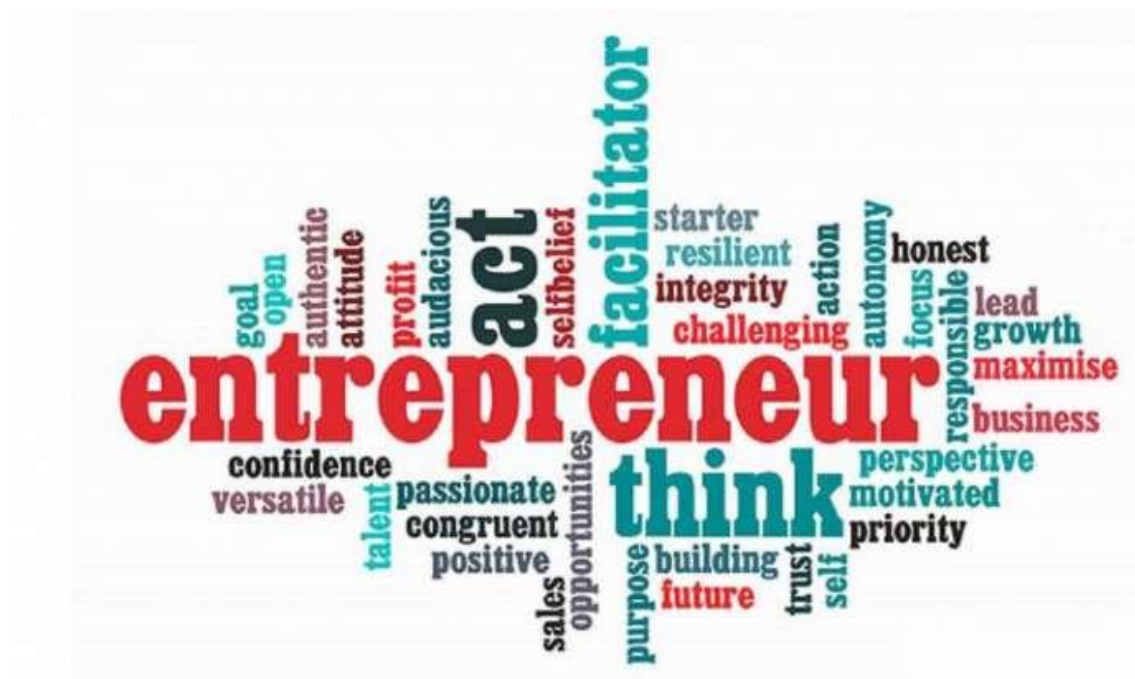
### **2.5.4 FUNCTION OF INNOVATION:**

An entrepreneur is the one who conceives ideas for improvement in quality and quantity of business. He continuously remains informed about innovations and tries to

## 2.6 WOMEN IN INDIA:

Indian women are considered as a source of power (shakti) since mythological times. The Hindus worship goddesses as mothers. But in reality, women occupy a back seat to men. Moreover, they are referred as mothers, sisters and other social bondages. Many poets have imagined woman's minds as ocean. The upper layers of their minds, like those of the ocean, have turbulent waves. But depths are serene and meditative. Women's minds are essentially steadfast and strong. The truth is acknowledged by the Bhagavad Geeta wherein Lord Krishna describes his manifestation in the feminine quality of Medha or higher

In spite of these facts, in traditional Indian society women are accorded inferior status in family hierarchy. The Indian society considered women as weaker sex. Such sociological and cultural traditions and taboos have kept women dormant for quite a long time. It is quite common in Indian families that the women take up more responsibilities in bringing up children and maintaining home with love and affection in a far better way. This aspect of women being the nucleus of the family is being envied by westerners since they lack such family affirmations. The task of co-ordination of various activities in a much useful manner, without feeling any pinch of it, is being well managed by Indian women in their families. Child rearing and providing support services at home is till today recognized as principal function of an Indian woman. The traditional perception of woman as a homemaker or at the most a helper in the husband's occupation is still prevalent.



## **2.7 STATUS OF WOMEN IN INDIA:**

The historical research and literary writing of the ancient period - Vedic, Upanishad, Buddhist and Jainism establish the fact that women were educated, respected and honored. Their status was equal to that of men.

After 300 B. C. women were degraded to a lower status. Her status was further marred by the practices of polygamy, the *pardah* [veil], early marriage, *sati* and forcible widowhood. They were also denied inheritance to the right of property.

In 19th century many social reforms in India rose against the evil practices. From Ram Mohan Roy to Gandhiji, efforts were focused to improve status of women. In 1829 *Sati pratha* was abolished and considered to be crime. Widow Remarriage Act was passed in 1856 and enforcement of monogamy was brought in 1872.

With globalization and knowledge based society spreading like wild fire in the world today, the realization of women's crucial role in human development has been gaining acceptance. Women today face many challenges and will face newer ones in future. They will now have to face more stringent forms of competition. They will have to polish their existing skill of wealth creation and time management to deal with the challenges of 21st century. They will have to devote more and more time to acquire new skill and knowledge, which now run the wheels of business and industry in the world

## **2.8 ECONOMIC CONTRIBUTION OF WOMEN ENTREPRENEURS IN INDIA:**

It has been well accepted that women play an important role in economic welfare of the family. It is generally felt that the role of women in traditional societies is just confined to the household management based on traditional values, attitudes and customs. In fact, the family culture in the context of which early socialization takes place is a very important factor which later on induces or prohibits women's participation in economic activities of the family. The economic role of women in the traditional society largely depends upon two important factors:

- Need for increasing the family income
- Opportunities available for participation in such economic activities.

Women entering business is comparatively recent phenomenon. By and large they had confined to petty business and tiny cottage industries. Although more and more women breaking the barriers, most of them still do not find it either possible or desirable for total involvement in entrepreneurial activities. In India, marriage is the only career for most women. Even professionally, they have largely confined their activities to areas such as teaching, office work, nursing and medicine.



- Women constituted 47.62 % (40 crores) of total population in 1991
- 70% women were unemployed and only the remaining were employed • Employed females were almost half the employed males
- 97% of adult males were employed whereas among adult females only 38% -a little more than one third were employed. A large number of women were engaged in unorganized sectors like agriculture, non-agriculture based industries, handicraft, handlooms and cottage industries.
- There were more than 2, 95,680 women entrepreneurs according to 1991 census, and claiming 11.2% of total 12.64 million entrepreneurs in India.
- The percentage of women self employed in 1981 almost doubled in 1991.

- Most of the women were concentrated in low paid skilled, low technology and low productivity jobs.

The emergence of women on the economic scene as entrepreneurs is a significant development in the emancipation of women and securing for them a place in the society, which they have all along deserved. The association of women with economic enterprises would provide a healing touch in promoting peace and amity in the strife ridden world of today.

Legally and constitutionally, woman in India enjoy a unique status of equality with men. They are equal citizens expected to enjoy all the rights and privileges conferred upon all the people. They are entitled to same fundamental rights as are guaranteed to men. This provision has enabled the government to make special provision for women, particularly in the field of labour legislations like Factories Act, Maternity Benefit Act, etc.

Indian women have played an outstanding role in the freedom struggle and contributed a great deal to the Indian cultural heritage. It is now extremely significant to see that they are not lagging behind in the process of economic.

## **2.9 IMPORTANCE OF WOMEN ENTREPRENEURSHIP:**

Women in the present day have been recognized as an indivisible part of the global struggle for a stable economy. Same is the case in India where women have recently become the symbol of change.

Reasons that motivate women's entry in commerce vary but despite all of their variations in socioeconomic backgrounds, they have proved their worth time and again. They have taken risks in businesses and managed to make them pay off. Over and over, Indian women have competed with men and proven to be equal in every race, including entrepreneurship. A woman entrepreneur is therefore a confident, creative and innovative woman. desiring economic independence individually and simultaneously creating employment. opportunities for others.



## **2.10 SIGNIFICANCE OF WOMEN IN ENTREPRENEURIAL:**

Indian women have been at the receiving end of criticism but they have mostly appeared triumphant as the dust of criticism settled. The industry has much to gain and literally nothing to lose with women in business. The merits are innumerable.

- Indian industry's think-tank gets bigger.
- New opportunities are created.
- More employment opportunities are generated.
- Per-capita income increases.
- Indians enjoy better standard of living.
- Education and awareness becomes common.
- Future becomes brighter for the next generation.
- Women gain a better understanding of managing family and business concurrently.
- Indian women achieve a sense of self-realization and self-fulfillment.
- Women gain better ability to take risks and business decisions.

## **2.11 FACTORS INFLUENCING WOMEN ENTREPRENEURSHIP:**

Entrepreneurship is influenced by various factors such as economic development, culture, technological development and education. In areas where these factors are present, you can expect to see strong and consistent entrepreneurial growth. Several women are becoming entrepreneurs especially the middleclass women due to pull and push of traditional and changing values. Under the pull factors, the women entrepreneurs choose a profession as a challenge as an adventure with an urge to do something new and have an independent occupation. Under the push factors women take up business enterprises to get over financial difficulties when responsibility is thrust on them due to family circumstances. Some women possess essential qualities such as, ability to manage details, dedication to work they take up, tolerance and kindness towards people. There is also a group who think that women are more capable of facing risk and absorbing misfortunes than men. But the fact remains that there are fewer women industrial entrepreneurs, struggling to establish and run their industries. The task therefore is to develop strategies for bringing more women into the entrepreneurial area and provide them organized support.

Self employment was encouraged by providing a package of services such as training, credit, marketing and general guidance for those who desired to launch self employment ventures. Requisite information and facilities were to be provided with help of one window approach. Of late a number of organized attempts have been made to help to groom women as potential entrepreneurs. Women entrepreneurs are being helped in identifying and implementing the newly conceived projects. Term loans are provided by financial agencies on liberal grounds. A new package of concessions, incentives and subsidies for promotion and development of women entrepreneurs have been introduced. Special incentives are being offered to women entrepreneurs by some states preference is given only to those women entrepreneurs in selection for entrepreneurial training who have fair background of education, special aptitude for entrepreneurial training, experience of business and craft ventures, trading and business, family background. Another motive force compelling women to enter business world is their strong desire for high achievement in their life. In modern days, though women are educated, they are not able to find jobs in the market place or they may not be able to go out of their homes for working somewhere else because of family problems. Therefore, a woman is tempted strongly by a desire to achieve something high and valuable and prove herself as an asset and not a liability to the family. This is the strongest motivating force for a woman to become an entrepreneurs.

## 2.12 OPPORTUNITIES TO WOMEN ENTREPRENEURS:

Educated, gifted, and qualified females can enter virtually any business. Successful women have been representing and still continue to represent brands like Times of India, PepsiCo, ICICI, TAFE, HP, HSBC and J.P Morgan along with other names. The list in the lines to come puts forward few sectors where women entrepreneurs of India can excel as senior managers and owners.

- Eco-friendly/ Bio-friendly sectors
- IT sector
- Event Management
- Lifestyle sector
- Beauty and cosmetic
- Healthcare
- Travel and tourism sector
- Food, food processing and beverages
- Telecommunications
- Financing
- Plastic manufacturing
- Local and international trading
- Property and estate



## **2.13 BARRIERS TO WOMEN ENTREPRENEURS:**

Obstacles in the path of Women Entrepreneurs in India. Several studies conducted earlier found that obstacles in the path of the women entrepreneur take the shape of personality phenomenon, social denial and deficiency in environmental support. Among them the most prominent are:

### **2.13.1 LACK OF SELF- CONFIDENCE:**

In India women have lack of self-confidence in their strength and ability. The family members and the society are unwilling to stand beside their organizational growth. To a certain degree, this situation is changing with Indian women and yet to face an incredible amend to boost the rate of growth in entrepreneurship.

### **2.13.2 SOCIAL-CULTURAL BARRIERS:**

Women have to perform multiple roles be it familial or social irrespective of her career as working women or an entrepreneur. In our society, more importance is being given to male child as compared to female child. This mindset results in lack of schooling and necessary training for women. As a result this impediments the progress of women and handicap them in the world of work.

### **2.13.3 MOBILITY CONSTRAINTS:**

Women in India have to face lot of restriction on their mobility, our society still have some conservativeness, and due to that career of women is limited to four walls of kitchen. Though women faced lots of problems being mobile in entrepreneurial activity, the mobility problem has been eliminated to very certain extent by the expansion of education awareness to all.

### **2.13.4 LACK OF FINANCIAL ASSIATANCE:**

Financial institutions are often skeptical about the entrepreneurial abilities of women. According to a report by the United Nations Industrial Development Organization (UNIDO), "despite evidence that women's loan repayment rates are higher than men's, women still face more difficulties in obtaining credit," often due to discriminatory attitudes of banks and informal lending groups.

### **2.13.5 EXPOSURE TO TRAINING PROGRAMS:**

Many women in developing nations lack the education needed to spur successful entrepreneurship. They are ignorant of new technologies or unskilled in their use, and often unable to do research and gain the necessary training . Although great advances are being made in technology, many women's illiteracy, structural difficulties, and lack of access to technical training prevent the technology from being beneficial or even available to females ("Women Entrepreneurs in Poorest Countries," 2001).

### **2.13.6 MARKET ORIENTED RISKS:**

Stiff competition in the market and lack of mobility of women make the dependence of women entrepreneurs on middlemen indispensable in the areas of marketing and sales. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning. Even when they are otherwise in control of an enterprise, they often depend on males of the family in this area. Many business women find it difficult to capture the market and make their products popular.

### **2.13.7 LACK OF MOTIVATION FACTORS:**

Achievement motivation of the women folk is said to be less in comparison to male members. The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business operations and running a business concern. Self motivation can be realized through a mind set for a successful business, attitude to take up risk and behavior towards the business society by shouldering the social responsibilities. Other factors are family support, government policies, financial assistance from public and private institutions and also the environment suitable for women to establish business units.

### **2.13.8 LOW MOBILITY:**

The confidence to travel across day and night and even different regions and states are less found in women as compared to male entrepreneurs. This shows the low level of freedom of expression and freedom of mobility of women entrepreneurs.

### **2.13.9 LACK OF KNOWLEDGE OF AVAILABILITY OF RAW-MATERIALS:**

Information of different sources of raw-materials availability and high negotiation skills are the basic prerequisites to run a business. Receiving the raw materials from different sources with discount prices is the factor that defines the profit margin. Lack of knowledge of availability of the raw-materials and low level negotiation and bargaining skills are the factors, which affect women entrepreneurs' business adventures.

### **2.13.10 LACK OF EDUCATION:**

Knowledge of modern technological changes, know how, and education level of the person are the major factors that affect business. The literacy rate of women in India is found at low level compared to male population. Many women in developing nations lack the education required to build up successful entrepreneurship. They are unaware of new technologies or inexpert in their use, and often incapable to do research and gain necessary training.

### **2.13.11 INABILITY TO TAKE RISKS:**

Low-level risk taking attitude is another factor affecting women entrepreneurs. Investing money, maintaining the operations and ploughing back money from surplus generation requires high risk taking attitude, courage and confidence.

### **2.13.12 MANAGING EMPLOYEES:**

Managing employees is another challenge that women entrepreneurs in India face. Finding and retaining good employees is vital for the success of a business, but can be problematic for women entrepreneurs in India. Since women owned businesses tend to be smaller, they are often less likely to provide job security and retain good talent.

### **2.13.13 INEFFICIENT ARRANGEMENT FOR MARKETING AND SALES:**

For marketing their products, women entrepreneurs are frequently at the mercy of the middlemen who pocket the chunk of profit. Further, women entrepreneurs find it tough to capture the market and make their products popular. This problem is all the more serious in the case of food production and processing ventures.

## **2.14 SOLUTIONS TO BARRIERS:**

The problems women face pose a challenge for government and the authorities to tackle, but with the right approach and some time, they can be solved. Every Indian must understand the importance of women entrepreneurship. On top of all, women need motivation and any discouragement must be dealt with. Following are some measures that can be taken to make women empowered so that they can continue their business activities as confidently as Indian men.

- Creating better education opportunities.
- Making provisions for personality development and training.
- Improving communication skills.
- Institutions where women can learn entrepreneurial skills and risk taking abilities.
- Measures to change the attitude of society concerning women and women entrepreneurs in India.
- Attempts from nongovernmental bodies like agencies, trusts, welfare societies and NGOs.
- More women's associations for better financing and capital management.
- Providing nationwide platform for women like forums to discuss prevalent issues and solutions to deal with such

## **2.15 FIVE YEAR PLAN FOR WOMEN ENTREPRENEURS:**

Since independence India has adopted a planned approach to development. Five year plans were the fundamental plans outlaying targets and mechanisms to achieve development and growth. Each Five year plan have specific approach and target for women population. Key trends visible in the Five year plans are:

- From the first Five year plan (1951-56) to fifth Five year plan period (1974-78), the prime focus of plans and policies was welfare of women.
- From sixth Five year plan (1980-85), the focus shifted to development of women. The emphasis on development continued up to seventh Five year plan (1985-90)• Empowerment of women took centre stage from eighth Five year plan (1992-97) onwards and is evident till the last Five year plan (2012-17). Since women entrepreneurship is highly concentrated in Micro, Small and Medium Enterprises, government has dedicated schemes and programs for

women entrepreneurs in the sector. According to the Annual Report of Ministry of MSME released in 2015-16, following major schemes and programs exist for women entrepreneurs:

- TREAD (Trade Related Entrepreneurship Assistance and Development). This scheme is aimed at the economic empowerment of women through nurturing entrepreneurship among women. This scheme specifically focuses on promoting non-farm activities.
- Mahila Coir Yojana was aimed at providing self employment in rural women artisans in coir producing regions. This scheme entails providing training and subsidized equipments and machinery.
- Prime Minister's Employment Generation Program is aimed at promoting opportunities for gainful self-employment. Assistance in the form of margin money subsidy and credit relaxation for women is provided 0.95 per cent of the project cost is borne by governments while 5 per cent is contributed by women entrepreneur.
- Cluster development scheme. This scheme is aimed at providing infrastructural support to women entrepreneurs. Only 20 per cent of project cost is borne by women entrepreneur while 80 per cent is borne by government of India.
- Entrepreneurship development Programs for women. This program is targeted at providing training to women beneficiaries.
- Government of India promotes women entrepreneurs to represent themselves in International and national trade fairs and exhibitions through hundred per cent reimbursement of travelling cost. Ministry of Women and Child Development acts as a nodal agency for executing and monitoring programs and schemes related to empowerment and welfare of women. According to the Annual report of Ministry of Women and Child Development, 2016-17 major programs and schemes for women entrepreneurs are:
  - Rashtriya Mahila Kosh provides financial, capacity building and marketing support to enterprising women belonging to poor economic background.
  - E- Haat was launched in March 2016 to address the marketing constraint faced by women entrepreneurs. It is a digital marketing platform connecting women entrepreneurs to markets.
  - Support for Training and Empowerment of women (STEP) is aimed at providing women with training and skill development to make them capable of pursuing self employment or entrepreneurship.

- Nari Shakti Puraskar scheme is aimed at felicitating people and organizations working for empowerment of women.
- Working women's Hostel scheme provides safe and affordable accommodation to working women along with crèche facility for their children.

Additionally, the Government of India has also made provisions for providing credit and financial assistance to women entrepreneurs through public sector banks. Public sector banks provide financial assistance to women entrepreneurs for venture and working capital requirements. The schemes providing financial assistance stipulate flexible norms for lending



## **2.16 SCHEMES FOR PROMOTION AND DEVELOPMENT OF WOMEN ENTREPRENEURS:**

Various promotional schemes and measures have been taken by the government of India as well as other national or international associations and financial institutions to help women to grow in the entrepreneurial field. These are as follows:

- Trade related entrepreneurship assistance and development scheme for women (TREAD)
- With the objective of encouraging women in starting their own ventures, government launched a Scheme, namely, (TREAD) Trade Related Entrepreneurship Assistance and Development during the 11th Plan. The scheme envisaged economic empowerment of women through the development of their entrepreneurial skills in non-farm activities. There are three major parts of the scheme. Govt. of India has grant up to 30% of the total project cost to the Non-Government Organizations (NGOs) for promoting entrepreneurship among women. The remaining 70% of the total project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project. Up to Rs.1 lakh per program can be granted by govt. of India to training institutions / NGOs for providing training to the women entrepreneurs.
- Micro & Small Enterprises Cluster Development Programme (MSE-CDP) Cluster is described as a group of enterprises, normally 20 or more producing same/similar products/services. The Cluster Development Programme being implemented envisages diagnostic study of identified clusters of traditional skill-based MSEs to identify suitable technologies and their providers and to facilitate adoption of available technology meeting the specific needs of the end users. The Cluster Development goals at improved competitiveness, technology improvement, adoption of best manufacturing practices, marketing of products, employment generation etc. The scheme provides support for capacity building, common facilities, marketing etc. the delivery, absorption and diffusion of the identified technology from its producers to the recipient user/cluster of small enterprises. This Ministry implemented the IID Scheme to provide developed sites with infrastructural facilities like exhibition/display centres, telecommunications, drainage and pollution control facilities power distribution network, roads, water, raw materials, common service facilities storage and marketing outlets, and technological back-up services, etc. This

scheme has been subsumed in the MS-ME- Cluster Development Programme. All the features of IID Scheme have been retained. To create physical infrastructure for women enterprises central grant of 40% of the project cost subject to a maximum of Rs.2 crore is available. The Ministry of MSME is trying to enhance the quantum of grant to 80% in a project of Rs.10 crore.

- Credit guarantee fund scheme, In May, 2000 The Government had introduced the Credit Guarantee Fund Scheme for Small Industries with the objective of providing credit to SSI units, particularly small units, for loans up to Rs. 25 lakh with no collateral/ third party guarantees. The Scheme is being operated by the Credit Guarantee Fund Trust for Small Industries (CGTSI) set up jointly by the Government of India and SIDBI. In the case of women enterprises, the guarantee cover is up to 80% of the credit subject to maximum guarantee limit of Rs. 20 lakh. The member lending institutions (MLI) availing of guarantee from the Trust have to pay a one-time guarantee fee of 1.5% of the credit facility (comprising term loan and / or working capital) allowed by the lending institution to the borrower and annual service fee of 0.75% per annum on the amount of credit facility extended by the MLI, which is covered under the scheme.
- Help for Entrepreneurial and Managerial Developments DIs regularly conducts EDPs/MDPs for existing and potential entrepreneurs and charge fee for such courses. To encourage more entrepreneurs from among the SC/ST, women and physically challenged groups, it is proposed that such beneficiaries will not be charged any fees but, instead paid a stipend of Rs.500/- per capita per month. 50,000 entrepreneurs will be trained in IT, Fashion Technology, Agro & Food Processing, Catering, biotechnology Pharmaceutical, etc. through specialized courses run by MSME DIs. 20% of courses conducted by these Institutions shall be exclusively for women
- Scheme for Women Entrepreneurs to Encourage Small & Micro Manufacturing UnitsDC (MSME) has formulated a scheme for women entrepreneurs to support Small & Micro manufacturing units owned by women in their efforts at developing overseas markets, to enhance participation of representatives of small/micro manufacturing enterprises under SIDO stall at International Trade Fairs/Exhibitions, to enhance export from such units. Under this scheme participation of women entrepreneurs in 25 international exhibitions is envisaged during the 11th Plan. For the year 2007-08 a good number of outstanding women entrepreneur associations have been requested to sponsor their members for participation in 5 international

exhibitions scheduled during the months of Jan.-March, 2008, With a view to give confidence

to women entrepreneurs for participating in the International Exhibitions.

- Dena Bank to support India's women entrepreneur. Dena Bank will help Government of India's initiative to promote women entrepreneurs for self-employment ventures in any kind of non-farm activity.
- The government of India and the various state governments have come up with policies and programmes to assist women entrepreneurs and help in solving the above stated challenges and problems which they face. A brief account of these policies and programmes are given below.
- Policy Initiatives: Government of India is committed to develop MSMEs in general and women entrepreneurship in particular. In a broad manner the government has implemented the MSME Development Act 2006 which has already come into effect. There is a provision to reserve items exclusively for the MSMEs. At present 20 items are reserved for these sectors. However depending on the factors such as economies of scale, level of employment, prevention of concentration of economic power etc. there are possibilities of de-reservation also. The govt. has also launched National Manufacturing Competitiveness Programme (NMCP) to encourage competitiveness in this sector. Women entrepreneurship has been benefiting from these policy initiatives.
- The Ministry of MSME is primarily set up to assist various states and Union Territories in the effort to promote growth and development of MSME in general. The two specific schemes to assist the women entrepreneur (a) The Scheme of Trade Related Entrepreneurship Assistant and Development TREAD and (b) Mahila Coir Yojana. TREAD is linked with NGOs wherein the Govt. provide the grant up to 30% of the total project cost and also provide separate grant for research and development. Mahila Coir Yojana is a self-employment programme for women aimed to provide training and ratts for carrying out spinning activities in a subsidized manner.
- Entrepreneurship Development Programme (EDP).The Government also announce from time to time Entrepreneurship Development Programme (EDP) especially for the first generation of women who desire to be entrepreneur. For the purpose of training and skill development there are three important institutions namely National Institute of MSME, Hyderabad, National Institute of Entrepreneurship and Small

Business Development (NISESBUD, Noida and Indian Institute of Entrepreneurship (IIE), Guwahati and NISC, Delhi. All the institutions taken to gather had trained more than 20,000 women during the 2011-2012.

- Prime Minister's Employment Generation Programme (PMEGP) launched in 2008-09 also gives special attention to urban and rural women by providing them subsidy at the rate of 25 to 35 per cent of the project cost in urban and rural areas respectively. Bank finance in the form of loan is 95% of the project cost for women.
- The Ministry of Women and Child Development of Government of India does play an important role for all round development of women and provides support to women to empower themselves. It has launched the National Mission for Empowerment of Women (NMEW) in March, 2010. The mission has the network of various State Mission Authority (SMAs) at state level. Besides that there are two important schemes of the ministry which can act as complement to the process of development of women entrepreneurship. These schemes are named as Rajiv Gandhi Scheme for Empowerment of Adolescent Girls-Sabla and Support to Training and Employment Programme (STEP) for women. 'Sabla' was launched in 2010 with one of the objectives to provide vocational training to girls aged 16 and above under National Skill Development Programme. 'STEP' has been operational since 1986-87 with the objective to ensure sustainable employment and income generation for marginalised and asset less women across the country.
- Other schemes operated by different departments and ministries are: Management Development Programmes, Women's Development Corporations (WDCs), Marketing of Non-Farm Products of Rural Women, Assistance to Rural Women in Non-Farm Development (ARWIND) Schemes, Micro Credits Scheme.



## **2.17 ASSOCIATIONS PROMOTING WOMEN ENTREPRENEUR:**

A brief analysis of various associations and agencies that are functioning at state and national levels to promote women entrepreneurs is made for reference.

### **2.17.1 SELF-HELP GROUP:**

This is a voluntary association of small group of self-employed rural or urban women entrepreneurs who join together to take care of group welfare. The group with the help of financial institutions and other NGOs get their needs satisfied. Each member contributes little amount to cover seed money. Rest will be taken care off by FIs or NGOs. Governments also provide funds through FIs. For example, in Karnataka “Stree Shakti” scheme by Government of Karnataka. SHGs provide facilities to its members in the form of loan or raw material for production or skilled labour etc. These associations are helping small women entrepreneurs to start and develop home-based business. Women belonging to weaker sections of the society have been greatly benefited in their entrepreneurial activities.

### **2.17.2 FEDERATION OF WOMEN ENTREPRENEURS:**

FIWE is the outcome of resolution passed in 4th International Conference Women Entrepreneurs held at Hyderabad. This was founded in 1993. It mainly interacts with various women associations of the country through a network to facilitate the members in diversified activities.

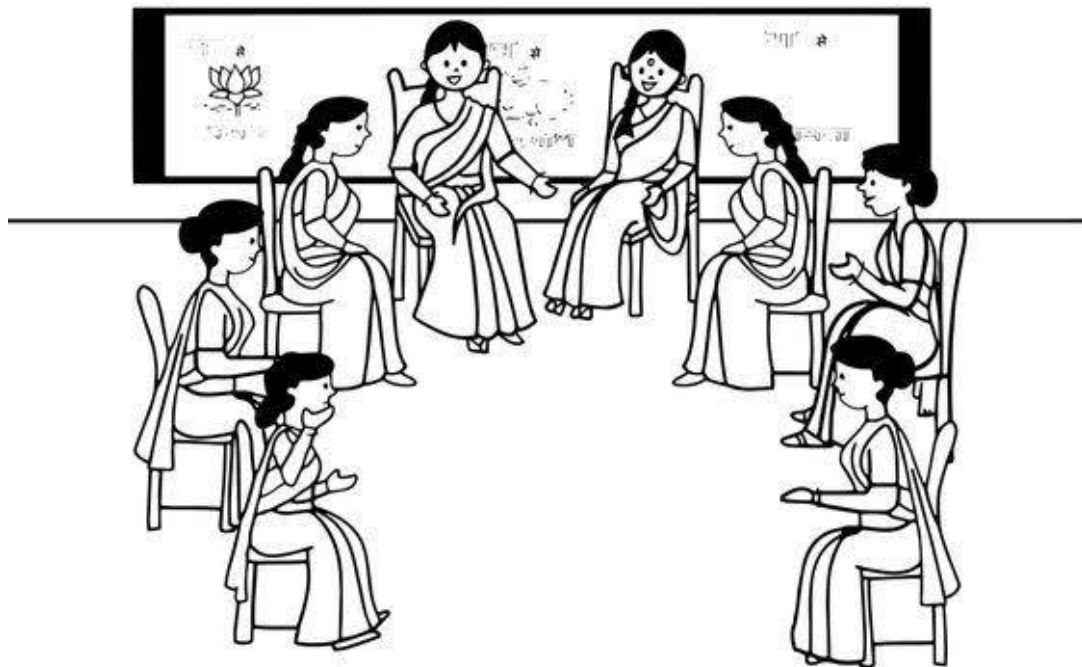
Activities of FIWE are as follows:

1. To provide network facilities to women entrepreneurs in the country and abroad to develop their business.
2. To provide facilities to member associations in the areas of marketing, quality control, export management, standardisation and also provides training facilities in these areas.
3. Facilitates the member associations to participate in national and International conference, fairs, exhibitions, to provide greater exposure to women entrepreneurs in local, regional, national and global business environment and provide an access to various business opportunities available.
4. Provides facilities to expand the business of members and of member associations. It may be new project or extension of the existing business.

### 2.17.3 WOMEN'S INDIA TRUST:

This trust was established in 1968. The promoter Kamila Tyabji made a small beginning with two shops in Mumbai and a training and production centre at Panvel. The trust was started with the main objective of helping women entrepreneurs. Encouraged by the growth of the activities of the trust, it further extended its activities which are as follows.

1. Establishing Kamila Trust in UK in 1994 to market the products of WTI members. The trust made its beginning by selling the products from door to door and then opened a shop in London under the name "KASHI".
2. Encouraged by its success in London, WIT extended the export activities to Australia, Europe and Germany from 1995 onwards.
3. Has started educational programme in "Nursing" and Kindergarten training.
4. Has plans to launch computer training for women.



## **2.18 SEGMENTS OF WOMEN ENTREPRENEURS:**

Four segments of women entrepreneurs exist, Self-help groups; those who are well served and mentored by microfinance institutions

### **2.18.1 GRASSROOTS ENTREPRENEURS:**

Those who are driven by a need to augment the family's finances especially to secure their children's future - tailors, flower sellers, STD booth owners, paan shops. With turnover aspiration of five lakh a year, they are very work focused, as they can see any increase in their earnings as directly impacting their children's lives.

They are hungry for formal skills and training and can clearly articulate what they want to learn that will help them earn more. Domestic family, support, financial support and better infrastructure and mechanisation is what they ask for.

### **2.18.2 MID-RUNG ENTREPRENEURS :**

They are driven by a need to build reputation, become known, and improve quality and satisfy creative instincts. Mostly graduate+, they typically have garments shops, poultry farms, export businesses etc., with turnover aspirations from Rs.50 lakh to Rs.1 crore. Fairly well supported by the family, their biggest need is for know-how to take the 'quality of their business' to the next level. However, they do not want to scale too much, because to them, there is an optimal level beyond which, they believe their children will get neglected.

### **2.18.3 UPPER CRUST :**

Drawn from the top-most social class, very well educated, with businesses like export houses, travel agencies, traders in pharmaceuticals, often adjuncts to their husband's businesses, they aspire to turnovers of more than Rs.5 crore.

## **2.19 KEY POLICY RECOMMENDATION :**

The key policy recommendations to help the women to participate in entrepreneurial activity are as follows.

1. Ensuring the availability of affordable child care and equal treatment at the work place to increase the ability of women to participate in the labor force
  2. Improving the position of women in society and promoting entrepreneurship by making easy access of women to finance
  3. Creating government offices for women's business ownership with the responsibilities of providing women's business centers, organizing information seminars and meetings, and providing web-based information to those wanting to start and grow a business.
  4. Incorporating a women's entrepreneurial dimension in the formation of all SME-related
  5. Promoting the development of women entrepreneur networks
  6. Evaluating periodically the impact of SME-related policies on the success of women-owned businesses and the extent to which such businesses take advantage of them
  7. Improving the factual and analytical supporting of our understanding of the role of women
- e- Project Planning for Women Entrepreneurs

Project planning can be done by female entrepreneurs for which they may take the help of the experts, depending on the type of project they are engaged in and in accordance with the guidelines issued

## **CHAPTER III**

### **DATA ANALYSIS & INTERPRETATION**

#### **INTRODUCTION :**

People have many common aspects, but differ among them, the differences are usually significant. There are some differences in personal or demographic characteristics of individual . Hence in this chapter, an attempt is made to examine the role of the women entrepreneurs as a social being in Thoothukudi

Analysis of data plays a dominant role in the completion of the project. Table and diagrams assist the research to analyses the data. 50 respondents were met and data were collected. Each question in the questionnaire is analysed individually, sufficiently, tabulated and represented graphically.

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

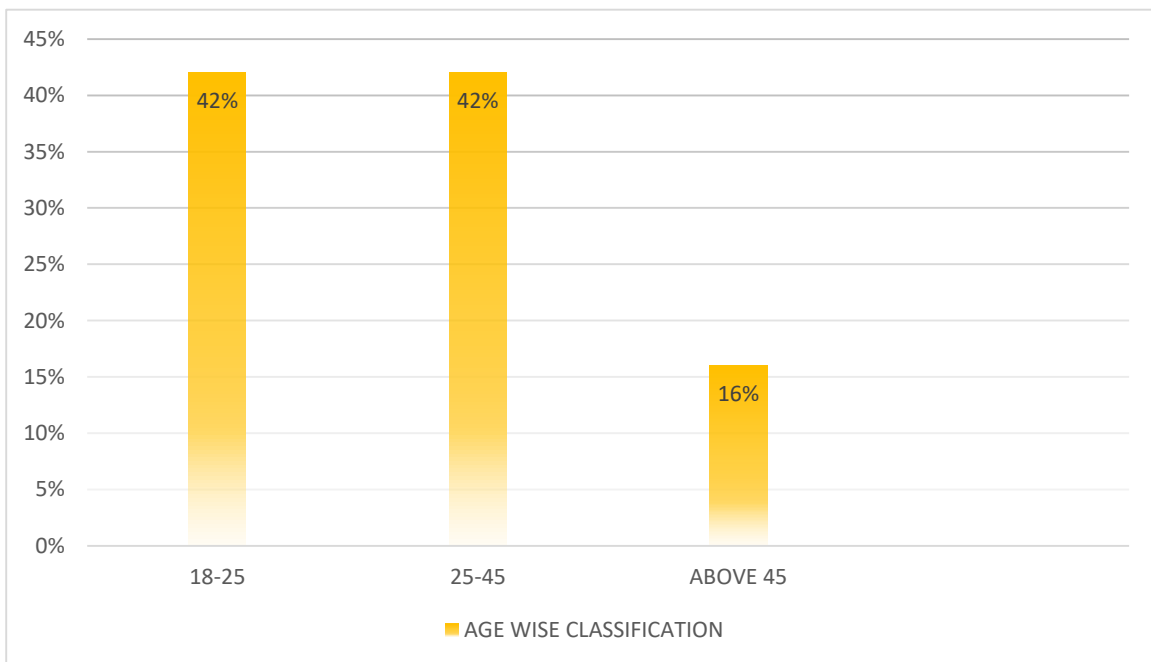
- Percentage
- Bar diagrams
- Pie charts
- Column

**TABLE 3.1**  
**AGE WISE CLASSIFICATION**

S.NO	AGE GROUP	NO.OF RESPONDENTS	PERCENTAGE
1.	18-25	21	42
2.	25-45	21	42
3.	ABOVE 45	8	16
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.1**



**INFERENCE:**

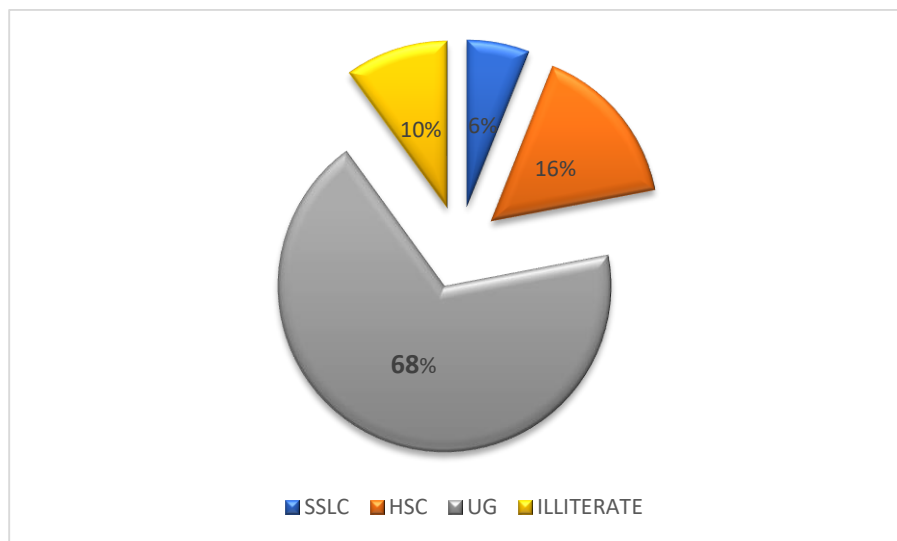
From the above table, it is clear that out of the total respondents taken for study, 42% of the respondents belong to both the age group of 18 – 25& 25-45,16% of them are above the age of 45. Thus, it is inferred that, Majority (42%) of the respondents belong to both the age group of 18 – 25 & 25 – 45 in the study.

**TABLE 3.2**  
**CLASSIFICATION ON THE BASIS OF EDUCATION**

S.NO	EDUCATIONAL QUALIFICATION	NO.OF.RESPONDENTS	PERCENTAGE
1.	SSLC	3	6
2.	HSC	8	16
3.	UG	34	68
4.	ILLITERATE	5	10
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.2**



**INFERENCE:**

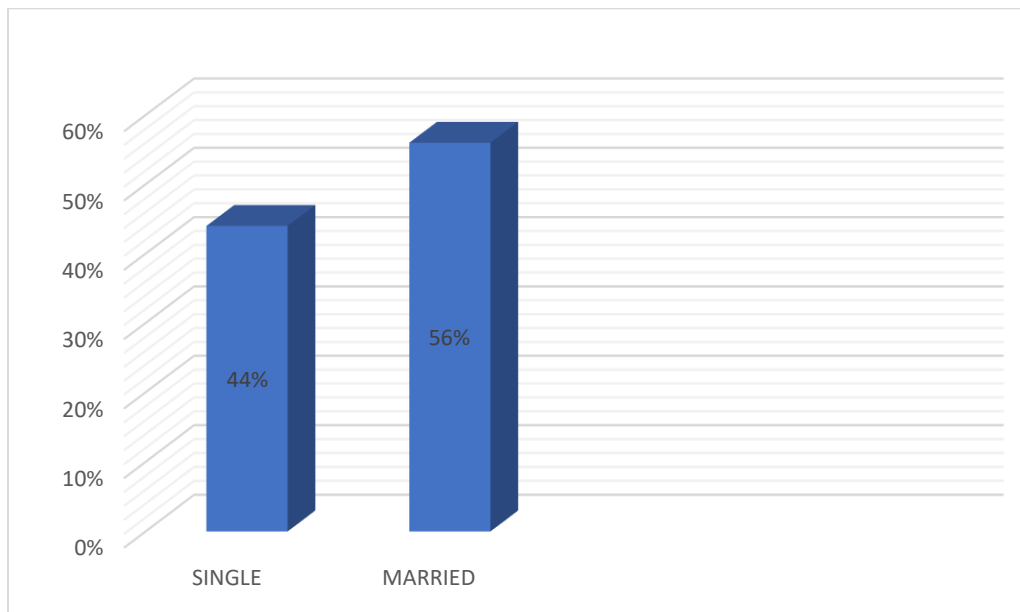
From the above table, it is clear that out of the total respondents taken for study, 6% of the respondents have completed secondary education. 16% of them have completed higher secondary. 68% of the respondents are under graduate, and the least 10% of them are illiterate. Hence to infer that majority (68%) portion has been occupied by the respondents who have completed under graduate

**TABLE 3.3**  
**CLASSIFICATION ON THE BASIS OF MARITAL STATUS**

S.NO	MARITAL STATUS	NO.OF.RESPONDENTS	PERCENTAGE
1.	SINGLE	22	44
2.	MARRIED	28	56
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.3**



**INFERENCE:**

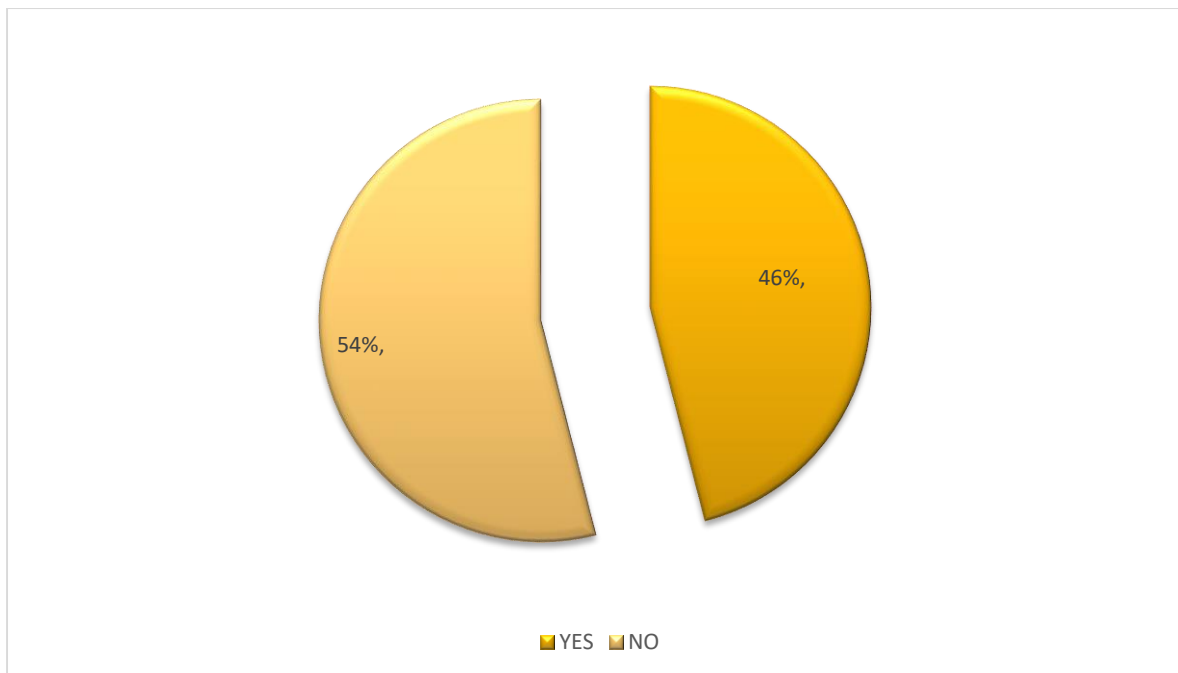
From the above table, it is clear that out of the total respondents taken for study, 44% of the respondents are single and 56% of the respondents are married. Thus, it is inferred that, Majority (56%) of the respondents are married.

**TABLE 3.4**  
**ON THE BASIS OF FORMER EMPLOYMENT IN FIRM OR**  
**INSTITUTION**

S.NO	RESPONSES	NO.OF.RESPONDENTS	PERCENTAGE
1.	YES	23	46
2.	NO	27	54
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.4**



**INFERENCE:**

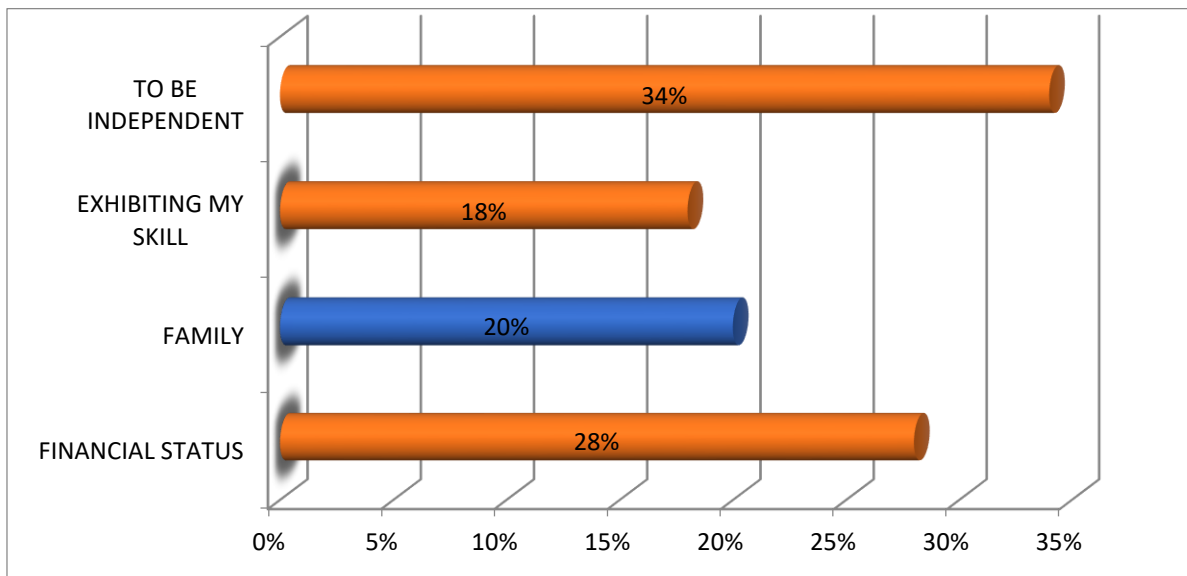
From the above table, it is clear that out of the total respondents taken for the study, 46% of the respondents have worked in firm or institution, 54% of the respondents have not worked in any firm or institutions. Majority (54%) of the respondents have not worked in any firm or institutions.

**TABLE 3.5**  
**ON THE BASIS OF STARTING UP BUSSINESS**

S.NO	TRIGGERS	NO.OF. RESPONDENTS	PERCENTAGE
1.	FINANCIAL STATUS	14	28
2.	FAMILY	10	20
3.	EXHIBITING SKILL	9	18
4.	TO BE INDEPENDENT	17	34
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.5**



### INFERENCE:

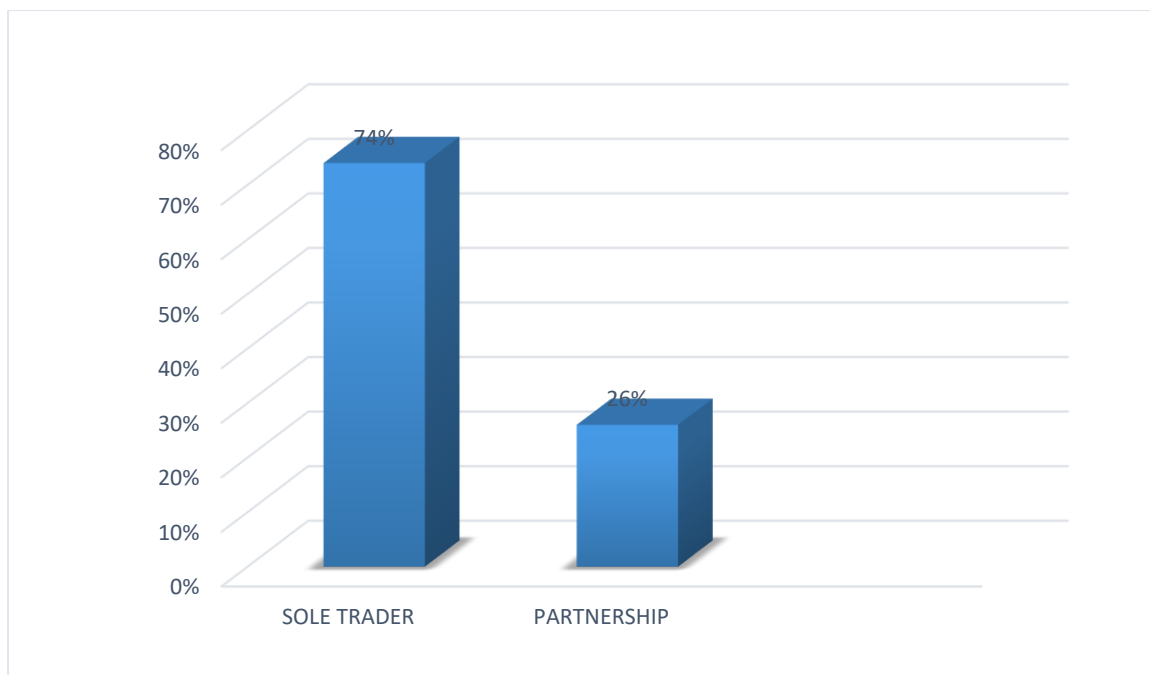
From the above table, it is clear that out of the total respondents taken for the study, 28% of the respondents are triggered by financial issues, 20% of the respondents are triggered by their family, 18% of the respondents have started their business for exhibiting their skill, 34% of the respondents have started their business to be independent. Majority (34%) of the respondents are triggered to start-up their own business to be independent in their life .

**TABLE 3.6**  
**ON THE BASIS OF OWNERSHIP STATUS**

S.NO	OWNERSHIP STATUS	NO.OF.RESPONDENTS	PERCENTAGE
1.	SOLE TRADER	37	74
2.	PARTNERSHIP	13	26
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART: 3.6**



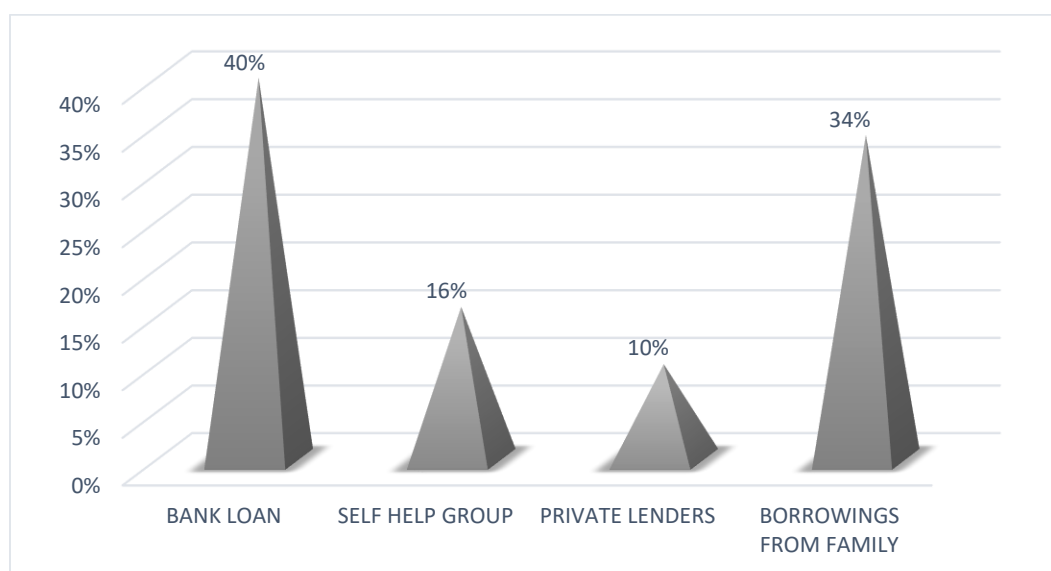
**INFERENCE:**

From the above table, it is clear that out of the total respondents taken for the study, 74% of the women entrepreneurs are sole traders, 26% of the respondents have undertaken partnership. Majority (74%) of the women entrepreneurs are sole traders.

**TABLE 3.7****CLASSIFICATION ON THE BASIS OF SOURCES OF FINANCING**

S.NO	SOURCES OF FINANCE	NO.OF.RESPONDENTS	PERCENTAGE
1.	BANK LOAN	20	40
2.	SELF HELP GROUP	8	16
3.	PRIVATE LENDERS	5	10
4.	BORROWINGS FROM FAMILY	17	34
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.7****INFERENCE:**

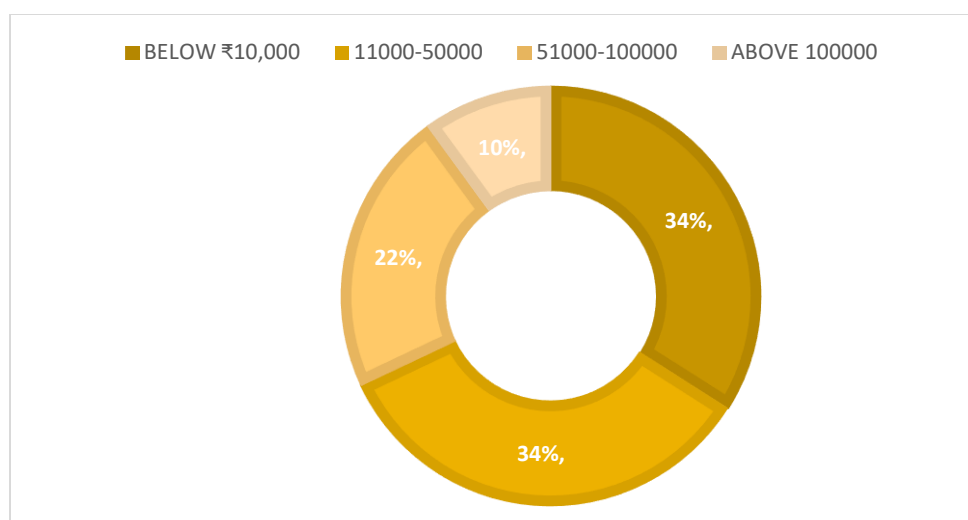
From the above table, it is clear that out of the total respondents taken for the study, 40% of the respondents have taken bank loan to start their business, 20% of the respondents started their business with the help of self help groups, 18% of the respondents started their business with the help of private lenders, 34% of the respondents have started their business by borrowing from their family members. Majority respondents (40%) have availed bank loan as their source of finance to start their business.

**TABLE 3.8**  
**ON THE BASIS OF FINANCIAL INVESTMENT**

S.NO	BASIS OF FINANCIAL INVESTMENT	NO.OF RESPONDENTS	PERCENTAGE
1.	BELOW ₹10,000	17	34
2.	₹11000-₹50,000	17	34
3.	₹51000-₹1,00,000	11	22
4.	ABOVE ₹1,00,000	5	10
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.8**



### INFERENCE:

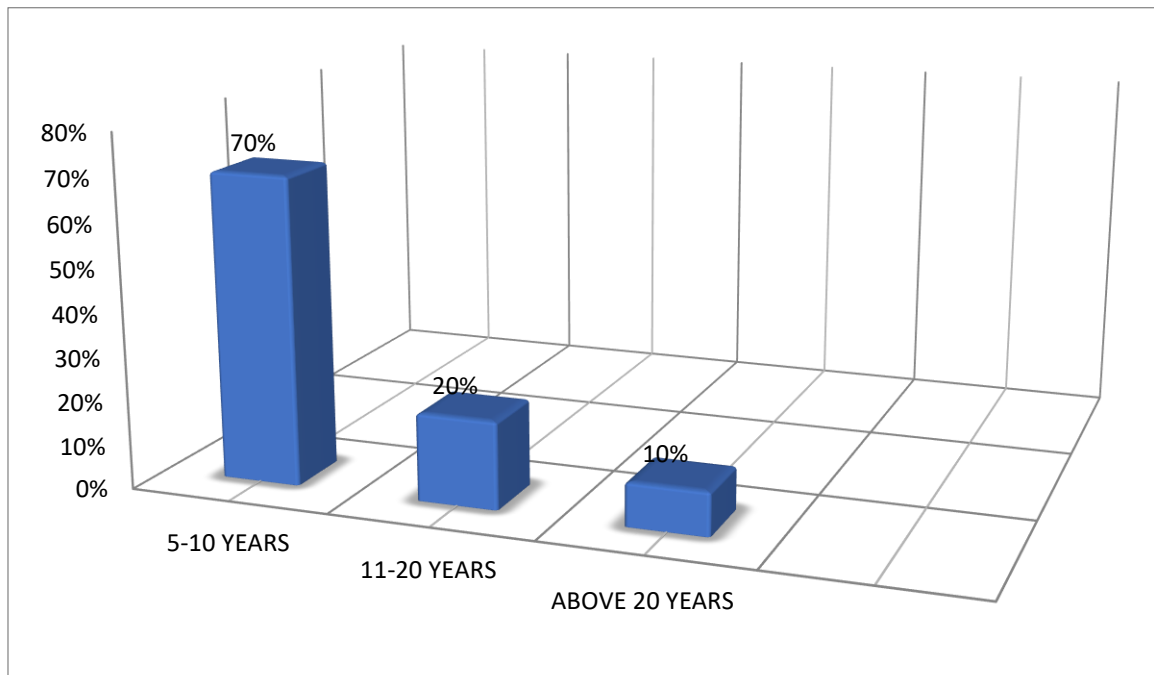
From the above table, it is clear that out of the respondents taken for the study, 34% of the respondents have invested below ₹10,000 , 34% of the respondents investment falls between ₹11000-₹50,000, while 22% of respondents have invested between ₹51000-₹1lakh , 10% of the respondents have invested above ₹1 lakh. Majority (34%) of the respondents have invested in both below ₹ 10,000 and also other fall in ₹ 11000-₹ 51000

**TABLE 3.9**  
**PERIOD OF BUSINESS**

S.NO	PERIOD OF BUSINESS	NO.OFRESPONDENTS	PERCENTAGE
1.	5-10 YEARS	35	70
2.	11-20 YEARS	10	20
3.	ABOVE 20 YEARS	5	10
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.9**



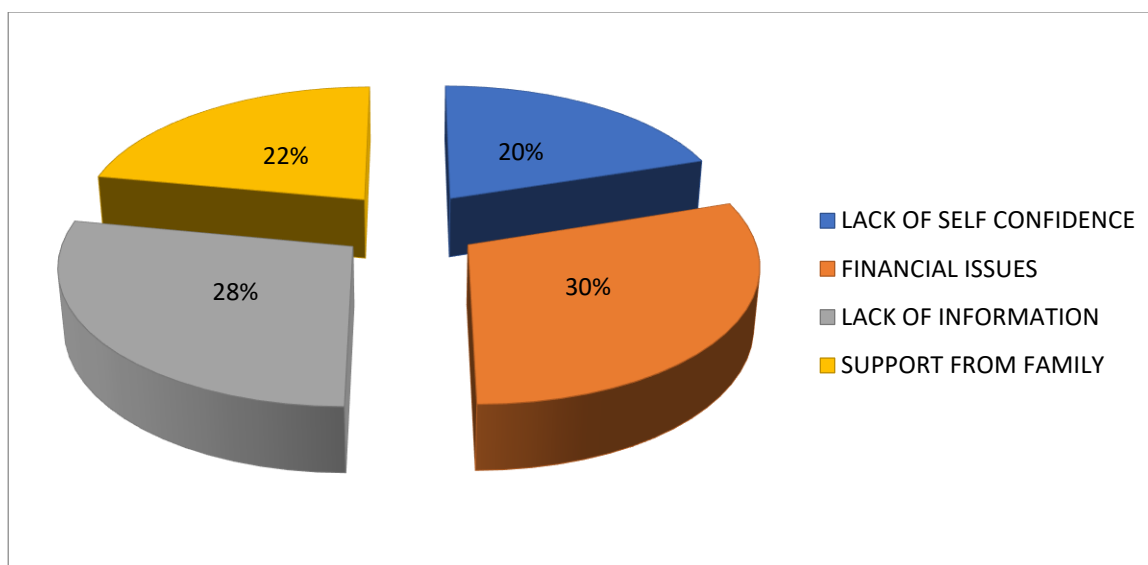
### **INFERENCE:**

From the above table, it is clear that out of the total respondents taken for the study, 70% of the respondents are carrying out their business for 5 – 10 years, 20% of the respondents are carrying out their business for 11 – 20 years, 10% of the respondents are carrying out their business above 20 years. Majority (70%) of the respondents have been in their business for 5 – 10 years.

**TABLE 3.10****CLASSIFICATION ON THE BASIS OF CHALLENGES FACED BY  
WOMEN ENTREPRENEURS**

S.NO	CHALLENGES	NO.OF.RESPONDENTS	PERCENTAGE
1.	LACK OF SELF CONFIDENCE	10	20
2.	FINANCIAL STATUS	15	30
3.	LACK OF INFORMATION	14	28
4.	SUPPORT FROM FAMILY	11	22
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.10****INFERENCE:**

From the above table, it is clear that out of total respondents taken for the study the various challenges faced by the respondents are that ,20% of the respondents lack self-confidence,30% of the respondents faced financial issues,28% of the respondents lack information,22% of the respondents have faced lack of support from their family. To conclude (30%) of the respondents have faced major challenge of raising finance on their start-up phase.

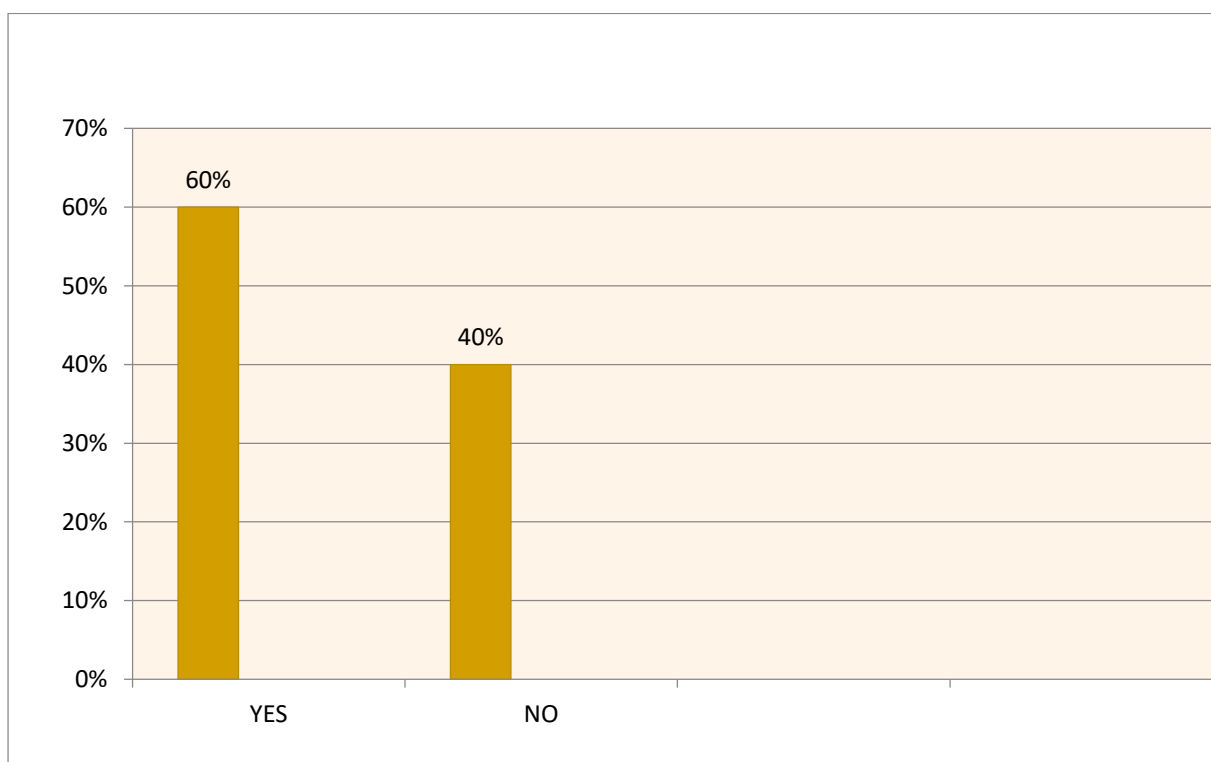
**TABLE 3.11**

**CLASSIFICATION ON THE BASIS OF DIFFICULTIES FACED BY  
WOMEN ENTREPRENEURS**

S.NO	RESPONSES	NO.OF RESPONDENTS	PERCENTAGE
1.	YES	30	60
2.	NO	20	40
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.11**



**INFERENCE:**

From the above table, it is clear that out of the total respondents taken for study, 60% of the respondents have faced difficulties in running their business at present. 40% of the respondents have not faced much difficulties to run their business at present. Majority (60%) of the respondents have faced difficulties to run their business to the present scenario.

**TABLE 3.12****MEASURES TAKEN TO OVERCOME THE PROBLEMS FACED BY  
WOMEN ENTREPRENEURS TO INCREASE SALES**

S.NO	PROBLEMS	NO.OF.RESPONDENTS	PERCENTAGE
1.	INCREASING THE PRICE	12	24
2.	CASH BACK&COUPONS	8	16
3.	BY PROVIDING OFFERS	19	38
4.	DISCOUNT	11	22
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.12****INFERENCE:**

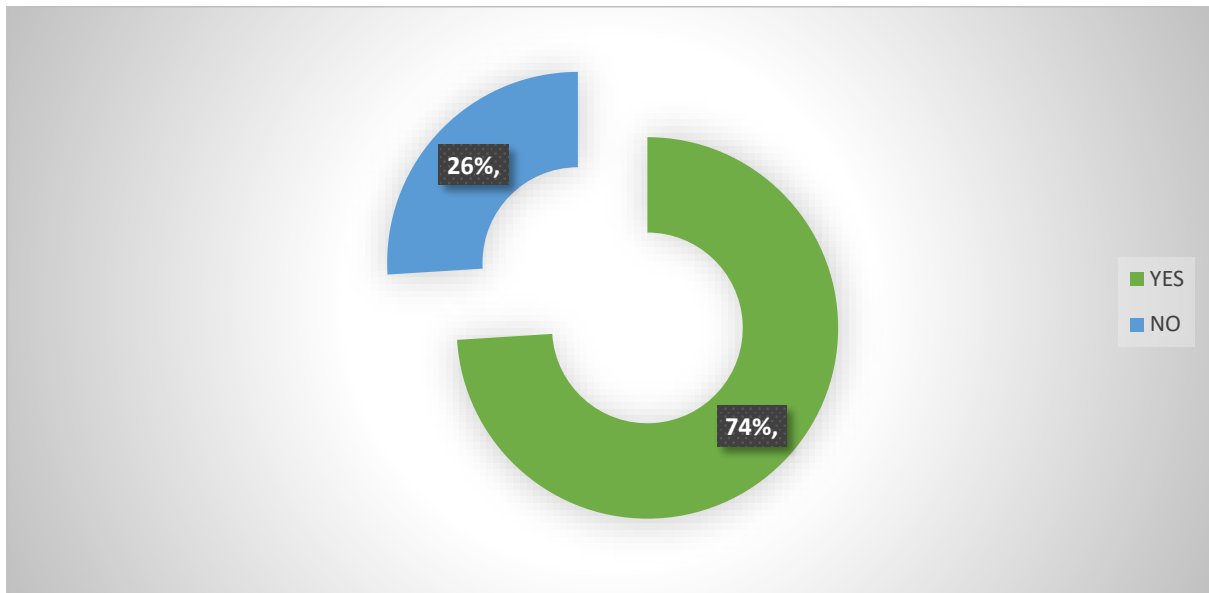
From the above table, it is clear that out of the total respondents taken for study, 24% of respondents have increased their price, 16% of the respondents have given cashback & coupons. 38% of the respondents have provided offers, 22% of the respondents have given discount in order to increase the sales. Majority of the respondents (38%) have provided offers to increase their sales promotion.

**TABLE 3.13**  
**IMPORTANCE OF EDUCATION QUALIFICATION TO BECOME A**  
**WOMEN ENTREPRENEUR**

S.NO	RESPONSES	NO.OF.RESPONDENTS	PERCENTAGE
1.	YES	37	74
2.	NO	13	26
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.13**



### **INFERENCE:**

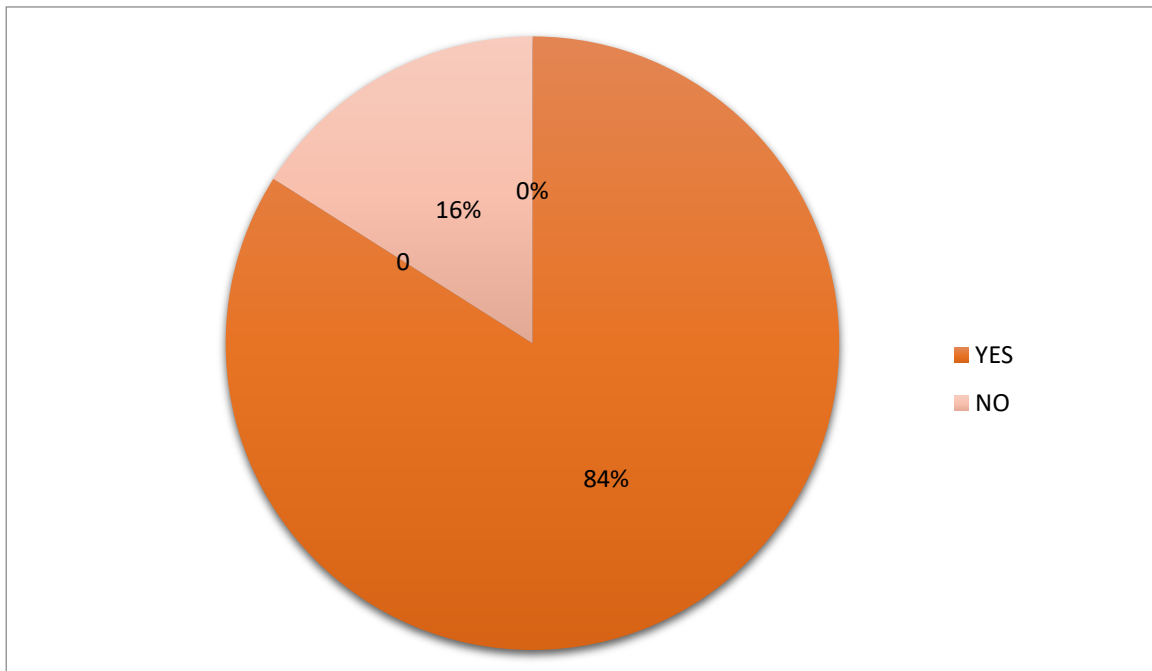
From the above table, it is clear that out of the total respondents taken for study, 74% of the respondents agree that education qualification is useful to become a women entrepreneur. 26% of the respondents disagree that education qualification is not required to become a women entrepreneur. To conclude, Majority of the respondents (74%) agree that their education qualification is useful to become a women entrepreneur.

**TABLE 3.14**  
**OPINION ON EDUCATING OTHER WOMEN**

S.NO	RESPONSES	NO.OF.RESPONDENTS	PERCENTAGE
1.	YES	42	84
2.	NO	8	16
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.14**



**INFERENCE:**

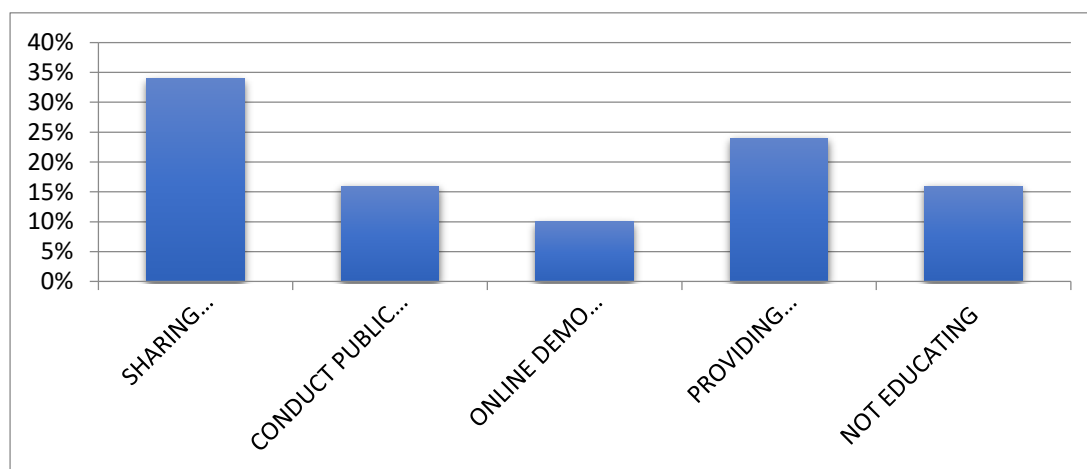
From the above table, it is clear that out of the total respondents taken for study , 84% of the respondents educate other women to become an entrepreneur . 16% of the respondents do not educate other women to become an entrepreneur. Majority (84%) of the respondents do educate other women to take up entrepreneurship.

**TABLE 3.15**  
**WAYS TO EDUCATE WOMEN**

S.NO	WAYS TO EDUCATE	NO.OF. RESPONDENTS	PERCENTAGE
1.	SHARING MOTIVATIONAL VIDEOS	17	34
2.	CONDUCT PUBLIC SEMINAR / ONLINE SEMINAR	8	16
3.	ONLINE DEMO CLASSES	5	10
4.	PROVIDING TRAINING SESSIONS	12	24
5	NOT PROVIDING TRAINING SESSIONS	8	84
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.15**



### INFERENCE:

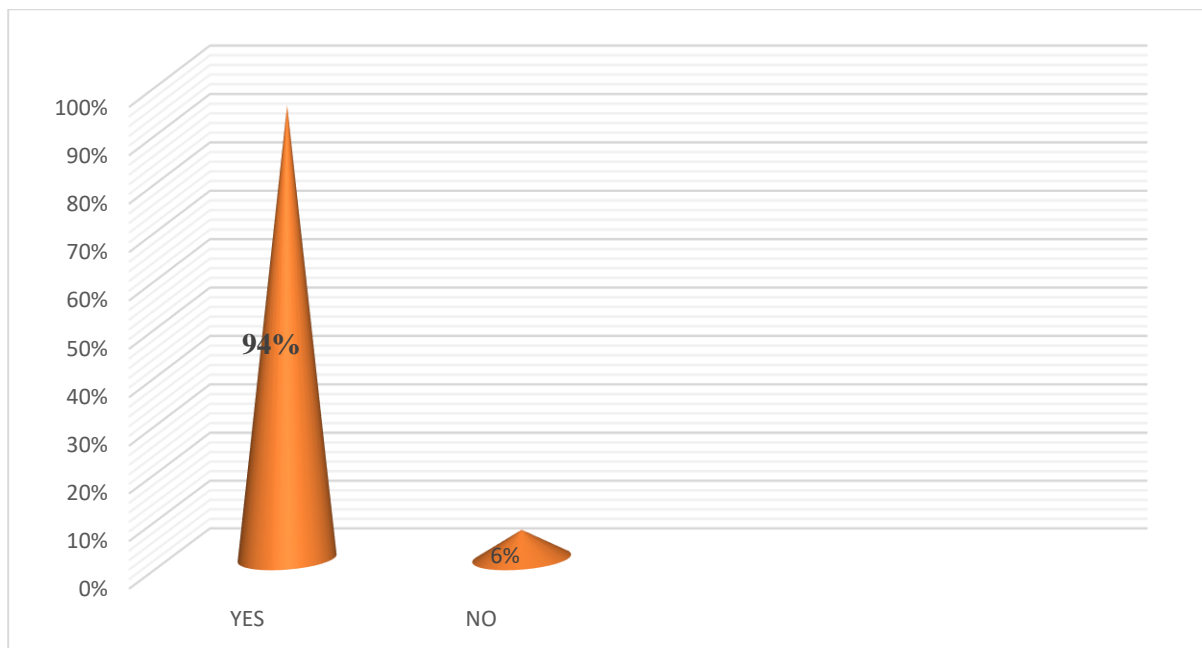
From the above table, it is clear that out of the total respondents taken for study women entrepreneurs have taken certain steps to educate other women on entrepreneurship. Therefore, 34% of the respondents have shared motivational videos on social media, 16% of the respondents have conducted seminar, 10% of the respondents have conducted online demo classes and 24% of the respondents are providing training sessions. Majority of the respondents (34%) have educated women to become entrepreneurs by sharing motivational videos on social media & personal website.

**TABLE 3.16**  
**SATISFACTION LEVEL OF FAMILY MEMBERS**

S.NO	RESPONSES	NO.OF.RESPONDENTS	PERCENTAGE
1.	YES	47	94
2.	NO	3	6
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.16**



**INFERENCE:**

From the above table, it is clear that out of the total respondents taken for study , 94% of the respondents family members are satisfied with their business. 6% of the respondents family members are not satisfied with their business. Majority (94%) of the respondents family members are satisfied by their business .

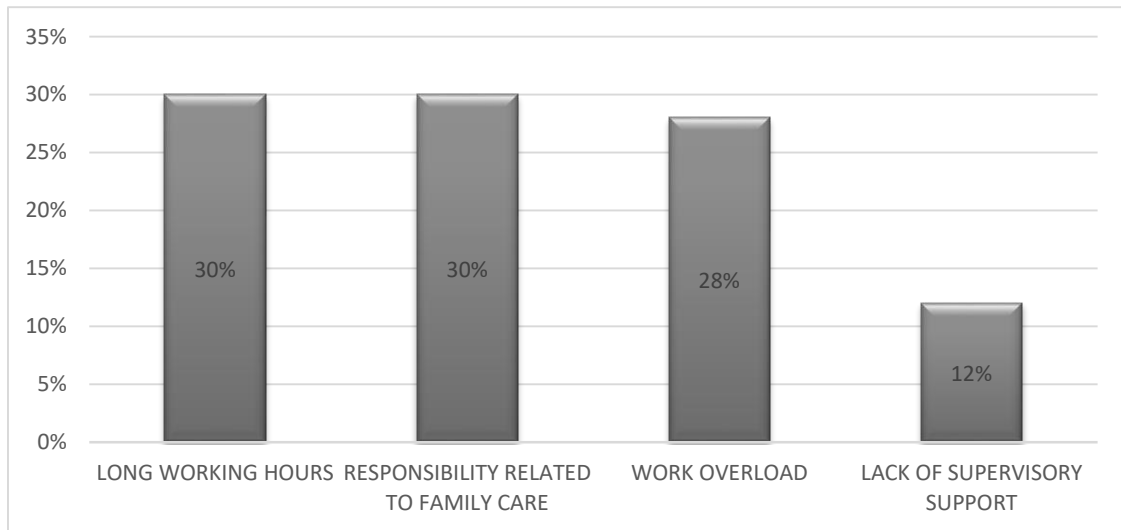
**TABLE 3.17**

**DIFFICULTIES FACED IN BALANCEING FAMILY &  
PROFESSIONAL LIFE**

S.NO	DIFFICULTIES	NO.OF. RESPONDENTS	PERCENTAGE
1.	LONG WORKING HOURS	15	30
2.	RESPONSIBILITY RELATED TO FAMILY CARE	15	30
3.	WORK OVERLOAD	14	28
4.	LACK OF SUPERVISORY SUPPORT	6	12
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART3.17**



### INFERENCE:

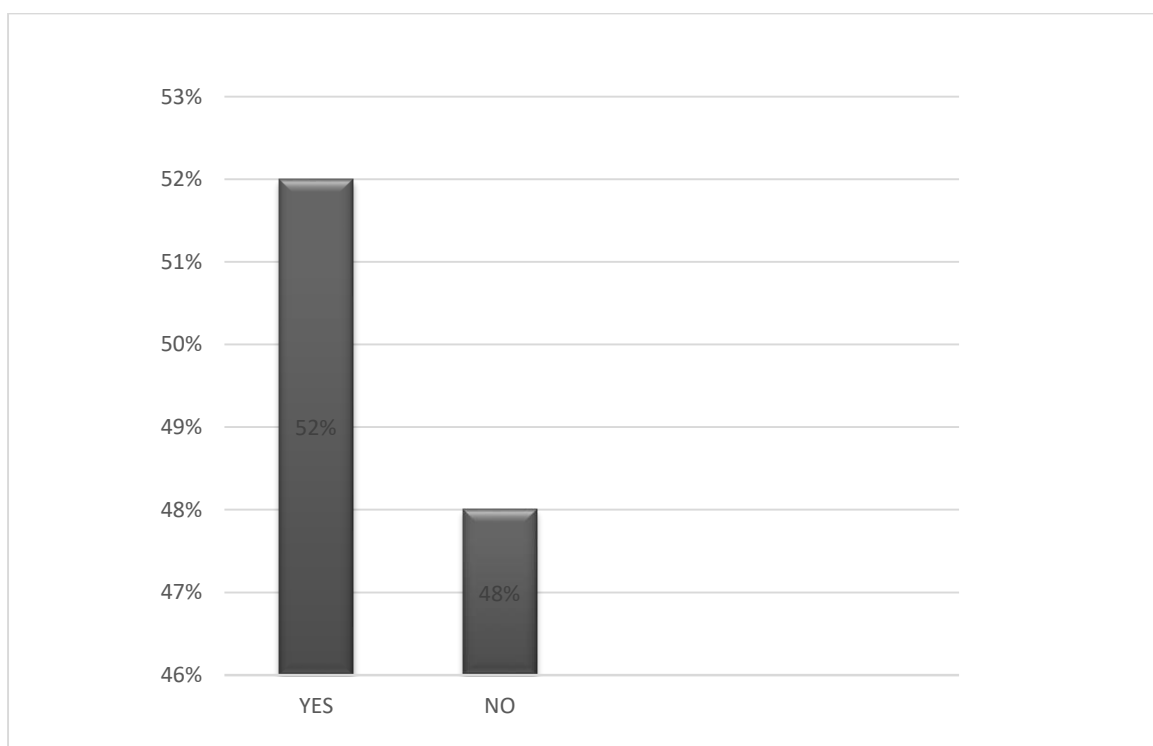
From the above table, it is clear that out of the total respondents taken for study , 30% of the respondents have faced difficulties due to long working hours, for 30 % respondents family responsibility act as an hindrance. 28% of the respondents are stressed due to work overload. 12% of the respondents lack supervisory support. Majority (30%) of the respondents face difficulty due to both long working hours and responsibilities related to their family care.

**TABLE 3.18**  
**PEOPLE AWARENESS ABOUT GOVERNMENT SCHEMES**

S.NO	RESPONSES	NO.OFRESPONDENTS	PERCENTAGE
1.	YES	26	52
2.	NO	24	48
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.18**



**INFERENCE:**

From the above table, it is clear that out of the total respondents taken for study , 52% of the respondents are aware of government schemes , 48% of the respondents are unaware of government schemes provided . Majority of respondents (52%) are aware about the government schemes.

**TABLE 3.19****RESPONDENTS INTEREST TOWARDS GOVERNMENT SCHEMES**

<b>S.NO</b>	<b>GOVERNMENT SCHEMES</b>	<b>NO.OF.RESPONDENTS</b>	<b>PERCENTAGE</b>
1.	PRADHAN MANTRI MUDRA YOJANA (PMMY)	12	24
2.	WOMEN DEVELOPMENT CORPORATION (WDC)	9	18
3.	MUDRA LOAN OF DEVELOPMENT	4	8
4.	ANNAPURA SCHEME	1	2
	TOTAL	26	52

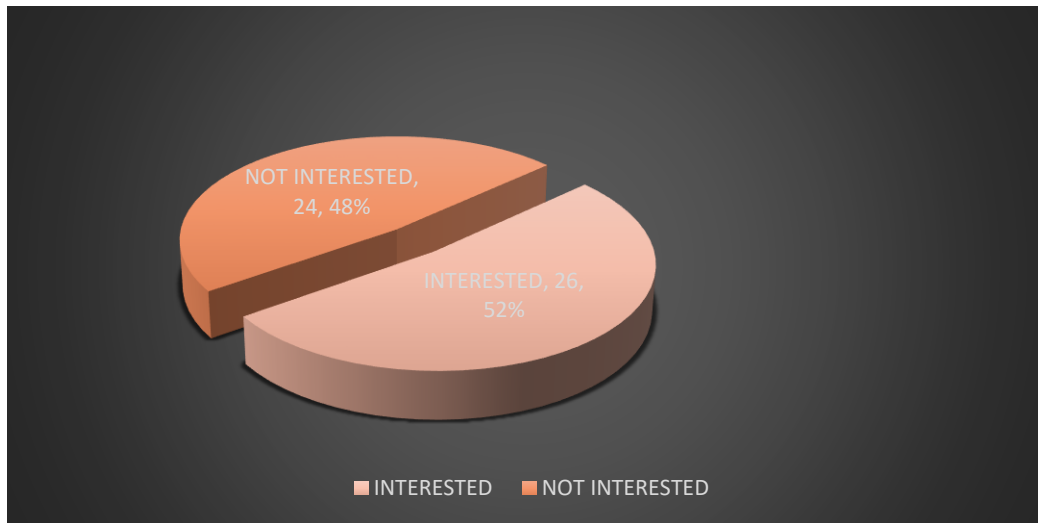
SOURCE : PRIMARY DATA

**RESPONDENTS UNINTERESTED TO OPT GOVERNMENT  
SCHEMES**

<b>S.NO</b>	<b>REASONS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
1	LACK OF AWARENESS	8	16
2	LACK OF BUSINESS REQUIREMENTS	5	10
3	COMPLICATE PROCESS	6	12
4	FUNDING IS NOT REQUIRED	5	10
	TOTAL	24	48

SOURCE : PRIMARY DATA

**CHART 3.19**



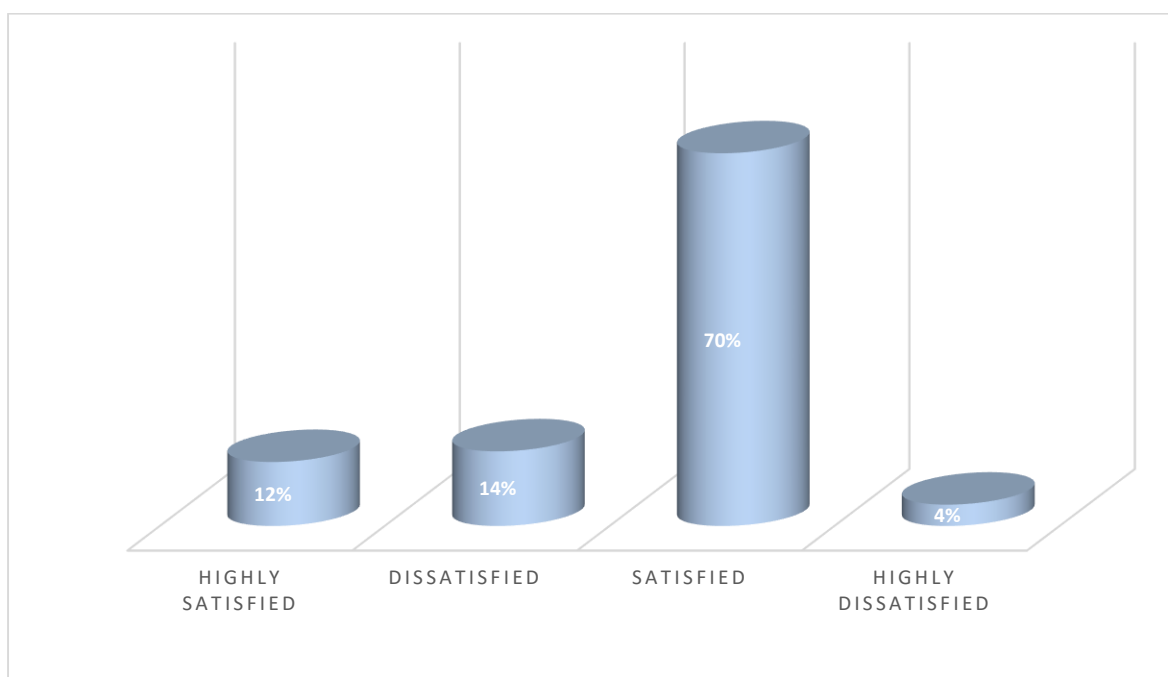
**INFERENCE:**

From the above table, it is clear that out of 50 respondents taken for study, 26 respondents have interest towards Government Schemes were 24% of the respondents have interest towards Pradhan Mantri Mudra Yojana (PMMY) scheme, 18% of the respondents have interest towards Women Development Corporation ( WDC) scheme, 8% of the respondents have interest towards Mudra loan of development, 25% of the respondents have interest towards Annapurna Scheme. Majority (24%) of the respondents have interest towards Pradhan Mantri Mudra Yojana (PMMY) scheme and 24 respondents are uninterested to opt for Government Schemes , were 18% of the respondents do not avail benefits due to lack of awareness, 12% of the respondents are uninterested to opt the schemes due to lack of business requirements and complicate process, 10% of the respondents did not avail benefits as funding was not required . .Majority of the respondents 18% are not availing the benefits due to lack of awareness.

**TABLE 3.20****CLASSIFYING THE ROLE OF GOVERNMENT IN PROMOTING  
WOMEN ENTREPRENEURSHIP**

S.NO	PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE
1.	HIGHLY SATISFIED	6	12
2.	DISSATISFIED	7	14
3.	SATISFIED	35	70
4.	HIGHLY DISSATISFIED	2	4
	TOTAL	50	100

SOURCE : PRIMARY DATA

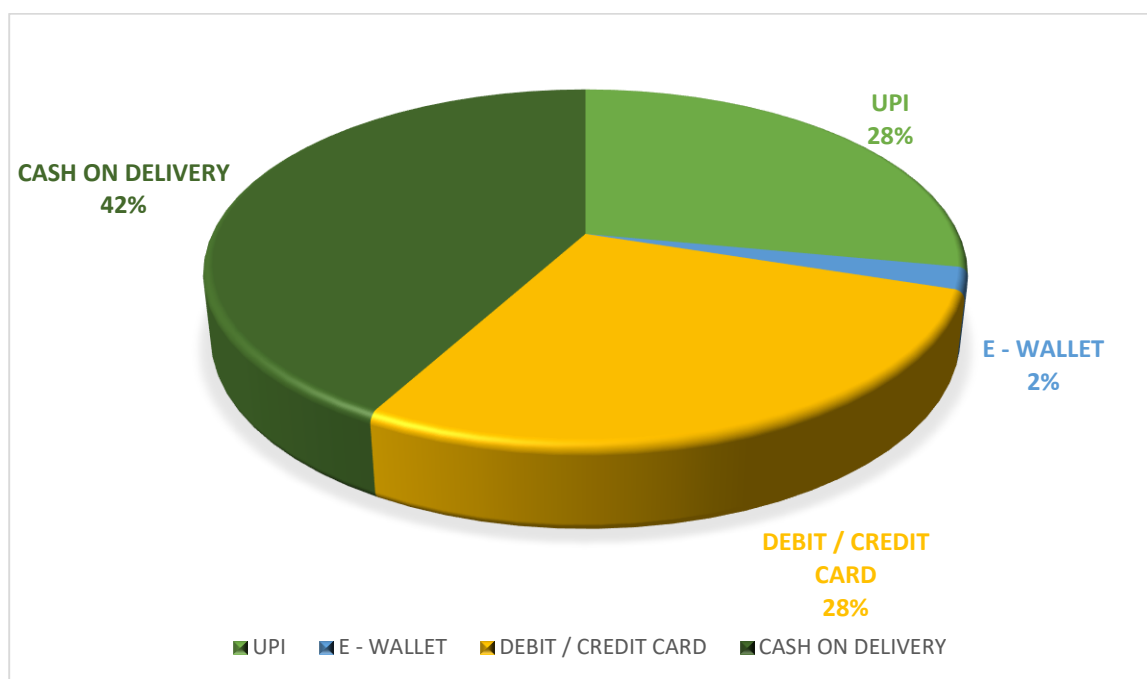
**CHART 3.20****INFERENCE:**

From the above table, it is clear that out of the total respondents taken for study ,12% of the respondents are highly satisfied on the role of government in promoting women entrepreneurship ,14% of the respondents are dissatisfied, 70% respondents are satisfied and 4% of respondents are dissatisfied. Majority (70%) of the respondents are satisfied with the role of government in promoting women entrepreneurship.

**TABLE 3.21****CLASSIFICATION ON THE MODES OF PAYMENT RECEIVED**

S.NO	MODES OF PAYMENT	NO.OF.RESPONDENTS	PERCENTAGE
1.	UPI	14	28
2.	E – WALLET	1	2
3.	DEBIT / CREDIT CARD	14	28
4.	CASH ON DELIVERY	21	42
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.21****INFERENCE:**

From the above table, it is clear that out of the total respondents taken for study ,28% of respondents use UPI payment for their business, 2% of the respondents use E – wallet as the payment in their business, 28% of the respondents use debit / credit card as the mode of payment, 42% of the respondents use cash on delivery as the mode of payment. Majority (42%) of the respondents use cash on delivery as the mode of payment in their business.

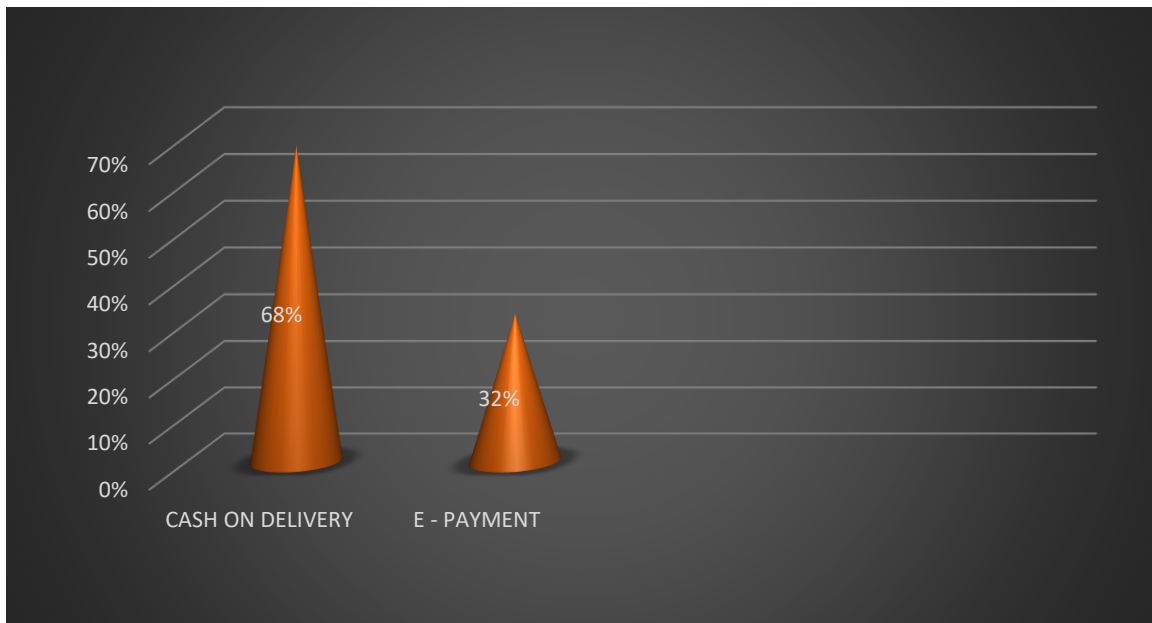
**TABLE 3.22**

**BASIS OF CUSTOMER PREFERENCE IN MODES OF PAYMENT**

S.NO	CUSTOMER PREFERENCE	NO.OF.RESPONDENTS	PERCENTAGE
1.	CASH ON DELIVERY	34	68
2.	E – PAYMENT	16	32
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.22**



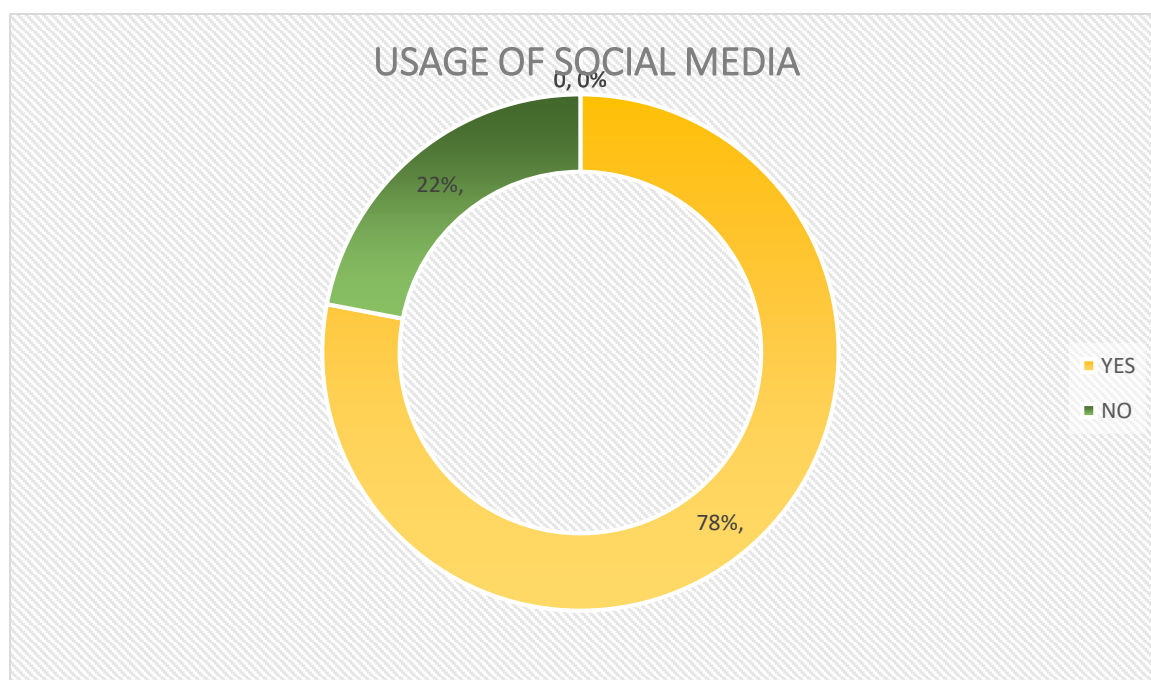
**INFERENCE:**

From the above table, it is clear that out of the total respondents taken for study , 68% of the respondents mostly prefer cash on delivery for payment, 32% of the respondents mostly prefer E – payment. Majority (68%) of the respondents mostly prefer cash on delivery for payment.

**TABLE 3.23****USAGE OF SOCIAL MEDIA TO PROMOTE BUSINESS**

S.NO	RESPONSES	NO.OF.RESPONDENTS	PERCENTAGE
1.	YES	39	78
2.	NO	11	22
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.23****INFERENCE:**

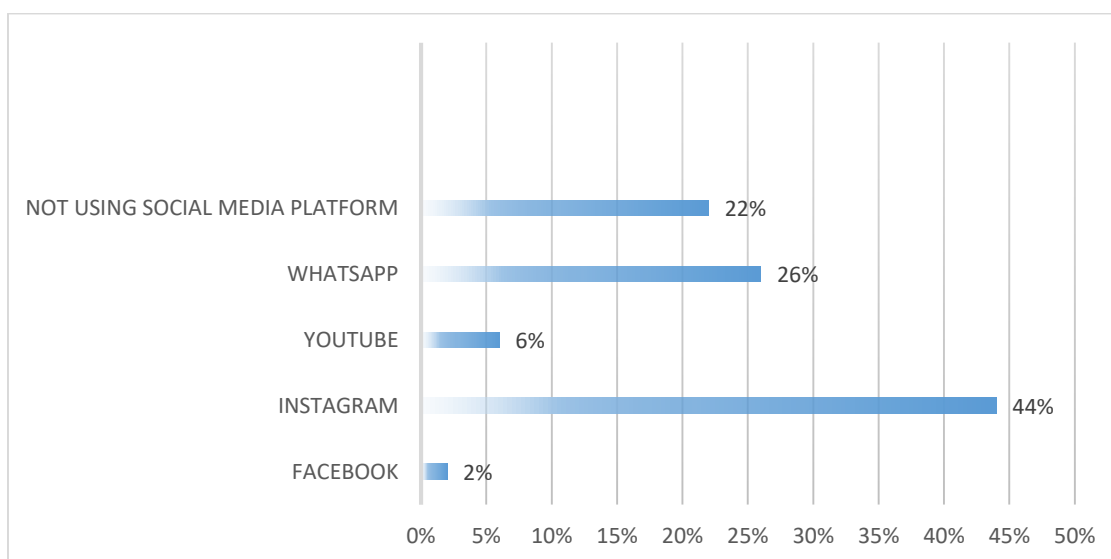
From the above table, it is clear that out of the total respondents taken for study , 78% of the respondents use social media to promote their business, 22% of the respondents do not use social media to promote their business. Majority (78%) of the respondents are using social media to promote their business.

**TABLE 3.24**  
**PLATFORMS TO PROMOTE THE BUSINESS**

S.NO	PLATFORMS	NO.OF.RESPONDENTS	PERCENTAGE
1.	FACEBOOK	1	2
2.	INSTAGRAM	22	44
3.	YOUTUBE	3	6
4.	WHATSAPP	13	26
5.	NOT USING SOCIAL MEDIA PLATFORM	11	22
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.24**



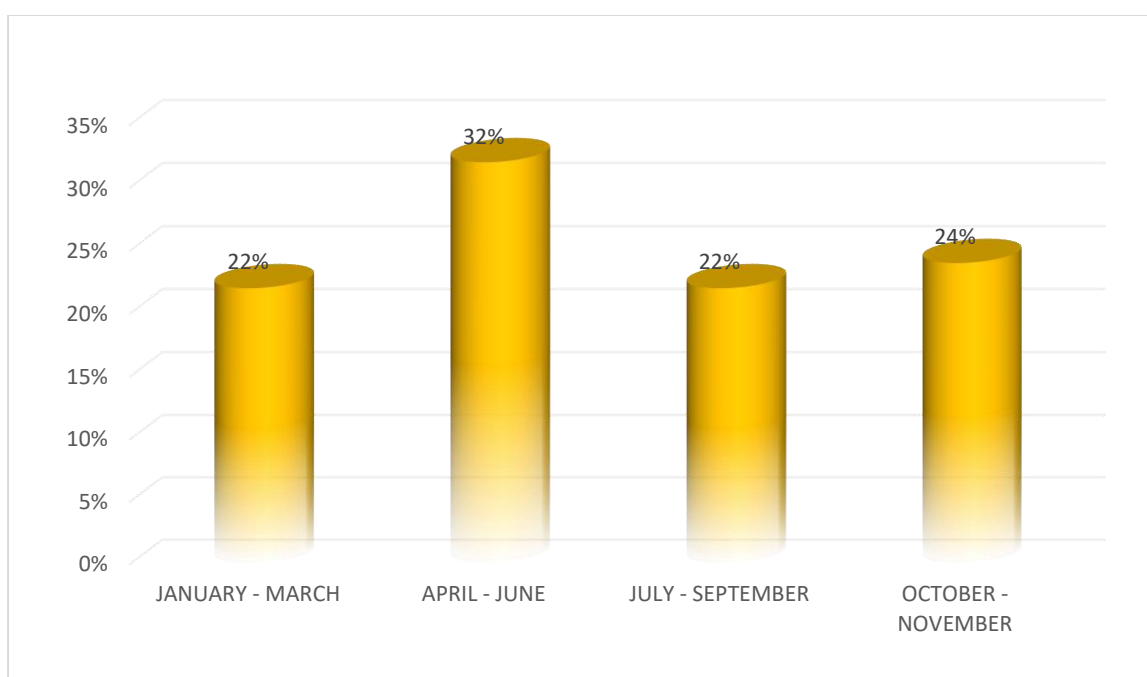
### INFERENCE:

From the above table, it is clear that out of the total respondents taken for study, 2% use facebook. 44% of the respondents use instagram. 6% of the respondents use youtube. 26% of the respondents use whatsapp. Majority of the respondents (44%) mostly used instagram to promote their business.

**TABLE 3.25****PERIOD WHEN BUSINESS REACHED ITS PEAK**

S.NO	PERIOD	NO.OF.RESPONDENTS	PERCENTAGE
1.	JANURAY – MARCH	11	22
2.	APRIL – JUNE	16	32
3.	JULY – SEPTEMBER	11	22
4.	OCTOBER – NOVEMBER	12	24
	TOTAL	50	100

SOURCE : PRIMARY DATA

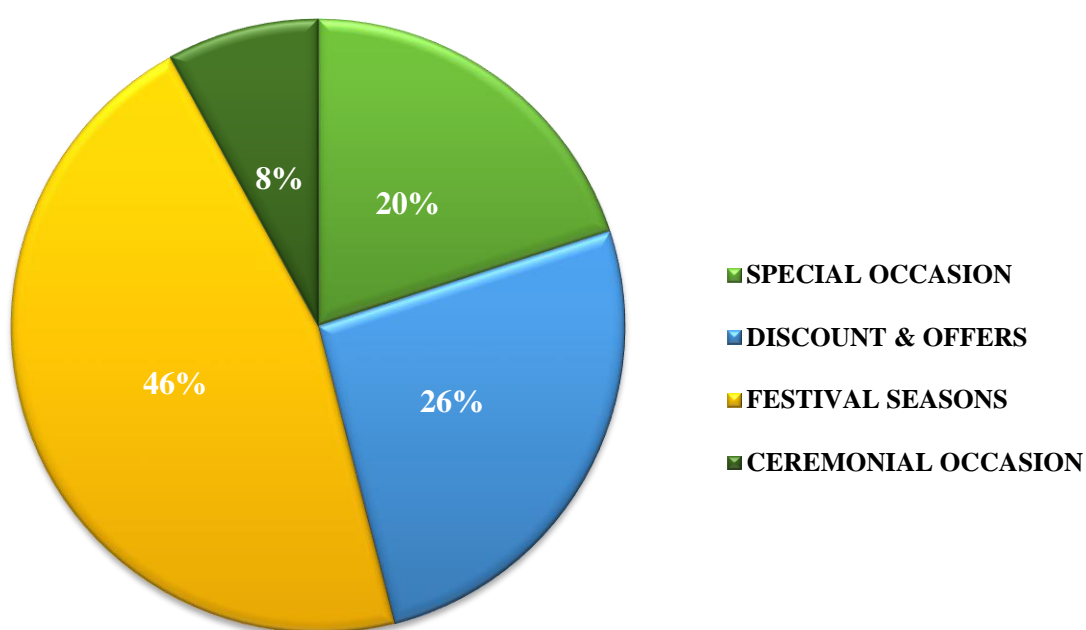
**CHART 3.25****INFERENCE:**

From the above table, it is clear that out of the total respondents taken for study, 22% of respondents have reached its peak on sales from January – March & July – September, 32% of the respondents have reached its peak on sales from April – June , 24% of the respondents have reached its peak from October – November. Majority (32%) of the respondents have reached its peak in business from April – June.

**TABLE 3.26****ATTRIBUTES THAT FAVOURED THE GROWTH OF BUSINESS**

S.NO	REASONS FOR GROWTH	NO.OF.RESPONDENTS	PERCENTAGE
1.	SPECIAL OCCASION	11	20
2.	DISCOUNT & OFFERS	16	26
3.	FESTIVAL SEASONS	11	46
4.	CEREMONIAL OCCASION	12	8
	TOTAL	50	100

SOURCE : PRIMARY DATA

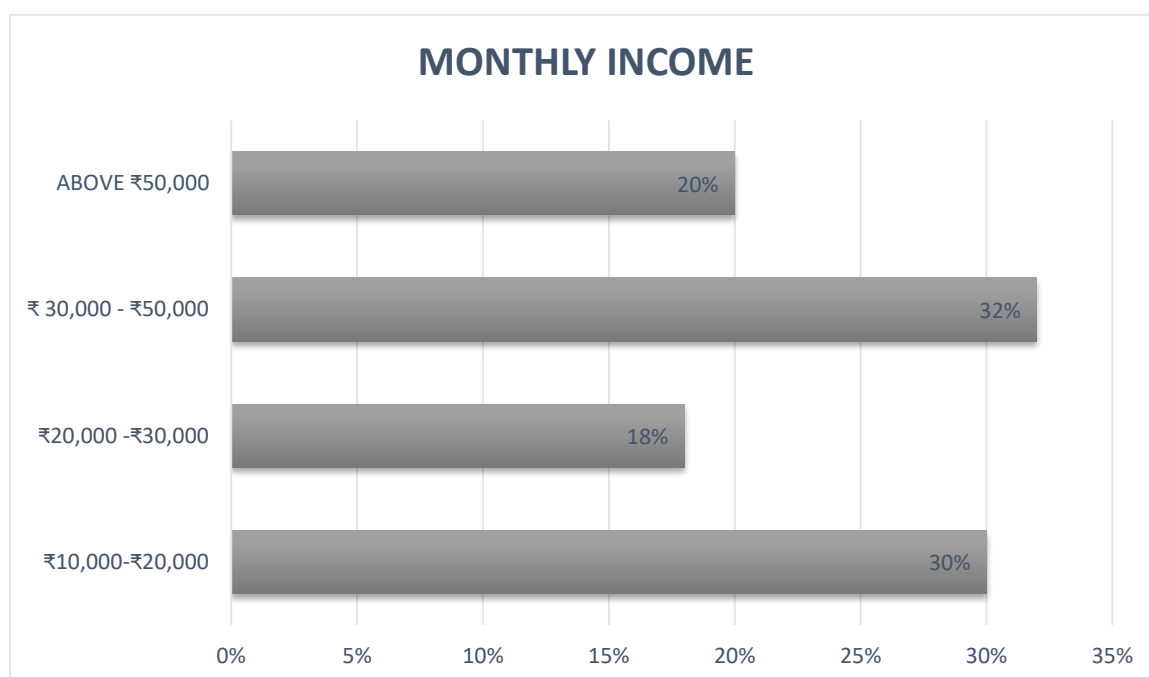
**CHART 3.26****INFERENCE:**

From the above table, it is clear that out of the respondents for that study, 20% of the respondents business are grown in the special occasions, 26% of the respondents business are grown by offers, 46% of respondents business are grown by festival seasons, 8% of the respondents business have reached its peak during ceremonial occasions. Majority of the respondents (46%) business reaches its peak at festival seasons.

**TABLE 3.27****CLASSIFYING ON THE BASIS OF MONTHLY INCOME**

S.NO	MONTHLY INCOME	NO.OF.RESPONDENTS	PERCENTAGE
1.	₹10,000-₹20000	15	30
2.	₹20,000-₹30000	9	18
3.	₹30000- ₹50,000	16	32
4.	ABOVE ₹50,000	10	20
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.27****INFERENCE:**

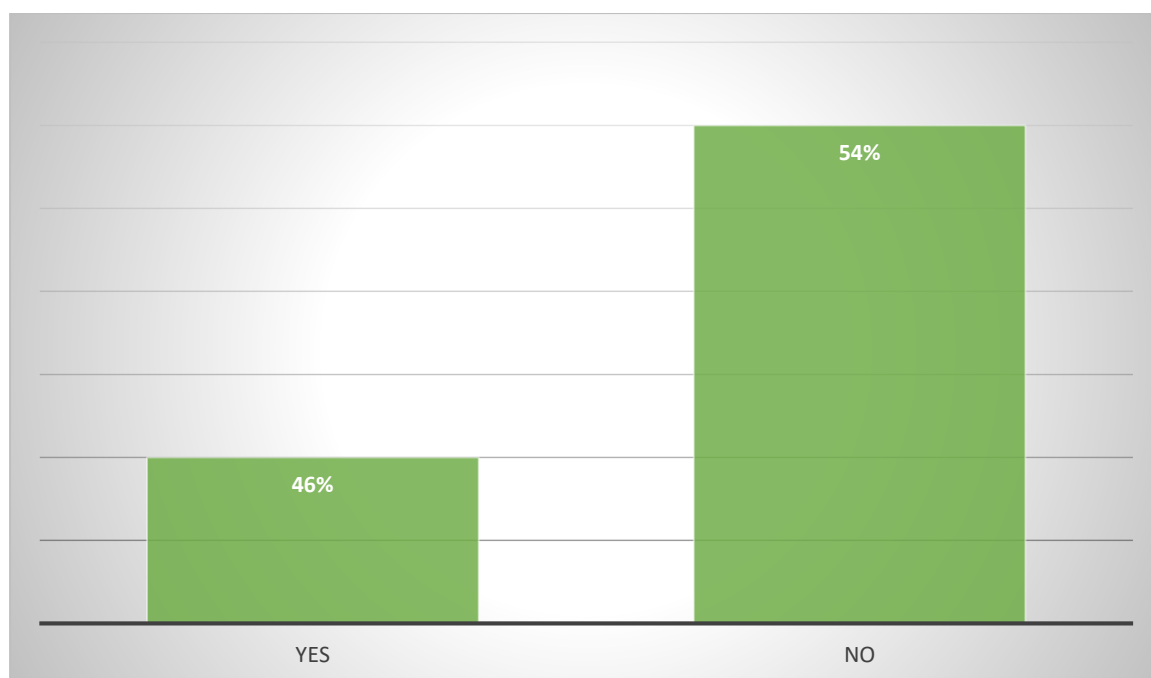
From the above table, it is clear that out of the respondents for the study, 30% of the respondents earn between ₹10,000-₹20000 per month, 18% of the respondents earn between ₹20,000-₹30000 per month, 32% of respondents earn between ₹30000-₹50,000 per month, 20% of the respondents earn above ₹50,000. Majority (32%) of the respondents earn between ₹30000-₹50,000 (per month) from the business.

**TABLE 3.28**  
**ON THE BASIS OF HIRING EMPLOYEES**

S.NO	RESPONSES	NO.OF.RESPONDENTS	PERCENTAGE
1.	YES	23	46
2.	NO	27	54
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.28**



**INFERENCE:**

From the above table, it is clear that out of the respondents taken for the study, 46% of the respondents have hired employees for their business. 54% of the respondents have not hired employees for their business. Majority (54%) of the respondents have not hired any employees in the business.

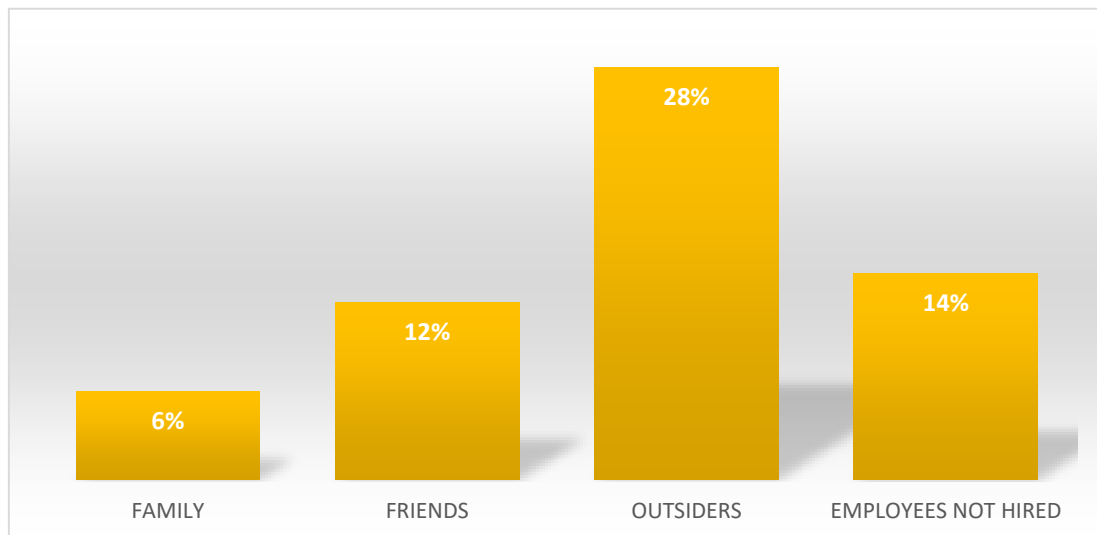
**TABLE 3.29**

**TYPES OF PEOPLE EMPLOYED AS EMPLOYEES**

S.NO	EMPLOYED PERSONS	NO.OF.RESPONDENTS	PERCENTAGE
1.	FAMILY	3	6
2.	FRIENDS	6	12
3.	OUTSIDERS	14	28
4.	EMPLOYEES NOT HIRED	27	14
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.29**



### **INFERENCE:**

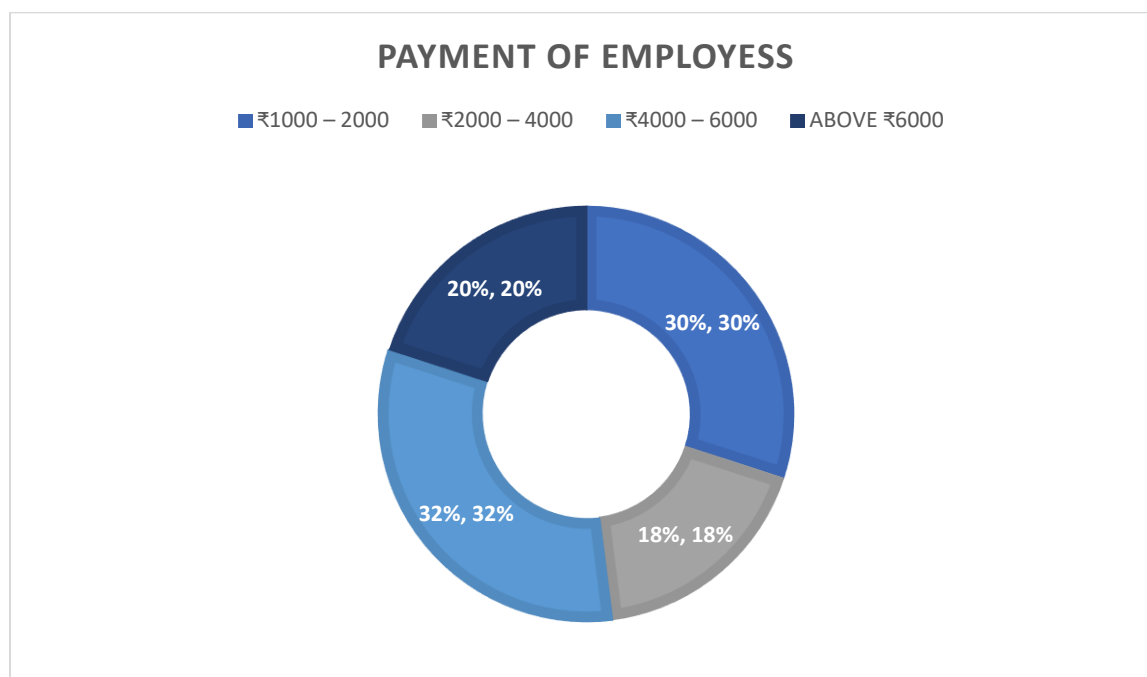
From the above table, it is clear that out of the respondents for the study, 6% of the employees are family members, 12% of the employees are friends, 28% of the employees are outsiders. Majority (28%) of employees employed are outsiders for their business

**TABLE 3.30**  
**ON THE BASIS OF PAYMENT OF EMPLOYEES**

S.NO	PAYMENTS	NO.OF.RESPONDENTS	PERCENTAGE
1.	₹1000 – 2000	15	30
2.	₹2000 – 4000	9	18
3.	₹4000 – 6000	16	32
4.	ABOVE ₹ 6000	10	20
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.30**



### INFERENCE:

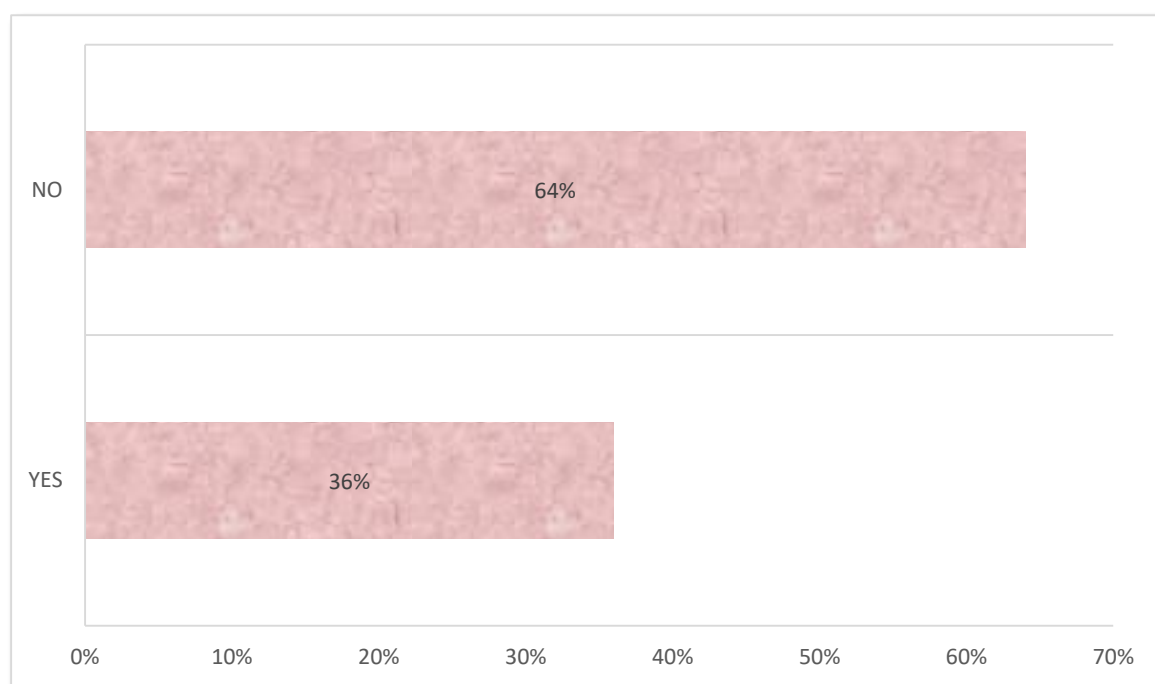
From the above table, it is clear that out of the respondents for that study, 4% of the respondents pay ₹1000 – 2000. 6% of the respondents pay ₹2000 – ₹4000. 16% of the respondents pay ₹4000 – ₹6000. 20% of the respondents pay ₹6000. Majority (16%) of the respondents pay ₹4000 – ₹6000 to the hired employees.

**TABLE 3.31**  
**ON THE BASIS OF DROPPING OUT BUSINESS**

S.NO	RESPONSES	NO.OF.RESPONDENTS	PERCENTAGE
1.	YES	18	36
2.	NO	32	64
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHAT 3.31**



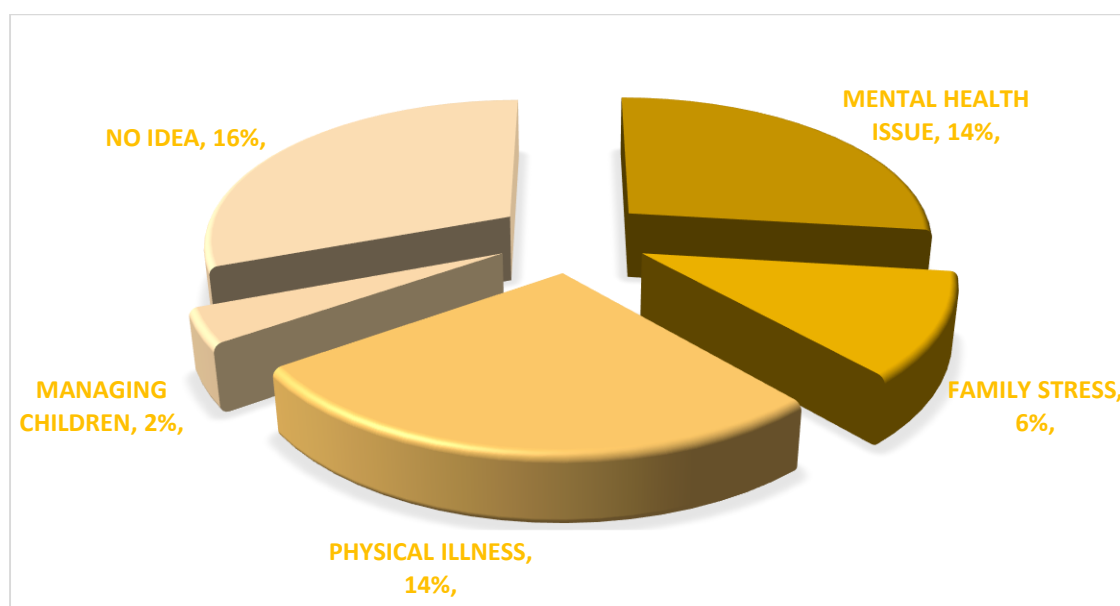
**INFERENCE:**

From the above table, it is clear that out of the respondents for that study, 36% of the respondents had an idea to drop out from their business. 64% of the respondents did not have any idea to drop out from their business. Majority (64%) of the respondents did not have any idea to drop out from their business.

**TABLE 3.32****REASONS FOR DROPPING -OUT**

S.NO	REASONS	NO.OF.RESPONDENTS	PERCENTAGE
1.	MENTAL HEALTH ISSUE	7	14
2.	FAMILY STRESS	3	6
3.	PHYSICAL ILLNESS	7	14
4.	MANAGING CHILDREN	1	2
5.	NO IDEA	32	16
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.32****INFERENCE:**

From the above table, it is clear that out of the respondents taken for the study. 14% of the respondents are dropping-out their business for mental health issue & managing children. 6% of the respondents are dropping-out their business for family stress. 2% of the respondents are dropping-out their business for physical illness. To conclude, Majority (14%) respondents are dropping-out their business due to their mental health & managing their children.

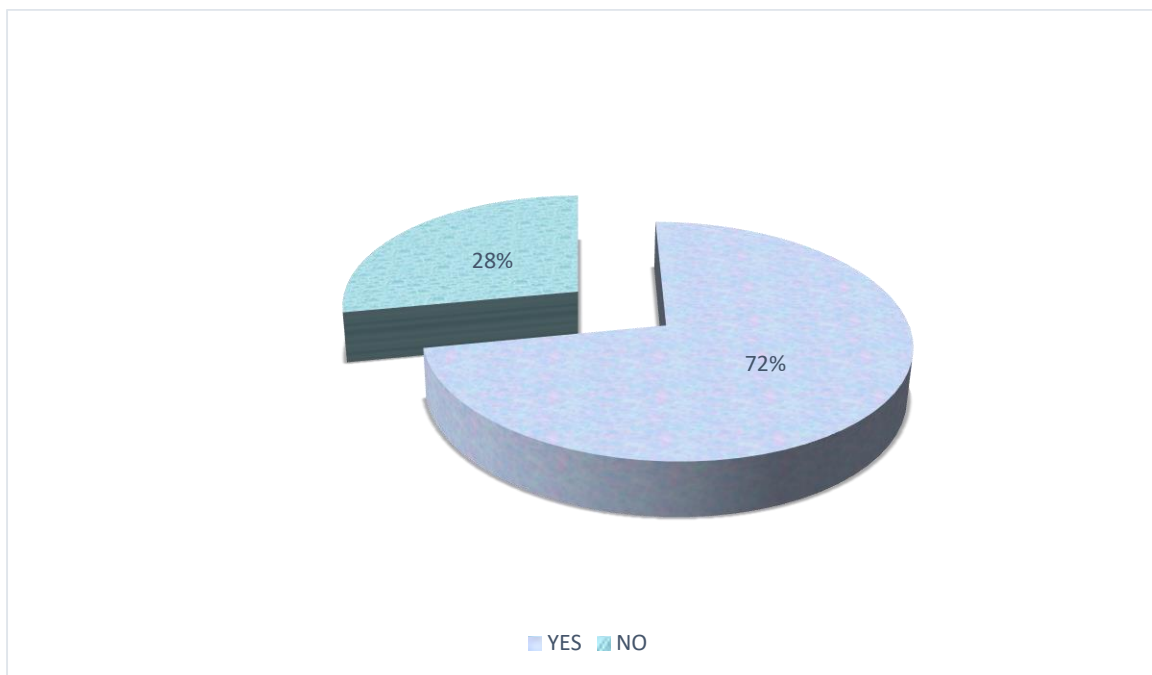
**TABLE 3.33**

**BASIS OF BETTER DOING THAN MALE BUSINESS COMPETITORS**

S.NO	RESPONSES	NO.OF.RESPONDENTS	PERCENTAGE
1.	YES	36	72
2.	NO	14	28
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.33**



**INFERENCE:**

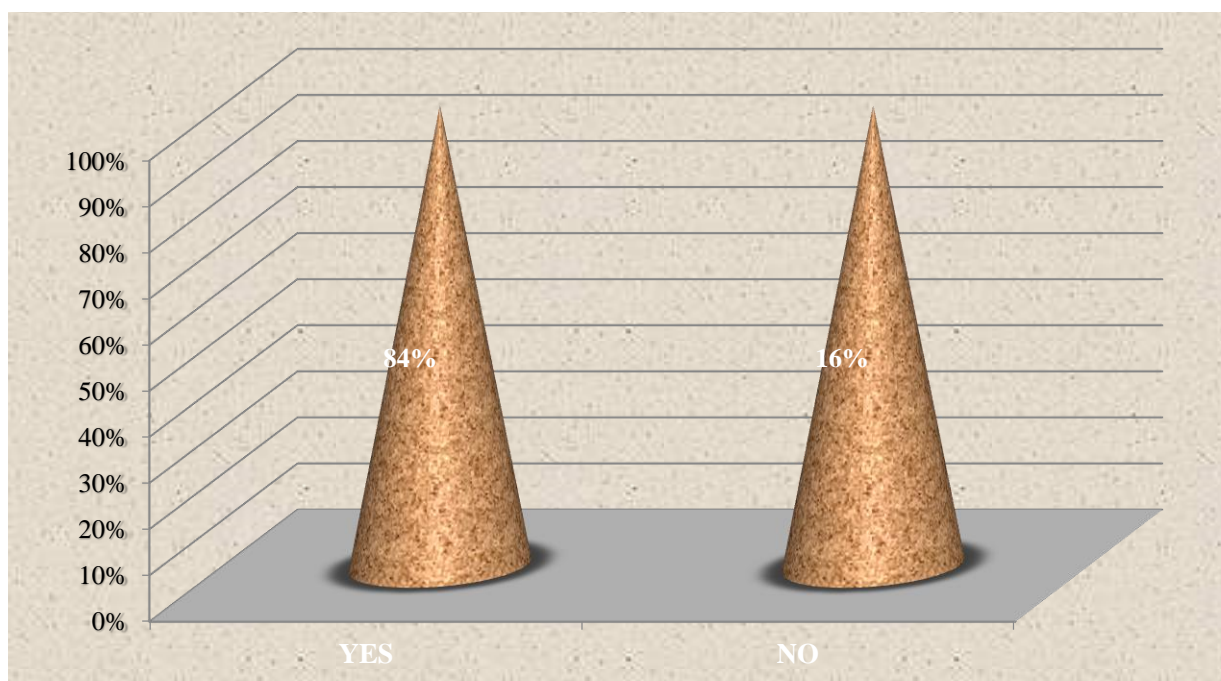
From the above table, it is clear that out of the respondents for the study, 72% of the respondents are performing better than male business competitors. 28% of the respondents are not performing better than male business competitors. Majority (72%) of the respondents are performing better than male business competitors.

**TABLE 3.34**  
**ON THE BASIS OF SATISFACTION OF PRESENT LIFE OF**  
**ENTREPRENEURS**

S.NO	RESPONSES	NO.OFRESPONDENTS	PERCENTAGE
1.	YES	42	84
2.	NO	8	16
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.34**



**INFERENCE:**

From the above table, it is clear that out of the respondents for the study , 84% of the respondents are satisfied on their present life as women entrepreneur. 16% of the respondents are not satisfied on their present life as women entrepreneur. Majority (84%) of the respondents are satisfied with their present life as women entrepreneur.

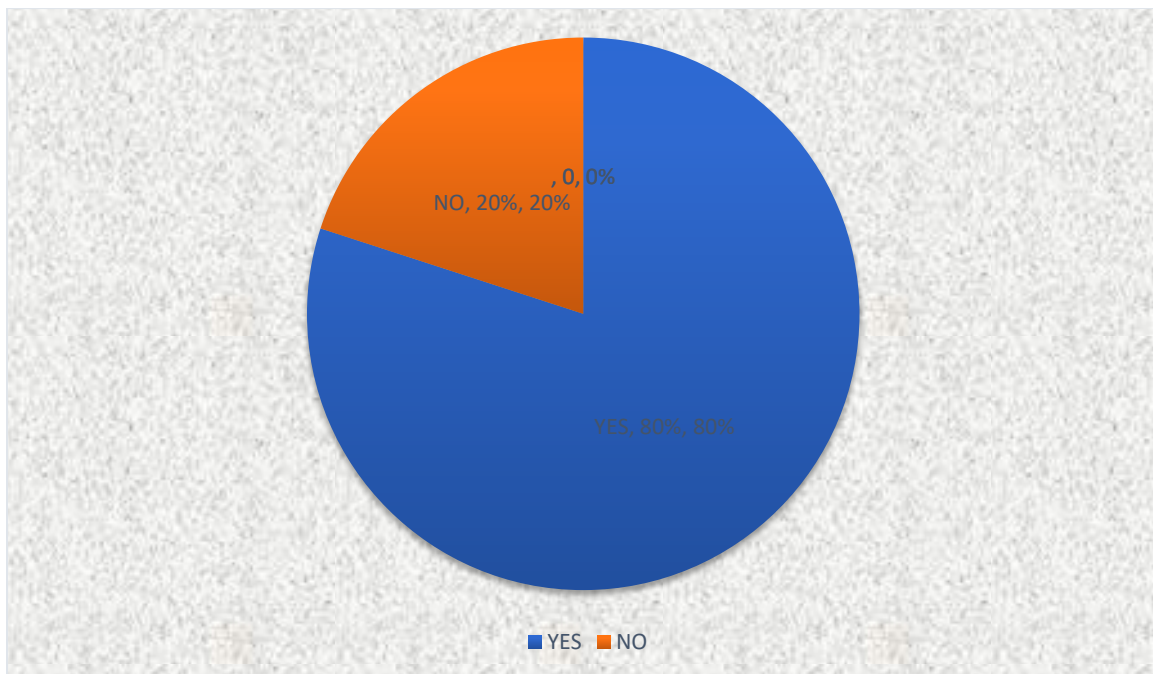
**TABLE 3.35**

**ON THE BASIS OF IDEAS TO DEVELOP THE BUSINESS IN FUTURE**

S.NO	RESPONSES	NO.OF.REPONDENTS	PERCENTAGE
1.	YES	40	80
2.	NO	10	20
	TOTAL	50	100

SOURCE : PRIMARY DATA

**CHART 3.35**



**INFERENCE:**

From the above table, it is clear that out of total respondents taken for study, 20% of the respondents have no idea to develop the business in future and 80% of respondents have an idea to develop their business in future. Majority (80%) of the respondents have an idea to develop their business in future.

## **CHAPTER IV**

### **FINDINGS AND SUGGESTIONS**

#### **4.1 FINDINGS:**

- From the survey of the study, majority 42% of the respondent belong to both the age group 18 – 25 & 25 – 45 in the study.
- Majority 68% portion has been shared by respondents who have completed Under Graduate
- 56% of the respondents are married.
- It is found that, Majority 54% of the respondents have not worked in any firm or institutions before becoming entrepreneur.
- 34% of the respondents are triggered to start-up their own business to be independent
- Nearly 74% of the women entrepreneurs are sole traders .
- Majority 40% respondents have availed bank loan as their source of finance to start their business.
- From the survey of the study, 34% of the respondents have invested in both below ₹ 10,000 also another between ₹11,000-₹50,000
- It is found that, 70% of the respondents are carrying out their business for 5 – 10 years.
- To conclude 30%of the respondents have faced major challenges on raising finance on their start-up phase of business.
- Majority 60% of the respondents have faced difficulties to run their business at present.
- Majority of the respondents 38% have provided offers to increase their sales promotion.
- Majority of the respondents 74% agree that their educational qualification is useful to become a women entrepreneur.
- Nearly 84% of the respondents educate other women to take up entrepreneurship.
- Majority of the respondents 34% have educated women to become entrepreneurs by sharing motivational videos on social media & personal website.

- Nearly 94% of the respondent's family members are satisfied by their business at present.
- From the survey of the study, 30% of the respondents face difficulty due to both long working hours and responsibilities related to their family care
- Majority of respondents 52% are aware about the government schemes.
- It is found that, 24% of the respondents are aware about the Pradhan Mantri Mudra Yojana (PMMY) scheme
- Majority of the respondents 18% are not availing the benefits due to lack of awareness.
- From the survey of the study, 70% of the respondents are satisfied with the role of government in promoting women entrepreneurship.
- Majority of the respondents 42% use cash on delivery as the mode of payment in their business.
- Majority of the respondents 68% mostly prefer cash on delivery payment.
- Nearly of the respondents 78% are using social media to promote their business.
- Majority respondents 44% mostly used Instagram to promote their business.
- Majority of the respondents 32% have reached its peak in business from April – June.
- It is found that, 46% of the respondents business has reached its peak at festival seasons.
- From the survey of the study, 32% of the respondents earned below ₹50,000 (per month) from the business.
- Majority of the respondents 54% have not hired any employees in the business.
- Nearly 28% of employees employed are outsiders for their business
- Majority 16% of the respondents pay ₹4000 – ₹ 6000 to the hired employees.
- From the survey of the study, 64% of the respondents do not have any idea to drop out their business.
- Majority 14% respondents are giving up their business due to their mental health & managing their children.
- Majority 72% of the respondents are performing better than male business competitors.
- Nearly 84% of the respondents are satisfied with their present life as women entrepreneur.
- Majority 80% of the respondents have an idea to develop their business in future.

## **4.2 SUGGESTIONS:**

From the inferred finding the following suggestions are given by research

- Most of the women entrepreneurs started their business as sole proprietors , So the government have to aid their business and help them to start large scale business
- Government has to conduct special training programs such as, Entrepreneurial development programmes, for women entrepreneurs to enhance their productivity.
- Since women entrepreneurs are very low in number, awareness has to be created to them by providing special attention.
- Bank and other financial institution should provide easy and flexible credit to women entrepreneurs.
- Women entrepreneurs should take off multi skills responsibility for technical and non-technical works.

## **CHAPTER V**

### **5.1 CONCLUSION:**

Women constitute almost of the total population in India but they are not enjoying their freedom, equalities, and privileges on par with their male counter parts in India. Women entrepreneurs in Thoothukudi has gone a step forward to become entrepreneur, they have inculcated their own world of business through utmost support ,self-confidence and their status in the society has been considerably improved, However they do not much earn a consistent profit scale. Government and various associations should provide financial marketing and legal assistance to women entrepreneurs in order to make them sustain in this competitive business environment. Women entrepreneur should keep pace with the latest trends and technological developments. As an entrepreneur she should adopt to the innovative methods of production, and follow an updated sales approach to take the business, in order to attain its social status.

Educating on women entrepreneurship is absolutely essential for strengthening their personality. For this purpose, both the government and non – government agencies have to play a vital role in development of self -employment.

Women entrepreneurs have proved that they are not less than men in their efficiency, hard work and intelligence, woman who do have an entrepreneurial trait must be harnessed to convert them from the position of job seekers to job providers.

**IMPACT OF MOBILE PHONE USAGE ON THE GROWTH OF E-COMMERCE – A STUDY WITH SPECIAL REFERENCE 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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**APRIL 2023**

## DECLARATION

We have declared that the project entitled "IMPACT OF MOBILE PHONE USAGE ON THE GROWTH OF E-COMMERCE – A STUDY WITH SPECIAL REFERENCE 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 Dr. T. Priyanka M.Com., M.B.A., Ph.D., M.Sc (Psy)., This project has not previously formed for the bases of award of any similar titles and it represents entirely an independent work.

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## CERTIFICATE

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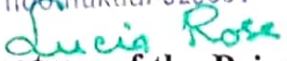
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## LIST OF CONTENTS

CHAPTER NO.	TITLE	PAGE NO.
I	INTRODUCTION AND DESIGN OF THE STUDY	1-9
II	PROFILE OF THE STUDY	10-34
III	ANALYSIS AND INTERPRETATION OF DATA	35-70
IV	FINDINGS AND SUGGESTIONS	71-73
V	CONCLUSION	74-75
ANNEXURE I	QUESTIONNAIRE	-
ANNEXURE II	BIBLIOGRAPHY	-

<b>TABLE NO.</b>	<b>LIST OF TABLES</b>	<b>PAGE NO.</b>
3.1	Age wise classification	36
3.2	Gender wise classification	37
3.3	Occupation wise classification	38
3.4	Education wise classification	39
3.5	Types of mobile phone users	40
3.6	Duration of mobile phone usage	41
3.7	Purchase through e-commerce	42
3.8	Problems in usage	43
3.9	Risk of fraudulent in e-commerce	44
3.10	Problems in e-commerce frauds	45
3.11	Satisfaction level of Respondents	46-47
3.12	Disturbance of advertisement	48
3.13	Number of e-commerce application	49
3.14	Survey about addictive e-commerce application	50
3.15	Payment through mobile phone	51
3.16	Awareness about “Buy now Pay later” scheme	52
3.17	“Buy now Pay later” - Activation status	53
3.18	Purchase under “Buy now Pay later”	54
3.19	Types of products	55
3.20	Biggest challenges faced in e-commerce	56
3.21	Issues faced while using mobile phones	57
3.22	Frequency of purchase	58
3.23	Surfing of e-commerce websites	59
3.24	Spending time while using e-commerce	60
3.25	Safety measures in e-commerce website	61
3.26	Knowledge about e-commerce	62
3.27	For whom do you shop?	63
3.28	Satisfaction on Product availability	64
3.29	Quality of the product - Satisfaction	65
3.30	Major reason for shopping in e-commerce website	66

3.31	Safety level of sharing debit/credit card details	67
3.32	Enrollment in paid service	68
3.33	Safety rating	69
3.34	Level of satisfaction	70

# **CHAPTER - I**



## **INTRODUCTION AND DESIGN OF THE STUDY**

## **1.1 INTRODUCTION:**

The concept of electronic commerce is usually defined as Purchase and Sale of goods and services through internet. It also includes transmitting of funds and exchange of data and information. The types of e-commerce transactions cover Business to Business (B2B), Business to Consumer (B2C), Consumer to Business (C2B), and Consumer to Consumer (C2C). B2B e-commerce takes place between companies and comprises of two primary components i.e., e-restructure and e-markets. B2C e-commerce takes place between companies and consumers and involves collecting information, buying of goods etc., C2B transaction occurs when products are sold by consumers over internet platforms to companies. In C2C e-commerce the products are sold and bought by consumers online (A. Gupta, 2014). The e-commerce market in India is growing at a significant pace. During the past ten to fifteen years the size of e-commerce was only USD 600 million but was expected to grow to USD 9 billion in 2016 and USD 70 billion in 2020. The average annual growth rate between 2012 – 2016 was estimated to be 57%. The e-commerce is stated to be driven by increased use of internet, growth of mobile phone users, growing population and the benefits offered by the companies such as discounts, rebates etc., (Panigrahi, Upadhyaya & Raichurkar, 2016).

The India e-commerce industry is stated to have gone through three waves in the last two decades. The first wave occurred in the 80's and 90's with the launch of IT publications and establishment of network of institutions. The first wave was triggered with the introduction of dial-up internet in 1995 and with other services such as B2B directory, online matrimonial service, online recruitment services etc., The second wave was triggered in early 2005 with the emergence of lower cost airlines primarily for online ticketing and online retail. Measures such as use of online travel agents and e-ticketing for IRCTC, emergence of social networking sites have started the second wave. The third wave comprises of the emergence of direct platform for retail trade during 2010 – 2013 such as Snapdeal, Flipkart, Jabong, Swiggy, Zomato, Shopsy, Myntra and Amazon etc., The online e-commerce has also attracted funds from investors in a big way during this period other related interventions such as e-wallets, one-stop government services and smart phone penetration have caused a huge growth in e-commerce during this period. Thus from 1995 - 2010 e-commerce revenue has grown from 0 to USD 200 million while it has grown from USD 2000 million to USD 8 billion from 2010 – 2015 (Kalia, 2016).

The single most important factor for the evolution and the growth of e-commerce was the technology particularly the application of internet for business. Other factors impacting e-commerce growth included increase in number of credit card and debit card users and also increase in internet enabled smart devices (Bhowmik, 2017). Studies have found that the benefits from e-commerce accrue due to various features offered by the technological platforms. Some of the key features include security and privacy, trust and loyalty, accessibility and awareness and quality of products and their benefits. Consumers value the security and confidentiality of the e-commerce platforms gaining the trust and loyalty of consumers is an important factor for the successful adoption of e-commerce. Consumers tend to use e-commerce platform more frequently when they perceive low or zero risk with regards to fraudulent behavior. Consumers prefer convenience while conducting transactions on platforms that are well designed and provide easy accessibility. Finally, the quality of products and services offered also impact positively in the adoption of e-commerce (Kabanguo & Asa, 2015).

The emergence of mobile phones having internet connection can be considered as single most factor impacting e-commerce. E-commerce has increased leaps and bounds due smart phones as consumers find it quite easy to conduct online business with the help of handheld device. With the regular increase in mobile phone subscribers, it is expected that m-commerce is also expected to experience significant growth contributing to overall growth in e-commerce in India. Hence this paper has examined the effect of mobile phone usage on e-commerce in India.

## **1.2 STATEMENT OF PROBLEM:**

With the evolution of digitalization all over India, Mobile phones have become unavoidable. This leads to growth of introduction of e-commerce via mobile phone. People started showing interest in m-commerce as they get access to all products under one roof from their place. It is very important to encourage and promote the growth of e-commerce in India because it contributes to economic growth and provides convenience and comfort to customers. There are many factors that contribute to the growth of e-commerce and use of mobile phones is considered as an important factor. It is of utmost importance to understand the relationship between use of mobile phones and growth of e-commerce in India.

### **1.3 SCOPE OF THE STUDY:**

This study mainly focuses on primary data, in which the data was collected from the people who buy and sell products via mobile phone. The implementation of research design evolves the combination of different perspectives with coherent and logical facts to fulfill objective of the research. In this study, descriptive research design has been followed for addressing the major objective of the research.

### **1.4 LITERATURE REVIEW:**

Rakhi Thakur conducted empirical study on customer usage of mobile commerce in India. The researchers looked at mobile commerce from the point of view of new technology adoption. The paper also looked at consumer understanding of risk while predicting whether consumers are ready to use m-commerce. The paper observed that people are reluctant to use mobile phones and tried to find out the factors responsible for preventing the customer from using mobile phones to their full potential. Data was collected in the form of questionnaires that were distributed to people who were working professionals, students, etc., The paper found that the risk and behaviour intention were negatively related which meant that customers were worried about safety and security of using online services through mobile platforms. The paper concluded that in order to increase the m-commerce usage there is a need to reduce the risk factor which can be done by proper encryption, authentication and by protecting the privacy of the customers (Thakur & Srivastava, 2013).

Jayanti Goyal analyzed the good and the bad of e-commerce and the future of e-commerce. This paper looked at the scope of e-commerce in India and concluded that the patterns of e-commerce is expected to grow in the near future. Creation of e-payment methods has helped fuel the growth of e-commerce. Technological advancements have helped to promote the use of e-commerce. The increase in usage of e-commerce is closely linked to the increase in use of internet. Sufficient internet facilities must be available for convenience. Security and privacy are two more concerns. This paper concluded that while India recognizes the importance of e-commerce it still needs to provide sufficient technological infrastructure and legal guidelines to check the movement of trade (Goyal, 2015).

Sanjay Narayan Sinha et al studied the growth of e-commerce in India and the challenges it is facing. The methodology of this paper is explanatory and conceptual and has gathered the

data from different secondary sources. This paper identified quite a few challenges faced by the e-commerce sector. One of them was the language gap wherein customers were not familiar with the English language and faced difficulties. Lack of proper internet infrastructure was another issue identified. Also, security and privacy were few of the other concerns. Fear of losing the data, lack of good encryption, getting hacked were few of the other concerns. Another issue identified was the lack of proper customer support. The paper looked at trends of e-commerce and concluded that it is expected to grow steadily. The paper concluded that e-commerce has a lot of scope for growth in the future and is expected to increase employment and exports (Sanjay Narayan Sinha, Dr. Goutam Tanty, Panigrahi, 2019).

### **1.5 OBJECTIVES OF THE STUDY:**

- To examine the impact of increase in mobile phone usage on e-commerce in India.
- To study about the customer satisfaction with the usage of e-commerce.
- To determine the issues and challenges of using smart phones for e-commerce.
- To examine the loss of time due to over usage of mobile phones.

### **1.6 RESEARCH METHODOLOGY:**

The implementation of research design evolves the combination of different perspectives with coherent and logical facts to fulfill objective of the research. In this study, descriptive research design has been followed for addressing the major objective of the research.

#### **1.6.1 AREA OF THE STUDY**

A study on impact of mobile phone on the growth of e-commerce was conducted in the area of Thoothukudi district.

#### **1.6.2 PERIOD OF THE STUDY**

The study was carried out from January 2023 to April 2023.

### **1.6.3 SAMPLING DESIGN**

The research was carried out in various phases that constituted an approach of working from whole to part. It included the positive and negative things that was faced by the customers in their day-to-day life. For the study a sample of 60 respondents were chosen from women employees of Thoothukudi district.

### **1.6.4 COLLECTION OF DATA**

The study is based on Primary data.

**Primary data:** To study the impact of mobile phone on the growth of e-commerce and the questionnaire was prepared and the data was collected from the mobile phone users of Thoothukudi district.

### **1.6.5 FRAMEWORK ANALYSIS**

The following framework has been used in the analysis to represent the different views of the analysis.

- a) Percentage Analysis
- b) Rank Analysis
- c) Pie chart
- d) Bar Diagram

### **1.7 LIMITATIONS OF THE STUDY:**

- This research study was time bound and only certain criteria were taken up for study.
- Some of the respondents might have been biased in their responses as it depends on their experience gained by them while buying a product.

## **1.8 E-COMMERCE IN BRIEF:**

E-commerce is the activity of buying or selling of products on online services or over the Internet. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems and automated collection systems. Modern electronic commerce typically uses the World Wide Web for at least one part of the transaction's include the purchase of online books (such as Amazon) and music purchases (music download in the form of digital distribution (such as iTunes store), and to a less extent, customized/personalized online liquor store inventory services. There are three areas of e-commerce: online retailing, electric markets, online auctions, E-commerce is supported by electronic business.

## **1.9 E-COMMERCE IN INDIA:**

In recent years India has experienced a boom in internet and smart phone penetration. The number of internet connections in 2021 increased significantly to 830 million, driven by the 'Digital India' program. Out of the total internet connections, 55% of the connections were in urban areas, of which 97% of connections were wireless. The smart phones base has also increased significantly and is expected to reach 1 billion by 2026. This has helped India's digital sector and it is expected to reach US\$ 1 trillion by 2030. This rapid rise in internet users and smart phone penetration coupled with rising incomes has assisted the growth of India's e-commerce sector. India's e-commerce sector has transformed the way business is done in India has opened up various segments of commerce ranging from business-to-business (B2B), direct-to-consumer(D2C), and consumer-consumer(C2C), and consumer-to-business(C2B). Major segments such as D2C and B2B have experienced immense growth in recent years. India's D2C market is expected to reach US\$ 60 billion by FY27. The overall e-commerce market is also expected to reach US\$ 350 billion by 2030, and has experienced 21.5% growth in 2022 and reach US\$ 74.8 billion.

E-commerce has made it easier for American brands to reach Indian customers and has emerged as one of the fast-growing trade channels available for the cross-border trade of goods and services. There is growing appetite for international brands and better-quality foreign products amongst digitally connected Indian shoppers due to rising income levels and increased awareness. Several categories including lifestyle products, consumer electronics, clothing,

footwear, jewelry and accessories, health and beauty, household goods, art and collectibles, event tickets and online music are doing well for online sales. Government initiatives such as Digital India, Skill India, Startup India and Make in India are also contributing to the growth of the e-commerce industry.

### **1.10 TYPES OF E-COMMERCE:**

There are four main types of e-commerce models that can describe almost every transaction that takes place between consumers and businesses.

#### **1.10.1 BUSINESS TO CONSUMER (B2C)**

When a business sells a good or service to an individual consumer (e.g., You buy a pair of shoes from an online retailer).

#### **1.10.2 BUSINESS TO BUSINESS (B2B)**

When a business sells a good or service to another business (e.g., A business sells software as a service for other business to use)

#### **1.10.3 CONSUMER TO CONSUMER (C2C)**

When a consumer sells a good or service to another consumer (e.g., You sell your old furniture on eBay to another consumer)

#### **1.10.4 CONSUMER TO BUSINESS (C2B)**

When a consumer sells their own products or services to a business or organization (e.g., An influencer offers exposure to their online audience in exchange for a fee, or a photographer licenses their photo for a business to use).

### **1.11 IMPORTANCE OF E-COMMERCE:**

- Electronic commerce means engaging commercial activities using the electronic media.
- Operating efficiency of the business firm will definitely improve and which in turn strengthen the value and service given to customers and provide a complete edge over competitors.

- The direct benefit accrue to an organization on practicing e-commerce are better quality, greater customer satisfaction, better decision making, low cost, high speed and real time interaction.
- E-Commerce has the potential to increase revenue by creating new markets for the existing products and establishing new distribution channels to better serve and interact with customers.

### **1.12 ADVANTAGES OF E-COMMERCE:**

The advantages of e-commerce are high lightened below:

- Faster buying process
- Cost reduction
- Product and price comparison
- Speed & Flexibility
- Save time and money

### **1.13 DISADVANTAGES OF E-COMMERCE:**

The main disadvantages of e-commerce are listed below:

- Highly competitive
- No one can buy during a site crash
- Customers can't try before they buy
- Privacy and security
- Shipping problems

The above-mentioned disadvantages or limitations can be removed by providing good prompt and efficient service to.

## **1.14 CHAPTER SCHEME:**

This project has been organized and presented in four chapter

- Chapter 1: Introduction and design of the study.
- Chapter 2: Profile of the study.
- Chapter 3: Analysis and interpretation of data.
- Chapter 4: Findings, suggestions.
- Chapter 5: Conclusion.

## **ANNEXURE**

- Bibliography
- Questionnaire

# CHAPTER – II



## PROFILE OF THE STUDY

## **2.1 HISTORY OF E- COMMERCE:**

The beginnings of E-Commerce can be traced to the 1960s, when businesses started using Electronic Data Interchange (EDI) to share business documents with other companies. In 1979, the American National Standards Institute developed ASC X12 as a universal standard for businesses to share documents through electronic networks. After the number of individual users sharing electronic documents with each other grew in the 1980s, the rise of e-Bay and Amazon in the 1990s revolutionized the E-Commerce industry. Consumers can now purchase endless amounts of items online, from e-tailers, typical brick and mortar stores with E-Commerce capabilities and one another.

## **2.2 TYPES OF E-COMMERCE:**

### **2.2.1 BUSINESS TO BUSINESS (B2B)**

E-Commerce refers to the electronic exchange of products, services or information between businesses rather than between businesses and consumers. Examples include online directories and product and supply exchange websites that allow businesses to search for products, services and information and to initiate transactions through e-procurement interface.

### **2.2.2 BUSINESS TO CONSUMER (B2C)**

Business to consumer (B2C) is the retail part of E-Commerce on the internet. It is when business sell products, services or information directly to consumers. The term was popular during the dot-com boom of the late 1990s, when online retailers and sellers of goods were a novelty. Today, there are innumerable virtual stores and malls on the internet selling all types of consumer goods. The most recognized example of these sites is Amazon, which dominates the B2C market.

### **2.2.3 CONSUMER TO CONSUMER (C2C)**

Consumer to consumer (C2C) is a type of E-Commerce in which consumers trade products, services and information with each other online. These transactions are generally conducted through a third party that provides an online platform on which the transactions are carried out. Online auctions and classified advertisements are two examples of C2C platform, with eBay and craigslist being two of the most popular of these platforms Because eBay is a

business, this form of E-Commerce could also be called C2B2C—consumer to business to consumer.

## **2.2.4 CONSUMER TO BUSINESS (C2B)**

Consumer to Business (C2B) is a type of E-Commerce in which consumer make their products and services available online for companies to bid on and purchase. This is the opposite of the traditional commerce model of B2C. A popular example of a C2B platform is a market that sells royalty-free photographs, image, media and design elements such as iStock. Another example would be a job board. Business to Administration (B2A) refers to transactions conducted online between companies and public administration or government bodies.

## **2.2.5 CONSUMER TO ADMINISTRATION (C2A)**

Consumer to administration refers to transactions conducted online between individual consumers and public administration or government bodies. The government rarely buys products or services from citizens, but individuals frequently use electronic means in the following areas:

- Education: disseminating information, distance learning/online lectures, etc.
- Social security: distributing information, making payments, etc.
- Taxes: filling tax returns, making payments, etc.
- Health: making appointments, providing information about illnesses, making health services payments, etc.

## **2.3 BENEFITS OF E-COMMERCE:**

### **2.3.1 FASTER BUYING PROCESS**

Customers can spend less time shopping for what they want. They can easily browse through many items at a time and buy what they like. When online, customers can find items that are available in physical stores far away from them or not found in their locality.

**For example** - Rajesh is a customer who goes to a store to buy a washing machine. After searching, he realizes that he cannot find the product he needs. He logs onto a popular ecommerce marketplace and finds the washing machine. What is even better is that there is a

special offer price and it can be delivered to his home. This is where ecommerce comes to the rescue for many shoppers. They go online, search for an item, get a fast response and can buy it just as quickly. Advantages of e-business include helping one to choose from a wide range of products and get the order delivered too. Searching for an item, seeing the description, adding to cart – all steps happen in no time at all. In the end, the buyer is happy because he has the item and didn't have to travel far.

### **2.3.2. STORE AND PRODUCT LISTING CREATION**

A product listing is what the customer sees when they search for an item. This is one advantage in ecommerce meant for the seller. This online business plus point is that you can personalize your product listing after creating them. The best part? Creating a listing takes very little time, all you require is your product name or codes like EAN, UPC, ISBN or ASIN.

Sellers can add many images, a description, product category, price, shipping fee and delivery date. So, in just one step you can tell the customer many things about the item. Creating your listing shows the buyers what you have.

### **2.3.3 COST REDUCTION**

One of the biggest advantages of ecommerce to business that keep sellers interested in online selling is cost reduction. Many sellers have to pay lots to maintain their physical store. They may after investing in services, stock, maintenance and workforce, sellers don't receive desired profits and ROI.

### **2.3.4 AFFORDABLE ADVERTISING AND MARKETING**

Sellers don't have to spend a lot of money to promote their items. The world of ecommerce has several affordable, quick ways to market online. Ecommerce marketplaces are visual channels – and sellers can really show off their product. For example, Amazon sellers can use add videos, info graphics, good quality resolution images.

### **2.3.5 FLEXIBILITY FOR CUSTOMERS**

An important advantage of ecommerce to business is that sellers can provide flexibility to customers. One highlight is that the product and services are ready 24x7. The result is that seller can offer his item anytime, anywhere.

### **2.3.6 PRODUCT AND PRICE COMPARISON**

In ecommerce, sellers can compare the products using tools or on their own. This gives them a good idea of product alternatives available, the standard rates, if a product need is unfulfilled.

### **2.3.7. NO REACH LIMITATIONS**

A seller with a physical store may only be able to reach a certain number of buyers. They can deliver to the customers' homes but there can be distance limitations.

### **2.3.8. FASTER RESPONSE TO BUYER/MARKET DEMANDS**

Every interaction is faster when you begin selling online. Ecommerce marketplaces offer you a streamlined logistics or delivery system. What this means is that the buyers order gets delivered efficiently. Product returns management is one more plus point that can be handled quickly

### **2.3.9. SEVERAL PAYMENTS MODES**

Buyers like personalization – the same goes for paying for their orders. Ecommerce marketplaces permit multiple payment modes that include UPI, cash on delivery, card on delivery, net banking, EMIs on credit or debit card and pay-later credit facility.

### **2.3.10. ENABLES EASY EXPORTS**

E-commerce exports assists sellers to directly sell to international customers in global marketplaces, allowing them to transcend beyond national boundaries and expand abroad. With e-commerce, sellers don't have to invest in a physical setup to reach customers. Instead, they can use attractive product listing and acquire new customers internationally with ease. For aspiring entrepreneurs and growing businesses, e-commerce exports can be a very profitable model to adapt for global expansion.

## **2.4 FACTORS INFLUENCING E-COMMERCE:**

The pandemic and lockdown period has brought many new learnings for all businesses, and e-commerce has undoubtedly been one of the sectors that has highly impacted in a positive way. The e-commerce sector has been witnessing a significant growth over the last few years and has been showing no signs of slowing down in India. Today online shopping has become so much easier. We can buy literally anything, right from groceries to perfumes and even expensive jewelry, from within the comfort of our homes. The pandemic further has brought a huge and a long-term change in the way people shop and make their purchase decisions.

### **2.4.1. RISE OF E-COMMERCE PLATFORMS**

According to Easy leads, it is estimated that currently, the number of e-commerce platforms available in India is more than 19000. It is still counting and many more emerging native e-commerce platforms are all set to jump into the competition. Previously businesses used to fear beginning their online business, but with the gradual understanding of e-commerce benefits in future and shopper's more inclination to online shopping made them finally take the decision to start their online business journey.

### **2.4.2. DIGITAL INDIA**

One of the highly ambitious and biggest ever conceived projects is “Digital India” which focuses on transforming India into a digitally empowered and knowledgeable economy. The key areas are to build a digitally equipped infrastructure that serves as a core utility, provides services to government and the people, and enables digital empowerment of citizens.

### **2.4.3. STARTUP INDIA**

This program was first initiated by our honorable prime minister Mr. Narendra Modi on 16th Jan 2016. The sole purpose of start-up India is to promote startups, create employment opportunities, and creation of wealth altogether. This program serves as a single point of contact for all the start-up initiatives which consist of tax exemption for the first three years.

#### **2.4.4. INCREASING INTERNET USAGE AND SMARTPHONE PENETRATION**

According to Data Report, there were 658.0 million internet users in India till January 2022. So we can just imagine how internet connectivity has made our life easier and simpler. Today with the smart phone in hand and proper internet connectivity one can simply browse products through shopping sites and get their favorite products delivered at their doorstep. One point that cannot be denied is that people get direct access to digital knowledge through informational sites and articles online which only makes them digitally occupied thereby promoting e-commerce growth in India.

#### **2.4.5. CHANGING MINDSET AND OUTLOOK OF INDIAN CONSUMERS**

Indians are becoming more aware and embracing the idea of online shopping. There is a significant change in consumer buying behavior and their choice of products. Today people love to shop online from the comfort of their homes rather than stepping out of their homes to buy products. Consumers even get to explore global products through international shopping websites which entices them to purchase products online. The sheer convenience of online shopping has contributed a lot to the growth of e-commerce.

#### **2.4.6. SAFE AND SECURE PAYMENT OPTIONS**

With the rise of digital wallets and UPI's, consumers have a variety of payment options. Earlier, e-commerce transactions were more based on cash on delivery due to lack of trust or the need for product transactions. Due to the demonetization drive, more and more Indians have started using electronic payments. With many e-commerce companies investing heavily in strengthening the online security for payments, more and more consumers are using online modes for shopping.

## **2.5 GLOBAL PERSPECTIVE AMONG E-COMMERCE:**

Experts say the company is becoming the first e-commerce company in history with \$ 1 trillion worth of buy-and-sell transactions, expecting huge growth opportunities in the future as hundreds of millions of Chinese people have not tried online shopping yet. Jack Ma said in Davos, 2018, that the massive coups created by phrases like “Made in China” or “Made in the Philippines” would disappear in the future to be replaced by phrases like ” manufactured by Internet ” noting that most of clients are young customers who are drawing the future. According to Alibaba data, observers are shocked by the fact that they have shipped more than one million postal packages per day in China alone, and sales in 2017 are over 750 billion dollars, equivalent to the GDP of dozens of countries of the medium size. Its sales on November 11 each year, at the festival of annual cuts known as Singles Day, reach \$ 25.4 billion to jump again to record highs, culminating the event as the world’s largest shopping festival. According to official data, the average number of sales transactions for Alibaba in the festival was about 256 thousand per second, and that day’s sales were equivalent to the GDP of a country such as Afghanistan Honduras in a year. Today, it has been adopted in the circles of the competing trade platforms after being a Chinese , it was turned into the biggest shopping festival in the world over a 24- hour period that its revenues are surpassing sales recorded on black Friday and Monday of the Internet in America together and becoming an indicator of consumer trends in China, which has become the largest e-commerce marketplace in the world, and the fastest-growing online shopping area that includes all types of consumer spending. The Boston Consulting Group predicts that spending on e-shopping will increase by 20 percent annually to \$ 1.6 trillion by 2020, compared with a 6 percent growth in the regular market.

## **2.6 FEATURES OF E-COMMERCE:**

### **2.6.1. UBIQUITY**

E-commerce is widespread, that is, it is available everywhere always. It sets free market from /being restricted to a physical space and makes it possible to shop from computer (such as desktop, laptop). The result is called a market space.

For consumers, ubiquity cuts transaction costs for exploring products in a market. Consumers can acquire any information whenever and wherever they want, regardless of their location. It

is no longer necessary that buyer spend time and money for traveling to a market. In all, it saves the cognitive energy needed to transect in a market space.

### **2.6.2. GLOBAL REACH**

E-commerce technologies enable a business to easily reach across geographic boundaries around the earth far more conveniently and effectively as compared to traditional commerce. Globally, companies are acquiring greater profits and business results by expanding their business with e-commerce solutions. As a result, the potential market size for e-commerce merchants is approximately equal to size of online population.

### **2.6.3. UNIVERSAL STANDARDS**

Universal Standards are standards shared by all the nations around world. These are technical standards of Internet for conducting e-commerce. It gives all the ability to connect at the same "level" and it provides network externalities that will benefit everyone. Universal technical standards lower entry costs and minimal search costs.

### **2.6.4. INTERACTIVITY**

E-commerce technologies permits two-way communication between customer and sellers which makes it interactive. It proves as significant feature of e-commerce technology over the commercial traditional technologies of the 20th century.

### **2.6.5. INFORMATION DENSITY**

Information density means total amount and quality of information available over Internet to all market buyers and sellers. Internet vastly increases information density. Information density offers better quality information to consumer and merchants. E-commerce technologies increase accuracy and timeliness of information. For example, flipkart.com store has variety of products with prices.

### **2.6.6. RICHNESS**

Richness refers to the complexity and content of a message. Richness means all commercial activity and experience, conducted through a variety of messages. For example, text, pictures, videos, sound, links, SMS (Short Message Services) etc.

### **2.6.7. PERSONALIZATION**

E-commerce technology offers personalization. Personalization means designing marketing messages according to particular individuals by customizing it as per customer personal details like name, interests, and past purchases record. Products or services can be modified or altered according to the user's choice or past buying record.

## **2.7 CHALLENGES IN E-COMMERCE:**

### **2.7.1. FINDING THE RIGHT PRODUCTS**



Another common challenge faced by new e-commerce businesses is finding the right products to sell. Even if you've chosen a fitting niche to target, finding the right products is a totally different ball game. The demand in the e-commerce industry is more volatile than ever before. That's why we see hyped products every other day. However, such trends are often short-lived. And after a few days, the products are no longer in demand. This makes it difficult for you to make the right call. Even if you have found the right products, the ever-changing market conditions often make you second-guess your own decisions.

### **2.7.2. SOURCING THE PRODUCTS**

The third most common challenge faced by new e-commerce businesses is sourcing the selected products. Most e-commerce businesses have to make do with a limited budget when getting started. This makes it difficult for them to source the selected products due to the cost of warehousing. That's why most e-commerce businesses resort to drop shipping as it allows them to fulfill their orders without having to keep the products they sell in stock. But, even if you choose to go with drop shipping, finding reliable third-party suppliers can be extremely difficult.

### **2.7.3. TARGETING A RELEVANT AUDIENCE**

When you've just started an e-commerce store, finding a relevant audience can be challenging. A few years back, people readily made impulsive buying decisions and purchased things on a whim. And this made targeting easier for e-commerce businesses. Back then, e-commerce stores invested heavily in paid marketing campaigns and leveraged social media for conversions. However, a lot has changed since then. Now, most people research products online and seek reviews before making a purchase decision. They consider multiple options and choose one that best serves their needs. And that has made it a bit more difficult for new e-commerce stores to target a relevant audience. E-commerce businesses that have been operating in the industry for quite some time now have gotten acquainted with pinpoint targeting tactics through trial and error. But new entrants generally grapple with targeting challenges due to limited knowledge and industry exposure.

### **2.7.4. INCREASING STORE VISITS**

There are a number of reasons that make it challenging for new e-commerce businesses to increase their store visits. For starters, people generally find it difficult to trust new e-commerce stores. They'd prefer purchasing products from familiar stores as there's minimal risk involved. And the second most important constraint worth mentioning is the budget. An e-commerce store can increase its traffic either organically or by running paid advertisements. Getting traction organically demands time. You have to consistently produce relevant and helpful content for your audience to get noticed. It may take weeks or even months for you to move the needle. On the other hand, paid advertisements often require a hefty investment. These

factors make it difficult for new e-commerce businesses to increase visits to their respective stores.

### **2.7.5. CART ABANDONMENT**

Even after an e-commerce store overcomes all aforesaid hurdles, one challenge still remains, and probably a critical one. It's common for people to visit an e-commerce store, add products to their cart and leave without completing the purchase. That's cart abandonment. And it's a burning issue in the e-commerce industry. There are multiple reasons that may lead to an individual exiting your site without completing a purchase. But you don't know which one applies to your scenario. And that makes it even more difficult to overcome this challenge. In most cases, e-commerce stores reach out to visitors who abandoned their carts by sending retargeting emails. They ask their potential customers to reconsider their decisions in exchange for different offers such as discounts, cashback, loyalty points and more. Sometimes it works; sometimes it doesn't. There's no sure-shot way to overcome this challenge, especially when you've just gotten started. So, it's going to be a hit or miss for you to the point when you've gathered enough data to come up with a stellar retargeting strategy.

## **2.8 DISADVANTAGES OF E-COMMERCE:**

### **2.8.1. LACK OF PERSONAL TOUCH**

Some consumers value the personal touch they get from visiting a physical store and interacting with sales associates. Such personal touch is particularly important for businesses selling high-end products as customers not only want to buy the merchandise but also have a great experience during the process.

### **2.8.2. LACK OF TACTILE EXPERIENCE**

No matter how well a video is made, consumers still can't touch and feel a product. Not to mention, it's not an easy feat to deliver a brand experience, which could often include the sense of touch, smell, taste, and sound, through the two-dimensionality of a screen.

### **2.8.3. PRICE AND PRODUCT COMPARISON**

With online shopping, consumers can compare many products and find the lowest price. This forces many merchants to compete on price and reduce their profit margin.

### **2.8.4. NEED FOR INTERNET ACCESS**

Since many e-commerce platforms have features and functionalities that require high-speed Internet access for an optimal customer experience, there's a chance you're excluding visitors who have slow connections.

### **2.8.5. CREDIT CARD FRAUD**

Credit card fraud is a real and growing problem for online businesses. It can lead to the loss of revenue, penalties, and a bad reputation. Some businesses are at higher risk than others for credit card fraud or failure which can impact whether or not e-commerce is right for your business.

### **2.8.6. IT SECURITY ISSUES**

More and more businesses and organizations have fallen prey to malicious hackers who have stolen customer information from their databases. Not only could this have legal and financial implications but also lessen the trust customers have in the company.

### **2.8.7. ALL THE EGGS IN ONE BASKET**

E-commerce businesses rely heavily (or solely) on their websites. Even just a few minutes of downtime or technology hiccups can cause a substantial loss of revenue and customer dissatisfaction.

## **2.9 EVOLUTION OF ECOMMERCE:**

The advent of the internet, whose use was at first limited to that of the government and the armed forces, provided the impetus for all that followed. The public was finally allowed access to the internet in 1989. After its debut in 1991, the World Wide Web quickly became a phenomenon all over the world as a result of the numerous possibilities and opportunities it

presented. It took practically no time at all to establish itself as a primary source of information, entertainment, and communication. Multiple businesses have investigated the internet's nearly limitless range of applications and potential. Companies that are now industry leaders, such as eBay, Amazon, and Netflix, were among the early pioneers in using the internet to create services that are still widely used today.

There has been some controversy regarding who really was the first to pioneer online shopping. For instance, it has been reported that Phil Bradenger was the first person to engage in eCommerce in 1994 when he used his computer and credit card to purchase a "ten summoners" record and have it mailed to him. This would make him the pioneer of eCommerce. On the other hand, there are many who maintain that Michael Aldrich, the person who was responsible for developing teleshopping, was the first person to establish eCommerce. Some people claim that the firm known as "Boston computer exchange" was the first to sell their computers online. Other people say that the website known as "Bookstacks limitless," which was established in 1992, was the first online bookshop and, as a result, the first eCommerce site.

- It was in 1995 that Amazon, which had its beginnings as an online bookshop, began to dominate the trends of the e-commerce industry. Amazon was an industry pioneer in allowing customers to post reviews and comments online.
- In 1995, eBay began operating as an online auction site, marking its initial foray into the realm of electronic commerce (eCommerce).
- In 1998, PayPal was introduced as a service that enables fast and simple online transactions in a number of different currencies.
- Alibaba.com was the first of its type to combine business-to-business, business-to-consumer, and consumer-to-consumer online shopping on a single platform in 1999.
- Etsy was founded in 2005 with the purpose of showcasing locally manufactured arts and crafts to a global audience for the purpose of admiration and purchase, hence providing support to regional artists and traditional craftsmen all over the world.
- With the launch of the 'sponsored stories' feature in 2011, social media platforms have made their way to the forefront of the limelight in the field of electronic commerce.
- Apple Pay and Android Pay were both announced as methods for making online payments in 2014 and 2015, respectively, by Apple and Google, respectively.

## **2.10 COMPONENTS OF E-COMMERCE:**

E-commerce first gained popularity as a playground for large corporations, but it has since evolved into a commodity that can be easily accessed by anyone, including start-ups, small businesses, entrepreneurs, brands, bloggers, freelancers, and non-governmental organizations (NGOs). eCommerce has even made its way into social media platforms like Instagram and Facebook. The following are some of the aspects that are included in eCommerce:

### **2.10.1 ACCESSIBLE ON A GLOBAL SCALE**

The internet enables commerce between any two parties on the planet, regardless of physical location. More connection indicates that there will be more markets to cover, which will lead to more investors being engaged, which will ultimately result in more business.

### **2.10.2 LOW TRANSACTION FEES**

The easiness of conducting business online reduces the costs associated with running conventional establishments. In addition to this, it is the most practical method for conducting business.

### **2.10.3 ACCESSIBILITY**

It is quick and uncomplicated to use. It also offers the potential to get rid of the additional fees associated with a middleman by linking the buyer and the supplier directly.

## **2.11 SCOPE OF ECOMMERCE:**

Since its inception more than three decades ago, the eCommerce industry has undergone significant development and seen explosive growth. It has been anticipated that there will be more than 2 billion worldwide digital purchasers by 2022, and that number is expected to continue growing. That accounts for close to 27 percent of the total population of the world. As a result of the influence of the pandemic and the change that companies are making to the online forum, it is anticipated that roughly 22 percent of retail sales would merge into eCommerce platforms by the year 2023 owing to the relatively cheaper expenditure range

offered by these platforms. The use of an online store comes with a number of advantages, including no cost for shipping, customer ratings and feedback, price reductions, accessibility, a streamlined return policy, points that can be used for future purchases, and many other advantages.

E-commerce enterprises are able to better satisfy the expectations of their customers in terms of speed and convenience as a result of several technical improvements. Customers are able to take advantage of everything with only the click of their mouse thanks to these. Therefore, if you do not take advantage of these chances, you will miss out on fresh business prospects.

## **2.12 TRENDS IN E-COMMERCE:**

### **2.12.1 CONSUMERS HIT THE GAS PEDAL ON ONLINE SHOPPING**

Even though online shopping is one of the most popular online activities, its usage varies by region. With the increasing popularity of ecommerce stores, a rising number of people are turning to online shopping. This increase in online shopping can be attributed to a number of factors. One of the main ones is arguably the level of comfort provided to online shoppers.

There is also an increase in trust that online buyers have when they are purchasing online, as well as an improved website experience. At one point, people used to be hesitant to buy things online, but that's no longer the case. Websites have also become a lot more customer-friendly. With all the comfort that is provided, there's no surprise that online sales growth is becoming unstoppable.

### **2.12.2 ECOMMERCE STRENGTHENS FURTHER IN DIGITALLY MATURE MARKETS**

Undeniably, one of the biggest impacts—if not the biggest—on ecommerce trends in recent years is the COVID-19 pandemic.

Experts predict that the impact of the coronavirus will not just be a short-term boost to ecommerce but one that's here to stay, even after COVID-19. This is because people will get

comfortable with the comfort and convenience it offers and the benefits of contactless payments, both of which are likely to cause a permanent behavioral shift toward digital purchases.

Analysts are even expecting ecommerce adoption to increase in countries where online shopping is already pretty rampant. In the US, ecommerce penetration rates are set to rise from the current 23% to 31% by 2026.

### **2.12.3 MOBILE SHOPPING ACCELERATES**

Ecommerce growth has been driven in part by the increase in usage of mobile devices. That's because consumers aren't just checking out online, they're also using their mobile devices to browse or research before making their minds up about their purchase.

As trust in online shopping increases, consumers start to feel more comfortable shopping on mobile devices than ever before. This is especially so with millennials and Gen Z consumers, who have grown up surrounded by computers and the internet. These generations are also more likely to be shopping online using their mobile devices in comparison to older generations.

With more and more sites now optimized for mobile use, make sure that not only your website but your online store is optimized for mobile devices as well. By doing this, you're making ecommerce simpler and more accessible for a larger audience.

### **2.12.4 YOUNG CONSUMERS CHANGE THE BUSINESS LANDSCAPE**

In recent years, a shift to online shopping has been observed across consumers of all ages. However, there's one particular group that increasingly purchases stuff on the internet: young consumers.

Survey results show that two out of three (80%) young consumers aged 25 to 40 do the majority of their shopping online.

Saving money and finding deals was the key reason for young consumers' online shopping, but they also appreciate a smooth checkout process and product recommendations given by businesses.

More than half of young consumers who buy from independent brands discover them via social media—more than any other age group.

### **2.12.5 VISUAL COMMERCE IS ON THE RISE**

One of the many difficulties of running an ecommerce store is having to sell your product to consumers who have no chance of physical interaction with your product. That's where visual commerce comes into play.

In short, visual commerce is the next generation of normal static visuals. It takes marketing to a whole other level, as instead of simply using product photos to market your business, it incorporates other types of visuals, such as consumer-generated media, interactive content, engaging videos, and, as previously mentioned, augmented reality.

## **2.13 BOON OF E-COMMERCE:**

### **2.13.1 TO AN ORGANIZATION**

- Expands a company's marketplace to national and international markets. With minimal capital outlay, a company can quickly locate more customers, the best suppliers, and the most suitable business partners worldwide.
- Enables companies to procure material and services from other companies, rapidly and at less cost.
- Shortens or even eliminates marketing distribution channels, making products cheaper and vendors' profits higher.
- Decreases (by as much as 90 percent) the cost of creating, processing, distributing, storing, and retrieving information by digitizing the process.
- Allows lower inventories by facilitating pull-type supply chain management. This allows product customization and reduces inventory costs.
- Lowers telecommunications costs because the Internet is much cheaper than value-added networks (VANs).
- Helps small businesses compete against large companies.
- Enables a very specialized niche market.

### **2.13.2 TO A CUSTOMER**

- Frequently provides less expensive products and services by allowing consumers to conduct quick online comparisons.
- Gives consumers more choices than they could easily locate otherwise.
- Enables customers to shop or make other transactions 24 hours a day, from almost any location.
- Delivers relevant and detailed information in seconds.
- Enables consumers to get customized products, from PCs to cars, at competitive prices.
- Makes it possible for people to work and study at home.
- Makes possible electronic auctions.
- Allows consumers to interact in electronic communities and to exchange ideas and compare experiences.

### **2.13.3 TO A SOCIETY**

- Enables individuals to work at home and to do less traveling, resulting in less road traffic and lower air pollution.
- Allows some merchandise to be sold at lower prices, thereby increasing people's standard of living.
- Enables people in developing countries and rural areas to enjoy products and services that are otherwise not available. This includes opportunities to learn professions and earn college degrees, or to receive better medical care.
- Facilitates delivery of public services, such as government entitlements, reducing the cost of distribution and chance of fraud, and increasing the quality of social services, police work, health care, and education.

## **2.14 EXAMPLES OF E-COMMERCE:**

### **2.14.1 AMAZON INDIA**

Amazon is one of the top eCommerce sites in India and unquestionably the best in terms of customer service. According to Statista, this eCommerce giant has a user reach of over 85%. Since its beginning in India, it has made a fortune and attracted millions of visitors every month, making it the country's most popular website.

While the majority of its visitors are interested in the electronics category, that does not mean the other categories are not worthwhile. Men's and women's clothes, groceries, Amazon Prime digital media, sports, and a variety of other categories are all available through Amazon. In addition to that, the US rates usually are cheaper for many electronic items, than purchasing their Indian versions.

Amazon Seller Self Registration (Amazon SSR) enables vendors to self-register in the Amazon marketplace, regardless of their location or catalog size. It enables vendors to begin selling within a day, without the need for any third-party assistance.

### **2.14.2 FLIPKART**

The king of Indian eCommerce holds second place in top eCommerce sites in India. Flipkart insists that is because it is pushing more towards app transactions, where the company beats Amazon. Many industry analysts, however, think while mobile commerce is the way to the future, it is too early to discount website business. Flipkart, valued at over US\$15 billion, now leads the Indian eCommerce pack but is under pressure to maintain its position as Amazon closes the gap.

Like Amazon, Flipkart is most popular with customers for goods in the electronics sector, following the same patterns as the online retailer. However, it also has a diverse selection of products, including televisions and appliances, fashion, furniture, sports, and literature, among other things.

### **2.14.3 SNAPDEAL**

Snapdeal, another Indian-founded eCommerce giant, is an online variety shopping platform that has gained a great deal of interest from users and investors. Since its inception in 2010, Snapdeal has received funding from well-known investors such as the Alibaba Group, Softbank, and Foxconn Technology Group.

It gives you the best deals in a particular city in various service categories ranging from: restaurants, spas and salons, apparel, footwear, baby care, home, and décor. It has adopted the marketplace business model. Snapdeal came up with a unique idea of permitting local vendors and manufacturers to publish their product catalog and sell it on the Snapdeal portal. This avoids the expensive costs involved in building your own inventory. It focuses on logistics and efficient delivery to customers. It operates at such a fast pace that a new product is added every 30 seconds.

#### **2.14.4 MYNTRA**

Myntra is a well-known name in India's list of top eCommerce sites in India for fashion and lifestyle products. You can purchase products on Myntra for Men, Women, and Kids. Apart from fashion products, Myntra also offers home and living products like kitchen essentials, home decor, bathroom items, and lighting products. In 2014, Myntra was acquired by Flipkart

In addition to that, its various payment options and regular discounts contribute to the overall success of this brand. Myntra has employed diligent delivery agents and takes care of its supply chain management. The website showcases various top-tier brands of celebrities such as HRX, Deepika Padukone's All About You, Being Human, etc.

Myntra has also come up with a complete guide to your everyday fashion and latest style trends. The Myntra Look Good is a daily fix of style tips, beauty tricks, celeb fashion, and non-stop entertainment. They believe that Bollywood influences fashion and frequent tie-ups with celebrities help to bring customers closer to Myntra.

#### **2.14.5 BOOK MY SHOW**

Book My Show India is the most popular online ticket vendor in the country, with over 10 million customers. Following the establishment of its doors in 2007, it has expanded to provide ticketing services in five nations, including the United Arab Emirates, Sri Lanka, the West Indies, and Indonesia, amongst others.

After surviving difficult circumstances, it was able to emerge triumphant at the end. With the growth of Book My Show, it has evolved into a platform that provides customers with a wealth of options. Ticket and surf trailer reservations can now be made at any time and from any location.

Book My Show is India's one-stop website for ticket-booking entertainment and merchandise of all types. It offers a wide range of options, including tickets for movies, events, plays, sports, activities, and tickets to historical monuments, in addition to selling fan products. TPG Growth, a well-known worldwide investor, is the company's largest shareholder.

## **2.14.6 PAYTM**

The Indian eCommerce merchant Paytm has slowly and steadily pushed its way onto this restricted list of eCommerce retailers. From its humble beginnings as a mobile wallet, Square is on its path to becoming one of the industry's leading innovators. Paytm is able to meet the needs of its customers on a regular basis, whether it is through accessories or technological goods.

Paytm Mall is constantly looking for new ways to improve the shopping experience for its nearly 120 million registered users. Paytm's cashback option has proven to be one of the most appealing aspects of the service. When purchasing goods, consumers are provided with a selection of discount coupons to choose from, all of which yield significant savings. It also collaborates with brick-and-mortar retailers, and with the use of its mobile application and QR codes, it guides customers through an online buying experience that includes appealing discounts.

## **2.15 E-COMMERCE APPROACH:**

### **2.15.1 MICRO-TARGET AN ONLINE AUDIENCE**

E-commerce is all about reaching to an audience who share same interest. It is important to describe your company's place in the market that you can display online.

### **2.15.2 PERSONALIZE**

Use the available technology to generate unique shopping experience for your customers.

### **2.15.3 CREATE CONTENT TO BUILD STICKINESS**

Use creative content and interesting strategies for your prospective customers.

### **2.15.4 TAILOR THE BROWSING EXPERIENCE TO TARGET SEGMENTS**

To attract an audience, it is essential to provide alluring experience across online platform.

### **2.15.5 INTEGRATE ACROSS CHANNELS**

Creating multi-channel offering will ensure that your customers experience your brand constantly.

### **2.15.6 INVEST IN MOBILE**

Offering mobile-accessible services to your customer is the key to stay in the competition.

### **2.15.7 TAP INTO LOGISTICS**

Quick exchanged, return policies, same-day delivery will help you economically and will give you competitive advantages.

### **2.15.8 CONSIDER SUBSCRIPTION COMMERCE**

It offers new, unique or personalized items to the customers every month.

### **2.15.9 BYPASS THE MIDDLEMEN**

Factories and manufacturers are willing to work with small companies to reach large number of customers.

### **2.15.10 OFFER A SEAMLESS EXPERIENCE ACROSS CHANNELS**

Product availability, Promotional strategies, consistent brand experience are the key to ensure sale growth.

### **2.15.11 CURATE A PROPRIETARY SELECTION**

This focuses on managing a narrow and deep collection in a particular segment. This will make the products look exclusive and original.

### **2.15.12 SELL INTERNET-ONLY MERCHANDISE**

Offering goods and services exclusively on Internet will give you a greater control over your margins.

## **2.16 STAGES OF ONLINE TRANSACTION:**

Online transaction is when we buy any goods online and we pay for those goods online. Everything is safe and secure in online transactions. In this, it happens via confirmation of the OTP sent to your phone, which is very well secured. There is no need to do any kind of paperwork in online transactions.

There are three stages of online transaction i.e., first - registration, second - placing the order, and third - online payment. This online transaction is completed by combining all three stages. Online transactions are used to buy or sell any item on an online platform such as Flipkart, Amazon, or eBay etc.

### **2.16.1 PRE-PURCHASE/SALE**

The company advertises the product in this stage, it talks about some important things through the advertisement so that the customer can get to know about that product. These advertisements are made in such a way that the customer who is attracted to the advertisement is ready to buy the product.

### **2.16.2 PURCHASE / SALE**

In this stage, when the customer is attracted to buy goods, he likes the goods, then he buys the goods and he pays online for those goods.

### **2.16.3 DELIVERY STAGE**

In this stage the customer buys the final goods and gets the delivery to the themselves.

## **2.17 STEPS IN ONLINE SHOPPING:**

The following steps involved in online shopping via online transaction

### **STEP 1: REGISTRATION**

The first step is registration in online transactions. In this step, the customer has to register himself on a website such as Flipkart, Amazon. To register, he has to provide his email id, name, address and all other similar details, which the website saves and always keep these details secure and only. After registering on the website, an account is created and he has a shopping cart, both these things are password-protected.

## **STEP 2: PLACING AN ORDER**

In this, the customer puts whatever items he likes from his registered shopping website in the shopping cart. This shopping cart then keeps the details of all the items saved, such as how much money it is in, how much is in the amount, it saves all the things with the shopping cart. Then whenever the customer has to order those things, by paying online, he can get all those things.

## **STEP 3: PAYMENT:**

The buyer gets a lot of options for placing orders, which are safe and secure, the payment options that are available here are very secure, they have high-level encryption so that the financial details of the buyer cannot be leaked like his/her card number, his/her bank account number, his/her password, all these things could not be leaked. Below are some payment methods in which the buyer can choose how to pay.

- Cash on delivery
- Cheque
- Debit/Credit card payment
- Net banking

## **2.18 SECURITY AND SAFETY OF E- BUSINESS:**

### **2.18.1 TRANSACTIONAL RISKS:**

The common transactions risks of online dealings are:

- Default an Order- Suppose you bought something online from a site and paid for it, but the seller can deny that you have placed the order or paid for the order. The seller can also refuse to deliver the goods in this way.
- Default on Delivery - It often happens that you have placed an order and the product sent to the address of someone else instead of your address (that you have inserted).
- Defaulter Payment - It happens very often that the seller does not get the same payment, but the customer who claims that he paid. To avoid this problem, the website provides cookies which are like a personal ID or caller ID which extracts the name, address, and previous purchase records of the customer.

## **2.18.2 DATA STORAGE AND TRANSACTION RISK**

Upon registering on a site, we share some personal information on it, such as our name, our address, email ID, phone number. All this information is saved and kept in its data. Due to this, the probability increases that our personal information can be stolen by anyone and can put us at high risk.

The risk involved in data storage is Virus. A lot of computer viruses are deadly, which can enter your computer in any way such as through a pen drive, through an email ID, or through a disk, which can enter your computer. All the data present in it, all the important information can be deleted. Because of which you may have a lot of problems and there may be too much time wasted.

Hackers are unauthorized people. They can destroy all your data and can also steal it, due to which there is a lot of damage to the website.

## **2.18.3 THE RISK OF THREAT INTELLECTUAL PROPERTY AND PRIVACY**

The information you provide to the website may get copied by any other online vendors, who may start sending you promotional messages and even hackers may pretend to be customers themselves. A fake website may be developed instead of the original website and they take away advance money from customers and not supply any product to the customers.

## **2.18.4 RISKS RELATED TO ONLINE SHOPPING**

Besides the risks related to data storage, transactions, and threat to privacy, there are some other risks involved with online shopping too. These are as follows:

- Customer disputes
- Online security issues
- Credit card fraud

# **CHAPTER - III**



## **DATA ANALYSIS AND INTERPRETATION**

### **3.1 INTRODUCTION**

Analyzing survey data is an important and exciting step in the survey process. It is the time that we may reveal important facts about our customers, uncover trends that we might not otherwise have known existed, or provide irrefutable facts to support our plans. By doing in-depth data comparisons, we can begin to identify relationships between various data that will help us understand more about our respondents, and guide us towards better decisions.

Data analysis is the process of looking at and summarizing data with intent to extract useful information and develop conclusion. The completion of the project entirely depends upon the analysis of collected data, proper tabulation and coding of data. It enables easy understanding analysis and comparison.

The analysis is being carried out based on the survey conducted among the people using mobile phone for e-commerce in Thoothukudi. Each question in the questionnaire is analyzed individually, sufficiently tabulated and interpreted by the researcher and are presented in the form of Bar diagram, Pie charts and Ranking method. The sample size of the collected data is 60.

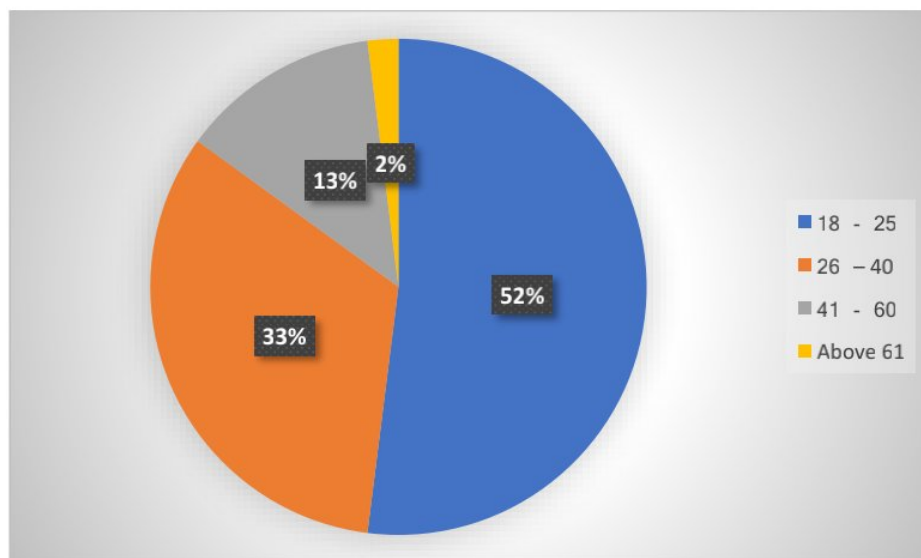
### 3.2 AGE WISE CLASSIFICATION

**Table No: 3.1**

**Age wise classification of the Respondents**

Age	No. of respondents	Percentage (%)
18 – 25	31	52
26 – 40	20	33
41 – 60	8	13
Above 61	1	2
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of the total respondents taken for study, majority (52%) of the respondents are in the age group of 18 – 25 years, (33%) of the respondents are in the age group of 26 – 40, (13%) of the respondents are in the age group of 41 – 60 and the remaining (2%) of the respondents are in the age group of above 60 years.

Majority (52%) of the respondents are in the age group of 18 – 25 years of age.

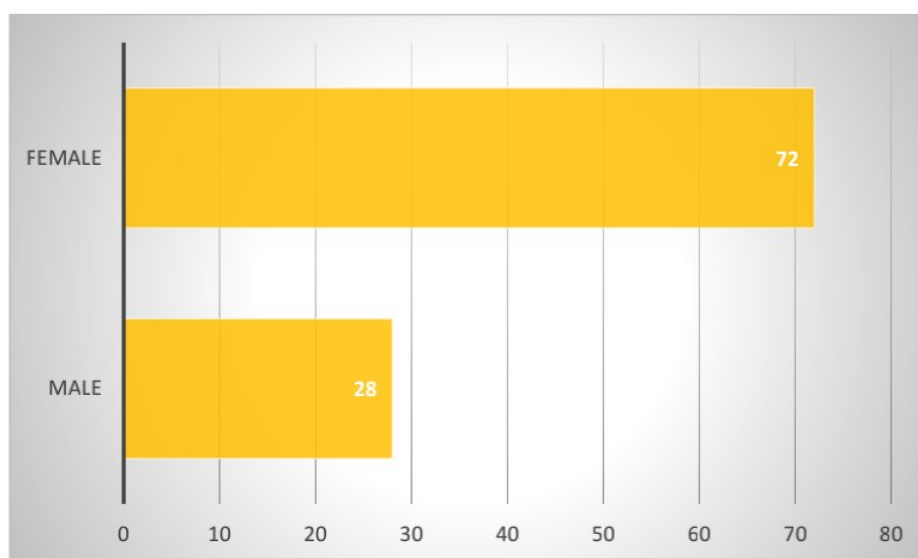
### 3.3 GENDER WISE CLASSIFICATION

**TABLE NO: 3.2**

**Gender wise classification**

Gender	No. of respondents	Percentage (%)
Male	17	28
Female	43	72
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, out of 60 respondents, (72%) of the respondents are female and (28%) of the respondents are male.

Majority (72%) of the respondents are female.

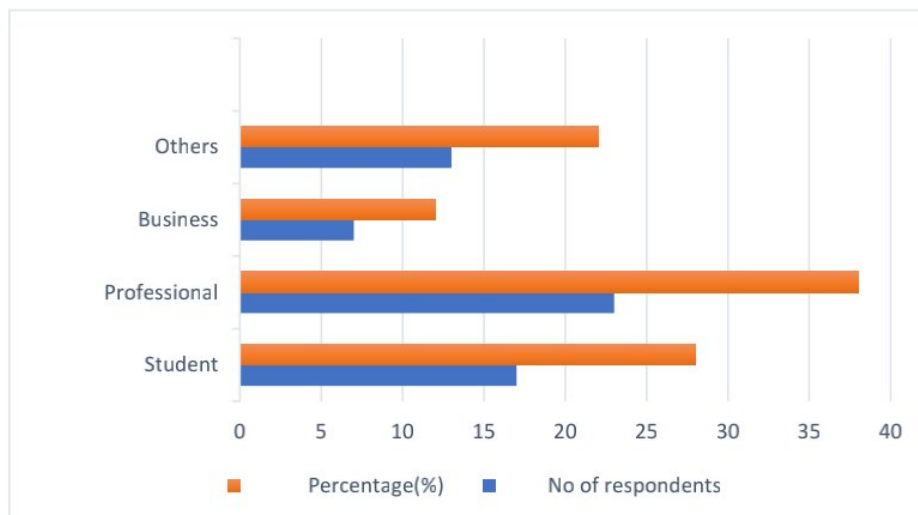
### 3.4 OCCUPATION WISE CLASSIFICATION

**Table no: 3.3**

**Occupation wise classification**

Occupation	No of respondents	Percentage (%)
Student	17	28
Professional	23	38
Business	7	12
Others	13	22
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of the total respondents, taken for study, majority (38%) of the respondents are professionals, majority (28%) of the respondents are students, (22%) of the respondents are others, (12%) of the respondents are business.

Majority (38%) of the respondents are professionals.

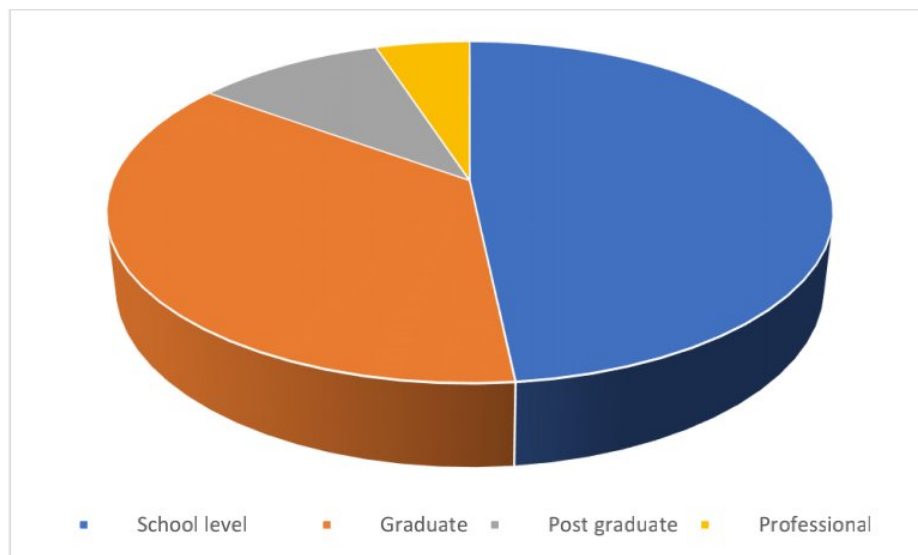
### 3.5 EDUCATION WISE CLASSIFICATION

**Table No: 3.4**

**Education wise classification**

Education	No. of respondents	Percentage (%)
School level	29	48
Graduate	22	37
Post graduate	6	10
Professional course	3	5
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of the total respondents taken for study, (48%) of the respondents have completed up to school level, (37%) of the respondents are graduated, (10%) of the respondents have completed post graduate, (5%) of the respondents are professional.

Majority (48%) of the respondents have completed up to school level.

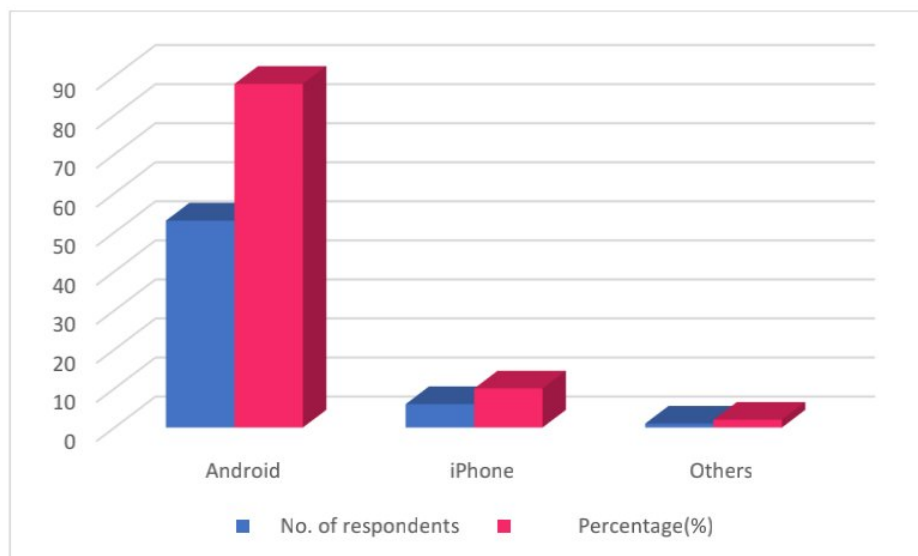
### 3.6 TYPES OF MOBILE PHONE USERS

**Table No: 3.5**

**Types of mobile phone users**

Type of Mobile phones	No. of respondents	Percentage (%)
Android	53	88
iPhone	6	10
Others	1	2
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of the total respondents taken for the study, (88%) of the respondents are android users, (10%) of the respondents are iPhone users, (2%) of the respondents are using other modes.

Majority (88%) of the respondents are android users.

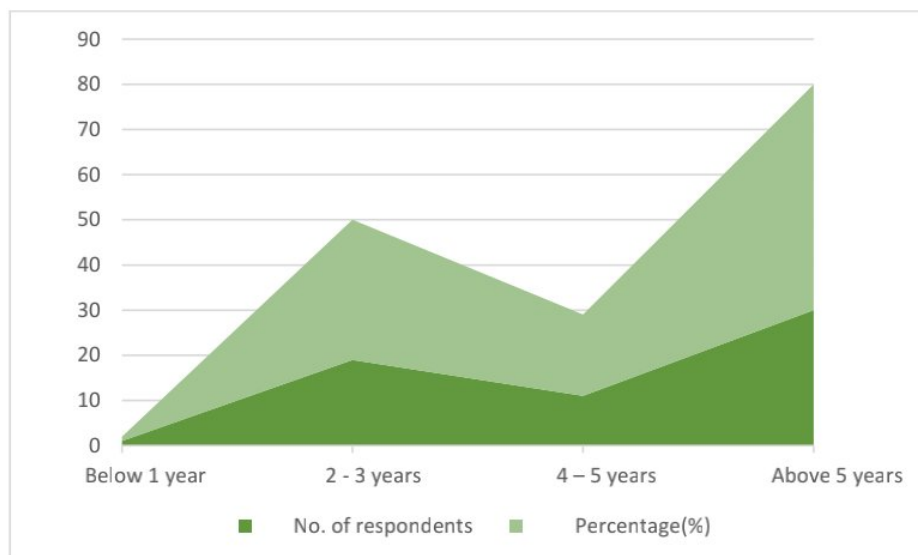
### 3.7 DURATION OF MOBILE PHONE USAGE

**Table no: 3.6**

**Duration of mobile phone usage**

Duration	No. of respondents	Percentage (%)
Below 1 year	1	1
2 - 3 years	18	31
4 – 5 years	11	18
Above 5 years	30	50
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of the total respondents taken for the study, (50%) of the respondents are using mobile phones for above 5 years, (31%) of the respondents are using mobile phones for 2 – 3 years, (18%) of the respondents are using mobile phones for 4 – 5 years and (1%) of the respondents are using mobile phones below 1 year.

Majority (50%) of the respondents are using mobile phones for above 5 years.

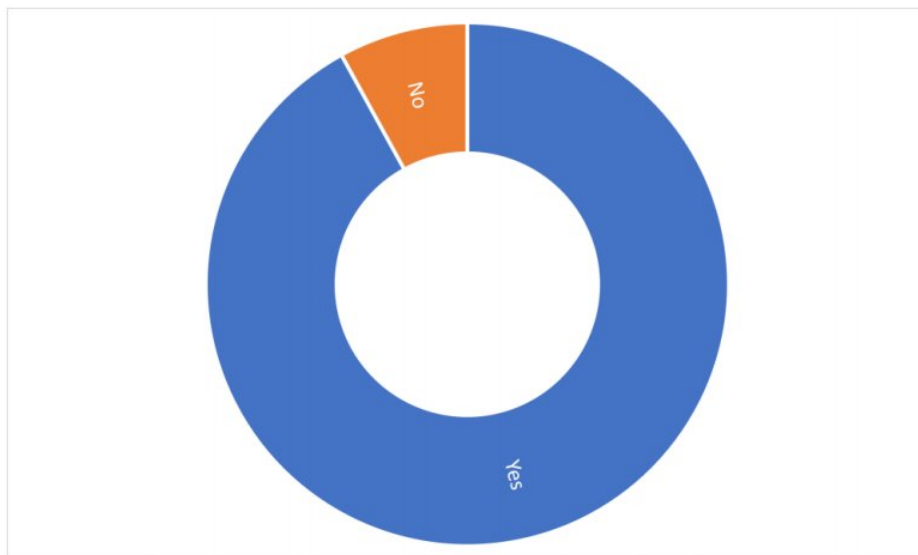
### 3.8 PURCHASE THROUGH E-COMMERCE

**Table No: 3.7**

**Purchase through e-commerce**

Purchase	No. of respondents	Percentage (%)
Yes	55	92
No	5	8
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (92%) of the respondents have said yes that they purchase products through e-commerce, (8%) of the respondents have said no for the above question.

Majority (92%) of the respondents have said yes showing that the respondents for the study purchase online products through e-commerce.

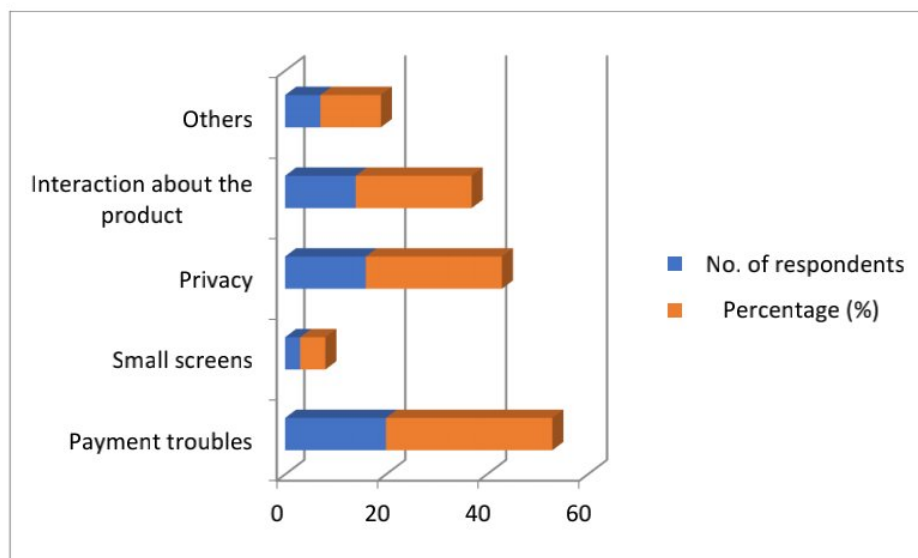
### 3.9 PROBLEMS IN USAGE

**Table No: 3.8**

**Problems in usage**

Problems	No. of respondents	Percentage (%)
Payment troubles	20	33
Small screens	3	5
Privacy	16	27
Interaction about the product	14	23
Others	7	12
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (33%) of the respondents have payment troubles, (27%) of the respondents have lack of privacy, (23%) of the respondents have problem in interaction of the product, and (12%) of the respondents have other difficulties and (5%) of the respondents have small screens troubles, for the above question.

Majority (33%) of the respondents have payment troubles while using e-commerce.

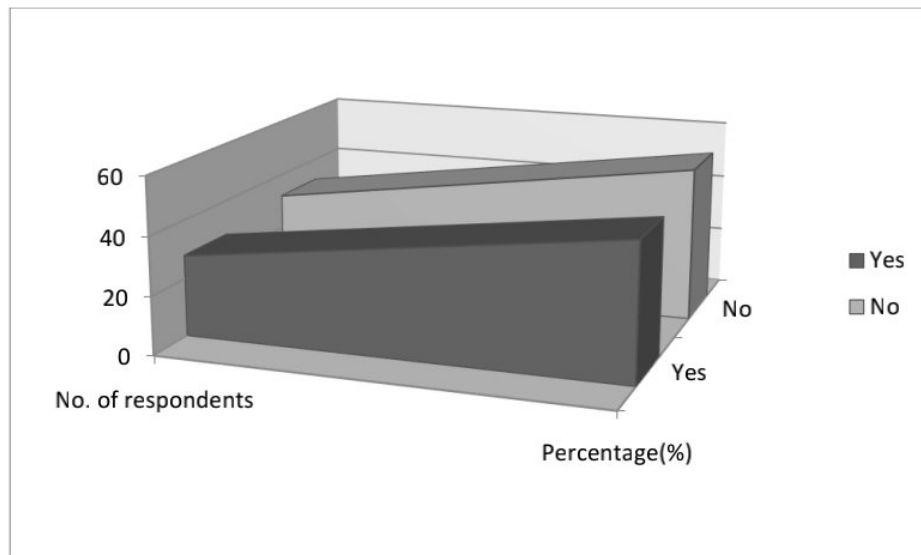
### 3.10 RISK OF FRAUDULENT IN E-COMMERCE

**Table No: 3.9**

**Risk of fraudulent in e-commerce**

<b>Fraudulent</b>	<b>No. of respondents</b>	<b>Percentage (%)</b>
Yes	28	47
No	32	53
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (53%) of the respondents have said no, (47%) of the respondents have said yes for the above question.

Majority (53%) of the respondents have said no, this shows that the respondents of the study have not experienced risk of fraudulent practices through e-commerce.

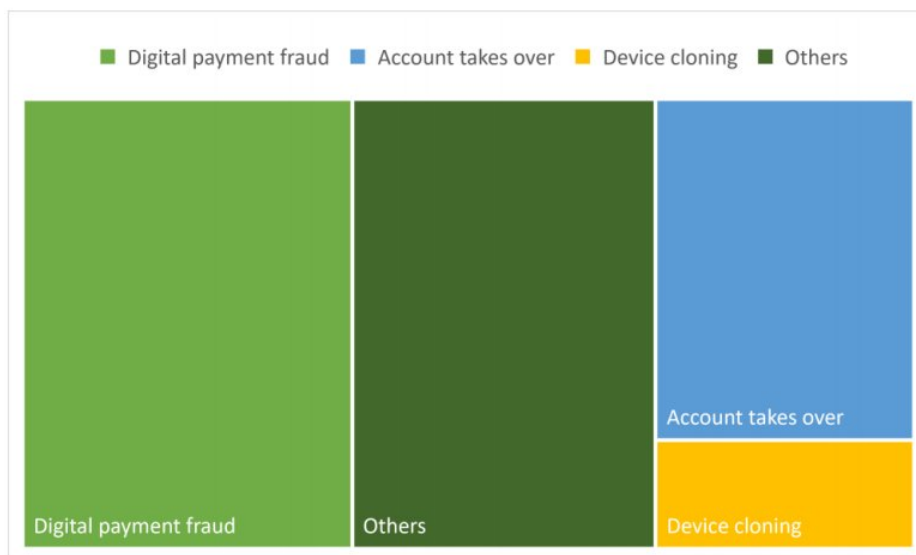
### 3.11 PROBLEMS IN E-COMMERCE FRAUDS

**Table No: 3.10**

**Problems in e-commerce frauds**

Problems	No. of respondents	Percentage (%)
Digital payment fraud	15	37
Account takes over	9	22
Device cloning	3	7
Others	14	34
<b>Total</b>	<b>41</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (37%) of the respondents have faced digital payment fraud, (22%) of the respondents have faced account take over, (7%) of the respondents have faced device cloning and (34%) of the respondents have faced other problems for the above question.

Majority (37%) of the respondents have faced digital payment frauds while doing e-commerce purchase.

### 3. 12 SATISFACTION LEVEL OF THE RESPONDENTS

**Table No: 3.11**

<b>Opinion</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly disagree</b>	<b>Total response</b>	<b>Rank</b>
E-Commerce via mobile phone growing rapidly in future	29	25	6	0	0	60	
	145	100	18	0	0	266	<b>I</b>
The usage of E-Commerce websites increases the internet usage	13	41	6	0	0	60	
	65	164	18	0	0	247	<b>III</b>
E-commerce in mobile devices is user friendly	18	37	3	2	0	60	
	90	148	9	4	0	251	<b>II</b>
Mobile phone is an essential one to use e-commerce	15	29	15	1	0	60	
	75	116	45	2	0	238	<b>IV</b>
There is customer protection issue in e-commerce	7	30	20	2	0	60	

via mobile phone							
	35	120	60	4	0	219	<b>V</b>

### **Inference:**

The above ranking table shows the majority of the respondents have given first rank to “E-Commerce via mobile phone growing rapidly in future” with the highest rank I. The respondents have given second rank to “E-commerce in mobile devices is user friendly”, third rank is given to “The usage of E-Commerce websites increases the internet usage”, fourth rank is given to “Mobile phone is an essential one to use e-commerce” and the least importance is given to “There is customer protection issue in e-commerce via mobile phone”.

Majority of the respondents have given first rank to “E-Commerce via mobile phone growing rapidly in future” and the least importance has given to “There is customer protection issue in e-commerce via mobile phone”.

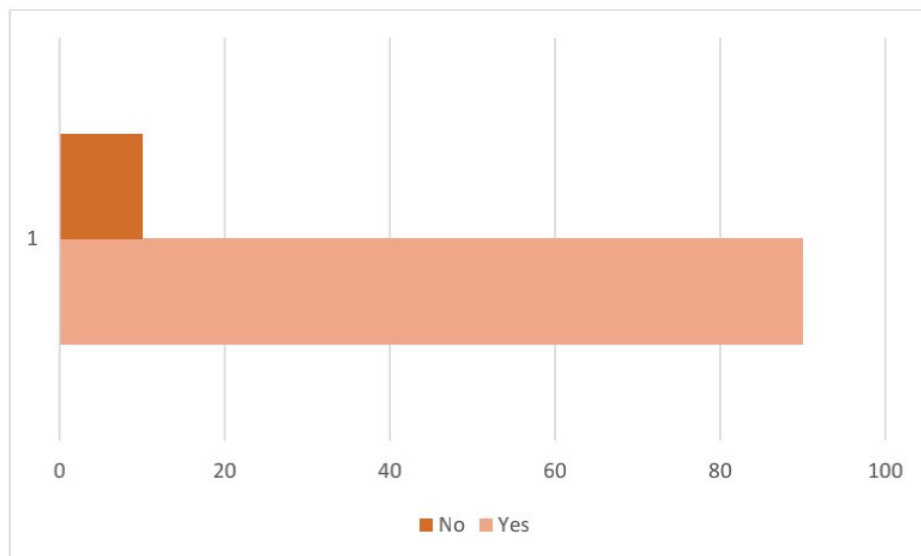
### 3.13 DISTURBANCE OF ADVERTISEMENT

**Table No: 3.12**

**Disturbance of advertisement**

<b>Disturbance of advertisement</b>	<b>No. of respondents</b>	<b>Percentage (%)</b>
Yes	54	90
No	6	10
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (90%) of the respondents have said yes and they have faced disturbance through advertisement and (10%) of the respondents have said no for the above question.

Majority (90%) of the respondents have said yes showing that the respondents have faced disturbance through advertisement.

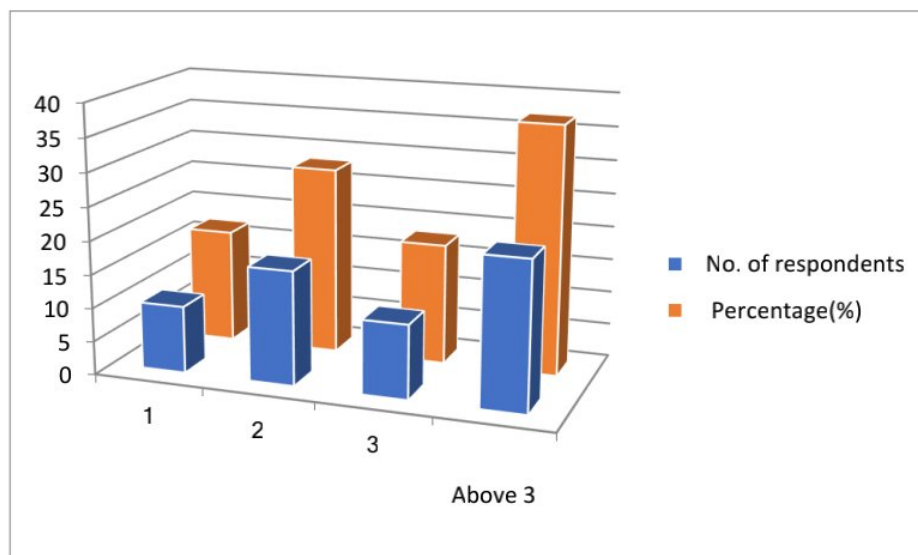
### 3.14 NUMBER OF E-COMMERCE APPLICATIONS USAGE

**Table No: 3.13**

**Number of e-commerce applications usage**

No. of apps	No. of respondents	Percentage (%)
1	10	17
2	17	28
3	11	18
Above 3	22	37
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study majority (37%) of the respondents are using above 3 apps, (28%) of the respondents are using 2 apps, (18%) of the respondents are using 3 apps, and (17%) of the respondents are using only one app for the above question.

Majority (37%) of the respondents are using above 3 apps to purchase products through e-commerce.

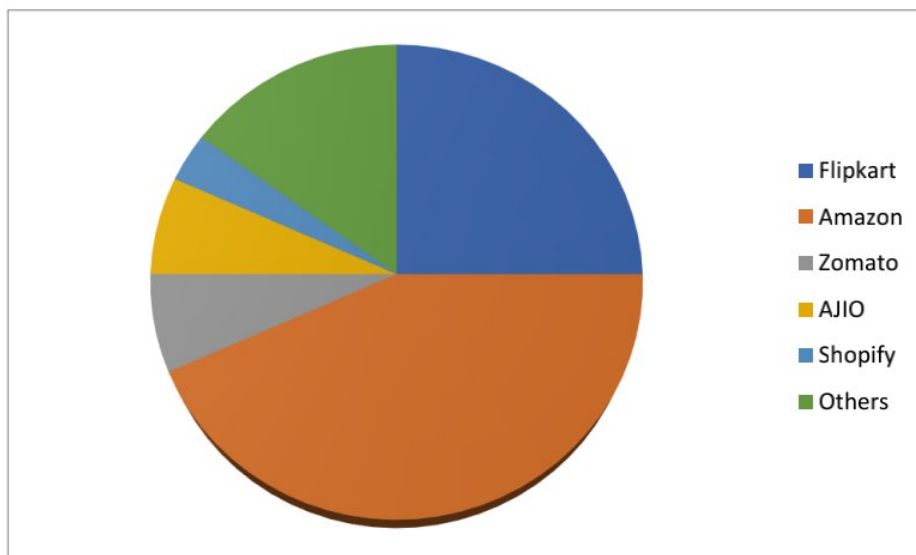
### 3.15 SURVEY ABOUT ADDICTIVE E-COMMERCE APPLICATIONS

**Table No: 3.14**

**Survey about addictive e-commerce applications**

Types of application	No. of respondents	Percentage (%)
Flipkart	15	25
Amazon	26	42
Zomato	4	7
AJIO	4	7
Shopify	2	4
Others	9	15
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study majority (42%) of the respondents are using amazon, (25%) of the respondents are using Flipkart, (15%) of the respondents are using other E-commerce application, (7%) of the respondents are using Zomato (7%) of the respondents are using AJIO, (4%) of the respondents are using Shopify for the above question.

Majority (42%) of the respondents are using amazon.

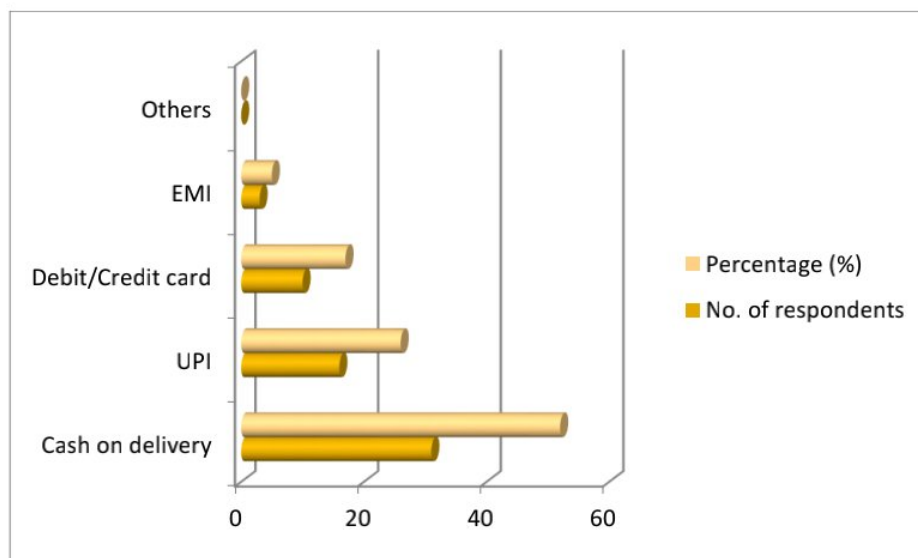
### 3.16 PAYMENT THROUGH MOBILE PHONE

Table No: 3.15

#### Payment through mobile phone

Payment	No. of respondents	Percentage (%)
Cash on delivery	31	52
UPI	16	26
Debit/Credit card	10	17
EMI	3	5
Others	0	0
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### Inference:

From the above table, it is clear that out of total respondents taken for study, majority of (52%) of the respondents prefers cash on delivery, (26%) of the respondents prefers UPI payments, (17%) of the respondents prefers Debit/Credit cards and (5%) of the respondents prefers other type of payments.

Majority (52%) of the respondents prefers cash on delivery while purchasing through e-commerce.

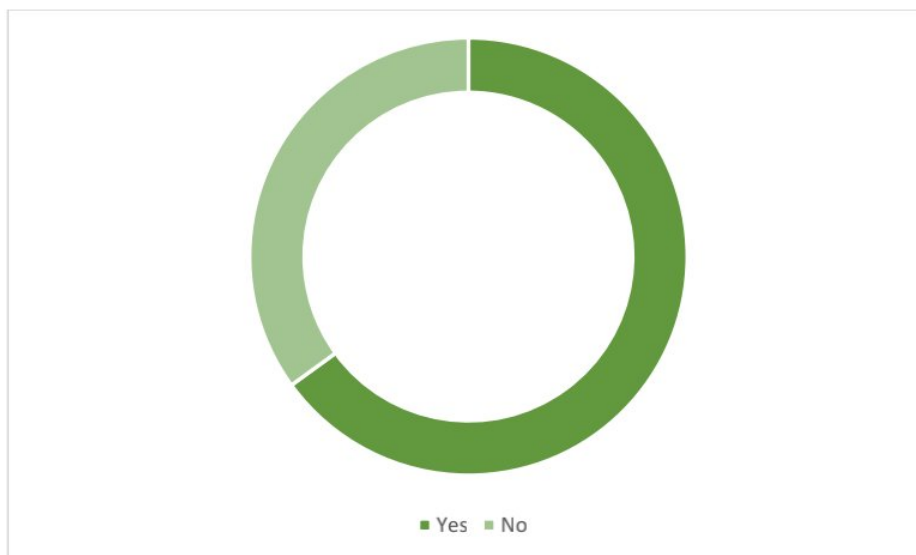
### 3.17 AWARENESS ABOUT “BUY NOW PAY LATER” SCHEME

**Table No: 3.16**

**Awareness about “buy now pay later” scheme**

Awareness	No. of respondents	Percentage (%)
Yes	39	65
No	21	35
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that majority (65%) of the respondents have said yes, (35%) of the respondents have said no for the above question.

Majority (65%) of the respondents have said yes and this shows that the respondents are aware about the “Buy now Pay later” scheme.

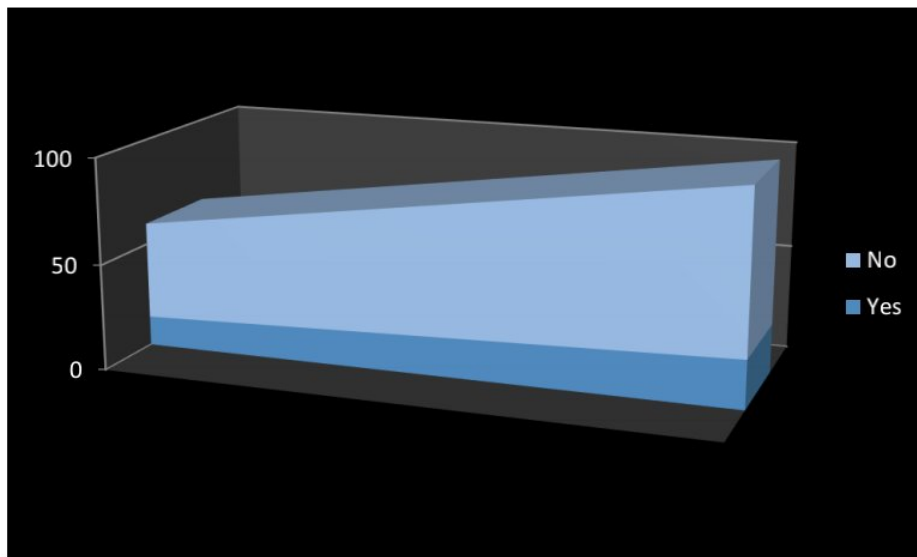
### 3.18 “BUY NOW PAY LATER” – ACTIVATION STATUS

**Table No: 3.17**

**“Buy now pay later” – activation status**

Activation status	No. of respondents	Percentage (%)
Yes	14	23
No	46	77
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that majority (77%) of the respondents have activated “Buy now Pay later” scheme and (23%) of the respondents have said no for the above question.

Majority (77%) of the respondents have activated “Buy now Pay later” scheme on their e-commerce app.

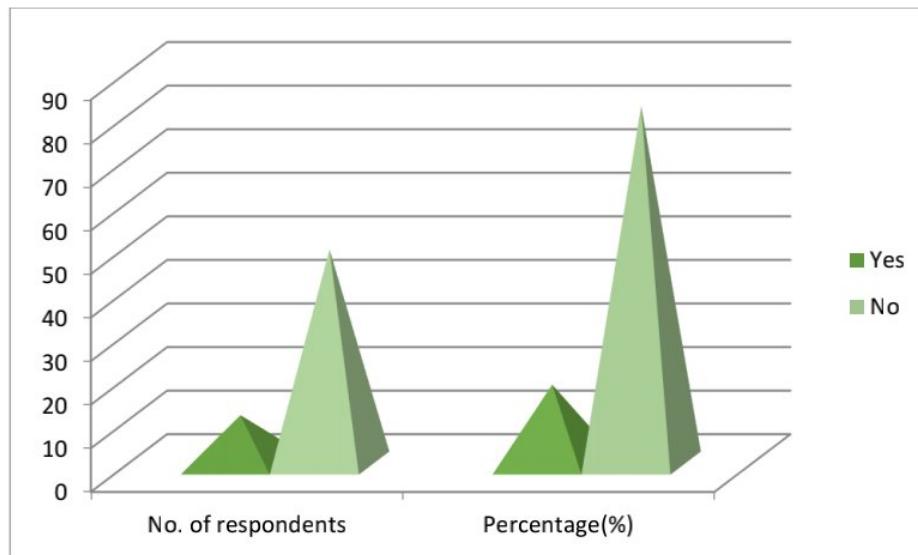
### 3.19 PURCHASE UNDER “BUY NOW PAY LATER”

**Table No: 3.18**

**Purchase under “buy now pay later”**

Purchase	No. of respondents	Percentage (%)
Yes	11	18
No	49	82
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that majority (82%) of the respondents haven't purchased product through “Buy now Pay later” scheme and (18%) of the respondents have purchased.

Majority (82%) of the respondents have said no, showing that the respondents have not purchased products under “Buy now Pay later” scheme.

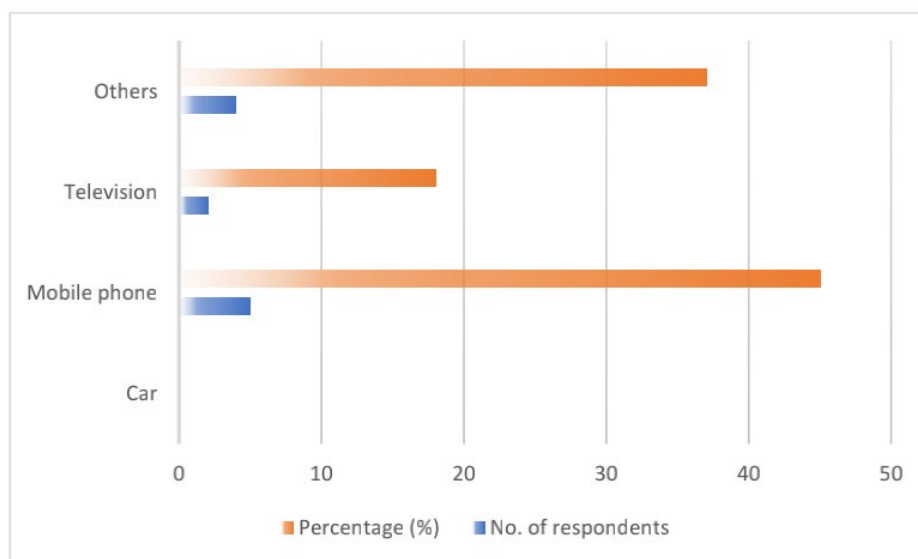
### 3.20 TYPES OF PRODUCTS PURCHASED UNDER “BUY NOW PAY LATER” SCHEME

**Table No: 3.19**

**Types of products**

Types of products	No. of respondents	Percentage (%)
Car	0	0
Mobile phone	5	45
Television	2	18
Others	4	37
<b>Total</b>	<b>11</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study majority (45%) of the respondents have purchased mobile phone through buy now and pay later scheme, (37%) of the respondents have purchased other products, (18%) of the respondents have purchased television, and none of the respondents have purchased car.

Majority (45%) of the respondents have purchased mobile phone through buy now and pay later scheme.

### 3.21 BIGGEST CHALLENGES FACED IN E-COMMERCE

**Table No: 3.20**

Opinion	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total response	Rank
Data security	12	25	20	2	1	60	
	60	100	60	4	1	225	<b>III</b>
Product returning	10	30	20	0	0	60	
	50	120	60	0	0	230	<b>II</b>
Wrong delivery	11	19	21	9	0	60	
	55	76	63	18	0	212	<b>V</b>
Privacy	11	24	16	8	1	60	
	55	96	48	16	1	216	<b>IV</b>
No face-to-face interaction	25	21	9	5	0	60	
	125	84	27	10	0	246	<b>I</b>

#### **Inference:**

The above ranking table shows the majority of the respondents have given first rank to “No face-to-face interaction” with the highest rank I. The respondents have given second rank to “Product returning”, third rank is given to “Data security”, fourth rank to “Privacy” and the least challenge faced in e-commerce is “Wrong delivery”.

Majority of the respondents have given first rank to “No face-to-face interaction” and the least challenge faced in e-commerce is “Wrong delivery”.

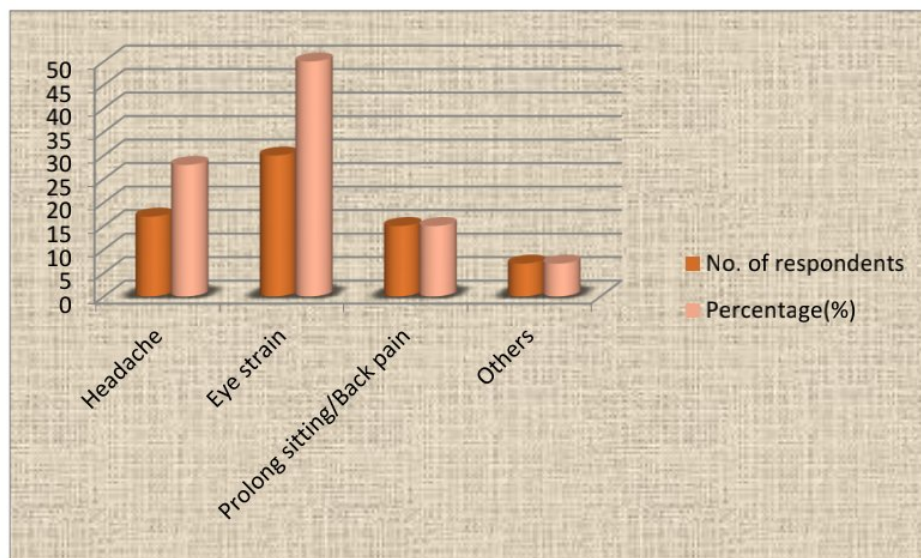
### 3.22 ISSUES FACED WHILE USING MOBILE PHONES

**Table No: 3.21**

**Issues faced while using mobile phones**

Types of issue	No. of respondents	Percentage (%)
Headache	17	28
Eye strain	30	50
Prolong sitting/Back pain	15	15
Others	7	7
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (50%) of the respondents are affected by eye strain, (28%) of the respondents are affected by headache, (15%) of the respondents are affected by prolong sitting/backpain, and (7%) of the respondents are affected by other physical issue.

Majority (50%) of the respondents are affected by eye strain.

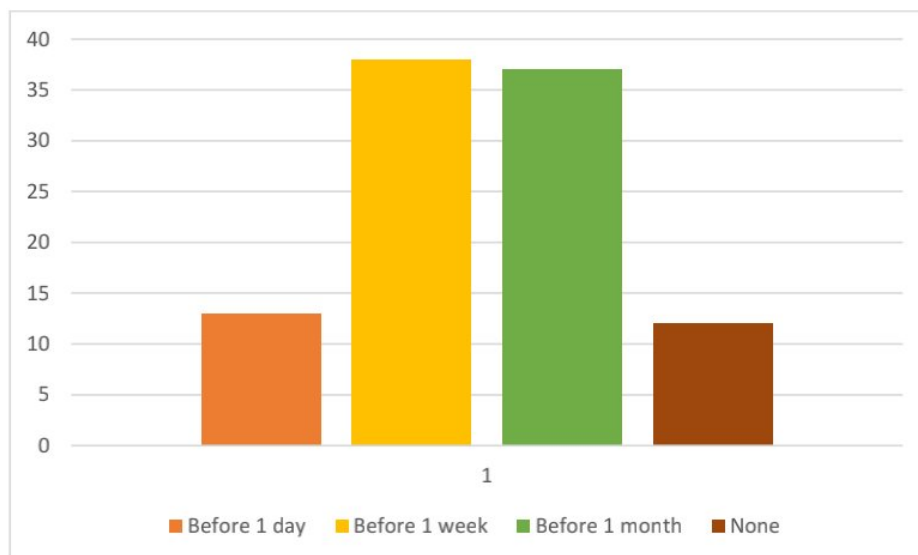
### 3.23 FREQUENCY OF PURCHASE THROUGH E-COMMERCE

**Table No: 3.22**

**Frequency of purchase**

Frequency	No. of respondents	Percentage (%)
Before 1 day	8	13
Before 1 week	23	38
Before 1 month	22	37
None	7	12
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (38%) of the respondents purchased on weekly basis, (37%) of the respondents purchased on monthly basis, (13%) of the respondents purchased on daily basis and (12%) of the respondents haven't purchased on any basis.

Majority (38%) of the respondents purchase on weekly basis.

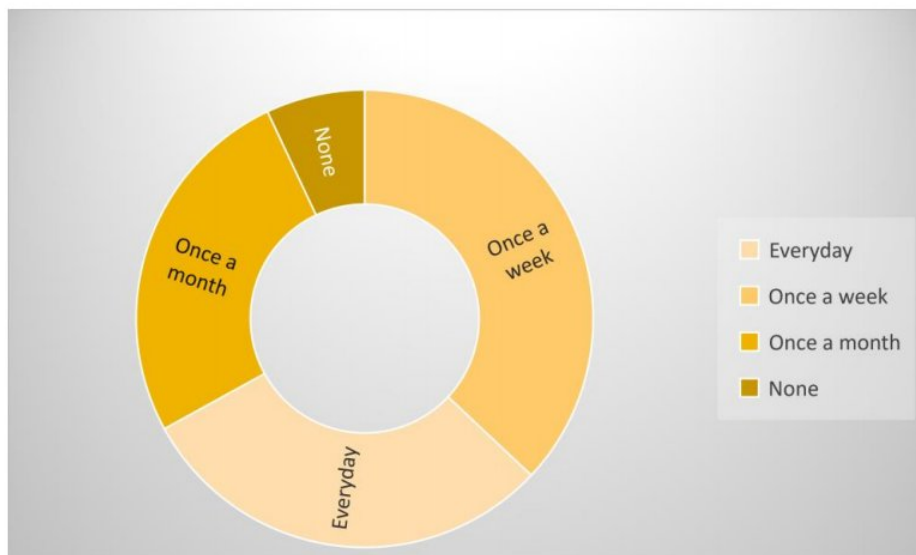
### 3.24 SURFING OF E- SURFING COMMERCE WEBSITES

**Table No: 3.23**

**Surfing of E- Surfing commerce websites**

Duration	No. of respondents	Percentage (%)
Everyday	18	30
Once a week	22	37
Once a month	16	26
None	4	7
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (37%) of the respondents visit e-commerce website once a week, (30%) of the respondents visit e-commerce website every day, (26%) of the respondents visit once in a month and (7%) of the respondents has answered none.

Majority (37%) of the respondents visit e-commerce website once in a week.

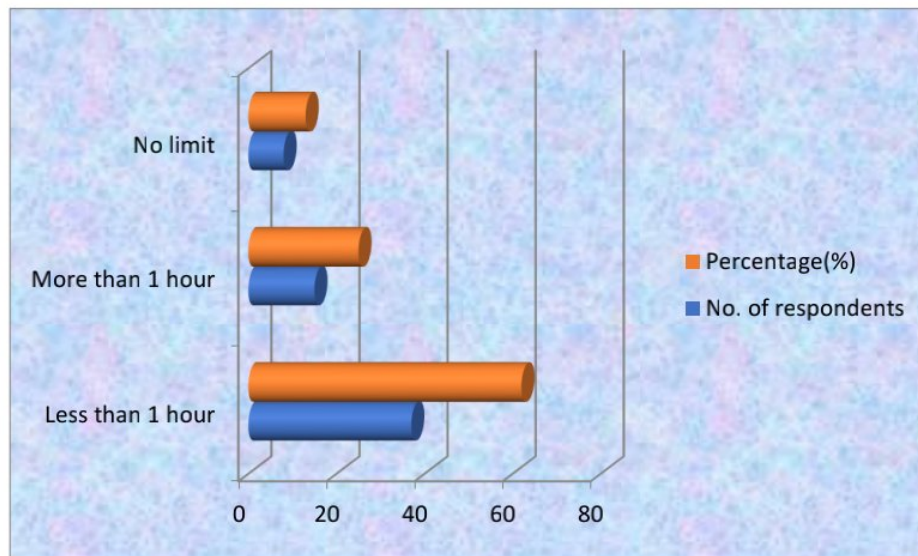
### 3.25 SPENDING TIME WHILE USING E-COMMERCE

**Table No: 3.24**

**Spending time while using e-commerce**

Duration	No. of respondents	Percentage (%)
Less than 1 hour	37	62
More than 1 hour	15	25
No limit	8	13
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (62%) of the respondents spend time in e-commerce website for less than 1 hour, (25%) of the respondents spend more than 1 hour, (13%) of the respondents spend time for no limit.

Majority (37%) of the respondents spend time in e-commerce websites for less than 1 hour.

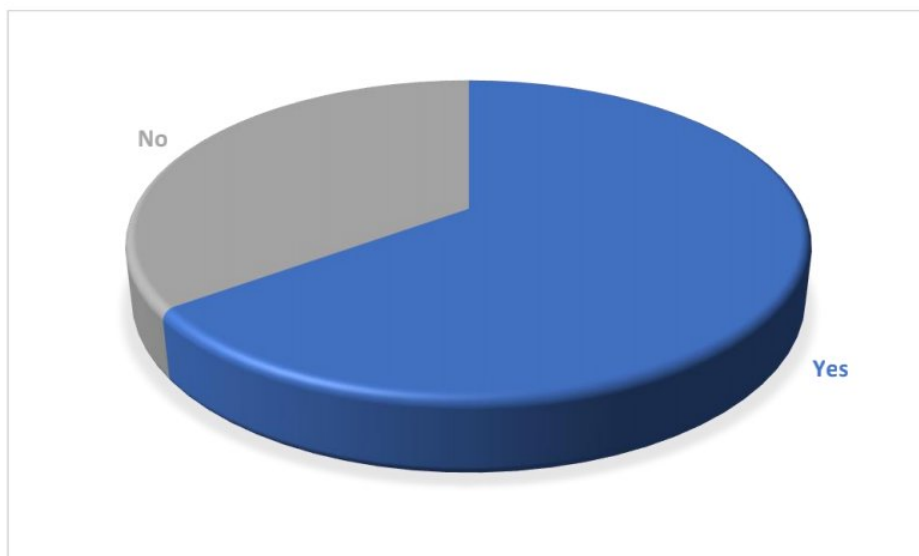
### 3.26 SAFETY MEASURES IN E-COMMERCE WEBSITE

**Table No: 3.25**

**Safety measures in e-commerce website**

Safety measures	No. of respondents	Percentage (%)
Yes	39	65
No	21	35
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (65%) of the respondents have said yes and (35%) of the respondents have said no.

Majority (65%) of the respondents have said yes, showing that the respondents have experienced safety measures in e-commerce website.

### 3.27 KNOWLEDGE ABOUT E-COMMERCE

**Table No: 3.26**

**Knowledge about e-commerce**

Various ways	No. of respondents	Percentage (%)
TV	5	8
News paper	1	2
Social media	37	62
Recommendation from a friend	14	23
Others	3	5
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (62%) of the respondents came to know with the help of social media, (23%) came to know about recommendation from friends, (8%) from TV, and (5%) through others, (2%) from newspaper.

Majority (62%) of the respondents came to know about e-commerce with the help of social media.

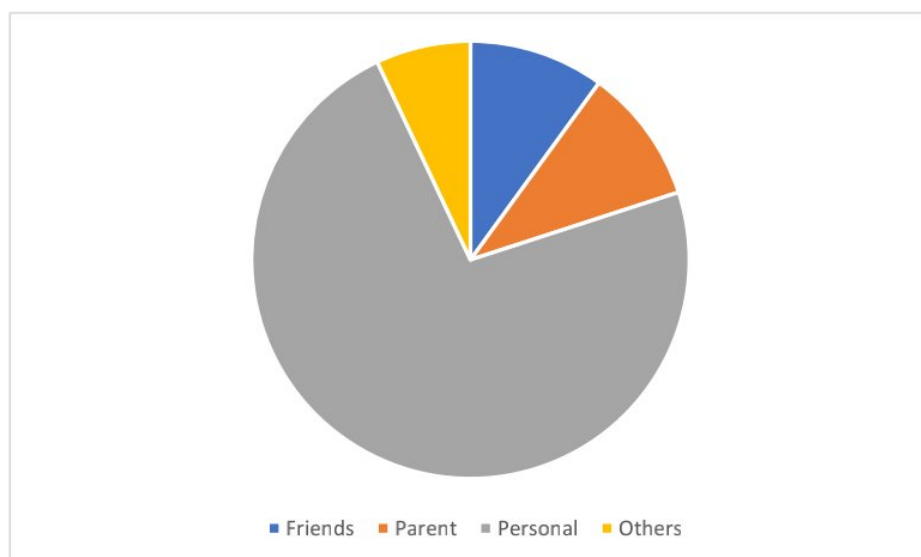
### 3.28 FOR WHOM DO YOU SHOP?

**Table No: 3.27**

**For whom do you shop?**

Shopping	No. of respondents	Percentage (%)
Friends	6	10
Parent	6	10
Personal	44	73
Others	4	7
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (73%) of the respondents purchase things for themselves, (10%) of the respondents purchase for their friends, (10%) of the respondents purchase for their family, and (7%) of the respondents purchase for others.

Majority (73%) of the respondents purchase for themselves through e-commerce.

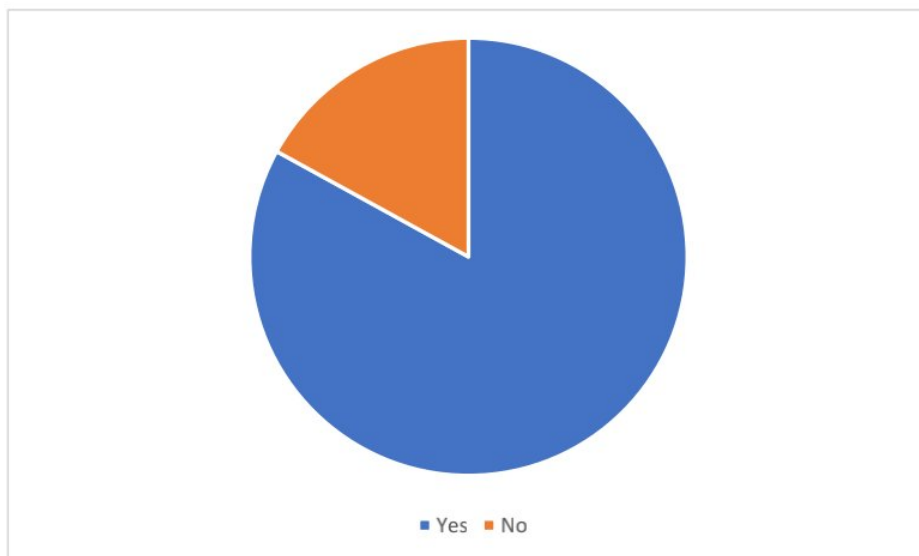
### 3.29 SATISFACTION ON PRODUCT AVAILABILITY

**Table No: 3.28**

**Satisfaction on product availability**

Satisfaction	No. of respondents	Percentage (%)
Yes	50	83
No	10	17
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (83%) of the respondents have said yes, (17%) of the respondents have said no for the above question.

Majority (83%) of the respondents said yes, stating that the respondents are satisfied on the availability of products in e-commerce platform.

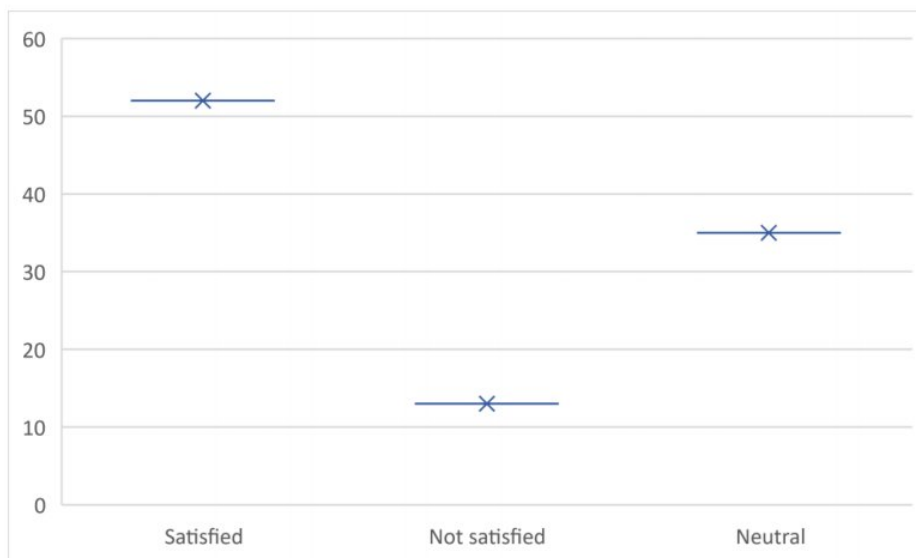
### 3.30 QUALITY OF THE PRODUCT - SATISFACTION

**Table No: 3.29**

**Quality of the product - satisfaction**

Satisfactory level	No. of respondents	Percentage (%)
Satisfied	31	52
Not satisfied	8	13
Neutral	21	35
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (52%) of the respondents are satisfied, (35%) of the respondents felt neutral (13%) of the respondents are not satisfied for the above question.

Majority (83%) of the respondents said yes, showing that the respondents are satisfied with the quality of the products purchased through e-commerce.

### 3.31 MAJOR REASON FOR SHOPPING IN E-COMMERCE WEBSITE

**Table No. 3.30**

Opinion	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total response	Rank
Low price	20	35	5	0	0	60	
	100	140	15	0	0	255	<b>II</b>
Review	6	40	12	2	0	60	
	30	160	36	4	0	230	<b>IV</b>
Home delivery	30	25	5	0	0	60	
	150	100	15	0	0	265	<b>I</b>
Wide availability	16	31	11	2	0	60	
	80	124	33	4	0	241	<b>III</b>
Flexibility	13	26	18	3	0	60	
	65	104	54	6	0	229	<b>V</b>
Stress free shipping	14	22	19	5	0	60	
	70	88	57	10	0	225	<b>VI</b>

#### **Inference:**

The above ranking table shows the majority of the respondents have given first rank to “Home delivery” with the highest rank I. The respondents have given second rank to “Low price”, third rank is given to “Wide availability”, fourth rank to “Review”, fifth rank is “Flexibility” and the least opinion is “Stress free shipping”.

Majority of the respondents have given first rank to “Home delivery” and the least opinion is “Stress free shipping”.

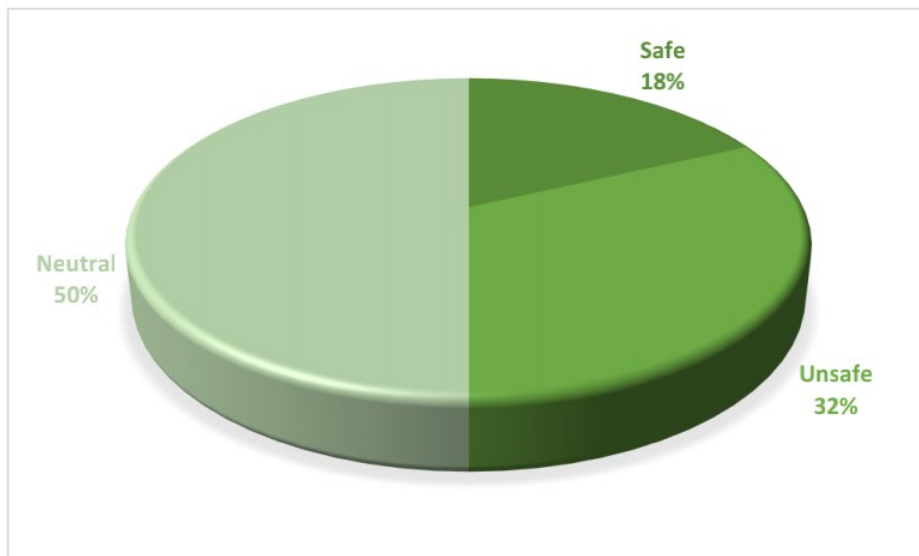
### 3.32 SAFETY LEVEL OF SHARING DEBIT/CREDIT CARD DETAILS

**Table No: 3.31**

**Safety level of sharing debit/credit card details**

Safety level	No. of respondents	Percentage (%)
Safe	11	18
Unsafe	19	32
Neutral	30	50
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (50%) of the respondents felt neutral, (32%) of the respondents felt unsafe (18%) of the respondents felt safe for the above question.

Majority (50%) of the respondents felt neutral for the above question, this shows that they have no opinion regarding the safety level of sharing debit/credit card details.

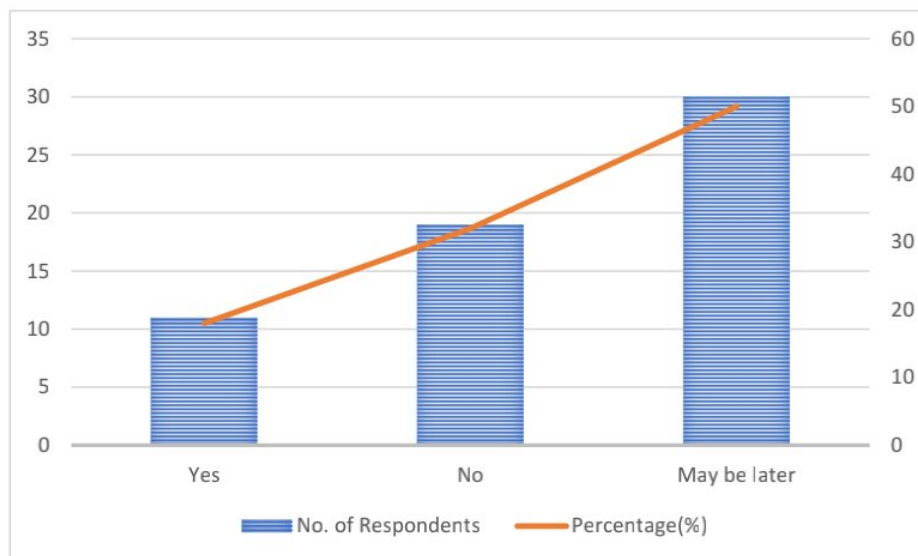
### 3.33 ENROLLMENT IN PAID SERVICE - OPINION

**Table No. 3.32**

**Enrollment in paid service - opinion**

<b>Paid service</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
Yes	11	18
No	19	32
May be later	30	50
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (50%) of the respondents have said may be later, (32%) of the respondents have said no, (18%) of the respondents have said yes for the above question.

Majority (50%) of the respondents said may be later satisfied that they have enrolled in paid services.

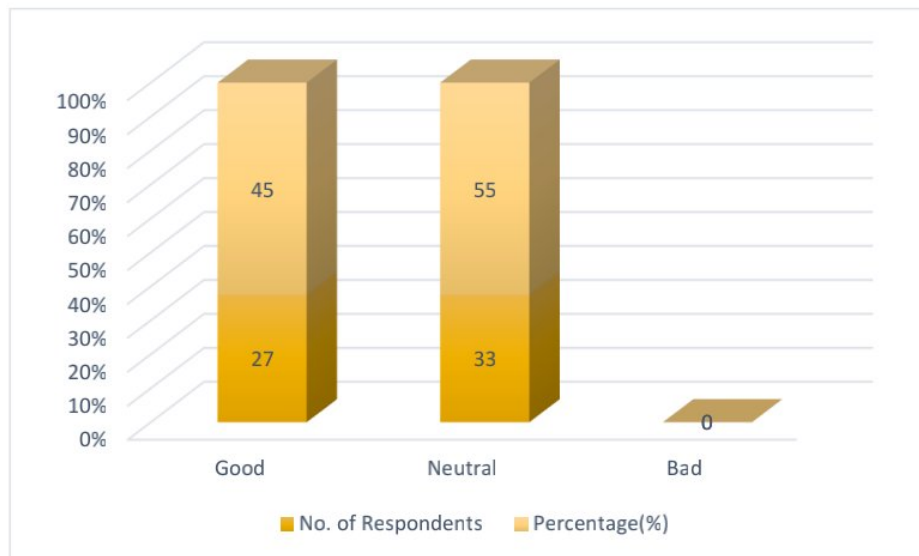
### 3.34 SAFETY RATING

**Table 3.33**

**Safety rating**

Rating	No. of Respondents	Percentage (%)
Good	27	45
Neutral	33	55
Bad	0	0
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (55%) of the respondents have said neutral, (45%) of the respondents have said good, (0%) of the respondents have said bad for the above question.

Majority (55%) of the respondents have said neutral, this shows that the respondents have no opinion regarding the safety rating of e-commerce.

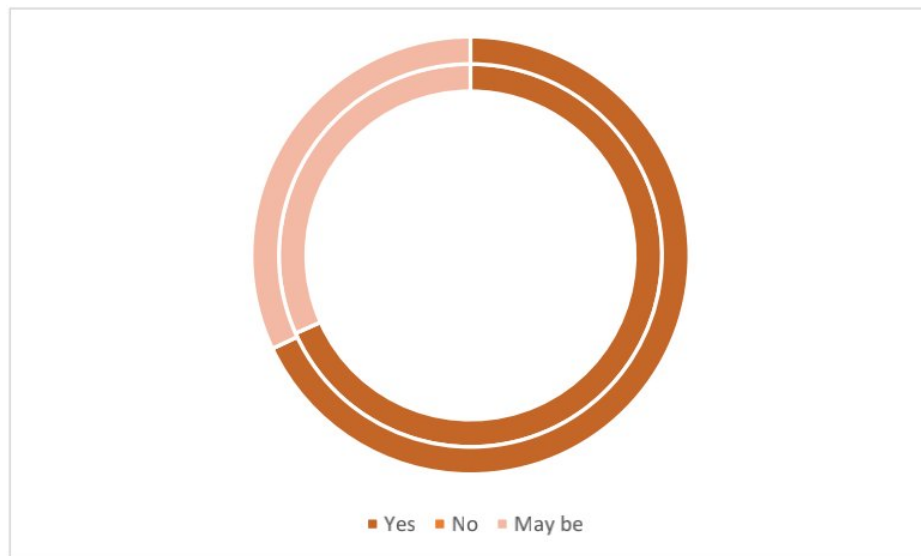
### 3.35 LEVEL OF SATISFACTION OF E-COMMERCE

**Table No. 3.34**

**Level of satisfaction of e-commerce**

Level of satisfaction	No. of Respondents	Percentage (%)
Yes	41	68
No	0	0
May be	19	32
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of total respondents taken for study, majority (68%) of the respondents said yes, (32%) of the respondents said may be, (0%) of the respondents said no for the above question.

Majority (68%) of the respondents said yes, this shows that majority of the respondents are fully satisfied by e-commerce platform.

# CHAPTER – IV



## FINDINGS AND SUGGESTIONS

#### **4.1 INTRODUCTION:**

Mobile phones have been considered as the most important means of communication being used by the people for personal and professional purposes. The drastic use of mobile phones has evolved its identification as the greatest technology equalizer in India. Also, it has contributed towards the growth and development of e-commerce in India. Hence, use of mobile phones or smartphones have become an important platform for increasing the growth of e-commerce in India. Large number of Indian users have started using smartphones to fulfil their daily needs through the source of the internet. The development in technology has led towards the sale of smartphones at a cheaper rate. The user's activity on smartphones with the involvement of different applications and their willingness to use them frequently has increased the demand of mobile phones with the growth of e-commerce in India

#### **4.2 FINDINGS OF THE PERCENTAGE ANALYSIS:**

1. Majority (52%) of the respondents are in the age group of 18 – 25.
2. Majority (72%) of the respondents are female.
3. Majority (38%) of the respondents are professionals.
4. Majority (48%) of the respondents have completed up to school level.
5. Majority (88%) of the respondents are android users.
6. Majority (50%) of the respondents are using mobile phones for above 5 years.
7. Majority (92%) of the respondents have purchased through e-commerce.
8. Majority (33%) of the respondents have payment troubles while using e-commerce.
9. Majority (53%) of the respondents haven't faced any fraudulent in e-commerce.
10. Majority (37%) of the respondents have faced digital payment frauds while doing e-commerce purchase.
11. Majority (90%) of the respondents have faced disturbance through advertisement.
12. Majority (37%) of the respondents are using above 3 apps to purchase products through e-commerce.

13. Majority (42%) of the respondents are using Amazon.
14. Majority (52%) of the respondents prefers cash on delivery while purchasing.
15. Majority (65%) of the respondents are aware about “Buy now Pay later” scheme.
16. Majority (77%) of the respondents have activated “Buy now Pay later” scheme for their purchase.
17. Majority (82%) of the respondents haven’t purchased under “Buy now Pay later” scheme.
18. Majority (45%) of the respondents have purchased mobile phones through “Buy now Pay later” scheme.
19. Majority (50%) of the respondents are affected by eye strain.
20. Majority (38%) of the respondents purchased on weekly basis.
21. Majority (37%) of the respondents visit e-commerce website once in a week.
22. Majority (37%) of the respondents spend time in e-commerce websites for less than 1 hour.
23. Majority (65%) of the respondents felt safe while using e-commerce website.
24. Majority (62%) of the respondents came to know about e-commerce through social media.
25. Majority (73%) of the respondents purchase for themselves through e-commerce.
26. Majority (83%) of the respondents are satisfied on product availability in e-commerce platform.
27. Majority (83%) of the respondents are satisfied with the quality of the products in e-commerce platform.
28. Majority (50%) of the respondents felt neutral on the safety level of sharing debit/credit card details.
29. Majority (50%) of the respondents have said may be later for enrollment in paid service.
30. Majority (55%) of the respondents have said neutral regarding safety rating.
31. Majority (68%) of the respondents are satisfied with e-commerce website.

### **4.3 FINDINGS OF THE RANKING ANALYSIS:**

1. Majority of the respondents have given first rank to “E-commerce via mobile phone growing rapidly in future” and the least importance have given to “There is customer protection issue in e-commerce via mobile phone”.
2. Majority of the respondents have given first rank to “No face-to-face interaction” and the least challenge faced in e-commerce is “Wrong delivery”.
3. Majority of the respondents have given first rank to “Home delivery” and the least opinion is “Stress free shipping”.

### **4.4 SUGGESTIONS:**

Some important changes should be recommended for adopting better use of smartphones for e-commerce. This would increase the growth of business in e-commerce and help in competing with several other e-commerce companies. Some of the recommendations are illustrated below:

- The establishment of wireless network technology should be implemented for better connectivity options as network connectivity is the key factor while enhancing the growth of e-commerce.
- The building of the infrastructure according to the internet connectivity is important for browning of e-commerce applications with high speed of internet availability in the smartphones.
- Availability of smartphones at affordable prices so that all levels of people can use the e-commerce platform for improving their lifestyle.
- Security is the most important factor that must be taken into consideration as the cases of fraudulent acts have been increasing due to the improper maintenance of the information regarding the transactions and other details.
- Proper government policies should be implicated regarding the awareness of using smartphones to enhance the living standard of the people.
- The mode of payments through different applications and gateways should be innovated for better security and future reference.

# **CHAPTER - V**



**CONCLUSION**

## 5.1 CONCLUSION:

The use of smartphones has increased the adoption of e-commerce and helped in the growth of the concerned business platform at a rapid scale. Both the positive as well as negative perspectives are involved for using mobile phones in adopting e-commerce. Different growth drivers have supported in growing the business of e-commerce and m-commerce. The easy accessibility and availability of smart phones at affordable prices and good connectivity of the network has attracted several users to follow the trends of e-commerce. This adoption has changed the lifestyle and living standard of a large number of populations especially in developing countries like India.

The use of smartphones for using this platform have given freedom to the users to grow their business from browsing of the new products and buying those products by easy mode of payments. Therefore, it can be said that use of smartphones for e-commerce and m-commerce can prove to be a game changer for the online market in near future. New applications and innovations of other technologies have been beneficial for the growth of the business related to e-commerce platforms. Its use has brought in utilizing opportunities related to the transactions, bill payments and other modes of payment for personal and business transactions. Also, the fastest internet connectivity has evolved new possibilities of growth in e-commerce and the m-commerce market. Some issues related to the use of smartphones while opting for e-commerce has also indulged into implication of several challenges that have been faced to ensure the positive aspects of usage of smartphones in e-commerce.

A developing country may well attempt to be modernized if it introduces e-commerce effectively and efficiently. It will improve its output and lead to its competitive advantage. Information Technology (IT) has uplifted ecommerce worldwide. Now it's at ease to enter to a new market and marketers' can easily evaluate their product and company's performance.

A growing number of firms in various industries, such as banking, education, commerce, and tourism, etc. have improved their services by both incorporating technologies into their service delivery process. Integration of technology in services is becoming very common; however, very little academic research has been conducted to examine its influence. The issues related to Ecommerce are also on the rise which is posing serious threat to its tall future and hence demands right strategies on part of marketers.

The research works on E-commerce propose good number of variables to be taken care of if marketers need to be successful in this newly business model. The factors which will significantly contribute to the success of the E-Commerce industry and focused upon should be consistency of transaction steps, consistency of Web site design, replacement guarantee, ECommerce services, consistency of promotions, consistency of in-stock indications, consistency of product variety, location based services, multiple payment option, right content, shipment option, legal requirement of generating invoices for online transactions, quick Service, T & C should be clear & realistic, the product quality should be same as shown on the portal. The important feature in ecommerce is privacy which not only increases competitive advantage but confidence level of the customers. The researches also suggest 18-35 as the good customer age to be promising and to be targeted irrespective of gender for better results.

Social media may be a boon for brands and marketers looking to reach target buyers without wasting big bucks on traditional media, but luxury brands have recently found it challenging as unauthorized sellers are luring buyers, most of who fall in to the temptation of getting discounts of up to 50-70% have cropped up using platforms like Facebook, Instagram, Twitter and WhatsApp. Firms must closely monitor such accounts and spend money on legal checks controls.

In a marketplace model, the ecommerce firm provides just the technology platform while sellers on the site own the inventory. Most E-commerce companies have call centers to connect with customers, the pressing need is the initiative to set up call centers to deal exclusively with merchants as increasing the number of sellers in a marketplace becomes the next battlefront in the E-Commerce. The need is 24/7 call centers should be dedicated.

The governments should offer a level field to its E-commerce firms to allow the country's significant development. The thrust on E-Commerce should be to offer a legal framework so that while domestic and international trade are allowed to expand their horizons, basic rights such as consumer protection, privacy, intellectual property, prevention of fraud, etc. are highly protected. The banks also need to select suitable security tools and policy to protect itself and its customers. E-Commerce is a boon for any country- if given right impetus and good environmental framework to prosper can significantly lead to country's progress and development.

# ANNEXURE - I



## QUESTIONNAIRE

**QUESTIONNAIRE**  
**IMPACT OF MOBILE PHONE ON THE GROWTH OF E-COMMERCE**  
**- A STUDY WITH SPECIAL REFERENCE IN**  
**THOOTHUKUDI DISTRICT**

1. Name: \_\_\_\_\_

2. Age:

- a. 18-25
- b. 26-40
- c. 41-60
- d. above 61.

3. Gender:

- a. Male
- b. Female.

4. Occupation:

- a. Student
- b. Professional
- c. Business
- d. Others.

5. Education:

- a. School level
- b. Graduate
- c. Post graduate
- d. Professional.

6. Which type of software are you using?

- a. Android
- b. iPhone
- c. Others.

7. How long have you been using mobile phone?

- a. Below 1 year
- b. 2-3 years
- c. 4-5 years
- d. Above 5 years.

8. Have you ever purchased things in E-commerce via mobile phone?

- a. Yes
- b. No.

9. What will be the biggest problem in usage of mobile phones for E-commerce?

- a. Payment troubles
- b. Small screens
- c. Privacy
- d. Interaction about the product
- e. Others.

10. Have you faced any fraudulent practice in usage of mobile phones for E-commerce?

- a. Yes
- b. No

11. If yes, choose your problem

- a. Digital payment fraud
- b. Account takeover
- c. Device cloning
- d. Others.

12. Tick your Answers:

S.NO	Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
a.	E- commerce via mobile phone growing rapidly at present.					
b.	The usage of E-commerce websites increases the internet usage.					
c.	E-commerce in mobile devices are user friendly.					
d.	Mobile phone is an essential one to use e-commerce.					
e.	There is customer protection issue in e-commerce via mobile phone.					

13. Do ads disturb you while surfing E-commerce websites?

- a. Yes
- b. No.

14. How many E-commerce apps do you have in your mobile phone?

- a. 1
- b. 2
- c. 3
- d. Above 3

15. If yes, which app are you currently using?

- a. Flipkart
- b. Amazon
- c. Zomato
- d. AJIO
- e. Shopify
- f. Others.

16. Which way of payment is convenient for you via mobile phone?

- a. Cash on delivery
- b. UPI
- c. Debit/Credit cards
- d. EMI
- e. Others.

17. Are you aware of “Buy now pay later” scheme?

- a. Yes
- b. No.

18. Have you activated your “Buy now pay later” in your mobile phone?

- a. Yes
- b. No.

19. Have you purchased any product under “Buy now pay later”?

- a. Yes
- b. No.



20. What type of products have you purchased in “Buy now pay later”?

- a. Car
- b. Mobile phone
- c. Television
- d. Others

21. What is the biggest challenge you face in E-commerce?

<b>S. No.</b>	<b>Particulars</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly disagree</b>
1.	Data security					
2.	Product returning					
3.	Wrong delivery					
4.	Privacy					
5.	No face-to-face interaction					

22. What type of issue you face physically in usage of mobile phone for commercial purpose?

- a. Headache
- b. Eye strain
- c. Prolong sitting/Back pain
- d. Others

23. When is your last date of purchase through e-commerce website?

- a. Before 1 day
- b. Before 1 week
- c. Before 1 month
- d. None.

24. How often do you visit the E-commerce website?

- a. Everyday
- b. Once a week
- c. Once a month
- d. None

25. Average time spent by you on E-commerce is?

- a. Less than 1 hour
- b. More than 1 hour
- c. No limit.

26. Do you think that E-commerce websites provides safety measures?

- a. Yes
- b. No.

27. How did you came to know about the term E-commerce?

- a. TV
- b. News paper
- c. Social Media
- d. Recommendation from a friend.
- e. Others

28. For whom do you shop?

- a. Friend
- b. Parent
- c. Personal
- d. Others.

29. Did you find enough range of products in E-commerce sites?

- a. Yes
- b. No.

30. Are you satisfied with the quality of products?

- a. Satisfied
- b. Not satisfied
- c. Neutral

31. What is the major reason for shopping in E-commerce websites via mobile phone?

S. no		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1.	Low price					
2.	Review					
3.	Home delivery					
4.	Wide availability					
5.	Flexibility					
6.	Stress free shipping					

32. How safe do you feel while sharing your debit/credit card details?

- a. Safe
- b. Unsafe
- c. Neutral

33. Would you like to enroll in paid service to get the products earlier?

- a. Yes
- b. No
- c. May be later

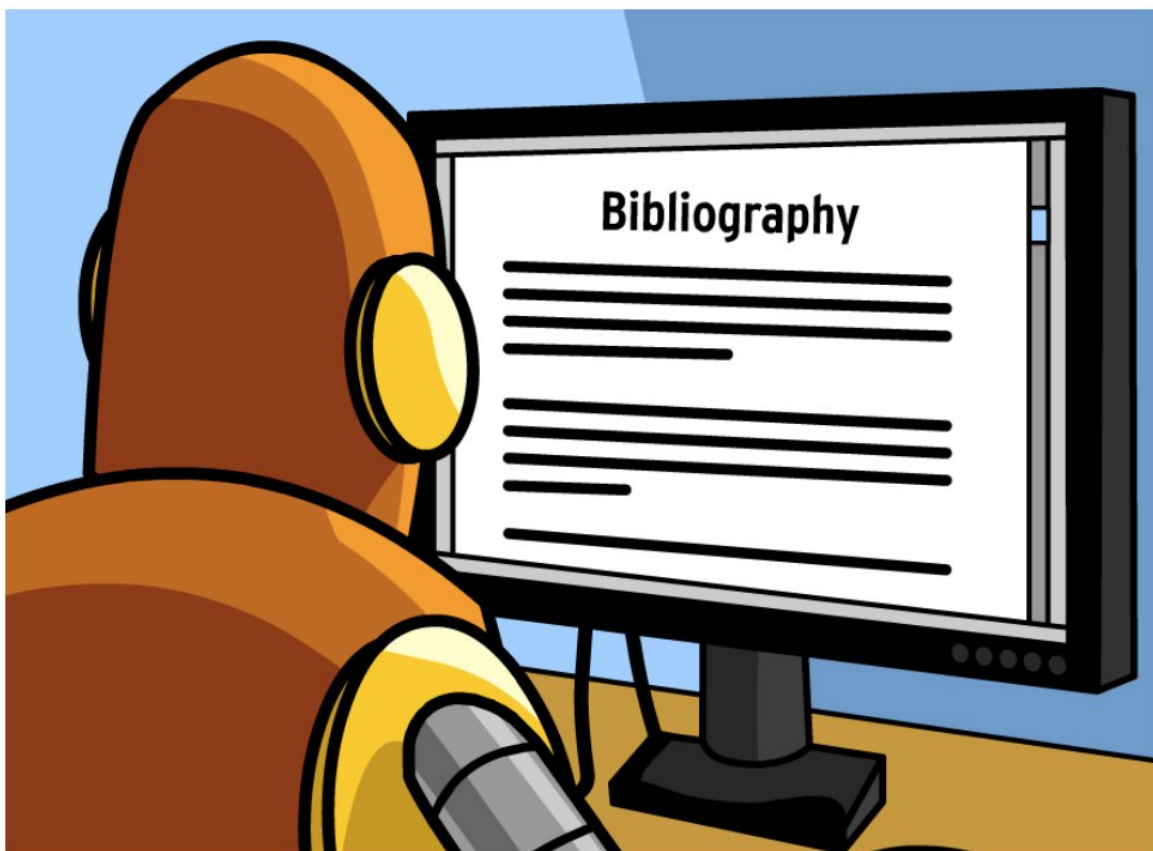
34. Rate your safety level while using E- commerce apps:

- a. Good
- b. Neutral
- c. Bad

35. Are you satisfied with the service of E-commerce?

- a. Yes
- b. No
- c. May be

# **ANNEXURE – II**



## **BIBLIOGRAPHY**

## **BIBLIOGRAPHY:**

- <https://www.abacademies.org/articles/use-of-mobile-smart-phone-for-ecommerce-in-india-an-empirical-investigation-9497.html>
- [https://en.wikipedia.org/wiki/Mobile\\_commerce](https://en.wikipedia.org/wiki/Mobile_commerce)
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- <https://en.wikipedia.org/wiki/E-commerce>

# **A STUDY ON STRESS MANAGEMENT OF WOMEN EMPLOYEES WITH SPECIAL REFERENCE TO 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)**

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

**APRIL 2023**

## DECLARATION

We have declared that the project entitled "A STUDY ON STRESS MANAGEMENT OF WOMEN EMPLOYEES WITH SPECIAL REFERENCE TO THOOTHUKUDI DISTRICT" is submitted in partial fulfilment of the requirements for the degree in our original work done under the guidance and supervision of Dr. T. Priyanka M.Com., M.B.A., Ph.D., M.Sc (Psy)., This project has not previously formed for the bases of award of any similar titles and it represents entirely an independent work.

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Place: Thoothukudi.

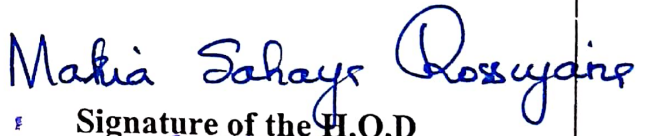
Date: 01 - 04 - 2023

## CERTIFICATE


It is certified that this short-term project work entitled "A STUDY ON STRESS MANAGEMENT OF WOMEN EMPLOYEES WITH SPECIAL REFERENCE TO THOOTHUKUDI DISTRICT" " is submitted to St. Mary's College (Autonomous), affiliated to Manonmaniam Sundaranar University, is partial fulfilment of the requirements for the degree of Bachelor of Commerce and is a record of work done in the Department of Commerce (SSC), St. Mary's College (Autonomous), Thoothukudi during the year 2022-2023 by the following students:

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## LIST OF CONTENTS

CHAPTER NO.	TITLE	PAGE NO.
I	INTRODUCTION AND DESIGN OF THE STUDY	1-6
II	PROFILE OF THE STUDY & REVIEW OF LITERATURE	7-32
III	ANALYSIS AND INTERPRETATION OF DATA	33-71
IV	FINDINGS AND SUGGESTIONS	72-74
V	CONCLUSION	75-76
ANNEXURE I	QUESTIONNAIRE	-
ANNEXURE II	BIBLIOGRAPHY	-

<b>TABLE NO.</b>	<b>LIST OF TABLES</b>	<b>PAGE NO.</b>
3.1	Age wise classification	34
3.2	Occupational wise classification	35
3.3	Size of the family	36
3.4	Annual Income of the respondent	37
3.5	Marital status	38
3.6	Residential status of respondents	39
3.7	Employment wise classification	40
3.8	Education wise classification	41
3.9	Husband sharing household activities	42
3.10	Hours of Rest	43
3.11	Preferable working hours	44
3.12	Reason for stress	45
3.13	Lack of sleep affecting the job performance	46
3.14	Satisfaction of earnings	47
3.15	Loan taken in bank	48
3.16	Improving working conditions reduces stress	49
3.17	Expected improvement needed at workplace	50
3.18	Difficulty in sleeping	51
3.19	Rights given at workplace	52
3.20	Menstrual leave helps to reduce stress	53
3.21	Spending time for vacation	54
3.22	Mode of transport to working place	55
3.23	Demotivating factors in doing work	56
3.24	Several professional barriers faced by women	57
3.25	Major reasons behind recruiting limited women employees	58
3.26	Outcome of stress	59
3.27	Women overcoming stress	60
3.28	Missing kids	61
3.29	Career advancement barriers	62-63
3.30	Suggestions for overcoming stress	64-65

3.31	Difficult to carryout home responsibilities	66
3.32	Effects of stress on women employees	67
3.33	Challenges faced by women in the workplace	68
3.34	Harassment at workplace	69
3.35	Satisfaction level of respondents	70-71

# **CHAPTER – I**



## **INTRODUCTION AND DESIGN OF THE STUDY**

## 1.1 INTRODUCTION

Women in India have come a long way after independence. From just a skilled homemaker, women today have acquired skills and capabilities of not just being a homemaker but being at par with their male counterparts. This is the new generation of women, who wants to pursue their dream career. But this life is not a bed of roses for all. More conflict arises with the working mother. One has to fulfil the demand at work followed by various demands at home. In today's scenario the husband and wife both work towards creating a balance with their work life as well as at home with their children. But it is still difficult for women as she has to play multiple roles of a cook, a family maid, a tutor, a nurse as well as cater to the demands of office work. This can leave a working woman stressed and anxious; more so if the family is not supportive

We live in stressful times. We are holding down two or more jobs. We are putting up with heavy job loads and unreasonable demands. We are swallowing outrage and frustration with unfair situations and irrational superiors because we cannot afford to be laid off or fired. Or we have already been laid off and we are struggling to find another job. Or we have given up and are coping with unemployment. Outside strains like these are called stressors. Stressors are the barely-tolerable pressures that bring us unhappiness and, eventually, disease. Some people hardly seem to be affected by stressors. They maintain a sense of perspective and a sense of humor. They remain calm in the midst of adversity and catastrophe. Other people are overwhelmed by a lesser number and intensity of stressors and slide downhill, losing relationships, jobs, and eventually their mental and physical health. The physiological and psychological responses to situations or events that disturb the equilibrium of an organism constitute stress. While there is little consensus among psychologists about the exact definition of stress, it is agreed that stress results when demands placed on an organism cause unusual physical, psychological, or emotional responses. In humans, stress originates from a multitude of sources and causes a wide variety of responses, both positive and negative. Despite its negative connotation, many experts believe some level of stress is essential for well-being and mental health.

Occupational stress is defined by National Institute for Occupational Safety and Health (NIOSH, USA) as, the harmful physical and emotional responses that occur when the necessities of the job do not match the capabilities, resources, or needs of the worker. Occupational stress is also known as job stress, work related stress or work stress.

World Health Organization defines this in a similar way as, a pattern of reactions that occurs when workers are presented with work demands not matched to their knowledge, skills or abilities and which challenge their ability to cope.

Stress is difficult to define because it is a highly prejudiced phenomenon. Things that are distressful for individual can be pleasurable for others. There are abundant physical as well as emotional responses. Few of them are:

- Frequent headaches
- Neck pain
- Back pain
- Muscle spasm
- Sweating
- Blushing
- Heat burns
- Chest pain
- Frequent urination
- Low sexual drive
- Disturbed appetite
- Difficulty in concentration
- Reduced work productivity
- Feeling of loneliness or worthlessness
- Weight gain or loss without dieting
- Social withdrawal

## **1.2 STATEMENT OF THE PROBLEM**

Stress can have serious consequences on both health and work performance. In terms of health, the current belief among many practitioners is that 50% to 70% of all physical illness is due to stress. The women are not treated properly by the male, the fear of losing one's job, long working hours, less time to spend with the family, harder to balance work and home needs. No matter how high their position or designation is in the office, women in India are still viewed as the family manager back home. They are expected to return home at a certain time, cook, clean and take care of family affairs. In fact, men who help out around their house are often made jokes by their male friends. This makes life extremely stressful for women who have little help around the house and have to do it all. A working woman finds it difficult to lead a blissful domestic life. There are families where the husband and wife do all the work together. But in majority of the families, it is not so. It is time we gave some attention to the poor, harassed working woman who also bears the burden of domesticity. It lies with her husband and her family to help lighten her burden and assist her in leading a normal, happy life. Hence the study focuses on the causes, effect and symptoms of stress and to manage the Stress.

## **1.3 SCOPE OF THE STUDY**

The world today is fast changing and every woman faces a lot of pressure and demand at work. These pressures at work lead to mental and physical disorders. Stress refers to a woman's response to a disturbing factor in the environment and the consequences of such a reaction. This study will help organizations know what causes stress and how to reduce the same in employees since it is a well-known fact that a healthy and sound women employee is a productive employee.

## **1.4 OBJECTIVES OF THE STUDY**

- To find out reasons that cause stress in the day-to-day life of working women.
- To identify the impact of stress on job performance
- To analyze the various problems faced by working women in work atmosphere.
- To offer valuable suggestion for the women to overcome stress.

## **1.5 RESEARCH METHODOLOGY**

### **1.5.1 AREA OF THE STUDY**

A study on stress management on women employees was conducted in the area of Thoothukudi district.

### **1.5.2 PERIOD OF THE STUDY**

The study was carried out from January 2023 to April 2023.

### **1.5.3 SAMPLING DESIGN**

The research was carried out in various phases that constituted an approach of working from whole to part. It included the challenges and stress faced by women employees in their day-to-day life. For the study a sample of 60 respondents were chosen from women employees of Thoothukudi district.

### **1.5.4 COLLECTION OF DATA**

The study is based on primary data.

**Primary data:** To study the stress management of women employees a questionnaire was prepared and the data was collected from the women employees of Thoothukudi district.

### **1.5.5 FRAMEWORK ANALYSIS**

The following framework has been used in the analysis to represent the different views of the analysis.

- Percentage Analysis
- Rank Analysis
- Pie chart
- Bar Diagram.

## **1.6 IMPORTANCE OF THE STUDY**

Women are playing vital role. Now women are also recognized for their value in the workplace and are engaged in wide range of activities of work in addition to their routine domestic work. Decision-making authority is also given to women employees because of their sincerity and dedication. Building a society where women can breathe freely without fear of oppression, exploitation, and discrimination is necessary to ensure a better future for the better generation.

## **1.7 LIMITATION OF THE STUDY**

- The research was limited to women employees of Thoothukudi district. Hence the findings may not be applicable to other areas.
- Data are analyzed only with the information provided by the women employees which are assumed to be true and valid.

## **1.8 STRESS IN BRIEF**

Stress is a biological response to a perceived threat. It's caused by chemicals and hormones surging throughout your body. It can help you respond to a particular problem, but too much can harm your health. Stress triggers your fight-or-flight response in order to fight the stressor or run away from it. Typically, after the response occurs, your body should relax. Too much constant stress can have negative effects.

Stress is a normal biological reaction to a potentially dangerous situation. When you encounter sudden stress, your brain floods your body with chemicals and hormones such as adrenaline and cortisol. That gets your heart beating faster and sends blood to muscles and important organs. You feel energized and have heightened awareness so you can focus on your immediate needs. These are the different stages of stress and how people adapt.

## **1.8 CHAPTER SCHEME**

### **Chapter 1: Introduction and design of the study**

This chapter covers the introduction statement of the problem, scope of the study, significance of the study, objective of the study, research design and sample design.

### **Chapter 2: Profile of the study and review of the literature**

It includes the profile of stress Management of Women Employees.

### **Chapter 3: Analysis and interpretation of data**

It includes the data used for the research and the analysis and interpretation of data.

### **Chapter 4: Findings and Suggestions**

It includes the findings made out of the data and the suggestions made out of the analysis.

### **Chapter 5: Conclusion**

It includes the conclusion of the study.

### **ANNEXURE:**

- Bibliography
- Questionnaire

# CHAPTER – II



## PROFILE OF THE STUDY AND REVIEW OF THE LITERATURE

## 2.1 HISTORY OF STRESS MANAGEMENT



The Notion of “Stress” is ingrained in both academic and public discourse, creating a popular phenomenological term that is rarely defined. As accurately noted by Selye (1976), the founder of the term as we know it today, “everybody knows what stress is and nobody knows what it is”. The term “stress” emerged out of the field of engineering to describe the actual physical strain put on a structure. In the mid-1930s, however, the paper “A Syndrome Produced by Diverse Nocuous Agents” was published in Nature (Selye, 1936), which discussed experiments on rats who were given “acute non-specific nocuous agents,” or, “stressors,” which included exposure to cold, surgical injury, spinal shock, excessive muscular exercise, or sub-lethal drug administration. Definitions and modern concepts of stress as well as the conflict between Hans Selye and the psychologists are described in this review. The molecular and physiological mechanisms of stress and their possible pharmacological intervention are introduced. The cycle of stress is presented as a new concept of the stress reaction, trying to bridge the gap between physiology and psychology and they are composed of 4 phases:

- The resting ground phases
- The tension phases
- The response phase and
- The relief phase.

## **2.2 TYPES OF STRESS**

### **2.2.1 ACUTE STRESS**

Acute stress is the type of stress that has an effect upon the mental balance of the individuals. This is the type of stress that comes in a rapid way and often expectedly. One of the main benefits of this stress is it does not last long. But in order to overcome this stress, one needs to be aware in terms of measures and approaches. Furthermore, these are necessary to promote good health and well-being. The stress of the body is triggered with acute stress, but one can alleviate with relaxation techniques. This is commonly understood that various types of relaxation techniques, such as yoga and meditation are practiced by individuals, irrespective of their age groups, categories and backgrounds. Through experiencing this form of stress, the practicing of relaxation techniques will not only help the individuals to cope with stress, but they are able to put into practice their tasks and activities in a well-ordered and satisfactory manner. In the case of acute stress, the various types of relaxation techniques that are put into operation are, breathing exercises, cognitive reframing, progressive muscle relaxation and mini-meditation. These relaxation techniques contribute in a significant manner in alleviating acute stress and preventing it from assuming a major form.

### **2.2.2 EPISODIC ACUTE STRESS**

Episodic acute stress is the type of stress that has an effect upon the mental balance of the individuals. This is the type of stress that comes in a rapid way and often expectedly. One of the main benefits of this stress is it does not last long. But in order to overcome this stress, one needs to be aware in terms of processes, strategies and approaches, which are necessary to overcome stress. This type of stress will have unfavorable effects upon the physical and psychological health conditions of the individuals. The various types of physical health problems that take place are, pain in the joints, cardiovascular diseases, high blood pressure, low blood pressure, loss of vocabulary and usage of words and so forth. On the other hand, the various types of psychological problems that take place are, anxiety, depression, anger and frustration. As a consequence of this type of stress, the individuals usually make changes in their personality traits as well as the environmental conditions. Normally, they are likely to become more irritable. But in order to overcome this stress, one needs to be aware in terms of procedures and methodologies. Furthermore, these are regarded as indispensable to promote well-being and goodwill.

### **2.2.3 CHRONIC STRESS**

Chronic stress is the type of stress that tends to occur among individuals on a regular basis throughout their lives. This type of stress will have unfavorable effects upon the physical and psychological health conditions of the individuals. Furthermore, they may feel burnout as well. The major effect of chronic stress is upon the physical and psychological health conditions of the individuals. The various types of physical health problems that take place are, pain in the joints, cardiovascular diseases, high blood pressure, low blood pressure and so forth. On the other hand, the various types of psychological problems that take place are, anxiety, depression, anger and frustration. Through experiencing this form of stress, the practicing of relaxation techniques will not only help the individuals to cope with chronic stress, but they are able to put into practice their job duties and activities in a well-organized, effective and agreeable manner. Managing this type of stress requires a combination approach. This approach includes some short-term stress relievers. The different types of emotion-focused coping techniques and solution-focused coping techniques are important as well. These are favorable and beneficial to the individuals, when they are put into operation in an effectual manner.

### **2.2.4 EMOTIONAL STRESS**

Emotional stress can be more severe and painful as compared to other types of stress (Freshwater, 2018). When the work pressure is too much within the workplace or the individuals experience strenuous terms and relationships with other individuals, i.e., family members, relatives, friends, colleagues, supervisors, employers or other individuals, they experience emotional stress. When this stress is experienced in a major form, it has adverse effects upon the physical and psychological health conditions of the individuals. Hence, it is necessary for the individuals to be well-aware in terms of measures and approaches that are essential to alleviate emotional stress and prevent it from assuming a major form. Within the professional as well as personal lives of the individuals, they need to put into practice the time management skills. These skills will enable them to take out time for all tasks and activities. Furthermore, they need to be aware in terms of methods and procedures necessary to do well in their jobs. One of the important factors that needs to be carried out are, the individuals need to develop mutual understanding and form cordial and amiable terms and relationships with others. Therefore, these are regarded as vital ways of coping with emotional stress.

## **2.2.5 BATTLING BURNOUT**

Burnout is the type of stress, which is experienced by individuals, leaving people feeling a lack of control in their lives. Within educational institutions at all levels and within employment settings, it is apparently understood that individuals in all the positions aspire to do well in their job duties and generate the desired outcomes. But there are number of problems and challenges that are experienced by the individuals, i.e. being unaware in terms of measures and approaches, lack of promotional opportunities, less pay, lack of resources, facilities and amenities, inability to meet supervisors and employers due to their busy schedules, inadequate grievance redresser procedures, deficiency in the utilization of modern, scientific and innovative methods, inability to get enrolled in training and development programs, facing difficulties in the implementation of job duties and work pressure. Apart from these problems, when the members of the organizations do not obtain help from others and are unable to provide solutions to the problems on their own, they experience burnout. This type of stress has detrimental effects upon the physical and psychological health conditions of the individuals. Hence, it is necessary for the individuals to be aware in terms of procedures and methodologies that are essential to alleviate burnout and prevent it from assuming a major form.

## **2.2.6 PHYSICAL STRESS**

Physical stress is the stress that has effects upon the physical health conditions of the individuals. There are numerous causes of physical stress, i.e., various types of health problems and illnesses, wounds, injuries, infections, toxins, inadequate light, lack of electricity, fatigue, inadequate oxygen supply, deficiencies of essential nutrients, food allergies and sensitivities, unhealthy eating habits, dehydration, substance abuse, dental challenges, and musculoskeletal misalignments and imbalances (Types of Stress, n.d.). Through experiencing this form of stress, the practicing of various types of relaxation techniques will not only help the individuals to cope with physical stress, but they are able to put into practice their job duties and activities in a well-ordered, operative and agreeable manner. Furthermore, the individuals need to take medical treatment and put into practice the ways to promote good health and well-being. In coping with physical stress, the various measures that need to be taken into account are, diet and nutrition, exercise and physical activities, obtaining medical check-ups on a regular basis, communicating effectively with others, creating a pleasant environment within homes as well as workplace with light and electricity and practicing relaxation techniques, such as yoga and meditation, breathing exercises, cognitive reframing, and progressive muscle relaxation. These

measures contribute in a significant manner in coping with physical stress and preventing it from assuming a major form.

### **2.2.7 PSYCHOLOGICAL STRESS**

The psychological stress is the stress that takes place as a result of various types of psychological problems, i.e., anger, depression, trauma, anxiety and frustration. In the personal as well as professional lives of the individuals, they experience various types of situations, which enable them to feel psychological stress. When psychological stress is experienced in a major form, it has effects upon the physical as well as psychological health conditions of the individuals. Through experiencing this form of stress, the practicing of various types of relaxation techniques will not only help the individuals to cope with physical stress, but they are able to augment their analytical, critical thinking and problem-solving skills. Furthermore, the individuals obtain counselling and guidance from medical professionals, health care specialists and professional counsellors. In coping with psychological stress, the various measures that need to be taken into account are, adequate diet and nutrition, exercise and physical activities, being well-aware in terms of job duties and responsibilities, developing mutual understanding, communicating effectively with others, creating a pleasant environment within homes and practicing relaxation techniques, such as yoga and meditation, breathing exercises, cognitive reframing, and progressive muscle relaxation. These measures contribute in a significant manner in coping with psychological stress and preventing it from having unfavorable effects upon the physical and psychological health of the individuals.

### **2.2.8 PSYCHO-SOCIAL STRESS**

It is essential for the individuals to be social. It is apparently understood that one cannot live in isolation. One cannot put into practice the measures that are necessary to bring about improvements in one's overall quality of lives on one's own. In other words, it is indispensable to take help and assistance from others. Within homes with family members and outside the homes, in educational institutions, employment settings and communities, the individuals need to develop mutual understanding and form cordial and pleasant terms and relationships with others. As they need to work with them to achieve their goals. When there are occurrence of strenuous terms and relationships, then it causes psycho-social stress. This type of stress has an effect upon the physical as well as psychological health conditions of the individuals. One of the effective measures that needs to be put into practice to cope with this type of stress is, developing mutual understanding and communicating effectively with others. Furthermore, the

individuals need to inculcate the traits of helpfulness, co-operation, and thoughtfulness. Therefore, one is able to understand well that these traits contribute in a noteworthy manner in coping with psycho-social stress and preventing it from having unfavorable effects upon the physical and psychological health of the individuals.

### **2.2.9 PSYCHO-SPIRITUAL STRESS**

Psycho-spiritual stress is the stress that the individuals experience when they are unable to put into practice the norms, values, and beliefs. In educational institutions and training centers, within the course of pursuance of educational and training courses, the individuals need to be well-aware in terms of their job duties and responsibilities. Furthermore, they need to inculcate the traits of diligence, resourcefulness and conscientiousness. Apart from these, the individuals need to implement the traits of morality and ethics. When the individuals experience various types of problems and challenges and experience problems in implementing norms, values, beliefs, morals and ethics, in such cases, it leads to psycho-spiritual stress. Within employment settings as well, within the course of implementation of job duties, the individuals need to take into account the traits of diligence, resourcefulness, conscientiousness, morality and ethics. Psycho-spiritual stress is experienced, when the individuals undergo problems in implementing these traits. The most effective solution that needs to be put into practice is, having strong determination. When the individuals are determined towards the attainment of desired goals and objectives, they will augment the traits of diligence, resourcefulness, conscientiousness, morality and ethics. In addition, they will reinforce norms, values, and beliefs. In this manner, they will curb psychospiritual stress.

### **2.2.10 EUSTRESS**

Eustress is referred to as beneficial stress. In other words, it is good stress. Eustress produces the positive feelings of excitement. When the individuals feel happy to a major extent due to some factors, they feel eustress. One of the major benefits of this type of stress is, the individuals develop motivation towards the implementation of job duties. In educational institutions as well as other organizations, the individuals in some cases find job duties tedious and cumbersome. But when they are to earn rewards as a result of putting into operation, difficult and challenging job duties, they will experience eustress. Eustress is the stress that facilitates the individuals to reinforce all the traits that would enable them to do well and generate the desired outcomes. The individuals not only develop motivation and positive thinking towards the implementation of job duties and responsibilities, but they are augmenting

the traits of diligence, resourcefulness, conscientiousness, morality and ethics. Furthermore, they understand that when they will be healthy physically and have sound mind-sets, they will be able to do well in their job duties, achieve personal and professional goals and bring about improvements in one's overall quality of lives. Therefore, it is essential for the individuals to understand that they need to control their feelings and should express excitement to a major extent

## **2.3 BENEFITS OF STRESS MANAGEMENT**

### **2.3.1 REDUCED BLOOD PRESSURE**

According to a large 2021 study, stress is linked with changes in blood pressure. High blood pressure is also known as hypertension. It's linked with stroke and chronic and coronary heart disease and is responsible for around 12.8% Trusted Source of deaths worldwide. This number is expected to keep growing. Reducing stress may reduce your blood pressure and your overall physical health.

### **2.3.2 IMPROVED MENTAL HEALTH**

Mental health conditions like depression and anxiety are often linked to stress. For instance, a 2020 study examined the stress levels of 11,954 college students. It found that uncertainty stress defined as anxiety in facing ambiguous situations and problematic environments was linked with high levels of mental health conditions. Depression and anxiety can involve ups and downs in mood and make everyday activities challenging. For instance, these conditions may affect your work and school performance. Although it's impossible to completely avoid stress, learning stress management techniques may improve your mood. It can also improve performance and lower your risk of developing mental health conditions.

### **2.3.3 REDUCED HEART RATE**

Chronic stress can affect your heart rate. A 2020 study assessed the long-term stress levels of 328 office workers and measured their heart rate over 5 days. The study found that chronic stress can increase your heart rate disrupt your circadian rhythm and sleep increase the risk of heart disease. This suggests that managing stress could reduce your heart rate, improve your overall physical well-being, and mitigate your risk of heart disease.

### **2.3.4 BETTER SLEEP**

Stress and sleep are connected. If you experience chronic stress, you may find it hard to get enough quality sleep. In return, this can cause anxiety and irritable mood. For example, recent 2022 research found that stress can make falling and staying asleep difficult. It may also reduce sleep duration. This suggests that stress-reduction techniques, particularly before bed, could help you sleep better.

### **2.3.5 REDUCED TENSION**

When you feel stressed, your muscles may be tense. Sometimes, this can cause soreness or pain. Stress can also make you feel like you have a short fuse, making you more reactive toward others. Research from 2020 in 50 students found that tension headaches often resulted from feeling stressed. Those with higher stress levels experienced more tension headaches. Based on this, it's likely that stress management could reduce muscle tension, feelings of irritability, and tension headaches.

### **2.3.6 IMPROVED EXECUTIVE FUNCTIONING**

Focusing on activities like school and work can be challenging when you're stressed. For example, a 2020 study Trusted Source investigated the performance of 41 people with- and without chronic stress. Those with chronic stress responded slower to tasks, were less accurate, and had difficulty staying alert and attentive. This suggests that using stress management techniques during chronic stress might improve your focus, attention, and ability to get things done.

## **2.4 CONCERNS OF STRESS MANAGEMENT**

### **2.4.1 IDENTIFY THE SOURCES OF STRESS IN YOUR LIFE**

Stress management starts with identifying the sources of stress in your life. This isn't as straightforward as it sounds. While it's easy to identify major stressors such as changing jobs, moving, or going through a divorce, pinpointing the sources of chronic stress can be more complicated. It's all too easy to overlook how your own thoughts, feelings, and behaviors contribute to your everyday stress levels. Sure, you may know that you're constantly worried

about work deadlines, but maybe it's your procrastination, rather than the actual job demands, that is causing the stress.

### **2.4.2 GET MOVING**

When you're stressed, the last thing you probably feel like doing is getting up and exercising. But physical activity is a huge stress reliever—and you don't have to be an athlete or spend hours in a gym to experience the benefits. Exercise releases endorphins that make you feel good, and it can also serve as a valuable distraction from your daily worries. While you'll get the most benefit from regularly exercising for 30 minutes or more, it's okay to build up your fitness level gradually. Even very small activities can add up over the course of a day. The first step is to get yourself up and moving.

### **2.4.3 CONNECT TO OTHERS**

There is nothing more calming than spending quality time with another human being who makes you feel safe and understood. In fact, face-to-face interaction triggers a cascade of hormones that counteracts the body's defensive “fight-or-flight” response. It's nature's natural stress reliever (as an added bonus, it also helps stave off depression and anxiety). So, make it a point to connect regularly—and in person—with family and friends.

### **2.4.4 MAKE TIME FOR FUN AND RELAXATION**

Beyond a take-charge approach and a positive attitude, you can reduce stress in your life by carving out “me” time. Don't get so caught up in the hustle and bustle of life that you forget to take care of your own needs. Nurturing yourself is a necessity, not a luxury. If you regularly make time for fun and relaxation, you'll be in a better place to handle life's stressors.

### **2.4.5 MANAGE YOUR TIME BETTER**

Poor time management can cause a lot of stress. When you're stretched too thin and running behind, it's hard to stay calm and focused. Plus, you'll be tempted to avoid or cut back on all the healthy things you should be doing to keep stress in check, like socializing and getting enough sleep. The good news: there are things you can do to achieve a healthier work-life balance.

## **2.5 SYMPTOMS OF STRESS**

Each woman reacts to stress in unique ways. Common symptoms of stress in women include:

### **2.5.1 PHYSICAL**

Headaches, difficulty sleeping, tiredness, pain (most commonly in the back and neck), overeating/under eating, skin problems, drug and alcohol misuse, lack of energy, upset stomach, less interest in sex/other things you used to enjoy.

### **2.5.2 SOCIAL**

Less intimacy, isolation, family problems, loneliness.

### **2.5.3 EMOTIONAL**

Anxiety, depression, anger, unhappiness, irritability, feelings of being out of control, mood swings, frustration.

### **2.5.4 MENTAL**

Forgetfulness, worry, can't make decisions, negative thinking, lack of focus, boredom.

### **2.5.5 OCCUPATIONAL**

Work overload, long hours, tense relations, poor concentration, unfulfilling job.

### **2.5.6 SPIRITUAL**

Apathy, loss of meaning, emptiness, unforgiving, doubt.

## **2.6 ADVANTAGES OF WORKING WOMEN**

### **2.6.1 INDEPENDENT**

The first and foremost advantage of working women is that due to women working in an office they become independent whether it's related to financial matters or whether it's related to other matters which makes them confident and hence they are no longer just the shadow their spouse rather they have their separate identity. In simple words, the vulnerability factor

which is there with women who are not working and are financially and emotionally dependent on their spouse is gone once the women start to go outside and do a job or start an own business.

### **2.6.2 FINANCIAL HELP**

Another benefit of working women is that in these times of inflation and luxurious lifestyle they can be of great financial help to their spouse and bear both husband and wife can bear the financial burden together rather than just husband taking the pain of handling the expenses of the whole family alone. In simple words just like one and one together are not two but equal to eleven in the same way if both husband and wife are earning then they together can take care of family expenses better as opposed to only 1 person managing the family expenses.

### **2.6.3 EXTRA FACILITIES AT OFFICE**

In the case of women, there are many extra facilities at the office like maternity leaves, fixed or regulated working hours, strict laws regarding harassment of women at the office and so on which makes the job of women somewhat easier which in turn ensures that they can work at office safely and without any stress.

## **2.7 STRESS MANAGEMENT IN GLOBAL PERSPECTIVE**

The global stress management market has been segmented on the basis of mode of treatment, end-user and age group. Geographically, the market has been divided into North America, Europe, Asia-Pacific (APAC) and the Rest of the World (RoW). A country-specific breakdown of the market is also included in the report. The study covers the global stress management market irrespective of the included countries.

Countries were included mainly on the basis of total revenue generated. Major countries included in the report are the U.S., Canada, Germany, the U.K., Spain, Italy, France, China, Japan, South Korea, and India. Sales data for the global and regional markets were corroborated for the present and forecasted values based on statistical analysis.

Estimated values used are based on market players' total revenues and forecasted revenue values are in constant U.S. dollars, unadjusted for inflation. Annual reports and forward-looking statements of stress management market players, annual sales of market players and the average cost of software and services are considered for market estimations. A large number

of stress management market players and potential startups are profiled in the report for a better understanding of the market.

Stress management includes a broad range of drugs and medications, psychotherapies, and techniques that are aimed at controlling the level of stress in individuals, primarily chronic stress. Several drugs and devices are available for the treatment of stress among patients. Some antidepressants that are commonly used for the treatment of stress disorders include Prozac, Lexapro, Paxil, Zoloft, and Celexa. These drugs are used for the treatment of stress disorders, including generalized anxiety disorder, obsessive-compulsive disorder (OCD) and post-traumatic stress disorder (PTSD).

For instance, in Great Britain, the prevalence of anxiety, stress, and depression is very high, majorly in public service industries; including education, health, and social care; and public administration and defense. By occupation, professionals that are common across public service industries (such as healthcare workers; teaching professionals and public service professionals) show higher levels of stress as compared to all other professionals. According to the Health and Safety Executive (HSE) in Great Britain, the total number of cases of work-related stress, depression or anxiety was 602,000, a prevalence rate of 1,800 per 100,000 workers in 2018. Among which, the number of new cases was 246,000, an incidence rate of 740 per 100,000 workers.

## **2.8 IMPORTANCE OF STRESS MANAGEMENT**

Let's first try to understand the idea of stress before we expand on the ways to mitigate it. In simple words, stress is a normal psychological and physical reaction to the demands of life. A low level of stress is actually good for you in that it can motivate you to perform well e.g., before exam time, the little stress you feel actually helps you study hard and do well in it. But facing multiple challenges on a daily basis like unending traffic jams, meeting deadlines and paying bills, managing a family – all can push you beyond your coping ability.

Our brain is hard-wired with an alarm system to protect us. So, whenever it perceives some threat, it sends a signal to our body to release hormones that increase our heart rate and blood pressure. This so-called “fight-or-flight” response triggered by the body provides us the fuel to deal with the threat – more oxygen, more energy, a sort of physical and mental rush.

Once the threat is gone, our body is supposed to turn back to a normal, relaxed state. Unfortunately, it doesn't happen in many cases as the never-ending complications of modern life do not ever let some people's alarm systems shut off. And this is an unhealthy state of mind and body, which can cause great harm to our mind and body in the long term.

High levels of stress put our entire physical and mental well-being at risk. Stress brings havoc on our emotional equilibrium and physical health, limits our ability to think clearly, function adequately, and enjoy life in general. It seems as if there's nothing you can do about it as the bills won't stop coming, the day would have the same number of hours and your work and family responsibilities will always remain demanding. Fret not! You enjoy a lot more control than you may think.

Stress management can help you yank off the hold stress is chaining you with, letting you become happier, healthier, and productive. The ultimate goal behind this entire exercise is leading a balanced life with enough time for work, relationships, relaxation and fun and build the resilience to withstand pressure and meet challenges. But unfortunately, there isn't any one-size-fits-all trick. That's why you need to experiment and discover what works best for you.

## **2.9 WORKPLACE STRESS AND WORKING WOMEN**

"Workplace stress" is the response people may experience when presented with work demand and pressure that are not matched to their knowledge and ability and which challenge their ability to cope. It has been described as an emotional experience associated with nervousness, tension and strain, brought about by factor related to work. Job stress affects both men and women, although there are some gender differences in certain aspects. A report in 2005 found the odds of association of cumulative job stress with poor mental Health conditions like anxiety, depression, and chronic fatigue among women to be 1.4 to 7.1, compared to 1.8 to 4.6 for men. In general, women are more likely than men to experience physical symptoms of stress, such as fatigue, irritability, headaches and depression.

Women are also more likely than men to cope with job stress with unhealthy behaviors, such as poor eating habits. For working women, care giving and balancing work/life issues is a significant stressor. Well over half of the caregivers in the United States are women and 59 per cent are also employed. Specifically, women are the primary caretakers of children, including children who have a chronic illness such as asthma now the leading cause of school

absence as well as the cause of more than 15 million days of less productive work or absences per year. Overall, working women who are also caregivers

Often face work adjustments, including reduced hours, taking leaves of absence and even quitting their jobs, according to a report sponsored by The National Alliance for Caregivers. Not surprisingly, women are more than twice as likely as their male counterparts to report the benefits of having employer provided support systems that offer counselling or support groups. Low salaries, lack of opportunity for advancement and heavy workloads have more than one-third of Americans reporting feeling chronic work stress. And women are feeling it more acutely than ever. After decades of making progress in the work force, many women are feeling less valued than men, according to a recent APA survey on Stress in the Workplace. They're feeling they don't receive adequate monetary.

## **2.10 EVOLUTION OF WOMEN EMPLOYEES**

The concept of entrepreneur came into enlightenment in the 19th century especially the term "women entrepreneurs". The story of entrepreneurship development begun in ancient India. Entrepreneurship basically incorporates the function of seeing investment and producing opportunity, organizing an enterprise to undertake ventures on production and service.

Considering the participation of women in ancient India, it is found that the Rig Vedic Age women were the co-partners in life. Study indicates that Indian woman enjoyed a high status during the early Vedic period surpassing contemporary civilizations.

### **2.10.1 18TH-19TH CENTURY**

During the mid 18th century, Indian women used to own certain businesses like retail shops, and small handloom business and more. During the 18th and 19th centuries, more women came out from under the domination of society's limits and began to rise into the public eye. But before the 20th-century women were running a business as a way of supplementing income.

In modern India, though during British era reforms have been made to improvise the status of women, it was only after independence, they enjoyed privileges. According to the constitution, women as similar to men, and various provisions are introduced for upliftment.

### **2.10.2 20TH CENTURY**

In the early 20s, the involvement of women and their contribution were pretty noticeable. The figure of businesswomen has expanded, mainly in the 1990s. Women came forward to utilize modern techniques, investments, finding a niche in the market and creating sizable employment or other.

The Industrial Policy Resolution of 1991 has highlighted the need to grow women entrepreneurship programs. As per the 1981 Census Report, there were 1.5 lakhs self-employed women in India that were 5.2% of the total self-employed people of the country. According to Government of India reports, "Women start small-scale industries exclusively run by a female, there are more than 2,95,680 business women claiming 11.2% of total 2.64 million entrepreneurs in the country during 1995-96.

Multivarious factors like urbanization, technological advancement and educational status of women have transformed their conditions. The presence of women in economic development in the unorganized sector, organized sector, self-employment, and entrepreneurship is encouraging.

The status and role of women have changed rapidly. The thoroughly domesticated ladies who could not think beyond the welfare of their families now awakened to action. They have a great desire to progress that is awakening of their dormant individuality. Women hold enough talent and skills to occupy predominate positions.

With the introduction of liberalization, privatization, and globalization in 1991, the Indian economy has been working through a radical change. Woman entrepreneurs are gaining prominent importance, and they are finically supported by the banks and encouragement by family. Apart from vocational education to moment to climb the stairs of success

### **2.10.3 PRESENT DAY**

In the contemporary world, there exist a plethora of successful business women entrepreneurs in different fields in India. They are performing well and scraping their success stories. Government has also introduced numerous schemes like National Skill Development Policy and National Skill Development Mission to bring skill training, vocational education, and entrepreneurship program for the emerging workforce. However, entrepreneurship development and skill training are not the only responsibility of the government and therefore other stakeholders need to shoulder the responsibility.

Women are leaving the workforce in favor of working at home. Not to be a homemaker but as employment-creating business owners. The rising participation of women entrepreneurs has transformed the demographic characteristics of the business and economic growth of the country. Businesses owned by female power are playing a more active role in society and the economy, inspiring academics to focus on this interesting phenomenon.

## **2.11 WOMEN STRESS DURING PREGNENCY**

Pregnant women often get very worried if their job can harm their pregnancy or if they would lose their job or the pregnancy would put an end to their career. Sometimes the pressure of the job and a sense of lack of control can lead to job strain, work-related stress, and burnout. It is possible for most pregnant women to safely continue to work and return after the childbirth for a successful career. For example, 82% of the first-time mothers continue to work nearer to their expected delivery dates and the majority (73%) of them return within 6 months post-partum. However, significant workplace adjustment may be required if you are one of the high-risk jobs or develop certain pregnancy complications.

It is, therefore, important to understand how the work situation can affect your pregnancy and the steps you and your employer may take to ensure a happy and healthy transition to parenthood. More and more women are choosing to work in recent times and hold important roles in different fields.

The following facts are worth considering about the female workforce:

- Approximately 40% of the global workforce are women. However, the number varies from one country to the other.
- A significant number of pregnant women have sickness absenteeism. Some reports suggest that about two-thirds of employed pregnant staff could be absent from work.

### **2.11.1 DIFFICULT WORK CIRCUMSTANCES**

Such as excessive workload, being given unrealistic targets/ deadlines, and difficult colleagues. Therefore, it is difficult to draw any specific conclusion.

### **2.11.2 NEGATIVE ORGANIZATIONAL CULTURE**

A negative attitude towards pregnant employees, difficulty in getting time off to attend hospital appointments/ scans, bullying, refusal of reasonable job adjustments, Maternity Discrimination.

### **2.11.3 CONCERNS REGARDING THE EFFECT OF WORK ON PREGNANCY OUTCOMES**

This is especially true if women have had difficulty in conceiving (such as IVF), pregnancy complications (such as vaginal bleeding, preeclampsia, mental health problems, etc.) or previous pregnancy problems (such as miscarriage, preterm labor or stillbirth).

This is specifically important if the work involves lifting heavy weight, prolonged standing, shift work (including night shift), extensive travelling, and long hours at work without proper rest.

### **2.11.4. CONCERNS FOR THE FUTURE**

Fear of job loss and unemployment or unable to return to work due to childcare responsibilities.

## **2.12 STRESS DURING MENSTRUATION**

Stress from extreme or traumatic events has been linked to dramatic changes in normal menstruation. War, separation from family and famine have been anecdotally linked to amenorrhea in physician and epidemiological reports. Although these studies and case reports are informative, they are not scientifically rigorous and cannot rule out other associated factors, such as malnutrition, that occur during war or other tragic events. Physical, emotional and sexual abuse have been associated with the development of premenstrual syndrome (PMS) and premenstrual dysphoric disorder (PMDD). Post-traumatic stress disorder (PTSD) has also been associated with PMDD.

### **2.12.1 DAILY LIFE STRESS MAY ALSO AFFECT THE LENGTH OF YOUR CYCLE**

One study of stress in female nurses found associations between high stress and both anovulation and longer cycles, though these findings may be in part due to rotating shift work (working nights), which is common for nurses. Conversely, high stress jobs have also been associated with shorter cycles.

These studies may have found different results because the stress of study participants may not have been equal. Differences in the level and length of stress exposure could cause people's bodies to respond in different ways. For example, in one study, perimenopausal (approaching menopause) people with high stress were no more likely to have altered cycles than low stress people after one year; however, high stress was linked to shorter menstrual cycles after two years (23), indicating that symptoms may not present immediately.

### **2.12.2 MENSTRUAL PAIN HAS ALSO BEEN ASSOCIATED WITH STRESS**

Dysmenorrhea (i.e., Painful menstruation) has been linked to working in jobs that are low control, are unsecure and have low coworker support. Stress from the preceding month may also affect the frequency of dysmenorrhea. so, someone might not experience painful menstruation as a result of stress until their period the following month. People with a history of dysmenorrhea may be more likely to experience this effect. Similarly, people experiencing stress earlier in their cycle were more likely to report severe symptoms during the time leading up to and during menstruation.

As mentioned, the different effects of stress may be, in part, due to timing. Higher reported stress during the follicular phase (i.e., from the first day of menstruation until ovulation) has been strongly associated with changes in normal reproductive function. In one recent study, those reporting pre-ovulatory stress (during the follicular phase) were less likely to become pregnant as compared to those not reporting stress during the same time. This suggests that stress may cause the body to delay or entirely suppress ovulation. This idea is supported by research examining menstrual cycle variation.

The length of the luteal phase (i.e., post-ovulation until menstruation) tends to be consistent across and within women whereas the length of the follicular phase has a stronger association with the variation in the total length of the entire menstrual cycle. This means that the follicular

phase, as opposed to the luteal phase, is more likely to change in length. Therefore, the effects of stress on ovulation may be one of the biggest factors related to changes in cycle length due to stress, though it is unclear how this would be related to other stress-related changes in the menstrual cycle, such as painful menstruation.

## **2.13 SICK CHILDREN OF WORKING WOMEN**

Many working mothers dread the possibility of their child getting sick and needing care during usual business hours. Most employers only provide paid sick leave for unwell employees. This means that many working mothers have to take annual leave or unpaid leave in order to stay home and care for their sick children. Key findings of a study published in Family Matters in 1991 include:

- Even when both parents are working, the responsibility of care for sick children usually falls on the mother.
- Some of the reasons for this include that the father earns a higher wage, his job responsibilities are deemed more important, and employers are more likely to accept a mother staying home to care for sick children than a father.
- Around one in 10 working mothers feel guilty about their childcare arrangements whatever those arrangements may be - when their child is sick.
- Other common carers of sick children - apart from the mother - include grandmothers, other relatives, the usual child care (such as babysitter or crèche) and, lastly, fathers.
- Working mothers want more flexible working hours, parental leave, workplace facilities for unwell children, and more understanding from employers.

## **2.14 WORK LIFE BALANCE**

Balancing work and family roles have become a key personal and family issue for many societies. Work and family are the two most important aspects in people's lives and, contrary to the initial belief that they are distinct parts of life; these domains are closely related. In all countries the economic development requires an integration of both male and female labor forces. That is men and women both have to contribute to development process of the country as the labor of women contributes to economic growth and poverty reduction.

Employers and family studies specialists find that the changing family structure is a major source of stress and role strain in both the work place and the home. Women need to feel that their work is important and essential and that they are not sacrificing their child's wellbeing in order to benefit themselves. The danger involved is that the mothers could feel so guilty in working that they feel that they are abandoning their child to the caregivers that they are in contact with daily. There is another dilemma for working women; they always feel that home is their original domain, which they have to sustain in all circumstances. Women usually have a feeling of guilt for sparing less time for their maternal responsibilities and family. This dual responsibility proves the double burden on her and that makes her to fight concurrently on two fronts.

## **2.15 PSYCHOLOGICAL STRESS ON WORKING WOMEN**

If our modern era is characterized by the era of pressure and anxiety, given the tremendous technological development, civilization acceleration and social change that generally strained man with his endless requirements, then working women are considered a network of pressures. Working women play many roles and bear heavy burdens, they work in a public body or institution, and they bear the problems and pressures of this job, including the troubles and constraints that burden women.

As a result of this, and in many cases, working women suffer from problems such as stress, fatigue and various health problems, in addition to psychological suffering such as anxiety, stress and frustration. All of these negative effects left by the work pressure are carried by the woman to her house, leaving in turn the obvious impact on the husband and children. The contemporary family suffers from many challenges and complicated problems in an era that is filled with pressures in various fields of life. Perhaps family security today is one of the most complex challenges that must be addressed.

Working for the safety of the family is an urgent social necessity required by the developmental needs of society at various levels. Yüksel and Dağ (2015) clarified that building a healthy family and ensure its safe durability sustainability requires the presence of two partners who are compatible, and who understand the meanings of partnership, marriage, and family, and who are aware of the influential changes and transformations that contemporary

life presents. In light of these crises, marital adjustment in married life has become one of the aspirations that every married individual in society seeks to have.

Although work gives women the opportunity to achieve themselves and empty their potentials, and it gives them the opportunity to exercise different roles; however, previous studies have unanimously agreed that there are problems experienced by working women; some of which relate to job burdens and the role conflict of reconciling the responsibilities of domestic work and work Career. Some see that work places the prospects of women and develops their personality, and contributes to increasing the level of national ijps.ccsenet.org International Journal of Psychological Studies, income and enhancing the economic level of the family. Others believe that working women live in a state of tension, stress and excitement at home and at work, due to the assumption of multiple responsibilities that contribute to not enabling them to achieve compatibility between their work and good education for their children.

## **2.16 ORGANISATIONAL STRESS**

Occupational stress includes the stressors such as work overload, role ambiguity, role conflict and poor working conditions. Organizational role stress is caused by conditions in the workplace that negatively affect an individual's performance and well-being. By exploring inter-role relationships, organizational role stress model is associated with the views of conflict, ambiguity and overload.

Eight stress factors have been identified among working women namely Inter Role Distance (IRD), Role Stagnation (RS), Role Expectation Conflict (REC), Role Erosion (RE), Role Overload (RO), Personal Inadequacy (PI), Self-Role Distance (SRD) and Role Ambiguity (RA).

### **2.16.1 INTER ROLE DISTANCE (IRD)**

Inter Role Distance (IRD) is the stressor caused by the struggle and conflict between the organizational and the non-organizational roles.

### **2.16.2 ROLE STAGNATION (RS)**

Role Stagnation (RS) is a stressor faced by employees where they are not promoted and required to continue in their present capacities. Employees suffer stagnation and feel oppressed

being in the same role. Such individuals tend to think that there are no bright chances for them to see their career graphs grow and they eventually feel depressed. The employees' commitment to their work and sense of well-being is adversely affected by this stressor.

### **2.16.3 ROLE EXPECTATION CONFLICT (REC)**

Role Expectation Conflict (REC) is a stressor that is caused by when an employee is not certain about how to continue his/her work due to the huge differences in work procedures suggested by different seniors collaborating on a common project. In such instances, employees' superiors and colleagues may not suit to each other's needs and not correspond to each other's requirements. Role conflict also occurs when an employee is asked to perform a function that is not part of his/her job.

### **2.16.4 ROLE EROSION (RE)**

Role Erosion (RE) is a situation where employees feel that certain work need to be under their purview but is reassigned to and executed by their colleagues and that such work originally belonged to them.

### **2.16.5 ROLE OVERLOAD (RO)**

Role Overload (RO) is a stressor that occurs when employees are expected to perform certain functions that are not mentioned in their role and such over expectations can cause stress. Role overload requires an employee to perform several roles simultaneously consuming much of his/her time and resources. Such overburdened individuals may unknowingly commit errors in their work execution thereby affecting the job quality.

### **2.16.6 PERSONAL INADEQUACY (PI)**

Personal Inadequacy (PI) is caused when employees are expected to deliver more than their abilities in order to meet certain organizational requirements. In such cases, employees may be lacking in some of the vital skills required for executing the functions that are entrusted to them.

### **2.16.7 SELF-ROLE DISTANCE (SRD)**

Self-Role Distance (SRD) is a stress factor that causes individuals to feel that the role which they are supposed to play does not match their expectations and that their role was far from what they had originally thought and conceived.

### **2.16.8 ROLE AMBIGUITY (RA)**

Role Ambiguity (RA) is a stressor in which employees are either not well-informed about their roles or the employees themselves have not understood the intricacies of their roles. It is a situation where there is no clarity about the work role of employees who have not been adequately informed.

## **2.17 CHALLENGES FACED BY WOMEN EMPLOYEES**

### **2.17.1 SOCIAL EXPECTATIONS**

In a society when women are stereotyped as the ones who are meant to stay at home and put all their attention on their family, it is often looked down upon for them to venture out and establish a career for themselves. Not just that, even after establishing their business they often take more time than their male counterparts to gain trust and recognition from the public

### **2.17.2 LACK OF CAPITAL**

It is often said that "Money is to a business what food is to the human body and is vital for any business, big or small." Unfortunately, in this day and age even after women have proved themselves time and again that they are more than capable, people find it hard to believe and hesitate to invest in a business venture which is established by women entrepreneurs. It is also disappointing to see that banks do not consider women as credit-worthy as they believe that they can give-up their business at any time. Therefore, women entrepreneurs do not have any alternative other than to rely on their savings, or maybe take the financial help of their family.

### **2.17.3 LACK OF SUPPORT**

Lack of mentors and advisors is another major setback for women entrepreneurs. According to a survey, 48% of female entrepreneurs said that the lack of mentors and advisors restrain their professional growth. In a world where high-level business is dominated by men, it becomes difficult for women to excel in their profession without someone showing them the right way.

#### **2.17.4 PERSONAL AND PROFESSIONAL LIFE BALANCE**

There is this unsaid rule that women all over the world are expected to take care of their home as well as manage a successful business. Finding the right balance between them is essential but unfortunately, in our society, a woman is required to give more importance to her family rather than her career.

#### **2.17.5 GENDER INEQUALITY**

Laws, cultures, religion, and politics are built upon a patriarchal foundation. Women must work their way up in the masculine world while facing stigma and discrimination. Although laws and policies have attempted to create a favorable business environment for everyone, the actual changes have not yet been implemented. Gender lens investing, which refers to strategies that address gender disparity issues and/or analyze gender issues to illuminate investment decisions, is gaining traction.

#### **2.17.6 LACK OF EDUCATION**

Women in India are lagging far behind in the field of education. Most of the women (around sixty per cent of total women) are illiterate. Those who are educated are provided either less or inadequate education than their male counterpart partly due to early marriage, partly due to son's higher education and partly due to poverty. Due to lack of proper education, women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish.

### **2.18 LITERATURE REVIEW**

Stress is excitement, feeling of anxiety, and/or physical tension that occurs when the demands placed on individual are thought to exceed his ability to cope. This most common view of stress is often called distress or negative stress. The physical or psychological demands from the environment that cause this condition are called stressor. (Hellriegel & Slocum, 2004) Stress (psychology), an unpleasant state of emotional and physiological arousal that people experience in situation that they perceive as dangerous or threatening to their well-being. (Auerbach et al, 2007/Encarta 2008). According to WHO (2011),

Stress arises from a wide range of work circumstances and becomes worse due lack of support, low skill discretions, high job demands and organizational condition. (Hallin et al.2007.) More recently recognized stressor include workplace bullying, discrimination in the workplace and sexual harassment. Upstream determination of psychosocial working condition includes the state of the economy and the contractual arrangements under which workers are employed (Benach et al., 2007; Quinlan & Bhole,2009), with many recent studies looking at contingent work or precarious employment and its relationship with working conditions and health (Benach & Muntaner, 2007; Cranford et al., 2003; Lamontagne et al; 2009; Quinlan et al; 2001 Tompa et al; 2007). Despite many beneficial health effects of work, jobs with poor psychosocial quality can be more harmful to health than being unemployed, as a recent Australian study has demonstrated (Broom et al., 2006) Kreitner, Kinicki & Buelens (1999:503) define stress as, “an adaptive response, mediated by individual characteristics and/or psychological process, that is consequence of any external action, situation or event that places special physical and/or psychological demands upon a person”. Cryer, Mccraty & Childre (2003:103) refer to stress as, two simultaneous events: an external stimulus called a stressor, and the emotional and physical response to that stimulus (fear, anxiety, surging heart rate and blood pressure, fast breathing, muscle tension, and so on) Good stressors (a ski run, a poetry contest) inspire you achieve”. Stress also affected the human immune system. Although chronic stress typically produces suppression of a wide range of immune system parameters, acute stress has been found to stimulate certain aspects of an immune functioning (McEwen, 2000) Specifically, acute stress can trigger aspects of an immune system acute phase response, even in the absence of an infectious agent (Deak, Meriwether, Flashner, spencers, Abouhamze, Moldawer, Grehn, Watkins, & Maier, 1997). This acute phase activation results in a rapid increase in blood levels of certain acute phase proteins, as well as production and secretion into blood of the immune system related hormone, interleukin-6 Zohu,Kusnecov,shurin,Depaoli, & Rabin,1993) Thus acute phase activation is potentially another physiological marker of stress that might be useful in human studies.

Stephen Palmer and Kristina Gyllensten (2005) did a study of review of literature to evaluate research relating to the role of gender in the level of workplace stress. A further aim was to review literature relating to stressors of particular relevance to working women. These stressors included, multiple roles, lack of career progress and discrimination and stereotyping. Much of the research indicated that women reported higher levels of stress compared to men.

However, several studies reported no difference between the genders. Furthermore, the evidence for the adverse effects of multiple roles, lack of career progress and discrimination and stereotyping was inconsistent. Their review concluded that the evidence regarding the role of gender in workplace stress and stressors was inconsistent. Limitations of the research were highlighted and implications for practice were discussed. According to hofboll, Geller & Dunahoo suggest that it is important to consider the stressor that are unique employed women, as this can increase the understanding of the specific needs of working women. This particularly important according to hofboll as several studies have found that the provision of workplace support was more effective in reducing occupational stress in women.

# **CHAPTER - III**



## **DATA ANALYSIS AND INTERPRETATION**

### **3.1 INTRODUCTION**

Analyzing survey data is an important and exciting step in the survey process. It is the time that we may reveal important facts about our customers, uncover trends that we might not otherwise have known existed, or provide irrefutable facts to support our plans. By doing in-depth data comparisons, we can begin to identify relationships between various data that will help us understand more about our respondents, and guide us towards better decisions.

Data analysis is the process of looking at and summarizing data with intent to extract useful information and develop conclusion. The completion of the project entirely depends upon the analysis of collected data, proper tabulation and coding of data. It enables easy understanding analysis and comparison.

The analysis is being carried out based on the survey conducted among the Women employees in Thoothukudi. Each question in the questionnaire is analyzed individually, sufficiently tabulated and interpreted by the researcher and are presented in the form of Bar diagram, Pie charts and Ranking method. The sample size of the collected data is 60.

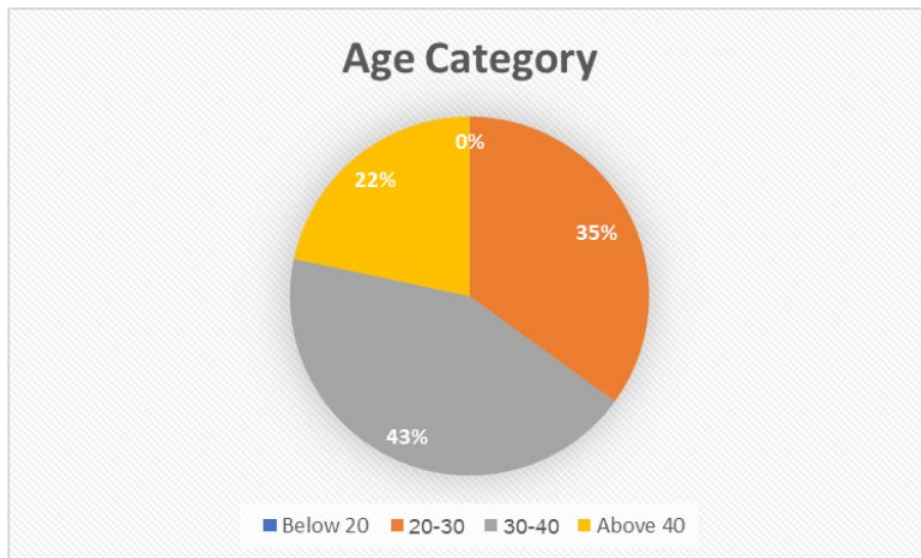
### 3.2 AGE

**TABLE 3.1**

**Age wise classification of the Respondents**

Age Category	Frequency	Percentage
Below 20	0	0
20-30	21	35%
30-40	26	43%
Above 40	13	22%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of the total respondents taken for study (0%) of the respondents are in the age group of below 20, (35%) of the respondents are in the age group of 20-30, (43%) of the respondents are in the age group of 30-40 and (22%) of the respondents are in the age group of above 40.

Majority (43%) of the respondents are in the age group of 30-40 years.

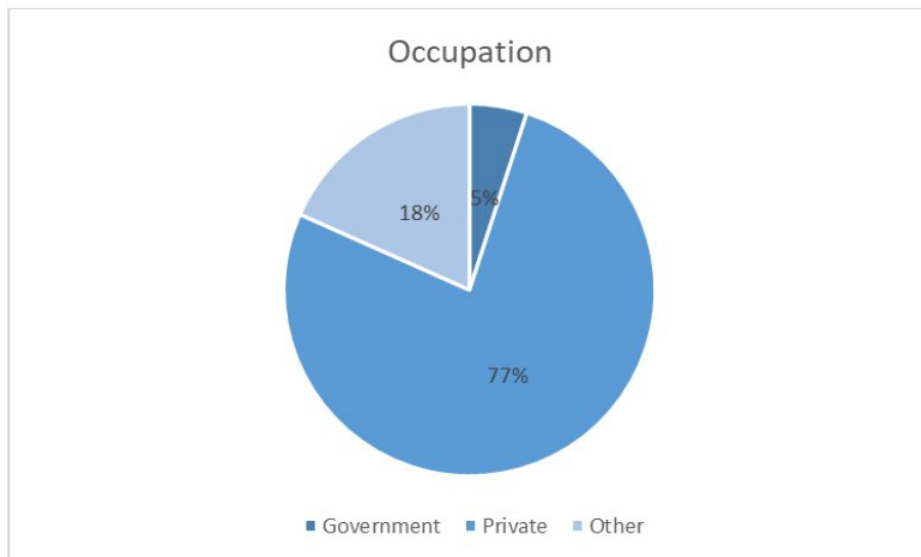
### 3.3 OCCUPATIONAL WISE CLASSIFICATION

**TABLE 3.2**

**Occupational wise Classification**

Occupation	Frequency	Percentage
Government	3	5%
Private	46	77%
Other	11	18%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (5%) of the respondents are Government employees, (77%) of the respondents are Private employees, (18%) of the respondents belong to another category.

Majority (77%) of the respondents are Private employees.

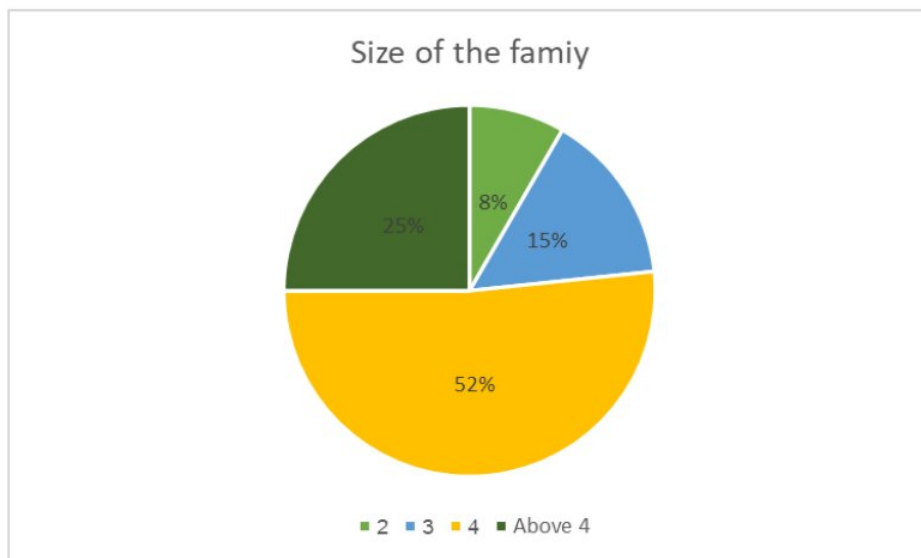
### 3.4 SIZE OF THE FAMILY

**TABLE 3.3**

**Size of the Family**

Total members	Frequency	Percentage
2	5	8%
3	9	15%
4	31	52%
Above 4	15	25%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (8%) of the respondents have 2 members in the family, (15%) of the respondents have 3 members in the family, (52%) of the respondents have 4 members in the family and (25%) of the respondents have above 4 members in the family.

Majority (52%) of the respondents have 4 members in the family.

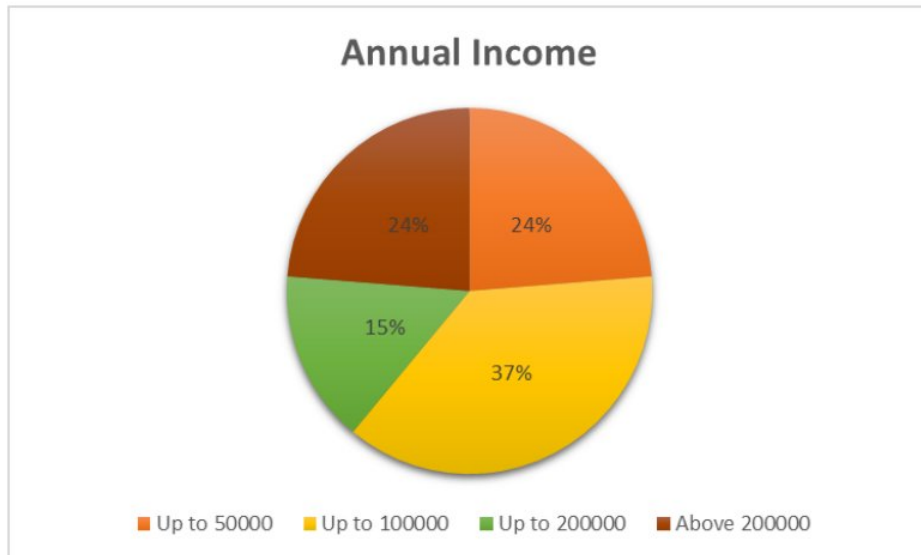
### 3.5 ANNUAL INCOME

**TABLE 3.4**

**Annual Income of the Respondents**

Annual Income	Frequency	Percentage
Up to Rs.50000	14	24%
Up to Rs.100000	22	37%
Up to Rs.200000	9	15%
Above Rs.200000	14	24%
<b>Total</b>	<b>66</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (24%) of the respondent's annual income is up to Rs. 50000, (37%) of the respondent's annual income is up to Rs.100000, (15%) of the respondent's annual income is up to Rs.200000 and (24%) of the respondent's annual income is above Rs. 200000.

Majority (37%) of the respondents have Annual Income up to Rs.100000.

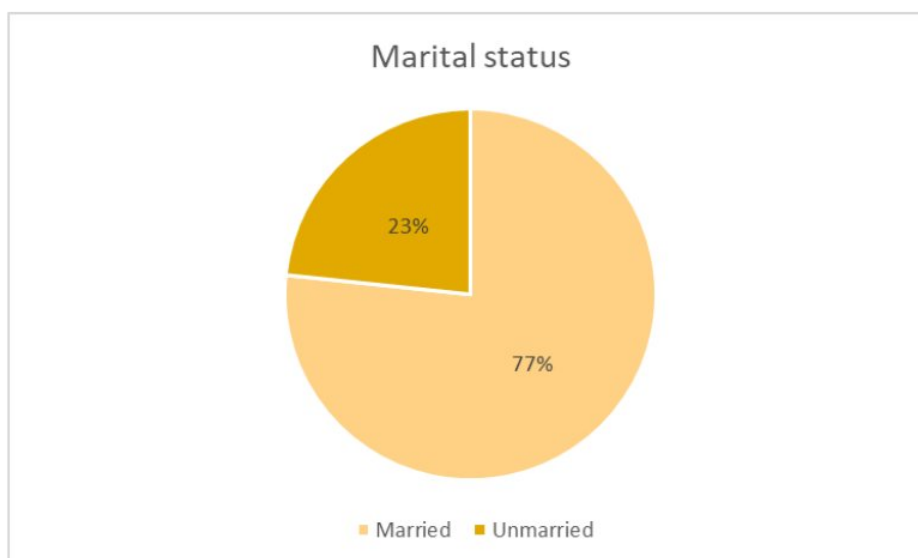
### 3.6 MARITAL STATUS

**TABLE 3.5**

**Marital status**

Marital status	Frequency	Percentage
Married	46	77%
Unmarried	14	23%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of the total respondents taken for study (77%) of the respondents are married and (23%) of the respondents are unmarried.

Majority (77%) of the respondents are married.

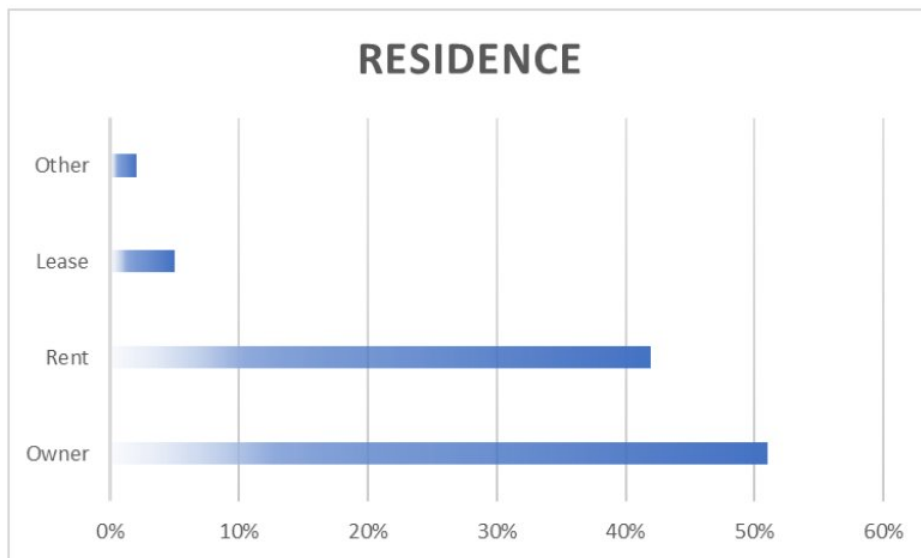
### 3.7 RESIDENTIAL STATUS

**TABLE 3.6**

**Residential status of the respondents**

Residence	Frequency	Percentage
Owner	31	51%
Rent	25	42%
Lease	3	5%
Other	1	2%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (51%) of the respondents are living in own house, (42%) of the respondents are living in rented house, (5%) of the respondents are living in leased house and (2%) of the respondents belong to other category.

Majority (51%) of the respondents are living in own house.

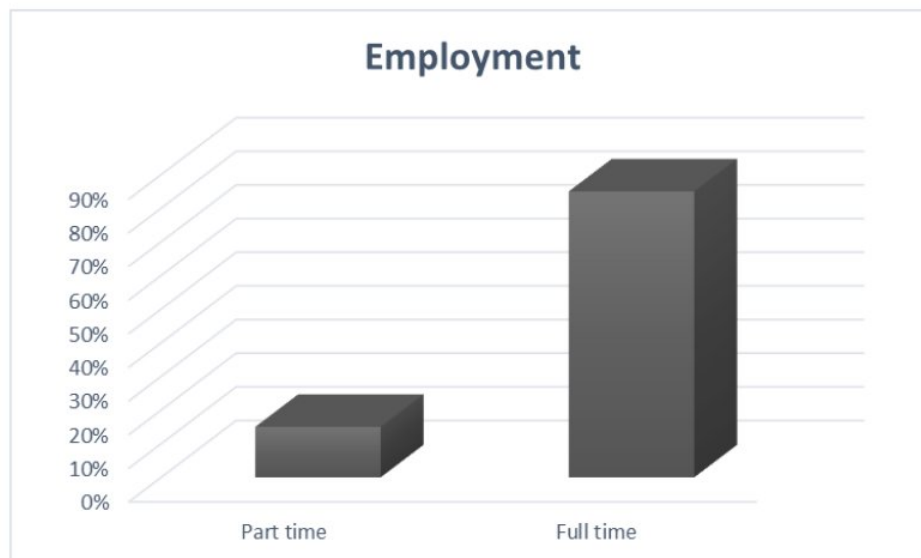
### 3.8 EMPLOYMENT WISE CLASSIFICATION

**TABLE 3.7**

**Employment wise classification**

Employment	Frequency	Percentage
Part time	9	15%
Full time	51	85%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (15%) of the respondents are part time workers and (85%) of the respondents are full time workers.

Majority (85%) of the respondents are full time workers.

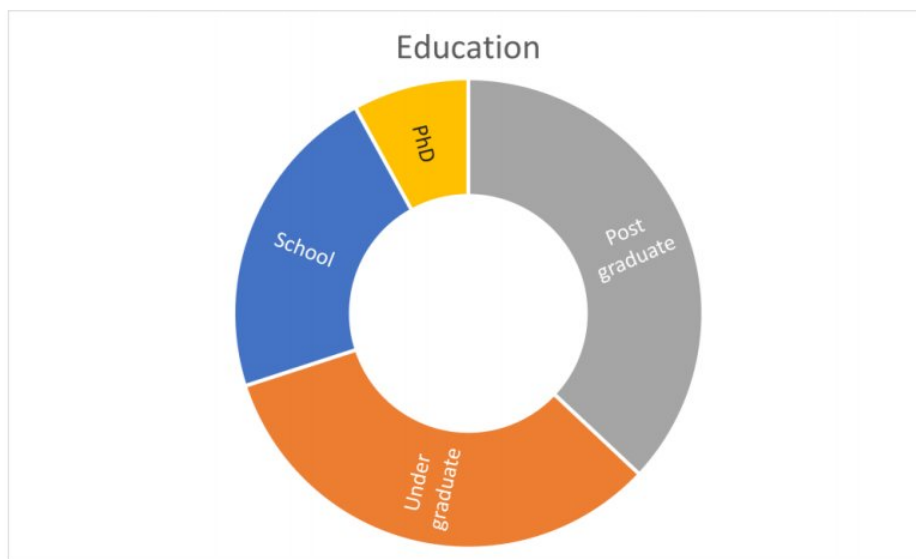
### 3.9 EDUCATION

**TABLE 3.8**

**Education wise classification**

Education	Frequency	Percentage
School	13	22%
Under graduate	20	33%
Post graduate	22	37%
PhD	25	8%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (22%) of the respondents have qualified their higher secondary, (33%) of the respondents are under graduates, (37%) of the respondents are post graduates and (8%) of the respondents are PhD.

Majority (37 %) of the respondents have completed their post-graduation.

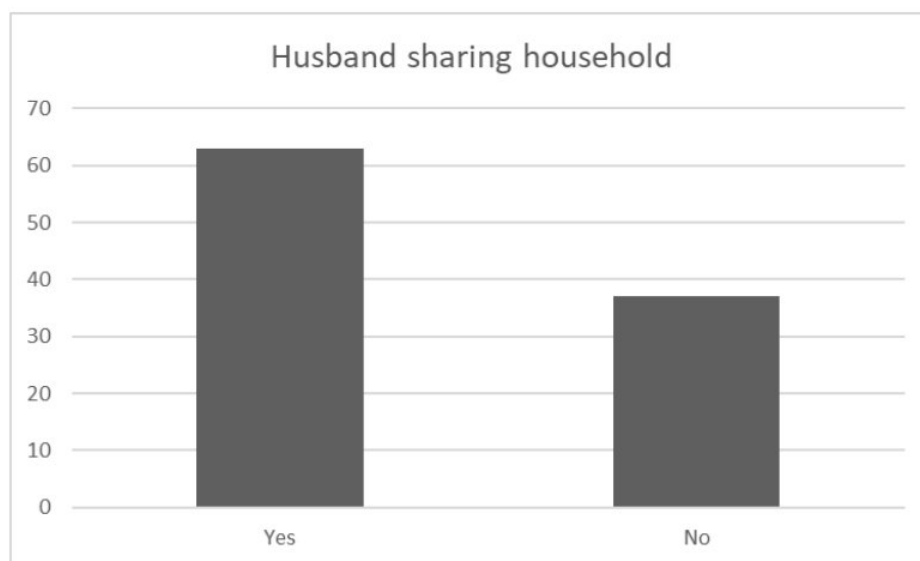
### 3.10 OPINION ABOUT HUSBAND SHARING HOUSEHOLD ACTIVITIES

**TABLE 3.9**

**Husband sharing household activities**

Husband sharing household activities	Frequency	Percentage
Yes	38	63%
No	22	37%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (63%) of the respondent's husbands share household activities and (37%) of the respondent's husband does not share household activities.

Majority (63%) of the respondent's husbands shares the household activities.

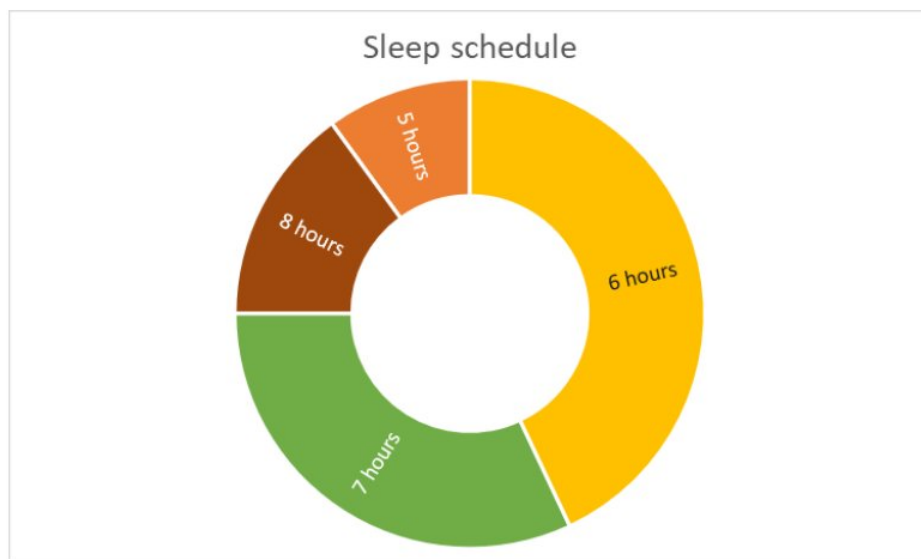
### 3.11 SLEEP SCHEDULE

**TABLE 3.10**

**Hours of Rest**

Sleep schedule	Frequency	Percentage
5 hours	6	10%
6 hours	26	43%
7 hours	19	32%
8 hours	9	15%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (10%) of the respondents sleeps for 5 hours, (43%) of the respondents sleeps for 6 hours, (32%) of the respondents sleeps for 7 hours and (15%) of the respondents sleeps for 8 hours.

Majority (43%) of the respondents sleeps for 6 hours.

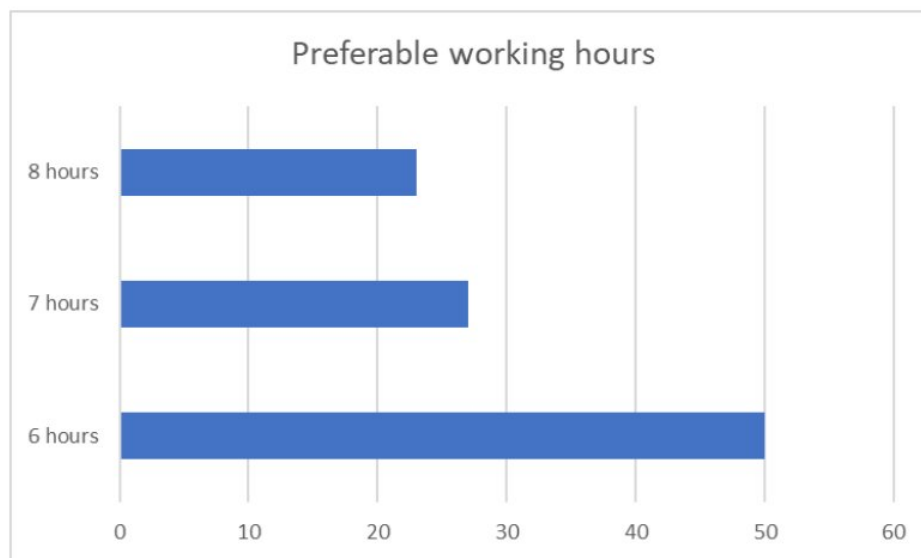
### 3.12 PREFERABLE WORKING HOURS TO AVOID STRESS

**TABLE 3.11**

**Preferable working hours**

<b>Preferable working hours</b>	<b>Frequency</b>	<b>Percentage</b>
6 hours	30	50%
7 hours	16	27%
8 hours	14	23%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (50%) of the respondents prefer to work for 6 hours, (27%) of the respondents prefer to work for 7 hours and (23%) of the respondents prefer to work for 8 hours.

Majority (50%) of the respondents prefer to work for 6 hours.

### 3.13 OPINION ABOUT REASONS FOR STRESS

**TABLE 3.12**

**Reason for stress**

Reason	Frequency	Percentage
Not able to spend time with kids	6	10%
Work pressure	20	33%
Work load at home	16	27%
Family problems	13	22%
Other	5	8%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of the total respondents taken for study (10%) of the respondents are stressed because they are unable to spend time with kids, (33%) of the respondents are stressed due to work pressure, (27%) of the respondents are stressed due to workload at home, (22%) of the respondents are stressed due to family problems and (8%) of the respondents are stressed due to other reasons.

Majority (33%) of the respondents are stressed due to work pressure.

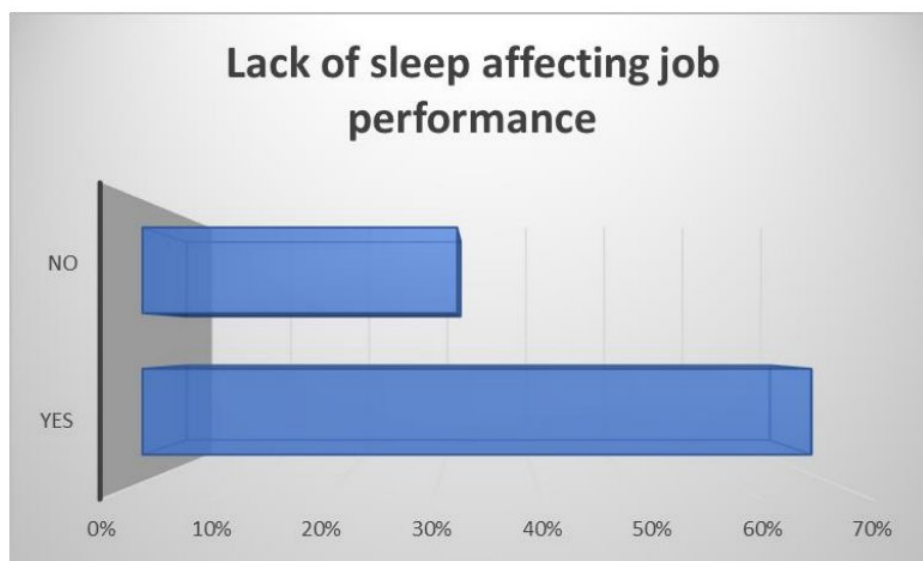
### 3.14 OPINION ABOUT LACK OF SLEEP AFFECTING THE JOB PERFORMANCE

**TABLE 3.13**

**Lack of sleep affecting the job performance**

Lack of sleep affecting job performance	Frequency	Percentage
Yes	41	68%
No	19	32%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of the total respondents taken for study (68%) of the respondents thinks that lack of sleep affects the job performance and (32%) of the respondents thinks that lack of sleep does not affects the job performance.

Majority (68%) of the respondent thinks that lack of sleep affects the job performance.

### 3.15 OPINION ABOUT SATISFACTION OF EARNINGS

**TABLE 3.14**

**Satisfaction of earnings**

Satisfaction of earning	Frequency	Percentage
Yes	33	55%
No	27	45%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (55%) of the respondents are satisfied with their earnings and (45%) of the respondents are not satisfied with their earnings.

Majority (55%) of the respondent are satisfied with their earnings.

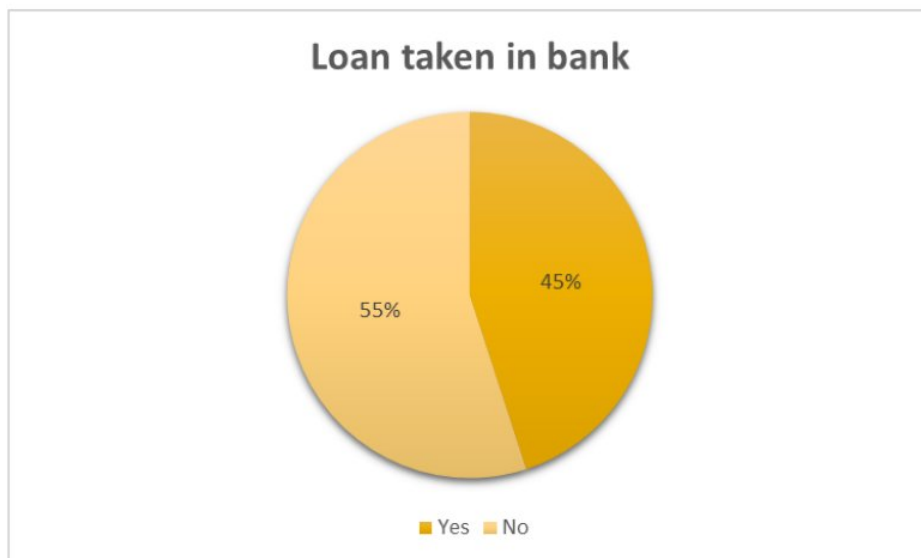
### 3.16 OPINION ABOUT LOAN TAKEN IN BANK

**TABLE 3.15**

**Loan taken in bank**

Loan taken in bank	Frequency	Percentage
Yes	27	45%
No	33	55%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (45%) of the respondents have taken loan in bank and (55%) of the respondents haven't taken loan in bank.

Majority (55%) of the respondents haven't taken loan in bank.

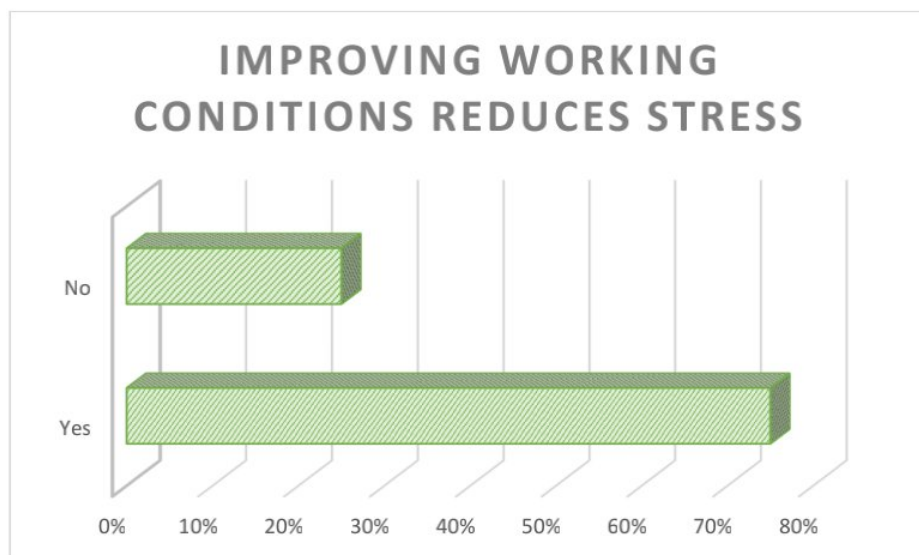
### 3.17 IMPROVING WORKING CONDITIONS REDUCES STRESS

**TABLE 3.16**

**Improving working conditions reduces stress**

Improving working conditions reduces stress	Frequency	Percentage
Yes	45	75%
No	15	25%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (75%) of the respondents think that improving working condition reduces stress and (25%) of the respondents think that improving working conditions does not reduce stress.

Majority (75%) of the respondents think that improving working condition reduces stress.

### 3.18 EXPECTED IMPROVEMENT NEEDED AT WORKPLACE

**TABLE 3.17**

<b>Opinion</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly disagree</b>	<b>Total response</b>	<b>Rank</b>
Limited workhours	26	30	4	2	1	60	
	130	120	12	4	1	267	<b>I</b>
Sufficient break time	17	24	17	1	1	60	
	85	96	51	2	1	235	<b>III</b>
Increase in remuneration	26	21	11	1	1	60	
	130	84	33	2	1	250	<b>II</b>
Creches facilities	7	33	14	5	1	60	
	35	132	42	10	1	220	<b>V</b>
Good ambience	11	27	20	1	1	60	
	55	108	16	2	1	182	<b>VI</b>
Canteen facilities	12	27	16	4	1	60	
	60	108	48	8	1	225	<b>IV</b>

#### **Inference:**

The above ranking table 3.17 shows the majority of the respondents have given first rank to “Limited working hours” with the highest rank I. The respondents have given second rank to “Increase in remuneration”, third rank is given to “Sufficient break time”, fourth rank to “Canteen facilities”, fifth rank to “Creches facilities” and the least importance has given to “Good ambience”.

Majority of the respondents have given first rank to “Limited working hours” and the least importance has given to “Good ambience”.

### 3.19 DIFFICULTY IN SLEEPING

**TABLE 3.18**

**Difficulty in sleeping**

<b>Hard to sleep because mind is occupied with work</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	38	63%
No	22	37%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (63%) of the respondents finds it hard to sleep because mind is occupied with work and (37%) of the respondents does not finds it hard to sleep.

Majority (63%) of the respondents finds it hard to sleep because mind is occupied with work.

### 3.20 OPINION ABOUT RIGHTS GIVEN AT WORKPLACE

**TABLE 3.19**

**Rights given at workplace**

<b>Rights given at workplace</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	39	65%
No	21	35%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (65%) of the respondents are given rights at workplace and (35%) of the respondents are not given rights at workplace.

Majority (65%) of the respondents are given rights at workplace.

### 3.21 MENSTRUAL LEAVE HELPS TO REDUCE STRESS

**TABLE 3.20**

**Menstrual leave helps to reduce stress**

Menstrual leave helps to reduce stress	Frequency	Percentage
Yes	50	83%
No	10	17%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (83%) of the respondents thinks that menstrual leave helps to reduce stress and (17%) of the respondents thinks that menstrual leave does not helps to reduce stress.

Majority (83%) of the respondents thinks that menstrual leave helps to reduce stress.

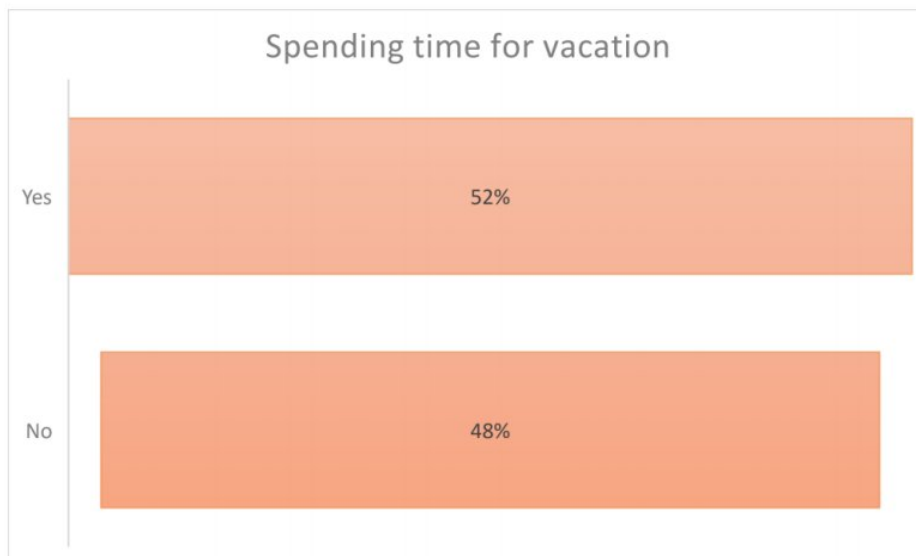
### 3.22 OPINION ABOUT SPENDING TIME FOR VACATION

**TABLE 3.21**

**Spending time for vacation**

Opinion	Frequency	Percentage
Yes	31	52%
No	29	48%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (52%) of the respondents spend time for vacation and (48%) of the respondents does not spend time for vacation.

Majority (52%) of the respondents spend time for vacation.

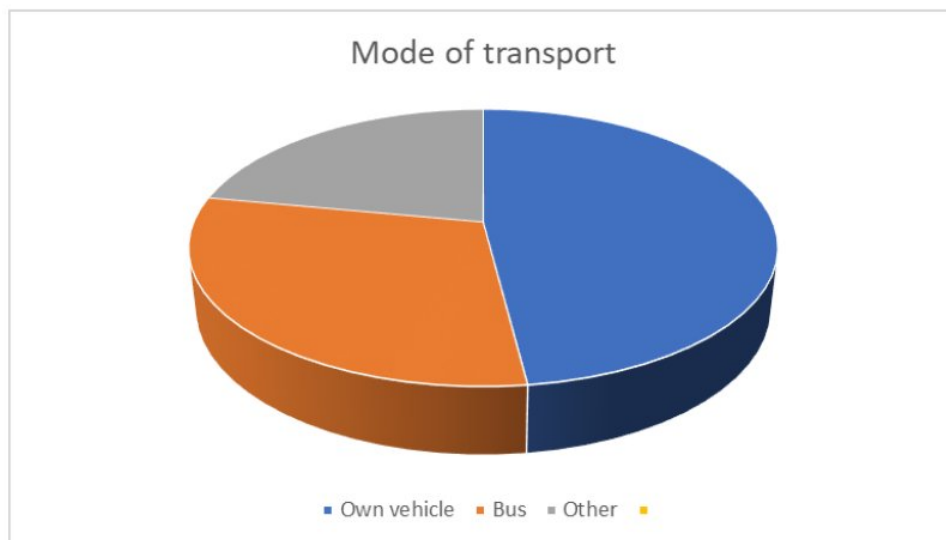
### 3.23 MODE OF TRANSPORT TO WORKING PLACE

**TABLE 3.22**

**Mode of transport to working place**

Mode of transport	Frequency	Percentage
Own vehicle	29	48%
Bus	18	30%
Other	13	22%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (48%) of the respondents use own vehicle as the mode of transport, (30%) of the respondents use bus as the mode of transport, (22%) of the respondents use other mode of transport.

Majority (48%) of the respondents use own vehicle as the mode of transport

### 3.24 DEMOTIVATING FACTORS IN DOING WORK

**TABLE 3.23**

<b>Opinion</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly disagree</b>	<b>Total response</b>	<b>Rank</b>
Low salary	27	21	6	3	3	60	
	135	84	18	6	3	246	<b>I</b>
Poor working environment	9	12	24	11	4	60	
	45	48	72	22	4	191	<b>III</b>
No opportunity for learning and advancement	9	12	18	18	3	60	
	45	48	54	36	3	186	<b>IV</b>
Lack of skills needed for the job	8	17	22	8	5	60	
	40	68	66	16	5	195	<b>II</b>

#### **Inference:**

The above ranking table 3.23 shows the majority of the respondents have given first rank to “Low salary” with the highest rank I. The respondents have given second rank to “Lack of skills needed for the job”, third rank is given to “Poor working environment” and the least demotivating factor is “No opportunity for learning and advancement”.

Majority of the respondents have given first rank to “Low salary” and the least demotivating factor is “No opportunity for learning and advancement”.

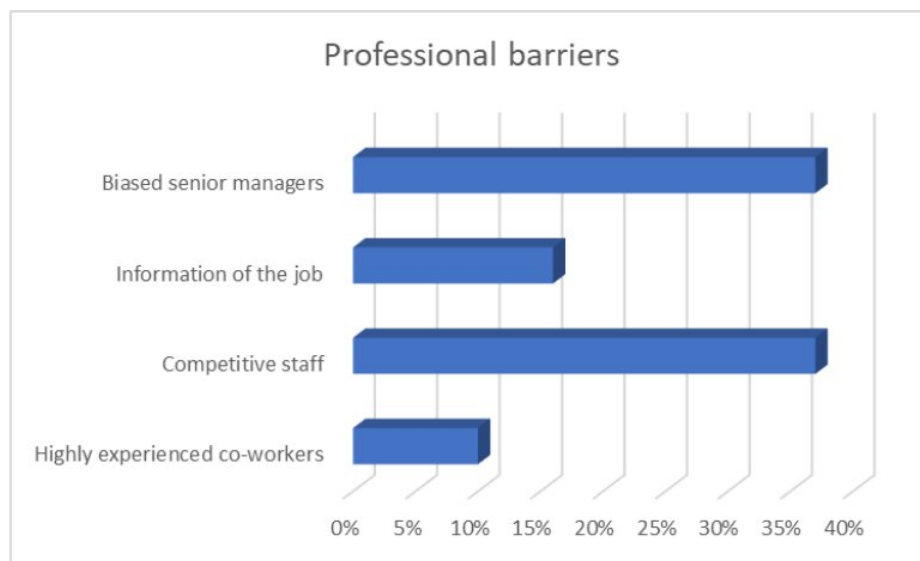
### 3.25 SEVERAL PROFESSIONAL BARRIERS FACED BY WOMEN

**TABLE 3.24**

**Several professional barriers faced by women**

Professional barriers	Frequency	Percentage
Highly experienced co-workers	6	10%
Competitive staff	22	37%
Information of the job	10	16%
Biased senior managers	22	37%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (10%) of the respondents have highly experienced co-workers' barrier, (37%) of the respondents have competitive staff barrier, (16%) of the respondents have information of the job barrier and (37%) of the respondents have biased senior managers barrier.

Majority (37%) of the respondents have competitive staff barrier and biased senior manager barrier.

### 3.26 MAJOR REASON BEHIND RECRUITING LIMITED WOMEN EMPLOYEES

**TABLE 3.25**

**Major reasons behind recruiting limited women employees**

Reason	Frequency	Percentage
Biased attitude	18	30%
Lot as qualified as men	8	13%
Long working hours	18	30%
Discouraged by the society	12	20%
Lack of efficiency	4	7%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of the total respondents taken for study (30%) of the respondents thinks that biased attitude is a reason for recruiting limited women employees (13%) of the respondents thinks lot of qualified men, (30%) of the respondents thinks long working hours, (20%) of the respondents thinks discouraging society and (7%) of the respondents thinks that lack of efficiency is a reason for recruiting limited women employees.

Majority (30%) of the respondents thinks that biased attitude and long working hours.

### 3.27 OUTCOME OF STRESS

**TABLE 3.26**

**Outcome of stress**

Outcomes	Frequency	Percentage
Anger	24	40%
Depression	20	33%
Silence	15	25%
Other	1	2%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (40%) of the respondent's outcome of stress is anger, (33%) of the respondent's outcome of stress is depression, (25%) of the respondent's outcome of stress is silence and (2%) of the respondent's outcome of stress is others.

Majority (40%) of the respondent's outcome of stress is anger.

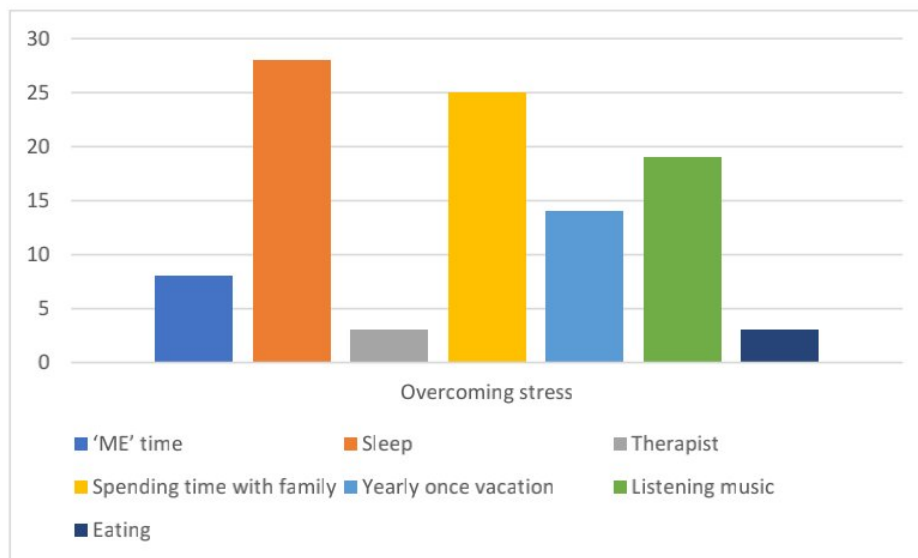
### 3.28 OPINION ABOUT WOMEN OVERCOMING STRESS

**TABLE 3.27**

#### **Women overcoming stress**

<b>Opinion</b>	<b>Frequency</b>	<b>Percentage</b>
'ME' time	5	8%
Sleep	17	28%
Therapist	2	3%
Spending time with family	15	25%
Yearly once vacation	8	14%
Listening music	11	19%
Eating	2	3%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



#### **Inference:**

From the above table, it is clear that out of the total respondents taken for study (8%) of the respondents prefers ME time to overcome stress, (28%) of the respondents prefers sleep, (3%) of the respondents prefers therapist, (25%) of the respondents prefers spending time with family, (14%) of the respondents prefers yearly once vacation, (19%) of the respondents prefers listening to music and (3%) of the respondents prefers eating to overcome stress.

Majority (28%) of the respondents prefers sleep to overcome stress.

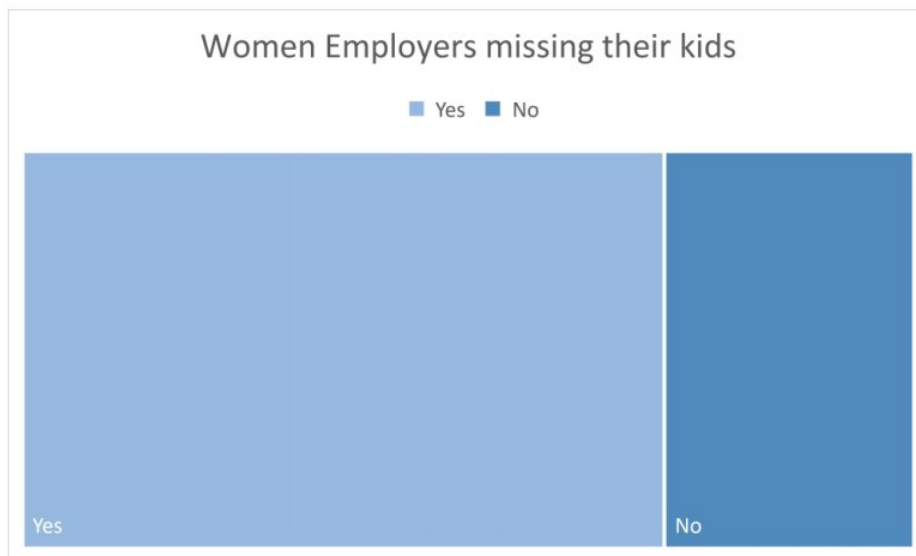
### 3.29 OPINION ABOUT MISSING KIDS

**TABLE 3.28**

**Missing kids**

Opinion	Frequency	Percentage
Yes	43	72%
No	17	28%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (72%) of the respondents miss their kids and (28%) of the respondents does not miss their kids.

Majority (72%) of the respondents miss their kids.

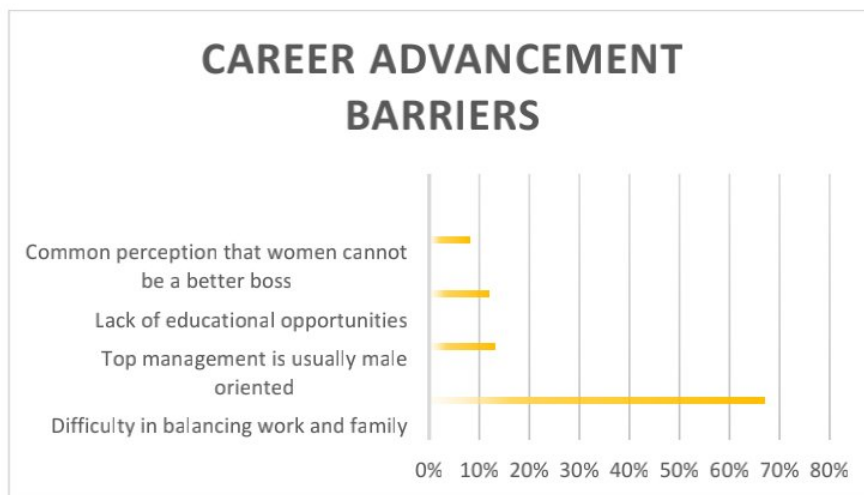
### 3.30 MAJOR BARRIERS TO CAREER ADVANCEMENT

**TABLE 3.29**

**Career advancement barriers**

Barriers	Frequency	Percentage
Difficulty in balancing work and family	40	67%
Top management is usually male oriented	8	13%
Lack of educational opportunities	7	12%
Common perception that women cannot be a better boss	5	8%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (67%) of the respondent's career advancement barrier is difficulty in balancing work and family, (13%) of the respondent's career advancement barrier is top management is usually male oriented, (12%) of the respondent's career advancement barrier is lack of educational opportunities and (8%) of the respondent's career advancement barrier is common perception that women cannot be a better boss

Majority (67%) of the respondent's career advancement barrier is difficulty in balancing work and family.

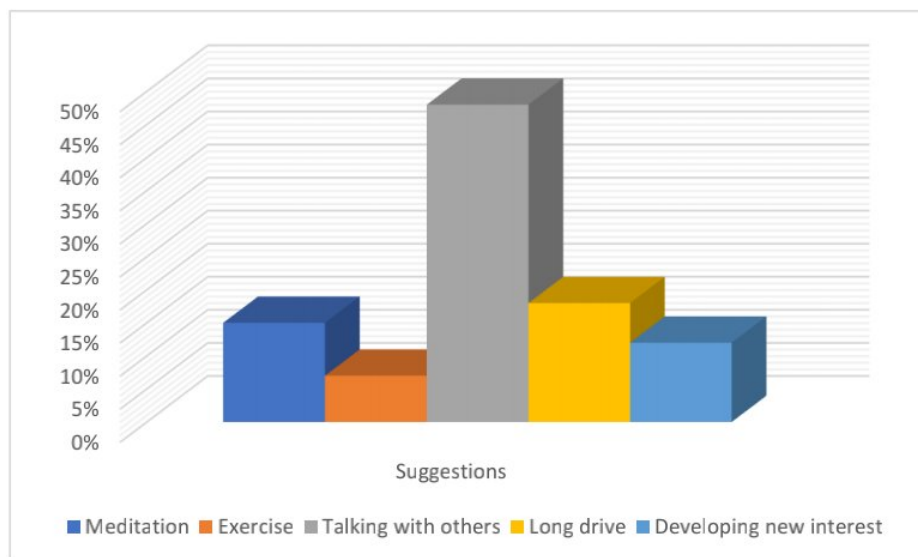
### 3.31 SUGGESTION FOR OVERCOMING STRESS

**TABLE 3.30**

**Suggestions for overcoming stress**

<b>Suggestions</b>	<b>Frequency</b>	<b>Percentage</b>
Meditation	9	15%
Exercise	4	7%
Talking with others	29	48%
Long drive	11	18%
Developing new interest	7	12%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (15%) of the respondents suggested to meditate to overcome stress (7%) of the respondents suggested to do exercise to overcome stress, (48%) of the respondents suggested to talk with others to overcome stress, (18%) of the respondents suggested long drive to overcome stress and (12%) of the respondents suggested developing new interest to overcome stress.

Majority (48%) of the respondents suggested to talk with others to overcome stress.

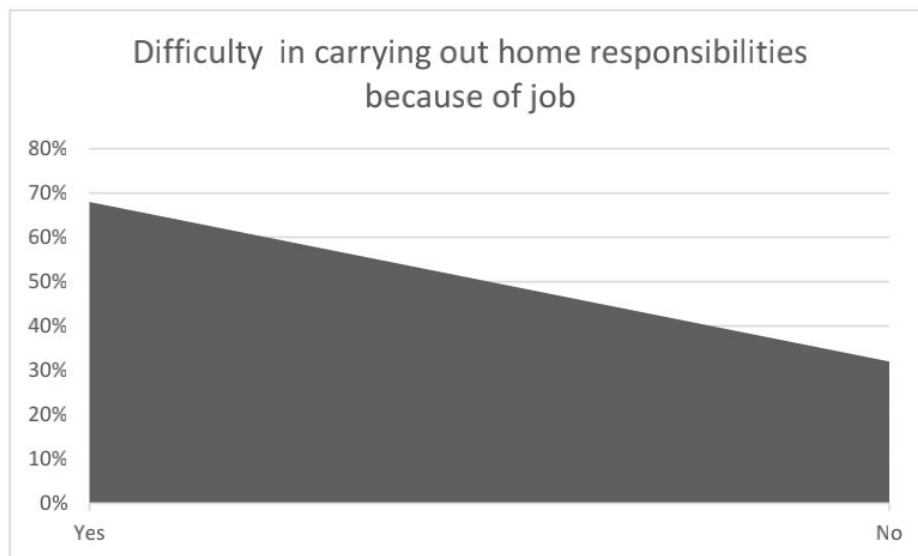
### 3.32 DIFFICULTY IN CARRYING OUT HOME RESPONSIBILITIES

**TABLE 3.31**

**Difficult to carry out home responsibilities**

Opinion	Frequency	Percentage
Yes	41	68%
No	19	32%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (68%) of the respondents finds it difficult to carry out home responsibilities because of job and (32%) of the respondents does not find it difficult to carry out home responsibilities because of job.

Majority (68%) of the respondents finds it difficult to carry out home responsibilities because of job.

### 3.33 EFFECTS OF STRESS ON WOMEN EMPLOYEES

**TABLE 3.32**

**Effects of stress on women employees**

Effects	Frequency	Percentage
Job Insecurity	4	7%
Conflicts with co-workers	20	33%
Forgetting things	10	17%
Short temper	15	25%
Miscommunication with people	5	8%
Other	6	10%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (7%) of the respondents have job insecurity, (33%) of the respondents have conflicts with co-workers, (17%) of the respondents are forgetting things, (25%) of the respondents have short temper, (8%) of the respondents have miscommunication with other and (10%) of the respondents have other effects.

Majority (33%) of the respondents have conflicts with co-workers.

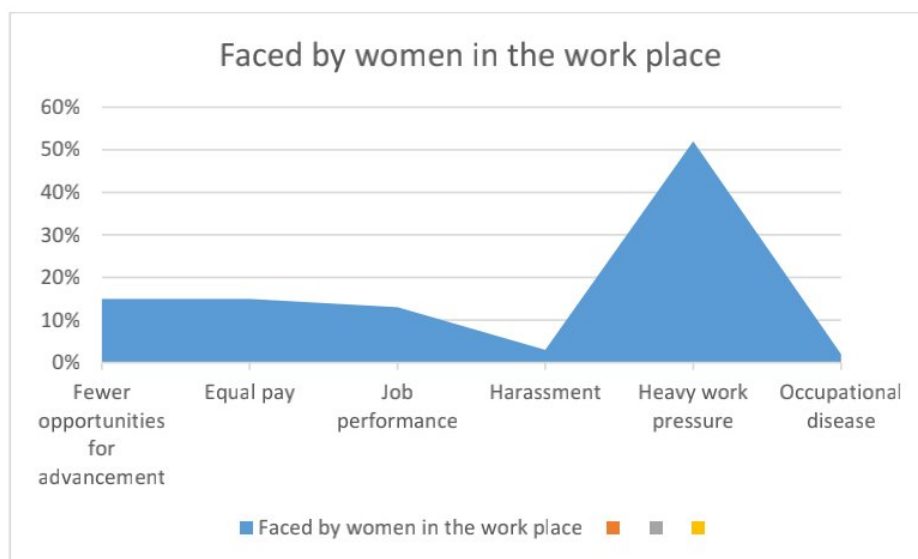
### 3.34 CHALLENGES FACED BY WOMEN IN THE WORK PLACE

TABLE 3.33

Challenges faced by women in the work place

	Frequency	Percentage
Fewer opportunities for advancement	9	15%
Equal pay	9	15%
Job performance	8	13%
Harassment	2	3%
Heavy work pressure	31	52%
Occupational disease	1	2%
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Primary data



#### Inference:

From the above table, it is clear that out of the total respondents taken for study (15%) of the respondents have fewer opportunities for advancement problem, (15%) of the respondents have equal pay problem, (13%) of the respondents have job performance problem, (3%) of the respondents have harassment problem, (52%) of the respondents have heavy work pressure problem and (2%) of the respondents have occupational disease problem.

Majority (52%) of the respondents have heavy work pressure problem.

### 3.35 HARASSMENT AT WORKPLACE

**TABLE 3.34**

**Harassment at workplace**

Faced harassment	Frequency	Percentage
Yes	19	32%
No	41	68%
<b>Total</b>	<b>60</b>	<b>100</b>

**Source:** Primary data



**Inference:**

From the above table, it is clear that out of the total respondents taken for study (32%) of the respondents have faced harassment at worksite and (68%) of the respondents haven't faced harassment at worksite.

Majority (68%) of the respondent haven't faced harassment at worksite.

### 3.36 SATISFACTION LEVEL OF THE RESPONDENTS

**TABLE 3.35**

<b>Opinion</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly disagree</b>	<b>Total response</b>	<b>Rank</b>
You get opportunity to use your knowledge and skills in the job	33	19	5	3	0	60	
	165	76	15	6	0	262	<b>I</b>
You are getting respective remuneration	7	21	23	6	3	60	
	35	84	69	12	3	203	<b>VIII</b>
Lack of time for family and interest	15	21	18	6	0	60	
	75	84	54	12	0	225	<b>IV</b>
Feeling depressed due to family problems	13	19	15	12	1	60	
	65	76	45	24	1	211	<b>VI</b>
Satisfied with working hours	11	20	17	8	4	60	
	55	80	51	16	4	206	<b>VII</b>
Feeling tired due to long							

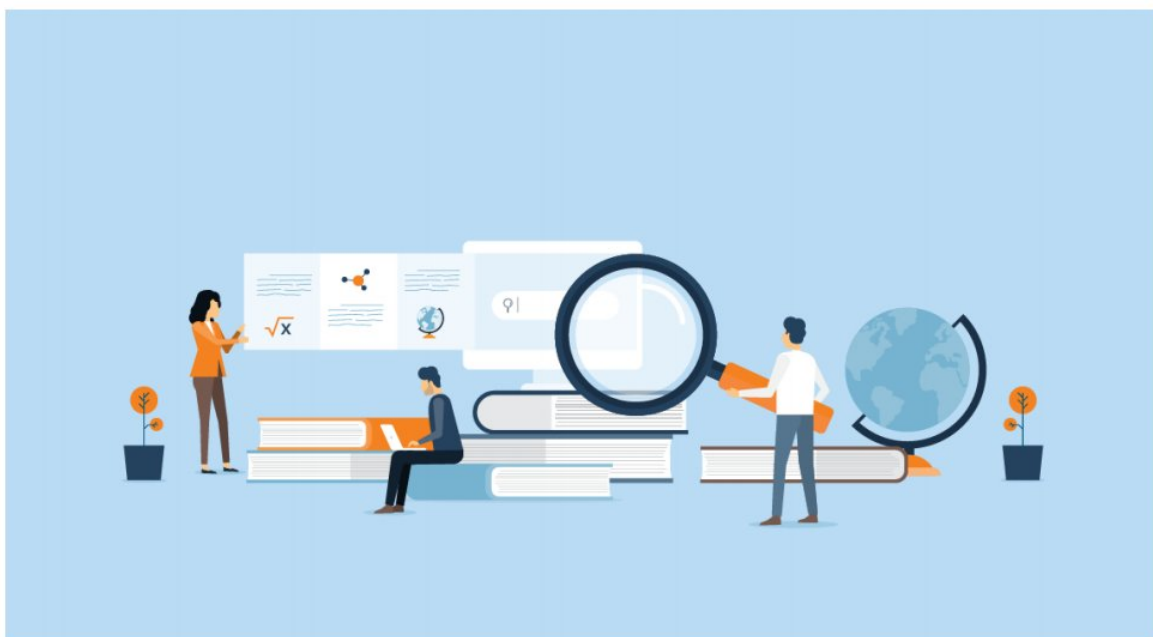
working hours	16	25	14	5	0	60	
	80	100	42	10	0	232	<b>II</b>
You get equal respect as men	19	20	14	7	0	60	
	95	80	42	14	0	231	<b>III</b>
Necessary leave provided	19	15	13	11	2	60	
	95	60	39	22	2	218	<b>V</b>

### **Inference:**

The above ranking table 3.34 shows the majority of the respondents have given first rank to “You get opportunity to use your knowledge and skills in the job” with the highest rank I. The respondents have given second rank to “Feeling tired due to long working hours”, third rank is given to “You get equal respect as men”, fourth rank to “Lack of time for family and interest”, fifth rank to “Necessary leave provided”, Sixth rank to “Feeling depressed due to family problems”, Seventh rank to “Satisfied with working hours” and the least importance is given to “You are getting respective remuneration”.

Majority of the respondents have given first rank to “You get opportunity to use your knowledge and skills in the job” and the least importance has given to “You are getting respective remuneration”.

# CHAPTER – IV



## FINDINGS AND SUGGESTIONS

## **4.1 INTRODUCTION**

Stress is a dynamic condition in a person who is confronted with opportunity, constraints, or demand related to what that person desires and for which the outcome is perceived as uncertain and important. The complex and changing environment of business presents a never-ending array of pressures and demands which can become sources of stress. Though women have proved to be on par with their men counterparts in business and are emerging as smart and dynamic entrepreneurs. They find it extremely challenging to balance their work and family life. Women are still expected to assume primary responsibility for home and family and are subjected to a double burden of work, especially when the children are young. Women also face considerable conflict between marital/parental and occupational demands. High time pressure, long working hours, role conflicts etc. expose entrepreneurs to a lot of stress. In the light of the above, this paper aims to identify the major sources of stress among women entrepreneurs and suggest methods to cope up with this stress.

## **4.2 FINDINGS OF THE PERCENTAGE ANALYSIS**

1. Majority (43%) of the respondents are in the age group of 30 – 40 years.
2. Majority (77%) of the respondents are private employees.
3. Majority (52%) of the respondents have 4 members in the family.
4. Majority (37%) of the respondents have annual income up to Rs. 100000.
5. Majority (77%) of the respondents are married.
6. Majority (51%) of the respondents are living in own house.
7. Majority (85%) of the respondents are full time workers.
8. Majority (37%) of the respondents have completed their post-graduation.
9. Majority (63%) of the respondent's husband shares the household activities.
10. Majority (43%) of the respondents sleeps for 6 hours.
11. Majority (50%) of the respondents prefer to work for 6 hours.
12. Majority (33%) of the respondents are stressed due to work pressure.

13. Majority (68%) of the respondent thinks that lack of sleep affects the job performance.
14. Majority (55%) of the respondents are satisfied with their earnings.
15. Majority (55%) of the respondents haven't taken loan in bank.
16. Majority (75%) of the respondents thinks that improving working conditions reduces stress.
17. Majority (63%) of the respondents finds it hard to sleep because mind is occupied with work.
18. Majority (65%) of the respondents are given rights at workplace.
19. Majority (83%) of the respondents thinks that menstrual leave helps to reduce stress.
20. Majority (52%) of the respondents spend time for vacation.
21. Majority (48%) of the respondents use own vehicle as the mode of transport.
22. Majority (37%) of the respondents have competitive staff barrier and biased senior manager barrier.
23. Majority (30%) of the respondents thinks that biased attitude and long working hours is a reason for recruiting limited women employees.
24. Majority (40%) of the respondent's outcome of stress is anger.
25. Majority (28%) of the respondents prefers sleep to overcome stress.
26. Majority (72%) of the respondents miss their kids.
27. Majority (67%) of the respondent's career advancement barrier is difficulty in balancing work and family.
28. Majority (48%) of the respondents suggested to talk with others to overcome stress.
29. Majority (68%) of the respondents finds it difficult to carry out home responsibilities because of job.
30. Majority (33%) of the respondents have conflicts with co-workers.
31. Majority (52%) of the respondents have heavy work pressure problems.
32. Majority (68%) of the respondents haven't faced harassment at workplace.

### **4.3 FINDINGS OF THE RANKING ANALYSIS**

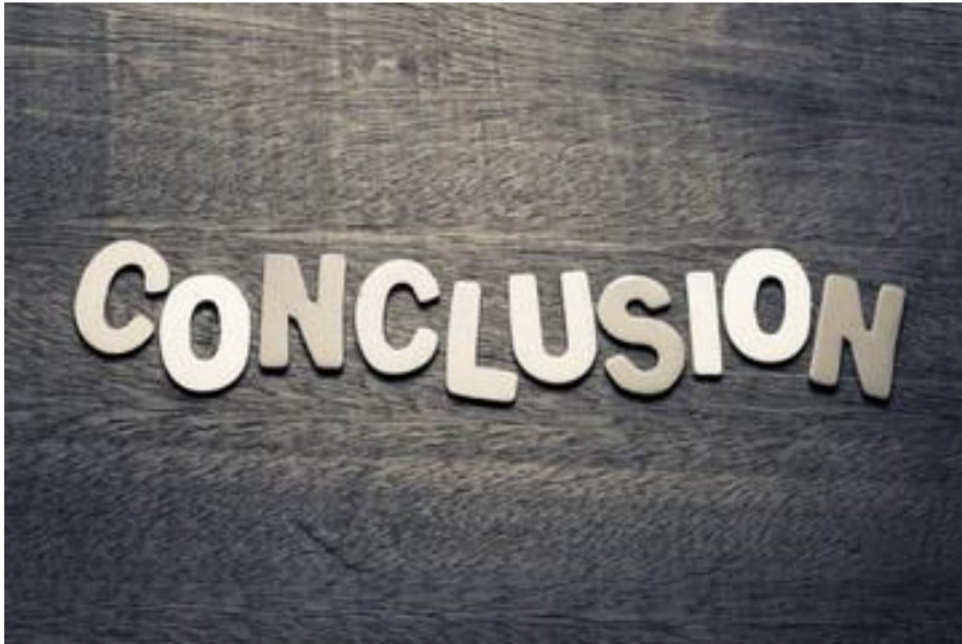
1. Majority of the respondents have given first rank to “Limited working hours” and the least importance have given to “Good Ambience”.
2. Majority of the respondents have given first rank to “Low salary” and the least demotivating factor is “No opportunity for learning and advancement”.
3. Majority of the respondents have given first rank to “You get opportunity to use your knowledge and skills in the job” and the least importance have given to “You are getting respective remuneration”.

### **4.4 SUGGESTIONS**

From minor challenges to major crises, stress is part of life. And while you can't always control your circumstances, you can control how you respond to them. When stress becomes overwhelming or chronic, it can affect your well-being. That's why it's essential to have effective stress relievers that can calm your mind and body.

- Work place should provide excellent stress reducing activities like yoga, meditation, gym, entertainment etc.
- Proper time management is suggested as the best stress prevention method for women.
- Organization should take measure to reduce workload assigned to each individual.
- Some of the staff members are unable to balance their work and life. The women staff has more responsibility than men at house. Through some seminars the management has to educate the staff about work life balance.

# CHAPTER - V



## CONCLUSION

## 5.1 CONCLUSION

Work stress is a real challenge for women entrepreneurs and their employing institution. Therefore, the women entrepreneurs face various problems from the initial stage of their business to the end stage. Main challenges the women entrepreneurs facing are difficulty in obtaining loan from commercial banks, failure of business/bankruptcy, failure to convert profit back into investment, shortage of technical skills, poor managerial skills, low level of education etc. Other problems include lack of suitable location or sales outlet; stiff competition; low purchasing power of the local population; lack of marketing knowhow; seasonal nature of the business; lack of market information; inadequate infrastructure; shortage of time, raw material and working capital are constraints of women entrepreneurs. These challenges may cause stress to women entrepreneurs. Therefore, successful women entrepreneurs should identify stress problems and to deal with them by using various stress management methods. They should also arrange good working environment to reduce stress of their employees. Successful women entrepreneurs take leadership in dealing with the challenge of work stress of them and their employees. This will help them to attain their individual and organizational goal.

Clearly working women employees are experiencing in high level of stress. Because of their will power to give support for personal and professional environment. This study found in the various problem like workload, working conditions, Time Management and Environment among women employees in Thoothukudi District. Therefore, it is necessary to provide the working women employees with appropriate trainings and counseling programs to cope with their stress level while their career. To prevent the stress and other issues of working women employees is essential. Introduction of therapies such as yoga therapy, music therapy and medication to reduce their stress, they have opportunities to share their problems with colleagues, superiors' interaction with all the working women employees, because they may have chance to understand their problems to find out some remedial measures, due importance to stress management programmers, placing a complaint box. So that the authoritarians of the institutions could able to take decisions upon complaints of the working women employees and also arranging staff meeting regularly, at least twice in a month. Hence women will discuss their problems with their family members It can be minimize the stress level among women employees

Work stress is a real challenge for women entrepreneurs and their employing institution. Therefore, the women entrepreneurs face various problems from the initial stage of their

business to the end stage. Main challenges the women entrepreneurs facing are difficulty in obtaining loan from commercial banks, failure of business/bankruptcy, failure to convert profit back into investment, shortage of technical skills, poor managerial skills, low level of education etc. Other problems include lack of suitable location or sales outlet; stiff competition; low purchasing power of the local population; lack of marketing know how; seasonal nature of the business; lack of market information; inadequate infrastructure; shortage of time, raw material and working capital are constraints of women entrepreneurs. These challenges may cause stress to women entrepreneurs. Therefore, successful women entrepreneurs should identify stress problems and to deal with them by using various stress management methods. They should also arrange good working environment to reduce stress of their employees. Successful women entrepreneurs take leadership in dealing with the challenge of work stress of them and their employees. This will help them to attain their individual and organizational goal.

# ANNEXURE - I



## QUESTIONNAIRE

**A STUDY ON STRESS MANAGEMENT OF WOMEN EMPLOYEES WITH  
SPECIAL REFERENCE TO THOOTHUKUDI DISTRICT  
QUESTIONNAIRE**

1. Name: \_\_\_\_\_
  
2. Age Category:
  - A. Below 20
  - B. 20-30
  - C. 30-40
  - D. Above 40
  
3. Where do you work?
  - A. Government
  - B. Private
  - C. Other
  
4. Total members in your family?
  - A. 2
  - B. 3
  - C. 4
  - D. Above 4
  
5. Annual income:
  - A. Up to 50000
  - B. Up to 100000
  - C. Up to 200000
  - D. Above 200000
  
6. Marital status:
  - A. Married
  - B. Unmarried

7. Residence:
- A. Owner
  - B. Rent
  - C. Lease
  - D. Other
8. Employment:
- A. Part time
  - B. Full time
9. Education:
- A. School
  - B. Under graduate
  - C. Post graduate
  - D. PhD
10. Does your husband share household activities?
- a. Yes
  - b. No
11. Have you faced any harassment at your worksite?
- A. Yes
  - B. No
12. What is your sleep schedule?
- A. 5 hours
  - B. 6 hours
  - C. 7 hours
  - D. 8 hours
13. Your preferable working hours to avoid stress
- A. 6 hours
  - B. 7 hours
  - C. 8 hours

14. You are stressed because
- A. not able to spend time with kids
  - B. work pressure
  - C. work load at home
  - D. family problems
  - E. other
15. Do you think the lack of sleep affects the job performance?
- A. Yes
  - B. No
16. Are you satisfied with your earnings?
- A. Yes
  - B. No
17. Have you taken any loan in bank?
- A. Yes
  - B. No
18. Improving working condition reduces the stress?
- A. Yes
  - B. No
19. Expected improvement needed at your work place?
- SA-strongly agree A-agree N-neutral
- D-disagree SD-strongly disagree

<b>PARTICULARS</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>
Limited workhours					
Sufficient break time					
Increase in remuneration					
Creches facilities					
Good ambience					
Canteen facilities					

20. Do you find it hard to sleep because your mind is occupied with work?

- A. Yes
- B. No

21. Are rights given to you to select your workplace?

- A. Yes
- B. No

22. Will menstrual leave help you to reduce stress?

- A. Yes
- B. No

23. Do you spend time for vacation?

- A. Yes
- B. No

24. Mode of transport to working place?

- A. Own vehicle
- B. Bus
- C. Other

25. Rate the demotivating factors in doing work:

- SA-strongly agree A-agree N-neutral
- D-disagree SD-strongly disagree

<b>PARTICULARS</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>
Low salary					
Poor working environment					
No opportunity for learning and advancement					
Lack of skills needed for the job					

26. What are the several professional barriers faced by you?

- A. Highly experienced co-workers
- B. Competitive staff
- C. Information of the job
- D. Biased senior managers

27. According to you, what are the major reasons behind recruiting limited women employees?

- A. Biased attitude
- B. Not as qualified as men
- C. Long working hours
- D. Discouraged by the society
- E. Lack of efficiency

28. What is your outcome of stress?

- A. Anger
- B. Depression
- C. Silence
- D. Other

29. According to you, what helps a woman to overcome stress?

- A. "ME" time
- B. Sleep
- C. Therapist
- D. Spending time with family
- E. yearly once vacation
- F. listening music

G. eating

30. Do you miss your kids?

- A. Yes
- B. No

31. One of the major barriers to career advancement experiencing by working ladies is

- A. Difficulty in balancing work and family
- B. Top management is usually male oriented
- C. Lack of educational opportunities
- D. Common perception that women cannot be a better boss

32. Suggestion for women employees to overcome stress?

- A. Meditation
- B. Exercise
- C. Talking with others
- D. Long drive
- E. Developing a new interest

33. Challenges faced by women in the work place?

- A. Fewer opportunities for advancement
- B. Equal pay
- C. Job performance
- D. Harassment
- E. Heavy work pressure
- F. Occupational disease

34. Effects of stress on women employees:

- A. Job Insecurity
- B. Conflicts with co-workers
- C. Forgetting things
- D. Short temper
- E. Miscommunication with people
- F. Other

35. Is it difficult to carryout home responsibilities because of job?

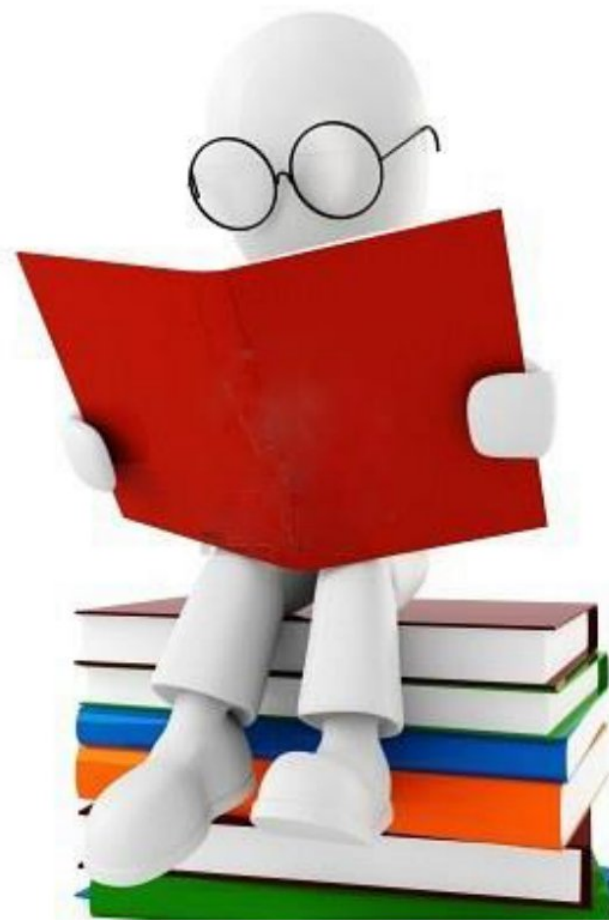
A. Yes

B. No

36. SA-strongly agree A- agree n-neutral D- disagree SD- strongly disagree

<b>PARTICULARS</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>
You get opportunity to use your knowledge and skill in the job					
You are getting respective remuneration					
Lack of time for family and interest					
Feeling depressed due to family problems					
Satisfied with working hours					
Feeling tired due to long working hours					
You get equal respect as men					
Necessary leave provided					

# **ANNEXURE – II**



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## BIBLIOGRAPHY

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# **A BIRD'S EYE VIEW ON DEBIT AND CREDIT CARD USAGE AMONG COLLEGE STUDENTS**

Project submitted to Department of Commerce

**ST. MARYS COLLEGE (AUTONOMOUS)**

**THOOTHUKUDI**

Affiliated to Manonmaniam Sundaranar University, Tirunelveli,

In partial fulfilment of the requirements of

**BACHELOR OF COMMERCE**

Submitted by

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

**APRIL 2023**

## DECLARATION

We have declared that the project entitled "A BIRD'S EYE VIEW ON DEBIT AND CREDIT CARD USAGE AMONG COLLEGE STUDENTS" Is submitted in partial fulfilment of the Requirements for the degree in our original work done under the guidance and supervision of MS.T. Manuel Infany M. Com., NET. This project has not previously formed the basis of award of any similar titles and it represents entirely an independents work.

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It is certified that this short term project work entitle "A BIRD'S EYE VIEW ON DEBIT AND CREDIT CARD USAGE AMONG COLLEGE STUDENTS" 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 2022 – 2023 by the following students.

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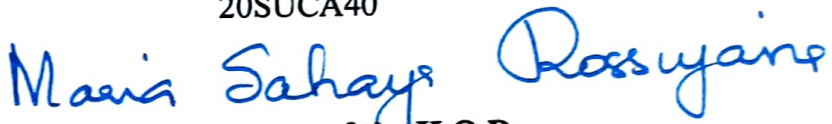
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**LIST OF TABLE**  
**DEBIT AND CREDIT CARD AMONG COLLEGE STUDENTS**

<b>S.NO</b>	<b>CONTENT</b>	<b>PAGE NO</b>
3.1	Distribution on the basis of age	36
3.2	Distribution on the basis of gender	37
3.3	Distribution on the basis of educational qualification	38
3.4	Distribution on the basis of family wise	39
3.5	Distribution on the basis of area wise	40
3.6	Distribution of annual income	41
3.7	Awareness of debit and credit card	42
3.8	Distribution on the basis of card	43
3.9	Distribution on the basis of usage of debit /credit card	44
3.10	Classification on various types of banks	45
3.11	Distribution on the basis of money transaction	46
3.12	Utilization of debit and credit cards among family members	47
3.13	Level of satisfaction of debit and credit cards	48
3.14	Analysis on the basis of the most desired credit card benefits	49
3.15	Credit card debt trap of college students	50
3.16	Major reasons for credit card debt	51
3.17	Primary elements for usage of debit card	52
3.18	Implications influenced to use debit cards	53
3.19	Outlook about credit card interest rates	54
3.20	Source of awarenessof debit and credit cards	55
3.21	Trusting debit and credit security	56
3.22	Reasons to use debit and credit cards	57
3.23	Satisfaction of debit/credit card services	58
3.24	Purpose of using debit/credit cards	59
3.25	Is debit /credit card better than UPI?	60
3.26	Payments done through credit/debit cards	61
3.27	Usage of debit and credit cards company	62
3.28	Beneficial factors for applying credit cards	64

## LIST OF CONTENTS

CHAPTER	TITLE	PAGE NO
I	<b>INTRODUCTION AND DESIGN OF THE STUDY</b> 1.1 Introduction 1.2 Statement of the 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	
II	<b>PROFILE OF THE STUDY</b>	
III	<b>ANALYSIS AND INTERPRETATION OF DATA</b>	
IV	<b>FINDINGS AND SUGGESTIONS</b>	
V	<b>CONCLUSION</b>	
	<b>ANNEXURE</b> BIBLIOGRAPHY QUESTIONNAIRE	

# CHAPTER 1



## INTRODUCTION

## **1.1 INTRODUCTION**

### **1.1.1 Money As A Medium Of Exchange**

Money is regarded as a medium of exchange and payment tool. Initially barter system was used as the significant form from coins to paper cash and today it is available in formless form as electronic money or plastic card. The major change in banks which mode of payment. Over the years, money has changed its has been brought in by the technology is through introduction of products which are alternative to cash or paper money. Debit and credit cards are one of those types of innovations through which the customers can make use of banking services just by owning the card issued by bank and that too without restricting himself in the official banking hours. Debit and credit cards as the component of e - banking have been in use in the country. A traditional barter system only works when both parties to a transaction have something that the other party wants. Even then, it works only when both parties agree on the value of the goods that each is offering. Is one chicken worth two bars of soap or three? The haggling must have been endless.

Thus, introducing a medium of exchange allows for greater efficiency in an economy and stimulates an increase in overall trading activity. One or both parties can sell their product for a number of gold coins, which can then be used to buy the products they want.

An effective medium of exchange has certain characteristics. Most of all, its value is widely recognized and reasonably stable. Even so, the proliferation of currencies around the world makes it necessary for travelers to exchange their native currency with a local currency in order to do business.

For sheer practicality, a medium of exchange must be dividable into a number of smaller units that can be added or subtracted to equal the payment charged for a specific product or service.

The governments that issue currency are responsible for most of their qualities. They must make certain that the currency is made widely available to the public, that it is not easy to copy or reproduce, and that it is available in sufficient quantities as needed.

Some of these characteristics may not apply to crypto currency, which has no physical existence. The extreme volatility of crypto currency prices may prevent them for now from being widely adopted as a means of payment.

### 1.1.2 Invention Of Debit And Credit Cards

A debit card is a bank card used to make payments from your own bank account. Debit cards were introduced in 1966 and have been around since. They are actually a linked to the cardholders. Most historians trace the modern credit card to the founding of Diners Club in 1950, the first charge card that could be used to make purchases. The modern payment card was created in 1950 by Ralph Schneider and McNamara who founded diners club. The first bank cards were ATM cards issued by Barclays in London, in 1967, and by chemical bank in Long Island, New York, in 1969.



### **1.1.3Creditcards**

A credit card is a payment card issued to users (cardholders) to enable the cardholders to pay a merchant for goods and services based on cardholders promise to the card issue to pay them for the amounts plus the other agreed charges. The card issuer (usually a bank) creates a revolving account and grants a line of credit to the cardholders from what the cardholder can borrow money for payment to a merchant or as a cash advances.

Credit cards have become popular from past few years in Indian market as almost all the commercial banks came with the concept of credit cards. All the working employees and self employed who have regularly monthly income are eligible to get a credit card . Credit card is a plastic card issued by a bank or non- banking financial company (NBFC) ready to lend money to its customer. Credit card is a alternative for cash payment or credit payment or deferred payment. It is used to execute those transactions which are compiled through electronic devices like a card swapping machine, computer with internet facility, etc,. Cardholder is someone to whom a card is issued and who has an obligation to rent all necessary financial borrowings made on his card. Along with understanding the meaning of a credit card, it is equally important to also be aware of the components that make up a credit card. Here's a quick look at these aspects.

- **Credit Card Issuer's Logo**

The bank or the financial institution issuing the credit card has its logo printed on the card, along with details about its payment network.

- **Cardholder's Name and Credit Card Number**

Your legal name, as registered with the bank, is printed on the credit card along with a 16-digit card number. That said, American Express (AmEx) issues credit cards with only 15 digits.

- **Magnetic Strip**

The magnetic strip on a credit card contains the credit card data. It is read by point-of-sale (PoS) machines when you swipe your card to pay for a purchase or make any other payment.

- **Euro pay, Master card, Visa (EMV) Chip**

The EMV chip is a small chip that can be found on your credit card. Its primary function is to authenticate the card data and produce a unique code for each transaction carried out with the credit card. This makes it difficult for fraudsters to counterfeit your credit card.

- **Credit Card Expiry Date**

The credit card issued to you is valid only for a set period. Both the month as well as the year of expiry are mentioned on your credit card.

- **Signature Box**

At the back of the credit card is a signature box where the cardholder is required to affix their legal signature.

- **CVV Number**

The Card Verification Value (CVV) number is a three-digit number that can be found on a credit card. It acts as an added layer of security, especially during online transactions.

### **1.1.4 Debit Cards**

A debit card is a plastic, electronic card provided by banks that give you instant and easy access to your savings and current accounts. You can use debit cards to withdraw money from ATM or to pay for your purchases on online shopping websites or at merchant retail stores. If you have an international debit card, you can perform similar transactions across the world. Banks issue a CHIP based debit card which stores your account details. Most banks issue an ATM-cum-debit card. This means that you don't need a separate ATM card for withdrawal or deposit of funds. One card can serve multiple purposes.

Most of the Debit Cards are associated with either a Visa or a Mastercard. You will see a logo of either of these two major companies on your Debit Card. To make payments at the store, or to withdraw money, or to make other monetary payments, you will need to make an input of your Debit Card PIN either at Debit cards take money out of your checking

account immediately. Debit cards let you get cash quickly. You can use your debit card at an automated teller machine, or ATM, to get money from your checking account. You also can get cash back when you use a debit card to buy something at a store. Debit card is an instrument that can be used to accept all the ATM's and merchant establishments across the displaying VISA /MasterCard /RuPay logo. Debit cards are a convenient alternative to cash. They are easy to carry and can be handled easily. Since you do not have carry cash or cheque book if you have a debit card, it is a safe option when travelling, the store, ATM or online.

Debit cards have changed the lifestyle of people at all levels. Even though there was a time when rich people used to mobilize the usage of the debit cards but at present, so many facilities have eased the middle and lower classes also to use the facility of the revolution in the world of debit cards. In India, debit cards are synonymous with ATM Card though later only allows for withdrawal of cash from ATM. But Debit cards, while can be used for instant withdrawal of cash of course, their purpose goes far beyond. You can also use it for payment, money transfer (card-to-card) and checking the balance. But as it is linked to an account, you can spend only as much as you hold in your account. You can't go over that (some account may allow for overdraft facilities). And that is where a credit card comes in handy. Moreover, the amount you can withdraw from ATM is always fixed for a day (usually between Rs.40,000 to Rs.1 lakh).

## **Debit Cards for Students**

Being in college is fun and exciting and a great new experience! However, it also means certain new responsibilities and many students enjoy the thrill of being in charge of their finances for the first time. Perhaps you have moved away from home to a hostel in another city, and need to manage your finances on your own for the first time – from paying your monthly bill to buying text books or your ticket back home. Or perhaps you live with your parents at home during your college years but need to take on more financial independence and responsibility while you transition to earning your own living a few years away. For either situation, a debit card is probably a safe and easy first option to manage your finances. Several banks offer debit cards specifically geared to the needs of young people. Here is a sample of some of the offers available.

## **TYPES OF DEBIT AND CREDIT CARD**

- Indian banks provide different types of debit cards.
- Visa card, MasterCard and Rupay Card are standard debit cards in India.
- Banks also offer contactless debit cards issued by the above-mentioned financial organizations.
- Your debit cards also serve as ATM cards in that you can make cash withdrawals and check account balances.
- You can swipe debit cards at POS terminals to retail and online shopping payments.

The banking sector of India has undergone an impressive digital revolution in the last two decades. This change began with the invention of the debit card. Also known as plastic money, this card serves multiple purposes – it serves as an ATM card for anytime cash withdrawals and can be used to make online and retail store payments. Let us look at the different types of debit cards available in India.

India has several different lenders who offer credit cards and different categories of credit cards offered. However, a few of the categories have emerged to be popular and common categories of credit cards. Read below to learn about the most common credit card types in India.

- Fuel Credit Cards
- Credit Cards for Women
- Contactless Credit Cards
- Travel Credit Cards
- Co-branded Credit Cards
- Cashback Credit Cards
- Entertainment Credit Cards
- Business Credit Cards
- Lifestyle Credit Cards
- Premium/Signature Credit Cards

## **ELIGIBILITY**

In olden days, people exchanged goods to get what they wanted when the concept of money wasn't introduced. Gradually, money became a medium of exchange whereby a certain value was attributed to the paper or coin which was commonly accepted. Now the plastic cards such as debit and credit cards are replacing the usage of notes and coins. The convenience a debit card offers is enormous so much so that it has become an indispensable in our day-to-day lives. With the rise of digital transactions and point of sale machines, the debit card has become very handy.

A debit card is normally provided by all banks whereby you have a savings or current account. Also, individuals having a post office account can get a debit card. Other than these ways, you cannot get a debit card. As per your eligibility and income level, there are varieties of debit cards available which will have different features and benefits. However, all the debit cards carry the same purpose of conducting digital payments and transactions.

A debit card is used at ATMs to withdraw money based on your need. The withdrawal limit on each card will vary depending on the card provided to you by the bank. Apart from conducting transactions, a debit card offers you safety over physical money. Even if your card gets stolen, it cannot be misused as it is enabled with safety features. It can also be blocked in the event of loss or theft.

## **1.2 STATEMENT OF THE PROBLEM**

The modern payment card was introduced in 1950 by Ralph Schneider and Frank McNamara. Debit card allows you to spend by drawing on funds you have deposited at the bank and the credit card allows you to borrow money from the card issuer. The main purpose of this study is to examine the college students motivation towards the usage of debit and credit cards.

## **1.3 REVIEW OF LITERATURE**

**AL- Laham (2018)** in his research " Development of electronic money and its impact on the central bank role and monetary policy". This paper argues that electronic money, as a network goods, could become an important form of currency in the future. Such

development would influence the effectiveness and implementation of monetary policy. Author feels that, if an increased use of e-money substantially limits demand for central bank reserves, it would require changes in operational target of the central bank and a closer coordination of monetary and fiscal policies.

**Devlin (2017)** "An analysis of main and subsidiary credit card holding and spending". This study seeks to examine why most multiple credit cardholders have a "main" card (i.e, a card used more often than others) and "subsidiary" cards (i.e, cards used less often or only in an emergency) and the spending pattern associated with main and subsidiary cards.

**Dewrietal (2016)** investigated behavioral usage patterns of credit card users in the emerging economics and how the external factors are influencing the credit card users to use credit cards in their day-to-day life. The study that there is a significant relationship among earnings and usage of credit limit; different age group has diverse tendency to use credit card and repayment attitudes; profession and usage behaviour of credit card; e-repayment attitudes to pay bill by different age groups.

**Sant (2005)**, "Credit cards emerging trends and prospects" shows benefits, growth/potential growth, usage settlement, by the credit card companies. Survey shows that spend per card in India are very low at around Rs. 20000 per year against international average of around \$900 (i.e about Rs.40000) per year per card.

## **1.4 OBJECTIVES OF DEBIT AND CREDIT CARD AMONG COLLEGE STUDENTS**

- To identify the usage and choice of cards among college students
- To find out the knowledge of college students towards debit and credit cards.
- To describe the importance of cards and facilities given to college students.
- To study the pros and cons of debit and credit cards.

## **1.5 SCOPE OF THE STUDY**

The scope of the study is to estimate the knowledge of college students about plastic money in two criteria i.e, the operations and the experience of college students in plastic money.

### **1.5.1 AREA OF STUDY**

A study on a bird's eye view on debit and credit card among college students was conducted in the area of the coromandel coast of Bay of Bengal. Thoothukudi is known as "Pearl City" due to pearl fishing carried out in the town. It is a commercial sea port which serves the inland cities of South India and is one of the sea gateways of Tamil Nadu.

### **1.5.2 PERIOD OF STUDY**

The study was carried out over from January 2023 to March 2023. The questionnaire was circulated from February 2023.

## **1.6 COLLECTION OF DATA**

The study is made with the help of both primary 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 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 mind. The main limitations are

- ❖ Time is one of the major constraints, when limits the effective data collection.
- ❖ The number of respondents is limited to 50.
- ❖ Reliability and accuracy of the analysis depends on the respondents openness and trueness towards each question in questionnaire.

# CHAPTER 2



## PROFILE OF THE STUDY

## HISTORY OF DEBIT AND CREDIT CARDS



The debit card has been around since 1966, which means banks have had a lot of time to figure out number of ways to charge you for using your own money. The modern card was created by 1950 by Ralph Schneider and Frank McNamara who founded diner club. Frank McNamara was inspired by leaving his wallet at home while at dining. He and a partner Ralph Schneider launched the first diners club card, widely considered to be birth of the modern charge card. Crucially, we want to dispel common myths, review the headway they've made since they started out and highlight their individual benefits.

Patrons who held the card would charge their meal to the card and the restaurant would send the bill to Diners Club. In turn, Diners Club would send payment directly to the restaurant's bank, taking a small commission for the transaction. Cardholders would be required to pay their bill in full each month to Diners Club. In its first year of operation, Diners

Club grew to more than 10,000 members and included 28 restaurants and two hotels that would accept monthly from their elite clientele. Eventually, American Express developed its first charge card in 1958, allowing customers to pay their bill monthly in exchange for an annual fee. Merchants who accepted the card would pay American Express a percentage of the amount being charged, a precursor to the practice widely used today known as interchange fees.

## **DEBIT CARDS**

A debit card is a plastic payment card that can be used instead of cash when making purchases. Debit cards allow bank customers to spend money by drawing funds that they deposited with the card provider. It allows you to access your account from different merchants terminals throughout country and abroad. You can also use it at an ATM for withdrawal of cash and other enquiries. Customers need not carry the cash for their day to day spending as they can make payment through POS machines and E-com transactions are made easy by using cards. No charges would be levied by our Bank on such Point of Sale transactions, except merchant charges for using in Petrol Bunks and for booking railway tickets through IRCTC.

### **Debit Card is an instrument that can be used to:**

- Avail banking services such as cash withdrawal, balance enquire, value added services viz. Fund transfer, mobile recharge, tax payment etc., from ATMs round the clock.
- Make payments to merchants through POS terminals and through online mode.
- Debit Cards are accepted at all the ATMs and merchant establishments across the displaying VISA/MasterCard/RuPay logo. Debit Cards can also be used for many other purposes like access card, customer validation etc.

Some debit cards carry a store value with which a payment is made (prepaid card), but most relay a message to the cardholder's bank to withdraw funds from the cardholder's designated bank account. In some cases, the payment card number is assigned exclusively for use on the Internet and there is no physical card. This is referred to as a virtual card.

In many countries, the use of debit cards has become so widespread they have overtaken checks in volume, or have entirely replaced them; in some instances, debit cards have also largely replaced cash transactions. The development of debit cards, unlike credit cards and charge cards, has generally been country-specific, resulting in a number of different systems around the world, which were often incompatible. Since the mid-2000s, a number of initiatives have allowed debit cards issued in one country to be used in other countries and allowed their use for internet and phone purchases.

Debit cards usually also allow an instant withdrawal of cash, known as a cash advance, acting as an ATM card for this purpose. Merchants may also offer cashback facilities to customers, so that a customer can withdraw cash along with their purchase. There are usually daily limits on the amount of cash that can be withdrawn. Most debit cards are plastic, but there are cards made of metal, and rarely wood.

Top ATM/ Debit card providers in India

SBI bank debit cards, AXIS bank debit cards, HDFC debit cards, TMB bank debit cards, CANARA bank debit cards, etc.,

- SBI debit card



SBI debit cards disabling of e-Commerce functionality (I.E. Transactions through websites) for cardholders who do not use this facility has commenced, and they are being informed through SMS. ATM and POS transactions on these debit cards will continue as usual.

- HDFC debit card



Debit Card - Choose from the wide range of HDFC bank debit / ATM cards to withdraw cash, pay directly for shopping, settle bills and earn rewards. HDFC debit cards add convenience to your life by saving you from the hassle of carrying physical money. The best thing, however, is that apart from the regular benefits of a debit card, you can avail benefits similar to that of HDFC credit cards, such as cashback, reward points, welcome benefits, and

EMI facility among others. Here, we have listed down the top HDFC debit cards. Read on to know more about the debit cards offered by HDFC bank.

- AXIS bank debit card



Axis Bank brings you the latest addition to the spectrum of Axis Debit Cards- the Display Debit Card. The Display Debit Card offers you a higher transaction limits up to Rs. 4 lakhs and transactions that are secured by Net Secure. The cardholders of Display Debit Card can also avail exclusive rewards such as access to selected airport lounges in India and discounts in Axis Bank partnered restaurants under the benefits of the Display Debit Card. No new issuance available. For existing cardholders, new card variant will be issued on expiry.

- CANARA bank debit card



Customers can withdraw cash, get mini statements, book railway tickets and recharge their mobile at the Canara Bank ATMs. Enjoy complimentary life insurance benefits worth up to Rs. 4 lakhs and purchase protection worth Rs. 25000. The Canara Bank Debit Card is embedded with an EMV chip that will protect you against fraud, duplication and misuse. The card is also PIN based so all transactions must be verified by the PIN. The platinum debit card is valid for 10 years.

- TMB bank debit card



Tamil Nadu Mercantile Bank was founded in 1921 as the Nadar Bank which changed its name to Tamil Nadu Mercantile Bank in November 1962. TMB bank has various types of debit cards such as TMB smart shoppers visa debit card , TMB RuPay kisan debit card, TMB visa contact less platinum debit card , TMB master titanium contactless debit card .

## CREDIT CARDS



A credit card is a simple yet no-ordinary card that allows the owner to make purchases without bringing out any amount of cash. Instead, by using a credit card, the owner borrows funds from the issuing company, which is often a bank, to make purchases whether online or onsite. A credit card is a type of credit facility, provided by banks that allow customers to borrow funds within a pre-approved credit limit. It enables customers to make purchase transactions on goods and services. The credit card limit is determined by the credit card issuer based on factors such as income and credit score, which also decides the credit limit.

The credit card information includes credit card number, cardholder's name, expiration date, signature, CVC code, etc. The best part about a credit card is that it is not linked to a bank account. So, whenever you swipe your credit card, the amount is deducted from your credit card limit, not your bank account. You can use it to pay for food, clothes, take care of medical expenses, travel expenses, and other lifestyle products and emergency services.

Steps to apply for a credit card

### Step 1: Choose your Credit Card

Each bank offers dozens of Credit Card options. The card you choose will depend on your expected usage and requirements, and the benefits you want– for example, some Credit Cards are great for travelers, some are designed for entertainment, others may be great for business. Once you have selected the right card for yourself, check with the bank about your eligibility for the card and the documents you must submit with your Credit Card application.

### Step 2: Apply for your card

Get all your documents ready – a bank will usually ask for identity, address and income proofs. If you are an existing customer that may not be necessary. Apply online or at an ATM or visit your nearest branch with the required documents. Most cards come with an annual fee that is typically waived off when you achieve a certain limit of spends in a year. The annual fee will be included in your monthly statement.

### Step 3: Activate your card

After your Credit Card application is approved, it is dispatched to your communication address. You will need to sign for it at the time of delivery and show some identity proof. A PIN (personal identity number) is usually couriered to you separately, whereas the Green PIN is sent on your registered mobile number. You will need the PIN to authenticate any transaction you do on your Credit Card. Once you get your Credit Card and the PIN in your hands, head to the nearest ATM of your bank to change the PIN.

## Types of debit and credit cards



### 1. Visa Debit Cards

Perhaps the most common type of debit card in India and abroad is the Visa debit card. These cards are accepted globally for all kinds of online payments and electronic transactions. Banks which have tied up with Visa's international Payment System Network provide Visa cards. When you swipe your Visa card, your online transaction is completed via a secure payment platform known as Verified by Visa. Most banks in India typically provide the classic visa electron debit cards, which is a type of Visa card.

### 2. MasterCard Debit Card

While MasterCard debit cards are also incredibly popular, their network is not as widely spread as the Visa network. That said, most of the major banks in India are tied up with the MasterCard network. You can use the MasterCard debit card to pay for domestic and international online transactions, and the payments are processed via the Secure Code Payment

platform. MasterCard is renowned for its excellent customer support network and a fantastic reward and cash back programs.

### 3. RuPay Debit Cards

Introduced by the National Payments Corporation of India under the domestic debit card scheme, RuPay debit cards are only accepted in India. You can use this type of debit card for all kinds of domestic transactions like paying for online purchasing, swiping the card at retail outlets and paying your utility bills. The NCPI introduced RuPay with the aim of providing electronic access to the most rural and interior parts of India. RuPay cards also come with special benefits like accidental insurance. These cards are typically issued by Indian banks in the public sector.

### 4. Contactless Debit Cards

Today, banks issue a unique type of debit card – the contactless debit card that allows you to make payments without swiping the card. You can complete faster transactions with contactless debit cards that work on the Radio Frequency Identification (RFID) or Near Field Communications (NFC) principle. Your card gets connected to the PoS terminal through these technologies, thereby enabling you to make secure electronic payments

. There are different types of credit cards. All you need to do is figure out which type of credit card would work for your needs, then focus your mental energy on researching which of those are the right fit.

### 1. Rewards credit cards

Rewards credit card typically give you points or cash back based on a percentage of your spending and some even offer bonus points in popular categories. like groceries, gas, and dining out. Rewards credit cards also tend to offer at least a few different ways to redeem your points, often including options for statement credits, gift cards or merchandise.

### 2. Cash back credit cards

Credit cards make it easy for you to earn cash back or statement credits on your spending, although how rewards are doled out varies from card to card. Some options in this niche offer a flat rate of rewards while others offer bonus points in certain categories like dining or travel.

### 3. Travel credit cards

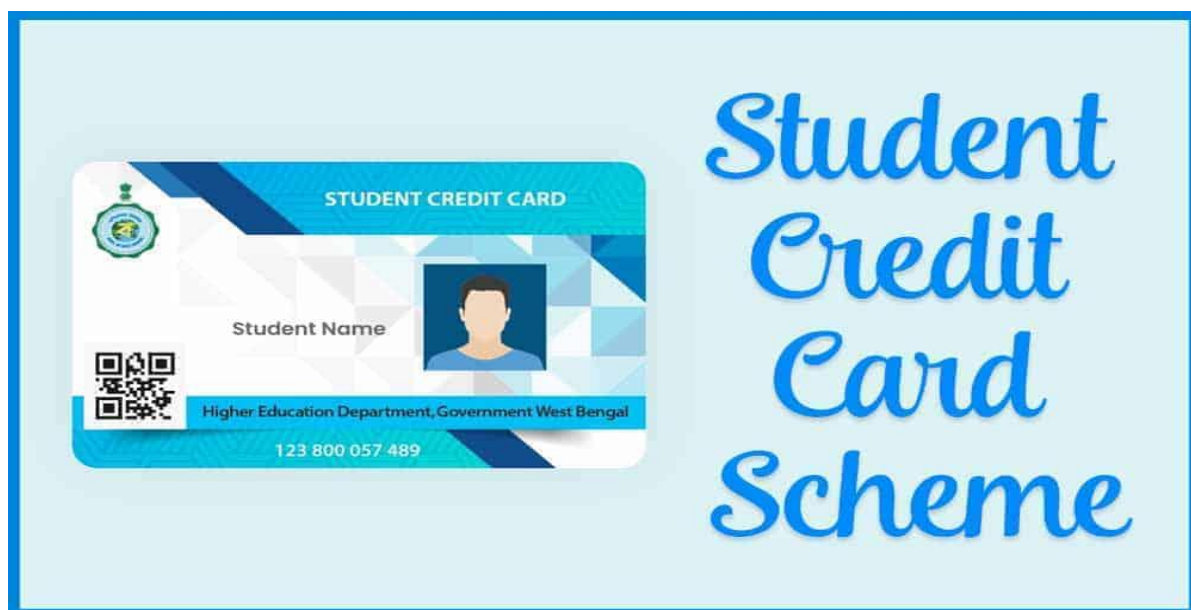


Travel credit cards offer you the opportunity to earn rewards that are geared specifically toward travel, whether that means earning flexible travel credits you can use toward any travel purchase or even points you can transfer to airline or hotel programs. Some travel credit cards also let you earn points within a specific program, such as a frequent flyer program or hotel loyalty program.

#### 4. Business credit cards

Business credit cards allow cardholders to keep their personal and business expenses separate while they earn rewards on all their business spending. Interestingly enough, business credit cards can also be cash back credit cards, general rewards credit cards, travel credit cards or even secured credit cards.

#### 5. Student credit cards



Student credit cards are “starter credit cards” of sorts specifically geared to young people with a limited credit history. In other words, application requirements aren’t as stringent, so it’s easier to get approved. Most student credit cards don’t charge an annual fee and many offer bonus perks for good grades as well as rewards for each dollar you spend. If used responsibly, signing up for a student credit card can help young people build their credit and start creating good financial habits.

#### 6.Secured credit cards

Most credit cards are unsecured, meaning you don’t have to put down any collateral. With secured credit cards, on the other hand, you’re required to put down a cash deposit in order to secure a small line of credit, usually for a similar amount.

#### 7.Co-branded credit cards

Co-branded credit cards are store or brand credit cards offered through traditional card issuers like Chase, Citi or American Express. These can include airline credit cards that let you earn miles within a specific frequent flyer program or hotel credit cards that let you earn points within a hotel loyalty program. Some co-branded credit cards also partner with retail stores, although you can typically use them for non-store purchases as well.

#### 8.Store credit cards



Store credit cards are offered through retail stores to let consumers charge their purchases and pay them off over time. Store credit cards are generally only used within the specific store that offers them, although some store credit cards can be used within a specific family of stores. Generally, store-branded credit cards have higher interest rates than general-purpose cards, and they are often more likely to charge deferred interest.

### **Credit Vs. Debit for college students:**



College students and first-time bank account users will often opt for a debit card because they can be easier to manage and help you stick to your budget. More experienced and financially stable users may opt for the credit card to help build their credit history and allow them to make more expensive purchases. At the end of the day, it all depends on which card you can get approval for, your understanding of how these two cards work and how responsible you are with keeping track of your spending. Debit cards and credit cards both offer variations of convenience but the fundamental difference between a debit card and a credit card is where the cards withdraw money from. For a more in depth break down of credit and debit cards, check out [Power of the Swipe: Debit vs. Credit](#). Different families choose very different methods for encouraging good practices related to debit and credit cards. Some parents put their student on an account in the parent's name, and the billing statements are mailed to the home address. Parents ask their student to clear purchases with them before using the debit or credit card; in an emergency, the student may use the card, but must notify the parent as soon as possible afterwards. Each month when the bill arrives, the parent and student will review the charges together.

## PROS AND CONS OF DEBIT CARD



### Pros of debit card

- They're highly convenient. They're faster than writing a check and are widely accepted by retailers. Debit cards are especially convenient if you need to withdraw cash from an ATM or want to get cash back when you make a purchase at a store.
- They typically don't have any annual fees. Even if you use your debit card minimally, you won't pay to keep it activated. Your checking account, however, may carry monthly fees.
- They can help with budgeting by discouraging excess spending. Because money is immediately withdrawn from your checking account when you make purchases, a debit card can help you keep track of your spending. Using a debit card may prevent you from making large, impulse purchases that you can't afford.

- They don't charge interest. Since debit card payments take money out of your account right away, you don't accumulate a balance that you have to pay interest on. This is a key difference between a credit card and debit card.
- They're more secure. Because debit cards require a PIN for both ATM withdrawals and debit card purchases, they offer additional security than a traditional credit card.
- Debit cards don't require a credit check, while credit card approvals are subject to a credit check, debit cards are automatically available when you open a checking account. If you have a limited credit history or a low credit score, a debit card may be available to you even if credit cards aren't an option.
- You can develop money management skills in a relatively safe environment, while you can't build credit history with a debit card, since debit card activity isn't reported to credit bureaus, debit cards can help you indirectly improve your credit over time. If you use debit cards to pay your bills on time, avoid debt utilization, and keep your checking account open longer, then debit cards can be a valuable tool in managing your money and following the best practices of building strong credit.

### **Cons of debit card**

- Your spending limit depends on your checking account balance. A debit card is a good option for smaller purchases, but it's not the best option for large expenses that exceed your account balance or that you'd rather pay off over time. While it's ideal to budget for large expenses, a credit card is another way to help you afford them.
- They may cause overdraft fees. With a debit card, it's possible to overdraw funds from your account if you don't keep close tabs on your checking account balance. Overdraft

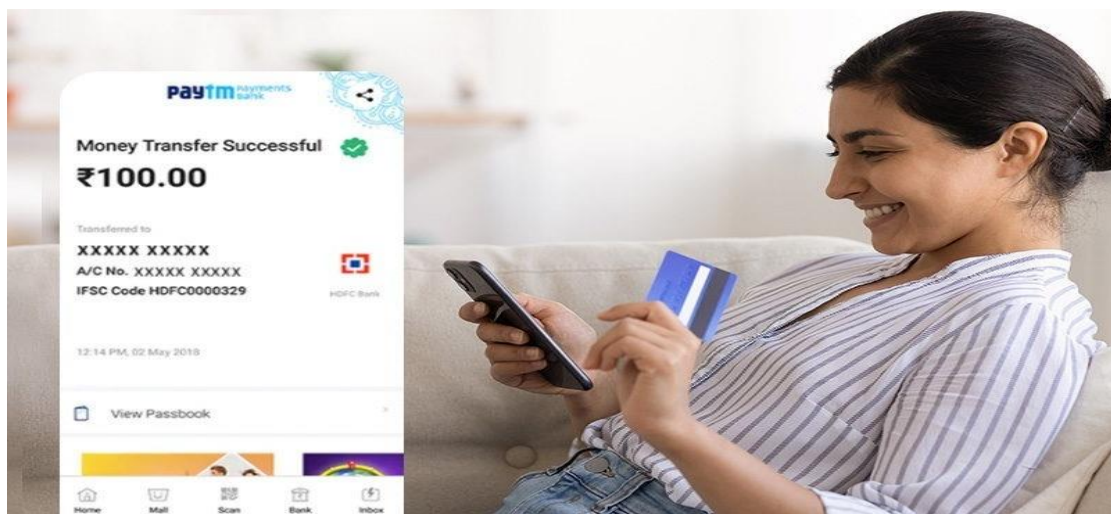
consent enables these transactions to occur by charging a fee. You can opt out of overdraft consent, but this means your debit card will be declined for purchases you can't afford.

- They don't build your credit score. Since debit cards are directly linked to your checking account, they don't affect your credit score. If you're looking to build your credit history, debit cards won't help.
- One of the cons of using a debit card is that it involves higher risk. That's because your money leaves your account right away after using it. This means that you may have to go through the hassle of filing a dispute if something went wrong during the time that you made a payment or you want a dispute a charge on the item you purchased.
- If by chance you are charged for a transaction but it doesn't happen - either a recharge or payment of bills or to purchase a product online - it will be a difficult process to get a reimbursement.
- Using your debit card at other bank ATMs will be chargeable after a certain number of withdrawals. The charge in most cases is quite steep.
- In some cases, redeeming the reward points might prove to be quite a hassle and most cases the third-party site where one can redeem the points won't work.

## Characteristics of debit and credit cards

### Debit card

- You can transfer or pay bills using debit cards.
- Debit cards are linked to a bank account. In case you have a salary or savings account, you can easily avail debit card. Small finance banks offer a range of Visa and RuPay Debit cards to suit your need.
- Anyone who has a bank account is eligible for a debit card. You don't need to go through any documentation process to apply for a debit card.
- Experience the freedom of increased withdrawal and purchase limit with our debit card
- AU-Debit card, you can avail best-in-class insurance covers such as purchase protection, air travel insurance, and personal accident.
- Card liability cover is one of the advantages of debit card. If your debit card gets stolen or lost, we help to recover the loss ranging from Rs 75,000 to a maximum of Rs 2,00,000 depending on the card you select with the help of our AU 0101 App/Net banking you can also instantly block the card.



## Credit cards

- Credit cards are all different, but they can be divided into three main groups-Secured cards, regular cards, and premium ones.
- The number of days by the end of which you have to pay your bill in full
- The method of calculating the financial charge.
- Credit card fees be sure to know if a card has annual fees, late payment fees, foreign transaction or any other fees.
- This is especially important if you are going to use cash advance so get detailed information about access to ATM and so on.
- Some cards set their own credit limits even if you qualified more.
- These can included various extra points, gifts and services for you to enjoy your credit card more.

## CIBIL FACTS



- ❖ CIBIL score can be checked innumerable times- It's a myth that checking your CIBIL score more frequently will eventually affect it negatively. In reality, an individual can request for their CIBIL score and enquire about it as many times as they wish. When someone enquires about their credit or CIBIL score from an authorized third party or directly from the credit bureau, this enquiry is recorded as a soft enquiry. Soft enquiries can be made as often as the person wants and it will never impact or affect their credit score.
- ❖ No credit history does not mean you have a perfect score - A lot of people presume that if they have no credit history i.e., don't own credit cards, haven't taken any loans or even make online payments etc, then their score will be excellent. However, if an individual has no credit history whatsoever then they can never request for a credit report or enquire about credit score from CIBIL. Moreover, this request cannot be made to any other credit bureaus either as they never received any data from lenders that would help them generate a report and calculate your score.
- ❖ CIBIL Score and CIBIL Rank are different terms - There are many interesting facts about credit scores, and one of them is that the terms CIBIL score and CIBIL rank are not interchangeable. Both these terms are provided by the Trans Union CIBIL. While the term CIBIL score is applicable to individuals, the term CIBIL rank, or Credit Rating is applicable to companies. CIBIL score from 300 to 900 and the closer your score is to 900, higher are your chances of getting loans and credit card approvals at competitive interest rates. CIBIL rank ranges from 1 to 10, with 1 being excellent. Hence, closer the company's rank to 1, higher are their chances to get loan sanctions from institutional lenders.

- ❖ Credit score generated by other credit bureaus may not match with your CIBIL score
  - Even if the credit information of an individual is identical, the credit score generated by Trans Union CIBIL and that by various credit bureaus like CRIF High Mark, Experian, Equifax, may or may not be the same. The reason for this is that every credit bureau has their own scoring model. Additionally, your credit score could also be different from your CIBIL score as the updated credit information from different lenders is not usually reported on the same day.

## **CREDIT AND DEBIT CARD USE PATTERNS AMONG COLLEGE STUDENTS**



The primary reason for a credit card during college should be to manage emergencies. Parents should make clear what they regard as an emergency—and preferably that

should not mean, “I didn’t have enough cash to go out with my friends last weekend.” When a student is facing what they think is an emergency, they should ask themselves a few questions:

- Is there some way, other than putting the debt on my credit card, to handle this?
- Where will I get the money to pay this at the end of the month?
- If I can’t pay the debt within a month, am I prepared to make payments over time?
- If I have to ask my parents to help pay this off, are they going to understand?

Bank debit cards have replaced cash and checks as the most common payment method for college students. In emergencies, it can be quickest and easiest for parents to transfer funds from their hometown bank account into their student’s account at the same bank. With electronic banking, however, transferring funds has become increasingly efficient, and the location of the student’s account is less critical. Be sure that the card will not allow charges or withdrawals when the account does not have sufficient funds. Some cards allow overdrafts, which might mean an overdraft fee.

Not all banks or all accounts can be accessed nationwide or at the same cost. A debit card from home might incur extra fees at an ATM on campus; that campus card might be more costly to use off campus or away from the college town than in the student union.

A few statistics about debit cards from research by Sallie Mae (December 2015): 85% of college students have debit cards. Those who use their debit cards make an average of 18 purchases on their cards each month; 19 percent use their card daily.

## POLICIES GIVEN TO COLLEGE STUDENTS



While many financial institutions have partnerships with colleges to market these products as financial aid tools, consumer groups argue that they sometimes come at a high cost to students. As a result, the Department of Education issued rules to take effect in July that offer protections to students using these types of products. Once tuition and fees are paid, many students receive the remainder of their financial aid through disbursements to campus-sponsored debit and prepaid credit cards. Campus-sponsored debit cards can be reloaded with funds and used to pay for expenses such as textbooks and rent. Conversely, prepaid cards hold a predetermined amount of money, allowing students to spend only the amount that has been allocated to the card.

The rules offer a variety of protections, such as:

- Allowing students to have a choice in how they receive their federal financial aid disbursements

- Giving students objective and neutral information about their financial aid disbursement options
- Requiring institutions to ensure that students are not charged excessive fees (e.g., overdraft and transaction-swipe fees) when they select campus-sponsored financial products

## **STUDENTS DEBIT CARDS**

Student debit cards are linked to a cardholder's checking account. With this bank card, they are free to use ATMs or spend money at brick-and-mortar stores, online, and internationally. How much money the individual can spend depends on their account size — overspending cannot occur, meaning students can only spend as much money as there is in their accounts. Transactions will not be approved if there isn't enough money in the account to support them, eliminating overdraft fees.

Though debit cards for students are highly similar to standard debit cards, they sometimes have higher service fees since debit card companies don't usually make as much money from them as they do on other cards. That's why it's important to look out for student debit cards that offer lower fees for the features the cardholder will use most, such as bank transfers or ATM withdrawals.

## **CUSTOMIZATION OF DEBIT AND CREDIT CARDS**

Customizing payment cards can be a great traffic booster for online banking services. In addition, a personalized card is likely to become top of wallet for the cardholder, which means

more transactions, and therefore higher revenue for the issuing banks and their partner payment schemes.

. Card personalization allows customers to identify with their card, which in turn creates loyalty. The popularity of the ‘pets’ card among New Zealanders means that the banking card is not just one of many smart cards in a user’s wallet, but has become a very personal object that can say a lot about someone. In fact, the bank card speaks for its owner. For example, the card body material is an adhesion message to the value carried, while the personal picture on the card has a unique message about the cardholder.

The key driver for customizing bank cards is the bond it creates between the cardholder, the card and the issuers. One thing for sure is that in 2021, the trend for people to pay more attention to their banking card and its look-and-feel is growing – and they have plenty of options to choose from, whether metal, bio-sources made, biometric or a card customised with a personal image.

Make your card pop with the photo of your choice. You can even pick the orientation—landscape or portrait—that best fits your image.

- Gallery image: Browse hundreds of professional photos in our image library.
- Your personal collection: Upload your favorite photo or image.

You can design your own Trust Personal or Small Business debit card. However, Delta Sky Miles Debit Cards are not eligible for card design. When deciding which photo to use on your debit card, consider

- : Family, friend, or pet photos
- A vacation spot

## INTERESTING FACTS



Some early debit cards still required signatures for payments. Each card had a magnetic strip that could be swiped on the payment terminal. As debit cards evolved, chip and PIN technology was introduced in 2003 through a technical standard known as EMV. Sometimes referred to as chip cards or smart cards, EMV cards have data stored on integrated circuit chips. This allowed users to make payments by inserting the card into the payment terminal and entering their four-digit PIN (Personal Identification Number). Chip technology has also allowed debit cards to be set up for contactless payments, which involve simply holding the card over a payment terminal to make a payment without even entering your PIN. Moving towards virtual future: Virtual debit cards look set to be the next major step forward in the evolution of the debit card. These are digital versions of your banking providers debit card loaded onto your phone, allowing for contactless payments by simply holding your phone over the payment terminal.

## **CREDIT CARD TECHNOLOGY**

EMV is short for Euro pay, Master card and Visa: the three companies that created the EMV standard. EMV cards store cardholder information on a metallic chip instead of in a magnetic stripe. These chips can only be authenticated by special readers, making them more secure than stripe-only cards. A primary benefit of EMV chip technology is preventing counterfeit fraud. Once commonplace, counterfeit fraud — in which a cardholder's information is collected, stored and reprinted on a different card — has declined sharply since EMV chip technology began to appear. According to Visa, counterfeit fraud dropped 76% between 2015 and 2018 among merchants who adopted EMV card readers.

One of the main benefits of EMV chip technology is protecting cardholders' credit card information. These chips create a one-time-use code when inserted into an EMV reader: using that code to process a payment instead of the card number printed on the card. When you make a purchase via EMV card, the merchant never receives or transmits your actual card number. That makes it much more difficult for malicious actors to counterfeit your card. This process of simulating a card number is called tokenization, and it's becoming increasingly common as a means of securing sensitive payment data. So-called contactless technologies like Apple Pay, Google Pay and Samsung Pay also use tokenization for more secure payments.



## **Card security best practices**

Seeking out merchants who accept EMV cards is one smart way to protect your account security - but there's more you can do.

- Be careful where you shop online: With in-person counterfeit transactions on the decline, credit card fraud has shifted to the web. Enter your card number online only if you feel confident that the storefront is legitimate.
- Only share your card number with people you trust: Take every precaution to protect your card number: don't write it down anywhere and strive to keep it secret. If you do need to share your credit card with trusted friends or family members on a regular basis, consider getting these individuals added as authorized users with their own credit cards.
- See if your card issuer offers one-time-use card numbers: You may be able to "tokenize" your credit card number yourself, if your card issuer allows it. Check with your issuer to find out if they make single-use card numbers available.

- Check your card statements — and credit report — regularly: Pore over your statements at least once a month and be vigilant: you typically have just 60 days to dispute a fraudulent charge. Keep in mind that you are entitled to three free credit reports each year, which can come in handy when it comes to making sure your report is accurate.

## **CURRENT SITUATIONS WITH PAYMENT CARDS**

Online transactions are gaining even more power these days, and the technologies like Apple Pay, Google Pay, Stripe, Klarna, and Amazon Pay make our life easier and cashless. This miracle has become partially possible with the help of Near Field Communications aid (NFC), which successfully combines payment function with personal data storage and protection. As a result, we're granted the opportunity to immediately exchange the required information with the merchant's point of sale terminal. And despite the popular antagonism, this viral banking method is safer than the traditional Euro pay, Master cards and Visa chips (EMV). Namely, the virtual cards are usually provided with the in-built authentication mechanism, which requires way more than the standard PIN typical of debit card usage: you can also strengthen the access to your banking system via a fingerprint touch ID, a 6-digit code, a chip in the device, or the strictly defined user log-in requirements. As you see, mobile banking is flourishing at the present moment, and you're a part of that!

## **BENEFITS FOR STUDENTS**

- Student credit cards allow college students to access credit. The criteria however, is bare minimum because students do not have any credit history as such. But what you must

know is that a credit card for students is the best option to create a good credit history early on in life. Students today are not only pacing ahead to improve academically, but they also believe in being financially secure. And which is why, instead of locking all funds through a single source they can opt for a credit card for students allowing them time for the payoffs.

- But what's more interesting is that student credit cards not only lift off the financial burden, but also gives you a chance to earn while spending. It's possible, all thanks to an array of benefits these credit cards offer. Having a student credit card could totally feel like a magic trick up your sleeves. Because you are unstoppable, not because of shortage of funds at least!
- But when it comes to credit cards, you need to be absolutely vigilant about the management of your credit card, failing which, penal interest charges can be levied or you may even get trapped in mounting debt. And then instead of building a good credit record, it will reflect poorly on your financial history. Understanding the basic concepts such as annual fees, interest rates, reward system, is crucial to save yourself from such unpleasant scenarios.
- Student credit cards are the latest entrants in the credit card industry that help college students manage their expenses on their own. However, not all the students are eligible to get a student credit card.
- Various banks and financial institutions have come up with a different set of eligibility criteria to issue a student credit card. Only those who meet the criteria would become eligible to apply for a credit card.

- While some banks such as the State Bank of India provide credit cards only to its education loan customers.
- Whichever is the process, if you are a student above 18 years of age and would like to apply for a student credit card, you must first know which bank is offering best student credit cards and process to apply for the same.

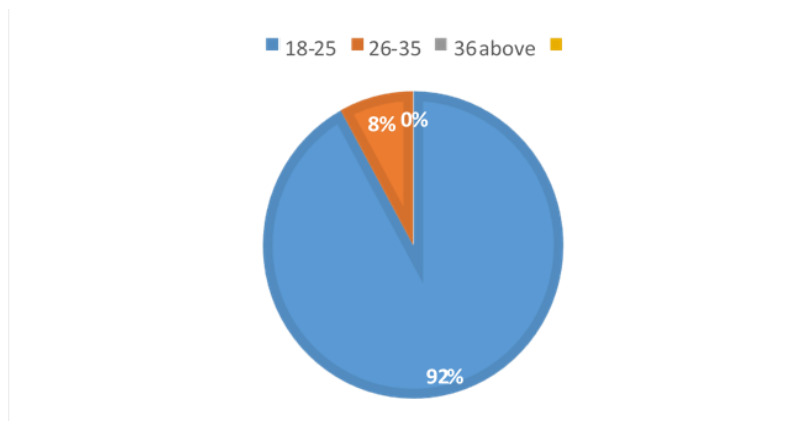
# CHAPTER 3



## ANALYSIS AND INTERPRETATION

**TABLE 3.1**  
**DISTRIBUTION ON THE BASIS OF AGE WISE**

AGE	NO OF RESPONDENTS	% OF RESPONDENTS
18-25	55	92
26-35	5	8
36 above	0	0
Total	60	100



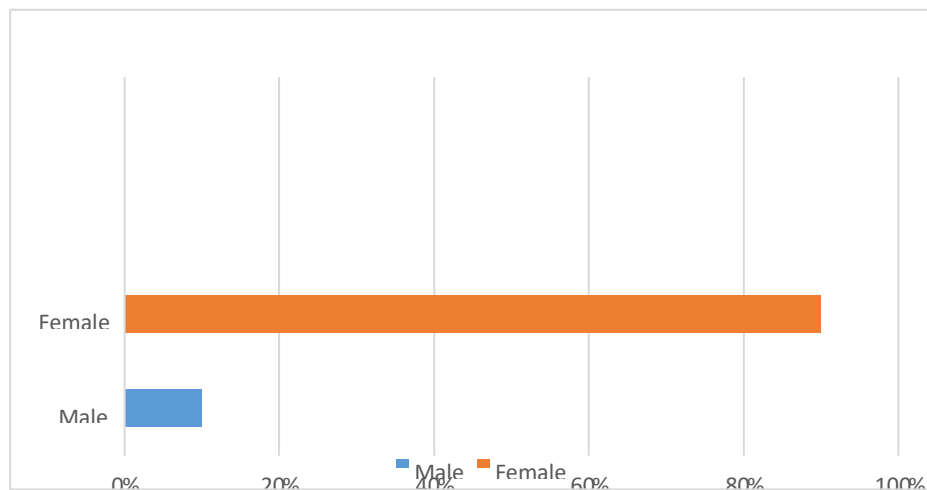
**Source: Primary Data**

### **INFERENCE**

From the above table it is cleared that 92 % of respondents are 18-25 years of age, 8 % of respondents are 26-35 years of age. Majority of the respondents i.e. 92 % are between 18-25 years of age.

**TABLE 3.2**  
**DISTRIBUTION ON THE BASIS OF GENDER**

<b>GENDER</b>	<b>NO OF RESPONDENTS</b>	<b>% OF RESPONDENTS</b>
MALE	6	10
FEMALE	54	90
TOTAL	60	100



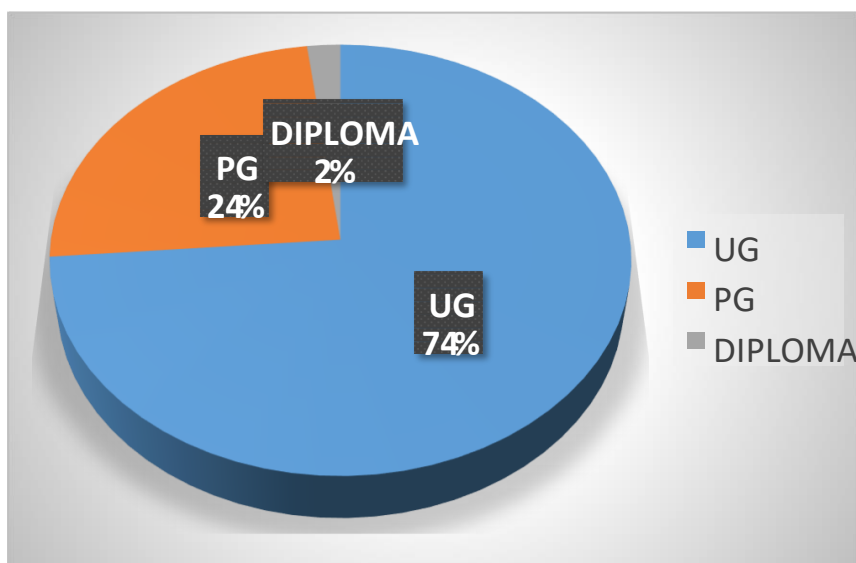
**Source: Primary Data**

## **INFERENCE**

From the above table it is cleared that 90 % of respondents are female, 10 % respondents are male. Majority of the respondents i.e. 90 % are female.

**TABLE 3.3**  
**DISTRIBUTION OF THE BASIS OF EDUCATIONAL**  
**QUALIFICATION**

QUALIFICATION	NO OF RESPONDENT	% OF RESPONDENTS
UG	44	73
PG	15	25
DIPLOMA	1	2
PHD	0	0
TOTAL	60	100



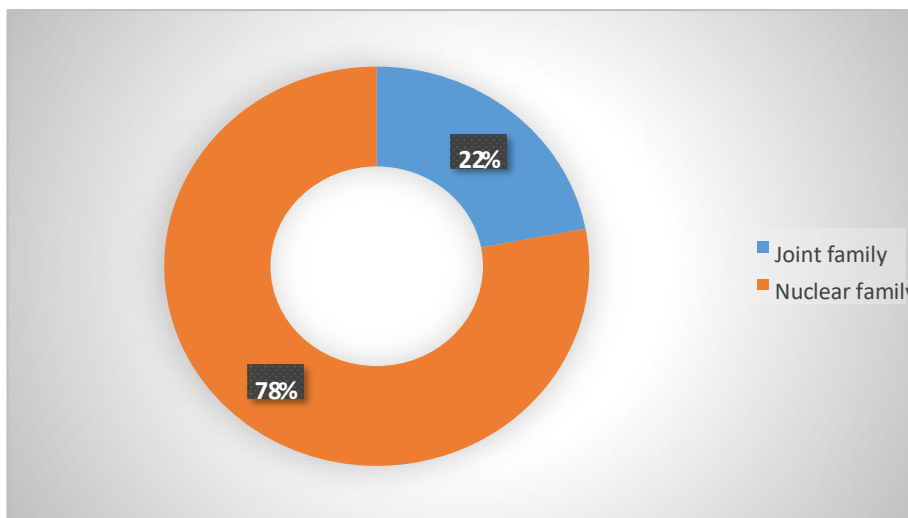
**Source: Primary Data**

## **INFERENCE**

From the above table it is cleared that 74% of respondents are from UG, 24% respondents are from PG, 2% respondents are from DIPLOMA. Majority of the respondents i.e. 74% of respondents are from UG.

**TABLE 3.4**  
**DISTRIBUTION ON THE BASIS OF FAMILY WISE**

<b>FAMILY TYPE</b>	<b>NO OF RESPONDENTS</b>	<b>% OF RESPONDENTS</b>
Joint family	13	22
Nuclear family	47	78
Total	60	100



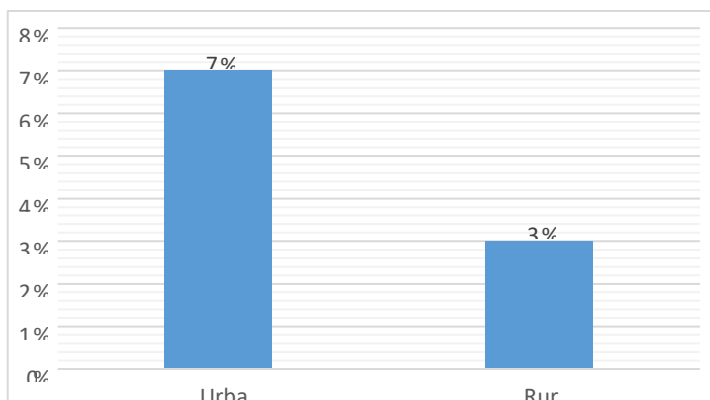
**Source: Primary Data**

## **INFERENCE**

From the above table it is cleared that 78 % of respondents are nuclear family, 22% of respondents are joint family. Majority of the respondents i.e. 78 % of the respondents are from nuclear family.

**TABLE 3.5**  
**DISTRIBUTION ON THE BASIS OF AREA WISE**

AREA	NO OF RESPONDENTS	% OF RESPONDENTS
Urban	42	70
Rural	18	30
Total	60	100



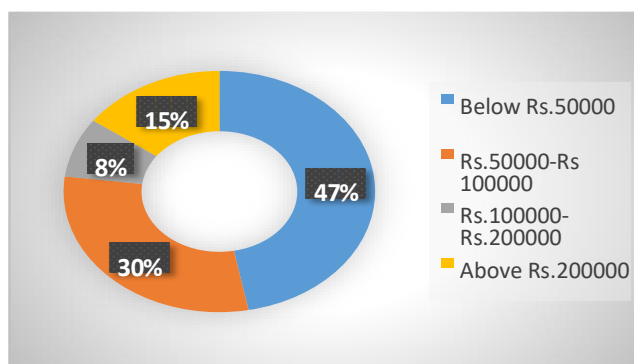
**Source: Primary Data**

## INFERENCE

From the above table it is cleared that 70 % of the respondents are from urban and 30 % of the respondents are from rural. Majority of the respondents i.e. 70% are from urban places.

**TABLE 3.6**  
**DISTRIBUTION OF ANNUAL INCOME**

INCOME	NO OF RESPONDENTS	% OF RESPONDENTS
Below Rs.50000	28	47
Rs.50000- Rs. 100000	18	30
Rs.100000-Rs. 200000	5	8
Above Rs.200000	9	15
Total	60	100



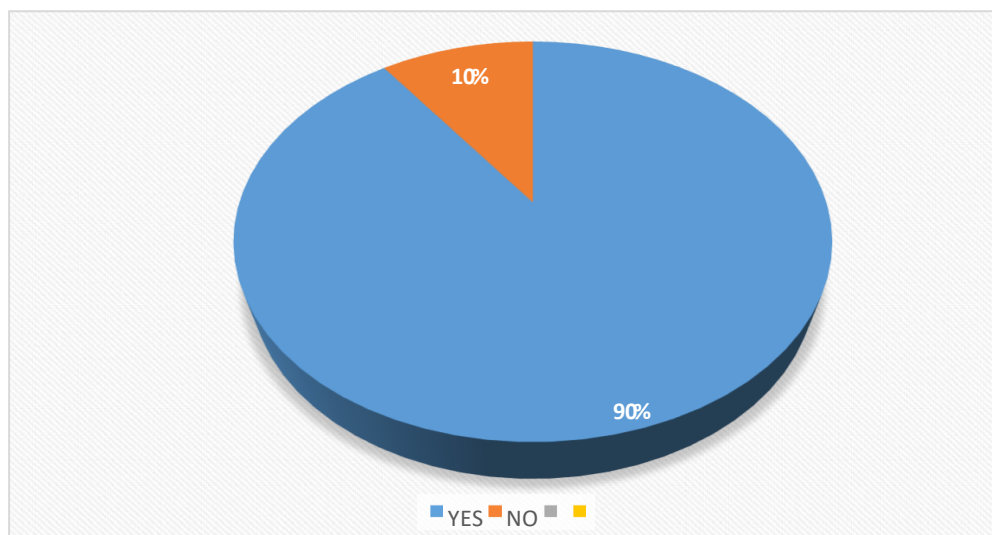
**Source: Primary Data**

## INFERENCE

From the above table it is clear that 47 % of the respondents earn below Rs.50000, 30 % of the respondents earn between Rs.50000- Rs.100000, 8% of the respondents earn between Rs.100000-Rs.200000, 15% of the respondents earn above Rs.200000. Majority of the respondents i.e. 47% of the respondents earn below Rs. 50000.

**TABLE 3.7**  
**AWARENESS OF DEBIT AND CREDIT CARD**

<b>AWARENESS</b>	<b>NO OF RESPONDENTS</b>	<b>% OF RESPONDENTS</b>
Yes	54	90
No	6	10
Total	60	100



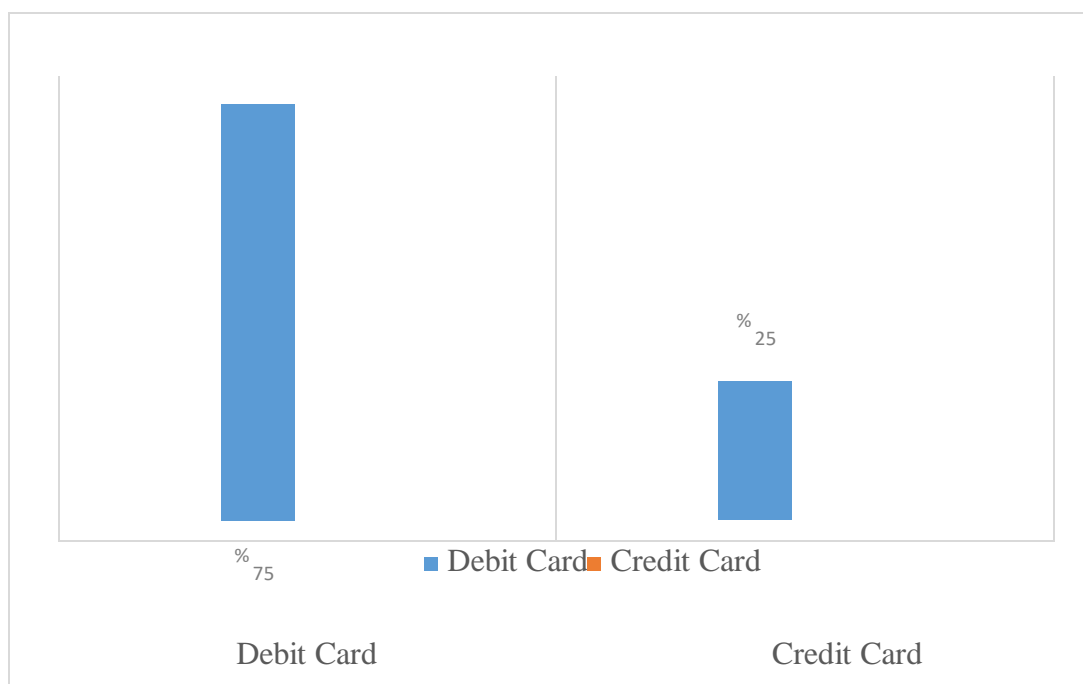
**Source: Primary Data**

## **INFERENCE**

From the above table it is cleared that, 90% of the respondents are aware of debit and credit card and remaining 10% of the respondents are unaware. Majority of the respondents i.e. 90% are aware of debit card and credit card.

**TABLE 3.8**  
**DISTRIBUTION ON THE BASIS OF CARD**

<b>BASIS</b>	<b>NO OF RESPONDENTS</b>	<b>% OF RESPONDENTS</b>
Debit card	45	75
Credit card	15	25
Total	60	100



**Source: Primary Data**

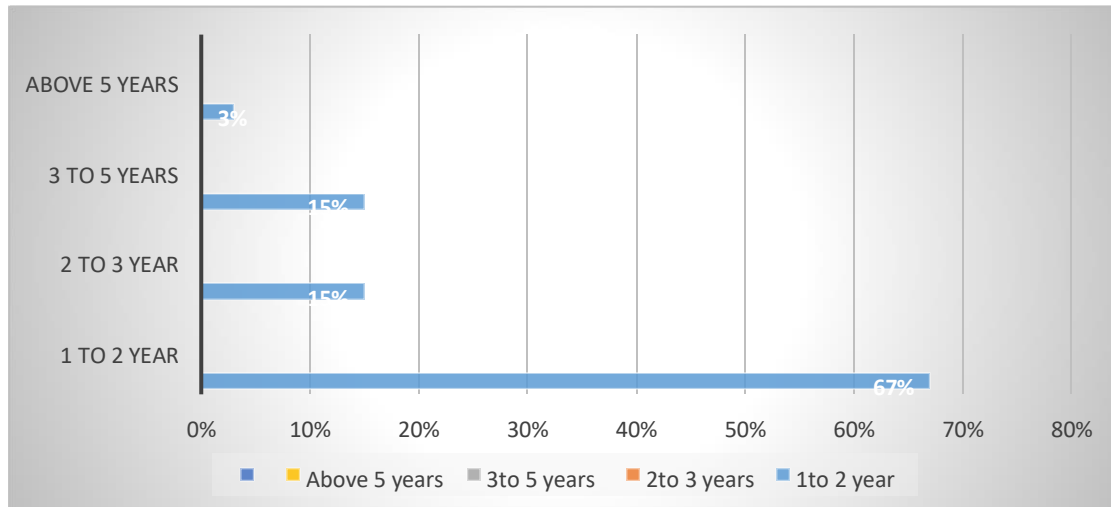
## **INFERENCE**

From the above table is cleared that 75 % of the respondents use debit card, 25% of the respondents use credit card. Majority of the respondents i.e. 75%use debit card.

**TABLE 3.9**

**DISTRIBUTION ON THE BASIS OF USAGE OF DEBIT/CREDIT CARDS**

USAGE	NO OF RESPONDENTS	% OF RESPONDENTS
1 to 2 years	40	67
2 to 3 years	9	15
3 to 5 years	9	15
Above 5 years	2	3
Total	60	100



**Source: Primary Data**

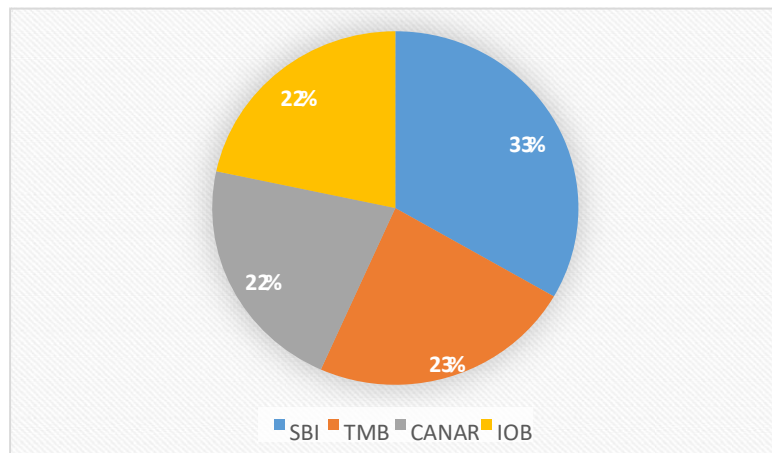
**INFERENCE**

From the above that it is cleared that 67% of respondents use debit/credit cards for 1 to 2 years, 15 % of respondents use between 2 to 3 years, 15% of respondents use between 3 to 5 years and 3% of respondents use debit/credit cards above 5 years. Majority of the respondents i.e., 67% use debit/credit cards for 1-2 years.

**TABLE 3.10**

**CLASSIFICATION ON VARIOUS TYPES OF BANKS**

<b>BANKS</b>	<b>NO OF RESPONDENTS</b>	<b>% OF RESPONDENTS</b>
SBI	20	33
TMB	14	23
CANARA BANK	13	22
IOB	13	22
TOTAL	60	100



**Source: Primary data**

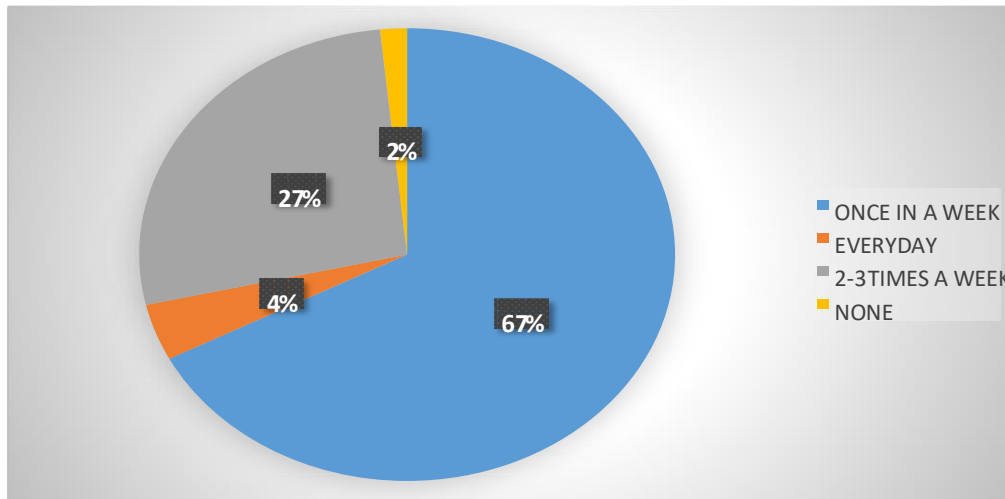
**INFERENCE**

From the above pie chart it is cleared that 33% of respondents use State bank of India, 23% of respondents use Tamilnadu Mercantile Bank, 22% of respondents use Canara Bank and 22% of respondents use Indian Overseas Bank. Majority of the respondents i.e. 33% use State Bank of India.

**TABLE 3.11**

**DISTRIBUTION ON THE BASIS OF MONEY TRANSACTION**

<b>BASIS</b>	<b>NO OF RESPONDENTS</b>	<b>% OF RESPONDENTS</b>
Once in a week	30	67
Everyday	2	4
2-3 times a week	12	27
None	16	2
Total	60	100



**Source: Primary Data**

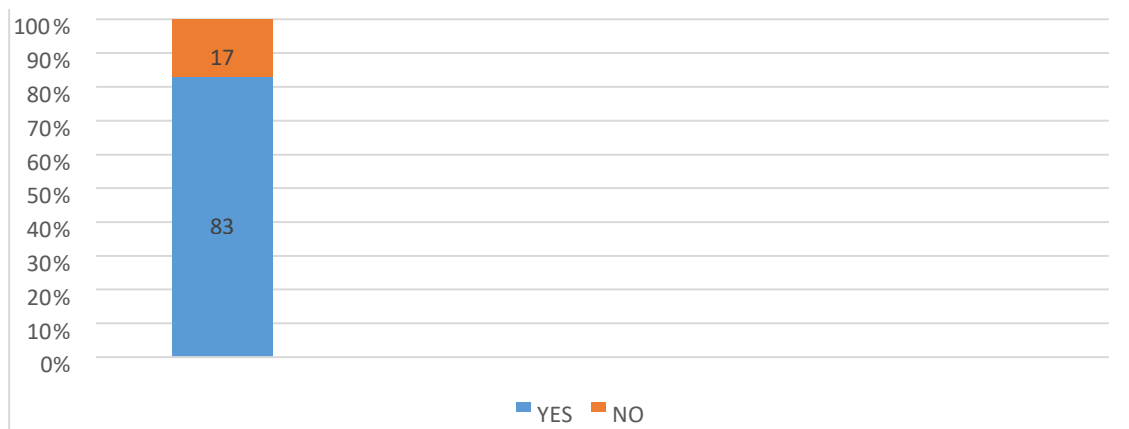
**INFERENCE**

From the above pie chart, it is cleared that 67% of respondents do money transaction once in a week, 4% of respondents do transaction everyday, 27% of respondents do transaction 2-3 times a week and 2% of respondents have opted others. Majority of the respondents i.e. 67% of respondents do money transaction once in a week with debit/credit cards.

**TABLE 3.12**

**UTILISATION OF DEBIT AND CREDIT CARDS AMONG FAMILY MEMBERS**

UTILISATION	NO. OF RESPONDENTS	% OF RESPONDENTS
YES	50	83
NO	10	17
TOTAL	60	100



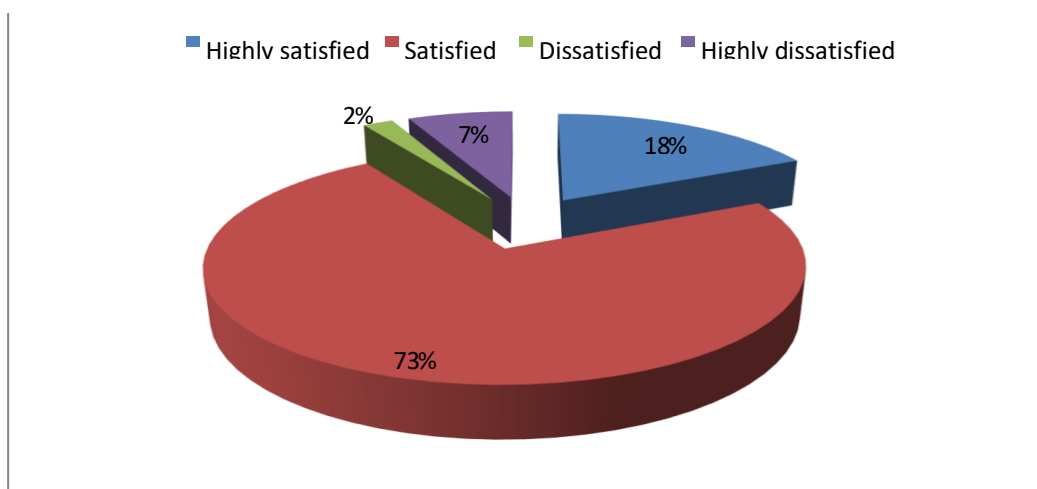
**Source: Primary data**

## INFERENCE

From the above table it is cleared that 83% of the respondents' family members use debit and credit cards and 17% of the respondents' family members don't use debit and credit cards. Majority of the respondents i.e. 83% of the respondents' family members use debit and credit card.

**TABLE 3.13**  
**LEVEL OF SATISFACTION OF DEBIT AND CREDIT CARDS**

RESPONSE	NO. OF RESPONDENTS	% OF RESPONDENTS
Highly satisfied	11	18
Satisfied	44	73
Dissatisfied	1	2
Highly dissatisfied	4	7
Total	60	100



**Source: Primary data**

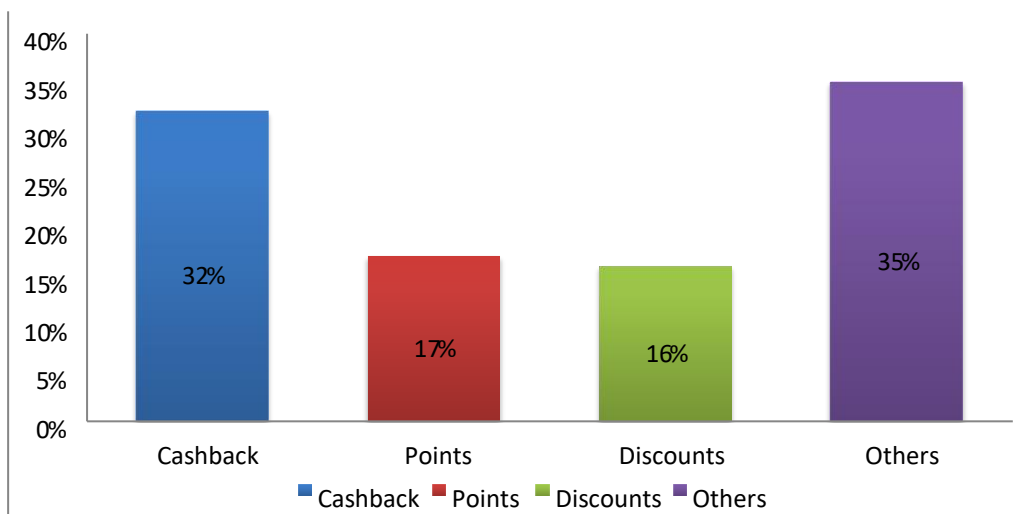
## INFERENCE

From the above pie chart, it is cleared that 18% of respondents are highly satisfied with debit and credit cards, 73% of respondents are satisfied, 2% of respondents are dissatisfied and 7% of respondents are highly dissatisfied. Majority of the respondents i.e., 73% are satisfied with their debit and credit cards.

**TABLE 3.14**

**ANALYSIS ON THE BASIS OF THE MOST DESIRED CREDIT CARD  
BENEFITS**

BASIS	NO. OF RESPONDENTS	% OF RESPONDENTS
Cash back	19	32
Points	10	17
Discounts	10	16
Others	21	35
Total	60	100



**Source: Primary data**

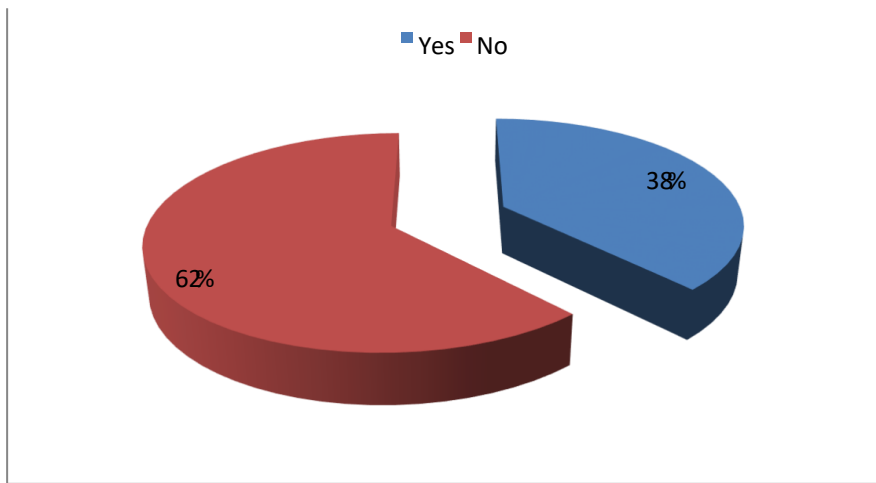
**INFERENCE**

From the above table it is cleared that 32% of respondents are benefited from cashback, 17% of respondents are benefited from points, 16% of respondents are benefited from discounts and 35% of respondents have opted others. Majority of the respondents i.e. 35% have various other choices of benefits.

**TABLE 3.15**

**CREDIT CARD DEBT TRAP OF COLLEGE STUDENTS**

RESPONSE	NO.OF RESPONDENTS	% OF RESPONDENTS
Yes	23	38
No	37	62
Total	60	100



**Source: Primary data**

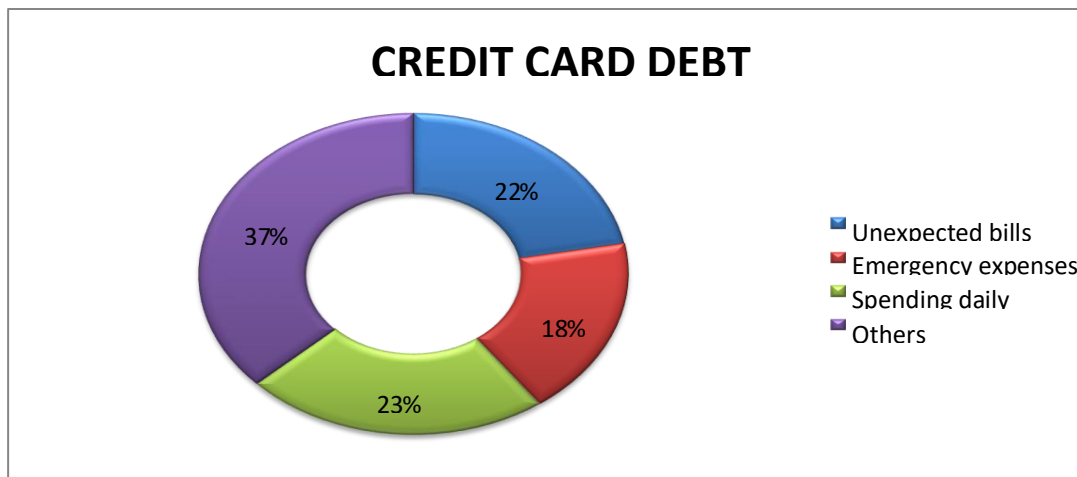
**INFERENCE**

From the above pie chart, 38% of respondents have been trapped by credit card debt frauds and 62% of respondents haven't been trapped by credit and debit card fraud. Majority of respondents i.e., 62% of college students haven't trapped by credit and debit card fraud.

**TABLE 3.16**

**MAJOR REASONS FOR CREDIT CARD DEBT**

REASONS	NO. OF RESPONDENTS	% OF RESPONDENTS
Unexpected bills	13	22
Emergency expenses	11	18
Spending daily	14	23
Others	22	37
Total	60	100



**Source: Primary data**

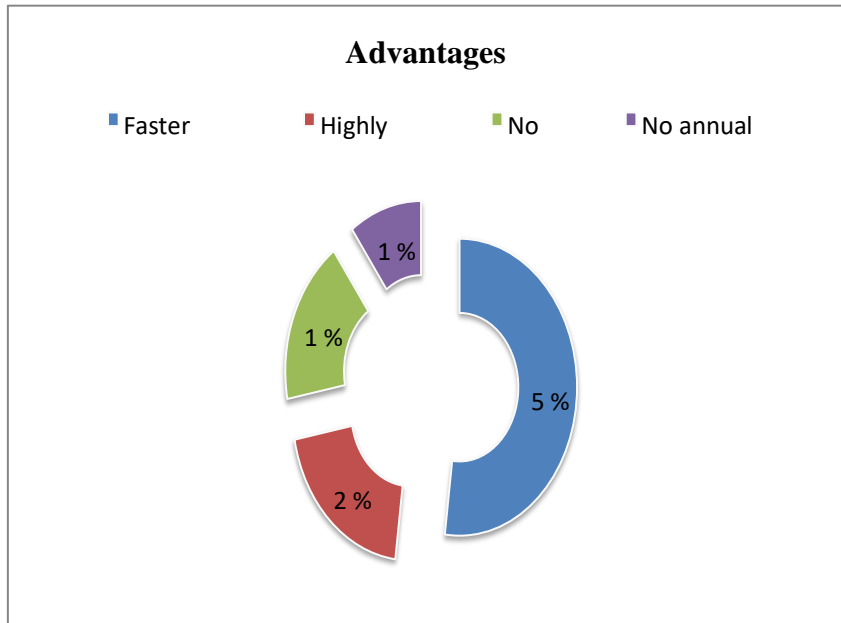
**INFERENCE**

From the above pie chart it is cleared that 22% of respondents choose unexpected bills, 18% of respondents choose emergency expenses, 23% of respondents choose spending daily and 37% of respondents have opted others. Majority of the respondents i.e. 37% of college students have selected others.

**TABLE 3.17**

**PRIMARY ELEMENTS FOR USAGE OF DEBIT CARD**

ELEMENTS	NO. OF RESPONDENTS	% OF RESPONDENTS
Faster transactions	31	52
Highly convenient	12	20
No interest	11	18
No annual fees	6	10
Total	60	100



**Source: Primary data**

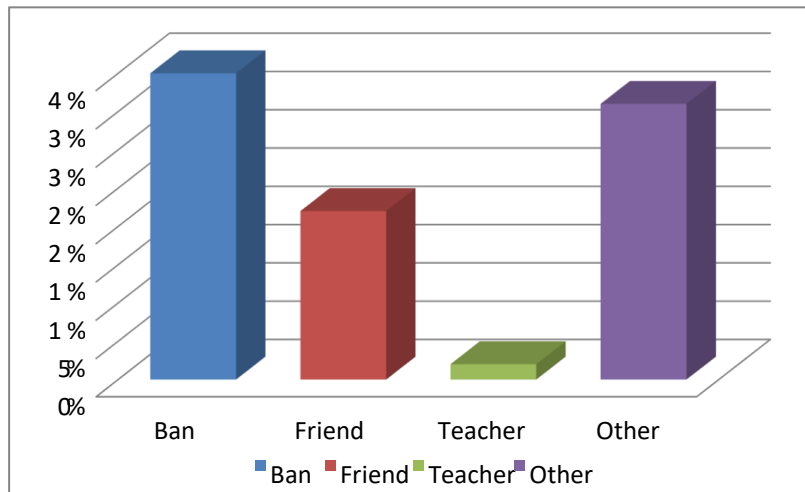
**INFERENCE**

From the above pie chart it is cleared that 52% of respondents state that debit cards have faster transactions, 20% of respondents' state that they are highly convenient, 18% of respondents' state that they have no interest and 10% of respondents' states that debit cards have no annual fees. Majority of the respondents' i.e. 52% states that debit cards are used for faster transactions.

**TABLE 3.18**

**IMPLICATIONS INFLUENCED TO USE DEBIT CARDS**

IMPLICATIONS	NO. OF RESPONDENTS	% OF RESPONDENTS
Bank	24	40
Friends	13	22
Teachers	1	2
Others	22	36
Total	60	100



**Source: PRIMARY DATA**

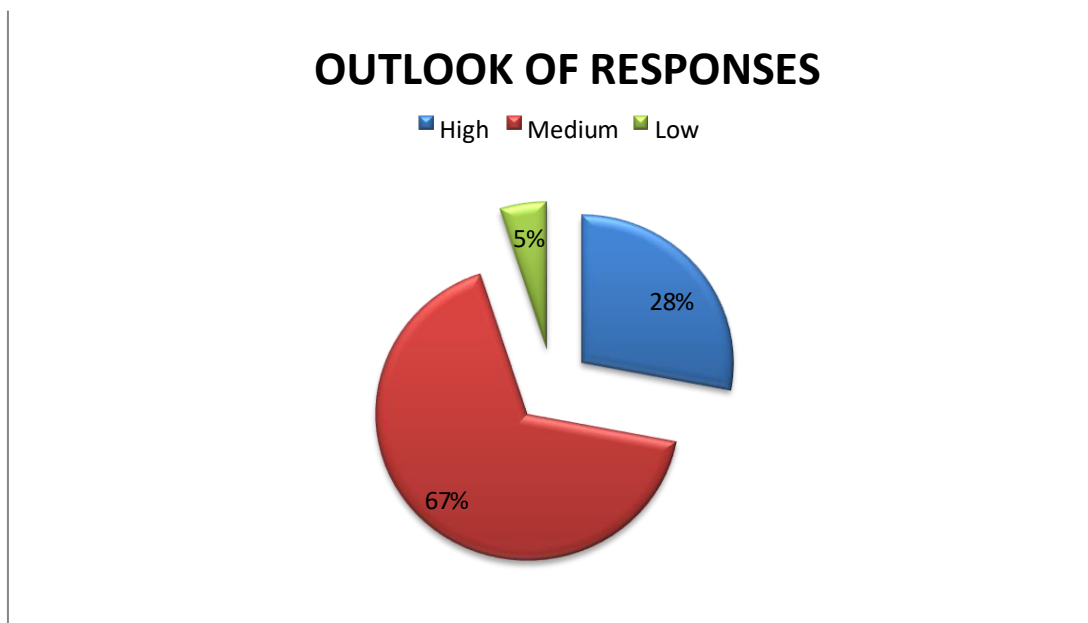
**INFERENCE**

From the above table it is cleared that, 40% of respondents are influenced by bank, 22% of respondents are influenced by friends, 2% of respondents are influenced teachers and 36% of respondents have opted others. Majority of the respondents i.e., 40% are influenced by bank.

**TABLE 3.19**

**OUTLOOK ABOUT CREDIT CARD INTEREST RATES**

INTEREST RATES	NO. OF RESPONDENTS	% OF RESPONDENTS
High	17	28
Medium	40	67
Low	3	5
Total	60	100



**SOURCE: PRIMARY DATA**

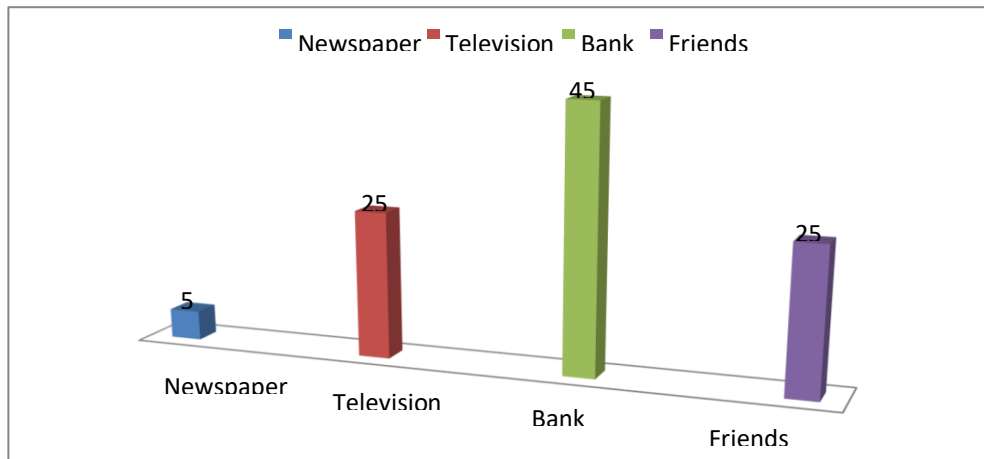
**INFERENCE**

From the above pie chart it is cleared that 28% of respondents believe that the credit card interest rates are high, 67% of respondents believe that the interest rates are medium and 5% of respondents believe that they are low. Majority of the respondents i.e., 67% of respondents believe that the credit card interest rates are medium.

**TABLE 3.20**

**SOURCE OF AWARENESS OF DEBIT AND CREDIT CARDS**

AWARENESS	NO. OF RESPONDENTS	% OF RESPONDENTS
Newspaper	3	5
Television	15	25
Bank	27	45
Friends	15	25
Total	60	100



**Source: Primary data**

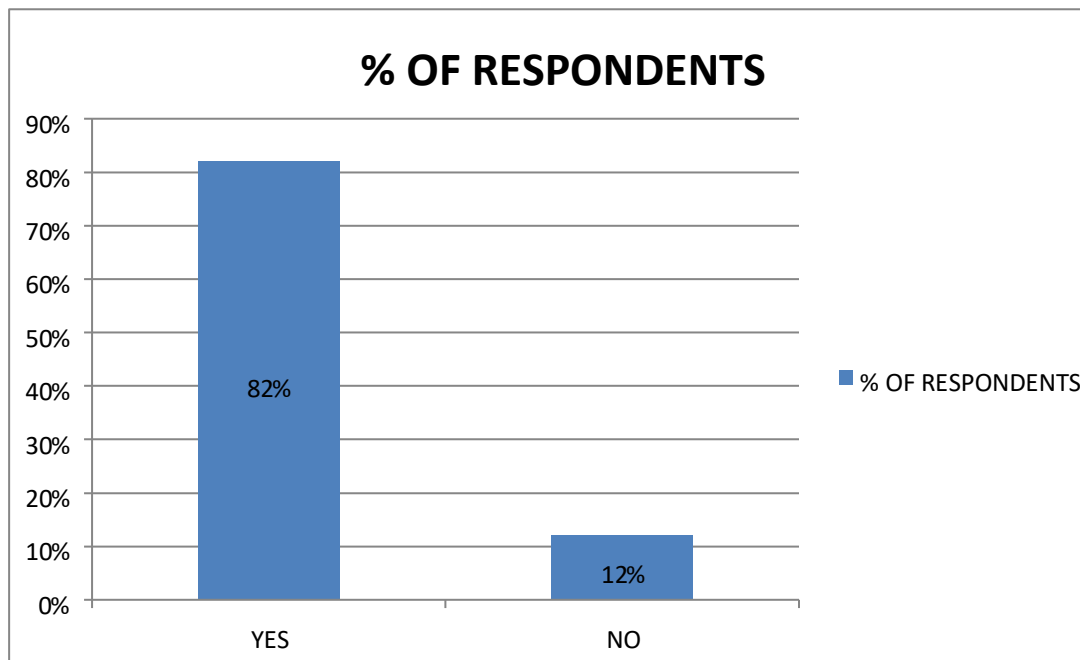
**INFERENCE**

From the above table it is cleared that, 5% of respondents choose newspaper as the source of awareness, 25% of respondents choose television, 45% of respondents choose bank and 25% of respondents choose friends. Majority of the respondents i.e., 45% are aware of debit and credit card from bank.

**TABLE 3.21**

**TRUSTING DEBIT AND CREDIT CARD SECURITY**

RESPONSES	NO. OF RESPONDENTS	% OF RESPONDENTS
YES	49	82
NO	11	18
TOTAL	60	100



**Source: Primary data**

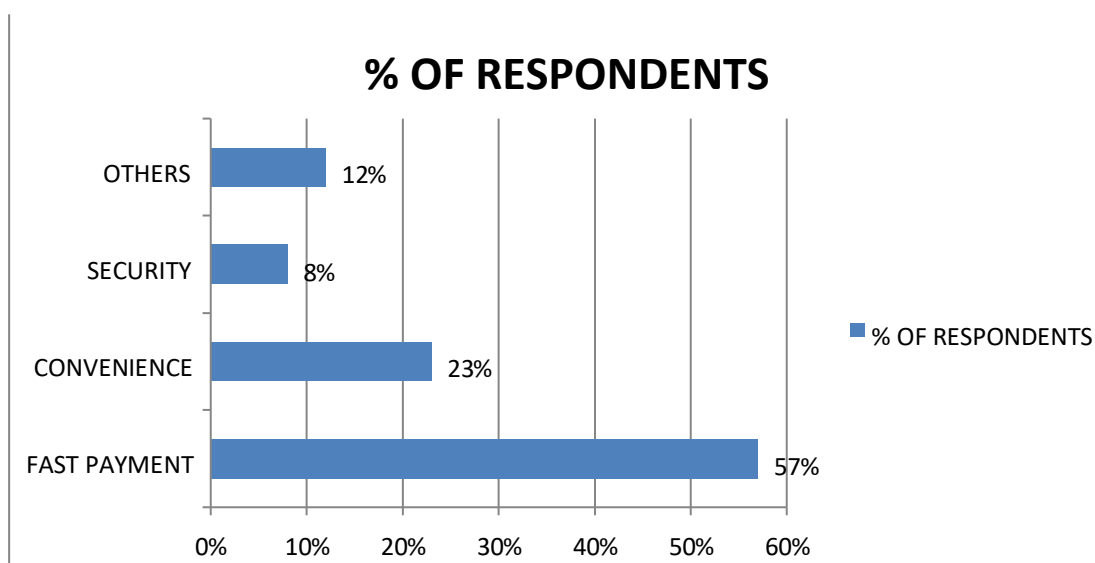
**INFERENCE**

From the above table it is cleared that 82% of the respondents' trust debit and credit card security and 12% of respondents distrust. Majority of the respondents (i.e. 82%) trust debit and credit card security.

**TABLE 3.22**

**REASONS TO USE DEBIT AND CREDIT CARDS**

REASONS	NO. OF RESPONDENTS	% OF RESPONDENTS
FAST PAYMENT	34	57
CONVENIENCE	14	23
SECURITY	5	8
OTHERS	7	12
TOTAL	60	100



**Source: Primary data**

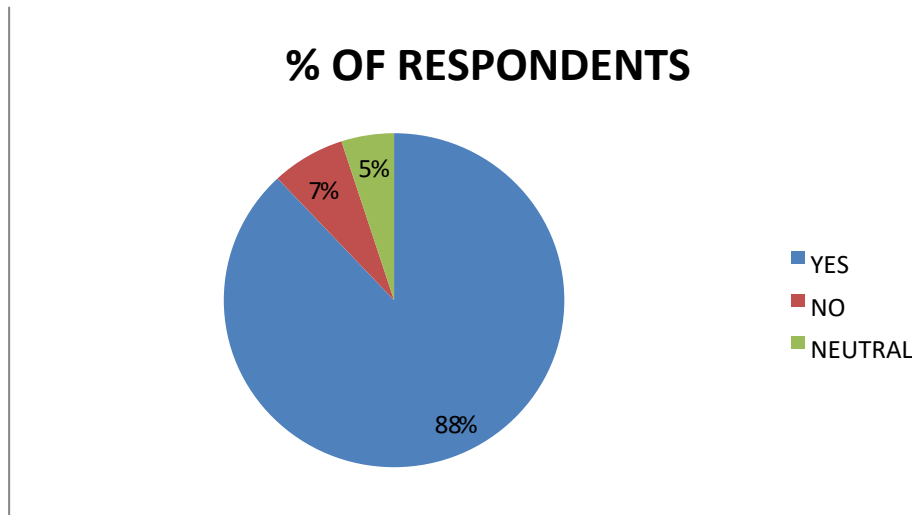
**INFERENCE**

From the above table it is cleared that 57% of respondents' use debit/credit card because of fast payment, 23% of respondents' use debit/credit card because of convenience, 8% of respondents' use debit/credit card because of security and 12% of respondents' have opted others. Majority of the respondents i.e. 57% use debit/credit card because of fast payment.

**TABLE 3.23**

**SATISFACTION OF DEBIT/CREDIT CARD SERVICES**

SATISFACTION	NO. OF RESPONDENTS	% OF RESPONDENTS
YES	53	88
NO	4	7
NEUTRAL	3	5
TOTAL	60	100



**Source: Primary data**

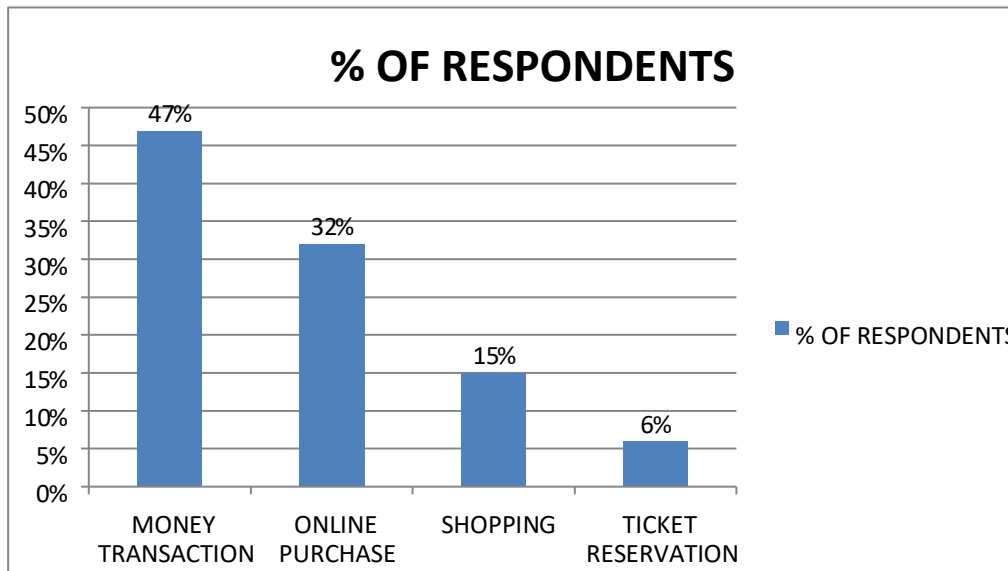
**INFERENCE**

From the above table it is cleared that 88% of the respondents are satisfied, 7% of respondents are not satisfied and 5% of respondents remain neutral. Majority of the respondents i.e. 88% are satisfied with debit and credit card services.

**TABLE 3.24**

**PURPOSE OF USING DEBIT/CREDIT CARDS**

PURPOSE	NO. OF RESPONDENTS	% OF RESPONDENTS
MONEY TRANSACTION	28	47
ONLINE PURCHASE	19	32
SHOPPING	9	15
TICKET RESERVATION	4	6
TOTAL	60	100



**Source: Primary data**

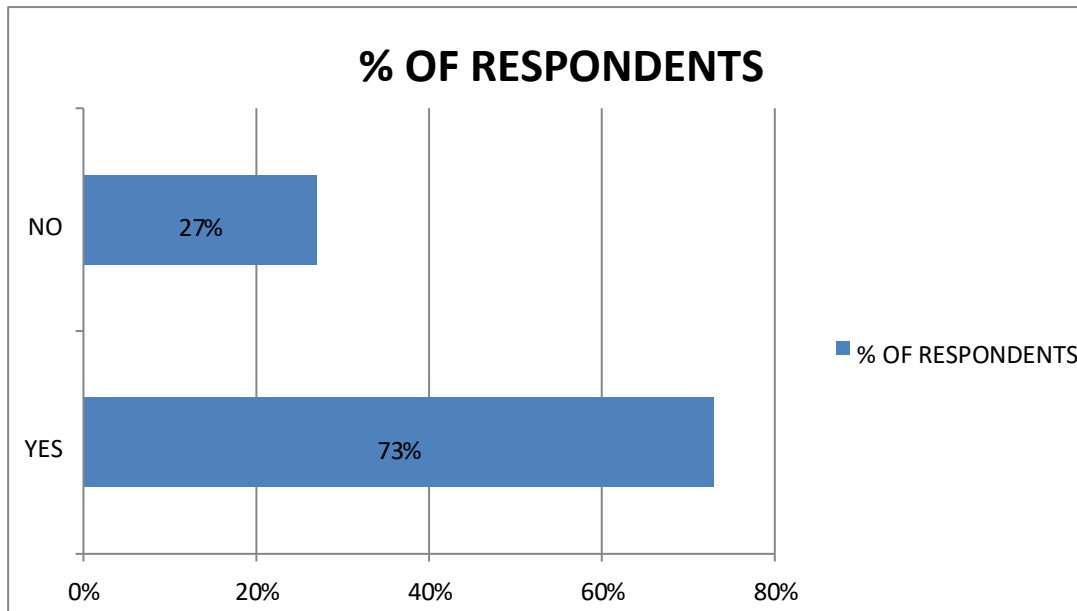
**INFERENCE**

From the above table it is cleared that 47% of respondents use debit/credit card for money transaction, 32% of respondents use debit/credit card for online purchases, 15% of respondents use debit/credit card for shopping and 6% of respondents use debit/credit card for ticket reservation. Majority of the respondents i.e. 47% use debit/credit card for money transactions.

**TABLE 3.25**

**DEBIT/CREDIT CARD BETTER THAN UPI**

RESPONSES	NO. OF RESPONDENTS	% OF RESPONDENTS
YES	44	73
NO	16	27
TOTAL	60	100



**Source: Primary data**

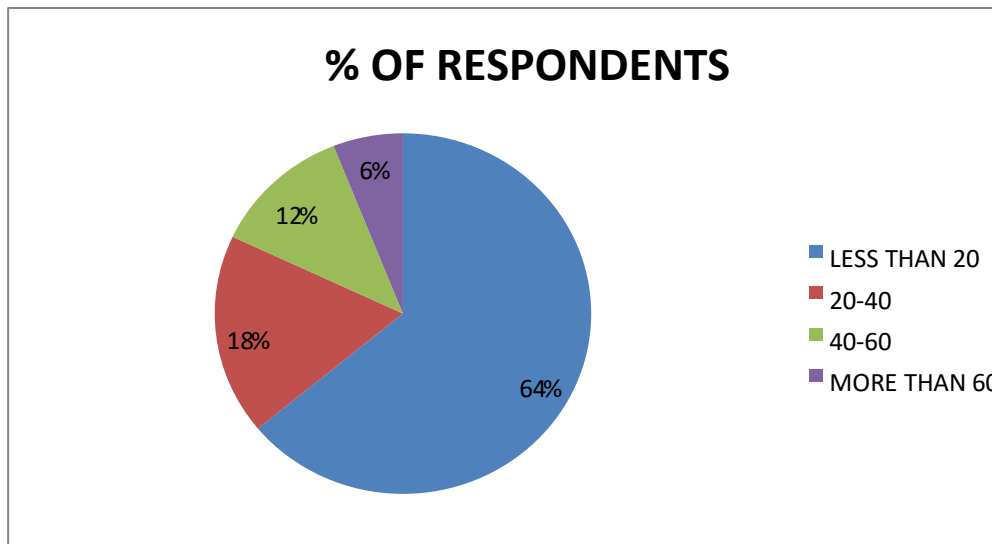
**INFERENCE**

From the above table it is clear that 73% of the respondents' agree that debit/credit card is better than UPI and 27% of respondents disagree that debit/credit card is better than UPI. Majority of the respondents i.e. 73% agree that debit/credit card is better than UPI.

**TABLE 3.26**

**PAYMENTS DONE THROUGH CREDIT/DEBIT CARDS**

RESPONSES	NO. OF RESPONDENTS	% OF RESPONDENTS
Less than 20	38	64
20-40	11	18
40-60	7	12
More than 60	4	6
Total	60	100



**Source: Primary data**

**INFERENCE**

From the above table it is clear that 64% of respondents make less than 20 payments, 18% of respondents make around 20 to 40 payments, 12% of respondents make around 40 to 60 payments and 6% of respondents make more than 60 payments. Majority of the respondents i.e. 64% make less than 20 payments using credit/debit cards.

**TABLE 3.27****USAGE OF DEBIT OR CREDIT CARD COMPANY**

<b>STATEMENT</b>	<b>RESPONSE</b>	<b>RESPONSE</b>	<b>RESPONSE</b>	<b>RESPONSE</b>
RUPAY	18	21	13	8
AMERICAN EXPRESS	22	16	7	15
VISA	18	16	11	15
MASTERCARD	12	18	23	7

<b>STATEMENT</b>					<b>TOTAL SCORE</b>	<b>% OF SCORE</b>	<b>RANK</b>
RUPAY	72	63	26	8	169	26.16	I
AMERICAN EXPRESS	88	48	14	15	165	25.54	II
VISA	72	48	22	15	157	24.3	III
MASTERCARD	48	54	46	7	155	23.99	IV
TOTAL					646	100	

The respondents were asked to rank the table on usage of debit and credit card companies at given a scale of 1 to 4 parameters considered are RUPAY, AMERICAN EXPRESS, VISA and MASTERCARD. For computing the total score rate have been assigned as follows

- **Rank 1- 4 points**
- **Rank 2- 3 points**
- **Rank 3- 2 points**
- **Rank 4- 1 point**

## **INFERENCE**

The respondents are asked to rank the usage of debit and credit card companies. The respondents I rank was for the usage of RUPAY cards ( the mean value 26.16). The respondents II rank was for the usage of American Express cards ( the mean value 25.54). The respondents III rank was for the usage of VISA cards (the mean value 24.3). The respondents rank IV was for the usage of Master cards (the mean value 23.99).

**TABLE 3.28****BENEFICIAL FACTORS FOR APLYING CREDIT CARDS**

<b>SATETMENT</b>	<b>RESPONSE</b>	<b>RESPONSE</b>	<b>RESPONSE</b>	<b>RESPONSE</b>
Discount on subscription	9	26	21	4
Attractive interest rates	11	22	20	7
Low or no annual fee	18	13	14	14
Types of rewards	11	17	13	19

<b>STATEMENT</b>					<b>TOTAL SCORE</b>	<b>% OF TOTAL</b>	<b>RANK</b>
Discount on subscription	36	78	42	4	160	26.18	I
Attractive interest rates	44	60	40	7	157	25.69	II
Low or no annual fees	72	39	28	15	154	25.2	III
Types of rewards	44	51	26	19	140	22.9	IV
<b>TOTAL</b>					611	100	

The respondents were asked to rank the table on the beneficial factors of credit cards at a given scale of 1 to 4 parameters considered are discount on subscription, attractive interest rates, low or no annual fees and types of rewards. For computing the total score rate have been assigned as follows

- **Rank 1 -4 points**
- **Rank 2- 3 points**
- **Rank 3-2 points**
- **Rank 4- 1 point**

## **INFERENCE**

The respondents are asked to rank the beneficial factors of credit cards. The respondents I rank was for discount on subscription (the mean value 26.18). The respondents rank II was for attractive interest rates (the mean value 25.69). The respondents rank III was for low or no annual fees (the mean value 25.2). The respondents rank IV was for types of rewards (the mean value 22.9)



# **CHAPTER 4**



## **FINDINGS AND SUGGESTIONS**

## **4.1 FINDINGS ON A VIEW ON DEBIT AND CREDIT CARD USAGE AMONG COLLEGE STUDENTS**

This chapter discuss the major findings of debit and credit card usage among college students along with the suggestions of users towards the impact of credit and debit card as per the view of researcher has been discussed here in concise and summary format

- ❖ It is observed that 92% of the respondents are between 18-25 years of age.
- ❖ Majority of the respondents i.e. (90%) are female.
- ❖ It is analyzed that 74% of the respondents are from UG.
- ❖ The study reveals that 78 % of the respondents are from nuclear family.
- ❖ It is observed that 70% of the respondents are from urban places.
- ❖ Majority of the respondents i.e. (47%) of the respondents earn below Rs. 50000
- ❖ It is analyzed that 90% of the respondents are aware of debit card and credit card.
- ❖ Majority of the respondents i.e. (75%) use debit card.
- ❖ It is observed that 67% of the respondents use debit/credit cards.
- ❖ It is analyzed that 33% of the respondents use State Bank of India.
- ❖ Majority of the respondents i.e.(67%) of respondents do money transaction once in a week with debit/credit cards.
- ❖ Majority of the respondents i.e.(83%) of the respondents' family members use debit and credit card.
- ❖ The study reveals that 73% of the respondents are satisfied with their debit and credit cards.
- ❖ Majority of the respondents i.e. (35%) have various other choice of benefits.
- ❖ It is observed that 62% of the respondents of college students haven't trapped by credit and debit card fraud.

- ❖ Majority of the respondents i.e. (37%) of college students have selected others.
- ❖ The study reveals that 52% of the respondents states that debit cards are used for faster transactions.
- ❖ Majority of the respondents i.e. (40%) of them got suggestions to use debit cards from bank.
- ❖ It is observed that 67% of the respondents believe credit card interest rates are medium.
- ❖ It is analyzed that 45% of the respondents got the awareness of debit and credit card from bank.
- ❖ Majority of the respondents i.e. (82%) trust debit and credit card security.
- ❖ The study reveals that 57% of the respondents use debit/credit card because of fast payment
- ❖ Majority of the respondents (i.e. 88%) are satisfied with debit and credit card services.
- ❖ It is observed that 47% of the respondents use debit/credit card for money transactions.
- ❖ Majority of the respondents i.e. 73% states that debit/credit card is better than UPI.
- ❖ The study reveals that 64% of the respondents make less than 20 payments using credit/debit cards.

## 4.2 SUGGESTIONS

The researcher has made personal contact with the respondents of college students who uses the debit and credit cards. It is concluded the most of the respondents have the good opinion about debit and credit cards are used by the college students.

- Pay off your balance every month.
- Use the card for needs, not wants.
- Never skip a payment.
- Use the credit card as a budgeting tool.
- Use a rewards card.
- Stay under 30% of your total credit limit.
- Do not share your OTP (One Time Password).
- Do not carry out financial transactions while using public networks.
- Avoid using ATMs located in isolated or dimly lit places without security.
- Do not delay to report a lost Debit/Credit card as the consequence can be adverse.
- Do change your PIN numbers as often as convenient.
- Verify the transactions in your bank statement regularly to identify suspicious transactions.

# CHAPTER 5



# CONCLUSION

## 5.1 CONCLUSION

Credit cards provide a convenience to consumers, acting as both a method of payment and a flexible credit instrument. We may expect then that most consumers would pay a modest net monetary cost to access this convenience. But the wide distribution of costs and benefits across cardholders instead suggests extensive variation in the credit card market, with some consumers paying relatively high net costs, and others receiving substantial net monetary benefits. The results clearly indicate that college students primarily use debit and credit cards to pay for emergency situations, everyday shopping and grocery shopping, payments. The majority of the sample stated that the main purpose of using debit and credit cards is for spending daily. Students using credit cards with certain companies for rewards offered for usages an assumption made before this study was conducted. After analyzing the data, more students are RuPay customers. Debit and credit cards offer more than a way to access money without having to carry around cash or a bulky checkbook. Debit cards are like digitized versions of checkbooks; they are linked to your bank account (usually a checking account), and money is debited (withdrawn) from the account as soon as the transaction occurs. Credit cards are different; they offer a line of credit (i.e., a loan) that is interest-free if the monthly credit card bill is paid on time. Instead of being connected to a personal bank account, a credit card is connected to the bank or financial institution that issued the card. So when you use a credit card, the issuer pays the merchant and you go into debt to the card issuer.

Most debit cards are free with a checking account at a bank or credit union. They can also be used to conveniently withdraw cash from ATMs. Credit cards have the advantage of rewards programs but such cards often require an annual fee to use. Financial responsibility is a big factor in credit card use; it is easy to overspend and then get buried in overwhelming credit card debt at a very high interest rates.

Respondents are more likely to use debit cards, they have negative expectations about their financial condition, and are more likely to use credit cards rather than debit cards if their financial situation is worsened recently. Thus students appear to have an underlying preference for spending from liquidity and we credit as a source of liquidity during periods of financial stress. First, why has debit rather than credit taken the bulk of business away from checks and

cash. For overwhelming shares of debit card users who report that debit is more convenient than other payment methods .By definition, all credit cards are debt instruments. Whenever someone uses a credit card for a transaction, the cardholder is essentially just borrowing money from a company because the credit card user is still obligated to repay the credit card company.

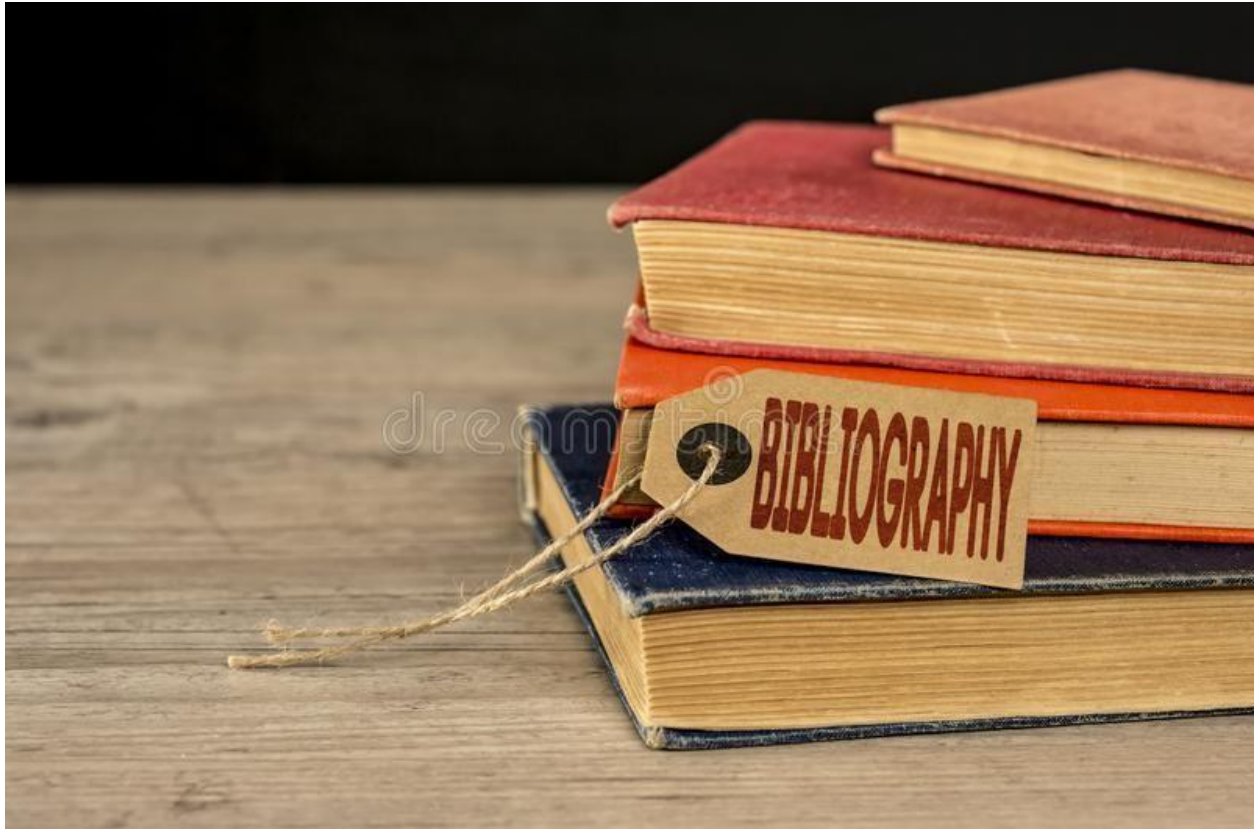
On the other hand, debit cards are not debt instruments because whenever someone uses a debit card to make a payment, that person is just tapping into their bank account. Except for any related transaction costs, the debit user does not owe money to any external party; the purchase was made with their available funds.

Debit cards and credit cards are both useful tools when you are paying for goods and services. If you are worried about overspending and on a tight budget, a debit card (without an overdraft) may ensure you only spend what you can afford.

A credit card will help you build your credit history, and it is useful in an emergency. You will be less liable for charges if someone steals your credit card versus your debit card, but you run the risk of getting into debt with a credit card with charges that you can't afford to pay back. Both cards can be useful to consumers, especially those who pay close attention to their purchases and pay their bills on time.

Credit cards and debit cards are very important particularly in this era where technology has been embraced. They help people make payments and withdraw money with convenience. However, you may lose these cards and some people may take advantage of this by using your cards to make payments. Therefore, it is important to keep your cards safely and report whenever the cards are lost or stolen.

# **ANNEXURE I**



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## **BIBLIOGRAPHY**

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- ❖ [www.slideshare.com](http://www.slideshare.com)
- ❖ [www.slidein.com](http://www.slidein.com)

### **BOOKS**

- ❖ From coins to credit cards  
Author- K.V Singh
- ❖ Credit cards and debit cards  
Author- Greg Johnson

# ANNEXURE II



# QUESTIONNAIRE

## QUESTIONNAIRE

### *A bird's eye view on debit and credit card among college students*

1. Name:
2. Age:
3. Nationality:
4. Gender:
  - a. Male
  - b. Female
  - c. Transgender
5. Marital status:
  - a. Married
  - b. Unmarried
  - c. Divorced
  - d. Widowed
6. Educational Qualifications:
  - a. Diploma
  - b. UG
  - c. PG
  - d. PhD
7. Type of family:
  - a. Joint family
  - b. Nuclear family
8. Locality:
  - a. Urban
  - b. Rural
9. Annual income:
  - a. Below Rs.50,000
  - b. Rs.50,000 to Rs.1,00,000
  - c. Rs.1,00,000 - Rs.2,00,000
  - d. Above Rs.2,00,000
10. In which way Debit card is useful for you?
  - a. Instant cash withdrawals
  - b. Immediate transfer of funds
  - c. Helps in budgeting
  - d. Others
11. Does Credit card build your credit score?
  - a. Yes
  - b. No
12. What is the major reason for using Debit card?
  - a. Flexibility
  - b. Limit operations
  - c. Easy purchase
  - d. Others

## **QUESTIONNAIRE**

13. What is the major inconvenience in using Debit and Credit cards?
- a. Processing fee
  - b. Unprotected
  - c. Overspending
  - d. Others
14. How often do you make money transactions using Debit/Credit cards?
- a. Everyday
  - b. 2 to 3 times a week
  - c. once in a week
  - d. none
15. Have you faced any fraudulent activities?
- a. Yes
  - b. No
16. What type of fraudulent activity have you faced?
- a. Phishing
  - b. Skimming
  - c. Hacking
  - d. None
17. What do you think is the biggest advantage of Credit cards?
- a. Financial advantage
  - b. Lender choices
  - c. Interest rates
  - d. Access to more options
18. Are you aware about secured Credit cards?
- a. Yes
  - b. No
19. Do you prefer using Credit cards in future?
- a. Yes
  - b. No
20. When did you get your first Debit/Credit card?
- a. During college
  - b. After graduation
21. How often do your parents pay your Credit card bills?
- a. Frequently
  - b. Once in 2 months
  - c. Occasionally
  - d. Never
22. Do you face any misreporting of Credit card usage?
- a. Agree
  - b. Strongly agree
  - c. Disagree
  - d. Neutral
23. How important were the following factors when you have applied for the Credit card you use most often?
- a. Low or no annual fee
  - b. Attractive interest rate
  - c. Concierge type service
  - d. Types of rewards

## **QUESTIONNAIRE**

24. Which is safe security type of payment through Debit/Credit card?
- a. Online                      b. Offline                      c. ATM
25. How as a college student does Debit/Credit Card Company help you?
- a. Financial Education                      b. Take care of your medical expenses
- c. Waiver of fee                      d. Credit limits
26. Does Credit card give you financial independence?
- a. Agree                      b. Strongly Agree
- c. Disagree                      d. Neutral
27. Have you paid or owed interest on a Credit card in the past year?
- a. Yes                      b. No
28. Thinking back before the pandemic, how many times a week did you make a purchase?
- a. Once a week                      b. 2 – 3 times a week
- c. More than 3 times a week                      d. Less than once a week
29. From what all sources have you received Credit card offers?
- a. Mail                      b. Internet
- c. Rhone Solicitation                      d. Others
30. According to you, what is the most beneficial thing about a college student Credit card?
- a. No income proof required                      b. More offers
- c. Educative support                      d. All the above
31. What type of Debit/Credit card is best for students?
- a. SBI student plus advantage card
- b. Axis bank insta easy credit card
- c. HDFC bank ISIC student Forex-plus card
- d. HDFC multi-currency platinum Forex-plus chip card
32. What is the primary reason of Debit/Credit card usage?
- a. To manage emergencies                      b. Helps to avoid debt
- c. convenient withdrawals                      d. Build credit history
33. What do you mostly prefer?
- a. Credit card                      b. Debit card

## **QUESTIONNAIRE**

34. Do you think that your friends are aware of Debit/Credit card usage?
- a. Yes
  - b. No
35. Do you face any Credit card debt?
- a. Yes
  - b. No
36. How do people get into Credit card debt?
- a. Unexpected medical bills
  - b. Emergency expenses
  - c. Spending everyday
  - d. More big-ticket purchases
37. What is your preferred mode of payment?
- a. Debit/Credit card
  - b. Net banking
  - c. UPI
  - d. Cash
38. Considering card and cash payments, the number of payments done through cards is.
- a. Less than 20
  - b. 20 – 40
  - c. 40 – 60
  - c. More than 60
39. What are the sources of awareness about Debit/Credit card?
- a. Newspaper
  - b. Television
  - c. Bank
  - d. Friends
40. Are you satisfied with your Debit/Credit card?
- a. Satisfied
  - b. Slightly satisfied
  - c. Dissatisfied
  - d. Neutral
41. What type of Debit/Credit card you own?
- a. Visa
  - b. Mastercard
  - c. Rupay
  - d. American express
42. At what occasions do you use your Debit/Credit card?
- a. Online shopping
  - b. Recurring payments or bills
  - c. Everyday grocery purchase
  - d. Others
43. Are you aware of the student credit card given by the companies?
- a. Yes
  - b. NO

## **QUESTIONNAIRE**

44. If yes, what is the scheme you are using?
- a. SBI student plus advantage Credit card
  - b. Bihar student credit card
  - c. HDFC bank Forex-plus card
  - d. HDFC multicurrency platinum Forex-plus chip card
45. Which type of Debit card is best for students?
- a. ICICI bank campus
  - b. Axis bank youth debit card
  - c. HDFC bank digisave youth account
  - d. IDBI bank Being Me debit card
46. Why college students must have a debit card?
- a. Safety
  - b. Less cumbersome than cash
  - c. No risk of debt
  - d. Direct deposit
47. How do you normally redeem your Credit card rewards?
- a. A gift card
  - b. Shopping
  - c. Cash back/reduced annual fee
  - d. Others
48. Does your parents and family members use Debit/Credit card?
- a. Yes
  - b. No
49. Whether Debit/Credit cards are suitable for present scenario?
- a. Yes
  - b. No
50. At what age did you apply for a Debit/Credit card?
- a. At the age of 18
  - b. Between 18 – 20
  - c. Between 20 – 25
  - d. Above 25

# **A STUDY ON TEENAGERS PREFERENCE TOWARDS USAGE OF MOBILE APPS**

Project submitted to Department of Commerce

**ST.MARY'S COLLEGE (AUTONOMOUS), THOOTHUKUDI**

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In partial fulfilment of the requirements of

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**(REACCREDITED WITH A '+' GRADE BY NAAC**

**APRIL 2023**

## DECLARATION

We have declared that the project entitled "A STUDY ON TEENAGERS PREFERENCE TOWARDS USAGE OF MOBILE APPS" Is submitted in partial fulfilment of the requirement of the degree in our original work done under the guidance and supervision of **Dr. P. Maria Sahaya Rossiyana M. Com., M. Phil., Ph.D., 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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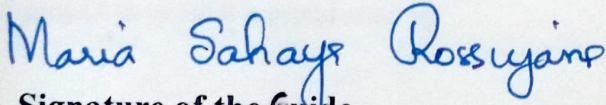
## CERTIFICATE

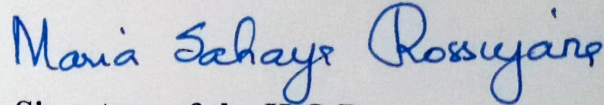
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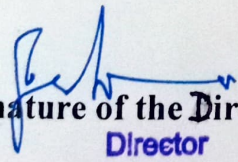
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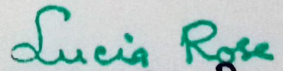
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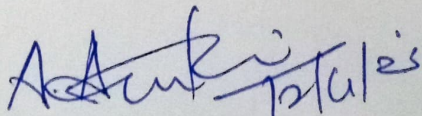
  
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## LIST OF CONTENTS

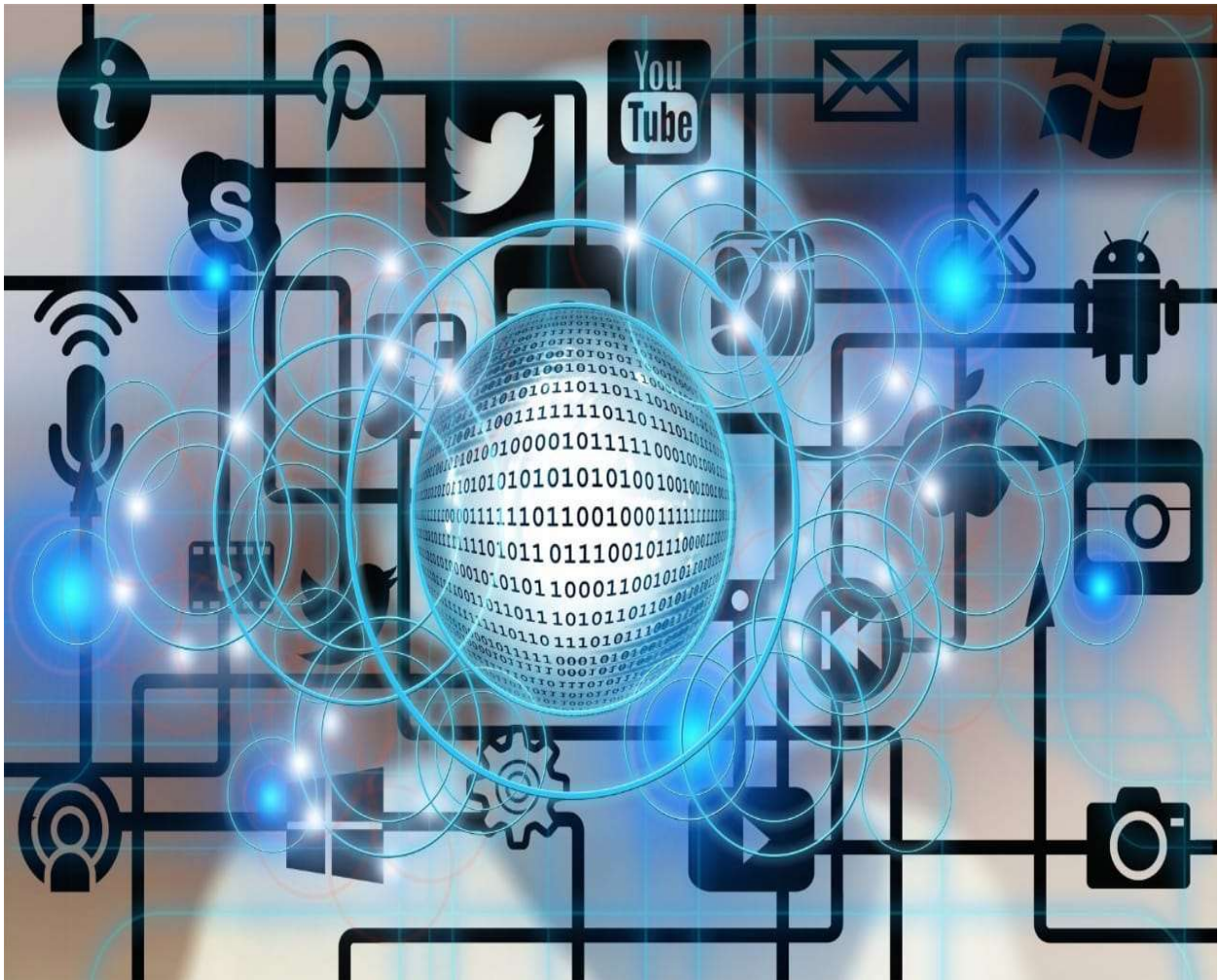
CHAPTER	TITLE	PAGE NO.
I	INTRODUCTION	1-10
II	PROFILE OF THE STUDY	11-35
III	DATA ANALYSIS AND INTERPRETATION	36-69
IV	FINDINGS AND SUGGESTIONS	70-73
V	CONCLUSION	74-75
	ANNEXURE	
	➤ QUESTIONNAIRE	
	➤ BIBLIOGRAPHY	

## LIST OF TABLE

<b>S.NO</b>	<b>CONTENTS</b>	<b>PAGE NO.</b>
3.1	Gender	37
3.2	Age	38
3.3	Educational qualification	39
3.4	Place of residence	40
3.5	No of member in the family	41
3.6	Frequent usage of mobile apps	42
3.7	Family member using mobile apps	43
3.8	Reason for using mobile apps	44
3.9	Reason to get touch with friends	46
3.10	Preference to use mobile apps	47
3.11	Separate password for each apps	48
3.12	Artistic skills developed through usage of mobile apps	49
3.13	Disturbed on online advertisements while watching any video	50
3.14	Learn health related tips	51
3.15	Preference selling products through online	52
3.16	Preference of various mobile apps	53
3.17	No of respondents in Instagram	56

3.18	Opinion in usage of mobile	57
3.19	Preference in reducing the time	58
3.20	Loss interest in previous hobbies and leisure activities because of online gaming	59
3.21	Application for educational purpose such as sending email to staff / colleague	60
3.22	Preference using your mobile apps for study and research activities rather than using library	61
3.23	Time spent on usage on the social media has increased over last 12 months	62
3.24	Using mobile apps in school / colleges	64
3.25	Influences to use mobile apps	65
3.26	Habit of finding out new mobile apps in the play store	66
3.27	Usage of mobile application to make one feel better	67
3.28	Amazon product before using	68

# CHAPTER –I



## INTRODUCTION

## CHAPTER -1

### 1.1 INTRODUCTION



Mobile apps are web - based communication tools that enables people to interact with each other by sharing and consuming information. It facilitates the sharing of ideas, thoughts, and information through the building of virtual networks and communities. It typically features teenagers content and personalized profiles. This includes photo sharing, blogging, social gaming, social networks, virtual worlds, reviews and much more. Mobile app is used to keep in touch with friends and extended family. Teenagers use various mobile applications to network career opportunities, find people across the globe with like interests, and share their thoughts, feelings, insight and emotions. It gives teenagers the opportunity to connect with their fans and followers every time they log in to their account. The teenagers are most affected by the

addiction of various apps. They get involved very extensively and are eventually cut off from the society. It can also waste individual time that could have been utilized by productive task and activities. With so many accounts to follow and so many people posting new, content, it's almost impossible to keep up. Fake news websites promote links to their own totally false news stories on mobile apps. Teenagers have no idea that they're fake in the first place. Many of them get hacked from time to time despite having good security measures in place.

### **“If your plans don’t include mobile apps, your plans are not finished”**

Much has changed in recent years when it comes to teenagers and their use of technology. When the center last surveyed teens, Snapchat did not exist and Instagram, Tumblr, Vine & a host of other platforms were barely out of their infancy. As the technology environment has changed we have also modified our basic methods for surveying teenagers (13 -17). While both our current & previous methods are probability – based, nationally representative samples of American teens the current survey was administered online, while our previous work involved surveying teens by phone. Facebook is more likely to be cited as the most used site by lower income youth than by higher income teens, while Snapchat is more likely to be frequently used site for more well-to-do-teens. The survey finds a significant gender gap among teens in online and gaming behavior. Girls are outpacing boys in their use of text messaging, and in their use of visual social media platforms like Instagram, Snapchat, Online pinboards as well as Tumblr and Vine, while boys dominate in the console access and video game playing sphere etc.

Mobile application development is the process of making software for smart phones. Tablets and digital assistants, most commonly for the android and IOS operating systems. The software

can be pre-installed on the device downloaded from a mobile app store or accessed through a mobile web browser.

Talking about the mobile application, the first thing that comes to mind are the apps like etc Whatsapp, Instagram, Swiggy etc. That we use in our everyday life. The programming and markup languages used for this kind of software development. It is rapidly growing from retail, telecommunication and e-commerce to insurance, health care and government, organization across the industries must meet user expectations for real time convenient ways to conduct transaction and access information. Today, mobile-devices and the mobile application that unlock their value are the most popular way for people and business to connect to the internet. To stay relevant, responsive and successful, organization, stay relevant, responsive and successful organization used to develop the mobile application that their customer, partners and employees demand. Yet mobile application development might seem daunting. Once you've selected the OS platform or platforms, you need to overcome the limitations of mobile device and use your app all the way past the potential hurdles of distribution.

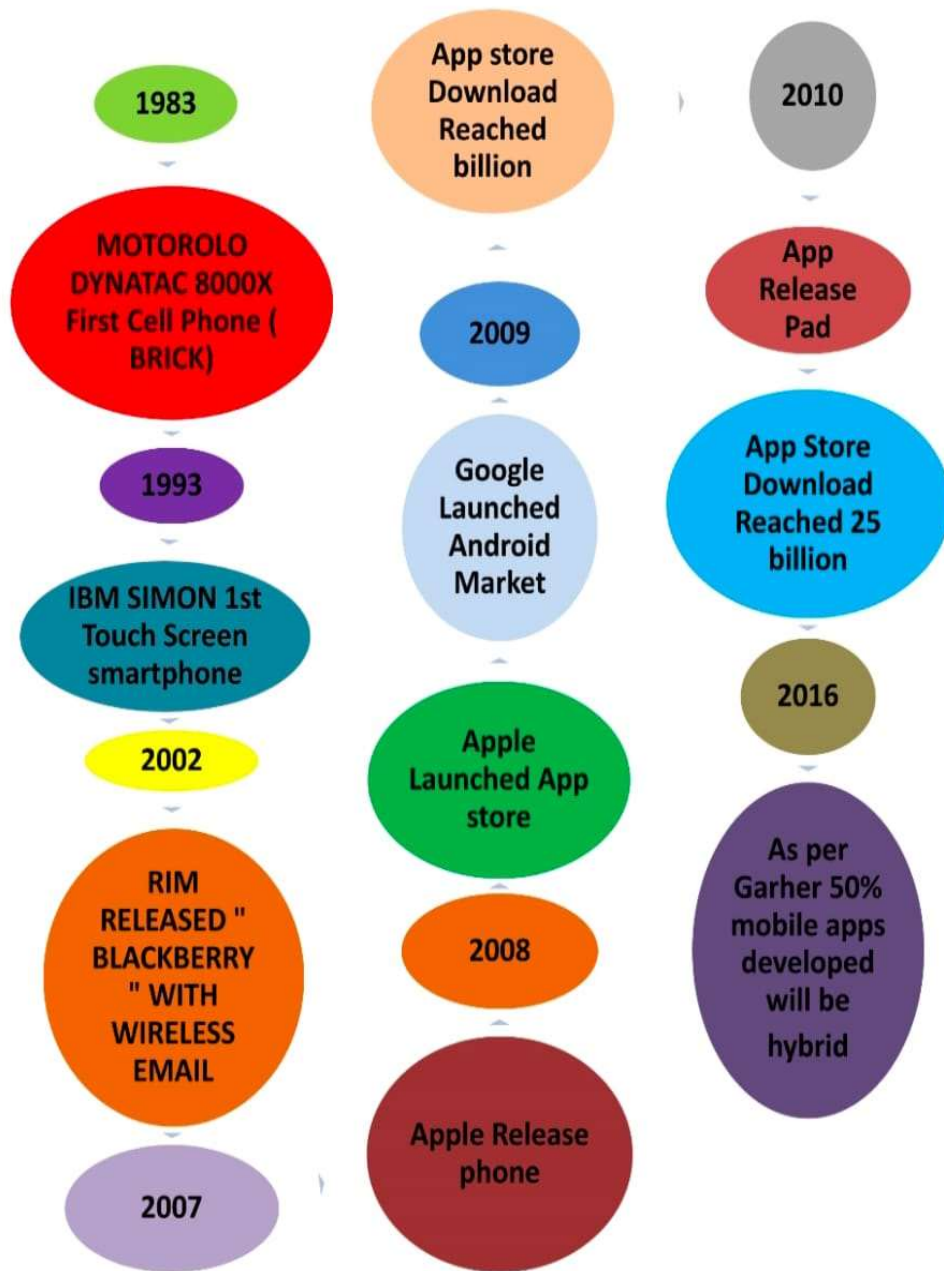
As we have witnessed a revolution in the consumer space toward mobility. Most analysts have identified that mobile devices are the major gateways to internet as compared to desktop browsers mobile device is replacing all traditional channels to access the information to align with this trend, enterprises too are designing the digital applications to cater to wide array of mobile device and platforms. Mobile application involves the process of developing the applications for mobile devices such as Personal Digital Assistants (PDA) tablets and smart phones and other mobile platform, sometimes specific mobile operating system and supported hardware. Mobile based digital strategy considers various things such as user experience, performance, Interactivity, Device form factor, Device limitations, Location needs and

Performance. A Speed issue on health and educational effects due to excessive use of mobile apps has been tackled in the International Journal of Environmental Research and Public Health (IJERPH).

## **1.2 HISTORY OF MOBILE APPS**

Technology has reached the top of advancement in our world today. Technology like a coin has both its blessing & its drawbacks. Smart phones in particular, have made our lives too easy that we have somehow become reliant upon them. The risk category of this type of addiction includes teenagers & its alters their thinking, influences their behaviour and change the very identify of their life. Hence reducing smartphone addition among children is extremely important. Many teenagers spend excessive amount of time on mobile phone for chatting with friends. Share the reels, watching video etc. frequently a 'little bit too much time' turns into 'far too much time' and that habit becomes an addiction. For teens, cellphones have become a means of commenting and criticizing, approving & admiring. They do not necessarily communication with friends. They are checking if their own posts have been liked or responded to. A mobile phone is one of the most important tools a teens needs to communicate with you and experience the world for themselves. So you need to choose the device that will be the most effective for them. Education safety use their phones. Ensure that you set boundaries and treat you teen with love –So they know you are doing things for their benefit. As integral hour lives as they've become it wasn't that long ago that mobile apps were a rarity. Cell phones might have had dedicated features or modes calculator for instance but apps as we know them only recently debuted alongside smart phones and PDA's. Despite the short amount of time they've had a grand history.

In 1997, the NOKIA 6110 included a built-in version of the basic arcade game "Snake" which may consider the first mobile app. The first i-Pad would also come with built-in games Solitaire and Brick. Back in 1983, however a young Steve jobs first envisioned the App Store or atleast a very basic version of it. Jobs imagined a place where software could be bought over phone lines. Shortly after Apple's introduction of the i-Pad, the i-Tunes store launched, acting as a precursor to the Apple App Store. The i-Phone was released in June 2007 to critical and commercial success. Native apps were developed, and just over a year later. The App Store was launched. The Original App Store launched with 500 apps meaning there is no "true" first app meaning there is no true first app. Nevertheless, as new varieties of smart phones were unveiled, different app clients were introduced. Google play, the Amazon App Store and Blackberry's App. World also give more people the ability to enjoy various apps on their phones. Its also worth mentioning that each store had both paid and free apps from the beginning, meaning premium and "freemium" content was always a factor.



### **1.3 OBJECTIVES**

- ❖ To study the demographic profile of teenagers.
- ❖ To identify the interest of teenagers towards usage of mobile apps.
- ❖ To find out various mobile apps that satisfies the needs of teenagers.
- ❖ To analyze the satisfaction level of teenagers using mobile apps.
- ❖ To identify new social networking sites influence the lifestyle of teenage.
- ❖ To provide suggestion and awareness about the usage of apps.

### **1.4 STATEMENT OF PROBLEM**

Mobile application is a real possibility for teenagers to grow significantly in fast moving environment. With the advancement of technologies to enable themselves with increased social contacts, facilitation of innovation, up-gradation and creativity. Mobile is one of the mechanism for teenagers needed for research to analyze the regular usage on applications. With the global outpouring of mobile usage, many teenagers are experiencing tremendous difficulties both in career and personal life.

In the present days, Life of the teenagers are becoming critical due to the addiction in using mobile apps. Though the research group faces many health problems, economic issues, lack of career opportunities, depict communication and privacy related problems. From 2007, Mobile apps have a rapid popularity on the growth of all over the world. This study clearly insists how to minimize their stress from using mobile apps and hence grow them in career and personal life and how to tap and develop themselves into dynamic and potential environment with peace and harmony So, the research wants to identify the effects of teenagers preference

towards mobile apps. It is hoped that such a study will help to gain knowledge of teenagers issue while using different apps.

## **1.5 SCOPE OF THE STUDY**

The study seeks to find out the teenagers preference about mobile apps on behaviour change while the study recognizes that new interactive technologies have impacts on other age groups outside the teenagers bracket and as such this study will limit itself only to the teenagers in Thoothukudi.

## **1.6 LIMITATION**

- ❖ This study was carried out only among the teenagers in Thoothukudi city which may not be applicable to other areas
- ❖ The sample size was restricted to 50 respondents due to time constraints.
- ❖ Data collected through questionnaire so personal bias is involved in the study.
- ❖ Time factor is the major limitation of the study.

## **1.7 METHODOLOGY**

This section attempts to describe methodology of the present study. It is a systematic approach to solve research problem. A good research work requires a class scientific methodology, it includes the research design collection of data, analysis of data, sampling design and processing of data.

## **1.8 PRIMARY DATA**

Primary data is collected from 50 teenagers who are using mobile apps for collection of primary data and interview schedule was developed. A developed structure questionnaire was developed on the results of pre-testing it was made a sample of teenagers.

## **1.9 SECONDARY DATA**

It is the information that already exists for another purpose. This refers to all those data which are collected through for some earlier research work, books, magazines, newspapers, journals, website, internet etc.

## **1.10 AREA AND TIME PERIOD OF THE STUDY**

This study is conducted for various classes of people who are scattered in different areas of Thoothukudi (December2022-March2023).

## **1.11 SAMPLING SIZE**

The sample size of this study is 50 teenagers.

## **1.12 TOOLS OF DATA ANALYSIS**

Tools of data analysis are

- Charts
- Pie-Charts
- Percentage analysis table graph
- Ranking

## **1.13 CHAPTERIZATION**

CHAPTER-1: Introduction and design of study

CHAPTER-2: Profile of the study

CHAPTER-3: Data analysis and Interpretation

CHAPTER-4: Findings and suggestions

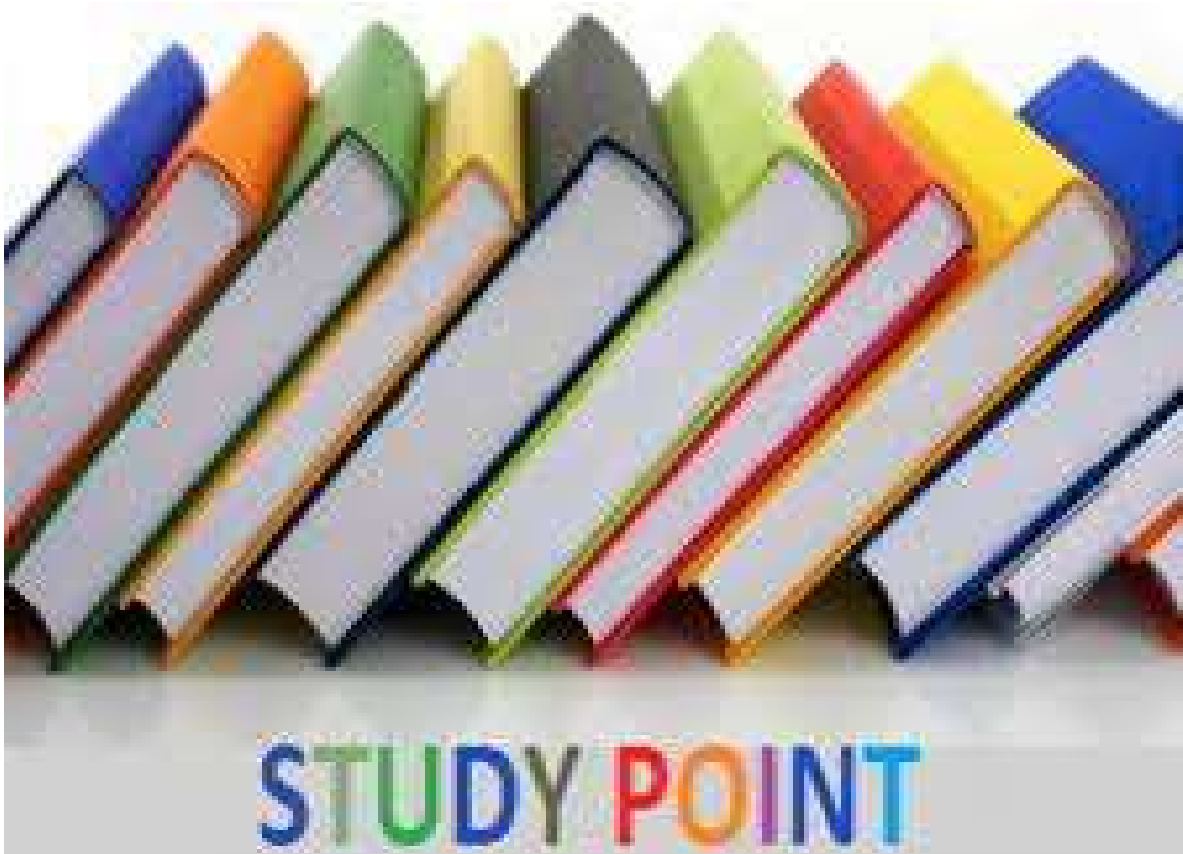
CHAPTER-5: Conclusion

## **1.14 ANNEXURE**

❖ Questionnaire

❖ Bibliography

# CHAPTER- II



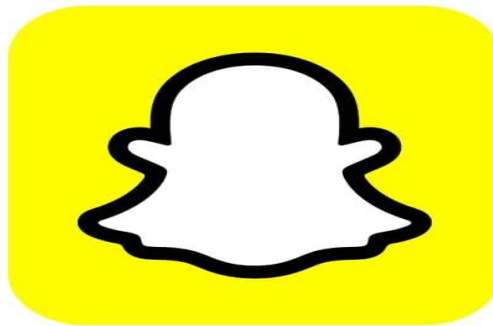
## PROFILE OF THE STUDY

## **CHAPTER – II**

### **PROFILE OF THE STUDY**

#### **SNAP CHAT**

##### **2.1 SNAP CHAT**



Snap chat was created by Evan Spiegel, Bobby Murphy and Reggie Brown, former students at Stanford University. It is known for representing a mobile-first direction for social media, and places significant emphasis on users interacting with virtual stickers and augmented reality objects. In July 2021, Snap chat had 293 million daily active users, a 23% growth over a year. On average more than four billion Snaps are sent each day. Snap chat is popular among the younger generations, particularly those below the age of 16, leading to many privacy concerns for parents. Initial release date: 8 July 2011. Developer: Snap chat, Bobby Murphy, Evan Spiegel, Daniel Smith, David Kravitz, more.

##### **2.1.1 USES**

- ❖ Snapchat is an American multimedia instant messaging app.

- ❖ Snapchat had 293 million daily active users, 4 billion snaps are sent each day.
- ❖ Snapchat is popular among the younger generations.
- ❖ “Stories” of 24 hours of chronological content, along with “Discover”, letting brands show ad-supported short-form content.
- ❖ Snaps can consist of a photo or a short video, and can be edited to include filters and effects, text captions, and drawings.

### **2.1.2 FEATURES**

- ❖ Users send photo, video and games, text messages, stickers, stories, send snap.
- ❖ To create bitmoji a personalized avatar Snapchat users creates snaps and stories with filters.
- ❖ To create account next username and password.
- ❖ When users turned their cameras to be self-facing by holding a finger down on their face could users a variety of lenses to change their look.

## **INSTAGRAM**

### **INSTAGRAM 2.2**



Original author: Kevin Systrom Mike Krieger

Developer : Meta Platforms

Initial release October 6, 2010; 12 years ago

Originally launched for iOS in October 2010 by Kevin Systrom and Mike Krieger, Instagram rapidly gained popularity, with one million register. Instagram is a free photo and video sharing app available on iPhone and Android. People can upload photos or videos to our service and share them with their followers or with a select group of friends. Instagram has over 800 million users, and with Face book as its parent company, that makes it a powerful social channel that now also has the business function and usability of Facebook powering it. In March 2020, Instagram launched a new feature called "Co-Watching". The new feature allows users to share posts with each other over video calls.

### **2.2.1 USES**

- ❖ Develop between social skills.
- ❖ Learn about new cultural and societal ideas and issue.
- ❖ Bond with their friends.
- ❖ Be creative and share their own ideas with friends.
- ❖ Instagram offers businesses an opportunity to show off their logos, product lines, current event snapshots, storefront locations, and anything that generates likes and comments from followers.

### **2.2.2 FEATURES**

- ❖ Start a conversation with Messenger and send photos, videos, and messages privately to friends.

- ❖ Unlock creativity with Reels, easily create fun, entertaining videos to share with friends or anyone on Instagram. Reels, Share Stories, Post moments from your everyday life in your Stories.
- ❖ Instagram has introduced three control features Quiet Mode, Hidden Words to Recommendations and Multi-Select for not interested.
- ❖ Hide, delete, or disable comments on your posts. Clear your Instagram search history. Add another Instagram account to your bio. Your friends, family, and co-workers might be your first group of Instagram followers.

## **FACE BOOK**

### **2.3 FACE BOOK**



Facebook is a website which allows users, who sign-up for free profiles, to connect with friends, work colleagues or people they don't know, online. It allows users to share pictures, music, videos, and articles, as well as their own thoughts and opinions with however many people they like. Users send "friend requests" to people who they may – or may not – know.

Facebook has over 1 billion users. Once accepted, the two profiles are connected with both users able to see whatever the other person posts. "Face bookers" can post almost anything to

their “timeline”, a snapshot of what is happening in their social circle at any given time, and can also enter private chat with other friends who are online.

Founded : February 4, 2004; 19yearsago in Cambridge, Massachusetts

Owner : Meta platformsCEO : Mark Zuckerberg

Founders: Mark Zuckerberg, Chris Hughes

### **2.3.1 USES**

- ❖ Facebook is the largest and most recognized social media network worldwide, making it an excellent entry point for businesses develop their social strategy.
- ❖ Of all the social networks, Facebook exposes your business to the broadest audience and offers the most comprehensive set of business tools.
- ❖ Facebook can help build your online brand.
- ❖ Facebook forms professional bonds between competitors.
- ❖ Facebook can help you find top job candidates.

### **2.3.2 FEATURES**

- ❖ Although like all other website apps Facebook made its presence on the smart phones as mentioned but also is present for the feature phones.
- ❖ Facebook Credits are a virtual currency users can use to buy gifts, and virtual goods in many games and applications on the Facebook platform.
- ❖ Released in July 2013, Graph Search allows users to search within their network of friends for answers to natural language questions.
- ❖ Smart phone integration.

# TELEGRAM

## 2.4 TELEGRAM



Telegram Messenger is a globally accessible freemium, cross – platform, encrypted, cloud-based and centralized instant messaging service. The application also provides optional end – to – end encrypted chats, popularly known as secret chat and video calling, VOIP, fire sharing and several other features.

### 2.4.1 USES

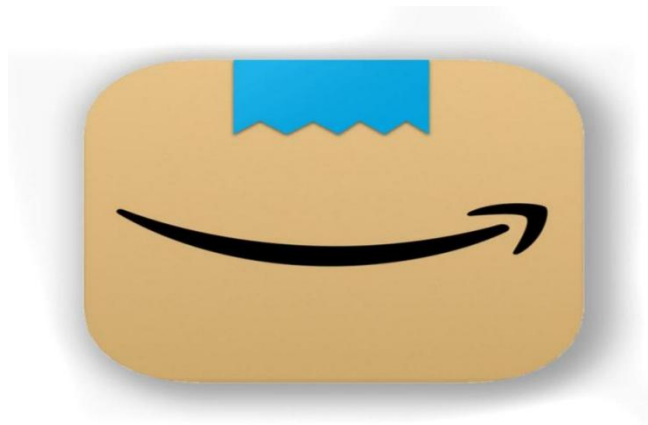
- ❖ Personal Messaging: Users can use Telegram to send and receive messages, photos, videos, and files with their friends and family.
- ❖ Group Communication: Telegram can be used to create groups for family, friends, coworkers, and other communities to stay in touch and share information.
- ❖ Business Communication: Telegram can be used by businesses for internal communication, team collaboration, customer support, and marketing purposes.
- ❖ News and InformationSharing: Telegram can be used to share news and information with a large audience through channels and groups.

## 2.4.2 FEATURES

- ❖ You can start a group conversation on Telegram for your class and ask your students to join. This may be an effective technique to interact with your course students and provide them with resources and study material.
- ❖ Use the Telegram app to hold live sessions with your students using Telegram's video and voice calling features. This can be a useful approach to engage in-person conversations and respond to inquiries.
- ❖ Resources and assignments can be shared. You can use the Telegram app to provide resources and homework to your students. It can be utilized for both receiving and grading assignments.
- ❖ Telegram messenger offers a number of bots that may be used to automate operations like scheduling and sending reminders. These bots can be used to handle your online course.

## AMAZON

## 2.5 AMAZON



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.

Its acquisition of Whole Foods in August 2017 for US\$13.4 billion substantially increased its footprint as a physical retailer.

Founded: July 5, 1994; 28 years Bellevue, Washington U.S

Founder: Jeff Bezos Headquarters: Seattle, Washington and Arlington, Virginia, U.S.

### **2.5.1 USES**

- ❖ Easy to use: AWS is designed to allow application providers, ISVs, and vendors to quickly and securely host your applications – whether an existing application or a new - based application.
- ❖ Flexible: AWS enables you to select the operating system, programming language, web application platform, database, and other services you need. With AWS, you receive a virtual environment that lets you load the software and services your application requires.
- ❖ Cost-Effective: You pay only for the compute power, storage, and other resources you use, with no long-term contracts or up-front commitments. For more information on comparing the costs of other hosting alternatives with AWS, see the AWS Economics Centre.
- ❖ Reliable: With AWS, you take advantage of a scalable, reliable, and secure global computing infrastructure, the virtual backbone of Amazon.com's multi-billion dollar online business that has been honed for over a decade.

### 2.5.2. FEATURES

- ❖ Schedule your delivery.
- ❖ Get a refund when packages are late.
- ❖ Get discounts by subscribing.
- ❖ Digital dash buttons.
- ❖ Use your camera to search for products.
- ❖ Share prime benefits.

### SPOFITY

## 2.6 SPOTIFY



Spotify is a Proprietary Swedish audio streaming and media services provider founded on 23 April 2006 by Daniel E K and Martin Lorentzon. It is one of the largest music streaming service providers, with over 489 million monthly active users, including 205 million paying subscribers as of December 2022.

Founders : Daniel E K, Martin Lorentzon, CEO : Daniel E K

Founded : 23 April 2006, Stockholm, Sweden Headquarters: Stockholm, Sweden.

### **2.6.1 USES**

- ❖ Spotify offers a wide variety music to its users and constantly increase its database of songs.
- ❖ Users can choose from their favorite artists, album or a particular song.
- ❖ It also offers a hug variety of playlists to fit the user environment or mood.
- ❖ Spotify allows users to create their own playlists and share it with the rest of the world.
- ❖ It offers the application spotify running where in music plays in coherence to the speed of the users.

### **2.6.2 FEATURES**

- ❖ Play your favorites listen to the song.
- ❖ You love, and discover new music and podcasts.
- ❖ Playlists made easy. We'll help you make playlists.
- ❖ Make it yours. Tell us what you like, and we'll recommend music for you.
- ❖ Spotify is not just about listening to music and closing the application. Among discovering songs and podcasts, there are many things you can do such as making your own playlists. We will touch upon all features.
- ❖ One of the best features of spotify is discovering music It was the first features when spotify was marketed for the first time.

## **PHONEPE**

### **2.7 PHONEPE**



Phonepe was founded in December 2015 by Sameer Nigam, Rahul charityand Nursing Engineer. The phonpe apps, based on the unified payments interface (UPI), went live in August 2016. It is owned by flipkart, a subsidiary of Walmart. The phonepe app is available in Indian Language. Using Phonepe, users can send money and receive money, recharge mobile, DTH, data cards make utility payments, pay at shops, invest in tax saving funds, gold and silver. Phonepe also allows users to book their rides, redbus ticket, book flightsand hotels through this platform. Phonepe is licensed by the Reserve Bank of India for issuance and operations of a semi- closed prepaid payment system with authorization dated 22 August 2014.

#### **2.7.1USES**

- ❖ Using phonepe users can send and receive money, recharge mobile, DTH, date cards, make utility payment, pay at shops, invest in tax saving funds, liquid funds, buy insurance, mutual funds, gold and silver.

- ❖ Phonepe is accepted as a payment option by over 2.5 crore offline and online merchant outlets across 15,700 towns and villages. The app served more than 10 crore user as of June 2018 and processed 500 crore transaction by december2019. It currently has over 35 crore registered users with over 15 crore monthly active users.
- ❖ Phonepe is licensed by the reserve Bank of India for issuance and operation of a semi closed prepaid payment system with authorized dated 22 August 2014.

### **2.7.2 FEATURES**

- ❖ One app for all things money, paybills, recharge, send money, buy gold, invest and shop at your favourite stores.
- ❖ Pay whenever you like, wherever you like. Choose from option like UPI. The phonepe wallet on your debit and credit card.
- ❖ It is simple, fast & secure, Buy items online or in apps.
- ❖ Send money to friends and family.
- ❖ Earn rewards for eligible transaction and referrals.

## **GOOGLE MAP**

### **2.8 GOOGLE MAP**



Google map is a web mapping platform and consumers application offered by Google. It offers satellite imagery, aerial photography, street maps. Google map is born on February 8 2005, Google Map was first launched for desktop as a new solution to help people get from point A to point B. Google Map is used by more than 1 billion people all over the world every month. Google Map began as a c++ desktop program developed by Brothers Lars and Jens Rasmussen at Where 2 technologies. In October 2004, the company was acquired by Google, which has converted it into a web application.

### **2.8.1 USES**

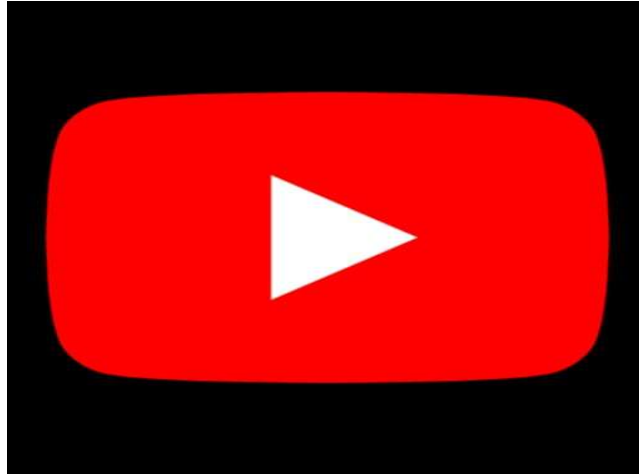
- ❖ Helps people find your business.
- ❖ Allows people to quickly contact your business.
- ❖ Encourage people to visit your website or location.
- ❖ Display your business with images.
- ❖ Offers customer credibility through review.

### **2.8.2 FEATURES**

- ❖ Street View, Traffic Updates, Directions.
- ❖ Saving Locations, Indoor Maps.
- ❖ Live Traffic Cams, Maps Gallery.
- ❖ Location Sharing, Search Options.
- ❖ You can view public transportation schedules and information.
- ❖ You can measure distances between points on the map.
- ❖ Online mapping services Get directions to a specific location.
- ❖ View traffic conditions in real-time.
- ❖ See what businesses are near your location.

# YOUTUBE

## 2.9 YOUTUBE



It was registered on February 14 2005 by Steve Chen, Chad Hurley and Jawed Karim three former employees of the American e –commerce company paypal. They had the idea that ordinary people would enjoy sharing their “ home videos”. The company is headquartered in San Bunno California.

YouTube is a global online video. It also offers YouTube Premium, a paid subscription option for watching content without ads. YouTube also approved creators to participate in Google's Ad-sense program, which seeks to generate more revenue for both parties. YouTube reported revenue of \$29.2 billion in 2022. In 2021, YouTube's annual advertising revenue increased to \$28.8 billion, an increase in revenue of 9 billion from the previous year.

### 2.9.1 USES

- ❖ You can use you tube for learning.
- ❖ You tube is a platform for learners.

- ❖ You can learn anything from anyone.
- ❖ You can learn a chef on a expert.
- ❖ Everything is accessible on you tube.
- ❖ You can learn almost anything like, English, Coding, Business, Management and so much more.

## **2.9.2 FEATURES**

- ❖ Audio/ video file upload.
- ❖ Live Captioning, Social Sharing.
- ❖ Reporting / Analytics.
- ❖ Subtitles /Closed Captions.
- ❖ Text Overlay, Time Stamp.

## **WHATSAPP**

### **2.10 WHATSAPP**



WhatsApp was founded by JanKoum and Brian Acton who had previously spent 20 years combined at Yahoo.

Whatsapp joined Facebook in 2014, but continues to operate as a separate app with a laser focus on building a messaging service that works fast and reliably anywhere in the world. Whats-app started as an alternative to SMS. Our product now supports sending and receiving a variety of media: text, photos, videos, documents, and location, as well as voice calls. More than 2 billion people in over 180 countries use WhatsApp to stay in touch with friends and family, anytime and anywhere.

Initial release: January 2009, 14 Years ago

Original authors: Brian Acton, JanKoum

### **2.10.1 USES**

- ❖ WhatsApp is free to download messenger app for smart phones.
- ❖ WhatsApp uses the internet to send messages, images, audio or video.
- ❖ It reaches people anytime anywhere.
- ❖ Private and personalized.
- ❖ Secure and trustworthy.
- ❖ Diverse and interaction contact format.

### **2.10.2 FEATURES**

- ❖ Send a single message to multiple people at once.
- ❖ Format your text and find out who you chat with a lot.
- ❖ Save data when using WhatsApp on Mobile networks.
- ❖ Mute chats and groups and Control your privacy.
- ❖ Share documents.
- ❖ Read messages without blue ticks.

- ❖ Stop auto download of photos and videos to save data.
- ❖ Add dates to your calendar.
- ❖ Add shortcuts to your home screen for individual chats.

## **INSHOT**

### **2.11 INSHOT**



InShot's Co-Founder & CEO, Azhar Iqbal, currently has an approval rating of 90%. InShot is an Android developer that has been active since 2014. The current app portfolio contains 27 apps. In the Google rankings, InShot apps appear in the top 100 in more than 10 countries. Some important apps are All Video Downloader – V, Music Player & MP3 Player, Photo Editor Pro – Polish, Video Downloader and Screen Recorder – Xrecorder. All of them have been installed more than 100 million times. Inshot app belongs to the Asian country China. InShot is basically a Chinese Android developer that has been active since 2011. InShot App is a video Editing app that comes from Chinese developer QuVideo.

#### **2.11.1 USES**

- ❖ Inshot makes it easy for you to change the shape of the video.

- ❖ Inshot video editor allows you to edit videos either shot on your phone or brought in from other devices.
- ❖ This is somewhat an issue with other video editor.
- ❖ Even though the free version of the software doesn't transition as smoothly as you would like from one clip to another it isn't much of an issue.

### **2.11.2 FEATURES**

- ❖ It is one of the coolest video and photos editing app.
- ❖ Filters, effects, add songs, trim, split, merge videos and much more.
- ❖ Inshot will never collect and store any face data when you use our application.
- ❖ The Inshot App is free to download and also easy-to-use photo editor.
- ❖ Edit pictures, remove photo background and make photo cutouts, make photo collages, add text and stickers and allows users to create high quality, 360 degree videos.

## **TWITTER**

### **2.12 TWITTER**



Twitter is a service for friends, family, and coworkers to communicate and stay connected through the exchange of quick, frequent messages. It helps people to post tweets, which may contain photos, videos, links, and text. This twitter was founded in March 21, 2006; 16 years ago in San Francisco, California. By Jack Dorsey, Noah Glass, Biz Evan Williams. It was launched at July 15, 2005; 16 years ago. As a social network, Twitter revolves around the principal of followers. Twitter helps us to know more updated information about the society like interesting news, links, music recommendation, and even on the future of education.

### **2.12.1 USES**

- ❖ Free marketing, Customer service, Brand awareness
- ❖ Keep track of trends and news.
- ❖ Drive traffic to your website and generate leads.
- ❖ Engage with customers, Reputation management.
- ❖ Promote other social networks.
- ❖ Keep an eye on the competition.

### **2.12.2 FEATURES**

- ❖ Quote a Tweet.
- ❖ Twitter Lists.
- ❖ Tagging Accounts in tweets.
- ❖ Pinning a tweet.
- ❖ Tweeting Website Cards.

## **GOOGLE MEET**

## 2.13 GOOGLE MEET



Google Meet (formerly known as Hangouts Meet) is a video-communication service developed by Google. It is one of two apps that constitute the replacement for Google Hangouts, the other being Google Chat. It replaced the consumer-facing Google Duo in late 2022, with the Duo mobile app being renamed Meet and the original Meet app set to be phased out. In the early months of the COVID-19 pandemic, Google announced Meet was to be made available to all users, not just Google Workspace users, in which it previously was. The use of Meet grew by a factor of 30 between January and April 2020, with 100 million users a day accessing Meet, compared to 200 million daily users for Zoom as of the last week of April 2020.

### 2.13.1 USES

- ❖ Meet safely from anywhere.
- ❖ Meet on any device, anywhere.
- ❖ Meet clearly.
- ❖ Meet with everyone.
- ❖ Stay connected.

### 2.13.2 FEATURES

- ❖ Two-way and multi-way audio and video calls with a resolution up to 720p.
- ❖ Call encryption between all users.
- ❖ Noise-cancelling audio filter (depending on the license only).
- ❖ Shared whiteboard, reactions, polls, voting, Q&A (depending on the license).
- ❖ Google document sharing (documents, spreadsheets, presentations).
- ❖ Integration with the Google ecosystem, e.g. live streaming to YouTube, Google Calendar and Google Contacts for one-click meeting calls.
- ❖ Screen-sharing, browser tab sharing.

## CHROME

### 2.14 CHROME



Development of the browser began in 2006, spearheaded by Sundar Pichai. Chrome was "largely developed" in Google's Kitchener office. Google Chrome is a cross-platform web browser developed by Google. It was first released in 2008 for Microsoft Windows, built with free software components from Apple WebKit and Mozilla Firefox. Versions were later released for

Linux, macOS, iOS, and also for Android, where it is the default browser. The browser is also the main component of ChromeOS, where it serves as the platform for web applications. As of October 2022, Stat Counter estimates that Chrome has a 67% worldwide browser market share (after peaking at 72.38% in November 2018) on personal computers (PC), is most used on tablets (having surpassed Safari), and is also dominant on smart phones and at 65% across all platforms combined.

### **2.14.1 USES**

- ❖ Get personalized search results that appear instantly as you enter text.
- ❖ Synchronize bookmarks and settings across all your devices.
- ❖ Quick startup time—helps to keep your lessons on schedule.
- ❖ Simplified sharing—quickly share assignments, websites, and other resources with your students.
- ❖ It's fast, secure, and easy to use, you can use the address bar to search Google.

### **2.14.2 FEATURES**

- ❖ Like other web browsers, Google Chrome includes basic browser features like a back button, forward button, refresh button, history, bookmarks, toolbar, and settings.
- ❖ Also like other browsers, Chrome includes an incognito mode, which allows you to browse privately without having your history, cookies, or site data tracked. It also includes an expansive library of plugins and extensions.
- ❖ Web pages can be opened and loaded extremely quickly—even when browsing through lots of pages with heavy graphics, ads, or video content.

- ❖ Revamped Privacy Sandbox screen in settings, further multi-screen enhancements for desktop, and video-conferencing improvements

## **MS EXCEL**

### **2.15 MS EXCEL**



It features calculation or computation capabilities, graphing tools, pivot tables, and a macro programming language called visual basic for applications (VBA). Excel forms a part of the Microsoft365 suite of software. It is a spreadsheet program developed by Microsoft. Excel organizes data in columns and rows and allows you to do mathematical functions. Excel is an incredibly powerful tool for getting meaning out of vast amount of data. But is also works really well for simple calculations and tracking almost any kind of information. The key for unlocking all that potential is the grid of cells. Cells can contain numbers, text or formulas.

#### **2.15.1 USES**

- ❖ It is the most popular spreadsheet program in the world and easy to learn and to get started.
- ❖ The skill ceiling is high, which means that you can do more advanced things as you become better

- ❖ It can be used with both work and in everyday life, such as to create a family budget.
- ❖ It has a huge community support and continuously supported by Microsoft.
- ❖ Templates and frameworks can be reused by yourself and others, lowering creation costs.

### **2.15.2 FEATURES**

- ❖ Time Saving Shortcut Keys, Filtering data.
- ❖ Get Quick Sum of Numbers.
- ❖ Paste Special Feature.
- ❖ Insert Random Fraction Numbers.
- ❖ Goal Seek Analysis.

## **GMAIL**

### **2.16 GMAIL**



Gmail is a free email service provided by Google. In many ways, Gmail is like any other email service: You can send and receive emails, block spam, create an address book, and perform other basic email tasks. But it also has some more unique features that help make it one of the most popular online email services. Gmail was a project started by Google developer Paul Buchheit, who had already explored the idea of web-based email in the 1990s, before the launch of Hotmail, while working on a personal email software project as a college student. Buchheit began his work on Gmail in August 2001. At Google, Buchheit had first worked on Google Groups and when asked "to build some type of email or personalisation product", he created the first version of Gmail in one day, reusing the code from Google Groups.

### **2.16.1 USES**

- ❖ Taking notes, Send your files to the cloud.
- ❖ Updating all your social media accounts at once.
- ❖ Making a private photo album and keep a diary.
- ❖ High grade security and spam filtering.
- ❖ Extensive customization options and Integration with other Google apps.

### **2.16.2 FEATURES**

- ❖ Automatic email filters and categories.
- ❖ Smart Compose and Smart Reply in email.
- ❖ Find & manage your trips in Gmail.
- ❖ Event details used to create calendar events.
- ❖ Writing and intelligent search suggestions.

# CHAPTER-III



## ANALYSIS AND INTERPRETATION

## **CHAPTER-3**

### **DATA ANALYSIS AND INTERPRETATION**

#### **INTRODUCTION**

Analysis and interpretation of data plays a dominant role in the completion of looking at and summarizing data with the intent to extract useful information and develop conclusion .The role of statistics in research is to function as tool in designing research, analyzing its data and drawing conclusion. Analysis may be categorized as descriptive analysis and inferential analysis. The analysis is being carried out on the survey conducted among teenagers. Each question in the questionnaire is analyzed individually, sufficiently tabulated and represented graphically. The sample size of the data is collected from 50 respondents. In the present study, the data collected has been analyzed using percentage analysis and Likert's Five Point scale analysis and present in a systematic manner.

In this chapter an attempt has been made to study on behavioural changes of teenagers with impact of social media, to find out the various factors influencing them and to know about the changes in lifestyle.

The Likert's Scale is a Five Point scale which is used to allow the individual to express how much they agree or disagree with a particular statement.

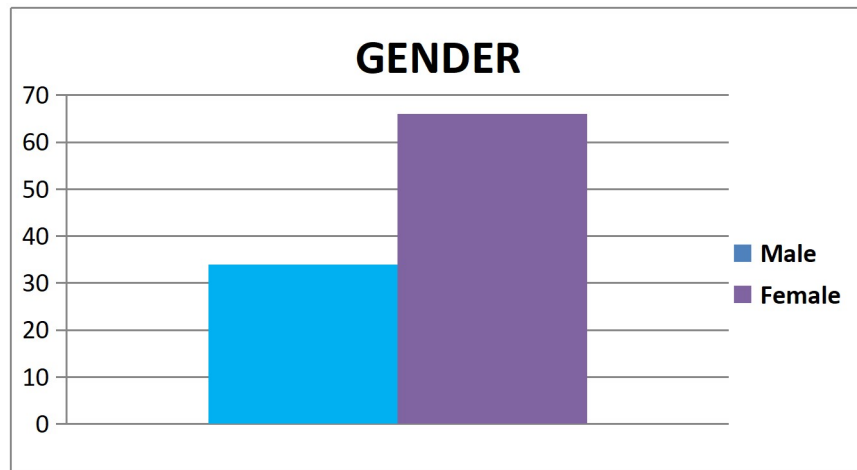
**TABLE 3.1**

**Table showing the gender of the respondents**

<b>GENDER</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Male	17	34
Female	33	66
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source-Primary Data

**FIGUERE 3.1**



## **INFERENCE**

From the above data we come to know about that 66% of the respondents are Female and 36% of the respondents are male.

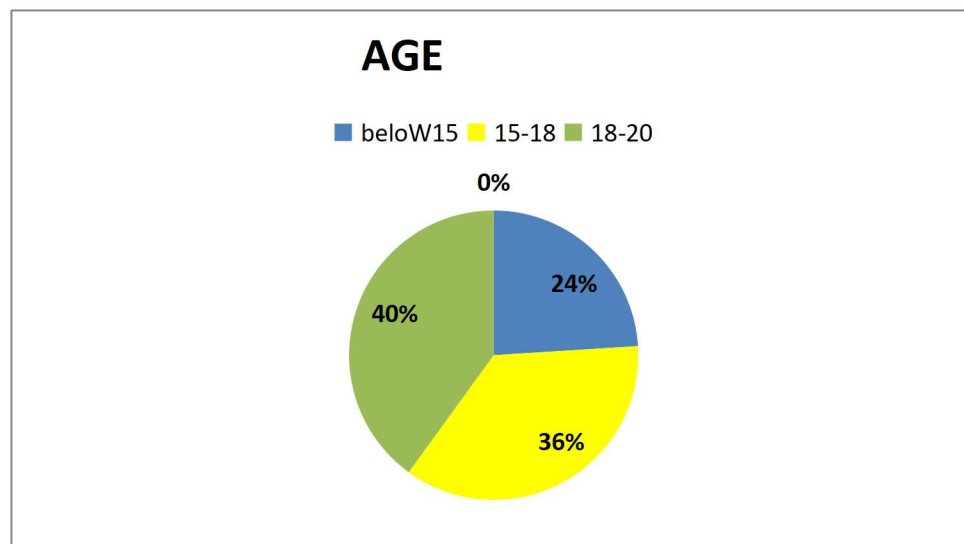
**TABLE 3.2**

**Table showing the age of the respondents**

<b>AGE</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Below 15	12	24
15-18	18	36
18-19	20	40
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source-Primary data

**FIGURE 3.2**



## **INFERENCE**

From the above data we come to know about that 40% of the respondents are between 18-19 years, 36% of the respondents are between 15-18 years, 24% of the respondents are Below 15 years.

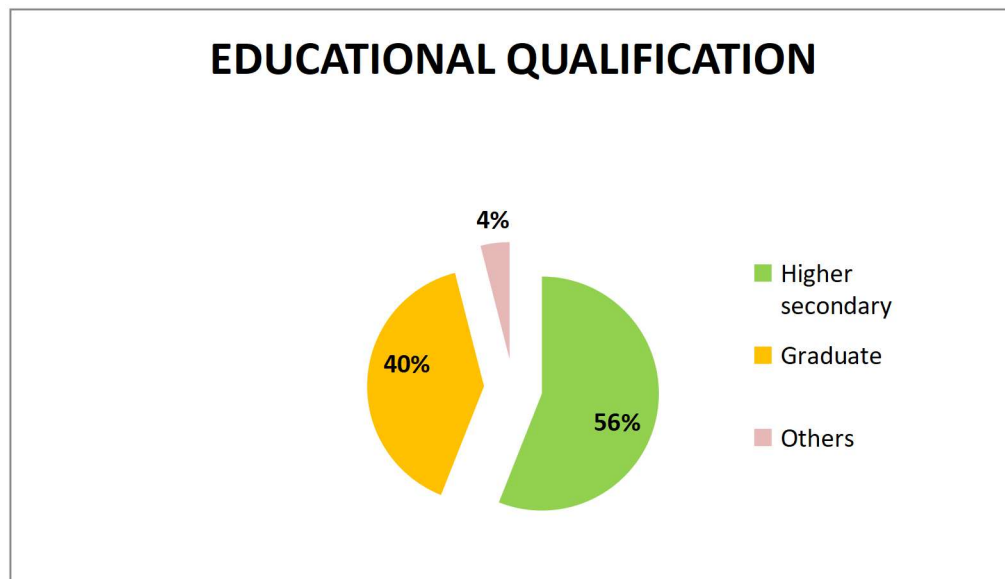
**TABLE 3.3**

**Table showing the Educational Qualification of the respondents**

EDUCATIONAL QUALIFICATION	NO. OF RESPONDENTS	PERCENTAGE
Higher secondary	28	56
Graduate	20	40
Other	2	4
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source- Primary data

**FIGURE 3.3**



### **INFERENCE**

From the above data we come to know about that 56% of the respondents are higher secondary, 40% of the respondents are graduate, 4% of the respondents are other categories.

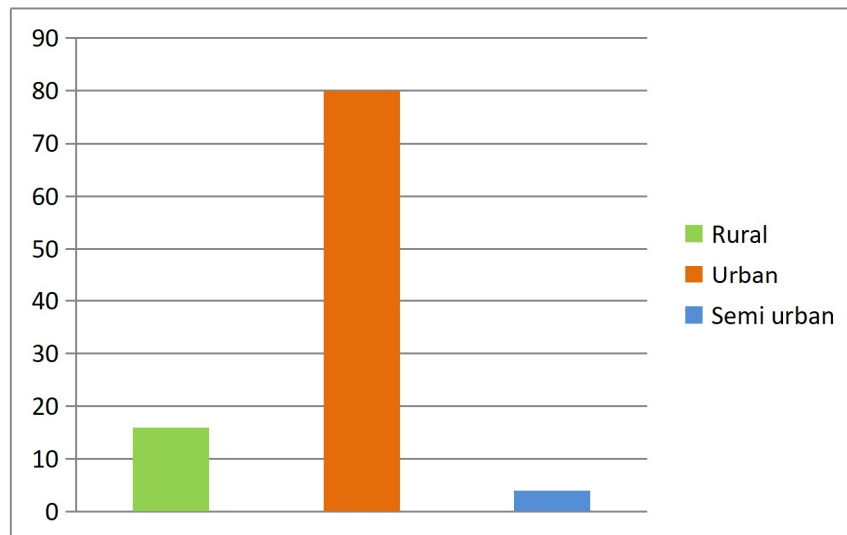
**TABLE 3.4**

**Table showing the place of residence of the respondents**

RESIDENCE	NO.OF RESPONDENTS	PERCENTAGE
Rural	8	16
Urban	40	80
Semi-Urban	2	4
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source-Primary data

**FIGURE 3.4**



### **INFERENCE**

From the above data we come to know about that 80% of the respondents are from Urban area, 16% of the respondents are from Rural area, 4% of the respondents are from Semi- urban area.

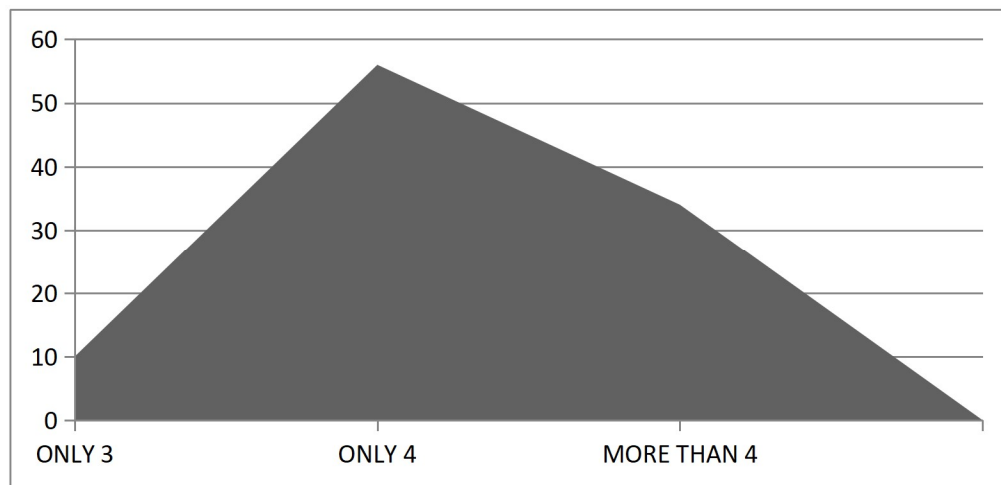
**TABLE 3.5**

**Table showing the respondents of the family member**

<b>NO OF THE MEMBERS IN YOUR FAMILY</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
3	5	10
4	28	56
More than 4	17	34
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source- Primary data

**FIGURE 3.5**



## **INFERENCE**

From the above data we come to know about that 56% of the respondents family members is first highest, 34% of the respondents family members is second highest, 10% of the respondents family members is third highest.

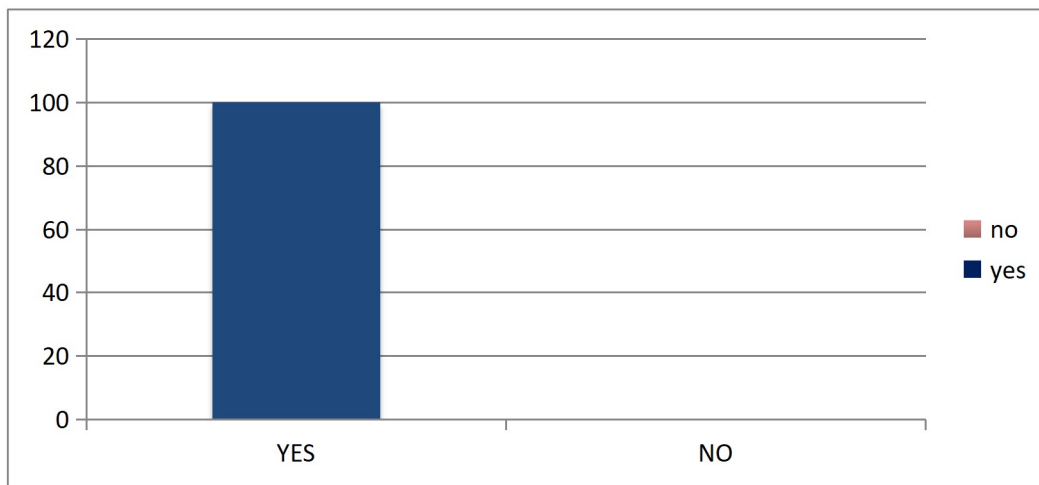
**TABLE 3.6**

**Table showing the respondents using mobile apps**

<b>MOBILE APPS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Yes	50	100
No	Nil	Nil
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source – Primary data

**FIGURE 3.6**



## **INFERENCE**

From the above data we come to know about that 100% of the respondents using mobile apps.

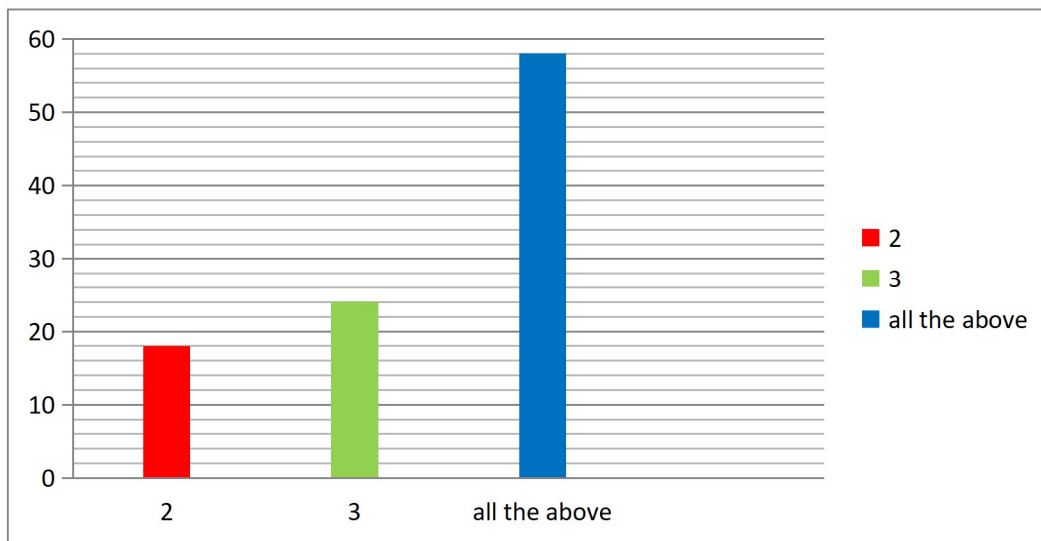
**TABLE 3.7**

**Table showing the respondents family members using mobile application**

<b>FAMILY MEMBERS USING MOBILE APPS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
2	9	18
3	12	24
All the above	29	58
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source – Primary data

**FIGURE 3.7**



## **INFERENCE**

From the above data we come to know about that 58% of the respondents family members using mobile application are all the above, 24% of the respondent family members using mobile application are 3, 18% of the respondents family members using mobile application are 2.

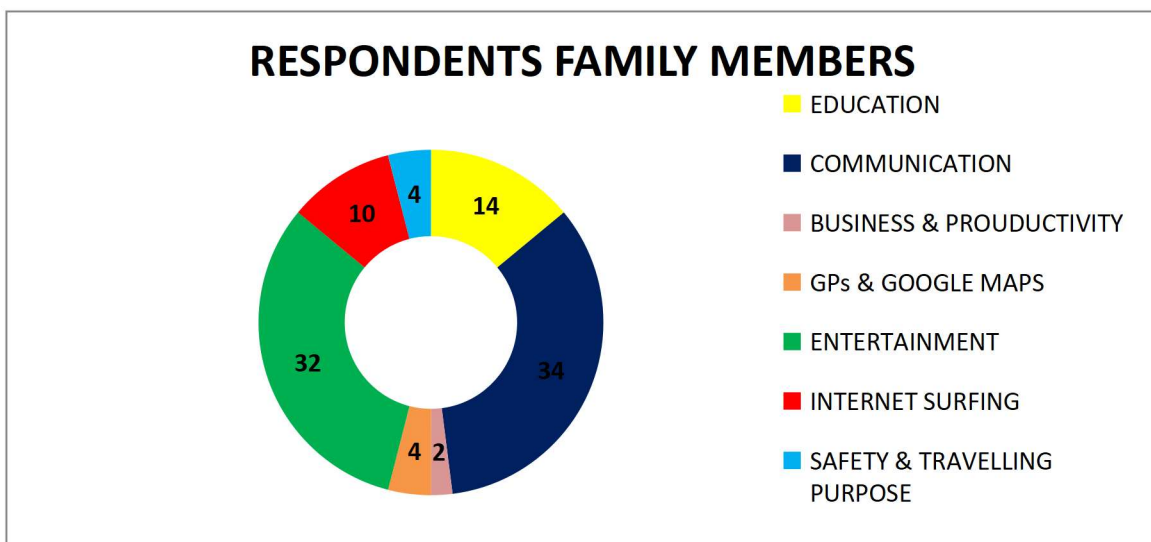
**TABLE 3.8**

**Table showing the reason for using mobile application**

<b>MOBILE APPLICATION</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Education	7	14
Communication	17	34
Business & Productivity	1	2
GPs & Google maps	2	4
Entertainment	16	32
Internet Surfing	5	10
Safety & Travelling purpose	2	4
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source – Primary data

**FIGURE 3.8**



## **INFERENCE**

From the above data we come to know about that 34% of the respondents are using mobile application are communication, 32% of the respondents are using mobile application are Entertainment, 14% of the respondents are using mobile application are Education, 10% of the respondents are using mobile application are Internet surfing, 4% of the respondents are using mobile application are GPs & Google maps, 4% of the respondents are using mobile application are Safety & Travelling purpose, 2% of the respondents are using mobile application are Business & Productivity.

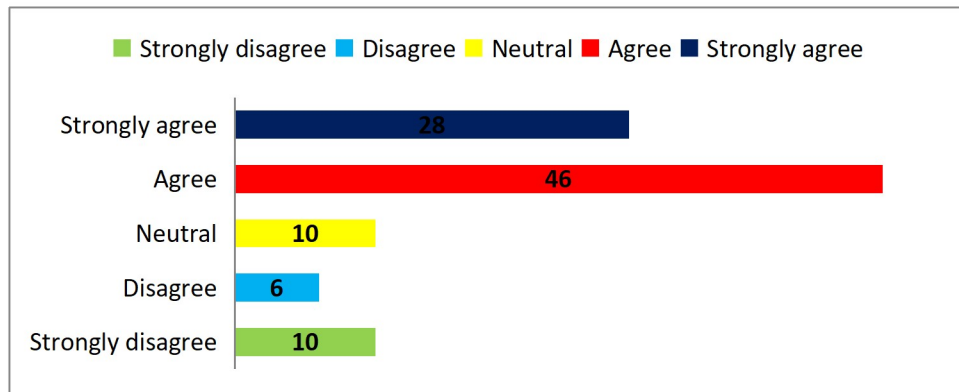
**TABLE 3.9**

**Table showing the reason to get touch with friends**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Strongly disagree	5	10
Disagree	3	6
Neutral	5	10
Agree	23	46
Strongly agree	14	28
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source – Primary data

**FIGURE 3.9**



## **INFERENCE**

From the above data we come to know about that 46% of the respondents are hard to touch with friends are agree, 28% of the respondents are hard to touch with friends are strongly agree, 10% of the respondents are hard to touch with friends are strongly disagree, 10% of the respondents are hard to touch with friends are neutral, 6% of the respondents are hard to touch with friends are disagree.

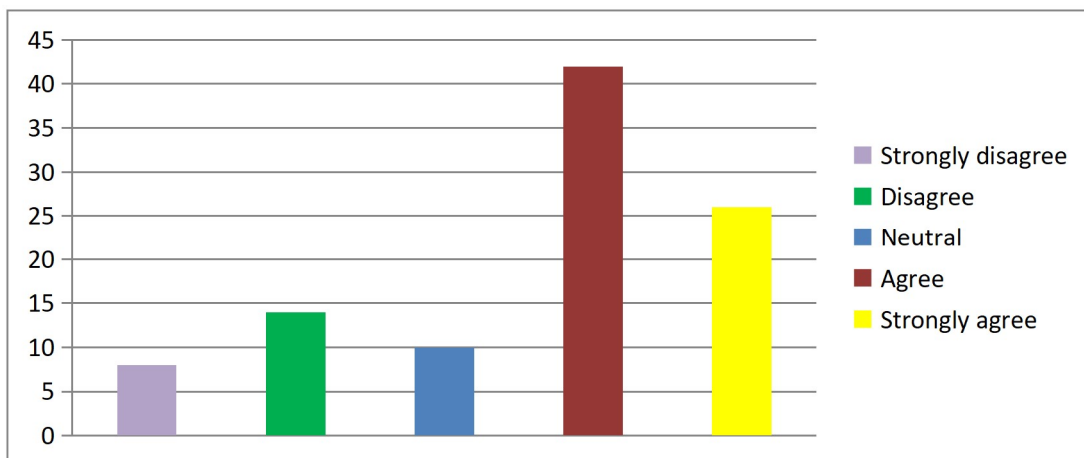
**TABLE 3.10**

**Table showing the preference to use mobile apps**

<b>PARTICULAR</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Strongly disagree	4	8
Disagree	7	14
Neutral	5	10
Agree	21	42
Strongly agree	13	26
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source – Primary data

**FIGURE 3.10**



## **INFERENCE**

From the above data we come to know that 42% of the respondents agree to use mobile apps, 26% of the respondents are strongly agree to use mobile apps, 14% of the respondents are disagree to use mobile apps, 10% of the respondents are neutral, 8% of the respondents are strongly disagree.

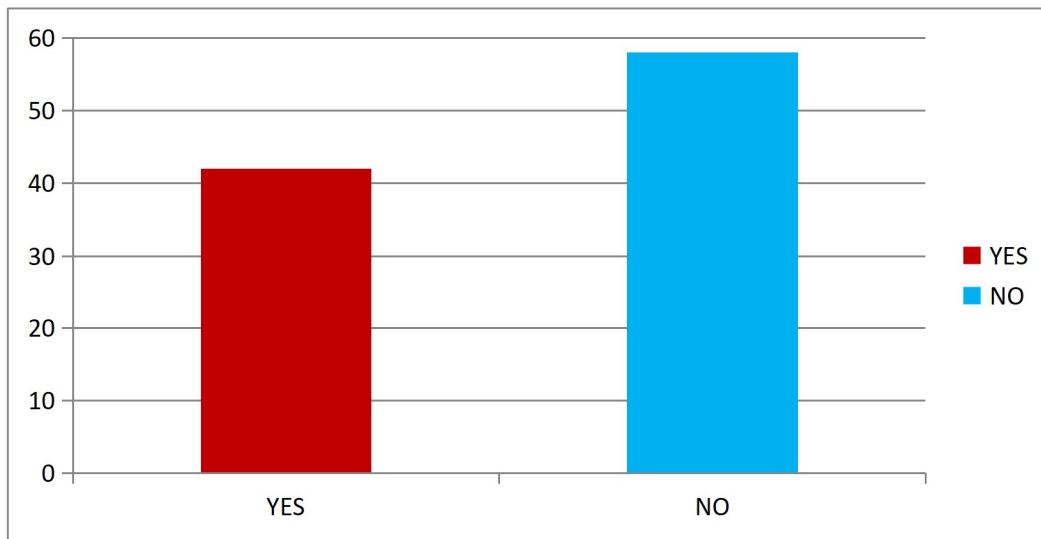
**TABLE 3.11**

**Table showing the respondents separate password for each apps**

<b>PASSWORD</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Yes	21	42
No	29	58
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source – Primary data

**FIGURE 3.11**



## **INFERENCE**

From the above data we come to know about that 58% of the respondents have separate password for each apps, 42% of the respondents have separate password for each apps.

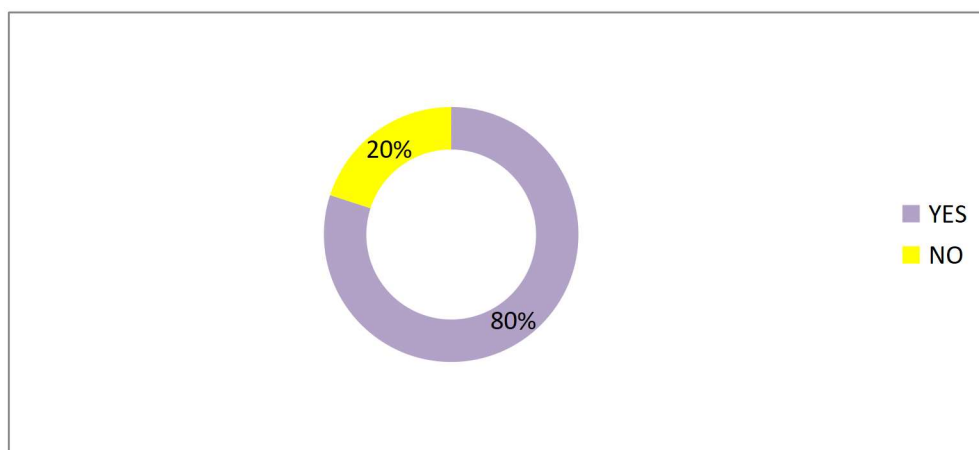
**TABLE 3.12**

**Table showing the respondents artistic skills developed through usage of mobile app**

<b>PARTICULARS</b>	<b>NO.OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Yes	40	80
No	10	20
<b>TOTAL</b>	<b>60</b>	<b>100</b>

Source - Primary data

**FIGURE 3.12**



## **INFERENCE**

From the above data we come to know about that 80% of the respondents artistic skills developed through usage of mobile apps, 20% of the respondents artistic skills not developed through usage of mobile apps.

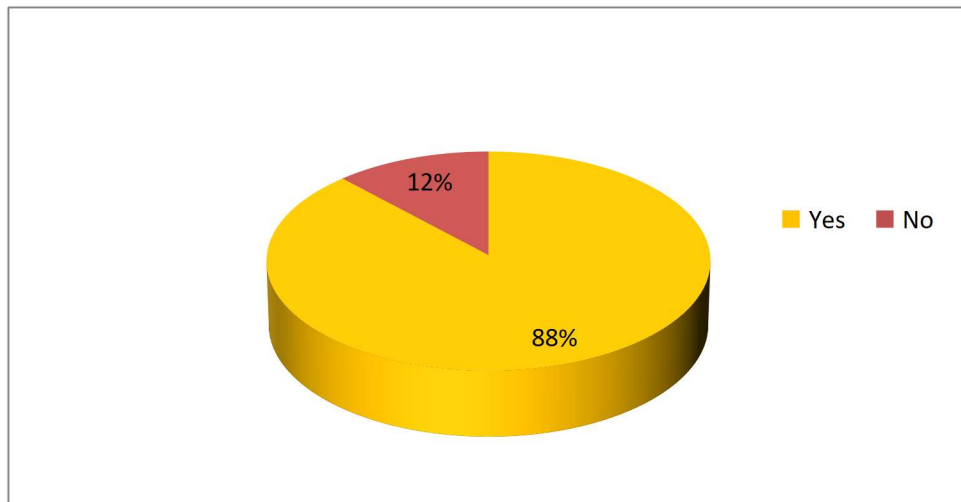
**TABLE 3.13**

**Table showing the respondents disturbed on online advertisements while watching any video**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Yes	44	88
No	6	12
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source - primary data

**FIGURE 3.13**



## **INFERENCE**

From the above data we come to know about that 88% of the respondents disturbed on online advertisements while watching any videos are Yes, 12% of the respondents disturbed on online advertisements while watching any videos are No.

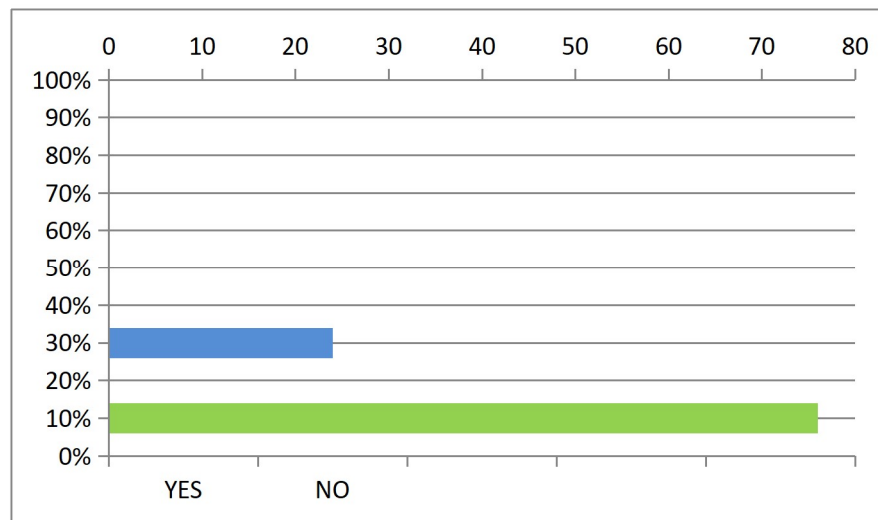
**TABLE 3.14**

**Table showing the respondents learn health related tips**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Yes	38	76
No	12	24
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source - Primary data

**FIGURE 3.14**



## **INFERENCE**

From the above data we come to know about that 76% of the respondents learn health related tips, 24% of the respondents not interested in learning health related tips.

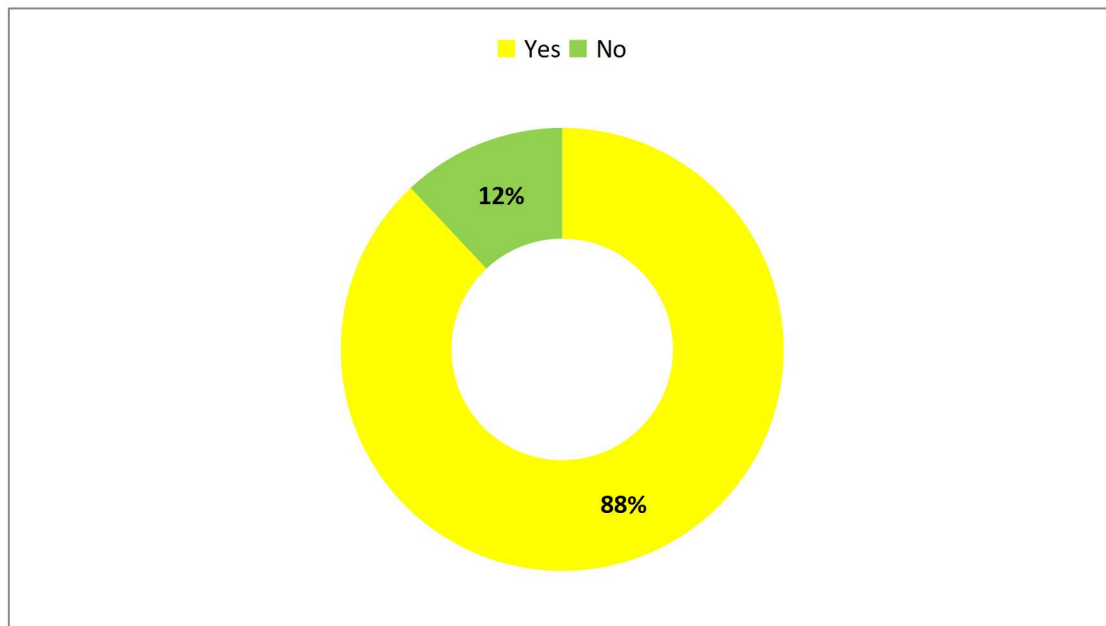
**TABLE 3.15**

**Table showing the respondents preference selling products through online**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Yes	44	88
No	6	12
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source - Primary data

**FIGURE 3.15**



## **INFERENCE**

From the above data we come to know about that 88% of the respondents preference selling products through online Yes, 12% of the respondents preference selling products through online No.

**TABLE 3.16****Table showing the preference of various mobile apps**

<b>MOBILE APPS</b>	<b>EXCELLENT</b>	<b>VERY GOOD</b>	<b>GOOD</b>	<b>FAIR</b>	<b>POOR</b>
Snap chat	21	18	8	1	2
Instagram	33	11	4	2	-
Face book	1	5	18	20	6
Telegram	8	8	25	6	3
Amazon	3	19	21	6	1
Spotify	14	13	18	4	1
Phonepe	6	11	22	7	4
Google map	9	17	17	5	2
You tube	25	16	8	1	-
Whats app	26	14	8	1	1
Inshot	9	15	19	5	2
Twitter	3	4	24	12	7
<b>TOTAL</b>	<b>158</b>	<b>151</b>	<b>192</b>	<b>70</b>	<b>29</b>

**TABLE 3.16.1**

<b>MOBILE APPS</b>	<b>EXCE</b>	<b>VG</b>	<b>G</b>	<b>F</b>	<b>P</b>	<b>SCORE</b>	<b>%</b>	<b>RANK</b>
	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>			
Snap chat	21	18	8	1	2	205	9.58	<b>IV</b>
	105	72	24	2	2			
Instagram	33	11	4	2	-	225	10.51	<b>I</b>
	165	44	12	4	-			
Face book	1	5	18	20	6	125	5.84	<b>XII</b>
	5	20	54	40	6			
Telegram	8	8	25	6	3	162	7.57	<b>IX</b>
	40	32	75	12	3			
Amazon	3	19	21	6	1	167	7.80	<b>VIII</b>
	15	76	63	12	1			
Spotify	14	13	18	4	1	185	8.64	<b>V</b>
	70	52	54	8	1			
Phonepe	6	11	22	7	4	158	7.38	<b>X</b>
	30	44	66	14	4			
Google map	9	17	17	5	2	176	8.22	<b>VI</b>
	45	68	51	10	2			
Youtube	25	16	8	1	-	215	10.05	<b>II</b>
	125	64	24	2	-			
Whats app	26	14	8	1	1	213	9.95	<b>III</b>
	130	56	24	2	1			
Inshot	9	15	19	5	2	174	8.13	<b>VII</b>
	45	60	57	10	2			
Twitter	3	4	24	12	7	134	6.26	<b>XI</b>
	15	16	72	24	7			
<b>TOTAL</b>						<b>2139</b>	<b>100</b>	

## INFERENCE

The above twelve point scaling table 3.16 exhibits the purpose of using mobile application. From the table, it is inherent that majority of the respondents are using mobile app “Instagram” and hence 1<sup>st</sup> rank was given the highest average score of 10.51%. moreover, the respondents have given 2<sup>nd</sup> rank for “You tube”, 3<sup>rd</sup> rank for “Whatsapp”, 4<sup>th</sup> rank for “Snap chat”, 5<sup>th</sup> rank for “Spotify”, 6<sup>th</sup> rank for “Google map”, 7<sup>th</sup> rank for “Inshot”, 8<sup>th</sup> rank for “ Amazon”, 9<sup>th</sup> rank for “Telegram”, 10<sup>th</sup> rank for “phonepe”, 11<sup>th</sup> rank for “Twitter”, and they have given “Face book” with the lowest score of 5.84%.

Hence it is inferred from the ranking the majority of the respondents use mobile application for the purpose “Instagram” and it was given 1<sup>st</sup> with the highest average score of 10.51%, and they have given least importance “face book” with the lowest score 5.84%.

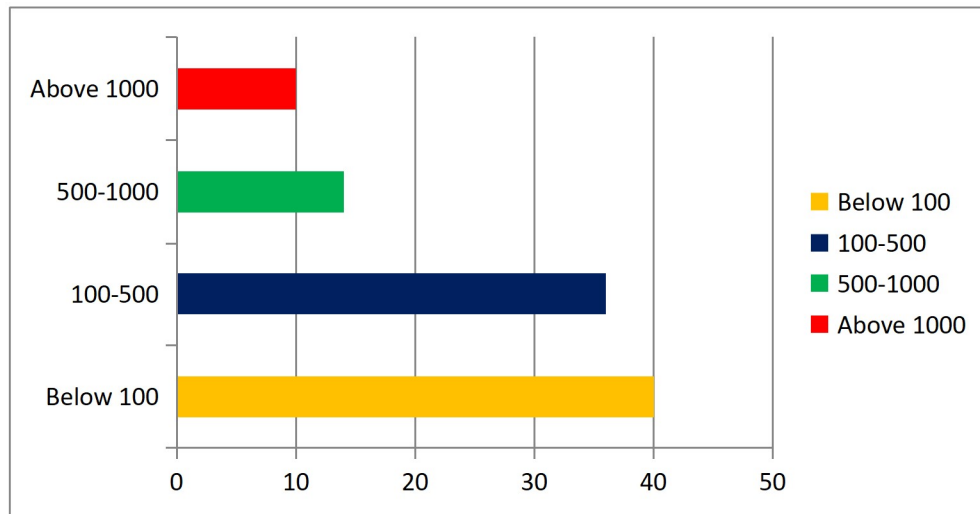
**TABLE 3.17**

**Table showing the no of respondents in Instagram**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Below 100	20	40
100 to 500	18	36
500 to 1000	7	14
Above 1000	5	10
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source - Primary data

**FIGURE 3.17**



## **INFERENCE**

From the above data we come to know about that 40% of the respondents followers in Instagram are below 100, 36% of the respondents followers in Instagram are 100 to 500, 14% of the respondents followers in Instagram are 500 to 1000, 10% of the respondents followers in Instagram are above 1000.

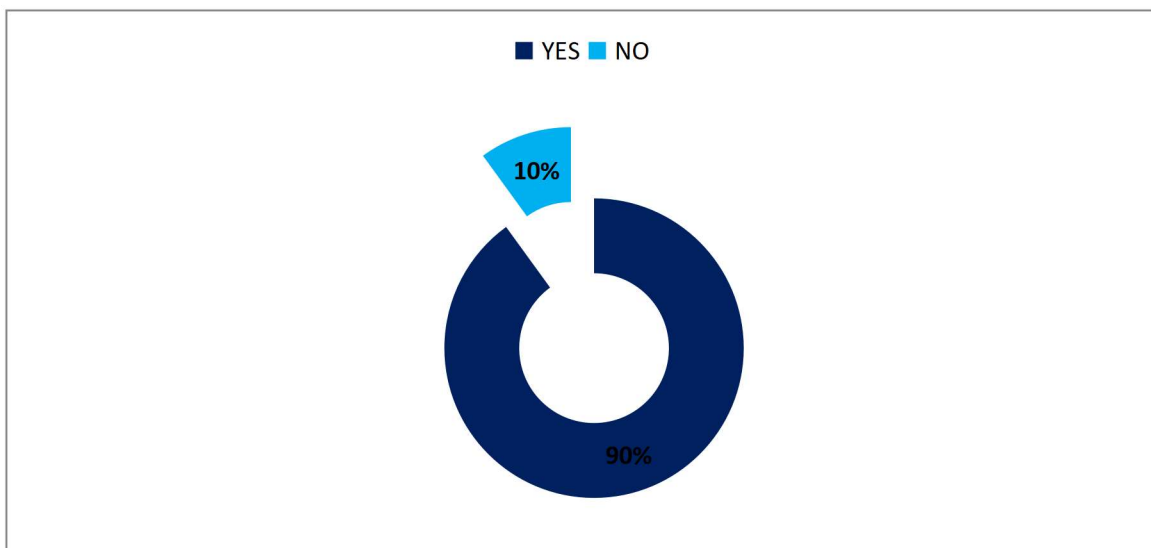
**TABLE 3.18**

**Table showing the respondent opinion in usage of mobile**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Yes	45	90
No	5	10
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source - Primary data

**FIGURE 3.18**



## **INFERENCE**

From the above data we come to know about that 90% of the respondent opinion in usage of mobile Yes, 10% of the respondent opinion in usage of mobile No.

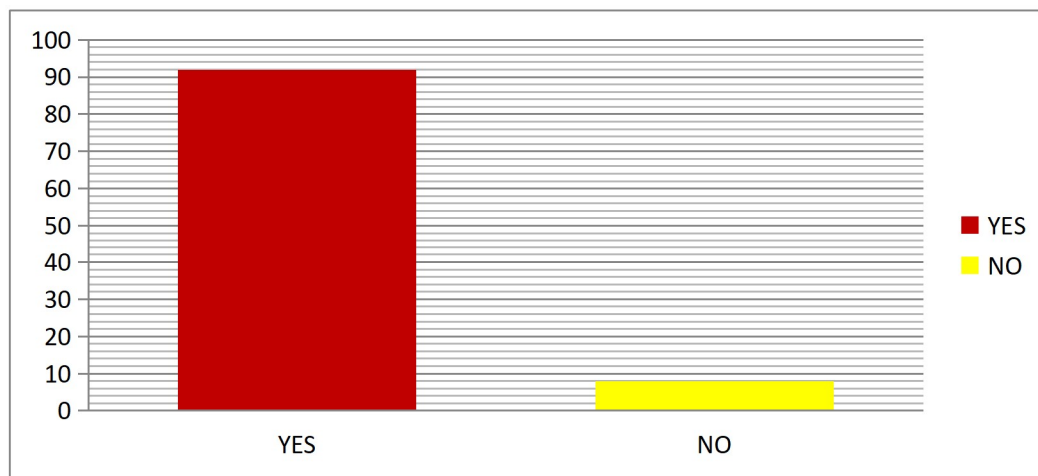
**TABLE 3.19**

**Table showing the respondents prefer in reducing the time**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Yes	46	92
No	4	8
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source - Primary data

**FIGURE 3.19**



## **INFERENCE**

From the above data we come to know about that 92% of the respondents prefer in reducing the time are Yes, 8% of the respondents prefer in reducing the time are No.

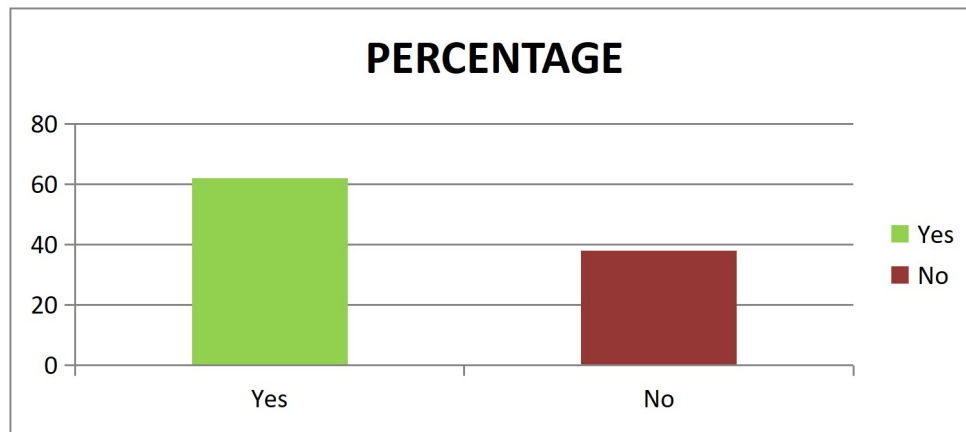
**TABLE 3.20**

**Table showing the respondents loss interest in previous hobbies and leisure activities because of online gaming**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Yes	31	62
No	19	38
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source - Primary data

**FIGURE 3.20**



## **INFERENCE**

From the above data we come to know about that 62% of the respondents loss interest in previous hobbies and leisure activities because of online gaming Yes, 38% of the respondents loss interest in previous hobbies and leisure activities because of online gaming No.

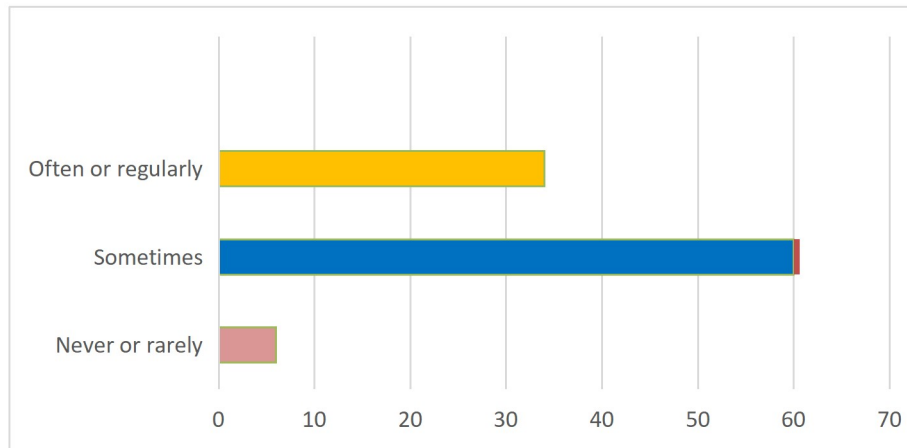
**TABLE 3.21**

**Table showing the respondents applications for educational purposes such as sending emails to staff / colleague**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Never or rarely	3	6
Sometimes	30	60
Often or regularly	17	34
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source - Primary data

**FIGURE 3.21**



## **INFERENCE**

From the above data we come to know about that 6% of the respondents applications for educational purposes such as sending emails to your staff / colleague are never or rarely, 60% of the respondents applications for educational purposes such as sending emails to your staff / colleagues are sometimes, 34% applications for educational purposes such as sending emails to your staff / colleague often or regularly.

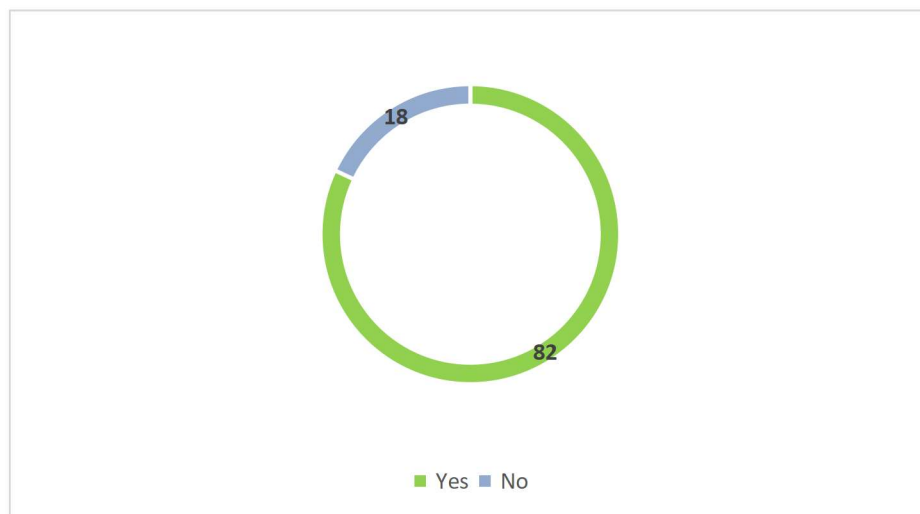
**TABLE 3.22**

**Table showing the respondents preference using your mobile apps for study and research activities rather than using library**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Yes	41	82
No	9	18
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source - Primary data

**FIGURE 3.22**



## **INFERENCE**

From the above data we come to know about that 82% of the respondents preference using your mobile apps for study and research activities rather than using library Yes, 18% of the respondents preference using your mobile apps for study and research activities rather than using library No.

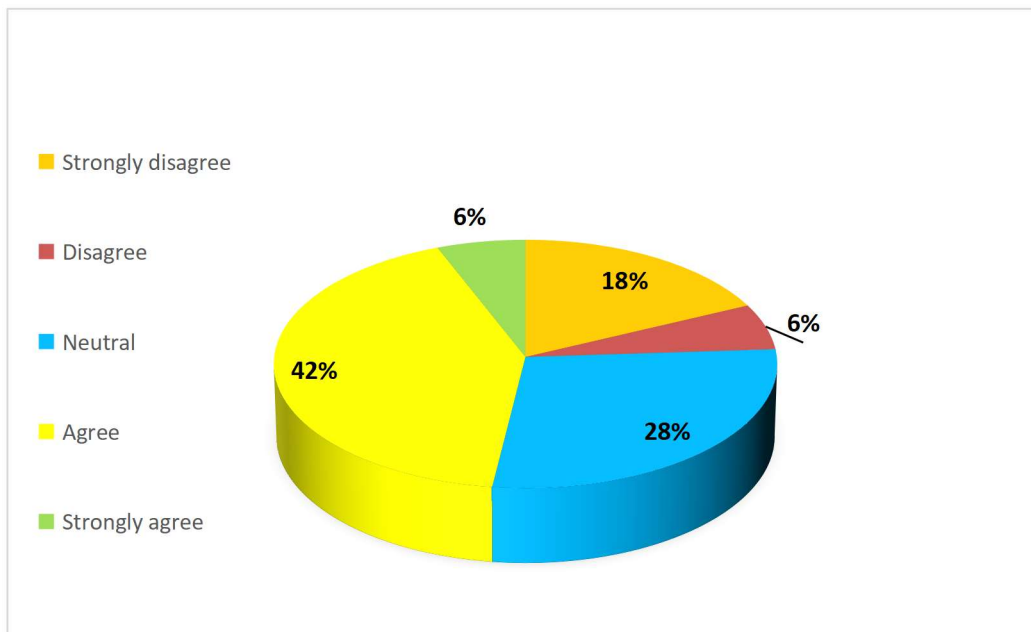
**TABLE 3.23**

**Table showing the respondents spend the time on the usage of social media has increased over last 12 months**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Strongly disagree	9	18
Disagree	3	6
Neutral	14	28
Agree	21	42
Strongly agree	3	6
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source-Primary data

**FIGURE 3.23**



## INFERENCE

From the above data we come to know about that 18%% of the respondents spend the time on the usage of social media has increased over last 12 month are strongly disagree , 6% of the respondents spend the time on the usage of social media has increased over last 12 month are disagree, 28% of the respondents spend the time on the usage of social media has increased over last 12 month are neutral, 42% of the respondents spend the time on the usage of social media has increased over last 12 month are agree, 6% of the respondents spend the time on the usage of social media has increased over last 12 month are strongly agree.

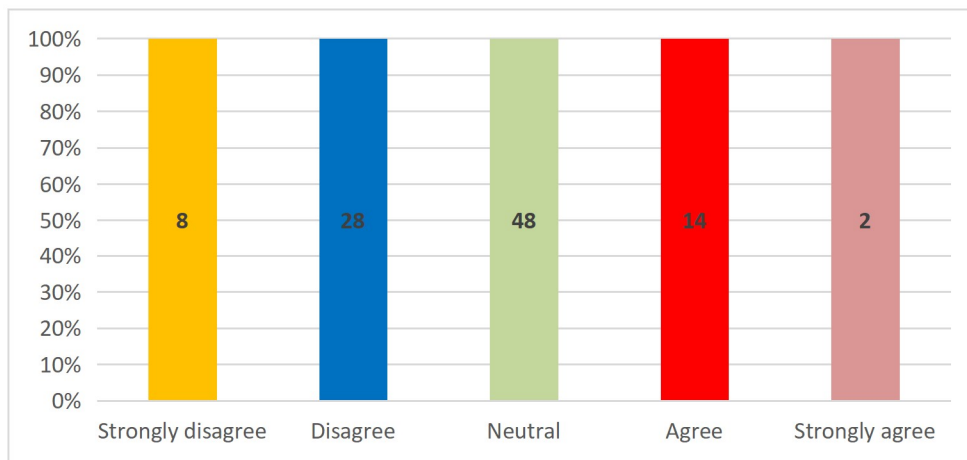
**TABLE 3.24**

**Table showing the respondents using mobile app in schools / colleges**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Strongly disagree	4	8
Disagree	14	28
Neutral	24	48
Agree	7	14
Strongly agree	1	2
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source - Primary data

**FIGURE 3.24**



## **INFERENCE**

From the above data we come to know about that 8% of the respondents using mobile apps in schools / colleges are strongly disagree, 28% of the respondents using mobile apps in schools / colleges are disagree, 48% of the respondents using mobile apps in schools / colleges are neutral, 14% of the respondents using mobile apps in schools / colleges are agree, 6% of the respondents using mobile apps in schools / colleges are strongly agree.

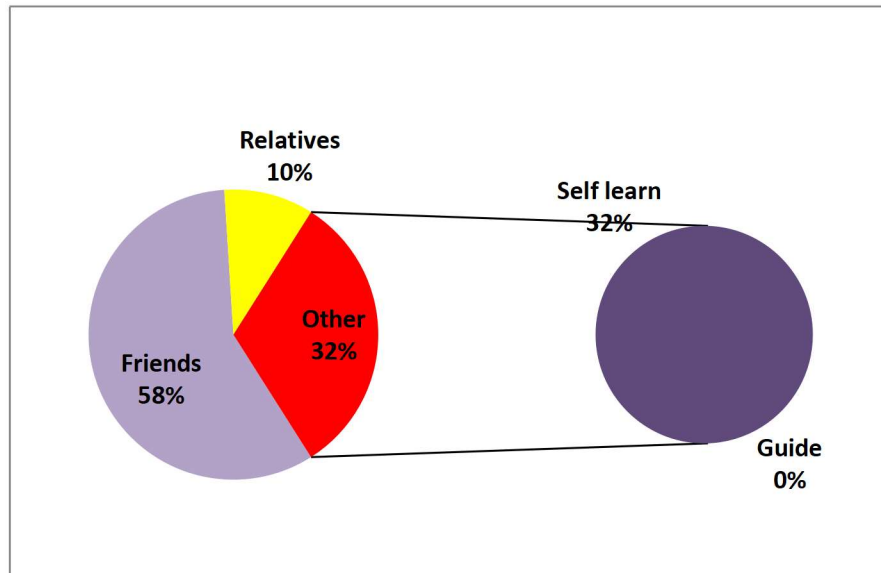
**TABLE 3.25**

**Table showing the reason of influence to use mobile apps**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Friends	29	58
Relatives	5	10
Guide	0	0
Self learn	16	32
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source - Primary data

**FIGURE 3.25**



## **INFERENCE**

From the above data we come to know about that 58% of the respondents influence to use mobile apps are friends, 10% of the respondents influence to use mobile apps are relative, 0% of the respondents influence to use mobile apps are guide, 32% of the respondents influence to use mobile apps are self learn.

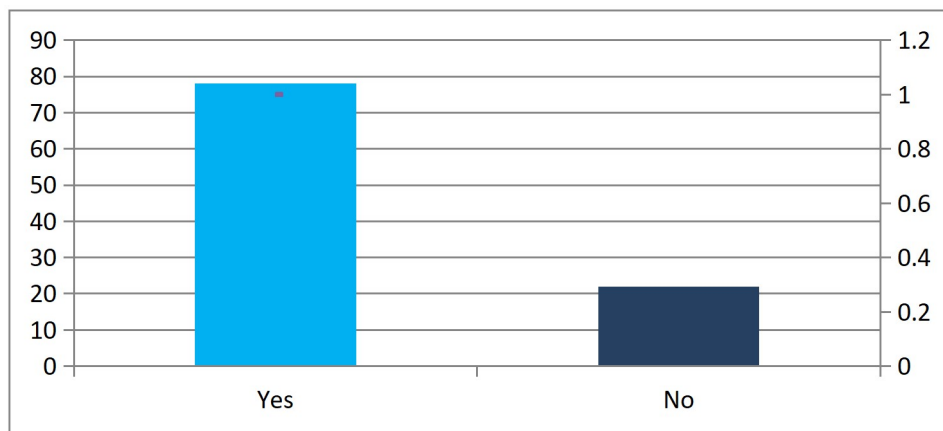
**TABLE 3.26**

**Table showing the respondents habit of finding out new mobile apps in the play store**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Yes	39	78
No	11	22
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source - Primary data

**FIGURE 3.26**



## **INFERENCE**

From the above data we come to know about that 78% of the respondents habit of finding out new mobile apps in the play store Yes, 22% of the respondents habit of finding out new mobile apps in the play store No.

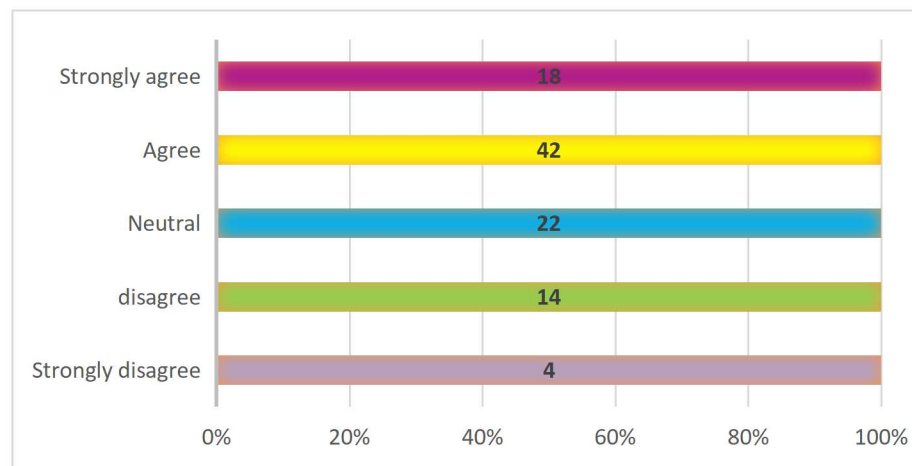
**TABLE 3.27**

**Table showing the respondents usage of mobile application to make one feel better**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE</b>
Strongly disagree	2	4
Disagree	7	14
Neutral	11	22
Agree	21	42
Strongly agree	9	18
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source - Primary data

**FIGURE 3.27**



## **INFERENCE**

From the above data we come to know about that 4% of the respondents usage of mobile application to make one feel better are strongly disagree , 14% of the respondents usage of mobile application to make one feel better are disagree, 22% of the respondents usage of mobile application to make one feel better are neutral, 42% of the respondents usage of mobile application to make one feel better are agree, 18% of the respondents usage of mobile application to make one feel better are strongly agree.

**TABLE 3.28****Table showing the respondents of Amazon product before using**

<b>OPINIONS</b>	<b>EXCELLENT</b>	<b>VERYGOOD</b>	<b>GOOD</b>	<b>FAIR</b>	<b>POOR</b>
Price	7	14	21	8	
Quality	7	18	20	5	
Packaging	5	20	23	2	
Delivery speed	6	11	23	9	1
Specifications	3	9	24	11	3
<b>TOTAL</b>	<b>28</b>	<b>72</b>	<b>111</b>	<b>35</b>	<b>4</b>

**TABLE 3.28.1**

<b>PARTICULAR</b>	<b>EXCE</b>	<b>VG</b>	<b>G</b>	<b>F</b>	<b>P</b>	<b>SCORE</b>	<b>%</b>	<b>RANK</b>
	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>			
Price	7	14	21	8		170	20.36	<b>III</b>
	35	56	63	16				
Quality	7	18	20	5		177	21.20	<b>II</b>
	35	72	60	10				
Packaging	5	20	23	2		178	21.32	<b>I</b>
	25	80	69	4				
Delivery speed	6	11	23	9	<b>1</b>	162	19.40	<b>IV</b>
	30	44	69	18	1			

Specification	3	9	24	11	3	148	17.72	<b>V</b>
	15	36	72	22	3			
<b>TOTAL</b>						<b>835</b>	<b>100</b>	

Source - Primary data

## INFERENCE

The above five point scaling table 2.28 exhibits the reason for using mobile application. From the table, it is inherent that majority of the respondents are using mobile app “Packaging” and hence 1<sup>st</sup> rank was given with the highest average score of 21.32%. Moreover, the respondents have given 2<sup>nd</sup> rank “Quality”, 3<sup>rd</sup> rank for “Price”, 4<sup>th</sup> rank “Delivery Speed”, and they have given 5<sup>th</sup> rank “Specification” with the lowest score of 17.72%.

Hence it is inferred from the ranking that majority of the respondents use mobile application “Packaging” and it was given 1<sup>st</sup> rank with the highest average score of 21.32%, and they have given least importance “specification” with the lowest score 17.72%.

# CHAPTER-IV



## FINDING AND SUGGESTION

## **CHAPTER-IV**

### **FINDINGS AND SUGGESTIONS**

The following are the findings on the study on behavioural change of the teenagers with impacts of mobile apps. The summary of the following findings is the natural and logical outcome of Analysis and Interpretation carried out in the previous chapter. These findings have become possible on the basis of formal discussion as well as interviews with 50 respondents

#### **4.1 FINDINGS**

- From the above data 33% of the respondents are Female.
- It is found that 40% of the respondents belong to the age group of 18-19 years.
- It is observed that 50% of the respondents have completed higher secondary level of education.
- According to the study 80% of the respondents are from urban area.
- It is found that 100% of the respondents using mobile applications.
- It is evidenced that majority 34% of the respondents using mobile application for better communication.
- It is analyzed that (80%) of the respondents artistic skills are developed through usage of mobile application.
- According to the study (58%) of the respondents does not have separate password for each apps.

- It is found that (88%) of the respondents disturbed on online advertisements while watching any videos.
- It is analyzed that (88%) of the respondents prefer selling products through online.
- It is found that Majority (10.51%) of the respondents are using Instagram..
- From the following data (40%) of the respondents have Below100 followers in Instagram.
- It is analyzed that (62%) of the respondents loss their interest in previous hobbies and leisure activities because of online gaming.
- It is found that (60%) of the respondents use applications for educational purposes such as sending emails to staffs/colleagues.
- According to the study it is analyzed that (82%) of the respondents prefer using mobile apps for study and research activities rather than using library.
- It is analyzed that (58%) of the respondents are influenced by friends to use mobile apps.
- It is observed that (78%) of the respondents habit of finding out new mobile apps in the play store.
- It is found that (42%) of the respondents are agreed to use mobile apps to make them feel better when they are feeling down.
- From the above data (76%) of the respondents learn health related tips through mobile apps.
- It is analyzed that (58%) of the respondents says that all members in their family using mobile apps.

- From the above data we came to know that (46%) of the respondents says if they don't use mobile apps, they find to get in touch with their friends.
- From the study it was found that (42%) of the respondents would be Boring, Empty and Joyless without using mobile apps.
- According to the study (90%) of the respondents says they find value in usage of mobile apps.
- It is found that (21.32%) of the respondents prefer packing for Amazon products before using.
- It is analyzed that (42%) of the respondents says that they spend time on the usage of social media has increased over last 12 months

## 4.2 SUGGESTIONS

The impact of mobile application re-engineers social, historical, and personal lifestyle, views and thinking pattern. This study investigates the effects of teenagers. Results shows that social media plays important role in learning opportunities. Teenagers mostly use mobile apps for communication with friends and families and entertainment purposes. While using mobile applications, users have to remember the cultural values, social norms, and values.

On the basis of analysis, the major suggestions are:

- ❖ The mobile apps should be used for positive purposes.
- ❖ Using of mobile apps should be in informative way enhance the skills and abilities.
- ❖ To minimize its negative effects government has to take some strict actions.  
Government should ban immoral websites.

- ❖ To secure the future of the teenagers, Teachers and Parents should check out what they actually doing on at the time of using mobile application.
- ❖ There should be reduction of GB storage while downloading the mobile apps.
- ❖ A strong recommendation for the users of mobile application is that they have to remember the purpose of using the apps and always use the informative sites.
- ❖ It made human task easier and saves the time.
- ❖ Government has to take policies to check out unfair reporting of unnecessary apps which ruin the society.
- ❖ Suggestion to remove watermarks.

# CHAPTER –V



## CONCLUSION

## **CHAPTER –V**

### **CONCLUSION**

Mobile apps creates positive and negative mostly on teenagers behavior. As we all know that mobile phones are needy for this updated world, we are pushed up to use mobiles for education, entertainment, to seek, various information from different apps from anywhere and at anytime through internet. Many students and professionalist use mobile apps and hence it create more stress give to it; which leads them to improper academic results and not enough progression in their profession and their personal life. Hence this study helps us to find various measures in controlling and the way to adopt mobile apps and the awareness of using mobile apps often in our daily life.

The positive aspect of using mobile apps helps to find easy way in dealing various aspects in our professionalist and carrier path. Now- a-days, many institution companies, banking sector have their own application by connecting their customers through internet for easy and more convenient transaction. Both the educated and uneducated persons are helpful in this way to gain more practical knowledge. The adverse aspect of using mobile apps leads the teenagers to depression, stress, anxiety, health issues, not effective academic results.

By considering, positive and negative aspects of mobile apps. The government should impose regulation to teenagers to use various apps. According to their age limit and bring happiness in their day to day life.

Thus this survey concludes that mobile apps are pros in usage among the youngsters, because their usage is more when compared to others. So finally we convey the message that using apps are good in nature for example, We can take for the job interview we ought to send the resume to the particular company it is easy when the company is in their surroundings, but it's little bit difficult while the company is in out of station so at that time we can send through the online platform for example, email, WhatsApp etc. So finally, mobile apps are beneficial to this technology world.

# ANNEXURE-I



## QUESTIONNAIRE

## QUESTIONNAIRE

### A STUDY ON TEENAGERS PREFERENCE TOWARDS USAGE OF MOBILE APPS

1. Name:
2. Gender: a) Male b) Female
3. Age: a) Below15 b) 15-18 c) 18-19
4. Marital status: a) Married b) Unmarried
5. Educational Qualification: a) Higher Secondary b) Graduate c) Other
- 6 .Place of residence: a) Rural b) Urban c) Semi-Urban
7. Occupation: a) Employed b) Unemployed
8. How many members in your family? a) 3 b) 4 c) more than 4
9. Are you usings mobile apps ? a) Yes b) No
10. How many of them in your family are using mobile application? a)2 b)3 c) all of them
11. For what reason you are using mobile application?  
a)Education b)Communication c)Business & Productivity d)GPs & Google maps  
e)Entertainment f)Internet Surfing g) Safety & Travelling purpose
12. If you don't use mobile apps, you find it hard to get in touch with friends  
a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree
13. Do you think that life without social media would be boring, empty & joyless?  
a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree
14. Do you have separate password for each apps? a) Yes b) No
15. Have you developed your artistic skills through usage of mobile apps a) Yes b) No
16. Do you learn health related tips through any apps a) Yes b) No
17. Do you feel disturbed on online advertisements while watching any videos? a)Yes b) No
18. Do you prefer selling products through online a)Yes b)No
19. How many followers do you have in instagram?  
a)Below 100 b)100 to 500 c)500 to 1000 d) Above 1000
20. Did you find any value in usage of mobile? a) Yes b) No

21. Rate the following opinion    Rate as... (Never or rarely Sometimes    Often or Regularly)

STATEMENT	NEVER OR RARELY	SOMETIMES	OFTEN OR REGULARLY
Do you think over social media while you are carrying out your daily use			
Do you feel tired and lacking adequate sleep due to excessive internet usage			
Do you feel depressed moody or nervous when you are offline or without using social media			
Do you have dreams and fantasies relating to mobile application usage			
Do you listen English news in mobile applications			

22. Rate the following apps:

Rate as.... (Excellent -5    Very good -4    Good -3    Fair – 2    Poor -1)

Mobile Apps	Excellent	Very good	Good	Fair	Poor
Snap chat					
Instagram					
Face book					
Telegram					
Amazon					
Spotify					
Phone pay					
Google map					
You tube					
Whats app					
Inshot					
Twitter					

23. Do you want to reduce the time spent on the mobile apps? a) Yes b) No
24. Have you lost interest in previous hobbies and leisure activities because of online gaming  
a) Yes b) No
25. Do you use your applications for educational purposes such as sending emails to your staff / colleagues? a) Never or rarely b) Sometimes c) Often or regularly
26. Do you prefer using your mobile apps for study and research activities rather than using library?  
a) Yes b) No
27. The time you have spend on the usage of social media has increased over last  
12 months a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree
28. Lectures in schools/ colleges have been encouraging in the use of mobile application  
a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree
- 29.. Who influenced you to use mobile apps? a)Friends b)Relatives c)Guide d)Self learn
30. Do you have the habit of finding out new mobile apps in the play store? a) Yes b) No
31. Have you used your mobile application to make yourself feel better when you feeling down? a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree
32. Do you think that you couldn't save money because of frequent online payments?  
a)Yes b)No
33. Do you post comment on any issues in mobile apps?  
a) Never or rarely b) Sometimes c) Often or regularly
34. How many times you used e-wallet per month a)2-3times b)5-10times c)Morethan10 times
35. Does your family, friends or colleges complain that your online gambling is excessive?  
a) Yes b) No
36. Has surfing made you spend less time with family members? a) Yes b) No
37. Which e-wallet do you prefer most of the time? a)Paytm b)G-Pay c)Free charge d)Phone pay
38. What is your purpose of using e-wallet?  
a) Money transfer b) Recharge c) Utility and bill payment d) All the above

39. Rate your expectation about Amazon product before using

Rate as.... (Excellent -5    Very good -4    Good -3    Fair – 2    Poor -1)

Opinions	Excellent	Very good	Good	Fair	Poor
Price					
Quality					
Packaging					
Delivery speed					
Specifications					

40. How much time have you spent on education, through various learning applications per day?

a) Below one hour/Never    b) 2 to 3 hours    c) More than 3 hours

41. Have you faced any threats attack?    a) Yes            b) No

42. If yes what type of threats have you faced \_\_\_\_\_

43. Best online shopping app that you mostly prefer? a) Amazon b)Flipkart c)Meesho d) Myntra

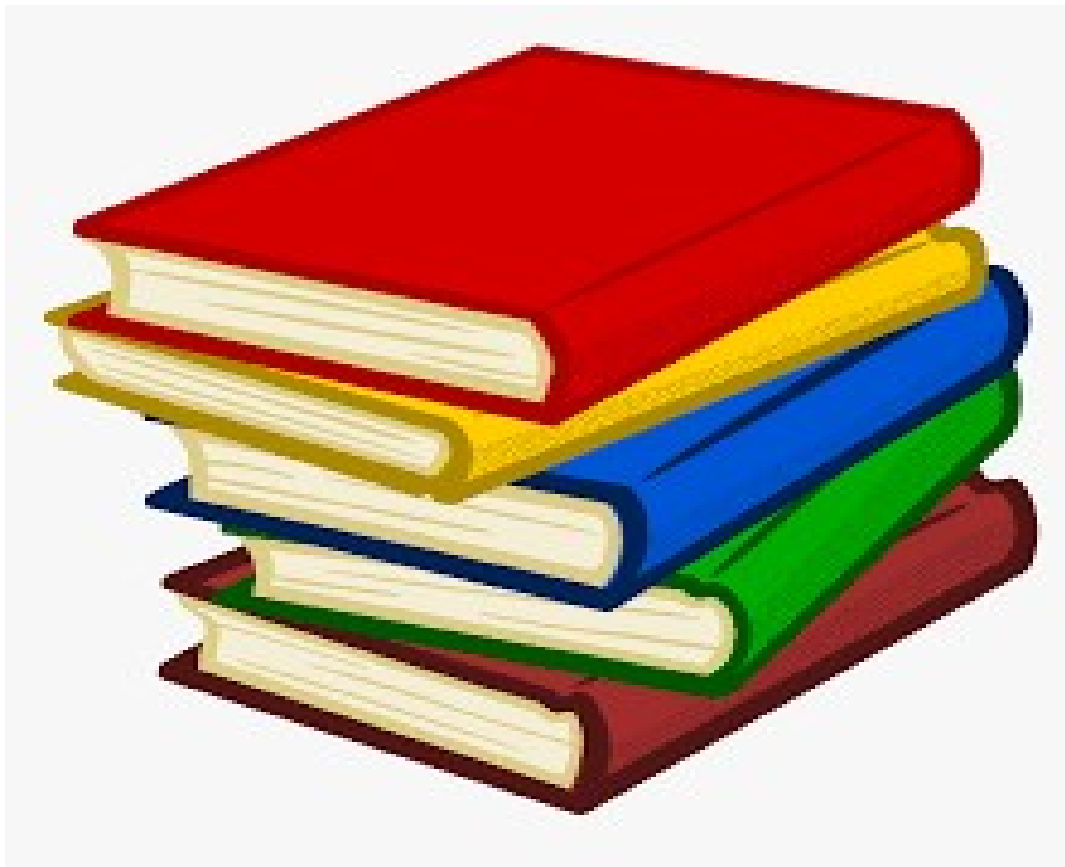
44. Which app is more convenient for video calls ? a) Snapchat    b) Instagram    c) Whatsapp

45. Will you check your accounts with your mobile device (e-mail, voice mail or social networking?    a) Yes    b) No

46. State your own suggestions and opinions

---

# **ANNEXURE-II**



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**A STUDY ON DEVELOPMENT OF ONLINE ENTREPRENEURSHIP 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)**

**APRIL 2023**

### DECLARATION

We hereby declared that the project entitled "A STUDY ON DEVELOPMENT OF ONLINE ENTREPRENEURSHIP 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., Ph.D., NET., MBA.** This project has not previously formed the basis for the award of any other degree or other similar titles and its represents entirely an independent work.

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Place: Thoothukudi

Date: 01.04.2023

### CERTIFICATE

It is to certify that this short term project work entitled "A STUDY ON DEVELOPMENT OF ONLINE ENTREPRENEURSHIP 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 2022-2023 by the following students.

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## LIST OF TABLES

<b>S.NO.</b>	<b>TITLES OF THE TABLES</b>	<b>PAGE.NO.</b>
<b>3.1</b>	<b>Gender Wise Classification</b>	<b>41</b>
<b>3.2</b>	<b>Age Wise Classification</b>	<b>42</b>
<b>3.3</b>	<b>Academic Qualification</b>	<b>43</b>
<b>3.4</b>	<b>Occupational Status</b>	<b>44</b>
<b>3.5</b>	<b>Marital Status</b>	<b>45</b>
<b>3.6</b>	<b>Nature of Family</b>	<b>46</b>
<b>3.7</b>	<b>Nature of Residence</b>	<b>47</b>
<b>3.8</b>	<b>Types of Business</b>	<b>48</b>

<b>3.9</b>	<b>Classification Under Sectors</b>	<b>49</b>
<b>3.10</b>	<b>Mode of Business</b>	<b>50</b>
<b>3.11</b>	<b>Mode of Startup Business</b>	<b>51</b>
<b>3.12</b>	<b>Experience in Online Business</b>	<b>52</b>
<b>3.13</b>	<b>Experience in Offline Business</b>	<b>53</b>
<b>3.14</b>	<b>Reasons to Start Your Business</b>	<b>54-55</b>
<b>3.15</b>	<b>Challenges Faced During Business Start Up</b>	<b>56</b>
<b>3.16</b>	<b>Obstacles Faced During Startup of the Online Business</b>	<b>57-58</b>
<b>3.17</b>	<b>Funds for Business</b>	<b>59</b>
<b>3.18</b>	<b>Current Business Status</b>	<b>60</b>

<b>3.19</b>	<b>Mode of Payment</b>	<b>61</b>
<b>3.20</b>	<b>Opinion on Satisfaction of Family Members in Business</b>	<b>62</b>
<b>3.21</b>	<b>Opinion on Facing Obstacles in Online Business Currently</b>	<b>63</b>
<b>3.22</b>	<b>Strategic Plans to Face Challenges in Online Business</b>	<b>64</b>
<b>3.23</b>	<b>Most Used Social Media Platforms for the Online Business</b>	<b>65</b>
<b>3.24</b>	<b>Opinion to Support Other Entrepreneurs' Business</b>	<b>66</b>
<b>3.25</b>	<b>Supporting Other Business</b>	<b>67</b>
<b>3.26</b>	<b>Level of Satisfaction of Online Entrepreneurs</b>	<b>68</b>
<b>3.27</b>	<b>Overall Statement About Online Business</b>	<b>69-70</b>

## LIST OF CHARTS

S.NO.	TITLES OF THE CHARTS	PAGE.NO.
3.1	Gender Wise Classification	41
3.2	Age Wise Classification	42
3.3	Academic Qualification	43
3.4	Occupational Status	44
3.5	Marital Status	45
3.6	Nature of Family	46
3.7	Nature of Residence	47
3.8	Types of Business	48

<b>3.9</b>	<b>Classification Under Sectors</b>	<b>49</b>
<b>3.10</b>	<b>Mode of Business</b>	<b>50</b>
<b>3.11</b>	<b>Mode of Startup Business</b>	<b>51</b>
<b>3.12</b>	<b>Experience in Online Business</b>	<b>52</b>
<b>3.13</b>	<b>Experience in Offline Business</b>	<b>53</b>
<b>3.14</b>	<b>Challenges Faced During Business Start Up</b>	<b>56</b>
<b>3.15</b>	<b>Funds for Business</b>	<b>59</b>
<b>3.16</b>	<b>Current Business Status</b>	<b>60</b>
<b>3.17</b>	<b>Mode of Payment</b>	<b>61</b>
<b>3.18</b>	<b>Opinion on Satisfaction of Family Members in Business</b>	<b>62</b>

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<b>3.20</b>	<b>Strategic Plans to Face Challenges in Online Business</b>	<b>64</b>
<b>3.21</b>	<b>Most Used Social Media Platforms for the Online Business</b>	<b>65</b>
<b>3.22</b>	<b>Opinion to Support Other Entrepreneurs' Business</b>	<b>66</b>
<b>3.23</b>	<b>Supporting Other Business</b>	<b>67</b>
<b>3.24</b>	<b>Level of Satisfaction of Online Entrepreneurs</b>	<b>68</b>

## CHAPTER-I

### INTRODUCTION & DESIGN OF THE STUDY



## **CHAPTER- I**

### **INTRODUCTION AND DESIGN OF THE STUDY**

#### **1.1 INTRODUCTION:**

Online business is any kind of business activity that happens over the internet. Running an online business can include buying and selling of products in online or providing an online service. Anyone can start an online business. The person who starts the online business is known as online entrepreneur. He is a business owner that conducts their business on the internet. Like other entrepreneurs, they often take financial or personal risks to launch their own companies. Online entrepreneurs may use a variety of business models to provide their products or services. Normally entrepreneurship is an appealing goal for many individuals who want to have their own carrier. Today's technologies made this goal easier by providing more business opportunities through online platforms. Nowadays online business was developed tremendously, especially during covid -19 lockdown. And this sudden growth makes a fast and rapid development of online shopping among the customers. Wide availability and easy accessibility made this wonder. Today's customers love to get products immediately at their preferential place. In this technological society, peoples were more concerned about their time and so they wish to access products at the very movement as they like. This was given by the online entrepreneurs. And so, customers and online entrepreneur were functioning simultaneously to achieve this growth. The growth of the internet has changed our society in many ways. The way we communicate, look for entertainment and even shop is unrecognizable to what we did 20 years ago. The growth of the internet has also changed the business world and many entrepreneurs are finding that launching an online business is the ideal way to follow their dream of becoming self-employed.

#### **1.2 STATEMENT OF THE PROBLEM:**

In today's world, everyone wants to grow their business. When it comes to the success of business, online business plays a key role. While marketing and promote products and services, online business is the best option. Creating an online store will be more beneficial as compared to the traditional way of doing business. Online business will help the entrepreneur in improving the business brand visibility, traffic and sales. Conducting business on the internet can offer entrepreneurs a variety of advantages over other methods, such as not having the overhead associated with operating a brick-and-mortar store and eliminating the need to drive great distances to make sales calls. It can also provide the flexibility of doing business at your

convenience. Even though there are many advantages, there are also some disadvantages in online business like insecurity, trust less business transaction, customer satisfaction, technical problem etc., E-commerce have created even more challenges to an entrepreneur as well as to the society. Wide development of online business results in more fraudulent activities. Using online for everything is not a good thing. Online business increases the usage of more electronic gadgets. Development of online business may cause declining offline business. We live in an "information society," where power and wealth increasingly depend on information and knowledge as central assets, Controversies over information are often in fact disagreements over power, wealth, influence, and other things thought to be valuable. Like other technologies such as steam, electricity, telephones, and television, the Internet and ecommerce can be used to achieve social progress, and for the most part, this has occurred. However, the same technologies can be used to commit crimes, despoil the environment, and threaten cherished social values. Before automobiles, there was very little interstate crime and very little federal jurisdiction over crime. Many business firms and individuals are benefiting from the commercial development of the Internet, but this development also exacts a price from individuals, organizations, and societies. These costs and benefits must be carefully considered by those seeking to make ethical and socially responsible decisions in this new environment.

Hence the research team tries to study the perception of online entrepreneurs and attempts to find out their level of satisfaction in their Online business in Thoothukudi District.

### **1.3 OBJECTIVES OF THE STUDY:**

- To analyse the demographic characteristics of the respondents of the study.
- To discuss the factors responsible for online entrepreneurship.
- To study the measures needed to improve the state of online entrepreneurship in the study area.
- To know how social media helps online entrepreneurship
- To know the strength and weaknesses of online entrepreneurship in the study area.
- To find out the challenges faced in online entrepreneurship.
- To know about the different government schemes for entrepreneurs in the study area.
- To give the valuable suggestions based on the study.

#### **1.4 SCOPE OF THE STUDY:**

This study provides an overall view of the online entrepreneurs and their development. This study defines the factors which motivating an online entrepreneur to start a business and describe the importance of social media in developing their business. This study also includes the role of government schemes in developing online entrepreneurship.

#### **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 PERIOD OF STUDY:**

The time period of this study was three months from January 2023 to march 2023. The primary data was collected through questionnaire during the month of February 2023.

##### **1.5.2 SAMPLING DESIGN:**

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

##### **1.5.3 COLLECTION OF DATA:**

The data required for the study has been obtained both from primary and secondary sources. Primary data was collected from the respondents through questionnaire. Secondary data was collected from websites, newspaper, magazines, brochures and the like.

##### **1.5.4 FRAME WORK ANALYSIS:**

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 therefrom. Thus, the data collected was analysed through questionnaire by using the following statistical tools namely,

- Percentage analysis
- Pie chart
- Bar diagram
- Simple ranking method

- Five Point Scaling method

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

### **1.6 IMPORTANCE OF THE STUDY:**

- Online businesses are incredibly flexible.
- Online Business can be operated from anywhere.
- E-Commerce doesn't need any heavy operating cost.
- Online Business can be assessed by worldwide customers.
- Online Business makes the marketing easier.
- Online Business is more profitable than offline business.

### **1.7 LIMITATIONS OF THE STUDY:**

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

- A sample size of 61 respondents is not enough to gauge their views and satisfaction of online entrepreneurs in their business.
- The data was collected using a questionnaire; the interviewer's inability to understand and record the responses correctly is possible.
- The sample selected may not represent the exact characteristics of the entrepreneurs.
- The behaviour of the entrepreneurs is unpredictable which may result in the lacking of accuracy in the data collected.
- Many of the respondents were hesitating to give their personal details.

### **1.8 CHAPTER SCHEME:**

This project has been organised and presented in four chapters.

- Chapter 1: Introduction and design of study.
- Chapter 2: Profile of the study and Review of related studies.
- Chapter 3: Data analysis and interpretations of the study.
- Chapter 4: Findings and Suggestions of the study.
- Chapter 5: Conclusion of the study.

**ANNEXURE:**

- Bibliography
- Questionnaire

## CHAPTER II

## PROFILE OF THE STUDY



## **CHAPTER- II**

### **PROFILE OF THE STUDY**

#### **2.1 INTRODUCTION:**

Electronic business (also known as online business or e-business) is any kind of business or commercial transaction that includes sharing information across the internet. Commerce constitutes the exchange of products and services between businesses, groups, and individuals and can be seen as one of the essential activities of any business. Electronic commerce focuses on the use of information and communication technology to enable the external activities and relationships of the business with individuals, groups, and other businesses, while e-business refers to business with the help of the internet. Electronic business differs from electronic commerce as it does not only deal with online transactions of selling and buying of a product and/or service but also enables to conduct of business processes. In today's world, we are exposed to various forms of e- Business. Since its emergence, it has grown by leaps and bounds. Some predict that it may very soon overtake brick and mortar stores completely. While that remains to be seen, we cannot ignore the immense role it plays in the current global economy. Introduction to E-business or Online business means business transactions that take place online with the help of the internet. The term e-business came into existence in the year 1996. E-business is an abbreviation for electronic business. So, the buyer and the seller don't meet personally. E-business refers to a broader definition of e-commerce. It includes not only buying and selling of goods and services, but also, servicing customers, collaborating with business partners and suppliers, conducting electronic transactions within an organization.

#### **2.2 DEFINITION OF E-BUSINESS:**

Electronic Business (E-Business) is the administration of conducting any business using the internet, extranet, web, and intranet. This would include buying and selling of goods or services using commercial transactions conducted electronically along with providing customer or technical support with the help of the internet. E-business is similar to E-commerce but it is more than just a simple act of buying and selling services or goods online. In fact, it is the method of utilizing digital information and advanced communication technologies to streamline different business processes – from the initial to the implementation phase. E-business includes a lot of business processes including online order processing, CRM (Customer Relationship Management), supply chain management, and many more. E-

commerce is a part of e-business, so let me give you a comprehensive detail about what is e-business. Business organizations include any for profit, governmental, or non-profit entity. Their processes include production, customer, and internal or management focused business processes.

**Australia's Northern Territory Government has the following definition of online business:**

*"Online business is any kind of business activity that happens over the internet. Running an online business can include buying and selling online or providing an online service."*

### **2.3 HISTORY OF ONLINE BUSINESS:**

Despite the fact that e-business is a relatively new trend in the business sector, its brief history is filled with controversial events. The rapid growth of the popularity of the Web from 1995 was accompanied by a highly profitable period for e-business companies. Setting up a fully functional e-Business website was very easy and cost efficient and at that time it was thought to guarantee success and profits (O'Connor and Galvin, 1998; Janenko, 2003). The number of e-businesses kept growing in an attempt for everybody to have a share from the profit pie. On the turn of the century, their number reached its peak and their profit opportunities and potential financial growth was capped. This led to the huge stock market collapse of many e-business companies which is known as dot.com bust. After a five-year period where companies had to reevaluate their strategic approach towards e-commerce, growth of e-businesses started to increase again, reaching double digit level through the current period.

### **2.4 FEATURES OF ONLINE BUSINESS:**

Some of the features of Online Business are as follows:

- It is easy to set up.
- There are no geographical boundaries.
- Much cheaper than traditional business.
- There are flexible business hours.
- Marketing strategies cost less.
- Online business receives subsidies from the government.
- There are a few security and integrity issues.
- There is no personal touch.

- Buyer and seller don't meet.
- Delivery of products takes time.
- There is a transaction risk.
- Anyone can buy anything from anywhere at any time.
- The transaction risk is higher than traditional business.

## **2.5 ADVANTAGES OF ONLINE BUSINESS:**

### **2.5.1 Customer Data:**

The most important aspect of any business procedure is collecting customer information. Online companies allow customers to collect data about their customers and their behaviour. It's all done with little effort. Therefore, it's the best online business benefit anyone can get. Using this information, the company can make the necessary changes to improve customer experience. For instance, if it is an online shop, it is possible to determine what kind of product people are the most drawn to, which country the largest sales come from and which is the most popular payment method.

### **2.5.2 Customisation:**

The degree of satisfaction provided by an online company is higher than that of a traditional office-based business. In reality, an unrivalled business model can offer the same in terms of online business. When it comes to online businesses, there are various options for customisation available to customers. The client must select one option and place the purchase. This is a simple process, and it is possible to improve the customer's experience. In this way, it's one of the advantages of online business.

### **2.5.3 Lower Marketing Costs:**

The growth of the internet has led to an explosion in the number of websites for social networking. These platforms, which are created to bring people together, can be effective, cost-effective marketing channels used by small and large companies. The Internet means that you can advertise your products and services in front of your desired customers without the assistance of a professional marketing company to help you but at a higher price.

#### **2.5.4 Accessibility:**

Online businesses are also exempt from geographical limitations. Customers can make orders from any region of the globe. However, it is contingent on having access to the internet. This is among the main reasons companies choose internet-based business strategies to attract international clients.

#### **2.5.5 Automatic Systems and Resource Sharing:**

The internet has given you many ways to simplify your life as a business owner. You can handle your bookkeeping, customer service and bookkeeping support online and get custom solutions that will automate the way customers buy your goods and services. In other words, it will simplify processes and save valuable time from doing repetitive tasks. Additionally, it allows you to share information and data quickly and efficiently. Sharing information has been made simple and effective when sharing documents, best practices in business applications, emails, webinars, or anything else.

#### **2.5.6 Long-term Cost:**

Online businesses are significantly less expensive in operating costs than traditional businesses. An online business requires the smallest office space, or there is no need for office space. Thus, companies can reduce the cost of leasing/renting/buying physical space. Furthermore, if there are no physical premises for the business, then the cost of hiring employees will be reduced.

#### **2.5.7 Customer Contact:**

Through an online company, you can communicate with customers worldwide. Any person from any specific region is more likely to be a potential customer for your business. Even the smallest businesses have the possibility of reaching international customers. This could lead to the highest sales that offline businesses cannot quickly achieve.

### **2.6 THE BARRIERS OF E-COMMERCE:**

The drivers of e-commerce were identified and summarized there are barriers to the growth and development of e-commerce. Numerous reports and surveys identify the different kinds of barriers, and many of them focus on security as being one of the largest inhibitors to and problems for e-commerce. Different nations are at different stages of development of ecommerce and as such the issues that are relevant to one nation may not be relevant to another.

Similarly, the issues that are relevant to the type of organization also differ. Overall, all kinds of organizations have similar barriers but with different emphases for discuss as follows:

**2.6.1 Commercial Infrastructure:** Relates to issues such as international trade agreements, taxation laws and other legal agreements that facilitate all kinds of on-line trading and so is a barrier relevant to all types of businesses.

**2.6.2 Technology Infrastructure:** Deals with issues of standardization of systems and applications, which is a particular concern for larger organizations who want to implement solutions such as value chain integration and e-supply chain management.

**2.6.3 Internet Infrastructure:** Deals with issues such as availability and quality of the Internet in terms of speed and reliability. This barrier is of particular concern to Business to Consumer organizations, since their business relies more on general consumers, and so the ease with which the general public can connect to the Internet has a direct impact on their Web-based business.

**2.6.4 Security:** In its broadest term is one of the most significant barriers toe-commerce both within the organization and external to it. Identified as Security and Encryption; Trust and Risk; User Authentication and Lack of Public Key Infrastructure; Fraud and Risk of Loss it relates to the development of a broader security infrastructure and it also relates to the kinds of measures barriers to e-commerce businesses can take to improve security.

**2.6.5 Interoperability of systems:** This is identified as one of the major barriers for large US based Business to Business corporations. This refers specifically to implementation and compatibility problems of integrating new e-commerce applications with existing legacy systems and resources within organizations. This problem also extends to interacting with systems of business partners and stakeholders.

**2.6.6 Lack of Qualified Personnel:** This is a particularly strong concern because internally they do not have sufficient resources to attract and maintain their own support staff to develop a sophisticated technology infrastructure. With regards to third parties, the qualified personnel tended to work for larger organizations.

## 2.7 DISTINGUISH BETWEEN ONLINE BUSINESS VS. TRADITIONAL BUSINESS:

<b>Basis</b>	<b>E-Business</b>	<b>Traditional Business</b>
<b>Meaning</b>	Conducting business activities over the internet or any other computer network is known as E-business or Electronic Business.	A Traditional business is a local store, shop, etc., which offers its services or products to its local customers. It is a set-up where customers will have to visit the store physically to buy the products or services.
<b>Ease of Formation</b>	Formation of E-business is easy.	Formation of traditional business is comparatively difficult.
<b>Physical Presence</b>	Physical presence is not required.	Physical presence is required.
<b>Locational Requirements</b>	There is no requirement for location.	There is a requirement for location, and a location near raw materials and markets is preferred.
<b>Cost of Setting up</b>	The cost of setting up an E-business is low as there is no requirement for physical facilities.	The cost of setting up a traditional business is high as there is a requirement for physical facilities.
<b>Operating Cost</b>	Operating cost is low.	Operating cost is high because of fixed charges associated with storage, marketing, etc.
<b>Contact with Suppliers and Customers</b>	There is direct contact with suppliers and customers.	There is indirect contact with suppliers and customers through intermediaries.
<b>Nature of Internal Communication</b>	Communication can flow in any direction.	Communication flows in hierarchical order.
<b>Ease of going Global</b>	There are many chances of going global.	There are less chances of going global.

<b>Response time for meeting Customers/ Internal Requirements</b>	It gives an instant response.	Response takes a lot of time.
<b>Business Processes and Length of the Cycle</b>	There are short business processes and cycle.	There are long business processes and cycle due to the number of sequential processes.
<b>Organisational Structure</b>	Organisational structure is vertical or tall due to the chain of command.	Organisational structure is horizontal or flat due to direct command and communication.
<b>Opportunity Interpersonal Touch</b>	There is less opportunity for interpersonal touch.	There is more opportunity for interpersonal touch.
<b>Opportunity for physical pre-sampling of the Products</b>	There are less opportunities for physical pre-sampling of the products. It is mostly available in the case of books, software, journal, etc.	There are many opportunities for physical pre-sampling of the products.
<b>Government Patronage</b>	Government patronage is increasing.	Government patronage is declining or shrinking.
<b>Transaction Risk</b>	There are high transaction risks due to a lack of personal contact between the parties.	There are low transaction risks due to personal contact between the parties.
<b>Nature of Human Capital</b>	Technically and professionally qualified human capital is needed.	Mostly semi-skilled and unskilled manpower is needed.

## **2.8 ONLINE BUSINESS IN THOOTHUKUDI:**

### **2.8.1 TEXTILES:**

While online shopping has become the norm nowadays, many company started to expend their business through online other than traditional physical stores that will help them to capture more potential customers by connecting them instantly without geographical limits. In fact, this also enables the business company to communicate and disseminate their product & service information easily with effective marketing goals and relatively lower budget compared with physical ways. Today, Information technology (IT) plays a vital role in the field of textile industry. Any manufacturing unit employs four M's that is, Men, Material, Machine and of course Money. To get organizational success, managers need to focus on synchronizing all these factors and developing synergies with in and outside organizational operations. With the increased competition, companies are taking support of IT to enhance its Supply Chain Management (SCM) and using it as a competitive edge. In short, many textile companies are leveraging the technological power to adding value to their business. Supply Chain Management includes: sourcing, procuring, converting, and all the logistic activities. It seeks to increase the transaction speed by exchanging data in real-time, reduce inventory, and increased sales volume by fulfilling customer requirements more efficiently and effectively.



### **2.8.2 CRAFTWORK:**

A handicraft, sometimes more precisely expressed as artisanal handicraft or handmade, is any of a wide variety of types of work where useful and decorative objects are made completely by one's hand or by using only simple, non-automated related tools like scissors,

carving implements, or hooks. It is a traditional main sector of craft making and applies to a wide range of creative and design activities that are related to making things with one's hands and skill, including work with textiles, mouldable and rigid materials, paper, plant fibres, clay, etc. Selling crafts online gives us an opportunity to reach a wider customer base and make more sales. With an online store, it is not possible to worry about how much local foot traffic we can get because we get access to customers all over the world. Even better, we can save our business money since we don't have to worry about renting commercial property or setting up a storefront. Learning how to sell products online can be a little overwhelming for first-timers, but there are lots of resources to help you sell crafts online. It starts with figuring out what kinds of crafts we want to sell and building a website. Once your website is finished and your crafts made and ready to sell, we can start selling, advertising, and figuring out how to manage our inventory.



### **2.8.3 AARI WORK:**

Embroidery refers to the thread craft that enhances the look of a fabric or product. Embroidery, or the art of decorating fabrics using colorful stitches, can be traced back to ancient civilizations in China. Even in the year 30,000 B.C., people would use stitches to embellish their clothing with decorative pieces. Embroidery has only evolved since then. Nowadays, you can find an infinite amount of embroidery patterns, all with their own unique stitching and materials. This thread craft is generally done on natural fabrics with tight weaves. Embroidery designs of India are influenced by different cultures and have a flavour of their own. Indian embroidery is cherished by craftsmen and has the world swooning over them.

Embroidery designs are formed on the basis of texture of the fabric. It may also include decorating materials other than threads, like pearls, beads, stones and sequins. India is known for its beautiful embroidery techniques. Fundamental stitches of embroidery are running stitch, cross stitch and satin stitch. Surface embroidery technique are more economical. Aari embroidery is one of the many forms of embroidery, originated in the Mughal era. Aari work is a type of embroidery work that is done by stretching the fabric tightly over a wooden frame. A pen like needle, that resembles a crochet needle is used to do the intrinsic Aari work. This aariwork business becomes more famous in the online. Entrepreneurs gets orders from various wide customers through any online platforms, then they make their aariwork and deliver it to their customers. Some entrepreneurs sell readymade aariwork clothes through online.



#### **2.8.4 BOUTIQUE:**

An online boutique is a small shop that typically sells fashionable clothing or accessories through the Internet. For instance, an online clothing boutique might sell high-quality, high-end or trendy products at a significantly higher price point than what you'd find at a traditional retail business or department store. And one of the most appealing aspects of an online store is growth potential. Online boutique is an insanely profitable business venture for entrepreneurs. It estimates that the apparel and accessories online retail sector will generate over \$153 billion in revenue by 2024. Digital innovation, technology, and changes in consumer spending have given online boutique owners an edge against the big players. No longer can corporate retailers dominate sectors and swallow up online business. We already have the tools to start an online boutique. We have access to the internet, which means we can create online

business and sell products at low cost. As more and more shoppers go online to purchase their clothes, shoes and accessories, there's never been a better time to launch an online boutique. With the convenience and safety online business offers, it's no wonder customers are more likely to use their smartphones, tablets and computers than they are to get in their cars and drive to a brick-and-mortar store.



### **2.8.5 FURNITURE:**

An online furniture store makes people's shopping experience seamless and more convenient by offering them an array of furniture choices online, along with numerous styles, materials, and costs. The home decor and furniture industry has a great potential to increase the trend of interior designing and room décor with various themes, colour matching furniture, etc. Nowadays, many people are looking for a perfect home décor accessory as per their room designing needs. Searching physically shop by shop is not feasible for the customers. Therefore, the next big technology App development company offers us a good decor and furnishing through desktop, laptop, or mobile with an application. Amongst all related ventures, selling furniture online is one of the most profitable niches in e-commerce marketing due to new developments in technology. This means various aspects of a furniture store can be operated online now: from interior designing, customer demands, and logistics. To make things more promising, household furniture is rated as one of the three best-selling online shopping categories. While setting up an online furniture store, we must create a proper e-commerce site that distinguishes our online store from someone who is selling their household furniture on

eBay, Craigslist, or Etsy. However, people don't require top-notch tech skills to run your online store. All you have to do is follow this listicle step by step in the recommended order.



### **2.8.6 HENNA BUSINESS:**

An artist who offers professional henna services with ethical, sustainable, and profit-focused business practices — and the goal of achieving both personal fulfilment and financial freedom is called as Hennapreneur. Hennapreneur is on a mission to help you make more money with your art through quality instruction and mentorship. Studies show that women entrepreneurs typically do not generate enough revenue to represent a living wage — and especially so if they are women of color. The average revenue of Black female entrepreneurs represents a whopping 83% less than the total average revenue of all woman-owned businesses. Nowadays Mehndi designing is not just a hobby but anyone can earn handsome money from it. There are lots of earning opportunities in this Mehndi career. By this Mehndi art, we have lots of earning opportunities. We can start putting Mehndi to a client. If we have knowledge about basic Mehndi, we can still start with a simple design. Then we can open Mehndi classes in home. It is not compulsory to open a big institute. Otherwise, we can prepare a Mehndi book and sell them through online. Or else we can also write blogs or start a YouTube channel with our own designs in online. Teaching Mehndi online is also best idea. And then if we know how to make mehndi cone, we can also sell it through online. One of the most challenging aspects of being a professional henna artist is keeping ourself organized enough to do all the thing and make us fit to the trend.



### **2.8.7 BAKERY:**

Electronic or e-commerce food ordering systems are one of the popular online businesses. Various items of food can now shop through the internet such as fast food, bakery and others. Customers can view and select the product from bakery shop, add to cart, choose the delivery types, make payment, give rating and the order is complete. However, most of the existing online bakery items ordering system was done only for single bakery shop and user have to download another app to compare the items, till now they have not included data mining technique in bakery shop system that helps both the bakery owner and customer to increase their efficiency and reduce the cost and time and also they do not have proper notification/bill services through email. To solve the above problem of existing system the e-bakery shop system is been developed. The E-Bakery Shop System helps both the bakery owners and users to improve the efficiency and reduce the time and cost. Predicting features like which products have sold more, sold less, in each day, based on area predicting particular product sold more, based on respective season/period predict most sold products in month and year. Through this the bakery owner will improve efficiency, save time and cost. The customer will also get benefits to search product from different bakeries and buy the best product from best bakeries with their appropriate cost based on rating and availability of product and also get suggestions about the product based on their choice and get notification/bill through email once the item delivered. With the increasing demand for online services, there is an immediate need for home bakers to seize this opportunity! While it was quite difficult to set an online store earlier, it has now become a child's play with the availability of e-commerce platforms. With simple steps of

registration, and having a proper business plan and location, one can now have an online store within 24 hrs.



#### **2.8.8 COSMETICS BUSINESS:**

Day by day modern beauty culture is getting rapidly popular among the peoples, especially among young men and woman. Also, they are having a habit of preferring a usual one beautician. So the salon owners are eager to provide their services at its best to the customers for make sure they are remain with salon as long as. In this case they are looking for best way to manage their salons in more efficiencys and keep customers attractive to salons. For this, online business provides a fantastic solution. Online salons help customers to reach their preferrable beautician. And for an entrepreneur, Online business helps to get more and wide customers. Selling cosmetics in online also comes under this category.



## **2.9 GOVERNMENT SCHEMES FOR ONLINE ENTREPRENEURSHIP:**

Government provides some schemes to promote online business in India. Such schemes are as follows:

### **2.9.1 STARTUP INDIA PROGRAMME:**

The Startup India initiative aims to register any small business as a startup. Through this, the startups can get access to a host of tax benefits, easier compliance, and IPR fast-tracking. With this program, small businesses looking to set up online can get access to Incubator network and Growth accelerators who provide financial and infrastructure mentorship. Each state has different incubator schemes for startups looking for funding/online mentorship. Women entrepreneurs who are setting up businesses online can register with Startup India to scale their business. The Government also pays a nominal salary to every woman entrepreneur under this scheme. The average monthly allowance for women-founded startups is around INR 20,000 per month for a period of 1 year. With Government procurement, we can partner with the Government to sell your products exclusively on the Government e-marketplace, an exclusive marketplace for any business that can sell in bulk to the Government alone.



### **2.9.2 DIGITAL INDIA SCHEME:**

Digital India is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. The programme was launched on July 1, 2015 by Hon' Prime Minister Shri Narendra Modi. This initiative aims to empower Indian MSMEs to have a strong digital presence. Programs like Jeevan Pramaan, data.gov.in, Mobile Seva, and BHIM by NPCI are the different initiatives undertaken to shift MSMEs to a cashless, contactless e-commerce platform.



### 2.9.3 SKILL INDIA:

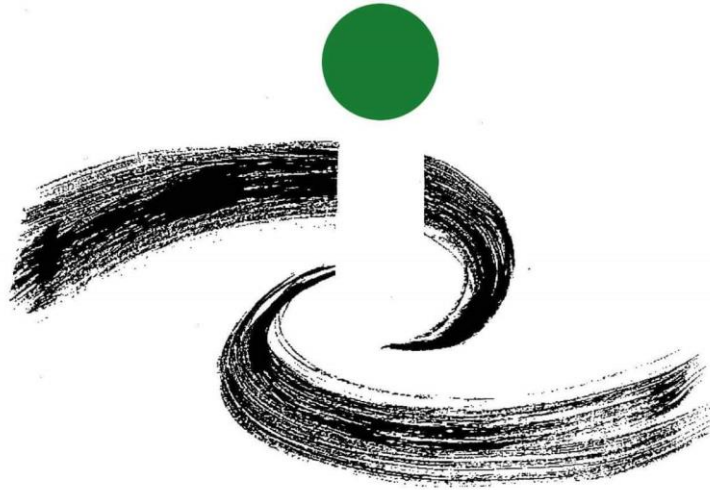
Started by the National Skill Development Corporation, Skill India connects different industries with trainers who help entrepreneurs build skills for their respective businesses. 'Takshashila' – is single window access to information about skills certification, training programmes and professional skills development for employment.



**Skill India**  
कौशल भारत - कुशल भारत

### 2.9.4 NATIONAL INNOVATION FOUNDATION:

The National Innovation Foundation (NIF) is a government initiative to promote any small business innovation that can become an independent business. Its mission is to help India become a creative and knowledge-based society by expanding policy and institutional space for grassroots technological innovators. The NIF was set up in March 2000 with the assistance of the Department of Science and Technology, Government of India.



### **2.9.5 BHARATNET:**

Bharat Net is a connectivity scheme by Bharat Broadband Network Ltd. It is a Special Purpose Vehicle (SPV) set up by the Government of India under the Companies Act, 1956 with an authorized capital of Rs 1000 crore. This small business e-commerce growth scheme provides broadband connectivity to 250,000-gram panchayats in the country. This way, every small business owner gets access to internet connectivity to run their business online. Also, the Government can ensure e-governance, access to all Government websites and online services like banking.



## **2.10 FEATURES OF ONLINE ENTREPRENEURSHIP:**

### **2.10.1 Low Operating Costs:**

Moving our business online does not require any kind of warehouse, inventory, transportation vehicles, or staff. The shift is so smooth that all we have to do is sell the same product that we sell at our offline store to a wide base of customers. With the help of an online business, we can simply have products sent directly to the customers via suppliers. That means, it is not necessary to have our own inventory in order to operate an online business. Not just this, the direct delivery of products from suppliers to clients also reduces the shipping time. As a result, it makes our customers happy and less paperwork makes the operations hassle-free.

### **2.10.2 24/7 Availability:**

Without the internet, it is next to impossible for our business to provide its services for 24 hours. With the help of an online website, we can let our customers visit and know about our services at any time from any corner of the world. This cannot be possible with an offline business.

### **2.10.3 Better Customer Support:**

The internet was made for business and if we are an opportunist, we must leverage the online world. The undeniable advantage of having an online business is that it enables us to answer the queries of our customers and resolve their problems without consuming much of our time. So, with the internet, we can simply have better customer support for our potential customers. What we can do is simply create a video including instructions or a guide that can help customers get the answers to their questions. And the best part, we can simply make use of that video for years.

### **2.10.4 Boundless Business:**

One fact about brick-and-mortar stores that we cannot deny is: they cannot reach a worldwide audience. Traditional stores are limited to a local audience only but that's not the same in the case of online stores.

### **2.10.5 Feasibility to Operate from Anywhere:**

Having an online business enables us to operate and handle it from any corner of the world. This great benefit of having an online business. We have the freedom to operate your business from anywhere by not just being stuck to a physical location. We can easily conduct

our online business from anywhere all we need is a solid internet connection. Also with reduced paper, works, and virtual databases, managing a business has never been easier than this. With the help of detailed sales and product information online, we will be simply able to keep a record of all the activities and purchase orders. We can simply make use of various online service providers to manage purchasing, billing, order fulfilment, and payments for our online business. Among the different benefits of having an online business, the feasibility to operate our business from anyone is the favourite of online business owners.

## **2.11 FUNCTIONS OF AN ENTREPRENEUR:**

There has been a great deal of confusion and contradiction in literature on the functions of an entrepreneur.

### **2.11.1 Innovations:**

J. Schumpeter has made substantial contribution to the literature of entrepreneurship. The process of innovations may be in the form of:

- Introduction of a new product.
- Use of new methods of production.
- Opening of a new market.
- The conquest of new source of supply of raw material.
- A new form of organisation.
- Idea generation and scanning of the best suitable idea.
- Determination of the business objectives.
- Product analysis and market research.
- Determination of form of ownership/organization.
- Completion of promotional formalities.
- Raising necessary funds.
- Procuring machine and materials.
- Recruitment of team.
- Undertaking the business operations.
- Risk bearing.
- Innovation.

### **2.11.2 Creativity and Accumulation of Ideas:**

Do not be dissuaded by the challenge to be creative. You need not be the original wheel creator to improve upon a stone cylinder. By standing on the shoulders of giants, you can take existing ideas and make small improvements upon them. Your best ideas may come to you as you are falling asleep or while you are taking a shower. Recognize when you have a fresh idea and do not let them get away from you. Write them down! Not every idea has to be a home run. By accumulating your ideas, you will be able to distil the great ones from the rest and be ready to run with the best.

### **2.11.3 Risk Tolerance and Taking Advantage of Opportunity:**

Rewards rarely come without risk. Your ability to take advantage of an opportunity will depend, in part, on your tolerance for risk. As the founder of a start-up, investors will expect you to have a vested interest in your business. If you cannot afford the risk, financially or emotionally, then you might make decisions that are too tepid to be successful. To do well, an entrepreneur needs the strong sense of self-efficacy to believe the risk will be surmountable.

### **2.11.4 Responsiveness to Opportunity:**

Opportunity can leave quickly. With the internet, the spread of information and ideas has led to deeper, faster competition to be the first mover. The ability to respond to the market and new business opportunities can be the difference between a successful entrepreneur and a failed business model. To be responsive, an entrepreneur must have the flexibility of mind and resources necessary to see and take advantage of new and upcoming possibilities. Learning from your mistakes and those of others to implement.

### **2.11.5 Leadership and Inspiring Others:**

It is up to the entrepreneur to marshal assets. Leaders are challenged with taking possibilities and turning them into inspiring visions for others. You will inevitably have to sell either your idea or your product to begin your entrepreneurship. It will be up to the entrepreneur to take the idea and turn it into actions and products to capitalize on the opportunity. Leadership can come in many forms, but it is nevertheless essential to entrepreneurship. You must take the lead for your ideas to come to fruition.

### **2.11.6 Intellectual Property Rights:**

Intellectual property laws can provide you with exclusive business rights to your ideas. If you do not protect your ideas, they may be copied – cheaply. Once an idea is in the public domain, it may no longer be possible to use that idea as a competitive advantage. Society values ideas being shared. In exchange for sharing ideas, governments provide limited monopolies that will allow you to capitalize on them for a period, making up in part for the costs you have incurred in research and development. Intellectual property professionals can aid you in seeking such rights.

## **2.12 QUALITIES FOR ONLINE ENTREPRENEURSHIP:**

In today's increasingly connected world, starting and growing a successful business is more accessible than ever before. But starting a business also requires some important qualities that many people don't think about until they've already started their venture. This blog post will explore the 5 qualities you need for online business success. Qualities for online business success – here are the five qualities we have identified for entrepreneurship:

### **2.12.1 Independence of Thought:**

Independence of thought is a key quality for online business owners, who must constantly question what they are doing or what they are being told in order to make the right decisions. After all, you can't outsource your critical thinking. This means that entrepreneurs must be able to think for themselves in order to make the best decisions and solve problems as they arise. They can't just follow orders from a boss or an investor; instead, they need to have the self-confidence and the know-how to create their own opportunities and solutions.

### **2.12.2 Communication Skills:**

Communication skills are important for entrepreneurs on many levels. First, communication is the key to any successful long-term relationships, such as those with an audience, customers and if you have them, investors. Entrepreneurs who can communicate clearly will be able to better explain their vision and listen to suggestions. But it's also important when it comes to communicating with potential customers. When people buy your services, they have a vested interest in what you do, so you need to listen to their feedback. It is also important to know how to connect with them and how they think about the world, which means creating a connection even if you haven't spoken to them directly.

### **2.12.3 Risk-Taking:**

It is not possible to predict the outcome of every decision, but you need to have the risk-taking mindset that believes you can figure it out and find a solution. Entrepreneurs must take risks in order to move forward with their goals and that's ok because they also have the independence of thought to think for themselves. So learning how to deal with tough situations even if you don't know what the outcome will be is a crucial skill. For example, when he was starting his business, Jeff Bezos risked everything by quitting his job and investing everything that he had in his new venture. Of course, Bezos didn't have 100% certainty that Amazon was going to succeed – but he believed in himself and his idea enough to take the risk.

### **2.12.4 Self-Confidence:**

Self-confidence is crucial for entrepreneurs because it is the belief that you can find a way to deal with difficult situations. It comes from experience and knowledge of what has worked in the past. It's important to have a formal education, but many people also gain self-confidence from both doing and having a mentor who gives them feedback and advice on their business ideas. Self-confidence is important for entrepreneurs because it comes with believing in yourself even in the face of uncertainty. It may not be easy to build up self-confidence, but it's a crucial part of growing a successful business.

### **2.12.5 Empathy:**

Mental empathy is the ability to think about what someone might be thinking in a certain situation, even if you're not there. But it's also important for entrepreneurs to have emotional empathy because they must try to understand the feelings of their customers and employees who may be feeling frustrated or discouraged. So when it comes to business success, it's not enough to know how your customers feel – you need to care about their feelings and do something about it. Empathy is one of the most important qualities that an entrepreneur can have because they are always interacting with people, so they need a lot more than just technical skills in order to succeed. It's important for entrepreneurs to have a lot of empathy because people are the ones who will make or break your business.

### 2.13 THE IMPACT OF ELECTRONIC COMMERCE ON BUSINESS:

E-Commerce and E-Business are not solely the Internet, websites or dot com companies. It is about a new business concept that incorporates all previous business management and economic concepts. As such Business and E-Commerce impact on many areas of business and disciplines of business management studies.

- **Management Information Systems:** Analysis, design and implementation of e-business systems within an organization issue of integration of front-end and back-end systems.
- **Human Resource Management:** Issues of online recruiting, home working and ‘Intrapreneurs’ works on a project-by-project basis replacing permanent employees.
- **Economics:** The impact of e-commerce on local and global economies; understanding the concepts of a digital and knowledge-based economy and how these fits into economic theory.
- **Production and Operations Management:** The impact of online processing has led to reduced cycle times. It takes seconds to deliver digitalized products and services electronically; similarly, the time for processing orders can be reduced by more than 90 per cent from days to minutes. Production systems are integrated with finance marketing and other functional systems as well as with business partners and customers.
- **Marketing:** Issues of on-line advertising, marketing strategies and consumer behaviour and cultures. One of the areas in which it impacts particularly is direct marketing. In the past this was mainly door-to door, home parties and mail order using catalogues or leaflets.
- **Computer Sciences:** Development of different network and computing technologies and languages to support e-commerce and e-business, for example linking front and back-office legacy systems with the ‘web based’ technology.

- **Business Law and Ethics:** The different legal and ethical issues that have arisen as a result of a global 'virtual' market issues such as copyright laws, privacy of customer information, legality of electronic contracted.

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## **2.14 THE BENEFITS OF E-COMMERCE TO BUSINESS, CONSUMERS AND SOCIETY:**

The previous sections have included discussions about what e-commerce is and its impact, but what are the benefits of e-commerce? What does it offer and why do it? The benefits of e-commerce can be seen to affect three major stakeholders: Business Organizations, Consumers and Society.

### **2.14.1 Benefits of E-Commerce to Business:**

- **International Marketplace:** What used to be a single physical marketplace located in a geographical area has now become a borderless marketplace including national and international markets? By becoming e-commerce enabled, businesses now have access to people all around the world. In effect all e-commerce businesses have become virtual multinational corporations.
- **Operational Cost Savings:** The cost of creating, processing, distributing, storing and retrieving paper-based information has decreased.
- **Mass Customization:** E-commerce has revolutionized the way consumers buy goods and services. The processing allows for products and services to be customized to the customer's requirements. In the past when Ford first started making motor cars, customers could have any colour so long as it was black. Now customers can configure a car according to their specifications within minutes online.
- **Lower Telecommunications Cost:** The Internet is much cheaper than value added networks (VANs) which were based on leasing telephone lines for the sole use of the organization and its authorized partners. It is also cheaper to send a fax or e-mail via the Internet than direct dialling.
- **Digitization of Products and Processes:** Particularly in the case of software and music/video products, this can be downloaded or e-mailed directly to customers via the Internet in digital or electronic format.

#### **2.14.2 Benefits of E-Commerce to Consumers:**

- **24/7 Access:** Enables customers to shop or conduct other transactions 24hours a day, all year round from almost any location. For example – checking balances, making payments, obtaining travel and other information.
- **More Choices:** Customers not only have a whole range of products that they can choose from and customize, but also an international selection of suppliers.
- **Price Comparisons:** Customers can ‘shop’ around the world and conduct comparisons either directly by visiting different sites, or by visiting a single site where prices are aggregated from a number of providers and compared.
- **Improved Delivery Processes:** This can range from the immediate delivery of digitized or electronic goods such as software or audio-visual files by downloading via the Internet, to the on-line tracking of the progress of packages being delivered by mail or courier.
- **An Environment of Competition:** Where substantial discounts can be founder value added, as different retailers vie for customers. It also allows many individual customers to aggregate their orders together into a single order presented to wholesalers or manufacturers and obtain a more competitive price.

#### **2.14.3 Benefits of E-Commerce to Society**

- **Enables more Flexible Working Practices:** This enhances the quality of life for a whole host of people in society, enabling them to work from home. Not only is this more convenient and provides happier and less stressful working environments, it also potentially reduces environmental pollution as fewer people have to travel to work regularly.
- **Connects People:** Enables people in developing countries and rural areas to enjoy and access products, services, information and other people which otherwise would not be so easily available to them.
- **Facilitates Delivery of Public Services:** For example, health services available over the Internet (on-line consultation with doctors or nurses) filing taxes over the Internet through the Inland Revenue website.

## **2.15 E-COMMERCE MODELS:**

Creating an e-commerce solution mainly involves creating and deploying an ecommerce site. The first step in the development of an e-commerce site is to identify the ecommerce model. Depending on the parties involved in the transaction, e-commerce can be classified into main 4 models. These are discussed as follows:

### **2.15.1 Business-to-Business (B2B) Model:**

This is said to be the fastest growing sector of e-commerce. The B2B model is predicted to become the largest value sector of the industry within a few years. The B2B model involves electronic transactions for ordering, purchasing, as well as other administrative tasks between houses. It includes trading goods, such as business subscriptions, professional services, manufacturing, and wholesale dealings. Sometimes in the B2B model, business may exist between virtual companies, neither of which may have any physical existence. In such cases, business is conducted only through the Internet. The main two advantages of the B2B model such as it can efficiently maintain the movement of the supply chain and the manufacturing and procuring processes, and it can automate corporate processes to deliver the right products and services quickly and cost-effectively.

### **2.15.2 Business-to-Consumer (B2C) Model:**

The B2C model involves transactions between business organizations and consumers. It applies to any business organization that sells its products or services to consumers over the Internet. These sites display product information in an online catalog and store it in a database. The B2Cmodel also includes services online banking, travel services, and health information. The B2C model of e-commerce is more prone to the security threats because individual consumers provide their credit card and personal information n the site of a business organization. In addition, the consumer might doubt that his information is secured and used effectively by the business organization. This is the main reason why the B2C model is not very widely accepted. Therefore, it becomes very essential for the business organizations to provide security mechanisms that can guarantee a consumer for securing business information.

### **2.15.3 Consumer-to-Consumer (C2C) Model:**

The C2C model involves transaction between consumers. Here, a consumer sells directly to another consumer. Online auction Web sites that provide a consumer to advertise and sell their products online to another consumer. However, it is essential that both the seller and the buyer must register with the auction site. While the seller needs to pay a fixed fee to

the online auction house to sell their products, the buyer can bid without paying any fee. The site brings the buyer and seller together to conduct deals. Any buyer can now browse the site of [www.ebay.com](http://www.ebay.com) to search for the product he interested in. If the buyer comes across such a product, he places an order for the same on the Web site of eBay. E-Bay now purchase the product from the seller and then, sells it to the buyer. In this way, though the transaction is between two customers, an organization acts as an interface between the two organizations.

#### **2.15.4 Consumer-to-Business (C2B) Model:**

The C2B model involves a transaction that is conducted between a consumer and a business organization. It is similar to the B2C model, however, the difference is that in this case the consumer is the seller and the business organization is the buyer. In this kind of a transaction, the consumers decide the price of a particular product rather than the supplier. This category includes individuals who sell products and services to organizations. In addition to the models discussed so far, five new models are being worked on that involves transactions between the government and other entities, such as consumer, business organizations, and other governments. All these transactions that involve government as one entity are called e-governance.

### **2.16 THE VARIOUS MODELS IN THE E-GOVERNANCE SCENARIO ARE:**

**2.16.1 Government-to-Government (G2G) model:** This model involves transactions between 2 governments. For example, if the Indian government wants to buy oil from the Arabian government, the transaction involved are categorized in the G2G model.

**2.16.2 Government-to-Consumer (G2C) model:** In this model, the government transacts with an individual consumer. For example, a government can enforce laws pertaining to tax payments on individual consumers over the Internet by using the G2C model.

**2.16.3 Consumer-to-Government (C2G) model:** In this model, an individual consumer interacts with the government. For example, a consumer can pay his income tax or house tax online. The transactions involved in this case are C2G transactions.

**2.16.4 Government-to-Business (G2B) model:** This model involves transactions between a government and business organizations. For example, the government plans to build a flyover.

For this, the government requests for tenders from various contractors. Government can do this over the Internet by using the G2B model.

**2.16.5 Business-to-Government (B2G) model:** In this model, the business houses transact with the government over the Internet. For example, similar to an individual consumer, business houses can also pay their taxes on the Internet.

## 2.17 SUCCESSFUL ONLINE ENTREPRENEUR ALL OVER THE WORLD:

### JEFF BEZOS



Jeff Bezos left his job on Wall Street to start a new business from his garage in Seattle. His idea was to use the internet to take orders for books and deliver them to customers quickly. His company, which he called Amazon.com, quickly built up a reputation and customer base that ensured growth. The Amazon strategy has remained consistent since its inception, to grow the business as quickly as possible and diversify the online retailing concept. The Amazon.com website now caters for a wide range of different products and services including toys, garden implements, healthcare products, media products, business services and so on. In the first decade of its existence Amazon.com failed to make a profit but was able to survive through the goodwill of investors and lenders based around the huge market share the company had built up. Eventually, in 2003, Bezos was able to announce that Amazon was profitable and that the company would be extending its products and services further. The Amazon.com story features in the case studies series in this book. Jeff Bezos founded e-commerce giant Amazon in 1994 out of his garage in Seattle. He stepped down as CEO to become executive chairman in July 2021. He now owns a bit less than 10% of the company. He and his wife Mackenzie divorced in 2019 after 25 years of marriage and he transferred a quarter of his then-16% Amazon stake to her. Bezos has donated more than \$400 million worth of stock to non-profits in 2022, though it's unclear which organizations received those shares. Bezos owns The Washington Post and Blue Origin, an aerospace company developing rockets; he briefly flew to space in one in July 2021. Bezos said in a November 2022 interview with CNN that he plans to give away the majority of his wealth in his lifetime, without disclosing specific details.

*"I didn't think I'd regret trying and failing. And I suspected I would always be haunted by a decision to not try at all."* - **Jeff Bezos**

## **2.18 SUCCESSFUL ONLINE ENTREPRENEURS ALL OVER INDIA:**

### **UPASANA TAKU**



MobiKwik is an Indian payment service provider founded in 2009 that provides a mobile phone-based payment system and digital wallet. Customers can add money to an online wallet that can be used for payments. In 2013 the Reserve Bank of India authorized the company's use of the MobiKwik wallet, and in May 2016 the company began providing small loans to consumers as part of its service. In November 2016, the company reported having 1.5 million merchants using its service and a user base of 55 million customers. The company employs over 325 people, operating in three segments including consumer payments, fintech, and payment gateway. Recently, Mobikwik suspended its e-wallet services from all major crypto exchanges in India from 1 April. In 2013, after founder Singh's initial \$250k seed investment, MobiKwik raised \$5 million in Series A funding from an unnamed US-based VC firm. [citation needed] In 2015, Series B rounds from Chinese investment firm Tree Line Asia and American firm Sequoia Capital, with participation from US technology company Cisco Systems and financial services company American Express raised an additional \$31 million. In May 2016, the company announced a \$50 million Series C round, led by Japanese Internet company GMO Internet, and Taiwanese semiconductor firm MediaTek, along with investors including Sequoia and Treeline Asia, bringing company funding to date to more than \$80 million. On 19 June 2017, Medianama reported that MobiKwik had confirmed to them that they had raised \$150 million at a valuation of \$1 billion from undisclosed investors. On 3 August 2017, Bajaj Finance picked up 10.83% stake in MobiKwik for ₹225 crores. The Abu Dhabi Investment Authority purchased a 2.7% stake in MobiKwik for \$20 million in June 2021.

## **2.19 SUCCESSFUL ONLINE ENTREPRENEUR ALL OVER THE THOOTHUKUDI DISTRICT:**

### **JAYA BALAN**



Passionate Digital Marketer with Highly Interest in Adapting Digital Marketing Innovations and Transformation. I enjoy learning new technology and processes quickly and apply critical thinking and resourcefulness to solve problems and achieve goals.

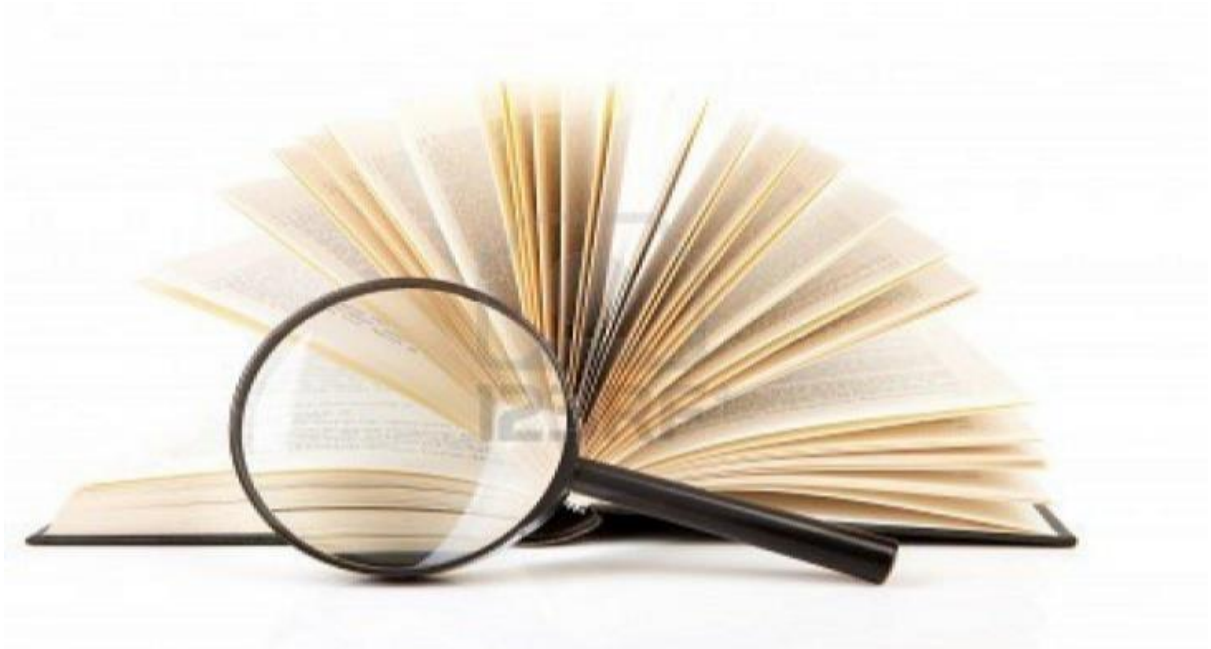
- Idea generation and Idea validation
- Marketing Research
- Consumer Behaviour
- Target Marketing
- Competitive Analysis
- Marketing Strategy
- Brand Awareness & Brand Positioning

He firmly believes in the research before doing anything. He is always fascinated to speak about Positive Entrepreneurship Development, how to find a solution to a problem by analysing and research. Modern digital marketing relies on technology to analyse the comprehensive performance of a business' marketing campaign, and help guide future strategies and decision-making. The best way to define a digital marketing platform is to break it down into its two parts: digital marketing and digital marketing platforms. A digital marketing platform is a solution that supports a variety of functions within the realm of marketing over the internet. According to Gartner, it is important to note that to classify as a digital marketing platform, the solution cannot claim to support every component of digital marketing, but rather will rather cover functionality like media buying, performance measurement and optimization, and brand tracking. However, it may not cover other marketing strategies, like SEO or social media.

## **2.20 CONCLUSION:**

Currently, the Internet is a global communication tool without any territorial restrictions; meanwhile, the cost of access to information does not depend on the distance from it, as opposed to a traditional business, where this dependence is directly proportional. Thus, e-commerce enables even the smallest suppliers to achieve a global presence, and to do business on a global scale. Accordingly, customers also have the opportunity to select from all of the global potential of suppliers that offer the required products or services regardless of geographic location. The distance between the seller and the buyer plays a role only in terms of transport costs on the stage of delivery of goods, and this moment allows online companies to calculate the own profits and not to assess damages.

## **REVIEW OF LITERATURE**



## **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.

- Isa and Nordin (2018) had stated their opinion in the article “Social Media Advertising in Malaysia: The Power of Viral Marketing”. The research studied several popular social media sites in Malaysia through mutual consent of both parties – sellers and customers. A sample of 150 respondents was selected through convenience sampling method and found that viral marketing is positively accepted both by entrepreneurs and consumers. According to them, Facebook remains the most popular social media platform. However, they noted that to more effectively market their product, the said company needs to diversify its choice media social platform and not rely on Facebook alone. All in all, the viral marketing field that consider social media as an essential tool of promotion that companies should adopt properly in order to increase sales in the market at a lower cost.
- Archana Vohra (2021) stated their view in the article “For women entrepreneurs, going online is the most promising road ahead”. The study is based on secondary data the information was collected from the reports and books. The study concluded that Women business leaders were more likely to make over half of their sales through digital channels. Digital has the ability to break down social barriers, instantly giving any entrepreneur the potential to have her business reach not just across India but also the world. In fact, numerous women have turned their dreams into thriving businesses by using online platforms as their primary medium for consumer engagement and generation of sales. One such example is that of Mumbai-based Anisha Berlia,, who turned her passion for baking into a successful pastry business during the pandemic, which she runs right out of her home. Her customers reach out to her directly through

social media, a channel she uses to gather market insights, and share catalogs and menus with her audience.

- Liu, Q., Shao, Z., Tang, J., & Fan, W. (2019) viewed in the article “Examining the Influential Factors for Continued Social Media Use: A Comparison of Social Networking and Microblogging”. In this study a survey method was used to collect two samples of 557 social networking sites users and 568 microblogging users. The proposed research model was tested with the structural equation modelling technique. The research has analyzed that whether and how factors for social media continuance behaviors’ work differently between social networking sites and microblogging. It was found that users in social network media found satisfaction in social interaction while sharing information in social media.
- Nabil Iblasi, Bader, and Ahmad Al-Qreini (2016) stated in the article “The impact of social media as a marketing tool toward purchasing decisions”. In order to achieve the results the information was collected from SAMSUNG customers. The questionnaire was distributed to a sample of (93) in 3 branches of SAMSUNG Company. It was concluded that social media is an important communication tool that people use to connect to other people or organizations. To this end the finding shows consumers spending a lot of time on social media websites. This is concurring with the idea that social media websites are impactful in influencing consumer purchasing behaviour.
- Noor Aziah Abu Bakar, Ahmad Fauzi Ahmad Zaini (2022) stated their opinion in the article “Factors Influencing the Usage of Social Media among Entrepreneurs in Malaysia”. This study employed a cross-sectional design and quantitative data was collected from 300 selected student entrepreneurs listed in the ‘entrepreneurship centres’ in all public universities in Peninsular Malaysia. It was analyzed that student entrepreneurs are more likely to adopt social media as a business platform provided they see it as a way to improve their performance and to increase their own enjoyment while doing so. Risk is not a demotivating factor in this study, but more of a motivating factor and trust is the most important factor in deciding to adopt. Advancement in technology does not make student entrepreneurs wait to be facilitated with infrastructure and systems and does not motivate them to adopt. In order to increase student’s participation in contributing to the economy, it is important for them to take up entrepreneurship. Social media is a good start for students as it is easy and low cost.

## **CHAPTER III**

### **DATA ANALYSIS & INTERPRETATIONS OF THE STUDY**



## **CHAPTER III**

### **DATA ANALYSIS AND INTERPRETATIONS OF THE STUDY**

#### **3.1 INTRODUCTION:**

Though people have many common aspects, they differ in many respects. These differences are usually significant. There are some differences in personal or demographic characteristics of individuals. Hence in this chapter, an attempt is made to examine the job satisfaction and economic challenges of online entrepreneurs and their development in current society.

Analysis of data plays a dominant role in the completion of project. 61 respondents were met by the research team and the data were collected through Questionnaire. Data collected through questionnaire was analysed and interpreted. The interpretation of the data was made by using the Pie Chart, Percentage Analysis, Rank Analysis and the like. The analysed data provide easy and exact characteristics of the data. This project gives a brief description about job satisfaction and economic challenges of online entrepreneurs and their development in current society. Analysis is intended to provide the foundation upon which the survey is confidentially conducted.

### 3.2 GENDER WISE CLASSIFICATION:

**Table 3.1**

Gender	No. of Respondents	Percentage (%)
Male	13	21.31
Female	48	78.69
<b>Total</b>	<b>61</b>	<b>100.00</b>

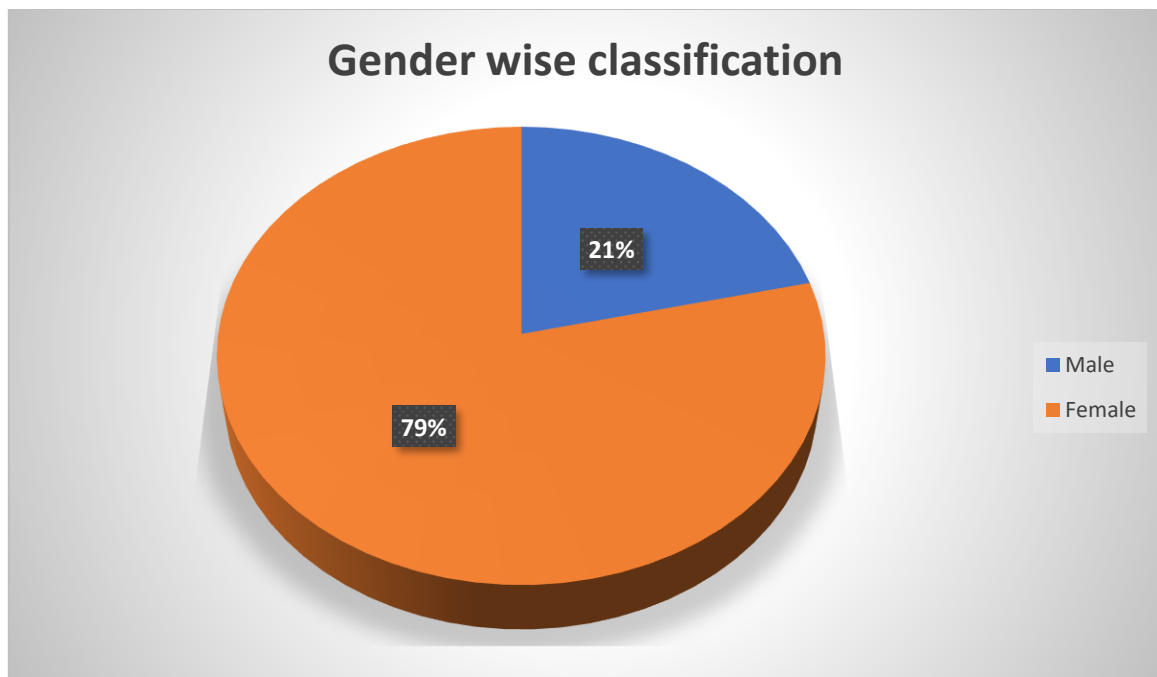
**Source:** Primary Data

#### **INFERENCE:**

From the above table 3.1, it is stated that out of the total respondents taken for the study, majority 78.69 percent of the respondents are female and the remaining (21.31%) respondents are male.

Majority 78.69 percent of the respondents are female respondents.

**Chart 3.1**



### 3.3 AGE WISE CLASSIFICATION:

**Table 3.2**

Age groups (in years)	No. of Respondents	Percentage (%)
15 -25	27	44.26
25 -35	17	27.86
35 -45	10	16.40
Above 45	7	11.48
<b>Total</b>	<b>61</b>	<b>100.00</b>

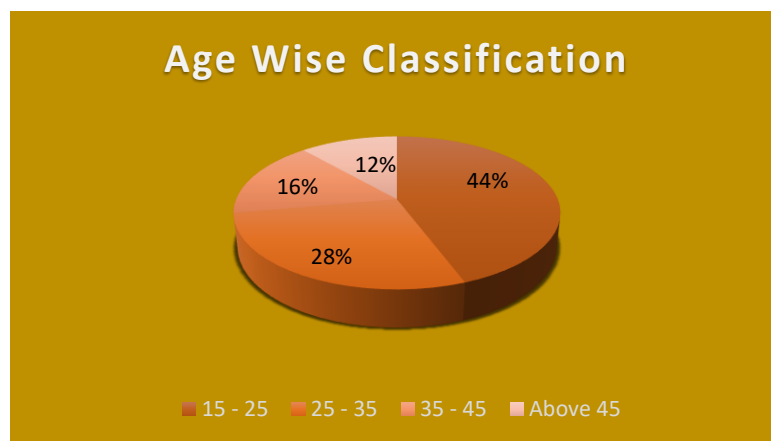
**Source:** Primary Data

#### INFERENCE:

From the above table, it is clear that out of the total respondents taken for the study, majority 44.26 percent of the respondents are in the age group of 15 - 25 years, 27.86 percent of the respondents are in the age group of 25 - 35 years, 16.40 percent of the respondents are in the age group of 35 - 45 years and the remaining (11.48%) respondents are in the age group of above 45 years.

Majority 44.26 percent of the respondents are in the age group of 15 - 25 years.

**Chart 3.2**



### 3.4 ACADEMIC QUALIFICATION:

**Table 3.3**

Academic Qualification	No. of Respondents	Percentage (%)
Illiterate	–	-
Up to primary Education	3	4.93
Up to SSLC/HSC	9	14.75
UG/PG	42	68.85
Professional	7	11.47
<b>Total</b>	<b>61</b>	<b>100.00</b>

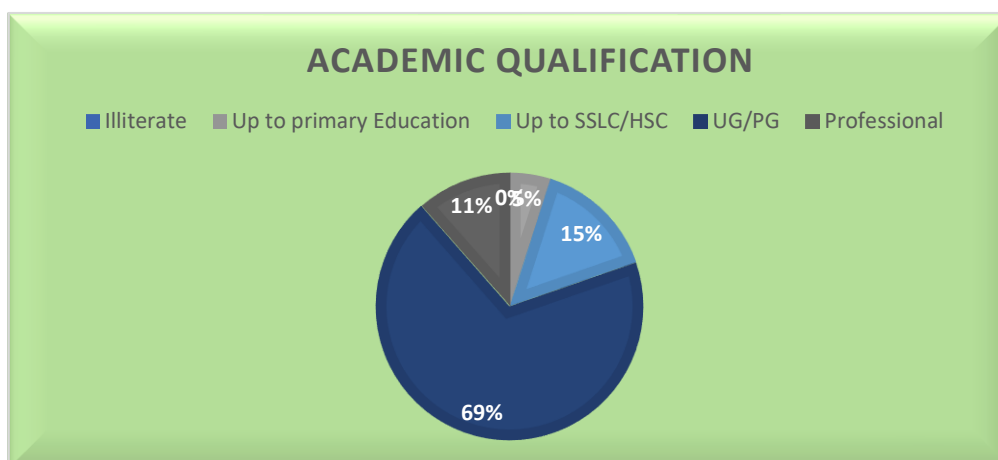
**Source:** Primary Data

#### **INFERENCE:**

From the above table 3.3, it is stated that out of the total respondents taken for the study, majority 68.85 percent of the respondents are UG/PG degree holders, 14.75 percent of the respondents have completed SSLC/HSC, 11.47 percent of the respondents are professional degree holders and the remaining (4.93%) respondents have completed up to primary education. Moreover, no respondent taken for the study is illiterate.

Majority 68.85 percent of the respondents are UG/PG degree holders.

**Chart 3.3**



### 3.5 OCCUPATIONAL STATUS:

**Table 3.4**

<b>Occupational Status</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
Government employed	-	-
Private employed	17	27.87
Self-employed	18	29.51
Homemakers	11	18.03
Students	15	24.59
<b>Total</b>	<b>61</b>	<b>100.00</b>

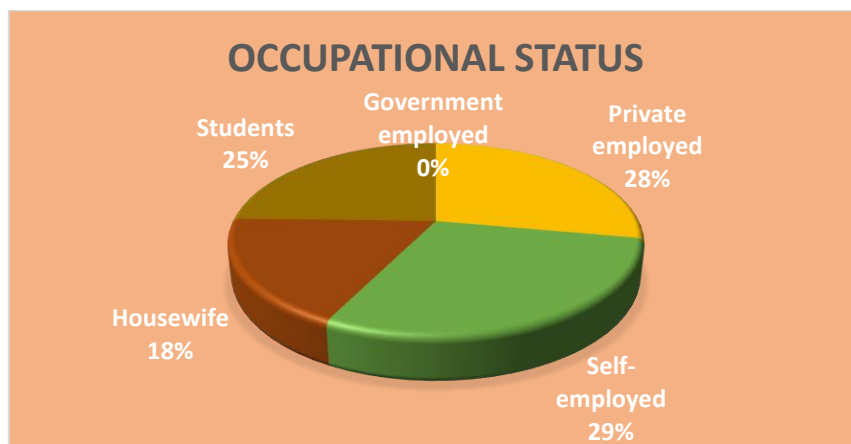
**Source:** Primary Data

#### **INFERENCE:**

From the above table 3.4, it is clear that out of the total respondents doing their online business, majority 29.51 percent of the people are self-employed/entrepreneur, 27.87 percent of the people are private employed, 24.59 percent of the people are students and the remaining (18.03%) respondents are homemakers. Moreover, there are no Government employed respondents doing online business as a part time.

Majority 29.51 percent of the respondents are self-employed doing online business as their part time.

**Chart 3.4**



### 3.6 MARITAL STATUS:

**Table 3.5**

Marital status	No. of Respondents	Percentage (%)
Unmarried	28	45.90
Married	32	52.46
Divorced	1	1.64
<b>Total</b>	<b>61</b>	<b>100.00</b>

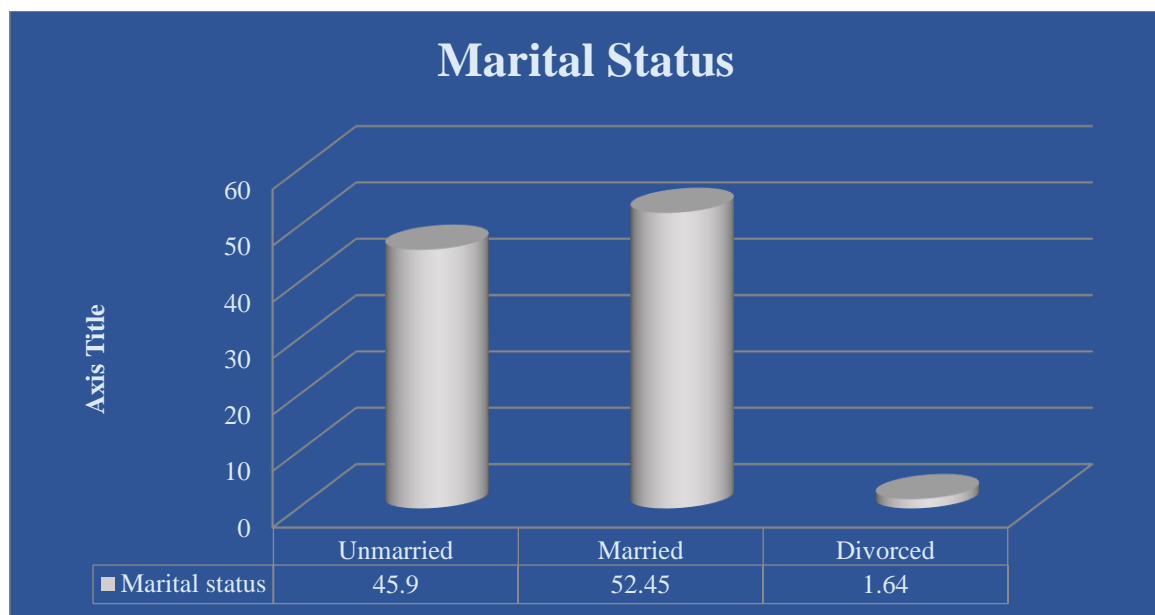
**Source:** Primary Data

### INFERENCE:

From the above table 3.5, it is clear that out of the total respondents taken for the study, majority 52.90 percent of the respondents are married, 45.90 percent of the respondents are unmarried and the remaining (1.64%) respondents are divorced people.

Majority 52.90 percent of the respondents are married Entrepreneurs.

**Chart 3.5**



### 3.7 NATURE OF FAMILY:

**Table 3.6**

Nature of Family	No. of Respondents	Percentage (%)
Joint Family	16	26.23
Nuclear Family	45	73.77
<b>Total</b>	<b>61</b>	<b>100.00</b>

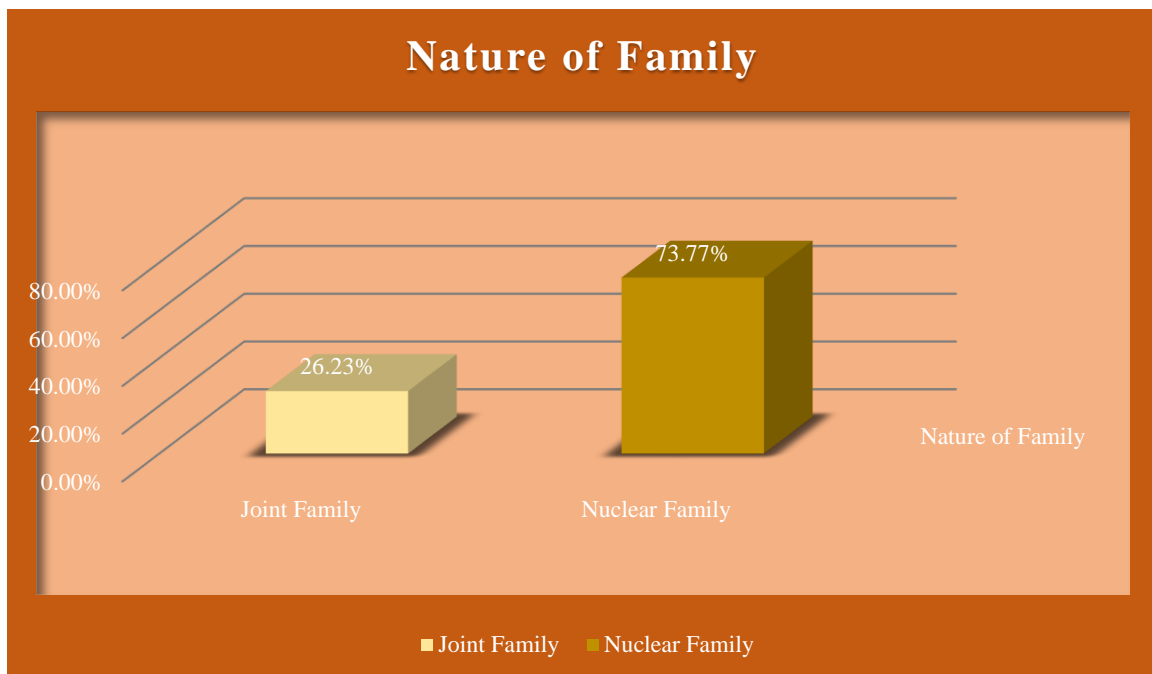
**Source:** Primary Data

#### INFERENCE:

From the above table 3.6, it is stated that out of the total respondents taken for the study, majority 73.77 percent of the respondents are from Nuclear Families and the remaining (26.23%) respondents are living in Joint Family.

Majority 73.77 of the percent respondents are from Nuclear Family members.

**Chart 3.6**



### 3.8 NATURE OF RESIDENCE:

**Table 3.7**

Residence	No. of Respondents	Percentage (%)
Rural	9	14.75
Urban	42	68.86
Semi-Urban	10	16.39
<b>Total</b>	<b>61</b>	<b>100.00</b>

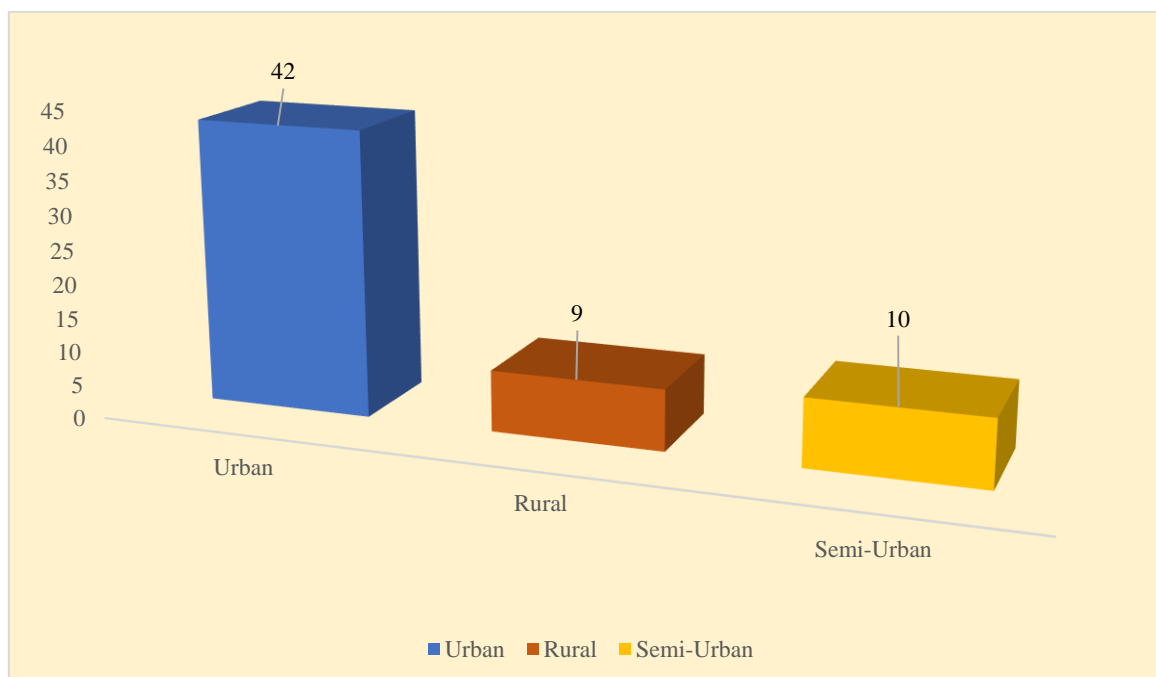
**Source:** Primary Data

#### INFERENCE:

From the above table 3.7, it is stated that out of the total respondents taken for the study, majority 68.86 percent of the respondents are from urban residence.16.39 percent of the respondents are from semi-urban residence and the remaining (14.75%) respondents are from rural residence.

Majority 68.86 percent of the respondents are from urban residence.

**Chart 3.7**



### 3.9. TYPES OF BUSINESS:

**Table 3.8**

<b>Business</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
Textiles	17	27.87
Craftwork	5	8.19
Aariwork	3	4.92
Boutique	3	4.92
Furniture	2	3.28
Baking	2	3.28
Cosmetics	29	47.54
<b>Total</b>	<b>61</b>	<b>100.00</b>

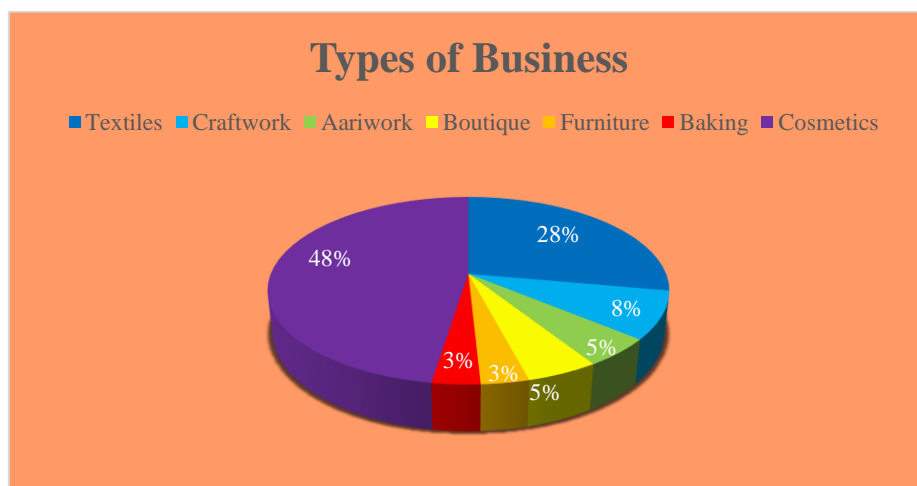
**Source:** Primary Data

#### **INFERENCE:**

From the above table 3.8, it is clear that out of the total respondents taken for the study, majority 47.54 percent of the online entrepreneurs are doing cosmetics business, 27.87 percent of the respondents are running textile business at home, 4.92 percent of the respondents are running boutique and the same percent of the respondents are doing aariwork, 3.28 percent of the respondents are running furniture business as same percent as baking business and remaining (8.20%) respondents are doing craft work as online business.

Majority 47.55 percent of the online entrepreneurs are doing cosmetics/beautician business.

**Chart 3.8**



### 3.10 CLASSIFICATION UNDER SECTORS:

**Table 3.9**

<b>Classification</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
Manufacturing	10	16.39
Processing	15	24.59
Service	15	24.59
Distribution	21	34.43
<b>Total</b>	<b>61</b>	<b>100.00</b>

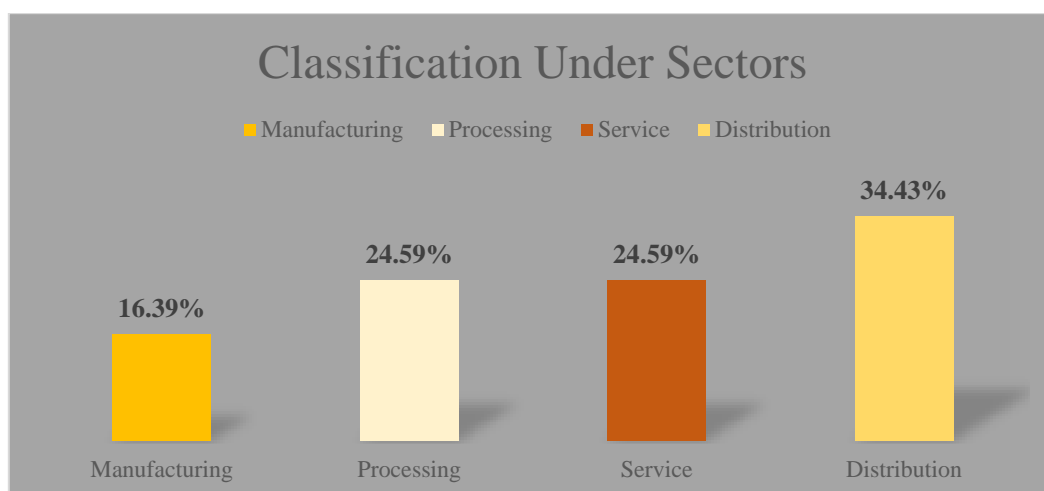
**Source:** Primary Data

#### **INFERENCE:**

From the above table 3.9, it is clear that out of the total respondents taken for the study, majority 34.43 percent of the respondents are doing online business under distribution sector, 24.59 percent of the respondents are in processing sector and the same percent of the respondents are in service sector and 16.39 percent of the respondents are in manufacturing sector.

Majority 34.43 percent of the respondents are doing online business under distribution sector.

**Chart 3.9**



### 3.11 MODE OF BUSINESS:

**Table 3.10**

Business Mode	No. of Respondents	Percentage (%)
Online only	13	21.31
Online and Offline (both)	48	78.69
<b>Total</b>	<b>61</b>	<b>100.00</b>

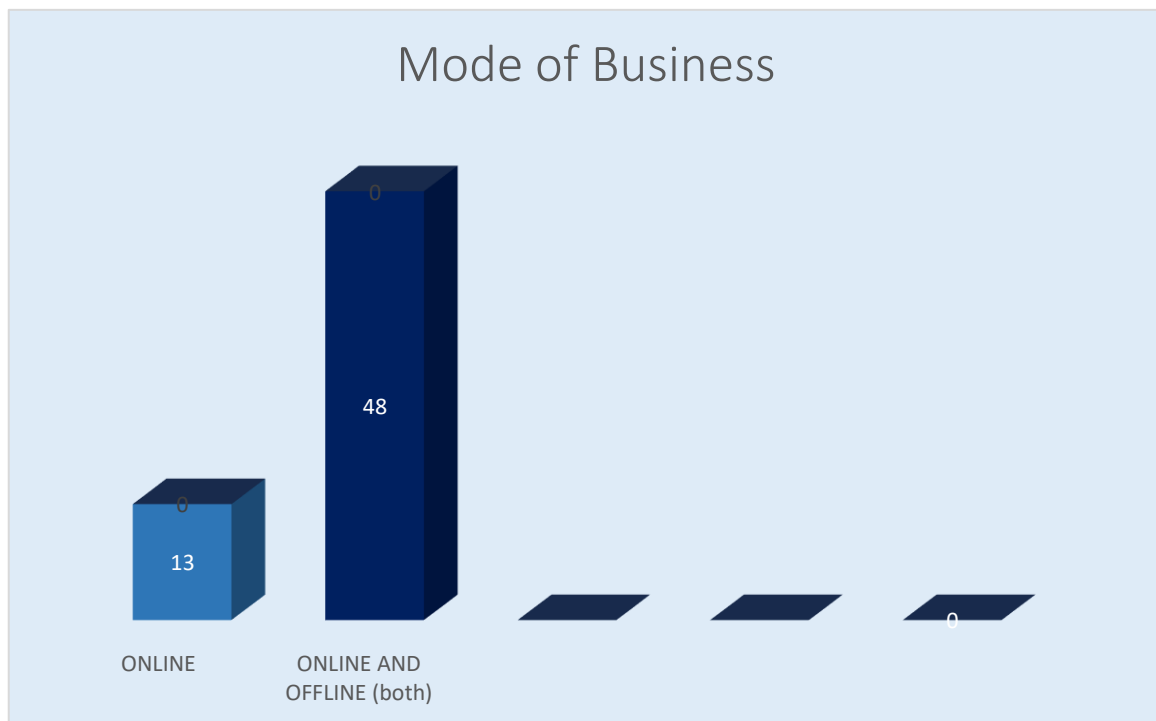
**Source:** Primary Data

### INFERENCE:

From the above table 3.10, it is clear that out of the total respondents taken for the study, majority 78.69 percent of the respondents are doing their business in both (online and offline) and the remaining (21.31%) respondents are doing their business only in online.

Majority 78.69 percent of the respondents are doing their business in both online and offline.

**Chart 3.10**



### 3.12 MODE OF STARTUP OF BUSINESS:

**Table 3.11**

Opinion	No. of Respondents	Percentage (%)
Online	27	44.26
Offline	34	55.74
<b>Total</b>	<b>61</b>	<b>100.00</b>

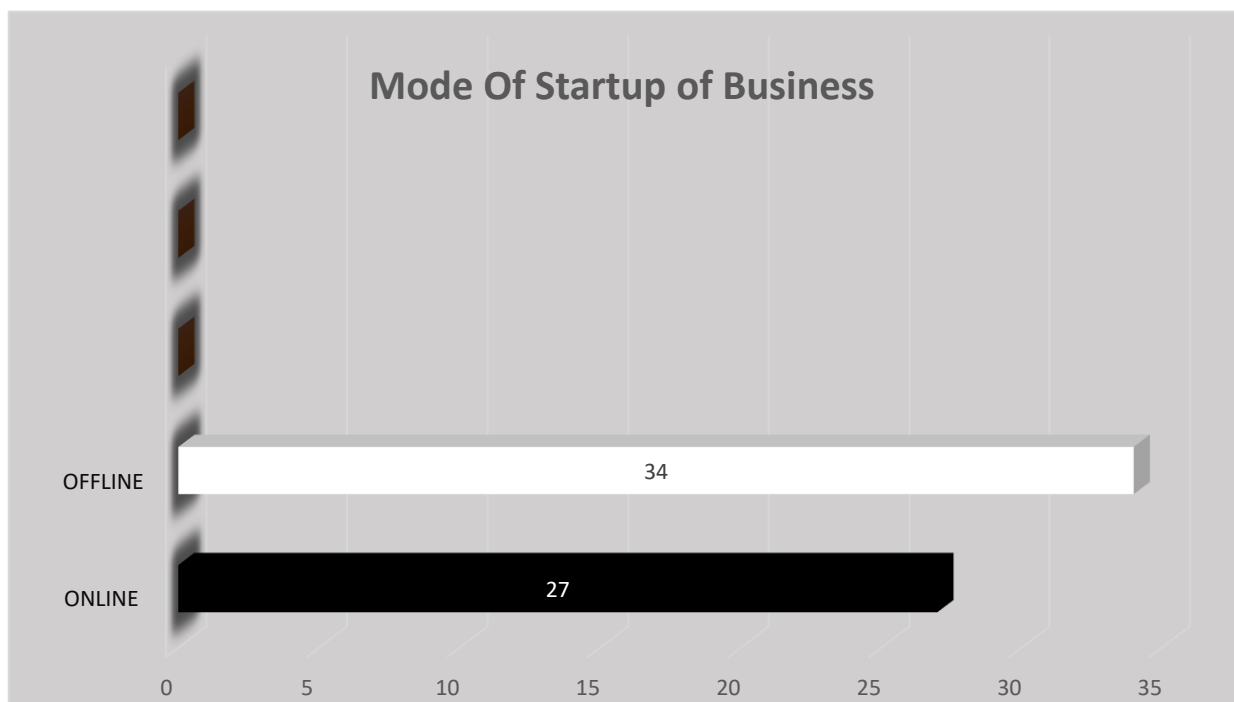
**Source:** Primary Data

#### INFERENCE:

From above the table 3.11, it is clear that out of the total respondents taken for the study, majority 55.74 percent of the respondents have first started their business in Online and the remaining (44.26%) respondents have started their business in Offline mode first.

Majority 55.74 percent of the respondents have first started their business in Online.

**Chart 3.11**



### 3.13 EXPERIENCE IN ONLINE BUSINESS:

Table 3.12

Experience	No. of Respondents	Percentage (%)
Below-1 year	30	49.20
1-3 years	23	37.70
3-6 years	3	4.91
More than 6 years	5	8.19
<b>Total</b>	<b>61</b>	<b>100.00</b>

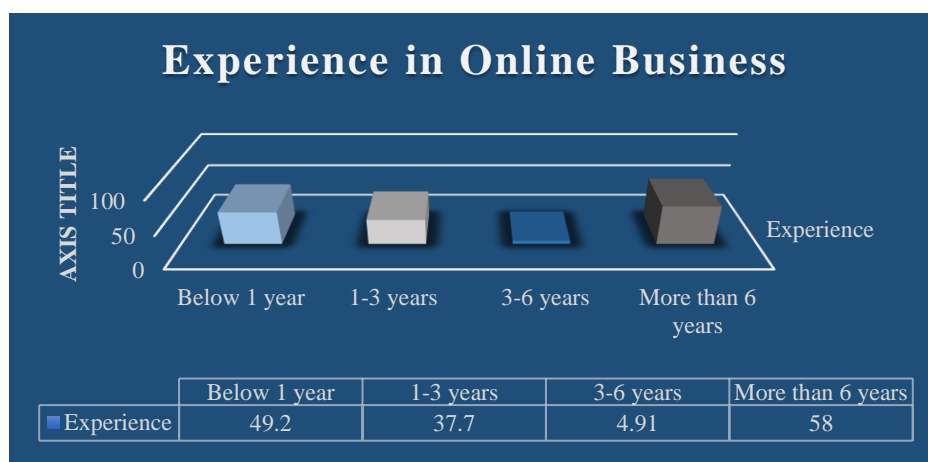
Source: Primary Data

#### INFERENCE:

From the above table 3.12, it is stated that out of the total respondents taken for the study, majority 49.20 percent of the respondents are doing their business in online for less than 1 year, 37.70 percent of the respondents are doing their online business for 1-3 years, 8.19 percent of the respondents are doing their online business for more than 6 years and the remaining (4.91%) respondents are running their business through online for 3-6 years.

Majority 49.20 percent of the respondents are having less than 1 year of experience in online business.

Chart 3.12



### 3.14 EXPERIENCE IN OFFLINE BUSINESS:

**Table 3.13**

Experience	No. of Respondents	Percentage (%)
Below 5 years	49	80.33
5-10 years	6	9.83
11-20 years	2	3.28
More than 20 years	4	6.56
<b>Total</b>	<b>61</b>	<b>100.00</b>

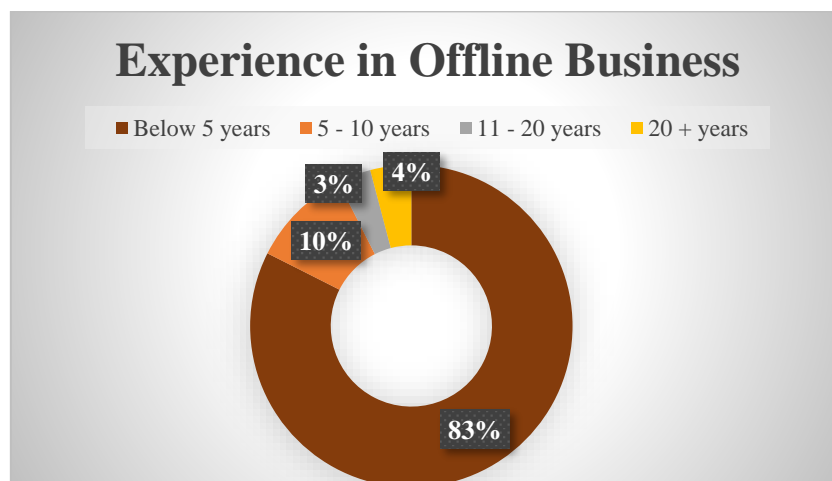
**Source:** Primary Data

#### INFERENCE:

From the above table 3.13, it is stated that out of the total respondents taken for the study, majority 80.33 percent of the respondents have less than 5 years of experience in their offline business, 9.83 percent of the respondents have experience for 5 – 10 years in offline business, 6.56 percent of the respondents have experience in offline business for 11 – 20 years, and the remaining (3.28%) respondents have experience for more than 20 years in their offline business.

Majority 80.33 percent of the respondents have less than 5 years of experience in their offline business.

**Chart 3.13**



### 3.15 REASONS TO START ONLINE BUSINESS:

**Table 3.14**

Reasons	1 (6)	2 (5)	3 (4)	4 (3)	5 (2)	6 (1)	Total Response	Total Score	Average Score	Rank
Better status in society	11	10	9	11	7	13	61	212	3.47	V
	66	50	36	33	14	13				
Financial support in family	11	9	7	13	9	12	61	216	3.54	IV
	66	45	28	39	18	12				
Leisure purpose	5	12	8	8	20	8	61	194	3.18	VI
	30	60	32	24	40	8				
Feeling of independent	17	10	13	6	6	9	61	243	3.98	I
	102	50	52	18	12	9				
Childhood dreams	12	11	16	4	6	12	61	227	3.72	II
	72	55	64	12	12	12				
Better earnings and savings	15	11	3	11	9	12	61	220	3.60	III
	90	55	12	33	18	12				

**Source:** Computed Primary Data

**INFERENCE:**

The above ranking table 3.14 shows the reasons of online entrepreneurs to start their business. Majority of the respondents have given First rank to the reason “Feeling of independence” with the highest average score of 3.98, Second rank to “childhood dreams”. Third rank to “Better earnings and savings”, Fourth rank to “Financial support to family”, Fifth rank to “Better status in society” and the least importance has been given to “Leisure purpose” with the lowest average score of 3.18.

Majority of the respondents have given First rank to the reason “Feeling of independence” with the highest average score of 3.98 and the least importance has been given to “Leisure purpose” with the lowest average score of 3.18 as reasons for starting their online business.

### 3.16 CHALLENGES FACED DURING BUSINESS STARTUP:

**Table 3.15**

Opinion	No. of Respondents	Percentage (%)
Yes	47	77.05
No	14	22.95
<b>Total</b>	<b>61</b>	<b>100.00</b>

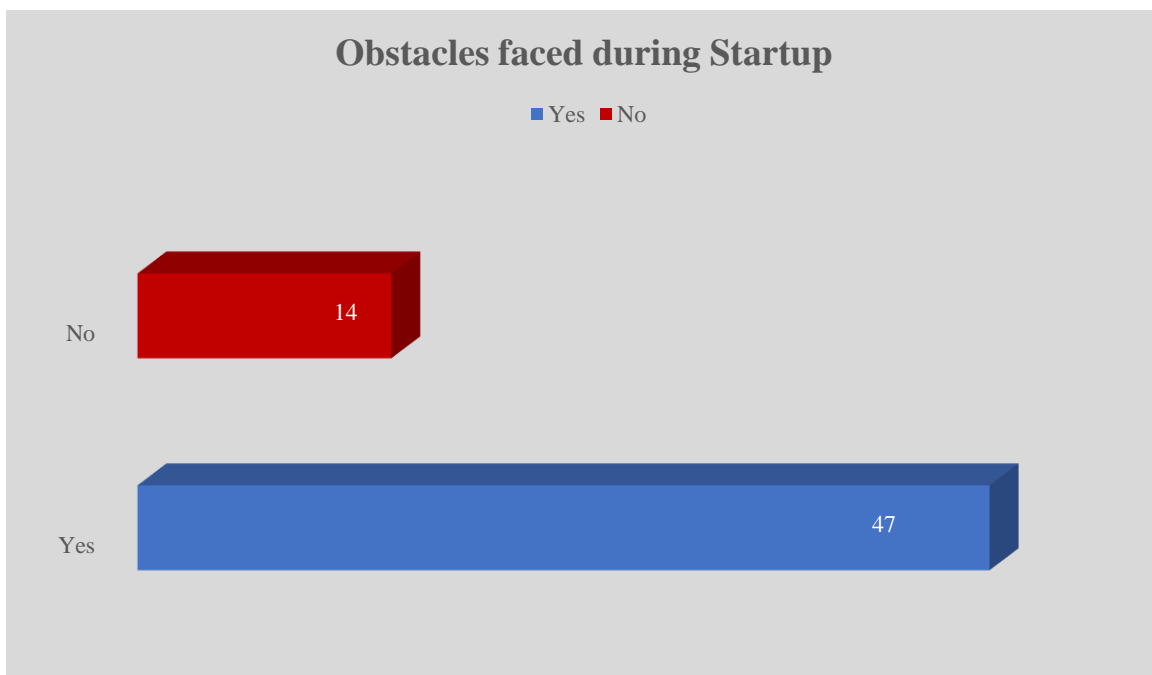
**Source:** Primary Data

#### **INFERENCE:**

From the above table 3.15, it is analysed that out of the total respondents taken for the study, majority 77.05 percent of the respondents have obstacles during the start-up of their business and the remaining (22.95%) respondents didn't face any difficulties during the start-up.

Majority 77.05 percent of the respondents have faced obstacles during the start-up of their business.

**Chart 3.14**



### 3.17 OBSTACLES FACED DURING STARTUP OF THE ONLINE BUSINESS:

**Table 3.16**

<b>Obstacles</b>	<b>1 (6)</b>	<b>2 (5)</b>	<b>3 (4)</b>	<b>4 (3)</b>	<b>5 (2)</b>	<b>6 (1)</b>	<b>Total Response</b>	<b>Total score</b>	<b>Average Score</b>	<b>Rank</b>
Lack of Self confidence	7	8	10	7	4	11	47	162	3.44	V
	42	40	40	21	8	11				
Financial Issues	15	7	7	7	6	5	47	191	4.06	I
	90	35	28	21	12	5				
Lack of Information	10	9	10	3	9	6	47	178	3.78	II
	60	45	40	9	18	6				
Lack of Support from Family	7	10	5	8	7	10	47	160	3.40	VI
	42	50	20	24	14	10				
Managing Domestic and Professional life	9	7	7	13	4	7	47	171	3.63	III
	54	35	28	39	8	7				
Lack of customer loyalty	10	6	9	7	7	8	47	169	3.59	IV
	60	30	36	21	14	8				

**Source:** Computed Primary data

**INFERENCE:**

The above ranking table 3.16 shows the opinion of 47 respondents who have faced challenges in the startup of business. Majority of the respondents have given First rank to “Financial Issues” with the highest average score of 4.06, Second rank to “Lack of Information”, Third rank to “Managing domestic and professional life”, fourth rank to “Lack of customer loyalty”, fifth rank to “Lack of self-confidence”, and the least importance has been given to “Lack of Support from family” with the lowest average Score of 3.59.

Majority of the respondents those who have faced challenges in the startup of their online business have given First rank to the challenge “Financial Issues” with the highest average score of 4.06 and the least importance has been given to “Lack of Support from family” with the lowest average Score of 3.59.

### 3.18 FUNDS FOR BUSINESS:

**Table 3.17**

<b>Funds</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
Bank Loan	15	24.59
Self Help Group	4	6.56
Private Loan	5	8.20
Own Savings	29	47.54
Borrowings from Family	8	13.11
<b>Total</b>	<b>61</b>	<b>100.00</b>

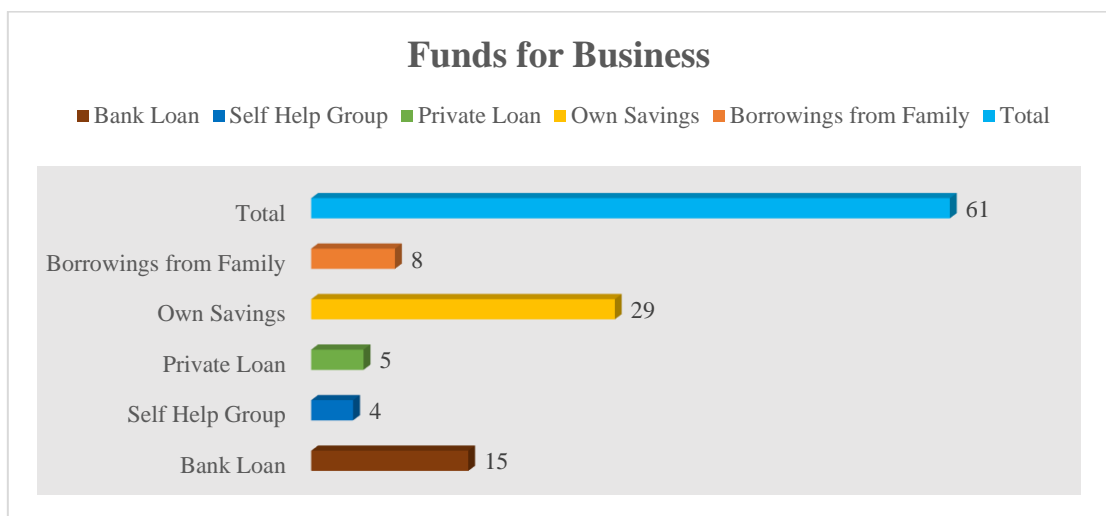
**Source:** Primary Data

### INFERENCE:

From the above table 3.17, it is stated that out of the total respondents taken for the study, majority 47.54 percent of the respondents use their own savings to start their business, 24.59 percent of the respondents use Bank loan to start their business, 13.11 percent of the respondents got borrowings from their family to start their business, 8.20 percent of the respondents got private loan to start business and the remaining (6.56%) respondents use Self Help Group support to start up a business.

Majority 47.54 percent of the respondents have used their own savings to start their business.

**Chart 3.15**



### 3.19 CURRENT BUSINESS STATUS:

**Table 3.18**

<b>Business status</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
My organization is blooming	10	16.39
Just running normally-good enough to survive	49	80.34
Undergoing loss	2	3.27
<b>Total</b>	<b>61</b>	<b>100.00</b>

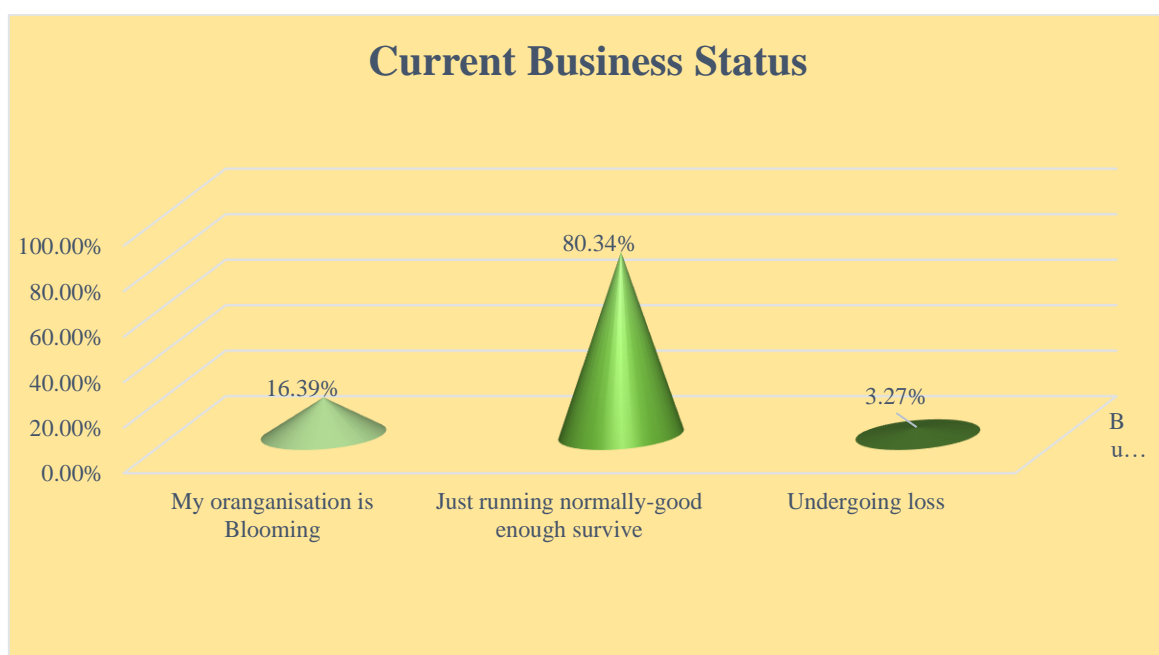
**Source:** Primary Data

#### **INFERENCE:**

From the above table 3.18, it is stated that out of the total respondents taken for the study, majority 80.34 percent of the respondents opined that their business is just running normally, 16.39 percent of the respondents said that their business is blooming and the remaining (3.27%) respondents said that their business is undergoing loss.

Majority 80.34 percent of the respondents opined that their business is just running normally.

**Chart 3.16**



### 3.20 MODE OF PAYMENT:

**Table 3.19**

Mode of Payment	No. of Respondents	Percentage (%)
Cash on delivery	39	63.93
E-payment	22	36.07
<b>Total</b>	<b>61</b>	<b>100.00</b>

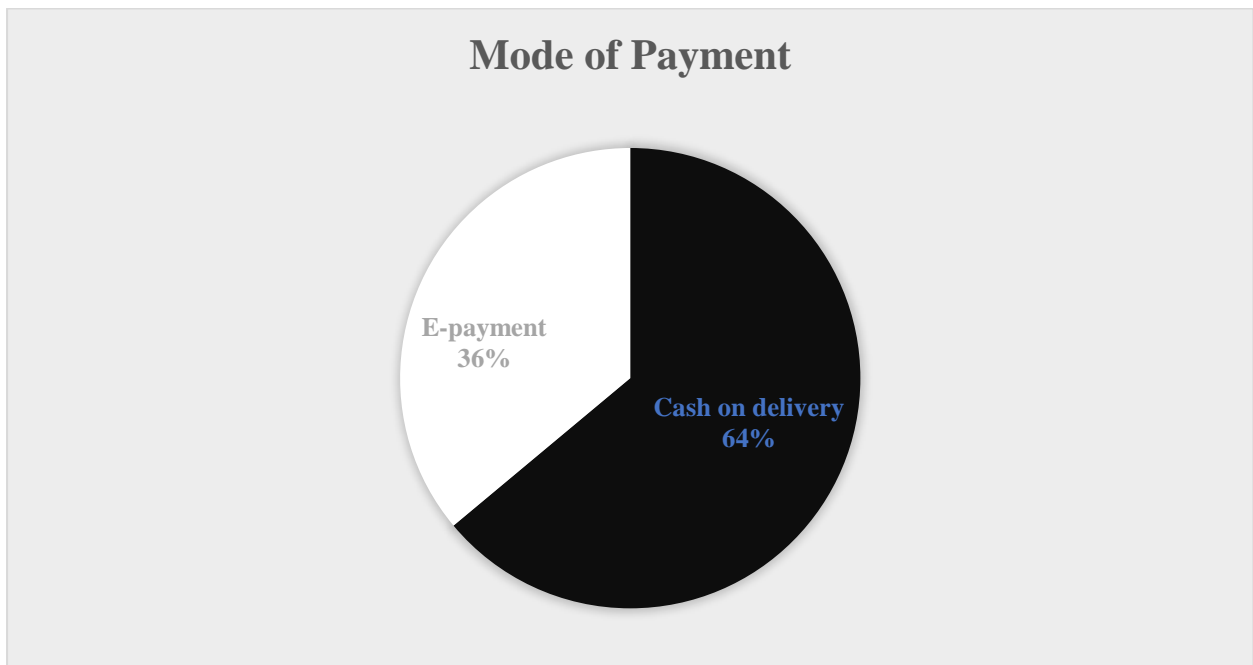
Source: Primary Data

### INFERENCE:

From the above table 3.19, it is clear that out of the total respondents taken for the study, majority 63.93 percent of the respondents' customers prefer "cash on delivery" and the remaining 36.07 percent of the respondents' customers prefer the "E-payment".

Majority 63.93 percent of the respondents' customers prefer "cash on delivery" for the online shopping.

**Chart 3.17**



### 3.21 OPINION TOWARDS SATISFACTION OF FAMILY MEMBERS IN ONLINE BUSINESS:

**Table 3.20**

<b>Opinion</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
Yes	58	95.00
No	3	5.00
<b>Total</b>	<b>61</b>	<b>100.00</b>

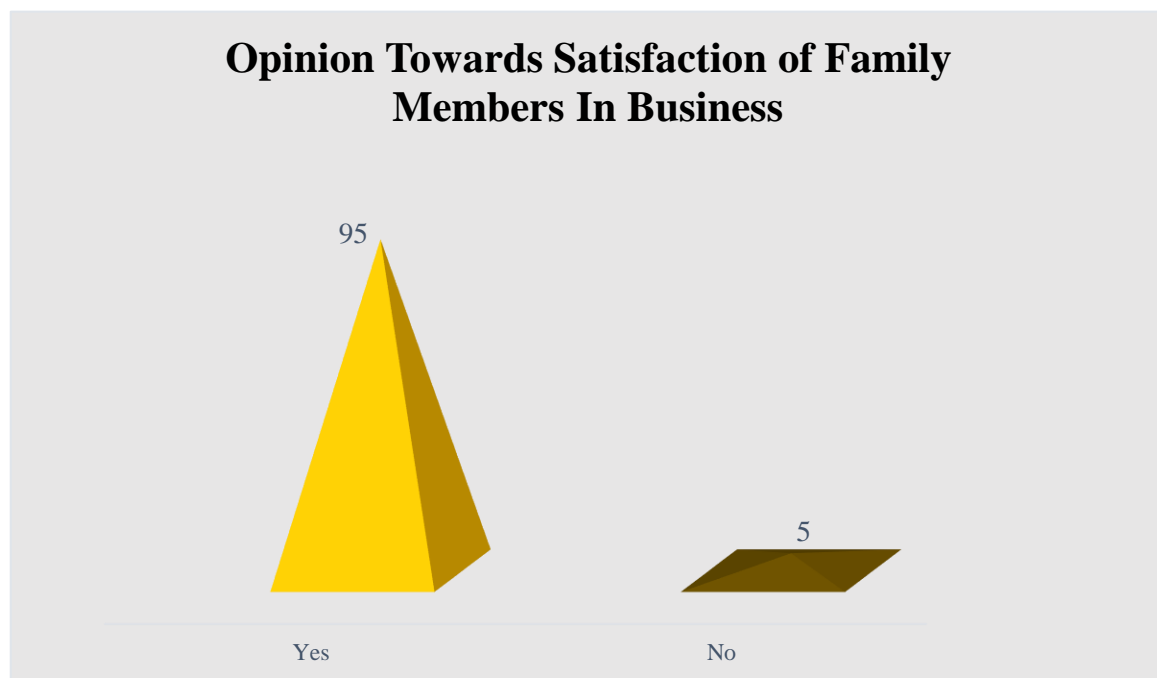
**Source:** Primary Data

#### **INFERENCE:**

From the above table 3.20, it is stated that out of the total respondents taken for the study, majority 95.00 percent of the respondents' family are happy with their online business and the remaining (5.00%) respondents' family didn't get satisfied with their online business.

Majority 95.00 percent of the respondents' family are happy with the ongoing online business of the respondents.

**Chart 3.18**



### 3.22 OPINION ABOUT OBSTACLES IN ONLINE BUSINESS:

**Table 3.21**

Opinion	No. of Respondents	Percentage (%)
Yes	37	60.66
No	24	39.34
<b>Total</b>	<b>61</b>	<b>100.00</b>

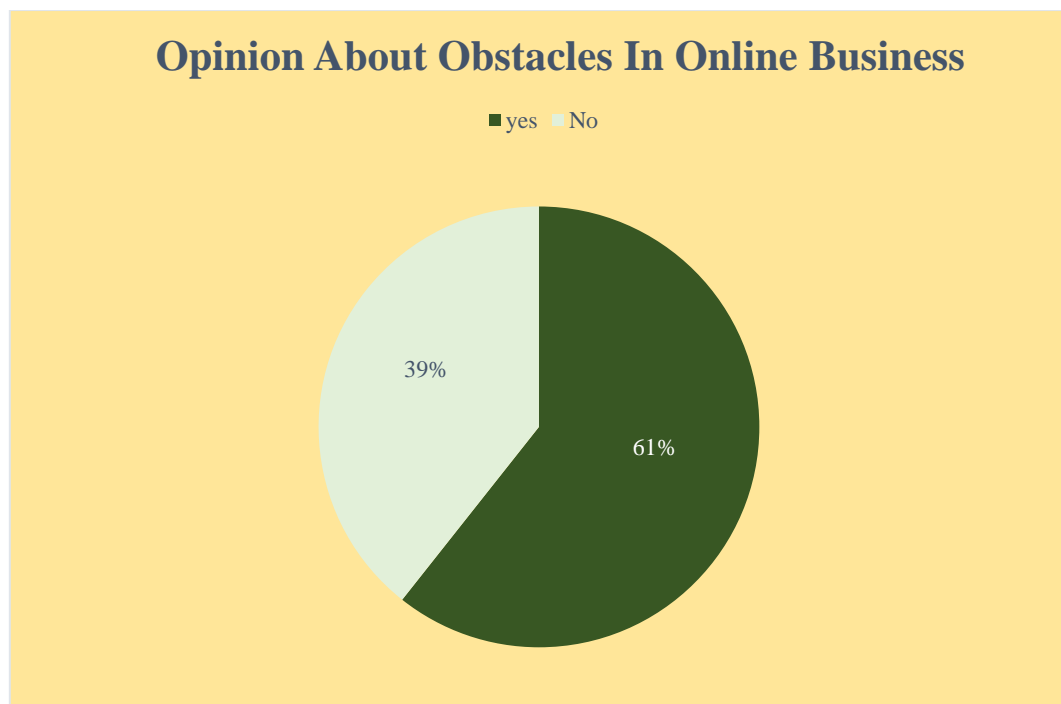
**Source:** Primary Data

#### **INFERENCE:**

From the above table 3.21, it is analysed that out of the total respondents taken for the study, majority 60.66 percent of the respondents are currently facing obstacles in their online business and the remaining (39.34%) are currently running their online business without any obstacles.

Majority 60.66 percent of the respondents were currently facing obstacles in their online business.

**Chart 3.19**



### 3.23 STRATEGIC PLANS TO FACE CHALLENGES IN ONLINE BUSINESS:

**Table 3.22**

<b>Plans</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
Innovating my business	16	43.24
Formulating new Strategies	11	29.73
Developing my product	8	21.62
Give up my business	2	5.41
<b>Total</b>	<b>37</b>	<b>100.00</b>

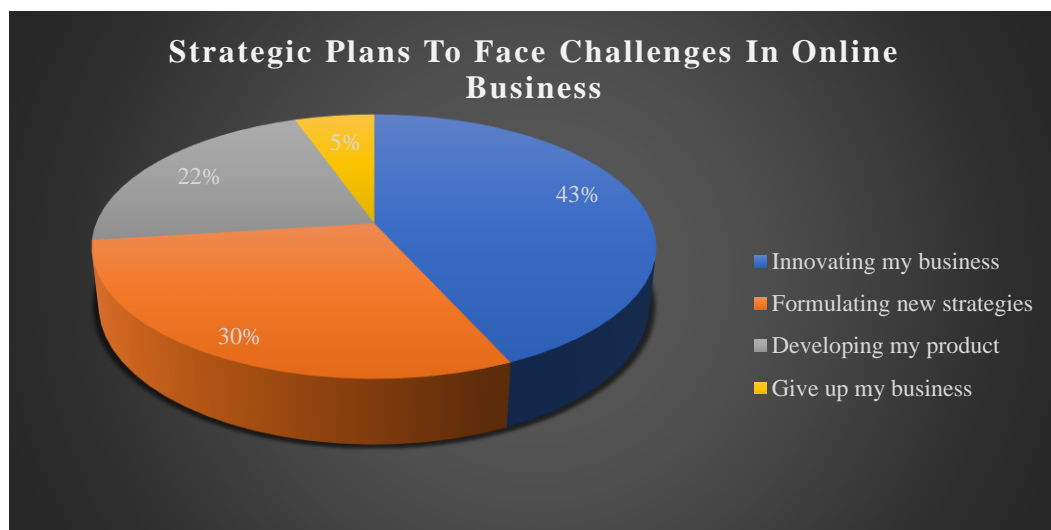
**Source:** Primary Data

#### **INFERENCE:**

From the above table 3.23, it is clear that out of the total respondents taken for the study, majority 43.24 percent of the respondents said that they will innovate their business to tackle the challenges. 29.73 percent of the respondents formulate new strategies to develop their business, 21.62 Percent of the respondents said that they will develop their product to overcome their business problem and only few (5.41%) respondents said that they will give up their business.

Majority 43.24 percent of the respondents innovate their business to tackle the obstacles faced in their online business.

**Chart 3.20**



### 3.24 SOCIAL MEDIA PLATFORMS MOST USED FOR THE ONLINE BUSINESS:

**Table 3.23**

<b>Opinion</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
Facebook	3	4.92
Instagram	15	24.59
Whatsapp	39	63.93
Other social media apps	4	6.56
<b>Total</b>	<b>61</b>	<b>100.00</b>

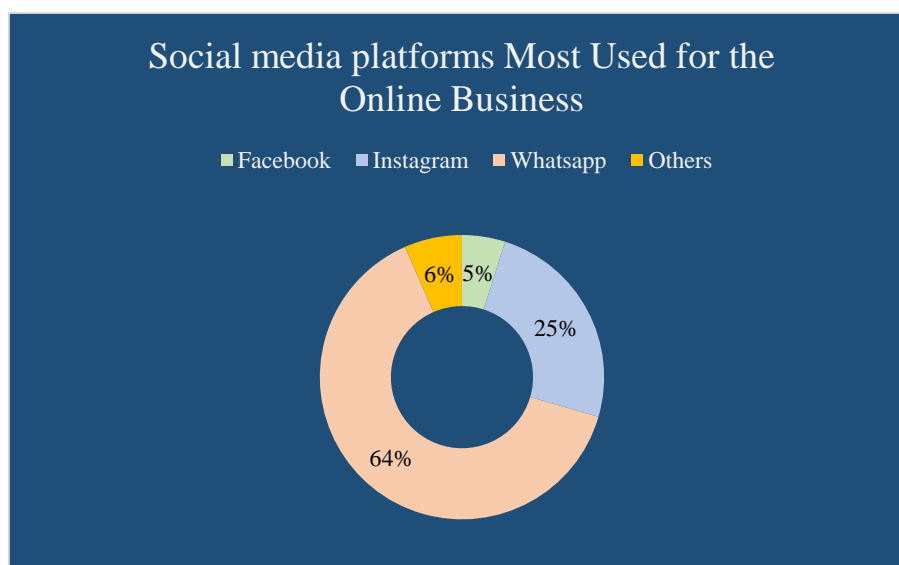
**Source:** Primary Data

#### **INFERENCE:**

From the above table 3.23, it is stated that out of the total respondents taken for the study, majority 63.93 percent of the respondents are using “Whatsapp” to promote their online business, 24.59 percent of the respondents are using “Instagram” to promote their online business, 6.56 percent of the respondents are using “other social media apps” to promote their business, and the remaining (4.92%) respondents are using “Facebook” to promote their business.

Majority 63.93 percent of the respondents are using “Whatsapp” to promote their online business.

**Chart 3.21**



### 3.25 OPINION TO SUPPORT OTHER ENTREPRENEURS' BUSINESS:

**Table 3.24**

<b>Opinion</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
Yes	30	49.20
No	31	50.80
<b>Total</b>	<b>61</b>	<b>100.00</b>

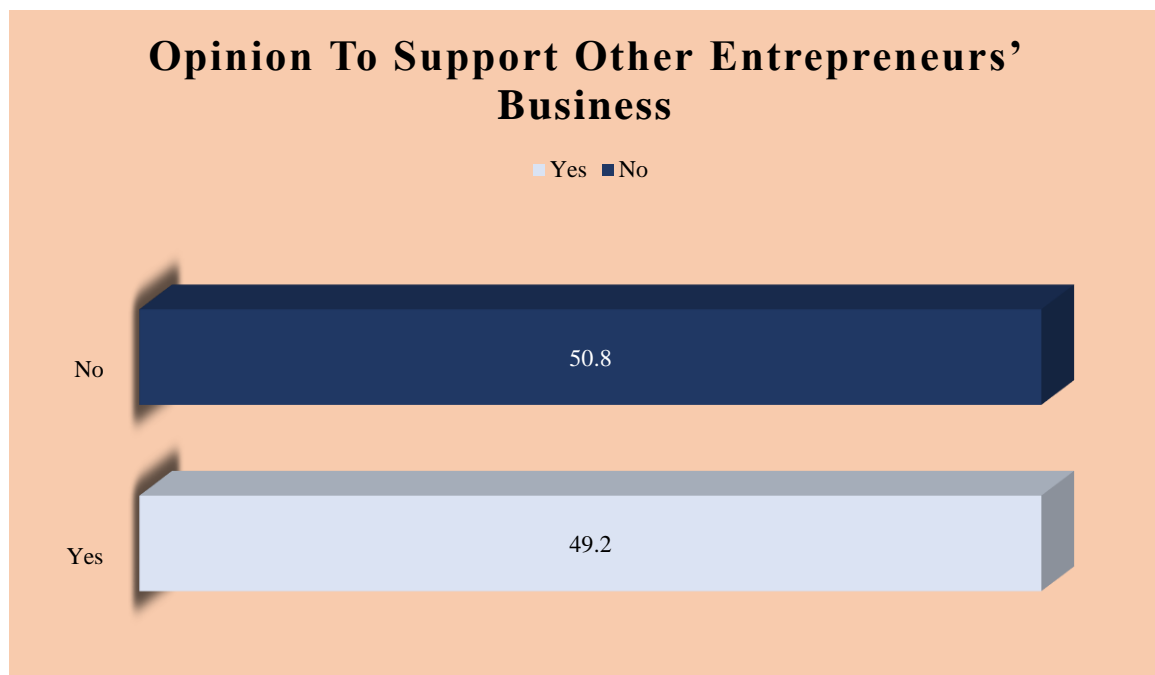
**Source:** Primary Data

#### **INFERENCE:**

From the above table 3.24, it is clear that out of the total respondents taken for the study, majority 50.80 percent of the respondents didn't support any other entrepreneurs and the remaining (49.20%) respondents are supporting other entrepreneurs.

Majority 50.80 percent of the respondents didn't support any other entrepreneurs for the development of their business.

**Chart 3.22**



### 3.26 SUPPORTING OTHER BUSINESS:

**Table 3.25**

Supporting business	No. of Respondents	Percentage (%)
Textiles	10	33.33
Furniture	6	20.00
Cosmetics	4	13.33
Boutique	5	16.67
Aariwork	5	16.67
<b>Total</b>	<b>30</b>	<b>100.00</b>

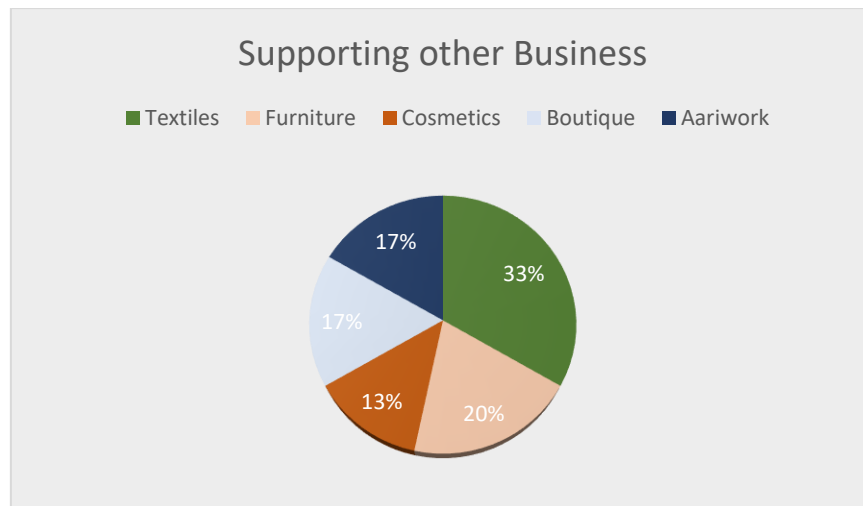
**Source:** Primary Data

#### **INFERENCE:**

From the above table 3.25, it is stated that out of 30 respondents those who are supporting other business, majority 33.33 percent of the respondents are supporting other textile entrepreneurs, 20.00 percent of the respondents are supporting other Furniture/Interior work entrepreneurs, 16.67 percent of the respondents are supporting other Boutique customers and the same percent of the respondents are supporting Aariwork makers and the remaining (13.33%) respondents are supporting other Cosmetics artists.

Majority 33.33 percent of the respondents are supporting other textile entrepreneurs.

**Chart 3.23**



### 3.27 SATISFACTORY OPINION OF ONLINE ENTREPRENEURS:

**Table 3.26**

Satisfaction Level	No. of Respondents	Percentage (%)
Highly Satisfied	13	21.31
Satisfied	38	62.30
No opinion	4	6.56
Dissatisfied	5	8.20
Highly Dissatisfied	1	1.63
<b>Total</b>	<b>61</b>	<b>100.00</b>

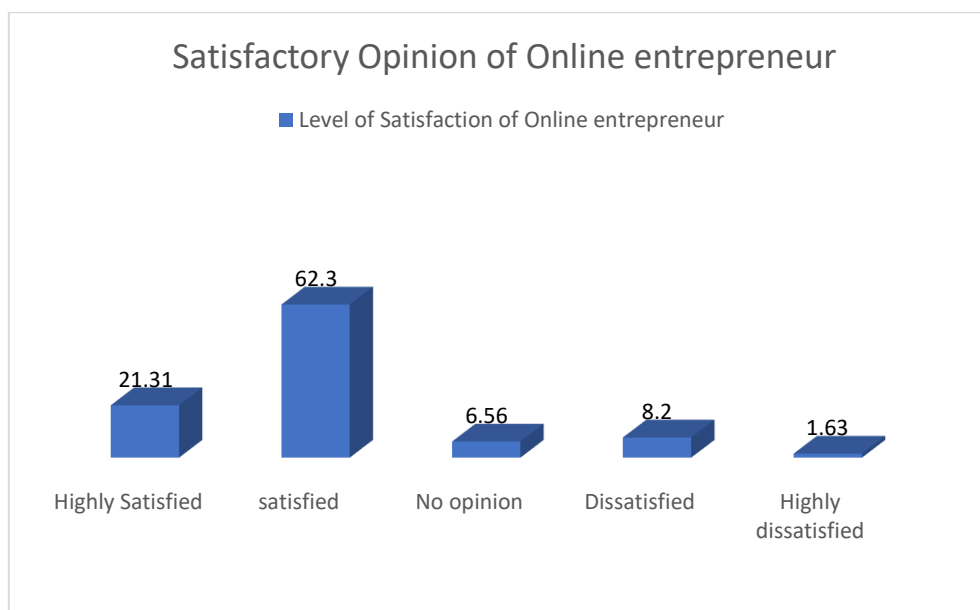
**Source:** Primary Data

#### **INFERENCE:**

From the above table 3.26, it is stated that out of the total respondents taken for the study, majority 62.30 percent of the respondents are satisfied in their online business, 21.31 percent of the respondents are highly satisfied in their online business, 8.20 percent of the respondents are dissatisfied with their online business, 6.56 percent of the respondents have no opinion about their satisfaction level and the remaining (1.63%) respondents are highly dissatisfied in their online business.

Majority 62.30 percent of the respondents are satisfied in their online business.

**Chart 3.24**



### 3.28 OVERALL SATISFACTORY OPINION ABOUT ONLINE BUSINESS:

**Table 3.27**

<b>Reasons</b>	<b>1 (5)</b>	<b>2 (4)</b>	<b>3 (3)</b>	<b>4 (2)</b>	<b>5 (1)</b>	<b>No. of Response</b>	<b>Total Score</b>	<b>Average Score</b>	<b>Rank</b>
Government schemes helps a lot for online business	8	20	20	9	4	61	202	3.31	X
	40	80	60	18	4				
Online platforms play a vital role in development	24	26	10	1	—	61	256	4.20	III
	120	104	30	2	—				
Online business is more effective than offline business	18	28	11	4	—	61	243	3.98	VI
	90	112	33	8	—				
Customers prefer cash on delivery more than online payment	20	23	13	5	—	61	241	3.95	VII
	100	92	39	10	—				
E-Commerce made transactions easy	27	25	6	2	1	61	258	4.23	II
	135	100	18	4	1				
Customers use online payment without any hesitation	17	22	15	6	1	61	231	3.79	IX
	85	88	45	12	1				
Learning online business can be easy	18	30	11	2	—	61	247	4.05	V
	90	120	33	4	—				
Courier department safely delivered the goods to the customer	15	31	9	5	1	61	237	3.89	VIII
	75	124	27	10	1				
Customers trust our online products/services	25	23	10	3	—	61	253	4.15	IV
	125	92	30	6	—				
As a entrepreneur, I am happy with my business	35	21	4	1	—	61	273	4.48	I
	175	84	12	2	—				

**Source:** Computed Primary Data

## **INFERENCE:**

The above the ranking table 3.28 shows the overall satisfactory opinion of the respondents towards their Online Business. Majority of the respondents have given first rank to the statement “As an entrepreneur, I am happy with my business” with the highest average score of 4.48, Second rank to “E-Commerce made transactions easy”, Third rank to “ Online platforms play a vital role in development”, Fourth rank to “Customers trust our online products/services”, Fifth rank to “Learning online business can be easy”, Sixth rank to “Online business is more effective than offline business”, Seventh rank to “Customers prefer cash on delivery more than online payment”, Eighth rank to “Courier department safely delivered the goods to the customer”, Ninth rank to “Customers use online payment without any hesitation”, and the least rank has been given to “Government schemes helps a lot for online business” with the least score of 3.31.

Majority of the respondents have given First rank to the statement “As an entrepreneur, I am happy with my business” with the highest average score of 4.48 and the least rank has been given to “Government schemes helps a lot for online business” with the least average score of 3.31.

## **CHAPTER IV**

### **FINDINGS AND SUGGESTIONS OF THE STUDY**



#### **4.1 INTRODUCTION:**

The following are the findings of the satisfactory opinion of online entrepreneurship in Thoothukudi district, the study area. The summary of the following findings is the natural and logical outcome of analysis and interpretation carried out in the previous chapter. These findings have become possible on the basis of formal discussion.

A survey was conducted to analyse the socio-economic conditions and satisfactory opinion of online entrepreneurship in Thoothukudi district, the study area. This chapter deals with the findings the researcher has received through the data collection. These findings are further discussed in detail. Hence, this chapter reveals the findings, suggestions and conclusion of the project.

#### **4.2.1 FINDINGS OF THE STUDY:**

1. Majority 78.69 percent of the respondents are female respondents.
2. Majority 44.26 percent of the respondents are in the age group of 15 - 25 years.
3. Majority 68.85 percent of the respondents are UG/PG degree holders.
4. Majority 29.51 percent of the respondents are self-employed doing online business as their part time.
5. Majority 52.90 percent of the respondents are married Entrepreneurs.
6. Majority 73.77 percent of the respondents are Nuclear Family members.
7. Majority 68.86 percent of the respondents are from urban residence.
8. Majority 47.55 percent of the online entrepreneurs are doing cosmetics/beautician business.
9. Majority 34.43 percent of the respondents are doing online business under distribution sector.
10. Majority 78.69 percent of the respondents are doing their business in both online and offline.
11. Majority 55.74 percent of the respondents have first started their business in Online.
12. Majority 49.20 percent of the respondents are having less than 1 year experience in online business.
13. Majority of 80.33 percent of the respondents have less than 5 years of experience in their offline business.
14. Majority 77.05 percent of the respondents have faced obstacles during the start-up of their business.

15. Majority 47.54 percent of the respondents have used their own savings to start their business.
16. Majority 80.34 percent of the respondents opined that their business is just running normally.
17. Majority 63.93 percent of the respondents' customers prefer "cash on delivery" for the online shopping.
18. Majority 95.00 percent of the respondents' family are happy with the ongoing online business of respondents.
19. Majority 60.66 percent of the respondents are currently facing obstacles in their online business.
20. Majority 43.24 percent of the respondents said that they will innovate their business to tackle the challenges.
21. Majority 63.93 percent of the respondents are using Whatsapp to promote their online Business.
22. Majority 50.80 percent of the respondents didn't support any other entrepreneurs.
23. Majority 33.33 percent of the respondents are supporting other textile entrepreneurs.
24. Majority 62.30 percent of the respondents are satisfied in their online business.

#### **4.2.2 FINDINGS OF THE RANKING ANALYSIS:**

1. Majority of the respondents have given First rank to the reason "Feeling of independence" with the highest average score of 3.98 and the least importance has been given to "Leisure purpose" with the lowest average score 3.18.
2. Majority of the respondents have given first Rank to the challenge "Financial Issues" with the highest average score of 4.06 and the least importance has been given to "Lack of Support from family" with the lowest average Score of 3.59.
3. Majority of the respondents have given First rank to the statement "As an entrepreneur, I am happy with my business" with the highest average score of 4.48 and the least rank given to "Government schemes helps a lot for online business" with the least average score of 3.31.

#### **4.3 SUGGESTIONS OF THE STUDY:**

- Online entrepreneurs should be given with various government schemes to fund their business.
- Government should concentrate more on the development of online entrepreneurs.
- Appropriate information should be given with various seminars and presentation to every online entrepreneur to develop their skills and knowledge.
- Proper family and societal support can motivate every online entrepreneur to run their business more effectively and sincerely.
- Online entrepreneurs should be given training to use various social media apps to develop their business.
- Courier service should concentrate more on the safety of delivered goods.
- Online Customers should provide with various awareness programmes to overcome and escape from the fraudulent activities.
- Societal peoples should appreciate every online entrepreneur as much as offline entrepreneurs.

## **CHAPTER V**

### **CONCLUSION OF THE STUDY**



## **CHAPTER – V**

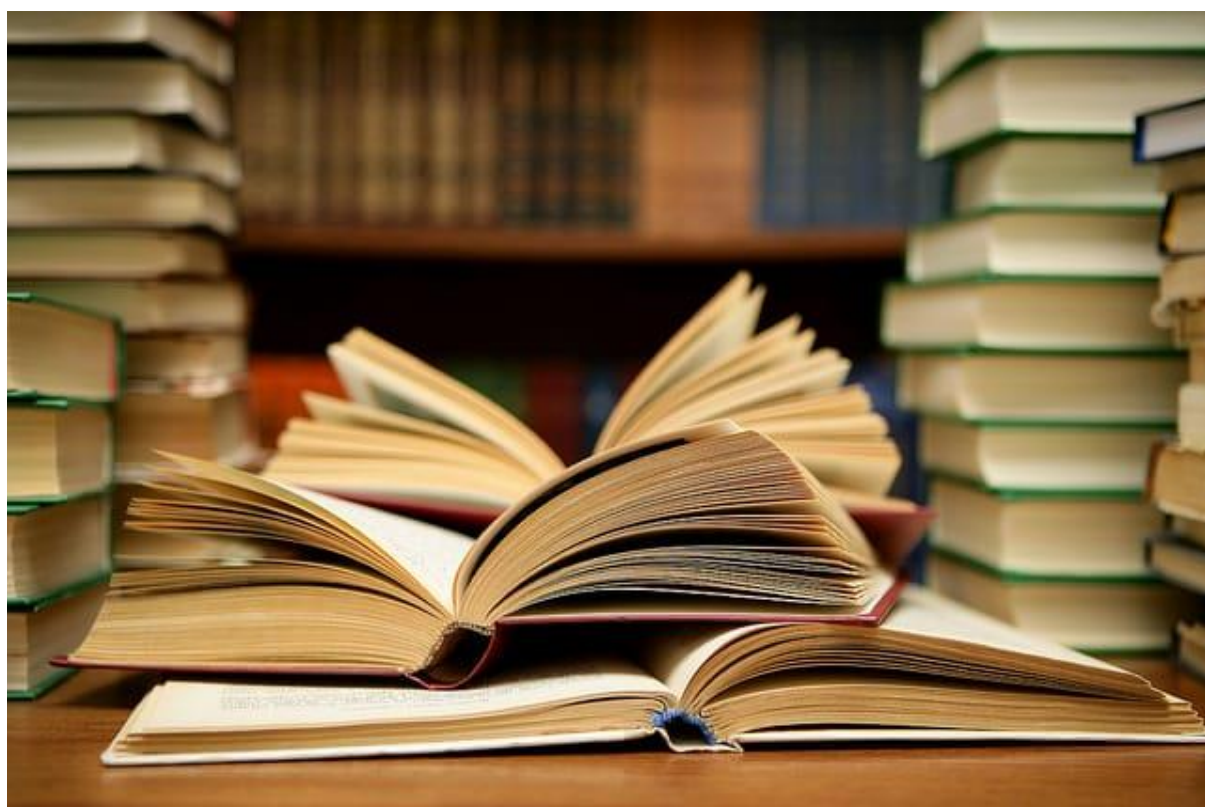
### **CONCLUSION**

The main purpose of doing this project is to know how online entrepreneurs developing their business by financing and facing challenges. Though there may be some problems are arising during their business, they keep going with their business. Online business replaced traditional mailing and faxing of documents with a digital transfer of data from one computer to another, without any human intervention. Most of us have shopped online for something at some point, which means we've taken part in ecommerce. So, it goes without saying that ecommerce is everywhere. Internet helps a business's productivity and profitability. Effective use of the internet helps a business communicate more efficiently with customers and even attract new customers. Online networking sites such as discussion boards, social networking sites and chat rooms helps the business stay in contact with their customers. This reduces the cost of advertising through traditional postal mailing. Using Email, a business can send their links and catalogues for new products or even send special offers and announcements to their existing customers.

Internet reaching millions of people worldwide, staying ahead of the competition is essential. Since anyone can access the websites, competitors will copy your ideas or products and sell at lower prices. This will eventually draw business away causing a loss on customer base. Despite having its pros and consequences every business chooses to use internet for doing business. Entrepreneurs choose to create their own website either to provide information or clear review to promote their business over the internet, while others use the internet to sell their products. In a world where internet is being used vastly every person depends search engines to get information. This is where businesses make its customer base. Internet has become an important aspect in everyday life for individuals as well as business and others.

## **ANNEXURE I**

### **BIBLIOGRAPHY**



## **BIBLIOGRAPHY**

### **BOOKS REFERRED:**

- Principles of Marketing, Philip Kotler, Pearson Publishers.
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- The Southern Economist

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- [https://en.m.wikipedia.org/wiki/Electronic\\_business](https://en.m.wikipedia.org/wiki/Electronic_business)
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## ANNEXURE II

### QUESTIONNAIRE



### QUESTIONNAIRE

**A STUDY ON DEVELOPMENT OF ONLINE ENTREPRENEURSHIP IN  
THOOTHUKUDI DISTRICT  
QUESTIONNAIRE**

**PERSONAL INFORMATION:**

**Name:**

**Contact no:**

**1.Gender:**

a) Male      b) Female      c) Transgender

**2.Age (in years):**

a)15-25    b)25-35    c)35-45    d) above 45

**3.Academic qualification:**

a) Illiterate                      b) Up to primary education  
c)Up to SSLC\HSC              d) UG/PG              e) Professional

**4.Occupational Status:**

a) Government employed    b) Private employed    c) Self-employed(business)  
d)Housewife      e) Students

**5.Marital Status:**

a) Unmarried      b) Married      c) Divorced      d) Widow

**6.Nature of family**

a) Joint family      b) Nuclear family

**7.Nature of residence**

a) Rural      b) Urban      c) Semi-urban

**RESEARCH INFORMATION:**

**8.What type business do you run? -----**

**9. In which sector are you doing business?**

a) Manufacturing   b) processing   c) Service   c) Distribution

**10) How did you do your business?**

a) Online only              b) Online and Offline (both)

**11) If you have done business in both online & offline, which one did you start first?**

a) Online              b) Offline

**12) How long have you been running your business in online?**

a) below 1 year   b) 1-3 years   c) 3-6 years   d) More than 6 years

**13) How long have you been running your offline business?**

a) below 5 years   b) 5-10 years   c) 11-20 years   d) More than 20 years

**14) Rank the factors that motivating you to start up the online business (rank from 1-6)**

1. Better status in society	
2. Financial support to family	
3. Leisure purpose	
4. feeling of Independence	
5. childhood dream	
6. Better earnings & savings	

**15) Have you faced any obstacles while you started your business?**

☐

YES

☐

NO

**16) If yes, rank the obstacles that you faced (rank from 1-6)**

1. Lack of self confidence	
2. Financial issues	
3. Lack of information	
4. Lack of support from family	
5. Managing domestic and professional life	
6. Lack of customer loyalty	

**17)How did you fund your business?**

- a) Bank loan    b) Self Help Group    c) Private lenders    d) own savings    e) Borrowings from family

**18) How well do your business operating currently?**

- a) My organisation is blooming  
b) Just running normally – good enough to survive  
c) Undergoing loss

**19)Which mode of payment do your customer mostly preferred?**

- a) Cash on delivery    b) E-payment

**20)Are your family members happy with your Business?**

☐ YES    ☐ NO

**21)Have you encountered any obstacles in your online business at present?**

☐ YES    ☐ NO

**22)If yes, what will you do?**

- a) Innovating my business    b) Formulating new Strategies  
c) Developing my product    d) Give up my business

**23)Which social media platforms do you mostly use to run your business?**

- a) Facebook    b) Instagram    c) Youtube    d) Whatsapp    e) Others

**24) Can you provide any support/service to other entrepreneurs through your business?**

☐ YES    ☐ NO

**25)If yes, what type of business do you supporting/suggesting? -----**

**26)Rate your level of happiness as an entrepreneur:**

- a) Highly satisfied    b) Satisfied    c) No opinion    d) Dissatisfied    e) Highly Dissatisfied

**27)Overall satisfactory opinion about your Online business**

*SA-Strongly Agree    A-Agree    N.O-No Opinion    DA-Disagree    SDA-Strongly Disagree*

SATISFACTORY LEVEL	SA	A	N. O	DA	SDA
1.Government schemes helps a lot for Online Business					
2.Online platforms play a vital role in development of my business					
3.Online business is more effective than offline business					
4.Customers prefer cash on delivery more than online payment					
5. E-Commerce made transactions easy					
6. Customers use online payment without any hesitation					
7. Learning Online business can be easy					
8.Courier department safely delivered the goods to the customer					
9.Customers trust our online products/services					
10.As an entrepreneur, I am happy with my business					

# **INTEGRATION OF DIGITALISATION AND ITS IMPACT ON E-TICKETING**

Project submitted to Department of Commerce

**ST.MARYS 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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**APRIL 2023**

### DECLARATION

We have declared that the project entitled " **INTEGRATION OF DIGITALISATION AND ITS IMPACT ON E-TICKETING**" is submitted in partial fulfillment of the requirements for the degree in our original work under the guidance and supervision of **Dr.T.Priyanka M.Com.,MBA.,Ph.D.,MSc(Psy)**. This project has not previously formed the bases of award of any similar titles and represent entirely an independent work.

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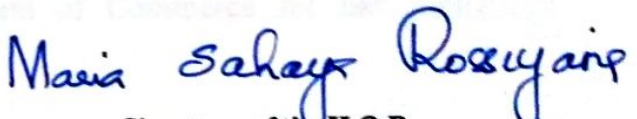
Date : 01 - 04 - 2023.

## CERTIFICATE

It is certified that this short-term project work entitled "INTEGRATION OF DIGITALISATION AND ITS IMPACT ON E-TICKETING" 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 2022-2023 by the following students.

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Signature of the External Examiner

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## **TABLE OF CONTENTS**

<b>CHAPTER NO.</b>	<b>TITLE</b>	<b>PAGE NO.</b>
<b>I</b>	<b>INTRODUCTION AND DESIGN OF THE STUDY</b>	<b>1-6</b>
<b>II</b>	<b>PROFILE OF THE STUDY</b>	<b>7-31</b>
<b>III</b>	<b>DATA ANALYSIS &amp; INTERPRETATION</b>	<b>32-70</b>
<b>IV</b>	<b>FINDINGS AND SUGGESTION</b>	<b>71-73</b>
<b>V</b>	<b>CONCLUSION</b>	<b>74-75</b>
<b>ANNEXURE 1</b>	<b>QUESTIONNAIRE</b>	
<b>ANNEXURE 2</b>	<b>BIBLIOGRAPHY</b>	

## LIST OF TABLES

<b>S.NO</b>	<b>TITLE</b>	<b>PAGE NO.</b>
3.1	INTRODUCTION	32
3.2	GENDER WISE CLASSIFICATION	33
3.3	AGE WISE CLASSIFICATION	34
3.4	EDUCATIONAL STATUS OF RESPONDENTS	35
3.5	OCCUPATIONAL STATUS OF THE RESPONDENTS	36
3.6	MARITAL STATUS OF THE RESPONDENTS	37
3.7	MONTHLY INCOME STATUS OF THE RESPONDENTS	38
3.8	PLACE OF RESIDENCES	39
3.9	USAGE OF E-TICKET	40
3.10	TYPES OF TICKET BOOKING	41
3.11	BOOKING OF TICKETS IN ONLINE	42
3.12	KNOWLEDGE ABOUT E-TICKETING	43
3.13	FREQUENCY OF USING	44
3.14	SERVICES PREFERRED	45
3.15	APPS USED FOR BOOKING CINEMA TICKETS	46
3.16	APPS USED FOR BOOKING RAILWAY TICKETS	47
3.17	APPS USED FOR BOOKING ROADWAY TICKETS	48
3.18	APPS USED FOR BOOKING AIRLINE TICKETS	49
3.19	ARE PEOPLE AWARE OF THE ABOVE MENTIONED APPS	50
3.20	MODE OF TRANSPORT PREFERRED	51

3.21	FACTORS INFLUENCING CUSTOMER SATISFACTION	52
3.22	METHODS OF PAYMENTS	53
3.23	PERIOD OF USING E-TICKET SERVICE	54
3.24	LEVEL OF SATISFACTION	55
3.25	CHECKING OF TICKET PRICE	56
3.26	DIFFERENCE IN ALTERNATIVE SOURCES	57
3.27	FACING OF FRAUDULENT PRACTICE	58
3.28	SAFEGUARDING CUSTOMER INTEREST	59
3.29	E-TICKETING SERVICES	60
3.30	IMPROVING E-TICKET FACILITY	61
3.31	CUSTOMER CARE PERCEPTION TOWARDS CLIENT PROBLEM	62
3.32	WAS IT EASY TO COMPLETE ONLINE BOOKING?	63
3.33	CUSTOMER SERVICE	64
3.34	ALTERNATIVE SOURCE OF E- TICKETING	65
3.35	AWARENESS ON DEBIT OF COMMISSION	66
3.36	WILLINGNESS TOWARDS E- TICKETING SERVICE	67
3.37	VERIFICATION AND AUTHENTICATION	68
3.38	PEOPLE CONVENIENCE	69
3.39	TECHNICAL ISSUES FACED IN E- TICKETING	70

# CHAPTER 1

## INTRODUCTION



## INTRODUCTION:



The popularity of internet technology has increased substantially over the course of the last several years. As a result, organisations have worked diligently to develop new methods for interfacing with customers. E-ticketing appears to offer a number of advantages to organizations, including lower costs and increased operational efficiency. It is projected that the use of e-tickets will only continue to increase over time. With the rise of the internet and smart phones, most events have switched to e-tickets. Consumers expect e-tickets as standard for all events, but there are some segments of the market that are stuck doing things the old-fashioned way. E-tickets are better for the environment; using an online ticketing platform drastically reduces the need for paper at the event. E-ticketing is more secure and is impossible to lose and hard to steal. Customer satisfaction in e-ticketing is a complex phenomenon that is shaped by a wide range of variables including customer technical support, infrastructure, data security, and user friendliness. Understanding these issues is critical for organizations to create e-ticketing systems that initially meet customer needs and generate a high level of satisfaction.

In addition, the cognitive elements of e-ticketing have become such an important issue of concern for organisations in recent years as efforts to expand e-ticketing progress specifically, the issue of customer satisfaction in e-ticketing has become a central issue of focus, prompting organisations to investigate the specific variables that shape customer outcomes when choosing e-ticketing options. Using this as a foundation for investigation, the current research utilizes customer satisfaction as the dependent variables to assess what specific independent variables shape customer satisfaction in decision making when it comes to purchasing an e- ticket. By correlating independent variables with customer satisfaction, it will be possible to acquire a deeper understanding of how customer satisfaction is developed when it comes to e- ticket purchasing and use by consumers.

## **1.1 SCOPE:**

The scope of study is to know the satisfaction level of customer in e-ticketing services. The study is to analyse how e-ticketing services are helpful and convenient to customers. The action and motivate them to use e-ticketing efficiently. The importance of e-ticketing and digitalization gave the study a wide and large scope for analysis.

## **1.2 STATEMENT OF THE PROBLEM:**

In this growing world of technology, e-ticketing has become an important element of people's life. The concept of offline ticket booking has changed and made people to book tickets online. Customer preference is the main stimulating factor for business owners to include in e- ticketing service. E-ticketing system is the initial requirement to develop the project about the mechanism of the e-ticketing system what the process do at all.

The requirements are analyzed and refined which enables the end users to efficiently use the e-ticketing system. Information about the route, cancellation of tickets, departure time, arrival time, number of trains available and other such information. The purpose of this study is to measure the expectation and satisfaction of people regarding e-ticketing in Thoothukudi District. This study also analyzes the factors that attract people towards e-ticketing.

### **1.3 OBJECTIVE:**

The main aim of the study is to analyze and examine the level of customer satisfaction on e-ticketing and digitalization.

The objectives of the study are as follows:

1. To examine the impact of e-ticketing on customer satisfaction.
2. To determine the effect of service quality on customer satisfaction.
3. To study customer's knowledge and awareness in digitalisation.
4. To analyze the problems faced by the customer in e-ticketing.

### **1.4 LIMITATIONS OF E-TICKETING**

The main limitations are:-

1. There should be proper internet access which is required to check reservation.
2. Sample does not represent the whole population.
3. People who are less aware of e-ticketing were not able to give correct assumptions information.
4. Reality and accuracy of the analysis depends on the respondents' truthfulness toward each question in the questionnaire.

## **1.5 RESEARCH METHODOLOGY:**

This is an explanatory study on integration of digitalization and its impact on e-ticketing both descriptive and analytical methods have being used to study the people perception on e- ticketing. The presentation is based on both primary and secondary data.

### **1.5.1 SAMPLING DESIGN:**

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

### **1.5.2 PERIOD OF THE STUDY:**

The project was carried out over from January to march with full involvement.

The questinairre was circulated from February

## **1.6 COLLECTION OF DATA**

The data required for the study has been collected through both primary and secondary sources

### **1.6.1 PRIMARY DATA**

Primary data is collected from 50 respondents who is using e-ticketing. Network sites for collection of primary data and interview schedule was developed. Before its application among the respondents pretesting was carried out after altering the structure questionnaire on the results of pretesting it was made sample to people

### **1.6.2 SECONDARY DATA**

The secondary data has been collected through books and other published articles in journal and internet

### **1.7 SAMPLING DESIGN:**

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

### **1.8 FRAMEWORK ANALYSIS**

The following framework has been used in the analysis to represent the different views of the Analysis.

- ❖ Percentage Analysis
- ❖ Rank Analysis
- ❖ Pie chart
- ❖ Bar diagram

### **1.9 IMPORTANCE OF THE STUDY:**

1. E-ticketing ensures smooth functioning process.
2. Its flexibility, cost, security and convenience.
3. E-ticketing also serves as proof of purchase eliminating the need for customers to carry around paper tickets.
4. It can also automatically carry out simple tasks to save time and resources.
5. E-ticketing has made things a lot easier for us all because it is user friendly, data driven, interactive, personalised, available anytime and anywhere.
6. E-ticketing is a data gold mine.
7. E-tickets are better for the environment using an online ticketing platform drastically reduce.

## **1.10 CHAPTER SCHEDULE:**

The project is categorized into four chapters.

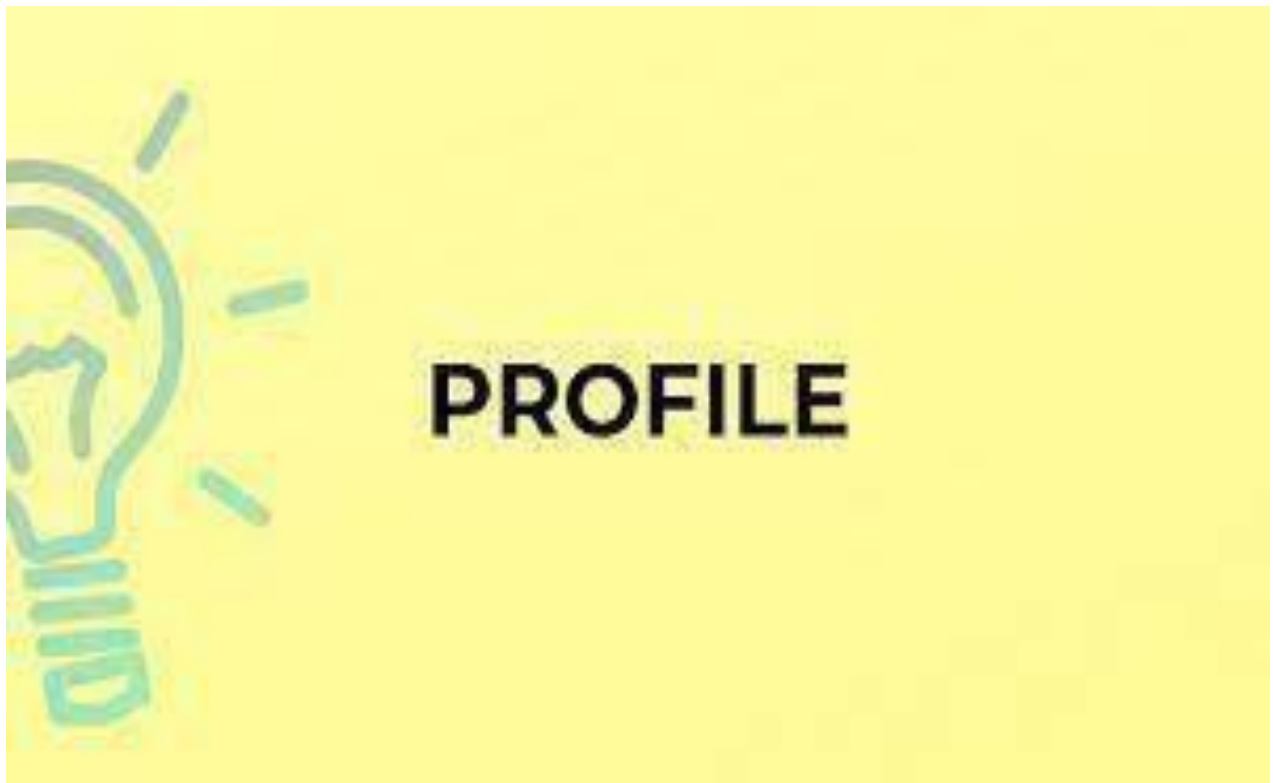
- CHAPTER 1: Introduction and design of study.
- CHAPTER 2: Profile of the study.
- CHAPTER 3: Data analysis and Interpretation.
- CHAPTER 4: Findings and suggestions.
- CHAPTER 5: Conclusion

## **1.11 ANNEXURE:**

1. QUESTIONNAIRE
2. BIBLIOGRAPHY

## **CHAPTER 2**

### **PROFILE OF THE STUDY**



## **2.1 HISTORY:**

### **2.1.1 E-TICKETING:**



The basic concept of electronic ticketing was introduced in 1990's and the idea underlying the shift from paper-based ticketing to that which is stored digitally is credited to Joel R. Goheen, the owner of JRG Airlines, located in Palm Beach County, Florida. At first, digitally issued tickets were a rarity. Today, however, they are ubiquitous, not just in air travel but in nearly every instance in which a ticket must be purchased and presented.

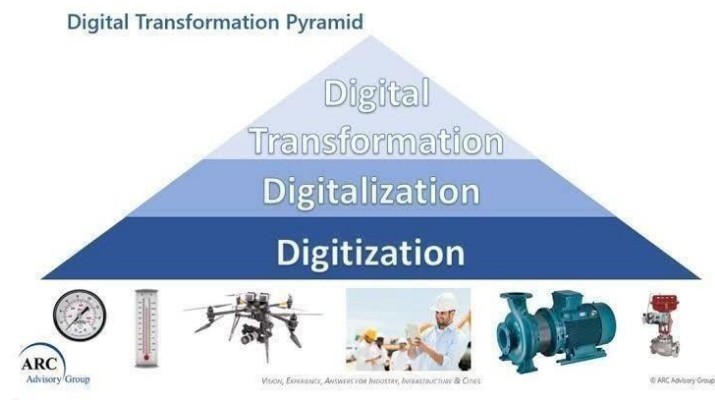
Subsequently in 2005, e-ticketing was introduced wherein passenger was required to take a print-out of the Electronic Reservation Slip (ERS) and carry one of the prescribed proofs of identity in original for undertaking travel subject to appearance of name in the reservation chart.

The Electronic ticket, or E-Ticket for short, was invented and given its name by inventor Andre Gray when he began selling tickets for a concert through his internet use net group in June of 1991. The concert which was headlined by rock group Kings X and had The Eric Gales Band

as an opening act, was held on July 13<sup>th</sup>, 1991 at the Elco Theatre in Elkhart, Indiana. With a total of 27 tickets being sold electronically through the internet, this was the first verifiable event of where the words “ Electronic Tickets ” were used and where the tickets were actually “Paperless” and delivered to customers electronically.

On 1<sup>st</sup> June 2008, airports and airlines in the United States switched to exclusively to an electronic ticketing system. An e-ticket is now used at every airport in America to represent the purchase of a seat on a flight, and most other nations have similar policies. Digitally encrypted tickets are usually thought to offer greater security and better protections against forgery and counterfeiting. They also offer more protections in physical tickets are lost or misplaced, since the value is in the code more than the physical paper.

### 2.1.2 DIGITALIZATION:



Digitization essentially began with the advent of computers in the 1950s. Since then, the non-stop march of digitization has transformed nearly everything into computer-friendly 1s and 0s and has changed the way we work, communicate, shop, bank, and even how we relax and entertain ourselves. Nowadays, most new information is created on a computer and stored on a hard drive somewhere. That's really what digitization is all about. Because digitization and computers go hand-in-hand, their evolution basically mirrors one another

Digitalization is the use of digital technologies to change a business model and provide new revenue and value –producing opportunities; it is the process of moving to a digital business. Digital Transformation examples include IT Modernization such as switching to a cloud environment, being remote-ready, reskilling employees, implementing automaton to a accelerate customer support and services, and using AI- driven in sight to enhance sales efficiency.

While digitization refers to the act of making analog information digital, digitalization is all about moving existing processes into digital technologies. In other words, digitization is for information, whereas digitalization is for processes. Digitalization fosters creativity and innovation. Combining the efficiency of machines and the creative skills of humans leads to innovations that can change the world for the better. The Make in India initiative has improved the electronic manufacturing sector in India. Digital India plan could boost GDP up to \$1 trillion by 2025. Healthcare and education sector has also seen a boost. Improvement in online infrastructure will enhance the economy of the country.

Digitalization will change the future of business technology in many ways:

- ❖ Automation will become more widespread as machines take over more tasks the people used to do manually. This means that we need fewer people to do those jobs, so we see a shift towards more part-time work or freelance work.
- ❖ New kinds of jobs are likely to emerge as well—for example, one might imagine a “machine whisperer” who helps keep an automated system running smoothly.
- ❖ The nature of work itself will change as employees become more isolated from their colleagues and supervision because they’re spending so much working time working remotely or on their own schedules.

## 2.2 E-TICKETING

### 2.2.1 METHODS

An **electronic ticket** is a method of ticket entry, processing, and marketing for companies in the airline, railways and other transport and entertainment industries.

#### ❖ Airline ticket:

WikiAirlines

YOUR TICKET-ITINERARY

YOUR BOOKING NUMBER : WX9XKI

Flight	From	To	Aircraft	Class/Status
WK 2200	Montreal-Trudeau (YUL) 17:15 Thu May-04-2006	Frankfurt (FRA) Fri May-05-2006	06:30+1 333	Y Confirmed
WK 2495	Frankfurt (FRA) T1 Fri May-05-2006	Amsterdam (AMS) Fri May-05-2006	09:00 321	Y Confirmed
WK 2293	Munich (MUC) T2 Mon May-22-2006	Montreal-Trudeau (YUL) 17:50 Mon May-22-2006	340	Y Confirmed

Passenger Name	Ticket Number	Frequent Flyer Number	Special Needs
(1) JONES, JOHNMR.	012-3456-789012	000-123-456	Meal: VGML

Purchase Description	Price	
Fare (LLXSOAR, LLXGSOAR)	CAD	558.00
Canada - Airport Improvement Fee		18.00
Canada - Security Duty		17.00
Canada - GST #1234-5678		1.05
Canada - GST #12345-678-901		1.20
Germany - Airport Security Tax		18.38
Germany - Airport Service Fees		37.76
Fuel Surcharge		161.00
Total Base Fare (per passenger)		809.39
Number of Passengers		1
TOTAL FARE	CAD	809.39

Ticket is non-endorsable, non-refundable  
Changes allowed, subject to availability,  
no later than 2 hours before departure.  
Please read carefully all fare restrictions.

Have a pleasant flight!

Paid by Credit Card XXXX-XXXX-XXXX-1234

E-tickets in the airline industry were devised in about 1994, and have now largely replaced the older multi-layered paper ticketing systems. Since 1 June 2008, it has been mandatory for IATA members to use e-ticketing. Where paper tickets are still available, some airlines charge a fee for issuing paper tickets.

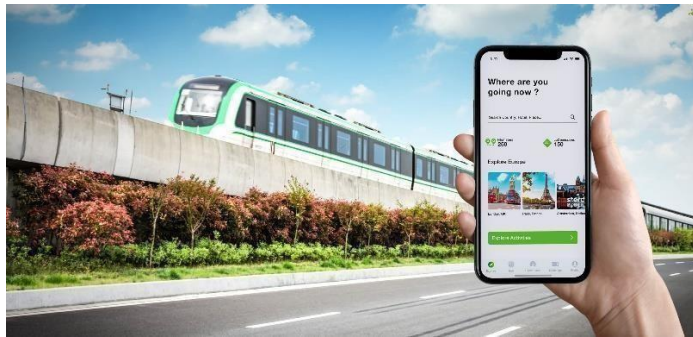
When a reservation is confirmed, the airline keeps a record of the booking in its computer reservations system. Customers can print out or may be provided with a copy of e-ticket itinerary receipt which contains the record locator or reservation number and the e-ticket number. It is possible to print multiple copies of an e-ticket itinerary receipt.

Besides providing itinerary details, an e-ticket itinerary receipt also contains:

- An official ticket number (including the airline's 3-digit ticketing code, a 4-digit form number, a 6-digit serial number, and sometimes a check digit)
- Carriage terms and conditions (or at least a reference to them)

- Fare and tax details, including fare calculation details and some additional data such as tour codes. The exact cost might not be stated, but a "fare basis" code will always identify the fare used.
- A short summary of fare restrictions, usually specifying only whether change or refund are permitted but not the penalties to which they are subject
- Form of payment
- Issuing office
- Baggage allowance

### ❖ **Train ticket**



Amtrak started offering electronic tickets on all train routes on 30 July 2012. These tickets can be ordered over the internet and printed at a Quick-Track kiosk, or at the ticket counter at the station. Electronic tickets can also be held in a smart phone and shown to the conductor using an app. Mobile tickets are common with operators of US commuter train networks (e.g. MTA LIRR and Metro North) but they are usually only offered on the US version of the App Store and only accept US-issued credit cards as the app's payment page asks the user for the credit card's ZIP code to complete the purchase

### ❖ Sports, Concerts and Cinema Tickets:



Many sport, concert venues, and cinemas use electronic ticketing for their events. Electronic tickets, or "E-Tickets" as they are sometimes referred, are often delivered as PDFs or another downloadable format that can be received via email or through a mobile app. Electronic tickets allow organizers to avoid the cost of producing and distributing physical tickets by transferring costs to the customer, who must own electronic hardware and purchase internet access in order to receive their ticket.

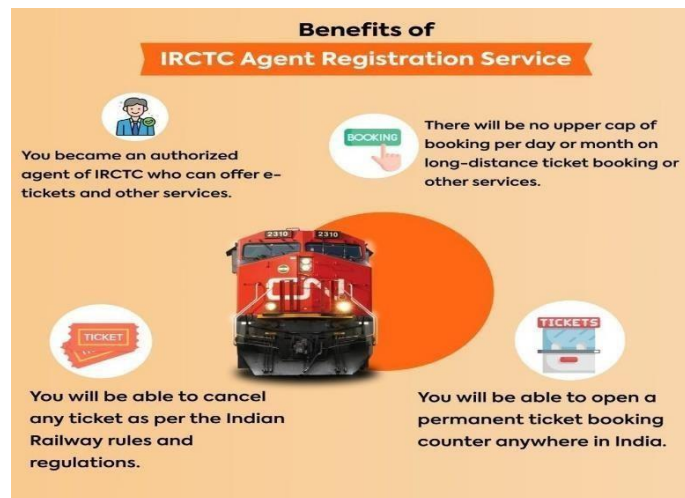
A printed copy of these tickets or a digital copy on a mobile phone should be presented on coming to the venue. These tickets now normally also have a barcode, which may be scanned on entry into the venue to streamline crowd processing. Electronic tickets have become increasingly prevalent in the entertainment industry over the last decade.

### ❖ Bus Ticket



A bus reservation system is a mobile or web software solution designed to provide customers with a personalized easy-to-utilize user experience for booking and purchasing tickets online. It stores customers' personal data records, scheduled routes, frequent trips, drop points, and other information. Online Bus ticketing offers a centralized network to book, view, and cancel the reservation of bus tickets in real-time, offering an augmented solution over conventional travel booking options such as contacting local travel agents or booking tickets over the counter. An online bus reservation system helps people to book bus tickets or seats from anywhere. An online booking system mainly helps people who are busy with their ongoing profession. People do not need to travel to the bus counter physically for booking bus seats or tickets.

## 2.2.2 BENEFITS OF E-TICKETING



## 2.3 DIGITALISATION:

### a) You do not pay anything:

The first obvious benefit is the ticketing system is free, which means you do not have to pay a dime for it. Several companies provide free internet, ticketing systems. Even though they are free, the systems offer reliable portals where reps can pull up all their

customers' account information and past engagements within organization without software.

**b) Better communication with the customer:**

Another benefits from a ticketing system whether free or paid, is the ease of communication through an individual thread. Interaction between the customer and the company, irrespective of the client medium, all log into one central place. If the customer logs in to finds a different rep, do not have to start from the beginning as all rep needs to do, Is transfer the current communication to the original tickets, and continue from there. Using one individual thread to consolidate all the information also leads to faster resolutions .It also minimizes the likelihood of the service team missing any crucial customer detail.

**c)Better Organization of customer support cases:**

A free online ticketing system or a paid one provides the organization with the ability to catalog and organize customer cases irrespective of their volume. Each ticket has a labels representing each customer, making it easy to prioritize case emergencies and manage multiple instances.

**d)Centralization of information:**

Centralization of all customer information is another benefits of using either a free online ticketing system or a paid one. One software stores all the helps with better customer services analytics and faster solution solving for present issues.

**e)Easier accessibility:**

Customer using a free online ticketing system or a paid one can easily access a ticket via email and send their case. The ease of accessibility that provides the customer with a direct line to the rep given them a sense of empowerment, which they do not get from generic inbox support.

Some of the ticket system providers also offer cloud-based solutions that enable customers to access and collect their tickets from different sources, including phones, endpoint monitors, email, and websites.

### **2.3.1 BENEFITS**

More and more businesses are adding value to their collections through developing digitization initiatives. Each organization has different priorities but the benefits of digitization include:

- **Access**

The information in documents can be published in a number of ways and made available to global audiences, so that access is no longer restricted to those able to visit the physical location, saving time and travel costs.

There is also the ability to access existing resources previously limited by their format, such as large maps and materials stored on microfilm.

- **Generating income**

Many documents contain information that can have a commercial value when presented to the right audiences. Digitisation unlocks this potential to create new income streams.

- **Brand**

Opening up your archives can benefit your brand by inspiring new audiences and raising the profile of the institution. Many modern brands are rediscovering the value of their 'brand heritage'.

- **Searchability**

Capturing the right descriptive data from a digitalised document makes finding relevant content much easier, and helps maximize research efficiency.

- **Preservation**

Following digitization, physical documents will not need to be accessed as often, therefore reducing potential damage caused by handling.

- **Interaction**

Digitized content is versatile and can be used to communicate with customers across a range of channels. It is a particularly strong tool for social media, opening dialogue with customers and encouraging activities like crowd sourcing and blogging.

- **Integration**

Records can be integrated with digital systems and made readily discoverable within digital catalogues.

- **Disaster recovery**

Paper records are vulnerable to many risks. Digital copies ensure information remains retrievable if a site disaster leads to loss of analogue formats.

## 2.3.2 TYPES

Generally, digitization falls into three categories:

- **On-Demand Digitization (Ad Hoc Digitization):** Objects (or parts of objects) are digitized when a stakeholder (e.g. patron, researcher, curator), requests it
- **Programmatic Digitization (Systematic Digitization):** Collections are digitized in their entirety, in a planned manner.
- **Forensic Digitization:** an object is digitized before, during, and/or after some event such as a conservation repair/cleaning process, or an external loan.

The practical requirement to provide On Demand Digitization is obvious to anyone who has run a digitization program. Most stakeholders cannot wait for a particular object's turn in a programmatic schedule, especially when the scale of the collection means the programmatic schedule is projected out many years (or even decades). A digitization program must provide for procedures and workflows to provide On Demand Digitization with turnaround time that will sufficiently meet the needs of their stakeholders.

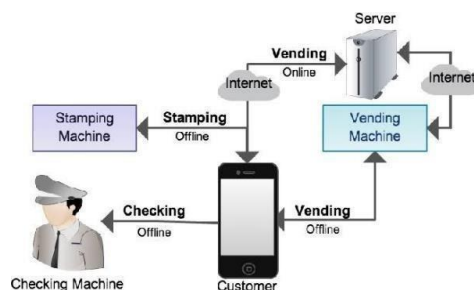
The benefits of systematic digitization are obvious, but the scale of this benefit may not be. When it comes to digitizing a Cultural Heritage collection, the whole is often greater than the sum of its parts. By completing an entire collection, the stakeholders are provided a complete deliverable digital collection rather than piecemeal elements of one. Moreover, the pre-planning and efficiency in programmatic digitization can radically reduce the per-object cost of digitization provided high quality hardware and software are used

## 2.4 PURPOSE

It is a document purchased on websites, mobile applications. There is no need to print e-tickets. In other words, e-ticket have replaced the print ones and allows customers to purchase, change and refund transportation transactions over the telephone, eliminating the need to visit the ticket counter,

## 2.5 THINGS TO KNOW ABOUT E-TICKETING

### 2.5.1 HOW E-TICKETING SYSTEM WORKS?



The power of e-ticketing system transportation relies on GPRS (Global Packet Radio Service) and ETM (electronic ticket machines.). Other areas to apply the technology are e-shopping, concert entrances, and sporting concerts.

GPRS is a technology that allows you to complete direct money transfers between the passenger and the business owners. ETMs are the actual tools that collect passenger and ticket details. Currently, a passenger is given a rechargeable smartcard for payments. He or she swipes the card in the machine during payments.

## 2.5.2 WHY YOUR BUSINESS NEEDS E-TICKETING SYSTEM?



There are three main reasons to use smart transportation technology. These are for security maintenance, chaos solving, cost minimization, and business convenience boosting.

- **Secure Your E-Business**

The surge in cyberattack on e-business makes it necessary for a typical 21st-century business to prioritize privacy. You should maintain employee security and transaction privacy.

- **Collect More, Pay Less**

The GPRS enables your business to receive direct payments from passengers quickly. The best part is that minimizing intermediaries between you and your customers helps you save on salaries

- **Propel Your Business Efficiency**

Apart from easier problem solving, you get instant payments. All the passengers do is swipe their electronic cards. The collected information eases data-driven decision-making, enabling you to introduce necessary inputs in the business. As a result, you can confidently relax while expecting your business to fit in and compete in the fast-paced technological world.

### **2.5.3. WHEN YOU SHOULD APPLY THE EFFICIENCY OF E-TICKETING SYSTEM**

- **Document Sales**

Apply e-ticketing systems if you want to keep a record of your business sales over a period. The electronic ticket machines collect passenger payments, offer receipts, and retain copies of the sales for future use.

- **Track the Vehicle Usage**

The machines record when a journey starts and ends. During the journey, it collects routes and train, bus handling, or plane services.

- **Simplify Account**

The accountant does not have to count money and document it manually. Instead, the automatic machine does the instant collection and accounting on our behalf.

## 2.6 ADVANTAGES

- **Convenience of purchase**

When you purchase an e ticket, there's no need to worry about forgetting your ticket at home or losing it on your trip. It's stored in your name in a central database

- **Cost savings**

The costs of printing and distributing paper tickets are eliminated, and there is no longer a need to deal with customers returning or complaining about lost or damaged tickets. This can save the businesses a significant amount of money.

- **No possibility of fraud**

The digital nature of e-tickets makes them less exposed to fraud than their paper counterparts. If someone changes, deletes or tampers with an e-ticket, it will be immediately noticeable. And since they can't be reused or transferred, they are also more secure from theft and resold illegally by ticket touts and unauthorized brokers.

- **Low maintenance costs**

Most e-tickets are paperless. This means you'll save money on printing and shipping costs, as well as reduce clutter in your office or lobby.

- **Easy to audit**

One thing you will love about e-tickets is that they are easy to audit, in case a customer complains. With an email, there will be proof that a customer purchased a ticket.

- **Easy to update**

E-tickets are easier to update than traditional paper tickets, meaning fewer changes and more accurate information.

- **Review online easily**

For most of us, when we're ready to purchase an airline ticket, hotel room, or car rental, we head online. There's no easier way to do it all in one place and find deals and last-minute specials. The transfer of information is faster and safer because there are fewer opportunities for fraudsters to intercept passwords or other sensitive data.

## **2.7 DISADVANTAGES**

1. However, there are possibilities of corruption in relation to the establishment, infrastructure, facilities, computers, software, etc. This has to be handled differently.
2. There is a danger of online frauds on the payment sites. We have to be careful with the security and protection of our ATM, credit and debit cards related information.
3. We do not receive the refunds immediately.
4. Everyone does not have computers to do reservations. One needs to have internet facility. It costs.
5. Often the responses are slow from the reservation/ticketing server machine.
6. The company takes care of the data security for the online data of all users.
7. There is a commission for reservation and also it costs to print a e-ticket on paper.
8. Some times when we want to change our travelling plans at short notice, the cancellations and re-bookings can be difficult to manage.
9. Initial costs of installing the system is high. Booking agencies on the high street may close down due to lack of customers.

10. Not everyone has the knowledge or confidence to book online. You must have a credit card or debit card.

11. You have to enter credit/debit card details and these may not be kept safe.

12. People could hack into the site and know you were away and burgle your house.

There is no personal service like at a high street travel agent.

13. You could easily enter the wrong information and book the wrong flights.

## 2.8 DIFFERENCE BETWEEN ONLINE TICKETING AND OFFLINE TICKETING



**OFFLINE TICKETING**



**ONLINE TICKETING**

### i. MEANING:

- An Online Booking system is a software solution and Reservation system that make it simple for guests to book and pay for your tour & activities online.
- Offline Ticket selling are tickets sold through means other than sticky tickets.

**ii. PAYMENTS:**

- Online Tickets are costlier than counter brought tickets.
- Offline Tickets is cheaper than the online tickets.

**iii. BOOKING:**

- Online Tickets is travel document purchased on websites mobile application.  
There is no need to print tickets.
- InOffline Ticket a passenger can book tickets physically through the counter at the station

**iv. TIMING:**

- Tickets can be easily be booked in online on all days in yours mobile or in any other software.
- Inoffline Tickets only on the particular time the tickets can be booked by standing in the queue in the counter.

**v. OFFER:**

- There is a discount for booking Online Tickets.
- There is no discount for booking Offline Tickets.

**vi. PREFERENCE:**

- They get your preferred seat and time with gender preference.
- No preference available in offline tickets

## 2.9 USES

E-Ticket, a new way of payment that will make your life easier!

The E-Ticket will work on smart phones that has the NFC chip inside and have Android, Symbian or IOS as the operational system. The Technology People always carry their mobile everywhere they go, so we will add to the cell phone another tool: the capability to pay! So, they can carry less on their wallets.

The E-Ticket is possible thanks to the Near Field Communication. This type of communications works in short distances, allowing security for payments, and with relative low speed, the necessary for payments. E-Ticket, simplifying your life! The Communication.

E-Ticket, simplifying your life! The App Why it will make your life simpler? Because with the E-Ticket app, you will have the possibility to: - Pay for the bus, metro and train in seconds - Access transport timetables.

If people need to use public transportation such as bus or train, they need to have an easy way of paying for it (tickets) and accessing this service. In big cities and metropolis the traffic is growing worse and buying cars has become easier due funding alternatives that are collaborating to the increase of cars in urban areas at non-expected rate. To make the difference, promoting a better traffic condition, we need to develop the public transportation in such a way that more people want to use it. In order to facilitate the payment of tickets in terms of convenience and time, we can use the NFC technology to integrate the payment for the tickets. With the NFC it's possible to pay for bus, train and metro tickets, and also potentially expand it to others services sectors. And why would this be a great business? Because instead of carrying a lot of cards you'll just need to carry a mobile phone.

An E-ticket (electronic ticket) is a paperless electronic document used for ticketing purposes, such as airfare or concert admission.

E-tickets are stored in a database and can be printed out at home or at the ticket counter of the venue. This practice has become an increasingly popular option for travel companies and event venues because of its convenience, cost savings and environmental friendliness.

Another advantage is that it eliminates the possibility of losing entrance to a venue or a flight because of a lost paper ticket.

When a customer purchases an e-ticket, the e-ticket is emailed to them as a PDF file or stored in an online ticketing system. The e-ticket contains information such as the customer's name, flight number, seat number and other relevant details about the purchase.

Each e-ticket is unique and contains a barcode or QR code that allows it to be scanned for verification. The e-ticket also serves as proof of purchase, eliminating the need for customers to carry around paper tickets.

In general, e-tickets offer many advantages over paper tickets because of their convenience and environmental friendliness. They can be sent digitally via email or accessed from a ticket provider's website directly by the customer.

Furthermore, e-tickets are less likely to be lost or stolen, making them more secure than paper tickets.

E-tickets can also be more affordable than paper tickets in some cases. As e-ticketing becomes increasingly popular, many businesses are offering discounts for customers who purchase e-tickets instead of paper tickets.

Additionally, e-tickets offer greater security by allowing customers to store their ticket information digitally and avoid the possibility of losing a paper ticket.

## 2.10 ONLINE WEBSITE FOR BUS:

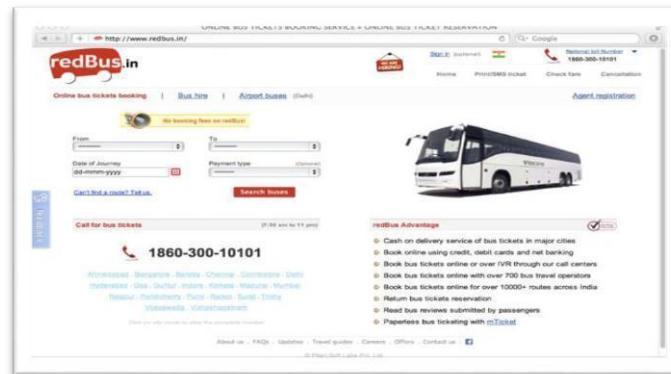
### SETC

The screenshot displays the online booking interface for the State Express Transport Corporation Ltd. The header features the company logo and name in Tamil and English. Below the header, there are navigation links: Home, Search Place, Search for Services, Availability, Passenger Details, and Travel Itinerary. The main content area is divided into two sections: 'Seat Layout & Passenger Details' and 'Passenger Details'. The 'Seat Layout' section shows a grid of seats with some seats highlighted in blue. The 'Passenger Details' section contains a form for entering passenger information, including Name, Age, Sex, and Contact details. There are also fields for 'Drop Off Point' and 'Time'. A note at the bottom states: 'NOTE: The selected seats will be kept blocked for 7 minutes ONLY. Please ensure that payment transaction is completed in 7 minutes or else the seat will be automatically released for other passengers.'

State Express transport Corporation Ltd. is taking several effective steps to improve its service to cater to the needs of the travelling public and to provide better comfort, safe, quick and reliable service. The services operated by this Corporation are very popular among the public. State Express transport Corporation Tamilnadu Limited operates long distance Express Services throughout the State of Tamilnadu linking all important capital cities, historical, religious and commercial places etc. and adjoining states like Andhra Pradesh Karnataka, Kerala and Pondicherry. This Corporation is operating Semi-deluxe, Super deluxe, Video Coach, and Air conditioned buses

In India's passenger road transport sector, STATE EXPRESS TRANSPORT CORPORATION TAMILNADU LIMITED is setting benchmarks in a large number of operational areas. STATE EXPRESS TRANSPORT CORPORATION TAMILNADU LIMITED has become the most preferred transport service provider by the people of Tamilnadu and its neighbouring state.

## Redbus.com



Redbus started its operations in August 2006 with its headquarters in Bangalore, India. It started expanding its operation in many cities and the first branch was established in December 2006 itself by opening a branch in Hyderabad and since then it has become the largest bus ticketing company operating in India and it reaches as far as 850 bus operators with physical presence in 22 states through a total sale of around 1.3 million seats annually. redbus is first online portal for bus ticketing in India and its first mover advantage has permitted it to gain trust among all its stakeholders. redbus presently covers geographically 80% of the overall market. Its website “redbus.in” is the 4th most visited website in the country and 60% of its total bookings are procured through this website.

## Abhibus.com



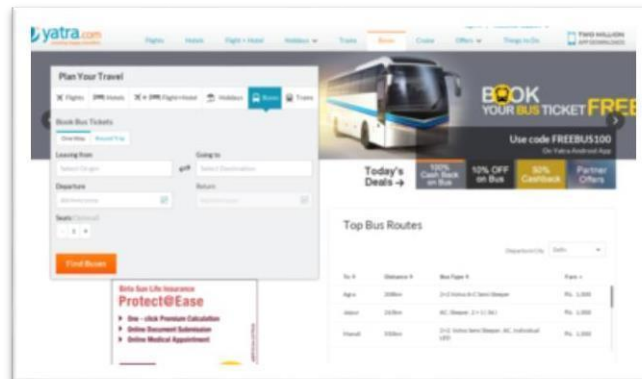
Abhibus started in the year 2007, is led by Mr. Sudhakar Reddy (Founder and CEO) for offering online bus booking for customers. Since they found it very difficult for them to integrate the fragmented bus operators and since the internet penetration was very low in the Indian market. Abhibus started with designing websites and APIs for operators. It provides Online Passenger Reservation System (OPRS) to State Road Transport Corporations (SRTC) and private operators for managing the ticket inventory and online ticket sales. The OPRS automates and provides the web based online interface for the entire workflow of the bus operators. The revenue flow of the customer across the various ticket sales channels is managed through Abhibus. It manages the ticket inventory of around 32 private bus operators and UPSRTC involving 10,000 buses.

## **TicketGoose.com**



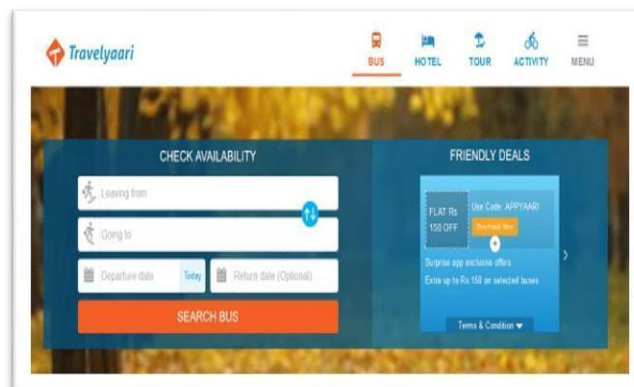
TicketGoose.com started in August 2007 to provide online services to bus passengers. Ticket goose provides information and booking facility for more than 5000 bus destinations in South India and deals with more than 500 bus travel partners.. It is also rapidly expanding its software solutions for private Omni Bus Operators to facilitate them to go online and offer real time inventory. The Company TicketGoose promoted by Efficsys InfoTech India Pvt. Ltd. which is a leading technology driven organization working in the fields of e-commerce, software development and training.

## Yatra.com



Yatra.com was launched in August 2006 and is based in Gurgaon and is emerging as the one stopshop for all travel related services. Yatra.com offers reservation facility for around 3,800 hotels across 336 cities in India over 90,000 hotels around the world. The customers can access Yatra.com through website, call centers, holiday lounges, Yatra Travel Express stores and mobile devices. Yatra had a gross turnover of US\$500 million in the year 2011 and average revenue of \$60 million a month with a volume of over 10,000 tickets and 600 rooms a day.

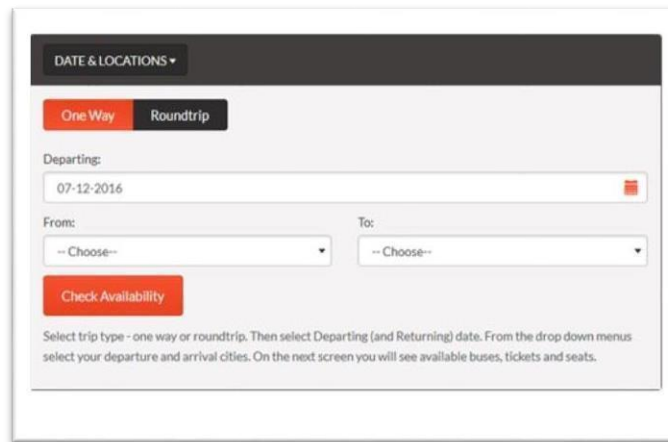
## Travelyaari.com



Travelyaari.com is started in 2007 by IIM Ahmedabad graduates and industry professionals. Travelyaari.com is a 100% real time bus ticket booking service and is the flagship

brand of Mantis Technologies Pvt. Ltd. Travelyaari.com was started with the objective of making bus tickets booking accessible to individuals. Travelyaari.com has been maintaining good relationship with bus operators helping them to computerize all their activities. Travelyaari.com has been encouraging mobile bus ticket booking. One India has been the privilege card used by Travelyaari passengers.

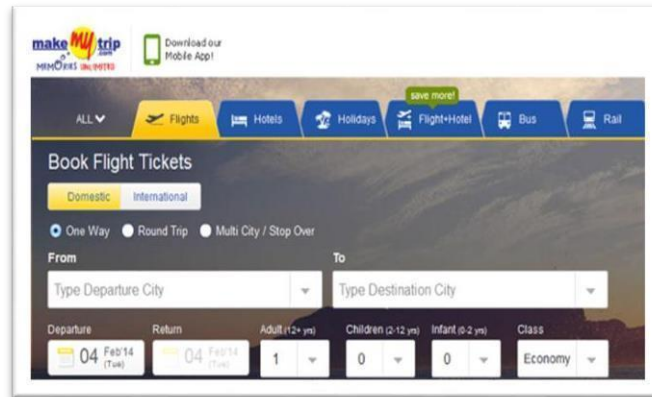
### **Simplybus. Com**



The screenshot displays the 'DATE & LOCATIONS' section of the SimplyBus.com website. It features two tabs: 'One Way' (highlighted in red) and 'Roundtrip'. Below the tabs, there is a 'Departing:' date field set to '07-12-2016'. Underneath, there are two dropdown menus labeled 'From:' and 'To:', both currently showing '-- Choose--'. A red 'Check Availability' button is positioned below the dropdowns. At the bottom of the form, a small text block provides instructions: 'Select trip type - one way or roundtrip. Then select Departing (and Returning) date. From the drop down menus select your departure and arrival cities. On the next screen you will see available buses, tickets and seats.'

SimplyBus.com is a online bus ticketing service provider with an of inventory of more than 500 Operators and more than 5000 routes all over India at the operator indicated prices or less. SimplyBus.com is also provides special discounts for frequent travelers. SimplyBus.com offers you a wide choice of Bus Travel services with high quality service. SimplyBus.com utilizes highly secure e-commerce and internet technologies to provide you with real time bookings. It has partnered with Bitla Software Pvt. Ltd which is young and dynamic software company that is dedicated to building web based enterprise software solutions at an affordable cost.

## Makemytrip.com



Makemytrip.com was founded in the year 2000 by Deep Karla and began its operation first in U.S. and its Indian operations started in the year 2005 as an online travel agency. It offers customers various options from seated, sleeper, seated cum sleeper, Volvo air-conditioned buses and non-air-conditioned services. Makemytrip.com additionally offers chartered buses, hotel bookings and holiday packages in its portfolio making it one of the most successful online travel portal in India. Makemytrip.com had acquired Ticketvala.com in the year 2010 to consolidate its bus ticketing services. Ticketvala.com was started by the former CTO of World span and it was the first mover in the online bus ticketing industry of India. Ticket vala had followed a model where they had provided free software to bus operators to aggregate inventory. Since most of the bus operators were not willing to use computers for the software supplied, Ticket vala installed computers and then employed staff to train the bus operators with an expenditure of around 25-30 cores. Moreover, they took out quarter page advertisements every alternate day offering Re.1 tickets to anywhere within India.

## CHAPTER 3



## DATA ANALYSIS & INTERPRETATION

### 3.1 INTRODUCTION

Though people have many common aspects, they differ in many respects. The difference are usually significant. There are some difference 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 E-ticketing and Digitalization.

Analysis of data plays a dominant role in the completion of project. Table and Diagram assist the researches to analyze the data 60 respondents were met and data were collected through questionnaire. Each question in the questionnaire is analyzed. Individually, sufficient tabulated and represented graphically.

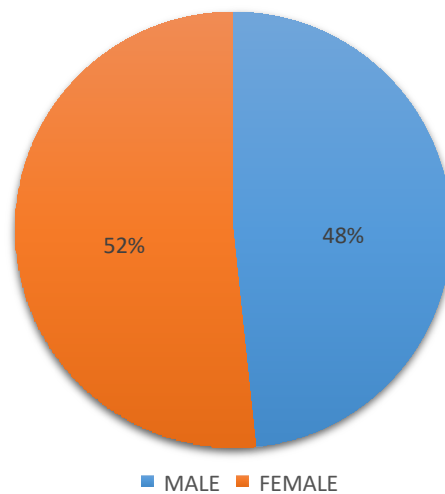
This chapter is devoted to present the analyzed data in an appropriate manner. For this purpose of analysis is statistical tool like,

1. Percentage
2. Bar diagram
3. Pie chart
4. Line diagram scale

**TABLE 3.2**  
**GENDER WISE CLASSIFICATION**

SL.NO	GENDER	NO. OF RESPONDENTS	PERCENTAGE (%)
1	FEMALE	31	52%
2	MALE	29	48%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

The above chart shows that, 48% of the respondents are male and 52% of the respondents are female.

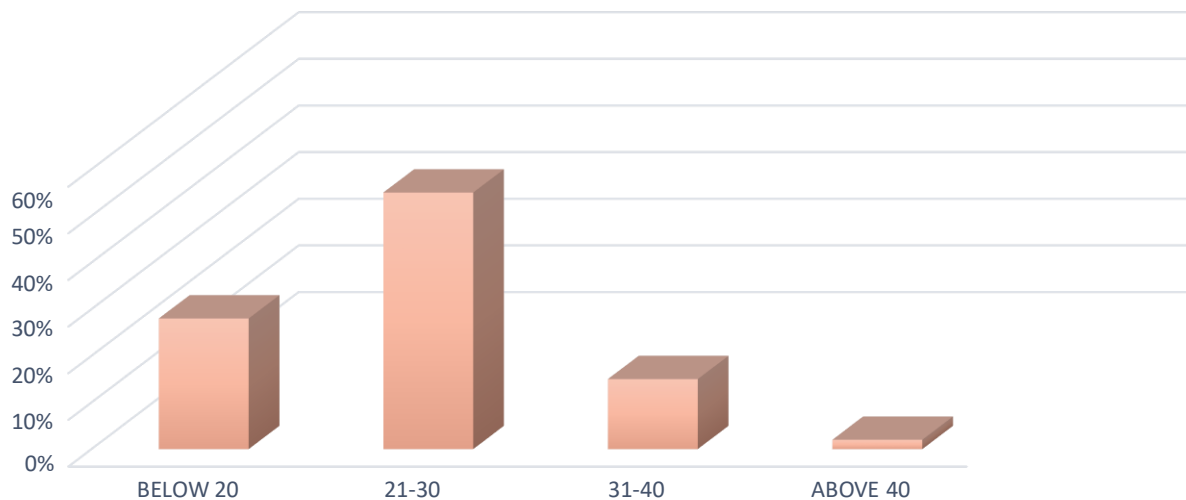
`Majority (52%) of the respondents are female.

**TABLE 3.3**

**AGE WISE CLASSIFICATION**

SL.NO	AGE	NO. OF RESPONDENTS	PERCENTAGE%
1	BELOW 20	17	28%
2	21-30	33	55%
3	31-40	9	15%
4	ABOVE 40	1	2%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

The above chart shows that, 28% of the respondents are within the age group of below 20 years, 55% of the respondents are within the age group of 21-30 years, 15% of the respondents are within the age group of 31-40 years, 2% of the respondents are above 40 years.

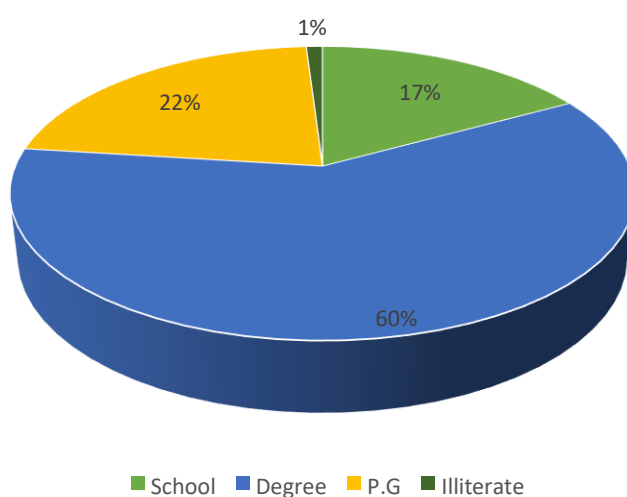
Majority (55%) of the respondents are within the age group of 21-30years.

**TABLE 3.4**

**EDUCATIONAL STATUS OF RESPONDENTS**

SL.NO	EDUCATIONAL QUALIFICATION	NO. OF RESPONDENTS	PERCENTAGE%
1	SCHOOL	10	17%
2	DEGREE	36	60%
3	P.G	13	22%
4	ILLITERATE	1	1%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

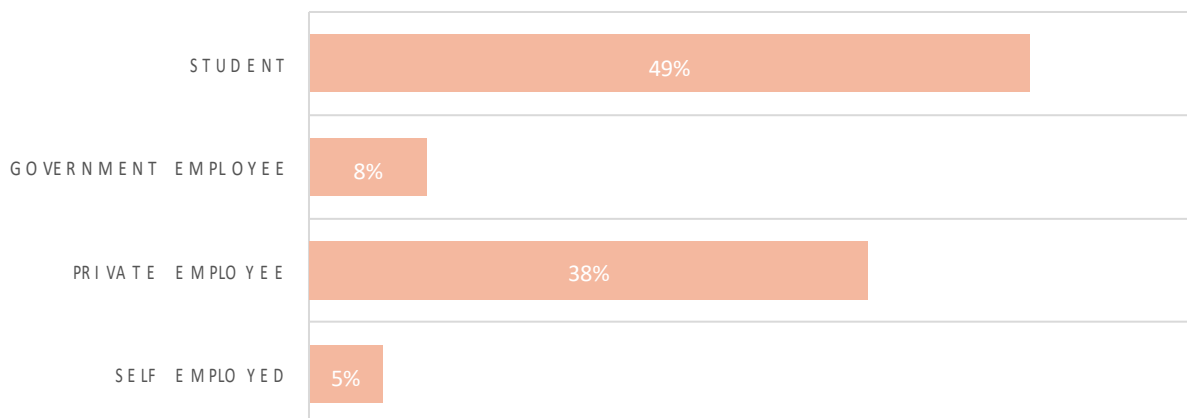
The above chart shows that, 17% have completed their schooling, 60% have completed their degree people, 22% have completed their graduation and 1% are illiterate.

Majority (60%) of the respondents have completed their degree.

**TABLE 3.5**  
**OCCUPATIONAL STATUS OF THE RESPONDENTS**

SL.NO.	OCCUPATIONAL STATUS	NO. OF RESPONDENTS	PERCENTAGE %
1	SELF EMPLOYED	3	5%
2	PRIVATE EMPLOYEE	23	38%
3	GOVERNMENT EMPLOYEE	5	8%
4	STUDENT	29	49%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

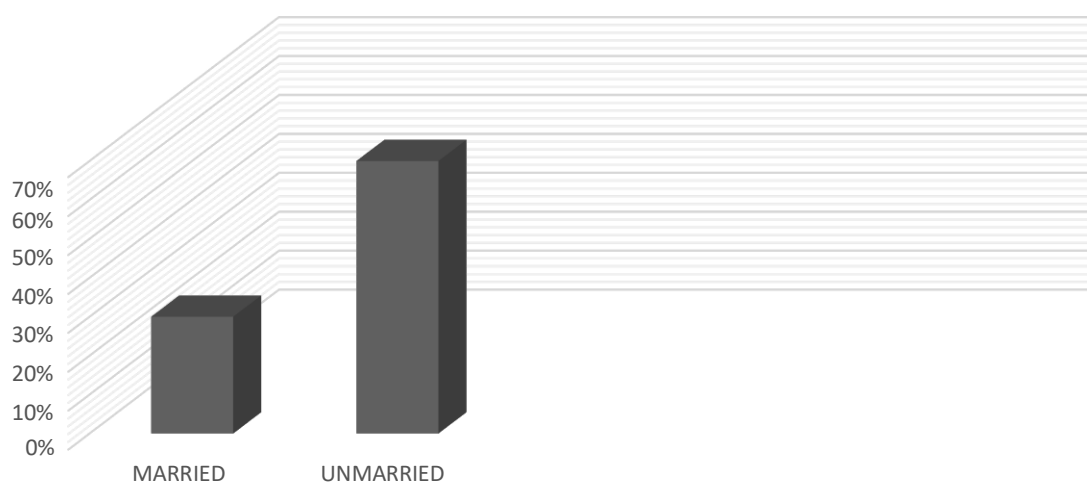
The above chart shows that 5% of the respondents are self-employed, 38% of the respondents are private employee, 8% of the respondents are government employee and 49% of the respondents are students.

Majority (49%) of the people are students.

**TABLE 3.6**  
**MARITAL STATUS OF THE RESPONDENTS**

SL.NO	MARITAL STATUS	NO. OF RESPONDENTS	PERCENTAGE%
1	MARRIED	18	30%
2	UNMARRIED	42	70%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

The above chart shows that 30% of the respondents are married and 70% of the respondents are unmarried.

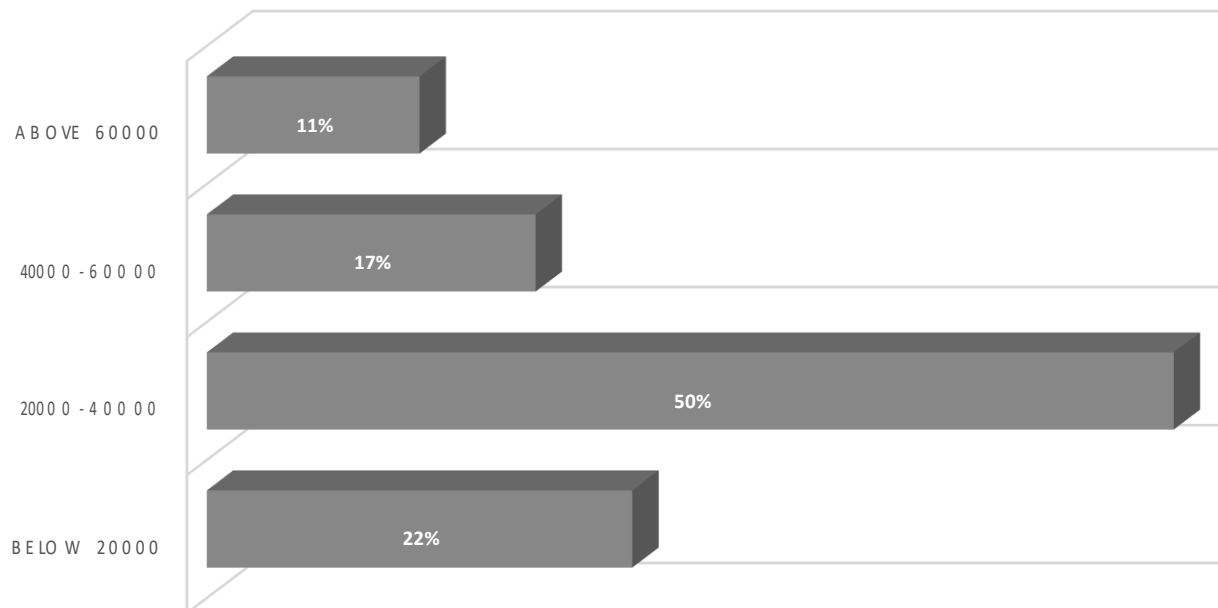
Majority 70% of the respondents are unmarried.

**TABLE 3.7**

**MONTHLY INCOME STATUS OF THE RESPONDENTS**

SL.NO	MONTHLY INCOME	NO. OF RESPONDENTS	PERCENTAGE%
1	BELOW Rs.20000	13	22%
2	Rs.20000 - Rs.40000	30	50%
3	Rs.40000- Rs 60000	10	17%
4	ABOVE Rs. 60000	7	11%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

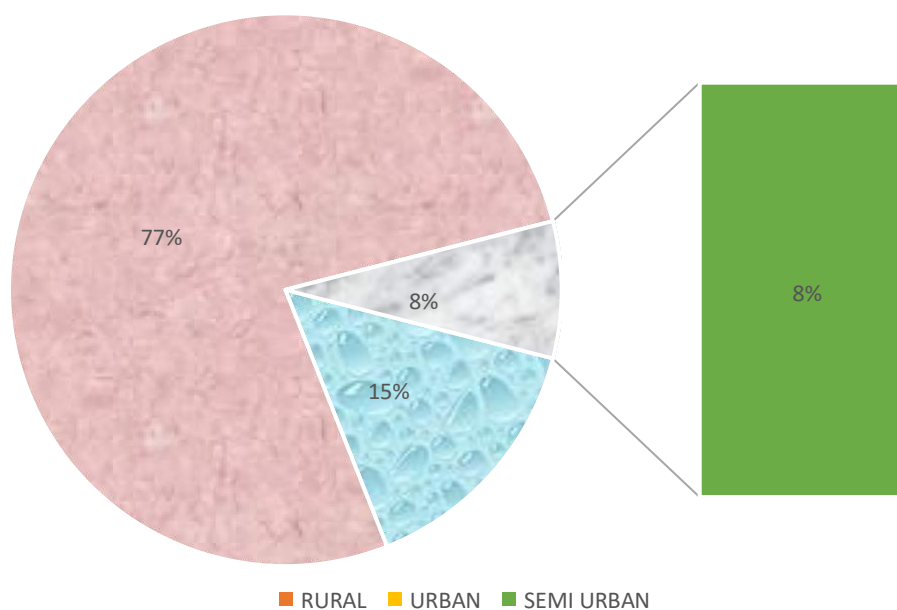
The above chart shows that, 50% are earning between Rs. 20000- Rs. 40000, 22% below Rs.20000,17% between Rs.40000- Rs. 60000 and 11% above Rs.60000.

Majority (50%) of the respondents are earning between Rs.20000- Rs. 40000.

**TABLE 3.8**  
**PLACE OF RESIDENCE**

SL.NO	PLACE OF RESIDENCE	NO. OF RESPONDENTS	PERCENTAGE%
1	RURAL	9	15%
2	URBAN	46	77%
3	SEMIURBAN	5	8%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

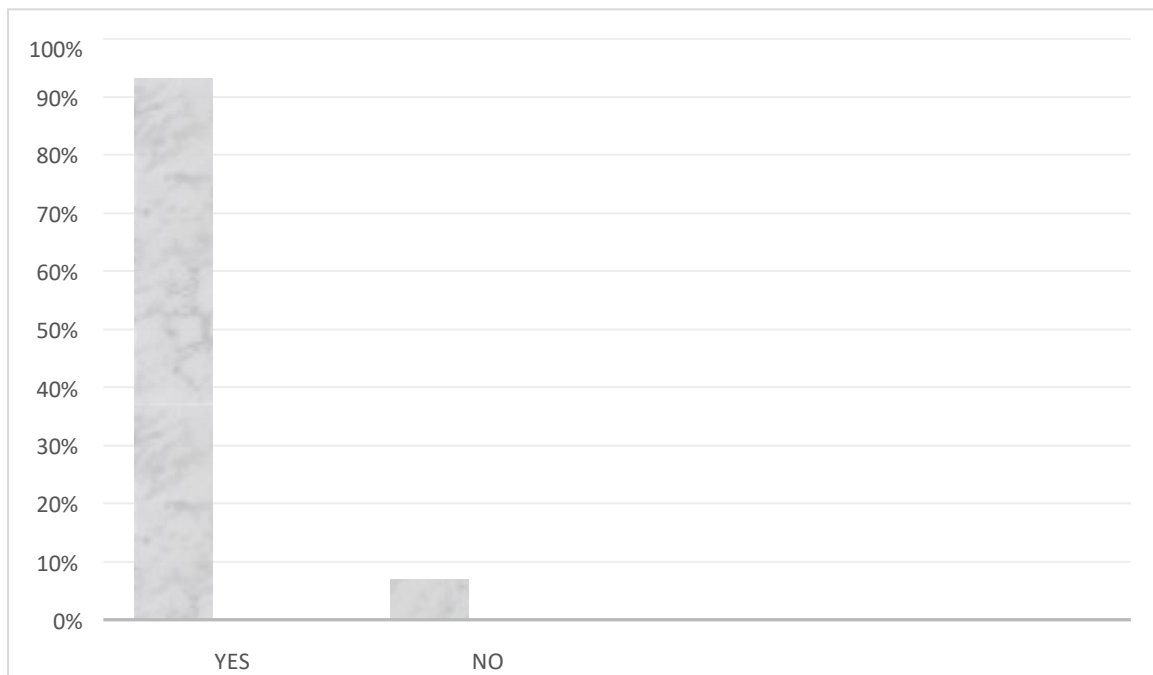
The above chart shows that 77% are residing in urban area, 15% are in rural area and 8% are from semi urban area.

Majority (77%) of the respondents are from urban area.

**TABLE 3.9**  
**USAGE OF E-TICKET**

SL.NO	USAGE	NO. OF RESPONDENTS	PERCENTAGE %
1	YES	56	93%
2	NO	4	7%
	<b>TOTAL</b>	<b>60</b>	<b>100%</b>

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

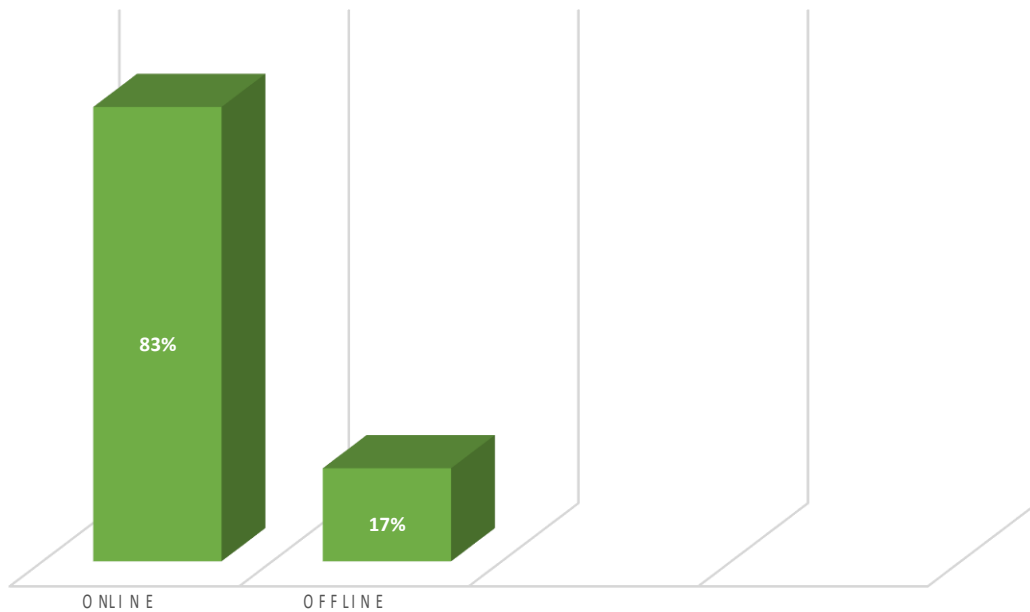
The above chart shows that 93% of the respondents use e-ticketing service and 7% do not use e-ticketing service.

Majority (93%) of respondents are using e-ticketing service.

**TABLE 3.10**  
**TYPES OF TICKET BOOKING**

SL.NO	TYPES	NO.OF RESPONDENTS	PERCENTAGE %
1	ONLINE	50	83%
2	OFFLINE	10	17%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

The above chart shows that 83% of the respondents book ticket through online and 17% of the respondents book ticket through offline.

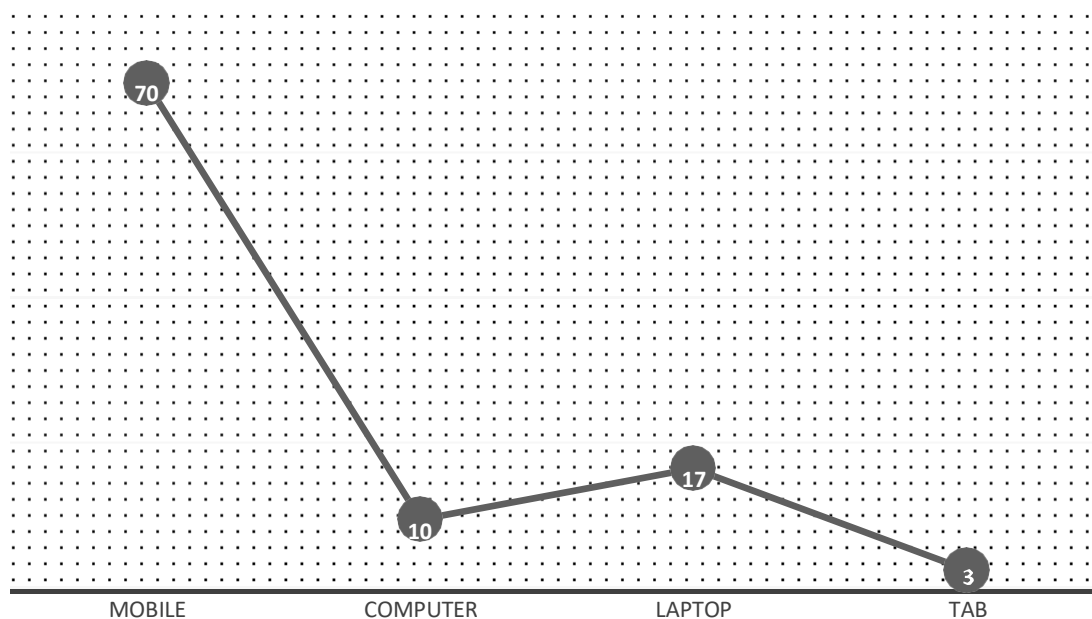
Majority (83%) of the respondents book tickets through online.

**TABLE 3.11**

**MODE OF ONLINE BOOKING**

SL.NO	TYPES	NO. OF RESPONDENTS	PERCENTAGE%
1	MOBILE	42	70%
2	COMPUTER	6	10%
3	LAPTOP	10	17%
4	TAB	2	3%
	TOTAL	60%	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

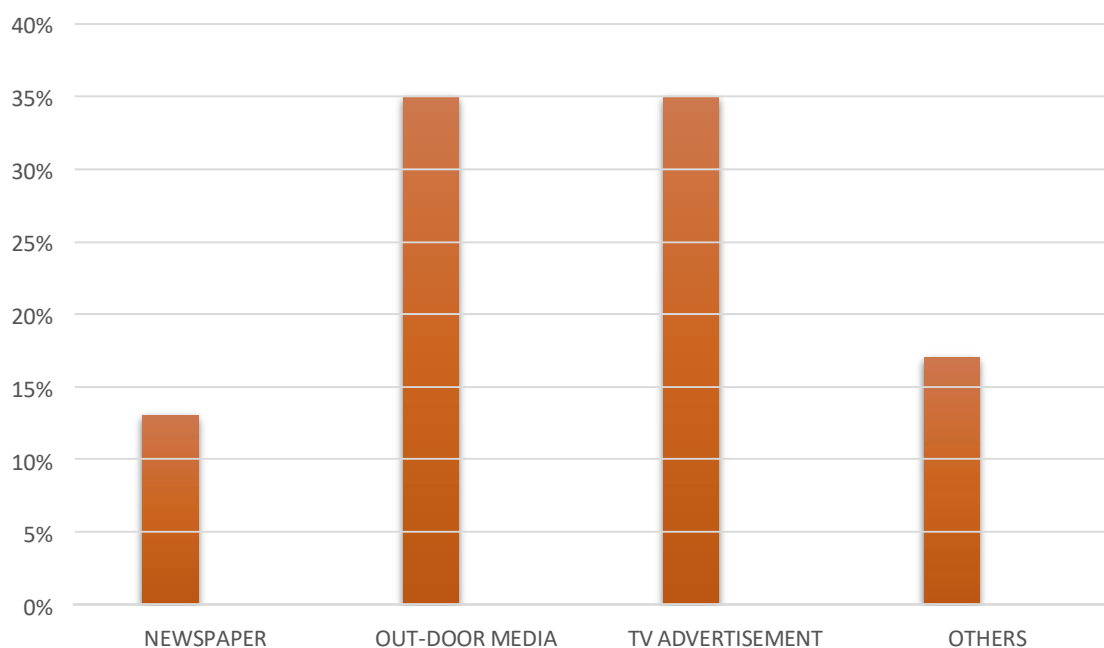
The above chart shows that 70% use mobile, 17% use laptop, 10% use computer and 3% use tab for booking online tickets.

Majority (70%) of the respondents use mobile for booking online tickets.

**TABLE 3.12**  
**AWARENESS ABOUT E-TICKETING**

SL.NO	SOURCES	NO. OF RESPONDENTS	PERCENTAGE%
1	NEWSPAPER	8	13%
2	OUT-DOOR MEDIA	21	35%
3	TV ADVERTISEMET	21	35%
4	OTHERS	10	17%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

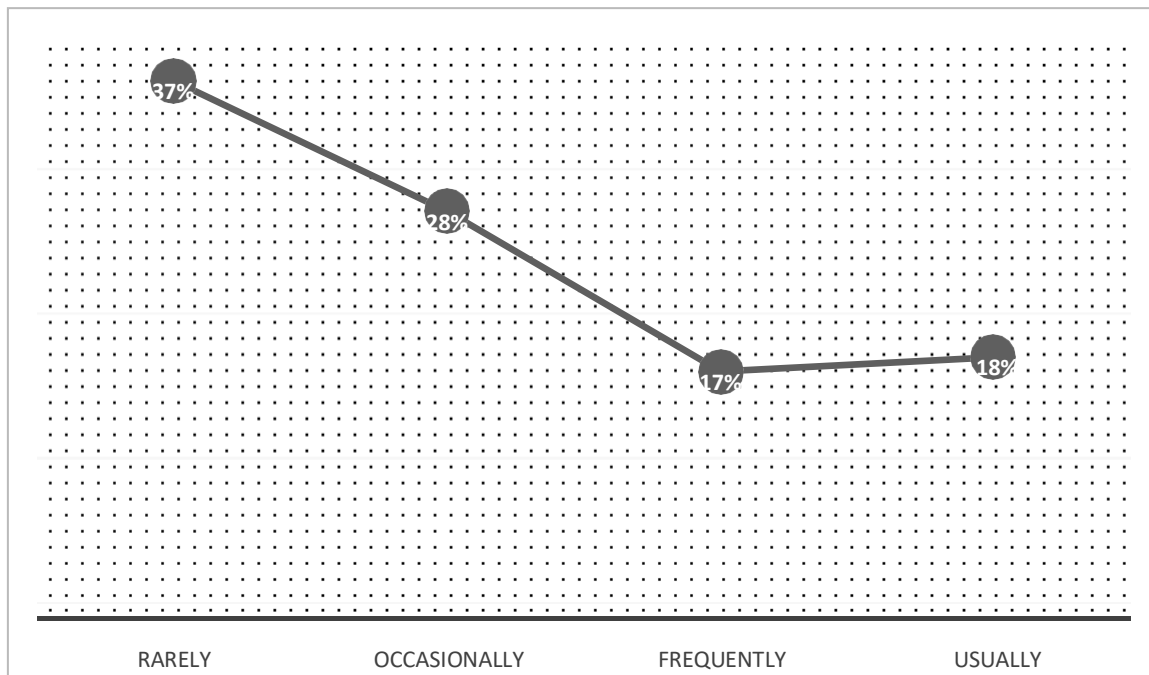
The above chart shows that out of total respondents 35% got to know about e-ticketing throughout- door media, another 35% through TV Advertisement, 13% through newspaper and 17% through other source.

Majority (35%) of the respondents got to know about e-ticketing through both out-door media and TV advertisement.

**TABLE 3.13**  
**FREQUENCY OF USING E-TICKETING**

SL.NO	USAGE	NO. OF RESPONDENTS	PERCENTAGE%
1	RARELY	22	37%
2	OCCASIONALLY	17	28%
3	FREQUENTLY	10	17%
4	USUALLY	11	18%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

The above chart shows that out of total respondents 37% use e-ticketing service rarely, 28% use occasionally, 18% use usually and 17% use frequently.

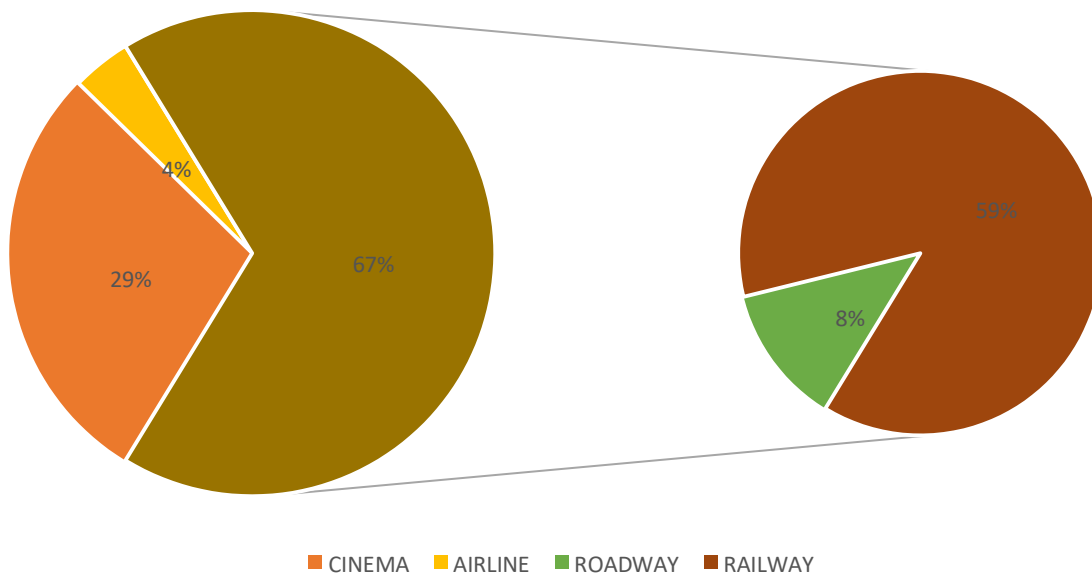
Majority (37%) of the respondents use e-ticketing service rarely.

**TABLE 3.14**

**SERVICES PREFERRED BY RESPONDENTS**

SL.NO	TYPES OF E-TICKETS	NO. OF RESPONDENTS	PERCENTAGE%
1	CINEMA	35	58%
2	AIRLINE	5	8%
3	ROADWAY	10	17%
4	RAILWAY	10	17%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

The above chart shows that 58% prefer online booking of cinema tickets, 17% for booking roadway tickets, 17% for booking railway tickets and 8% for booking airline tickets.

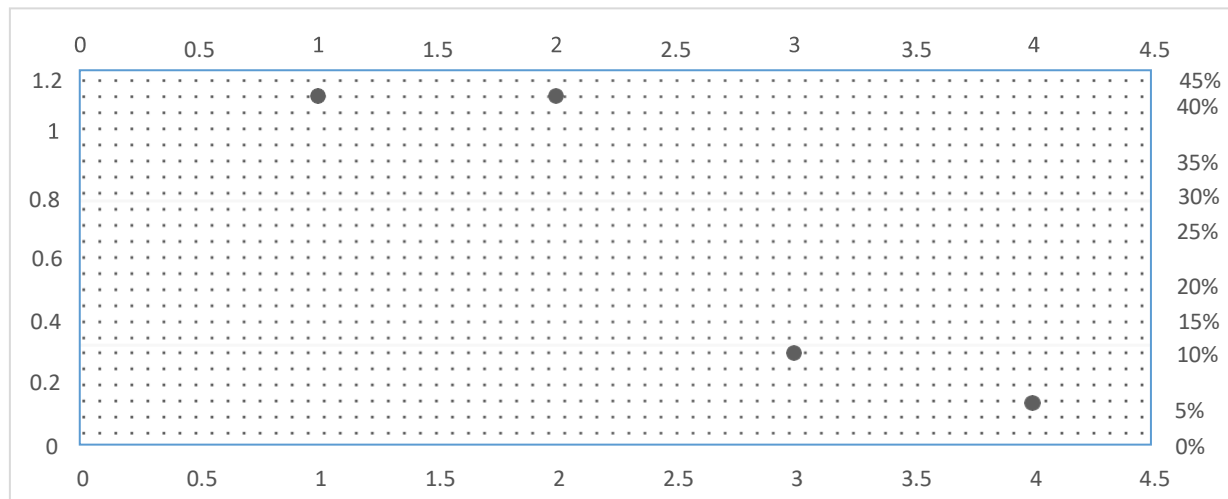
Majority (58%) of the respondent prefer online booking of cinema tickets.

**TABLE 3.15**

**APPS USED FOR BOOKING CINEMA TICKETS**

SL.NO	APPS	NO. OF RESPONDENTS	PERCENTAGE%
1	BOOK MY SHOW	25	42%
2	PAYTM	25	42%
3	TICKETNEW	7	11%
4	MY TICK	3	5%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

The above chart shows that 42% use BOOK MY SHOW app for booking cinema tickets, 42% use PAYTM, 11% use TICKET NEW app and 5% use MY TICK app for booking cinema tickets through online.

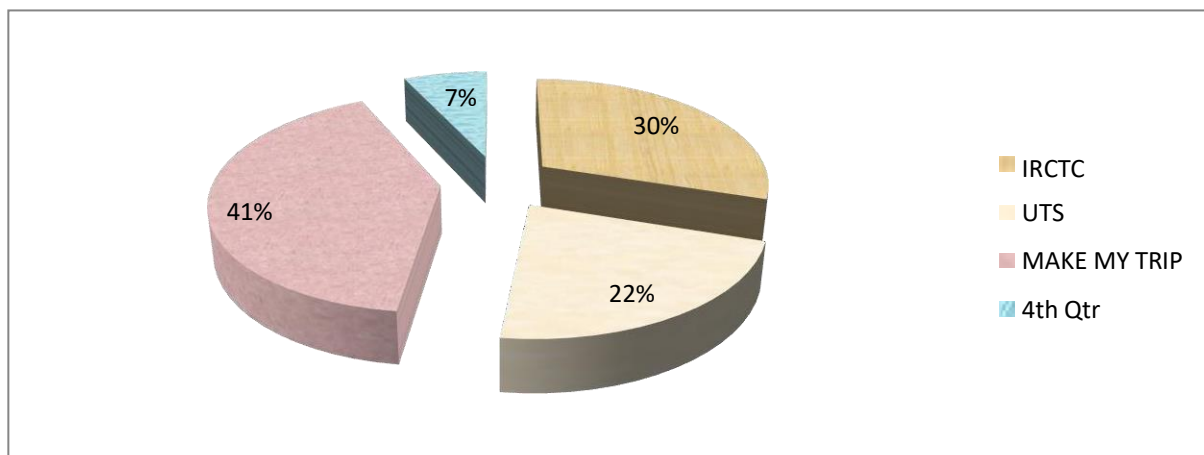
Majority (42%) of the respondents use BOOK MY SHOW app and PAYTM app for booking cinema tickets through online.

**TABLE 3.16**

**APP USED FOR BOOKING RAILWAY TICKETS**

SL.NO	APPS	NO. OF RESPONDENTS	PERCENTAGE%
1	IRCTC RAIL CONNECT	18	30%
2	UTS	13	22%
3	MAKE MY TRIP	25	41%
4	TRAIN PAL	4	7%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

The above pie-diagram shows that 41% of the respondents use MAKE MY TRIP app, 30% use IRCTC RAIL CONNECT app, 22% use UTS app and 7% use TRAIN PAL app for booking railway tickets through online.

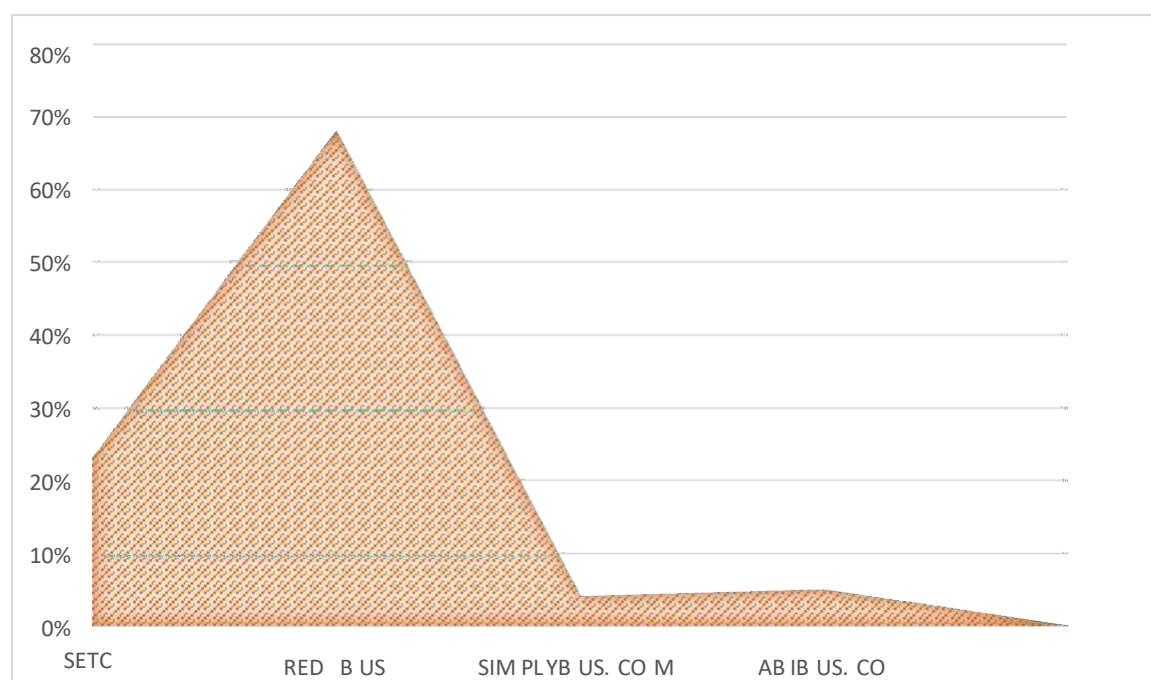
Majority (41%) of the respondents use MAKE MY TRIP app for booking tickets through online.

**TABLE 3.17**

**APPS USED FOR BOOKING ROADWAY TICKETS**

SL.NO	APPS	NO OF RESPONDENTS	PERCENTAGE
1	SETC	14	23%
2	RED BUS	41	68%
3	SIMPLYBUS.COM	2	4%
4	ABIBUS.CO	3	5%
		60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

The above chart shows that 68% use REDBUS app, 23% use SETC, 5% use ABIBUS.CO and 4% use SIMPLYBUS.COM for booking roadway tickets through online.

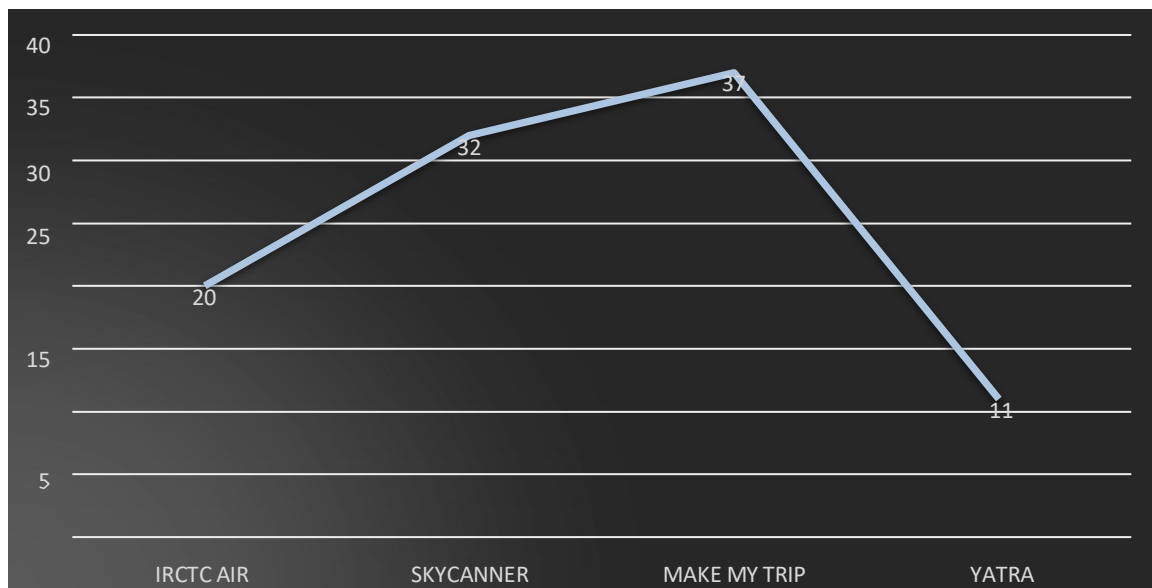
Majority (68%) use REDBUS app for booking roadway tickets through online.

**TABLE 3.18**

**APPS USED FOR BOOKING TICKETS**

SL.NO	APP	NO. OF RESPONDENTS	PERCENTAGE
1	IRCTC AIR	12	20%
2	SKYCANNER	19	32%
3	MAKE MY TRIP	22	37%
4	YATRA	7	11%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

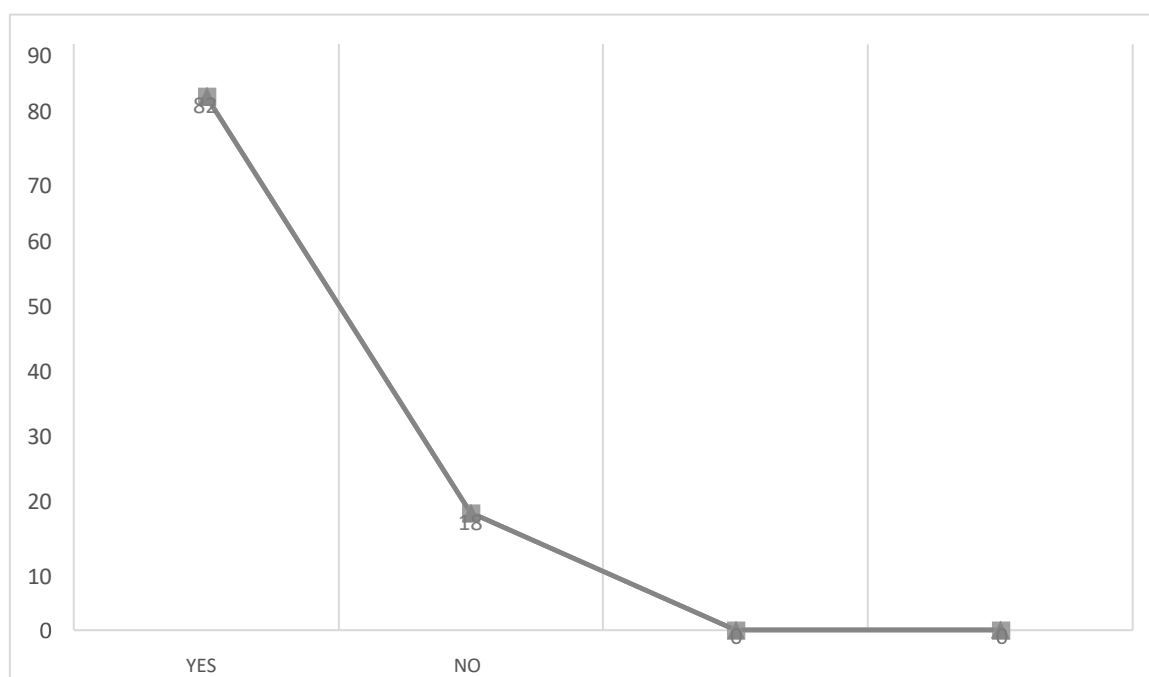
The above chart shows that 37 % use MAKE MY TRIP app, 32% use SKYCANNER app, 20%use IRCTC AIR app and 11% use YATRA app for booking airline tickets through online.

Majority (37%) of the respondents use MAKE MY TRIP app for booking airline tickets throughonline.

**TABLE 3.19**  
**AWARENESS ABOUT THE APPS**

SL.NO	YES/NO	NO. OF RESPONDENTS	PERCENTAGE%
1	YES	49	82%
2	NO	11	18%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

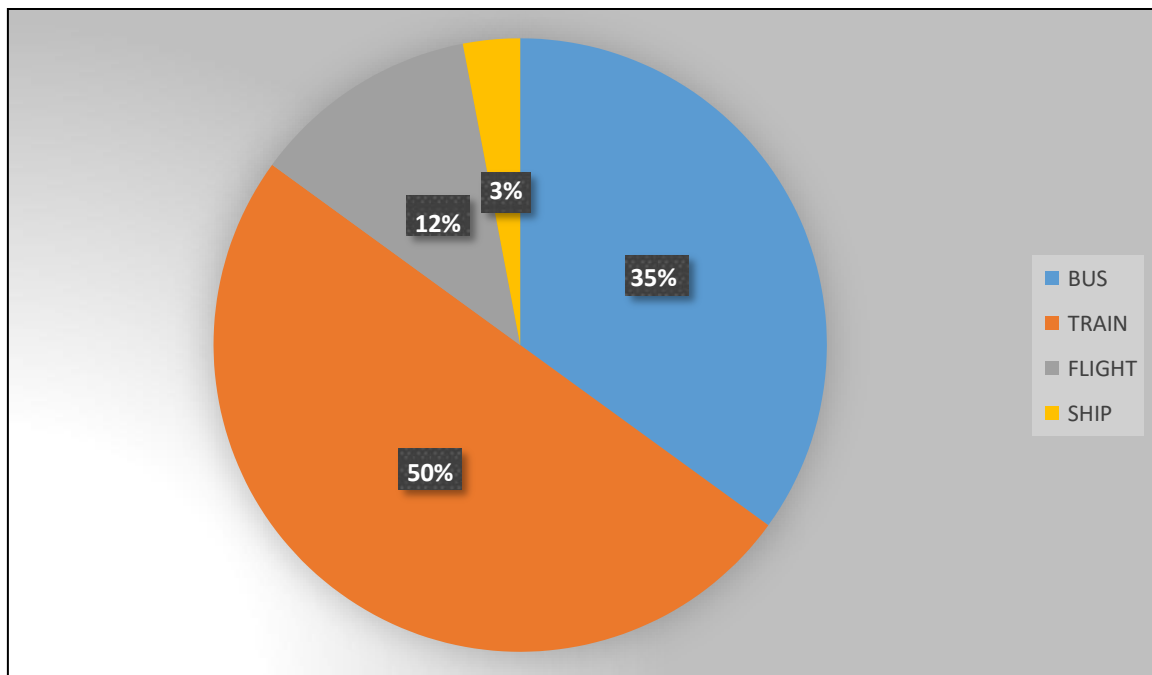
The above chart shows that out of total respondents 82% are aware about all the various apps used for e-ticketing and 18% are unaware of the above mentioned apps.

Majority (82%) of the respondents are aware of the above mentioned apps.

**TABLE 3.20**  
**MODE OF TRANSPORT**

SL.NO	MODE OF TTRANSPORT	NO.OF RESPONDENTS	PERCENTAGE%
1	BUS	21	35%
2	TRAIN	30	50%
3	FLIGHT	7	12%
4	SHIP	2	3%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

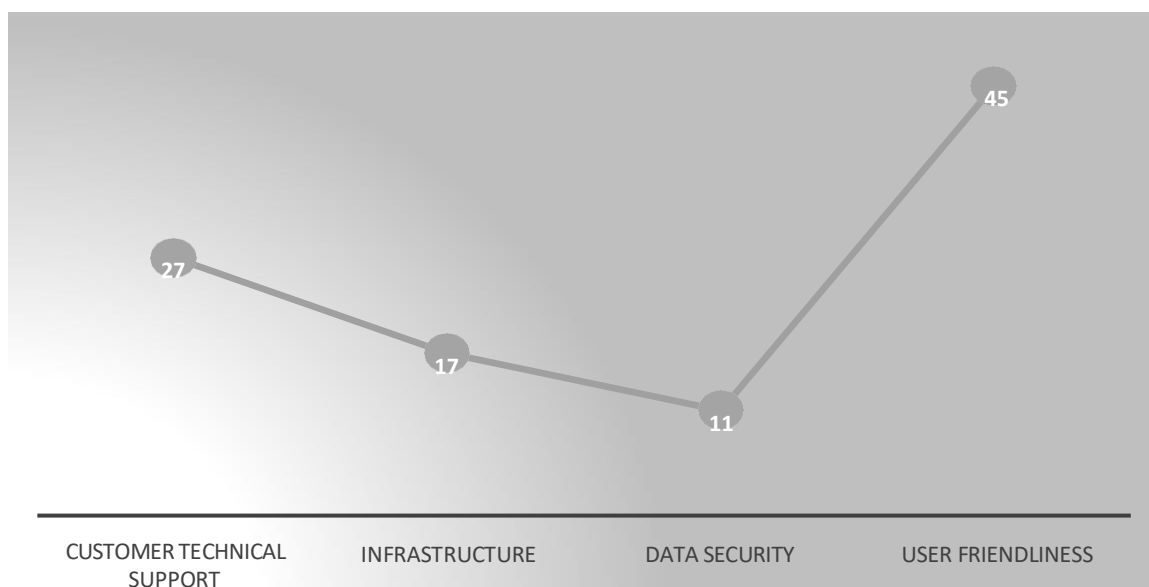
The above chart shows that 50% use train as a mode of transport, 35% use bus, 12% use flight and 3% use ship.

Majority (50%) of the respondents prefer train for travelling.

**TABLE 3.21**  
**FACTORS INFLUENCING CUSTOMER SATISFACTION**

SL.NO	E-TICKETING FACTORS	NO. OF RESPONDENTS	PERCENTAGE%
1	CUSTOMER TECHNICAL SUPPORT	16	27%
2	INFRASTRUCTURE	10	17%
3	DATA SECURITY	7	11%
4	USER FRIENDLINESS	27	45%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

The above chart shows that out of total respondents 45% are influenced by user friendliness factor, 27% by customer technical support, 17% by infrastructure and 11% by data security.

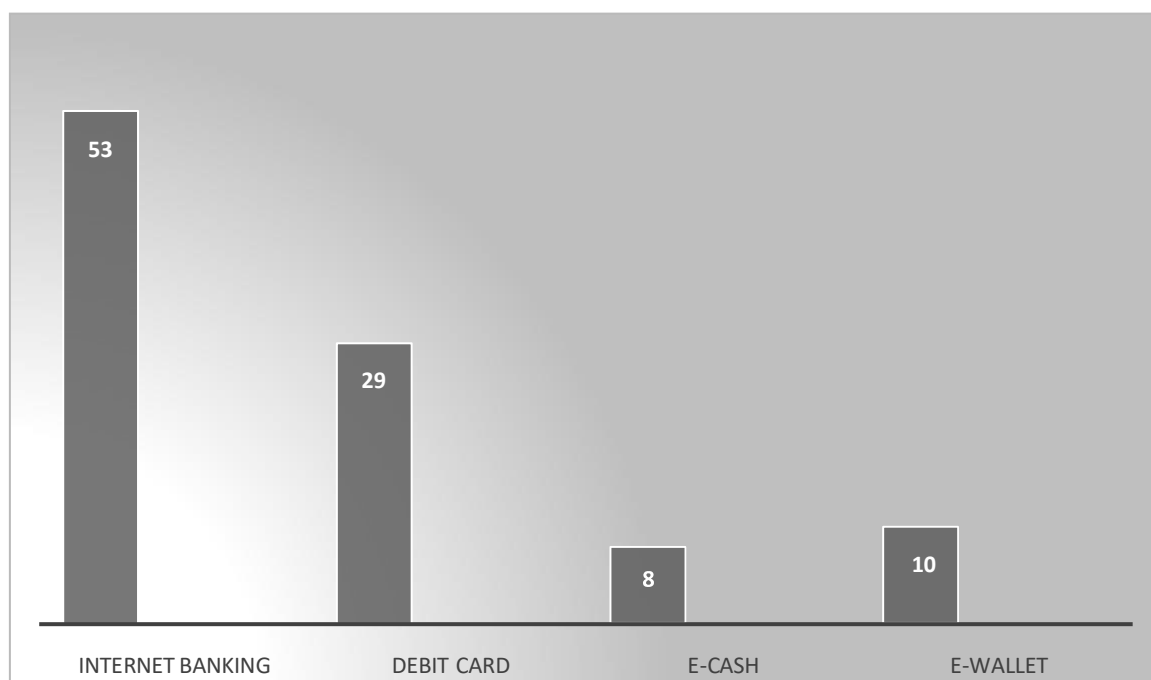
Majority (45%) of the respondents are influenced by user friendliness factor of e-ticketing.

**TABLE 3.22**

**METHODS OF PAYMENT**

SL.NO	METHODS OF PAYMENT	NO. OF RESPONDENTS	PERCENTAGE%
1	INTERNET BANKING	32	53%
2	DEBIT CARD	17	29%
3	E-CASH	5	8%
4	E-WALLET	6	10%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

The above chart shows that out of total respondents 53% use internet banking method for payment, 29% use debit card for payment, 10% use e-wallet and 8% use e-cash method for payment.

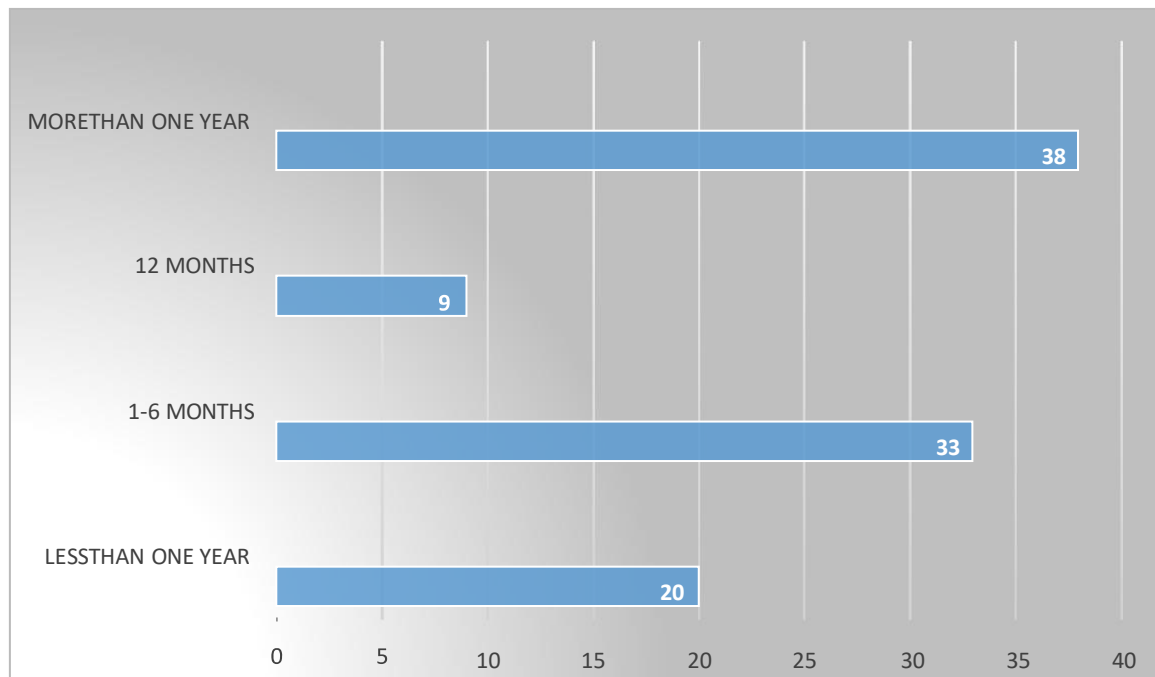
Majority (53%) of the respondents use Internet banking method for payment.

**TABLE 3.23**

**PERIOD OF USING E-TICKETING SERVICE**

SL.NO	PERIOD	NO. OF RESPONDENTS	PERCENTAGE%
1	LESS THAN ONE YEAR	12	20%
2	1-6 MONTHS	20	33%
3	12 MONTHS	5	9%
4	MORE THAN ONE YEAR	23	38%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

The above chart shows that 20% of the respondents have used e-ticketing service for less than one year, 33% have used it for 1-6 months, 9% have used it for 12 months and 38% have used it for more than one year.

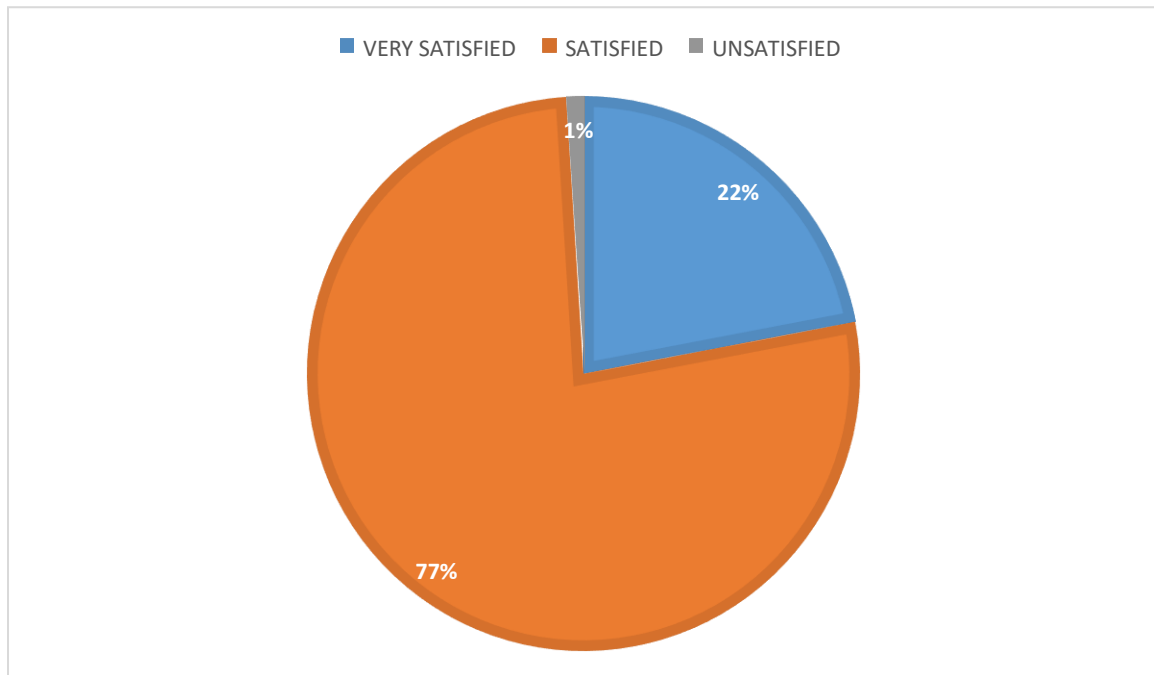
Majority (38%) of the respondents have used e-ticketing service for more than one year.

**TABLE: 3.24**

**LEVEL OF SATISFACTION ON USING E-TICKETING**

SL.NO	LEVEL OF SATISFACTION	NO. OF RESPONDENTS	PERCENTAGE%
1	VERY SATISFIED	13	22%
2	SATISFIED	46	77%
3	UNSATISFIED	1	1%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

The above chart shows that out of total respondents 77% was satisfied while using e-ticketing, 22% was very satisfied and only 1% was unsatisfied with the e-ticketing experience.

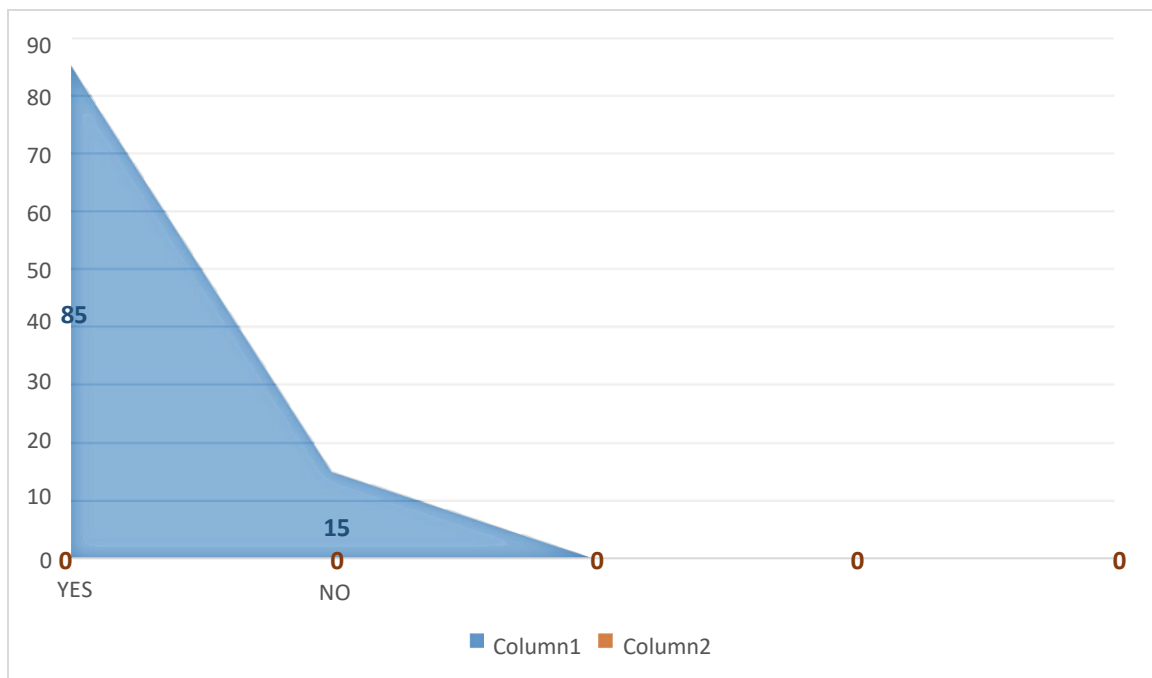
Majority (77%) of the respondents was satisfied with the e-ticketing experience.

**TABLE 3.25**

**CHECKING OF TICKET PRICE FROM ALTERNATIVE SOURCE**

SL.NO	YES/NO	NO. OF RESPONDENTS	PERCENTAGE%
1	YES	51	85%
2	NO	9	15%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

The above chart shows that out of total respondents 85% of the respondent check the ticket price from alternative source and 15% don't check the ticket price from alternative sources.

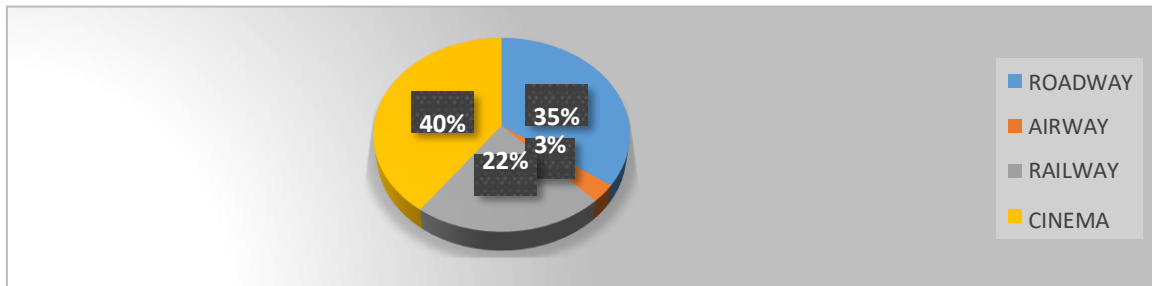
Majority (85%) of the respondents check the ticket price from alternative sources.

**TABLE 3.26**

**DIFFERENCE IN ALTERNATIVE SOURCES**

SL.NO	TYPES OF TICKETS	NO. OF RESPONDENTS	PERCENTAGE%
1	ROADWAYS	21	35%
2	AIRWAYS	2	3%
3	RAILWAYS	13	22%
4	CINEMA	24	40%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

The above chart shows that 40% have faced differences when comparing the alternative source while booking cinema tickets, 35% while booking roadway tickets, 22% while booking railway tickets and 3% while booking airway tickets.

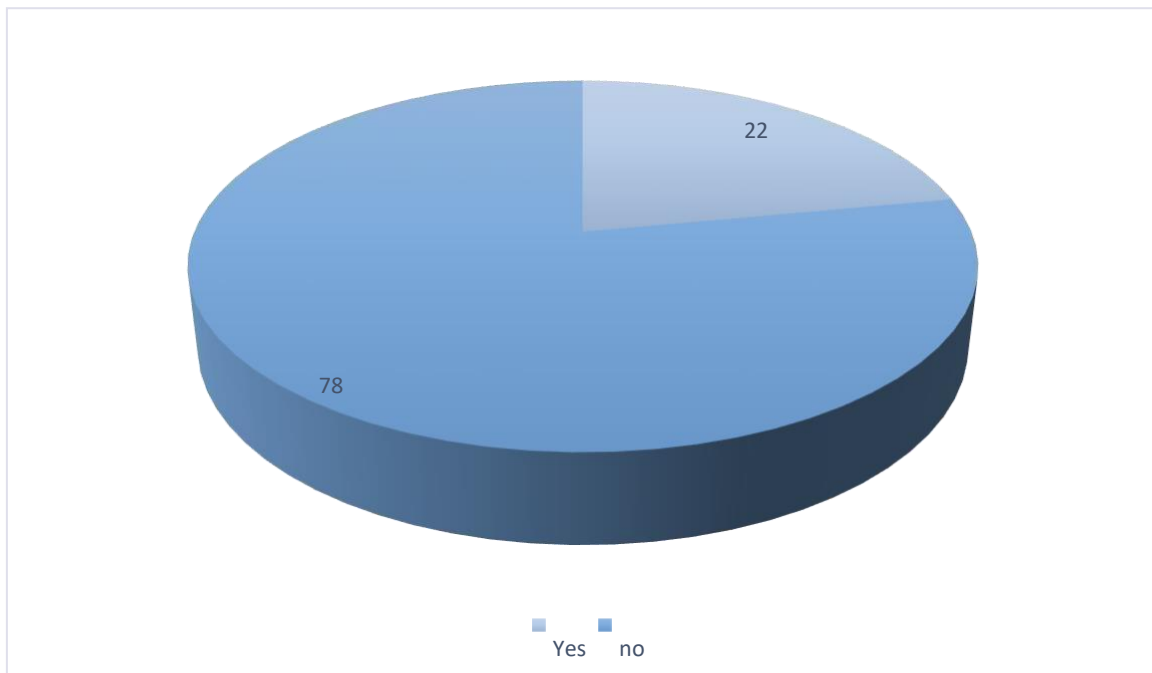
Majority (40%) have faced difference in booking cinema tickets.

**TABLE 3.27**

**FRAUDULENT PRACTICE IN E-TICKETING**

SL.NO	RESPONSES	NO. OF RESPONDENTS	PERCENTAGE %
1.	YES	13	22%
2.	NO	47	78%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

From the above chart, it is referred that out of total respondents taken for study, 47% respondents recommended yes that is they have experienced fraudulent practice, 13% recommended no to fraudulent practice.

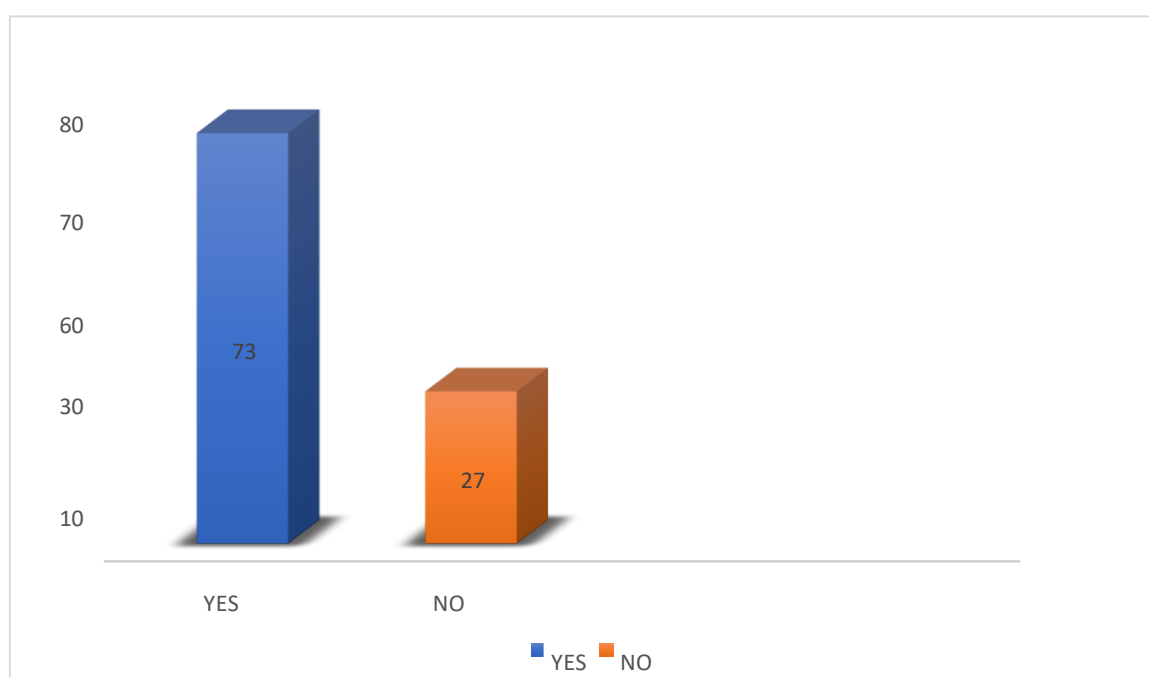
Majority (47%) of the respondents has chosen yes and have experienced fraudulent practice.

**TABLE 3.28**

**SAFEGUARDING CUSTOMER INTEREST**

SL.NO	RESPONSE	NO. OF RESPONDENTS	PERCENTAGE%
1.	YES	44	73%
2.	NO	16	27%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

From the above chart , it is referred that out of total respondents taken for study, 73% respondents has recommended yes for safeguarding customer interest and 27% of the respondents has recommended no for safeguarding customer interest.

Majority (73%) of the respondents have recommended yes for safeguarding customer interest.

**TABLE 3.29**  
**E-TICKETING SERVICES**

<b>Opinion</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly disagree</b>	<b>Total Responses</b>	<b>Rank</b>
Convenience	16	33	10	–	1	60	<b>II</b>
	80	132	30	–	1	243	
To save time	21	26	12	--	1	60	<b>I</b>
	105	104	36	--	1	246	
Security	10	26	17	5	2	60	<b>IV</b>
	50	104	51	10	2	217	
Easy to user	7	30	17	3	3	60	<b>V</b>
	35	120	51	6	3	214	
Low price	3	20	21	13	3	60	<b>VI</b>
	15	80	63	26	3	187	
Easy to understand	11	31	11	5	2	60	<b>III</b>
	55	124	33	10	2	224	

**INTERPRETATION:**

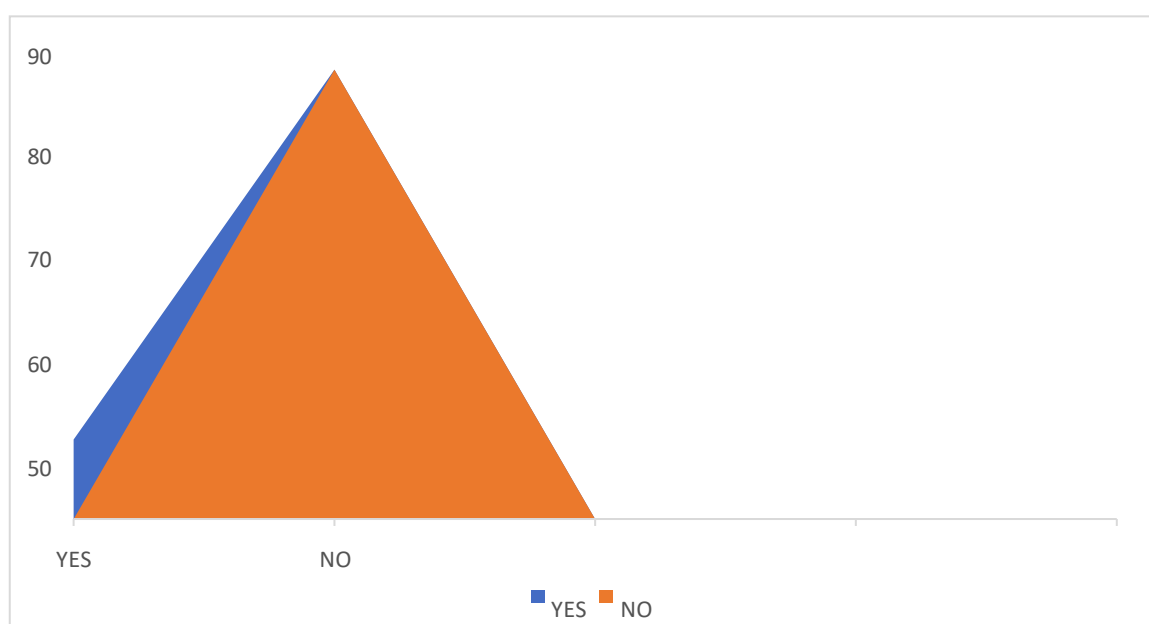
The above ranking table shows the majority of the respondents have given first rank to “To save time” with the highest rank I. The respondents have given second rank to “Convenience”, third rank given to “Easy to understand”, fourth rank given to “Security”, fifth rank given to “Easy to user” and the least opinion is “Low price”.

Majority of respondents have given first rank to “To save time” and the least opinion is “Low price”.

**TABLE 3.30**  
**IMPROVEMENT IN E-TICKETING FACILITY**

SL.NO	OPINION	NO. OF RESPONDENTS	PERCENTAGE %
1.	YES	9	15%
2.	NO	51	85%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

From the above chart, it is referred that out of total respondents taken for study, 15% respondents has selected yes and it means that improvement is needed in e-ticketing facility and 85% has selected no.

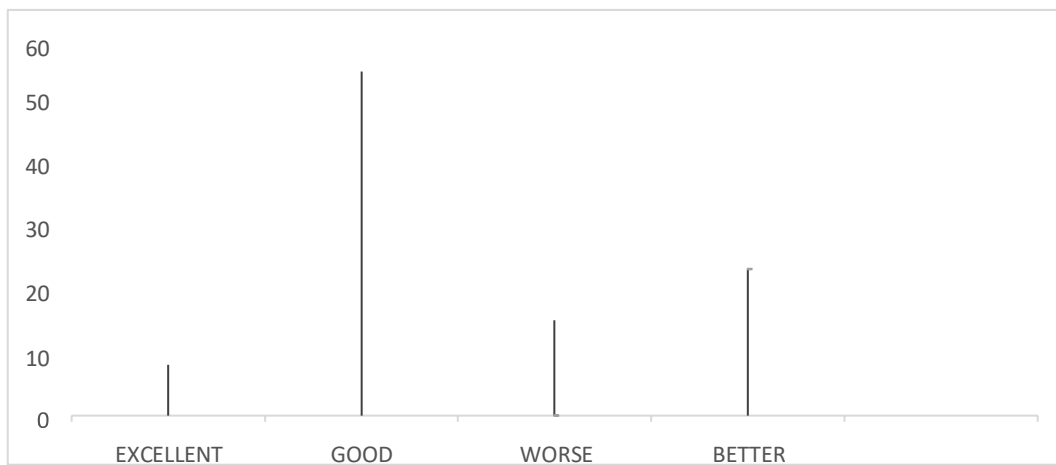
Majority (85%) of the respondents has chosen no it means that no improvement is needed in e-ticketing facility.

**TABLE 3.31**

**PERCEPTION TOWARDS CUSTOMER CARE**

<b>SL. NO</b>	<b>OPINION</b>	<b>NO.OF RESPONDENTS</b>	<b>PERCENTAGE %</b>
<b>1.</b>	<b>EXCELLENT</b>	<b>5</b>	<b>8%</b>
<b>2.</b>	<b>GOOD</b>	<b>32</b>	<b>54%</b>
<b>3.</b>	<b>WORSE</b>	<b>9</b>	<b>15%</b>
<b>4.</b>	<b>BETTER</b>	<b>14</b>	<b>23%</b>
	<b>TOTAL</b>	<b>60</b>	<b>100%</b>

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

From the above chart, it is referred that out of total respondents taken for study, 8% respondents have rated excellent, 54% respondents have rated good, 15% respondents have rated worse and 23% respondents have rated better.

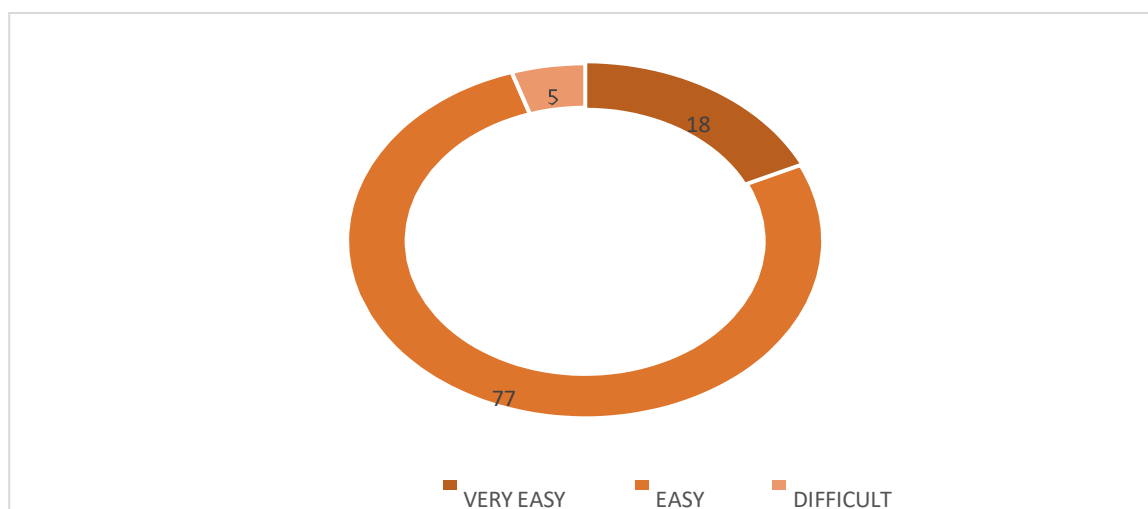
Majority (54%) of the respondents have rated good and have witnessed that the customer care in e-ticketing is fabulous.

**TABLE 3.32**

**EASE OF COMPLETING ONLINE BOOKING**

SL.NO	RESPONSE	NO.OF RESPONDENTS	PERCENTAGE %
1.	VERY EASY	11	18%
2.	EASY	46	77%
3.	DIFFICULT	3	5%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

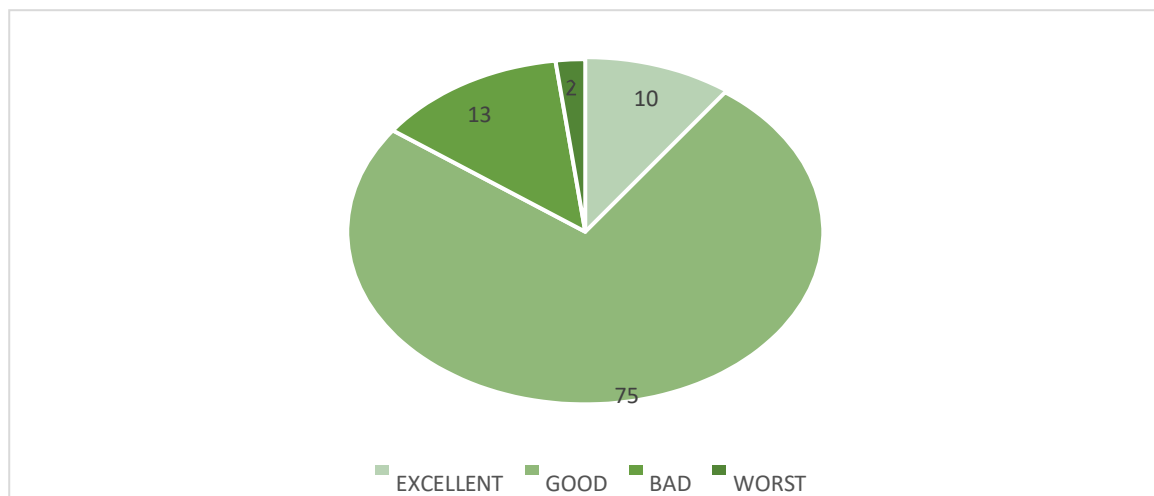
From the above chart, it is referred that out of total respondents taken for study, 18% of the respondents opinion is very easy, 77% respondents opinion is easy and 5% respondent opinion is difficult.

Majority (77%) of the respondent opinion is easy and they are comfortable in completing the online booking through online.

**TABLE 3.33**  
**CUSTOMER SERVICE**

SL. NO	RESPONSES	NO.OF RESPONDENTS	PERCENTAGE %
1.	EXCELLENT	6	10%
2.	GOOD	45	75%
3.	BAD	8	13%
4.	WORST	1	2%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

From the above chart, it is referred that out of total respondents taken for study, 10% respondents opinion regarding customer service is excellent, 75% respondents opinion is good, 13% respondents opinion is bad and 2% respondents opinion is worst.

Majority (75%) of the respondents opinion is good regarding customer service towards e-ticketing.

**TABLE 3.34****ALTERNATIVE SOURCES OF E-TICKETING**

<b>Opinion</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly disagree</b>	<b>Total response</b>	<b>Rank</b>
Convenience	14	36	8	--	2	60	<b>II</b>
	70	144	24	--	2	240	
To save time	20	31	9	--	--	60	<b>I</b>
	100	124	27	--	--	251	
Security	8	29	15	4	4	60	<b>IV</b>
	40	116	45	8	4	213	
Easy to user	4	31	19	4	2	60	<b>V</b>
	20	124	57	8	2	211	
Low price	6	19	23	7	5	60	<b>VI</b>
	30	76	69	14	5	194	
Easy to understand	8	31	9	11	1	60	<b>I</b>
	40	124	27	22	1	214	

**INTERPRETATION:**

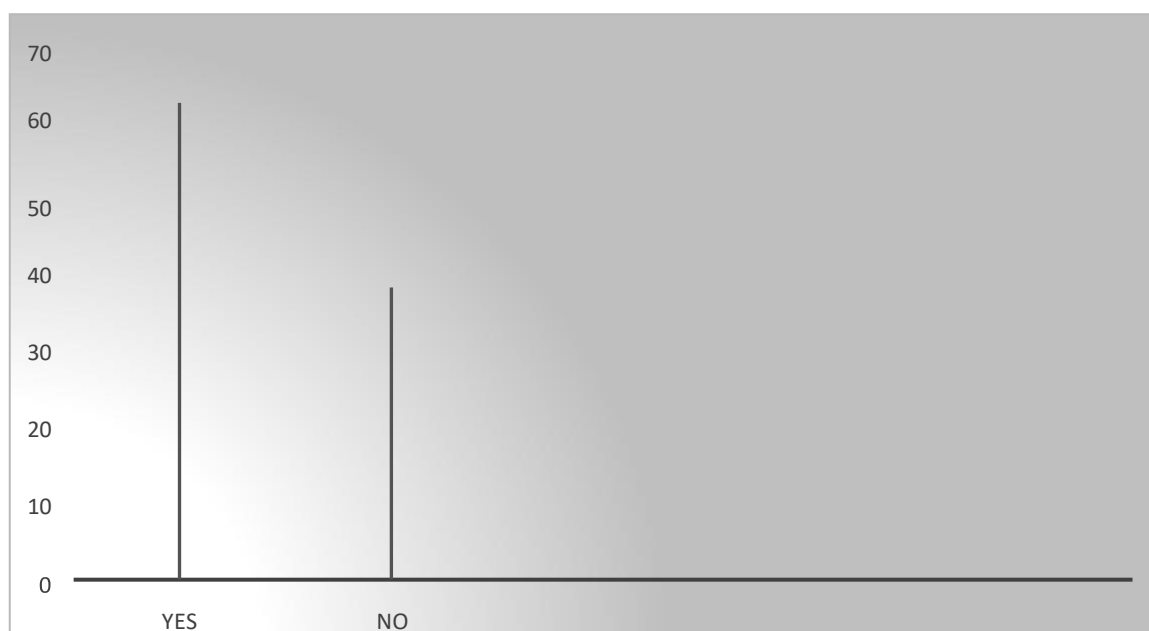
The above ranking table shows the majority of the respondents have given first rank to “To save time” with the highest rank I. The respondents have given seconds rank to “Convenience”, third rank given to “Easy tounderstand”, fourth rank given to “Security”, fifth rank given to “Easy to user” and the least opinion is “Lowprice”.

Majority of respondents have given first rank to “ To save time” and the least opinion is “Low price”

**TABLE: 3.35**  
**AWARENESS ON DEBIT OF COMMISSION**

SL. NO	CATEGORIES	NO.OF RESPONDENTS	PERCENTAGE %
1.	YES	37	62%
2.	NO	23	38%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

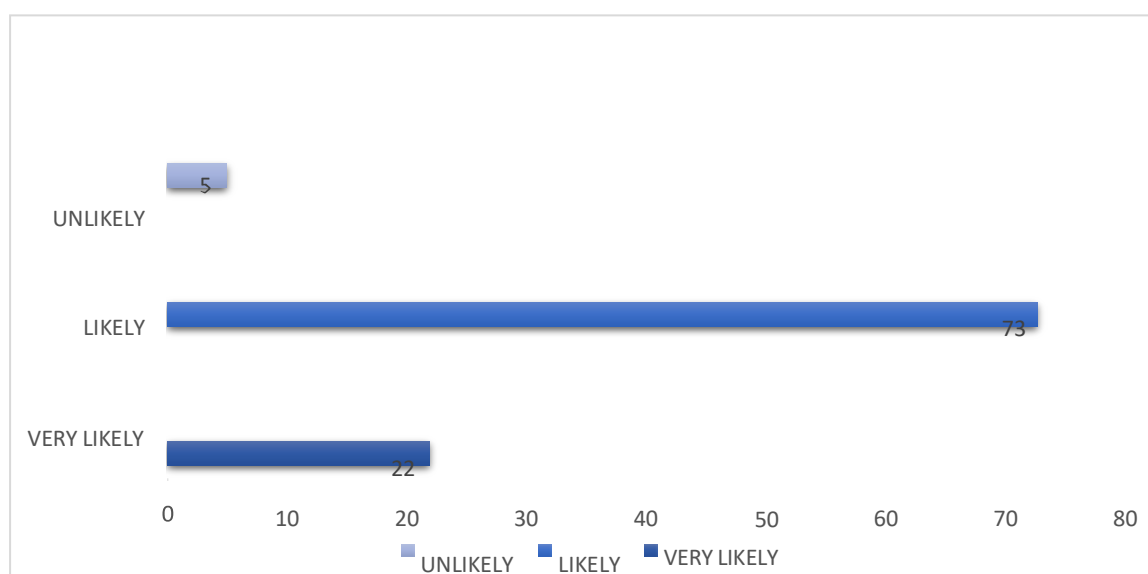
From the above chart, it is referred that out of total respondents taken for study, 62% respondents stated that they are aware about the commission of e-ticketing and 38% respondents opinion is no.

Majority (62%) of the respondents opinion is yes.

**TABLE 3.36**  
**WILLINGNESS TOWARDS E-TICKETING SERVICE**

SL.NO	RESPONSES	NO. OF RESPONDENTS	PERCENTAGE %
1.	VERY LIKELY	13	22%
2.	LIKELY	44	73%
3.	UNLIKELY	3	5%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

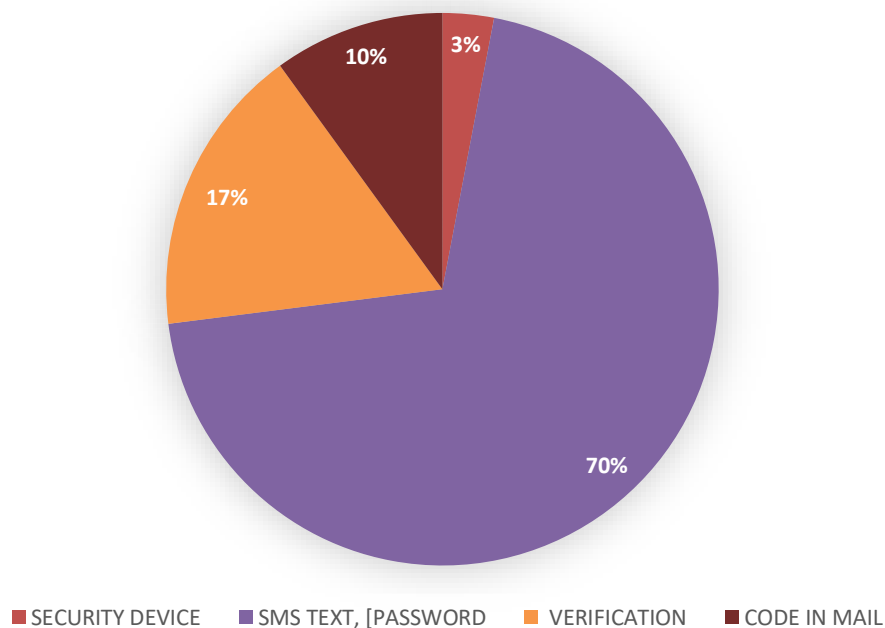
From the above chart, it is referred that out of total respondents taken for study, 22% respondents has choose very likely, 73% respondents has choose likely and 5% respondents has choose unlikely.

Majority (73%) of the respondents have shown that they are willing to use e-ticketing service oftenand they are satisfied.

**TABLE 3.37**  
**VERIFICATION AND AUTHENTICATION**

SL. NO	PREFERENCE	NO.OF RESPONDENTS	PERCENTAGE %
1.	SECURITY DEVICE	2	3%
2.	SMS TEXTS, PASSWORD	42	70%
3.	VERIFICATION	10	17%
4.	CODE IN MAIL	6	10%
	<b>TOTAL</b>	<b>60</b>	<b>100%</b>

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

From the above chart, it is referred that out of total respondents taken for study, 3% respondents use security device, 70% respondents use SMS texts, password, 17% respondents use verification and 10% respondents use code in mail.

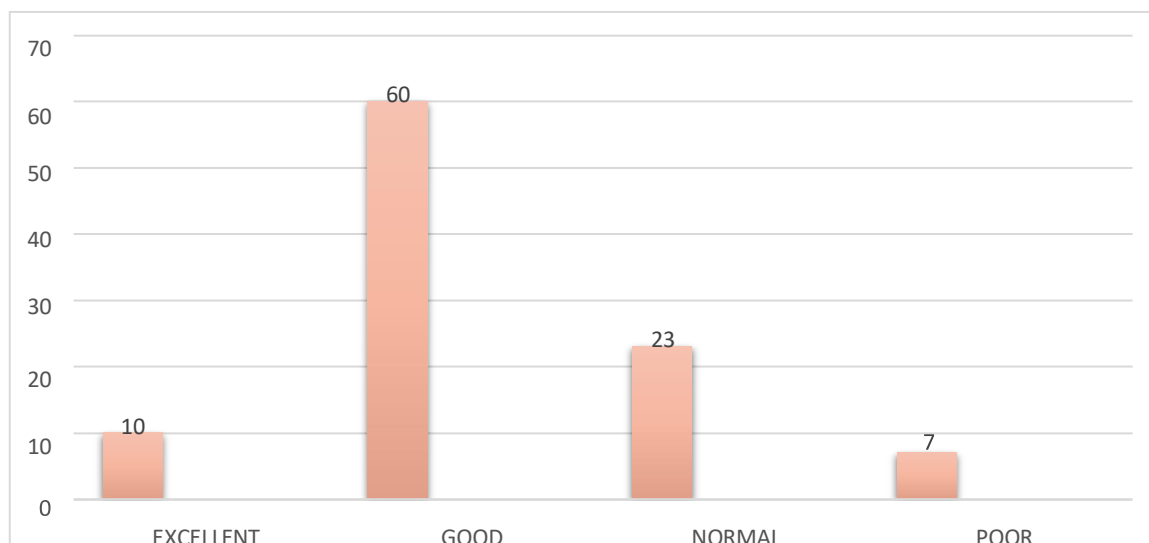
Majority (70%) of the respondents uses SMS texts and password for verification and authentication.

**TABLE 3.38**

**PEOPLE'S CONVENIENCE**

SL. NO	OPINION	NO.OF RESPONDENTS	PERCENTAGE %
1.	EXCELLENT	6	10%
2.	GOOD	36	60%
3.	NORMAL	14	23%
4.	POOR	4	7%
	TOTAL	60	100%

**SOURCE: PRIMARY DATA**



**INTERPRETATION:**

From the above chart, it is referred that out of total respondents taken for study, 10% respondents have chosen excellent about the people convenience 60% respondents have chosen good, 23% respondents have chosen normal and 7% respondents have chosen poor.

Majority (60%) of the respondents have experienced that the people convenience while using e- ticketing was excellent and of good services is provided,

**TABLE 3.39****TECHNICAL ISSUE FACED IN E-TICKETING**

<b>Opinion</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total Response</b>	<b>Rank</b>
Frauds on the payments	5	20	27	7	1	60	<b>V</b>
	25	80	81	14	1	177	
Refund problem	7	22	25	5	1	60	<b>III</b>
	35	88	75	10	1	209	
Data Security	20	22	17	1	--	60	<b>I</b>
	100	88	51	2	--	241	
Commission for renewal	13	19	25	--	3	60	<b>II</b>
	65	76	75	--	3	219	
Difficulties in cancellation	10	12	18	17	3	60	<b>IV</b>
	50	48	54	34	3	189	
Problem in re-booking	2	14	28	10	6	60	<b>VI</b>
	10	56	84	20	6	176	

**INTERPRETATION:**

The above ranking table shows the majority of the respondents have given first rank to “Data security” with the highest rank I. The respondents have given second rank to “Commission for renewal”, third rank given to “Refund problem”, fourth rank given to “Difficulties in cancellation”, fifth rank given to “Fraud on the payments” and the least opinion is “Problem in re-booking”.

Majority of respondents have given first rank to “Data security” and the least opinion is “Problem in re- booking”

## **CHAPTER 4**

### **FINDINGS AND SUGGESTIONS**



## 4.1 INTRODUCTION

The rapid development of information technology has made the management of on-line ticket orders, payment and ticket generation possible. It is a facility which is used to reserve seats, cancellation of reservation and different types of route enquiries used on securing quick reservations. E-ticketing systems that meet the requirements will provide the organization with satisfied customers who will express their satisfaction through loyalty and by remaining with the organization over the long-term. A sample size of 60 respondents was selected for our study. Through this study about e-ticketing and its impact on modern society, I would like to list out the findings and suggestions about the study on integration of digitalization and its impact on e-ticketing.

## 4.2 FINDINGS:

Based on the study of integration of digitalization and its impact on e-ticketing

- ❖ Majority 52% of the respondents are female
- ❖ Majority 55% of the respondents are within the age of 21-30 years
- ❖ Majority 60% of the respondents are degree completed people
- ❖ Majority 49% of the respondents are students
- ❖ Majority 70% of the respondents are unmarried
- ❖ Majority 50% of the respondents are earning between 20000-40000
- ❖ Majority 77% of the respondents are from urban area
- ❖ Majority 93% of the respondents are using e-ticketing service
- ❖ Majority 83% of the respondents book tickets through online
- ❖ Majority 70% of the respondents use mobile for booking online tickets
- ❖ Majority 35% of the respondents know about e-ticketing service through newspaper and outdoor media.
- ❖ Majority 37% of the respondents use e-ticketing services rarely
- ❖ Majority 58% of the respondents prefer online booking of cinema tickets

- ❖ Majority 42% of the respondents use BOOKMY SHOW app and PAYTM app for booking cinema tickets through online
- ❖ Majority 41% of the respondents use MAKE MY TRIP app for booking tickets through online
- ❖ Majority 68% of the respondents use REDBUS app for booking roadway tickets through online
- ❖ Majority 37% of the respondents MAKE MY TRIP app for booking airline tickets through online
- ❖ Majority 82% of the respondents are aware of the online ticket booking apps
- ❖ Majority 50% of the respondents use train for travelling
- ❖ Majority 45% of the respondents are influenced by user friendliness factor of e-ticketing.
- ❖ Majority 53% of the respondents use Internal banking method for payment.
- ❖ Majority 38% of the respondents have used e-ticketing service for more than one year.
- ❖ Majority 77% of the respondents was satisfied with the e-ticketing experience.
- ❖ Majority 85% of the respondents check the ticket price from alternative sources.
- ❖ Majority 40% of the respondents have faced difference in booking cinema tickets.
- ❖ Majority 47% of the respondents have chosen yes in facing fraudulent practice.
- ❖ Majority 73% of the respondents have recommended yes for safeguarding customer interest
- ❖ Majority 88% of the respondents agree with the effectiveness of e-ticketing facility.
- ❖ Majority 85% of the respondents has no suggestion in improving e-ticketing facility.
- ❖ Majority 54% of the respondents has rated good.
- ❖ Majority 77% of the respondents opinion is easy to complete online booking.
- ❖ Majority 75% of the respondents opinion is good about the customer service received.
- ❖ Majority 62% of the respondents are aware about the debit of commission on booking of online tickets.
- ❖ Majority 73% of the respondents are likely to use e-ticketing service.
- ❖ Majority 70% of the respondents prefer SMS text, password for verification and authentication.
- ❖ Majority 60% of the respondents feels good and convenient of using digitalization.

### 4.3 SUGGESTIONS

- Ticket management system should be fully integrated into their own brand.
- The e-ticketing system must support various languages as it is the first step towards easy accessibility.
- Cache the availability info in memory.
- Running email or SMS marketing campaigns
- Enticing customers with the right deals and discounts can work wonders specially if you still manage to be profitable after discount
- Nothing makes customers keep coming back more than the knowledge that the more they spend, the more they get to save
- .More awareness should be given through advertisement and other publicity programs for the promotion of E-ticketing.
- More network application should be implemented for easier and safe use of e-ticketing.
- There should a proper integration of websites providing e-ticketing services.
- .Data security issues should be properly handled.
- .Infrastructure issues must be carefully considered since the infrastructure used by the organization will have implications for the ability of the customer to use the system and to ensure accuracy when purchasing a ticket.

## **CHAPTER 5**

### **CONCLUSION**



## **CHAPTER-5**

### **CONCLUSION**

Customer satisfaction in e-ticketing is a complex phenomenon that is shaped by a wide range of variables including customer technical support, infrastructure, data security and user-friendliness.

Understanding these issues is critical for organizations to create e-ticketing systems that initially meet customer needs and generate a high level of satisfaction.

E-ticketing systems that meet these requirements will provide the organization with satisfied customers who will express their satisfaction through loyalty and by remaining with the organization over the long-term.

High levels of customer retention will form the foundation to maintaining the organization's bottom line.

Although creating e-ticketing systems that achieve customer satisfaction is a significant undertaking for the organization, addressing the key issues noted in this investigation should facilitate the ability of the organization to create an e-ticket system that allows for building customer satisfaction, loyalty and retention.

Online ticket booking system has been developed successfully. System performance is also found to be satisfactory. Customers can also interact with the ticket booking website to know any other details they want. This is a user-friendly application. Through this application, the cost can be reduced and efficiency is increased. There are several procedures that can be selected by customers. Thus online ticket booking system target internal and external audiences.

Online ticket booking system is very big to maintain but it always provides excellent facilities to accomplish the goal and help to reduce a complex paperwork process through a mobile application. This can be a benefit using online ticket booking system application rather searching on several websites. With the help of online ticket booking system records are maintained and the database is updated with time to time. Through Online ticket booking system, technologies and features have been developed.

# ANNEXURE 1

## QUESTIONNAIRE



## QUESTIONNAIRE

WHAT IS IT & HOW TO DESIGN ONE?



**INTEGRATION OF DIGITALISATION AND ITS  
IMPACT ON E-TICKETING  
QUESTIONNAIRE**

1. Name:
2. Gender:    ☐ Female    ☐ Male
3. Age:
4. Education: a) School b) Degree c) P.G d) Illiterate
5. Occupation:  
  
a) Self-employed    b) Private employee    c) government employee    d) Student
6. Marital status:  
  
a) Married    b) Unmarried
7. Family monthly income  
  
a) Below Rs.20000    b) Rs.20000-Rs.40000    c) Rs.40000-Rs.60000    d) above Rs.60000
8. Residential status:  
  
a) Rural    b) Urban    c) Semi urban
9. Do you use E-ticketing service?  
  
a) Yes    b) No
10. What type of ticket booking you prefer?  
  
a) online booking    b) offline booking
11. How you book the tickets in online?  
  
a) Mobile    b) Computer    c) Laptop    d) Tab

12. From where did you get to know about e-ticketing?

- a) Newspaper   b) Out-door media   c) Television advertisement   d) other

13. How often you use e-ticketing?

- a) Rarely   b) occasionally   c) Frequently   d) usually

14. Which service you prefer the most?

- a) Cinema e-ticket   b) Airline e-ticket   c) Roadway e-ticket   d) Railway e-ticket

15. You book Ticket online for cinema through which app?

- a.) Book my show   b.) Paytm   c.)Ticket New   d.)Mytick

16. You book ticket online for Railway through which app?

- a.) IRCTC Rail Connect   b.)UTS   C.)Make mytrip   d.)Train pal

17. You book ticket online for Roadway through which app?

- a.) SETC   b.) Red bus   c.)Simplybus.com   d)Abibus.co

18. You book ticket online for Airline through which app?

- a.)IRCTC AIR   b.)Skycanner   c.)Make my trip   d.)Yatra

19 On the whole, are you aware of all the above mentioned apps?

- a)Yes   b)No

20. Which mode of transport you prefer for travelling?

- a) Bus   b) train   c) flight   d) ship

21. What are the E-ticketing factors influencing customer satisfaction?

- a)Customer technical support   b)Infrastructure   c)Data security  
d)User friendliness

22. What were your answer for choosing e-ticketing service?

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Convenience					
To save time					
Security					
Easy to user					
Low price					
Easy to understand					

23. What are the methods of payment you prefer?

- a) internet banking      b) debit card      c) e-cash      d) e-wallet

24. How long have been using e-ticketing service?

- a) less than one year      b) 1-6 months      c) 12 months      d) more than one year

25. Considering the cost and benefits of your e-ticketing experience what was your level of satisfaction?

- a) Very satisfied      b) satisfied      c) unsatisfied

26. Is the E-ticketing price affordable?

- a) excellent      b) good      c) better      d) worst

27. Do you check the price of tickets you buy from alternative source?

- a) yes      b) no

28. When checking through alternative source, what where the difference felt

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Convenience					
To save time					
Security					
Easy to user					
Low price					
Easy to understand					

29. The difference in alternative source was found in which type of e-ticketing?

a.)Roadways      b.)Airways      c.)Railways      d.)cinema tickets

30. Technical issue faced in e-ticketing.

	Strongly agree	Agree	Neutral	Disagree	Strongly Dis-agree
Frauds on the payments					
Refund problem					
Data security					
Commission for renewal					
Difficulties in cancellation					
Problem in re-booking					

31. Do you face fraudulent practice in e-ticketing?

- a) yes                      b) no

32. Are you fully aware of law to safeguard customer interest?

- a) yes                      b) no

33. Do you agree e-ticketing facility is effective?

- a) yes                      b) no

34. Do you have any suggestion for improving e-ticketing facility?

- a) yes                      b) no

35. If yes, what improvement would you suggest?

36. At what range does the customer care represents to the client problems?

- a) excellent                      b) good                      c) worse                      d) better

37. How is your experience about e-ticketing?

- a) excellent                      b) good                      c) worse                      d) better

38. How easy was it to complete your online booking?

- a) very easy                      b) easy                      c) difficult

39. How was the service you received?

- a) excellent                      b) good                      c) bad                      d) worst

40. Are aware of e-ticketing commission debited from your bank account?

- a) Yes                      b) No

41. How likely are you to use e-ticketing again?

- a) very likely                      b) likely                      c) unlikely

42. Which of the following do you prefer most for verification and authentication?

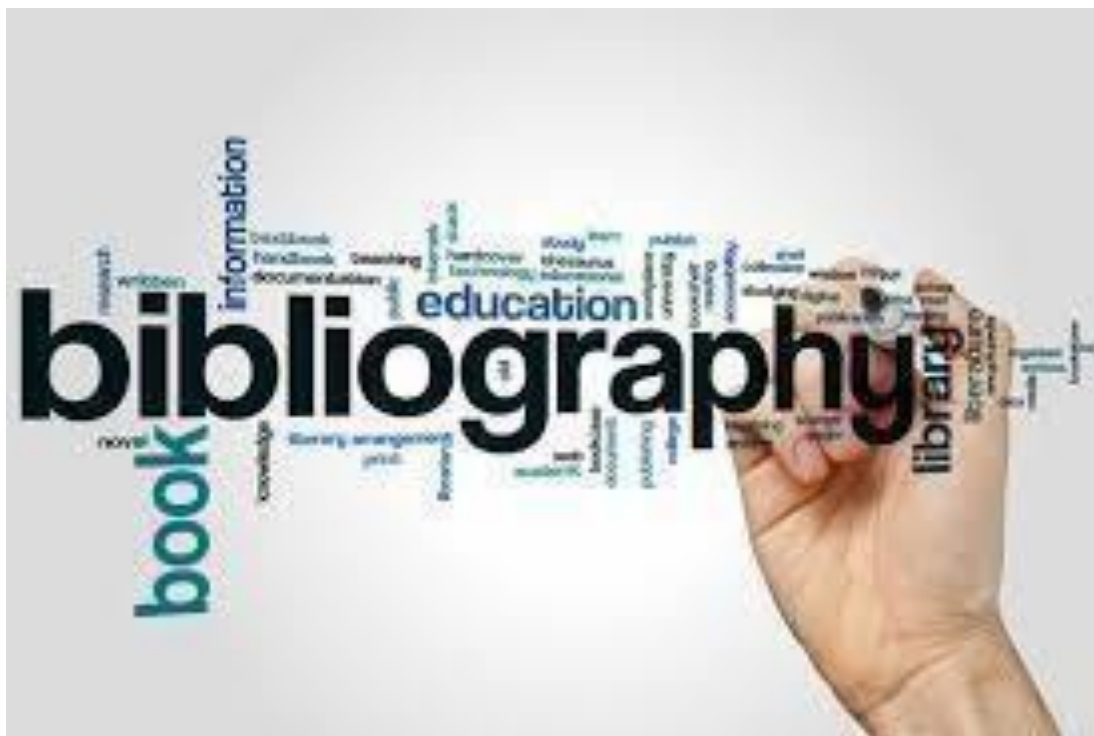
- a) Security device      b) SMS text, password      c) verification      d) code in mail

43. Please rate how much convenient do you think of using digitalisation?

- a) excellent      b) good      c) normal      d) poor

44.State your own suggestions on E-ticketing.

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## **BIBLIOGRAPHY**

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